

# HY824

Technology Edition  
Entering The  
Everything-Data Decade



**The Hotel Yearbook**  
Foresight and innovation in the global hotel industry



# Do's and Don'ts in Digital Payments



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## Introduction

Hoteliers know they need to get every detail right to attract and keep their guests, who today are better informed, more tech-savvy and carry significant buying power and influence.

They are also carrying a very powerful tool: their smart device enabled mobile wallet.

Guests now expect to be able to make hassle-free seamless payments as they go about their day – with a simple tap of their phone. The ‘Uber-like’ payments experience, where the payment method is completely behind the scenes, has raised expectations even higher.

Let's also be honest, nobody really ‘enjoys’ making a payment. In fact, a bad payments experience can detract from guests’ enjoyment of their stay, and it can lead to them posting negative reviews which can damage the reputation of the hotel.

This is especially relevant at the front desk where the guest is looking to be welcomed and eased into their room. Being asked for their payment method multiple times, having to tap, swipe, or worse, hand over their card and wait for authorisation to go through and then potentially sign, doesn't add up to a memorable and positive hospitality experience.

## So, what does all this mean for hotel payments?

At its simplest, guests want choice and convenience, and they want payments to be fast, simple and secure. But in this age of smart hospitality, the technology exists to go much further than that and to instead use payments to transform the overall guest experience, so they are almost invisible and hassle-free.

To achieve this, hoteliers need to focus on connecting their payments systems to the PMS (Property Management Systems) and other key technologies they use to run their business. It's a major trend this year and for good reason, as many hoteliers see the benefit this brings to their bottom line.

Here are some thoughts on how hotels can make the most of this opportunity. The Do's focus on the guest experience, the Don'ts are more operational, and risk focused.

## ✓ Do's

### 1 Make Sure Payments Are Fully integrated:

connecting payments to the PMS and other core systems such as the Booking Engine and CRS (Central Reservation System) and POS (Point of Sale) is fundamental to empowering a better guest experience. Beyond streamlining operations for your staff, integrating your hotel payments reduces friction and enhances the guest experience.

### 2 Only ask for payment once:

the ultimate objective. Make sure your tech stack allows you to centrally capture the choice of payment method when a guest books their stay. This should automatically feed into your PMS where it's held securely as a token, so you can lessen the number of times you ever have to ask for a payment from a guest.

### 3 Pre-authorise and top-up payments:

this is the second essential requirement to achieve the aim of only asking for a payment method once. It saves guests the hassle of always having to take their payment method with them so they can spend freely whether they are paying for a spa treatment or at a gift shop in the hotel or grabbing a drink by the pool. PMS integration with payments coupled with workflow automation allows for continued pre-authorisation top-up as their stay progresses and based on the level of spend on the folio.

### 4 Streamline the check-in process:

based on Planet's recent research study, for 60% of global guests, avoiding queues at check-in is a key factor in their ideal experience. Integrating payments means you can get your guests' payment details onto your PMS at the time of booking so they can check-in quickly and start enjoying their stay.

## ✗ Don'ts

### 1 Give your guests lots of admin to do when they arrive:

one of things guests dislike is filling in paperwork, so by removing this you can help them spend more time enjoying their stay. Integrating payments into the PMS saves having to ask for card details when they check-in.

### 2 Overcomplicate things for guests:

this extends to all aspects of their stay – capturing payment details and storing these securely for use on the PMS means they don't have to reach for their card whenever they want to add extras to their room.

### 3 Prioritise security:

don't store card details anywhere other than on the PMS. Spreadsheets and scribbled notes are not secure.

### 4 Expose sensitive card data:

cyber-crime is on the increase globally and hotels are increasingly being targeted, so make sure you follow all the advice and best practice to reassure your guests that their personal information and payment details are safe.

### 5 Take compliance for granted:

make sure staff are trained and always fully meet the PCI (Payment Card Industry) compliance standards so you adhere to the payments rules and regulations.

**5 Offer guests the payment methods they are comfortable with:**

this is important as international guests return. For example, offering Alipay+ opens-up payments to capture most of the digital wallets used across Asia, all through a single connection.

**6 Make the most of payment tokens:**

large chains and multi-site hotels can use a Token Vault to centralise payments activity across all locations so they can develop a deeper and more holistic view of spend so they better target loyalty programmes.

**7 Use Pay by Link to take deposits:**

send guests a safe link via email when they call to make a deposit so they can make a payment to secure their booking, with the payment directly feeding into the PMS.

**8 Offer guests currency conversion:**

international guests value being able to pay for accommodation and hotel services in their own currency. It makes for a better guest experience so don't forget to offer it at all points of the journey. It also boosts revenue..

**9 Give staff more time to spend with guests:**

less time looking at the keyboard, more making eye contact with guests. Automatically capturing and storing card details securely on the PMS allows staff to spend more time with guests, leading to a better experience while saving back-office staff hours on admin.

**6 Waste time on inefficient reporting and reconciliation processes:**

back-office staff can waste valuable time reconciling and reporting on payments data when it's held on multiple platforms and is not centralised. Integrating payments into the PMS helps staff work more efficiently.

**7 Miss no show fees:**

holding payments details securely on the PMS as a token makes it is easy for you to charge for no shows so you can protect your revenue.

**8 Overlook ancillary charges:**

the insignificant things can add up – safeguard your revenue by making sure that all food & beverage purchases and room charges are paid for by capturing payment details. You can then charge guests for what they've taken from the mini bar after they've left.

**9 Leave payments terminals out overnight:**

take steps to keep all terminals safe and secure when the shift ends to protect valuable payments data.

**10 Use integrated payment terminals to run end of shift reports on a printer:**

these reports can be retrieved online now with most modern payment companies removing the need for a lengthy paper trail where terminals are fully integrated.

**12 Prioritise automation:**

it's one of the biggest enablers to free-up time for staff. Tight PMS integration with payments allows hotels to automatically take deposits, pre-payments, cancellations and other rate requirements based on rules stored in the PMS and associated with rates and packages. This is an extension of a comprehensive revenue management optimisation strategy.

**12 Recognise repeat guests:**

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**12 Give staff a centralised, real-time view of payments across points on sale:**

integrate and centralise your PMS, POS and payments to empower staff to report on and use real-time data to boost spending and work more efficiently.

Conclusion

More hoteliers now realise they need to make smarter decisions when it comes to payments, to make the journey as efficient and frictionless as possible.

Those I speak to understand that connecting their payments systems to the PMS and the other key technologies leads to a smoother and more enjoyable journey from booking to check-out, and it delivers guests a better brand experience. It also helps hoteliers to operate more efficiently too, all of which boosts bottom line.

Integrating payments makes life easier for guests and using the data to better understand their behaviour leads to a more personalised and enjoyable brand experience – increasing the chances of guests leaving positive reviews. And in this digital age, the more positive reviews you get the more chance you have of winning and keeping guests.

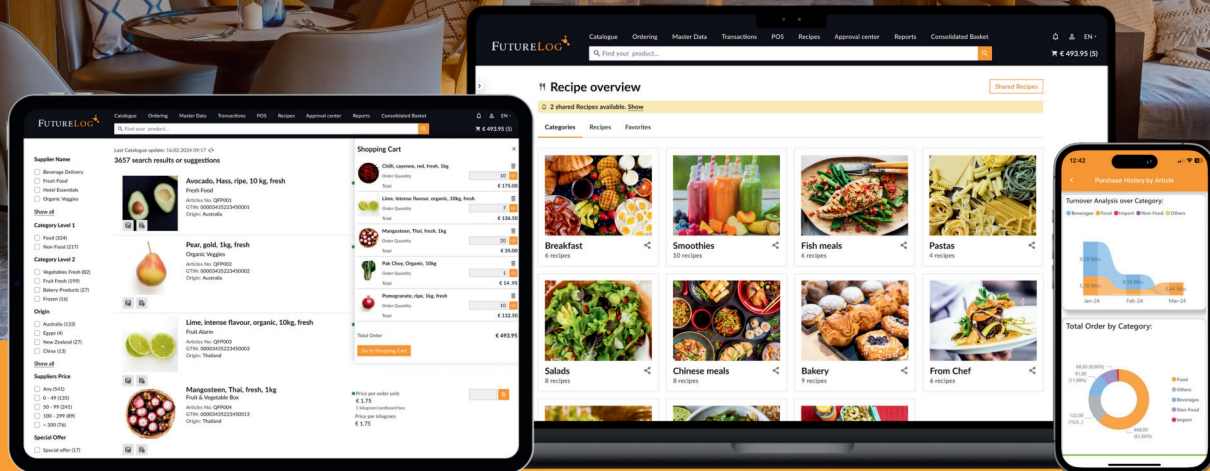


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# FUTURELOG

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FutureLog has transformed the way we handle the ordering process across our entire group. Now we're fully automated, we have streamlined communication with our suppliers, it's so easy to use and it has saved our teams so much time and effort.

- Denis Karalić, ACHAT Hotels

”

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Industry Calendar  
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**HITEC® 2024 Charlotte**  
Jun 24 – 27, 2024  
Charlotte Convention Center

**HSMAI Americas - Commercial  
Strategy Conference**  
Nov 25 – 26, 2024  
Charlotte Convention Center

**HITEC Technology Investment  
Conference**  
Jun 27 – 28, 2024  
Charlotte Convention Center

**2024 Hotel Data Conference**  
Aug 7 – 9, 2024  
Grand Hyatt Nashville

**Skift Global Forum 2024**  
Sep 17 – 19, 2024  
The Glasshouse, New York

**HEDNA Asia Distribution Conference**  
Sep 23 – 24, 2024  
Siam Kempinski Hotel Bangkok

**FHS World 2024**  
Sep 30 – Oct 2, 2024  
Madinat Jumeirah Conference &  
Events Centre

**HSMAI Asia - Digital Marketing  
Conference**  
Oct 10, 2024  
Phuket

**Hospitality Tech Expo**  
Oct 15 - Oct 16, 2024  
Excel London

**ITB Asia**  
Oct 23 – 25, 2024  
Marina Bay Sands Singapore

**The Hospitality Show 2024**  
Oct 28 – 30, 2024  
San Antonio, TX, United States

**Cvent CONNECT 2024 - Europe**  
Nov 5 – 7, 2024  
Hilton London Metropole

**International Hotel Technology Forum  
Asia 2024 (AHTF)**  
Nov 12 – 13, 2024  
Pan Pacific Singapore

**Hotel Technology Forum (HTF) 2024**  
Nov 18 – 20, 2024  
Rancho Palos Verdes

**The Phocuswright Conference**  
Nov 19 – 21, 2024  
JW Marriott Phoenix Desert Ridge  
Resort & Spa

**HSMAI Middle East - Commercial  
Strategy Conference**  
Nov 26 – 27, 2024  
Conrad Dubai

**HSMAI Europe Revenue Optimization  
Conference**  
16 Jan, 2025  
London

**HEDNA Global Distribution  
Conference: North America**  
Jan 27 – 29, 2025  
Catamaran Resort Hotel and Spa

**ITB Berlin 2025**  
Mar 4 – 6, 2025  
Messe Berlin

**International Hotel Technology Forum  
2025 (IHTF)**  
Mar 18 – 20, 2025  
Lisbon

**HITEC DUBAI**  
May 27 - May 29, 2025  
Dubai World Trade Center

**HITEC® 2025 Indiana**  
Jun 16 – 19, 2025  
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