

Oracle® Hospitality Payment Interface

OPERA V5 OPI User Guide



Release 20.3
F36005-02
January 2024



Copyright ©2020, 2021, Oracle and/or its affiliates. All rights reserved.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish, or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

If this software or related documentation is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, then the following notice is applicable:

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are "commercial computer software" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate fail-safe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

Intel and Intel Xeon are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Opteron, the AMD logo, and the AMD Opteron logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group.

This software or hardware and documentation may provide access to or information about content, products, and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services unless otherwise set forth in an applicable agreement between you and Oracle. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services, except as set forth in an applicable agreement between you and Oracle.

Contents

Contents	3
1 Functionality Overview	1-1
2 Assumptions	2-1
3 Reservations	3-1
Credit Card Manual Entry	3-1
View Token ID	3-4
Deposit	3-6
4 Check-In	4-1
Pre-Authorization	4-1
5 In House Payments	5-1
Top Up Authorization	5-1
Post Check-In Payments	5-4
Adding Alternate Credit Card for Incidental: After Check-In (through Chip & Pin)	5-7
6 Check Out	6-1
Settlement	6-1
Pay Only	6-4
Dynamic Currency Conversion	6-5
7 Other Payments	7-1
Delayed Charges	7-1
Post It	7-4
Refunds	7-8
Decline/Failed transactions	7-9
Authorization Reversals	7-10
8 Reconciliation	8-1
Balancing Reports	8-1
9 Review Standard Operating Procedures	9-1
Pre-Authorization Rules	9-1

Token ID Limitations
What has changed

9-2
9-4

Preface

Purpose

This document describes the steps for processing credit card transactions and functions for the Oracle Payment Interface (OPI) solution with the OPERA Property Management System (PMS).

This document is applicable across all the OPI versions (6.2, 19.1, 20.1, 20.2 and 20.3).

Audience

This document is intended for OPERA PMS end users utilizing OPI as a payment interface.

Customer Support

To contact Oracle Customer Support, access the Customer Support Portal at the following URL:

<https://iccp.custhelp.com>

When contacting Customer Support, please provide the following:

- Product version and program/module name
- Functional and technical description of the problem (include business impact)
- Detailed step-by-step instructions to re-create
- Exact error message received
- Screen shots of each step you take

Documentation

Oracle Hospitality product documentation is available on the Oracle Help Center at

<http://docs.oracle.com/en/industries/hospitality/>

Table 1 Revision History

Date	Description
October 2020	<ul style="list-style-type: none">• Initial Publication
February 2021	<ul style="list-style-type: none">• Updated the document for Oracle standards and fixed grammatical errors.
May 2021	<ul style="list-style-type: none">• Updated the steps in Post Check-In Payments (Card Present) section.
June 2021	<ul style="list-style-type: none">• Updated the screens in few sections across the document.
April 2022	<ul style="list-style-type: none">• Added Post It functionality for processing Chip&Pin in Other Payments chapter

Date	Description
May 2023	<ul style="list-style-type: none">• Updated the Customer Support section with the new support portal name and URL
January 2024	<ul style="list-style-type: none">• Added Manual entry of Authorisation codes is not supported to What has changed section

Functionality Overview

The Oracle Payment Interface (OPI) allows Oracle partners to support payment integration including OPERA PMS, OPERA Cloud and Suite 8 (PMS). This integration solution allows customers to have the same payment partner solution across multiple Hospitality products.

In addition to providing integrated payments, the OPI solution supports the tokenization of card data, adding a layer of additional security and thus reducing the scope of PCI security concerns.

The following are notable key features of OPI:

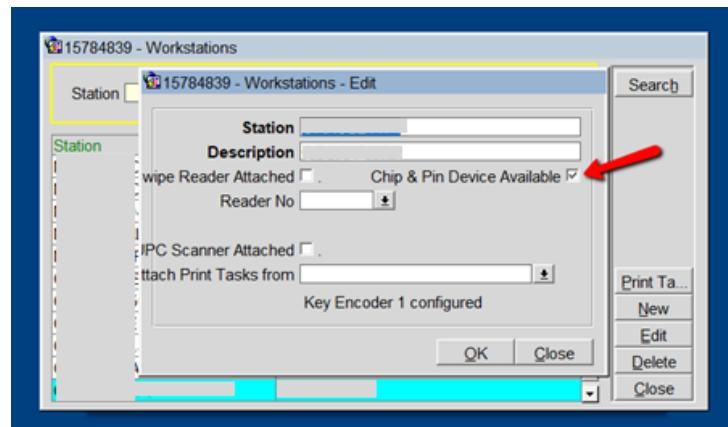
- Faster transaction times with single point of entry for card payments
- Robust payment data security
- Easy reconciliation and accounting processes
- Low administration costs
- Streamline operations, providing better customer service
- Value added services, including support for dynamic currency conversion (DCC)

2

Assumptions

In order to perform a card payment using a Payment device on OPERA Client Workstation, following configuration is needed in the OPERA Workstation Configuration:

1. Log in to OPERA and go to **Configuration**.
2. Select **Setup** and then select **Workstations** option.
3. Select your Workstation and click **Edit**.
4. Select the **Chip & Pin Device Available** check box to enable the device for this workstation.



5. Click **OK**.

3

Reservations

Credit Card Manual Entry

Credit Card Manual Entry, also known as Mail Order/Telephone Order (MOTO) Transactions, can be processed through two different methods:

- Using the OPERA Payment Widget.

Or

- You can manually enter the details using the payment device.

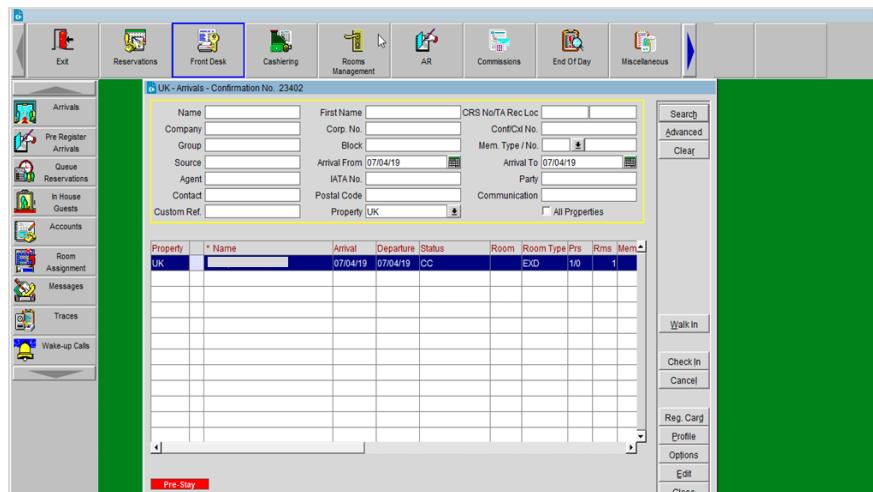
For both methods, you need to notify your Payment Partner to make sure that they are informed of the requirement to support these transaction types.

In order to test the below scenarios, refer to [Booking a Reservation](#) section of the OPERA V5 user guide.

Credit Card Guarantee through the OPERA Payment Widget

To enter a card number into OPERA through the OPERA Payment Widget:

1. From the **OPERA** menu, click **Front Desk**, and then select **Arrivals**.
2. Search for and open the reservation.
3. Click **Edit**.



4. Select the payment type from the **Payment** field.

5. Click the OPERA Payment Widget icon next to the **Credit Card Number** field.

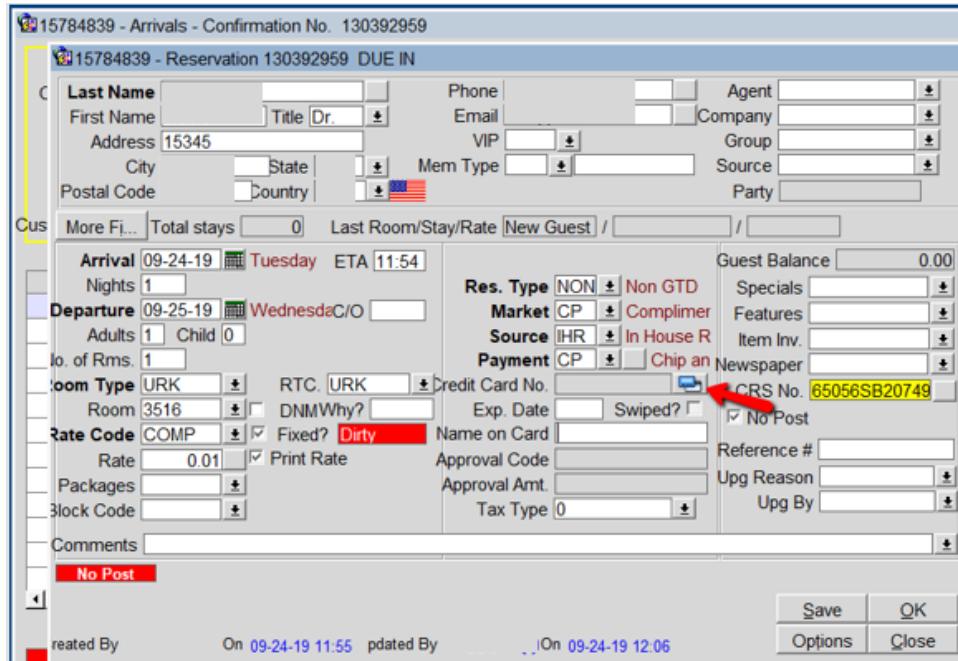
Last Name	<input type="text"/>	Phone	<input type="text"/>	Agent	<input type="text"/>
First Name	<input type="text"/> Title <input type="button" value="Dr."/>	Email	<input type="text"/>	Company	<input type="text"/>
Address	<input type="text"/> 15345	VIP	<input type="text"/>	Group	<input type="text"/>
City	<input type="text"/> <input type="button" value="State"/>	Mem Type	<input type="text"/>	Source	<input type="text"/>
Postal Code	<input type="text"/> <input type="button" value="Country"/>			Party	<input type="text"/>
More Fi... Total stays <input type="text" value="0"/>		Last Room/Stay/Rate	New Guest	/	/
Arrival	09-24-19 <input type="button" value="Calendar"/> Tuesday	ETA	11:54	Guest Balance <input type="text" value="0.00"/>	
Nights	<input type="text" value="1"/>				Specials <input type="text"/>
Departure	09-25-19 <input type="button" value="Calendar"/> Wednesday C/O <input type="text"/>				Features <input type="text"/>
Adults	<input type="text" value="1"/>	Child	<input type="text" value="0"/>	Item Inv. <input type="text"/>	
Io. of Rms.	<input type="text" value="1"/>				Newspaper <input type="text"/>
Room Type	URK <input type="button" value="Up"/>	RTC	URK <input type="button" value="Up"/>	credit Card No.	<input type="text"/> <input type="button" value="CC"/>
Room	3516 <input type="button" value="Up"/>	DNM	Why? <input type="text"/>	Exp. Date	<input type="text"/> Swiped? <input type="checkbox"/>
Rate Code	COMP <input type="button" value="Up"/>	<input checked="" type="checkbox"/> Fixed?	Dirty <input type="button" value="Red"/>	Name on Card	<input type="text"/>
Rate	0.01 <input type="button" value="Up"/>	<input checked="" type="checkbox"/> Print Rate		Approval Code	<input type="text"/>
Packages	<input type="text"/>			Approval Amt.	<input type="text"/>
Block Code	<input type="text"/>			Tax Type	<input type="text" value="0"/>
Comments	<input type="text"/>				
No Post					
Created By	On 09-24-19 11:55			Updated By	On 09-24-19 12:06
			<input type="button" value="Save"/> <input type="button" value="OK"/> <input type="button" value="Options"/> <input type="button" value="Close"/>		

6. Enter the **Credit Card Number**.
7. Enter the **Expiration** date in MMYY format.
8. Click **OK**.

Credit Card Guarantee through Manual Entry into Payment Device

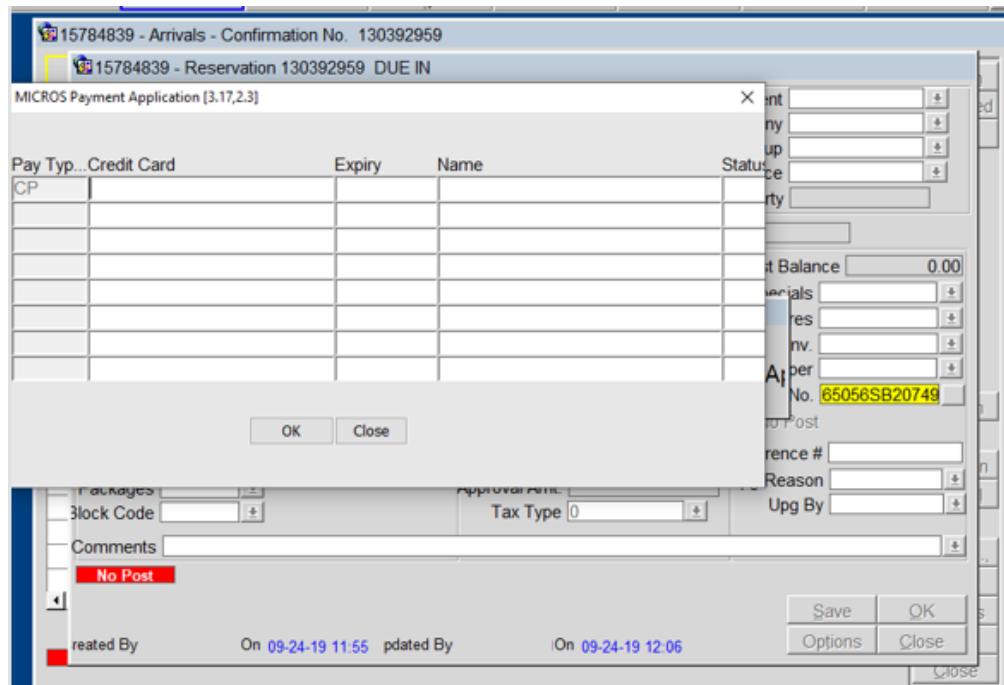
To enter a card number into payment device:

1. From the **OPERA** menu, click **Front Desk**, and then select **Arrivals**.
2. Search for and open the reservation.
3. Click **Edit**.
4. Select the payment type from the **Payment** field.
5. Click the **OPERA Payment Widget icon**  next to the **Credit Card Number** field.



The screenshot shows the OPERA software interface for managing guest reservations. The window title is '15784839 - Arrivals - Confirmation No. 130392959'. The 'Cus' section is highlighted with a yellow box. The 'Payment' dropdown menu is open, showing 'CP' (Credit Card) as the selected option. The 'Credit Card No.' field is empty. A red arrow points to the 'Payment' dropdown. The 'CRS No.' field contains '65056SB20749'. The 'Guest Balance' is listed as '0.00'. The 'Res. Type' dropdown shows 'NON' and 'Non GTD'. The 'Market' dropdown shows 'CP' and 'Complimer'. The 'Source' dropdown shows 'IHR' and 'In House R'. The 'Payment' dropdown shows 'CP' and 'Chip an'. The 'Guest Balance' is listed as '0.00'. The 'Specials' dropdown is empty. The 'Features' dropdown is empty. The 'Item Inv.' dropdown is empty. The 'Newspaper' dropdown is empty. The 'CRS No.' field contains '65056SB20749'. The 'No Post' checkbox is checked. The 'Reference #' field is empty. The 'Upg Reason' dropdown is empty. The 'Upg By' dropdown is empty. The 'Comments' field is empty. The 'No Post' button is highlighted in red. The bottom of the screen shows 'Created By' and 'Updated By' fields, both set to 'On 09-24-19 11:55'.

6. Do not enter any Credit Card information. Click **OK** and follow the prompts on the Payment Device to enter credit card information.



View Token ID

To view the token id:

1. From the **OPERA** menu, click **Reservations**, and then select **Update Reservation**.
2. Search for and open the reservation.
3. Click the horizontal ellipsis next to the **Payment** type field.

UK - Reservation 13151 CHECKED IN

Name	Phone	Agent
First Name	Member Type	Company
Title	Country	Group
Language	GB	
		
More Fields		
Arrival	04/04/19	Thursday
Nights	1	
Departure	05/04/19	Friday
Adults	1	Child 0
No. of Rms.	1	
Room Type	STD	RTC, STD
Room	0103	
Rate Code	RACK	Fixed Rate <input type="checkbox"/>
Rate	100.00	Curr. GBP
Packages		
Block Code		ETA 16:00
Res. Type CHEC Checked In Market INT Internal Source IN Internal Origin <input type="button" value="▼"/> Payment <input type="button" value="▼"/>  Credit Card No. <input type="text"/> Exp. Date 09/19 CRS No. <input type="text"/> Approval Code <input type="text"/> Approval Amt. <input type="text"/> Suite With <input type="text"/> Confirmation <input type="checkbox"/>		
Guest Balance -1.00 Disc. Amt. <input type="text"/> % Reason <input type="text"/> Specials <input type="text"/> Comments <input type="text"/> Purpose of stay <input type="text"/>		
No Post <input type="button" value="Save"/> <input type="button" value="OK"/> Created By <input type="text"/> On 03/07/19 07:12 Updated By <input type="text"/> On 09/09/19 17:52 <input type="button" value="Options"/> <input type="button" value="Close"/>		

- Right click the **Payment Type** field.
- Select **Vault Token ID** and the **Token ID** appears.

UK - Reservation 13151 CHECKED IN

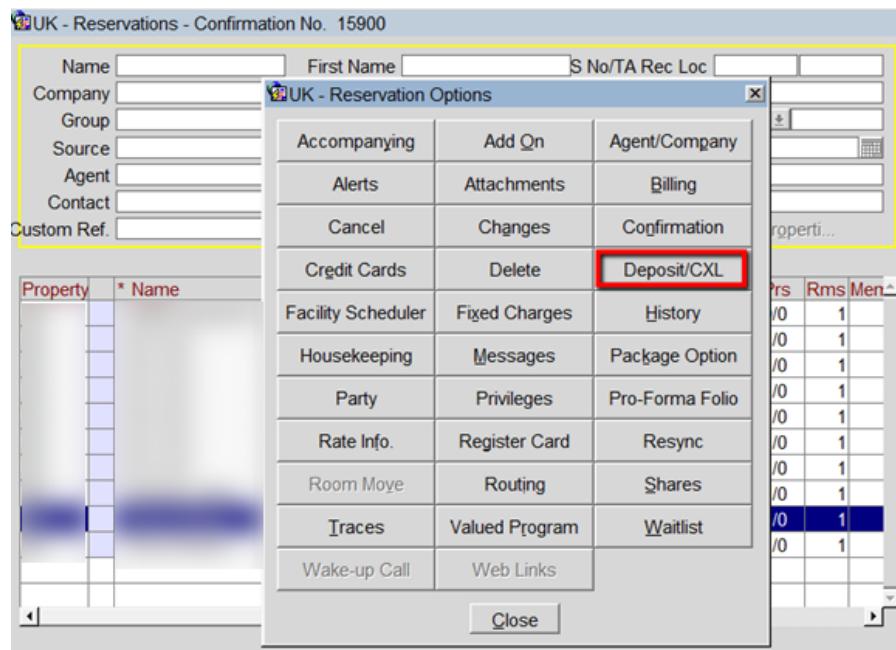
Name	Phone	Agent							
First Name	Member Type	Company							
Title	Country	Group							
Language	GB								
									
UK - Payment Methods									
Window	Pay Type	Credit Card	Expiry	Auth Rule	Amt / Pct	Name	AR No.	Swiped	History
1	MC	Copy To Window	54	09/19	2	50.00	IFC, IFC		<input type="button" value="OK"/>
2		Vault Token ID							<input type="button" value="Close"/>
3									
4									
5									
6									
7									
8									
Rule Description : Nights*(Daily Rate + Amount) Estimated Approval Amount : 149.00 GBP									<input type="button" value="OK"/>
Confirmation <input type="checkbox"/>									<input type="button" value="Close"/>
No Post <input type="button" value="Save"/> <input type="button" value="OK"/> Created By <input type="text"/> On 03/07/19 07:12 Updated By <input type="text"/> On 09/09/19 17:52 <input type="button" value="Options"/> <input type="button" value="Close"/>									

Deposit

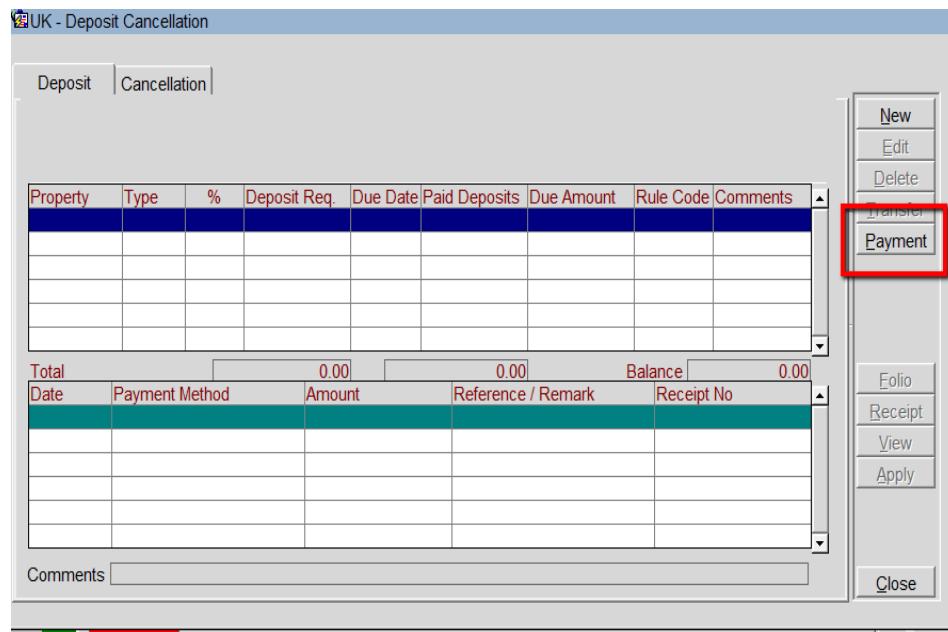
Once the reservation is created, you can process a deposit.

To process a deposit:

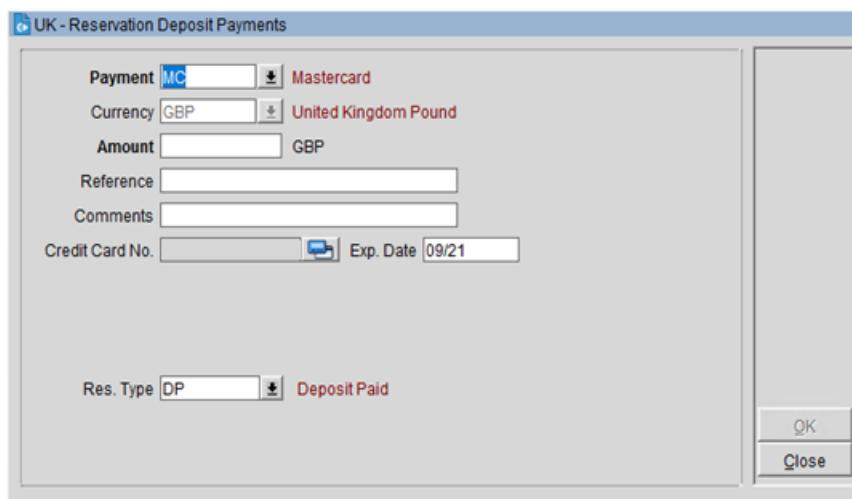
1. From the **OPERA** menu, click **Reservations**, and then select **Update Reservation**.
2. Search for and open the reservation.
3. Click **Options**.
4. Select **Deposit/CXL**.



5. Click **Payment**.



6. Enter your credentials.
7. Enter the **Amount** to be processed for the deposit. Click **OK**.

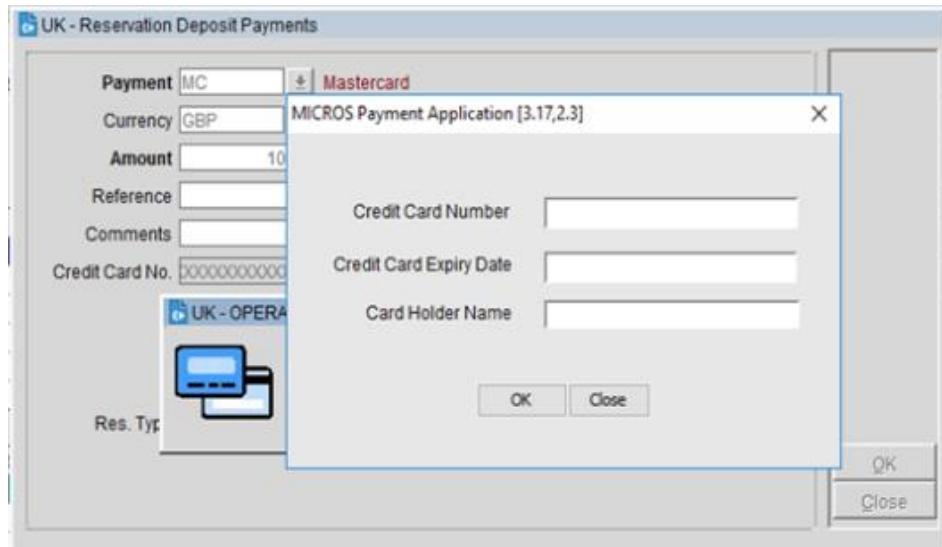


Reservation Deposit with a new Card

To process a deposit through OPERA Payment Widget:

1. From the **OPERA** menu, click **Reservations**, and then select **Update Reservation**.
2. Search for and open the reservation.
3. Click **Option**.
4. Select **Deposit/CXL**.
5. Click **Payment**.

6. Click the OPERA Payment Widget icon  next to the **Credit Card Number** field.

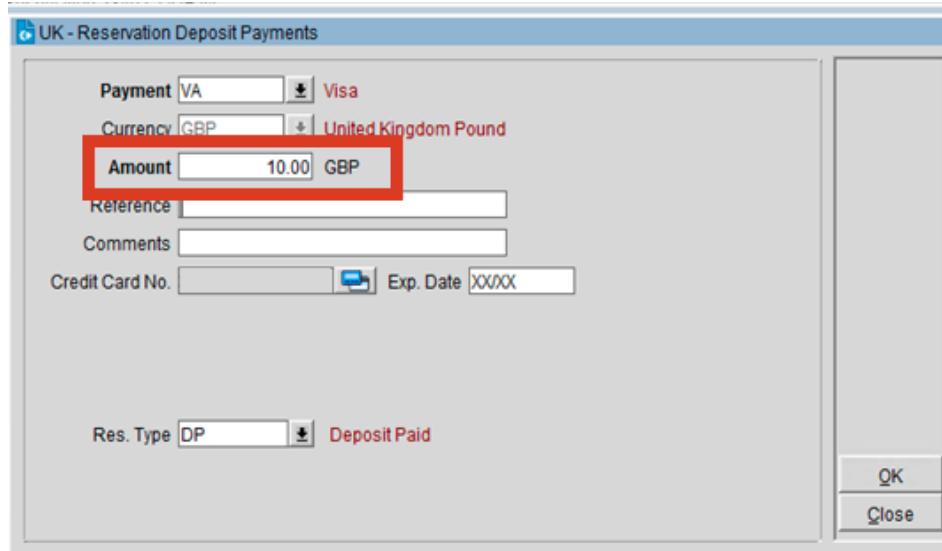


7. If you do not have a Payment device, enter the **Credit Card Expiry Date** manually and click **OK**.

 **NOTE:**

If you are entering the card number into a Payment device, click **OK** without entering any card information and this activates the Payment device.

8. Once the Token is received, enter the payment **Amount** and click **OK**.



9. Payment is processed and appears in the guest's reservation as shown in the image below.

4

Check-In

Pre-Authorization

Check-in (Card Present)

Check in can happen from any area of the OPERA application. Refer to [Arrivals screen](#), the [Rooms Queue screen](#), the OPERA [Dashboard](#), the [Share Confirmation screen](#), and the [Reservation Search screen](#) sections for the check-ins performed.

This guide focuses on the arrivals from the **Front Desk** menu→ **Arrivals** and also details the steps to be followed where the card is presented on arrival.

To perform check in (card present):

1. From the **OPERA** menu, click **Front Desk**, and then select **Arrivals**.
2. Search for and open the reservation.
3. Update any of the details on the reservation as needed. For example, Room Number, Dates of stay and so on.
4. Select the **Payment** type as **CP (Chip and Pin)**. Make sure the **Card Number** and **Expiry Date** fields are empty. Ensure the correct Authorization rule is selected for the booking.

UK - Reservation 22151 DUE IN

Name	First Name	Phone	Agent				
Mr & Mrs	GB	Member Type	Company				
E	VIP	Member No.	Group				
Language		Member Lvl.					
More Fields							
Arrival	23/04/19	Tuesday	Res. Type	DP	Deposit Paid	Guest Balance	-250.00
Nights	1		Market	INT	Internal	Disc. Amt.	%
Departure	24/04/19	Wednesday	Source	AR	Accounts Rec.	Reason	
Adults	1	Child 0	Origin	WEB	Own Website	Specials	
No. of Rms.	1		Payment	CP	Chip and	Comments	
Room Type	EXD	RTC: EXD	Credit Card No.	Stay Reason			
Room	0201						

UK - Payment Methods

Window	Pay Type	Credit Card	Expiry	Auth Rule	Amt / Pct	Name	AR No.	Swiped	History
1	CP			2	50.00				
2									
3									
4									
5									
6									
7									
8									

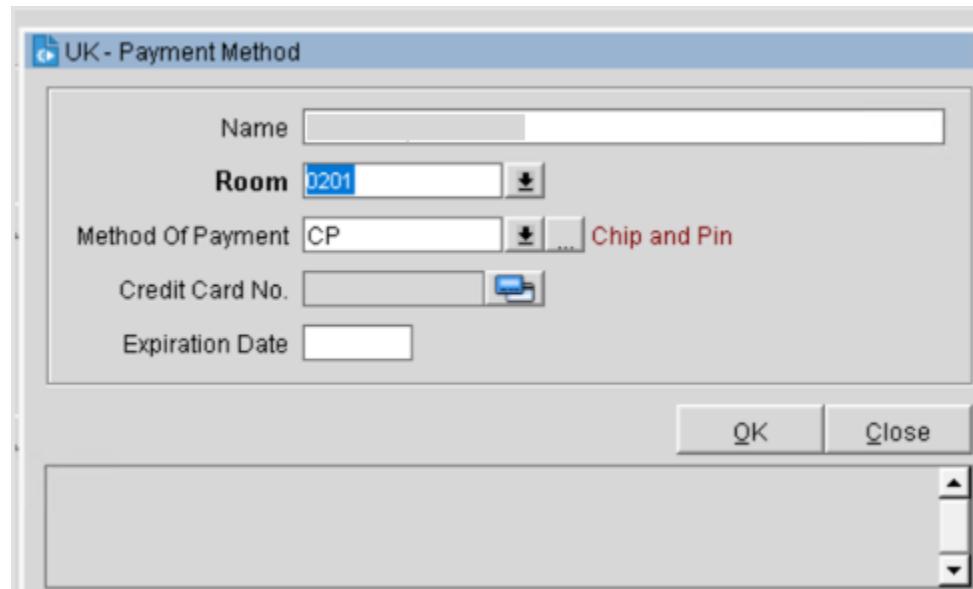
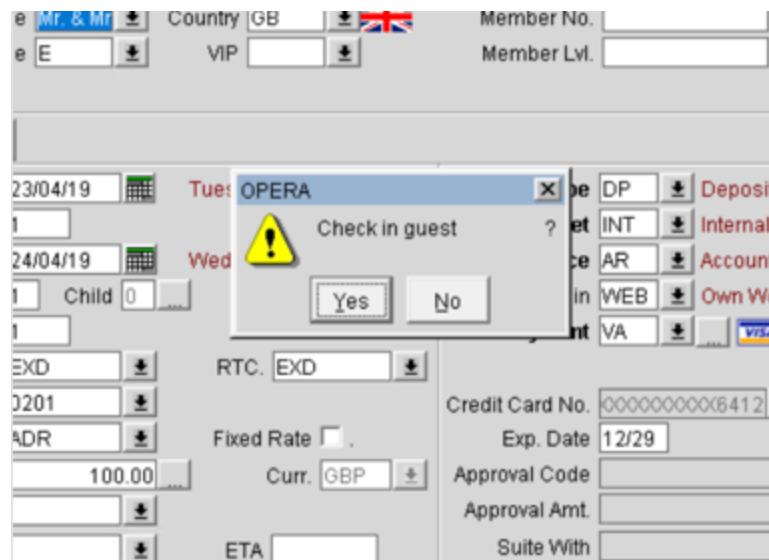
Rule Description : Nights*(Daily Rate + Amount)
Estimated Approval Amount : 150.00 GBP

OK
Close

UK - Payment Methods

Window	Pay Type	Credit Card	Expiry	Auth Rule	Amt / Pct	Name	AR No.	Swiped	History
1	CP			2	50.00				
2									
3									
4									
5									

- Click **Save** to save the changes and click **OK** to exit.
- Click **YES** to confirm the Check in process. A pop-up window appears to assign a room.
- Once a room is assigned, another pop-up window appears to confirm the payment type.
- Leave the **Payment** type as “**CP (Chip and Pin)**” and click **OK**. This step activates the Payment device.



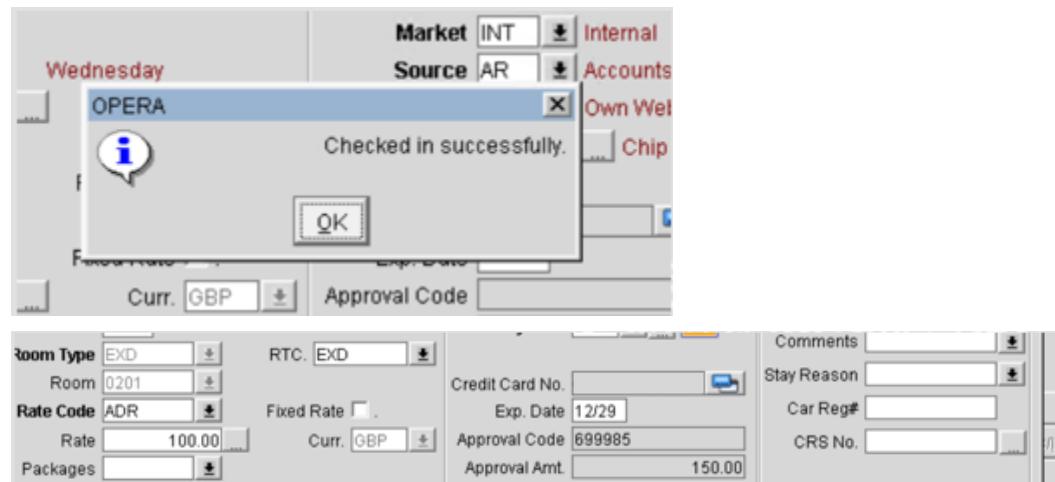
NOTE:

A room must be assigned to the guest before this process can be performed.

9. Insert, Swipe or Tap the Card into the Payment device. The authorization window appears indicating that an authorization request is sent to the payment partner through OPI to process the payment.
10. Once approved, the Payment details are automatically updated in OPERA.



11. The guest is checked in successfully.



Check-in (Card Not Present)

You can also check in a guest when the card is not presented, if a tokenised card is already saved to the reservation.

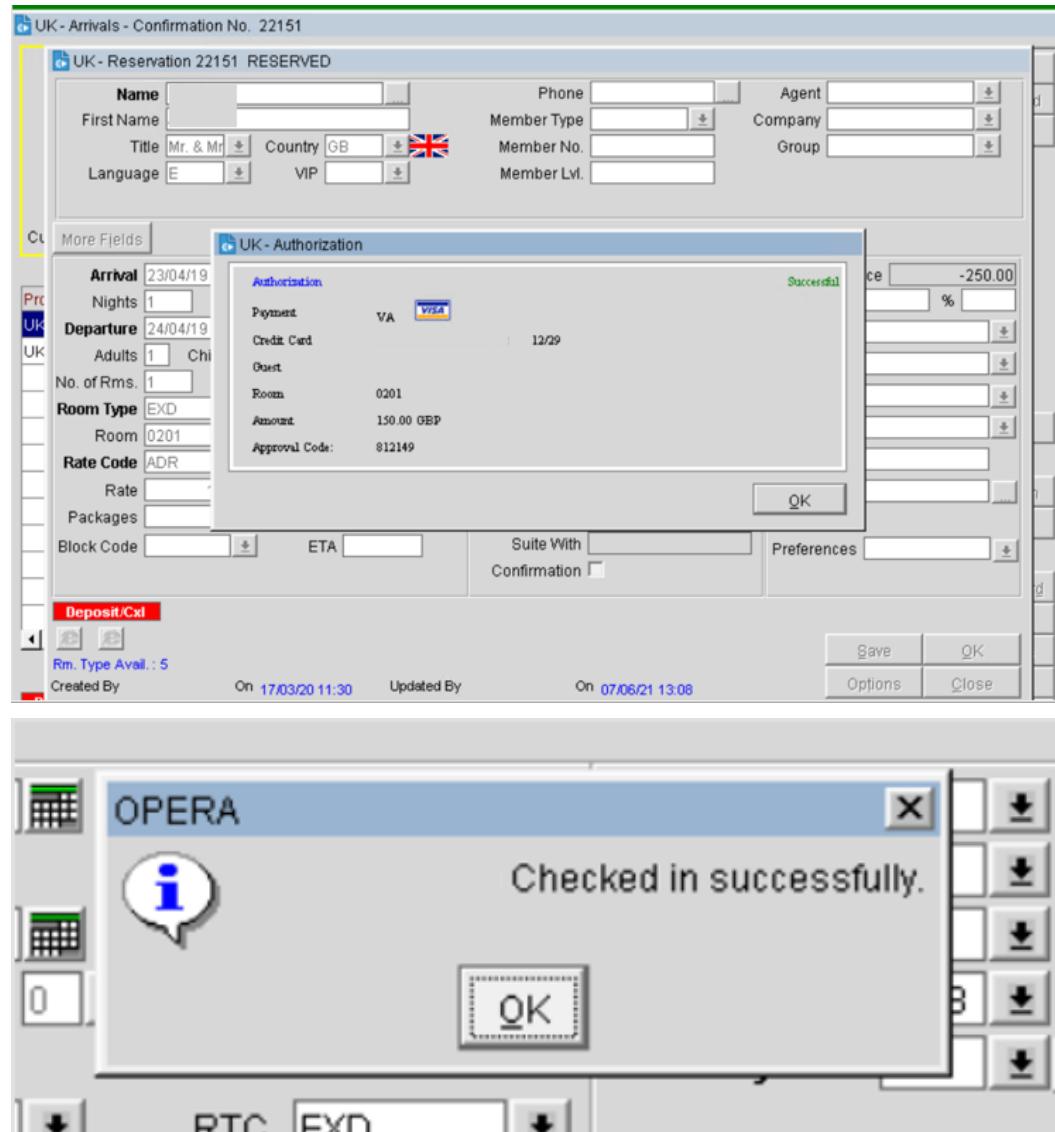
To perform check in (card not present)

1. From the **OPERA** menu, click **Front Desk**, and then select **Arrivals**.
2. Search for and open the reservation.
3. Update any of the details on the reservation as needed. For example, Room Number, Dates of stay and so on.

NOTE:

Do not change the Payment type. Make sure the Card Number and Expiry Date fields remain as is. Ensure the correct Authorization rule is selected for the booking.

- Verify the Check in date is current date and click **OK** to confirm the Check in process.
- A pop-up window appears to Check in the guest. Click **YES** to confirm.
- The pre-authorization is processed using the tokenised card that was on file.



5

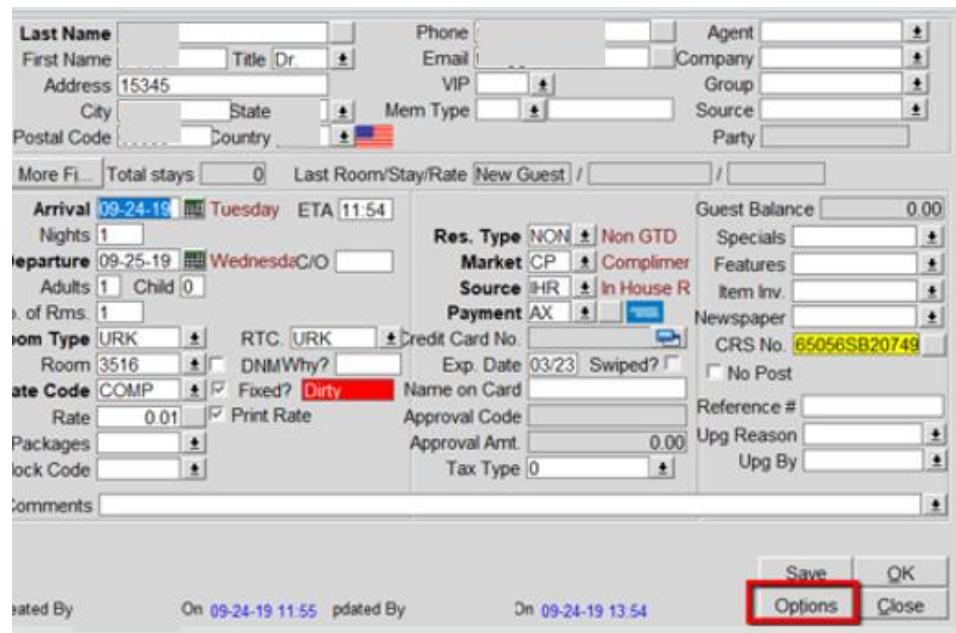
In House Payments

Top Up Authorization

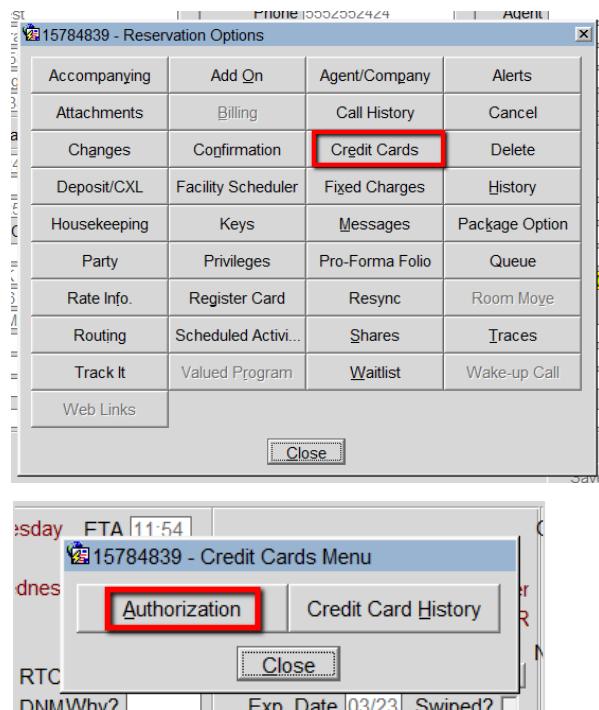
A Top Up Authorization allows an additional authorization amount to be taken during the guest stay. This function can be activated from the reservations or billing screen.

To enter the authorization amount:

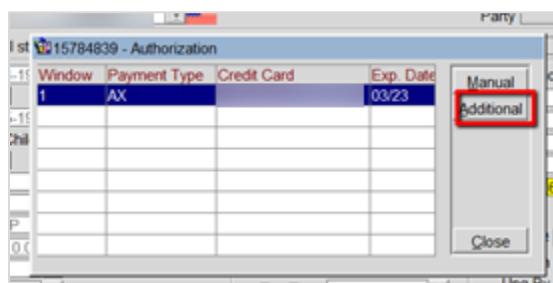
1. From the **OPERA** menu, click **Front Desk**, and then select **In House Guests**.
2. Search for and open the reservation.
3. Click **Options**.
4. Select **Credit Cards**, and then select **Authorization**.



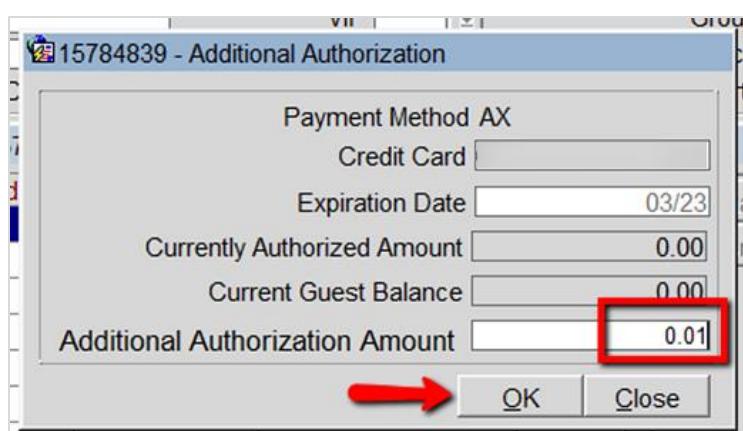
The screenshot shows the 'In House Guests' screen in the OPERA system. The 'Authorization' tab is selected in the 'Credit Cards' section. The 'Options' button is highlighted with a red box. Other visible fields include guest information (Last Name, First Name, Address, City, State, Postal Code, Country), arrival and departure dates (09-24-19 to 09-25-19), room information (Room Type: URK, Room: 3516), and payment details (Payment: AX, Credit Card No., Exp. Date: 03/23, Name on Card, Approval Code, Approval Amt., Tax Type). The 'Guest Balance' is listed as 0.00. The bottom of the screen shows the 'Save' and 'OK' buttons, with the 'Options' button also highlighted.



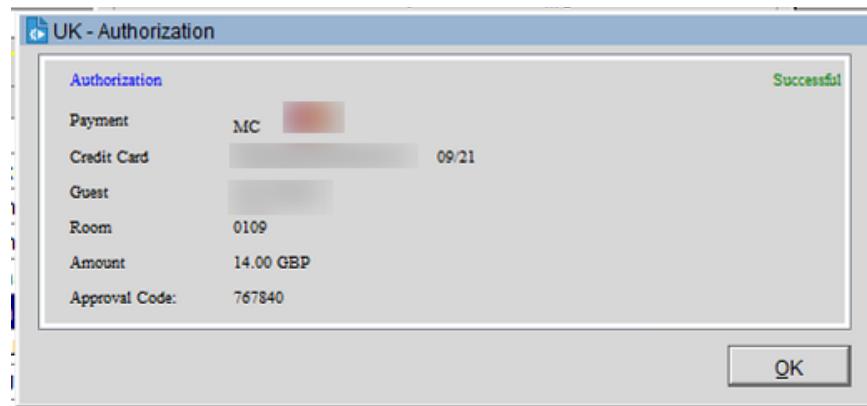
5. Select **Additional** option.



6. Enter the **Additional Authorization Amount** that needs to be authorized.
7. Click **OK**.



8. The authorization window appears indicating that an authorization request is sent to the payment partner to process. Once successful, the details are automatically updated in OPERA.



Guest Credit Card History

If there are any requests from guests, Credit Card History feature allows you to confirm the charges processed on the cards.

To view the guest credit card history:

1. From the **OPERA** menu, click **Front Desk**, and then select **In House Guests**.
2. Search for and open the reservation.
3. Click **Options**. Select **Credit Cards**, and then select **Credit Card History**.
4. The Authorization History window appears as shown in the image below.

Date	Time	Amount	Approval	CC Type	Credit Card	Expiration	Transaction Type
09-24-19	12:06	-0.01	147368	AX		03/23	REVERSAL
09-24-19	12:05	0.01	147368	AX		03/23	PRE-CHECKIN

Post Check-In Payments

Payments during the guest stay can be made at any time from the billing screen using the tokenized card on file, or with a card presented by the guest.

To process a payment using the tokenized card on file:

1. From the **OPERA** menu, click **Front Desk**, and then select **In House Guests**.
2. Search for and open the reservation.
3. Click **Options**.
4. Select **Billing**.
5. Select the guest room which requires the payment.
6. Click **Payment**.

7. Make sure that the guest is paying with the same card used on check-in.
8. Leave the **Payment** type as is, and enter the **Amount** for the payment.
9. Click **Post** to initiate the payment.

UK - Payment [Wind. 1 - Room 0109]

Payment Code: MC (Mastercard)

Currency: GBP (United Kingdom Pound)

Amount: 29.00 GBP

CH	VISA	VA
MC	AMERICAN EXPRESS	AX
DC	CU	
PAYONLY		

Credit Card No. [] Exp. Dt [09/21]

Post Close

10. The payment appears in the guest folio as shown in the image below.

UK - Billing [- Room 0202]

Balance: -59.00 Arrival: 07/04/19 Company: [] Rate Code: ADR GBP Prs: 1

Status: CHECKED IN Depart: 08/04/19 Group: [] Rate: 100.00 Rm. Type: EXD

X	Date	Code	Description	Amount	Supplement	Reference
	07/04	9004	Visa	-29.00		
	07/04	9004	Visa	-20.00		
	07/04	9990	Deposit Matured	-10.00		

Post Check-In Payments (Card Present)

As a best practice have the guest present their card whenever possible to process a payment.

To process a payment using a card presented by the guest:

1. From the **OPERA** menu, click **Front Desk**, and then select **In House Guests**.
2. Search for and open the reservation.
3. Click **Options**.
4. Select **Billing**.
5. Select the guest room which requires the payment.

6. Click **Payment**.
7. Select the **Payment Code** as **CP (Chip and Pin)**.
8. Select **Post** (do not select the blue icon).
9. Insert, Swipe or Tap the Card in the Payment device to process the payment. The authorization window appears and a token is returned.
10. Confirm the post amount.
11. Click **Post** to settle payment.
12. The payment applies to the guest folio.

 **NOTE:**

If you are using the Automated Credit Card Surcharge feature in OPERA, the CP Payment type does not add the surcharge. If you need a surcharge to be added, please refer to [Post Check-In Payment with CC Surcharge](#) section for details.

Post Check-In Payments with CC Surcharge

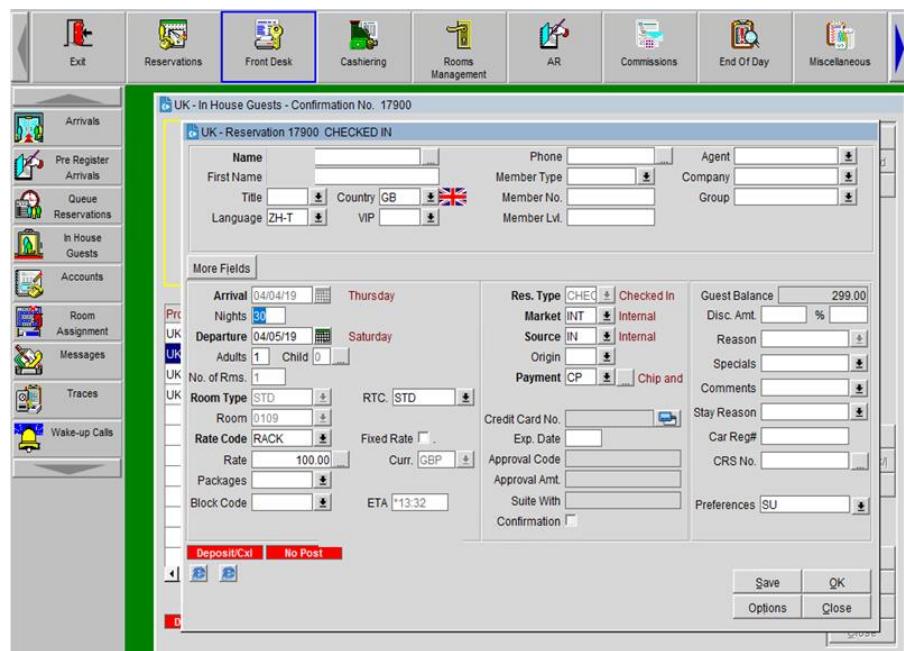
To process a payment using a card presented by the guest with credit card surcharge:

1. From the **OPERA** menu, click **Front Desk**, and then select **In House Guests**.
2. Search for and open the reservation.
3. Click **Options**.
4. Select **Billing**.
5. Select the guest room which requires the payment.
6. Click **Payment**.
7. Select the relevant Payment Type the guest has presented, and do not add any card information into OPERA.
8. Enter the **Amount** for the payment.
9. Click **OK**. This activates the payment device.
10. Insert, Swipe or Tap the Card into the Payment device to process the payment. The authorization window appears. Confirm once the transaction is approved.
11. Click **OK**. The Payment details are automatically updated in OPERA.

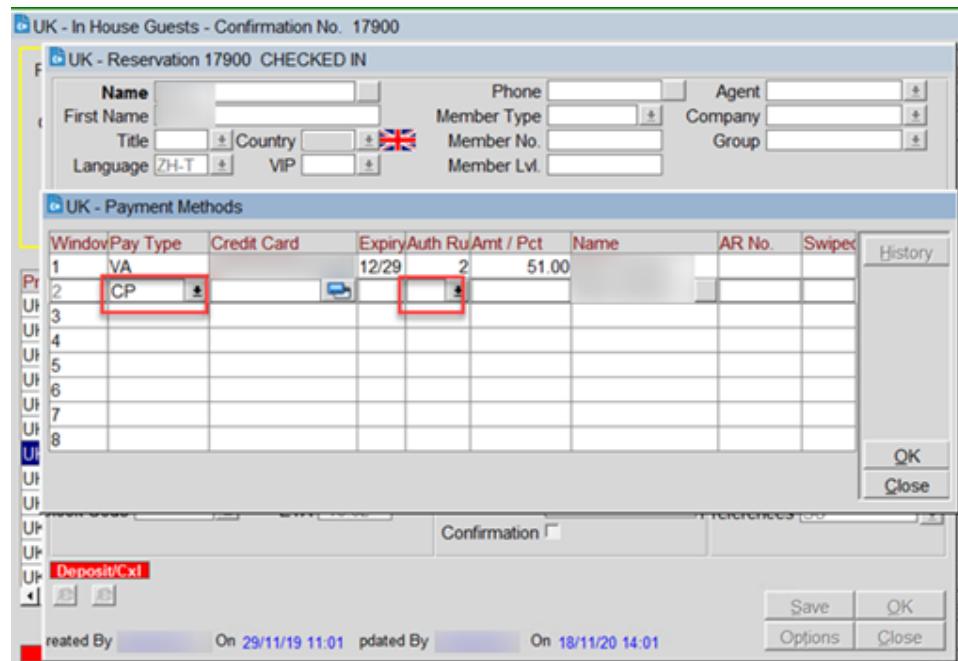
Adding Alternate Credit Card for Incidentals: After Check-In (through Chip & Pin)

To add an alternate credit card to a guest's profile after Check-In:

1. From the **OPERA** menu, click **Front Desk**, and then select **In House Guests**.
2. Search for and open the reservation.
3. Click the horizontal ellipsis next to the **Payment** type field.



4. Select the **Payment type** as **CP (Chip and Pin)**. Make sure the **Card Number** and **Expiry Date** fields are empty. Ensure the correct Authorization rule is selected for the booking.
5. Click **Window 2**.
6. Select **Payment Type** as **CP** and the **Authorization Rule** as needed.
7. Click **OK** to save.



UK - In House Guests - Confirmation No. 17900

UK - Reservation 17900 CHECKED IN

Window	Pay Type	Credit Card	Expiry	Auth	Ru/	Amt / Pct	Name	AR No.	Swipe	History
1	VA		12/29	2		51.00				
2	CP									
3										
4										
5										
6										
7										
8										

OK
Close

Deposit/Cxl

Save
OK
Options
Close

Created By [redacted] On 29/11/19 11:01 Updated By [redacted] On 18/11/20 14:01

8. To obtain a token and authorization on the alternate payment, go to **OPTIONS | CREDIT CARDS | AUTHORISATIONS**.

Last Name: [redacted] First Name: [redacted] Title: Dr. Phone: [redacted] Email: [redacted] Agent: [redacted] Company: [redacted]
Address: 15345 City: Laguna State: GA Member Type: [redacted] Group: [redacted] Source: [redacted] Party: [redacted]
Postal Code: 63556 Country: US
More F... Total stays: 0 Last Room/Stay/Rate: [redacted] New Guest: [redacted]
Arrival: 09-24-19 Tuesday ETA: 11:54 Guest Balance: 0.00
Nights: 1 Departure: 09-25-19 Wednesday C/O: [redacted] Res. Type: NON [redacted] Non GTD
Market: CP [redacted] Complimentary: [redacted] Specials: [redacted]
Source: IHR [redacted] In House R: [redacted] Features: [redacted]
Payment: AX [redacted] Newspaper: [redacted] CRS No: 650465B20748
[redacted] No Post
Comments: [redacted]
[redacted] Save OK
[redacted] Options Close
[redacted] On 09-24-19 11:54 updated by [redacted] On 09-24-19 13:54

15784839 - Reservation Options

Accompanying	Add On	Agent/Company	Alerts
Attachments	Billing	Call History	Cancel
Changes	Confirmation	Credit Cards	Delete
Deposit/CXL	Facility Scheduler	Fixed Charges	History
Housekeeping	Keys	Messages	Package Option
Party	Privileges	Pro-Forma Folio	Queue
Rate Info.	Register Card	Resync	Room Move
Routing	Scheduled Activi...	Shares	Traces
Track It	Valued Program	Waitlist	Wake-up Call
Web Links			

Close

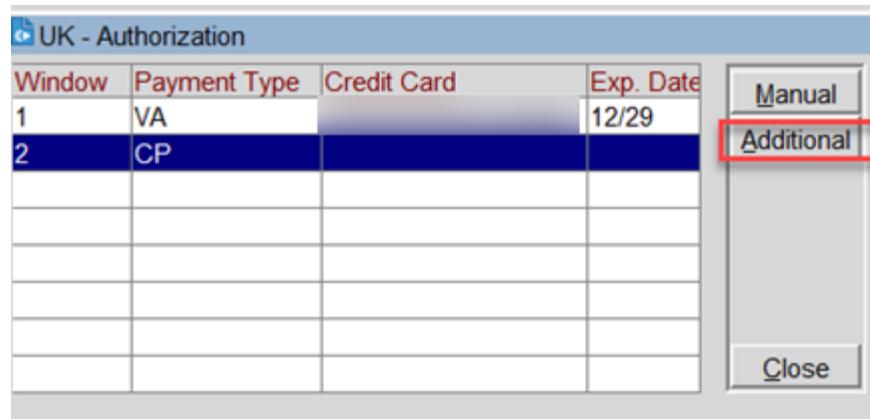
Wednesday FTA [11:54]

15784839 - Credit Cards Menu

Authorization	Credit Card History
---------------	---------------------

RTC [redacted] Close [redacted]
DNM/Whv? [redacted] Exn. Date: 03/23 Swiped? [redacted]

9. Select the alternate payment (in this case CP) from the **Window 2** and select **Additional** authorization.



10. Verify the **Additional Authorization Amount** to be authorized and click **OK** to activate the Payment Terminal for Chip & Pin.

 **NOTE:**

Follow the prompts on the Payment Terminal Device to complete the transaction.

The screenshot shows a form for additional authorization. It includes fields for Credit Card, Expiration Date, Currently Authorized Amount (0.00), Current Guest Balance (0.00), and an input field for Additional Authorization Amount (100.00). At the bottom are OK and Close buttons, with OK highlighted with a red box.

The screenshot shows a summary of the transaction. It lists Payment (VA), Credit Card (redacted), Guest (redacted), Room (0109), Amount (100.00 GBP), and Approval Code (123510). The status is 'Successful'. At the bottom is an OK button, highlighted with a red box.

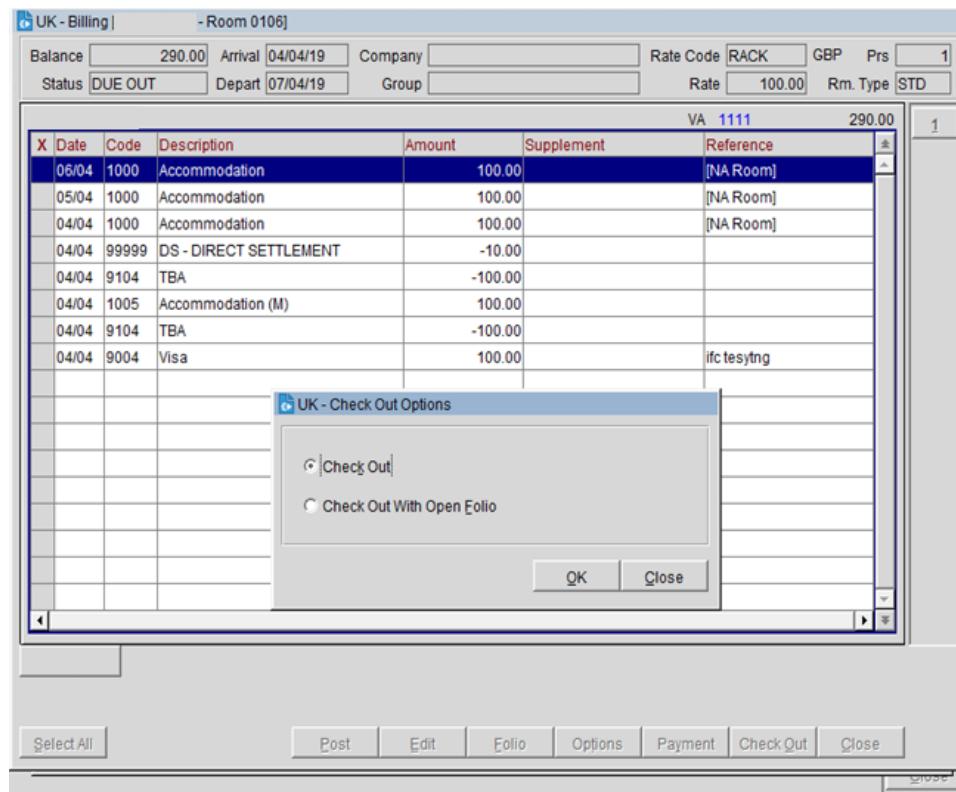
6

Check Out

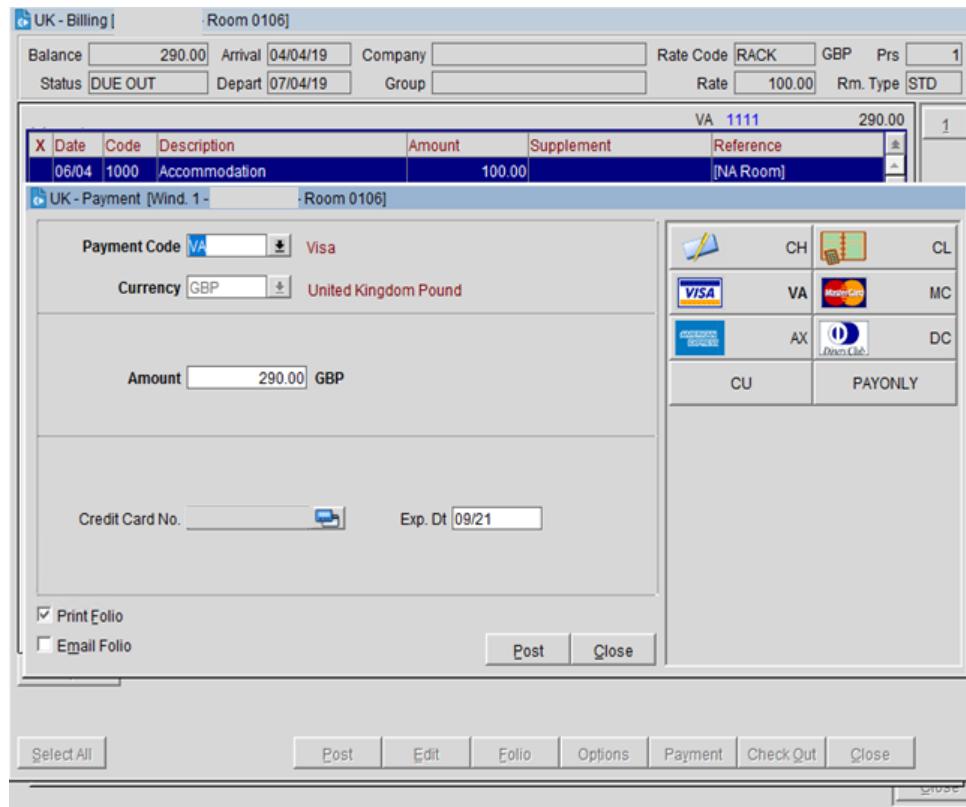
Settlement

To process a payment using a card presented by the guest:

1. From the **OPERA** menu, click **Front Desk**, and then select **In House Guests**.
2. Search for and open the reservation.
3. Click **Options**.
4. Select **Billing**.
5. Select the guest room which should be checked out, and select **Check Out** option.
6. Click **OK**.



7. If any payment is required, the total bill amount appears in the payment screen. If the guest wants to pay only part of the bill amount on this card type, then enter the amount being paid.



8. Select the **Payment Code** as **CP (Chip and Pin)**.
9. Click the OPERA Payment Widget icon  next to the **Credit Card Number** field.
8. Do not enter any Credit Card information. Click **OK** to activate the Payment device.
9. Insert, Swipe or Tap the Card into the Payment device to process the payment. The authorization window appears and a token is returned.
10. Confirm the post amount and click **Post** to settle payment.

Settlement with CC Surcharge

To process a payment using a card presented by the guest with credit card surcharge:

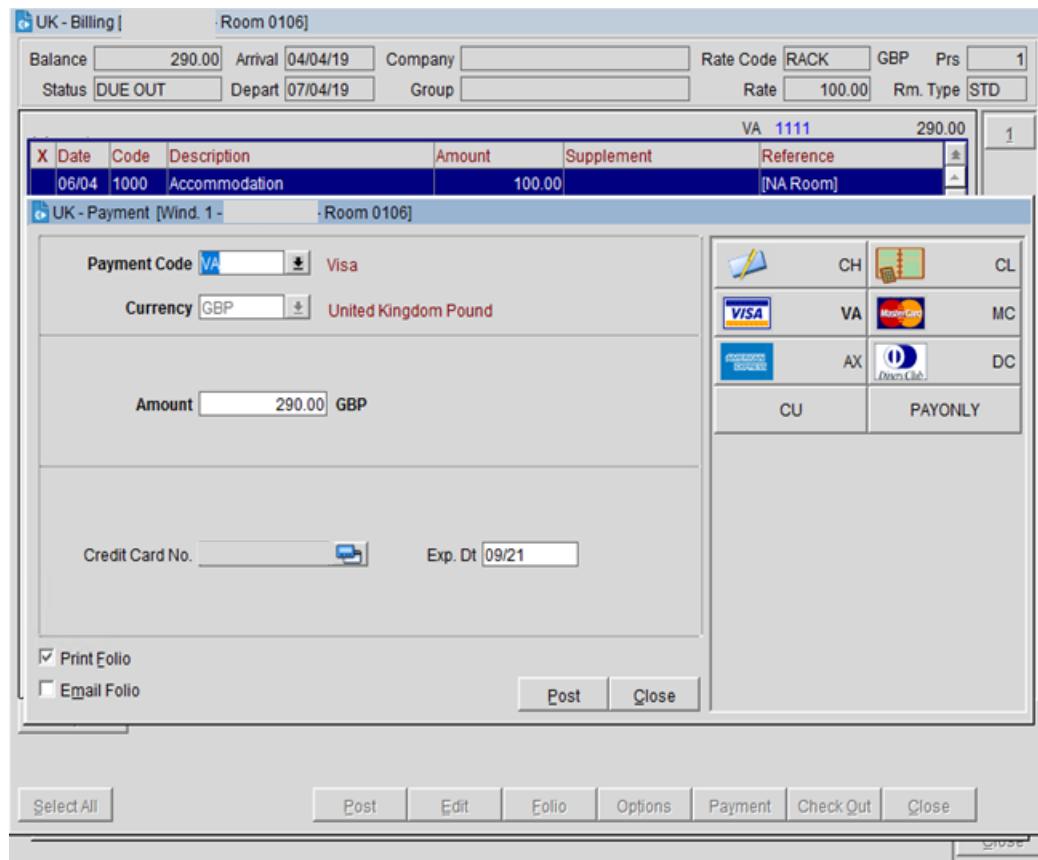
1. From the **OPERA** menu, click **Front Desk**, and then select **In House Guests**.
2. Search for and open the reservation.
3. Click **Options**.
4. Select **Billing**.
5. Select the guest room which requires the payment.
6. Select the relevant **Payment** Type the guest has presented, and do not add any card information in the application.

7. Enter the **Amount**.
8. Click **OK**. This activates the payment device.
9. Insert, Swipe or Tap the Card into the Payment device to process the payment. The authorization window appears. Confirm once the transaction is approved.
10. Click **OK**. The Payment details are automatically updated in OPERA.

Settlement (using Token on File)

To process a payment using a tokenised card on file:

1. From the **OPERA** menu, click **Front Desk**, and then select **In House Guests**.
2. Search for and open the reservation.
3. Click **Options**.
4. Select **Billing**.
5. Select the guest room which should be checked out, and select **Check Out** option.
6. Click **OK**.
7. Leave the Payment Code, the Card number and Expiry date fields as is.
8. Click **Post** to process the payment and complete the checkout. The authorization window appears. Confirm once the transaction is approved.



- Click **OK**. The Payment details are automatically updated in OPERA.

Pay Only

For some card types, we need to configure payment types to process only **Sale** Transaction, as they do not support pre-authorizations. This feature is known as **Pay Only** in OPERA. In order to use these card types, it is important to always select the specific card type you need.

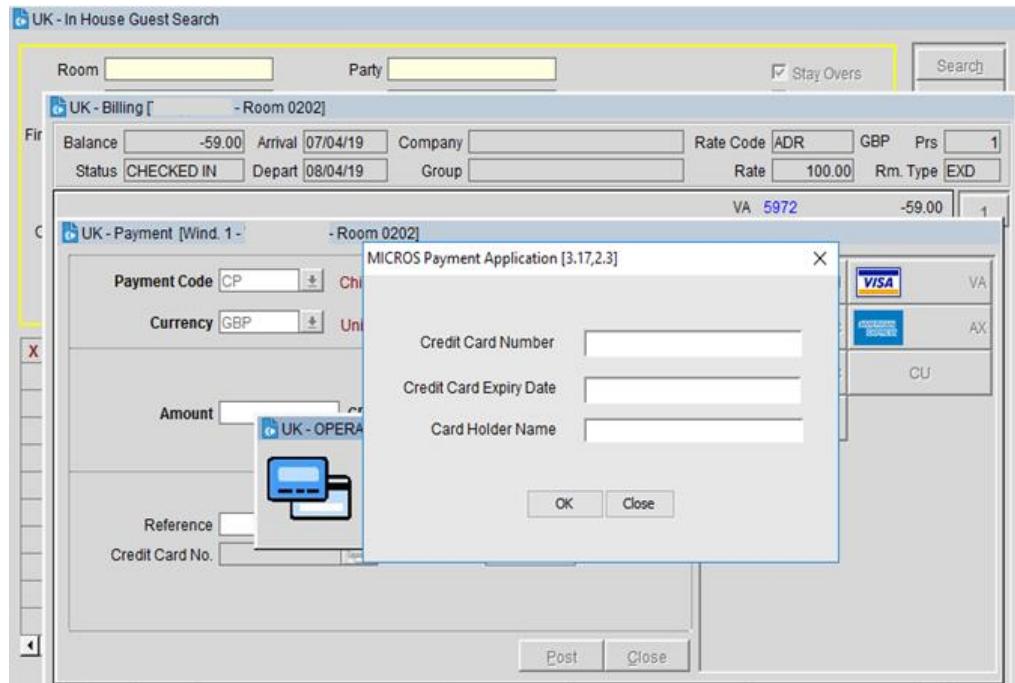
- From the **OPERA** menu, click **Front Desk**, and then select **In House Guests**.
- Search for and open the reservation.
- Click **Options**.
- Select **Billing**.

NOTE:

If any payment is required, the total bill amount appears in the payment screen. If the guest wants to pay only part of the bill amount on this card type, then enter the amount being paid.

- Select the **Payment Code** as **Pay Only**.

6. Click the OPERA Payment Widget icon  next to the **Credit Card Number** field.
7. Do not enter any Credit Card information. Click **OK** to activate the Payment device.



8. Insert, Swipe or Tap the Card into the Payment device to process the payment. The authorization window appears and a token is returned.
9. Confirm the post amount and click **Post** to settle payment.

Dynamic Currency Conversion

- Dynamic Currency Conversion or DCC as it is commonly known is a service which is offered through the Payment Partner that allows your international guests to settle their bill in their home currency.
- When a payment is being processed, the DCC offer will be presented on the payment device, and once approved the details are updated back to OPERA.
- Payment Partners will provide training in relation to DCC during the implementation and can assist with any questions you have about this service.

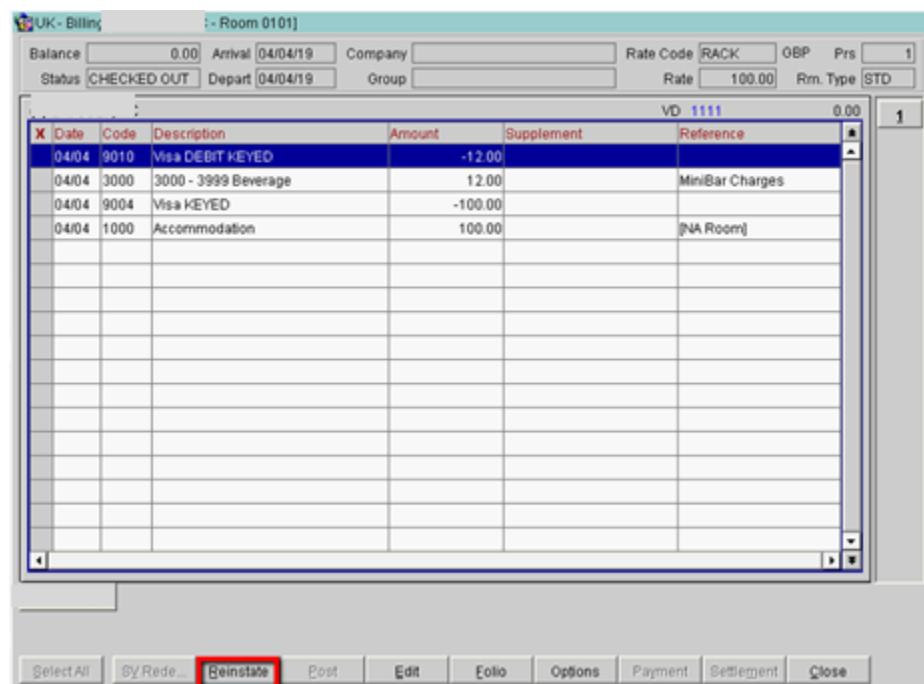
Other Payments

Delayed Charges

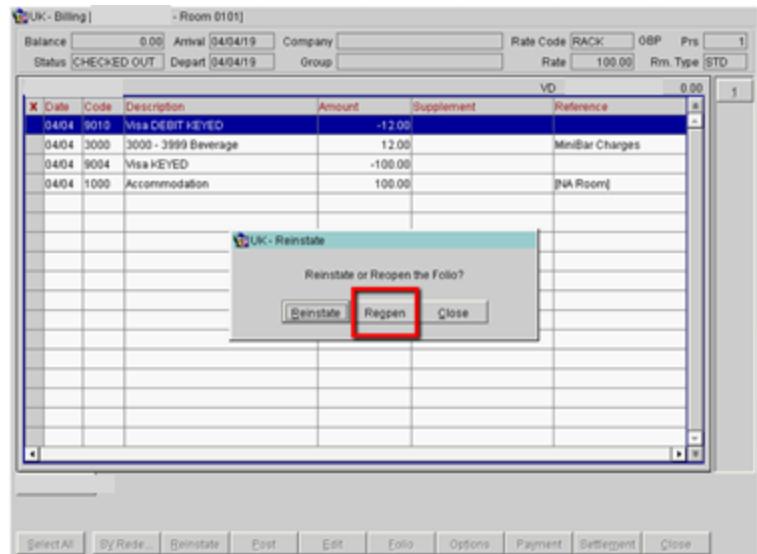
Delayed Charges are payments that need to be processed for a guest that is not in house. This can be **No Show Fee**, **Late Charge**, or **Mini Bar Charge**. Payments for these charges can be processed:

- Using the tokenised card on file
- Using a MOTO card transaction

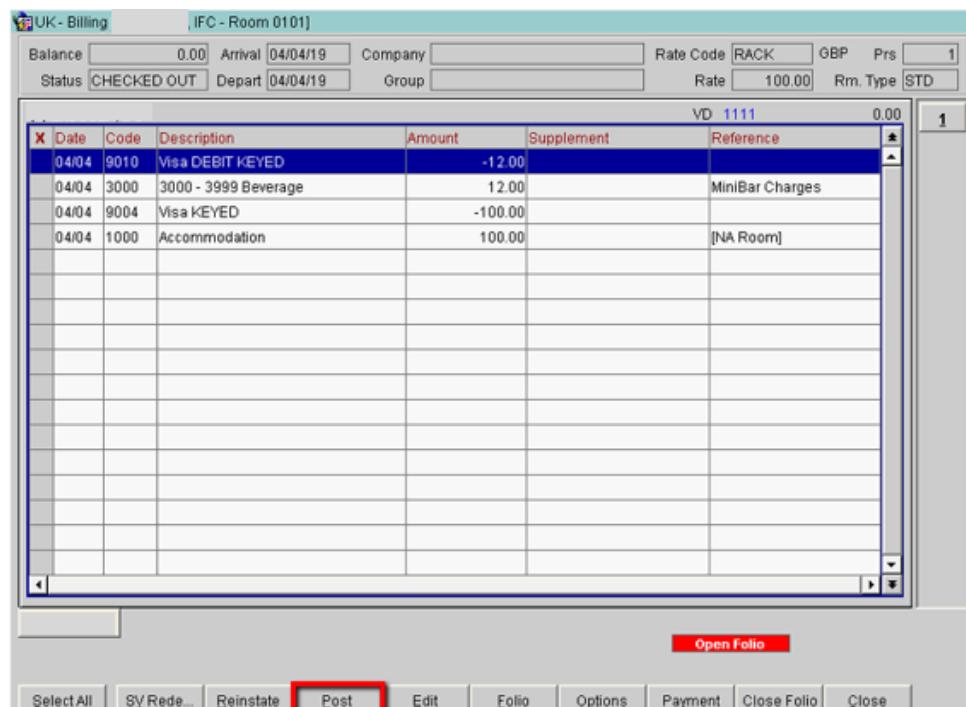
1. From the **OPERA** menu, click **Front Desk**, and then select **In House Guests**.
2. Search for and open the reservation.
3. Click **Options**.
4. Select **Billing**.
5. Click **Reinstate**.



6. Click **Reopen**.



7. Select **Post** if you need to post a new charge, or skip this step if the charge already exists.



8. Click **Payment**.

UK - Billing - Room 0101

Balance	12.00	Arrival	04/04/19	Company		Rate Code	RACK	GBP	Prs	1
Status	CHECKED OUT	Depart	04/04/19	Group		Rate	100.00	Rm. Type	STD	

X	Date	Code	Description	Amount	Supplement	Reference
	04/04	3000	3000 - 3999 Beverage	12.00	MiniBar Charges	MiniBar Charges
	04/04	9010	Visa DEBIT KEYED	-12.00		
	04/04	3000	3000 - 3999 Beverage	12.00		MiniBar Charges
	04/04	9004	Visa KEYED	-100.00		
	04/04	1000	Accommodation	100.00		[NA Room]

VD 1111 12.00 1

Payment (highlighted with a red box)

Open Folio

Select All | SV Rede... | Reinstate | Post | Edit | Folio | Options | **Payment** | Close Folio | Close

9. The tokenised card on file will pop-up as the Payment type with the final due amount.

10. Select **Post** to process the payment.

UK - Billing | IFC - Room 0101

Balance	12.00	Arrival	04/04/19	Company		Rate Code	RACK	GBP	Prs	1
Status	CHECKED OUT	Depart	04/04/19	Group		Rate	100.00	Rm. Type	STD	

UK - Payment [Wind. 1 - ENDUSER, IFC - Room 0101]

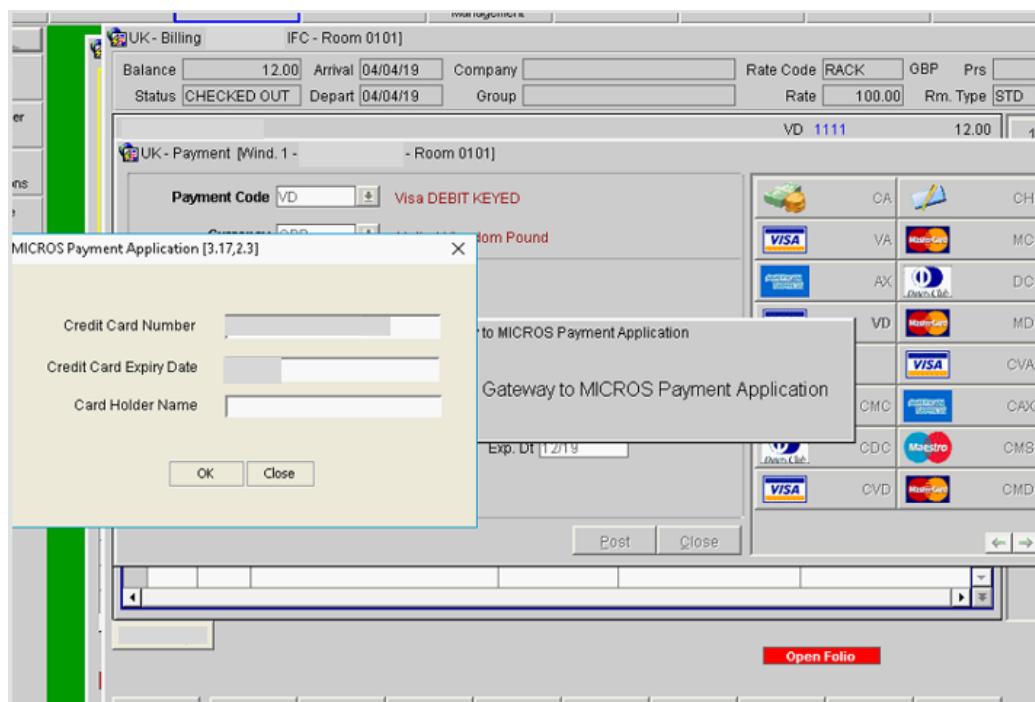
Payment Code	VD	Visa DEBIT KEYED
Currency	GBP	United Kingdom Pound
Amount	12.00	GBP
Credit Card No.		Exp. Dt 12/19
<input style="border: 1px solid red; padding: 2px; margin-right: 10px;" type="button" value="Post"/> <input type="button" value="Close"/>		

	CA		CH
	VA		MC
	AX		DC
	VD		MD
	CU		CVA
	CMC		CAX
	CDC		CMS
	CVD		CMD

Open Folio

Select All | SV Rede... | Reinstate | Post | Edit | Folio | Options | Payment | Close Folio | Close

11. If a new card is provided for the additional charges, then click OPERA Payment Widget icon  and manually enter the Card number into either the payment widget, or the payment device.
12. Leave the **Card Number** and **Expiry** dates fields empty.
13. Click **OK** to activate the Payment device.



Post It

Post It provides a convenient interface for posting charges for transaction code articles that have been configured for your property. Articles might include snacks, drinks, sundries, toiletry items, and so forth.

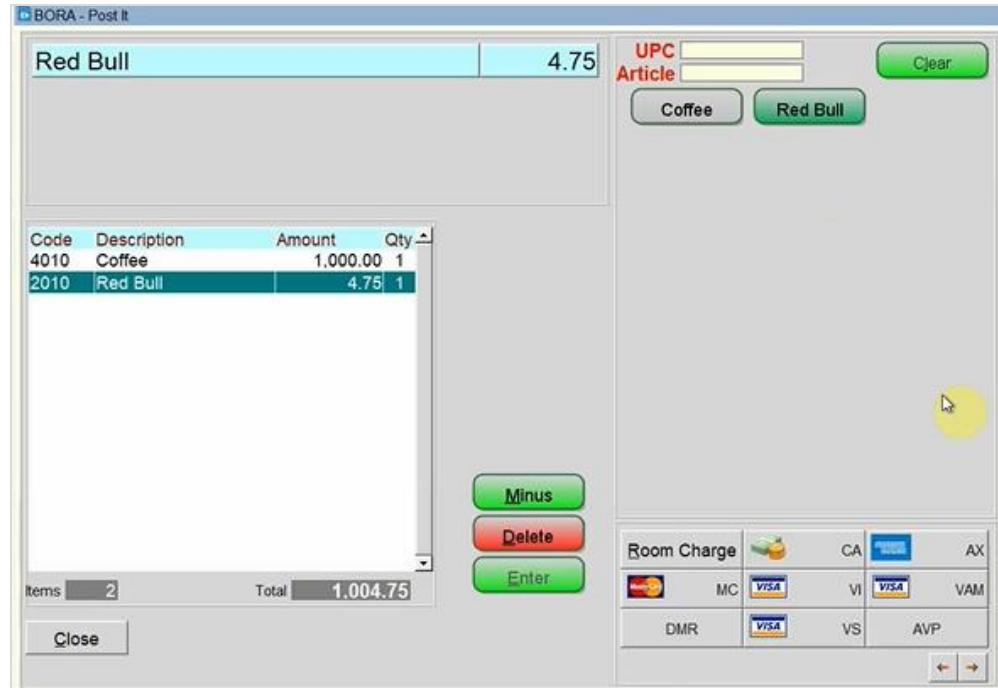
To perform post it:

1. From the **Cashiering** menu, click **Post It**.

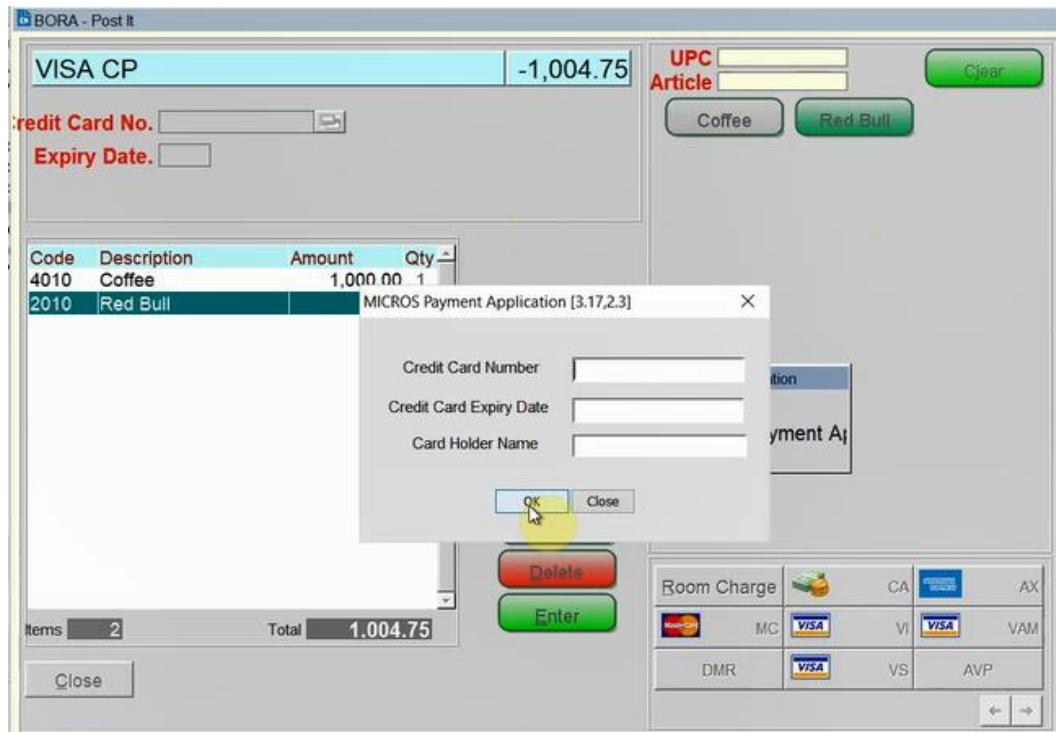
The Post It screen appears.

2. Select the articles that are configured for Post It.

When you select an article, that article and its price (and associated taxes) appear in the posting window as shown in the image below.



3. Select one of the Credit Card **Payment** types that is configured as CP (Chip and Pin).



4. Click the OPERA Payment Widget icon  next to the **Credit Card Number** field, if entering the card data manually to retrieve a token and then click **Enter** to process the transaction.

Or

- Do not enter any Credit Card information. Click **OK** to activate the Payment device to key in the card data manually to retrieve a token and then click **Enter** to process the transaction.

Or

To allow the guest to insert, swipe or tap the Card into the Payment device.

- On the Post It screen, after selecting the Credit Card Payment type (without entering any data in the **Credit Card No.** and **Expiry Date** fields), click **Enter** to activate the Payment device.

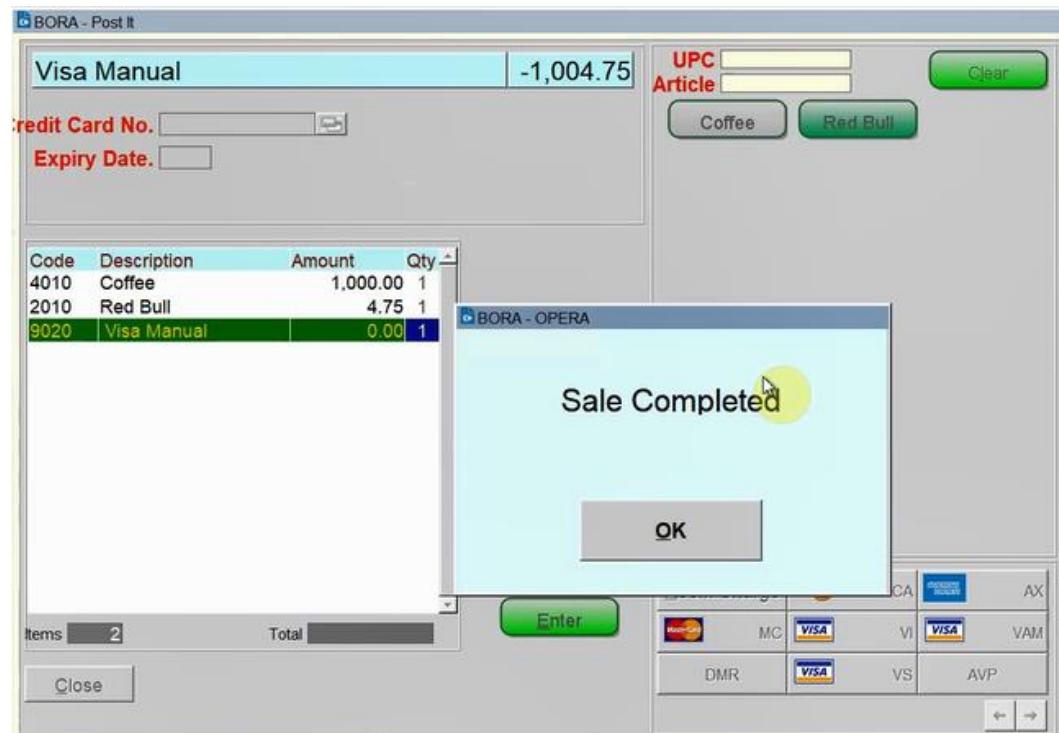
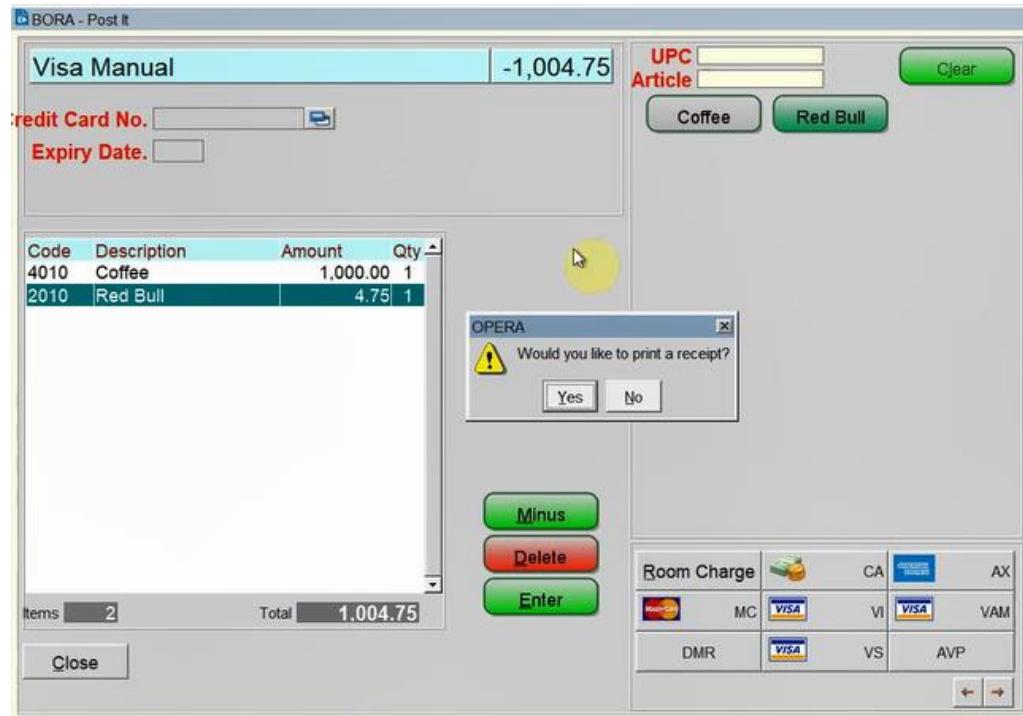
Insert, Swipe or Tap the Card into the Payment device to process the payment. The authorization window appears and a token is returned. The Settlement window appears indicating the sale is completed when everything is successful.

The image contains two screenshots of the BORA software interface, both titled "BORA - Post It".

Top Screenshot (Post It): This screenshot shows the payment screen. At the top, it displays "VISA CP" and a total amount of "-1,004.75". Below this are fields for "Credit Card No." and "Expiry Date". A table shows two items: "4010 Coffee" and "2010 Red Bull", both with an amount of "1,000.00". A sub-dialog box titled "BORA - Authorization" is open, showing the payment details: Payment (VA), Credit Card (VISA), Guest (Post It), and Amount (1,004.75 AUD). The status is "Processing". Below the table, the total is "1.004.75".

Bottom Screenshot (Settlement): This screenshot shows the same payment screen after the transaction has been processed. The sub-dialog box titled "BORA - Settlement" is open, showing the same payment details and a status of "Processing". The approval code "A1237" is listed. The total remains "1.004.75".

- Click **Yes** to print the payment receipt for Post It transactions or **No** to discard the process.



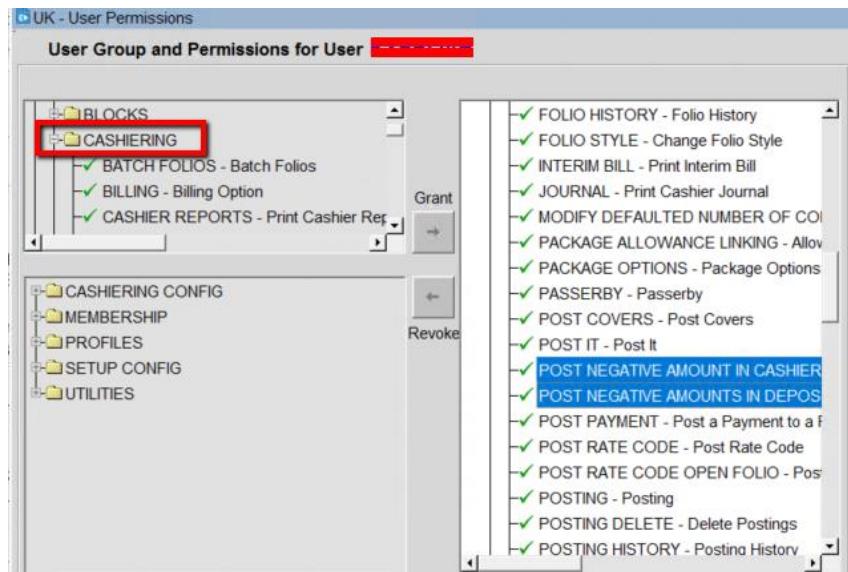
- Once the Sale Completed message appears, click **OK** to clear the Post It screen for the next transaction.

Refunds

The Refund feature is supported by OPI and OPERA. A refund is a transaction that can be performed any time to credit funds back to the card holder. The refund amount can be different from the payment amount that was initially processed.

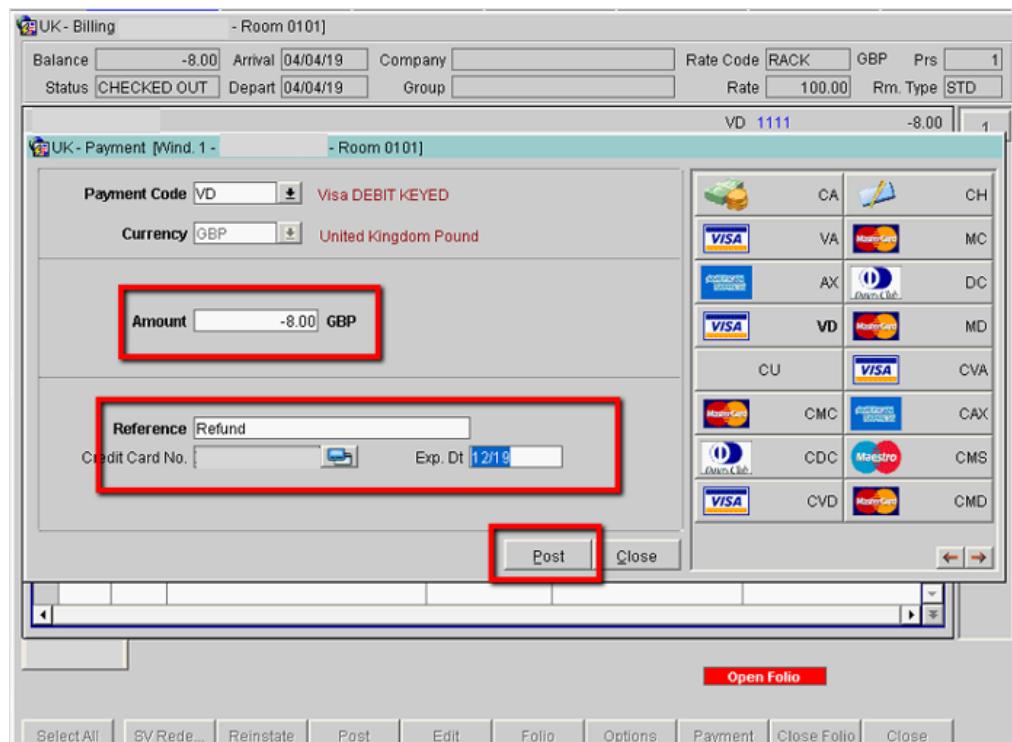
Following two conditions should be met to process the refund:

- Refund feature needs to be activated by the Payment Service Provider.
- OPERA users need privileges to process the negative payments.



To process a refund:

1. From the **OPERA** menu, click **Front Desk**, and then select **In House Guests**.
2. Search for and open the reservation.
3. Click **Options**.
4. Select **Billing**.
5. Proceed to the guest folio, click **Payment**.
6. Enter negative amount in the **Amount** field.
7. Provide the **Reference** details (reason for refund).
8. Click **Post**.
9. Once approved, the details are updated in OPERA.

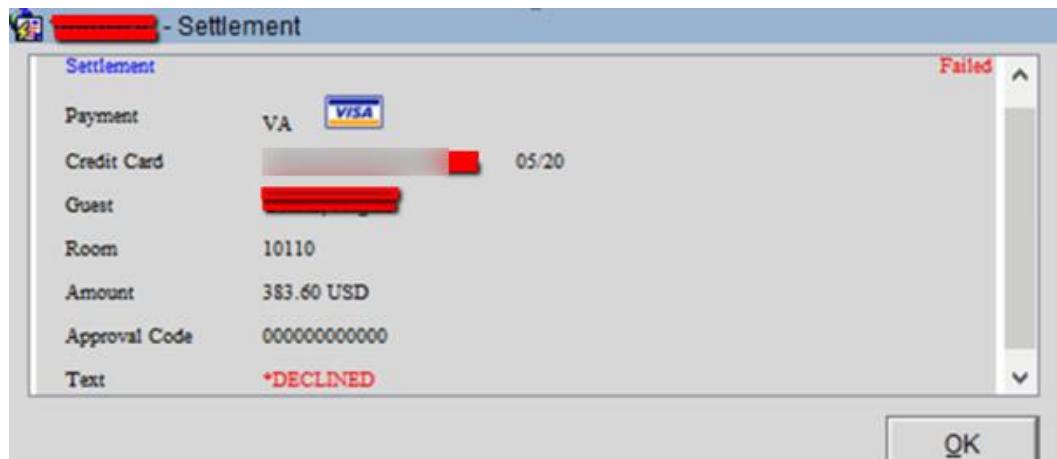


Decline/Failed transactions

There are many reasons why a transaction may decline. This can be due to insufficient funds, the card being reported lost/stolen, or a loss in connection to the bank.

For a declined transaction, you will see a **failed** status response in OPERA with a Decline response error.

If you are not sure why your card has been declined, you need to contact your Payment Service Provider for details.



Authorization Reversals

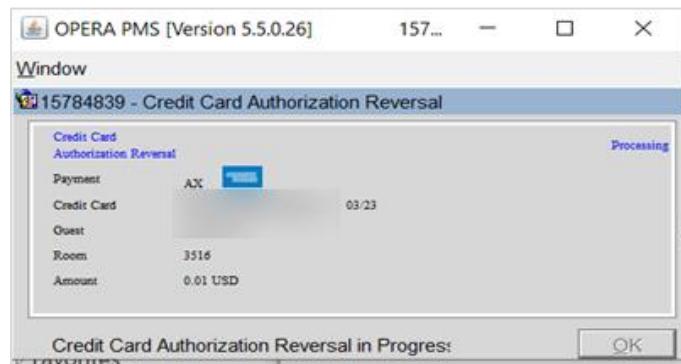
OPERA and OPI supports Pre-Authorization Reversals. This is an automated electronic reversal message sent to the Payment Service Provider to release the pre-authorization.

OPERA does this automatically if these two conditions apply:

1. A pre-authorization exists
2. The main card type is replaced with a new card.

For example, if the authorization on Check-In was processed to a Visa and the payment on Check Out was through Master Card, then change the payment method to MC and OPERA will automatically send out the authorization reversal request for the Visa card.

The reversal of the removed payment appears in the authorization reversal window.



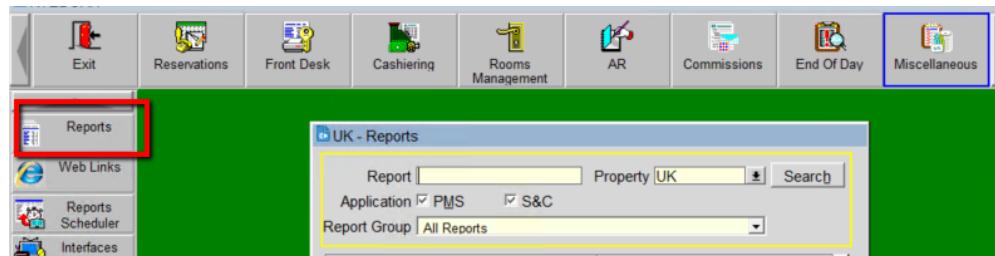
Reconciliation

Balancing Reports

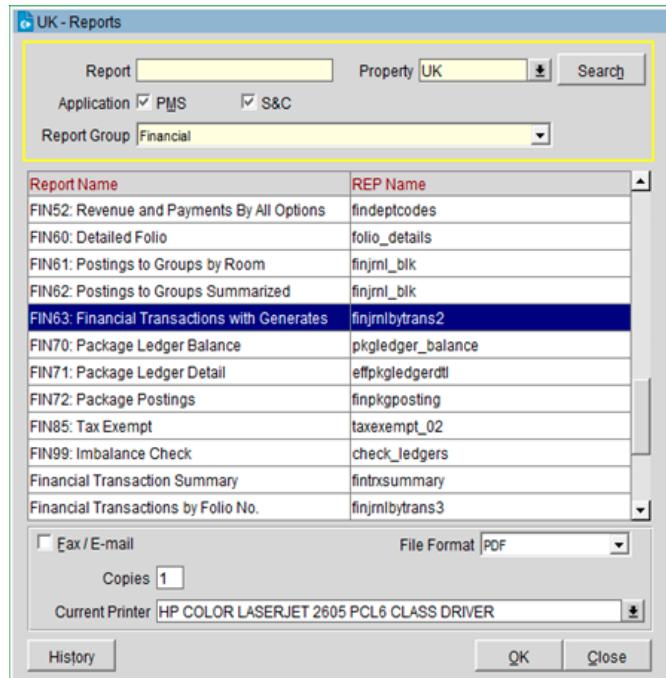
A critical part of the integration of payments is the reconciliation process. To balance the transactions processed through OPI, a report is needed to reconcile with the Payment Service Provider reports.

To generate a report:

1. From the **OPERA** menu, click **Miscellaneous**, and then select **Reports**.



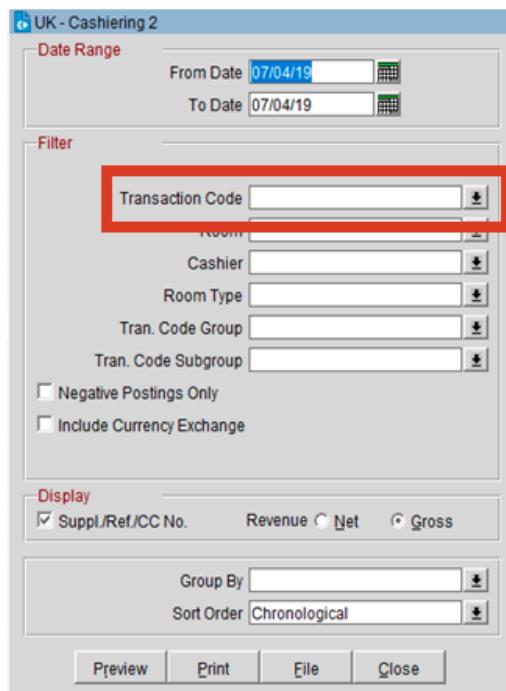
2. Select **Financial Report** from the **Report Group** list.



3. Select **Financial Transaction with Generates** report.

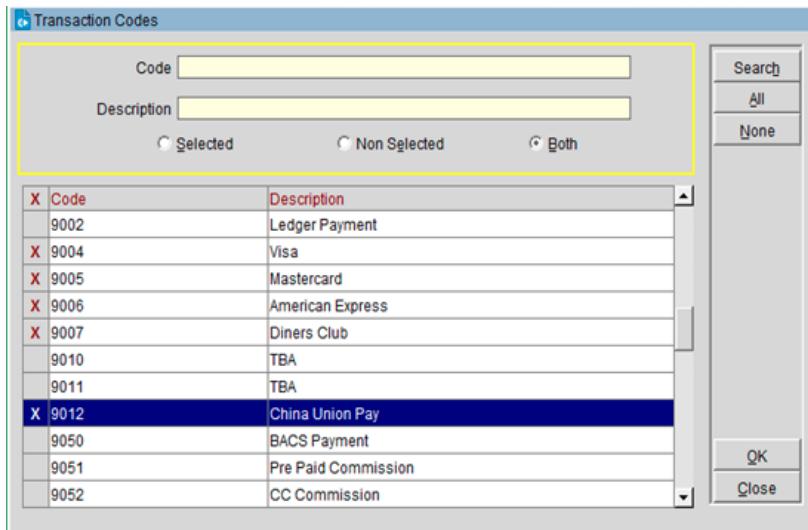
4. Click **OK**.

5. Filter by the **Transaction Code**.

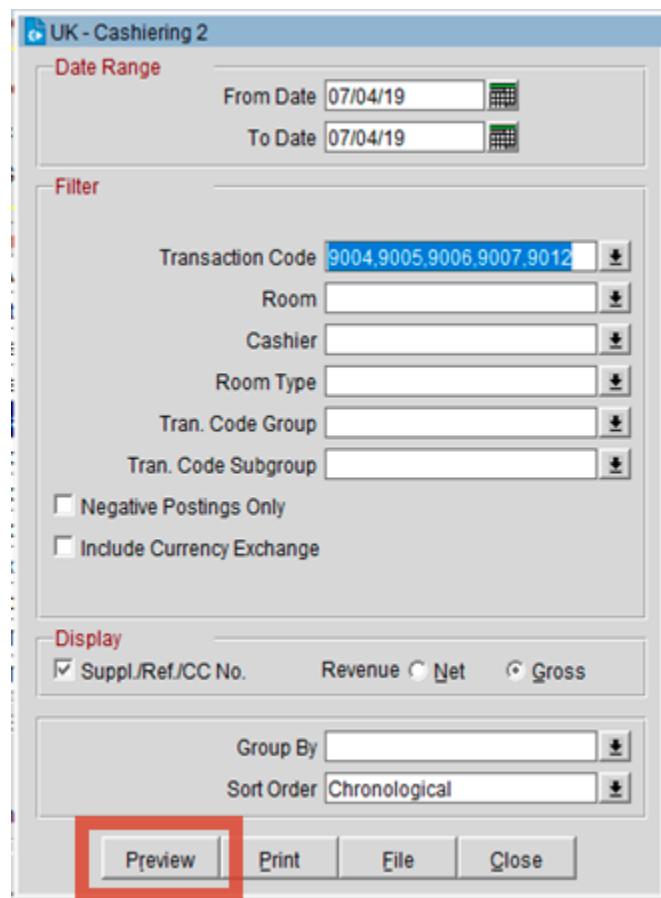


6. Select ALL the payment types you would like to generate a report.

7. Click **OK**.



8. Click **Preview** or **Print** to view the report.



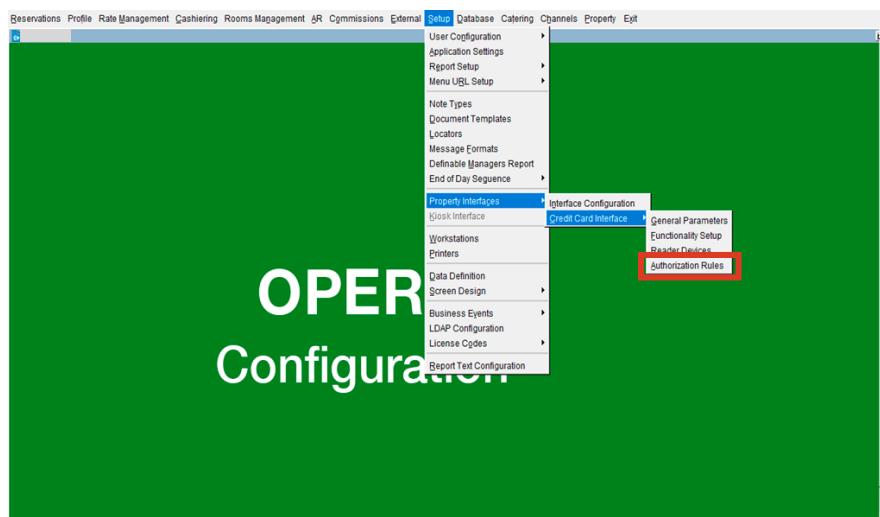
9. The Payments Financial report appears as shown in the image below.

FIN63: Financial Transactions with Generates											04/04/19	17.28		
Date	Time	Room No.	Name	Trn. Code	Description	Check No.	Debit	Credit	1	2	3	Tax Generates	Cash ID	Total
				Supplement/Reference/Credit Card No.		Exp. Date	Receipt No.							
									0.00	0.00				

Review Standard Operating Procedures

Pre-Authorization Rules

- OPERA provides support for automated Pre-Authorization Rules. You can set the rules as follows:
 - A standard rule across the OPERA Property.
 - Or
 - A customized pre-authorization rule based on Room Type, Room Class, Rate Code, Rate Category, Reservation Type and Source Code.
- These rules are used upon check-in and control the pre-authorized amount against a guest card upon arrival.
- To setup these rules go to: **CONFIGURATION | SET UP | PROPERTY INTERFACES | AUTHORIZATION RULES**



- Select the **Authorization Rule** option and click **OK**.

Rule

Rule 1 – Nights*(Daily Rate)

Rule 2 – Nights*(Daily Rate + Amount)

Rule 3 – Nights*(Daily Rate + (Persons*Amount))

Rule 4 – Nights*(Daily Rate + Percentage)

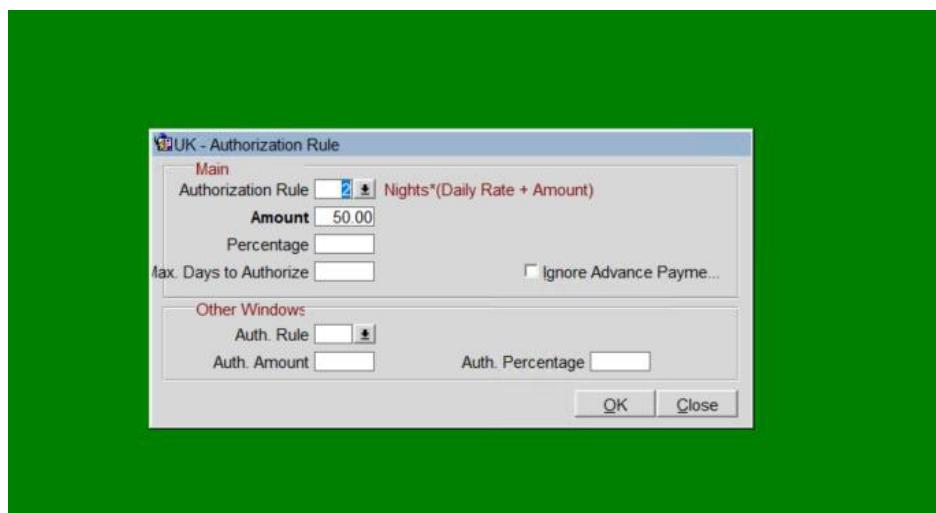
Rule 5 - Amount

Rule 6 - Nights*(Percentage)

Rule 7 – Nights*(Daily Rate + Amount – Daily Rate)

Rule 8 – Nights*(Daily Rate + (Persons*Amount) – Daily Rate

Rule 9 - Nights*(Daily Rate) + Amount



Token ID Limitations

When OPI is implemented all Credit Cards in the OPERA Database are tokenised. The primary reason this feature is activated is to secure credit card data that is needed in Hotels.

While this is more secure, it needs to be understood that token ID's are not credit cards and are handled differently. The following are key points which should be taken care of.

- Tokens cannot be copied from one reservation to another.
- Tokens cannot be saved to guest profiles.
- Tokens can be copied from one window to another window in the same reservation.

What has changed

As customers install this new solution, it is important to acknowledge that there are changes in the way the card data is handled and processed, which means a change to Standard Operating Procedures that are in place.

Before activating the new solution some of the areas are recommended for review:

Full Card Number No Longer Stored in OPERA

- **Description of Issue:** Initially the full card number was stored in OPERA. When it is encrypted, it is still accessible to the users who had necessary user privileges. When OPI is installed, the OPERA Credit Card Vault feature swaps the credit card with a Token ID and only the Token ID is stored. With OPI activation, no user has access to guest card number from OPERA.
- **Review:** Because the credit card number is no longer stored, it is important to discuss any processes within the business that were previously dependent on card numbers. This is essential in helping you understand how your business processes may be impacted, and in assisting you with determining a new solution.

Chargebacks

- **Description of Issue:** Hotels often deal with chargeback requests for credit cards, and may require the full card number for the chargeback.
- **Review:** Because the credit card number is no longer stored in OPERA, it is important to have a discussion with your Payment Service Provider regarding Chargeback management.

Pay Only

- **Description of Issue:** The Pay Only function in OPERA is designed to accept only **Sale** transactions. This is used by the Card types that do not support pre-authorizations. Some examples of the payment types that can be set up are, Debit Cards, Virtual Credit Cards, AliPay and WeChat.
- **Review:** It is important to discuss which payment types you need to be set up during the installation process.

Pre-Authorizations

- **Description of Issue:** Hotels are often managing guest complaints for pre-authorizations held on guest credit cards. It is important to understand that OPERA and OPI supports the electronic Pre-Authorization Release transaction type, it is up to the Card Holder's bank to release the pre-authorization. Many banks today do not

support the electronic Pre-Authorization Release message. Therefore, the hotels may question why holds remain on guest credit cards.

- **Review:** Hotels can still use the existing processes to release pre-authorizations if they are still being held for any reason. It is always recommended to review the pre-authorization rules carefully before implementing OPI to avoid any unnecessary funds being held on a guest card. If possible, it is recommended to process a payment rather than a pre-authorization.

Manual entry of Authorisation codes is not supported

- **Description of Issue:** Legacy Payment Interface supported manual entry of authorisation codes into OPERA Cloud, which can then be processed with payments later. OPERA Cloud users would call the bank to generate the manual authorisation code and enter it into OPERA Cloud. This feature was used when payment terminals were offline or if the guest's card had declined.
- **Review:** The manual entry of authorisation codes is not supported with the OPI integration with OPERA Cloud. This is because the auth code generated over the phone was not generated via OPI and cannot be recognised by OPI.