

## COMMERCIAL BANKING

---



# DYNAMIC CURRENCY CONVERSION

---

Let overseas travellers pay in their own currency and make commission on conversion

DCC is available for customers with foreign issued Visa® or MasterCard® cards. It lets them pay in their card currency, instead of local currency at the point of sale.

They enjoy the peace of mind that comes from paying in the currency they understand, while you benefit from the currency exchange fee normally added to such transactions by Visa, MasterCard and the Issuing Bank. Available on standalone terminals, integrated solutions and e-commerce. We have two different providers of DCC, each with a unique offering, so whatever your needs, we're here to help.

### Benefits for you

- **Profitability** – guaranteed commission on every converted transaction
- **Added value** – offer international customers an innovative service appreciated worldwide
- **Simplicity** – the process is seamlessly integrated into your payment system, enhancing your terminal operations
- **Monitoring** – real-time online management information reporting for all transactions.

### Benefits for your customers

- **Efficiency** – instant conversion to a familiar currency
- **Comfort** – no need to wait for a statement to see how much they've spent
- **Security** – exchange rate is guaranteed at the time of transaction
- **Service** – improved customer experience.



**LLOYDS BANK**

## Currencies supported

Depending on the provider and solution, DCC supports:

<b>AED</b>	UAE Dhiram	<b>DKK</b>	Danish Krona	<b>KZT</b>	Kazakhstani Tenge	<b>SAR</b>	Saudi Riyal
<b>ARS</b>	Argentine Peso	<b>EGP</b>	Egyptian Pound	<b>LBP</b>	Lebanese Pound	<b>SEK</b>	Swedish Krona
<b>AUD</b>	Australian Dollar	<b>EUR</b>	Euro	<b>MXN</b>	Mexican Peso	<b>SGD</b>	Singapore Dollar
<b>BHD</b>	Bahraini Dinar	<b>HKD</b>	Hong Kong Dollar	<b>MYR</b>	Malaysian Ringgit	<b>THB</b>	Thai Bhat
<b>BRL</b>	Brazil Real	<b>ILS</b>	Israeli New Shekel	<b>NGN</b>	Nigerian Naira	<b>TRY</b>	New Turkish Lira
<b>CAD</b>	Canadian Dollar	<b>INR</b>	Indian Rupee	<b>NOK</b>	Norwegian Krone	<b>TWD</b>	Taiwan Dollar
<b>CHF</b>	Swiss Franc	<b>JOD</b>	Jordanian Dinar	<b>NZD</b>	New Zealand Dollar	<b>UAH</b>	Ukraine Hryvnia
<b>CLP</b>	Chilean Peso	<b>JPY</b>	Japanese Yen	<b>PLN</b>	Polish Zloty	<b>USD</b>	US Dollar
<b>CNY</b>	Chinese Yuan	<b>KRW</b>	Korean Won	<b>QAR</b>	Qatar Riyal	<b>ZAR</b>	South African Rand
<b>CZK</b>	Czech Koruna	<b>KWD</b>	Kuwaiti Dinar	<b>RUB</b>	Russian Rouble		

## Additional Benefits

**Dependent on the provider, there are additional benefits to DCC:**

### Tax Free Shopping

Allows shoppers to reclaim the VAT (Value Added Tax) or GST (Goods and Service Tax) they've paid on their shopping in foreign countries. As a merchant who offers Tax Free you'll be able to provide tax refunds to new and existing customers.

Please note for existing Cardnet customers a change in terminal will be required. For further information please contact your Cardnet representative.

### Media

Traditionally, pushing your brand message to foreign customers was extremely expensive, a luxury that only the wealthiest brands could afford. Now there is a more sensible solution. Targeted media platforms in which you can advertise to international audiences at a fraction of the cost of conventional channels.

### Our service promise

If you experience a problem, we will always try to resolve it as quickly as possible. Please bring it to the attention of any member of staff. Our complaints procedures are published at [lloydsbankcardnet.com/contact-us/](https://lloydsbankcardnet.com/contact-us/)

 [Go to lloydsbankcardnet.com](https://lloydsbankcardnet.com)

 Existing customers 0345 604 2491  
lines are open 9am–5pm Mon–Fri

New customers 0800 056 8669  
lines are open 9am–5pm Mon–Fri

 Contact your Cardnet representative

Please contact us if you would like this information in an alternative format such as Braille, large print or audio.

If you have a hearing or speech impairment you can use Text Relay (previously Typetalk).

Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service. Cardnet® is a registered trademark of Lloyds Bank plc. Lloyds Bank plc Registered Office: 25 Gresham Street, London, EC2V 7HN. Registered in England and Wales no. 2065. Telephone: 0207 626 1500.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration Number 119278.

Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS). Please note that due to FSCS and FOS eligibility criteria not all Business customers will be covered.