

CyberSource Multi-Currency Service

Expand sales and profit margins by selling in local currencies. Avoid foreign exchange risks and receive payment in U.S. dollars or any other traded currency.

Overview

The CyberSource Multi-Currency Service via E4X, enables you to display final prices in local currencies while receiving settlement in USD (or a currency of your choice) and avoiding issues traditionally associated with foreign currency management.

Benefits

With the CyberSource Multi-Currency Service via E4X you can capture more sales—safely. Our service allows you to:

- **Eliminates currency conversion risk at the time of sale and for returns/exchanges**

You fix your prices in U.S. dollars and know the exact settlement amount at the time of sale (rate is guaranteed at the time of payment authorization). Foreign exchange rates are guaranteed for any interval of time: day, week, month, or even a year, enabling you to display stable prices in local currencies automatically. Conversion risk is even eliminated on returns and exchanges.

- **Guarantees the price customers will pay**

Customers can shop in their home currency and know their exact final charge. Guaranteed foreign exchange rates from E4X enable you to display final prices in local currencies. Final prices can be displayed in: Australian Dollar, Canadian Dollar, Euro, Japanese Yen, Norwegian Krone, South African Rand, Swiss Franc, British Pound Sterling, Danish Krone, Hong Kong Dollar, New Zealand Dollar, Singapore Dollar, Swedish Krona.

- **Eliminates banking complexity**

You receive settlement in US dollars (or in any other traded currency of your choice), allowing you to sell in a variety of currencies yet conduct business in a single operating currency. There's no need to establish separate bank accounts for each currency you wish to support. If you wish to settle in multiple currencies, you can, but there is no requirement to do so.

- **Automatically displays prices in local currencies on your website**

Final prices are set dynamically, there's no need for you to manage currency conversion tables for your web site or other aspects of your operation. The CyberSource Multi-Currency Service via E4X eliminates the hassle.

- **Reduces disputes and chargebacks**

Because there is no discrepancy between the price shown on your site at the time of purchase and the final price on the customer's statement, disputes and chargebacks are reduced.

- **Easily reconciles worldwide payments**

With the CyberSource /E4X service you can view all of your global transactions and currencies in one detailed report.

How It Works

1. You display final prices in local currencies on your website, based on E4X's guaranteed exchange rates.



2. Shoppers choose and purchase in their own local currency, knowing the exact amount that will be charged.
3. The transaction is routed to the Processor and to E4X and is processed in the local currency.
4. E4X reconciles transaction amounts from CyberSource and the Processor and remits payment to merchants with guaranteed amounts in their currency of choice.

Fast Implementation

Implement in a matter of days via the CyberSource Payment Services connection (API) or with CyberSource Payment Manager software. Pre-built and custom integration tools are available to speed integration with front-end and back-office financial systems. Our Professional Services team is available to assist with integration and implementation of dynamic currency display if desired.

Pre-built Integrations

- BEA Weblogic
- IBM Websphere
- Microsoft Commerce Server
- Microsoft Site Server
- Oracle
- SAP
- Siebel

Developer Kits (SDKs)

- C
- COM
- Java
- Perl
- .NET

KEY BENEFITS

- **Eliminates foreign currency conversion risk**
- **Guarantees the price your customers will pay, worldwide**
- **Eliminates banking complexity**
- **Automatically displays prices in local currencies on your site**

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