

Solution

# Dynamic Pricing Solution

(eCommerce, MOTO and Mobile)

Allow international customers to shop and pay in their own currency.

**Currency is the language of commerce.**

Online consumers across the world want to see pricing in their own currency – as if they were shopping in their own country. Dynamic Pricing is an easy way for merchants to offer multi-currency pricing so international customers can shop and pay in their own currency, leading to lower shopping cart abandonment and higher sales conversions.



## Merchant Benefits

- Earn revenue share on cross-border transactions
- Reduce the cost of processing cross-border transactions
- Increase top-line sales by helping to expand into new markets
- Reduce shopping cart abandonment and improve sales conversions at checkout
- Eliminate foreign exchange risk for the life of the transaction with integrated treasury management
- Improve customer satisfaction and customer loyalty

## Consumer Benefits

- Shop and pay in more than 70 presentment currencies
- Receive a receipt in the same amount and currency that appears on their cardholder statement
- Helps eliminate foreign transaction fees charged by many issuers (depending on cardholder agreement)\*
- Make purchases in a familiar currency without having to perform manual calculations
- Enjoy a superior cross-border experience that is similar to doing business with a local merchant

## Real-Time Pricing in Multiple Currencies Without The Complexity



### Pricing

Merchant sets pricing in their base currency



### Choice

Currency selected by cardholder upon entering website (or by using Geo IP)



### Conversion

All prices are dynamically converted using exchange rates and displayed in the selected currency



### Processing

Fiserv processes the transaction in the selected currency; merchant is funded in their base currency

## Beyond the Transaction

The benefits of Dynamic Pricing don't stop once the transaction is processed. Other key benefits include:



### Simple Maintenance

There is no need to set pricing in multiple foreign currencies. All prices are automatically converted based on current exchange rates.



### Powerful Reporting

Provides commission tracking and key performance indicators, offering in-depth marketing insight and analysis of international customers.



### Guaranteed Funding

Funding is provided in the merchant's local currency – not the presentment currency – at a guaranteed exchange rate from the time of transaction.

## Additional Solutions for Managing Cross-Border Transactions

- **Currency Conversion** (Dynamic currency conversion)  
Offers customers the choice to pay in their preferred currency at checkout
- **Global ePricing** (Multi-currency pricing)  
Select your currencies, set pricing and manage the customer experience
- **Global Commerce Solutions**  
Combine any of our currency solutions with Global Merchant Acquiring and Local Payment Methods

\*There are additional cross-border related fees charged by the card brand anytime the card is used outside the country in which it was issued and for conducting a transaction in a currency other than the merchant's base currency. In addition, some issuers may impose a fee to the cardholder for using their card outside the country of issuance. Dynamic Pricing does not eliminate that fee.

### Connect With Us

For more information about our Dynamic Pricing solution:  
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