CRUISE SHIPS GUIDE

Better payments for a better customer experience

Your omni-channel payments partner

Cruise operators trade with passengers across multiple channels before, during and after their cruise. To make these experiences seamless for passengers and simple for crew, operators need a many-into-one proposition on the back-end.

PXP understand the needs of the cruise industry. We have more than 30 years' experience in the sector and have built long-term relationships with major cruise brands. Our completely integrated, multi-channel, multi-currency payments solution is already used by leading cruise operators worldwide.

Store and forward
To speed up embarkation and on-board sales, PXP Financial offers offline processing. This enables transactions to be stored if ships are in ports where internet connectivity is poor, or at sea and out of range, and then forwarded when connectivity resumes.

Direct gateway integration
We handle onboard functions, such as top-up authorisation, settlement and reversals of un-used amounts via direct integration with the PXP Financial gateway, making the process seamless for crew.

Multi-channel sales
We ensure that your front-end web booking applications integrate seamlessly with other remote and in-person sales channels, making getting paid quick, simple and convenient.

Multi-currency payment
We make it easy for you to price in nearly 80 currencies, while receiving settlement in your chosen home currency.

Security
Our hosted point to point encryption and tokenisation services help cruise operators take card payment without taking card data, thereby reducing their liability and PCI DSS scope.

PXP delivers a many-into-one proposition with a single statement and settlement date, single set of rates to minimise back-office reconciliation, and reports available in real-time for a holistic view of your business — all on a single contract.

Having operated in the cruise sector for 30 years, PXP understands the needs of the industry

Value-added services for the cruise sector

· Multi-currency
· Dynamic currency conversion
· Remote terminal management

Consider how your payments partner can add value to you and your passengers. This may be through automating cruise-specific procedures, integrating passenger services, or helping you get more out of your terminal estate

Multi-currency
With nearly 80 currencies supported, we make it easy for you to price in a variety of currencies, yet receive settlement in your chosen home currency.

Dynamic currency conversion
Give passengers the peace of mind of knowing how much they are spending onboard in their home currency. Dynamic currency conversion may boost their confidence to spend and your sales as a result.

Pre-authorisations
We automatically set up your terminals with pre authorisations, top-up authorisations and reversals to streamline check-in and disembarkation for both passengers and crew.

Security
PXP offers certain fraud screening and risk management services as standard, plus has a range of encryption and tokenisation services to keep passengers' card data secure.

Remote terminal management
When ships are not in port for long, operators need a payments infrastructure that is easy to deploy and maintain. The PXP hosted solution runs on our host with little to no configuration required client side, making deployments quick and simple.

Whatever value-added services
you're looking for, PXP
can provide them — everything
from cruise industry-specific card
acceptance to risk management
and tokenisation.
All our services are available to
plug and play, which means good
speed-to-market and operational
efficiencies for you.

How to reduce data security risk

· Hosted solution
· Reduce PCI scope
· P2PE application & solution

Accepting card payment is a necessary part of running a cruise business. But storing, processing and transmitting card data comes with risks. Our hosted point to point encryption (P2PE) and tokenisation services help you take card payment without taking card data, thereby reducing your risk and PCI scope

Point to point encryption (P2PE)

The P2PE application encrypts your passengers' card data from the moment it enters your systems (usually on the PIN pad). This means, if this is the only way card data enters the environment, cruise operators will never see sensitive cardholder data in the clear. This helps reduce risk
in the event of a breach, as well as the costs associated with lost revenue and damaged reputation.

PXP offers P2PE to customers either as an
application or as a full solution. Both have been tested by trained P2PE assessors accredited by the Payment Card Industry Security Standards Council (PCI SSC) against the standard.

Tokenisation

Tokenisation replaces sensitive card data with a token,
which can be used across various front- and back-end
systems instead of the real card data.
PXP's tokenisation works across channels,
countries and brands/franchisees in a cruise group. It can also be activated retrospectively on stored card details.

This simplifies compliance with data security requirements, and also delivers operational, cost and marketing efficiencies.

PXP's secure payment services help those in the cruise sector reduce their risk and are designed around three key principles:

• Secure all sensitive consumer data
• Reduce risk to the merchant in the case of a breach
• Reduce costly overhead to the payment infrastructure

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10 tips for increasing efficiency through payments

Although payments are an unwelcome part of any holiday, there are several ways that cruise operators can use innovative payment solutions to increase efficiency and enhance the passenger experience.

1.Payment methods
Make passengers feel at home and minimise lost sales by offering a variety of familiar payment methods via a single integration and contract.

2. Dynamic Currency Conversion
Give passengers the reassurance of knowing how much they are spending on board in their home currency, which may in turn boost sales.

3. Multi-Currency
Price in one of nearly 80 currencies and easily receive payment in your home currency.

4. Omni-channel
Boost sales and passenger experience by using sales channels interchangeably via PXP's plug-and-play interface.

5. Reconciliation
Reconciliation via a single statement and settlement date means less time spent dealing with payment-related admin.

6. Reporting
Reports by channel, ship or even individual terminal level in real-time enables you to track performance and make effective business decisions quickly.

7. Managed services
Drive down your IT and operational costs and focus on your core business by using managed services from your provider (e.g. fraud management, value-added services).

8. Systems
Choose a payments provider with a modular, configurable systems architecture to help you cut integration costs and launch times, and turn on additional features post-launch with ease.

9. Data security
Outsource payments security to a trusted partner to save time in keeping up with ever-changing industry standards, and the expense of recruiting and retaining your own experts.

10. Customer service
Always-on, local language customer support 24/7 is essential for cruise operators running an international business across multiple time zones.

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