



Instructions for face-to-face transactions

What is DCC?

DCC from SIX Payment Services stands for Dynamic Currency Conversion. With this function, you can offer your international customers the choice to pay in their home currency. Thanks to DCC, your customer can pay the purchase price directly in his card's currency. Your terminal identifies the card's currency automatically and prompts the customer to transact with DCC. At a press of a button, the customer can decide in which currency he wishes to pay.

Advantages for you

- Attractive DCC rate of return on every DCC transaction
- Exchange rate updated daily
- Best exchange rate guarantee
- All major currencies supported
- No change to existing payment processes

Advantages for your international customers

- Best exchange rate guarantee
- Cardholders can pay in their home currency
- Transparency – your customers can see the amount they will actually pay in their card's currency on the terminal
- Information required for expense claims is available immediately

The best exchange rate guarantee

With DCC, international cardholders get the best daily exchange rate when purchasing goods or services from you. If one of your customers makes another payment with the same card on the same day at a better exchange rate, we will refund the difference. This does not involve any extra effort on your part. Your customer will have the difference refunded directly by SIX Payment Services.

Exchange rate guarantee process

1. Check the credit card statement or account statement for debit cards to confirm whether the payment was made on the same day. Compare the SIX exchange with that of your card issuer.
2. Is the exchange rate not used to directly convert the purchase price on the payment terminal better? If yes, proceed to step 3.
3. Fill out the online form within 60 days of purchase at www.six-payment-services.com/best-rate, upload the transaction receipt and a copy of the credit card or account statement for debit cards and click "Send".

Alternatively, you can download and fill in the refund form from the download area (www.six-payment-services.com/dcc). Send it together with the transaction receipt and a copy of the credit card statement or account statement for debit cards to the following address:

SIX Payment Services SA
DCC Best Rate Guarantee
Hardturmstrasse 201
8021 Zurich
Switzerland

SIX Payment Services will review the case and inform the customer as soon as possible.

Answers to frequently asked questions

Which cards support DCC?

- Visa, V PAY, Mastercard, Maestro

Is DCC more attractive for international cardholders than payments without DCC?

Yes, as it allows international cardholders to

- see the purchase amount directly in their own currency on the terminal display.
- benefit from exchange rates that are updated daily
- take advantage of the exchange rate guarantee from SIX Payment Services.

Which currencies are supported by DCC?

DCC supports all leading currencies. A list of currencies currently supported by SIX Payment Services is available at www.six-payment-services.com/dcc

How is the DCC exchange rate calculated?

The DCC exchange rate includes the following elements:

- The exchange rate is provided daily by major Swiss banks
- Currency exchange fee for the currency conversion (markup)

What is the currency exchange fee or markup?







The currency exchange fee or markup is charged for the expense involved in the currency conversion. The markup is applied to the exchange rate that is updated on a daily basis. While with DCC, the markup is charged by SIX Payment Services, without DCC, it is charged later by the card issuer.

Are there specific rules that need to be observed with respect to DCC?

Yes, DCC providers have to follow the following rules:

- They have to inform the cardholder about DCC before proceeding with a DCC transaction.
- The cardholder must always be free to choose whether to use DCC or not.
- Cancellation and refund are always possible.

DCC step-by-step

<p>1. Enter the purchase price in the local currency to start the payment process or the amount will be automatically sent to the payment terminal.</p>	<p>Amount</p> 
<p>2. Insert the card.</p>	
<p>3. The card data is read. If the card is a Mastercard, Visa, Maestro or V PAY card and the card's currency differs from the local currency, the DCC option will be displayed.</p>	
<p>4. Ask whether the customer wishes to pay in his card's currency.</p>	
<p>5. The customer confirms the payment with DCC.</p>	
<p>6. Enter PIN (if necessary)</p>	<p><PIN> (if necessary)</p> 
<p>7. The payment is executed and the receipt is printed.</p>	
<p>8. Remove card</p>	

Payment receipt with DCC

Example: An American guest pays for a meal in a German restaurant.

Tene Bike Shop Alte Landstrasse 84 60594 Frankfurt	
TT.MM.JJJJ	HH:MM:SS
Purchase Visa	
xxxxxxxx1234	5
Trm-Id:	12345678
Act-Id:	5
AID:	A0000000041010
Trx Ref.-No:	134895
Trx. Seq-No:	87974475
Aut. Code:	121851
EPF:	49FAEB10EC70B4099C7B5C167E9E5FCC
<hr/>	
EFT EUR:	785.00
TIP EUR:	15.00
Total Transaction Currency:	
USD	885.81
Local currency	EUR 800.00
Exchange Rate*	USD 1.00:EUR 0.9031258
<small>* The foreign exchange rate fee can vary from market to market.</small>	
3.5% markup included on the exchange rate	
I accept that I have been offered a choice of currencies for payment and that this choice is final. I accept the conversion rate and the final amount in transaction currency.	
Exchange rate provided by SIX.	
SIX Payment Services	
<hr/>	
Signature	

- 1 Your company data
- 2 Transaction date and time
- 3 Type of card, e.g. Visa, Mastercard, etc.
- 4 Card number: for data protection reasons, the number is masked apart from the last four digits
- 5 Transaction information which serves to identify the transaction
- 6 TRX Seq-No.: reference number sometimes required for tip entry
- 7 Tip fields appear only if the tip function is active
- 8 Amount in card currency, e.g., US dollars
- 9 Original amount in EUR (incl. tip)
- 10 Exchange rate at the time of the transaction (incl. markup)
- 11 Declaration of consent (Visa)
- 12 The cardholder must sign signature-based transactions
- 13 Markup can be different for certain markets

Tips for talking to customers

Ask the right questions

The terminal display will show that an international card has been inserted. Please ask your customer if he wants to pay with DCC. To do this, use simple questions, which the customer can answer with “yes” or “no” – preferably in the customer’s language.

Examples:

- Would you like to pay in U.S. dollar?
- Möchten Sie in US-Dollar bezahlen?
- In your currency it’s 10,000 Yen. Is that ok for you?
- Das macht in Ihrer Währung 10000 Yen. Sind Sie damit einverstanden?

Please note:

The international cardholder is always free to choose whether to use DCC or not.

Everything you need to know about DCC in 10 minutes

Learn about Dynamic Currency Conversion (DCC) with DCC Training. The audiovisual programme provides answers to the most important questions about DCC: www.six-payment-services.com/dcc-training

Your local point of contact can be found at: www.six-payment-services.com/contact

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