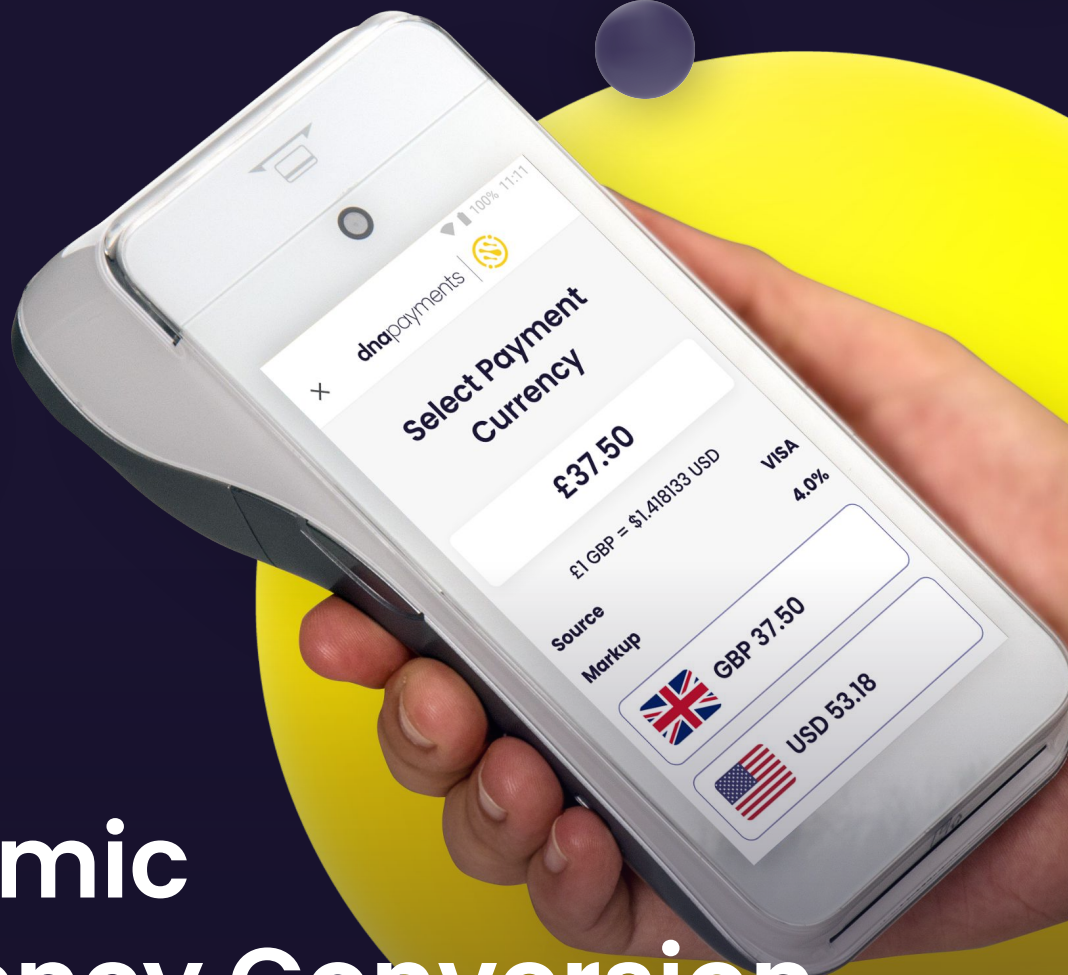




Dynamic Currency Conversion

User Guide

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Welcome to DNA Payments

Dynamic Currency Conversion

Our Dynamic Currency Conversion (DCC) is a payment service available on our axept PRO payment devices, that enables international customers to pay using their own or local currency at the touch of a button on the terminal screen.

Major cards such as Visa and Mastercard are ready to be accepted via your DCC payment device, so you'll never miss a sale from customers looking to pay in their own currency.

Key benefits

- 1 Give your customer the choice to pay using DCC or local currency
- 2 All managed via one provider
- 3 Refunds and Cancellations available
- 4 Easy to track, manage and monitor via the Merchant Portal
- 5 Conversion rates visible and available to see immediately



Currencies we can convert

	AED	United Arab Emirates Dirham
	AFN	Afghani
	ALL	Albanian Lek
	ANG	Netherlands Antillian Guikder
	AOA	Kwanza
	AUD	Australian Dollar
	BBD	Azerbaijan Manat
	BAM	Convertible Marks
	BBD	Barbados Dollar
	BDT	Taka
	BHD	Bahraini Dinar
	BMD	Bermudian Dollar
	BND	Brunei Dollar
	BOB	Bolivian Boliviano
	BRL	Brazilian Real
	BSD	Bahamian Dollar
	BWP	Pula
	BZD	Belize Dollar
	CAD	Canadian Dollar

	CHF	Swiss Franc
	CLP	Chilean Peso
	CNY	Yuan Renminbi
	COP	Colombian Peso
	CRC	Costa Rican Colon
	CZK	Czech Koruna
	DKK	Danish Krone
	DOP	Dominican Peso
	DZD	Algerian Dinar
	EGP	Egyptian Pound
	EUR	Euro
	GEL	Lari
	GIP	Gibraltar Pound
	GTQ	Quetzal
	HKD	Hong Kong Dollar
	HNL	Lempira
	HUF	Forint
	IDR	Rupiah
	ILS	New Israeli Sheqel

Currencies we can convert

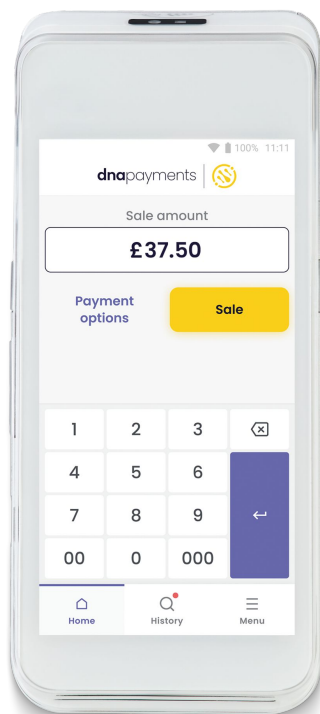
	INR	Indian Rupee
	ISK	Iceland Krona
	JMD	Jamaican Dollar
	JOD	Jordanian Dinar
	JPY	Japanese Yen
	KES	Kenyan Shilling
	KHR	Riel
	KRW	Won
	KWD	Kuwait Dinar
	KYD	Cayman Islands Dollar
	KZT	Tenge
	LAK	Kip
	LKR	Sri Lanka Rupee
	LRD	Liberian Dollar
	MAD	Moroccan Dirham
	MDL	Moldovan Leu
	MKD	Denar
	MNT	Tugrik

	MOP	Pataca
	MUR	Mauritius Rupee
	MXN	Mexican Peso
	MYR	Malaysian Ringgit
	MZN	Metical
	NOK	Norwegian Krone
	NZD	New Zealand Dollar
	OMR	Oman Rial
	PAB	Balboa
	PEN	Sol
	PHP	Philippine Peso
	PKR	Pakistan Rupee
	PLN	Polish New Zloty
	PYG	Guarani
	QAR	Qatari Rial
	RON	Romanian New Leu
	RSD	Serbian Dinar
	SAR	Saudi Riyal

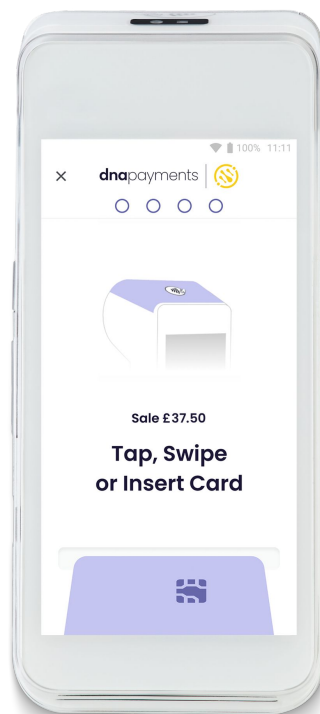
Currencies we can convert

	SEK	Swedish Krona
	SGD	Singapore Dollar
	THB	Baht
	TND	Tunisian Dinar
	TRY	New Turkish Lira
	TTD	Trinidad and Tobago Dollar
	TWD	New Taiwan Dollar
	TZS	Tanzanian Shilling
	USD	US Dollar
	UYU	Uruguayan Peso
	UZS	Uzbekistan Sum
	VND	Dong
	XCD	East Caribbean Dollar
	XOF	CFA Franc BCEAO
	YER	Yemeni Rial
	ZAR	South African Rand

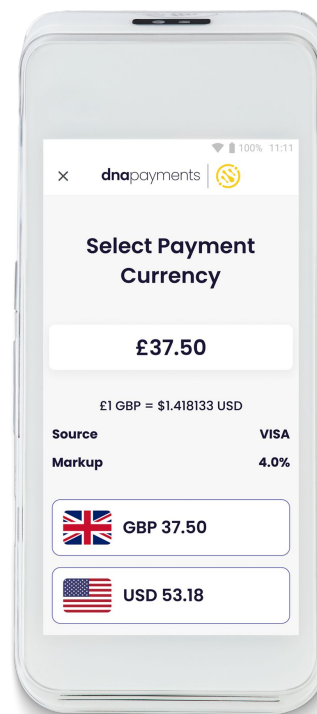
How to use DCC on your device



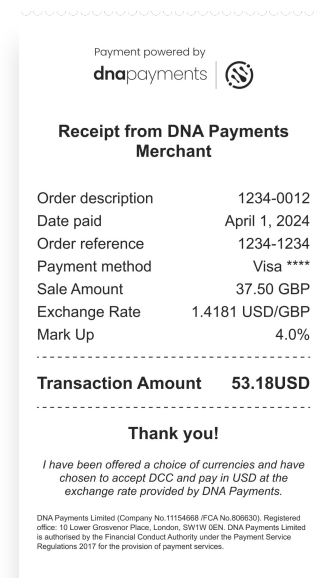
1 Enter the sale amount on your terminal.



2 The customer can either tap, swipe or insert their card via the terminal and the terminal will check eligibility for DCC.



3 If the card used is eligible for DCC, the terminal will display the options on screen to pay in local currency or the currency in which the card was issued.



4 The customer receipt will show exchange rate and mark up with the final amount printed.

How to track your DCC payments

You can get real-time transaction monitoring to track your latest DCC payments made on your POS via our Merchant Portal.

You'll be able to monitor and manage your payments via the DCC and POS Payments sections. In the POS Payments section these will be highlighted as being made via DCC with a blue marker next to the status.

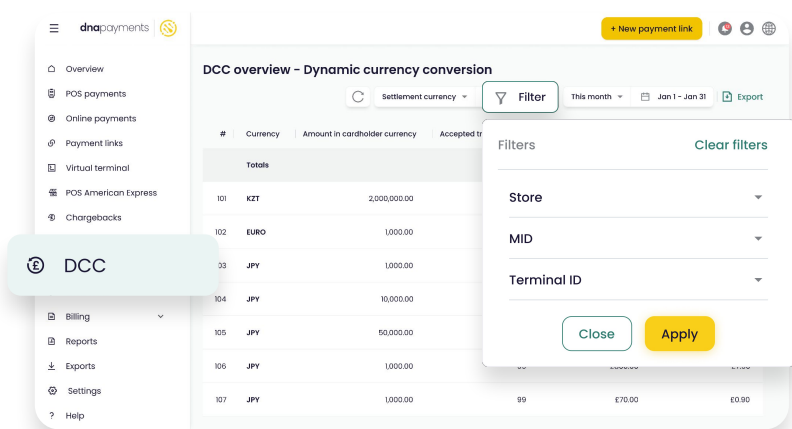
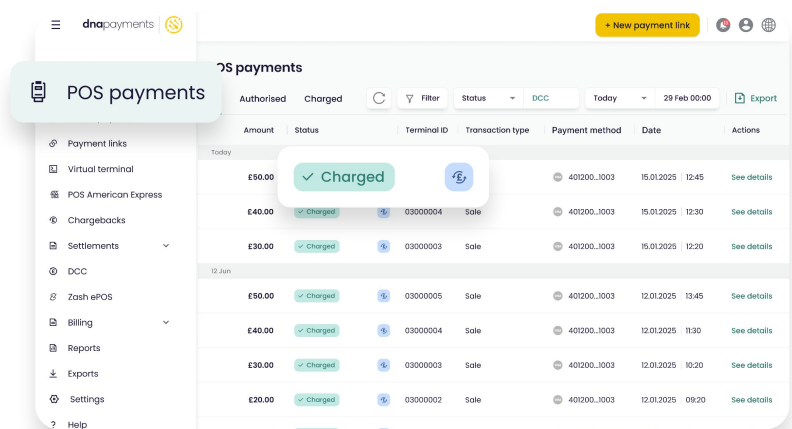
To view your DCC payments, please:

Log in to the Merchant Portal.

Go to the left-hand menu and select DCC.

You can use the quick links to monitor your DCC POS Payments by:

- Settlement currency
 - Store
 - MID
 - Terminal ID
- Or by Date range



How to track your DCC payments

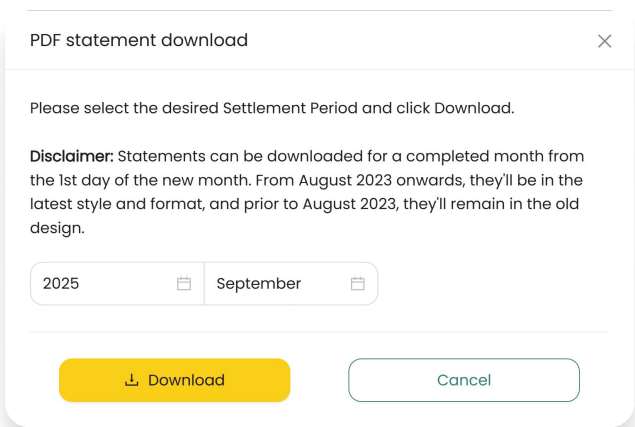
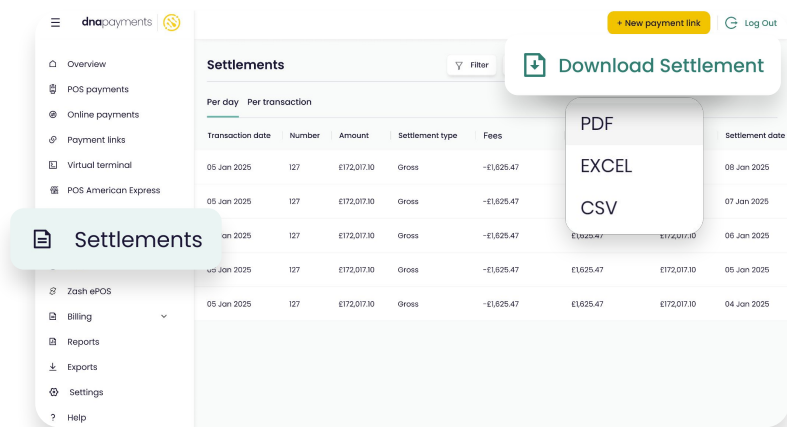
You can monitor your DCC Settlements in the Settlements section of your Merchant Portal, via the left-hand menu.

You'll see your DCC Rebates in the aforementioned column.

Downloading your Settlement Statements

To download your Settlements Statements, please:

- 1 Select the **"Settlements"** page on the menu bar.
- 2 Go to the **"Download"** button on the top right-hand side of the screen.
- 3 Download either as a **PDF**, **Excel**, or **CSV** file.



Once downloaded, your Settlement Statement will show your DCC Rebates in Row E coloured purple.

The screenshot displays a "Settlements Statement Summary" for a merchant. The header includes the dn payments logo and a stylized molecular graphic. The main title is "{Merchant name} Settlements Statement Summary {ID}, {Period}". Below this, there are two sections: "Statement Summary" and "Fees summary".

Statement Summary:

- Start balance, GBP:** 50.00. Refers to the rolled over balance from the previous period.
- Processed volume, GBP:** 29 000.00
- Refunds and chargebacks volume, GBP:** -2 000.00
- NET Processed volume, GBP:** 27 000.00

Fees summary:

Description	Amount (GBP)
DCC Rebates	50.00
Tipjar Gratuity	50.00
Total fees	2 385.00

On the right side, there are three informational boxes:

- Monitor online:** Monitor transactions in real-time and access transparent fee breakdowns for optimised control with DNA Payments Merchant Portal. portal.dnapayments.com
- FAQ on a website:** Discover answers to your questions by exploring our informative FAQ section on the website. dnapayments.com/faq
- Get in touch:** Support@dnpaymentsgroup.com, 0208 102 8100

At the bottom, there is a detailed table of DCC Rebates:

Currency	Amount in cardholder currency	Transactions	Amount, GBP	Merchant rebate, GBP
USD	2,250.85	5	1,593.52	15.94
EUR	1,328.28	2	1,110.75	11.11
KZT	701,804.31	7	915.67	9.16
SEK	11,833.31	8	895.69	8.96
JPY	180.703	5	861.15	8.61
KWD	255.584	2	588.72	5.89
Totals		29	5,965.50	59.66

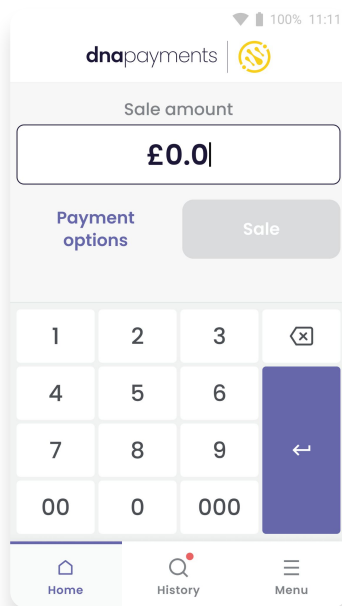
The footer mentions "Conduct Authority under the Payment Service Regulations 2009 for the provision of payment services."

Refunds and cancellations

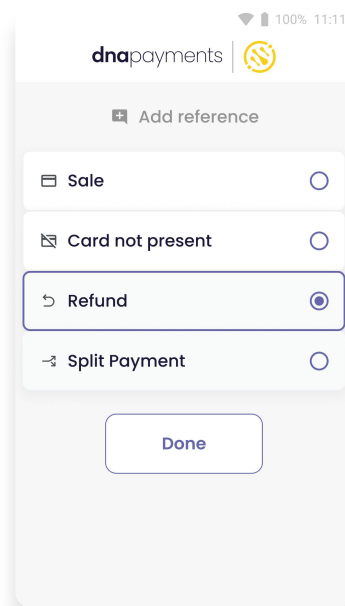
You can perform refunds via the terminal.

Any transaction that's refunded or cancelled will show in real-time.

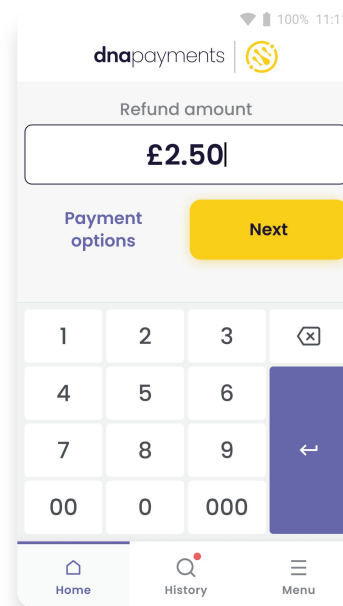
To refund a DCC transaction, simply:



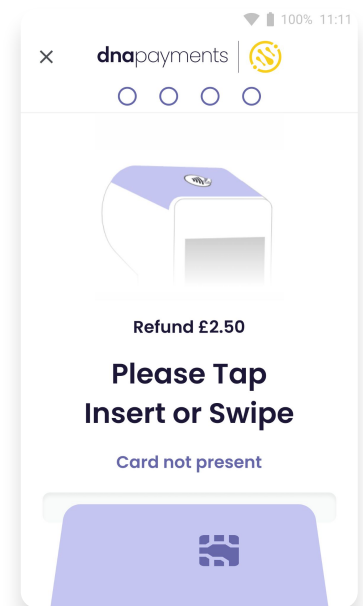
1 From the **Sale** screen, select **Payment options**.



2 Then from the menu, select **Refund**.

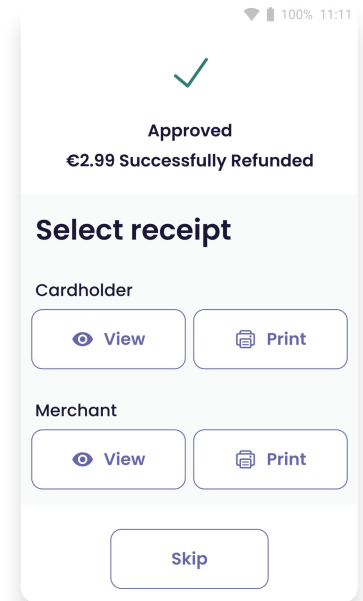
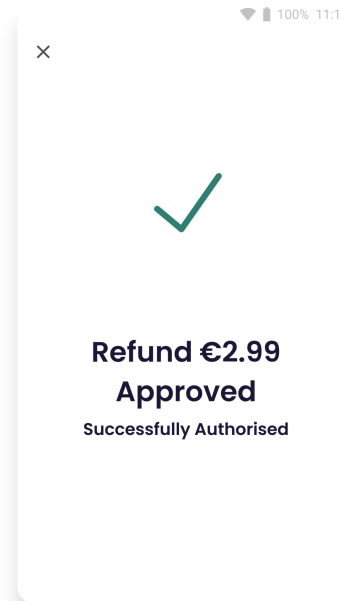
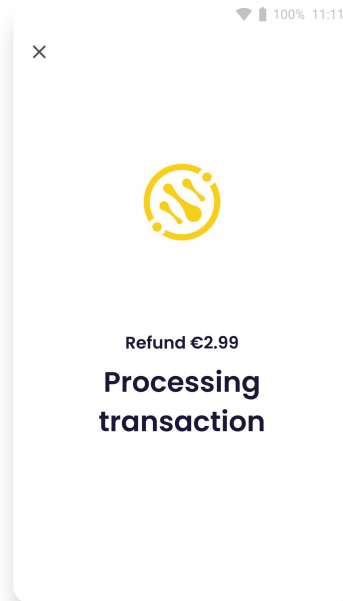
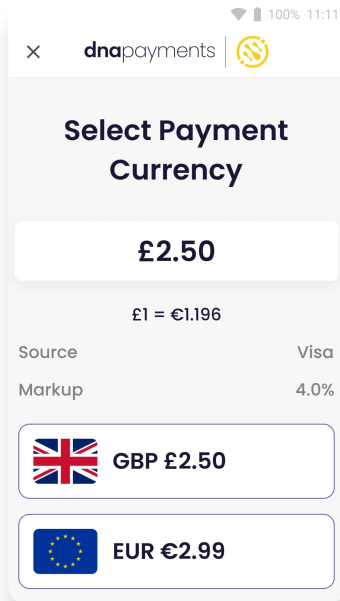


3 Enter the **Refund amount** and select **Next**.



4 Get your customer to either **Tap, Insert or Swipe** their card. Select **Card not present** if not available.

Refunds and cancellations



5

Get your customer to **Select Payment Currency** and once selected enter their **PIN**.

6

The terminal will then process the **Refund**.

7

The terminal will confirm once the Refund has been **Approved**.

8

Once approved, you can then print off a **Cardholder Receipt** and **Merchant Receipt** for the refund.

How to offer DCC

- 1** Dynamic Currency Conversion (DCC) must always be presented as an optional service. It cannot be pre-selected or defaulted. You must present both currency options neutrally and avoid any language or practices that could mislead or unfairly steer the cardholder.
- 2** Offering DCC is subject to Visa's compliance framework. You need to treat DCC requirements as part of your wider Visa obligations and ensure that all staff involved in the sales process understand and follow the rules.
- 3** Improper handling of DCC exposes you to chargeback liability. Proper training and compliance are essential to avoid losses.

NOTE

You're responsible for ensuring that DCC is offered in line with Visa's rules. Any non-compliance, such as failing to disclose required information or processing without active cardholder choice, may result in cardholder disputes and chargebacks.

Visa reserves the right to withdraw your eligibility to offer DCC where rules are not followed. This may occur, for example, in cases of excessive disputes, misleading presentation, or repeated compliance failures.



Pioneering payment solutions, powering businesses to thrive

DNA Payments Limited (Company No.11154668 /FCA No.806630). Registered office: 10 Lower Grosvenor Place, London, SW1W 0EN. DNA Payments Limited is authorised by the Financial Conduct Authority under the Payment Service Regulations 2017 for the provision of payment services.

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or contact your Account Manager