NETWORK INTERNATIONAL

N-Genius™ Validated Integration with Oracle Payment Interface 19 – Pay@Reception

Revolutionize the way you manage business and accept payments with N-Genius, Network International's latest omni-channel payment platform.

N-Genius is an integrated solution offering fast, secure, fully tokenized, and encrypted payments. The validated integration between N-Genius and Oracle Payment Interface will transform the way your business processes customer payments—regardless of the payment method they choose to use. Network International's app-based terminal is supported by Android and accepts all major schemes as well as near field communications (NFC) payments, mobile wallets, and QR code payments.

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Oracle Validated Integration provides customers with confidence that a partner's integration with an Oracle on-premises application is functionally sound and performs as designed. This can help customers reduce deployment risk, lower total cost of ownership, and improve the user experience related to the partner's integrated offering.

Company Overview

Network International is the leading enabler of digital commerce across the Middle East and Africa (MEA) region, the world's most underpenetrated payments market. The company is the only pan-regional provider of digital payments solutions at scale with presence across the entire payments value chain. Over the past 20 years, Network International has built long-standing and trusted relationships with leading merchants, financial institutions, and card issuers in the MEA region by providing in-depth industry knowledge, local expertise, ongoing product innovation, and high-quality, reliable service. The company provides payment products and services to more than 65,000 merchant partners and 220 financial institutions across more than 50 countries.

Integration Overview

When a transaction is initiated from the property management system (PMS) workstation via Oracle Payment Interface (OPI), a request is sent to N-Genius middleware. This, in turn, will trigger a request to the associated PIN entry device (PED) for a card to process the transaction. Upon obtaining successful authorization from the scheme, the credit card details are tokenized. These tokenized credit card details are then passed to Oracle Payment Interface.

Integration Details

Oracle Payment Interface (OPI) communicates with the N-Genius middleware over the merchant's local area network (LAN) through a secured HTTPS connection to the on-premises-based Oracle Hospitality OPERA PMS. The PED mapping table is handled by the N-Genius middleware.

The interface enables the following:

- Pre-authorization of transactions when guests check in.
- Incremental authorizations (top-up) during the stay.
- Pre-authorization release, an automated process if the guest chooses to pay with a different card or payment method.
- Sale or pre-authorization completion transactions with the same card provided at check in.
- Dynamic Currency Conversion (DCC) handled on the PED side. Oracle Hospitality OPERA PMS will always get transaction amounts in local currency and DCC data.
- Purchase and refund transactions.
- Void transactions.
- Automated reversal transactions for which Oracle Payment Interface did not receive a response from N-Genius middleware.
- End-of-day settlement transactions to inform N-Genius when Oracle Hospitality OPERA PMS initiates the end-of-day procedure.
- Get token transactions to tokenize a card captured on the N-Genius PED terminal.
- Get token (bulk) transactions to securely exchange a card number or primary account number (PAN) for a token via the HTTPS secured Token Proxy Service.
- Get PAN (bulk) transactions to securely exchange a token for a card number (PAN) via the HTTPS secured Token Proxy Service (On-request basis).
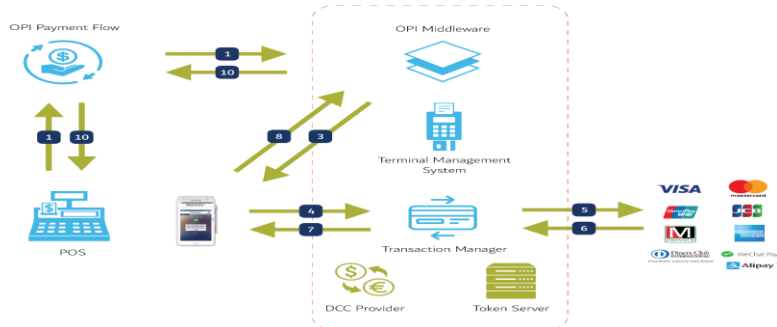

Figure 1. High-level integration architecture

Technical Details

Environment	
Partner Environment	**Oracle Environment**
• N-Genius Version 6	• Oracle Payment Interface 19 • Oracle Hospitality OPERA 5.5

Product ID	
Product ID (FKT)	**Description and Name**
• IFC_OPI_NGENIUS_NETWORKINT	• Oracle Hospitality OPERA EFT Interface for N-Genius by Network International via Oracle Payment Interface

Supported Protocol
• Oracle Payment Interface via HTTPS (TLS 1.2 or higher)

ORACLE

Validated Integration

Oracle Applications