

Oracle Hospitality Payment Interface Cloud Service Security Guide



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Preface

Purpose

The Oracle Payment Interface (OPI) Cloud Service allows a Payment Service Providers (PSPs) or Prepaid Card Providers to integrate a Payment Solution with the Oracle Hospitality OPERA Cloud Service. The OPI Cloud Service aligns with the overall Oracle strategy to migrate to cloud-based solutions and helps to remove OPERA Cloud from the Payment card industry (PCI) scope.

Audience

This document is intended for OPERA Tenant Administrators and OPERA Customers.

Customer Support

To contact Oracle Customer Support, access the Customer Support Portal at the following URL:

<https://iccp.custhelp.com>

When contacting Customer Support, please provide the following:

- Product version and program/module name
- Functional and technical description of the problem (include business impact)
- Detailed step-by-step instructions to re-create
- Exact error message received
- Screen shots of each step you take

Documentation

Oracle Hospitality product documentation is available on the Oracle Help Center at <http://docs.oracle.com/en/industries/hospitality/>.

Revision History

Date	Description of Change
July 2025	Initial publication

1

Oracle Payment Interface Cloud Service Security Overview

This chapter provides an overview of the Oracle Hospitality Oracle Payment Interface Cloud Service security and explains the general principles of application security.

Overview of Oracle Payment Interface Cloud Service Security

The OPI Cloud Service provides payment processing capability to Hospitality Global Business Unit (HGBU) OPERA Cloud through our Payment Service Providers (PSPs) or Prepaid Card Service Providers. It is an interface bridging OPERA Cloud to PSPs to complete credit card processing. It supports Prepaid Card transactions via service-to-service communication. The major features provided by OPI Cloud Service include:

- The Token Exchange service provides an interface between OPERA Cloud and PSP for exchanging a credit card with a token.
- The Hosted token exchange form for manual entry of a credit card to exchange with a token.
- The Credit card service provides a cloud-based interface between OPERA Cloud and PSP to perform credit card transactions such as authorizations and settlements.
- The Prepaid card service provides a cloud-based interface between OPERA Cloud and Prepaid Card Service Provider to perform prepaid card transactions such as activate/issue a prepaid card and reload a prepaid card.
- Ecommerce service provides credit card service compliant with Strong Customer Authentication (SCA).
- Gitlab pipelines for OPERA Tenant provisioning and PSP provisioning.
- The Configuration Portal/service to allow users to configure OPERA Tenant and Payment Service Provider or Prepaid Card Service Provider in OPI Cloud.
- The Token Exchange Service provided through the Oracle Hospitality Integration Platform (OHIP) to OHIP partner applications.
- Open Payment API allows the OHIP partner applications to call Ecommerce service through OHIP.
- The Token Exchange Service provided through the Oracle Hospitality OPERA Cloud Distribution.
- Tokenization for Rooming List Import.
- Support for OPI tokenization in Non-Vaulted properties.

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Understanding the Oracle Payment Interface Cloud Service Environment

OPI Cloud services and portals are deployed to the Oracle Cloud Native Environment (CNE). CNE provides and maintains the network infrastructure, Autonomous Database (ADB), artifact repository, and OS. Logs will be retained as per CNE Oracle Cloud Infrastructure (OCI) logging retention policy.

Personal Data Security

Personal data can be used on its own or with other information to identify, contact, or locate a single person, or to identify an individual in context.

OPI Cloud only collects minimal data (first name, last name, username, IP Address, and email) for the person who is assigned to manage the configuration. This data is collected for audit trail and notification purposes only.

OPERA Cloud users are managed by OPERA Shared Security Domain (SSD) or OPERA Cloud Identity Management (OCIM). Oracle personnel with proper privileges assigned will manage the PSP related configurations. OPI Cloud does not own or manage any Oracle Cloud Identity Service (IDCS) or SSD.

The data saved in the database, such as audit records and configuration data, is secured by Oracle ADB's database level Transparent Data Encryption (TDE). The data is secured in transmission by HTTPS with TLS 1.2 or above. Tokenization is always enabled to protect the user's credit card information. OPI Cloud persists credit card information using AES-256 encryption with TDE and only logs masked values.

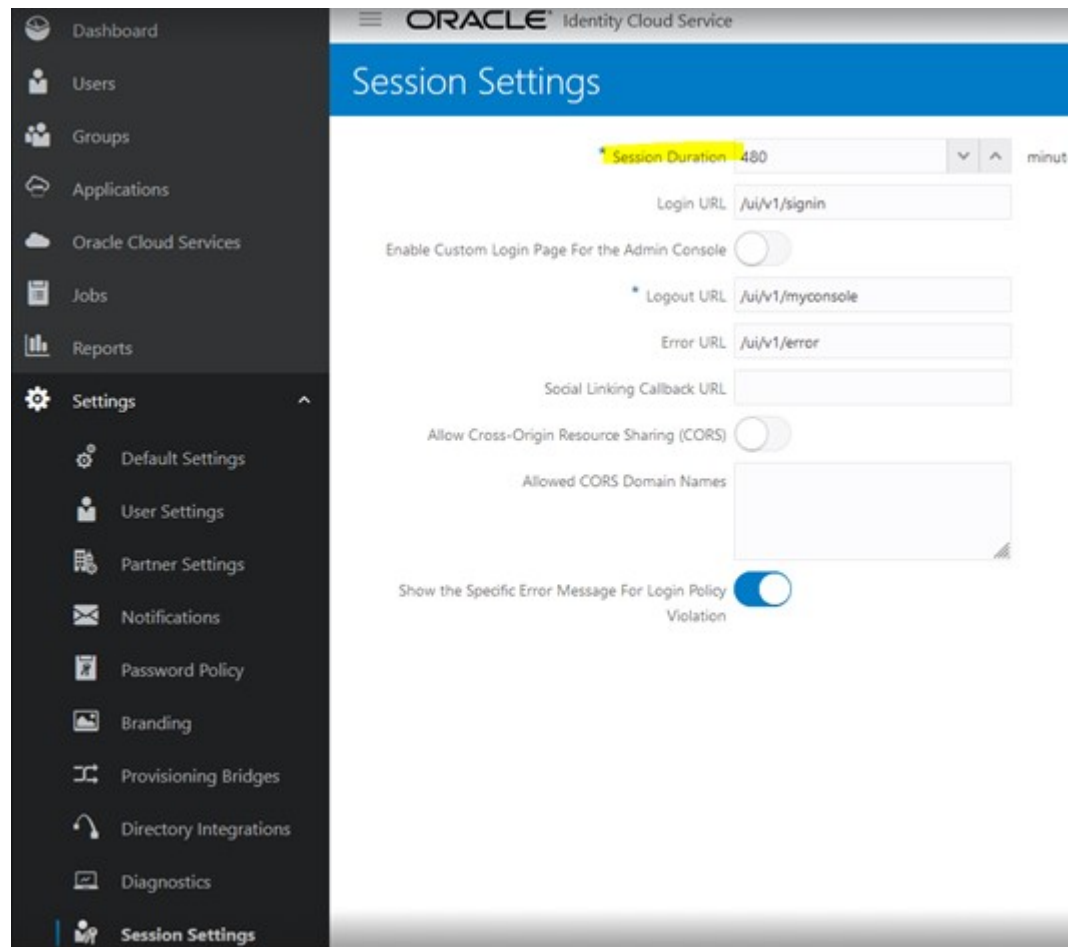
OPI Cloud configuration logs user log in and out activities and also configuration data modifications. OPI Cloud logs are located in OCI logging. The security logs retention period is 365 days.

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Recommended Deployment Configurations

- PSP Endpoints need to use default ports 80/443, other ports need to be added to the OPI Cloud egress endpoint whitelist and also need to get OCI's approval
- Use CA-signed certificates to protect PSP endpoints
- Update the default session duration for PSP users

Since the default session duration is set by IDCS, it is recommended for the admin user who manages PSP configurations to login to IDCS and update the duration to 15-30 minutes.



- Periodically update the user's passwords.
- Periodically login to PSP configuration portals to check endpoints and certificate status.

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Component Security

Operating System Security

See the following documents

- *Guide to the Secure Configuration of Oracle Linux 8*
- *Hardening Tips for the Oracle Linux 8*

<https://docs.oracle.com/en/operating-systems/oracle-linux/8/>

Oracle Database Security

See the *Oracle Database Security Guide*.

<https://docs.oracle.com/en/database/oracle/oracle-database/19/dbseg/database-security-guide.pdf>

OPERA Cloud Security

See the *OPERA Cloud Security Guide*.

<https://docs.oracle.com/en/industries/hospitality/opera-cloud/24.2/ocsec/Security.pdf>

OHIP Security

See the *OHIP Security Guide*.

https://docs.oracle.com/cd/F29336_01/doc.201/f27481/toc.htm