



Dynamic Currency Conversion

SureXchange®

GUARANTEES

riskless revenue

on terminals

you already own.

CONNECT WITH US

Euronet®

www.euronetsoftware.com

SureXchange®, Euronet's Dynamic Currency Conversion (DCC) Solution is a riskless product that empowers acquirers to generate more revenue from their already owned terminals – guaranteed! Offering currency exchange services to international cardholders at the time of transaction satisfies the consumer and promotes rapid decision making at your ATM and POS terminals.

As a DCC pioneer, Euronet has a proven track record with our own global fleet of ATMs and across our client partnerships spanning six continents. With our global transaction data warehouse and extensive data analytics experience, we work to ensure each of our clients is able to maximize ATM and POS DCC opt-in rates and revenues.

By offering a proven consultative approach, device owners see revenue generating opportunities across their entire fleet of terminals. Increase your profits and expand your business with each Dynamic Currency Conversion transaction.

Our Key Differentiators for Success

- Mark-up flexibility
- Euronet's Settlement Risk Guarantee eliminates your risk
- In-depth Transaction Data Analytics to optimize performance including location, currency and time of day
- Flexible Service Deployment Models; Choose the strategy that fits you best

SureXchange DCC is a win-win!

Acquirer Benefits

- **Generate Additional Revenue** – Set the margin and enjoy the additional and riskless DCC revenue
- **Expand Your Reach** – Appeal to international cardholders and drive more traffic to your terminals with a new service and flexible deployment models
- **Financial Security** – Settlement is guaranteed and our DCC solution meets industry standards and network requirements
- **Experienced Partner** – A pioneer in DCC, with 40+ years of global payments industry expertise to bring you the most DCC revenue

Consumer Benefits

- **Choice** - Consumers are more comfortable when able to transact in the more familiar native currency of their card
- **Transparency** – Exchange rate confusion removed. Consumer “locks-in” their exchange rate and total amount “signed for” will be the exact amount seen on their statement
- **Competitive** – Fair market exchange rates, updated daily
- **Simplicity** – Easy budgeting for international customers
- **Repeat Use** – Provides a sought-after service for international consumers who will return to locations that offer DCC



Euronet's comprehensive analytical reporting helps you stay on track, increase opportunities, and target specific trends and traffic flow patterns for optimum success.

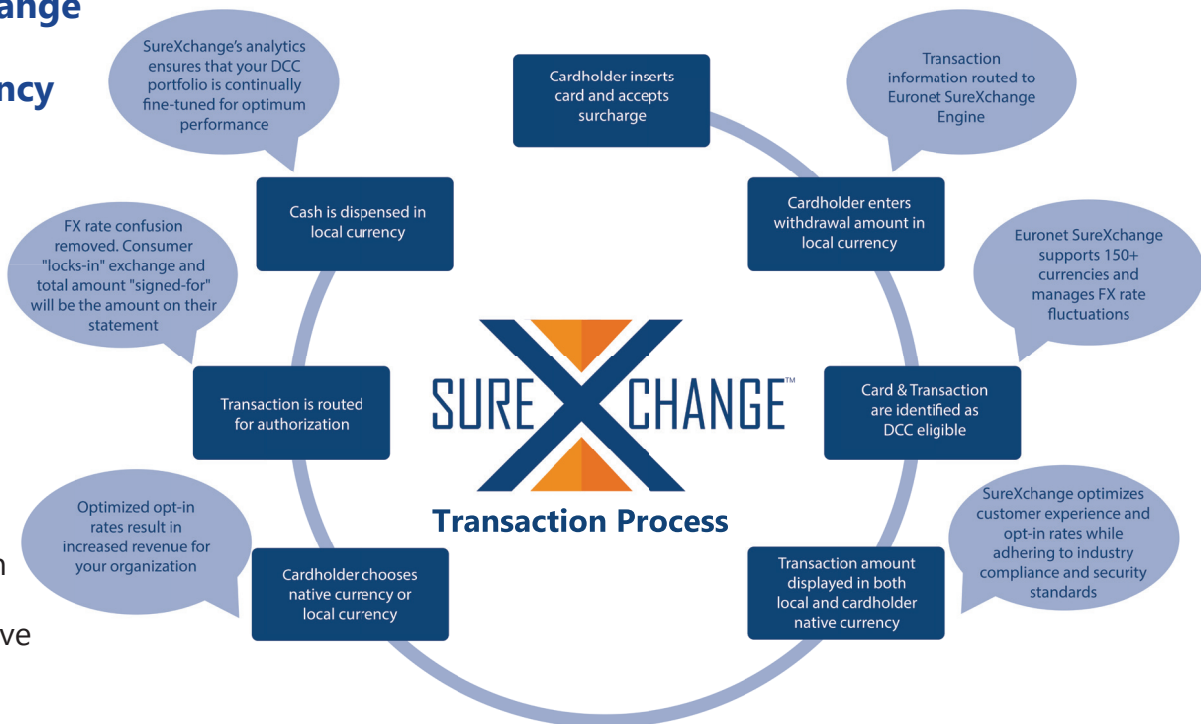
- Transaction Overview
- Monthly Breakdown
- Net Revenue & Revenue by ATM
- Opt-in by user segment
- Margin elasticity by device, location, currency
- Seasonality

**In-Depth
Analytics
ensure
optimized
return**

Euronet's SureXchange supports virtually every global currency

(150 + currencies)

User-friendly screens fit seamlessly into existing ATM, POS and eCommerce screen flows. Consumers easily understand the exact transaction amount in their native currency. Receipts also show the transaction information including the Local Currency Amount, Native Currency Amount, and Foreign Exchange rate.



Please select a currency conversion offer

| WITHOUT CONVERSION | WITH CONVERSION |
|--|---|
| WITHDRAWAL <i>Without Conversion</i> Your Account Charge: \$40.00 USD | WITHDRAWAL <i>With Conversion</i> Withdrawal Amount: \$40.00 USD Terminal Exchange Rate: 1.07 USD / EUR Commission/Fee: 0.00 Your Account Charge: \$37.38 EUR |
| ← ACCEPT | ACCEPT → |
| ← CANCEL | |

* E U R O N E T *

| | | |
|----------|-------|------|
| DATE | TIME | SEQ |
| 01/20/21 | 10:59 | 5067 |

| | |
|------------------|----------|
| ALBUQUERQUE | 00019 |
| LOCATION: | MARRIOTT |
| 123 GRAND AVENUE | |
| ALBUQUERQUE | NM |

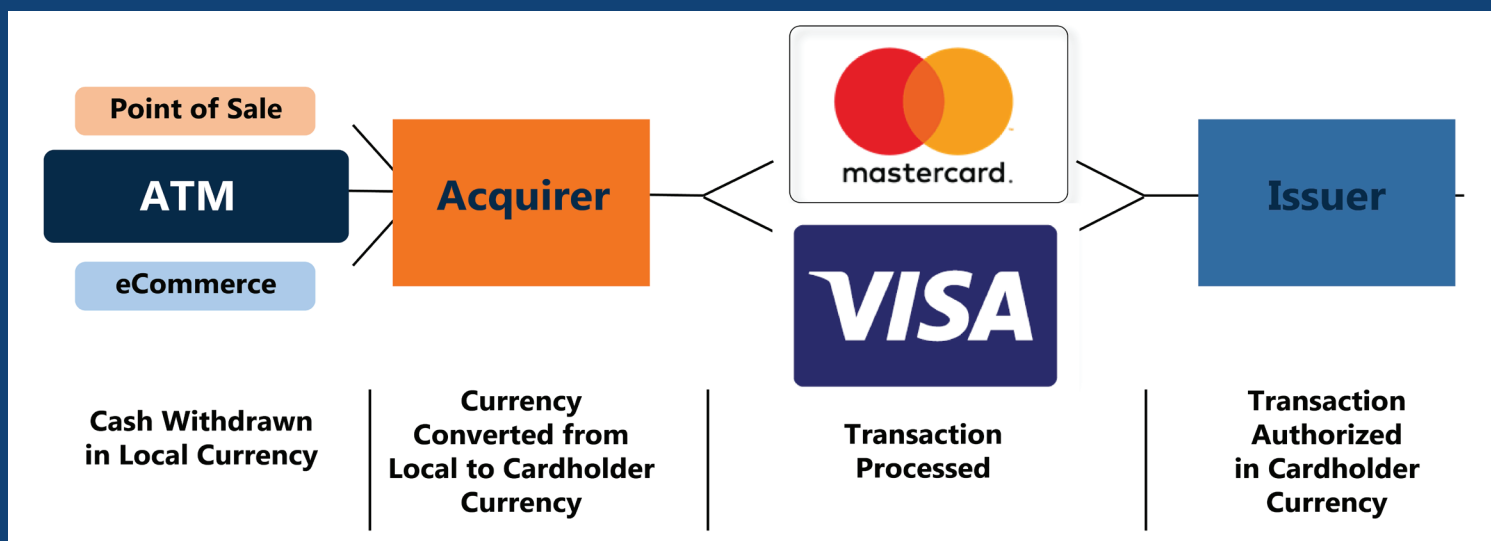
| | |
|--------------|-----------------|
| CARD NUMBER: | 123456*****YYYY |
|--------------|-----------------|

| | | |
|--------------------|-------|-----|
| WITHDRAWAL AMOUNT: | 40.00 | USD |
| SURCHARGE | 2.00 | USD |
| TOTAL: | 42.00 | USD |

| | |
|----------------|-------------------|
| EXCHANGE RATE: | 1.07 USD=1.00 EUR |
|----------------|-------------------|

| | | |
|---------------------|-------|-----|
| CHARGED TO ACCOUNT: | 37.38 | EUR |
|---------------------|-------|-----|

THANK YOU FOR USING
E U R O N E T



SureXchange is MasterCard and Visa certified.



Euronet Worldwide is an industry leader in providing secure electronic financial transactions. The company offers financial payment middleware, financial network gateways, outsourcing and consulting services to financial institutions and mobile operators. These solutions enable their customers to access personal financial information and perform secure financial transactions — any time, any place.

The company has processing centers located in the United States, Europe and Asia, including owning and operating the largest independent ATM network in Europe. With corporate headquarters in Leawood, Kansas, USA, and European headquarters in Budapest, Hungary,

For more information, visit our website, www.euronetsoftware.com. Or email us at: sales@eefit.com

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Put the power & experience of Euronet to work for you.

**Serving customers
in 188 countries**

66 Worldwide Offices

7,000+ Employees

51,000+ ATMs

777,000+ POS Terminals

352,000+ Retailer Locations

\$3 Billion Revenue in 2021