Euronet’s Dynamic Currency Conversion Solution

*Increase Your Revenue as an Acquirer with a Value Added Service*
Euronet is recognized as a leading provider of software that powers electronic payment and transaction delivery systems around the world. Our solutions have reliably served the worldwide cards, payments and financial services markets since 1975.

Ensuring quick time-to-market and delivering a quality experience, we enable our clients to provide secure electronic payment convenience to millions of people around the world. Whether your organization is a bank or a provider of processing services to financial services organizations, our proven solutions will support your critical business needs now and in the future.

We provide a fully integrated suite of solutions for issuing, acquiring, self-service channels, e-banking and card scheme connections. Utilizing our services-oriented payments hub architecture, our software offerings are designed to increase your revenue, reduce your expenses, improve your security and increase the value of your customer relationships.

Contact Euronet to help you formulate a strategy with innovative and immediate results that will position your organization as a leader in the market and meet the growing demands of your customers.

TRUSTED & EXPERIENCED PARTNER
Secure Electronic Payment Solutions
Quick time to market  Quality experience
WHAT IS DYNAMIC CURRENCY CONVERSION?

Made available through ATM, POS and eCommerce touch points, Euronet's Dynamic Currency Conversion (DCC) Solution provides a compelling opportunity for MasterCard and/or Visa acquirers to generate extra revenue and provide a much appreciated service to international travelers. By offering currency exchange services at the time of transaction to consumers who use foreign-issued debit or credit cards, acquirers benefit from the creation of a new revenue stream.

DCC provides consumers with the choice of completing their transactions in the local currency or in their home currency. When the consumer selects their home currency, DCC eliminates issuer add-on foreign exchange charges, enabling the consumer to know the precise currency exchange rates and the total cost of the transaction.

This convenience gives the consumer peace of mind in knowing exactly how much their account will be debited for the transaction. The same amount will appear on both the consumer's receipt and their monthly statement, allowing for easy budgeting and balancing.

DCC is a means to add significant revenue with limited risk and time to market by implementing a proven solution that leverages existing infrastructure and delivers value added services and convenience that differentiates your business in the market.
THE POWER OF DYNAMIC CURRENCY CONVERSION FOR CARDHOLDERS

Supporting virtually all issuer currencies, and available with MasterCard and Visa (restricted in certain regions) networks, Euronet’s DCC Solution offers financial benefits to the consumer and the acquirer. Nearly 100% of the potential DCC revenue can be attained because of Euronet’s currency support. This separates Euronet from all other DCC providers. Consumers will value the choice, transparency and convenience of DCC while acquirers will benefit from an additional service offering, a new revenue stream and satisfied customers.

BENEFITS FOR THE CONSUMER

Our solution empowers the cardholder with freedom, convenience, comfort and choice when completing a transaction abroad. With Dynamic Currency Conversion, you create an environment where the cardholder has all the information he or she needs to make an informed decision and where the cardholder is in complete control of determining if they wish to accept the convenience of completing the transaction in their home currency.

Choice - With DCC, customers have the choice of having the value of their cash withdrawal or purchase converted to their home currency or completing the transaction using the local currency.

Transparency - Being able to see the exact rate of exchange disclosed immediately at the point and time of transaction rather than waiting for a statement at the end of the month, international business travelers are able to allocate expenses more quickly and accurately, and consumers vacationing out of their home country can more accurately budget and manage their account.

Convenience - Conducting transactions abroad and trying to compare exchange rates can be daunting and confusing for cardholders. DCC provides cardholders with comfort and convenience by making a simple and fast transaction in their home currency.

PEACE OF MIND
CARDHOLDER SATISFACTION

Convenience and Choice Easy Budgeting

"Knowing the exact amount that my bank account would be charged helped me to stay on budget and have a worry-free vacation with no guessing or trying to calculate every transaction."

Consumer Experience with Dynamic Currency Conversion at the ATM
THE POWER OF DYNAMIC CURRENCY CONVERSION FOR ACQUIRERS

**Additional Revenue**  
**Customer Satisfaction**  
**Market Differentiator**  
**Repeat Business**

**BENEFITS FOR THE ACQUIRER**

**A new revenue stream** - With Euronet’s DCC service, the acquirer sets the DCC margin. The margin on the exchange rate provides additional revenue on top of surcharge and interchange fees.

**Additional service** - With DCC, you can stay ahead of the competition by offering a service that is desired by the traveling public and international consumers. You expand your reach, appeal to global consumers and drive more traffic to your touch points.

**Increased customer satisfaction** - With the value-added service of DCC, acquirers will have an offer that is immediate, relevant and gratifying to customers.

**Repeat Business** – Our experience shows that consumers really enjoy DCC and will seek out previously used DCC-enabled ATMs and merchants in order to take advantage of the DCC service.
WHERE DYNAMIC CURRENCY CONVERSION WORKS

The most widely used strategy is to offer Dynamic Currency Conversion transactions at locations where transaction volumes by international travelers are high.

Areas such as airports, resorts, cruise ship terminals, car rental locations, train stations, hotel lobbies, high-profile shopping malls and tourist vacation spots are all revenue generating locations for DCC-enabled ATMs and POS devices.

From families vacationing in Florida, Las Vegas, the Swiss Alps or the Great Wall of China to business professionals on a trip abroad... cardholders need convenient services to make their time away from home less complicated.

Our research proves that when cardholders know locations that offer DCC, they will return time and time again for repeat use during their stay and on return trips.

Provide convenient cardholder service and add new revenue directly to your bottom line!
HOW DYNAMIC CURRENCY CONVERSION WORKS

A DCC transaction begins when an international cardholder presents his or her card for a purchase or cash withdrawal at a DCC-enabled ATM, POS or eCommerce touch point. With the swipe of a card or the entry of card information, the transaction goes to the Euronet proprietary DCC engine which determines if the card is eligible for a DCC transaction and the home currency of that card.

Should the card be eligible for DCC, the currency conversion calculation is performed and the information is returned to the device. The amount of the transaction is presented to the cardholder in both the local currency and in the consumer's home currency, including the exchange rate details. The consumer then has the option to complete the transaction in either their home currency or in the local currency.

Once the cardholder accepts the offer to complete the transaction in their home currency, then the transaction is processed through the appropriate card scheme in that currency, earning the acquirer the conversion margin, as well as the normal interchange fees and surcharges if applicable. Upon completion of the transaction, the cardholder is given a receipt showing all disclosure information required under the card scheme rules.

If the cardholder is not eligible for a DCC transaction, then the transaction is processed in the local currency as normal.

SOURCE: Visa DCC Standards Manual
WHY CHOOSE EURONET’S DCC SOLUTION?

Euronet’s Unparalleled DCC Solution, Flexible Options and Strategic Direction Put You Ahead of the Competition Maximizing Your Revenue Potential and Overall Success

Euronet provides the software, consulting and services you need to enable acquirers, to offer DCC. With Euronet as your trusted partner, you will have the flexibility to choose which ATM and POS terminals will offer the DCC service. This flexibility allows you to strategically select the locations and devices that will provide the most benefit for you and for consumers visiting those particular areas and touch points.

By evaluating your international transaction data acquired by your devices per month, and projecting the percentage of those transactions that are DCC eligible through MasterCard and Visa, Euronet can help you determine the best overall strategy for your organization. Euronet offers a BIN table analysis of your transactions to provide you with a very accurate and predictable DCC revenue estimate.

Euronet's DCC Solution supports virtually all global currencies and allows you to choose which currencies you would like to use in offering the service. This benefit will help you streamline and maintain the efficiencies of your multi currency balancing, reconciliation and settlement processes. In addition, you can target the specific currencies foreign consumers use most in a particular marketplace.

DCC is fully integrated with Euronet's Integrated Transaction Management® (ITM) solution and does not require a third party service provider for eligibility checks or foreign exchange rates. Only Euronet provides multiple DCC deployment models. We can perform eligibility check only, eligibility checking and gateway services for transaction routing or a full service in-house solution.

Flexible Options Strategic Placement
Comprehensive Analytical Reporting
Significant New Revenue ULTIMATE SUCCESS
All Currencies Supported – Choose Whatever You’d Like
COMPLETE DCC SOLUTION FOR ULTIMATE SUCCESS

Euronet Differentiators

- Mark-up Flexibility
  - Location, currency, time of day
- Data Warehouse
  - Propensity to accept
- Consulting and Optimization
  - Maximize revenue with mark-up and opt-in rates

Flexible Service Deployment Models

- Choose the strategy that fits you best
- Settlement Risk Management
  - The Euronet exchange process mitigates FX fluctuation and impacts
- Education and Implementation
  - We tailor training to meet your needs

Comprehensive Analytical Reporting and Portfolio Management Services

Our comprehensive analytical reporting helps you stay on track, increase your opportunities, and target specific trends and traffic flow patterns for optimum success.

- Transaction Overview
- Net Revenue
- Revenue by ATM
- Monthly Breakdown
- Opt-in
- Trends
- Seasonality

Flexible Service Deployment Models

- Eligibility Checking Services Only
  - Multiple DCC Engine Locations
- Eligibility Checking Services and Gateway Routing
  - Faster to market
- In-house Solution
  - Used by our software customers today
- All include implementation planning, coordination and assistance

Euronet... The BEST Choice for Your DCC Solution
PUT THE POWER OF DCC TO WORK FOR YOUR ORGANIZATION TODAY

Join the Growing List of Financial Institutions Around the World that are Using Euronet’s DCC Solution

- Euronet’s ATM DCC solution is used by major processors and financial institutions around the world.
- We are a provider to more than 190 leading financial services organizations.
- Twelve of the 20 largest merchants in the world have deployed our DCC solution.
- Our POS solution is used in 25 countries with the world’s five largest Duty Free companies and supports numerous retail establishments.
- Our solutions are MasterCard and Visa certified.

Euronet is an Experienced Partner Unlike Any Other Provider

Euronet provides Dynamic Currency Conversion benefits on a global basis which uniquely positions us to clearly understand the business and in particular the cardholder’s preferences. More specifically, we manage one of the largest worldwide DCC ATM portfolios in the industry.

We are driven to maximize DCC portfolio performance and have an acute focus on profitability, cardholder experience, compliance and security. Our solution is creating new revenue for our customers around the world. Within a few months, you too could be earning a very significant amount of new profit with virtually no risk and no cost.

With Euronet’s DCC solution, everyone benefits. You will generate a new revenue stream for your organization and offer an exciting new service while consumers will enjoy choice, transparency and convenience. Put the power of DCC to work for your organization today.

Experience the POWER of DCC

Enjoy an Innovative & Value-Added Service
Differentiate Your Organization in the Market
Customer Satisfaction & Repeat Business
Earn Significant New Revenue
For more than 3 decades we have enabled payment processing from multiple sources and with a vast array of different end points

Experienced Global Partner with Thorough Understanding of Your Business
For more than 39 years, Euronet has enabled payment processing in a multitude of different business and technology environments. We have a unique understanding of payments business processes as both a global solutions provider and a payment processor. This means we understand how payments fit into your business’ operating model, and we have extensive experience integrating our services and products into other platforms from numerous vantage points.

The Power of Euronet
Unlike any other provider, we are able to provide a wide realm of offerings products and services offered by all Euronet entities: Ria Financial Services for money transfer and remittance services; epay for prepaid service offerings; and EFT for ATM and POS outsourcing and value-add service offerings.

Stable and Reliable Partner
With a history of strong and sustained EBITDA growth along with our diversified service offerings, Euronet is your best partner of choice giving you peace of mind regarding service continuity. We are dedicated to converting our experience into positive business benefits for our clients through long-term partnerships.

Contact Euronet Today
Contact your Euronet sales or account manager, or call +1-501-218-7300 or email euronetsoftwaresolutions@eeft.com

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www.euronetworldwide.com