

Dynamic Currency Conversion



What is Tenerum™ DCC Dynamic Currency Conversion

A credit card processing solution that allows merchants to offer international customers the choice to pay in their own currency or the merchant's base currency. By paying in their local currency, tourists and business travelers can make informed decisions about their purchase and feel confident knowing the exact amount they are paying.

Tenerum™ DCC provides an alternative and superior currency conversion process than that provided by the card associations and issuers. Merchants utilizing Tenerum DCC can earn additional revenue from conversion fees, reduce costs of international payment acceptance and eliminate exposure to foreign exchange rate risk.



Reseller Benefits

- Earn additional revenue from every transaction converted into a foreign currency
- Attract new merchants and win business over competitors not offering Currency Conversion
- Add value to existing customers with high volume of international transactions
- Improve your customer satisfaction and loyalty

Merchant Benefits

- Earn additional income on credit card purchases from international customers
- Helps offset Visa/Mastercard fees charged for accepting international credit cards
- Eliminate exposure to foreign exchange rate risk
- Attract new business over competitors not offering Currency Conversion
- Improve the customer purchase experience

Customer Benefits

- Improves the buying experience by providing exact purchase price in native currency
- Allows international customers to pay in the currency of their choice
- No hidden charges or fees — provides full transparency
- Transaction amount on cardholder statement matches amount printed on purchase receipt
- May avoid additional foreign transaction fees

DCC Transaction Flow:



A Purchase is Made

Currency Conversion begins immediately after a credit card is presented.



The Choice is Offered

A foreign exchange conversion rate customer is prompted for a choice of currency they would like the transaction to be processed.



Currency is Converted

If the customer chooses their native currency, the sale amount is automatically converted into the selected currency amount, and a receipt is generated which shows the original sale amount, the foreign currency amount and the exchange rate.

Three Easy Steps to Qualify a Merchant

Step 1

Does merchant use First Data payment processing?

Step 2

Does merchant have over \$1 million in foreign transaction volume?

Step 3

Does merchant use MICROS POS, OPERA or hosted payment pages on their website?

If the answer is "yes" to all three questions, offer the Tenerum DCC solution to immediately start earning more revenue for every foreign transaction conversion.

Target Merchants

- Hospitality merchants with high volume of international travelers
- Restaurants and retailers with high volume of international travelers (e.g. high tourism locations like Florida, California, New York, DC)
- Resorts and attractions that draw international travelers
- Ecommerce merchants with high volume of international customers





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