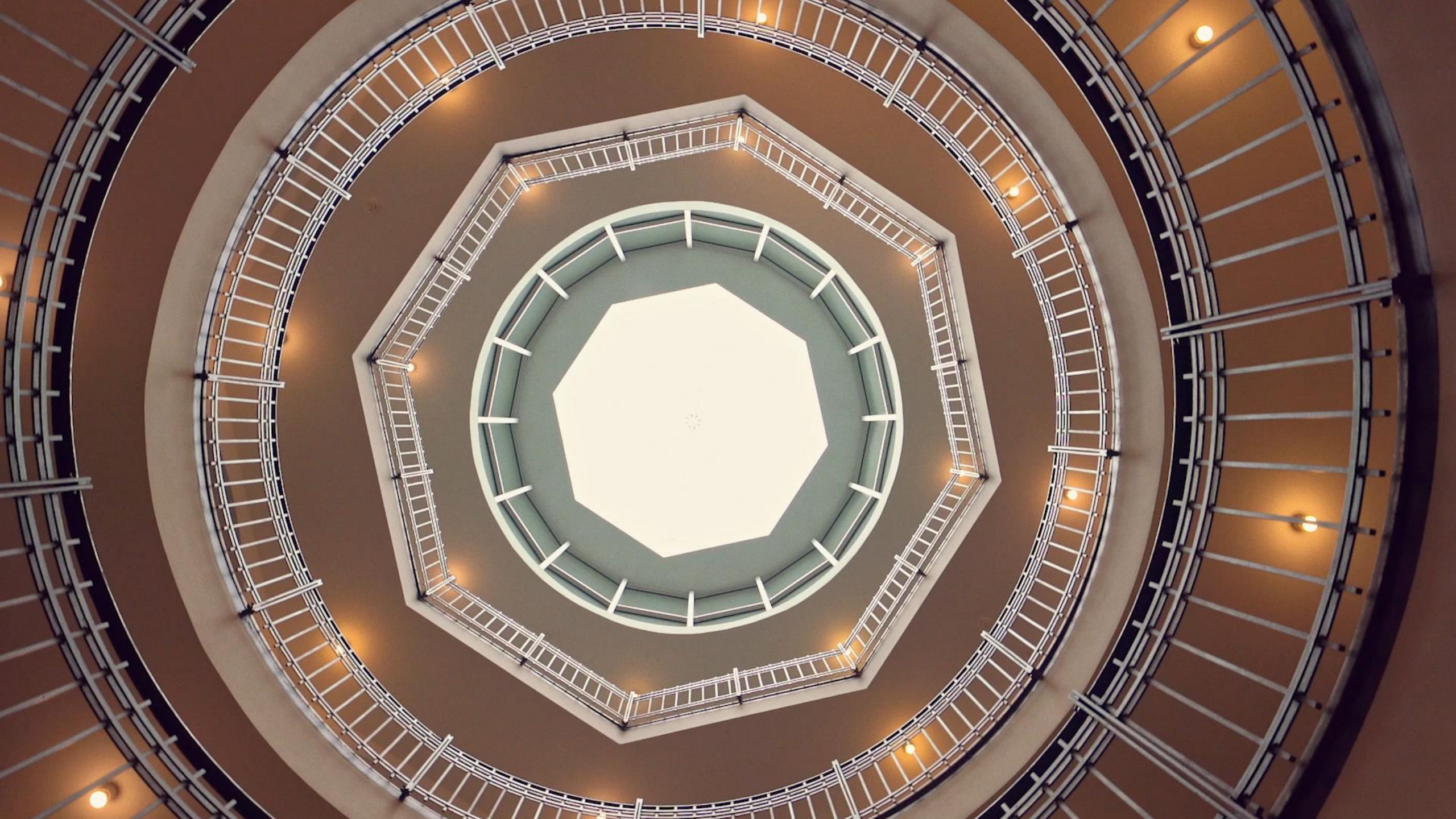# From Bitcoin to Bed Sheets: How Digital Payments are Reshaping the Hospitality Landscape

Steven Dow – WeArePlanet.com

Thursday 23rd March 2023

I wish I knew then, what I know now.

hang on folks,
I'm gonna go fast.

We Are Planet

Global presence with localised deployment and support

120+ markets
in five continents

3,000
Global employees

Over 60 offices
in 31 countries

100,000+ terminals connected on our platform

800,000+ merchants globally

€55bn annual transaction value
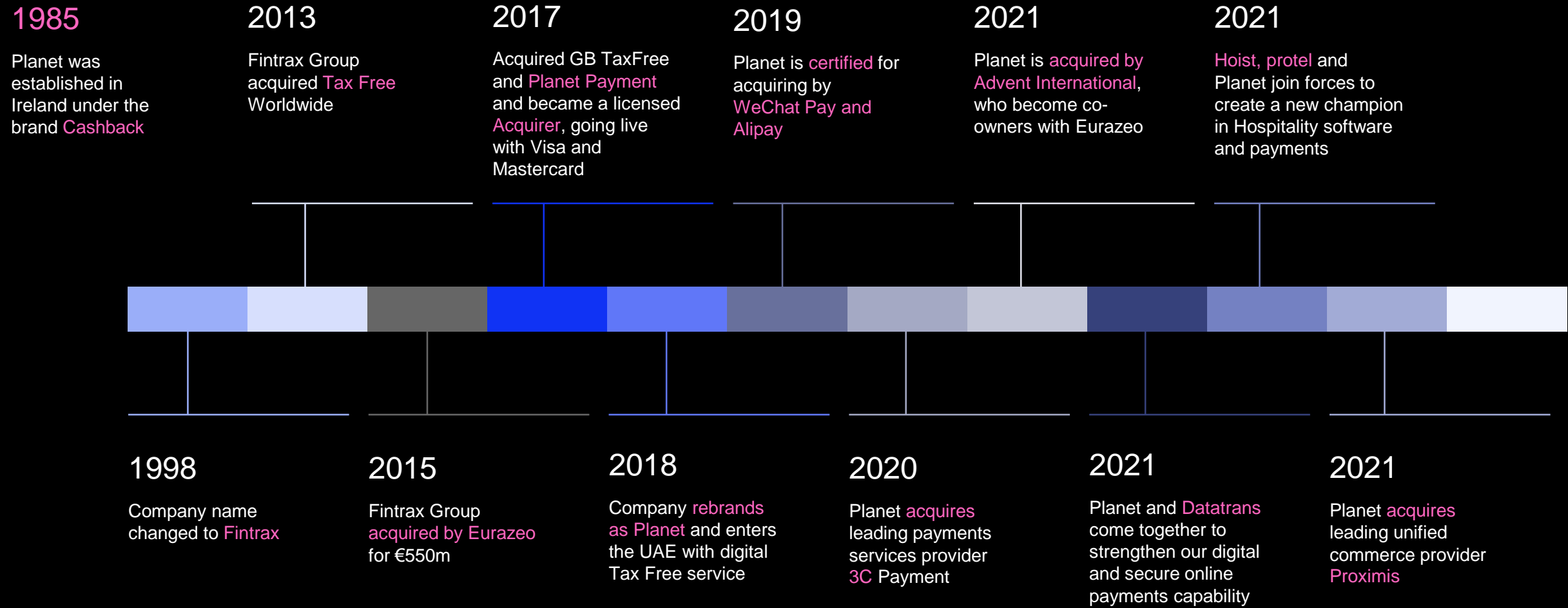
1.2bn card volumes processed annually

415m online annual transaction volume

785m in person annual transaction volume

Founded over 30 years ago, we are growing under new ownership

1985

Planet was established in Ireland under the brand Cashback

2013

Fintrax Group acquired Tax Free Worldwide

2017

Acquired GB TaxFree and Planet Payment and became a licensed Acquirer, going live with Visa and Mastercard

2019

Planet is certified for acquiring by WeChat Pay and Alipay

2021

Planet is acquired by Advent International, who become co-owners with Eurazeo

2021

Hoist, protel and Planet join forces to create a new champion in Hospitality software and payments

1998

Company name changed to Fintrax

2015

Fintrax Group acquired by Eurazeo for €550m

2018

Company rebrands as Planet and enters the UAE with digital Tax Free service

2020

Planet acquires leading payments services provider 3C Payment

2021

Planet and Datatrans come together to strengthen our digital and secure online payments capability

2021

Planet acquires leading unified commerce provider Proximis

We're a fast growing tech business, working with leading global brands

800k+
customers

120
markets operating in

Hilton HOTELS & RESORTS

FOUR SEASONS

HYATT

MARRIOTT

MELIÃ HOTELS & RESORTS

THE LANGHAM HOTELS & RESORTS

NH | HOTEL GROUP

SAVOY

★ PRET ★

ACCOR HOTELS

IHG®

Jumeirah HOTELS & RESORTS

SOHO HOUSE

ATLANTIS THE PALM, DUBAI

ROSEWOOD HOTELS & RESORTS

Fairmont HOTELS & RESORTS

NOBU

Hard Rock HOTEL

SEA CONTAINERS LONDON

RF ROCCO FORTE HOTELS

SHANGRI-LA HOTELS and RESORTS

CHAMPNEYS HEALTH SPA

ALSHAYA GROUP

Our investment partners – deep expertise in the payments market

Advent International

$76 bn AUM	>375 investments	>240 investment professionals across four continents

vantiv · nets · nexi · worldpay · T|S|G

PRISMA medios de pago · CLEARENT · xplor · concardis nets group

EURAZEO

$22 bn AUM	>400 investments	>110 investment professionals across four continents

planet · ppro · tink · Thought Machine

Supported Currencies

North/Central/South America

Country	Currency	Code
Argentina	Peso	ARS
Aruba	Guilder	AWG
Bahama	Dollar	BSD
Barbados	Dollar	BBD
Belize	Dollar	BZD
Bermuda	Dollar	BMD
Bolivia	Bolivianos	BOB
Brazil	Real	BRL
Canada	Dollar	CAD
Cayman Islands	Dollar	KYD
Chile	Peso	CLP
Colombia	Peso	COP
Costa Rica	Colon	CRC
Dominican Republic	Peso	DOP
East Caribbean	Dollar	XCD
El Salvador	Colon	SVC
Falkland Islands	Pound	FKP
Guatemala	Quetzal	GTQ
Guinea	Franc	GNF
Guyana	Dollar	GYD
Haiti	Gourde	HTG
Honduras	Lempira	HNL
Jamaica	Dollar	JMD
Mexico	Peso	MXN
Netherlands	Antillean Guilder	ANG
Nicaragua	Cordoba Oro	NIO
Panama	Balboa	PAB
Paraguay	Guarani	PYG
Peru	Sol	PEN
Trinidad & Tobago	Dollar	TTD
United States	Dollar	USD
Uruguay	Peso	UYU

Europe/Middle East/Africa

Country	Currency	Code
Albania	Lek	ALL
Algeria	Dinar	DZD
Angola	Kwanza	AOA
Azerbaijan	Manat	AZN
Bosnia/Herzegovina	Convertible Mark	BAM
Botswana	Pula	BWP
Bulgaria	Lev	BGN
Burundi	Franc	BIF
Cape Verde	Escudo	CVE
Central Africa	Franc BEAC	XAF
Comoros	Franc	KMF
CFP	Franc	XPF
Croatia	Kuna	HRK
Czechoslovakia	Koruna	CZK
Denmark	Krone	DKK
Djibouti	Franc	DJF
Egypt	Pound	EGP
Eswatini	Lilangeni	SZL
Ethiopia	Birr	ETB
European Union	Euro	EUR
Gambia	Dalasi	GIP
Georgia	Lari	GEL
Gibraltar	Pound	GIP
Hungary	Forint	HUF
Iceland	Krona	ISK
Iraq	Dinar	IQD
Israel	Shekel	ILS
Jordan	Dinar	JOD
Kenya	Shilling	KES
Kuwait	Dinar	KWD
Lebanon	Pound	LBP
Lesotho	Loti	LSL
Liberia	Dollar	LRD
Macedonia	Denar	MKD

Europe/Middle East/Africa

Country	Currency	Code
Malawi	Kwacha	MWK
Mauritania	Ouguiya	MRO
Mauritius	Rupee	MUR
Moldova	Leu	MDL
Morocco	Dirham	MAD
Namibia	Dollar	NAD
Nigeria	Naira	NGN
Norwegian	Krone	NOK
Oman	Rial	OMR
Poland	Zloty	PLN
Qatar	Rial	QAR
Romania	Leu	RON
Russia	Ruble	RUB
Rwanda	Franc	RWF
Saint Helena	Pound	SHP
São Tomé	Dobra	STD
Saudi Arabia	Riyal	SAR
Serbia	Denar	RSD
Seychelles	Rupee	SCR
Sierra Leone	Leone	SLL
Somali	Shilling	SOS
South Africa	Rand	ZAR
Sweden	Krona	SEK
Switzerland	Franc	CHF
Tanzania	Shilling	TZS
Tunisia	Dollar	TND
Turkey	Lira	TRY
Uganda	Shilling	UGX
Ukrane	Hyrvnia	UAH
UAE	Dirham	AED
United Kingdom	Pound Sterling	GBP
West Africa CFA	Franc BCEAO	XOF
Yemen	Rial	YER
Zambia	Kwacha	ZMW

Asia-Pacific

Country	Currency	Code
Australia	Dollar	AUD
Azerbaijan	Manat	AZN
Bahrain	Dinar	BHD
Bangladesh	Taka	BDT
Bhutan	Ngultrum	BTN
Brunei	Dollar	BND
Cambodia	Riel	KHR
China	Yuan	CNY
Fiji	Dollar	FJD
Hong Kong	Dollar	HKD
India	Rupee	INR
Indonesia	Rupiah	IDR
Japan	Yen	JPY
Kazakhstan	Tenge	KZT
Laos	Kip	LAK
Macau	Pataca	MOP
Malaysia	Ringgit	MYR
Maldives	Rufiyaa	MVR
Mongolia	Tugrik	MNT
Myanmar	Kyat	MMK
Nepal	Rupee	NPR
New Zealand	Dollar	NZD
Pakistan	Rupee	PKR
Papua New Guinea	Kina	PGK
Philippine	Peso	PHP
Samoa	Tala	WST
Singapore	Dollar	SGD
Solomon Islands	Dollar	SBD
South Korea	Won	KRW
Sri Lanka	Rupee	LKR
Taiwan	Dollar	TWD
Thailand	Baht	THB
Tonga	Pa'anga	TOP
Uzbekistan	Sum	UZS
Vanuatu	Vatu	VUV
Vietnam	Dong	VND

boring bit over,
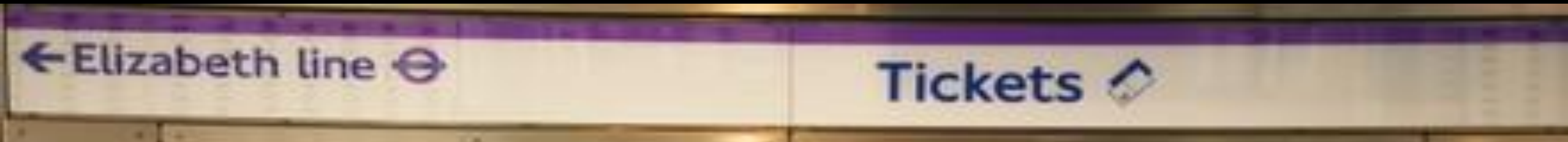thank goodness.

20years hospitality,
4years consulting / tech.

+50yrs on…Vending machine at Highgate Station in 1932.

Another 50+yrs.   Stressed just looking at this...

"Pick Zone 1-4 as I have no idea"…

Elizabeth line

Tickets

2003 Oyster card launched. 2012 80% usage. 90M Cards.

so oyster was the answer, or was it?
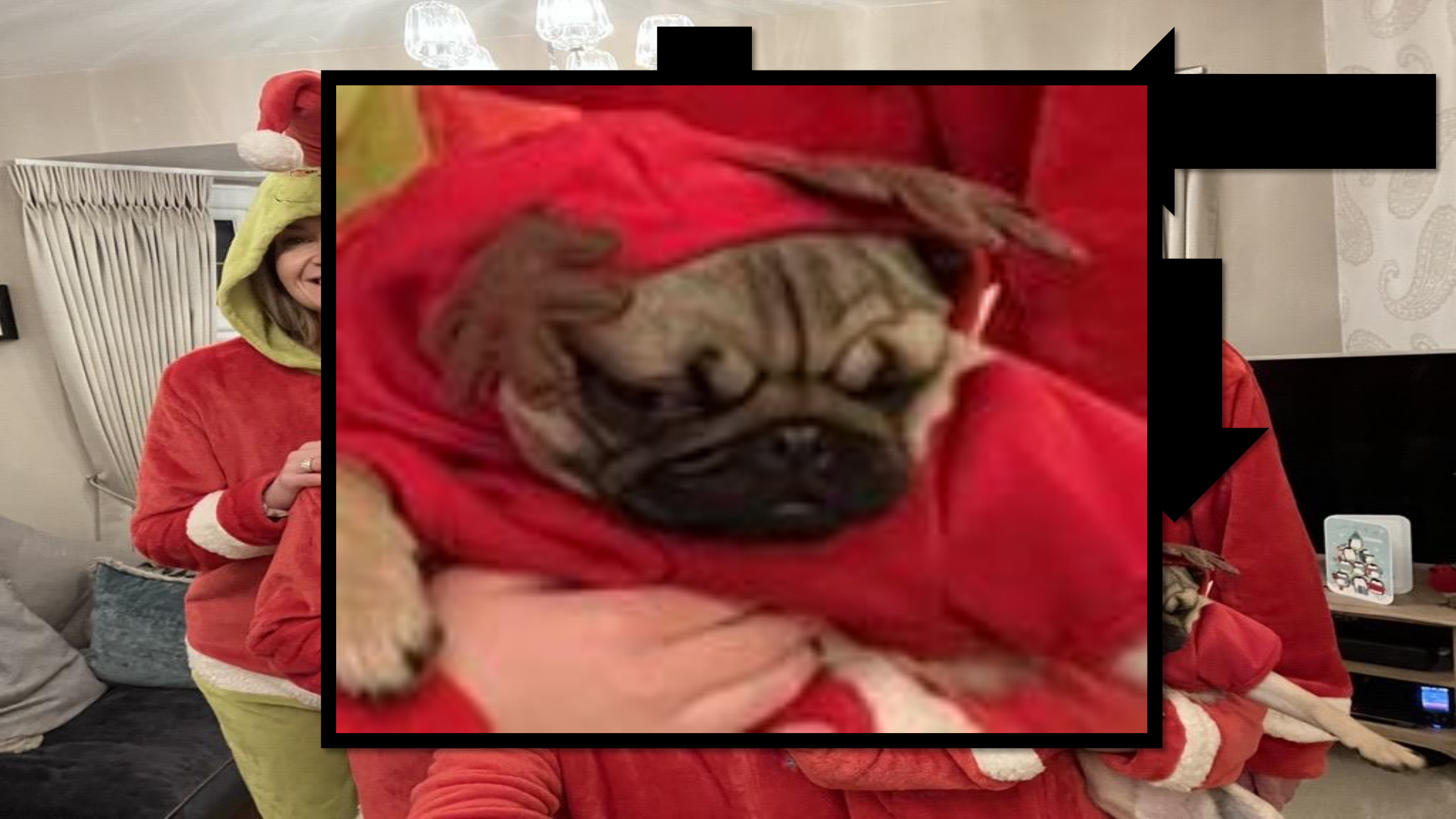
Welcome to digital payments. RFID / NFC / Tokenisation.
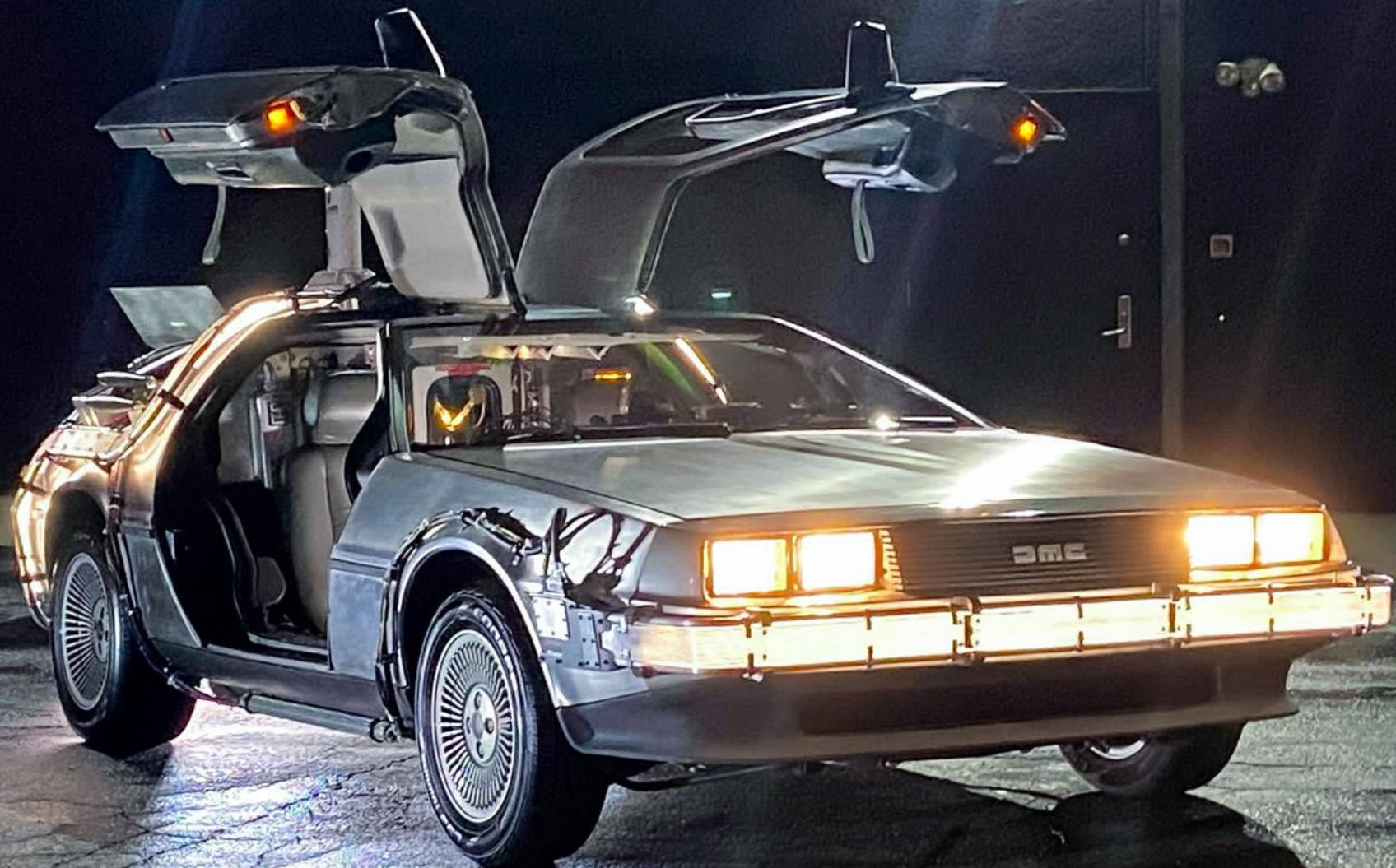
2014 Contactless.

2001 Tokenisation.

hello tokenisation,
hello connected-commerce.

Awkward moment at Oyster HQ – Like a bad family photo

craziness aside,
let's get back on track.

back in time we go,
meet Frank McNamara.

Slow Advancing Decades

1949 — Diners Club card created. Forgot wallet, borrowed money to pay for dinner, accepted 27 NYC restaurants, made of cardboard.

1959 — American Express introduce the first plastic credit card 1959

1970 — American Express introduce first magnetic strip card in 1970, faster and more accurate payment processing.

1984 — The first credit card with a microchip was introduced by Visa in 1984, which improved security and reduced the risk of fraud.

1986 — Cashback rewards introduced by Discover in 1986.

1994 — First online purchase using a credit card in 1994, when a man in the UK used his credit card to purchase a CD from a website.

1997 — First mobile payment using a credit card in 1997, Coca-Cola installed vending machines in Finland that accepted mobile payments via text message.

2013 — Largest credit card theft in history occurred in 2013, when hackers stole over 40 million credit card numbers from Target stores in USA.

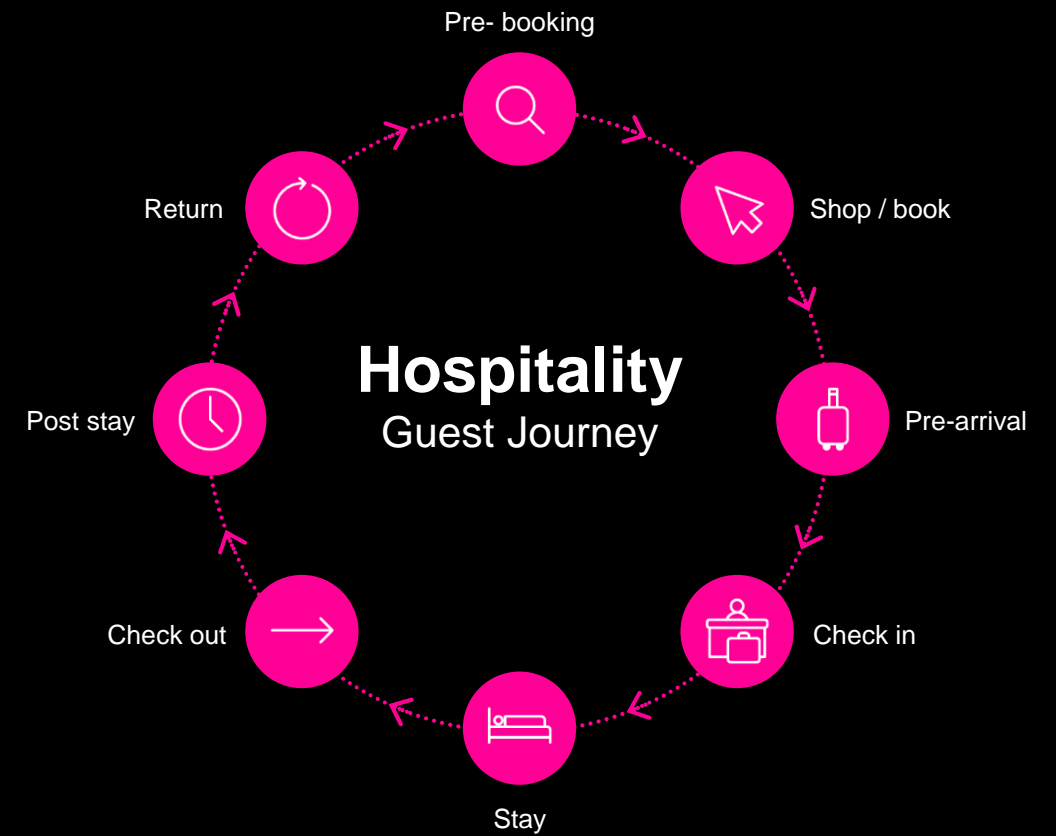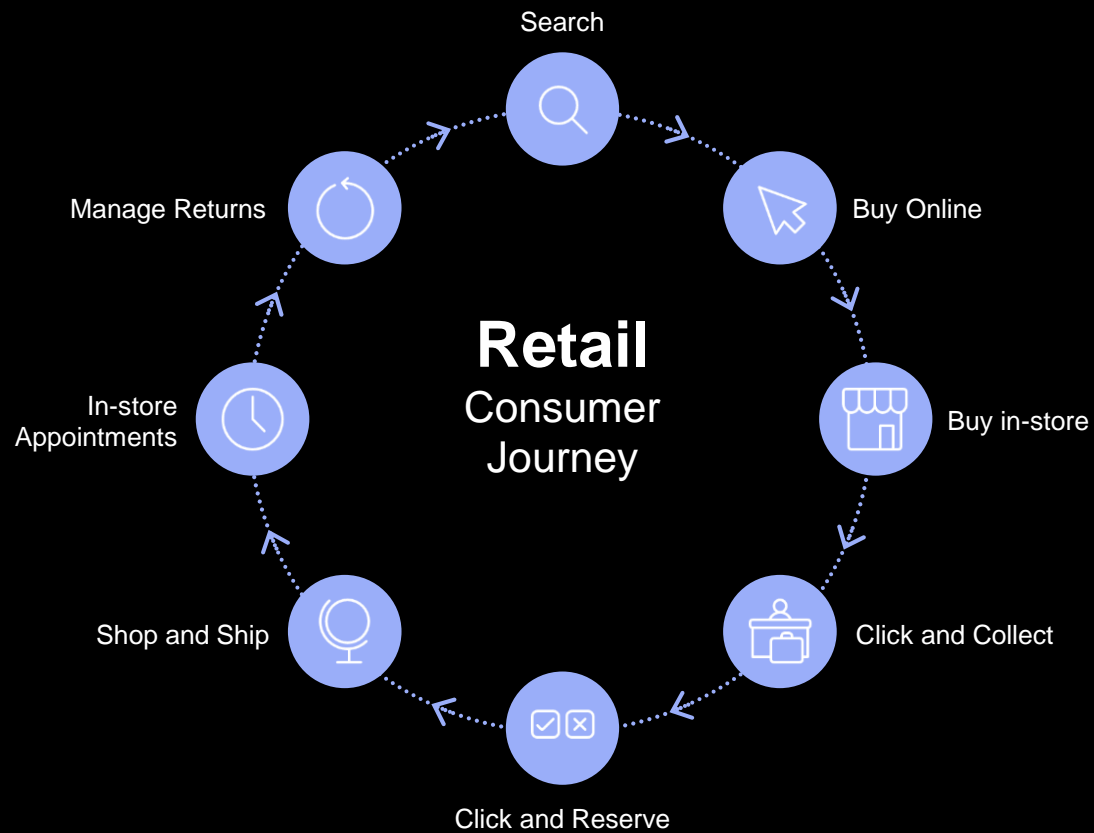**2020** — COVID-19 pandemic, the use of contactless payments, including credit cards and mobile payments, surged as people looked for ways to minimize physical contact with surfaces.

120yrs to get here,
but wow, now we dance.

hospitality still far behind, is it really that difficult?

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Connected Commerce – software and integrated payments

Retail
Consumer Journey

- Search
- Buy Online
- Buy in-store
- Click and Collect
- Click and Reserve
- Shop and Ship
- In-store Appointments
- Manage Returns

Hospitality
Guest Journey

- Pre- booking
- Shop / book
- Pre-arrival
- Check in
- Stay
- Check out
- Post stay
- Return

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Hospitality today – Payments are an after thought, an add-on.

A one track mind.

Hospitality must change focus – Payment rails as foundations.

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Full Payments Tech Stack
- Payment Gateways
- Acquiring
- Dynamic Currency Conversion
- Multi Currency Pricing

1

Payments Full Tech Stack

Compliance, GDPR, Security
- PCI Compliance (PCI Proxy)
- Tokenisation (DataTrans/Proximis online/offline)
- Financial Institution
- Peace of mind

2

PCI Compliance Tokenisation Security

PMS, CX, Wi-Fi TV, Networking
- Property Management Systems (Protel, Avantio, Hotsoft)
- Customer Experience
- Networking Business (Hoist)

3

Software Hardware

it all starts with,
the first token.

A single entry point into Planet's ecosystem

Payment software

Hospitality
- Direct booking
- 3rd party booking
- Front desk
- F&B and spa
- parking

F&B
- Pay at table
- Pay at bar
- Quick serve

Retail
- Pay at counter
- Smart POS
- Self serve Kiosk

Unattended
- Parking
- Transit
- EV charging
- Vending

Acceptance channels

Terminals

Web

App

Pay by Link

CP

CNP

Gateway

Planet as acquirer

Alipay
AMERICAN EXPRESS
Pay
G Pay
mastercard
UnionPay 银联
VISA
WeChat Pay

APAC
EU
LATAM
MENA
N. Americas

Global acquiring partners

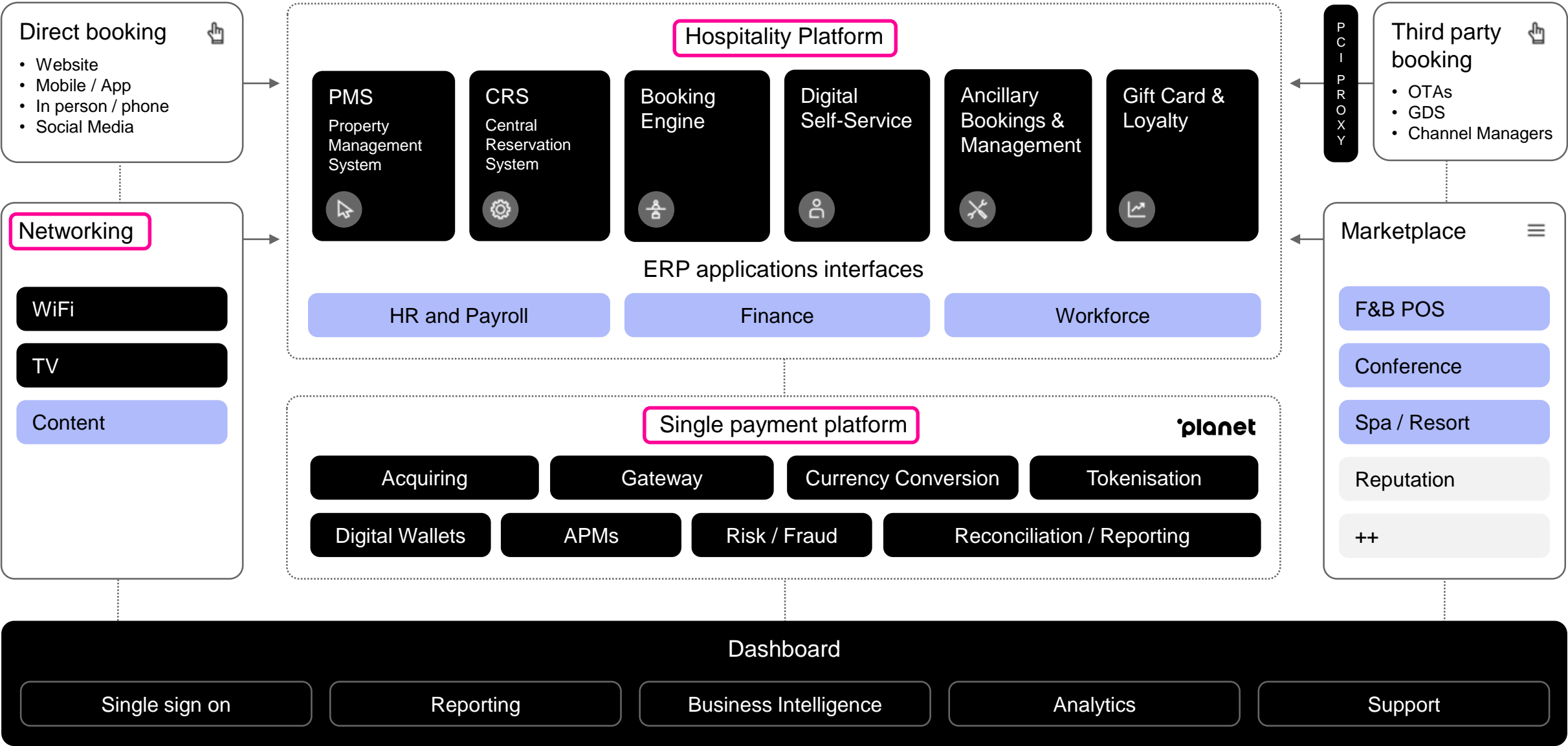**Services**

DCC

MCP

Flexible solutions

Portals

Revenue optimisation

White labelled platforms

33

Hospitality Connected Commerce Platform

Direct booking 👆
- Website
- Mobile / App
- In person / phone
- Social Media

Third party booking 👆
- OTAs
- GDS
- Channel Managers

PCI PROXY

Hospitality Platform

PMS	CRS	Booking Engine	Digital Self-Service	Ancillary Bookings & Management	Gift Card & Loyalty
Property Management System	Central Reservation System				

ERP applications interfaces

HR and Payroll	Finance	Workforce

Networking

- WiFi
- TV
- Content

Single payment platform

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Acquiring	Gateway	Currency Conversion	Tokenisation
Digital Wallets	APMs	Risk / Fraud	Reconciliation / Reporting

Marketplace ☰

- F&B POS
- Conference
- Spa / Resort
- Reputation
- ++

Dashboard

Single sign on	Reporting	Business Intelligence	Analytics	Support

so that's all great, problems planet solves?

think payment rails, remember these tracks.

How Payments solve historic hospitality industry work-arounds?

Scenario 1
The Intelligent Bellhop
"Is this your first time staying with us, have you stayed here before" versus
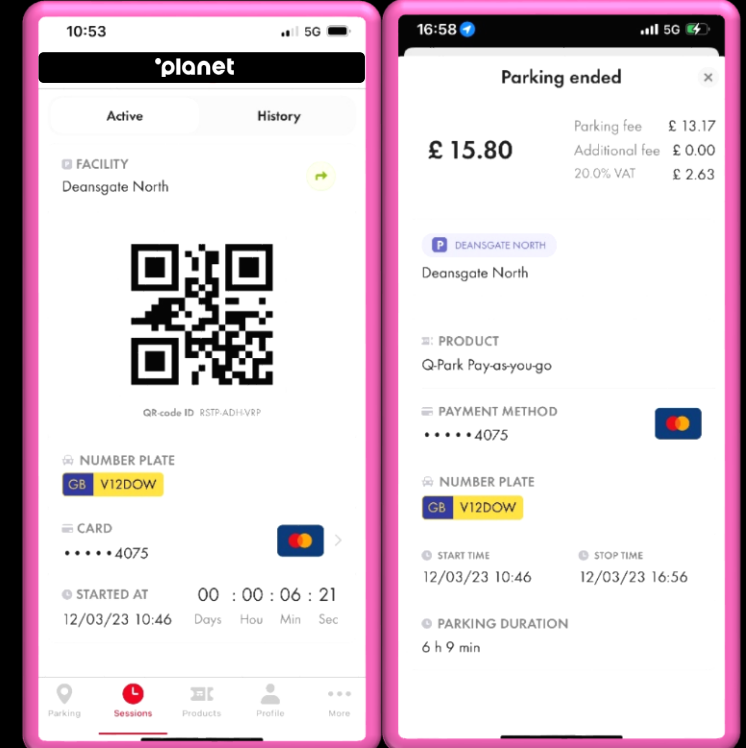"Welcome Back Mr Dow"

Scenario 2
The labour saver
"Lengthy queues forms, photocopies, pre-authorisations, signatures etc" versus "Frictionless self check-in/out and up/X-sell?"

Scenario 3
The Parking bliss
"Heavy manualised processes and faulty unreliable zero-CX systems, awkwardness" versus "Drive up, drive in, QR doors, drive out…Paid" + what else?

planet is on a journey, transforming hospitality through payments.

I *really* wish I knew then, what I know now.

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The home of feel-good connected commerce

weareplanet.com