



CURRENCY CONVERSION FOR ATMS

MAKE UP TO \$2.00 EXTRA REVENUE PER TRANSACTION!

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

Merchant Benefits

- Revenue* on 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:	396.20 EUR

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™ 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AMOUNT WITHDRAWN 500.00 USD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

Caredholders 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	600.00
01/29	01/30	USA-ATM	396.20 EUR

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

*Revenue based on withdrawal amount and card origin