



# Dynamic Currency Conversion

RETAIL

Moneris® Dynamic Currency Conversion (DCC) offers your international customers the choice to pay in their own currency. The customer will leave with a receipt showing the exact amount of their purchase in the currency they know best – their own.

## HOW IT WORKS: It's as easy as 1-2-3!

The customer inserts or swipes their foreign Visa® or Mastercard® at the terminal.

1

The terminal determines the eligibility of the card and displays the DCC exchange rate and the mark-up. The customer is prompted to select the currency in which they would like the transaction to be processed.

SELECT CURRENCY	
Rate*1CAD=0.7203EUR	
*Base rate+4%	
5.00	3.60
CAD	EUR

2

If the cardholder selects the foreign currency, the terminal applies the exchange rate and the mark-up to the transaction, automatically converting the \$CAD amount to the foreign currency amount.

PURCHASE	
3.60 EUR-OK?	
FRANCAIS	

3

A receipt is generated displaying the purchase amount in Canadian dollars, the DCC exchange rate (with DCC base rate and DCC mark-up indicated), and the resulting DCC transaction amount in the foreign currency selected.

RATE*	
1 CAD = 0.7203179 EUR	
*BASE RATE + 4%	
SELECTED TRANS CURRENCY	
[ ] CAD	
TOTAL	\$5.00
[ X ] EUR	
TOTAL	3.60
PURCHASE TOTAL	
3.60 EUR	

## Sample receipts representing a DCC transaction

Visa Merchant copy

ABC SHOP 123 MAIN STREET TORONTO ON	
CARD	*****5543
CARD TYPE	VISA
DATE	2016/03/07
TIME	6074 13:44:08
RECEIPT NUMBER	S84007686-001-002-041-0
PURCHASE TOTAL \$5.00	
RATE*	
1 CAD = 0.7203179 EUR	
*BASE RATE + 4%	
SELECTED TRANS CURRENCY	
[ ] CAD	
TOTAL	\$5.00
[ X ] EUR	
TOTAL	3.60
PURCHASE TOTAL	
3.60 EUR	
I HAVE BEEN OFFERED A CHOICE OF PAYMENT CURRENCIES. THIS CURRENCY CONVERSION SERVICE IS OFFERED BY THIS MERCHANT.	
APPROVED	
AUTH# 152808	01-027
THANK YOU	
CARDHOLDER NAME	
CARDHOLDER WILL PAY CARD ISSUER ABOVE AMOUNT PURSUANT TO CARDHOLDER AGREEMENT.	
MERCHANT COPY	

Mastercard Merchant copy

ABC SHOP 123 MAIN STREET TORONTO ON	
CARD	*****8265
CARD TYPE	MASTERCARD
DATE	2016/03/07
TIME	0681 13:45:26
RECEIPT NUMBER	S84007686-001-002-043-0
PURCHASE TOTAL \$5.00	
RATE*	
1 CAD = 0.7203179 EUR	
*BASE RATE + 4%	
SELECTED TRANS CURRENCY	
[ ] CAD	
TOTAL	\$5.00
[ X ] EUR	
TOTAL	3.60
PURCHASE TOTAL	
3.60 EUR	
APPROVED	
AUTH# 005916	01-027
THANK YOU	
CARDHOLDER NAME	
CARDHOLDER WILL PAY CARD ISSUER ABOVE AMOUNT PURSUANT TO CARDHOLDER AGREEMENT.	
MERCHANT COPY	

NOTE: These receipt images are for illustrative purposes only.



©MONERIS and MONERIS BE PAYMENT READY & Design are registered trade-marks of Moneris Solutions Corporation. VISA is a registered trade-mark of Visa International. MASTERCARD is a registered trade-mark of Mastercard International Incorporated. All other marks and registered trade-marks are the property of their respective owners.



# Dynamic Currency Conversion

## RESTAURANT

Moneris<sup>®</sup> Dynamic Currency Conversion (DCC) offers your international customers the choice to pay in their own currency. The customer will leave with a receipt showing the exact amount of their purchase in the currency they know best – their own.

### HOW IT WORKS: It's as easy as 1-2-3!

The customer inserts or swipes their foreign Visa<sup>®</sup> or Mastercard<sup>®</sup> at the terminal.

1

The customer verifies the amount of the transaction and enters the tip amount. The terminal determines the eligibility of the card and displays the DCC exchange rate and the mark-up. The customer is prompted to select the currency in which they would like the transaction to be processed.

SELECT CURRENCY	
Rate*1CAD=0.7203EUR *Base rate+4%	
5.00 CAD	3.60 EUR

2

If the cardholder selects the foreign currency, the terminal applies the exchange rate and the mark-up to the transaction, automatically converting the \$CAD amount to the foreign currency amount.

PURCHASE	
3.60 EUR-OK?	
FRANCAIS	

3

A receipt is generated displaying the purchase amount and the tip amount in Canadian dollars, the DCC exchange rate (with DCC base rate and DCC mark-up indicated), and the resulting DCC transaction amount in the foreign currency selected.

PURCHASE AMOUNT	\$4.25
TIP	\$0.75
TOTAL	\$5.00
RATE*	
1 CAD = 0.7203179 EUR	
*BASE RATE + 4%	
SELECTED TRANS CURRENCY	
[ ] CAD	TOTAL \$5.00
[ X ] EUR	TOTAL 3.60
PURCHASE TOTAL	
3.60 EUR	

### Sample receipts representing a DCC transaction with the tip functionality turned on

#### Visa Merchant copy

ABC SHOP 123 MAIN STREET TORONTO ON	
CARD	*****5543
CARD TYPE	VISA
DATE	2016/03/07
TIME	6074 13:44:08
RECEIPT NUMBER	S84007686-001-002-041-0
PURCHASE AMOUNT \$4.25	
TIP \$0.75	
TOTAL \$5.00	
RATE*	
1 CAD = 0.7203179 EUR	
*BASE RATE + 4%	
SELECTED TRANS CURRENCY	
[ ] CAD	TOTAL \$5.00
[ X ] EUR	TOTAL 3.60
PURCHASE TOTAL	
3.60 EUR	
I HAVE BEEN OFFERED A CHOICE OF PAYMENT CURRENCIES. THIS CURRENCY CONVERSION SERVICE IS OFFERED BY THIS MERCHANT.	
APPROVED	
AUTH# 152808	01-027
THANK YOU	
VERIFIED BY PIN	

#### Mastercard Merchant copy

ABC SHOP 123 MAIN STREET TORONTO ON	
CARD	*****8265
CARD TYPE	MASTERCARD
DATE	2016/03/07
TIME	0681 13:45:26
RECEIPT NUMBER	S84007686-001-002-043-0
PURCHASE AMOUNT \$4.25	
TIP \$0.75	
TOTAL \$5.00	
RATE*	
1 CAD = 0.7203179 EUR	
*BASE RATE + 4%	
SELECTED TRANS CURRENCY	
[ ] CAD	TOTAL \$5.00
[ X ] EUR	TOTAL 3.60
PURCHASE TOTAL	
3.60 EUR	
APPROVED	
AUTH# 005916	01-027
THANK YOU	
VERIFIED BY PIN	

NOTE: These receipt images are for illustrative purposes only.



©MONERIS and MONERIS BE PAYMENT READY & Design are registered trade-marks of Moneris Solutions Corporation. VISA is a registered trade-mark of Visa International. MASTERCARD is a registered trade-mark of Mastercard International Incorporated. All other marks and registered trade-marks are the property of their respective owners.



# Dynamic Currency Conversion

## HOSPITALITY

Moneris® Dynamic Currency Conversion (DCC) offers your international customers the choice to pay in their own currency. The customer will leave with a receipt showing the exact amount of their purchase in the currency they know best – their own.

### HOW IT WORKS: PRE-AUTHORIZATION

Perform a pre-authorization at check-in, to be followed by a pre-auth completion at checkout.

1

In the MAIN MENU of your terminal, select TRANSACTIONS and then PRE-AUTH. Enter the \$CAD amount and let the guest insert or swipe their foreign Visa® or Mastercard® at the terminal.

TRANSACTIONS
PURCHASE
REFUND
PRE-AUTH

2

The terminal determines the eligibility of the card and displays the DCC exchange rate and the mark-up. The customer is prompted to select the currency in which they would like the transaction to be processed.

SELECT CURRENCY	
Rate*1CAD=0.7203EUR	
*Base Rate+4%	
109.05	78.87
CAD	EUR

3

If the cardholder selects the foreign currency, the terminal applies the exchange rate and the mark-up to the transaction, automatically converting the \$CAD amount to the foreign currency amount.

AUTH AMOUNT
78.87 EUR-OK?
FRANCAIS

4

A receipt is generated displaying the pre-authorized amount in Canadian dollars, the DCC exchange rate (with DCC base rate and DCC mark-up indicated), and the resulting DCC pre-authorized amount in the foreign currency selected.

PRE-AUTHORIZATION	
TODAYS RATE*	
1 CAD = 0.7203179 EUR	
*BASE RATE + 4%	
SELECTED TRANS CURRENCY	
[ ] CAD	
TOTAL	\$109.05
[ X ] EUR	
TOTAL	78.87
PRE-AUTHORIZATION AMOUNT	
78.87 EUR	

## Pre-authorization sample receipts

### Visa Merchant copy

ABC SHOP  
123 MAIN STREET  
TORONTO ON

CARD \*\*\*\*\*7996  
CARD TYPE VISA  
DATE 2016/04/08  
TIME 7643 06:51:49  
RECEIPT NUMBER  
S84015016-001-003-006-0

PRE-AUTHORIZATION

TODAYS RATE\*  
1 CAD = 0.7203179 EUR  
\*BASE RATE + 4%  
SELECTED TRANS CURRENCY  
[ ] CAD  
TOTAL \$109.05  
[ X ] EUR  
TOTAL 78.87

PRE-AUTHORIZATION AMOUNT  
78.87 EU

I HAVE BEEN OFFERED  
A CHOICE OF PAYMENT  
CURRENCIES. THIS  
CURRENCY CONVERSION  
SERVICE IS OFFERED BY  
THIS MERCHANT.

APPROVED  
AUTH# 005107 01-027  
THANK YOU

CUSTOMER BANK

CARDHOLDER WILL PAY  
CARD ISSUER ABOVE AMOUNT  
PURSUANT TO CARDHOLDER  
AGREEMENT.

MERCHANT COPY

### Mastercard Merchant copy

ABC SHOP  
123 MAIN STREET  
TORONTO ON

CARD \*\*\*\*\*8265  
CARD TYPE MASTERCARD  
DATE 2016/04/08  
TIME 7643 06:51:49  
RECEIPT NUMBER  
S84015016-001-003-006-0

PRE-AUTHORIZATION

TODAYS RATE\*  
1 CAD = 0.7203179 EUR  
\*BASE RATE + 4%  
SELECTED TRANS CURRENCY  
[ ] CAD  
TOTAL \$109.05  
[ X ] EUR  
TOTAL 78.87

PRE-AUTHORIZATION AMOUNT  
78.87 EUR

APPROVED  
AUTH# 005107 01-027  
THANK YOU

CUSTOMER BANK

CARDHOLDER WILL PAY  
CARD ISSUER ABOVE AMOUNT  
PURSUANT TO CARDHOLDER  
AGREEMENT.

MERCHANT COPY

NOTE: These receipt images are for illustrative purposes only.



# Dynamic Currency Conversion

## HOSPITALITY

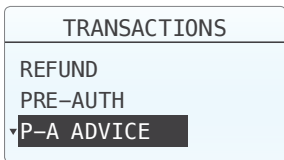
Moneris® Dynamic Currency Conversion (DCC) offers your international customers the choice to pay in their own currency. The customer will leave with a receipt showing the exact amount of their purchase in the currency they know best – their own.

### HOW IT WORKS: PRE-AUTHORIZATION COMPLETION

The pre-authorization you performed at check-in can now be completed at check-out.

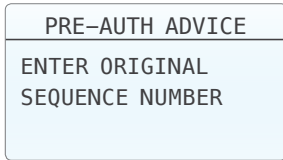
1

In the MAIN MENU of your terminal, select TRANSACTIONS and then P-A ADVICE.



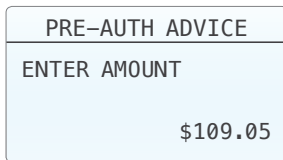
2

Enter the original sequence number that can be found on the original pre-authorization receipt and is comprised of six digits (i.e. 003-006).



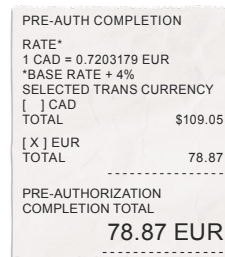
3

Enter or confirm the pre-auth advice amount in \$CAD.



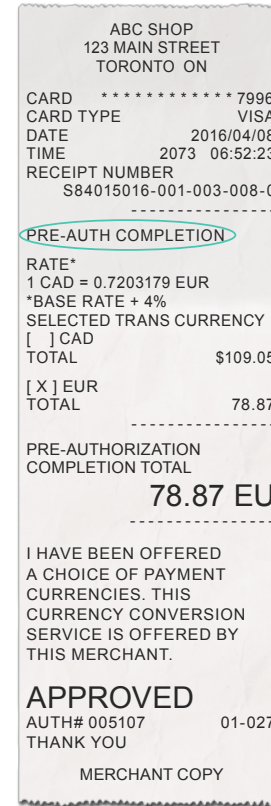
4

A receipt is generated displaying the pre-auth completion amount in Canadian dollars, the DCC exchange rate\* (with DCC base rate and DCC mark-up indicated), and the resulting DCC pre-auth completion amount in the foreign currency selected.

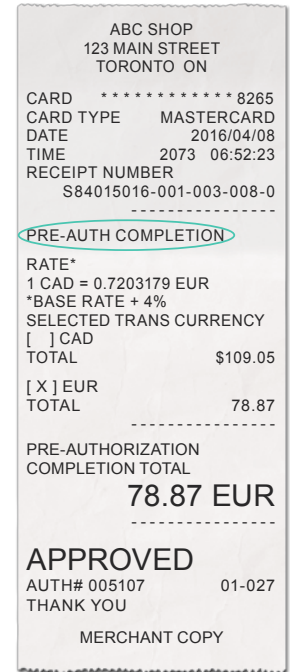


### Pre-auth completion sample receipts

#### Visa Merchant copy



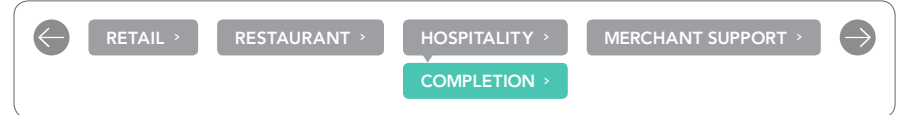
#### Mastercard Merchant copy



NOTE: These receipt images are for illustrative purposes only.



\*The exchange rate applied will be the rate on the day in which the pre-auth advice is completed. ®MONERIS and MONERIS BE PAYMENT READY & Design are registered trade-marks of Moneris Solutions Corporation. VISA is a registered trade-mark of Visa International. MASTERCARD is a registered trade-mark of Mastercard International Incorporated. All other marks and registered trade-marks are the property of their respective owners.





# Dynamic Currency Conversion

## MERCHANT SUPPORT

Moneris® Dynamic Currency Conversion (DCC) offers your international customers the choice to pay in their own currency. The customer will leave with a receipt showing the exact amount of their purchase in the currency they know best – their own.

## Q&A HOW TO ANSWER CUSTOMER QUESTIONS

### What is DCC?

As a convenience, we offer our international customers the choice to pay in their currency. The terminal displays the exact amount of your purchase in your currency. Please select your currency choice on the terminal.

### Do I have to pay in my currency?

We always offer our customers a choice. When you pay in your currency, the receipt shows the exact amount of your purchase in your currency. Please select your currency choice on the terminal.

### Is it better to pay in my own currency?

We always offer our customers a choice. We let you pay in your currency at an exchange rate you can compare to your bank's. Please select your currency choice on the terminal.

## NEED HELP?

- For information about DCC, visit [moneris.com/DCC](https://moneris.com/DCC).
- For a complete list of foreign currencies supported by Moneris, visit [moneris.com/currencylist](https://moneris.com/currencylist).
- To view and download all of the DCC resources available to you, visit [moneris.com/DCCtools](https://moneris.com/DCCtools).
- Visit [moneris.com/support](https://moneris.com/support) to:
  - download copies of DCC guides
  - consult the *Moneris WebHelp* for detailed information on all of the options available on your terminal and how to enable them

