journey

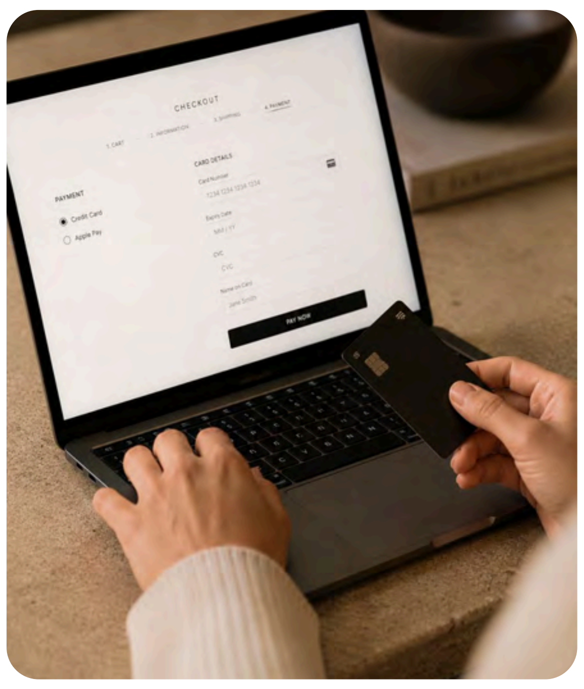
Retailing The Entire Guest Journey

How connected payments capture the full value of the guest journey

WHITEPAPER

"Payments are one of the most underestimated parts of the guest experience."

Danica Smith
MorningStar GX, CEO & Founder



WHITEPAPER

Introduction

The hospitality industry is undergoing a fundamental commercial shift. As we covered in our previous “Stay for the Story” report, the model is changing. Modern hospitality is increasingly experience-led, with guests purchasing a combination of accommodation, dining, wellness, activities and retail across multiple stages of the guest lifecycle. Purchases occur before arrival, during the stay and even after departure.

Yet many hotels run fragmented technology systems, payments included. This leads to operational complexity, reconciliation challenges and missed revenue opportunities.

In a recent survey conducted by Journey’s payment partner Stripe, 368 executives across hospitality, travel, and leisure described a growing gap between the payment capabilities they believe are important and what their current systems support. Common themes included fragmented infrastructure, manual reconciliation, and limited flexibility as customer expectations change.

For hotels, the growth of the “guest economy” depends on digitisation and unified platforms that connect every ancillary into a more joined-up experience that is easily bookable, enabling hotels to monetise every moment.

"Retailing the Entire Guest Journey" draws on Journey's own insights, including more than 1 million transactions processed in 2025 (an increase of 70% on 2024) and other industry sources to shed light on the financial implications of a unified payment system, and the ways it elevates the guest experience even further.

CHAPTER ONE

3 guest profiles, 3 payment journeys

No guest is the same. In the same way they seek out different experiences during their hotel stay, so too will there be differences in the way they pay. There's the amount of money, but also how they pay, where they pay, and when they pay; each payment "journey" is unique.

To paint a picture of how guests move through a hotel ecosystem in different ways, consider these 3 scenarios.

PROFILE ONE

The leisure couple: *"Let's treat ourselves"*

Sarah, a marketing manager, and James, a software developer, both in their 30s, have booked a week-long city break after a busy stretch at work. They chose the hotel for its central location and lively atmosphere rather than strict budgeting. Their approach to spending is relaxed and spontaneous; room and breakfast were booked in advance, but most other purchases happen on the fly.

They start most evenings with cocktails at the bar, often adding small plates without much thought to cost. Midweek, James decides to try the gym, paying a casual access fee, while Sarah attempts to book a last-minute yoga class on the hotel's app. They also sign up for a special tasting menu at the hotel's restaurant, charging it to the room.

Their payments are moderate but frequent, accumulating through the stay rather than in one upfront sum. They're comfortable with digital payments and prefer the convenience of charging everything to their room and settling at checkout.

There's a willingness to pay for convenience and experiences in the moment rather than planning everything in advance.

PROFILE TWO

The solo traveller: *"I'm here to switch off"*

Daniel is a 42-year-old consultant taking a deliberate wellness-focused break in a fairly rural hotel after a demanding project. His trip is carefully planned weeks in advance, with most major expenses prepaid before arrival. He selects a premium room package that includes spa access, daily treatments, and healthy dining options, all bundled into a higher upfront cost.

He prefers financial clarity, so he pays in full ahead of time, minimising decisions during his stay. His goal is to disconnect, so he avoids frequent transactions or interruptions. Any additional spending, like an occasional herbal tea at the lounge or a boutique wellness product, is minimal and typically paid immediately rather than charged to the room.

His overall spend is high, but concentrated in the initial booking rather than distributed across the stay. He values a seamless, cashless experience with minimal administrative friction. For Daniel, the hotel stay is less about exploration and more about structured relaxation, and his payment behaviour reflects that: prepaid, and designed to eliminate decision-making so he can fully focus on rest and recovery.

PROFILE THREE

The family:
"Happy birthday!"

Parents Claire and Mark, along with their two children, aged 10 and 13, are celebrating Mark's 50th birthday with a special weekend getaway at a country estate-style hotel. For them, the hotel is a backdrop for shared memories rather than individual indulgences.

They book a family suite and a curated package that includes a celebratory dinner and a few group activities on the grounds, preferring to organise most elements in advance. They want the flexibility to enjoy experiences, like the family cooking class or a surprise cake, but without being prompted to pay repeatedly during the stay.

Spending is relatively high but emotionally driven, focused on shared moments. They opted to pay a deposit beforehand, and a "pay later" option for the rest, as it makes the break more affordable, reduces friction, and keeps the weekend feeling special rather than transactional.

In each scenario, the guest's journey surfaces a different set of commercial moments: before arrival, during the stay, and even after departure.

The goal for a hotel is to eliminate friction at every step. It's easier said than done, considering that each of the above imaginary guest profiles could easily be applicable to a single hotel.

In the next chapter we'll look at where friction occurs during these hotel scenarios, and how it can impact guest experience, operational efficiency, and ultimately revenue performance.

22% of ecommerce transactions were made with Apple Pay in 2025.

40% digital wallet adoption at the highest-performing hotel properties.

33% of ecommerce transactions used Apple Pay or Google Pay (June 2026).

Spa purchases lead digital wallet adoption over room bookings.

"The future of hospitality lies in treating the guest journey as a connected commercial experience, not a series of disconnected transactions. Hotels that unify booking, payments and operations across the stay will be better positioned to increase revenue, reduce complexity and elevate the guest experience."

James Lemon
Global Lead for Hospitality, Travel and Leisure at Stripe

CHAPTER TWO

The gap between what guests *expect*

and what hotels can *deliver*

As outlined in the previous chapter, payment moments occur frequently, and particularly for those hotels with a retailing mindset that offer multiple experiences. Each payment journey carries distinct commercial moments before, during and after the stay, and each demands frictionless handling.

In this chapter, we look at what that friction can look like across a number of touchpoints and interactions.

Interruption and lack of clarity

Sarah and James were more than happy to spend, but did not want to think about spending. Friction appears when the hotel breaks their flow. For example, when Sarah was asked to re-enter card details in an app to book a last-minute yoga class, even though the couple had already checked into the hotel, it felt unnecessarily tedious.

Another common issue is lack of real-time visibility: James casually paid for gym access (in cash because the system wasn't connected to the hotel) while activities were charged to the room. When it came to the checkout, there was a surprise because the total was higher than expected.

Then there were smaller things, like the gym refusing room charge, and the bar requiring a card minimum, which made the stay feel inconsistent and annoying. The experience turns negative when spontaneity is slowed down, or when the final bill doesn't feel predictable.

Loss of control

Let's examine where Daniel experienced inconsistency. To recap, his mantra was this: "I've already paid, don't make me deal with money again." However, on arriving, he was asked to hand over his card again at check-in, despite prepaying, which made the process feel redundant, and there was also an element of mistrust.

A spa treatment he thought was included turned out to be an extra charge, which caused frustration. The problem was not the cost itself, but more the mental interruption of having to re-engage with payments he thought were already settled. In short, many of his expectations were broken, and that impacted his experience. It can be put down to one thing: payment friction.

Badly timed payments

The family chose the hotel for its wide range of activities, but each required separate payments at different desks or times, creating unnecessary stress.

The biggest disappointment came on the birthday itself. Immediately after a special dinner, the parents were asked to pay in front of the children, spoiling the moment. To make matters worse, their debit card was initially declined when fraud prevention flagged the unusually high spend in a new location.

Confusion over what had been prepaid and what would be charged later also caused tension. Then, at checkout, a long, itemised bill with unclear charges left the weekend on a sour note.

When a hotel's payment infrastructure is disconnected, friction can arise at any point in the guest journey. Beyond the operational complexity, the greatest risk is an unhappy guest who may never return – and may leave a negative review.

In the next chapter, we explore how connected payments help hotels increase ancillary revenue while reducing friction across the guest journey.

INTERVIEW

The payment view: Q&A with Susanne Williams, The Lakes by YOO

At The Lakes by YOO, an 850-acre luxury estate in the Cotswolds, Managing Director Susanne Williams sees the biggest opportunity at arrival, where pre-authorisation still creates friction.

Q. Are there moments during a stay where guests have to hand over a card or re-enter payment details when they probably shouldn't have to?

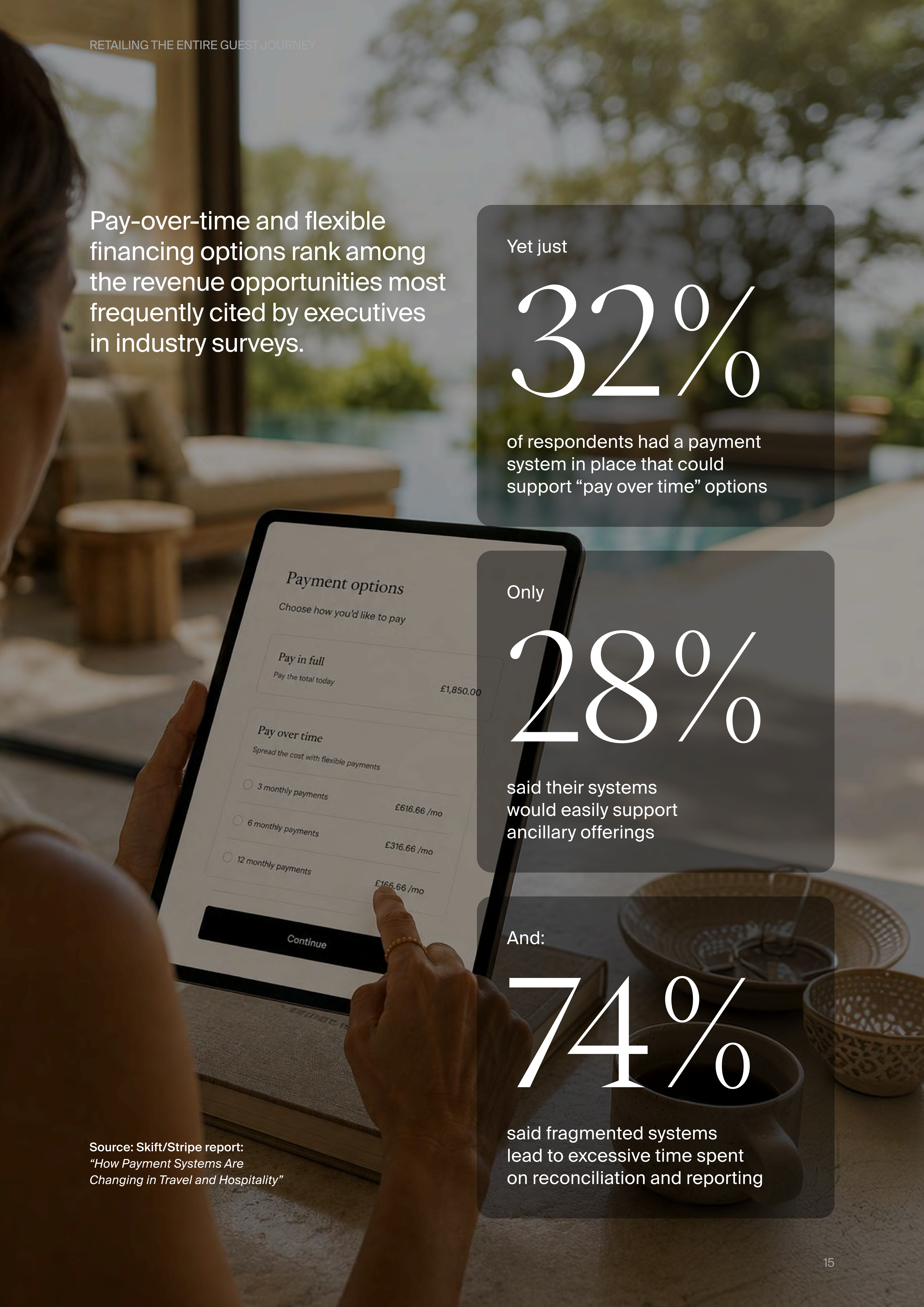
A. Yes, primarily on arrival with pre-authorisation. This is already identified on our roadmap and can be streamlined relatively easily.

Q. When a guest wants to charge something to their room, such as a round of drinks, a spa treatment or a late checkout, how many different systems are typically involved?

A. As we evolve into a fuller-service hospitality resort, we will introduce charge-to-room functionality and alternative payment options. Currently, the process is intentionally straightforward with a simple pay-now approach, and most bookings are completed online.

Q. If you could remove one payment-related friction point for your guests tomorrow, what would it be?

A. The arrival process.



Pay-over-time and flexible financing options rank among the revenue opportunities most frequently cited by executives in industry surveys.

Yet just

32%

of respondents had a payment system in place that could support “pay over time” options

Only

28%

said their systems would easily support ancillary offerings

And:

74%

said fragmented systems lead to excessive time spent on reconciliation and reporting

Source: Skift/Stripe report:
“How Payment Systems Are Changing in Travel and Hospitality”

CHAPTER THREE

What payments *excellence* looks like

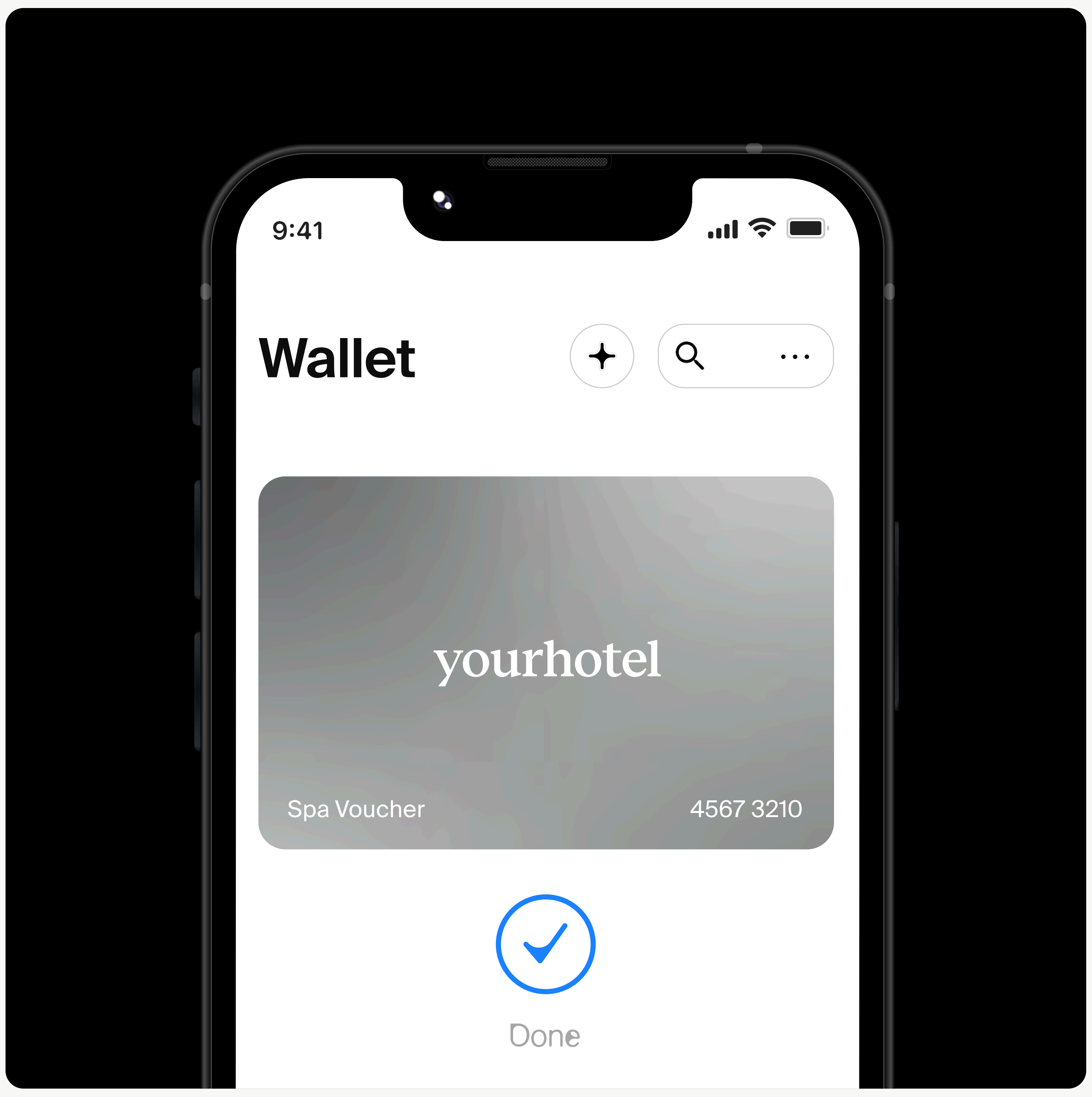
In the previous chapter, we dived into how and where friction emerges when the payment infrastructure breaks down. The leisure couple had to re-enter card details and had a surprise total bill; the solo traveller was asked to pay for things he thought were settled; the family endured a declined card mid-celebration.

Disconnected systems impact spontaneity, trust and emotional moments, and risk losing guests entirely. As a result, hotels must focus on guest purchasing behaviours across accommodation, spa and wellness, dining, activities, retail, and more. Pre-booking, hotels should analyse how would-be guests browse the website, while vouchers, gifting and memberships also need to be included in a unified payment structure.

A unified payments structure mitigates the challenges and frictions, and offers the following advantages.

ABOUT JOURNEY PAY

Journey Pay sits at the centre of Journey's connected commerce strategy, enabling hotels to manage payments consistently across bookings, experiences, memberships, gifting and on-property transactions. Built on enterprise-grade payment infrastructure and integrated directly into the Journey platform, it allows hotels to activate new payment methods, reduce operational complexity and create a more seamless guest experience across every commercial touchpoint.



Digital wallets and One-Link

Journey introduced One-Link across its platform in 2026, leveraging Stripe's payment infrastructure to deliver a faster, more intuitive checkout experience for hotels and guests. Built to remove friction from the commercial moments that happen across the guest journey, One-Link allows guests to complete transactions in just a few taps, with the speed, simplicity and trust expected in luxury hospitality. Since One-Link expanded across Journey's platform, average basket value has increased by 53%, representing an uplift of around £73.

Importantly, One-Link is also outpacing traditional card payments by average order value, showing that a faster checkout experience can deliver stronger commercial performance as well as greater convenience. Adoption now exceeds 3 million users globally, with particularly strong traction in luxury hospitality: 69% of repeat guests are actively choosing One-Link, while 31% of users are new adopters in June 2026. For hotels, this shows that when checkout feels seamless, guests are more willing to engage, spend and return. One-Link is also becoming a platform for deeper guest engagement, with future capabilities planned around loyalty, personalisation, stored preferences, faster repeat journeys and flexible payment options through Klarna.

+53%	average basket value uplift since One-Link expanded
3m+	users adopting One-Link globally
69%	of repeat guests actively choose One-Link

Speed, ease of use

In the scenario, Sarah ended up abandoning a yoga booking because re-entering card details broke her momentum. Connected infrastructure means a hotel can store payment credentials at check-in, or even at time of booking, and then apply them anywhere the guest transacts on-property, whether that's through the spa app, the restaurant's payment system, or the on-site activity provider. Every second of friction added to a discretionary purchase is a second in which the guest reconsiders.

Journey Pay can easily activate new payment methods at a hotel's request. For example, it accepts credit cards and digital wallets, including Apple Pay, Google Pay and Stripe One-Link. Among Journey's hotel customers, 25% of those using digital wallets use this faster One-Link method. Journey Pay allows hotels to accept in-person transactions for customers who prefer to pay on the spot rather than charge a purchase to their room.

For hotel websites, Journey Pay offers a 1-click shopping basket, allowing a smoother checkout experience. That's important because basket abandonment among general ecommerce currently sits at around 43% globally, with friction in payments a key contributing factor.

25%+ of those using digital wallets use this faster One-Link method

Buy Now, Pay Later

A growing number of hotels are offering guests the ability to split payments over time, and connected payment infrastructure makes flexible financing easier to activate. Hotels can offer instalments on higher-value packages, deposits on activities, or delayed settlement on group bookings without bolting on separate third-party tools. The ability to split payments between people, not just over time, is also becoming more relevant, with PayPal reporting growing interest among millennials and Gen Z in sharing and splitting payments when planning group travel.

A major commercial upside is the ability to increase conversion on higher-value bookings while attracting a younger generation of travellers. Stripe data shows businesses that enable Klarna see revenue on BNPL-eligible sessions increase by 6.6% on average, while roughly 70% of Klarna's network is made up of Gen Z and millennial customers. Journey Pay is rolling out Klarna from Q3 2026, enabling guests to spread hotel booking costs into manageable instalments while helping hotels drive conversion on higher-value bookings. Later in Q4 2026, Journey will also roll out Klarna on terminals, extending flexible payment options into the on-property experience.

Stripe data shows

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average revenue increase on BNPL-eligible sessions for businesses that enable Klarna

And:

70%

of Klarna's network is made up of Gen Z and millennial customers

Year to date Journey has been able to prevent fraud up to £2.5M for our merchants

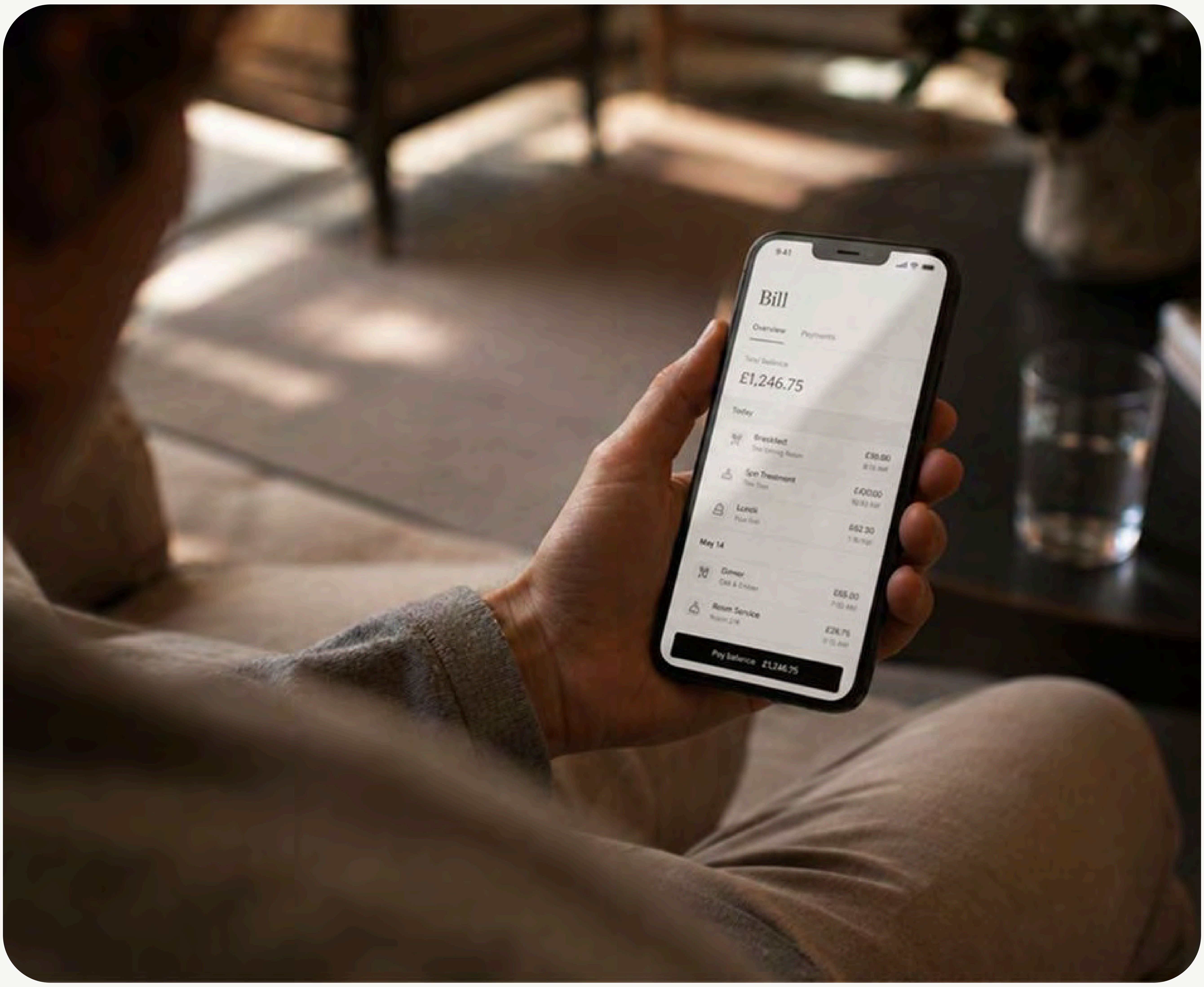
Fraud prevention

The family's birthday dinner was nearly ruined by an outdated fraud system that flagged a higher-than-usual spend as suspicious. Modern, connected fraud prevention draws on network-wide signals to authorise legitimate transactions in milliseconds. So it would recognise that the family that checked into a country estate hotel for a celebratory weekend is likely to spend more on a Saturday night than on a Tuesday lunchtime. At the same time, less agile fraud prevention systems unnecessarily block payments. In the Stripe report, 51% of the executives polled said blocked transactions have an impact on brand perception and customer experience.

Journey Pay uses AI-powered fraud prevention technology, built on Stripe's Radar platform, to identify and prevent fraud in real time, with AI trained on over $1 trillion in annual payment volume. It scans every payment using hundreds of signals from a global payments network, helping hotels detect and prevent fraud before it impacts the guest experience. Overall, it reduces fraud by 32% on average.

Year to date Journey has been able to prevent fraud up to £2.5M for our merchants, using smart technology that evaluates transactions by cross-checking rich payment data against the massive Stripe global network, where approximately 92% of cards have already been seen.

32%	average fraud reduction using Stripe Radar
51%	of executives say blocked payments harm brand perception
92%	of cards already recognised across Stripe's global network



A consolidated view of the bill

The single biggest source of checkout friction across all three guest profiles was unpredictability. A unified payment system gives guests a live, running view of their payments from any device throughout the stay. Each charge appears the moment it happens, labelled and tied to the outlet that generated it.

For the hotel itself, the same architecture solves the back-office problem flagged by 74% of executives in the Stripe report: fragmented systems that consume hours in reconciliation and reporting.

The single biggest source of checkout friction across all three guest profiles was unpredictability.

Better insights for marketing

Finally, a unified payments view gives hotels clearer visibility of total guest spend, not just the initial room booking. This helps teams understand what guests buy, when they buy and which moments are most likely to drive incremental revenue.

Journey data shows the scale of the opportunity: when guests can redeem a gift voucher online as part of checkout, average order value is 60% higher than the voucher value; hotels that allow guests to add ancillary items during the room booking journey see uptake rates as high as one in three bookings; and spas offering extras at checkout are seeing average order values rise by up to 20%. These insights can then inform more targeted marketing campaigns, personalised offers and better-timed upsell opportunities.

As travel patterns evolve, guest expectations increasingly mirror other consumer apps: fast checkout, saved payment methods and clear pricing. Journey helps hotels unify payments, giving teams the data and tools to focus on guests, not behind-the-scenes complexity.

Looking ahead, as consumers become more open to using AI to plan and book travel, payments will need to work just as seamlessly in AI-led journeys as they do on hotel websites today. Journey's focus on connected payments means hotels can be ready for a future where guests discover, book and pay across human and AI-powered channels.

60%	higher average order value when guests redeem a gift voucher at checkout
1 in 3	bookings include an ancillary item added during the room booking journey
20%	rise in average order value when spas offer extras at checkout

Source Journey data, 2026

CONCLUSION

Every Payment Is a Commercial Opportunity

Hospitality is no longer defined by the room alone. Guests increasingly purchase experiences before they arrive, throughout their stay and even after they leave. Every one of those moments represents an opportunity to strengthen loyalty, increase revenue and deliver a more seamless experience.

Yet too many hotels continue to rely on fragmented systems that create unnecessary friction for guests and operational complexity for staff. Whether it's re-entering payment details, reconciling transactions across multiple systems or managing disconnected guest data, these small interruptions have a cumulative impact on guest satisfaction and commercial performance.

Connected payment infrastructure changes that. By bringing together bookings, experiences, payments and operations into a single ecosystem, hotels can remove barriers to purchase, unlock ancillary revenue, reduce manual administration and gain a clearer understanding of total guest value.

The opportunity extends beyond today's guest journey. As digital wallets, flexible payment options and AI-powered travel planning become mainstream, the hotels best positioned for future growth will be those with payment infrastructure capable of supporting new channels, new behaviours and new commercial models without adding complexity.

The future of hospitality belongs to businesses that think beyond transactions and start retailing the entire guest journey. Payments should no longer be viewed simply as a way to complete a purchase, but as an integral part of the guest experience and a strategic driver of growth.

At Journey, we help hotels turn that ambition into action. By connecting ecommerce, payments and experience management, Journey enables hotels to retail the entire guest journey, reduce operational complexity and capture more value from every guest interaction.

Where hotels go to grow

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