

DYNAMIC CURRENCY CONVERSION

Empower International Cardholders to Pay in Home Currency.

Through Dynamic Currency Conversion (DCC), our merchants can offer foreign customers the world-class experience of paying in their home currency—available both in-person and online at no extra cost.

We offer DCC to our merchants as a **free service** with **zero efforts** to enable or maintain.

Payment Experience Without DCC

Without Dynamic Currency Conversion (DCC), international cardholders are forced to pay in local currency, creating a lack of visibility into the true cost of their purchase in their home currency at the time of payment.

Issues with this Process

Exchange Rate Volatility: The final charged amount is subject to the card network's or issuing bank's exchange rate applied days later.

This rate is often unfavourable and may fluctuate between the time of payment and the time the transaction is settled.

Hidden Costs: Without DCC, the consumer lacks visibility into the fees charged by their bank.

Delayed Clarity: The cardholder only discovers the final cost when their bank statement arrives days later.

Introducing Dynamic Currency Conversion with TJ

When a merchant activates DCC and an international card is presented for payment, the system automatically recognises the card as foreign.

Once recognised, the transaction amount is converted into the home currency based on the exchange rate at the exact time of sale, and displayed on the payment terminal or the online payment page. Any applicable fees are added to the total amount directly.

The cardholder is then presented with the option to pay in either the local or their home currency. By choosing to pay in their home currency, cardholders lock in the exact exchange rate and final payment price at the time of the purchase.

This sophisticated infrastructure ensures they know exactly what they will be billed, with no hidden fees. DCC is the global standard that builds trust and makes a sale more likely.

Solving Price Uncertainty for International Customers



Transparency and Certainty



Locked-In Exchange Rates



Familiarity and Comfort



Budget Integrity

The DCC Transaction Steps

01

Transaction Initiated

The payment request is initiated as usual from the point of sale or the online store.

02

International Card Recognition

Customer presents an international card for payment and the system identifies the card as foreign.

03

Real-Time Currency Conversion

The DCC system presents a real-time conversion into the customer's native currency, with any applicable fees included in the amount.

04

Local or Home Currency Choice

Customer selects to pay in their chosen currency.

05

Secure Authentication

The transaction proceeds with standard PIN or authentication protocols.

06

Transparent Confirmation

The final receipt and confirmation include full details of the transaction currency, exchange rate, transaction margin, and final transaction amount.

07

Settlement and Reconciliation

For the merchant, DCC transactions are settled and reconciled based on the local currency amount, with additional indicators to show it was a DCC transaction.



DCC Compatibility

Hardware Compatibility



Acquiring Banks



Payment Acceptance



Partnered with



Activate DCC Through These Channels

Removing currency friction and turning every international transaction into a high-performing profit centre.



POS INTEGRATED / TJ PAY

Powering Transparent Payments In-Store With DCC

DCC is supported on a wide range of Android devices, as well as through TJ Pay, our in-house Android payment app.

This sophisticated infrastructure ensures that payments are integrated directly into your Point of Sale (POS) system.



ONLINE PAYMENT

Reducing Online Checkout Friction With DCC

Our online DCC platform removes currency uncertainty for international shoppers, helping you to capture an international market, reducing cart abandonment and turning your online store into a profit centre.

DCC feeds into **TJ Recon PRO**, **Transpector** and **Merchant Portal**, accessible via the Customer Portal.

TJ RECON PRO

Streamline Your Reconciliation Operations

Reconciliation ensures every transaction is tracked, accounted for, and actioned.

Visit the portal to access a comprehensive view of your reconciliation and exception results.



TRANSPECTOR / MERCHANT PORTAL

Access Real-Time Transaction Data

Search, filter and generate reports with ease through Transpector (for in-person businesses) and Merchant Portal (for online businesses).



Start a conversation to **activate** DCC.

transactionjunction.co.za/dcc

Established in 2007 and headquartered in South Africa, Transaction Junction (TJ) is a leading fintech company that provides a modern transaction platform to businesses across numerous industries, whether operating in-person, online or hybrid. TJ empowers their customers with highly secure, frictionless payment experiences, whilst providing the crucial back-office platforms to ensure absolute financial integrity.

