

# Dynamic Currency Conversion



Good for you.

Great for your customers.

## What is DCC?

Dynamic Currency Conversion (DCC) is a service that enables international VISA® and Mastercard® cardholders the choice to pay the bill in their own currency rather than in Euro.

You'll receive a rebate from BOI Payment Acceptance with each DCC transaction, so the more international business you do, the more you grow your revenue. All you have to do is offer the customer the choice to avail of this competitive service in an informative and supportive manner. And because DCC from BOIPA can convert VISA® and Mastercard® transactions in over 40 currencies, there's even more opportunities to add to your earnings.

Your international customers will benefit from DCC too. When they're able to pay in their own currency they can track their spending in a known currency, and will have the assurance that the price on the terminal is what they will see on their statement when they get home.

## Why should you promote DCC from BOIPA?

- Increase your revenue with our DCC rebate to you.
- The BOIPA terminal will guide you and your team through this straightforward process, it will recognise international cards and present the currency offer details clearly.
- Available in over 40 currencies.
- Competitive exchange rates – our rates are accurate, market driven, and updated daily.
- Nothing is hidden – each receipt shows the amount in your currency, the conversion rate, and the amount in the customer's home currency.

Good for customers.

Great for your business.



## Say 'YES' to Dynamic Currency Conversion

After you enter the purchase price, the terminal will automatically offer eligible customers the opportunity to see and pay the price in their own currency. The exchange rate will also be displayed on the terminal.

The customer then has the choice to:

Select their home currency to accept the exchange rate and convert the transaction now on the terminal. This is the final price in the customer's currency

Or

Select to pay in euro to decline the exchange rate and let the customer's card issuer convert the transaction using their exchange rate.

Remember, whenever they press 'YES' we share the revenue with you – so DCC benefits both you and your customers.



## Customer benefits of pressing 'YES' to DCC

When your customer says 'YES' to currency conversion they:

- Know the final price in a currency they understand. This is the exact price they see on their statement.
- Get today's exchange rate fixed for the transaction. The exchange rate will not change later.
- Keep better track of their spending. They know how much they are spending in their currency.

### How to offer DCC to your customers

The terminal will automatically display the amount in euro and in the customer's home currency. The customer must choose which currency to pay in. Simply offer currency conversion by telling the customer the price in euro and the price in the customer's currency.

Mention one or more of the benefits of DCC. For example:

By choosing to pay in your home currency you will receive instant currency conversion with today's exchange rates.

You can add:

If accepted, the exact amount in your home currency will be charged on your account with NO additional charges.

### What happens if the customer says 'NO' to currency conversion?

If the customer opts to pay in euro, the customer's bank/card issuer will convert the transaction using their exchange rate and include their applicable fees and charges. The customer will find out the final amount when they receive their statement or check online.

For more information on promoting DCC in your business – [BOIPA.com/DCC](https://www.boipa.com/DCC)

GP Payments Acquiring International GmbH, Branch Ireland, trading as BOI Payment Acceptance is registered under Companies Registration Office Ireland number 907681. Further trading name of GP Payments Acquiring International GmbH, Branch Ireland, is "BOIPA". GP Payments Acquiring International GmbH, Branch Ireland is authorised by the Federal Financial Supervisory Authority BaFin (Bundesanstalt für Finanzdienstleistungsaufsicht) in Germany (BaFin-ID 50071564 and Bak no. 122963; register available at [www.bafin.de](http://www.bafin.de)) and is regulated by the Central Bank of Ireland for conduct of business rules.

GP Payments Acquiring International GmbH, Branch Ireland trading as BOI Payment Acceptance is not a member of the Bank of Ireland Group. BOI Payment Acceptance has entered into a marketing alliance with the Bank of Ireland. BOI and the Tree of Life logo are trademarks of The Governor and Company of the Bank of Ireland and are being used under licence by GP Payments Acquiring International GmbH, Branch Ireland trading as BOI Payment Acceptance. Underwriting Criteria, Terms and Conditions apply.