Hospitality Industry
Payments and
Authorization Assessment

Sertifi

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Hospitality Industry Payments
and Authorization Assessment

EXECUTIVE SUMMARY

Contracts and agreements are essential components of the tourism and hospitality industry, with e-signatures, payments, and credit card authorizations executed on a routine basis. However, these necessary transactional business functions can be cumbersome and inefficient, leading to frustrations for multiple stakeholders — a concerning prospect especially when considering the importance of security, efficiency, and ease-of-use.

A key factor driving these frustrations is that many tourism and hospitality companies and organizations are using disparate and disconnected systems to conduct signature collection, payments, and credit card authorizations. To better understand the pain points that the tourism and hospitality industries are experiencing and how these processes can be streamlined, NAPCO Research partnered with Sertifi, a provider of contract and agreement solutions, in surveying professionals throughout the industry about their contract and agreement processes. This research revealed that there are key pain points in signature collection, payments, and credit card authorizations that, if solved, would lead to significant efficiency gains and security improvements.

This study looked at professionals executing contracts, authorizations and payments in the hotel, event, tourism and travel segments. The study revealed that while many in the industry view their contract and agreement processes as efficient, there is plenty of room for improvement. In fact, when asked to rank their efficiency on a scale from 1 to 10, with 10 being "very efficient," less than half of respondents rated their solution as a 9 or 10. While there is fluctuation between the four segments surveyed, the data indicates that there is a sizable opportunity for efficiency gains throughout tourism and hospitality.

Exploring the data further reveals opportunities that can be maximized by implementing connectivity between the separate systems being used for various contract and agreement processes. With just 24% of respondents stating they conduct signings, authorizations, and payments in the same tool, it is evident that travel and hospitality professionals are managing complex technology stacks, stretching their budgets to include multiple systems, and potentially exposing secure customer data if it is stored in multiple systems. Additionally, efficiency gains are there for the taking by implementing a single-system platform that would encourage familiarity among staff members who conduct various processes.

Contributing to ineffectiveness is the fact that 31% of contract signings are captured using older, less secure avenues such as email and of these, nearly half are sending back a document with a handwritten signature that has been scanned. Many also use unsecure channels when sending payments and credit card authorizations. 23% say their customers provide credit card information via fax, text, mail, email or phone and 32% are using fax or email for their credit card authorizations. Of the four segments, hotel professionals say they are more likely to use manual transactions, especially for credit card authorizations. 57% conduct credit card authorizations manually and over half of those transactions are done using a nearly obsolete fax technology.

It is no wonder that processes are viewed as inefficient. Having to do multiple transactions a day using separate tools is reason enough to warrant dissatisfaction; having to also do those processes manually creates frustration and causes errors and alarmingly low levels of security. Highly secure and integrated tools exist today that can speed up and automate the process fully to eliminate user pain points and the need for manual efforts.

Among the biggest frustrations users cite in their contract and agreement management processes is the speed of the process. Users are working with payments, verifications and systems that are slow. This is especially true for those in the tour and travel advisory segments where approximately 25% cite it as a major frustration. When asked what would make their process better, automation and speed topped the list with better integration not far behind. Although both are universal needs, the order of importance varies by segment. Tour and travel groups more often desire improvements in automation and hotel professionals are more often looking for speed.

While the different segments of the tourism and hospitality industry do vary, this research has made clear that contract and agreement management processes can be improved. And by improving efficiency and consolidating the process with a single tool, professionals in this space can reduce bottlenecks, increase security, and enhance peace of mind for themselves and their customers.

RESEARCH METHODOLOGY

NAPCO Research conducted a survey of travel and hospitality professionals between November 2022 and January 2023. The survey targeted professionals across four key segments of travel and hospitality including hotels and lodging, travel management companies/travel advisors, events and venues, and tourism and leisure. The survey distribution is as follows:

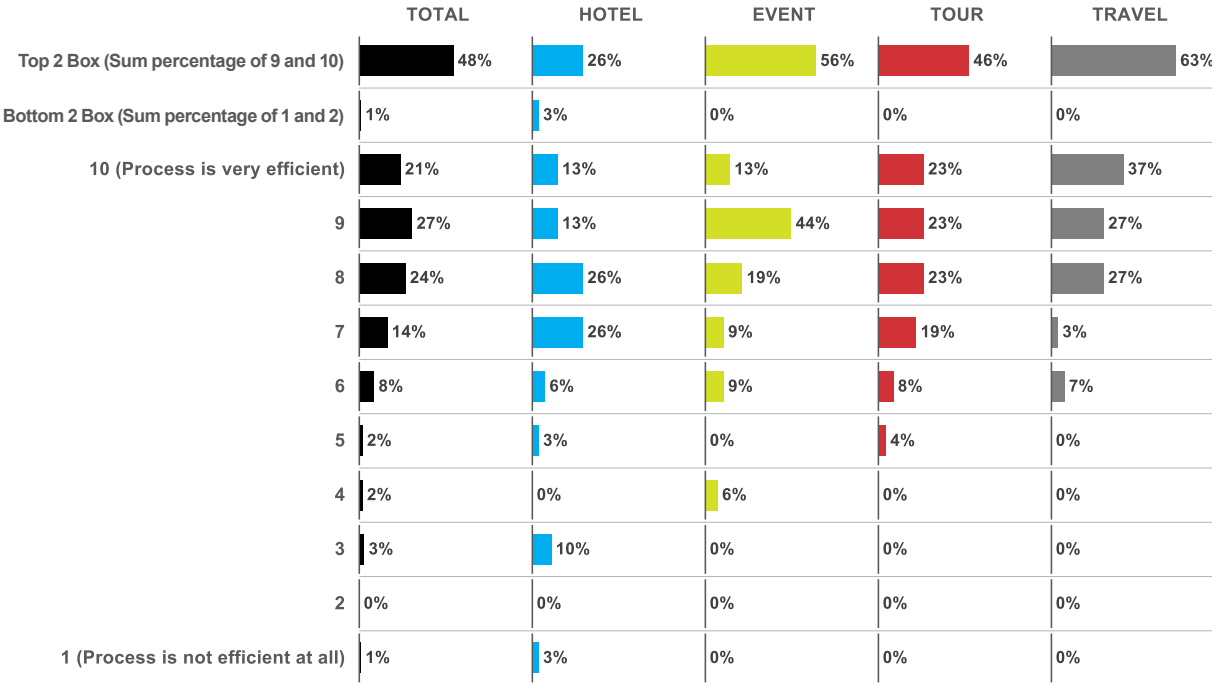| SEGMENT:	NUMBER OF RESPONDENTS:
Hotel	30
Travel	30
Events	32
Tourism	26
Total	**118**

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UNDERSTANDING PROCESS PAIN POINTS

At surface level, respondents indicated that they do view their processes as efficient. But assessing the specifics of contracts and agreements reveals where frustrations exist. For example, nearly half of total respondents (48%) rate the efficiency of their entire contract and agreement process as a 9 or a 10 on a 10-point efficiency scale where 10 is the most efficient. Of the ratings below a 9 or 10, most fell in the upper half of the range, so although the perceived degree of inefficiency isn't low on the scale, digging deeper into the data reveals areas of dissatisfaction among respondents.

Figure 1: Users Consider their Systems to be Efficient, Despite Room for Improvement

Q. On a scale of 1 to 10 where 10 means "very efficient" and 1 means "not efficient at all", how would you rate the efficiency of your entire agreement and contract process including sending/signing, credit card authorizations, and processing payments?

	TOTAL	HOTEL	EVENT	TOUR	TRAVEL
Top 2 Box (Sum percentage of 9 and 10)	48%	26%	56%	46%	63%
Bottom 2 Box (Sum percentage of 1 and 2)	1%	3%	0%	0%	0%
10 (Process is very efficient)	21%	13%	13%	23%	37%
9	27%	13%	44%	23%	27%
8	24%	26%	19%	23%	27%
7	14%	26%	9%	19%	3%
6	8%	6%	9%	8%	7%
5	2%	3%	0%	4%	0%
4	2%	0%	6%	0%	0%
3	3%	10%	0%	0%	0%
2	0%	0%	0%	0%	0%
1 (Process is not efficient at all)	1%	3%	0%	0%	0%

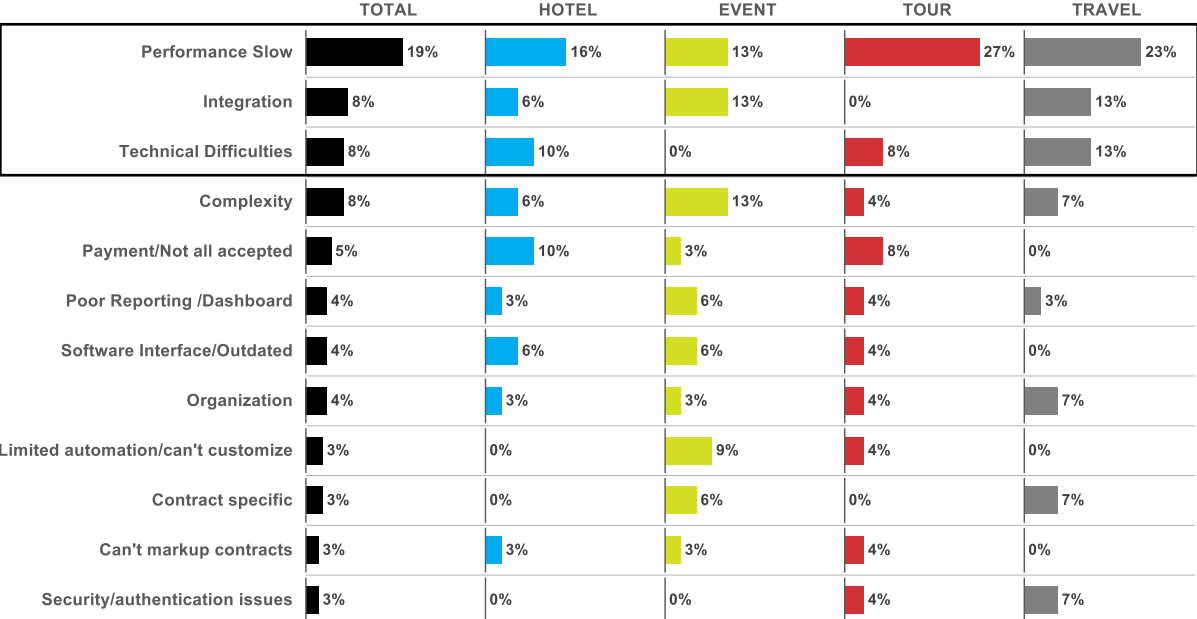n=119 Total, n=31 Hotel, n=32 Event, n=26 Tour, n=30 Travel
Source: *Hospitality Industry Payments and Authorization Assessment*

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For example, when asked what their biggest frustrations are in the contract, agreement, and payment process, respondents indicated that overall features and the speed of the various processes were among the top pain points. While there were some differences among the four segments surveyed, aggregate data shows that these components were top concerns.

Figure 2: Slow Systems Top List of Frustrations

Q – What are your biggest frustrations with your current agreement/contract, credit card authorization and payment process?

	TOTAL	HOTEL	EVENT	TOUR	TRAVEL
Performance Slow	19%	16%	13%	27%	23%
Integration	8%	6%	13%	0%	13%
Technical Difficulties	8%	10%	0%	8%	13%
Complexity	8%	6%	13%	4%	7%
Payment/Not all accepted	5%	10%	3%	8%	0%
Poor Reporting /Dashboard	4%	3%	6%	4%	3%
Software Interface/Outdated	4%	6%	6%	4%	0%
Organization	4%	3%	3%	4%	7%
Limited automation/can't customize	3%	0%	9%	4%	0%
Contract specific	3%	0%	6%	0%	7%
Can't markup contracts	3%	3%	3%	4%	0%
Security/authentication issues	3%	0%	0%	4%	7%

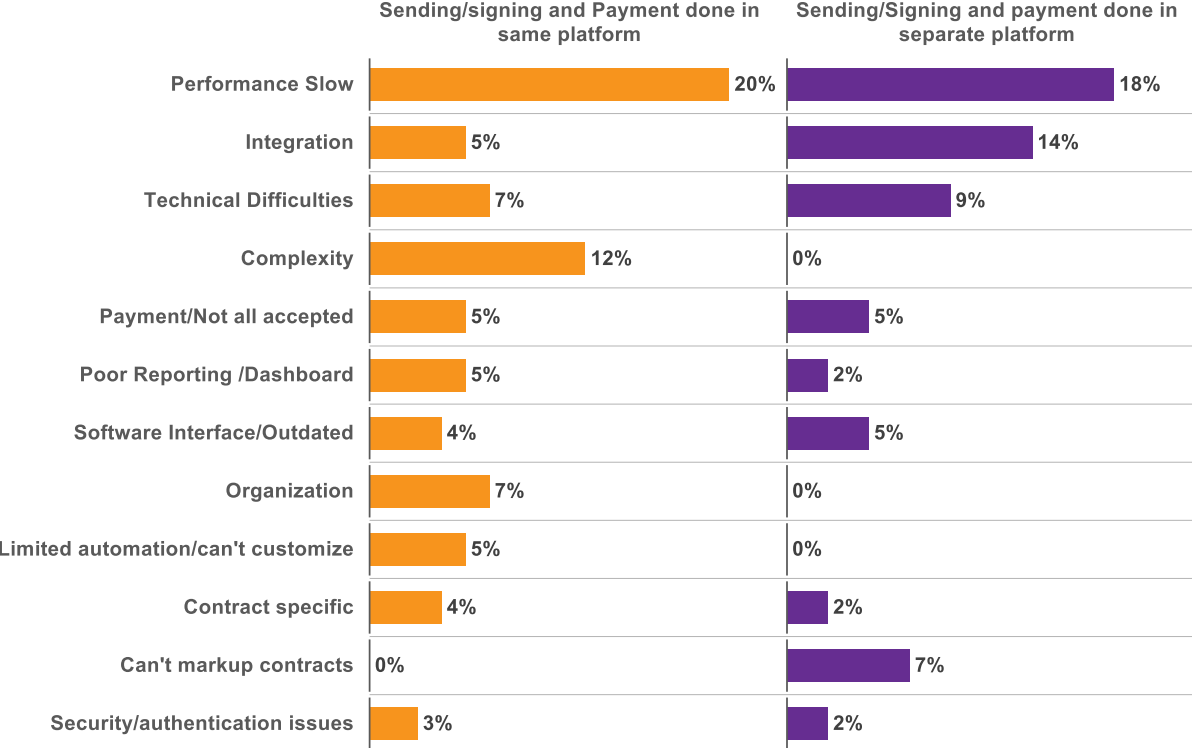n=119 Total, n=31 Hotel, n=32 Event, n=26 Tour, n=30 Travel
Source: *Hospitality Industry Payments and Authorization Assessment*

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In many business processes, efficiency issues can often be addressed by consolidating systems, integrating platforms, and automating steps when and where possible. However, for those in the travel and hospitality industry, many struggle for the perfect solution. Regardless of the process used, all have the need for faster systems. Those using an integrated platform find frustration in the complexity and organization of the process and, not surprisingly, those who are doing sending and signing separately from payments find the lack of integration and inability to mark-up a contract frustrating.

Figure 3: **Respondents Desire a Streamlined System**

Q. What are your biggest frustrations with your current agreement/contract, credit card authorization and payment process?

	Sending/signing and Payment done in same platform	Sending/Signing and payment done in separate platform
Performance Slow	20%	18%
Integration	5%	14%
Technical Difficulties	7%	9%
Complexity	12%	0%
Payment/Not all accepted	5%	5%
Poor Reporting /Dashboard	5%	2%
Software Interface/Outdated	4%	5%
Organization	7%	0%
Limited automation/can't customize	5%	0%
Contract specific	4%	2%
Can't markup contracts	0%	7%
Security/authentication issues	3%	2%

n=119 Total, n=75 Sending/signing same platform, n=44 Sending/signing different platform
Source: *Hospitality Industry Payments and Authorization Assessment*
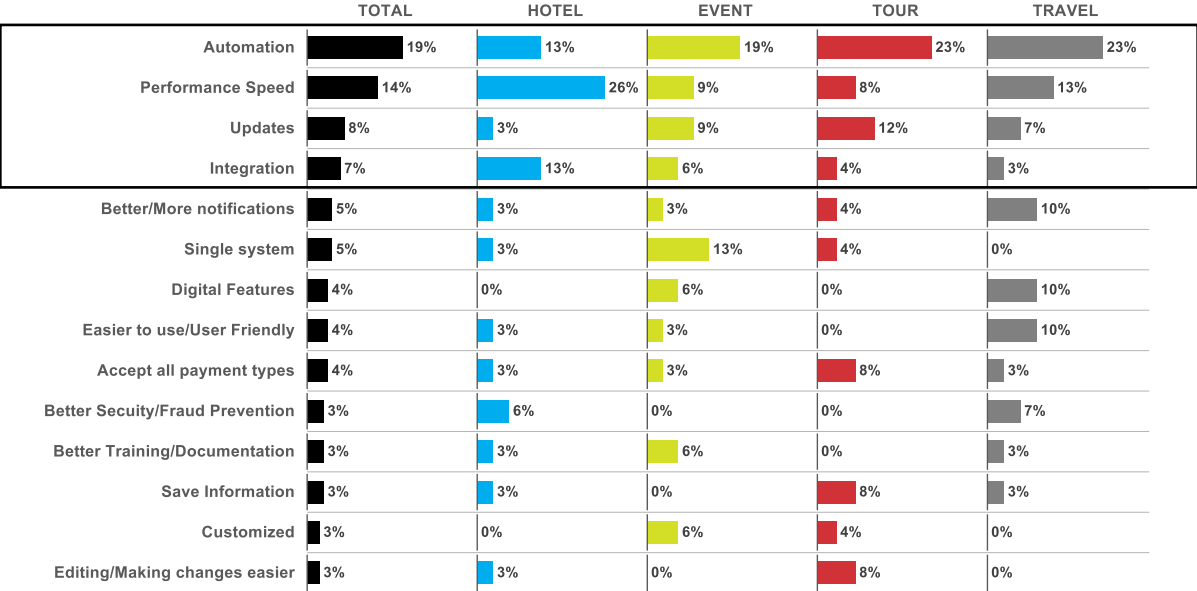
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While understanding the key process pain points is important in assessing where improvements could be made, it is also important to consider the potential improvements industry professionals believe would be beneficial. For example, the top three responses to a question asking what would make the contract and agreement process easier were automation (19%), speed/performance (8%), updates to the software (8%) and integration (7%).

Travel segments did vary in their opinions about what would make the process easier and faster. Comparing the groups:

- Hotel professionals are more often looking for speed/performance (26%), integration (13%), and better security (6%).

- Event professionals are more often looking for automation (23%), a single system (13%), customization (6%) and digital features (6%).

- Tour professionals are more often looking for automation (23%), updated software (12%), ability to accept all types of payments, saving information and editing capabilities (all 8%).

- Travel professionals are more often looking for speed/performance (23%), notifications and ease of use (both 10%), and better security (7%).

Figure 4: Users Desire Increased Automation and Speed/Performance

Q. What, specifically, would make the process easier and faster?

	TOTAL	HOTEL	EVENT	TOUR	TRAVEL
Automation	19%	13%	19%	23%	23%
Performance Speed	14%	26%	9%	8%	13%
Updates	8%	3%	9%	12%	7%
Integration	7%	13%	6%	4%	3%
Better/More notifications	5%	3%	3%	4%	10%
Single system	5%	3%	13%	4%	0%
Digital Features	4%	0%	6%	0%	10%
Easier to use/User Friendly	4%	3%	3%	0%	10%
Accept all payment types	4%	3%	3%	8%	3%
Better Secuity/Fraud Prevention	3%	6%	0%	0%	7%
Better Training/Documentation	3%	3%	6%	0%	3%
Save Information	3%	3%	0%	8%	3%
Customized	3%	0%	6%	4%	0%
Editing/Making changes easier	3%	3%	0%	8%	0%

n=119 Total, n=31 Hotel, n=32 Event, n=26 Tour, n=30 Travel
Source: *Hospitality Industry Payments and Authorization Assessment*

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This is consistent with hotel professionals' responses to the overall efficiency question, in which most responses were 7 and 8, indicating less efficiency compared to those in events, tourism, and travel. Additionally, hotel respondents ranked a lack of speed in payments, verifications, and authorization as their highest frustration (17%).
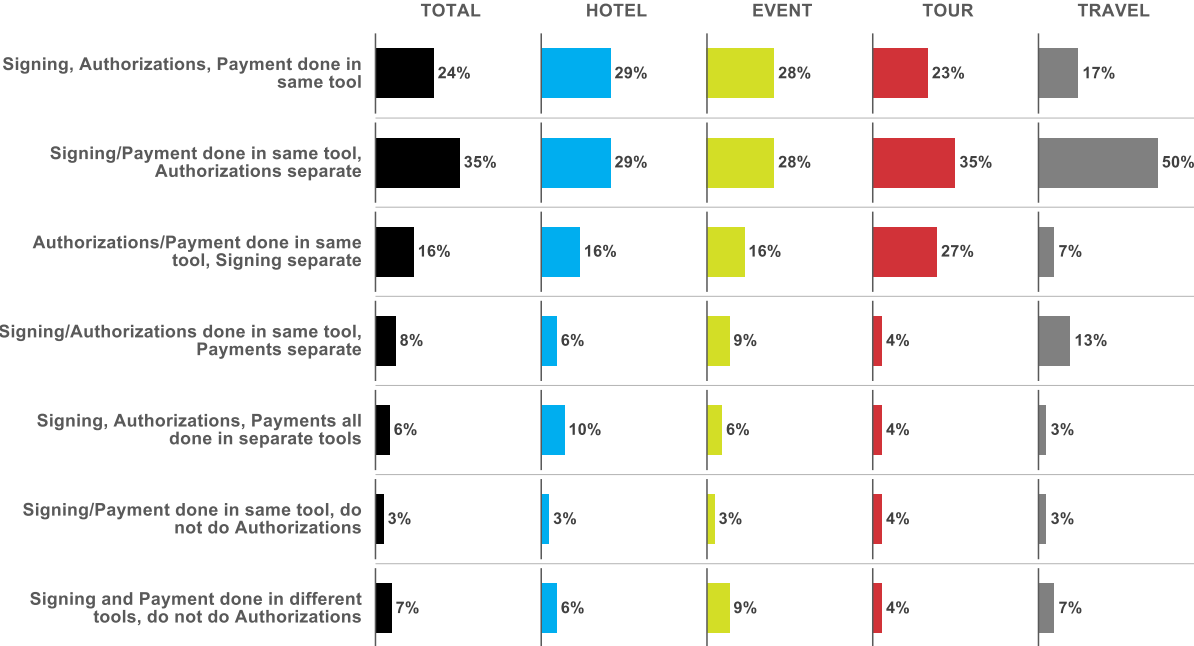
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A LOOK AT THE CURRENT LANDSCAPE

When viewing the travel and hospitality industry, it is evident that companies take a variety of approaches in their contract and agreement processes. Beyond the use of multiple systems however, the prevalence of manual processes and comparatively insecure transaction methods should be more concerning to the industry.

Figure 5: **Separate Systems Prevalent Across Segments**

Q. Which of the following describes your process for sales and booking contracts including sending/signing and payments?

	TOTAL	HOTEL	EVENT	TOUR	TRAVEL
Signing, Authorizations, Payment done in same tool	24%	29%	28%	23%	17%
Signing/Payment done in same tool, Authorizations separate	35%	29%	28%	35%	50%
Authorizations/Payment done in same tool, Signing separate	16%	16%	16%	27%	7%
Signing/Authorizations done in same tool, Payments separate	8%	6%	9%	4%	13%
Signing, Authorizations, Payments all done in separate tools	6%	10%	6%	4%	3%
Signing/Payment done in same tool, do not do Authorizations	3%	3%	3%	4%	3%
Signing and Payment done in different tools, do not do Authorizations	7%	6%	9%	4%	7%

n=119 Total, n=31 Hotel, n=32 Event, n=26 Tour, n=30 Travel
Source: *Hospitality Industry Payments and Authorization Assessment*
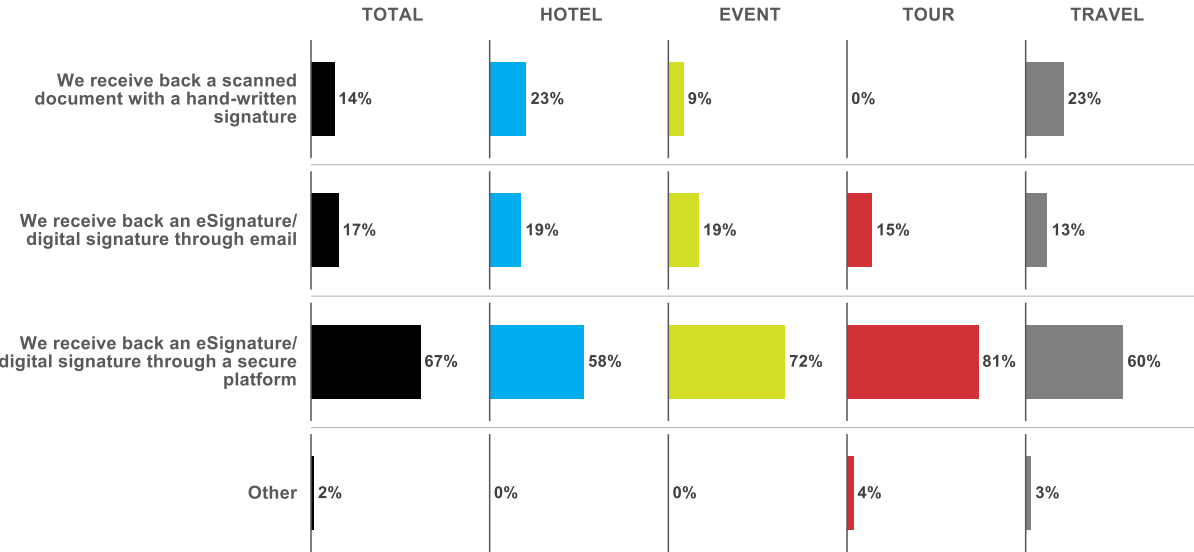
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The use of manual steps in contracts and agreements varies by segment and is a more pressing problem in the hotel industry. For example, when asked about their signing process when sending and receiving contracts and agreements, just 58% of hotel respondents stated they receive an e-signature or digital signature through a secure platform – the lowest response rate of the four segments, with tourism at 81%, events at 72%, and travel at 60%. Hotel and travel respondents also share the highest response rates of receiving a scanned document with a hand-written signature with nearly a quarter of respondents (23% each) stating that they utilize this outdated method. Tourism respondents meanwhile, appear to be the most advanced segment in the signing process with 81% of respondents stating they use a digital signing method within a secure platform.

Figure 6: Events and Tourism Lead in E-Signature Collection, Hotel Segment Lags

Q. When you send and receive contracts and agreements, what does your SIGNING process look like? Please select the method you use most often

	TOTAL	HOTEL	EVENT	TOUR	TRAVEL
We receive back a scanned document with a hand-written signature	14%	23%	9%	0%	23%
We receive back an eSignature/ digital signature through email	17%	19%	19%	15%	13%
We receive back an eSignature/ digital signature through a secure platform	67%	58%	72%	81%	60%
Other	2%	0%	0%	4%	3%

n=119 Total, n=31 Hotel, n=32 Event, n=26 Tour, n=30 Travel
Source: *Hospitality Industry Payments and Authorization Assessment*
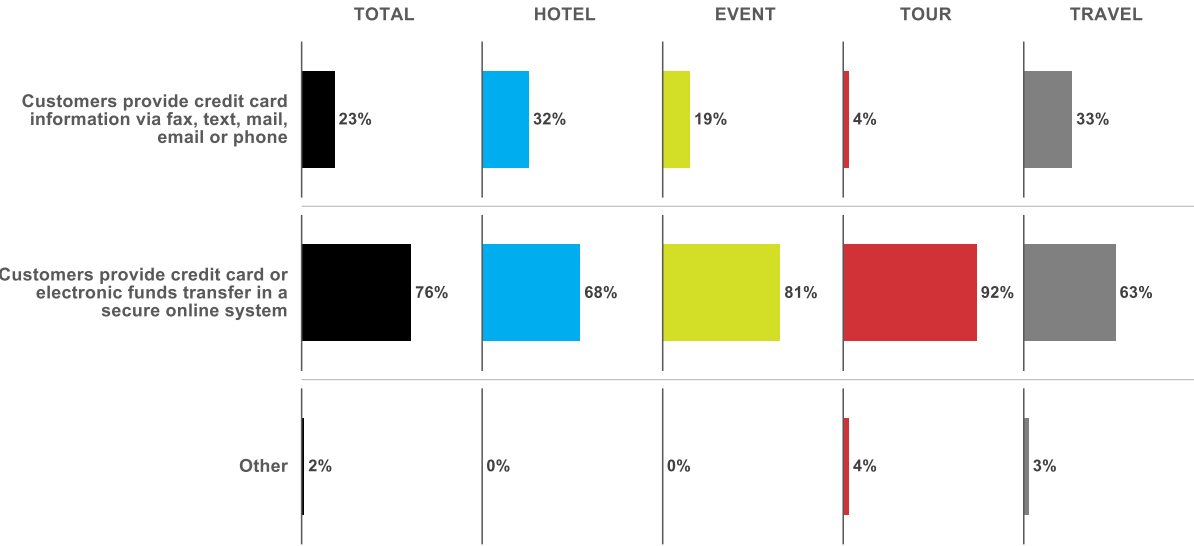
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Hotel and travel respondents also lag behind the pack in their payment processes, which should be a top target for improvement given the importance of keeping customers' payment information secure. When asked how customers provide their payments during the contract and agreement process, approximately one-third of hotel respondents (32%) and travel respondents (33%) stated that customers provide their credit card information via fax, text message, mail, email, or phone. While these situations may be occasionally unavoidable, it should be very concerning that such a sizable percentage of hospitality-based businesses are using such insecure methods of obtaining payment information.

The events and tourism segments, however, are steps ahead of their hotel and travel counterparts in their payment processes. Tourism professionals are leading the way with 92% of respondents stating they utilize a secure online system for customers to provide credit card information or electronic funds transfer. Meanwhile, on the events side, 81% use a secure system. In an industry that relies so much on relationship building and trust, leaving the door open to any vulnerability of a client's financial or payment details should be a non-starter. However, with 23% of total respondents stating they use such antiquated payment methods, there is clearly a need for a fortified payment acceptance process in the industry, and particularly among hotels and travel service providers.

Figure 7: Payment Processes Vary Across Segments

Q. When you send and receive contracts and agreements, what does your PAYMENT process look like? Please select the method you use most often.

	TOTAL	HOTEL	EVENT	TOUR	TRAVEL
Customers provide credit card information via fax, text, mail, email or phone	23%	32%	19%	4%	33%
Customers provide credit card or electronic funds transfer in a secure online system	76%	68%	81%	92%	63%
Other	2%	0%	0%	4%	3%

n=119 Total, n=31 Hotel, n=32 Event, n=26 Tour, n=30 Travel
Source: *Hospitality Industry Payments and Authorization Assessment*

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The credit card authorization landscape looks a bit different across the travel and hospitality industry, though hotel respondents are still behind other segments in their adoption of secure and automated systems. Overall, 65% of the full respondent base stated that it uses a tool that allows for the sending and/or capturing of authorizations in a single system. Just over one-quarter (26%), state they use email to send and return authorization forms, and just 6% answered that they use fax.

In the hotel segment, the percentage of respondents that utilize fax machines jumps up to 18% — a concerning statistic when considering how insecure the fax process is and its near obsolescence. Meanwhile, fewer than half of hotel respondents (43%) implement a tool that provides for the sending and capturing of authorizations in a single system. All other segments are far more advanced than the hotel industry in this area, with the other three segments boasting at least 70% or more of its respondents stating they use a single tool that sends and captures authorizations.

Figure 8: **Secure Credit Card Authorizations Fluctuate**

Q What does your CREDIT CARD AUTHORIZATION process look like? Please select the method you use most often.

	TOTAL	HOTEL	EVENT	TOUR	TRAVEL
An authorization form is sent/returned by fax	6%	18%	0%	0%	4%
An authorization form is sent/returned by email	26%	39%	29%	8%	26%
An authorization form is sent/returned by SMS (text message)	2%	0%	0%	8%	0%
We use a tool that lets us send / capture authorizations in one system	65%	43%	71%	79%	70%
Other	1%	0%	0%	4%	0%

n=119 Total, n=31 Hotel, n=32 Event, n=26 Tour, n=30 Travel
Source: *Hospitality Industry Payments and Authorization Assessment*

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WHAT IMPROVEMENTS DO USERS WANT TO SEE?

While the tourism and hospitality industry varies in its contract and agreement processes, there are commonalities pertaining to improvements that could be made. When asked about their most important features for contract and agreement tools, the various segment representatives prioritized a mobile interface, signer verification, dashboards, and the ability to accept alternative payments such as Zelle and Alipay.

When asked to rank a list of features on a scale of importance from 1 to 10 with 10 being "Very Important and 1 being "Not Important at All," survey respondents provided an interesting view on how the industry is aligned on the importance of some features, while certain segments showed distinct priorities for others. For example, the need for a mobile-friendly interface emerged as one of the top priorities across the board with 53% of total respondents ranking it either a 9 or 10. The events segment ranked it highest however (63%), which makes sense considering how frequently events professionals travel and work from venue sites.

Another universally important feature is the support tools can offer for alternative payments such as Zelle or Alipay. Though traditional transactions using cash and major credit cards are still widely prevalent across all industries and are unlikely to vanish anytime soon, alternative payments made using digital wallets, bank transfers, cryptocurrencies, and other platforms, are on the rise. According to reporting from Influencer Marketing Hub, the globalization of business and increased interconnectivity around the world has precipitated the rise of alternative payment methods as they provide quick, convenient, and easy methods of exchanging currency without cash or credit cards. In fact, Influencer Marketing Hub reports that by 2026, digital wallet expenditures are expected to increase by 53%, jumping from $3.4 billion in 2022 to $5.2 trillion in 2026. Considering the international scope of the tourism and hospitality industry, it makes sense that professionals would prioritize the need for alternative payments, as they ease pain points when exchanging foreign currency.
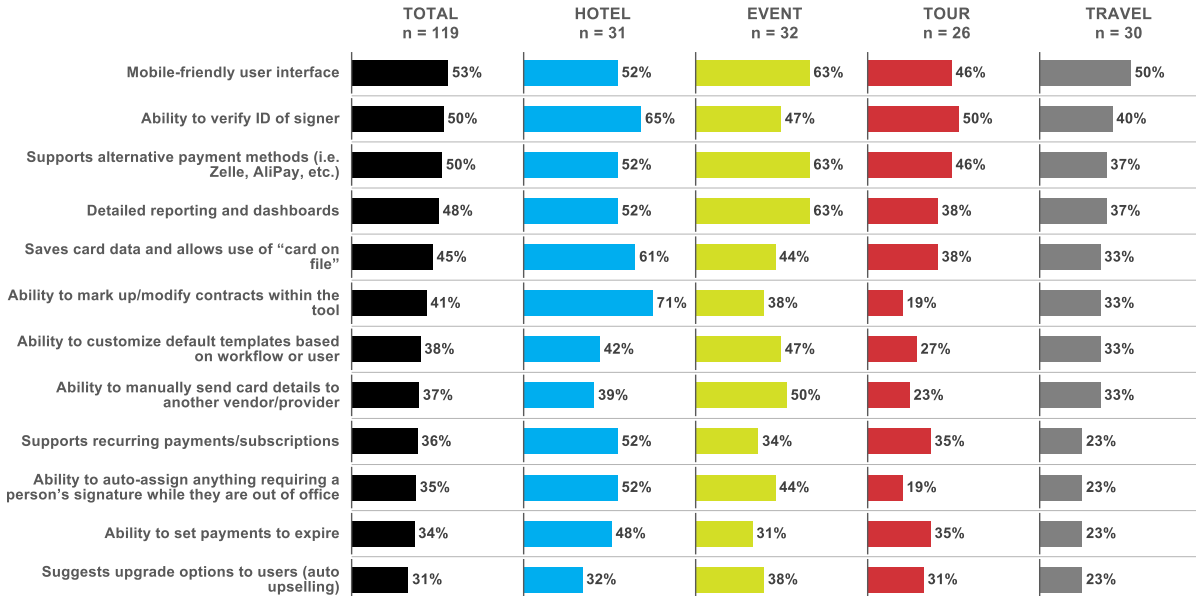
The hotel industry does stand out however, with some distinct differences in the features that it prioritizes. For example, 71% of hotel respondents stated that the ability to mark up and modify contracts within a tool is very important. This is noticeably higher than the other segments, with 38% of events respondents, 33% of travel respondents, and 19% of tourism respondents stating that this is a top priority.

Figure 9: **Understanding the Importance of Features**

Q. If you could design your ideal contract tool for sending agreements, contracts, credit card authorizations, and payments, what would be the most important features? On a scale of 1 to 10 where 10 is " Very Important" and 1 is "Not Important at All", please rate the importance of each of the following contract platform/software features.
Top-2-Box % (9 or 10)

	TOTAL n = 119	HOTEL n = 31	EVENT n = 32	TOUR n = 26	TRAVEL n = 30
Mobile-friendly user interface	53%	52%	63%	46%	50%
Ability to verify ID of signer	50%	65%	47%	50%	40%
Supports alternative payment methods (i.e. Zelle, AliPay, etc.)	50%	52%	63%	46%	37%
Detailed reporting and dashboards	48%	52%	63%	38%	37%
Saves card data and allows use of "card on file"	45%	61%	44%	38%	33%
Ability to mark up/modify contracts within the tool	41%	71%	38%	19%	33%
Ability to customize default templates based on workflow or user	38%	42%	47%	27%	33%
Ability to manually send card details to another vendor/provider	37%	39%	50%	23%	33%
Supports recurring payments/subscriptions	36%	52%	34%	35%	23%
Ability to auto-assign anything requiring a person's signature while they are out of office	35%	52%	44%	19%	23%
Ability to set payments to expire	34%	48%	31%	35%	23%
Suggests upgrade options to users (auto upselling)	31%	32%	38%	31%	23%

n=119 Total, n=31 Hotel, n=32 Event, n=26 Tour, n=30 Travel
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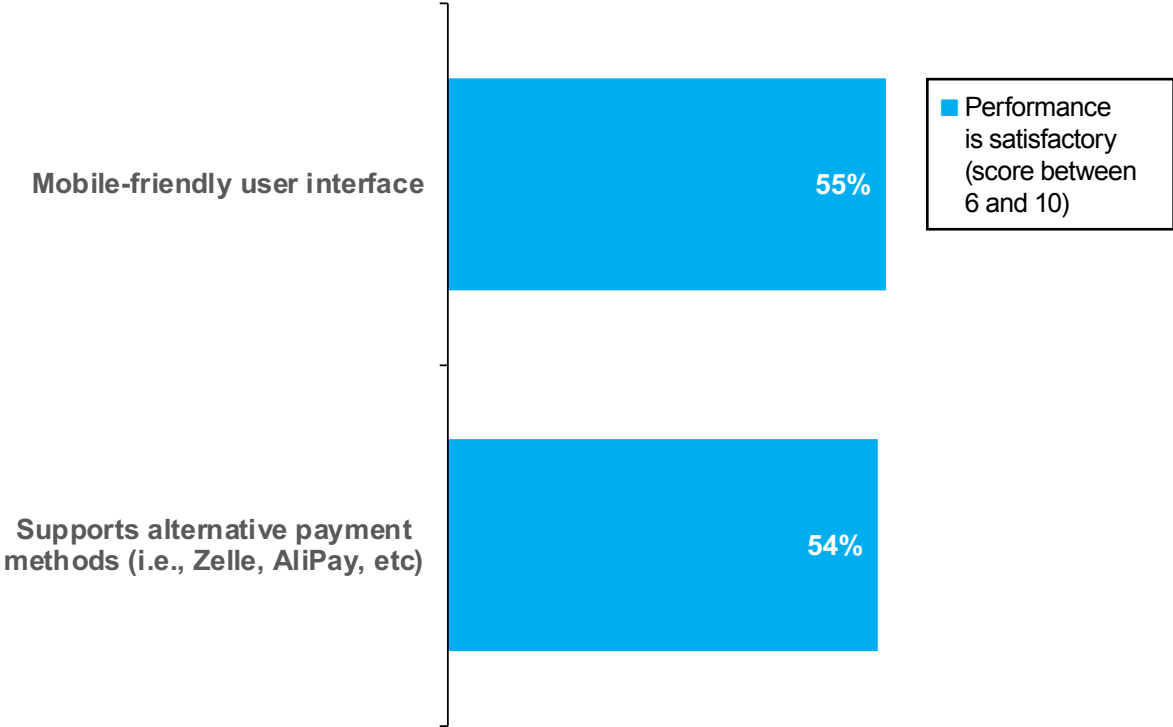
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While reviewing the importance of certain features provides helpful insights into how tourism and hospitality professionals view their ideal contract and agreement tools, additional insights can be gleaned from how well they rank their tools' current performance in these key areas. In situations where performance is lacking in important features, opportunities become evident for solutions providers. For example, when looking at the areas that respondents rated as important, with a ranking of 6 to 10, approximately half of respondents indicated that feature is performing well.

When looking at just two of the top features by importance – mobile-friendly interface and supporting alternative payments – both have substantial room for improvement, as just 55%, and 54% respectively, stated their use of these features is offering satisfactory performance.

Figure 10: Performance Lags Signal Opportunity Areas

Q. On a scale of 1 to 10 where 10 is "Excellent" and 1 is "Poor", Overall, how would you rate your CURRENT tool(s) for sending/signing agreements, contracts, credit card authorizations, and payments on the following?

Legend: ■ Performance is satisfactory (score between 6 and 10)

- Mobile-friendly user interface: **55%**
- Supports alternative payment methods (i.e., Zelle, AliPay, etc): **54%**

n=119 Total,
Source: *Hospitality Industry Payments and Authorization Assessment*

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Separating out the individual segments demonstrates where there is room for improvement with more specificity. For example, in the hotel segment, just 43% stated their performance in marking up and modifying contracts was satisfactory, while 71% rated it as an important feature. In events, 63% highlighted the importance of alternative payments, while just 40% were pleased with their current tool's performance. Half of tourism respondents rated the ability to identify a signer as a key priority, but only 35% were pleased with their current performance. With so much disconnectedness among the various platforms that tourism and hospitality professionals use in their contract and agreement process, current performance levels indicate that a singular solution that offers strong performance capabilities would be a welcome attribute to these professionals' workflows.

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CONCLUSIONS AND RECOMMENDATIONS

Efficiency, ease-of-use, and security should be expected when processing contracts and agreements in the tourism and hospitality industry. Afterall, this is an industry centered on providing fun experiences, adventure, and relaxation to leisure seekers, and comfort, speed of service, and relationship-building for business travelers. But when exploring the experiences of four key segments within the industry, it is evident that there is significant room for improvement in the tools being used for e-signature collection, payment acceptance, and credit card authorization.

The first evidence that consolidation and integration of tools is necessary stems from the fact that just 24% — less than one quarter of respondents — indicated that they conduct signing, authorizations, and payments in the same tool. When this data is compared against the quantity of respondents that indicated their efficiency is an 8 or less on a 10-point scale (54%), a parallel can be drawn between inefficiencies in the process and the utilization of multiple tools. Providers of contract and agreement systems that can offer consolidated systems, and industry professionals that implement them, will be in an advantageous position to reduce pain points and spend more time on other business tasks.

It is also beneficial to understand the universal pain points felt across the industry, and how they vary by segment. Overall, speed and key features are areas that industry professionals would like to see improved. Specifically, hotel respondents indicate a need to mark up contracts, event and travel professionals would like a mobile-friendly interface, and tourism respondents highlight a need to identify signers. Implementing these features into a single, consolidated tool will be immensely beneficial to users across tourism and hospitality. Looking to the future of the industry, it is also important to consider how payment methods will evolve. The need for alternative payment processing will only grow more important as business continues to globalize, and tourism and hospitality professionals need to contend with multiple currencies from around the world.

In tourism and hospitality, contracts and agreements are essential. Professionals in all segments must consider how they capture signatures, accept payments, and authorize credit card transactions. But by simplifying and expediting these processes, the industry can focus on what it does best — curating unforgettable experiences for travelers and guests with seamless efficiency.

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NAPCO Research crafts custom data-centric solutions that leverage our highly engaged audiences across the markets in which we operate, our industry subject matter experts and in-house research expertise. We partner with our clients to identify their unique business problem and create solutions that enable deeply informed decision-making.

NAPCO Research can help with:

- Business goal prioritization
- Opportunity discovery
- Market segmentation
- Landscape insight
- User needs and wants
- Product features and functionality
- Content marketing strategy
- Sales strategy and tactics
- Market conditions
- Benchmarking
- Industry trends
- Brand awareness

Contact research@napco.com to talk with our analysts and find out how we can help you with your research needs.

WHO WE ARE

WOMEN LEADING | TRAVEL & HOSPITALITY™

Women Leading Travel & Hospitality is a membership-based association that connects executive women across all sectors of the travel and hospitality industry. Its mission is to unite, inspire, and empower its community of executive women leaders by providing unparalleled resources, support, and motivation to achieve personal and professional growth. For more information, visit womenleadingtravelandhospitality.com.

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WHO WE ARE

Sertifi

Brands like Marriott, Topgolf, and AEG Worldwide trust Sertifi to manage their entire agreement process efficiently and securely.

- Get signed agreements back in minutes with Sertifi's e-signature solution.

- Reduce cost and secure payments with SertifiPay.

- Reduce fraud and chargebacks with Sertifi's credit card authorization solution.

Sertifi's easy-to-use agreements platform helps tens of thousands of businesses in more than 135 countries, with more than $5 billion in payment requests being sent through the system annually. With decades of experience in hospitality and travel, Sertifi is building a network that gives guests and travelers across the globe a great experience from the start.