

934 · JUNO HOSPITALITY SUITE · WHITE PAPER

The Gateway to Smarter Hotel Payments



How the Juno payment gateway connects your systems, enhances every stage of the guest journey, and where its real boundaries lie.

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PMS REFERENCE: Oracle OPERA Cloud

ACQUIRER REFERENCE: Worldline

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SECTION 01

Introduction — Why Payments Are the Backbone of Guest Experience

Think about the moments that define a guest's stay. The warmth of the welcome at check-in. The comfort of the room. The quality of breakfast. And then checkout — the final impression your hotel leaves.

If a card is declined unexpectedly, a charge appears incorrectly on the folio, or the terminal freezes during a busy morning queue, that single moment can overshadow everything that came before it.

Payments are woven into every part of the guest journey — from the moment someone books online, to the pre-authorisation taken at check-in, to room service charges accumulating overnight, to the final bill being settled at departure. Behind every one of those moments is a chain of technology: your Property Management System (PMS), a payment gateway, and an acquirer who moves the money.

This white paper is written for hotel operations teams — front desk managers, revenue managers, financial controllers, and general managers. It explains how the Juno Hospitality Suite from 934 fits into that chain, what the gateway does well, where it has honest limitations, and how it compares to the main alternatives in the market today.

We use Oracle OPERA Cloud as our PMS reference — the world's most widely deployed hotel management system, trusted by more than 73,000 properties managing over 5.2 million rooms — and Worldline as our acquirer example.

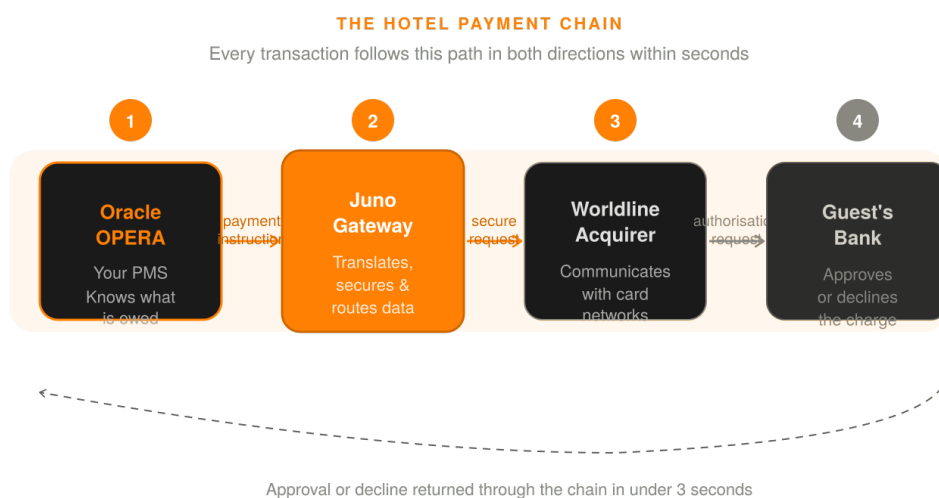
You do not need to be technical to benefit from this paper. If you have ever wondered “why did that payment fail?”, “why can't the PMS handle this automatically?”, or “what exactly is the gateway doing?” — this paper was written for you.

SECTION 02

The Payment Ecosystem — Three Parties, One Journey

Before understanding what, the gateway does, it helps to understand the three distinct parties involved every time a hotel processes a payment.

Confusing their roles is one of the most common reasons hotel teams struggle when something goes wrong — escalating issues to the wrong provider and waiting for a fix that can only come from somewhere else



The PMS — Your Hotel's Brain

The Property Management System is where your hotel lives. It knows about every reservation, every room assignment, every charge posted — from the restaurant, the spa, the minibar, or room service. The PMS decides what is owed, by whom, and when. But it does not move money. That is not its job.

The Acquirer — The Money Mover

The acquirer is the financial institution that processes card transactions on behalf of your hotel. When a guest's payment is approved, the acquirer ensures the funds eventually reach your bank account. Worldline handles this for hotels across more than 120 active markets globally, with over 25 years of experience in the sector. The acquirer works with card networks (Visa, Mastercard, Amex) and the guest's own bank to obtain approval and settle funds. But the acquirer needs to receive structured, secure payment instructions — it cannot read your PMS directly.

The Gateway — The Bridge

The payment gateway is the middle layer. It translates the payment instruction from your PMS into a format the acquirer understands, routes it securely, receives the response (approved or declined), and feeds that result back into your hotel system — all within seconds. Without the gateway, your PMS and your acquirer simply cannot communicate.







SECTION 03

What is the Juno Hospitality Suite?

The Juno Hospitality Suite (JHS) is a payment and transaction platform built exclusively for the hotel industry by 934 — a technology company focused on hospitality, food and beverage, and live entertainment.

Unlike payment platforms adapted from retail or ecommerce environments, Juno was designed from the ground up with hotel-specific workflows in mind. A hotel guest is not the same as a supermarket shopper. A guest arrives with a reservation, is pre-authorized at check-in, accumulates charges over multiple days across different outlets, and finally checks out. The payment system must follow that journey, not treat each transaction in isolation. Juno does exactly that.

Core Modules

-  **Card Present** — Payments at the front desk using a physical terminal. When your colleague closes a folio in the PMS, the exact amount is automatically sent to the terminal. No re-typing, no manual errors.
-  **Card Not Present** — Online bookings, phone reservations, and OTA virtual credit cards, handled through the same unified platform as in-person payments.
-  **Pay-by-Link** — Generate a secure payment link and send it to a guest, allowing them to pay a deposit or balance at their own convenience from any location.
-  **Juno Portal** — A single view of every payment transaction across the property — every terminal, every channel, every method — always providing real-time financial visibility.
-  **Reconciliation Service** — Automatically matches your hotel's payment records against settlement data from the processor, transforming end-of-day reconciliation from a multi-hour task into minutes.
-  **Juno Universal Token** — Store a guest's card securely at booking time and reference it across all hotel systems — front desk, restaurant, spa — without the guest ever presenting their card again.

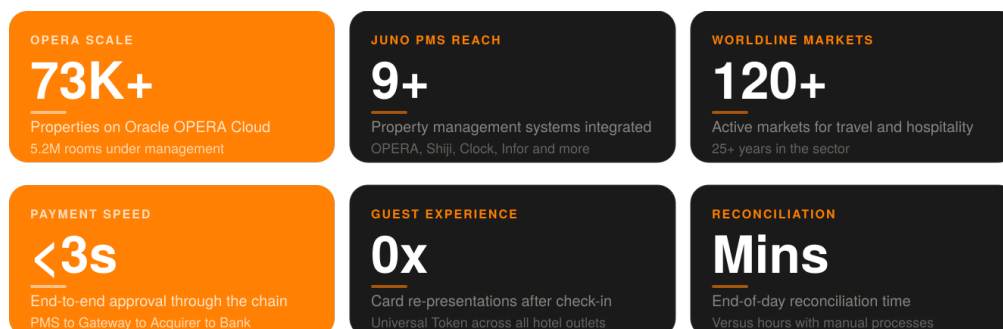
PMS Integrations

Current PMS integrations include Oracle OPERA Cloud (via OPI Cloud), Oracle Opera V5 (via hosted OPI), Shiji Hospitality, Clock PMS, Infor PMS, Protel, Sihot, RMS Cloud, SAP ByDesign, and SAP Business ONE. This breadth means Juno is not locked to any single PMS vendor — a significant practical advantage for hotel groups with mixed technology estates.

For hotels that have already invested in payment terminal infrastructure, Juno Nexus serves as a bridge — making existing, potentially older terminals compatible with the modern cloud-based Juno system, protecting existing hardware investments while delivering Juno's full capabilities.

SECTION 04

How the Juno Gateway Enhances Hotel Operations



4.1 — Connecting Your PMS: The Oracle OPERA Example

Oracle OPERA Cloud is the world's most widely used hotel Property Management System, trusted across more than 73,000 implementations. Major brands including Hyatt, Marriott, Melia Hotels, and Wyndham rely on OPERA to manage the full complexity of their hotel operations. Juno connects to OPERA Cloud via OPI Cloud, and to the legacy on-premises Opera V5 via a hosted OPI arrangement. The practical daily implications for your team are significant:

- No manual amount entry at checkout — when your front desk colleague closes a folio in OPERA, the exact balance due is pushed directly to the payment terminal. No re-typing, no risk of human error, no need to switch between screens.
- Automated pre-authorisations at check-in — OPERA passes the guest's expected length of stay and room rate to Juno, which requests a pre-authorisation automatically as part of the check-in flow.
- Automatic top-ups when charges grow — if a guest charges heavily at the restaurant or extends their stay, Juno handles the top-up automatically or with a single click, preventing a decline at checkout.
- Instant folio updates — when a payment is approved, OPERA is updated in real time. Your team always has an accurate view of what has been paid and what remains outstanding.
- No-show and cancellation billing — when a guest does not appear, Juno can process a cancellation charge using stored card details without the guest being present and without manual card re-entry.

Oracle has also developed its own native payment solution — Oracle Hospitality Payment Cloud Service — available in the US and UK. Juno's advantages are broader geographic reach, acquirer flexibility, and multi-PMS support. For hotels outside the US/UK or those wanting acquirer choice, Juno is the stronger fit.

4.2 – The Acquirer Relationship: The Worldline Example

Worldline is one of Europe's largest payment technology companies, with a dedicated Hospitality Suite designed specifically for hotels. Their Travel and Hospitality offering serves hotels, airlines, car rental companies, and cruise lines across every channel. When Juno is used with Worldline as the acquirer, the two systems operate as complementary layers: Juno handles the hotel-specific intelligence, Worldline handles the financial processing.

- **Dynamic Currency Conversion** — international guests can choose to pay in their home currency at the point of sale. Worldline provides the exchange rate; Juno presents the choice on-screen. This improves the experience for international visitors and generates additional margin for the hotel.
- **All major card schemes and alternative payment methods** — Worldline accepts Visa, Mastercard, Amex, and a growing range of local and alternative payment methods, important as guest demographics become increasingly international.
- **Structured settlement data** — Worldline's settlement reports flow directly into Juno's reconciliation service, enabling automatic matching against OPERA records and dramatically reducing the time your finance team spends balancing.



SECTION 05

Gateway Limitations — What Juno Cannot Do Alone

Every piece of technology has a boundary. Knowing where the gateway ends and where other systems begin is not a criticism of Juno — it is essential operational knowledge.

When your team understands these boundaries clearly, they can resolve issues faster, escalate to the right provider immediately, and manage guest expectations professionally without uncertainty. Gateway limitations fall into three categories: things the gateway depends on the PMS to decide, things it depends on the acquirer to permit, and shared responsibilities.

Owned by	Limitation	What it means for your team
PMS	Pre-auth amounts defined by OPERA, not Juno	Adjust pre-auth configuration in OPERA — not in Juno. Juno faithfully executes the instruction OPERA sends.
PMS	Folio structure and charge posting controlled entirely by OPERA	Correct any folio errors in OPERA first. Only then does the corrected amount flow to Juno for payment.
Acquirer	Transaction approval or decline decided by the acquirer and guest's bank	A declined card is not a Juno issue. Ask the guest to try a different card or contact their bank.
Acquirer	Settlement timings and fund deposit dates set by Worldline, not Juno	Missing funds in your bank account is a query for Worldline, not for 934. Juno provides reconciliation data but does not control settlement.
Acquirer	Chargebacks and disputes managed by Worldline	Juno's transaction records are essential evidence, but the chargeback process is managed by Worldline. Respond promptly to their requests.
Shared	Terminal connectivity issues affect the entire payment chain	A stable network is a prerequisite for any gateway. Juno Nexus bridges legacy terminals but network reliability is a shared hotel responsibility.
Shared	Dynamic Currency Conversion requires configuration at both Juno and Worldline	DCC cannot be activated by either party alone. A one-time coordinated setup between 934 and Worldline is required.

In most cases, a gateway limitation is a dependency — not a flaw. Understanding which party owns which decision means your team can resolve issues in minutes rather than hours and direct every support query to the right place immediately.

SECTION 06

Practical Guidance — Making the Most of Juno

For Front Desk Teams

- Trust the terminal, not the keyboard — when Juno is correctly integrated with OPERA, the amount shown on the terminal comes directly from the PMS. If the amount looks wrong, correct it in OPERA first, then process the payment.
- Pre-authorisations are not charges — a pre-auth holds funds on a guest's card but does not charge them. Guests sometimes see this as a “charge” on their banking app. Your team should be comfortable explaining the difference calmly.
- A declined card is not a Juno problem — if a card is declined, the decision came from the guest's bank via the acquirer. Ask the guest to try a different card or contact their bank.
- Use Pay-by-Link proactively — for guests calling in advance, groups needing a deposit, or corporate clients requiring advance billing, a Juno payment link is faster and more secure than taking card details over the phone.

For Revenue and Finance Teams

- Use the reconciliation service every day — the Juno reconciliation service compares what OPERA recorded against what Worldline settled. Catching discrepancies daily is far easier than untangling a week's worth of data.
- Understand your settlement cycle — Juno provides transaction data in real time, but the physical movement of funds into your bank account is governed by Worldline's settlement schedule. Know your settlement terms so cash flow expectations are accurate.
- VCC reconciliation is automated but time-sensitive — OTA virtual credit cards often have strict validity windows. If a VCC expires before being processed, it cannot be charged. Act on dashboard flags promptly.

For General Managers and Operations Leaders

- Know which provider owns which problem — when a payment issue arises, ask: did the PMS send the right instruction? Did the gateway receive it? Did the acquirer process it? Did the terminal respond? Each question points to a different provider.
- Review your OPERA pre-auth configuration periodically — as room rates evolve, new outlets open, or seasonal pricing changes, the pre-authorisation rules in OPERA may need updating. Juno executes whatever OPERA instructs.
- Invest time in the Advanced Dashboard — used well, the Juno dashboard surfaces revenue patterns, flags processing anomalies, and supports better financial decision-making. A short weekly review as part of your management routine pays dividends.




SECTION 07

Conclusion

The payment gateway is one of the least visible and most consequential pieces of technology in a hotel. When it works well, guests never think about it. When it fails, it is all they think about.

The Juno Hospitality Suite from 934 is built for the specific demands of hotel operations: the complexity of multi-day stays, the range of charging outlets, the variety of booking channels, and the need to reconcile everything accurately and quickly. Its certified integration with Oracle OPERA Cloud, its compatibility with acquirers like Worldline, and its Universal Token capability make it a coherent, hotel-first solution for properties that want payments to work smoothly without constant intervention.

Its limitations are honest ones — and largely the limitations of any gateway operating within a three-party ecosystem. The PMS sets the folio. The acquirer approves or declines. The gateway bridges them. Understanding this clearly is the foundation of confident, effective payment operations for everyone on your team.

 <p>Built for Hotels</p> <p>Every feature — from pre-authorisations to VCC handling — reflects how hotels work, not retailers or airlines.</p>	 <p>Connected by Design</p> <p>Certified OPI integration with OPERA, 9+ PMS connections, and acquirer flexibility through Worldline and others.</p>	 <p>Operationally Empowering</p> <p>Real-time dashboards, automated reconciliation, and Universal Token — so your team focuses on guests, not payments.</p>
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Next steps: To see the Juno Hospitality Suite in action for your property, request a personalised demonstration at weare934.com. For support and documentation, visit the 934-knowledge base.

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