



## DCC (Dynamic Currency Conversion) / MCP (Multicurrency Processing)

Enhance your international card transaction sales

**DCC / MCP** is a secure and compliant international credit card payment processing solution that provide merchants the ability to offer their customers to pay either in original currency or in customers' own card currency. The currency auto-detection and conversion is carried out real-time.

MCP offers merchants the real-time capability to convert and present the checkout amount in original currency or other alternate currencies that merchants set up and offer.

Both solution services can be available to merchants for sales and payments at online and mobile channels.

### Features

- ❖ **Simplicity:** Merchants just use one base currency merchant account to cover multiple currency processing
- ❖ **Transparency:** Customers know in advance real-time the amount to pay in their known currencies
- ❖ **Flexibility:** Customers can choose to pay with credit card either in the original transacting currency or the preferred currency
- ❖ **Comprehensiveness:** Merchants enjoy up to 24 currency conversion, including HKD, USD, EUR, SGD, CAD,...etc
- ❖ **Ease of Integration:** No extra setup is required on top of the standard payment interface
- ❖ **Convenience:** Merchant settlement payment is in single currency (RMB) and no extra effort in accounting control
- ❖ **Control:** Merchant enjoys real-time transaction and settlement reportings for normal transactions as well as DCC/MCP transactions

### Benefits

- ❖ **Enhance Sales:** Provide consumers with more flexibility to view and pay in preferred currency
- ❖ **Enhance Service:** Provide more convenience way to customers to pay
- ❖ **Enjoy Cost Savings:** Enjoy lower merchant discount rate and total payment acceptance costs
- ❖ **Enjoy Ease of Control:** Manage only one merchant account for multiple currency processing
- ❖ **Secure and Guarantee:** Secure and reliable exchange partner with the exchange rate guaranteed





## DCC/MCP 實時貨幣轉換 提升您的外卡交易銷量

DCC是一個安全和兼容的國際信用卡付款處理解決方案，使商戶能提供其客戶自行選擇使用原始貨幣或客戶卡的貨幣付款。貨幣的自動檢測與轉換都是實時進行。

MCP使商戶能以原始貨幣或其它商戶設置或提供的貨幣實時轉換和呈現結帳金額。

這兩種解決方案服務都可以提供給商戶用於網上和移動渠道的銷售和付款。

### 特點

- ❖ 簡單性：商戶僅使用一個基礎貨幣的商戶賬戶即可覆蓋多幣種處理
- ❖ 透明性：客戶可以實時、提前知道其熟悉幣種的付款金額
- ❖ 靈活性：客戶能自行選擇以原始交易幣種或偏好幣種進行信用卡付款
- ❖ 全面性：商戶享受多達24種貨幣的轉換，包括港幣、美元、歐元、坡幣、加元等
- ❖ 易整合：於標準支付接口處無需額外設置
- ❖ 便捷性：商戶以人民幣為單一貨幣進行結算，無需額外財務管理
- ❖ 操控性：商戶同時享受正常交易以及DCC / MCP交易的實時交易和結算報告

### 優勢

- ❖ 提升銷量：為客戶提供更多靈活性，以偏好幣種進行查看及付款
- ❖ 加強服務：為客戶提供更便捷的付款方式
- ❖ 節省成本：享受較低的商戶折扣，降低總體收款費用
- ❖ 易於控制：僅管理一個商戶賬戶即可進行多幣種處理
- ❖ 安全保障：安全、可靠的匯率保證

