



## The Challenge:

Your online store is open for business to customers around the globe, but they're not buying. A large percentage of these customers would rather pay for these goods and services in their own currency—if they could.

International customers buying from U.S.-based websites must wait for their monthly statement to find out how much their transactions cost in their credit card currency. This is inconvenient and often a challenge for people trying to keep track of all of their expenses.

## The Solution:

Dynamic Currency Conversion (DCC) capability provides a value-added service to your international customers. If DCC is selected, both you and your customers know the precise amount of the sale, which means no more waiting or guessing at conversion rates or fees.

CyberSource offers First Data's DCC service, providing your international customers the choice to pay in their credit card currency yet still funding you in U.S. dollars. The DCC service currently supports 24 of the world's most widely accepted currencies, and provides a way to enhance customer satisfaction and extend your market reach without ever leaving home.

Plus, you can generate a new revenue stream – you earn commissions every time a customer selects DCC. This revenue can be used to offset the cost of acquiring foreign transactions.

## Here's How It Works:

The DCC process is simple, and no knowledge of exchange rates is required:

1. Customers enter their Visa® or MasterCard® account numbers onto your DCC-enabled checkout page
2. CyberSource will determine if the customer's card was issued outside of the U.S.
3. The foreign exchange rate, updated in real-time (derived from a published wholesale interbank rate, plus a foreign currency selection fee), is used to calculate the foreign currency amount
4. The converted amount is displayed to the consumer, and they are offered a choice of paying in U.S. dollars or the foreign transaction amount.
5. If the foreign currency is selected, the receipt will reflect the exchange rate including fees, the U.S. dollar amount and the foreign transaction amount

To assist with tracking, we'll provide reports detailing both the U.S. and foreign currency transaction amounts.

In addition, DCC reporting allows you to track and manage your foreign transactions, respond to chargebacks, and calculate the revenue your business generated from offering the program.

## Help Your Business:

- Add revenue through commissions on DCC transactions
- Improve customer satisfaction and increase customer loyalty by allowing your international customers to pay for products or services in their credit card currency
- Offer convenience through more currency options

## Help Your Customers:

- Eliminate surprises associated with unknown conversion rates and fees
- Simplify expense reporting for business travelers
- Choose to pay in a more familiar currency

## Features:

- Currently available in 24 currencies
- Real-time electronic updates of foreign currency exchange rates

## Requirements

- Local currency in U.S. dollars
- Transactions processed on FDC
- Merchant account is with a First Data-affiliated bank that has enabled DCC

## About CyberSource:

Over 200,000 customers rely on CyberSource for their online payment management needs. We process millions of transactions every day, accounting for an estimated \$1 out of every \$4 spent online by U.S. consumers. We work closely with First Data to deliver payment solutions that help you scale more easily as your business grows, while allowing you to capture and keep more revenue.

For more information, please contact your CyberSource sales representative at 1.888.330.2300 or [sales@cybersource.com](mailto:sales@cybersource.com).