



Oracle Retail Payment Cloud Service

Service Descriptions and Metrics



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TABLE OF CONTENTS

METRIC DEFINITIONS	3
GLOSSARY	4
SERVICE DESCRIPTIONS	5
Oracle Retail Payment Cloud Service	5

METRIC DEFINITIONS

Chargeback is defined as an occurrence when Your customer disputes the validity of a Processed Payment, without regard to the ultimate resolution or disposition of such dispute. Chargeback pricing is expressed as a fixed fee in the applicable currency and is applied for each Chargeback.

Processed Payment is a Payment to which a percentage rate fee, in the applicable currency, is applied for processing such Payment.

Processed Payment Amount is defined as the total amount of a Processed Payment, in the applicable currency, to which a percentage rate fee is applied.

GLOSSARY

Card Present means that the applicable payment card is physically presented for payment in the presence of the merchant at the point of sale.

Card Not Present means that the applicable payment card is not physically presented for payment at the point of sale and the applicable payment card information is manually entered for processing directly into the payment terminal or on a website or mobile app.

End-to-End Encryption (E2EE) is defined as a general security framework in which payment card information is encrypted from the point it is:

- (i) entered into a payment device when a payment card is presented to You, as a merchant, for payment for Your goods and/or services, or
- (ii) entered into a secure online payment platform or mobile app by Your customers to purchase Your goods and/or services virtually

and the payment card information remains encrypted until it is decrypted by a payment gateway, payment processor, or acquiring bank.

E2EE is the default encryption method used by the Oracle Payment Cloud Service.

Payment is defined as an authorization request by Your customer for a payment from Your Customer to You and submitted by You for processing using the Oracle Retail Payment Cloud Service from any payment account including, without limitation, a credit card, debit card, gift card, or bank account.

PIN Transaction Security (PTS) is defined as the suite of security standards published by the PCI Security Standards Council (PCI SSC) that specifies the technical and physical safeguards required for any device that captures, processes, or transmits payment card information and personal identification numbers (PINs), for example, point-of-interaction (POI) terminals, PIN pads, ATMs, etc. A “PTS-approved” payment device has been independently assessed and confirmed to meet the PCI SSC requirements for protection against tampering, compromise, and unauthorized physical or logical changes.

Point-to-Point Encryption (P2PE) is a form of encryption that complies with the PCI Security Standards Council (PCI SSC) security framework in which payment card information is encrypted from the moment it is entered into a payment device, which has been validated by the PCI SSC, and remains encrypted until it is decrypted by a PCI-validated P2PE solution provider, payment processor, or acquiring bank.

P2PE is designed for processing card-present payment transactions only and is not applicable for card-not-present transactions (e.g.: web and mobile payments). A PCI-validated payment device is required. Use of P2PE with the Oracle Payment Cloud Service is optional, and the applicable requirements and fees are set forth below.

SERVICE DESCRIPTIONS

Oracle Retail Payment Cloud Service

During the Services Period of Your order, You may use the Oracle Retail Payment Cloud Service included on your rate card in accordance with this Service Descriptions and Metrics document, subject to the terms or Your order.

CLOUD SERVICE	PART #	METRIC
Oracle Retail Payment Cloud Service, United States	B96171	Currency Unit
Oracle Retail Payment Cloud Service, Card Present Rate (% applied to Processed Payment Amount)	B96172	Processed Payment Amount
Oracle Retail Payment Cloud Service, Card Present Transaction Fee	B96173	Processed Payment
Oracle Retail Payment Cloud Service, Card Not Present Rate (% applied to Processed Payment Amount)	B96180	Processed Payment Amount
Oracle Retail Payment Cloud Service, Card Not Present Transaction Fee	B96174	Processed Payment
Oracle Retail Payment Cloud Service, American Express Card Present Rate (% applied to Processed Payment Amount)	B96176	Processed Payment Amount
Oracle Retail Payment Cloud Service, American Express Card Present Transaction Fee	B96177	Processed Payment
Oracle Retail Payment Cloud Service, Chargeback Fee	B96175	Chargeback
Oracle Retail Payment Cloud Service, Card Present P2PE Rate (% applied to Processed Payment amount)	B112501	Processed Payment Amount
Oracle Retail Payment Cloud Service, Card Present P2PE Transaction Fee	B112502	Processed Payment
Oracle Retail Payment Cloud Service, American Express Card Present P2PE Rate (% applied to Processed Payment Amount)	B112503	Processed Payment Amount

CLOUD SERVICE	PART #	METRIC
Oracle Retail Payment Cloud Service, American Express Card Present P2PE Transaction Fee	B112504	Processed Payment
Oracle Retail Payment Cloud Service, American Express Card Not Present Rate (% applied to Processed Payment Amount)	B112505	Processed Payment Amount
Oracle Retail Payment Cloud Service, American Express Card Not Present Transaction Fee	B112506	Processed Payment

Included Modules and Features

Users of the Oracle Retail Payment Cloud Service parts referenced in the table above (excluding the P2PE parts: B112501, B112502, B112503, B112504) have access to the following modules and features as a standard:

- End-to-End Encryption
- Oracle Retail Payment Cloud Service

Point-to-Point Encryption

Users of the Oracle Retail Payment Cloud Service P2PE parts: B112501, B112502, B112503, B112504 have access to all of the modules and features listed above except that End-to-End Encryption is replaced with Point-to-Point Encryption of cardholder account and track data, in accordance with PTS standards, provided that the Oracle Retail Payment Cloud Service is used with Oracle-approved PCI-validated payment devices listed under the Hardware Prerequisites for Card Present skus below, which must be purchased from Oracle separately.

Provisioning of P2PE is subject to the terms of Your order.

Oracle Cloud Service Prerequisites

If You choose to use any of the Oracle Retail Payment Cloud Service Card Present Rate parts listed in the table above, then You are required to purchase and continuously maintain at least one of the following base services:

- Oracle Retail Xstore Point of Service
- Oracle Retail EFT Link

The Payment Terms and Frequency for the Oracle Cloud Service prerequisites listed above do not apply to the Oracle Retail Payment Cloud Service. The Payment Terms and Funding for the Oracle Retail Payment Cloud Service are addressed in Your order for the Oracle Retail Payment Cloud Service.

Hardware Prerequisites

If You choose to use the Oracle Retail Payment Cloud Service Card Present parts listed in the table above, You are also required to purchase from Oracle one or more of the following hardware devices configured for use with the Oracle Retail Payment Cloud Service for payment processing:

- Verifone P630 countertop payment terminal

- Castles S1F2 mobile POS and payment terminal
- Adyen AMS1 mobile payment terminal
- Adyen SFO1 countertop payment terminal (not eligible to be purchased with Oracle Retail Payment Cloud Service P2PE offerings.)
- Verifone M450 countertop payment terminal
- Verifone P400Plus countertop payment terminal¹
- Verifone e285 mobile payment terminal^{Error! Bookmark not defined.}
- Verifone V400M mobile payment terminal^{Error! Bookmark not defined.}

Price List

Subject to the terms and conditions set forth in Your order, You will be charged for each payment processed using the Oracle Retail Payment Cloud Service and for each Chargeback incurred based upon Oracle's then current price list for the Oracle Retail Payment Cloud Service, which can be found at <https://www-sites.oracle.com/industries/payg-services-price-list/>.

OPTIONAL FUNCTIONALITY

Oracle Payments Checkout

Users of the Oracle Retail Card Not Present parts listed in the table above: B96180, B96174, B112505 and B112506 have access to the following:

- Oracle Payments Checkout

If you choose to use the Oracle Payments Checkout functionality for the Card Not Present parts listed in the table above, then You must also be in substantive adherence with the concepts set forth in the *Oracle Payments Checkout Security Guide* and the *Oracle Payments Checkout Integration Guide* here: <https://docs.oracle.com/en/industries/oracle-payment-cloud/latest/index.html>, including any updates or modifications, for all payment transactions submitted for processing using Oracle Cloud Services and the Adyen Payment Processing Services. The updates and modifications will be located here: https://docs.oracle.com/en/industries/oracle-payment-cloud/latest/opacw/c_new.html.

Adyen Giving Service

The Processor offers a service, Adyen Giving, that allows You to give Your customers the option to donate to a charity at the point of checkout. In the event You choose to enable the Adyen Giving service, then You acknowledge and agree that (i) You are agreeing to the terms and conditions for the Adyen Giving service in the Additional Services Terms, located here: <https://www.adyen.com/legal/additional-services-terms>, directly with Adyen as the Processor, and (ii) no agreement is created between You and Oracle related to the Adyen Giving service itself. Oracle will help facilitate the enablement of the Adyen Giving service, upon request, and Oracle's processing rates are not applicable to the donation portion of the payments processed.

Disaster Recovery and Target Service Availability

¹ Some hardware devices may no longer be ordered for use with the Oracle Payment Cloud Service. Please check with your Oracle Sales Representative regarding the last available date(s) to place orders and applicable discontinuation date(s). A current list of approved devices may also be found in the Program Documentation [here](#).

As described in the Oracle Industries Cloud Services Pillar Document, this Oracle Cloud Service has the following Recovery Time Objective, Recovery Point Objective and Target Service Availability Level for the Production Environment:

RECOVERY TIME OBJECTIVE	RECOVERY POINT OBJECTIVE	TARGET SERVICE AVAILABILITY
24 hours	15 minutes	99.5%

The RTO, RPO, and Target Service Availability Level do not apply to the Non-Production Environment(s). The Target Service Availability Level does not apply in the event of a major disaster, as declared by Oracle, that leads to loss of a data center and corresponding service unavailability, or a national or global emergency or during Unplanned Downtime. The Recovery Time and Recovery Point Objectives do not apply to customizations or third party software.

Oracle Cloud Policies and Pillar Documentation

Your order for this Oracle Retail Payment Cloud Service is subject to the *Oracle Cloud Hosting and Delivery Policies and Oracle Industries Cloud Services Pillar Document*, which may be viewed at www.oracle.com/contracts/cloud-services/.

Oracle Payment Cloud Service Configuration and Reporting

You may find additional information about getting started with and using the Oracle Retail Payment Cloud Service, including but not limited to Users, Payment Terminals, Payment Processing, Chargebacks, Refunds, Reporting, and Troubleshooting, here: https://docs.oracle.com/en/industries/oracle-payment-cloud/latest/opcsc/c_preface.html.

ADDITIONAL TERMS

Retired Services

Oracle, in its sole discretion, may make certain Oracle Cloud Services, listed on the rate card included in Your order and/or as seen in the Oracle Cloud Portal, unavailable for new instance deployments (End of Life) during the term of Your order. Such Cloud Services will be listed under the section “Retired Parts” below, if applicable. During the Services Period of Your order, You may continue to use Retired Parts scheduled for End of Life prior to the announced retirement date (including after a renewal order, where applicable) unless Oracle in its sole discretion provides You with a written notification of an official End Of Life for such Cloud Service(s) during the term of Your order. If Oracle provides a written notification of End Of Life of a Cloud Service during the term of Your order, then You may be required to transition to a successor Oracle Cloud Service, if Oracle makes a successor Cloud Service available.

The Retired Parts section of this Service Descriptions and Metrics document shall take precedence over any term to the contrary in the Agreement referenced in Your order related to the use of the Oracle Cloud Services, and the Oracle Cloud Hosting & Delivery Policies or other policies related to End of Life.

Retired Parts

None.