



# Oracle Retail Payment Cloud Service

Retail payments are at a crossroads between challenges to capture customer spending and growing payment innovation. Oracle Retail Payment Cloud Service offers a compelling payment service that facilitates retail payment collection.

Oracle Retail Xstore Point-of-Service includes our payment acceptance solution. We can now offer one solution, one contract, one fee, and one support line – all with no long-term commitment.

## GIVE SHOPPERS A CHOICE IN HOW THEY PAY

According to Oracle's recent [global consumer research survey](#) of over 8,000 global consumers, 77% prefer contactless payments when shopping in-store. The welcome return to in-store shopping has also brought retailers various unexpected payment processing fees and complexity.

To help combat this challenge, Oracle extended its comprehensive retail cloud platform to include the Oracle Retail Payment Cloud Service. With the solution, US retailers can now accept the latest contactless payment options, including debit/credit cards and Apple, Google, and Samsung Pay, without the hidden fees and unpredictable costs that erode the bottom line. Retailers can leverage transparent, fixed-fee rate pricing with no long-term contract lock-in or monthly minimum requirements.

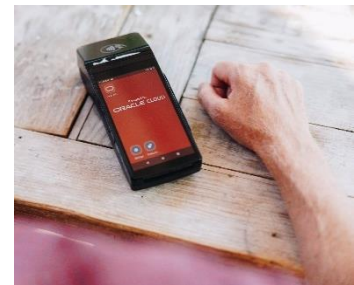
### WHY ORACLE:

- One solution
- One contract
- One fee
- One support line
- From a single provider

### TRANSPARENCY AND FLEXIBILITY IN PRICING

Oracle Retail Payment Cloud Service offers fixed, low-cost pricing per transaction. We have a no-minimum term, pay-as-you-go model with easy onboarding and enrollment that you can cancel anytime.

Our new cloud service is fully integrated and embedded with [Oracle Retail Xstore Point of Service](#) and Oracle EFTLink via our Oracle Payment Interface (OPI) standard. The cloud service runs on the highly secure Oracle Cloud Infrastructure (OCI), PCI/DSS compliant. PCI-certified, tokenized, and encrypted end-to-end.



### Benefits

- *Accept contactless payments*
- *Enjoy fixed fees with no hidden service or convenience fees*
- *Leverage flexible terms and no annual contract*
- *Work with one provider and a single support team 24/7/365*
- *Rely on the highest security standards, end-to-end encryption, and PCI DSS compliance*

## MORE PREDICTABLE TOTAL COST OF OWNERSHIP

The variability of payment processing costs by provider and card type and unpredictable system stability and service fees make it hard for retailers to estimate processing costs in their financial planning. Oracle Retail Payment Cloud Service's fixed rate model offers no hidden fees and a more predictable total ownership cost. The Payment Cloud Service provides a fixed rate and competitive pricing model that enables retailers to anticipate precisely how much they will pay for every transaction – regardless of the payment method used. There are no additional service or convenience fees, or monthly minimums.

## FRAUD DETECTION AND RISK MANAGEMENT

Oracle Retail Payment Cloud Service uses machine learning and a rules-driven approach to fraud detection. The solution generates a customer profile based on payment behaviors and assigns a score to each transaction. The system flags suspicious transactions and behaviors for further investigation. The advanced fraud detection engine minimizes declines in legitimate transactions from loyal customers.

## REQUEST MORE INFORMATION

When integrated with Oracle Retail Xstore Point-of-Service (POS) and Oracle MICROS hardware, it provides retailers with a complete platform for payment acceptance through processing.

Accept digital payments from customers, control your payment processor fees, better predict the cost of goods sold, and consolidate the number of support teams. Contact your account manager to speak with an Oracle Retail Payment Cloud Service expert today.

### [Request a Demo](#)

### Features

- *Quick implementation*
- *Best practice-driven*
- *Proven, globally scalable platform*
- *From payment acceptance to processing to bank deposit and payouts*
- *A resilient cloud solution that's PCI certified, tokenized, and encrypted end-to-end*
- *Fully integrated and embedded with Xstore & EFTLink*

## CONNECT WITH US

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