



How to make payments less painful: Transparent pricing and cost certainty

The days of walking into a restaurant and having to decide between cash and card are mostly gone. Across all industries, consumers expect 24/7 availability and support across any number of digital or mobile channels.

The guest experience from the moment they engage your brand to their meal satiation has become almost as important as the food itself. Your front-of-house staff bears the brunt of the ever-increasing demand for seamless, omnichannel transactions, and at the center of all these shifting expectations is your payment and checkout process.

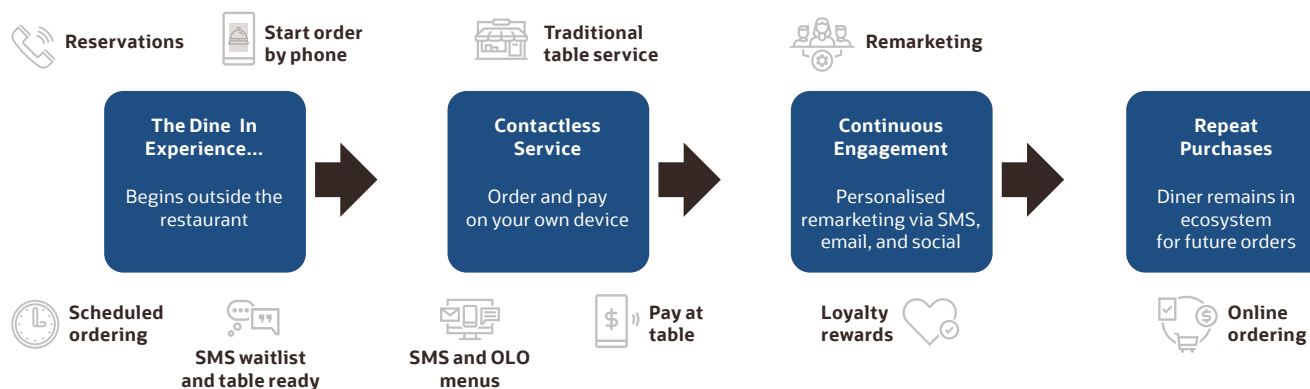
The importance of a seamless checkout process

There's no greater point of frustration for both your customers and staff than an unnecessarily complicated or slow payment process. Whether customers are dining-in at your restaurant or trying to place an order online, they expect an efficient checkout process. This gets further complicated when you consider the sheer volume of channels your restaurant needs to cover to keep up. The post-COVID dining experience has evolved beyond on and off-premises channels to include mobile ordering, contactless payment options, third-party delivery, and more.



Our world has gone digital, and restaurants need to adapt their payment methods to these changes. Omnichannel experiences are no longer optional; it's now the differentiator between you and the competition.

Post COVID-19 dining experience



And it doesn't look like the popularity of these digital channels will disappear anytime soon. Technology has put customers in control of their journey for the first time – and the immediacy of new technology has created an offline expectation for restaurant owners. Cultivating stronger customer relationships based on transparency and offering convenient, seamless, and safe experiences requires a thoughtful approach to your customer and their relationship with technology. Customers have become accustomed to multiple payment options and are adopting alternative payments at a steady pace.

New Oracle research indicates that customers rely on contactless payment and mobile technology to feel safe returning to their favorite restaurants:

- **73%** plan to reduce their use of cash at restaurants moving forward.
- **49%** would like to minimize human interaction by reserving tables, ordering, and paying through a mobile device.
- **46%** want to settle the bill on a mobile app without waiting for a server.
- **39%** prefer to order ahead on their device to reduce wait times.
- **37%** would like to track the status of their order through a mobile app.

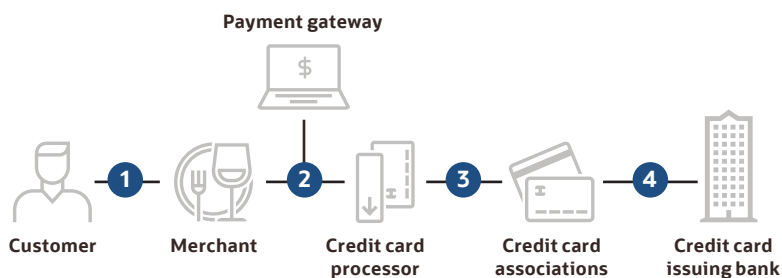
And many expect these same channels and ordering methods to be available to them when they return. With your profits now being split between so many different revenue channels, you'll be relying heavily on your payment processor to keep things running smoothly.

How is Oracle making payments easier?

Most businesses view their payment processor as a small piece of their larger tech stack; when in reality your choice of payment provider can make or break your customer experience. Not only can the wrong choice of payment provider result in slower service, poor technical support, and technology issues; you may end up paying more than you anticipated thanks to complicated contracts and hidden fees.

Oracle MICROS Payment Cloud Service handles all your payment processing, hardware, and reporting with a single line of support. Partnering with Oracle for payments eliminates the need for third-party service providers typically used to manage payments. Oracle streamlines payments by acting as both the payment gateway and payment processor. Here's a look at what you get when you partner with Oracle for payments:

Traditional credit card transaction flow



Transparent pricing and cost certainty

Some payment providers claim to offer transparent pricing custom-built to fit your needs. What those providers won't warn you about are the hidden fees, upcharges, and questionable pricing models you'll end up paying for later. **Oracle is removing the guesswork from payments by offering a fixed percentage fee + per transaction fee, with no monthly payments for the service.** Oracle customers can add payments to your current Symphony subscription today and access our new simplified, end-to-end payments solution all under a single contract. Our competitive fixed-rate pricing means you never have to worry about how much you're really paying per swipe.

Card Not Present transactions occur when an order is placed when neither the cardholder nor the card is present at your establishment. This can include transactions like mobile ordering and orders placed over the phone. Card Present transactions occur when a customer physically swipes, taps, swipes, or scans their card at the time of purchase. Generally, interchange fees are higher for Card Not Present transactions because the risk of fraud or chargebacks is greater than other payment methods.

Oracle is removing the guesswork from payments by offering a fixed percentage fee + per transaction fee, with no monthly payments for the service.



Payment methods accepted:

- MasterCard
- Visa
- American Express
- Discover
- UnionPay
- UCB
- Diners Club International
- Apple Pay
- Samsung Pay
- Google Pay

No long-term contracts or cancellation fees

Unlike some other payment providers, you don't have to sign multi-year contracts to lock in your rate. Oracle Payments is available in a flexible pay-as-you-go model that allows customers to try at no risk. And while other payment processing providers slap merchants with fees for canceling their contract, you can pause, stop, or cancel your Oracle Payment Cloud Service at any time without incurring a single penalty or cancellation fee.

Fast and secure checkout experience

Oracle MICROS Payment Cloud Service supports all major credit card providers and digital payment methods. Our payment acceptance devices fit all of your card present sales channels including counter-top, mobile pay, and tablet. You will also get peace of mind knowing our devices are enabled with EMV technology which shifts liability for fraud and chargebacks away from your business. As an added layer of security, Oracle MICROS Payment Cloud Service is a PCI and DSS-compliant solution that ensures sensitive credit card data is encrypted end to end. Oracle MICROS Payment Cloud Service acts as a single source for a card transaction all the way from initiation to payout and chargebacks.

Simplified set-up and usage with 24/7/365 support

Integrating your Symphony subscription with Oracle MICROS Payment Cloud Service ensures your new payment processing solution will be configured accurately the first time. Our simplified plug-and-play set-up helps reduce lengthy install times to get your payment terminals online quickly. Once your new system is installed, Reporting & Analytics become your single source for transaction and settlement details which streamlines the reconciliation process. Our world-class support team is available to assist you 24/7/365. All customer inquiries are resolved through a single line of support available to you via chat, phone, and email.

Restaurant devices that fit your business

We've eliminated what is typically a large upfront capital expense with our One for One initiative. For each Symphony POS subscription, customers can replace their existing workstation or tablet with Oracle MICROS hardware for one dollar. This includes a one-year warranty or optional premier support for 15% or parts exchange for 12% of the net hardware selling price per year. Our purpose-built hardware comes ready to work with cash drawers, EMV credit card readers, receipt printers, barcode scanners, and other payment accessories from a wide variety of third-party vendors. Our \$1 for \$1 hardware offer gives you the ability to expand Symphony's reach across your restaurant properties without a significant upfront hardware investment.

Oracle will be the first line of support for all customer inquiries including:

- POS
- Payment processing
- Payouts
- Hardware
- Chargeback & dispute resolution
- Transaction & payment reconciliation



End-to-end payment processing that works offline

Spotty internet service or even a power outage can take even the most sophisticated payment processor offline – costing your restaurant revenue. Oracle payments run on Symphony, which has been architected around independent services that take care of coordinating local check sharing and services at the property level. This allows all business-critical payment services to continue regardless of the technical issues you're dealing with.

Oracle MICROS Symphony + Payments = Your Restaurant in a Box

Built for the speed of the hospitality environment, Oracle provides the hardware, software, and solutions needed to run your restaurant. Choosing Oracle as your payment processor ensures your entire POS technology stack work together. No more worrying if your hardware accessories from one vendor are compatible with your new POS software from another. The end-to-end restaurant experience starts and ends with Oracle's full-service restaurant POS solutions.



Oracle provides the hardware, software and solutions needed to seamlessly run your restaurant, ensuring your entire POS technology stack work together.

Enable seamless restaurant operations with the Oracle technology stack



Simphony cloud point-of-sale

Simphony cloud point-of-sale is our all-in-one cloud POS platform that helps restaurateurs optimize their online and in-house operations in real-time from any device. Simphony is built on a secure and open API and runs on your choice of Microsoft Windows or Oracle Linux. Not only does Oracle make switching to Oracle MICROS Payment Cloud Services simple; partner integrations powered by our open APIs make it easy for organizations to integrate with the most popular third-party apps. Restaurants can choose from our catalog of pre-validated partner applications in the [Oracle Cloud Marketplace](#) to plug in everything from [online ordering](#) to contactless payment apps and more. When paired with Oracle MICROS Payment Cloud Services restaurants can easily elevate their speed and quality of service in-house and online.

Looking forward with Oracle

Oracle offers fully integrated end-to-end POS solutions from front-of-house, kitchen, back office, and payments. With one source of data and one company to trust, SMBs can manage their businesses from a single easy-to-use, scalable platform. Oracle MICROS Payment Cloud Service is an affordable addition to your Simphony subscription. Our product experts are excited to work with you on switching to Oracle MICROS Payment Cloud Service.



Contact an Oracle product expert to take advantage of our competitive fixed-rate pricing today.

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