

Dynamic Currency Conversion at ATM

**extend**  
your **ATM Offering**  
with Dynamic Currency Conversion



# International mobility creates a business opportunity

With 1.1 billion international tourist arrivals in 2014, global tourism is one of the world's largest industry segments.

A significant proportion of these tourists, and business travelers also, would appreciate knowing the cost of their ATM withdrawals in their home currency.

This requirement creates interesting opportunities for ATM owners to generate revenue while also providing a value added service to international cardholders.

## What is DCC at ATM?

DCC (Dynamic Currency Conversion) offers international cardholders the option to withdraw cash at an ATM in the local currency with full visibility on the foreign exchange rate applied and the cost of the transaction in their home currency.

DCC removes the currency conversion risk for the cardholder at the same time as giving clear price transparency.

DCC replaces the normal currency conversion process applied by the card schemes and issuers.

 An end-to-end DCC solution including exchange rates provision, transaction processing, settlement and reconciliation from two leading industry experts



## Benefits to ATM Owner's

### New revenue from your ATM

Independent ATM owners and ATM acquirers can now generate additional revenue from international ATM withdrawals.

### Zero FX Risk

There is no foreign exchange risk for the ATM owner; this is fully managed and absorbed by Fexco.

### Improved Service

Increased customer service for international cardholders as conversion is made at a very competitive exchange rate, in a transparent manner.

# Fexco - Worldline's DCC at ATM solution

Simplified integration and quick time to market by leveraging the Fexco - Worldline platform.

## How does it work?

### STEP 1

When a card is identified as international by the ATM system, the transaction is sent to the Fexco - Worldline platform for a DCC eligibility check. A DCC offer response message is returned to ATM owner.

### STEP 2

If the cardholder accepts the DCC offer presented on the ATM screen, the DCC transaction is switched to and processed by Worldline's international multi-currency acquiring platform.

### STEP 3

A full suite of DCC reports are provided to the ATM owner for back-office reconciliation processes, including scheme settlement adjustment.

### STEP 4

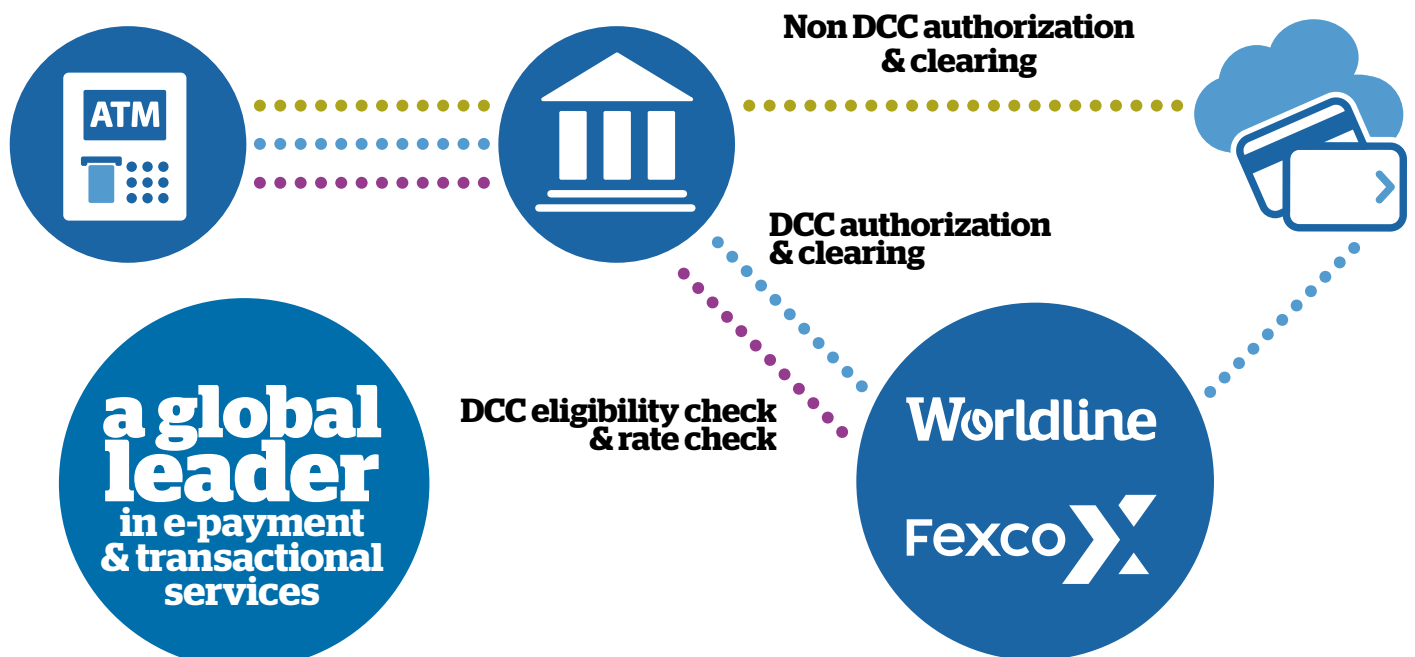
Treasury services between the ATM owner and Fexco finalize the process and eliminate the foreign exchange risk for the ATM owner.

### STEP 5

Finally, the ATM owner receives their share of the DCC margin which is normally realized by Card Schemes and Issuers.

## Solution highlights

- **Seamless** provision of multi-currency processing, exchange rates and treasury services makes DCC at ATM easy to implement.
- **Quicker time to market** by leveraging pre-built Fexco-Worldline integrations.
- **Maximized ROI** through optimized DCC convertible volumes.
- Full suite of reconciliation **reports** to support daily settlements.
- **Compliant** with card schemes requirements.
- Strong local **presence and experience** in Europe.
- Comprehensive and complete value chain offering from **two Industry Experts**.





# About Worldline

Worldline [Euronext: WLN] is the European leader in the payment and transactional services industry. With innovation at the core of its DNA, Worldline's core offerings include pan-European and domestic Commercial Acquiring for physical or online businesses, secured payment transaction processing for banks and financial institutions, as well as transactional services in e-Ticketing and for local and central public agencies. Thanks to a presence in 30+ countries, Worldline is the payment partner of choice for merchants, banks, public transport operators, government agencies and industrial companies, delivering cutting-edge digital services. Worldline's activities are organized around three axes: Merchant Services, Financial Services including equensWorldline and Mobility & e-Transactional Services. Worldline employs circa 11,000 people worldwide, with 2018 pro forma revenue of 2.2 billion euros.

**For further information**  
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# About Fexco

Fexco is Ireland's most successful multinational payments, financial and business solutions provider, with operations in 29 countries worldwide. Founded and headquartered in Ireland in 1981, Fexco employs more than 2,300 people across Europe, the Middle East, Asia-Pacific, North America and Latin America.

Fexco serves some of the world's biggest brands across multiple industries through a wide range of innovative products and services including: Dynamic Currency Conversion (DCC), Multi Currency Pricing (MCP), Tax Free Shopping and Retail FX. Fexco also offers bespoke Managed Business Solutions and Outsourcing services as well as a full suite of payment management solutions through its Corporate Payments business.

For 35 years Fexco has been driven by an entrepreneurial and innovative spirit. This ethos has brought the company to new regions and industries of growth, connecting customers with exciting new opportunities. Through its commitment to partnership and innovation, the company has built an international network of customers.

**For further information visit**  
[fexco.com](http://fexco.com)

