SHIFT4

Merchant Implementation Guide

Dynamic Currency Conversion

For the EU and the UK

Version g1.2 | November 2026

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Introduction

What Is Dynamic Currency Conversion (DCC)?

Dynamic Currency Conversion (DCC) is a service that enables merchants to offer cardholders the option to pay in their native card currency (the billing currency for the card), with clear disclosure of the exchange rate and markup. This service promotes a better shopping experience as it allows cardholders to better understand the full purchase cost.

To add DCC to your Shift4 services, contact your Shift4 account manager.

DCC Benefits

DCC Benefits for You

- Additional revenue from each DCC transaction
- Improved customer experience and satisfaction

DCC Benefits for Cardholders

- Ability to pay in their native card currency
- Transparent fees at the time of purchase – no hidden charges

Shift4 DCC Service

Pre-requisites

- Shift4 DCC service is available to merchants who are using Shift4 acquiring services in the EU and the UK.
- You are required to sign the Shift4 DCC addendum and set the DCC markup and revenue share before using the DCC service.
- DCC is supported for both card-present and card-not-present payments.
- If you process payments using a device not provided by Shift4 or implement DCC on your website or app, you must obtain DCC certification from Shift4 before using the service. For further information, contact your Shift4 account manager.
- Separate DCC certification is required for each payment channel (card-present or card-not-present).

Supported Transactions

- **If your payment devices are provided by Shift4, or if you are integrated directly with the Shift4 Payments Platform API, the following transaction types are supported:**
  - Sale
  - Card-on-file sale and authorization (token creation and token usage scenarios)
  - Capture, refund, and void are available for sales or authorizations processed with DCC (full amount only)
  - Partial refund, partial void, and partial capture are currently not supported.
  - Pre-authorization and incremental authorization transactions are supported for car-rental and lodging merchants who use Priority Checkout. For more information, refer to the Priority Checkout section.

- **If you use payment devices provided by a third party:**
  Contact your payment device provider for information on their supported DCC transaction types.

Payments and Settlements

- You can see all DCC transactions and conversions in the daily reporting and settlement statements.
- The markup revenue you receive for each DCC transaction is based on your agreed terms of service which are listed in the Shift4 DCC addendum.
- You receive payments for your DCC transactions and markups in your settlement currency.

DCC Requirements

General Requirements

- This guide outlines the Visa and Mastercard requirements and guidelines for processing DCC transactions. Non-compliance with these guidelines can result in the schemes revoking your DCC eligibility.
- For card-present payments, DCC is supported on both contact and contactless interfaces.
- All payment devices and applications used must meet the requirements listed in this guide.
- When using a third-party payment device provider, you must ensure your provider complies with all applicable DCC rules and requirements.
- You must ensure that your staff receives regular training on requirements outlined in this guide as well as in the DCC training module.

Payment Device Screen and Receipt Requirements

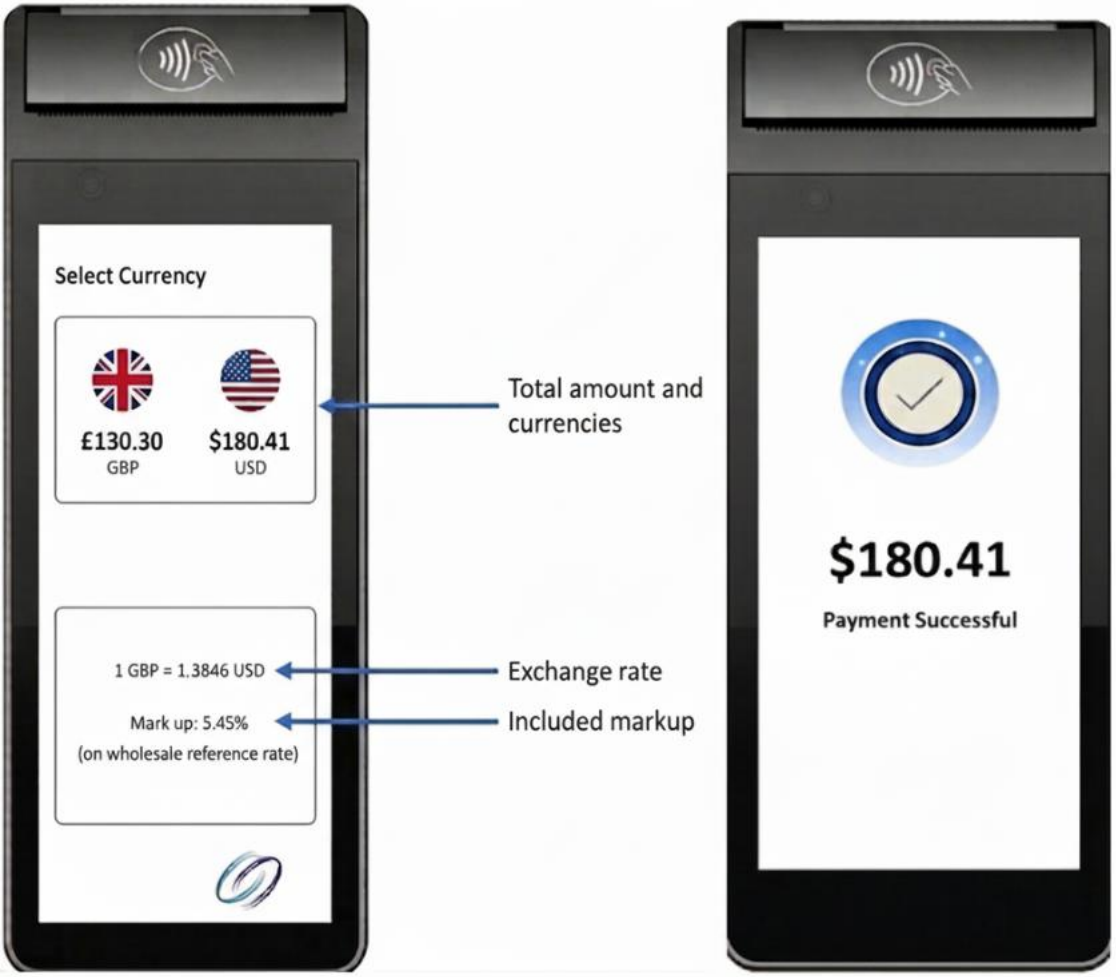
Depending on your payment channel, the following disclosures must be clearly presented on the payment device screen or on your online checkout screen before initiating the transaction. The same information should also be indicated on the DCC receipt:

- Total transaction amount, including taxes, displayed in both your local currency and the offered DCC currency.
- Currency symbol or code for both your local currency and the offered DCC currency.
- Any additional markup over the wholesale exchange rate, presented as a percentage.
- The exchange rate used to calculate the DCC transaction amount, including the specified markup.
- All information must be presented either in English or in the cardholder's local language.
- All disclosures, buttons, and decision checkboxes on payment devices, payment screens and receipts must be the same in size, color, shape, and font type.

Payment Screen Requirements

- Payment device screens or online checkout screens must comply with all relevant card scheme regulations outlined in this guide.
- The cardholder must be offered a choice between paying in the DCC currency and the merchant's local currency.
- The cardholder must actively choose the DCC option and explicitly consent to it before the transaction can be processed.
- You must not use any language or procedures that may cause the cardholder to choose DCC by default.
- The markup must be displayed as a numeric percentage, displayed to cardholders before currency selection, and positioned below the exchange rate and above the total transaction amount.

DCC Payment Device Screen Examples



Receipt Requirements

When offering DCC, you must provide the cardholder with a DCC transaction receipt that includes all the information shown in the example below and complies with the requirements outlined at the beginning of this section.

DCC Transaction Receipt Example

Transaction Receipt

Transaction Date: MM/YYYY
Transaction Time: HH:MM

Total Amount: USD XX.XX **(1)**
Exchange Rate: 1 USD = 1.0976 CAD
Included markup of X% over wholesale rate (2)
Transaction Currency: CAD **(3)**
Total Transaction Amount: 22.31 CAD **(4)**

☐ ***I have been offered a choice of payment currencies including XXX < the merchant currency> (5)***

Dynamic Currency Conversion (DCC) is offered by
(merchant / business name) (6)

Signature: _____



(1) The original transaction amount in the merchant's currency + currency symbol

(2) The exchange rate and markup

(3) The transaction's currency symbol or code

(4) The total transaction amount charged in the chosen billing currency

(5) Active cardholder's choice and proof

(6) A clear statement that DCC is offered by [The merchant/business name]

Transaction Requirements

Refund and Void

- A DCC transaction refund will be performed in the final currency and amount in which the original purchase transaction was performed.
- You must be able to refund the DCC transaction without imposing any conditions on the cardholder.
- Shift4 supports only full refunds and full voids of DCC transactions. To process a partial refund, send an independent refund request with the requested amount and currency in which the original transaction was performed.

Disputes and Chargebacks

An incorrect transaction currency may give rise to a dispute if any of the following conditions apply:

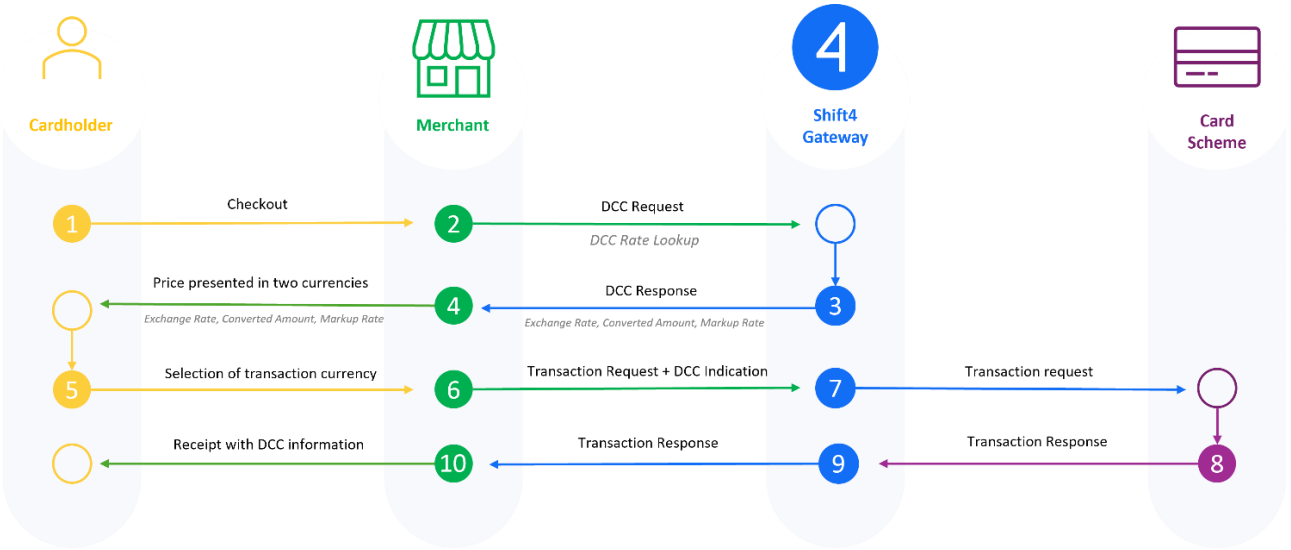
- A transaction is processed in a currency other than the transaction currency shown on the receipt. In this case, the dispute right is for the full amount, and the merchant has no representment rights.
- The cardholder states in writing that DCC was applied without their active consent.
- The cardholder suffers a loss due to currency conversion. For example, the cardholder was refunded in a currency different from the original transaction, or at a different exchange rate.

DCC Transaction Flow

The diagram below illustrates the Shift4 DCC transaction flow.

For full information on Shift4 DCC technical implementation and specifications request the DCC API specification from your Shift4 Account Manager.

Shift4 DCC Transaction Flow



Priority Checkout

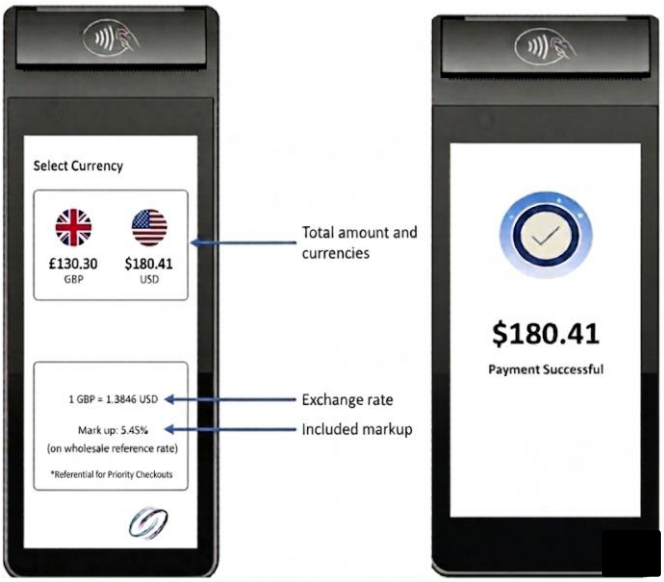
This section applies only to car rental and lodging merchants. *Additional merchant industries or business models may be supported in the future.*

Priority Checkout allows merchants to provide cardholders with a service before the final payment is determined while using pre-authorization for an estimated bill amount.

- Car-rental and lodging merchants can submit a DCC request with the following transaction types: pre-authorization, incremental authorization, sale, capture, full refund, and full void.
- In Priority Checkout, DCC is offered to the cardholder during the pre-authorization phase.
- Before initiating DCC through Priority Checkout, you must present the cardholder with a written agreement that specifies the following (see the screen examples below):
  - o The transaction currency agreed upon by the merchant and the cardholder.
  - o Any additional markup over the wholesale rate, presented as a percentage.
  - o A statement that the cardholder was given a choice of payment currencies, including your currency.
  - o A statement that the cardholder agrees to DCC by selecting 'Accept' on the displayed agreement.
  - o A statement that you will determine the final exchange rate later, without further consultation with the cardholder.
- A cardholder can change their mind about their DCC transaction choice before it is captured:
  - o If the cardholder wishes to change their DCC selection, you should void the DCC transaction and submit a transaction in the merchant's local currency instead.
  - o If the cardholder initially selected the local currency but wishes to switch to DCC, you should void the transaction and submit a new DCC request according to the DCC transaction flow.

Note:
If you decide to end your Shift4 DCC service while there are pre-auth or incremental auth DCC transactions in progress, all existing DCC transactions that haven't been captured will be captured with DCC.

Payment Device Screens – Priority Checkout Example



Change History

Date	Version	Change Description
September 2026	1.2	• Added support for eDCC (online and e-commerce payments, including basic payments and card-on-file payments) • Removed the Mastercard restriction on contactless transactions below the cardholder verification method (CVM) limit.
February 2026	1.1	Added authorization and capture to supported transaction types
December 2025	1.0	First release of DCC implementation guide

Need Support?

Contact Shift4 Support 24/7 for assistance with questions or technical issues:

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