



## The most important points in brief

- In addition to crediting in CHF, we also offer our merchants the option of crediting their MasterCard, VISA or Maestro settlements in foreign currencies.
- Required for this service is the signing of a supplemental agreement to the merchant's existing contract with Telekurs Multipay.
- For crediting in foreign currencies, Telekurs Multipay charges a basic commission fee of 0.2% of the transaction amount.
- We offer this service to all our MasterCard, VISA and Maestro merchants.

## Information about foreign currency crediting

In addition to CHF, Telekurs Multipay also credits in foreign currencies upon request. You can choose the currency in which you prefer to submit your MasterCard, VISA and Maestro transactions. You can also choose the currency in which your transactions are to be credited to you. For example, you can accept a credit card payment in USD and have the transaction credited to you in EUR.

## Important requirements

Listed prices	The prices of the goods and services offered are to be listed and displayed in all the currencies that you accept.
Terminal/Infrastructure	Your EFT/POS terminal or the virtual terminal in the payment software of your Payment Service Provider, must be properly equipped to be able to accept card payments in foreign currencies. Not every terminal offer this option. Please directly contact your terminal or system provider for further information.
Foreign currency accounts	You will need corresponding foreign currency accounts for crediting in foreign currencies. Your bank can advise you regarding the opening of such accounts.
Supplemental agreement	Required for foreign currency crediting is a supplemental agreement to your existing contract with Telekurs Multipay. It determines the foreign currencies which we will credit to you and the account to which we can transfer the payments. It also contains the authorization limit, the minimum commission for foreign currencies as well as the commission surcharge.

Activation	Telekurs Multipay will activate the foreign currency crediting within five working days after receipt of the supplemental agreement.
Manual processing	Manually processed payments using an imprinter are only accepted in CHF, EUR and USD. Sales slips provided by MasterCard and VISA are available for all currencies. For submission of foreign currency sales slips, please use the proper MasterCard or VISA sales slip summaries for CHF, EUR and USD and submit them in separate envelopes.

## Conditions and costs

Activation	Conclusion of the supplemental agreement and activation of the foreign currency crediting are free of charge.
Currency conversion	Currency conversion of submissions occurs using the mean rate of exchange of the international card system. This means that the foreign currency will be converted to USD and submitted to the card systems. During the crediting, the amount will be converted into CHF or via CHF into the preferred crediting currency. The current “currency buying rate / selling rate up to CHF 50,000” applies.
Commission surcharge	A commission surcharge of 0.2% of the transaction amount applies to all crediting currencies, which will be charged along with the other contractually agreed commissions.
Crediting fees	Your bank could potentially charge fees for the crediting in foreign currencies or a transfer of funds to a foreign bank account. These costs are borne by you and will be directly debited by your bank upon the funds transfer. Please directly contact your bank for further information.

## Do you have questions about foreign currency crediting?

You can obtain further information about this service from your Telekurs Multipay customer representative. Please contact your terminal or system provider for questions regarding your terminal’s ability to accept foreign currencies.

### Dynamic Currency Conversion

**Dynamic Currency Conversion**  
by  Telekurs Multipay

If you have many foreign customers, we recommend our Dynamic Currency Conversion (DCC) service.

#### These are your benefits

- This supplemental service for your customers generates increased turnover and more satisfied customers
- Lower commissions due to currency gains on DCC transactions
- All credits made in your national currency, thus no foreign currency risk
- DCC revenue provided with each crediting
- Simple handling and reporting
- A single point of contact

[www.telekurs-multipay.com/dcc](http://www.telekurs-multipay.com/dcc)