



Dynamic Currency Conversion Guide for Cardholders

DCC at Point of Sale

Dynamic Currency Conversion (hereunder: DCC) is defined as conversion of the price of purchased goods or services from local currency to your home currency at the point of sale.

By choosing DCC you allow the acquirer to settle the transaction amount with the card issuer in your home currency, instead of local currency.

DCC is an optional service provided by the card acquirer. You have the freedom to decide at the point of sale whether you accept or decline DCC. **The retailer must not orient you any way.**

All information you need to make your decision is shown on the display of the POS terminal or the PIN PAD. You will see the price in the local currency, the price in your home currency and the applied exchange rate. Depending on the POS hardware, you may need to scroll down the display to see the DCC information. To complete purchase, please follow the instructions shown on the display.

It is important: until transaction is not sent for authorization to your card issuer, you are entitled to terminate DCC purchase process at any point of the transaction and complete the transaction as non DCC transaction.

If DCC service is accepted, all important information will be displayed on the transaction receipt (slip). For the time being DCC **is only available for Visa and MasterCard cards.**

What are the advantages of DCC for you?

- **You can compare prices in local currency to prices in your home currency.**
- **The exchange rate is often more favorable for you than your card issuer applies.**
- **You know exactly at the moment of the payment, what amount will be settled on your account.**

How to carry out a DCC transaction

1. Merchant or cardholder swipes the card through the magstripe reader or place it into the chip reader of the POS terminal.
2. The purchase amount appears on the screen in HUF.
3. If your home currency is supported by our DCC services, DCC option will be displayed on the POS or the PIN PAD.
4. Please make your decision if you accept DCC or not.
5. Select the HUF amount or the DCC amount that are shown on the display and confirm the transaction by pressing the GREEN button.
6. In case of DCC transaction, receipt shows the amount in local currency, the exchange rate applied and the amount in the cardholder's currency.

The currency conversion is provided by OTP Bank.