



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**
- Introduces **processing dependencies**
- Take a **large share of the revenue**

The Statera FX Solution

Statera FX delivers a **non-intrusive DCC enablement layer** that integrates seamlessly into your existing infrastructure.

Instead of replacing your processor, Statera FX:

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

Key Capabilities

- Real-time FX pricing from multiple sources
- BIN-based DCC eligibility
- Terminal, region, and currency-level pricing control
- Visa & Mastercard compliant DCC processing
- Full reporting and revenue visibility

How It Works

- Card Presented (Insert / Swipe / Tap)
- Statera FX Rate & Markup Applied
- Customer Chooses Currency
- Authorization via Existing Processor
- Revenue Captured

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

Intelligent Optimization

- Dynamic markup management
- Optimize acceptance vs revenue
- Continuous performance improvement

Flexible FX & Channel Support

- Use **Statera FX rates** or **integrate your own FX feed**
- Supports both **ATM and POS environments**

**Revenue Impact: 8–15% Incremental
Revenue ON Foreign Transactions**



Direct Currency Conversion (DCC)

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

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
- The FX margin is captured and allocated

Next Steps

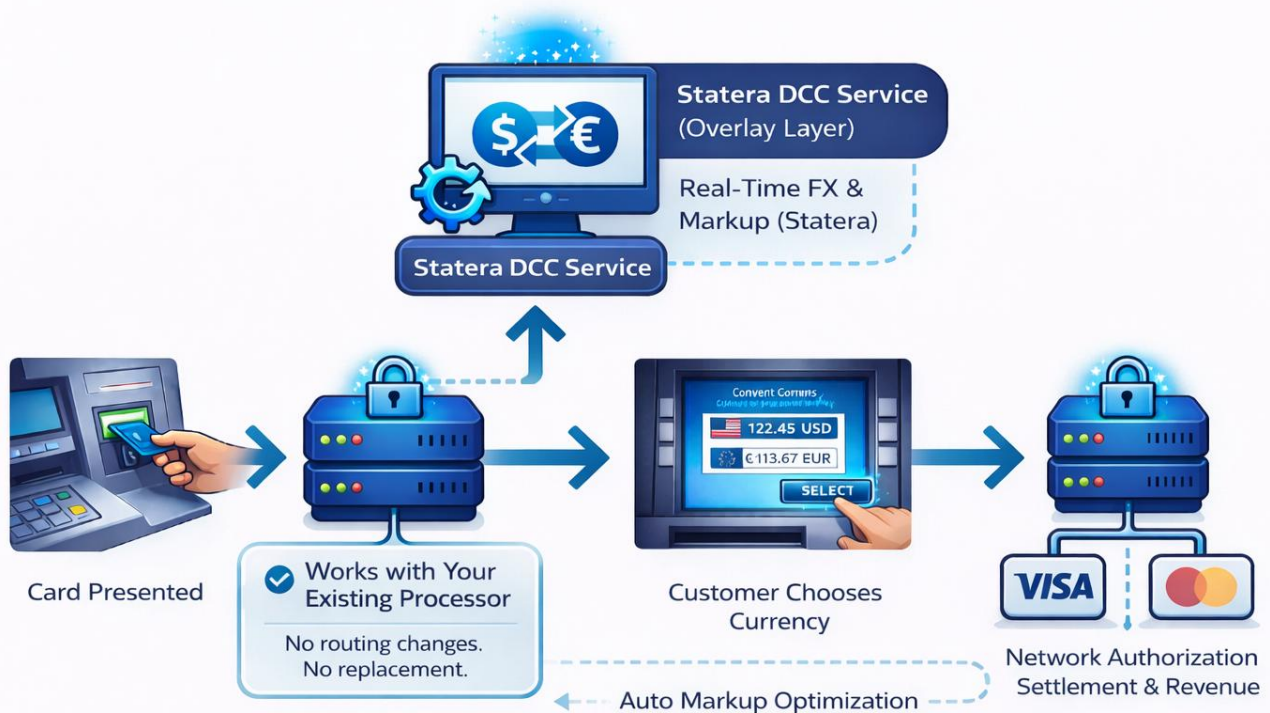
Let's quantify the DCC opportunity in your network.

We can provide:

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

Seamlessly integrates with existing ATM and POS environments

Add DCC Revenue Without Changing Your Processing Flow



Statera FX LLC

anthony.meiring@stateraconsulting.net

+1 (954) 536-1899

www.statera-consulting.net