



**ORACLE**

# Oracle Hospitality Payment Cloud Service

Simplify payment processing with Oracle Hospitality Payment Cloud Service – your all-in-one solution for contracts, support, and accountability.

According to the IDC Marketscape Worldwide Hospitality Management System Research, hotels are strongly considering how a property management system (PMS) provider is enabling payments. As the payments space rapidly evolves, the PMS will need to be a part of solving for ease of payment from a guest-facing perspective. Consider how the solution will solve for the pain of requiring guests to pay at checkout and what features and functionalities will be necessary to accept a wider range of preferred payment types including alternative payments.

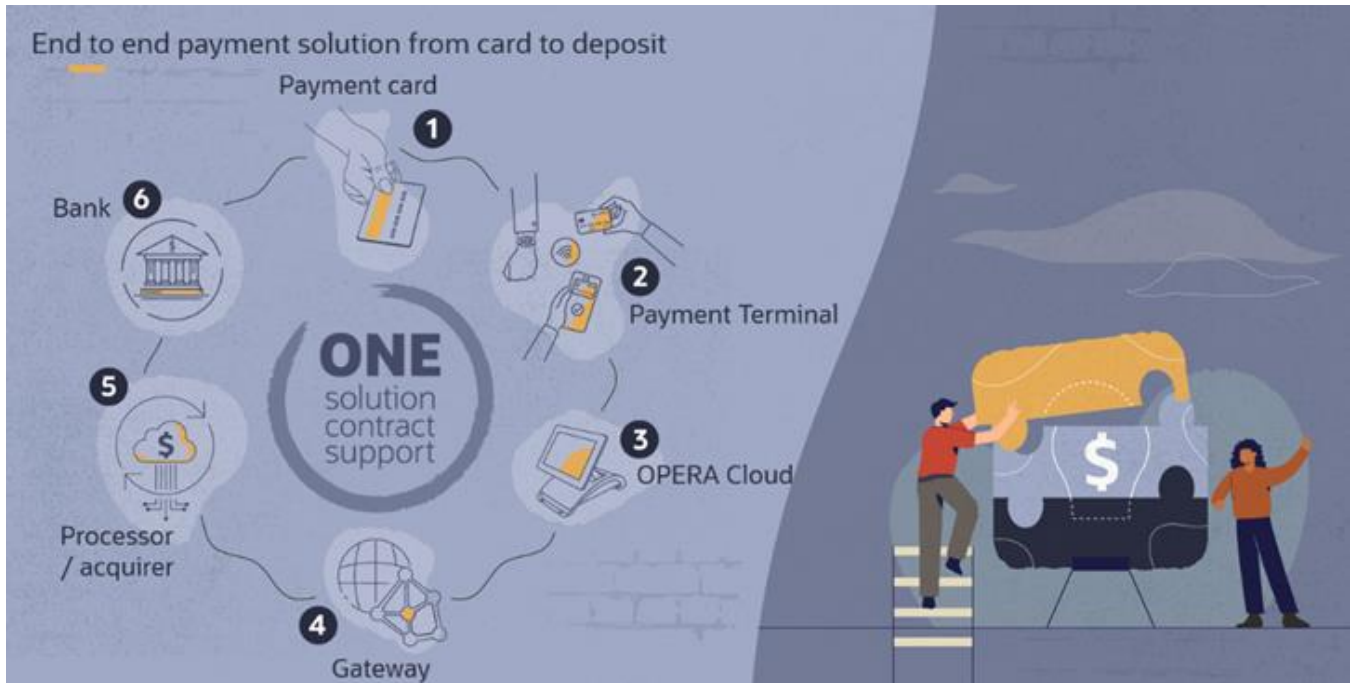
Oracle Hospitality has extended its payment integration offering with a payment platform that gives customers a single provider for property management and payments. *Oracle Payment Cloud Service is currently available in the United States and United Kingdom with more countries being added soon.*

## KEY FEATURES

- No interchange fees
- Single consolidated partner
- On-demand, enterprise-grade reporting
- Seamless integration with OPERA Cloud
- Full EMV solution with end-to-end encryption
- Supporting all major credit cards, chip, and contactless solutions
- Pay as you go

## Oracle Hospitality Payment Cloud Service offers:

- Merchant acquiring, processing, and gateway
- Risk management and monitoring
- Card acceptance
- Payouts and bank fund deposits
- Chargebacks and disputes management
- Global 24/7 Support



## Transparency and Flexibility in Pricing

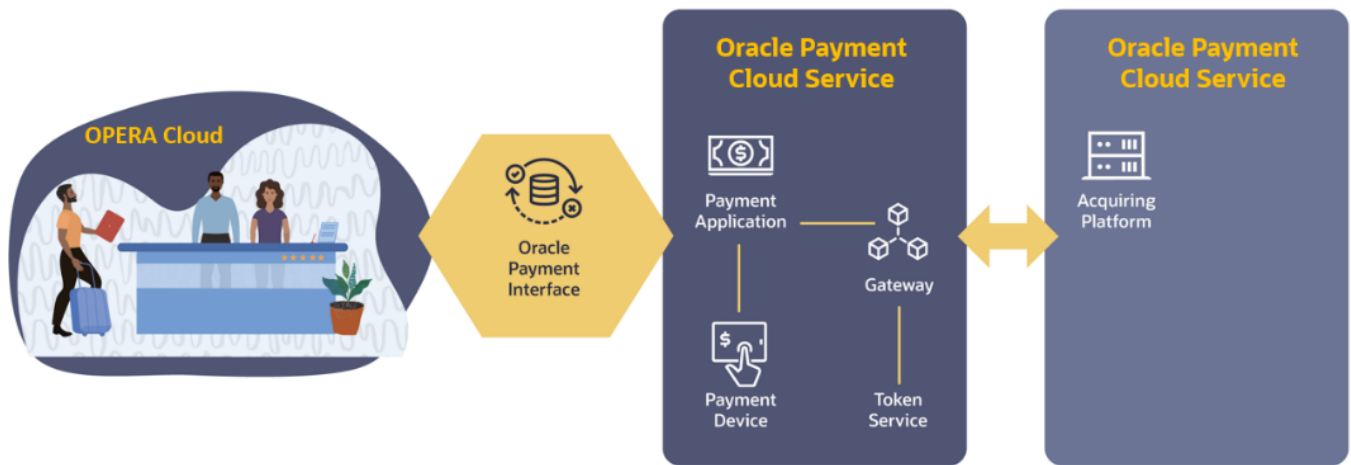
The Oracle Hospitality Payment Cloud Service fee structure is a flat rate pricing structure under a pay-as-you-go model. We have a “no-minimum” term, with easy onboarding and enrollment that you can cancel anytime.

## Fraud Detection and Risk Management

Oracle Hospitality Payment Cloud Service uses machine learning and a rules-driven approach to detect fraud. 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 learning fraud detection engine minimizes declines in legitimate transactions from loyal customers.

## The Oracle Hospitality Payment Cloud Service supports integration to OPERA Cloud via the Oracle Payment Interface (OPI), which includes the following benefits:

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



## Oracle Payment Interface – Payment Scenarios

Support a 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:** Upon arrival, hotels will take a pre-authorization for a set amount, issuing a temporary hold of funds on the credit card. OPERA Cloud supports this functionality by offering flexible rules to pre-calculate required pre-authorization (e.g., Rate Amount \* Number of Night Stay). Automated rules avoid having OPERA Cloud users 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 automatically initiated by OPERA Cloud.
- **Authorization release:** An automated, electronic authorization release can be sent on checkout for any unused pre-authorization amount that may be held on the guest card.
- **Sale transactions:** OPERA Cloud 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.
- **Refunds and voids:** Oracle Payment Interface supports both.

### Connect with us

For more information about Oracle Hospitality Payment Cloud Service and its related products, visit [oracle.com/hospitality](https://oracle.com/hospitality).

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