

CURRENCY  
STREAM

PAY YOUR WAY

DCC FROM CURRENCY STREAM

## About Us

Currency Stream is a global Foreign Exchange company. We deliver choice and certainty to consumers purchasing goods and services anywhere in the world.

Our Partners use our unique solution to deliver DCC (Dynamic Currency Conversion) and MCP (Multi-Currency Pricing) to their customers, driving trust and certainty in currency transactions, across 120 currencies.

- We deliver value and transparency to everyone in the payment process
- We connect the consumer to live FX rates giving them confidence and certainty at time of purchase
- We capture FX profits whilst dynamically managing and mitigating risk for our merchants and partners



## DCC an established service , loved by Cardholders and Merchants



### Cardholders love DCC because

- It's convenient and easy
- Its transparent with no surprises
- No hidden fees
- Automatic choice from card detection
- Certainty of the final price they will pay
- Exchange rates are shown honestly
- Rate Guarantee means we always beat their bank
- Business Travelers expenses are easier

### Merchants choose DCC because

- Cardholders receive an improved, personalized service
- DCC attracts new international consumers
- DCC can bring repeat business
- Simple to offer and explain to cardholders
- Rate Guarantee means staff can offer with confidence
- Provides a new revenue stream
- Easy to get up and running

## How are Currency Stream Different?



### FX Background

- Our background meant we designed our solution differently, putting cardholders and merchants first
- Our experience and skills means we built a solution that minimises risk and increases opportunities

### A Pure Play DCC Provider

- We deliver DCC solutions built to meet the needs of ATMs, Card Present environments and eCommerce
- We aren't a competitor, and we don't try to disintermediate your relationships

### A Low-Touch Model

- Currency Stream are not in the flow of funds, we do not interfere in existing settlement processes
- You control the funds; we mitigate the risk and variances caused by settlement rates fluctuations

### Collaboration and Shared Success

- We never forget that it is only through aligning and working together that we build enduring business success



## Currency Stream at Work



### SINGLE INTEGRATION

Single simple API Integration supports multiple models:

- Fixed Rate Pre-Hedging
- Real Time live Hedging
- Real Time and Treasury
- Own Treasury Integration
- Self or Scheme Settlement
- Multi-Currency Pricing



### IMPROVED REVENUES

- Margin controls based on Currency, Location, Time of Day
- Dynamic Pricing based on Acceptance
- Transaction Level Auditing
- Rounding Engine
- Rate Improvement Model
- Full FX Risk Management
- Flat Price Point
- Volume Tiers



### PARTNERSHIP SUPPORT

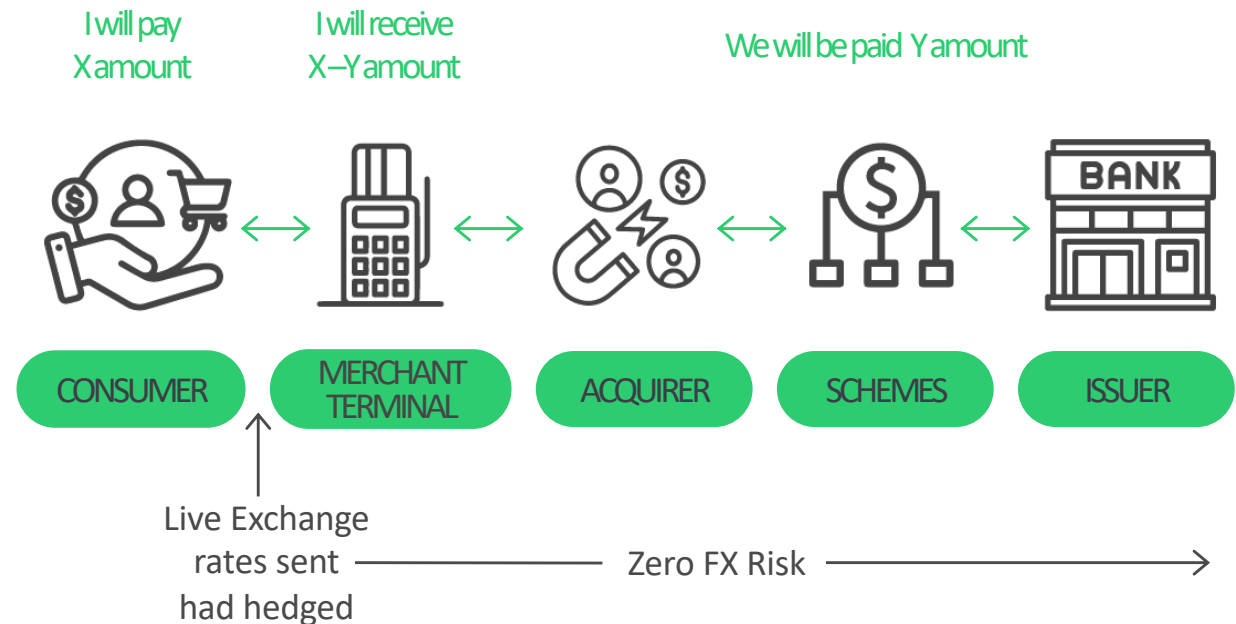
- Long term commitment to you and your customers
- Ensure DCC / MCP is offered in full compliance with Card Scheme regulations
- Highly trained deployment and support team in region
- Ability to offer white-labelled solution if preferred
- Strong relationship across the region and beyond

# Payment Processing

## CURRENCYSTREAM (DCC/MCP)

- Consumer now knows the precise amount that will be paid in their own currency.
- The merchant is aware of the selling price of the currency and the transaction costs.
- The payment service providers now have no risk cost and clear risk management.

Currency Stream simply **strips out the FX Risk**, leaving the payment process untouched.



## eDCC Checkout

- The system will detect that a foreign card is being used and prompt the customer to choose between paying in their home currency or local currency
- The system displays:
- Price the cardholder's currency
- Price in the the website currency
- Exchange Rate being used
- Any fees or mark-ups
- All information is presented in English or the cardholder's native language

The screenshot shows the eDCC checkout interface. At the top, there's a header with a "Cancel" button and a language selector set to "EN". Below this is a product image of a shirt and shoes with the "SOLANA" logo and the category "Clothing". The product details are "Sorrels long sleeved shirt 100% cotton" with a price of €78.93. Below the product information, there's a "G Pay" button. Underneath, it says "Or pay with" and shows icons for a credit card, PayPal, and Satispay. There are tabs for "Saved cards" and "Other card". The "Other card" section shows a cardholder's email (john.doe@gmail.com), name (John Doe), card number (4242 7448 4683 9556), expiration date (03/25), and CVV (567). There's a "Remember this card" option. Below this, it asks to "Please select your preferred currency" with two options: "British Pound £21.82" and "Euro €25.61". A note states "£1 = EUR1.17" and "Markup: x.x% (on Wholesale rate) GB reference rate is x.x% on ECB ref rate". At the bottom, there's a "Pay" button.

The screenshot shows the eDCC checkout interface after payment completion. At the top, there's a header with a "Cancel" button and a language selector set to "EN". Below this is a product image of a shirt and shoes with the "SOLANA" logo and the category "Clothing". The product details are "Sorrels long sleeved shirt 100% cotton" with a price of €67.25. Below the product information, there's a large blue checkmark icon. Underneath, it says "Payment completed". A note states "I accept that I have been offered a choice of currencies for payment and that this choice is final. I accept the conversion rate and final amount and that the selected transaction currency is GBP. I acknowledge I had a choice to pay in EURO. Currency Conversion for this transaction is offered by the Merchant."

## Screens as Specified by the Schemes

- 1 Cardholder is clearly asked to choose currency.
- 2 Amounts in local and billing currencies are displayed, as well as the exchange rate being used.
- 3 Any applicable fees and markups are clearly disclosed.

Note: A markup is a commercial agreement between an acquirer and a merchant/ATM owner, and it does not necessarily reflect a comparison to market exchange rates. However, local regulations in some areas may require a comparison to central exchange rates.

- 4 Cardholder is given two positive options using separate and equivalent buttons that are clear and consistent with the rest of the screen.
- 5 Options are mapped to neutral keys on the terminal.



## Benefits of Currency Stream



- ☞ We hedge the FX Risk at the time of transaction
- ☞ Zero FX exposure means costs of DCC/MCP are less
- ☞ Certainty / Transparency / Auditability for all parties.
- ☞ Opportunity for increased revenues with value-added services
- ☞ Single simple implementation with multiple models
- ☞ Live reporting intra-day



## Project Timeline

- Discussion and Discovery
- Scoping
- Technical Evaluation
- Proposal, contract and agreement
- Technical Integration through Apaya
- Pilot, Testing and Launch
- End to end we can get you live with DCC in less than 4 weeks



**CURRENCY STREAM**

### Next Steps

At Currency Stream we believe that projects succeed when:

- Objectives and outcomes are defined
- Detailed plans are produced
- The right team is assembled
- Updates happen regularly
- Communication is clear and effective
- Evaluation and reflection are built in

We propose using Jira as a governance tool and giving all parties and stakeholders access



**CURRENCY STREAM**



# Thankyou

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