

# Oracle Payment Interface

Managing payment data has long posed significant security and operational challenges for hospitality businesses. Manual entry, siloed systems, and outdated integrations increase the risk of errors, compliance issues, and inconsistent guest experiences. The Oracle Payment Interface (OPI) addresses these pain points with a secure, centralized, and scalable solution for integrated payment processing. Backed by tokenization, a single integration specification, and validation across a global network of partners, OPI empowers hoteliers to embrace modern payment innovations while reducing operational complexity and PCI scope.

## Streamlined payments across Oracle Hospitality

OPI provides a single integration point for industry-standard payment acceptance, designed in collaboration with leading payment service providers. It connects Oracle Hospitality solutions, including OPERA, Suite8, Shipboard Property Management, and Symphony, with certified payment partners through one unified specification. This eliminates the need for product-specific custom development and ensures consistency across property systems. Validated through Oracle's integration testing process, OPI ensures long-term compatibility with the latest Oracle software releases, enabling hoteliers to future-proof their payment strategy while maintaining partner choice and global support.

## Distinctive benefits for hoteliers, partners, and guests

- **Unified integration across Oracle platforms:** A single specification connects Oracle Hospitality, Retail, and Food & Beverage systems, eliminating custom development and ensuring consistent performance.
- **Enhanced security and compliance:** Tokenized card data reduces PCI scope while improving transaction accuracy and safeguarding sensitive information.
- **Seamless guest experience:** Enables fast, secure, and consistent payment interactions, from mobile check-in to on-site purchases, while supporting value-added services like dynamic currency conversion, tipping, and charity donations.
- **Future-ready flexibility:** Supports a wide range of emerging transaction types, including pay-by-link, eCommerce, and digital wallets.
- **Validated partner ecosystem:** Integrations are tested and validated by Oracle's Professional Services. Oracle defines the core transaction requirements essential for hoteliers to support their business and guests. Additional functionality may vary by partner; customers should consult their provider to confirm specific capabilities.
- Visit the [Oracle Marketplace](#) to find partners validated for your specific product.

### Supported systems



OPERA Cloud, OPERA 5  
Property Management



Suite8 Property  
Management



Shipboard Property  
Management



Symphony Point of Sale



Oracle Retail Xstore

## Transaction management for hospitality (Pay at Reception/Cruise)

Oracle offers two Oracle Payment Interface (OPI) solutions tailored to the hospitality industry, depending on the property management system (PMS) in use. Each solution supports different transaction types, and compatibility with payment partners may vary based on the deployment model. Detailed specifications for both options are available at [docs.oracle.com](https://docs.oracle.com).

Solution	Infrastructure	Supported Property Management Version(s)	Benefits
Oracle Payment Interface <b>(on-premise)</b>	Local server	OPERA 5, OPERA Cloud, Suite 8, and Shipboard Property Management systems	<ul style="list-style-type: none"> <li>Suitable for properties with strict on-site compliance or their preferred payment service provider is not validated for OPI Cloud</li> </ul>
Oracle Payment Interface Cloud Service <b>(OPI Cloud)</b>	Oracle Cloud Infrastructure	OPERA Cloud Property Management	<ul style="list-style-type: none"> <li>Reduced IT footprint as no local server is required</li> <li>Automatic upgrades and scalability</li> <li>Supports modern cloud-to-cloud transactions</li> <li>Enables adoption of emerging technology like OPERA Cloud Distribution, payment APIs via Oracle Hospitality Integration Platform, pre-paid cards, and digital payment transactions</li> </ul>

### Supported transactions for Oracle Payment Interface (on-premise)

#### Eliminate card data storage risks

- **Tokenization for enhanced security:** Sensitive card data is replaced with a secure token, ensuring compliance and reducing fraud risks, as no actual credit card numbers are stored in the system. This minimizes liability and enhances guest trust.

#### Prevent payment failures at checkout

- **Intelligent pre-authorizations:** Securely hold funds before or upon check-in, automatically calculating the required amount based on custom hotel-defined rules, length of stay, and guest reservation details. This reduces manual calculations and ensures accurate fund holds.
- **Adaptive top-up authorizations:** Prevent payment disruptions by automatically or manually increasing pre-authorized amounts when guest charges exceed the initial hold, ensuring a seamless checkout process without declined transactions.
- **Automated authorization release:** Preventing unnecessary card holds, electronic authorization release can be sent when the pre-authorized card on file is changed or if no charges are settled to the card at checkout.

#### Deliver flexible and guest-friendly payments

- **Seamless sale transactions:** Efficiently process payments, whether taking an initial deposit, finalizing a pre-authorized amount or charging an amount beyond the initial hold, providing flexibility for different billing scenarios.
- **Effortless refunds & voids:** Handle payment adjustments with ease, whether processing a refund for a cancelled stay or voiding a transaction, reducing administrative burden, and improving guest service.
- **Dynamic currency conversion:** Offer guests the ability to pay in their preferred currency for an enhanced payment experience.

## Supported transactions for Oracle Payment Interface Cloud (OPI Cloud)

### All the benefits without the hassle

- Customers gain access to the same supported transaction types available for on-premise deployments, plus even more.

### Digital payment tools to enhance the guest journey

- **Pay-by-link:** When a guest makes a reservation, OPERA Cloud can generate and send a Pay-By-Link URL to request payment for the required reservation deposit. This provides guests with a secure and convenient way to pay online.
- **E-Commerce transaction support:** Leverage available E-Commerce APIs to securely accept card-not-present payments. Use credit card tokenization for subsequent transactions within OPERA Cloud, ensuring secure and seamless processing.
- **3DS2 transactions with strong customer authentication (SCA):** Support for 3DS2 and SCA compliance, enabling secure transactions for hotels in regions like the UK and EU where SCA is mandated. A set of customizable validation options can be enabled or disabled based on your needs.

### Pre-paid/stored value card transactions

Properties can use the same payment service provider for credit card financial transactions and pre-paid cards, or work with a separate validated partner for pre-paid card transactions only.

- **Activate/issue:** This option allows you to activate/issue the card and add a value to the card.
- **Reloading/top-up:** This option allows you to add funds to the prepaid card.
- **Redeem:** You can enter a redemption amount equal to or lower than the card balance, not exceeding folio balance.
- **Balance inquiry:** You can inquire for the balance of a prepaid card from the vendor.
- **Bulk activation/issuing:** This option allows you to activate or issue multiple cards and add a value to each.
- **Bulk redemption:** This option allows you to redeem multiple cards with amounts and balances at a time.

# Complete transaction management for restaurants

Efficiently and securely manage payments across food & beverage outlets, with a range of advanced transaction capabilities with Oracle Payment Interface.

## Simphony (Pay at Counter)

Supports high-transaction volumes and offline transactions for restaurant operators.

- **Bar tabs:** Pre-authorizes a guest's card for a designated amount.
- **Incremental authorizations:** Increases the authorized amount if the original pre-authorization is insufficient.
- **Manual authorizations:** Allows entry of a phone-obtained authorization code to hold funds on a guest's card.
- **Refunds and voids:** Supported by both Oracle Payment Interface (OPI) and Simphony Payment Interface (SPI).
- **Gift card support:** Includes activation, issuance, redemption, voiding, reloading, cash out, and close out.
- **Balance inquiry:** Retrieves the remaining balance for pre-paid, debit, gift, or stored-value cards.

## Simphony (Pay at Table)

- **Retrieve checks:** Access open checks from the POS directly through the payment device.
- **Pay and close checks:** Settle and close checks from the payment device for faster service.
- **Add gratuities:** Enter tip amounts on the device as part of the payment flow.
- **Wireless payment device:** Supports portable PEDs with integrated printers for tableside or remote payments.
- **Refunds and voids:** Process both directly through the payment device.
- **Gift card support:** Activate, redeem, reload, and close gift cards.
- **Balance inquiry:** Retrieve remaining balance on gift, debit, or stored-value cards.

### Related products

- Oracle Hospitality Payment Cloud Service
- OPERA Cloud Property Management System
- Simphony Point of Sale

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