

Oracle Hospitality Payment Cloud Service

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

Streamlining guest payments for better hospitality experiences

Oracle Hospitality Payment Cloud Service simplifies transactions, enhances security, and delivers a seamless payment experience for both guests and hoteliers. As an integrated payment platform, it unifies property management and payments under a single provider, streamlining operations, and creating a smoother, more convenient guest journey.

Unlike third-party payment providers, our solution is designed to sync in real-time with Oracle's OPERA Cloud Property Management System (PMS), ensuring continuous compatibility and innovation as technology evolves.

Currently available in the United States and United Kingdom, Oracle Hospitality Payment Cloud Service helps hotels eliminate common payment challenges, saving valuable time, and providing guests with a truly frictionless experience.

AI-Driven fraud detection and risk management

Oracle Hospitality Payment Cloud Service uses advanced machine learning and a rules-driven approach to detect and mitigate fraud, ensuring a secure payment environment for your customers. The solution creates detailed customer profiles based on payment behaviours and assigns a risk score to each transaction. Suspicious transactions and behaviours are flagged for further investigation, reducing the risk of fraudulent activity. This intelligent system helps protect both your business and your loyal customers by minimizing declines on legitimate transactions, ensuring a seamless and trusted payment experience.

Transparent and predictable pricing

The Oracle Hospitality Payment Cloud Service offers a straightforward, flat-rate pricing structure with a pay-as-you-go model. There are no minimum commitments, and you can easily onboard and enrol without long-term contracts. Plus, you have the flexibility to cancel anytime, ensuring that you only pay for what you need, when you need it.

Key features

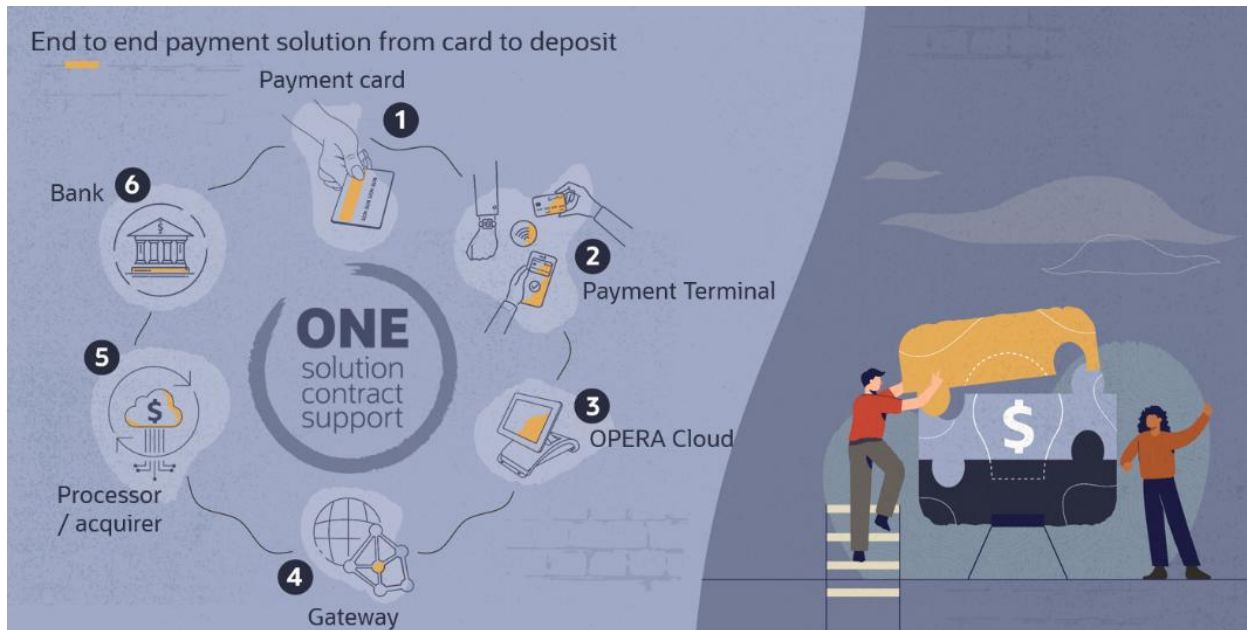
- Merchant acquiring, processing, and gateway
- End-to-end encryption and tokenization
- Card acceptance, including contactless
- Risk management and monitoring
- Payouts and bank fund deposits
- Chargeback and dispute management
- Global 24/7 Support

Key benefits

- Faster transaction processing
- Improved operational efficiency
- Easier reconciliation and reporting
- Single provider, one point of contact
- Transparent, predictable pricing
- Flexible pay-as-you-go model
- Lower administrative overhead

Payment terminals

Customers using Oracle Hospitality Payment Cloud Service can select from various options of countertop and mobile devices to fit their property's needs.



Comprehensive transaction management

Efficiently and securely manage guest payments across a range of advanced transaction capabilities with Oracle Payment Interface, enhancing security, streamlining operations, and improving guest experience.

Eliminate card data storage risks

- **Tokenization for enhanced security:** Sensitive card data is replaced with a secure token, ensuring compliance and reducing fraud risks, as no actual credit card numbers are stored in the system. This minimizes liability and enhances guest trust.

Prevent payment failures at checkout

- **Intelligent pre-authorizations:** Securely hold funds before or upon check-in, with OPERA Cloud PMS automatically calculating the required amount based on custom hotel-defined rules, length of stay, and guest reservation details. This reduces manual calculations and ensures accurate fund holds.
- **Adaptive top-Up authorizations:** Prevent payment disruptions by automatically or manually increasing pre-authorized amounts when guest charges exceed the initial hold, ensuring a seamless checkout process without declined transactions.
- **Automated authorization release:** Preventing unnecessary card holds, electronic authorization release can be sent when the pre-authorized card on file is changed or if no charges are settled to the card at checkout.

Deliver flexible and guest-friendly payments

- **Seamless sale transactions:** Efficiently process payments, whether finalizing a pre-authorized amount or charging an amount beyond the initial hold, providing flexibility for different billing scenarios.
- **Effortless refunds & voids:** Handle payment adjustments with ease, whether processing a refund for a cancelled stay or voiding a transaction, reducing administrative burden, and improving guest service.
- **Dynamic currency conversion:** Offer guests the ability to pay in their preferred currency for an enhanced payment experience.

Oracle Payment Cloud Service for Restaurants

Also consider growing your food & beverage operation with Symphony POS and Oracle Payment Cloud Service. To learn more visit [Payment processing for restaurants](#).

Related products

Oracle Hospitality Payment Cloud Service complements additional solutions on the OPERA Cloud platform, including:

- OPERA Cloud Property Management System
- OPERA Cloud Sales and Event Management
- OPERA Cloud Loyalty Cloud Service
- OPERA Cloud Distribution
- OPERA Cloud Guest Engagement and Merchandising

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