



# Oracle Retail 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 Amount** is defined as the total amount of a Processed Payment in the applicable currency to which a percentage rate is applied.

**Processed Payment** is defined as a Payment to which a fixed fee in the applicable currency is applied.

## GLOSSARY

A **Payment** is defined as an authorization request by Your customer for a payment from Your Customer to You and submitted by You to Oracle for processing using the Oracle Retail Payment Cloud Service from any account.

**Card Present** is defined as any Processed Payment whereby the applicable card is presented for payment in the physical presence of the merchant.

**Card Not Present** is defined as any Processed Payment other than one processed on a Card Present basis including, without limitation, a Processed Payment whereby the applicable card is manually entered for processing.

## SERVICE DESCRIPTIONS

### Oracle Retail Payment Cloud Service

| CLOUD SERVICE   | PART # | METRIC                   |
|---|--------|--------------------------|
| Oracle Retail Payment Cloud Service, United States  | B96171 | Each                     |
| 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 Rate (% applied to Processed Payment Amount) | B96176 | Processed Payment Amount |
| Oracle Retail Payment Cloud Service, American Express Card Transaction Fee                              | B96177 | Processed Payment        |
| Oracle Retail Payment Cloud Service, Chargeback Fee   | B96175 | Chargeback               |

### Activation Usage and Billing

During the Services Period of Your order, you may consume the Oracle Retail Payment Cloud Service according to this service description. A monthly statement detailing your actual usage and related charges will be available via the Oracle Retail Payment Cloud Service.

You will be charged for each payment processed through 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.oracle.com/cloud/price-list>.

### Payment Terms and Frequency

During the Services Period, on a daily basis, Oracle shall collect all charges incurred for using the Oracle Retail Payment Cloud Service by automatically deducting such charges from any Processed Payments prior to depositing the net funds into your designated bank account. All fees payable to Oracle are due immediately for each Processed Payment or Chargeback occurrence.

If the Oracle Retail Payment Cloud Service is terminated (e.g., non-renewal, end of life, etc.) and there are insufficient Processed Payments to close out the account balance, you will be billed for the remaining amount.

Users of Oracle Retail Payment Cloud Services referenced in the table above have access to the following modules and features:

- Oracle Retail Payment Cloud Service

The Oracle Retail Payment Cloud Service requires you to purchase and maintain one of the following base services:

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

The following Oracle Retail Payment Cloud Services must be purchased and maintained concurrently:

- Oracle Retail Payment Cloud Service, Card Present Rate (% applied to Processed Payment Amount)
- Oracle Retail Payment Cloud Service, Card Present Transaction Fee
- Oracle Retail Payment Cloud Service, Card Not Present Rate (% applied to Processed Payment Amount)
- Oracle Retail Payment Cloud Service, Card Not Present Transaction Fee
- Oracle Retail Payment Cloud Service, American Express Card Present Rate (% applied to Processed Payment Amount)
- Oracle Retail Payment Cloud Service, American Express Card Present Transaction Fee
- Oracle Retail Payment Cloud Service, American Express Card Not Present Rate (% applied to Processed Payment Amount)
- Oracle Retail Payment Cloud Service, American Express Card Not Present Transaction Fee
- Oracle Retail Payment Cloud Service, Chargeback Fee

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 P400Plus countertop payment terminal
- Verifone e285 mobile payment terminal
- Verifone 400M mobile payment terminal
- Castles S1F2 mobile POS and payment terminal

### Disaster Recovery and Target Service Availability

As described in the Oracle Global 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 Global Industries Cloud Services Pillar Document*, which may be viewed at [www.oracle.com/contracts/cloud-services/](http://www.oracle.com/contracts/cloud-services/).