

SOLUTION BROCHURE

ApexDCC

Dynamic Currency Conversion

Let international cardholders see and pay the exact amount in their own card currency, right at the terminal, while acquirers and merchants earn from every converted sale.

 ISO/IEC 27001 CERTIFIED

 PCI S3 CERTIFIED


WHY APEXDCC

Turn foreign cards into new revenue

When a visitor pays with a card issued abroad, ApexDCC recognises the card's billing currency in real time and offers the cardholder a clear choice: pay in the local currency, or in their own currency with the exact amount shown before they confirm.

The cardholder knows what they will be charged, the merchant is settled in local currency as usual, and the conversion margin becomes new revenue for the acquirer and its merchants.

Real time

Offer calculated and shown at the terminal during the sale.

4 levels

Control DCC per merchant, terminal, card BIN and currency pair.

End to end

Every offer is recorded and followed from inquiry to clearing.

VALUE AT THE COUNTER

One conversion, three winners



Acquirers & banks

- ✓ New fee income from the conversion markup on foreign cards.
- ✓ Full pricing control per currency pair, plus extra markup per merchant.
- ✓ Runs inside the Apex Payment Gateway, on the terminals you already deploy.



Merchants

- ✓ Earn a rebate: a share of the markup on every accepted DCC sale.
- ✓ Settlement in local currency, exactly as today.
- ✓ DCC statements by e-mail, daily, weekly or monthly.

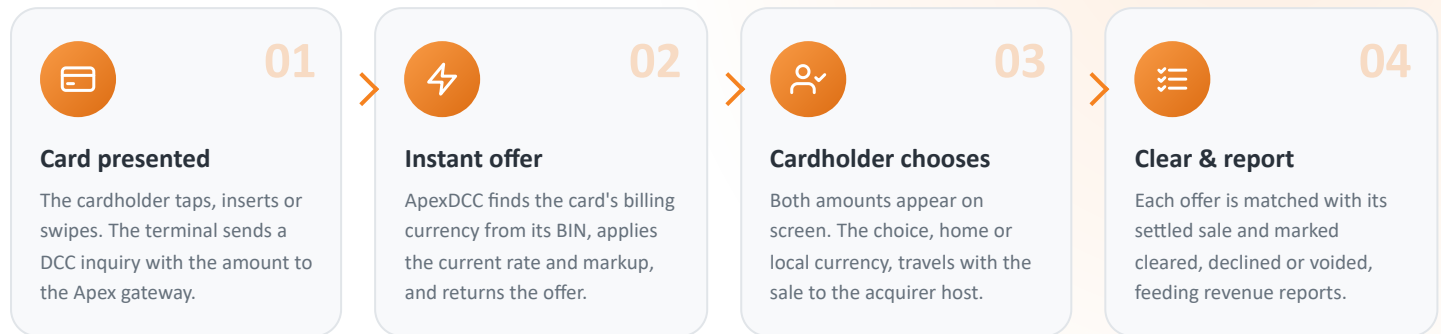


Cardholders

- ✓ See the amount in their home currency before they pay.
- ✓ Exchange rate and markup shown clearly on the terminal.
- ✓ Free choice: accept the offer or pay in local currency.

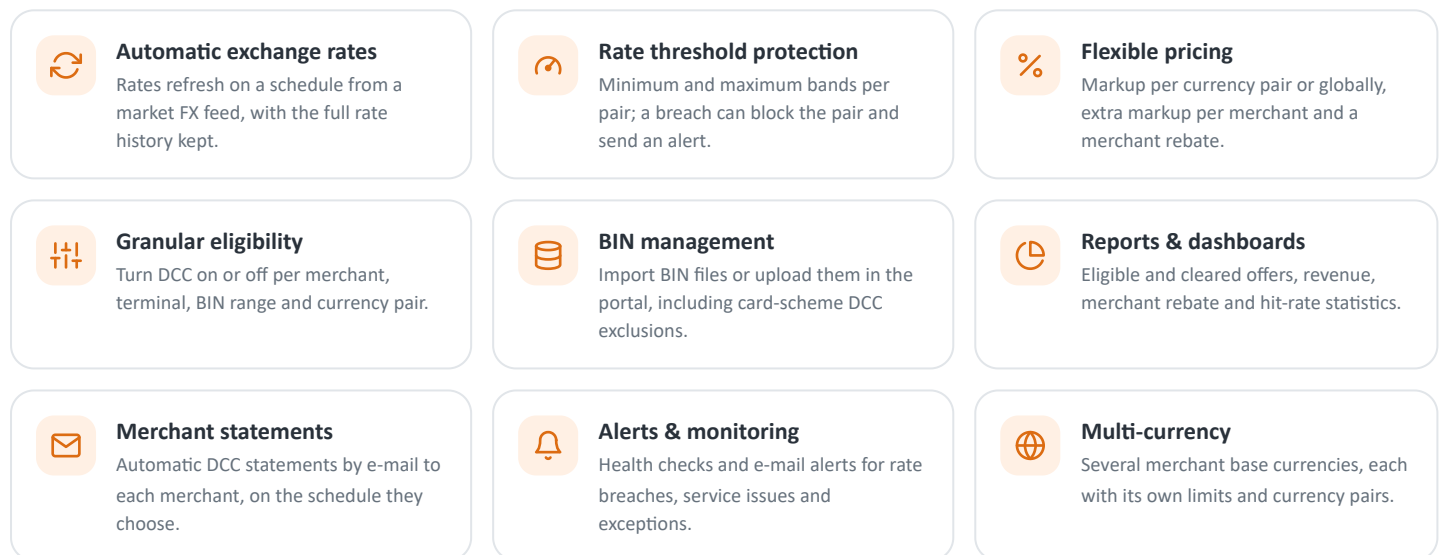
HOW IT WORKS

From card tap to cleared revenue



PLATFORM FEATURES

Everything needed to run DCC with confidence



IDEAL FOR

 Hotels & resorts

 Retail & malls

 Airports & duty free

 Restaurants

 Tourism & travel

PLATFORM

Built on the Apex Payment Gateway

ApexDCC is part of the same gateway that drives your Apex SmartPOS estate, so there is no separate system to connect or run.



Ready on Apex SmartPOS

DCC inquiry is a standard transaction of the Apex terminal application.



Institution isolation

Each institution has its own databases, configuration, rates and pricing.



Works with your host

The cardholder's choice and DCC details go to the acquirer host with the sale.



Managed by Apex

Apex sets up, upgrades and supports ApexDCC for each institution.

Let's talk payments.

Contact Apex Payment Solutions for a demo of ApexDCC.



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