

Multicurrency POS (DCC)

The Kutxabank POS enables you to offer your foreign customers the option to pay in their own currency. With this function, you can make the most of lower discount rates for transactions paid in foreign currency. Option only available for Visa and Mastercard.

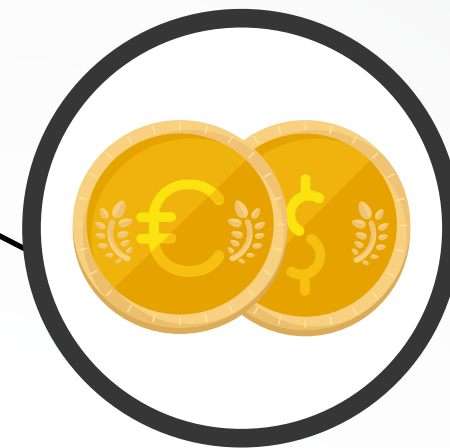


HOW IT WORKS

The POS detects that the card was not issued in euros and is therefore suitable for dynamic currency conversion (DCC).

The terminal offers your customer the option to pay in euros or use DCC to pay in the card's currency of origin, stating the cost of the transaction (commission and exchange rate).

If the customer opts to pay in the currency of origin, they'll have to sign a receipt which states the amount in that currency and the exchange rate applied.



Great for the customer:



Option to choose:

The customer can opt to pay in euros or in their own currency. If they pay in their own currency, they have one month from the transaction date to change their mind and pay in euros.



Savings:

The transaction fee is usually lower than the currency conversion fee charged by the card issuer.



Transparency:

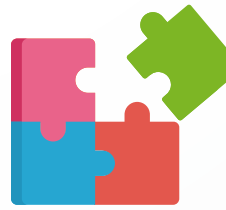
The customer can see the exact amount that their bank is going to charge to their account, as well as the exchange rate and commission.

Great for the retailer:



Savings:

Costs are lower since the discount rate paid on transactions of this nature is reduced.



Easy to use:

Signing up for the service is easy, and you don't have to change your POS.



Added value:

Offering this more complete card charging service will enhance the image of your establishment.



Transparency:

DCC transactions are settled in euros and are clearly stated in your POS reports.