

# Moneris®

## Multi-Currency Pricing (MCP)

### Getting Started Guide





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## Need help?

**Web:** <https://developer.moneris.com/en/More/Help/How%20do%20I%20get%20help>

**Email:** [clientintegrations@moneris.com](mailto:clientintegrations@moneris.com)

**Toll-free:** 1-866-319-7450

Record your Moneris merchant ID here:

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# Moneris MCP: Features Overview

In this section, we give you an overview of Moneris MCP and how it works.

## What is Moneris Multi-Currency Pricing (MCP)?

Moneris Multi-Currency Pricing (MCP) is an add-on feature that can be integrated into your Website's payment page, allowing your international customers to shop online using over 120 global currencies.

**Note:** For currency details, refer to the **MCP Currency List** (visit [https://www.moneris.com/-/media/Files/Ecommerce/TI\\_23043257\\_MCP\\_Currencies\\_List\\_R2.ashx](https://www.moneris.com/-/media/Files/Ecommerce/TI_23043257_MCP_Currencies_List_R2.ashx) to download a copy).

MCP allows you to price goods and services in a variety of foreign currencies while continuing to receive settlement and reporting in Canadian dollars. Moneris MCP allows cardholders to shop, view prices, and pay in the currency of their choice.

**Note:** Moneris MCP is supported only for Visa and Mastercard transactions. Moneris MCP should only be used when transactions involving foreign currency exchange are processed. For transactions processed strictly in Canadian dollars, use basic financial transaction requests.

## How does Moneris MCP work?

During the checkout stage, Moneris MCP automatically checks and calculates the foreign exchange rate and presents the final purchase price in the cardholder's local currency.

- For example, a customer browsing your Website from the USA will see prices displayed in US Dollars (USD), while a customer browsing in Japan will see the prices displayed in Japanese Yen (JPY).

## Features & benefits

- **Transaction transparency:**  
International buyers will see the cost of the transaction with conversion rates and fees applied, minimizing confusion and guesswork, and reducing cart abandonment rates.
- **Reduced chargebacks:**  
Shoppers will avoid unexpected charges on their credit card statements, lowering the potential for chargebacks based on price misrepresentations.
- **Real-time foreign exchange rates:**  
You get real-time access to highly competitive foreign exchange rates and can build loyalty and offer familiarity to international browsers who prefer price assurance when shopping online.
- **No Change to Processing Environment:**  
Moneris leverages bank-level settlement and reconciliation expertise to ensure no changes are incurred in the settlement flows and back office processes.
- **New Revenue Opportunity:**  
The Moneris MCP solution provides a unique revenue share opportunity on all FX revenue earned from international transactions.



# How to integrate for Moneris MCP

In this section, we go over everything you need to know to integrate your ecommerce solution to support Moneris MCP.

## Integration steps

The steps below describe what you need to do to integrate Moneris MCP into your ecommerce solution.

1. Email [clientintegrations@moneris.com](mailto:clientintegrations@moneris.com), and request to have a Moneris client integrations specialist assigned to you.

**Note:** *The client integrations specialist will provide assistance and answer development-related questions.*

2. Obtain a Gateway (Merchant Resource Center) test store ID and API token.

**Note:** *The test store environment allows you to process transactions on the Moneris Gateway without any financial impact or transfer of actual funds. You must have a store ID and API token to do your integration and transaction testing.*

If you want to log into unique test store that is accessible to you alone:

- a. Register for a free test store account (visit <https://developer.moneris.com/More/Register/Update%20QA%20Account>, and follow the registration instructions).

**Note:** *During the registration/store activation process, you will receive a store ID and other login credentials for your store.*

- b. Contact your Moneris client integrations specialist and request to have MCP enabled for your store.
- c. Log into your store (visit <https://esqa.moneris.com/mpg/>, enter your username, store ID, and password, and click on the **Submit** button).
- d. Go to the main menu bar and click on **Admin > Store Settings**.
- e. On the "Store Settings" page, you will find the API token for the store is displayed under the "API Token" area.

If you want to log into a common store (accessible to all testers):

- a. Visit the online "Testing a Solution" resource at <https://developer.moneris.com/More/Testing/Testing%20a%20Solution>, and determine which store you want to use.

**Note:** *The login credentials, store ID, and API token for available stores are listed on this resource.*

3. Process MCP test transactions in the test environment:

- a. Review [Sample code for Retrieving a Rate](#) and [Sample code for processing a Purchase](#) on page 7.
- b. When you are ready to develop and process actual test transactions, refer to the **Moneris Gateway API - Integration Guide** (visit <https://developer.moneris.com/Documentation/NA/E-Commerce%20Solutions/MCP> to download a copy).

**Note:** *Moneris sample code, detailed developer guidelines, and GitHub are available in the programming languages listed in the table below. Refer to the "Multi-Currency Pricing (MCP)" section of whichever guide you consult.*

Programming language	Visit GitHub page:
Java	<a href="https://github.com/Moneris/eCommerce-Unified-API-Java">https://github.com/Moneris/eCommerce-Unified-API-Java</a>
PHP	<a href="https://github.com/Moneris/eCommerce-Unified-API-PHP">https://github.com/Moneris/eCommerce-Unified-API-PHP</a>
.NET	<a href="https://github.com/Moneris/eCommerce-Unified-API-dotNet">https://github.com/Moneris/eCommerce-Unified-API-dotNet</a>

- Please review the following information regarding processing follow-on transactions such as Refunds and Voids:

### Refunds

You can process refunds by reversing the original purchase/capture or by initiating the refund independently. It is best to follow whichever method you use for domestic transactions.

Using the "MCP Refund API" call, you will initiate the refund using the foreign currency amount. If you want to know the Canadian-dollar (CAD) equivalent prior to refunding the transaction, you must use a "getRate" call.

**Note:** *With the "MCP Refund API" call, the CAD refund amount that you receive will likely differ from the purchase amount that you originally received, but the cardholder will have a seamless customer experience with a refund that matches their original purchase amount.*

- For API details about the Refund transaction, visit: <https://developer.moneris.com/Documentation/NA/E-Commerce%20Solutions/MCP/MCP%20Refund>.
- For API details about the Independent Refund transaction, visit: <https://developer.moneris.com/Documentation/NA/E-Commerce%20Solutions/MCP/MCP%20Independent%20Refund>.

### Voids

If you process voids/purchase-corrections for your domestic flow, you can also do this for MCP transactions. Both you and the foreign cardholder are returned the exact amounts from the purchase.

- For API details about the Void/Purchase-Correction transaction, visit <https://developer.moneris.com/Documentation/NA/E-Commerce%20Solutions/MCP/MCP%20Purchase%20Correction>.

**Important!** If you process follow-on transaction via API, please consult your Moneris client integrations specialist. They are best positioned to advise you on anything you need to know about these transaction types.

- Incorporate the following Website and back-end updates into your ecommerce solution:

- Install a currency drop-down list so that customers can select their preferred currency.

**Note:** *There are other options to determine currency such as the availability of a simple geo-location API. Contact your Moneris client integrations specialist for more information.*

- Add display flags/abbreviations/symbols as desired; and design your user interface according to your business needs. (Your Moneris client integration specialist can provide tips and recommendations.)
- Save transaction currency and rates for future reference if desired.

**Note:** *Tokens from rate calls need to be passed in purchase/refund calls. If you process a purchase in a foreign currency, you need to process the refund in the same currency.*

- Once you have tested/developed your code, copy it to the production environment so that you can process live transactions involving the transfer of real funds.

**Note:** *Ensure you change the "setTestMode" parameter to "false" or comment it out.*

- If you have any questions, please contact your Moneris client integration specialist.



## Sample code

### Sample code for Retrieving a Rate

Variable fields are highlighted yellow.

```
/****** Request Variables *****/
$store_id='store5';
$api_token='yesguy';
$type = 'mcp_get_rate';
$mcp_version = '1.0';
$rate_txn_type = 'P';
$mcpRate->setCardholderAmount('100', '840');
$mcpRate->setMerchantSettlementAmount('200', '826');
/****** Response *****/
print("\nMCPRateToken = " . $mpgResponse->getMCPRateToken());
print("\nRateValidityStartTime = " . $mpgResponse->getRateValidityStartTime()); //The time (unix UTC) of when the rate is valid from
print("\nRateValidityEndTime = " . $mpgResponse->getRateValidityEndTime()); //The time (unix UTC) of when the rate is valid until
print("\nMerchantSettlementCurrency = " . $mpgResponse->getMerchantSettlementCurrency($index));
print("\nMerchantSettlementAmount = " . $mpgResponse->getMerchantSettlementAmount($index)); //Domestic(CAD) amount
print("\nCardholderCurrencyCode = " . $mpgResponse->getCardholderCurrencyCode($index));
print("\nCardholderAmount = " . $mpgResponse->getCardholderAmount($index)); //Foreign amount
print("\nMCPErrorStatusCode = " . $mpgResponse->getMCPErrorStatusCode($index));
print("\nMCPErrorMessage = " . $mpgResponse->getMCPErrorMessage($index));
```

### Sample code for processing a Purchase

Variable fields are highlighted yellow.

```
/****** Request Variables *****/
$store_id='store5';
$api_token='yesguy';
$mcp_version = '1.0';
$cardholder_amount = '100';
$cardholder_currency_code = '840';
$mcp_rate_token = 'P1536163745116323'; //rate Token from GetRate.
/****** Response *****/
print("\nMerchantSettlementAmount = " . $mpgResponse->getMerchantSettlementAmount());
print("\nCardholderAmount = " . $mpgResponse->getCardholderAmount());
print("\nCardholderCurrencyCode = " . $mpgResponse->getCardholderCurrencyCode());
print("\nMCPRate = " . $mpgResponse->getMCPRate());
print("\nMCPErrorStatusCode = " . $mpgResponse->getMCPErrorStatusCode());
print("\nMCPErrorMessage = " . $mpgResponse->getMCPErrorMessage());
print("\nHostId = " . $mpgResponse->getHostId());
```



# Merchant Support

At Moneris, help is always here for you.

## If you need assistance with your payment processing solution, we're here to help.

We're only one click away.

- Visit <https://developer.moneris.com/Documentation/NA/E-Commerce%20Solutions/MCP> to:
  - view code samples
  - download APIs
- Visit <https://community.moneris.com/blogs/b/announcements/posts/moneris-multi-currency-pricing-mcp-common-questions> to read the latest blogs and FAQs
- Visit [shop.moneris.com](https://shop.moneris.com) to purchase point-of-sale supplies and receipt paper
- Visit [moneris.com/insights](https://moneris.com/insights) for business and payment news, trends, customer success stories, and quarterly reports & insights

### Can't find what you are looking for?

Contact your Moneris client integrations specialist at [clientintegrations@moneris.com](mailto:clientintegrations@moneris.com) (9:00 AM to 5:00 PM EST with service-level agreement response time from 48 to 72 hours); or call Moneris Customer Care (available 24/7) toll-free at **1-866-319-7450**; or email [mcp@moneris.com](mailto:mcp@moneris.com). We'll be happy to help.

You can also send us a secure message 24/7 by logging in to Merchant Direct® at [moneris.com/mymerchantdirect](https://moneris.com/mymerchantdirect).



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It is your responsibility to ensure that proper card processing procedures are followed at all times. Please refer to the **Moneris Merchant Operating Manual** (available at: [moneris.com/en/Legal/Terms-And-Conditions](https://moneris.com/en/Legal/Terms-And-Conditions)) and the terms and conditions of your applicable agreement(s) for credit/debit processing or other services with Moneris Solutions Corporation for details.