

## Dynamic Currency Conversion



### Service Flyer

*If you do not currently offer dynamic currency conversion (DCC) to your international customers, you are missing out on an opportunity to improve customer satisfaction and earn extra income*

*Euronet Dynamic Currency Conversion Service gives you the leverage over your competition in providing unique and innovative services to your customers. It ensures to generate additional revenue and brand value for your organization by giving the convenience of converting all cash withdrawals & purchases made by foreign travellers in Pakistan to their home currency*

### *Increase Revenue and Improve Customer Satisfaction*

Dynamic currency conversion provides a compelling opportunity to the acquirers to generate additional revenue by offering currency exchange services to consumers who use foreign issued debit or credit cards on their ATMs, POS and E-commerce touch points.

Through this solution, transaction conducted in local currency is converted in real time to the cardholder's home currency and offered to the cardholder at the touch point. This simplifies purchasing decisions by giving the cardholder convenience of knowing exactly what the transaction will cost them in a familiar currency at the time of purchase. The currency conversion calculation is performed by the acquirer instead of the issuer.

Euronet has significant experience and expertise in being able to dramatically increase profitability for ATM networks that

attract foreign cardholders. Most ATM networks were originally established to service domestic cardholders. However over time with the increase of foreign cardholders, there is a great opportunity to drive extra revenue.

Euronet brings a level of sophistication with its well laid down system and processes. Euronet not only has the best monitoring and reporting tools, it also has the best trained resources who have been implementing and running on DCC in various parts of the world. Euronet DCC solution can work across all three channels (ATM, POS and E-commerce). Euronet's system is highly flexible and configurable which can extend multiple benefits to both merchants and acquiring banks. Our team's expertise can also be used for consultancy on the revenue model to be used by the bank to determine the profit margin and elasticity of the solution.



# Key Features

- Available for ATMs, POS & Ecommerce
- Available for VISA & MasterCard
- End customer can opt in or out of this service
- Commission rate is dictated by the acquirer
- All currencies supported by VISA & MasterCard
- Support for all major ATM terminals
- Support for all major POS terminals
- All future upgrades covered
- All compliance mandates covered
- PCI DSS Compliant Infrastructure
- PA DSS Compliant Application
- End to End Business Continuity
- SLA Based Services



### Benefits to Card Holders

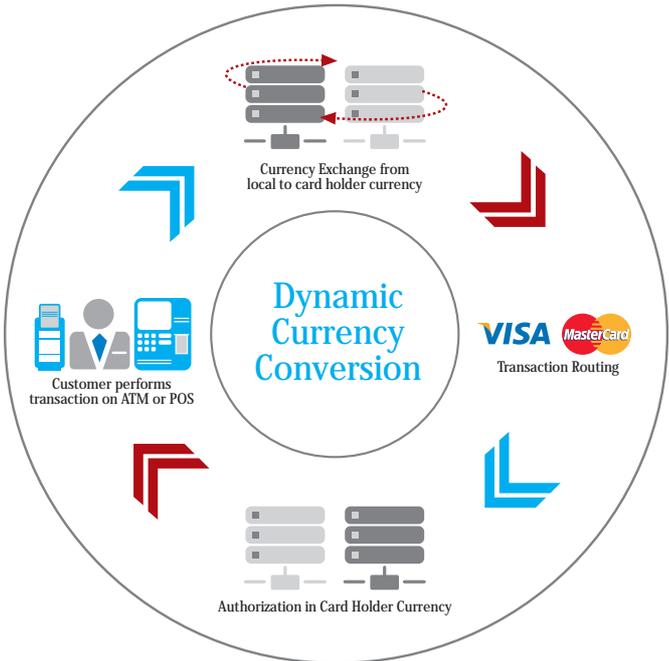
- Transparency | You'll know the exact amount you're paying in your billing currency, right at the point of sale
- Competitive Exchange Rates | You will know the exact exchange rate at the moment of purchase
- Make an informed choice | With DCC you will know the exact cost of your overseas purchase in your local currency. You have the freedom to make an informed decision
- Simplicity | Easy to use and understand. Being charged in your billing currency is the natural way to use debit/credit/prepaid cards
- Certainty | Exchange Rate uncertainty is removed and back of the mind arithmetic eliminated

### Benefits to Acquirers

- Commercial Advantage | Offers an immediate commercial advantage that helps you to maximize benefit on your existing business as well as winning more market share
- Expansion Opportunity | Opportunity to expand merchant portfolio
- Revenue Stream | New source of value-added revenue stream
- No capital investment and risks | Working with Euronet allows Acquirers to benefit from an innovative service while eliminating the huge capital expenditure and its associated risks
- Quick time to market | Time to Market is speedy, a partnership with Euronet means working with an experienced partner that is able to introduce the service within a short time frame

### Benefits to Merchants

- Improved Customer Service | Tangible improvement in your customer service. Your customers feel more secure and confident when purchasing
- Lower Costs | Reduce merchant charges from your bank
- Enhanced POS Service | Precious buying time is not wasted calculating home currency price. Retailers can provide 'real time' conversion for their foreign customers



For more information write to us at: [pakistan-info@eef.com](mailto:pakistan-info@eef.com)



Euronet Pakistan (Private) Limited  
 7<sup>th</sup> Floor, Bahria Complex-III  
 M.T. Khan Road, Karachi-74000, Pakistan  
 Tel: +92 21 111-SECURE, URL: [www.euronetpakistan.com](http://www.euronetpakistan.com)

