

Avoiding the automatic DCC currency conversion in China.

How to recognize you are getting DCC-ed?

On the CC receipt you sign, there will be text that says something to the effect of: "I declare that I have been offered a choice of payment currencies and my choice is final. I understand that the currency conversion is not provided by VISA." (or insert proper CC). Further more, you will see the total listed in RMB, you will also see a rate given, and the amount in your local currency (again USD for me). **DO NOT SIGN IT.**

How to tell the personnel exactly what you want?

I want to be charged in RMB: "我要刷人民币"

I don't want to exchange RMB, and I don't want an exchange rate: 我不要兑换人民币。我也不要汇率

1. Avoiding DCC at Bank of China(BOC) machines.

Version1

使用中国银行POS机，具体步骤如下：

按消费键

刷卡（确定后）

输入金额（确定后，屏幕会出现连接中）

过后屏幕出现“汇率查询”，并显示当日美元汇率（仅有一秒钟时间），在此时点“取消”键（必须动作快，否则屏幕跳转）

成功后再次出现卡号和金额（只有人民币显示）

确认即可

Version2

① 先刷卡》“销售”》确认》输入金额》确认

② 同时以最快的速度按“取消”，如果出现“汇率查询连接中，说明已经晚了。如果出现：汇率查询用户取消操作，说明正确

③ 按“确认”键，转到“消费XX金额，输入密码，按确认就可以打印出来

2. Avoiding DCC at China Construction Bank(CCB) machines

Function titled 转换 on the main menu, which essentially means "transform" and they can simply select the "opt out" function.

3. Avoiding DCC at HSBC machines - authorization code needed, it is not known yet how to obtain it.