# Moneris® Go

## Dynamic Currency Conversion Reference Guide

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# Important: Read first

This guide assumes that:

- Your terminal has been set up and configured successfully and you are able to process financial transactions.
  - If this is not the case, refer to the *Setting up Your Terminal* section of the ***Moneris Reference Guide*** available at **moneris.com/support** and follow the instructions for setting up and configuring the terminal to communicate with the Moneris host.
- You have contacted Moneris to add the Dynamic Currency Conversion feature to your merchant account.

## Enroll in Merchant Direct®

Merchant Direct is the Moneris online tool for accessing all of your merchant reports, including end-of-day reports. To sign up for Merchant Direct, follow these steps.

***Note:*** *If you have already enrolled for Merchant Direct, you do not have to enroll again.*

1. Go to **moneris.com**, in the top, right area of the screen, click **Login.**
2. From the Merchant Direct Portal section, click **Launch portal** in the Merchant Direct V2 box.
3. At the Sign in screen, enter your email and password.

# Introduction

Dynamic Currency Conversion (DCC) is a feature that allows your customer to see the cost of a transaction in both Canadian dollars and in a foreign currency when that customer pays with a foreign Visa® or Mastercard® credit or debit card. DCC adds value to each transaction by displaying real-time, on-the-spot currency conversions. It allows your international customers to pay in Canadian dollars or in their own currency.

For example, a customer from the United States makes a purchase in your store. When that customer pays with their US dollar Visa or Mastercard, they will be able to see the total purchase amount in US dollars as well as Canadian dollars, and then select the currency they prefer.

This guide provides you with instructions on how to use DCC on your terminal so that you can obtain the maximum benefit from this feature.

## Enabling DCC

Once you sign up for DCC, Moneris will activate the feature on your merchant account. You must reinitialize your terminal with the Moneris host to start using DCC. To reinitialize your terminal, refer to the *Using Your Terminal* section of the terminal's ***Reference Guide*** available at **moneris.com/support**.

## Cards supported

DCC is available for the following cards only:

- Visa and Mastercard credit cards issued in a foreign currency
- Visa and Mastercard pre-paid credit cards issued in a foreign currency
- Visa and Mastercard debit cards issued in a foreign currency

For the purpose of this document, all references to credit cards also include foreign Visa and Mastercard debit cards.

## Overview of DCC transactions

- A merchant's goods and services are priced in domestic currency (CAD).
- When a foreign cardholder presents their foreign card, rate lookup is performed.
- The cardholder is presented with an option of Canadian and Foreign Currency (Card holder issued country).
- The cardholder selects from the options presented.
- Transaction is processed based on the selection from cardholder.

***Transaction Rules***

- During transaction processing cardholder is responsible to drive the transactions on the payment terminal. The merchant cannot make decisions and select options on behalf of the cardholder.
- Should the cardholder choose the option with their own (foreign) currency, the transaction will appear on cardholder's statement in their local currency, otherwise in Canadian dollars.

***Refund from Reports menu***

- Refunds processed using the reports menu will be in Canadian Currency.

***Independent Refund***

- When performing independent refund, cardholder will be prompted with the cardholder currency options. Transaction will be processed in the cardholder's choice when prompted.

***Merchant Funds***

- The merchant will receive payment for the transaction in their domestic currency (CAD).

## Currencies supported

Moneris supports over 100 foreign currencies. For a complete list, please visit **moneris.com/currencylist** or contact Moneris Customer Care at **1-866-319-7450**.

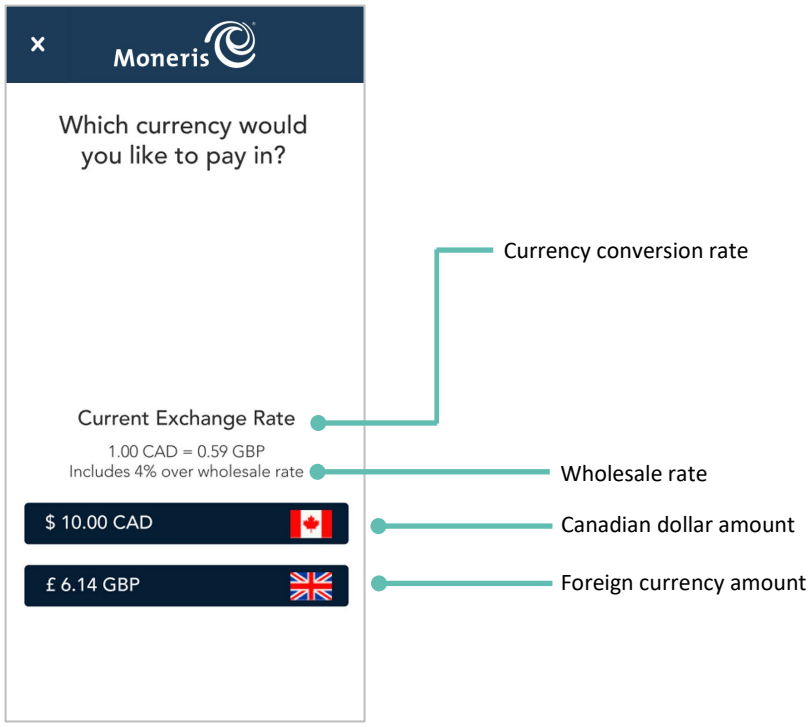
# DCC cardholder prompts

When DCC is enabled, there are specific prompts to which the cardholder must respond, either on the terminal or on the PINpad if applicable.

When a foreign credit card is entered on the terminal, the “Which currency would you like to pay in?” screen appears:

- The currency conversion rate is shown on the first line after the screen title and may extend onto the second line when necessary.
- The options show the transaction amount in Canadian and foreign currency to select from.

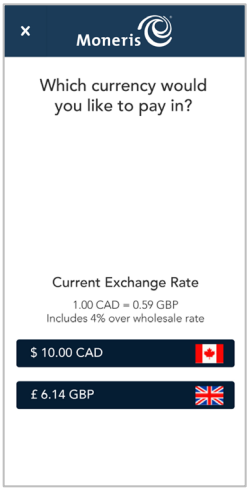
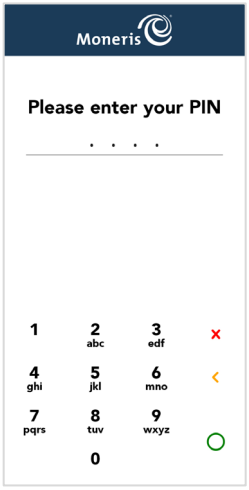
The example below provides more details:

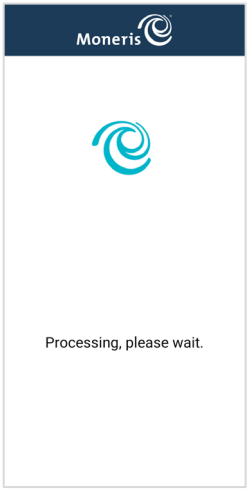
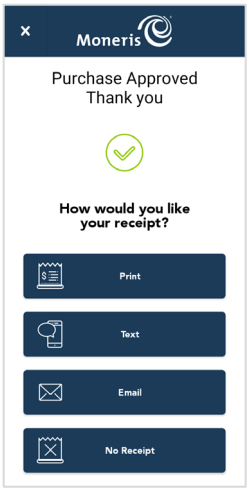
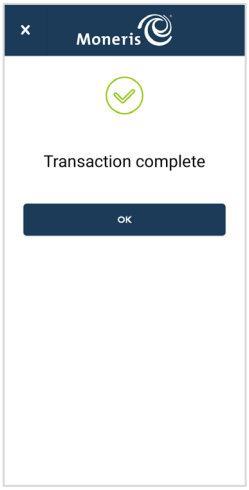


## Prompts on the terminal

The following DCC cardholder prompts appear on the terminal when processing a transaction.

***Note:*** *The currency will vary depending on the card*.

| Cardholder prompt | Cardholder action |
|---|---|
|  | 1. The cardholder taps on the currency they wish to pay.<br>▪ If additional information is required, continue to next step.<br>▪ Otherwise continues to *Process Transaction*. |
|  | 2. The cardholder may be prompted for a PIN:<br>▪ Cardholder will enter their PIN number.<br>▪ Then continues to *Process Transaction*. |

| Cardholder prompt | Cardholder action |
| --- | --- |
|  | The transaction will process.<br>This may take a few seconds. |
|  | The Purchase transaction is approved.<br><br>3. The cardholder selects how they would like their receipt. |
|  | The transaction is complete. |

# DCC Transactions

## General guidelines for DCC

Follow these guidelines to ensure that DCC works smoothly on your terminal.

**Method of card entry**

The cardholder must tap or insert their card. If both of these methods fail, you may manually enter the card number.

**Mandatory customer selection**

When prompted to select a currency, the cardholder selects from the options presented. You (Merchant) must not select for the cardholder or influence them to choose one currency over another.

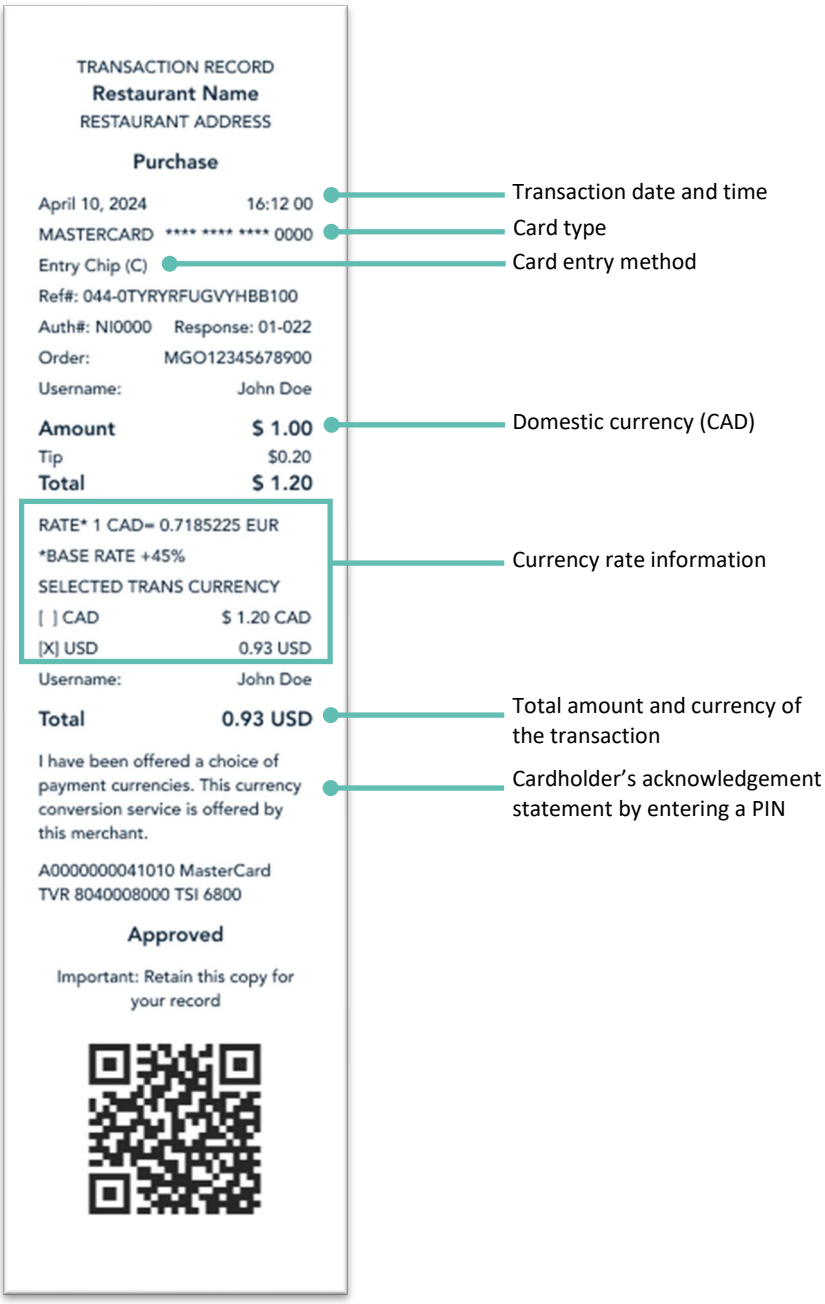
**Card present only**

The cardholder must be present to choose a currency. This means that Mail Order/Telephone Order (MOTO) transactions are not supported for DCC.

# Receipt sample

In addition to the standard transaction fields, receipts for DCC transactions print currency information, as shown in these Purchase samples.

### Purchase receipt



# DCC Reporting

The Report function is used to review transactions in the current batch. It is also used to perform Void and Refund transactions. The Transaction detail report varies based on the type of transaction. The screen is scrollable if there is more detail than can fit on a single screen.

Follow the steps below to view reports.

1. Start at the **Purchase** screen. This is the default transaction.

   If your Moneris Go app is on a different screen, tap the Main menu ☰ icon.

2. Tap **Reports**.

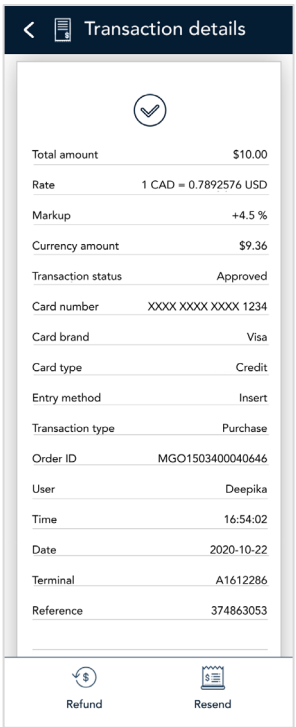
   A list of transaction will appear.

1. Tap the transaction you want to view. The transaction details appear.

   You will see the transaction details with the DCC option accepted or not, as well as the rate exchange that was calculated at that time.

2. Tap the Back ‹ to go back to the previous screen.

### Sample: Transaction details



# Merchant support

## If you need assistance with your payment processing solution, we're here to help, 24/7.

## We're only one click away.

- Visit **moneris.com/support** to:
  - download the Moneris ***Reference Guide*** for your terminal;
  - consult the Moneris ***WebHelp*** for detailed information on all of the options available on your terminal and how to enable them.
- For a complete list of foreign currencies supported by Moneris, visit **moneris.com/currencylist**.
- To view additional DCC reports, log in to Merchant Direct at **moneris.com/mymerchantdirect**.
- Visit **shop.moneris.com** to purchase point-of-sale supplies and receipt paper.
- Visit **moneris.com/insights** for business and payment news, trends, customer success stories, and quarterly reports & insights.

## Need us on-site? We'll be there.

One call and a knowledgeable technician can be on the way. Count on minimal disruptions to your business as our Field Services provide assistance with your payment terminals.

## Can't find what you are looking for?

Call Moneris Customer Care (available 24/7) toll-free at **1-866-319-7450**. We'll be happy to help.

You can also send us a secure message 24/7 by logging in to **Merchant Direct®**

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