



**ORACLE**

# Oracle Payment Interface

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Storing and processing card data in property management systems have long been a challenge for hoteliers, because they increase security requirements that can be expensive and time consuming. Oracle Payment Interface (OPI) solves those headaches.

It tokenizes all card data for a more secure environment and eliminates double entry of payment details – once on a payment device and again on a property management system (PMS). Integration of a payment solution means a single point of entry for payments, removing any chance of errors.

## **SINGLE PAYMENT INTERFACE**

OPI provides a single interface for industry standard payment acceptance, an innovation achieved in collaboration with leading payment service providers. It opens the door to an ecosystem of payment services and ensures compatibility with the

### **KEY BENEFITS**

- Faster transaction times with single point of entry
- Enhanced payment data security
- Easier reconciliation and accounting processes
- Lower administration costs
- Improved operations for better guest service
- Focus on digital payments
- Other value-added services, such as dynamic currency conversion, tipping, charity donations, and more

latest versions of Oracle products through our testing process, Oracle Validated Integration.

OPI supports any payment method globally. This includes credit cards, debit cards, digital wallets, and gift cards.

## **DISTINCTIVE BENEFITS FOR HOTELIERS/OPERATORS, PARTNERS, AND GUESTS**

### **FOR HOTELIERS/OPERATORS:**

- Faster transaction times with single point of entry
- Enhanced payment data security
- Easier reconciliation and accounting processes
- Lower administration costs
- Improved operations for better customer service
- Focus on digital payments
- Value-added services, such as dynamic currency conversion, tipping, charity donation, and more
- Contactless payments

### **FOR PARTNERS:**

- Enhanced payment data security
- Value added services, such as dynamic currency conversion, tipping, loyalty integration, charity donations, and more.
- Integration to a variety of Oracle solutions, OPERA, Suite 8, Symphony, RES, 9700, Xstore, Shipboard PMS seamless validation process

### **FOR GUESTS:**

- Faster transaction times with single point of entry
- Enhanced payment data security
- Improved operations for better customer service
- Focus on digital payments
- Value added services, such as dynamic currency conversion, tipping, charity donations, and more
- Contactless payments

OPI achieves the benefits mentioned above by delivering integrated payments through our network of Oracle Partners, who provide tokenization, support of all payment types, and other value-added services. OPI's one specification across many Oracle solutions supports Oracle Hospitality, Retail, and Food & Beverage, enhancing overall security. In addition, Oracle Partners can provide choice and flexibility, allowing customers to evolve their operations by adopting the latest advances in financial services.



### **KEY CAPABILITIES**

Accelerates innovation:

- One OPI specification allows partners to support OPI for Oracle solutions including OPERA Cloud, OPERA 5, Suite 8 PMS, Shipboard PMS, Symphony, RES, 9700, E7, and Xstore for Retail.

Enhances security

- Tokenizes card data, significantly reducing the scope of PCI security concerns for all customers

Enables global payments

- Supported in more than 80 countries globally via Oracle Payment Partners

Automates payment services

- Allows customers to automate payment processing with the support of pre-authorization and deposit rules that can be preset for any reservation rate



## PAY AT RECEPTION – OPERA CLOUD, OPERA 5 AND SUITE 8

Supports variety of transaction types allowing hotels, resorts, and casinos to manage guest payments securely.

- **Tokenization of card data:** Card data is processed via a secure payment application or payment device, and a token is returned to the property management system in place of card data.
- **Pre-authorizations:** A temporary hold of funds on credit card. On arrival, hotels will take a pre-authorization for a set amount. Oracle PMS support functionality sets up a number of automated rules to calculate the pre-authorization (e.g., Rate Amount \* Number of Night Stay). Automated rules avoid having cashiers manually calculate the pre-authorization amount.
- **Top up authorizations:** During a guest stay, hotels may want to run a credit check on guests to ensure the pre-authorized amount is enough to settle the bill at checkout. If the original authorization amount is insufficient, hotels can process an additional authorization on the guest credit card. A top up authorization can be processed manually or be automated in Oracle PMS.
- **Authorizations release:** An automated, electronic authorization release can be sent on checkout for any unused pre-authorization that may be held on the guest card.
- **Sale transactions:** Oracle PMS supports a sale completion and straight sale payment. A sale completion allows finalization of a payment for a pre-authorized amount, while a sale payment can process a flat amount without pre-authorization.
- **Dynamic currency conversion:** OPI connects to this feature provided by payment service providers. Dynamic currency conversion (DCC) allows guests to pay for their account in their local currency. DCC is an attractive feature for guests traveling abroad and allows the option to accept a currency conversion rate in real time that will settle the payment to guests' bank accounts in their local currency while still allowing the hotel to be paid in their base currency.
- **Refunds & voids:** OPI supports both.

## PAY AT COUNTER - RES, SIMPHONY, 9700, E7

- Supports high-transaction volumes
- Supports off-line transactions
- Bar tabs: Pre-authorizes a guest card for a certain amount
- Incremental authorizations: Increases the total authorized amount if the previously authorized (pre-authorized) amount is insufficient
- Manual authorizations: Retrieves an authorization code from a phone call, which is then entered in a payment device to hold funds on a guest card
- Refunds & voids: OPI and Symphony Payment Interface (SPI) support both
- Gift-card support: Supports all the following: activate, issue, redeem, void, reload, cash out, and close out
- Balance inquiry: Retrieves the balance amount for a pre-paid card, debit card, gift card, or stored-value card



## PAY AT TABLE - RES, SIMPHONY

- Retrieves checks from POS using a payment device
- Pays and closes checks from a payment device
- Adds gratuities
- Wireless PED with integrated printer
- Refunds & voids
- Gift-card support (e.g., activate, redeem, reload, and close)
- Balance inquiry: Retrieves card balance

## PAY AT CRUISE - SHIPBOARD PMS

- Pre-authorizations: A temporary hold of funds on credit card. At check-in, cruise operators can take a pre-authorization for a set amount. PMS sets up a number of automated rules to calculate the pre-authorization (e.g., Rate Amount \* Number of Night Stay.) Automated rules avoid having cashiers manually calculate the pre-authorization amount.
- Top up authorizations: Cruise operators can run a credit check on guests to ensure the pre-authorized amount is enough to settle the bill at checkout. If the original authorized amount is insufficient, an additional authorization can be processed on the guest credit card.
- Authorizations release: An automated, electronic authorization release can be sent on checkout for any unused pre-authorization that may be held on the guest card.
- Sale transactions: Shipboard PMS supports sale completion and straight sale payment. Sale completion allows finalization of a payment for a pre-authorized amount, while a sale payment can process a flat amount without pre-authorization.
- Dynamic currency conversion: Payment service providers convert transactions to the currency of the payment card's country of issue at the point of sale.
- Refunds & voids: OPI supports both.
- Automated deposit rules and automated authorizations rules
- Offline token support: Supports payments when out at sea and offline. Tokens are updated once back online.



## PAY AT RETAIL - XSTORE

- Processes payment on a payment device and closes out check in XStore
- Refunds & voids: OPI supports both.
- Gift-card support: Supports all the following: activate, issue, redeem, void, reload, cash out and close out
- Balance inquiry: Retrieves card balance
- Installment payments: Allows shopper to accept payment to be paid in installments
- Supports tax-free shopping



## BECOMING AN ORACLE PARTNER

The first step in the integration process is to submit your request online via the [Oracle Partner Network](#). We'd like to learn about your solutions and the Oracle product integration opportunities that you're seeking.

## CONNECT WITH US

For more information about Oracle Payment Interface and its related products, visit [oracle.com/hospitality](https://oracle.com/hospitality) or call +1.800.ORACLE1 to speak to an Oracle representative.

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