



Oracle Restaurants

Oracle Restaurants Payment Cloud Service

Service Descriptions and Metrics



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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 flat fee that is applied to each Payment submitted for processing, in the applicable currency.

Processed Payment Amount is a percentage rate fee that is applied to the total amount of each Payment, in the applicable currency.

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 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 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 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 Restaurants Payment Cloud Service

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

CLOUD SERVICE	PART #	METRIC
Oracle Restaurants Payment Cloud Service	B92879	Currency Unit
Oracle Restaurants Payment Cloud Service, Card Present Rate (% applied to Processed Payment Amount)	B92880	Processed Payment Amount
Oracle Restaurants Payment Cloud Service, Card Present Transaction Fee	B92881	Processed Payment
Oracle Restaurants Payment Cloud Service, Card Present P2PE Rate (% applied to Processed Payment Amount)	B111115	Processed Payment Amount
Oracle Restaurants Payment Cloud Service, Card Present P2PE Transaction Fee	B111116	Processed Payment
Oracle Restaurants Payment Cloud Service, Card Not Present Rate (% applied to Processed Payment Amount)	B92882	Processed Payment Amount
Oracle Restaurants Payment Cloud Service, Card Not Present Transaction Fee	B92883	Processed Payment
Oracle Restaurants Payment Cloud Service, American Express Card Present Rate (% applied to Processed Payment Amount)	B96191	Processed Payment Amount
Oracle Restaurants Payment Cloud Service, American Express Card Present Transaction Fee	B96192	Processed Payment
Oracle Restaurants Payment Cloud Service, American Express Card Present P2PE Rate (% applied to Processed Payment Amount)	B111117	Processed Payment Amount
Oracle Restaurants Payment Cloud Service, American Express Card Present P2PE Transaction Fee	B111118	Processed Payment

CLOUD SERVICE	PART #	METRIC
Oracle Restaurants Payment Cloud Service, American Express Card Not Present Rate (% applied to Processed Payment Amount)	B96193	Processed Payment Amount
Oracle Restaurants Payment Cloud Service, American Express Card Not Present Transaction Fee	B96194	Processed Payment
Oracle Restaurants Payment Cloud Service, Chargeback	B92884	Chargeback
Oracle Restaurants Payment Cloud Service, Interac Card Present Transaction Fee, Canada - Processed Payment	*B111506	Processed Payment
Oracle Restaurants Payment Cloud Service, Interac Card Not Present Rate (% applied to Processed Payment Amount), Canada - Processed Payment Amount	*B111507	Processed Payment Amount
Oracle Restaurants Payment Cloud Service, Interac Card Not Present Transaction Fee, Canada - Processed Payment	*B111508	Processed Payment
Oracle Restaurants Payment Cloud Service, Interac Card Present P2PE Transaction Fee, Canada - Processed Payment	*B111549	Processed Payment

*Parts are only available for Canadian orders

Included Modules and Features

Users of the Oracle Restaurants Payment Cloud Service parts listed in the table above (excluding the P2PE parts: B11115, B11116, B11117, B11118 and B11549) have access to the following modules and features as a standard:

- Oracle Restaurants Payment Cloud Service
- Reporting related to Your usage of and amounts owed for the Oracle Restaurants Payment Cloud Service
- End-to-End Encryption
- Oracle Symphony Cloud Service, Single-Tenant Edition, for Android restricted to enabling Pay at Table functionality
- Oracle Symphony Cloud Service, for Android restricted to enabling Pay at Table functionality
- Oracle Symphony Reporting and Analytics Payment Portal

Point-to-Point Encryption

Users of the Oracle Restaurants Payment Cloud Service P2PE parts: B11115, B11116, B11117, B11118 and B11549 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 Restaurants Payment Cloud Service is used with Oracle-

approved PCI-validated payment devices, which must be purchased from Oracle separately. Provisioning of P2PE is subject to the terms of your order.

Oracle Payment Cloud Service Pre-requisites

If You choose to use any of the following Oracle Restaurants Payment Cloud Service Card Present parts listed in the table above: B92880, B92881, B11115, B11116, B96191, B96192, B11117, B11118, B111506, and B111549), then You are required to purchase and continuously maintain at least one of the following base services:

- Oracle Symphony Cloud Service, Single-Tenant Edition
- Oracle Symphony Cloud Service, Enterprise Edition
- Oracle Symphony Cloud Service, Plus Edition
- Oracle Symphony Cloud Service, Single-Tenant Edition, for Android
- Oracle Symphony Cloud Service, for Android
- Oracle Symphony, Single -Tenant Edition, Metered Service
- Oracle Symphony, Plus Edition, Metered Service
- Oracle Hospitality Symphony Premium Cloud Service
- Oracle Hospitality Symphony Standard Cloud Service

Hardware Pre-Requisites

If You choose to use the Oracle Restaurants Payment Cloud Service Card Present Rate parts listed in the table above: B92880, B92881, B11115, B11116, B96191, B96192, B11117, B11118, B111506, and B111549, then You are also required to purchase from Oracle at least one of the following payment devices:

- Verifone P630 countertop payment terminal
- Castles S1F2 mobile POS and payment terminal
 - (not eligible to be purchased with Oracle Restaurants Payment Cloud Service P2PE offerings.)
- Adyen AMS 1 mobile payment terminal
- Verifone P400Plus countertop payment terminal*
- Verifone e285 mobile payment terminal*
- Verifone V400m mobile payment terminal*

*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).

Price List

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

OPTIONAL FUNCTIONALITY

Oracle Checkout

- Users of the Oracle Restaurants Card Not Present parts listed in the table above: B92882, B92883, B96193, B96194, B111507 and B111508 have access to the following:
- Oracle Payments Checkout

If you choose to use the Oracle 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.

Electronic Benefits Transfer (EBT)

Certain assistance programs distribute benefits through Electronic Benefits Transfer (EBT). An EBT card functions like a debit card, with benefits loaded monthly and used at checkout to pay for eligible purchases. EBT cards may be issued by a state, Indian Tribal Organization, U.S. territory, or the District of Columbia.

Eligibility to Accept EBT Payments. Where available and at Your option, You may request to accept Supplemental Nutrition Assistance Program (SNAP) EBT payments for eligible card present purchases of Your products and services. To be eligible to accept EBT Payments You must:

- a. be located in a state that offers a Restaurant Meals Program (RMP);
- b. be authorized by the applicable state to participate in the RMP and have a valid, signed agreement or memorandum of understanding, as applicable, with the state;
- c. be authorized by the U.S. Department of Agriculture's Food and Nutrition Administration (FNA) to accept EBT payments;
- d. obtain and continuously maintain a valid FNA authorization number;
- e. if You participate in the Restaurant Meals Program (RMP), be authorized by the applicable state, county, Indian Tribal Organization, U.S. territory, or the District of Columbia and have a valid, signed RMP agreement or memorandum of understanding, as applicable.

Ongoing Requirements. If EBT transactions are enabled for any of Your location(s), then, for the duration of the enablement, You agree to:

- a. comply with the terms and conditions applicable to EBT payments set forth in the Adyen for Platforms Terms and Conditions (APTC) located here: <https://www.adyen.com/legal/terms-and-conditions-adyen-for-platforms-2022>;
- b. comply with all laws, regulations, and terms of use applicable to EBT transactions, including any applicable third party provider terms and conditions;
- c. accept valid EBT cards issued by all EBT authorities in the United States;
- d. accept EBT cards solely for eligible EBT products and services;

- e. promptly notify Oracle of any actual or anticipated change to Your eligibility or authorization to accept EBT payments or participate in the RMP; and
- f. upon request, provide Oracle with information reasonably necessary to verify Your continued eligibility and compliance with this section.

In addition to any suspension or termination rights under the applicable agreement and order for the Oracle Payment Cloud Service, Oracle may suspend or terminate Your ability to accept EBT payments if You fail to comply this section or if the EBT functionality is no longer generally available for the Oracle Payment Cloud Service.

For clarification, this optional functionality does not apply to EBT cash assistance programs.

Disaster Recovery and Target Service Availability

As described in the Oracle Global Business Unit Cloud Services Pillar Document, the Oracle Restaurant Payment Cloud Service has the following Recovery Time Objective, Recovery Point Objective and Target Service Availability Level for the Production Environment:

Recovery Time Objective (RTO)	Recovery Point Objective (RPO)	Target Service Availability
24 hours	15 minutes	99.5%

The RTO, RPO, and Target Service Availability Level do not apply to 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 Restaurants Payment Cloud Service is subject to the *Oracle Cloud Hosting and Delivery Policies and Global Business Unit 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 Restaurants Payment Cloud Service, including but not limited to Users, Payment Terminals, Payment Processing, Chargebacks, Refunds, Unreferenced Refunds, Reporting, and Troubleshooting, here: https://docs.oracle.com/en/industries/oracle-payment-cloud/latest/opcsc/c_preface.html.

ADDITIONAL TERMS

End of Life 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 “End of Life Parts” below, if applicable. During the Services Period of Your order, You may continue to use the Parts scheduled for End of Life unless Oracle 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 “End of Life 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.

End of Life Parts

None.