

International Currency Solutions

Expand your global reach with payment processing solutions that span the world's eCommerce needs.

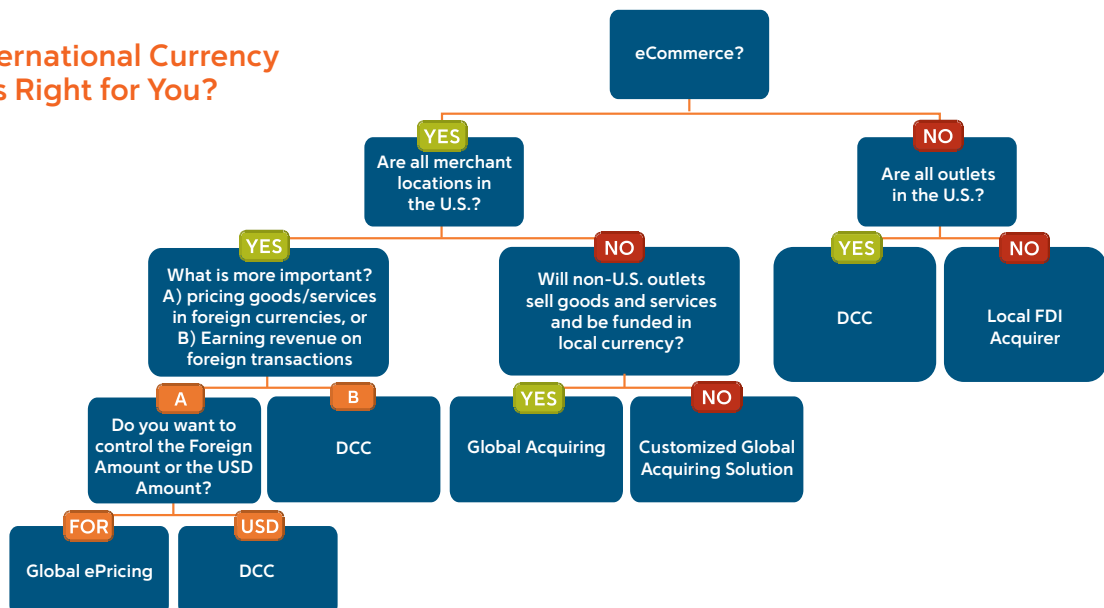
For today's businesses, the real growth opportunities are no longer regional or even national, but global. Advances in technology, communication and distribution have opened new international markets and are providing access to new customers around the world. In order to take advantage of this opportunity, businesses must make certain they have the tools that will enable them to succeed in these markets while ensuring quality and customer satisfaction around the world.

With First Data as your global strategic partner, you can benefit from our expertise and technology, enabling you to work comfortably with international currencies, exchange rates, processing regulations, etc., while your access to funds remains within easy reach.

First Data manages more than 30 billion global transactions annually. Today, we provide international solutions for many of the world's largest multinational companies, as well as small businesses seeking the opportunity to grow. First Data provides the same level of superior service to small and large companies around the world.

The breadth of our services means that First Data has the capabilities to meet your global payment processing needs. You'll save time and money, and can avoid the inconvenience of dealing with multiple providers. Through a single point of contact, you can quickly and profitably match your expanded worldwide presence, whether virtually or physically, with expanded payment processing solutions.

Which International Currency Solution Is Right for You?



Currency Solutions for the Way You Do Business

There are a number of payment solutions for doing business with international customers. The details of your business model—eCommerce only, physical presence in other countries, etc.—as well as the payment options you wish to offer, can determine the right choice for you.

Global ePricing

Enables merchants to offer Internet payments in currencies that make sense for their business.

- Allows businesses to provide their international customers with an “in-country” online shopping experience
- Designed specifically for U.S.-based eCommerce CNP businesses
- Businesses can set prices and accept credit card payments in multiple foreign currencies
- Funding is in U.S. dollars
- Customer pays no conversion fees
- Opens up new eCommerce markets
- Increase sales by raising customer comfort level
- Easy to implement, transparent functionality

Dynamic Currency Conversion (DCC)

Customers can pay in the currency of their choice at the point of sale.

- International credit cardholders pay in their card billing currency
- For traditional face-to-face and eCommerce businesses
- Instantly converts price from U.S. dollars into chosen currency
- Business receives the same funding had the transaction been in U.S. dollars
- Supports 36 global currencies
- Guaranteed rate of exchange
- Generates POS receipt that matches cardholder statement
- Grows revenue generated by conversion fees
- Provides a level of reassurance to foreign clients
- Secure, compliant and fully transparent transactions

Global Acquiring (GA)

Consolidates global acquiring for eCommerce businesses into a single card processing solution.

- Single-source credit card processing for multinational eCommerce businesses
- Authorizations made in any currency supported by MasterCard® and Visa®
- Settlements and funding available in the world’s major currencies from around the world
- Quickly and securely authorizes payments and processes settlements
- Redundant networks for invaluable reliability
- Virtually eliminates the risk of downtime
- Exclusive opportunity for interchange and back-office expense reductions
- Chargeback and interchange management tools
- Streamlines global card acceptance with all-in-one convenience

Partner With First Data

Get more value from your eCommerce payment process with differentiated products and support that:

- Streamline implementations across your entire organization
- Optimize your payment process
- Improve product integration across processes and channels
- Scale for future needs
- Minimize risk while addressing compliance

A Global Leader in Electronic Commerce

First Data powers the global economy by making it easy, fast and secure for people and businesses around the world to buy goods and services using virtually any form of payment. Serving millions of merchant locations and thousands of card issuers, we have the expertise and insight to help you accelerate your business. Put our intelligence to work for you.

For more information, contact your **First Data Sales Representative** or visit firstdata.com.