General

DCC system provides the cardholder (buyer) the choice of paying for goods or services or withdrawing their cash from ATM in their billing currency or in the local currency of where merchant or ATM located. DCC occurs when there is a conversion of the purchase price of the goods/services or the cash withdrawal at ATM from one currency to another, as agreed by the cardholder and the local bank through their merchant or ATM. This converted currency becomes the transaction currency, regardless of the local currency.

DCC system is developed and maintained by a leading payment technology provider SinaptIQ. SinaptIQ has over

15 years of experience in providing payment solutions and services to leading banks in Thailand and around the region.

DCC Company Limited was established for more than 11 years serving payment service providers and banks in Thailand for both Card Present and Card Not Present activities.

Why use DCC?

DCC allows merchant customers or cardholders to have the convenience of paying or withdrawing the cash at ATM in their own currency using their foreign credit card for a certain current exchange rate. For point-of-sale (POS) transaction, merchants will subsequently receive financial incentives from the acquirer for every DCC transaction they process. DCC's key strengths to acquirers are:

• Applicable to various available channels: POS/ ATM/ eCommerce/ mCommerce

• Intelligent, flexible and real-time reporting tools available 24/7

• Robust payment engine

• Payment Card Industry standard VISA3D Secure security component
The DCC system is designed to support PA-DSS 3.1 (Payment Application Data Security Standard) and PCI-DSS (Payment Card Industry Data Security Standard) various currencies.

At the moment the following currencies are available:

USD	GBP	SGD	BHD	CAD	HKD	IDR	ILS	KRW
CHF	MYR	NZD	CNY	DKK	INR	JPY	KWD	ZAR
OMR	EUR	QAR	RUB	SAR	LKR	NOK	SEK	TWD
AUD	AED	BND	NPR	BDT	MOP	BRL	CZK	EGP
GIP	LVL	NGN	VND	BZD	HUF	PHP	PLN	UAH
TRY								

Purchasing/Withdrawal process with DCC

Once card details have been entered (either swiped at the POS device or input into ATM, or entered over a keyboard in card-not-present), the system automatically identifies the currency of that card.

• The system applies an appropriate composite FX (Foreign Exchange) rate to the transaction

• The system presents the customer with a transaction for approval in his/her billing currency, in accordance with VISA/Master rules and regulations

• The system specifies local currency amount, proposed FX rate, and billing currency amount

• In card-not-present, the customer clicks on 'accept' and the transaction proceeds. In card present, the merchant/customer presses 'OK' on the POS terminal or cash withdrawal machine (ATM) and the transaction proceeds

• The accrued FX margin represents incremental revenue generated for the merchant and acquirer merchant/customer presses 'OK' on the POS terminal or cash withdrawal machine (ATM) and the transaction proceeds

System and Core Technology

DCC runs on Microsoft .Net Framework and use Web 4.0 technology adaptable to various integration scenarios. System is designed in n-Tire architecture and therefore DCC can facilitate different kinds of implementations under various business cases and scenarios.

Security

DCC is audited by VISA International's appointed security company to comply with PA-DSS 3.1 (Payment Application Data Security Standard). DCC also partner with Symantec to scan the system daily to repel threats potential security vulnerabilities and support PCI-DSS (Payment Card Industry Data Security Standard) follow the requirement each bank.

Requirements

For Card Present Activities

- use DCC enabled POS device
- apply with DCC enabled ATM network

For Card Not Present Activities

- integrate with DCC enabled eCommerce/ mCommerce

Contact

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DCC Dynamic currency conversion
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