STATERA FX

Direct Currency Conversion (DCC)

Add New Revenue to Foreign Transactions Without Giving Up Control or Margin

The Opportunity

Foreign card transactions represent a **significant untapped revenue stream** for ATM operators and payment processors.

In most environments:

- Transactions are processed in local currency only
- No FX margin is captured
- Revenue opportunities are lost on every international transaction

Traditional DCC providers solve this—but at a cost:

- Require **changes to transaction routing**
- Introduce **processing dependencies**
- Take a **large share of the revenue**

The Statera FX Solution

Statera FX provides a centralized DCC management and pricing platform that integrates with your existing payment infrastructure without replacing your processor or changing the underlying authorization route.

Statera FX manages the DCC experience—**including eligibility, FX rates, markup strategy, customer currency offers, transaction visibility and reporting**—while the existing processor continues to authorize and process the payment transaction.

Instead of replacing your processor, Statera FX:

- Enhances your **existing transaction flow**
- Operates as an **overlay service (not in the authorization path)**
- Provides **flexible FX sourcing and dynamic markup control**

Key Capabilities

- Multi-source FX rate management
- BIN-based DCC eligibility
- Dynamic markup and pricing optimization
- Multi-tenant and participant management
- ATM and POS support
- Transaction, acceptance and revenue analytics

Flexible FX Rate Options

Choose the FX rate source that fits your business model.

- **Statera FX Rates** — managed FX rates supplied through the Statera FX service
- **Xe Currency Data** — independent reference FX rates
- **Client-Supplied Rates** — integrate your organization's own FX rate feed

Maintain control of your FX strategy without being locked into a single rate provider.

Centralized DCC Management

- Manage DCC configuration across tenants and participants
- Control FX rates, markup and pricing strategy
- Monitor eligible, accepted and approved transactions
- Analyze acceptance rates and DCC performance
- Track estimated revenue and operational activity
- Maintain historical transaction and FX data for reporting and audit

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How It Works

- Card Presented (Insert / Swipe / Tap)
- DCC Eligibility Determined
- FX Rate Selected & Markup Applied
- Customer Chooses Currency
- Authorization via Existing Processor
- DCC Transaction & Revenue Reported

Why This Model Wins

No Processing Disruption

- No changes to your processor
- No routing changes
- No replacement of existing infrastructure

Faster Time to Market

- Lightweight integration
- Minimal operational impact
- Rapid deployment

Higher Retained Revenue

- Lower revenue share vs traditional DCC providers
- Full control over pricing and strategy

Dynamic Pricing & Optimization

- Configurable markup by currency and business rules
- Automatic markup adjustments

- Balance DCC acceptance against revenue objectives
- Use transaction performance data to refine pricing strategy

ATM & POS Support

- Designed for ATM and POS environments
- Integrates with existing processing infrastructure

How Solution Increases Revenue

Statera FX enables you to generate incremental revenue on every eligible foreign card transaction:

- Apply configurable markup to the FX rate
- Cardholders accept the converted amount
- Transaction settles through your existing processor
- DCC revenue is calculated, tracked and reported for settlement and revenue-share purposes

Next Steps

Let's quantify the DCC opportunity in your network.

We can provide:

- Revenue projections based on your transaction volumes
- Pilot deployment strategy
- Integration guidance

Capture incremental DCC revenue while maintaining control of pricing, processing and revenue share.

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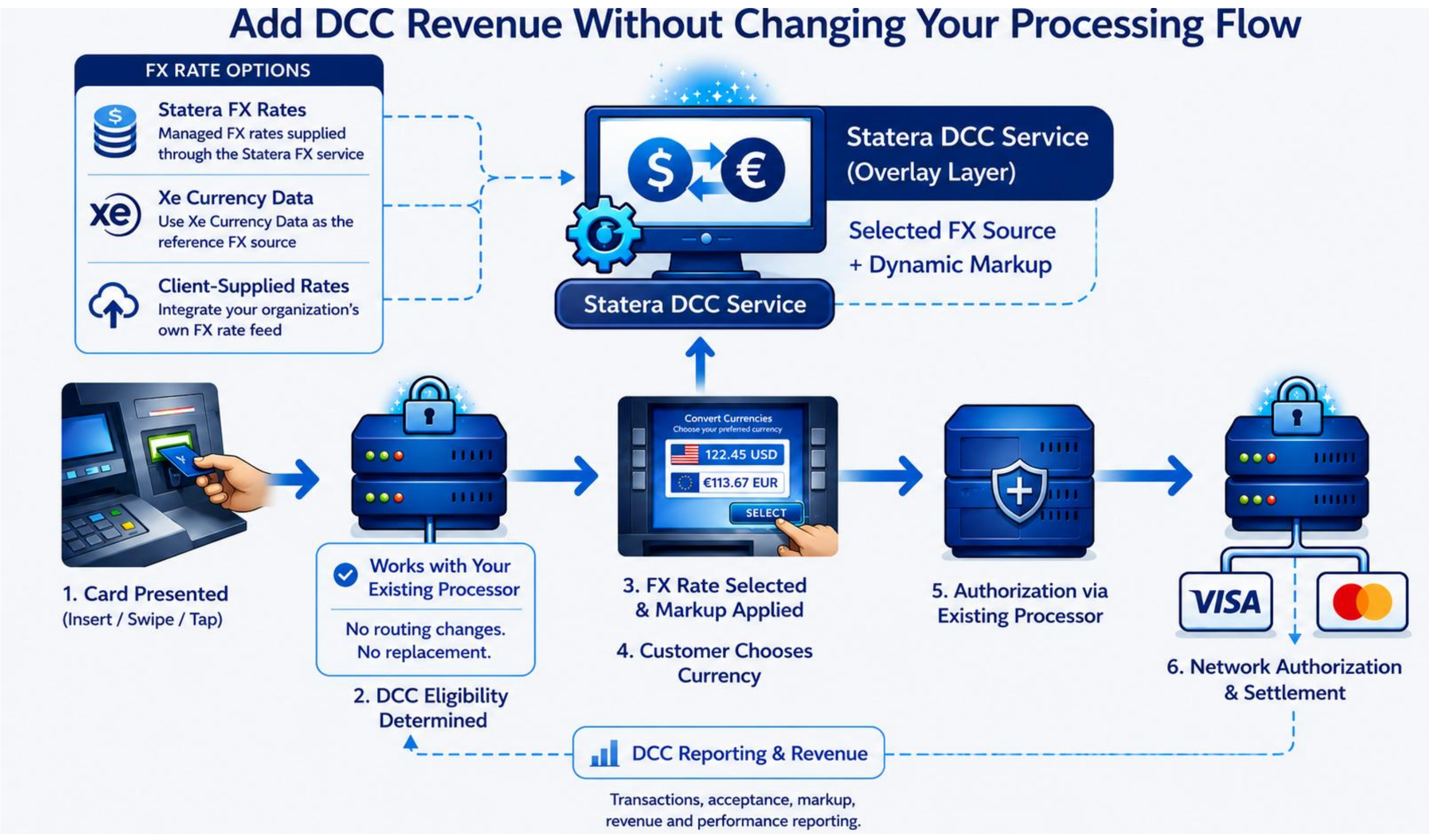
Statera FX is a configurable DCC management platform that allows processors, acquirers, ISOs and ATM/POS operators to manage eligibility, FX sourcing, pricing, markup, customer DCC offers and performance reporting—while continuing to use their existing transaction processing infrastructure.



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