Payments to grow your world

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Participants & Introductions

Rise 2025

Moderators

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Participants

IBEROSTAR HOTELS & RESORTS

ĀMAN RESORTS

Club Med

Barceló GRUPO

NINECOURTS
OPERATIONAL SUPPORT & ASSET MANAGEMENT

BOREALIS HOTEL GROUP

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Agenda

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- Participants & Introduction
- Overview of existing industry pain points
- Overview of industry best practices
- Poll results
  - Digital commerce opportunity
    - What is your brand's primary focus for digital commerce transformation?
    - What is your top priority for increasing direct bookings?
  - Management of multi-property set-ups
    - What payment capabilities does your brand most require from you in terms of multi-property set-ups and relationship with franchisees?
  - Geographical expansion
    - Are you expanding in new markets / regions?
    - When expanding to new markets / regions, what are your main payment-related issues?
  - Alternative Payment Methods
    - Which alternative payment methods are most requested by your guests?
  - Payment priorities and internal organisation
    - What is your biggest payment-related challenge?
    - Where will you prioritise investment in payment capabilities over the next 12-24 months?
    - Where does payment responsibility sit within your organisation?

Workshop objectives

Rise 2025

OBJECTIVES

Create a forum for peer exchange on payment challenges and opportunities in hospitality

Identify key industry pain points and potential solutions related to hotel chain payment processes

Discuss emerging trends and strategic approaches to unlock payment opportunities for hotel chains

TARGET AUDIENCE

Senior payment and technology decision-makers from hotel chains, franchises, and hospitality groups

KEY TALKING POINTS

1. Digital commerce opportunity
2. Management of multi-property set-ups
3. Geographical expansion
4. Focus on alternative payment methods
5. Payment priority and internal organisation

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Hospitality payment landscape

Overview of existing industry pain points

1. Decentralised payment setup due to industry structure
   - Individual properties as merchants of record
   - Complex ownership and management models (dominance of franchise)

2. Complex distribution and payment flows across multiple touchpoints
   - Fragmented payment systems across properties and channels
   - Limited payment data visibility

3. Limited payment methods and currency options
   - Card-centric approach with limited alternative payment methods
   - Property-centric currency handling creating guest friction

4. Structural & Organisational Challenges
   - Lack of dedicated payment stakeholders leads to inefficiencies going unnoticed

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Hospitality payment landscape

Overview of EDC's top 5 best practices

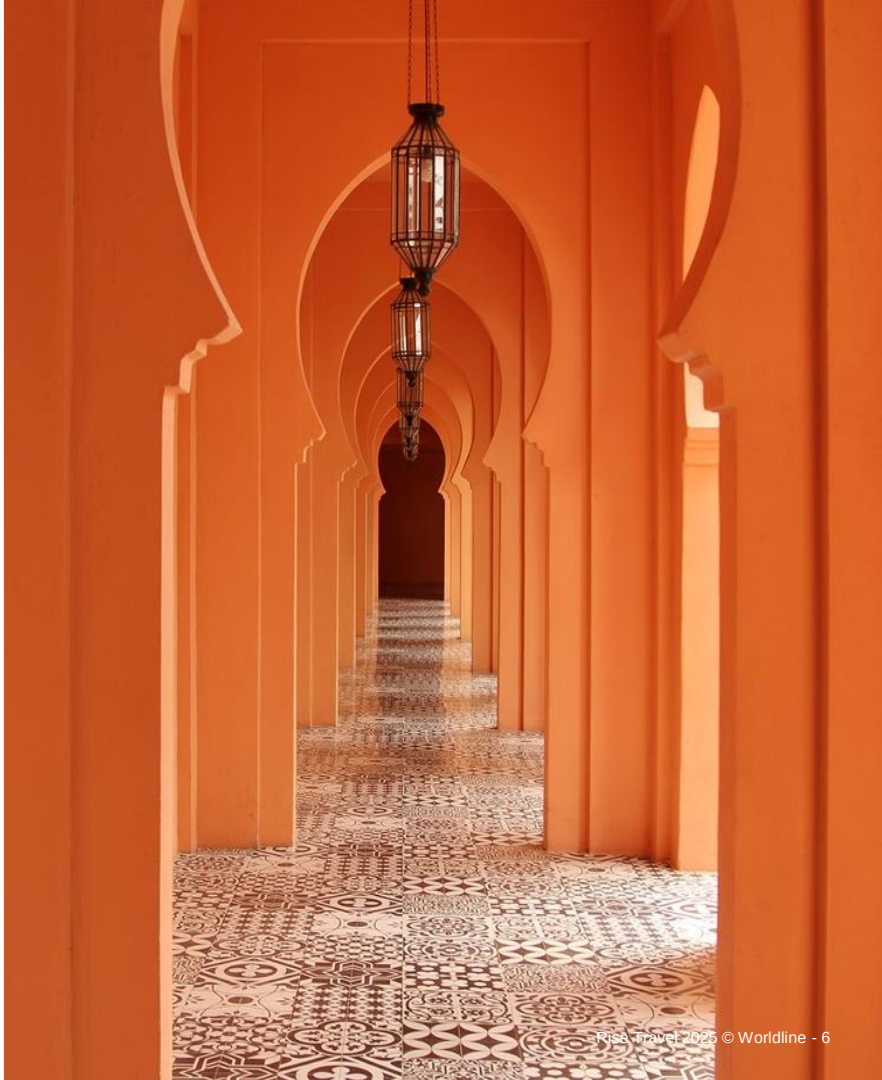
1. Establish a centralised payment system
   - Deploy a single payment orchestration or COBO (Collect On Behalf Of) solution consolidating property payment processing and implement centralised payment reporting that aggregates transaction data across all properties and channels

2. Implement an omnichannel payment strategy
   - 59% of guests want seamless experience from booking to checkout -> Securely store guest payment details at booking and enable seamless, one-click payments (CoF) across all touchpoints (restaurants, spa, room service, checkout)

3. Offer the right mix of payment methods and currencies
   - Analyse guest origin data to identify which countries/regions drive highest volume and balance implementation costs vs. potential revenue from each market vs. cannibalisation effect of payment methods

4. Maximise value from payment data
   - Combine payment transaction history with traditional CRM data (demographics, booking history, communication preferences) to create comprehensive 360-degree guest profiles

5. Mobile-first guest experiences
   - Deploy mobile room keys that also enable guests to make contactless payments throughout the property (spa, restaurants, retail) and equipe staff with SoftPOS



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Digital commerce opportunity

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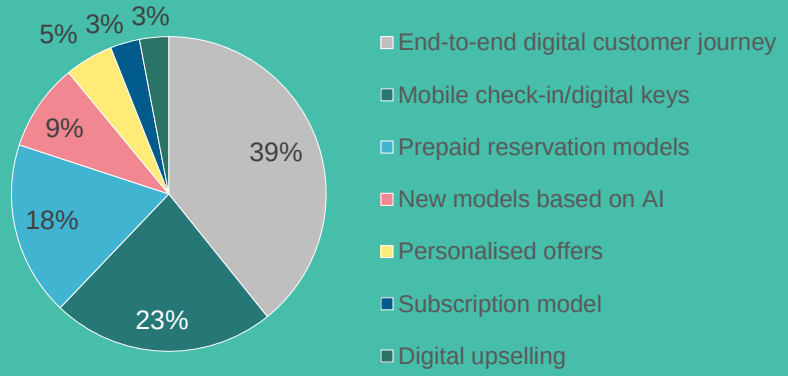
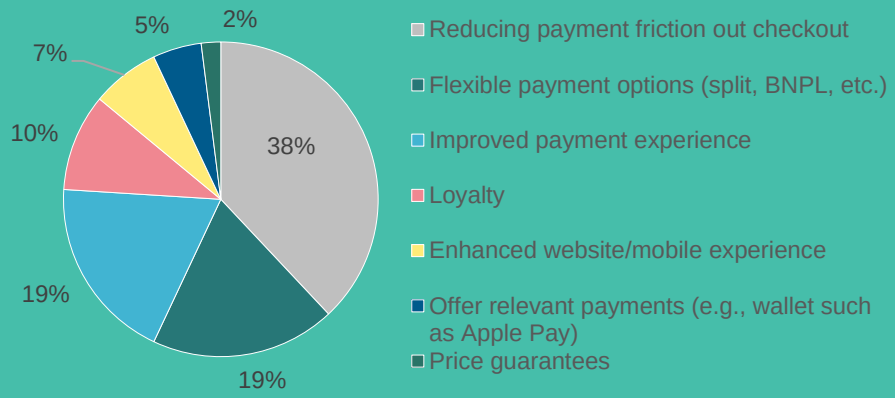
Poll results

What are your brand's primary focus for digital commerce transformation?



What are your top priorities for increasing direct bookings?



Key take aways

Hotels are prioritising **customer-facing digital initiatives** (66% focus on digital journey and mobile solutions) and have yet to fully integrate payment system modernisation as the foundational enabler. Yet, payment systems optimisation should remain a priority as **37% of guests abandon bookings due to payment friction** (2024)

Respondents consider reducing payment friction at checkout (39% - highest response) as their highest priority. The high focus on friction reduction suggests **hotels understand checkout optimisation as the most immediate lever for capturing bookings** that could otherwise go to OTAs that can provide better payment experiences to customers

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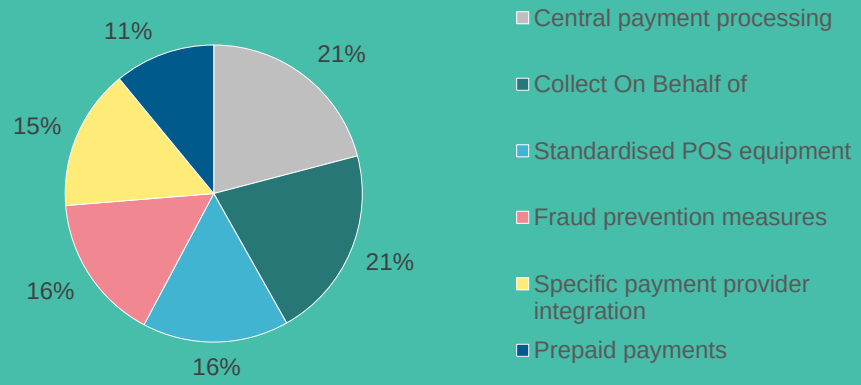
Management of multi-property set-ups

Poll results

What payment capabilities does your brand most require from you in terms of multi-property set-ups and relationship with franchisees?



Key take aways

The combined 74% focus on standard POS equipment, centralisation and security validates that payment orchestration and unified fraud management are considered as essential foundations for **scalable hotel operations across franchise networks**

Geographical expansion

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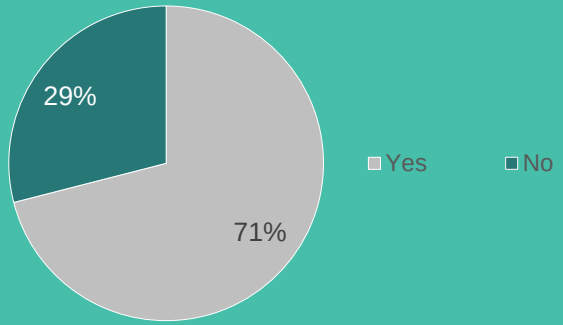
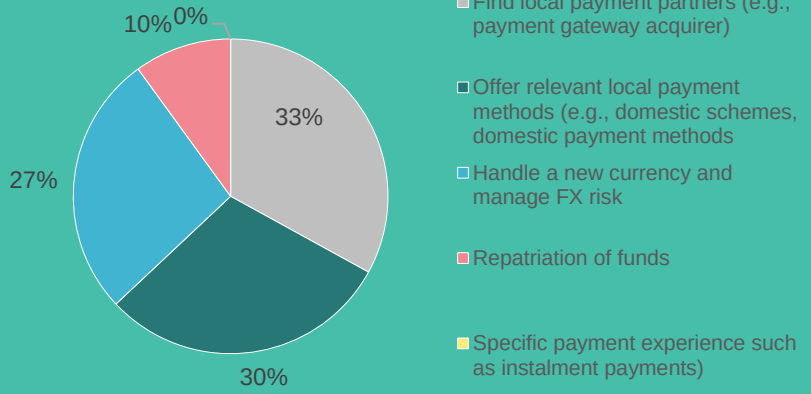
Poll results

Are you expanding in new markets / regions?



When expanding to new markets / regions, what are your main payment-related issues?



Key take aways

In par with IATA report stating in 2025 that global air passenger demand reached record high in 2024 with a **10% YoY growth**

The cross-border emphasis is particularly significant for franchise models, where individual properties must navigate local payment partnerships, offer region-specific payment methods, and manage currency/FX risks independently. This validates the strategic value of the **centralised payment orchestration** approach to standardise capabilities across markets while maintaining local payment preferences

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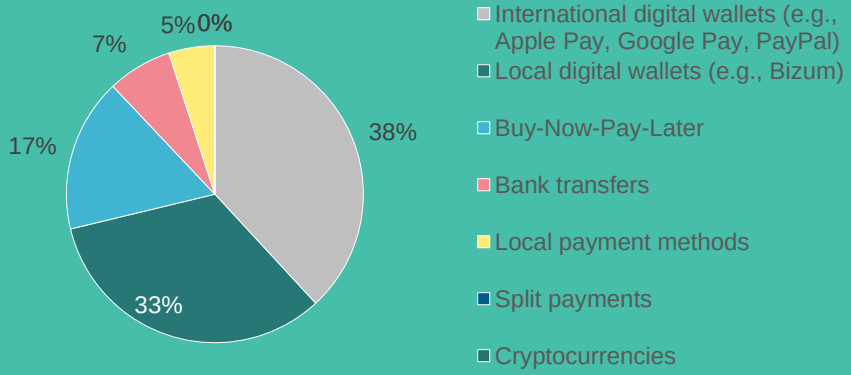
Focus on alternative payment methods

Poll results

Which alternative payment methods are most requested by your guests?



Key take aways

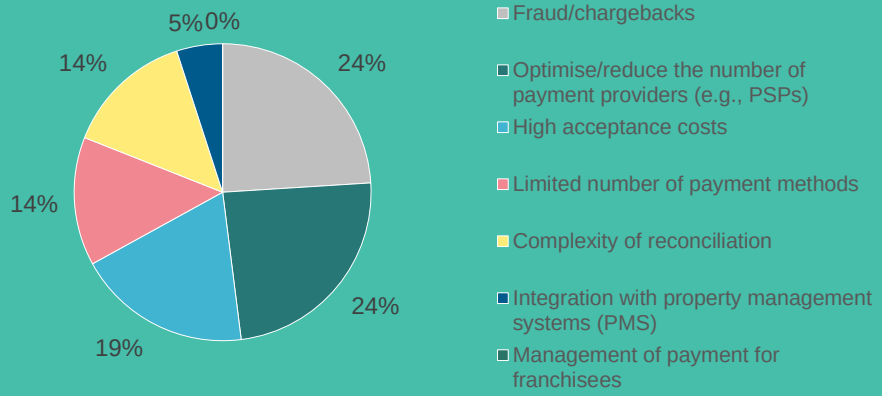
International digital wallets (38%) combined with local digital wallets (33%) represent 71% of guest demand, corroborating the recent explosion of local APMs. This trend is making the **payment acceptance landscape increasingly complex and fragmented for hotels**, highlighting the challenge of managing diverse payment preferences

Payment priority and internal organisation (1/3)

Rise 2025

Poll results

What is your biggest payment-related challenge?



Key take aways

Poll data showcases a well-balanced payment challenges, indicating that payment issues are systemic rather than isolated problems, with priorities varying significantly based on respondent roles—finance teams focus on costs and reconciliation while operations prioritise fraud and guest experience.

This distribution validates that **successful payment transformation requires comprehensive solutions** addressing multiple stakeholder concerns simultaneously rather than tactical fixes

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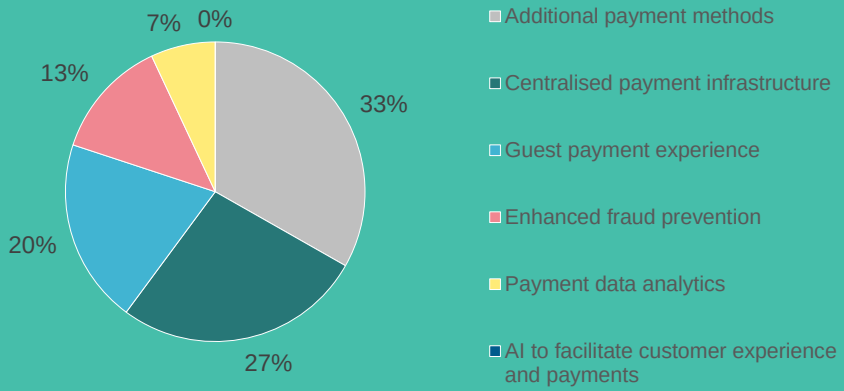
Payment priority and internal organisation (2/3)

Poll results

Where will you prioritise investment in payment capabilities over the next 12-24 months?



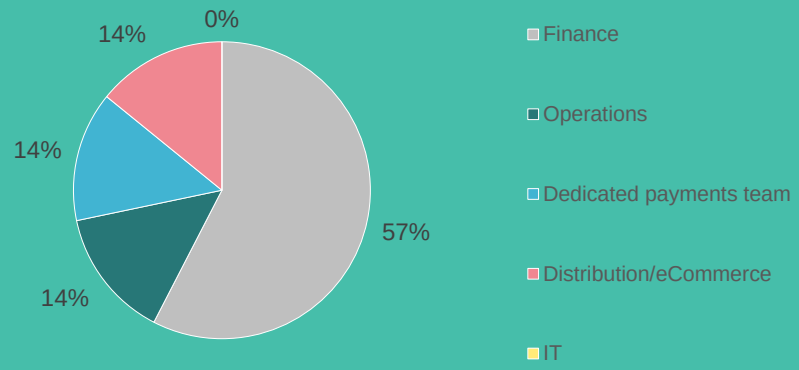
Key take aways

Investment priorities show no dominant trend, with fraud prevention (33%) slightly leading but additional payment methods and centralised infrastructure both at 25%. This reflects the **diverse maturity levels and unique situations of hotels across different geographies**—some prioritising immediate operational fixes while others focus on strategic infrastructure, indicating payment transformation is highly contextual

Payment priority and internal organisation (3/3)

Poll results

Where does payment responsibility sit within your organisation?



Key take aways

Payment responsibility sits predominantly within Finance (67%) with minimal presence in IT (17%) and Operations (17%) and dedicated payment team (17%). This organisational structure validates findings from industry reports that **payments are treated as a cost centre rather than strategic enabler**. Finance-heavy ownership potentially limiting payment innovation and cross-functional optimisation

Key takeaways & conclusion

1. **Investment priorities reflect operational maturity gaps rather than strategic alignment** - The diverse investment focus across fraud prevention (33%), payment methods (25%), and centralization (25%) indicates hotels are at different stages of payment evolution, suggesting successful transformation requires flexible, phased approaches that accommodate varying operational readiness and market conditions

2. **Market fragmentation drives complexity beyond simple payment acceptance** - The explosion of local and international digital wallets (69% of Gen-Z guest demand) combined with balanced market expansion challenges indicates hotels need sophisticated payment orchestration capabilities

3. **Data-driven personalisation remains the untapped opportunity** – As 61% of consumers are willing to spend more for personalised experiences, payment data integration with CRM systems offers hospitality's clearest route to competitive advantage through micro-rewards, predictive recommendations, and loyalty optimisation that boost guest lifetime value

4. **Agentic commerce represents the blind spot opportunity** - Despite no respondents selecting AI as a priority, agentic commerce is rapidly emerging as PSPs open their **Order Intents APIs for AI integration**. Hotels should prioritise AI-forward payment providers, as guests may soon make bookings through conversational AI agents (like Claude or ChatGPT), requiring payment infrastructure capable of supporting autonomous transaction decisions

Sources: Interac, Madallia