

Open up your business to the world

Accept international payments with the benefit of Dynamic Currency Conversion



US Dollar



CAD



Euro



Pound



AED



AUD

Accept over 72 currencies

9:26

Flight Booking
₹7,596
Amount to be paid

USD \$104
Recommended. No additional fees required

Proceed to Pay \$104

INR ₹7,596
Currency conversion fees applicable

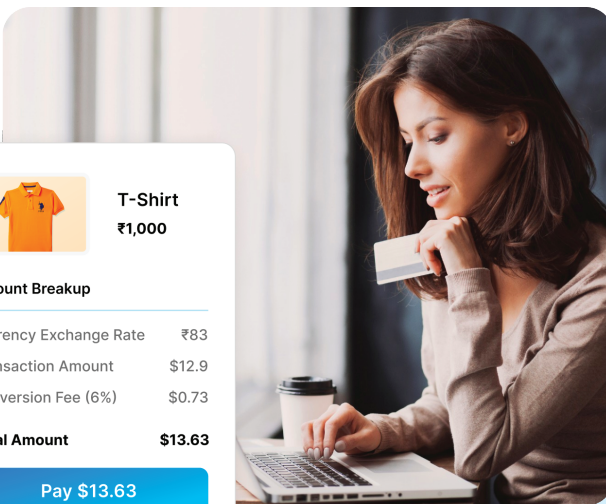
Payment Settled
₹1,299.00

Credit or Debit Card


What is Dynamic Currency Conversion (DCC)?

Dynamic Currency Conversion (DCC) gives your international customers an option to pay in their home currency while making a card payment.

- ✔ Enables customers to pay in home currency using real-time currency conversion. For eg: a cardholder of CitiBank US gets an option to pay in USD on an Indian merchant checkout
- ✔ Identifies card type and currency, and automatically displays option for DCC
- ✔ Converts the amount using an exchange rate applicable at the time of the purchase/payment
- ✔ The exchange rates are adjusted on a daily basis, hence current rate may not be valid for future purchase



The image shows a woman with long brown hair, wearing a grey sweater, sitting at a desk with a laptop. She is holding a white credit card in her right hand and looking at the laptop screen. A white overlay box is positioned in the foreground, displaying a purchase summary for a T-shirt. The overlay includes a small image of an orange polo shirt, the item name 'T-Shirt', and the price '₹1,000'. Below this, there is a section titled 'Amount Breakup' with a table of costs: Currency Exchange Rate (₹83), Transaction Amount (\$12.9), and Conversion Fee (6%) (\$0.73). The total amount is \$13.63. At the bottom of the overlay is a blue button labeled 'Pay \$13.63'.

	T-Shirt ₹1,000
Amount Breakup	
Currency Exchange Rate	₹83
Transaction Amount	\$12.9
Conversion Fee (6%)	\$0.73
Total Amount	\$13.63
Pay \$13.63	

Card scheme supported on DCC

Only Visa and Mastercard cards are supported on DCC, whereas other schemes like Amex, Diners will be processed via standard international flow not via DCC.

VISA



AMERICAN EXPRESS

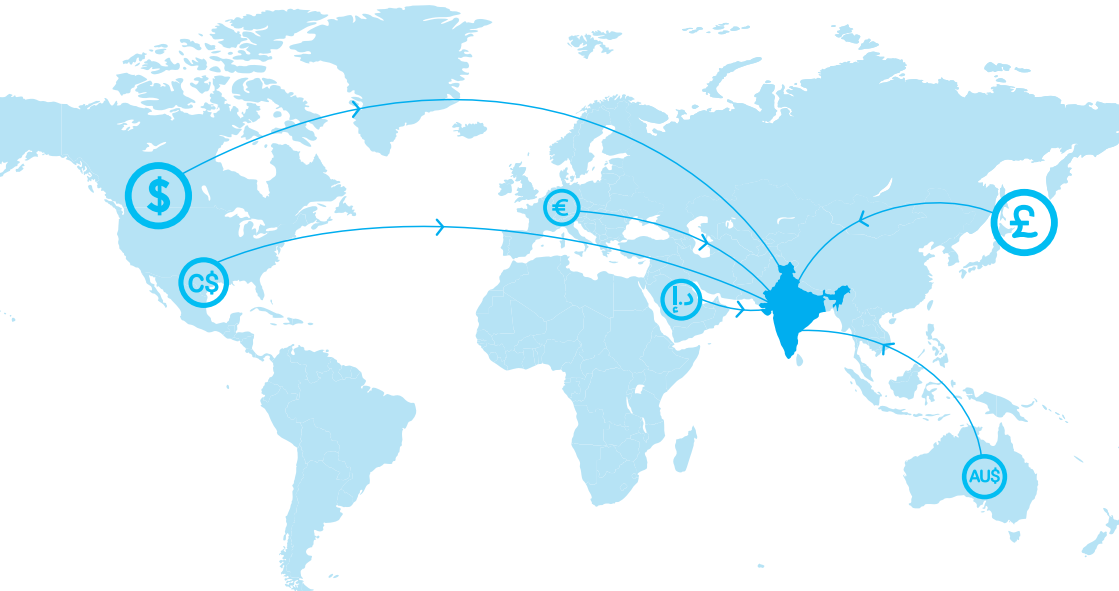
DISCOVER



72+ currencies supported on DCC

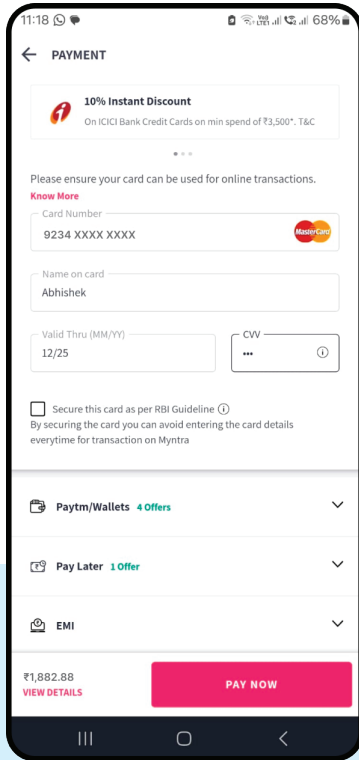
PPSL currently supports 72+ currencies for online transactions. The current list of all currencies is available to view on our website at any time:

https://developer-assets.paytm.com/sftp/upload/cmsuploads/List_of_supported_international_currencies_af86c4fe64.pdf

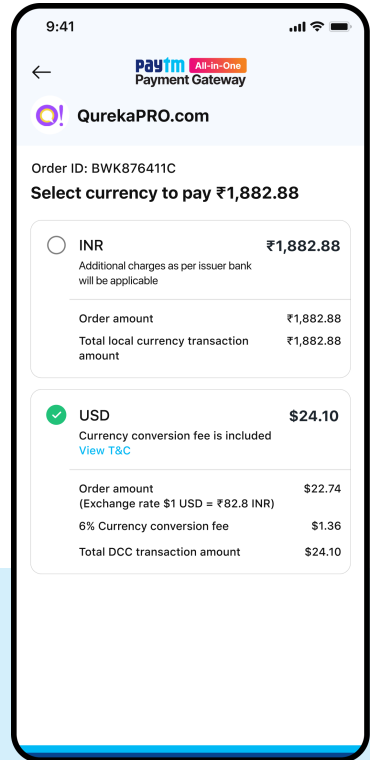


DCC transaction flow for non-hosted merchants

When a customer visits your website or mobile application, on adding goods/services to the shopping/order cart - here is the flow that follows.



The screenshot shows a mobile payment interface. At the top, it says 'PAYMENT'. Below that, there is a '10% Instant Discount' banner. A warning message states: 'Please ensure your card can be used for online transactions. Know More'. The card details section includes a 'Card Number' field with the value '9234 XXXX XXXX', a 'Name on card' field with 'Abhishek', and a 'Valid Thru (MM/YY)' field with '12/25'. There is also a 'CVV' field. A checkbox option is present: 'Secure this card as per RBI Guideline'. Below this, there are three expandable sections: 'Paytm/Wallets 4 Offers', 'Pay Later 1 Offer', and 'EMI'. At the bottom, the total amount is '₹1,882.88' and there is a prominent pink 'PAY NOW' button.



The screenshot shows a mobile payment interface for currency selection. At the top, it says 'QurekaPRO.com' and 'Payment Gateway'. The order ID is 'BWK876411C'. The main heading is 'Select currency to pay ₹1,882.88'. There are two options: 'INR' and 'USD'. The 'INR' option is selected with a radio button and shows a total of ₹1,882.88. The 'USD' option is also shown with a checkmark and a total of \$24.10. A blue arrow points from the 'INR' option to the 'USD' option. Below the 'USD' option, there is a table showing the breakdown of the transaction amount.

Item	Amount
Order amount	\$22.74
(Exchange rate \$1 USD = ₹82.8 INR)	
6% Currency conversion fee	\$1.36
Total DCC transaction amount	\$24.10

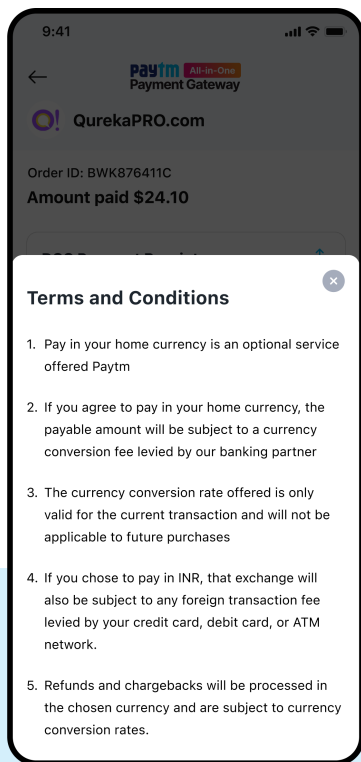
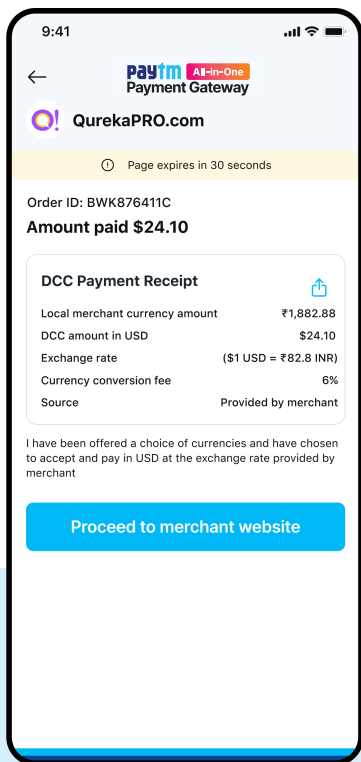
Step 1

The customer adds or chooses an International Card from the payment instruments and clicks the 'Pay Now' button.

Step 2

The customer is offered the option to pay in foreign currency as well as domestic currency i.e. INR on the next screen.

DCC transaction flow for non-hosted merchants



Step 3

If the customer chooses foreign currency to complete the purchase, a currency conversion markup is charged and added to the payable amount. The customer will be charged the exact payment amount displayed by the card issuer.

Step 4

If the customer chooses INR, they will be charged a foreign currency equivalent plus a foreign exchange fee arrived by the card issuer. The two debits are generally shown separately on the account statement of the cardholder.

DCC transaction flow for hosted merchants

9:41

paytm All-in-One Payment Gateway

QurekaPRO.com

Order ID: BWK876411C

Select an option to pay ₹1,882.88

Debit/ Credit Card

Enter Card Number
4546 XXXX XXXX XXXX VISA

Expiry Date (MM/YY) CVV
10/21 ●●● ⓘ

Save this card for future payments

Net Banking

BHIM UPI



9:41

paytm All-in-One Payment Gateway

QurekaPRO.com

Order ID: BWK876411C

Select currency to pay ₹1,882.88

INR ₹1,882.88
Additional charges as per issuer bank will be applicable

Order amount	₹1,882.88
Total local currency transaction amount	₹1,882.88

USD \$24.10
Currency conversion fee is included
[View T&C](#)

Order amount (Exchange rate \$1 USD = ₹82.8 INR)	\$22.74
6% Currency conversion fee	\$1.36
Total DCC transaction amount	\$24.10

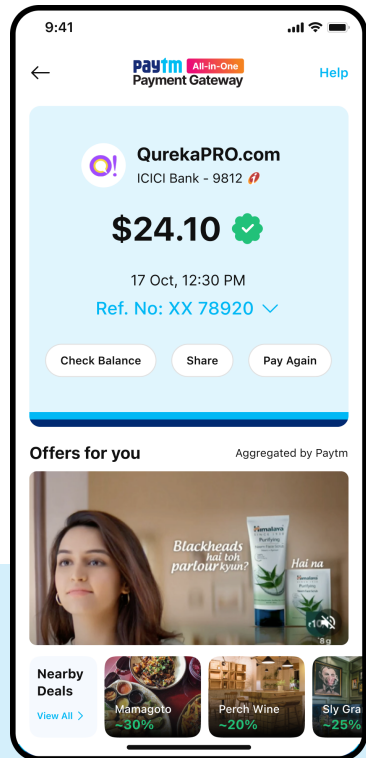
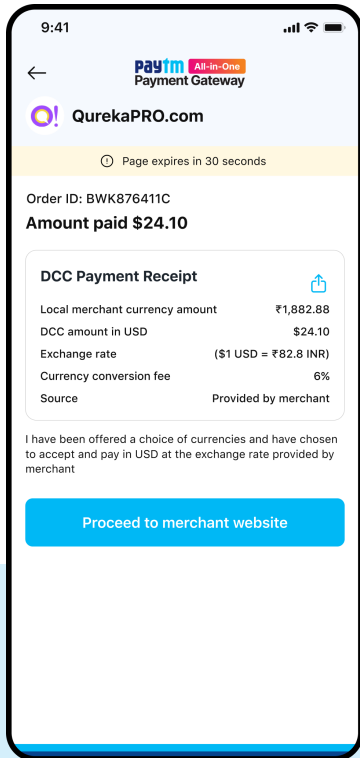
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DCC transaction flow for hosted merchants



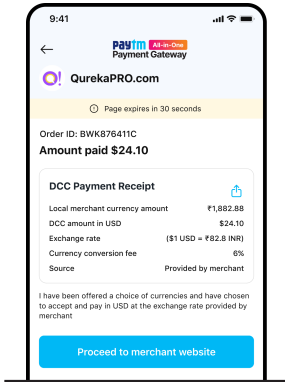
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DCC proof of payment/receipt



- ✓ Local merchant currency amount: Price in local currency
- ✓ DCC amount in USD: Amount in card currency of customer exchange rate: Rate used for currency conversion
- ✓ Currency Conversion Fee: Fee added on top of converted value

Advantages of DCC for merchants



No additional effort/overhead, payment flow will remain the same



Available in all standard currencies



Helps attract international customers and provides a superior customer experience by providing transaction processing in customers' local currency



Updated exchange rates with the benefit of DCC

Advantages of DCC for customers



Offers better customer experience as they get to pay in home currency



Customers can enjoy complete transparency as the flow provides an opt-in/opt-out option



No unexpected fees in bank statements and no last minute currency conversion rate surprises



Available in all standard currencies

Key points for offering DCC

- ✓ Actively inform your customers about DCC.
- ✓ The cardholder must always be free to choose whether to use DCC or not.
- ✓ No additional costs. Markup and exchange rate are included.
- ✓ Display Amount with currency symbols.
- ✓ Clearly display all information relating to the Dynamic Currency Conversion (DCC) service on your website, if applicable.
- ✓ The cardholders must indicate whether they accept or decline the DCC service. When cardholders select DCC, use the card currency. Do not estimate the currency based on the location of the cardholder.
- ✓ Be sure that your transaction receipt statements include all required information.
- ✓ To avoid customer complaints from double conversion, check the card's denominated currency before offering DCC services. Only offer DCC if the denominated currency is different from your home currency.

A cardholder may raise a complaint about the DCC process when they have not been made fully aware of any of the following:



Choice of
currency



Transaction
amount in both
currencies



Exchange
rate

Refunds

Refunds of DCC transactions should be submitted as one of the following:

- ✓ As a reversal
- ✓ As a credit in the DCC currency and amount, matching the DCC currency in which the purchase transaction was processed
- ✓ As a credit with DCC applied at the exact exchange rate as the original purchase transaction, such that the final currency and amount match the currency and amount of the original purchase transaction

Cardholder chargeback rights with resolution

- ✔ If a cardholder complains that they were not given a currency choice for a DCC transaction, or DCC was otherwise performed incorrectly, the issuer has a chargeback right against the acquirer.
- ✔ Automatic DCC is strictly prohibited, and cardholders have chargeback rights when DCC is applied without their consent or performed incorrectly. Wording such as “choice is final”, “no recourse”, or similar statements can mislead or intimidate cardholders into believing that they do not have the right to raise disputes.
- ✔ Acquirers, merchants, and ATM owners must not add disclaimer language to receipts that discourages cardholders from exercising their right to dispute incorrectly applied DCC charges.
- ✔ Actively inform your customers about DCC.
- ✔ Your customers must always be free to choose whether to use DCC or not.*
- ✔ No additional costs, markup and exchange rate are included.

For further details regarding this right, refer to the [Chargeback Guide](#).

*Card Schemes (Visa) reserve the right to withdraw a merchant's authorization to offer DCC on transactions.