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TRAVEL &
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JASON HARPER.
CEO



Secure and Streamlined
Payment Processing





Secure and Streamlined Payment Processing

BY JOE PHILLIP

It was 7:00 AM, and the hotel staff of a luxury spa resort was just getting started with their day. The hotel manager was gathering the staff around for the morning huddle. Suddenly, he received an alert on his tablet from an internal security tool, notifying a suspicious attempt to access the hotel's payment processing system. He immediately informed the cyber threat investigation team.

During the inspection, the team found that the hackers had decrypted and attempted to remove crucial guest data—including cardholder names, card numbers, and other sensitive information—from the hotel's payment systems. Although the bad actors were not successful, it does not dismiss the fact that the cyber attack placed a serious dubiety on the hotel's cybersecurity.

Unfortunately, scenarios like these have become commonplace in today's travel and hospitality landscape. According to the Morphisec 2019 Hospitality Guest Threat Index, 22 million U.S. travelers self-reported as being the victim of a cyber attack through their business with hotels. It was also found that 70 percent of travelers believed that the hotels they stayed at are not investing enough in cybersecurity.

This leads to the pressing question: "How can hospitality businesses proactively ensure that their payment systems and their guest's payment details are secure against fraudulent activities?"

Jason Harper, CEO of CeloPay, an Alpharetta, GA-headquartered firm, provides a fitting reply to this through his company's unique suite of payment processing solutions. CeloPay mitigates credit card frauds and streamlines the submission, storage, and processing of payment information in a more convenient, secure, and compliant manner. "We created CeloPay from the ground up with flexibility, simplicity, and security in mind. There is no other solution in the market that facilitates the secure submission and processing of information like ours," says Harper. With CeloPay in place, no fax machines or unsecured emails are required for collecting payment information from guests, thus, making it an accessible and safe solution for hotels of all sizes. CeloPay is currently being used across 42 countries, and the product is available in 12 languages. The firm's diverse clientele includes everything from small 20-bedroom boutique hotels to luxury properties and global

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hotel brands from across the world with thousands of rooms.

The Genesis of CeloPay

The groundwork for CeloPay was laid in 2011 by Harper, a leading technology and hospitality professional, who realized that there was a lack of balance between

consuming process for the hotel requesting the information but it was also far from ideal for customers because they were wary of sharing sensitive information like credit card numbers or banking details via such insecure mediums. There was no solution in the market that was efficient enough to solve the problem. This inspired Harper to

One Application, Countless Possibilities

The illustrious portfolio of à la carte solutions offered by CeloPay includes CeloPay Essentials, a web-based SaaS solution that is similar to a third-party billing collection form. CeloPay Essentials is designed to replace cumbersome and out-dated communication mediums like fax and email, and facilitate the submission, storage, and processing of payment information in a more convenient, secure, and compliant manner via the cloud. Not only is it simple and convenient but also helps businesses address security and compliance concerns at the same time. When used hand-in-hand with CeloPay Scribe, the company's e-signature platform, the solutions together offer one seamless experience to customers. CeloPay Scribe empowers businesses to easily collect signatures on documents of any type. The solution is designed with convenience and affordability in mind, so hotel managers do not have to worry about per-user limits or monthly document limitations.

The firm also offers a modern tokenization platform, CeloPay Sentry, which enables hospitality businesses to store guest card data along with their own custom data using feasible APIs. There are many hotels that do not want to accumulate any credit card information in their systems. These businesses can use CeloPay Sentry to store this sensitive data in a way that is compliant as well as easily accessible, and retrieve it as and when needed in the form of tokens.

Furthermore, to handle the complexities involved in addressing the global merchant account needs, the firm offers a global transaction processing platform, CeloPay Transact. Considering the intricate web of merchants, processors, and gateways that participate together, it takes weeks or even months for businesses to start processing transactions. Merchants do not have

the time or resources to navigate the complexities of payment processing and want to start the transaction quickly to support their business. CeloPay Transact helps such customers be in charge of their processes and transactions. Currently, the solution handles charges in 34 countries and over 130 currencies.

Purpose-Built For Travel Agents

Not too long ago, intending to help travel agents benefit from their platform, CeloPay added two more web-based applications to its product suite: CeloPay Envoy and CeloPay Intercept. CeloPay Envoy was created to address the strict compliance requirements and constant efficiency demands that travel agencies faced on a daily basis. The solution allows travel agencies to not only safely collect the payment information but also quickly and securely share that data with hotels and other travel partners. Hence, a travel agent never really has to directly handle the card information; they can manage it through the CeloPay platform.

CeloPay Intercept, on the other hand, serves as a middle layer between online booking engines and hotels. The solution intercepts card data before it hits any hotel, exchanges that card data for a token, and then securely pass on that information to the hotel. In this way, it helps keep the hotel's data and infrastructure entirely in compliance.

Enhancing the End User Experience

Alongside these, with its virtual card issuing platform, CeloPay Wallet, the firm is making the job of a concierge more effortless. To explain the use case of the solution, Harper states an example of a guest at a luxury resort who might want a concierge to book services or events for them. In a traditional environment, the concierge will have to give out the guest's credit card number, which can present some challenges from a security and compliance point of view. With CeloPay Wallet, the concierge can generate

virtual versions of a guest's credit card information and use that to make bookings without having to handle directly or even see the guest's credit card data. "Whether you are a business looking for a tool to achieve compliance or trying to eliminate cumbersome processes, we understand what you are going through. And, we will do everything in our power to provide a robust, feature-rich experience for you as well as your clients," ascertains Harper.

Clients' opinions are at the heart of CeloPay's product development, and the firm continually and rapidly releases new versions of its platform to meet their needs

Placing Customers at the Core

Much like the company's holistic business framework, CeloPay employs a synergistic approach when it comes to working with clients. Each time a customer signs an agreement with the firm, CeloPay engages with the client to acquire basic information about their system configurations and setup. Following this, the firm conducts a 'turnover call,' where the CeloPay team interacts with a business system administrator and helps them navigate the implementation of their solution seamlessly. Within just a day, the CeloPay software is implemented and up and running in the customer's premises.

Notably, CeloPay is priced at a flat-rate, predictable fee that includes unlimited users and unlimited requests. The firm doesn't charge for custom feature development. Instead, CeloPay takes the feedback from its customers, adds new features and functionalities, and deploys the upgraded product out free of charge to all of its customers. "There is a new

update that comes out every 90 days, and most of those enhancements are direct requests from our clients," expresses Harper. Clients' opinions are at the heart of CeloPay's product development, and the firm continually and rapidly releases new versions of its platform to meet their needs.

Keeping Pace with Innovation

The ultimate goal of hospitality organizations should be to build customer loyalty and enhance the quality of customer experiences. To do that, they need solid, secure, and compliant solutions that are not only easy to use but also come at an affordable price. And, that is precisely what CeloPay offers. "We are here to help you maintain strict control over security and compliance while, at the same time, deliver an unparalleled experience that is simple and flexible," says Harper. The CeloPay team, which has a deep background in the hospitality sector, takes pride in being able to precisely understand the clients' challenges and needs, and tailor its products to meet those requirements and help improve their environment.

As CeloPay breaks new ground in the hospitality and travel industry, the firm has several plans underway. The company is working on developing new products that will further enhance the process of conveniently collecting payment information. Alongside this, the firm is also looking to explore new partnerships and work with other companies to alleviate challenges that continue to pertain to PCI compliance. In fact, CeloPay recently established new partnerships with Infor, a multi-national enterprise software company, and Agilysys, a leading provider of hospitality software and solutions for hotels, resorts, and restaurants. On the anvil are also plans to expand the company's footprint geographically. In an era where credit card frauds are increasing manifold, CeloPay is bringing about a transformational change in the way hoteliers and travel agencies address the problem with its innovative offerings. **CA**



compliance and convenience in payment processing in the hospitality landscape. "In my previous role, one of my key responsibilities was to ensure that the global hotel firms that I worked for were PCI compliant. And, in that pursuit, I discovered the different challenges of traditional third-party billing workflows," explains Harper. Generally, hotels would use credit card authorization forms for collecting payment information from customers and clients. These forms would be sent to the hotel guests via fax or email, and once the details are filled, the guests would send the forms back to the hotel via mail or fax. Not only was this a time-

build an enhanced security solution. "Thus, the idea of CeloPay emerged," he adds. The company was initially established to digitally transform the entire payment process and eliminate third-party authorizations. Today, CeloPay is widely recognized as one of the most reliable and effective alternatives for securely collecting, storing, and processing payment information. "We take the data security very seriously, but we do not believe that security and compliance should make things more difficult. We, hence, created CeloPay to be used anytime, anywhere with an emphasis on data protection and compliance," states Harper.

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