

- Generate merchant revenue with every transaction
- No set-up fee or ongoing fees
- ► Simple reconciliation in U.S. Dollars
- Easily process transactions in the international cardholder's home currency

HomeCurrencyPay

ATTRACT INTERNATIONAL CUSTOMERS AND IMPROVE YOUR PROFITABILITY

HomeCurrencyPay offers a new opportunity to welcome high-spending international cardholders who prefer to pay for Visa® or MasterCard® purchases in their home currency. Whether cardholders are vacationing or traveling on business, they'll have a powerful incentive to visit you every time. Your international customers will appreciate the convenience of paying in their home currency and understanding exactly how much they have spent*.

HomeCurrencyPay is simple to use and supports 26 international currencies. The cardholder decides which currency they want to pay in and your HomeCurrencyPay—enabled point-of-sale terminal does the calculation automatically. All transaction settlement is in U.S. Dollars, so your reconciliation process is seamless.

With no set-up or ongoing fees, your business is already ahead with HomeCurrencyPay. In addition, every time a cardholder completes a purchase with HomeCurrencyPay, you receive revenue share which is reflected on your monthly statement. Your costs for processing international card transactions go down and your profits go up as sales volume increases from international visitors.

HomeCurrencyPay gives international visitors another reason to do business with you and helps you expand your business beyond its current borders.





MERCHANT BENEFITS

- Generate new revenue stream and reduce international transaction costs
- Provide a valuable service for international business travelers
- Build loyalty with a new customer base of high-spending visitors
- Attract new, international customers on vacation and traveling on business
- Supports 26 international currencies

CARDHOLDER BENEFITS

- No surprises! Customers see the exact amount of their purchase in their home currency at time-of-sale, on their receipt and on their statement*
- Time-saving expense reconciliation increases productivity for business travelers
- Traveling becomes more comfortable when cardholders

 are able to know at time-of-sale the final cost of
 purchases in their own currency*
- Cardholders benefit from the convenience of
- ► HomeCurrencyPay at an exchange rate comparable to most publicly offered currency exchange rates







HomeCurrencyPay

HOW IT WORKS

HomeCurrencyPay processes all of the world's major currencies. It's fully automated. Your HomeCurrencyPay-enabled point-of-sale terminal does the work for you:



Step 1

Swipe the international MasterCard® or Visa® card. The system will identify the home currency and calculate the converted rate automatically.



Step 2

Receipt prints the sales amount in U.S. Dollars and the cardholder's home currency. Cardholder selects preference, signs the receipt and returns it to you.



Step 3

Merchant enters the currency selection in the terminal and completes the payment transaction. Final receipt shows the customer the U.S. Dollar purchase price, the exchange rate and the final price in the cardholder's home currency.

After the Sale: Your transaction settlement is in U.S. Dollars. Your compensation for every foreign transaction processed through HomeCurrencyPay is included in your monthly processing statement.



