



# CURRENCY CONVERSION FOR ATMS

**MAKE \$2.00 - \$5.00 EXTRA REVENUE PER TRANSACTION!**

Maximize revenue on every international MasterCard / CIRRUS transaction made through your ATM.

### Merchant Benefits

- Make \$2.00 - \$5.00 each transaction IN ADDITION to the regular surcharge revenue
- Opportunity with proven & mature product
- Promote brand certain ATMs (tourist destinations & airports)

### Cardholder Benefits

- FX conversion provides cardholder comfort of transacting their home currency.
- Cardholder sees precisely what is charged

## HOW IT WORKS:

- 1 Customer requests USD from your ATM
- 2 ATM determines if card is eligible for FX conversion
- 3 Customer acceptance
- 4 Transaction processed on FX
- 5 Declines if not accepted

**1 Live FX Choices on ATM Screen**

Company ABC offers "Convert to Your Home Currency Now"...

|                    |                      |                   |
|--------------------|----------------------|-------------------|
| Withdrawal request | Cash requested       | 500.00 USD        |
|                    | Exchange rate:       | EUR 1.2620 USD    |
|                    | Your account charge: | <b>396.20 EUR</b> |

Charge my account 500.00 USD      Charge my account 396.20 EUR

The cardholder is provided the choice to Convert to Your Home Currency Now™ with CIBC providing a real-time FX conversion mark-up rate.

**2 ATM Receipts**

"Company ABC"

|          |       |      |
|----------|-------|------|
| DATE     | TIME  | SEQ. |
| 02/01/12 | 10:58 | 5887 |

FLN00018  
Caesars Palace  
3570 Las Vegas Blvd South  
Las Vegas, Nevada 89109

MAESTRO A000000000XXXXXX  
CARD NUMBER: 123456\*\*\*\*\*YYYY

AMOUNT WITHDRAWN 500.00 USD  
CHARGED TO ACCOUNT: **396.20 EUR**  
EXCHANGE RATE 1.2620 USD-EUR

The ATM receipt displays the transaction details including the local currency, the FX conversion rate and the cardholder's home currency.

**3 Easily reconciliation in statements**

**Credit Card Statement**

Careholders Name: JOHN SMITH      Invoice Number: 123456  
Account Number: 123\*\*\*XXXX\*\*

| Post Date | Transaction Date | Description | Amount            |
|-----------|------------------|-------------|-------------------|
| 01/01     | 01/01            | Gas Station | \$55.00           |
| 01/02     | 01/02            | Pharmacy    | \$12.90           |
| 01/20     | 01/20            | Grocery     | €92.20            |
| 01/29     | 01/30            | USA-ATM     | <b>396.20 EUR</b> |

The home currency amount on the ATM receipt matches the amount on the cardholder's credit/debit billing statement.