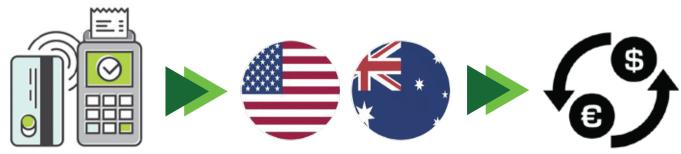


Tourists from around the globe visit the United States each year, spending money on retail, lodging, meals and other items. Tenerum Dynamic Currency Conversion makes it easy for the merchant to offer DCC in a Card Present environment, giving their international customers the choice to pay in their own currency.

Tenerum DCC goes further than any other system by presenting the customer payment currency options in their country's flag. This visual eliminates any confusion at the check-out. The traveler can finalize their payment with confidence knowing the exact amount they are paying, all while the merchant earns revenue on each transaction conversion.

DCC Transaction Flow



A Purchase is Made

The Choice is Offered

Currency is Converted





Call us today at: 855-541-4870



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Reseller Benefits

- Earn additional revenue from every transaction converted
- 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
- 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