



GLOBAL PROCESSING
CENTRE

Dynamic Currency Conversion



ATM Revenue
Opportunity

What is Dynamic Currency Conversion?

Dynamic Currency Conversion (DCC) at the ATM allows international cardholders to withdraw cash at the value of their home currency by instantly converting and displaying the adjusted value on the ATM screen. This gives them full and immediate disclosure of the withdrawal amount as well as any fees being charged.

DCC for your business

- DCC for ATMs is a value added transaction that is easily enabled and creates a net new revenue stream.
- DCC is the first transaction since the approval of surcharging on international transactions that creates a net new revenue stream on already existing international cardholder transactions.
- DCC moves the FX conversion rate decision to the ATM acquiring network thereby moving the FX margin forward to the acquirers.
- DCC is optional, but studies show that international cardholders will opt to select the DCC ATM offer between 60% to 70% of the time.
- The DCC FX rate spread can be adjusted in realtime to ensure market competitive rates are always presented.

DCC for your customers

- DCC is processed in real time and displays the home currency equivalent on the ATM screen and receipt. This is the actual amount that will be debited on the cardholder's bank account.
- DCC provides tourists and business travellers with a clearly communicated and competitive FX conversion rate.
- The customer does not need to wait until he receives his bank statement to see what amount was charged for a foreign ATM withdrawal.

DCC Facts

Cross Border (International) transactions growing at a rate of 6% to 8%

Cross Border global volume in excess of \$325B annually

DCC can easily be implemented on ATMs

20+ major currencies can be supported, including USD, AUD, JPY, CAD, GBP, CNY, BRL, MXN, HKD, NZD, INR, EUR and more!



GLOBAL PROCESSING
CENTRE (CANADA)

This ATM Supports
International
Travellers!

For more information, please contact us at info@globalprocessingcentre.com