Need to accept payments via different channels?

Currency Select has you covered
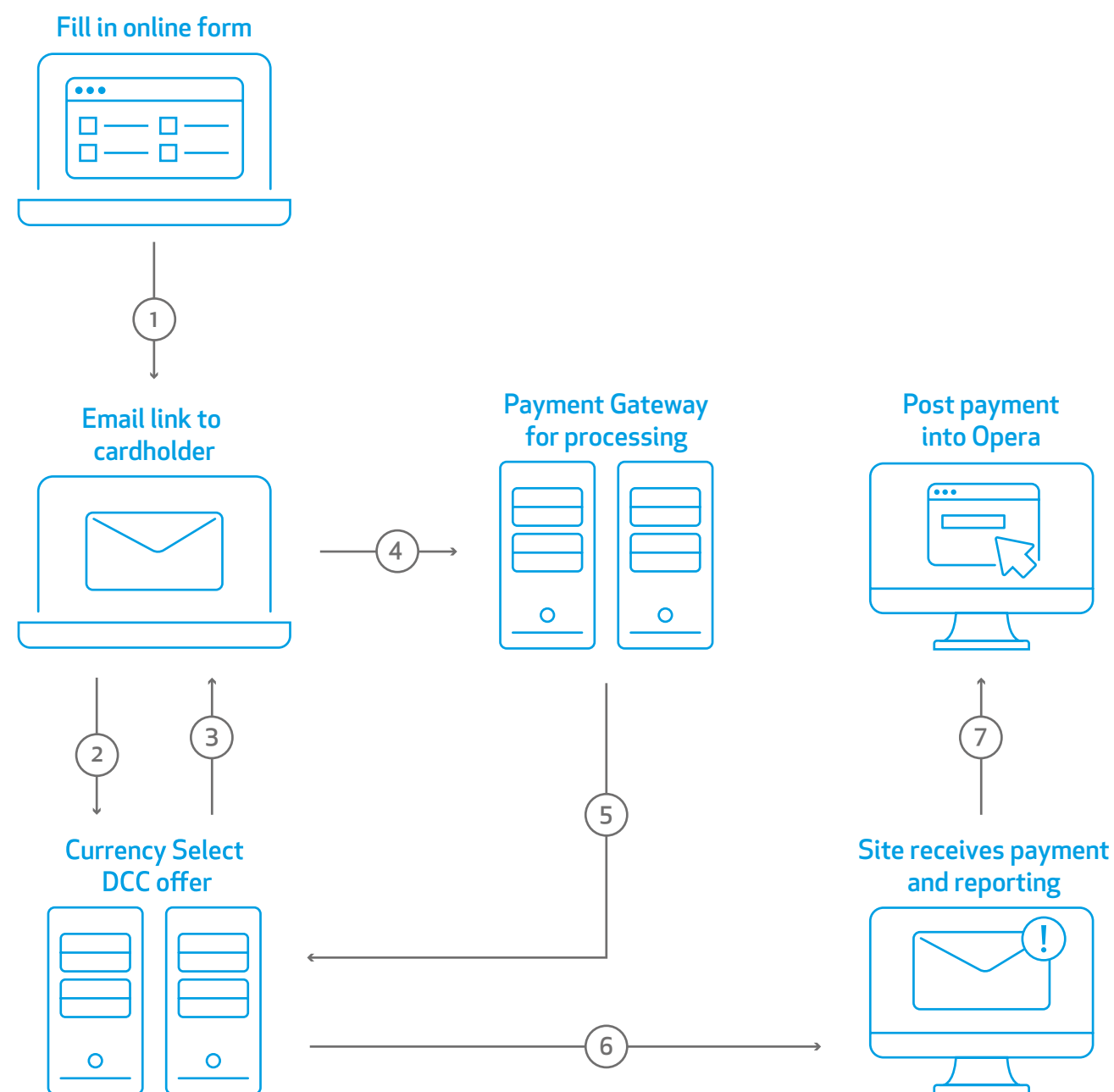
Currency Select
A GLOBAL BLUE COMPANY

Global Blue
Payments & DCC

Email Your Customers a Link For Secure Payment

Instead of taking credit card details over the phone and processing a transaction manually through a terminal, you can now send an email that includes a link to a payment page for secure, online processing. 100% PCI compliant and minimises your charge-back risk.

Fill in online form

Email link to cardholder

Payment Gateway for processing

Post payment into Opera

Currency Select DCC offer

Site receives payment and reporting

Currency Select
A GLOBAL BLUE COMPANY

1. Your staff fill in an online form with details including the cardholder's name, address and value of the transaction. They then click a button to generate a secure link to a payment page, copy the link and email it to the customer.

2. Once the customer receives the email, they click the link and are taken to a host page to process the payment. They simply fill in their card number, expiry date and CVV, then click the submit button to start the transaction process.

3. If the customer is using a card that is eligible for a DCC offer, one will be displayed on the screen at this point. They choose whether they wish to accept the offer or not and proceed with the transaction accordingly.

4. Transaction is sent to Payment Gateway for processing.

5. Settlement file is sent to Currency Select.

6. Currency Select settles transactions to your account and provides reporting related to the processed transactions.

7. You post a record of the payment into your PMS application using the appropriate payment code.

**Along with reporting, the merchant also has access to a portal where they can search for specific transactions.

Key Benefits of the Solution

Why would you want to process transactions in this way?

PCI Compliance

This solution means that you no longer need to take sensitive credit card information over the phone to process payments. The transactions are processed online via a secure link that is generated and sent to the cardholder.

Reduce Your Chargeback Risk

Your customer becomes responsible for entering their information onto a secure online payment page. This information includes the card number, CVV number and expiry date.
This limits your exposure to charge-backs when the cardholder claims that they didn't authorise the charge.

Offer DCC to Your Customers

Being able to offer DCC online to your customers has a number of key benefits.

Firstly, it allows them the convenience of paying for their stay in a currency that they understand.
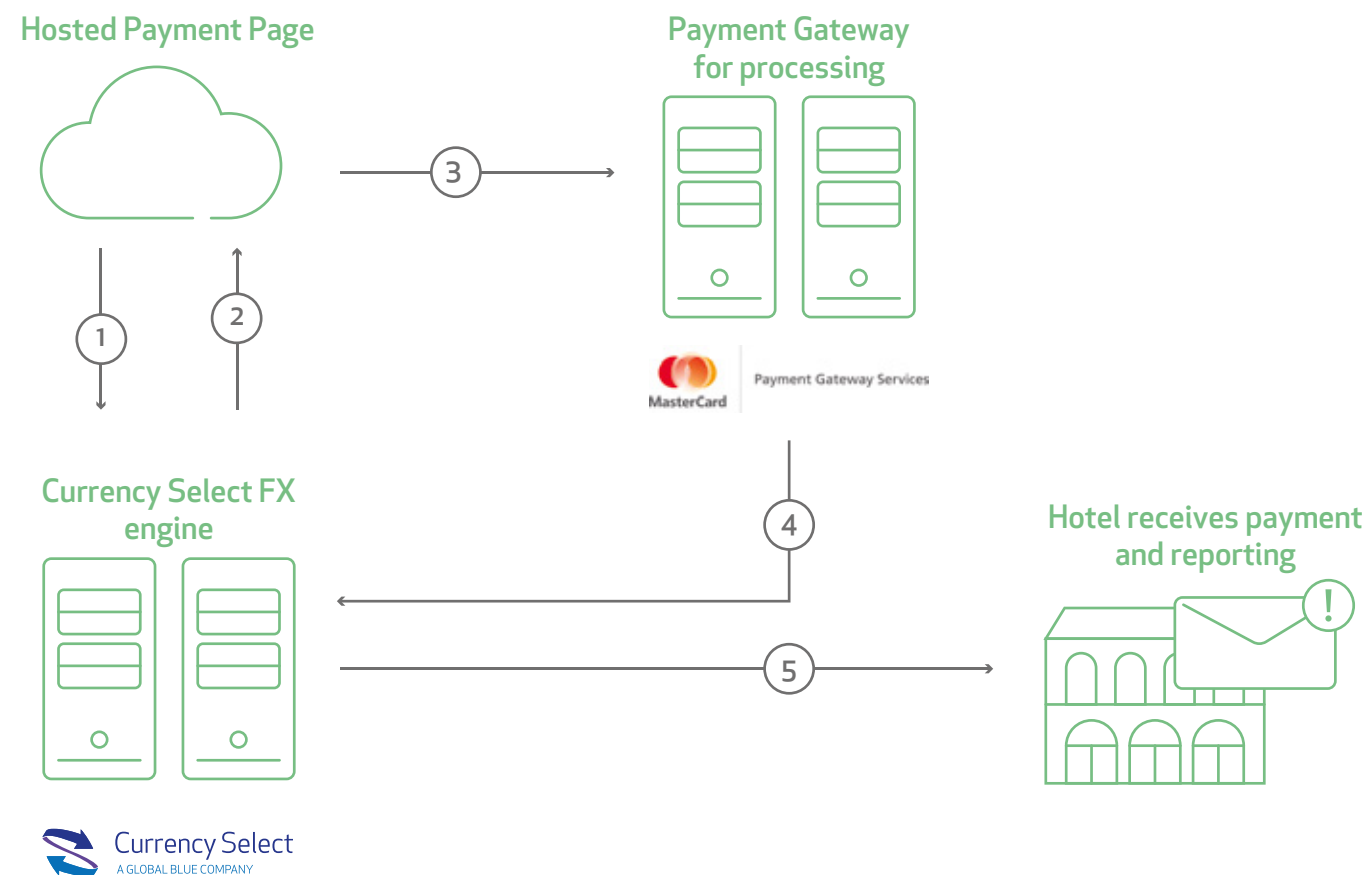
Secondly, it gives them the same experience that they would have when paying for their purchases via a physical terminal at your premises.

Lastly, it gives you the opportunity to further reduce your Merchant Service Fees with a rebate paid to you for every transaction that is opted in.

Process Transactions Online and Offer DCC

If you need to accept payments online, we have a solution that allows you to process the transaction securely via your website.

Hosted Payment Page

Payment Gateway for processing

Currency Select FX engine

Hotel receives payment and reporting

Currency Select
A GLOBAL BLUE COMPANY

1. Hosted payment page contacts our FX engine for a DCC quote.

2. Your customer chooses whether they wish to proceed with the transaction in their home currency or your local currency.

3. Transaction is sent to Mastercard Payment Gateway for processing.

4. Currency Select receives a daily transaction file from Mastercard containing the transactions processed to on the previous day.

5. Currency Select then settles the funds to your nominated bank account and provides you with transaction level reporting.

Key Benefits of the Solution

Why would you want to process transactions in this way?

PCI Compliance

Because the payment page is hosted, it is away from your infrastructure/environment. Therefore credit card data never traverses your network. It also means that you no longer have to take credit card numbers over the phone or via email.

Merchant Portal to View Transactions

All the transactions that are processed via the hosted payment solution are available for you to view in an online portal.

Multiple Options for Embedding the Payment Page in Your Website

There are various options for embedding the payment page in your own website, including a simple pop-up screen, a complete redirect to a payment page or embedding it in such a way that the customer is not aware that the payment is being processed via a separate page.

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New Components that Make Up the Solution

There are a number of new components that make up the Integrated solution. Some of these are mandatory for integrated payments and others are components that we decided to develop to assist our hospitality-based merchants with transaction processing and reconciliation.

Token Vault

The token vault is a brand new platform that has been developed as part of the OPI project.

Why is it necessary?

Opera will no longer store credit card numbers but, instead, will store a randomly generated token.

Currency Select will store the credit card number in our token vault. This in turn means that Opera is out of scope for PCI.

Virtual Terminal Gateway

The Virtual Terminal (VTG) will be used to route card not present (CNP) transactions for processing.

For procedures such as reservations and finance, when you may need to process credit card transactions without the cardholder being present, you will be able to map the PMS workstation directly to the VTG to process transactions.

Aside from anything else, this means that you will need fewer physical terminals for your property. This reduces your monthly terminal rental costs.

Enhanced Reporting

We developed a number of reports that will help to streamline your reconciliation process.

The reports will include additional information allowing you to identify more easily where the transaction originated, and which staff member processed the transaction.

Different information will be sent to you on a daily, weekly and monthly basis, allowing you to undertake a comprehensive analysis of payments being processed by your business.

New Terminal Platform

Currency Select has been a Verifone client for many years and has used a range of its terminals. As part of this project, we took the opportunity to look at our overall terminal strategy and made a decision to move to the Ingenico platform. OPI will be supported on the new Move 5000 terminal. Below is some information about the terminal and the reasons that we decided to move to this platform.

Portability

The terminal can be easily picked up and handed to a cardholder for actions like card insertion and pin entry, and, in a food and beverage environment, allows for pay-at-the-table transactions.

Connectivity

Supports IP connectivity to your local network via a base station, connects to a local wireless network, or can use a SIM card to connect to an external wireless network.

Durability

Because of the design of the terminal, it is more suited to use in wet areas such as bars. The screen is recessed in the unit which means there is less chance of water getting into the keyboard from running down the screen.

Camera

The Move 5000 has a built-in camera that will support QR code-based payment types such as Alipay, WeChat Pay and other digital wallets. We will also have the ability to support more and more of these wallets as they come to market.

Modular

The underlying architecture of the terminal is modular, which will allow us to bring new functionality and developer changes based on card scheme requirements faster than we have been able to in the past.

Speed up and simplify your payment process

Currency Select's integrated enabled terminals allow transactions to be initiated directly from the PMS (Property Management System) or POS (Point of Sale), sent to the pinpad for secure payment, and confirmation to be fed back into the system for easy reconciliation.

OPI (Oracle Payment Interface)

Currency Select has a long standing relationship with Oracle, and have supported integrated payments via their MPG (Micros Payment Gateway) solution since 2012.

The OPI solution is ready for deployment in Front Desk and Food and Beverage environments, provided the required version of Oracle Hospitality software is installed at site.

To check if you are able to go live with this solution, please contact your Oracle Account Manager to confirm.

IPPI (Integrated POS Payment Interface)

Currency Select has also developed a specification that allows our terminals to communicate with any POS or PMS solution.

Some development work may be required from both Currency Select and the PMS or POS vendor, however our interface specification has been designed to keep this as simple as possible.

If you would like to see if your PMS or POS solution can be integrated, please contact us.

Best in Class Support and Payments Expertise

Currency Select have been a long time supporter of the Hospitality industry, providing payment solutions to hotels since 2001. We understand the unique space that our customers occupy, and have built our solution with those customers in mind.

24/7 Support – 365 Days a Year

Currency Select is committed to ensuring our merchants receive the support they need.

Our help desk is based in Sydney, Australia, and staffed by a team

that understands not just terminal support, but also settlement and reconciliation.

Dedicated Account Management

All of our merchants can expect a high level of personalised care and attention from a dedicated member of our Customer Relationship Management Team.

From understanding statements, surcharging, fees, and anything in-between, our Relationship Managers are always happy to help.

Our merchants are not just a number, they are the most important part of our business.

Dynamic Currency Conversion

Hospitality attracts customers from all around the world. We use Dynamic Currency Conversion to ensure your guests know exactly how much they will pay in the currency they are most familiar with.

Unlike issuing banks, who often do not disclose the exchange rate or margin they will apply, Currency Select displays this clearly at the point of sale.

On any eligible international transaction where the cardholder chooses to pay in their home currency, Currency Select pays a rebate to our merchants, helping reduce the cost of international card acceptance