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Safe Payments in a Modern Vacation Ownership World

A Practical Operator's Guide — From OPC to Gift Rooms to Tour Check-In

About This Guide

This guide is provided by iTicket Solutions to help vacation ownership and timeshare operators better understand safe payment practices and modern payment architecture. It references principles published by the Payment Card Industry Security Standards Council (PCI SSC) but is **not** a PCI SSC document and does **not** replace or supersede any PCI Standards, requirements, or official guidance.

For official PCI Security Standards and resources, visit:

www.pcisecuritystandards.org

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Executive Summary

Timeshare and vacation club operators are modernizing every aspect of their business, including mobile tour check-in, digital incentives, cloud-based systems, upgraded kiosks, and enhanced guest communication.

But one area still runs like it's 2009: **payments**.

Most resorts rely on legacy terminals, pre-EMV workflows, workstation-dependent peripherals, and brittle "fully integrated" connections that were never designed for today's guest expectations or compliance demands.

Meanwhile, the next generation of owners are walking up to the desk expecting **tap-to-pay and Apple Pay**.

This white paper provides operators with a practical, phased, low-disruption guide to modernizing payments safely — without disrupting operations, confusing staff, or exposing PCI risks across OPC, gifting, ticketing, and tour check-in.

This is modernization with **minimal friction, maximum safety**, and zero surprises.

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1. Guest Expectations Have Changed — Payments Haven't

Walk to any resort property today, and you'll see two truths:

1. **Guests expect fast, contactless, mobile-friendly payments.**

Tap. Wallets. Apple Pay. Google Pay.

2. **Most resort payment systems are still tied to:**

- EMV-only devices
- Multiple peripherals per workstation
- Outdated drivers
- Workstation-based communication
- Legacy “fully integrated” workflows
- Slow transaction speeds

The result?

A widening gap between **what guests expect** and **what the operator can deliver**.

This gap shows itself most clearly in the highest-friction areas of a resort:

- OPC
- Gifting
- Mini-vac tour check-ins
- Ticket bundles
- Owner upgrades

These environments need speed and operational predictability — but legacy payments slow everything down.

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2. Every Step of the Timeshare Experience Touches Payments

Timeshare operations are uniquely payment heavy.

Unlike traditional hotels, payments appear in:

- **OPC / Tour Generation**
Deposits, upgrades, ticket bundles, and incentive eligibility
- **Gift Rooms**
Redemption flows, upsell incentives, ticket purchases
- **Tour Check-In**
Card-on-file, verification, add-ons
- **Ticketing Desks**
Reservation balance, resort fees, upgrades
- **Past-due payments, member add-ons, annual fees**

Every point above is a **risk event** and a **guest experience moment**.

When payments are slow, unreliable, or insecure, everything downstream suffers:

- Longer gift-room lines
- Delayed tour starts
- Confused staff
- Irritated guests
- Lower conversions
- Repeated calls to IT
- PCI exposure in places you don't want it

Payments aren't "back office."

They're **mission-critical operational infrastructure**.

3. Why Legacy Payment Workflows Create More Risk Than Operators Realize

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Most resorts operate in environments shaped by *pre-EMV* realities:

- Local drivers
- Hardwired serial connections
- Workstation-controlled terminals
- Multiple peripherals
- Legacy ticketing or gifting systems passing card data

Those days are gone, but the risk remains.

Where Legacy Systems Fail

- **Too many failure points**
(Gift rooms often have 3–5 devices per workstation)
- **Workstation updates break payments**
(drivers, OS patches, antivirus updates)
- **Card data lands in the wrong system**
(API calls, logs, notes fields — huge PCI exposure)
- **Staff workaround behavior**
("Just write the number down; we'll run it later.")
- **Slow transactions disrupting tour flow**

When payments fail, the entire operation feels it immediately.

And operators are often shocked to learn they're carrying **far more PCI liability than they ever intended**, simply because card data touches systems it shouldn't.

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4. A Modern Payment Stack Doesn't Require Going Fully Digital Overnight

This is the part the industry gets wrong.

Modernization ≠ full digital transformation in one giant leap.

Most properties **cannot** move entirely digitally due to:

- Demographics
- Location
- Guest behavior
- Onsite incentives
- Staffing
- Ticketing requirements

That's normal.

Modernization is accomplished through a cloud-first, workstation-light payment infrastructure, rather than by dismantling existing systems that continue to function effectively.

Cloud Technology Bridges the Gap

Cloud-based payment architecture:

- Removes reliance on local drivers
- Reduces peripherals per workstation
- Maintains current workflows
- Supports contactless and mobile wallets
- Reduces PCI footprint
- Increased uptime

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- Simplifies staff training
- Ensures identical experience across all locations

This lets operators modernize **without breaking operations** or forcing the entire property to “go digital” before it’s ready.

5. What Safe, Modern Payments Look Like in Practice

A modern, operator-friendly payment workflow includes:

- **Tap-to-pay and digital wallets (Apple Pay, Google Pay)**

Today’s guests expect it.

Tomorrow’s guests will assume it.

- **Cloud-managed terminals**

No local installs.

No driver conflicts.

No workstation dependency.

- **Tokenized authorization**

Card numbers never touch your systems, reducing scope and exposure.

- **Consistent devices across all departments**

OPC. Gifting. Tour Check-In. Member Services.

Everyone using the same modern device = less training, fewer failures.

- **Low-peripheral environments**

One terminal.

One screen.

One simplified workflow.

- **Fast processing**

Transactions that take *seconds*, not 20–30 seconds.

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- **A clean guest experience**

Predictable.

Frictionless.

Modern.

6. How Operators Reduce PCI Risk While Improving Guest Experience

Reducing PCI exposure isn't just about compliance; it directly improves the operation.

When card data no longer touches:

- POS systems
- **Gifting systems**
- **OPC systems**
- CRM systems
- Workstation logs
- Email
- Notes fields

Operators gain:

- Fewer audits
- Less liability
- **Simpler IT environments**
- More reliable payments
- **Better guest satisfaction**

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*The safest environment is one where **the operator never touches card data at all**, the terminal talks directly to the processor, and the operations system receives only a secure token.*

7. A Practical, No-Disruption Modernization Roadmap

Step 1: Map current payment flow

OPC → Gifting → Tour → Tour Check-In →

Step 2: Identify PCI exposure points

Logs, notes fields, workstation dependencies, API calls.

Step 3: Move to cloud-first terminal architecture

Eliminate local drivers and reduce failure points.

Step 4: Replace inconsistent hardware

Move departments to a unified terminal approach.

Step 5: Introduce tap-to-pay + wallets

Fast wins. Instant guest experience upgrade.

Step 6: Train staff on new simplified workflows

One routine. One process.

Step 7: Monitor, optimize, expand

Keep adding departments until the entire property is friction-free.

8. Why This Matters: Safe Payments Are Guest Experience

A resort can have:

- Beautiful lobbies
- High-end tour check-in counters

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- Strong marketing
- Great incentives

But if the payment device freezes or lags, the entire experience collapses.

Safe, modern payments deliver:

- Faster lines
- Less friction
- Better conversion
- Happier guests
- Less stress on staff
- Higher operational confidence

Payments are no longer just a “back-office function.”

They are a **core part of the guest journey** — and they must feel modern.

9. Our Approach

We evaluated multiple options before choosing to build on a **cloud-first, semi-integrated architecture**.

We chose NMI because:

- It supports both digital-first and traditional workflows
 - It operates independently of the workstation
 - It offers strong tokenization and PCI-aligned separation
 - It reduces operational friction across the building
 - It keeps the operator in control — not locked into a processor
-

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Conclusion: Modernization Without Disruption Is Now Possible

Timeshare and vacation club operators don't need massive system changes to modernize payments.

They need a simple, safe, phased approach that:

- Removes friction
- Reduces PCI exposure
- Improves reliability
- Supports modern payment methods
- And delivers a better guest experience at every step

Cloud-first, semi-integrated payments give operators exactly that.

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About iTicket Solutions

Modernizing Payments and Guest Technology for the Vacation Ownership Industry

iTicket Solutions is a leading technology partner for vacation ownership and resort operators. We focus on modernizing on-property transactions, streamlining guest workflows, and reducing friction across OPC, gifting, tour flow, ticketing, and other high-volume guest touchpoints.

For more than 25 years, we have helped resorts move beyond legacy payment systems and workstation-heavy environments. While many vendors were still promoting fully integrated payment models, we were already delivering semi-integrated solutions using **VeriFone**, then supporting the industry's progression with **FreedomPay**, and now helping operators move into **modern, fully cloud-connected payment solutions** with **NMI**. This long history across multiple payment technologies positioned us to lead the shift toward safer, cloud-first, PCI-aligned payment architecture. Today, we help operators transition from traditional tap-and-pay terminals to modern digital payment experiences without disrupting day-to-day operations.

Our solutions are built for:

- Faster, friction-free guest experiences
- Safe, modern payment acceptance (tap, chip, wallet, mobile)
- Simplified workstation design
- Minimal PCI exposure
- High uptime in demanding resort environments
- Cloud-first architecture that grows with your operation

Our mission:

Help operators modernize without breaking operations.

From single-site resorts to multi-property networks, iTicket Solutions provides the tools, payment infrastructure, and guest technology operators need to upgrade safely, operate reliably, and deliver the modern experience today's guests expect.

Learn more at:

www.iticketsolutions.com