



Dynamic Currency Conversion

Improve Your Bottom Line While Catering to Your International Clientele

An Essential Solution for a Shrinking World

People from all over the world come to the U.S. for vacations, business trips, second homes, educational opportunities and medical services.

Typically, credit card payments are made in U.S. dollars and converted later to the buyer's home currency with the cardholder paying a conversion fee to the card issuer.

Now, there's a smart alternative: Dynamic Currency Conversion (DCC) from Elavon.

Improve Service for International Customers

With DCC, your international customers will know exactly what their total purchase is in their home currency. Conversion rates are typically much more competitive than those at money exchange booths or hotels. Each receipt shows the purchase in U.S. dollars, the conversion rate, plus the cardholder's home currency amount. This makes it easier for travelers to reconcile purchases when paying card balances.

Elavon's DCC service converts U.S. dollars into a variety of currencies, including:

- Euro
- British pound
- Canadian dollar
- Japanese yen
- Australian dollar

DCC Pays You Back

Elavon shares the income generated by processing foreign transactions and rebates a percentage of the conversion fees to you on your monthly processing statement. The more international business you do, the more you improve your bottom line. Plus, because the amount on the receipt matches that on the cardholder's statement, DCC reduces the number of chargebacks due to unrecognized amounts.

Elavon's DCC service works with all MasterCard® and Visa® credit cards from countries with supported currencies. Conversion rates are accurate, market-driven, and updated daily. And fees are very competitive with those currently charged to the cardholder by card issuers.



Benefits At a Glance

- 1 New Source of Revenue**
When you process DCC transactions through Elavon, you share in a portion of the conversion fee
- 2 Improved Customer Service**
International customers know exactly how much they are spending in their home currency
- 3 Complete Solution**
The only end-to-end closed-loop network offering in the U.S. From direct treasury exchange rates and transaction processing, to back-end reconciliation, settlement, funding and support
- 4 Fewer Chargebacks**
Customer's credit card is billed in exactly the amount that appears on their receipt



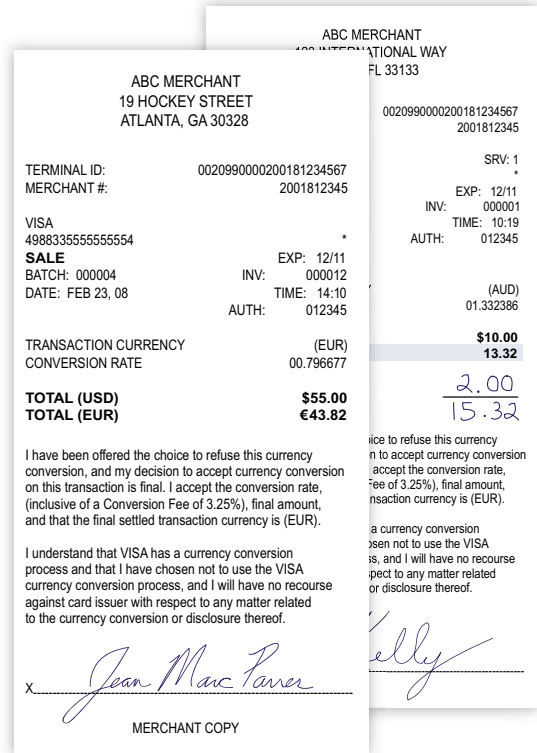
Instant. Immediate. On-the-Spot.

Improved Service for your International Customers

Elavon's Dynamic Currency Conversion solution helps your international customers feel more at home, while helping you improve your bottom line.

DCC Service Features:

- International Visa and MasterCard credit card purchases are converted instantly at the point of sale (POS) to the cardholder's home currency.
- Conversion is made at a very competitive exchange rate – eliminating unpleasant surprises for consumers when their credit card bill arrives.
- DCC carries no activation fees, monthly fees or monthly minimums – getting started is easy.
- Best of all, Elavon will rebate a share of the conversion fee to you, offsetting card acceptance costs by generating additional revenue for your business.



Sample Receipts

Receipt shows purchase amount in USD, conversion rate, and amount in home currency

How DCC Works

DCC doesn't require clerks to identify authorized international credit cards – transactions are initiated like always, with a card swipe. When the transaction is sent for authorization, Elavon's network will automatically determine if it is a foreign DCC-qualified card.

If it is, the terminal will prompt the clerk to confirm the conversion with the cardholder and a DCC receipt will print. Funds are settled in U.S. dollars, and reports clearly indicate both foreign and U.S. dollar amounts.

Sample Merchant Rebates

Specialty Retail Merchant

- Bankcard Volume \$375k
- Convertible (DCC) Volume \$101k
- Payment Processing Bill \$11,150
- DCC Merchant Rebate \$755

Helicopter Tour Operator

- Bankcard Volume \$591k
- Convertible (DCC) Volume \$408k
- Payment Processing Bill \$12,537
- DCC Merchant Rebate \$3,062

DCC is a Service

You Can Clearly

Take to the Bank.

