

DYNAMIC CURRENCY CONVERSION

WHY CHOOSE RETAIL-FCL

Formed in 2008 the management team have over 20 years experience in the payments and cash market.

- Our expertise is based on five core pillars:
- Cash cycles in both retail and banking
- Multi currency services
- Hedge engine security
- Innovation in payments
- White label services
- Data Analytics
- Automation in both retail and banking

SCOPE

To optimise DCC functionality you need to have intimate knowledge of the schemes and the processing environment.

We introduce DCC and FX through new suppliers or redefinition of existing.

DCC AND FX AT THE ATM

DCC allows the ATM owner to apply the exchange rate to domestic rate for foreign cardholders.

The functionality can then be extended to include Foreign Currency (FX) dispense.

We introduced Dynamic Currency Conversion (DCC) into a network of 600 ATMs, the **profitability increased by 45%**.

DCC can enhance profits but our system then reduces risk also by minimising scheme fees.

OUTCOME

- Allows ATM owner to apply exchange rate
- Increased profitability
- Increased service function to encourage more users
- Our enhanced DCC engine is more than 50% less cost than our competitors
- Built in hedge engine protects you from exchange rate fluctuations
- Minimised scheme fees due to built in Treasury option

