

# DYNAMIC CURRENCY CONVERSION



Help Your International  
Customers Feel More at Home.

Help Yourself to a  
New Revenue Source.



**NOVA NETWORK**<sup>®</sup>  
The most reliable payment processing  
network in the industry

## AN ESSENTIAL SERVICE FOR OUR SHRINKING WORLD.

Business knows no boundaries today, and many U.S. retailers serve a large international clientele.

### INTRODUCING DYNAMIC CURRENCY CONVERSION

People from all over the world flock to the U.S. for vacations, business trips, and educational and medical services. Many U.S. merchants in tourist locations serve international customers – from sightseeing tour operators to golf and ski resorts, to shopping, dining and entertainment venues.

As you can imagine, most consumers are more comfortable making purchases in their home currencies. Yet typically, credit card payments are made in U.S. dollars and converted later to the buyer's home currency with the cardholder paying a conversion fee to the card issuer.

Now, there's a smart alternative: Dynamic Currency Conversion (DCC) from NOVA®, the processor with the #1 rated payment network for availability and reliability.

### NOVA'S DCC SERVICE FEATURES

- International Visa® and MasterCard® credit card purchases are converted instantly at the point of sale (POS) to the cardholder's home currency.
- Conversion is made at a very competitive exchange rate—eliminating unpleasant surprises for consumers when their credit card bill arrives.
- DCC carries no activation fees, monthly fees or monthly minimums—getting started is easy.
- Best of all, NOVA will rebate a share of the conversion fee to you, generating additional revenue for your business.



# INSTANT. IMMEDIATE. ON-THE-SPOT.

NOVA's Dynamic Currency Conversion helps your international customers feel more at home, while helping you improve your bottom line.



## IMPROVE SERVICE FOR INTERNATIONAL CUSTOMERS

With DCC, your international customers will know exactly what an item costs in their home currency. There are no additional charges after the purchase is made. Conversion rates are typically much more competitive than those at money exchange booths or hotels. Each receipt shows the purchase in U.S. dollars, the conversion rate, plus the cardholder's home currency amount. This makes it easier for travelers to reconcile purchases when paying card balances and even helps business travelers submit expense reports on a timely basis since they don't have to wait for their monthly statement to arrive.

NOVA's DCC service converts U.S. dollars into a variety of currencies, including the euro, Japanese yen, British pound, Australian dollar, and the Canadian dollar—with additional currencies to be added in the future.

## DCC PAYS YOU BACK

It's a win-win for you and your customers. Consumer confidence grows, and you realize an additional source of revenue.

NOVA shares the income generated by processing foreign transactions and rebates a percentage of the conversion fees to you on your monthly processing statement. The more international business you do, the more you improve your bottom line. Plus, because the amount on the receipt matches that on the cardholder's statement, DCC reduces the number of chargebacks due to unrecognized amounts.

NOVA's DCC service works with all MasterCard and Visa credit cards from countries with supported currencies. Conversion rates are accurate, market-driven, and updated daily. And fees are very competitive with those currently charged to the cardholder by card issuers.

## YOU CAN BANK ON NOVA

NOVA provides key advantages compared to other processors and third-party providers.

### Complete Solution

NOVA offers the only end-to-end DCC solution in the industry. You get the advantage of direct treasury exchange rates and transaction processing, back-end reconciliation, settlement and funding. No third-party companies are involved. The solution is all processed over the NOVA Network®—rated by MasterCard as #1 for speed, availability and reliability.

### Single Seamless Process

NOVA's DCC service is transparent and effortless. Your monthly processing statement will clearly indicate the total DCC rebate earned and will deduct the amount from your total balance. And, because NOVA handles the DCC process from start to finish, you have a single point of contact to receive any additional services or resolve any issues that may arise.

### Unmatched Experience

NOVA has been offering DCC service in Europe since 2001, through its euroConex affiliate. Thousands of merchants have provided better service to Europe's cross-border consumers—and earned millions of dollars of additional income in the process. No U.S. payment processor has more experience with DCC than NOVA.

DCC is a service you can  
clearly take to the bank.



# ABSOLUTE RELIABILITY FROM THE #1 PAYMENTS NETWORK.

With NOVA Network and DCC, you are assured that your transactions will be processed and converted without fail.

## A WORLD OF REASONS TO CHOOSE NOVA

NOVA's DCC service is the industry's best—helping your customers feel more at home, while helping you improve your bottom line. In addition, it's another solution in our complete line of payment services—from credit and debit card processing to gift card and our innovative electronic check service.

All of which give you a world of reasons to choose NOVA.

## INTERESTED IN A DCC REBATE ANALYSIS?

Let us give your Merchant Account a thorough checkup! Some processors actually surcharge for foreign card transactions. We'll review your foreign card transaction activity and costs to calculate your estimated monthly DCC rebate.

## CONTACT US TODAY!

Work with a company you can trust. Our affordable rates and broad range of services let you confidently accept any cards your customers hand you.

## HOW NOVA'S DCC WORKS

DCC doesn't require clerks to identify authorized international credit cards—transactions are initiated like always with a card swipe. When the transaction is sent for authorization, the NOVA Network will automatically determine if it is a foreign DCC-qualified card. If it is, the terminal will prompt the clerk to confirm the conversion with the cardholder and a DCC receipt will print. Funds are settled in U.S. dollars, and reports clearly indicate both foreign and U.S. dollar amounts.

ABC MERCHANT 19 HOCKEY STREET ATLANTA, GA 30328	
TERMINAL ID:	002099000200181234567
MERCHANT #:	2001812345
VISA 4988335555555554	*
<b>SALE</b>	EXP: 12/06
BATCH: 000004	INV: 000012
DATE: FEB 23, 05	TIME: 14:10
	AUTH: 012345
TRANSACTION CURRENCY	(EUR)
CONVERSION RATE	00.796677
<b>TOTAL (USD)</b>	<b>\$55.00</b>
<b>TOTAL (EUR)</b>	<b>€43.82</b>

X-----

I have been offered the choice to refuse this currency conversion. My decision to accept currency conversion on this transaction is final. I accept the conversion rate, final amount, and that the final settled transaction currency is (EUR).

I understand that VISA has a currency conversion process and that I have chosen not to use the VISA currency conversion process, and I will have no recourse against card issuer with respect to any matter related to the currency conversion or disclosure thereof.

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