

CASE STUDY

Secure payment on every ocean

Since 2008, Computop's partner company has been helping river and ocean cruise providers to optimise their booking and payment processes.

PAPAGENA Projects GmbH is a specialist for innovations and solutions in cashless, electronic payment transactions. PAPA-GENA PayCruise is the all-in-payment solution for cruise operators with travel booking and card registration via website, travel agency or on board, with control, reservation and accounting, including financial control on shore.



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MOST IMPORTANT: CONVENIENT PAYMENT

Discovering the world without changing accommodation and being entertained at the same time: that is the charm of cruise tourism - and more and more people are discovering this way of travelling. Guests' high expectations of comfort and the on-board programme also raise the expectations for payment processing.

ONE CARD FOR ALL CASES

"In principle, our shipping company customers have a hotel business," says Björn Schlesselmann, Managing Director of Papagena. Since 2008, Computop's partner company has been helping river and ocean cruise providers to optimise their booking and payment processes. Around 200 ships, including AIDA Cruises, TUI Cruises and A-Rosa River Cruises, are connected via Papagena to Computop Paygate as a technical platform.

It is particularly important to the shipping companies that their customers are able

to pay conveniently throughout the entire process. Payment for the voyage by credit card is common, and this card is often used for payments on board the ship. It is therefore essential to have a transaction processing system that covers channels such as online booking and on-board highly secure Point of Sale (POS) card terminals with PCI P2PE certification, consolidating all payments in the company's monitoring system.

- POS and MOTO payments on 200 ships worldwide
- Consistent card use from online booking to checkout through tokenization
- Secure payment processing even on the open sea
- Detailed live monitoring of all transactions



TOKEN INSTEAD OF CARD NUMBER

A particular challenge here is the network coverage. Cruise ships travel all over the world, and there is not always an internet connection to the mainland that allows live authorization of payments. This is where Papagena benefits from tokenisation by Computop Paygate where a token (i.e. a pseudo card number) is assigned to the card number when the customer makes the initial booking. As the loss of this number does not represent any risk, it can be stored by the organiser – without any PCI certification – for later use on board, even on ship's own cards or on wearables such as wristbands.

PAYMENT AT EVERY ANCHORAGE

During the cruise, all issues of this token are stored and transmitted to the acquirer as a MOTO transaction (Mail Order / Telephone Order) either upon land contact or once before the end of the cruise. The current Computop terminals are of course capable not only of batch processing but also of live transactions

at the ships' cash desks, at any anchorage in the world - the only requirement is an internet connection.

SMOOTH OFFBOARDING

With this convenient billing system, Papagena also solves the second challenge: if several thousand passengers checkout at the same time, billing via card terminals would be far too time-consuming. Computop Paygate handles the necessary transactions in the background. As early as the morning of checkout, passengers receive their bill as a receipt in the cabin or as a display on their TV set. Even before they leave the ship the bill is transmitted so that checkout can be carried out quickly without long queues and there is enough time to deal with any discrepancies in capturing the amount. In order to secure the expenses on board, an advance authorisation can be made on the credit card.



TOGETHER FOR INTERNATIONAL SUCCESS

Papagena and Computop work closely together to ensure smooth payment processing in the cruise business, emphasises Björn Schlesselmann: “The long-standing, very professional and productive partnership between our two companies is characterised by a trusting, cooperative and reliable relationship. We observe the service orientation of the Payment People throughout all the teams. We are always surprised how Computop, despite its size, can still react quickly to individual and special requirements and provide solutions on time.

FROM EUROPE INTO THE WORLD

This also supports Papagena’s further development: “Thanks to Computop’s international orientation, we can continue our

growth from Europe into the global cruise industry unimpeded. The smooth handling of projects with customers in North America, Canada and for Asia proves this”, adds Björn Schlesselmann.

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BJÖRN SCHLESSELMANN,
MANAGING DIRECTOR OF PAPAGENA



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