

FACTS



DYNAMIC CURRENCY CONVERSION

Improve Your Bottom Line While Catering To Your International Clientele.

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.

HOW DCC WORKS

With NOVA's DCC service, international Visa® and MasterCard® credit card purchases are converted instantly at the point of sale (POS) to the cardholder's home currency, at a very competitive exchange rate – eliminating unpleasant surprises for consumers when their credit card bill arrives.

NOVA will rebate a share of the conversion fee to you, generating additional revenue for your business. The more international business you do, the more you improve your bottom line.

Best of all, with DCC there are no activation fees, monthly fees, or monthly minimums. Getting started is easy.

DCC PAYS YOU BACK

Sample DCC Specialty Retail Merchant (Sept '04)

• Bankcard Volume	\$375k
• Convertible (DCC) Volume	\$101k
• Payment Processing Bill	\$11,150
• DCC Merchant Rebate	\$755

Sample DCC Helicopter Tour Operator (Sept '04)

• Bankcard Volume	\$591k
• Convertible (DCC) Volume	\$408k
• Payment Processing Bill	\$12,537
• DCC Merchant Rebate	\$3,062

BENEFITS YOU CAN BANK ON

New Source of Revenue

- When you process DCC transactions through the NOVA Network®, you get back a portion of the foreign exchange conversion fee

Improve Customer Service

- International customers know exactly how much they are spending in their home currency

Seamless Process

- Still one statement, one point of contact for all payment processing services

Complete Solution

- The only end-to-end closed-loop network offering in the U.S. From direct treasury exchange rates and transaction processing, to back-end reconciliation, settlement, funding and support

Unmatched Experience

- Leading provider of DCC in Europe, supporting more than 12,000 merchants

Fewer Chargebacks

- Customer's credit card is billed in exactly the amount that appears on their receipt – no surprises





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.

Sample Retail Receipt

ABC MERCHANT
19 HOCKEY STREET
ATLANTA, GA 30328

TERMINAL ID: 0020990000200181234567
MERCHANT #: 2001812345

VISA
4988335555555554 *

SALE EXP: 12/06
BATCH: 000004 INV: 000012
DATE: FEB 23, 05 TIME: 14:10
AUTH: 012345

TRANSACTION CURRENCY (EUR)
CONVERSION RATE 00.796677

TOTAL (USD) \$55.00
TOTAL (EUR) €43.82

x *Jean Marc Paves*

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.

MERCHANT COPY

Sample Restaurant Receipt

ABC MERCHANT
123 INTERNATIONAL WAY
MIAMI, FL 33133

TERMINAL ID: 0020990000200181234567
MERCHANT #: 2001812345

VISA SRV: 1
4988335555555557 *

SALE EXP: 01/07
BATCH: 000117 INV: 000001
DATE: JAN 31, 05 TIME: 10:19
AUTH: 012345

AVS RESPONSE: 2

TRANSACTION CURRENCY (AUD)
CONVERSION RATE 01.332386

BASE (USD) \$10.00
BASE (AUD) 13.32

TIP (AUD) 2.00
TOTAL (AUD) 15.32

x *Paul Kelly*

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 (AUD).

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.

MERCHANT COPY

CURRENCIES ACCEPTED

- Australian Dollar
- Canadian Dollar
- Euro
- Japanese Yen
- British Pound

RECEIPT SHOWS

- Purchase Amount in USD
- Conversion Rate
- Amount in Home Currency

