

Overview

Resorts often want to understand guest behavior and spending patterns across lodging, retail, and food & beverage outlets. A common question is whether customer information can be pulled directly from credit card transactions.

The short answer: **No**. Due to PCI-DSS compliance and privacy regulations (GDPR, CCPA, etc.), resorts cannot obtain personal guest information directly from credit card swipes. Payment processors only share limited data (amount, date, time, and last 4 digits of the card number).

However, there are **compliant alternatives** to connect food & beverage spend with guest identities.

Recommended Approaches

1. Charge to Room

- Guests staying at the resort can charge restaurant/cafeteria purchases to their room.
- These transactions automatically tie to the guest's **reservation record** (which includes name, contact info, loyalty ID).

2. Loyalty & Membership Programs

- Create or expand a **resort loyalty program** tied to lift passes, apps, or keycards.
- Guests earn points or rewards when they scan their pass or app during food & beverage purchases.
- This builds a **direct first-party link** between transactions and guest profiles.

3. POS & CDP Integration

- Integrate restaurant POS systems (e.g., Micros, Lightspeed, Toast) with your **Customer Data Platform (CDP)**.
- When a guest identifies themselves (via pass, loyalty ID, or room charge), their purchase data flows into their profile.
- This provides a **single view of spend** across lodging, retail, and dining.

4. Email & Phone Collection at Checkout

- Offer guests the option of an emailed receipt or SMS loyalty points.
- Collecting contact information at checkout enables ongoing engagement.
- Example incentive: *"Earn 10 bonus points when you provide your email for a digital receipt."*

5. RFID / Cashless Payment Systems

- Implement RFID-enabled ski passes, wristbands, or reloadable gift cards.
- Guests preload funds or link them to a credit card.
- Each use ties the spend directly to their registered profile.

What Not to Do

- Do not attempt to buy or enrich credit card data from third-party providers without legal approval.
- Do not store full credit card details locally (PCI-DSS violation).
- Do not assume card usage alone will give you guest identities—it will not.

Summary

- Direct guest identity cannot be obtained from credit card data.
- Resorts should instead link transactions through room charges, loyalty programs, POS/CDP integrations, or RFID-based passes.
- These methods are compliant, secure, and create valuable guest insights without violating privacy rules.