

Simplify Your International Payments

BENEFITS AT A GLANCE

- Flexibly choose from two international processing services – multi-currency processing and cross-currency processing – in more than 135 Visa®/MasterCard® presentment currencies and 65+ American Express® currencies.
- Improve the customer experience by removing consumer guesswork over the final price.
- Enlist a trusted vendor to manage the foreign exchange process for you.
- Simplify payment acceptance with end-to-end processing (same presentment and settlement) in 13 local currencies.

How International Processing Works

International payment processing is complex, with legal requirements and fee structures varying by geographic region and country. Chase Paymentech has the experience and expertise to guide your company in its international expansion with local offices in the U.S., Canada and Ireland. Based on these factors, we offer two distinct services – multi-currency and cross-currency processing.

Simplify Foreign Exchange Management

Many businesses need to accept foreign currencies both to expand their presence in other countries and increase sales potential. But the foreign exchange market, by nature, fluctuates and provides some exposure for losses. By enlisting Chase Paymentech to manage the foreign exchange process for you, you can reduce your risk by removing exposure to market fluctuations and also increase your business presence around the globe. In fact, Chase Paymentech's international processing services are most beneficial to merchants in an unpredictable currency market. This is because we reduce your foreign exchange exposure to a single, 24-hour window, which is the most risk-free approach possible in foreign exchange markets. And with daily settlement of funds, you can capture your proceeds quickly and efficiently, without extending your exposure.

Chase Paymentech's International Processing Services

Choose from multi-currency or cross-currency processing.

Multi-currency – Allows European-based merchants to present their prices and process transactions in their customers' currency (i.e., Euro, GBP) and to receive settlement funds in either the same currency or in any of 13 settlement currencies.

Cross-currency – Allows U.S.-based merchants to present their prices and process transactions in their customers' currency (i.e., Euro), and receive settlement funds in U.S. dollars. In other words, the "presentment" and "settlement" currencies are different.

Why Choose Multi-currency?

- Improve sales by pricing goods and services in the cardholder's native currency.
- Receive payment in the functional currency required to support international divisions, affiliates and operations.
- Remove foreign exchange risk at the transaction level for you and your customers.
- Simplify reconciliation by matching revenues and expenses in the same currency.

CHASE ™
Paymentech



Get End-to-end Processing

Chase Paymentech supports end-to-end processing in 13 local (same presentment and settlement) currencies. Depending on the merchant location,* settlement currency options are:

US Merchant Location

U.S. Dollar Only

Canada Merchant Location

Canadian Dollar Only

Europe Merchant Location

Australian Dollar	New Zealand Dollar
British Pounds Sterling	Norwegian Krone
Danish Krone	South African Rand
Euro	Swedish Krona
Hong Kong Dollar	Swiss Franc
Japanese Yen	U.S. Dollar

*Merchants can claim a "merchant location" if they have a permanent establishment where economic activity is completed, and:

- Have a local address
- Have a local business license
- Pay local taxes

Why Choose Cross-currency?

- Establish in-country processing relationships in every market in which you do business while avoiding high entry and overhead expenses.
- Establish a global presence by accepting other currencies without the need for physical operations in multiple countries.
- Benefit from centralized settlement that proceeds into a single bank account.
- Accept a single functional currency to support business operations.
- Speed international expansion.

A Range of Payment Methods and Presentment Currencies

Consumer payment preferences and behaviors vary around the globe. That's why Chase Paymentech supports local payment options such as European Direct Debit and International Maestro. Plus, Chase Paymentech offers global processing in more than 135 Visa/MasterCard presentment currencies and 65+ American Express presentment currencies, ensuring you can trade in the countries you want. Please refer to the currency appendix for a complete list of currencies.

Managing Your Global Fraud

Whether you choose multi-currency or cross-currency processing, international fraud rates are still a concern. Chase Paymentech helps you manage your fraud risk with SafetechSM Fraud Tools – a suite of solutions to combat fraud that is fully integrated into your payment processing. It includes continuous transaction monitoring, a customizable rules engine and advanced fraud detection technologies.

The Chase Paymentech approach combines multiple proven fraud detection technologies into a powerful Software-as-a-Service (SaaS) solution. Multi-layer device fingerprinting, proxy piercing, dynamic order linking, dynamic risk scoring, custom rules management and auto-decisioning blend together to provide a unique solution that can dramatically enhance your current risk management activities. Most importantly, Safetech Fraud Tools can be used effectively regardless of currency and payment method, simplifying the cost and complexity of your global fraud management initiatives.

Experience Simple, Straightforward Pricing

Many processors have complicated pricing models that include fees for processing, matched items, unmatched items, bank account setups, country-specific fees and more. Chase Paymentech provides consolidated pricing based on the following criteria:

- Settlement currency (USD, GBP, EUR, etc.)
- Transaction volumes
- Chargeback rates
- Overall credit exposure

Our simple fee structure makes it easy to understand your processing costs. Fees are assessed for online validation, deposits, returns and resubmits. There are no special or hidden fees.

Establish a Global Presence Today

For more information on Chase Paymentech's international processing services, please contact your account executive or sales representative, or visit www.chasepaymentech.com.