ORACLE

# Oracle Hospitality Payment Cloud Service

Oracle Hospitality Payment Cloud Service puts everything under a vendor's control. One contract to sign, one support number to call, one responsible party. Simplify your payment processing with Oracle.

According to the IDC Marketscape Worldwide Hospitality Management System Research, hotels are strongly considering how a porperty management system (PMS) provider is enabling payments. *As the payments space rapidly evolves, the PMS will need to be a part of solving for ease of payment from a guest-facing perspective. Consider how the solution will solve for the pain of requiring guests to pay at checkout and what features and functionalities will be necessary to accept a wider range of preferred payment types icluding alternative payments.*

Oracle Hospitality has extended its payment integration offering with a payment platform that offers customers a single provider for property management and payments. The Oracle Hospitality Payment Cloud Service offers:

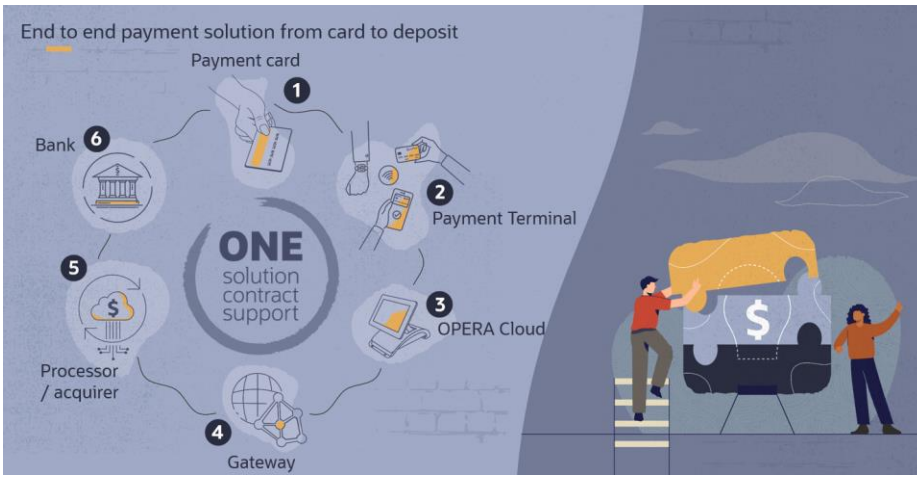
### KEY BENEFITS

- Support
- One responsible party
- Reporting
- Less time reconciling financials
- Seamlessly integration with OPERA Cloud
- Secure and flexible
- Full EMV solution with end-to-end encryption supporting all major credit cards
- Straightforward cost
- One clear fee
- Pay as you go
- No fixed fees

- Merchant acquiring
- Risk management and monitoring
- Card acceptance
- Alternative payment methods
- Payment processing (gateway)
- Reconciliation
- Payouts and bank fund deposits
- Chargebacks and disputes management
- 24/7 Support

## Why Oracle?

One solution.
One contract.
One fee.
One Support line.
One signle provider.




## Transparency and Flexibility in Pricing

The Oracle Hospitality Payment Cloud Service fee structure is a flat rate pricing structure under a pay-as-you-go model. We have a “no-minimum” term, with easy onboarding and enrollment that you can cancel anytime.

## Fraud Detection and Rsk Management

Oracle Hospitality Payment Cloud Service uses machine learning and a rules-driven approach to detect fraud. The solution generates a customer profile based on payment behaviors and assigns a score to each transaction. The system flags suspicious transactions and behaviors for further investigation. The advanced learning fraud detection engine minimizes declines in legitimate transactions from loyal customers.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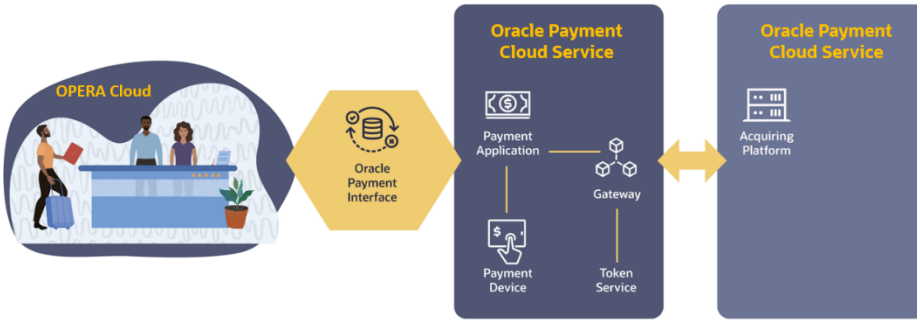
## The Oracle Hospitality Payment Cloud Service supports integration to OPERA Cloud via th Oracle Payment Interface (OPI), which includes the following benefits:

- Faster transaction times with single point of entry
- Enhanced payment data security
- Easier reconciliation and accounting processes
- Lower administrative costs
- Improved operations for better customer service
- Focus on digital payments
- Contactless payments
- Value-added services, such as dynamic currency conversion, tipping, charity donation, and more




## Oracle Payment Interface – Payment Scenarios

Supports a variety of transaction types allowing hotels, resorts, and casinos to manage guest payments securely.

- **Tokenization of card data**: Card data is processed via a secure payment application or payment device, and a token is returned to the property management system in place of card data.
- **Pre-authorizations**: Upon arrival, hotels will take a pre-authorization for a set amount, issuing a temporary hold of funds on the credit card. The PMS support functionality sets up a number of automated rules to calculate the pre-authorization (e.g. Rate Amount * Number of Night Stay). Automated rules avoid having OPERA users manually calculate the pre-authorization amount.
- **Top up authorizations**: During a guest stay, hotel may want to run a credit check on guests to ensure the pre-authorized amount is enough to settle the bill at checkout. If the original authorization amount is insufficient, hotels can process an additional authorization on th guest credit card. A top up authorization can be processed manually or be automated in OPERA Cloud.
- **Authorization release**: An automated, electronic authorization release can be sent on checkout for any unused pre-authoriation amount that may be held on the guest card.
- **Sale transactions**: OPERA Cloud PMS supports a sale completion and straight sale payment. A sale completion allows finalization of a payment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for a pre-authorized amount, while a sale payment can process a flat amount without pre-authorization.

- **Refunds and voids**: Oracle Payment Interface supports both.

## Payment Terminals

Customers using Oracle Hospitality Payment Cloud Service will have the choice of three Verifone terminals.

Verifone P400Plus countertop payment terminal with a 3.5-inch touchscreen

Verifone V400m mobile payment terminal with a 3.5-inch touchscreen.

Verifone e285 mobile payment terminal with a 2.8-inch touchscreen

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**Connect with us**

For more information about Oracle Hospitality Payment Cloud Service and its related products, visit oracle.com/hospitality or call +1.800.ORACLE1 to speal to an Oracle representative.

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