EXIMBAY

Hotel Payment Solution Partner

Disclaimer

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G-Billing
Payment Gateway

G-Billing is OPI / made by EXIMBAY (PSP)
Oracle PMS (Opera) / POS (Simphony) Payment Interface

EXIMBAY

G-Billing Contents

G-Billing OPI/SPI

Oracle Payment Interface
Simphony Payment Interface
Eximbay Van / PG
Hotel total Solution

1. What is an Oracle Payment Interface?

Why Integrated Payments
What is OPI?
Oracle Payment Interface

2. Why OPI is Challenging in the Korean Market?

Why OPI is Challenging in the Korean Market (EXIMBAY vs Competitor)
Key Issues from the Hotel's Perspective & Comparison

3. Why G-Billing OPI?

How to Validate 100% implemented OPI
Achieving comprehensive automation of hotel operations
Daily Time Consumption
Annual Time and Labor Cost Wasted
Evaluation table by PARNAS operations team

4. Demonstrations

5. Reference

PCI-DSS & Oracle Certificates
Partner & Hotels

1. What is an Oracle Payment Interface?

Why Integrated Payments

Enhanced Security and Compliance

Oracle Payment Interface introduces tokenization of card data. This will significantly reduce the scope of PCI Security concerns for any customer.

Flexibility and Choice in Payment Services

Our partners perform integrations to the Oracle Payment Interface specification which supports EMV Chip and PIN, Credit Cards, Digital Wallets, Gift Cards and Debit Cards.

Enabling Global Payments

Currently supported in 80+ Countries through Oracle Partners.

Automated Payment Services

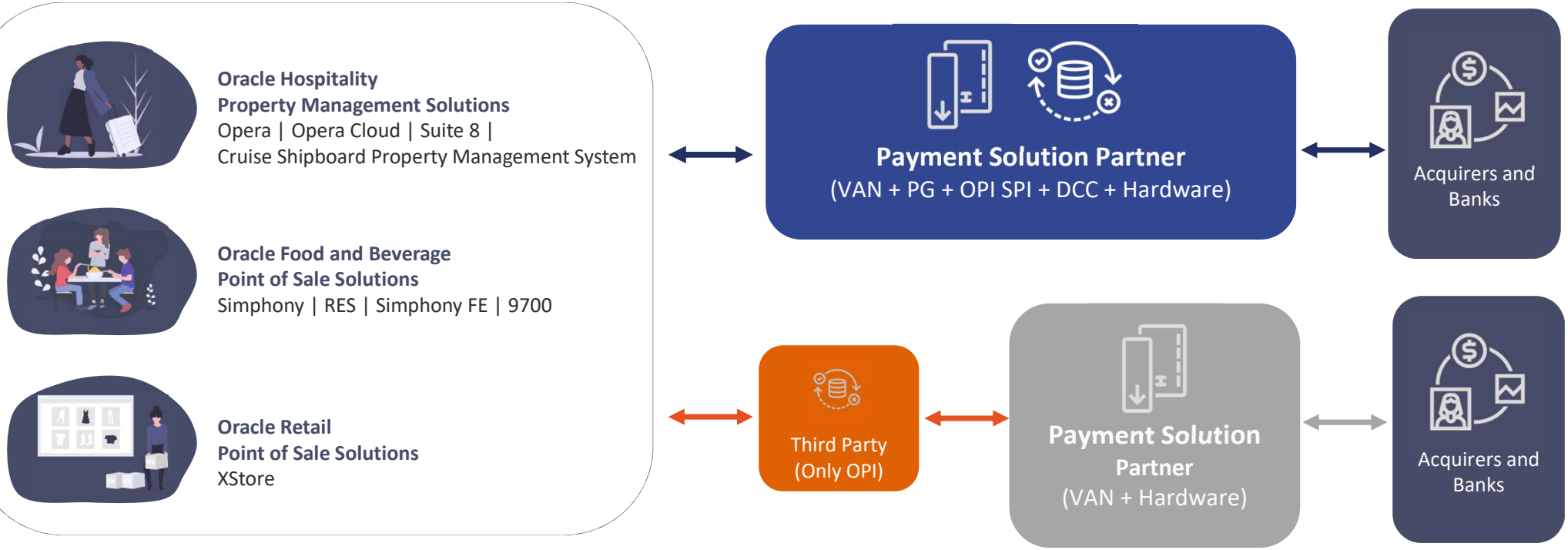
Integration Payments via OPI enable our customers to automate payment processing with the support of Pre-Authorisation and Deposit rules that can be preset for any Reservation Rate.

Referred by Oracle Document

1. What is an Oracle Payment Interface?

What is an OPI?

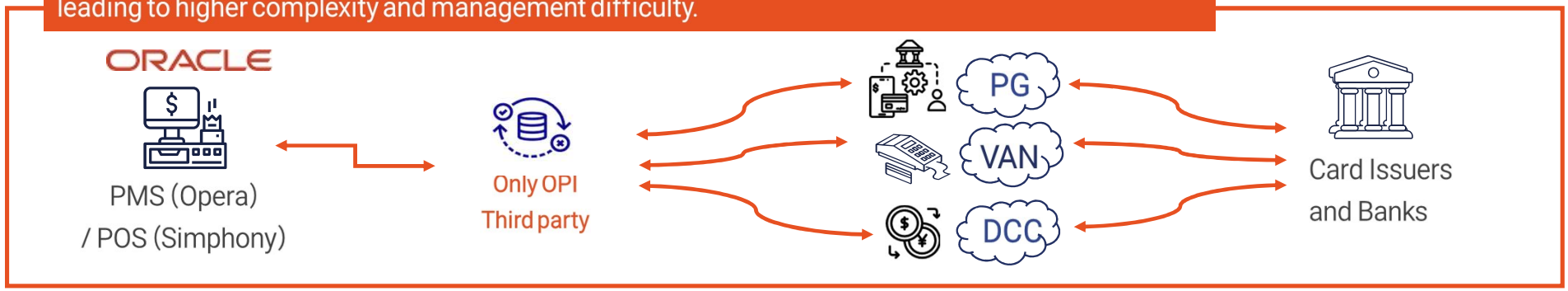
ORACLE PAYMENT INTERFACE (OPI) – Design by Oracle



2. Why OPI is Challenging in the Korean Market?

Why OPI is Challenging in the Korean Market (EXIMBAY vs Competitor)

In Korea, due to the VAN system, OPI providers require additional development with VAN companies, leading to higher complexity and management difficulty.



2. Why OPI is Challenging in the Korean Market?

Key Issues from the Hotel's Perspective & Comparison

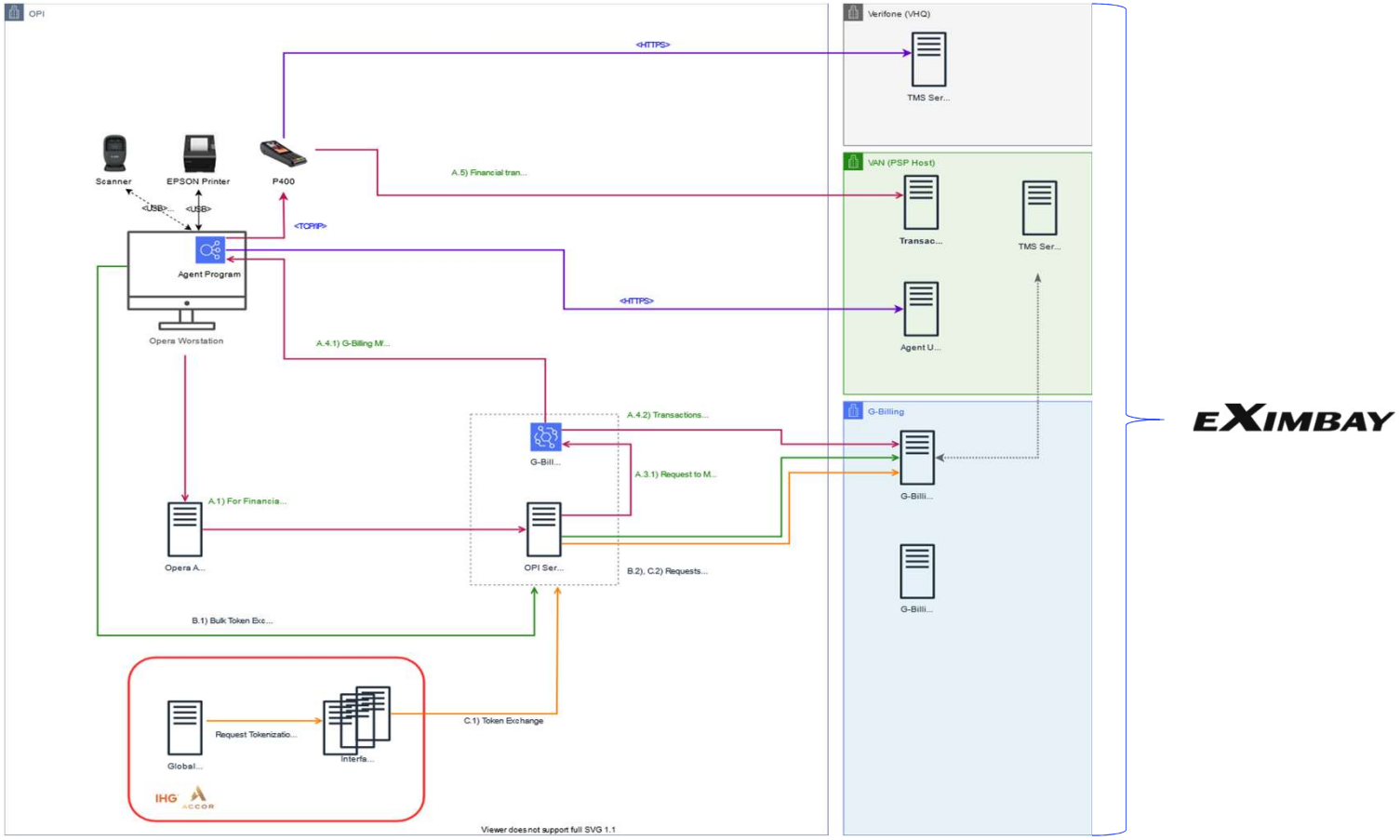
Features	EXIMBAY	Competitor	Remarks
PCI DSS Certification	O	X	
Partial reversals & DCC	O	X	*
Pre-Authorization in Reservations	O	X	*
Auto Approval & Card Payment in Front	O	X	*
Real time credit card change/cancellation	O	X	
Final auto charge & Pre-auth cancellation	O	X	*
Reconciliation	O	X	
DCC	O	△	EXIMBAY is a PSP that manages OPI and DCC as a unified system
Optimized UI, e-receipt, mobile/email	O	X	
The company offers both PED and OPI solutions**	O	X	EXIMBAY is a PSP that manages OPI and VAN as a unified system

** It was not implemented until 2024, and although it was recently claimed that this feature has been implemented, it has not been validated in actual operations.*

***PED : Pin Entry Device*

3. Why G-Billing OPI?

☑ 100% implementation through the automation of all features provided by OPI



EXIMBAY

3. Why G-Billing OPI?

Achieving comprehensive automation of hotel operations

FRONT

100% implementation of Oracle OPI global standards

- Support for card receipt reissue, SMS, and email transmission
- Intuitive real-time transaction inquiry
- Payment processing using only OPERA
- No additional on-premise server required in the hotel
- *Automated process ensures zero human error*
- Convenient add-on functions provided via Agent
- Function to issue cash receipts

FINANCE

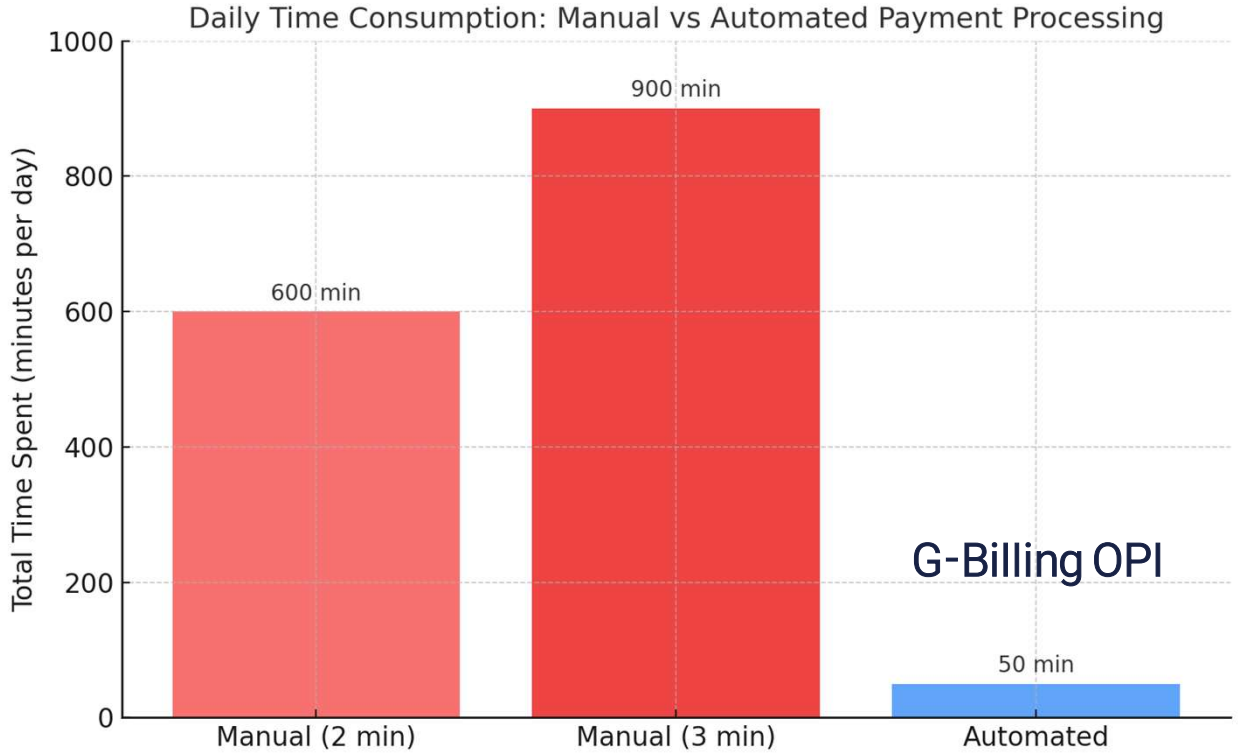
Complete automation of accounting

- Support for customized billing program
- Real-time transaction and automatic sales status updates
- *Auto Balance Check for automated reconciliation*
- *Auth Release for automatic pre-authorization cancellation*
- Streamlined operations through integrated offline and online payments
- Customization based on Opera Business Date
- Batch billing and partial cancellations

3. Why G-Billing OPI?

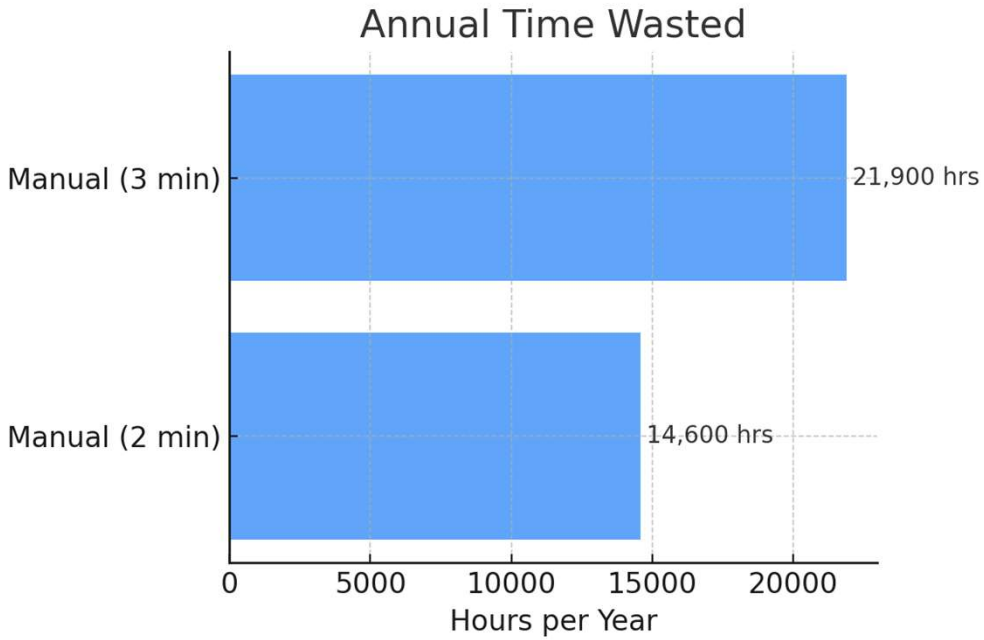
Daily Time Consumption : Manual vs Automated Payment Processing

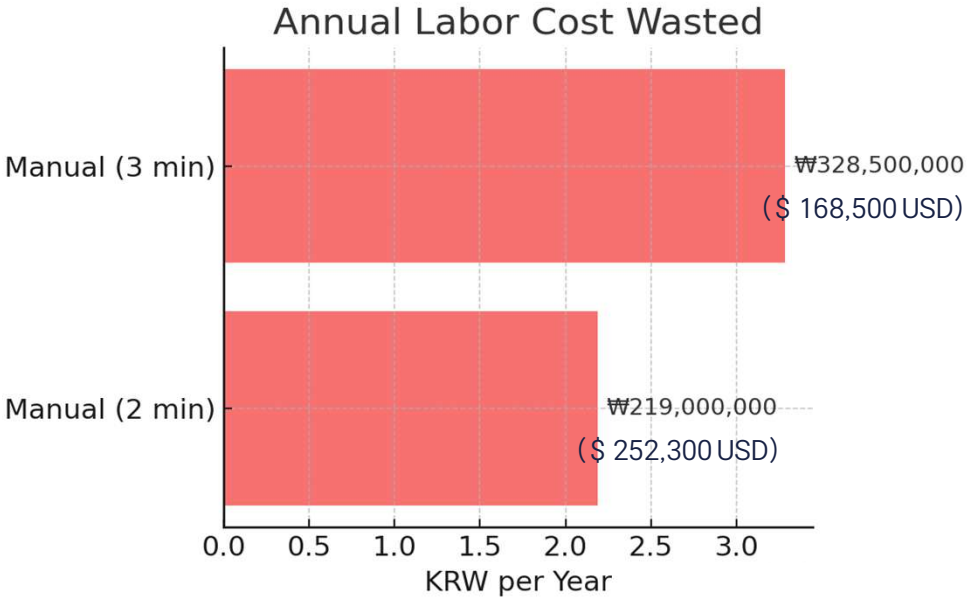
Assuming a hotel processes about **300 check-ins and check-outs per day**,



3. Why G-Billing OPI?

Annual Time and Labor Cost Wasted : Manual





4. Demonstrations

Case 1 - 16

Case	Function	Operation	Title	Last Name	First Name	Day(Check In)	Day+1(In House)	Day+2(Check Out)	Remarks
1	Pre-Authorization	Check In	Ms.	Hotel	Test 1	Pre-Authorization			
2	Pre-Authorization	Walk In	Ms.	Hotel	Test 2	Pre-Authorization			
3	Sales Completion	Check In	Ms.	Hotel	Test 3	Sales Completion			Room Charge Only
4	Top Up Authorization	In House	Ms.	Hotel	Test 4	Pre-Authorization	Top Up Authorization		Balance > Pre-Authorization
5	Domestic card	Check Out	Ms.	Hotel	Test 5	Pre-Authorization		Pre-auth > Balance	
6	Domestic & Foreign	Check Out	Ms.	Hotel	Test 6	Pre-Authorization		Pre-auth = Balance	
7	Domestic & Foreign	Check Out	Ms.	Hotel	Test 7	Pre-Authorization		Pre-auth < Balance	
8	Foreign card	Check Out	Ms.	Hotel	Test 8	Pre-Authorization		Pre-auth > Balance	
9	Partial Payment	Check Out	Ms.	Hotel	Test 9	Pre-Authorization		Partial Payment with CC	
10	CXL & Change CC	Check Out	Ms.	Hotel	Test 10	Pre-Authorization		Payment CXL & CC Change	
11	Cash Payment	Check Out	Ms.	Hotel	Test 11	Pre-Authorization		Cash Payment with issue cash receipt	
12	Token Payment	Check Out	Ms.	Hotel	Test 12	Pre-Authorization		Pre-auth < Balance	
13	Moto	Reservation	Ms.	Hotel	Test 13				Reservation
14	Reprint CC Receipt	After Check Out	Ms.	Hotel	Test 14	Pre-Authorization		Reprint CC Receipt and send by email	
15	Reprint CC Receipt	After Check Out	Ms.	Hotel	Test 15	Pre-Authorization		Reprint CC Receipt and send by SMS	
16	Change Pre-Authorization	After Check In	Ms.	Hotel	Test 16	Pre-Authorization	Change Pre-Authorization		

5. References

PCI-DSS & Oracle Certificates

NTT DATA

Certificate of Compliance

NTT Asia Pacific Pte. Ltd. hereby certifies that

Eximbay Co., Ltd.

has successfully completed a PCI DSS v4.0.1 assessment as documented in the Report on Compliance dated 29 October 2024.

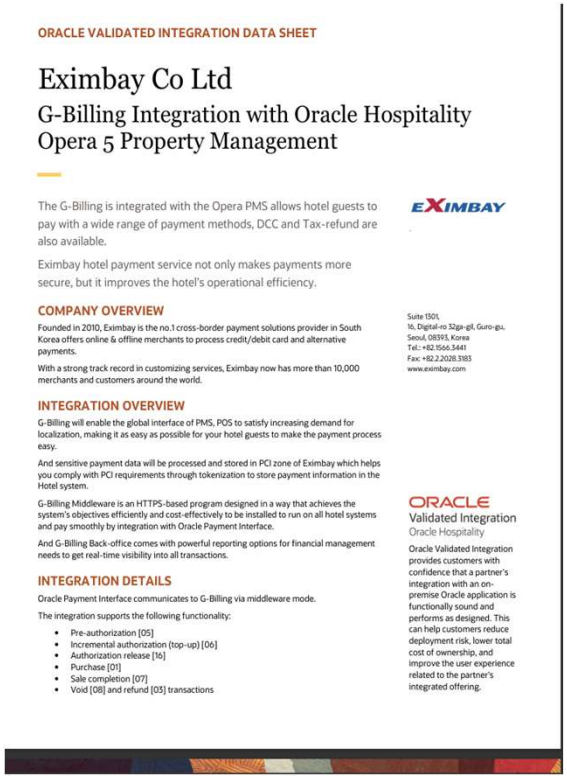
Renz Karlo Oliva Santos, QSA

Code: 206-661

29 October 2024

Issue Date

Note: This certificate is only valid when accompanied by the Attestation of Compliance (PCI DSS v4.0.1) dated 29 October 2024.



ORACLE VALIDATED INTEGRATION DATA SHEET

Eximbay Co Ltd

G-Billing Integration with Oracle Hospitality Opera 5 Property Management

The G-Billing is integrated with the Opera PMS allows hotel guests to pay with a wide range of payment methods, DCC and Tax-refund are also available.

Eximbay hotel payment service not only makes payments more secure, but it improves the hotel's operational efficiency.

EXIMBAY

COMPANY OVERVIEW

Founded in 2010, Eximbay is the no.1 cross-border payment solutions provider in South Korea offers online & offline merchants to process credit/debit card and alternative payments.

With a strong track record in customizing services, Eximbay now has more than 10,000 merchants and customers around the world.

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Fax: +82.2.2028.3183
www.eximbay.com

INTEGRATION OVERVIEW

G-Billing will enable the global interface of PMS, POS to satisfy increasing demand for localization, making it as easy as possible for your hotel guests to make the payment process easy.

And sensitive payment data will be processed and stored in PCI zone of Eximbay which helps you comply with PCI requirements through tokenization to store payment information in the Hotel system.

G-Billing Middleware is an HTTPS-based program designed in a way that achieves the system's objectives efficiently and cost-effectively to be installed to run on all hotel systems and pay smoothly by integration with Oracle Payment Interface.

And G-Billing Back-office comes with powerful reporting options for financial management needs to get real-time visibility into all transactions.

ORACLE
Validated Integration
Oracle Hospitality

Oracle Validated Integration provides customers with confidence that a partner's integration with an on-premise Oracle application is functionally sound and performs as designed. This can help customers reduce deployment risk, lower total cost of ownership, and improve the user experience related to the partner's integrated offering.

INTEGRATION DETAILS

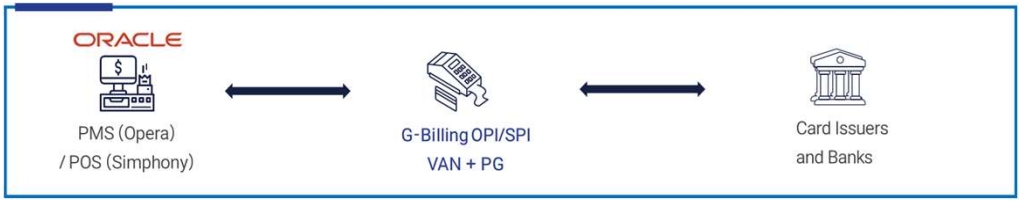
Oracle Payment Interface communicates to G-Billing via middleware mode.

The integration supports the following functionality:

- Pre-authorization [05]
- Incremental authorization (top-up) [06]
- Authorization release [16]
- Purchase [01]
- Sale completion [07]
- Void [08] and refund [03] transactions

5. References

EXIMBAY



Global Credit Card

VISA · Mastercard · AMERICAN EXPRESS · JCB · UnionPay · Diners Club INTERNATIONAL · DISCOVER

Global Digital Wallet

PayPal · Alipay+ · 支付宝 · Alipay HK · TrueMoney · GCash · truemoney · DANA · boku

Japan

econtext · PayPay

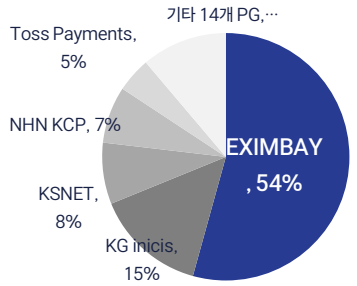
China

Alipay · 微信支付 WeChat Pay

Only EXIMBAY

Klarna

Only EXIMBAY



Online PG Fee Market for Oversea payments

Approx.

33 million USD by 2024

EXIMBAY M/S 54%

Airlines & Duty-Free Shops

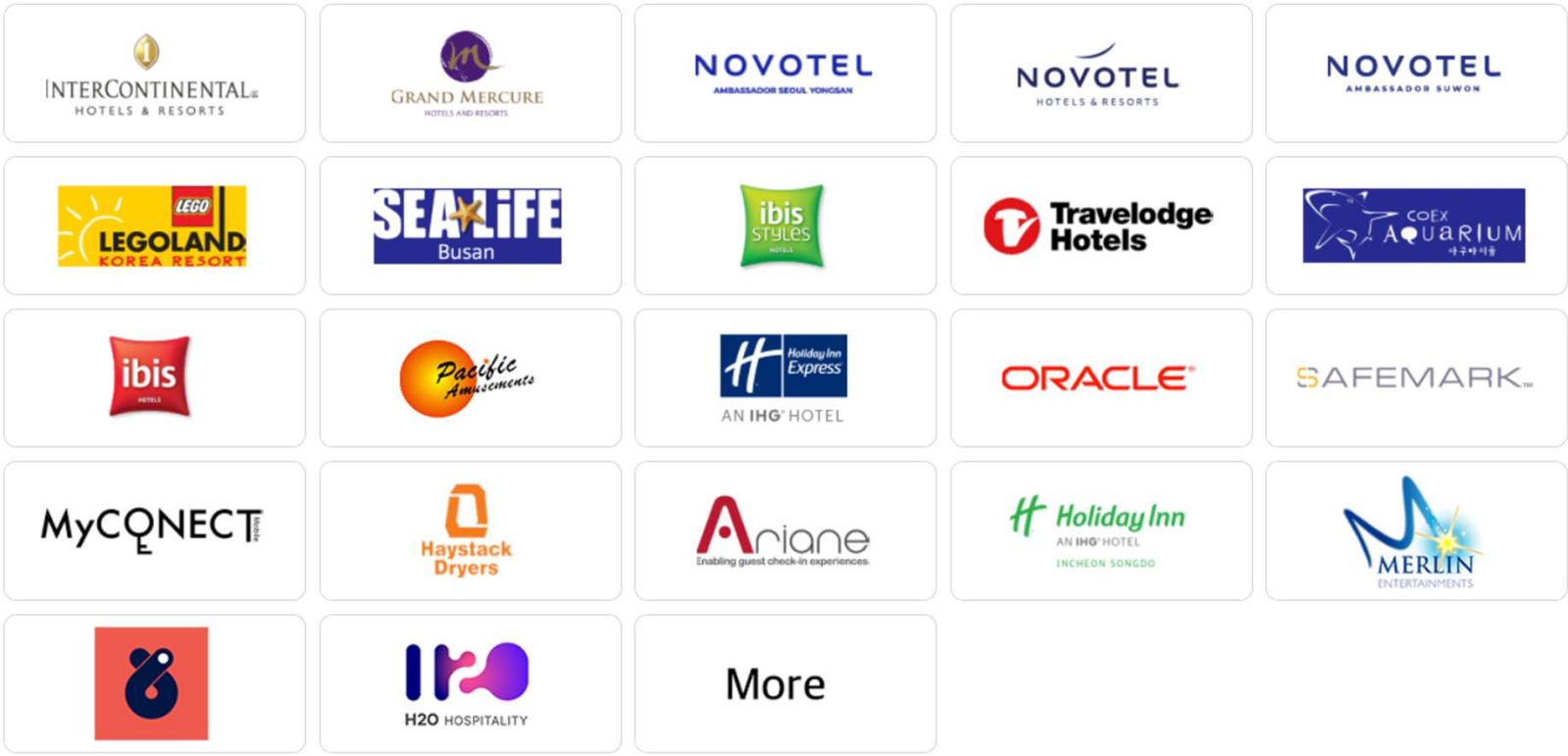
KOREAN AIR · ASIANA AIRLINES · LOTTE DUTY FREE

K - Contents

weverse · JYP SHOP · YG PLUS · CJ ENM · SM ENTERTAINMENT · WEBTOON

5. References

Partner & Hotels



Thank you

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