

# Dynamic Currency Conversion (DCC)



## Information Sheet

### What is Dynamic Currency Conversion?

Dynamic Currency Conversion (DCC) is a service that gives international cardholders the choice to pay the bill in their own currency rather than in GBP (£). If DCC is enabled, your terminal will recognise international cards and will offer the cardholder the opportunity to pay in their home currency.

Your customer will be able to view the foreign exchange rate, margin and final price so they can choose whether to pay in the local or home currency. If the home currency option is selected, an immediate currency conversion into the cardholder's currency is performed, showing the exact amount in their currency on their card statement.

### How does DCC benefit both Customers and Businesses?

- It improves customer understanding of the true cost of transactions in foreign countries at point of sale and improves their customer experience.
- It makes it easier for cardholders to recognise transactions they made when abroad on their card account statement and reduces potential friendly fraud chargeback disputes.
- Businesses can also earn a rebate from DCC transactions.

### Merchant DCC Requirements

While DCC is a free and easy to use service, merchants must ensure they comply with the acceptance rules below. EVO Payments UK Ltd and the card brands reserve the right to withdraw the DCC service at any time (i.e. if a merchant is in breach of the DCC acceptance rules).

- DCC is an optional service and the merchant must not influence a cardholder into choosing the DCC option.
- **Merchants must not present the DCC offer and its conditions verbally, it must be presented to the cardholder on the device.**  
The DCC option must not be chosen on behalf of a cardholder by the merchant.
- Merchants must at all times make a DCC transaction receipt available to the cardholder. This is important as if the cardholder wishes to reverse or void the DCC transaction, details from the receipt will assist in doing so. (i.e. receipt number, exchange rate, transaction cost).
- If requested by the cardholder at the Point of Sale (POS), a merchant must reverse the DCC transaction.

**Find out more of how to offer, reverse and void DCC transactions [HERE](#).**

**Schemes grant cardholders chargeback rights when DCC is used without their express consent. Therefore, merchants should ensure they follow the guidelines above to prevent potential chargeback disputes.**

