

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:

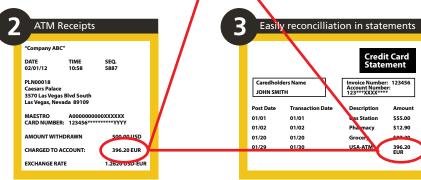
- 1 Customer requests USD from your ATM
- 2 ATM determines if card is eligible for

FX conversion

- 3 Customer acceptance
- 4 Transaction processed on FX
- Declines if not accepted



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



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

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