



Merchant Implementation Guide

Dynamic Currency Conversion

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Introduction

What Is Dynamic Currency Conversion (DCC)?

Dynamic Currency Conversion (DCC) is a service that enables merchants to offer cardholders to pay in their native card currency (the currency in which their card was issued), with a transparent exchange rate and markup fee. 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

- Added profit 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 UK.
- You are required to sign the Shift4 DCC addendum and set the DCC markup and revenue share before using the DCC service.
- Payment devices must be certified with Shift4, including integration tests, before implementing the DCC functionality. For further information, contact your Shift4 account manager.

Supported Transactions

- **If your payment devices are provided by Shift4, the following transaction types are supported:**
 - Sale
 - Refund (for the full captured amount only)
 - Void (for the full authorized amount only)
 - Partial refund, partial void, and partial capture are currently not supported.
 - Pre-auth and Incremental auth transactions are supported for car-rental and lodging merchants who use Priority Checkout. For more information, refer to the [Priority Checkout](#) section.
- **If your payment devices are provided by a third-party provider:**
Contact your payment devices provider for information on their supported DCC transaction types.

Payments & Settlements

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

DCC Requirements

General Requirements

- This guide presents Visa's and Mastercard's guidelines and requirements for processing DCC transactions. Non-compliance with these guidelines can result in the schemes withdrawing a merchant's eligibility to offer DCC.
- DCC is supported for Visa and Mastercard cards on contact and contactless interfaces.
- Mastercard prohibits DCC on contactless interface transactions that are below the applicable Contactless Cardholder Verification Method (CVM) limit.
- Any payment devices and payment applications used must support all the requirements listed in this guide.
- When using a third-party payment device provider, you must ensure your provider is compliant with all the DCC regulations and requirements.
- You must ensure that your staff is regularly trained on DCC requirements and the importance of the cardholder's DCC choice, as explained in the [Payment Screen Requirements](#) section.

Payment Device Screen & Receipt Requirements

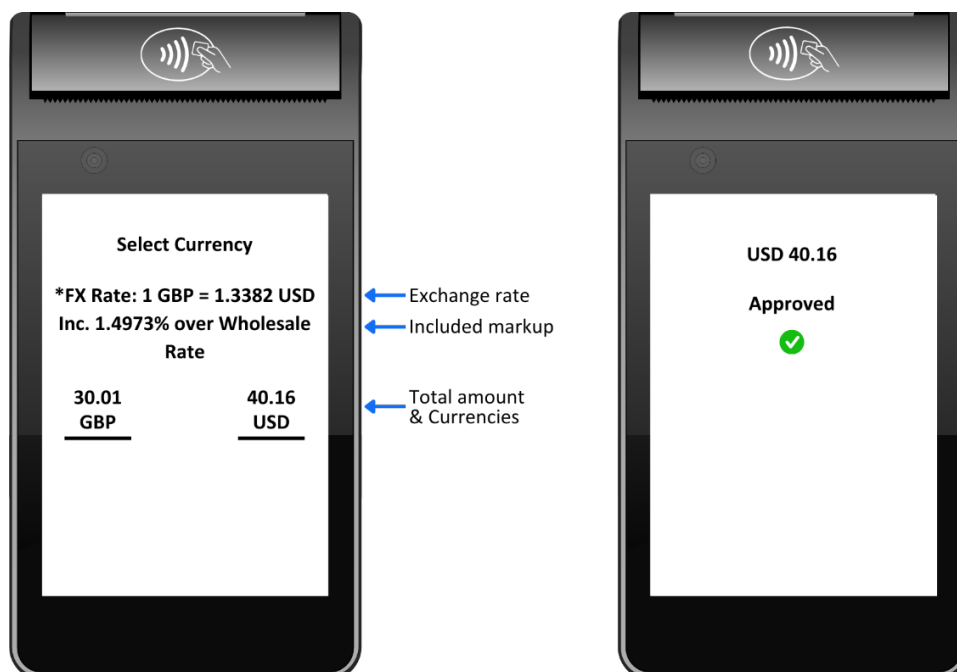
The following disclosures must be clearly presented on the payment device screen before initiating the transaction, as well as indicated on the DCC receipt:

- Total transaction amount including taxes, shown in your local currency and in the offered DCC currency.
- Currency symbol or code of 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 determine the DCC transaction amount including the specified markup.
- All information must be presented in English or in the cardholder's native language.
- All disclosures, buttons, and decision checkboxes on payment devices and receipts must be the same in size, color, shape, and font type.

Payment Screen Requirements

- Payment device screens must comply with all relevant card scheme regulations which are stated in this guide.
- The cardholder must be offered a choice of DCC or 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 presented in a numeric format as a percentage, displayed to cardholders before currency selection, and positioned below the exchange rate and above the total transaction amount.

Payment Device Screens with DCC Example



Receipt Requirements

- When offering DCC, you must provide the cardholder with a DCC transaction receipt which includes all the information depicted in the image below and according to the requirements in the beginning of this section.

DCC Transaction Receipt Example

Transaction Receipt	
Transaction Date: MM/YY	
Transaction Time: XX:XX	
Total Amount: USD XX.XX (1)	
Exchange Rate: 1 USD = 1.0976 CAD } (2)	
Mark-up Included: X%	
Transaction Currency: CAD (3)	
Total Transaction Amount: 22.31 CAD (4)	
☒ I have been offered a choice of currencies (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 & 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 a DCC transaction without imposing any conditions on the cardholder.
- Shift4 supports full refund and full void transactions only. To process a partial refund - send an independent refund request with the requested amount and currency in which the original transaction as performed.

Disputes and Chargebacks

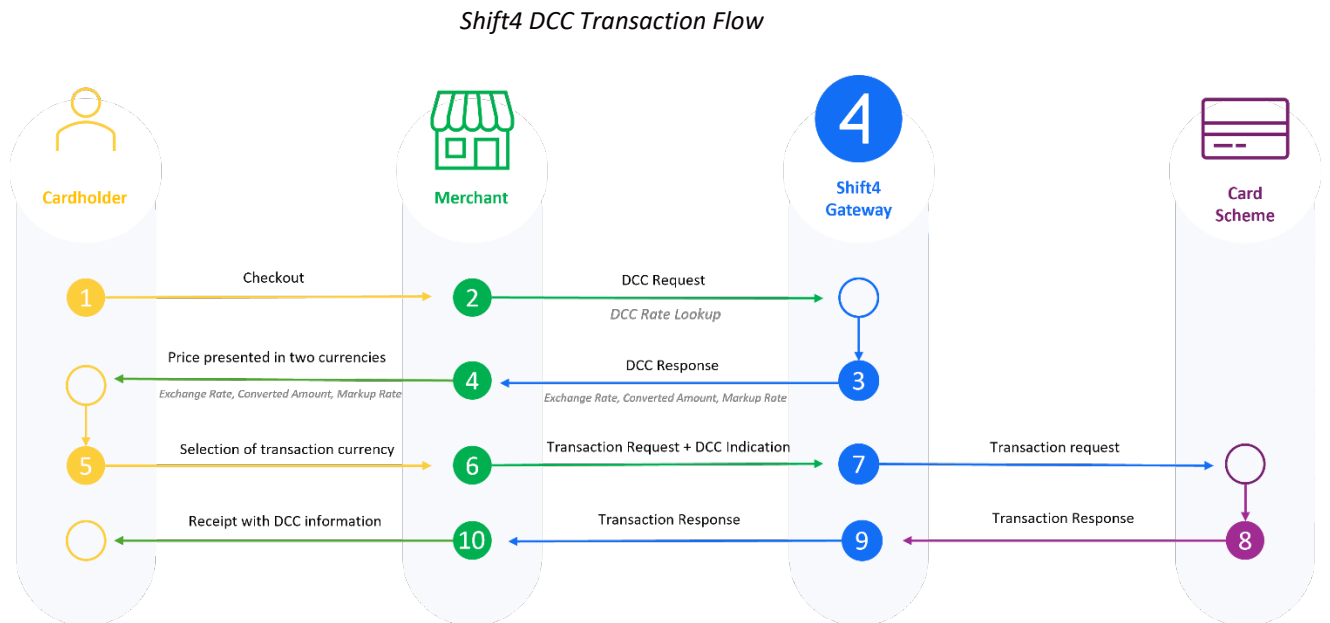
Incorrect currency provides a right for dispute if one of the following conditions apply:

- A transaction is processed in a currency different from the transaction currency listed on the receipt. In this case, the dispute right is for the full amount and there is no right for representment.
- The cardholder states in writing that DCC was performed and that they did not make an active choice.
- 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

Below is the Shift4 DCC transaction flow.

- Full information on Shift4 DCC technical implementation and specifications can be found in the *DCC API Specifications* on our [Shift4 developer portal](#).



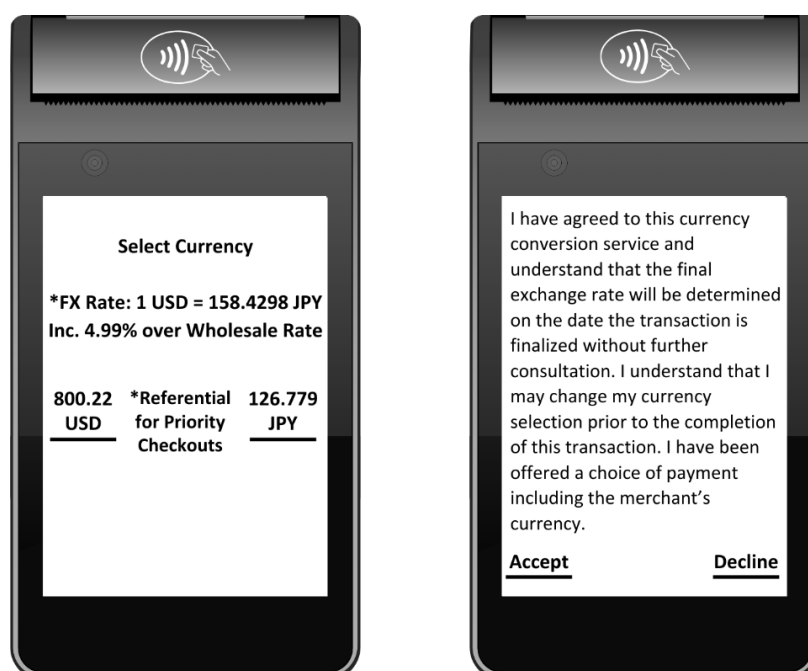
Priority Checkout

This section is primarily relevant for car-rental and lodging merchants. Additional merchant industries or business models may be added in the future.

Priority Checkout allows merchants to provide cardholders a service before finalizing their payment while using pre-authorization for an estimated bill amount.

- Car-rental and lodging merchants can send 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 for Priority Checkout you must display a written agreement to the cardholder that specifies the following (see the screen examples below):
 - The specific transaction currency agreed upon by you and the cardholder.
 - Any additional markup over the wholesale rate, presented as a percentage.
 - A statement that the cardholder was given a choice of payment currencies, including your currency.
 - A statement that the cardholder agrees to DCC by marking 'accept' on the displayed agreement.
 - A statement that the final exchange rate will be determined by you later, without further consultation with the cardholder.
- A cardholder can change his mind about his DCC transaction choice before it is captured:
 - If the cardholder regrets choosing a DCC transaction, you should void the DCC transaction and send a regular transaction instead.
 - If the cardholder regrets choosing the local currency and wants a DCC transaction, you should void the transaction and send a DCC request according to the DCC transaction flow.
- 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



Version Control

Date	Version	Change Description
February 2025	1.0	First release

Need Support?

Contact Shift4 Support 24/7 for any information request or technical issue:

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