1. Description

1.1 Multi-Currency Pricing (MCP) solutions allow consumers to pay for the services provided by Customer using their local or preferred currency.

2. How does the solution work?

2.1 During the purchase process, the consumer can select the currency to pay for Customer's product/service from a list displayed on Customer's website.

2.2 This solution retrieves a conversion rate to convert the price into the currency chosen, including Customer's spread (margin).

2.3 The converted amount is displayed on Customer's website, when the consumer is selecting the relevant Customer's product/service.

2.4 Payment is authorized in the MCP currency at checkout, and we send it to the relevant Customer Selected Provider for capture in MCP currency.

2.5 Funds are settled into Customer's acquirer account either like-for-like or in another currency. Rules set out in the agreement between Customer and the relevant acquirer apply.

3. Key features

3.1 This solution relies on server-to-server communication between our Payment Platform and the relevant currency conversion rates providers available (for example, XE.com[1]).

3.2 Conversion rates can be updated at the Customer's desired frequency on a daily basis.

3.3 This solution is available throughout the booking process depending on the front-end/user interface.

3.4 Customer sets the spread (margin) to apply to the FX rate to compute the final amount that the consumer will pay. Customer can disclose such margin to the consumer.

3.5 The consumer's chosen currency and the ticket currency are shown in the PNR, if applicable.

3.6 This solution offers integrated reporting (HOT file and Merchant Portal). Flexible reporting powered by our Merchant Portal offers 50 data points that can be used for reconciliation, settlement, or commercial analysis. These details include the MCP rate used and the original ticket price in the consumer's base currency.

3.7 This solution can handle more than 170 currencies from XE.com and can display up to 99 MCP currencies, depending on the front-end used.

3.8 This solution is acquirer agnostic and gateway/PSP (Payment Services Provider) agnostic.

3.9 MCP is not regulated by Card Schemes.

4. Disclaimers and limitations

4.1 This solution is available only for payment cards.

4.2 This solution is available only for direct sales.

4.3 This solution is available for e-commerce primary bookings when the PNR is generated (for example, flights).

4.4 This solution is also available for manage my booking flow to add an ancillary service to the reservation, only if the ancillary is paid via our Payment Platform. Additionally, limitations may apply for ancillary services like Time to Think (TTT) as the conversion rate may change during "time to think" period.

4.5 This solution is not available for rebooking of flights (modifying an existing booking).

4.6 The settlement of the funds is handled by the Customer's relevant acquirer using acquirer's rate. The currency conversion rates provided in this solution are thus not guaranteed. Rules set out in the agreement between Customer and the relevant acquirer apply.

4.7 Implementation Charges may vary depending on the number of currencies selected. Any currency addition or currency deletion within the 99 MCP currencies included in the original set up can be implemented at any time.

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[1] FX rates under license from XE.com: http://www.xe.com/.

4.8   Full refunds and partial refunds performed via our Merchant Portal will use the foreign exchange rate applied at the time of authorization when the original payment was made.

4.9   Customer is responsible for the configuration of the spread (margin), in compliance with the Law.

5.   Integrations

5.1   This solution can be integrated with the PNR.

5.2   Other integrations with Customer's front and back ends may be available, subject to further scoping.

6.   Pricing illustration

6.1   For clarification purposes, below is an example of how this solution is priced:

Original transaction amount and currency	USD 1,000
Total markup for currency pair USD/MYR (decided by Customer)	10.00%
Our base fee	1.00%
Customer's margin	9.00%
FX rate	USD 1 = MYR 4.4
MCP amount (conversion without margins)	USD 1,000 x 4.4 MYR / 1 USD = MYR 4,400
Amount charged to the consumer (MCP amount + total markup)	MYR 4,400 x 1.10 = MYR 4,840
MCP margin (Amount charged to the consumer – MCP amount)	MYR 4,840 - MYR 4,400 = MYR 440
Our base fee	MYR 4,400 x 0.01 = MYR 44
Customer's gross revenues	MYR 4,400 x 0.09 = MYR 396

Latest update: February 12, 2026