



Currency Conversion

Deploy seamless currency conversion solutions quickly and easily

The GPS currency conversion solution supports Visa and Mastercard and integrates with leading FX rate providers. All with the intention of a shorter time-to-market—allowing you to focus on delivering the right customer experience and propositions.

By integrating with FX experts such as Currency Cloud, GPS is able to provide our customers with a cross-currency and international payments management platform delivering two main features:

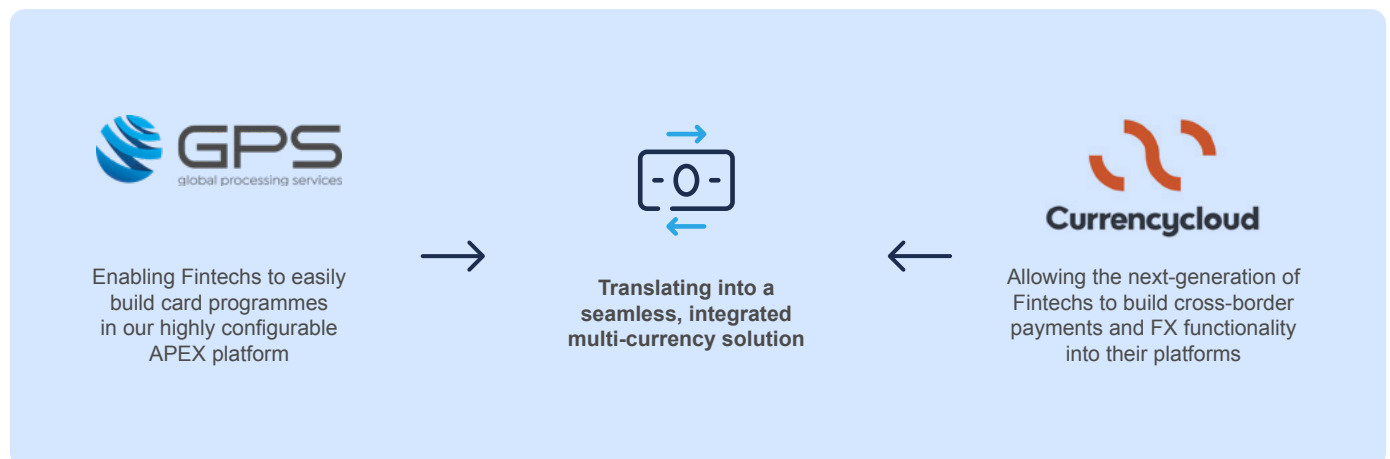
POSFX

Makes spending abroad easy with real-time and transparent point-of-sale foreign exchange (FX) rates.

MultiFX

Lets your customers hold different balances in different currencies simultaneously in one wallet.

An example of how it works:



Features

More competitive - Integrates with leading FX rates providers to access real-time and transparent rates

Multiple currencies - Reaching across several functional and regulatory domains to bring you unlimited currencies that are supported by the FX provider and Payment Network in any location
Real-time - Transactions authorised in real-time with access to built-in weekend FX rates thanks to Currencycloud's solution-as-a-service

Easy integration - Fully integrates through one set of APIs

Configurable - Flexible fee structure to suit your business model

Direct settlement - Multi-currency transaction settlement directly with Visa (unique to Currencycloud)

Benefits

Business-facing

- New revenue opportunity through enhanced proposition
- Multiple currencies and wallets supported
- Seamless integration, reducing cost and complexity
- Reduction of operational costs and market risks
- Ease of integration with other FX products
- Access to weekend FX rate
- Direct settlement (Visa only)

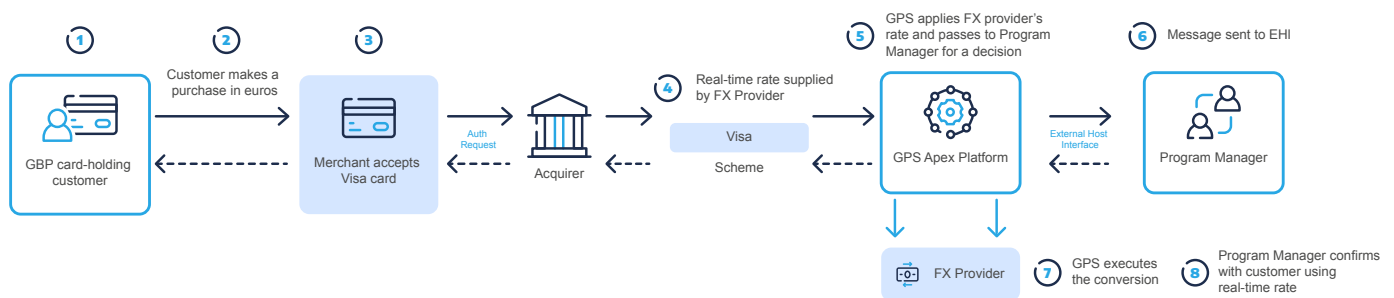
Customer-facing

- Access to competitive, transparent & real-time FX rates
- Convenience of managing multiple currencies through one card
- Enhanced balance control
- Ability to lock-in FX rates in advance

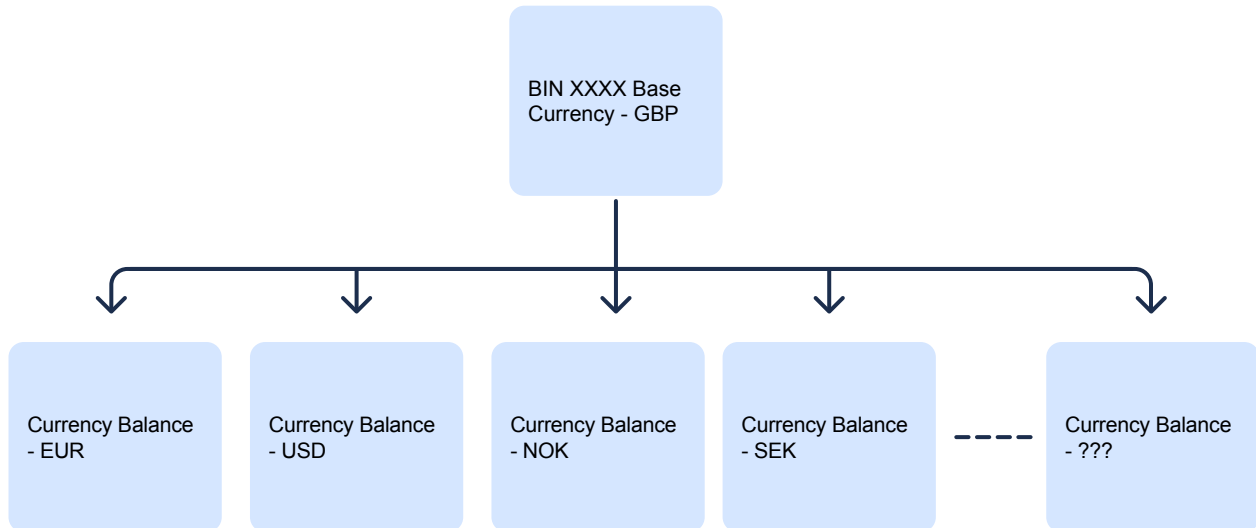
[Let us show you how it will benefit you →](#)

How it Works

An example of how the payment authorisation flow works:



An example of how GPS MultiFX works with base currency and supported current balances:



- A multi-currency card has a base currency
- Cardholder transfers money between currency balances
- Program Manager charges a fee for load, transfers and transactions
- Cardholder loads funds in any of the supported currency balances

Note: If a transaction is requested with insufficient funds, the funds will first be deducted in the supported wallet, and the remaining amount converted from the base currency. If there are insufficient funds in the base currency, the transaction will be declined.

Enhance your proposition with seamless currency conversion

Building a multi-currency solution is complex. GPS's solution model combining the Apex card processing platform with Currencycloud's leading cross-currency platform is a winner. Allowing clients to level-up their customer service for a better all-around experience.

Talk with a member of our team today →

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