

CURRENCY CHOICE

RCB Acquiring Services

Offer the Currency Choice
service to your international
customers



Global Blue



Currency Choice, Global Blue's Dynamic Currency Conversion (DCC) service, enables international shoppers to pay in their home currency and guarantees a competitive exchange rate.

BENEFITS FOR THE MERCHANT:

A new source of income

In addition to increasing customer satisfaction, every DCC transaction also increases your in-store revenue.

Value-added service

A simple and effortless service which you can provide to your foreign customers to help them understand how much they are paying in their home currency.

Training

We support your sales staff to offer your international customers world-class service, with specialist training to ensure all sales staff know how to offer DCC transactions confidently and correctly

Hit-rate management

Hit Rate Reporting helps you track your performance in order to implement actions which will increase your revenue.

Brand recognition

Take advantage of working with a globally recognised brand.



BENEFITS FOR THE TRAVELLER:

Simplicity

Tourists know the amount they are paying in their home currency, which enables them to better manage their holiday budget.

Transparency

The amount shown on the receipt at the time of purchase is exactly the same amount that will appear on the customer's bank statement. No surprises!

Best Rate Guarantee

We offer a Best Rate Guarantee. Access to the best and most up-to-date exchange rates helps the customer get the best deal. If their bank offers them a better rate for purchases made on the same day with the same credit card, we will refund the difference!

Exchange rate

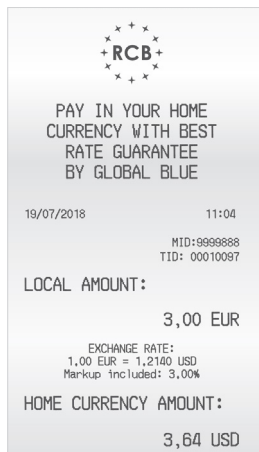
We offer a competitive exchange rate with our Best Rate Guarantee.

Freedom of choice

The tourist can choose to accept or decline the Currency Choice service.

How Currency Choice operates:

- 1 The international traveller's credit card is inserted into or tapped on the terminal.
 - The terminal automatically detects the card's eligibility for the Currency Choice service.
 - The terminal prints a pre-receipt with all the necessary information to help staff when offering the service.
 - The terminal will display the choice of currencies.



- 2 Give the pre-receipt to the cardholder and offer the service.
"Would you like to pay in your home currency with our Best Rate Guarantee?"
- 3 Request a signature from the cardholder.
- 4 Always hand the cardholder a Best Rate Guarantee card to emphasise transparency.

Currency Choice receipt



ALPHAZITA STORES

15, GRIVA DIGENI AVENUE
1928 LIMASSOL, CYPRUS
TEL. +357 29 346356
VAT. 2459871626

Merchant name and site

TID: 00018897

16/07/2017 12:57 **0266**

Debit MasterCard

*****2530

SALE

AMOUNT 2,00 EUR

Total amount in the customer's home currency

EXCHANGE RATE:

1,00 EUR = 1,2140 USD

Markup included: 3,00%

Exchange rate

TRANSACTION AMOUNT:

2,43 USD

Total amount in local currency

I accept I have been offered a choice of currencies for payment, I accept the conversion rate and final amount and that the selected currency is USD.

I acknowledge I had a choice to pay in EUR, Currency Conversion for this transaction is offered by the Merchant and is based on the Global Blue reference rate of today (www.globalblue.com), Mark up on reference rate: 3,00% included

Mandatory disclaimer

AUTH NO: 219059

RRN: 000012014657

625-C22-v01,28

AID: A0000000031010

TC: A31425E2E9D19113

CLIENT COPY

**** THANK YOU ****

Frequently asked questions



What is Currency Choice?

Currency Choice is Global Blue's Dynamic Currency Conversion service (DCC), offered to you by RCB Bank.

How do I know if the traveller is eligible for DCC?

Payment cards issued in any of the supported currencies are automatically detected by the RCB Bank POS Terminal. If the card's currency is not supported, the terminal will process the payment in EUR by default.

Which currencies does the DCC service support?

The RCB Bank POS terminal supports 20 currencies for DCC: RUB, GBP, ILS, SEK, LBP, CHF, PLN, NOK, RON, UAH, USD, AED, BYN, HUF, CZK, JOD, SAR, CNY, BHD and KWD.

Are DCC rates competitive?

Global Blue is always monitoring and comparing exchange rates in order to offer the Best Rate Guarantee. If the cardholder's bank offers a better rate, Global Blue will refund the difference.

Does the traveller pay an additional fee to use DCC?

The mark-up fee displayed on the pre-receipt is the final fee charged. The traveller does not pay any additional conversion fee to use DCC.

Why might travellers receive a SMS from their bank?

Issuing banks may send SMS messages to their clients to prevent fraudulent use of credit cards. If the SMS mentions a conversion to the home currency, then you can emphasise Currency Choice Best Rate Guarantee. In addition, you may call Global Blue Support to resolve all rate-related questions.

Who do I contact about DCC rate complaints?

The Global Blue Customer Service Support centre handles all DCC complaints.

What should I do if the terminal receives the DCC exchange rate, but the transaction is declined?

This is not related to the DCC service. The cardholder should use another card or get in touch with the issuing bank.

What should I do if the terminal cannot retrieve the DCC exchange rate or receives an error?

Please call RCB POS Terminal Support to ensure that terminal is properly activated.

Which credit cards are supported?

DCC is available for Visa and Mastercard credit cards.

Why don't low-volume contactless payments trigger a rate request?

DCC is not eligible for this type of payment.

Find out more on:

globalblue.com/business/uk/tools-and-support/faqs/#faq-section-4

Need help? Contact us.

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