

Oracle® Hospitality Payment Interface

OPERA Cloud OPI User Guide – OPI On Premise



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Preface

Purpose

This document describes the steps for processing credit card transactions and functions for the Oracle Payment Interface (OPI) service on premise solution with OPERA Cloud.

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

Audience

This document is intended for OPERA Cloud 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.
April 2022	<ul style="list-style-type: none">• Added Post It functionality for processing Chip&Pin in Other Payments chapter
March 2023	<ul style="list-style-type: none">• Added Advance Check In functionality in Check In chapter

Date	Description
April 2023	<ul style="list-style-type: none">• Added Assumptions chapter• Added Alternate Credit Card for Incidentals: After Check-In (through Chip & Pin) section to In House Payments chapter• Added Delayed Charges section to Other Payments chapter• Moved Authorization Reversals section to Other Payments chapter• Added Token ID Limitations to What has Changed section• Added Post Check-In Payments (Card Present) section to In House Payments chapter• Add Post Check-In Payments with CC Surcharge section to In House Payments chapter• Amended Refund section
May 2023	<ul style="list-style-type: none">• Updated the Customer Support section with the new support portal name and URL
August 2023	<ul style="list-style-type: none">• Updated Pay Only section with steps
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

Configuring CHIP AND PIN (EMV)

To process Chip and PIN payments, you must set up the Chip and PIN payment devices available at your property.

To configure Chip and Pin (EMV):

1. From the **Administration** menu, go to **Enterprise | OPERA Controls | Groups | Credit Card | Parameters**.
2. **Online Settlement**: Select this check box to allow online settlement. OPI is an online settlement and this must be checked to activate the Chip and PIN Application Setting.
3. Select this check box to enable **CHIP AND PIN** payment types.
 - **Chip and PIN Enabled Payment Types**: When the IFC | Chip and PIN application parameter is set to Y, this option is visible and selected by default. You may not deselect the check box. Select the LOV to choose the credit card payment types that will trigger a Chip and PIN message with or without credit card data to the EMV Device. Payment types that are configured here will not require a credit card number or expiration date to be entered when selected as a payment method on the Reservation screen or on the Payment screen. This data can be provided in the response message from the Payment Partner.

The screenshot shows the OPERA Controls interface with the following details:

- Search:** A search bar with a placeholder "I'm looking for..." and a magnifying glass icon.
- Groups:** A sidebar with a "Required Field" section containing "Hub - DFLT_FIRST" and "Property". Below this, a "Search" button and a "TYPHOON" placeholder are shown.
- Functions:** A section titled "Functions" with a "Active" button (green) and a "Chip and Pin" sub-section. It includes a note: "Activate Chip and Pin Functionality Adding this complimentary feature will not affect the subscription-based function count." Below this is a "Chip and Pin Payment Method" section with a list of card types: "MC,VA,AX,PO,VS,DC,DS,OPI,DS,JCB".
- Parameters:** A section titled "Parameters" with a "On" button (green). It contains several configuration items:
 - Automatic Authorization:** A note: "Indicates if the Automatic Credit Card Authorization Scheduling functionality is active." Below is a "On" button (green) and a "Chip and Pin Payment Method" section.
 - Automatic Authorization Failure No Post Flag:** A note: "When this parameter is active, the 'No Post' checkbox of a reservation is automatically flagged when the Credit Card Authorization fails during any automatic processes for Credit Card Authorizations." Below is an "On" button (green).
 - Exclude No Post Reservations From Automatic Authorization:** A note: "When this parameter is active, reservations flagged as 'No Post' are not included in any automatic processes for Credit Card Authorizations." Below is an "On" button (green).
 - Use Folio Balance for Automatic Credit Card Authorization:** A note: "Automatic Credit Card Authorization will process the full folio balance authorization only if the balance of the folio exceeds already authorized amount." Below is an "On" button (green).
 - Automatic Authorization Interval Time:** A note: "Specifies the interval in minutes after completion of an automatic credit card authorization and the start of the next instance. Minimum of 60 minutes." Below is a text input field with the value "60" and a pencil icon.
 - Batch Settlement:** A note: "Activates Batch Settlements functionality for supported systems. This parameter and Online Settlement parameter are mutually exclusive." Below is an "Off" button (red).
 - Credit Card Type Check/Usages:** A note: "Enable a cross check between the credit card type and usages for that card type. This feature is used for any credit card types where a separate transaction code is applied to each specific usage of the card." Below is an "Off" button (red).
 - Credit Limit Overage Payments:** A note: "Enables the processing of automatic payments for the total balance of a folio when the balance is equal or higher than the credit limit set for credit card payment method. Automatic Credit Limit Overage payments are processed based on the Credit Limit Overage Interval Time setting." Below is an "Off" button (red).
 - Manual Authorization Notification:** A note: "Enables an authorization message delivery to the credit card processing vendor, when a manual credit card authorization code is obtained and entered in the reservation. Available if the credit card interface uses web-enabled transaction processing via VPN or secure HTTPS." Below is an "On" button (green).
 - OPI Cloud Credit Card Processing:** A note: "Activate OPI Cloud Credit Card Delivery and Disable IFC Controller for Credit Card Processing." Below is an "On" button (green).
 - Online Settlement:** A note: "Activates Online Settlements functionality for supported systems. This parameter and Batch Settlement parameter are mutually exclusive." Below is an "On" button (green).
 - Temporarily Store Offline Settlements:** A note: "Temporarily Store Offline Settlements indicates if the property wants to store failed Online Settlements (due to the credit card interface not running) and process them offline at the end of the day." Below is an "Off" button (red).
 - Pre-authorize Credit Cards prior to Check In:** A note: "Ability to pre-authorize credit cards on reservations up to 10 days prior to check in." Below is an "On" button (green).
 - Send Total Tax in Settlements:** A note: "Specifies if the system is required to send Total Tax amounts in settlement requests to the interface." Below is an "Off" button (red).

Configuring Credit Card Terminal

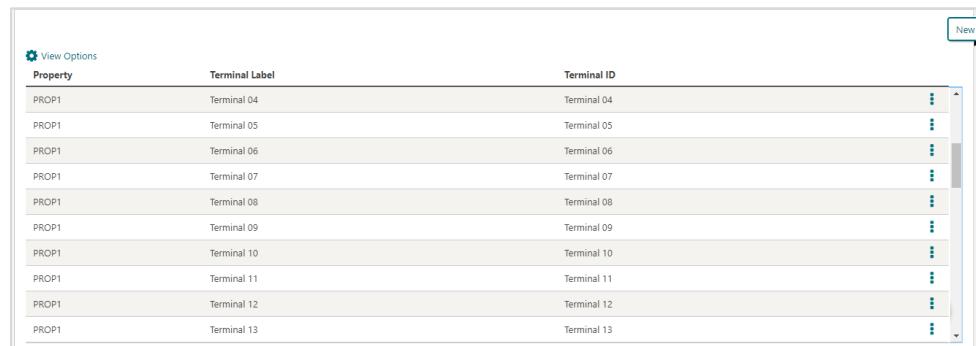
Configure the Payment terminals used that the payment partner will activate to have the card swiped or manually enter in.

1. From the **Administration** menu, go to **Administration | Interfaces | Interface Devices | Credit Card Terminals**.
2. Click **New**.
3. Enter the following information for the reader:
4. **Property:** Enter or select the property.
5. **Terminal ID:** The terminal ID number provided by the vendor. You can also locate this number on the actual card reader device. This data is what will populate the **WSNum** tag in the OPERA/IFC8 messages.

6. **Terminal Label:** A label or description for the terminal/device that identifies its physical location. This helps you easily identify the terminal/device when it appears in a list of devices.

7. **Device Area:** Link the device to an area.

8. **Click Save.**



The screenshot shows a software interface with a table of terminal data. The table has three columns: 'Property', 'Terminal Label', and 'Terminal ID'. The 'Property' column contains 'PROP1' repeated 10 times. The 'Terminal Label' column contains 'Terminal 04' through 'Terminal 13'. The 'Terminal ID' column contains 'Terminal 04' through 'Terminal 13'. A 'New' button is located in the top right corner of the table area.

Property	Terminal Label	Terminal ID
PROP1	Terminal 04	Terminal 04
PROP1	Terminal 05	Terminal 05
PROP1	Terminal 06	Terminal 06
PROP1	Terminal 07	Terminal 07
PROP1	Terminal 08	Terminal 08
PROP1	Terminal 09	Terminal 09
PROP1	Terminal 10	Terminal 10
PROP1	Terminal 11	Terminal 11
PROP1	Terminal 12	Terminal 12
PROP1	Terminal 13	Terminal 13

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 Cloud Application.

Or

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

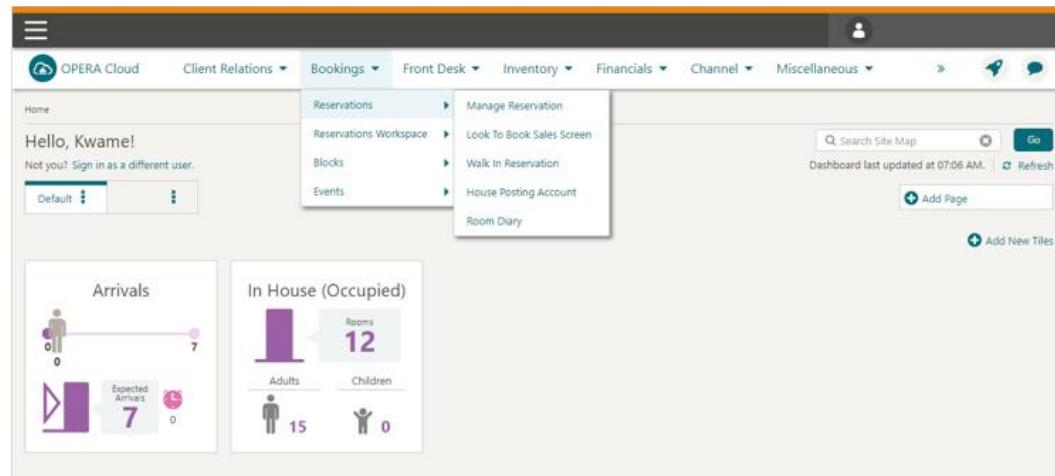
For both methods, you need to notify your Payment Partner to make sure that they are informed of the requirement to support these transaction types.

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

Credit Card Guarantee through the OPERA Cloud Application (Manual Entry into OPERA Cloud)

To enter a card number into OPERA through the OPERA Cloud Application:

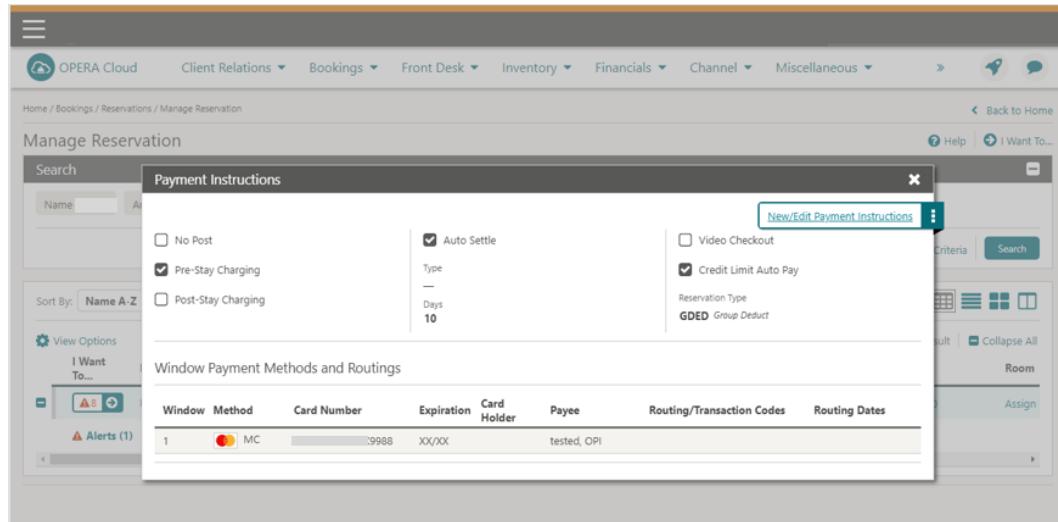
1. From the **OPERA Cloud** menu, select **Bookings**, select **Reservations**, and then click **Manage Reservation**.



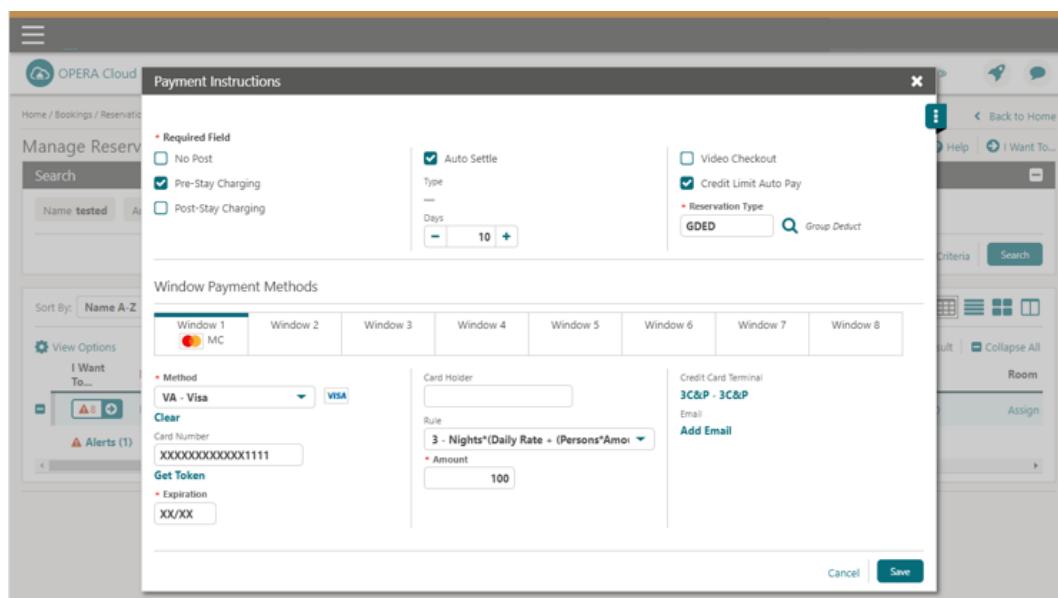
2. Search for and open the reservation.

3. Click I Want To... and select Payment Instructions.

4. Click New/Edit Payment Instructions.



5. Select the payment **Method** (VA, MC, CP and so on).
6. Enter the **Credit Card Number**.
7. Enter the **Expiration** date in MMYY format.
8. Tab or click out of the field and the request to exchange the card number for a token is initiated.
9. Upon successful response, click **Save** to attach the token to a reservation.



Credit Card Guarantee through the OPERA Cloud Application (Manual Entry into Payment Device)

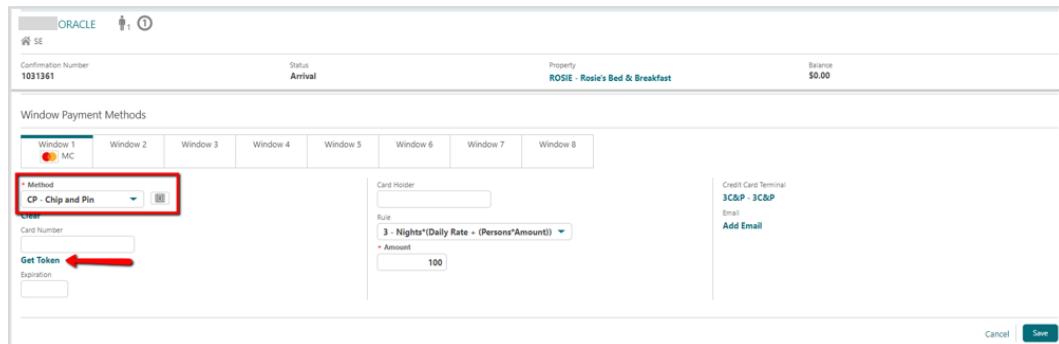
To enter a card number into payment device:

1. From the **OPERA Cloud** menu, select **Bookings**, select **Reservations**, and then click **Manage Reservation**.
2. Search for and open the reservation.
3. Click **I Want To...** and select **Payment Instructions**.
4. Click **New/Edit Payment Instructions**.
5. Select the general **CP-Chip and Pin** Payment Method, or a specific defined Chip and Pin Payment, such as Master Card, VISA.
6. If the Hotel does not have a Payment device for reservations, enter the **Card Number** and **Expiration** date manually. A token request is triggered automatically.

NOTE:

If the Hotel has a Payment device for reservations, do not enter **Card Number** or **Expiration** data.

7. Click **Get Token**. This step triggers the Payment device.

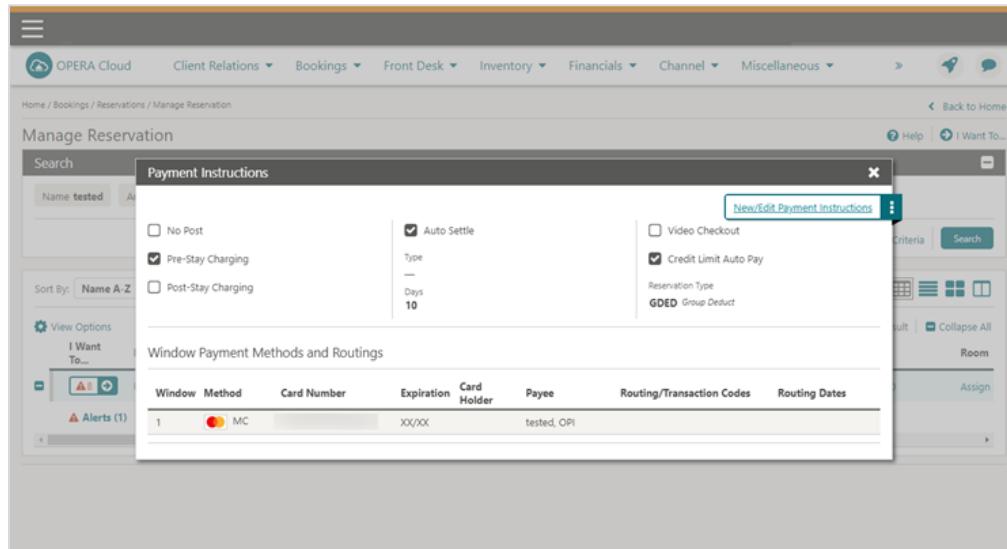


The screenshot shows the 'Payment Instructions' screen in the OPERA Cloud application. The 'Method' dropdown is set to 'CP - Chip and Pin'. The 'Get Token' button is highlighted with a red arrow. The 'Card Number' and 'Expiration' fields are empty. The 'Rule' dropdown is set to '3 - Nights*(Daily Rate + (Persons*Amount))'. The 'Amount' field is set to '100'. On the right, there is a 'Credit Card Terminal' section with '3C&P' and '3C&P' listed under 'Email'.

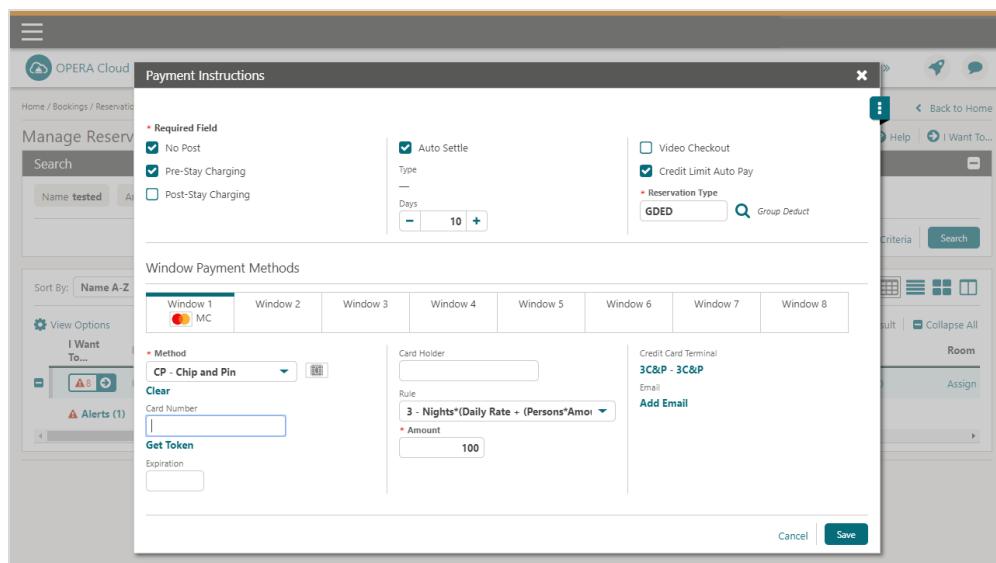
Credit Card Guarantee through the OPERA Cloud Application (Card Present)

To enter a card number through OPERA Cloud:

1. From the **OPERA Cloud** menu, select **Bookings**, select **Reservations**, and then click **Manage Reservation**.
2. Search for and open the reservation.
3. Click **I Want To...** and select **Payment Instructions**.

4. Click **New/Edit Payment Instructions**.

5. Select the **Method** of payment.
6. Click **Get Token**. This step triggers the Payment device.

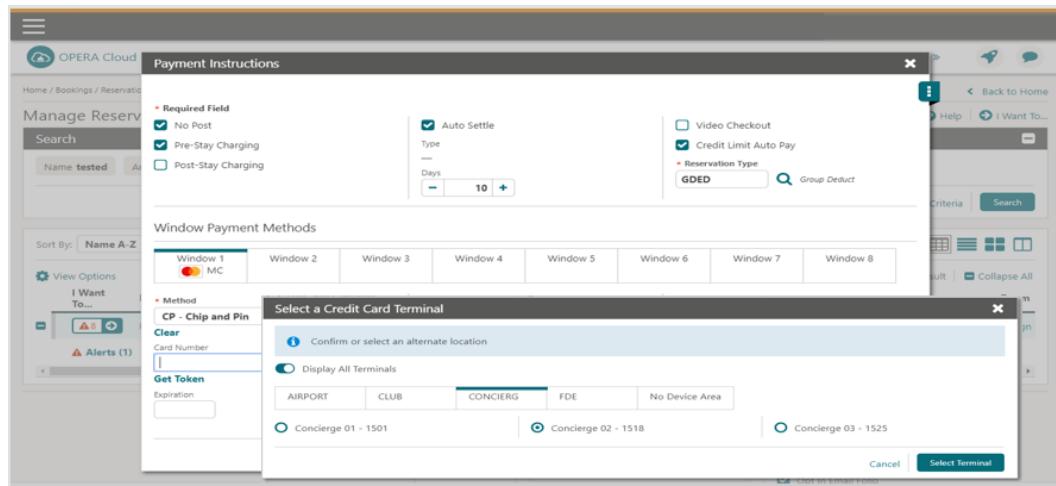

NOTE:

If you are accessing the Payment device for the first time after Chip and Pin installation, a panel appears to select a Credit Card Terminal (the pin pad terminal mapping is previously completed by the OPI Installer).

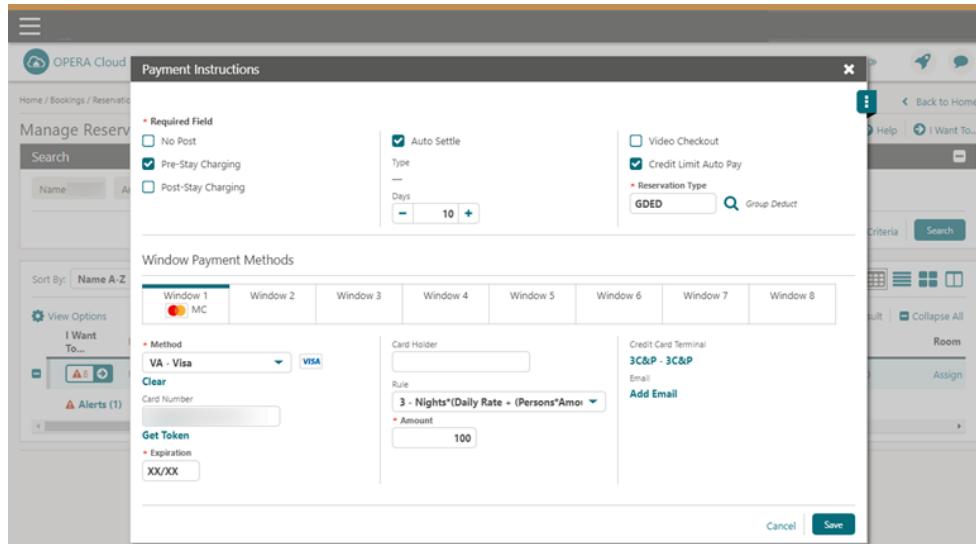
7. Select a terminal to be activated for this transaction.

Once the terminal is selected, it will be saved for future use until the application or browser cache is cleared.

8. Click **Select Terminal**.



9. A request to receive a token is automatically initiated.
10. The device is activated to swipe, or chip read the card.
11. The Token, Card Type, Expiration Date, and last 4 digits of the card number is successfully returned.
12. Click **Save**. The token is saved into a reservation.



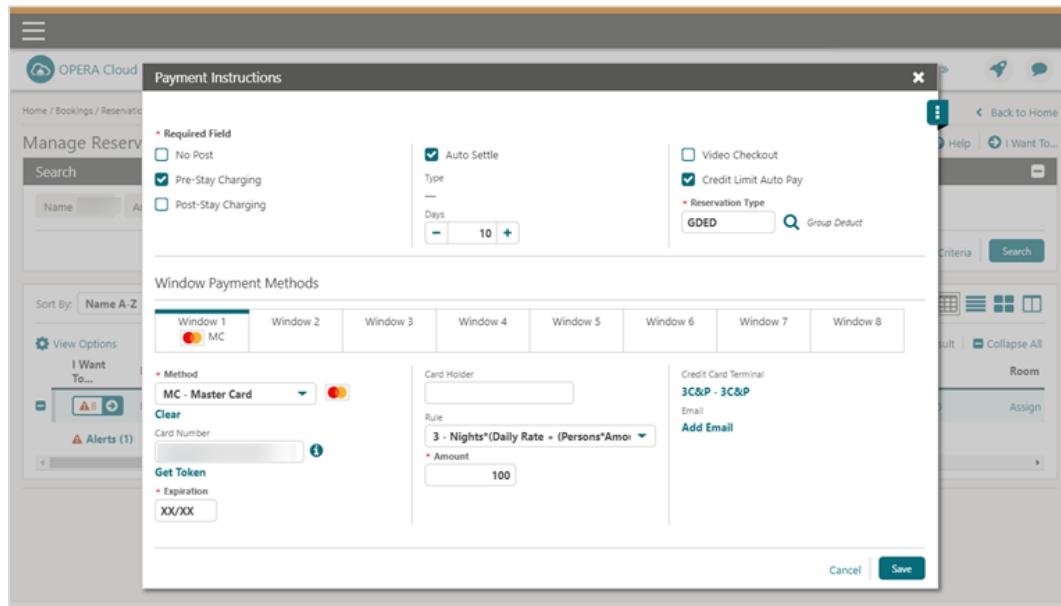
To View Token ID

Only users with the task to view sensitive data can access the full token number.

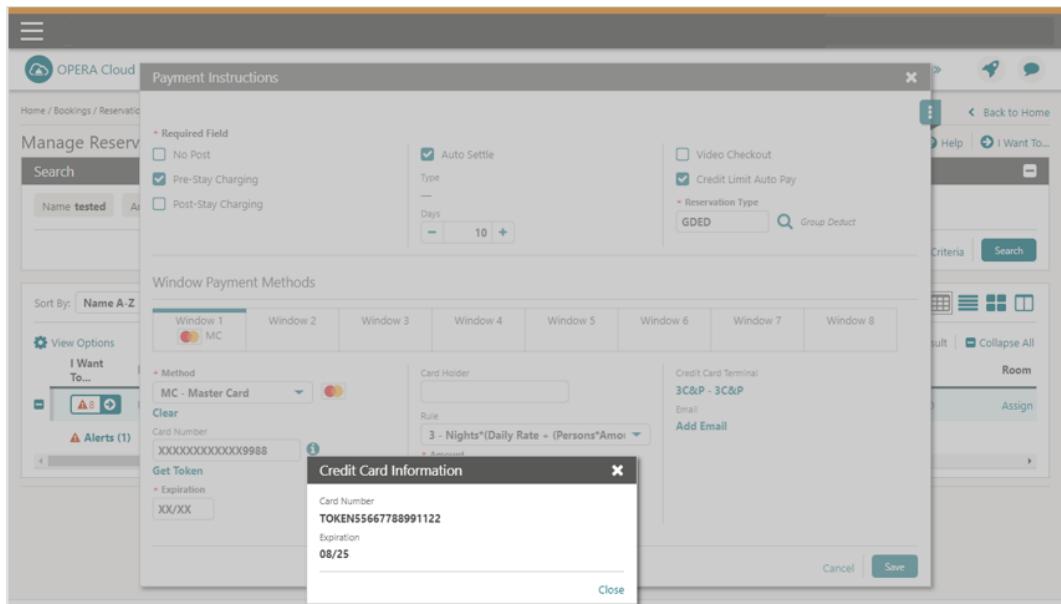
To view the token:

1. From the **OPERA Cloud** menu, select **Bookings**, select **Reservations**, and then click **Manage Reservation**.

2. Search for and open the reservation.
3. Click **I Want To...** and select **Payment Instructions**.
4. Click **New/Edit Payment Instructions**.
5. Click information icon () next to the Card Number to view the full token.



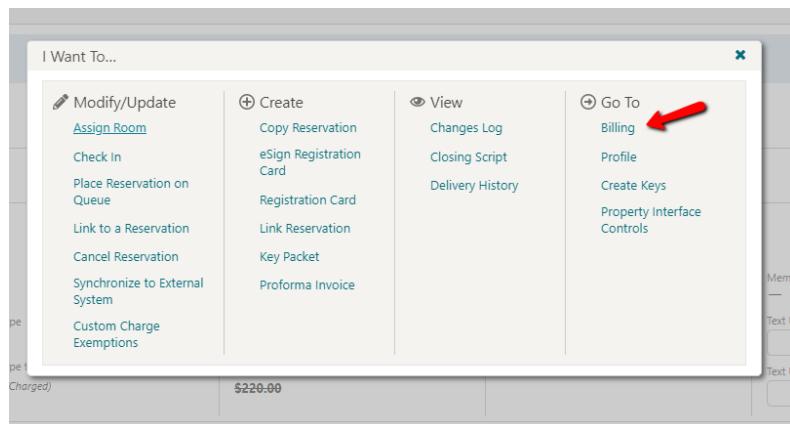
6. The Token Number appears in the **Credit Card Information** window as shown in the image below.



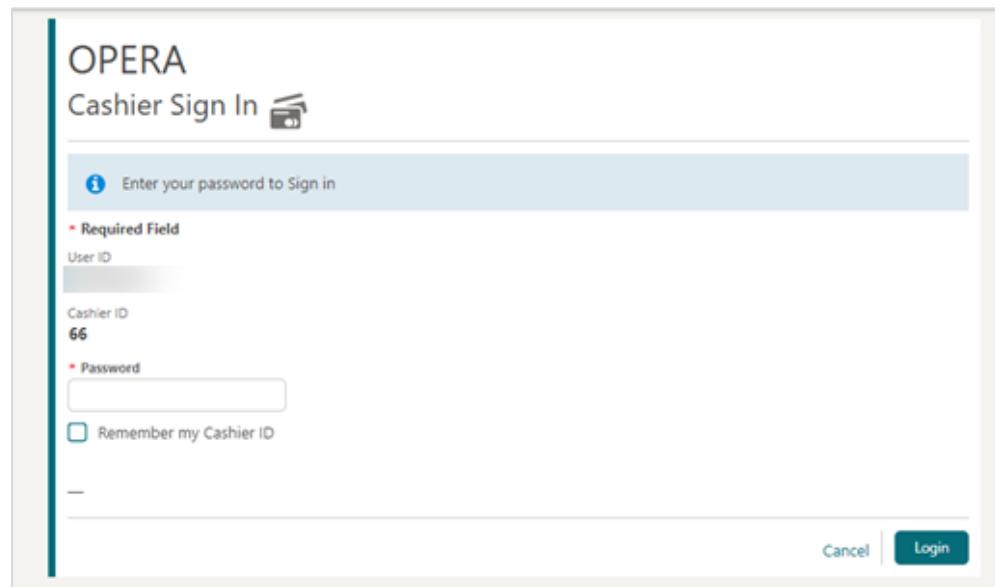
Post a Payment

To perform a post payment:

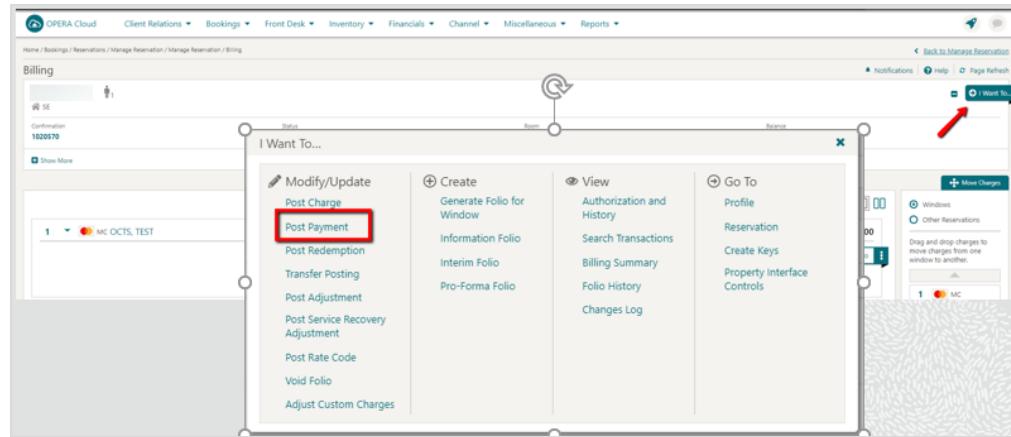
1. From the **OPERA Cloud** menu, select **Bookings**, select **Reservations**, and then click **Manage Reservation**.
2. Search for and open the reservation.
3. Click **I Want To...** and then select **Billing**.



4. Enter your credentials.



5. Click **Login**.
6. Click **I Want To...** and select **Post Payment**.



7. Enter the payment Amount.

8. Click Apply Payment.

- Payment of OCTS, TEST, Dr for Room 326

Post Charge

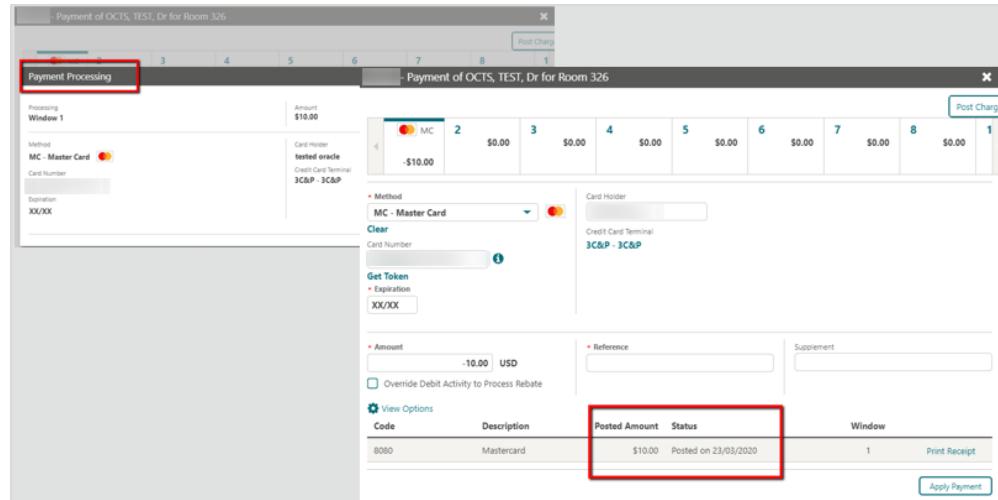
Method: MC - Master Card

Card Holder: 3C&P - 3C&P

Amount: 10.00 USD

Apply Payment

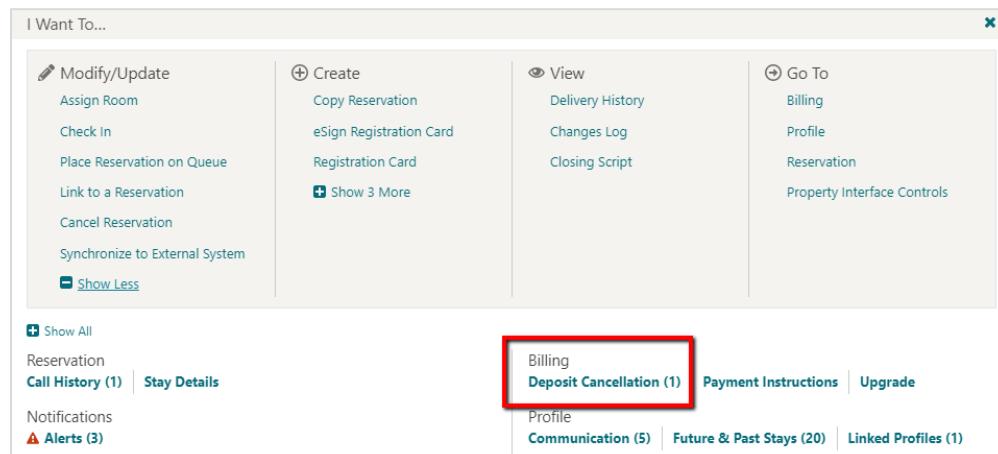
9. Payment is processed and appears in the guest's reservation as shown in the image below.



Deposit

To create a deposit payment:

1. From the **OPERA Cloud** menu, select **Bookings**, select **Reservations**, and then click **Manage Reservation**.
2. Search for and open the reservation.
3. Click **I Want To...** and then select **Deposit Cancellation**.



4. In the Deposit panel, click **New** to create a new deposit.

Deposit Cancellation

Reservation

Confirmation Number: 1062479
Name: [redacted]
Projected Room Revenue: \$63.64

Projected Total Revenue: \$63.64
Total Deposit Requests: \$0.00

Total Deposit Payments: \$0.00
Deposit Maturity Type: Check in

Deposit

No results found.

New

Cancellation

View Options

Cancellation Penalty	Description	Comments
4PM	0.00 cancellation penalty if cancelled after 24/04/2020.	4PM Cancel

5. Enter the Deposit Amount.

6. Enter the Due Date.

7. Click Save.

Deposit Cancellation

Reservation

Confirmation Number: 1062479
Name: [redacted]
Projected Room Revenue: \$63.64

Projected Total Revenue: \$63.64
Total Deposit Requests: \$0.00

Total Deposit Payments: \$0.00
Deposit Maturity Type: Check in

Deposit

* Required Field

Type: Rooms
Deposit Rule:

Percentage: - +

* Deposit Amount: 15.00 USD

* Due Date: DD/MM/YYYY

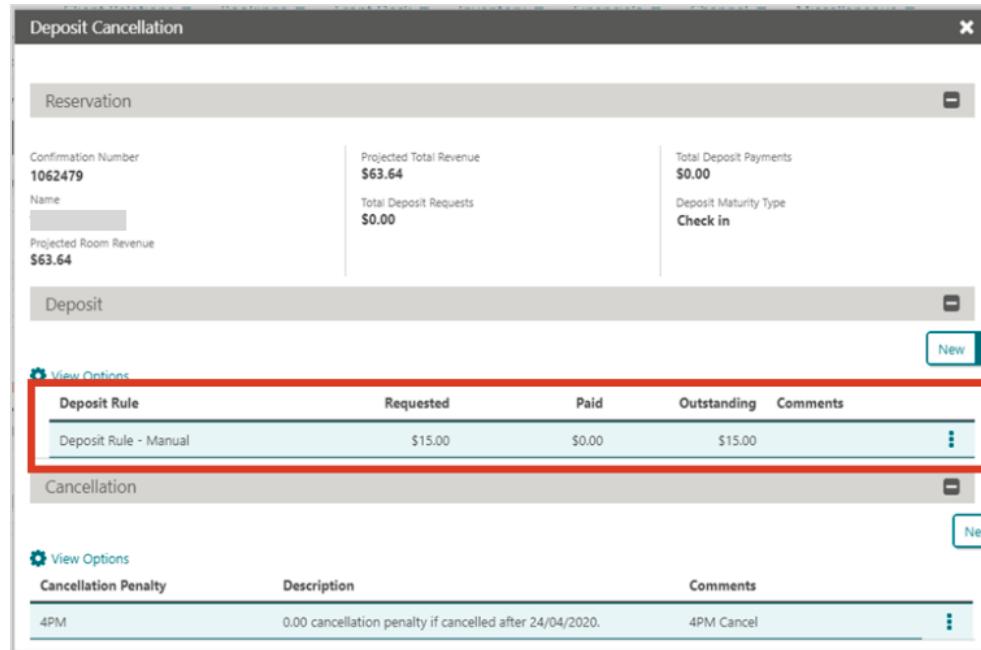
Comments:

Cancellation

View Options

Cancellation Penalty	Description	Comments
4PM	0.00 cancellation penalty if cancelled after 24/04/2020.	4PM Cancel

8. Deposit payment is processed and appears in the guest's reservation as shown in the image below.



Deposit Cancellation (reversal)

To cancel an advanced deposit:

1. From the **OPERA Cloud** menu, select **Bookings**, select **Reservations**, and then click **Manage Reservation**.
2. Search for and open the reservation.
3. Click **I Want To...** and then select **Deposit Cancellation**.
4. Enter negative amount in the **Deposit Amount** field.
5. Enter the **Due Date**.
6. Enter the comments, if any.
7. Click **Save**.

8. Reversal is processed and appears in the reservation as shown in the image below.

4

Check In

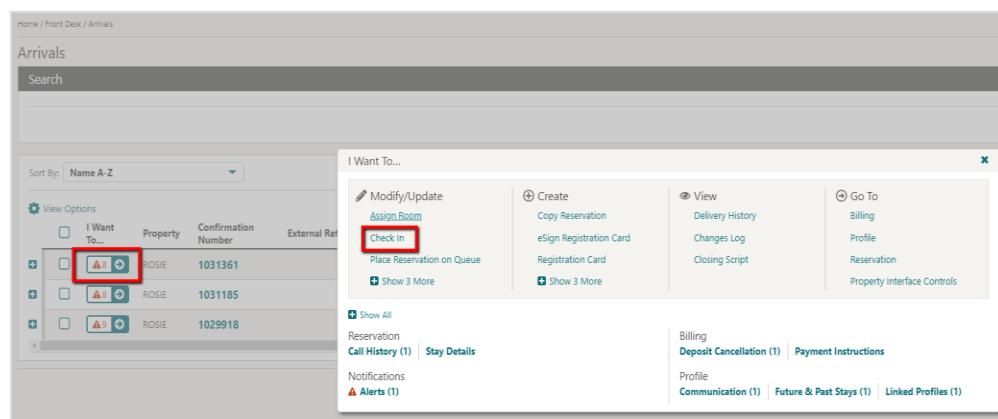
Advance Check In

At times, when guests arrive to the property prior to a room being ready, you can flag a reservation as Advance Checked In for arrivals due in on the current business date. This enables guests to post charges to their reservation folio prior to check in and helps the rooms management team prioritize room cleaning and assignment. Individual reservations (including Walk In reservations, Pre Registered reservations, and reservations that are in Queue) and group block reservations can be Advance Checked In. See [Advance Check In](#) sections of the OPERA Cloud help documentation for more information.

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

To perform check in:

1. From the **OPERA Cloud** menu, select **Front Desk**, and then select **Arrivals**.
2. Search for and open the reservation.
3. Click **I Want To...**
4. Select **Check In**.



5. On the **Check In Reservation** screen, review the guest reservation details:
 - a. In the **Room Selection** panel, assign a room to the reservation.
 - b. Select the **Verify Payment** panel.

- c. Click the payment **Method** drop-down and select the payment type as **CP-Chip and Pin**.
- d. Verify the authorization rule from the **Rule** field.

6. Click **Advance Check In**.

NOTE:

If you are accessing the Payment device for the first time after Chip and Pin installation, a panel appears to select a Payment Terminal (the pin pad terminal mapping is previously completed during the OPI Installation. See **OPERA Cloud OPI Installation guide** for details on Terminal mapping).

7. Select a terminal to be activated for this transaction.

Once the terminal is selected, it will be saved for future use until the application or browser cache is cleared.

8. Click **Select Terminal**.

Upon Terminal Selection:

- Information will go out to **IFC8** → **OPI** → **Payment Device**.
- The payment device will alert the customer to present the card.
- After guest inserts / swipes a card, a Token / Authorization request is automatically initiated.
- A Token, Card Type, Expiration, and last 4 digits of the card number is successfully returned along with a successful authorization.

- Upon successful authorization / tokenization, the guest will be Advanced checked in. To review the guest's reservation information, click **Go to Reservation**.

The Manage Reservation page shows the following details:

- Arrival:** 10-20-2022 Thu
- Departure:** 10-21-2022 Fri
- Arrival Time:** 06:17 PM
- Rooms:** 1
- Room Type:** 1BED
- Room Type to Charge:** 1BED (Charged)
- Room:** 103
- Rate Code:** TYP
- Rate:** \$100.00

- The authorization is processed and appears in the Payment Authorization window as shown in the image below.

- The authorization approval is saved with the reservation and when the room is ready, the reservation is automatically checked in.

Get Token & Pre-Authorization

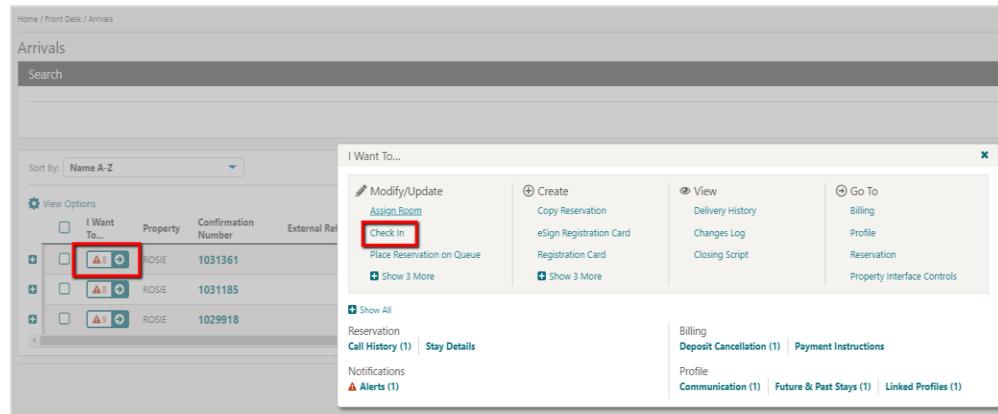
Check in (Card Present)

Check in can happen from any area of the OPERA cloud application where Check in is selected. See [Front Desk](#) and [Reservations](#) sections for the check-ins performed through Front desk and Reservations.

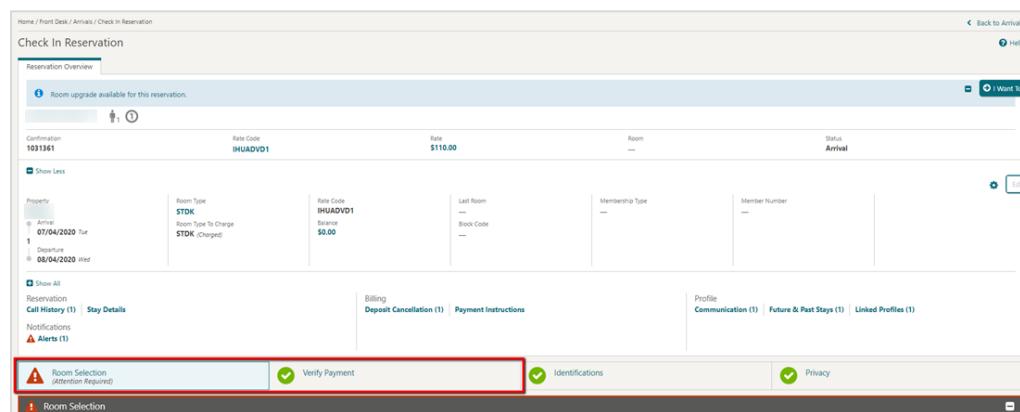
This guide will focus on the arrivals from the **Front Desk** menu → **Arrivals** and details the steps to be followed where the card is presented on arrival.

To perform check in:

1. From the **OPERA Cloud** menu, select **Front Desk**, and then select **Arrivals**.
2. Search for and open the reservation.
3. Click **I Want To...**
4. Select **Check In**.

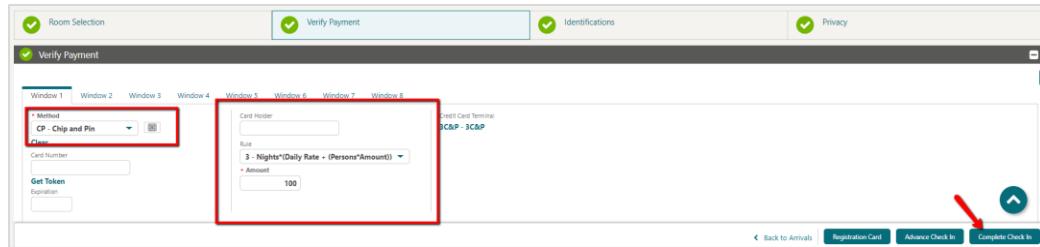


5. On the **Check In Reservation** screen, review the guest reservation details:
 - a. In the **Room Selection** panel, assign a room to the reservation.
 - b. Select the **Verify Payment** panel.



- c. Click the payment **Method** drop-down and select the payment type as **CP-Chip and Pin**.
- d. Verify the authorization rule from the **Rule** field.

6. Click **Complete Check In**.



NOTE:

If you are accessing the Payment device for the first time after Chip and Pin installation, a panel appears to select a Payment Terminal (the pin pad terminal mapping is previously completed during the OPI Installation. See [OPERA Cloud OPI Installation guide](#) for details on Terminal mapping).

7. Select a terminal to be activated for this transaction.

Once the terminal is selected, it will be saved for future use until the application or browser cache is cleared.

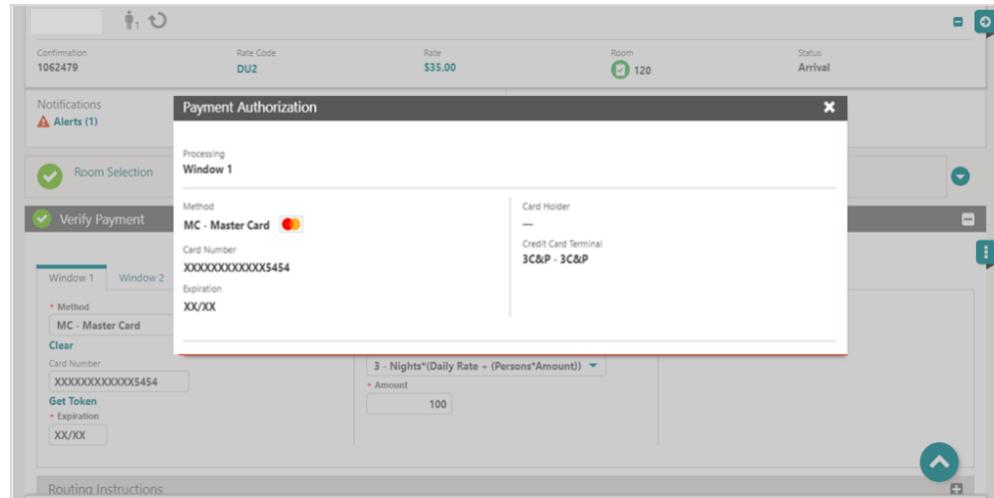
8. Click **Select Terminal**.

Upon Terminal Selection:

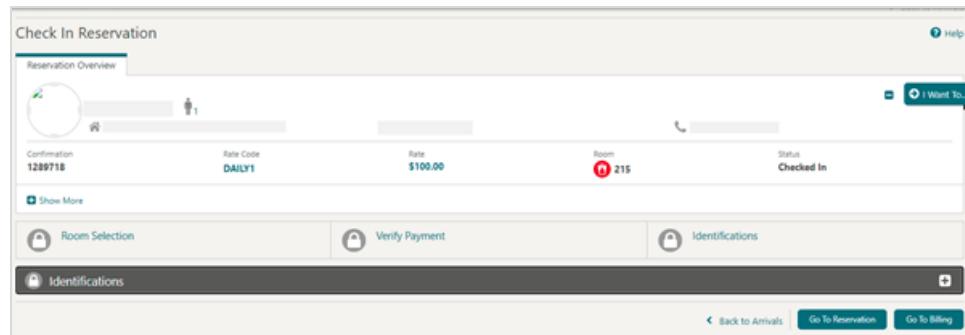
- Information will go out to **IFC8 → OPI → Payment Device**.
- The payment device will alert the customer to present the card.
- After guest inserts / swipes a card, a Token / Authorization request is automatically initiated.
- A Token, Card Type, Expiration, and last 4 digits of the card number is successfully returned along with a successful authorization.
- Upon successful authorization, the guest will be checked in.



9. The authorization is processed and appears in the Payment Authorization window as shown in the image below.



10. The guest is checked in successfully. To review the guest's reservation information, click **Go to Reservation**.



5

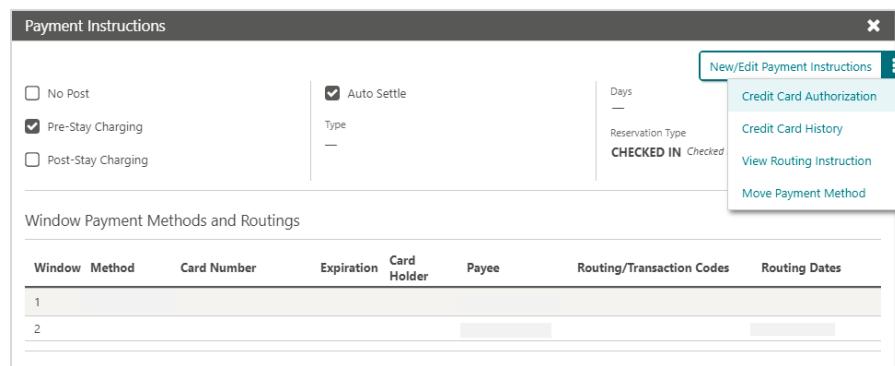
In House Payments

Top Up Authorizations

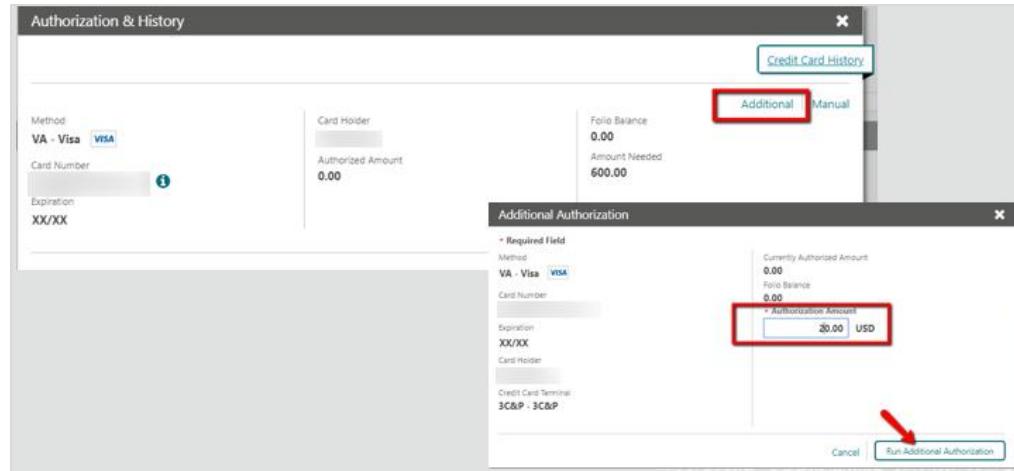
A Top Up Authorization allows an additional authorization amount to be taken during the guest stay.

To enter the authorization amount:

1. From the **OPERA Cloud** menu, select **Bookings**, select **Reservations** and then click **Manage Reservation**.
2. Search for and open the reservation.
3. Click **I Want To...** and select **Payment Instructions**.
4. Click the vertical ellipsis, and select **Credit Card Authorization**.



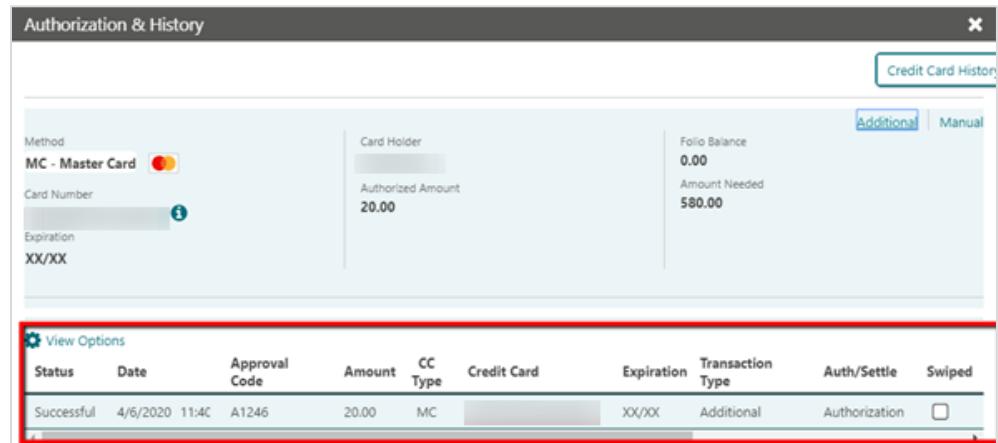
5. Select **Additional** option.
6. Enter the **Authorization Amount**.
7. Click **Run Additional Authorization**.



8. The payment processing screen appears.



9. Confirmation of posted authorization appears in the **Authorization and History** screen.



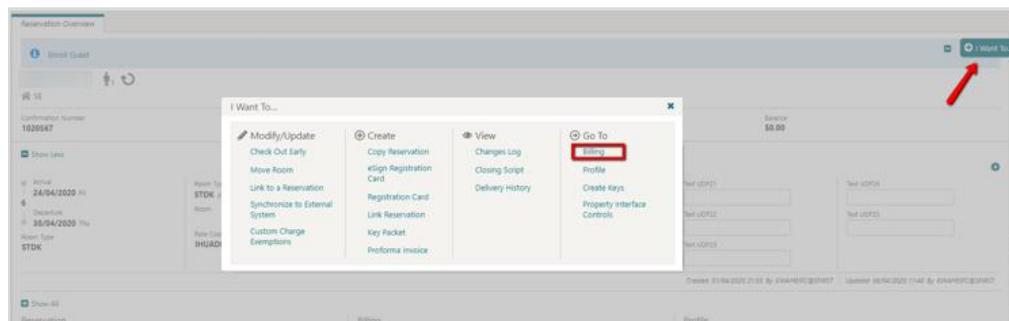
Post Check-In Payments

Post Check-In Payments (Card on File)

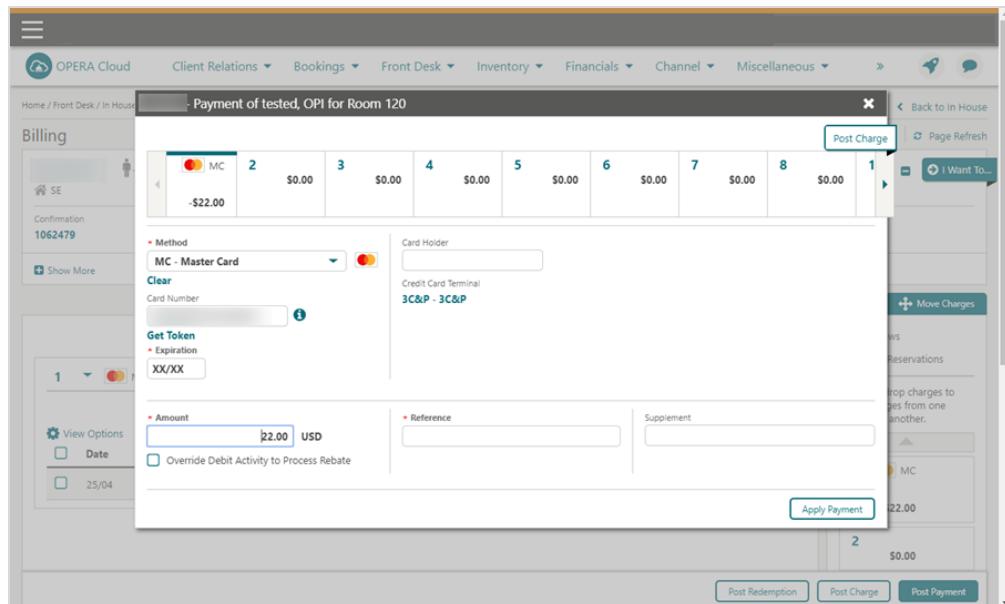
Payments during the guest stay can be made at any time from the billing screen using the tokenized card on file.

To process a payment using the tokenized card on file:

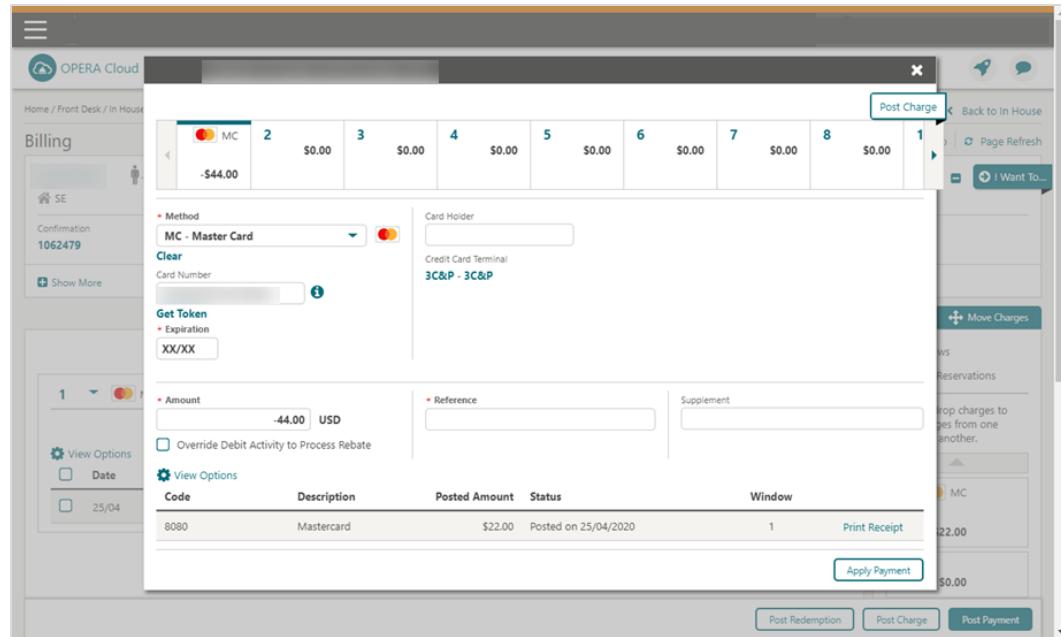
1. From the **OPERA Cloud** menu, select **Bookings**, select Reservations, and then select **Manage Reservation**.
2. Search for and open the reservation.
3. Click **I Want To...** and then select **Billing**.



4. Click **Post Payment**.
5. Enter the payment **Amount** to be charged and click **Apply Payment**.



6. The payment is processed and applied to the reservation.



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 Cloud** menu, select **Front Desk**, and then select **In House**.
2. Search for and open the reservation.
3. Click **I Want To...** and then select **Billing**.
4. Select the guest room which requires the payment.
5. Click **Post Payment**.
6. Click the **Payment Method** drop-down and select the payment type as **CP-Chip and Pin**.
7. Enter the payment **Amount** to be charged and click **Apply Payment**.

NOTE:

If you are accessing the Payment device for the first time after Chip and Pin installation, a panel appears to select a Payment Terminal (the pin pad terminal mapping is previously completed during the OPI Installation. See **OPERA Cloud OPI Installation guide** for details on Terminal mapping).

8. Select a terminal to be activated for this transaction.

Once the terminal is selected, it will be saved for future use until the application or browser cache is cleared. The payment device will alert the customer to present the card. After guest inserts / swipes a card, if transaction is successful, a Token, Card Type, Expiration, and last 4 digits of the card number is returned to OPERA.

9. The payment applies to the guest folio.

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 Cloud** menu, select **Front Desk**, and then select **In House**.
2. Search for and open the reservation.
3. Click **I Want To...** and then select **Billing**.
4. Select the guest room which requires the payment.
5. Click **Post Payment**.
6. Click the **Payment** Method drop-down and select the relevant Payment Type the guest has presented, and do not add any card information into OPERA Cloud.
7. **Apply Surcharge:** Select to apply a credit card surcharge (available when the Credit Card Transaction Surcharge OPERA Control is active).

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.

8. Enter the payment **Amount** to be charged and click **Apply Payment**. This activates the payment device.

NOTE:

If you are accessing the Payment device for the first time after Chip and Pin installation, a panel appears to select a Credit Card Terminal (the pin pad terminal mapping is previously completed by the OPI Installer).

9. Select a terminal to be activated for this transaction.

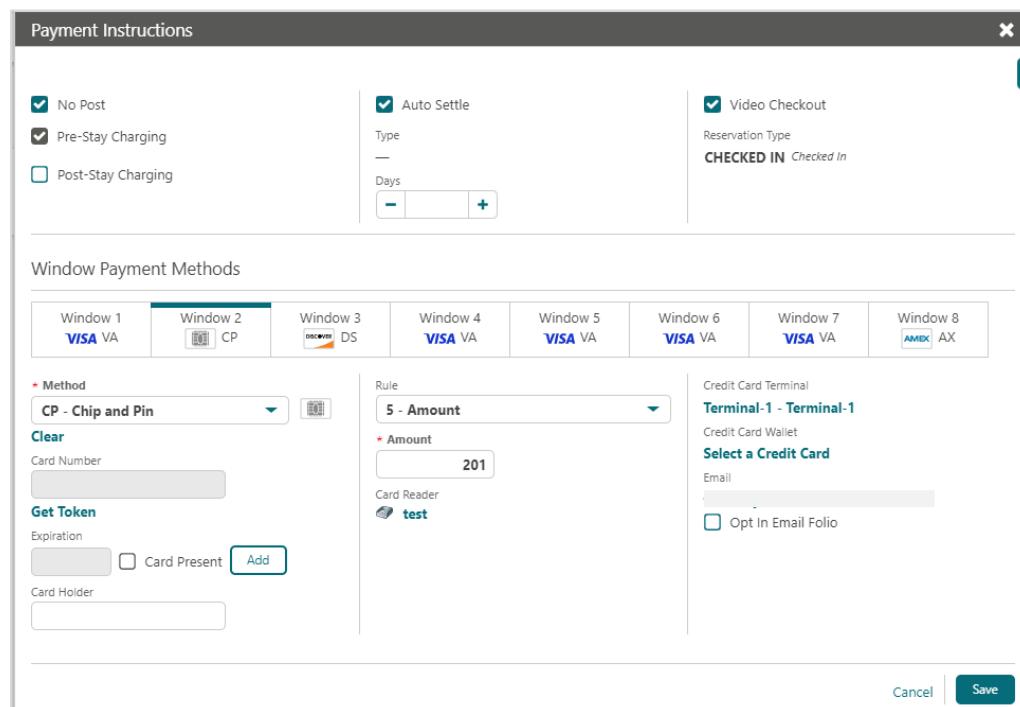
Once the terminal is selected, it will be saved for future use until the application or browser cache is cleared. The payment device will alert the customer to present the card. After guest inserts / swipes a card, if transaction is successful, a Token, Card Type, Expiration, and last 4 digits of the card number is returned to OPERA.

10. The Payment details are automatically updated in OPERA Cloud.

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 Cloud** menu, select **Front Desk**, and then select **In House**.
2. Search for and open the reservation.
3. Click **I Want To...** and select **Payment Instructions**.
4. Click **Window 2**.
5. Select **Payment Type** as **CP-Chip and Pin** and the **Authorization Rule** as needed.
6. Click **OK** to save.



7. Click the vertical ellipsis and select **Credit Card Authorization**.

Authorization & History

Credit Card History

Additional | Manual

Method VA - Visa 	Card Holder —	Folio Balance 4,74,682.34
Card Number <input type="text"/>	Authorized Amount 0.00	Amount Needed 4,74,883.34
Expiration XX/XX <input type="checkbox"/> Card Present		

Method CP - Chip and Pin 	Card Holder —	Folio Balance 1,03,165.66
Card Number <input type="text"/>	Authorized Amount 0.00	Amount Needed 1,03,366.66
Expiration <input type="checkbox"/> Card Present		

8. Select the alternate payment (in this case CP) from the **Window 2** and select **Additional** option.
9. Verify the Additional Authorization Amount to be authorized and click **Run Additional Authorization** to activate the Payment Terminal for Chip & Pin.

 **NOTE:**

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

Additional Authorization

Required Field

Method
CP - Chip and Pin 

Card Number

Expiration
 Card Present

Card Holder
—

Credit Card Terminal
Terminal-1 - Terminal-1

Currently Authorized Amount
0.00

Folio Balance
1,03,165.66

*** Authorization Amount**

103,366.66 **USD**

Cancel | Run Additional Authorization

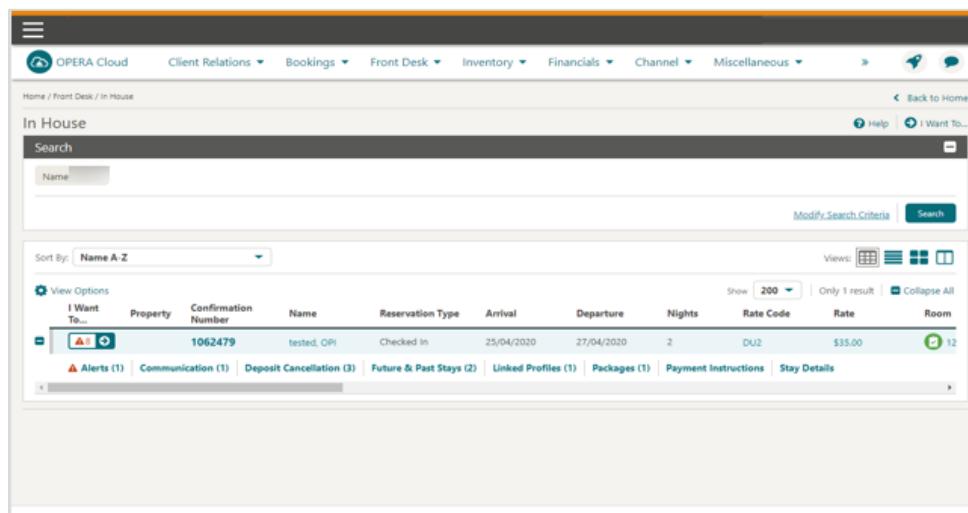
6

Check-Out

Settlement

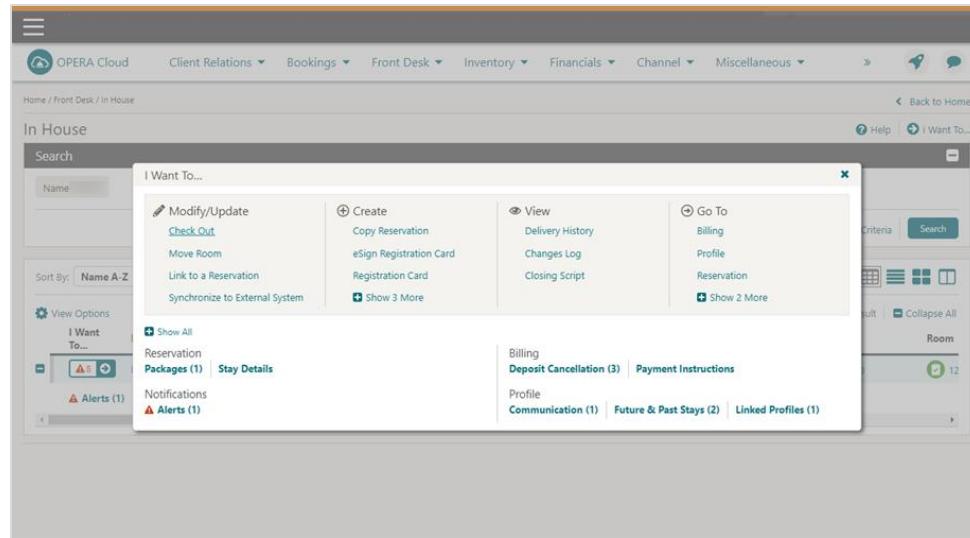
To process a check out and settle guest charges:

1. From the **OPERA Cloud** menu, select **Front Desk**, and then select **In House**.
2. Search for and open the reservation.
3. Click **I Want To...**

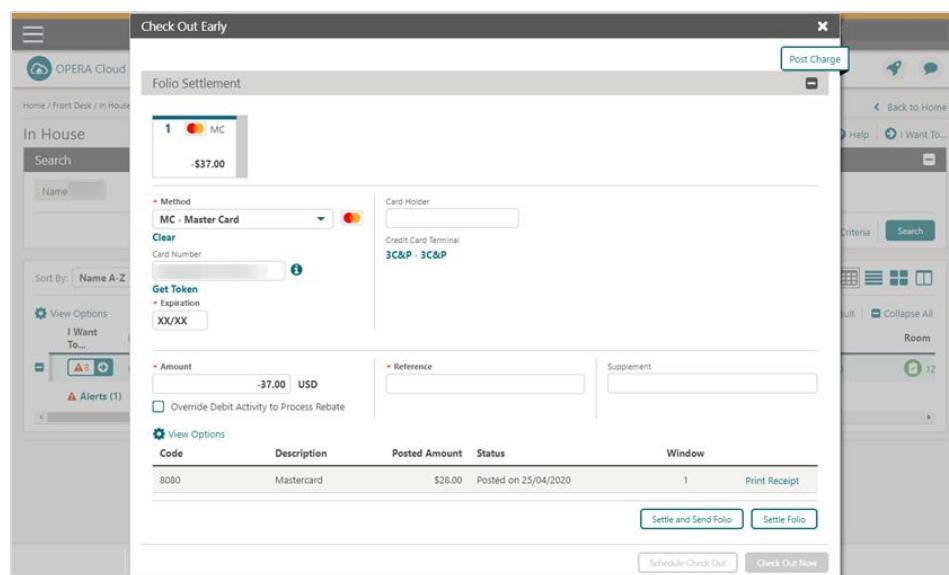


I Want To...	Property	Confirmation Number	Name	Reservation Type	Arrival	Departure	Nights	Rate Code	Rate	Room
		1062479	tested, OPI	Checked In	25/04/2020	27/04/2020	2	DU2	\$35.00	

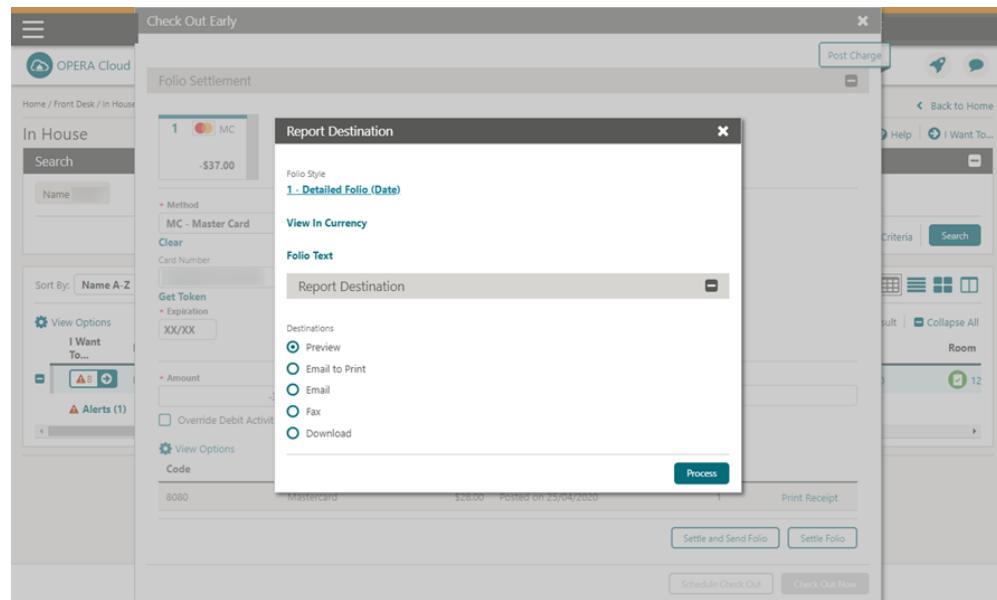
4. Select **Check Out**.



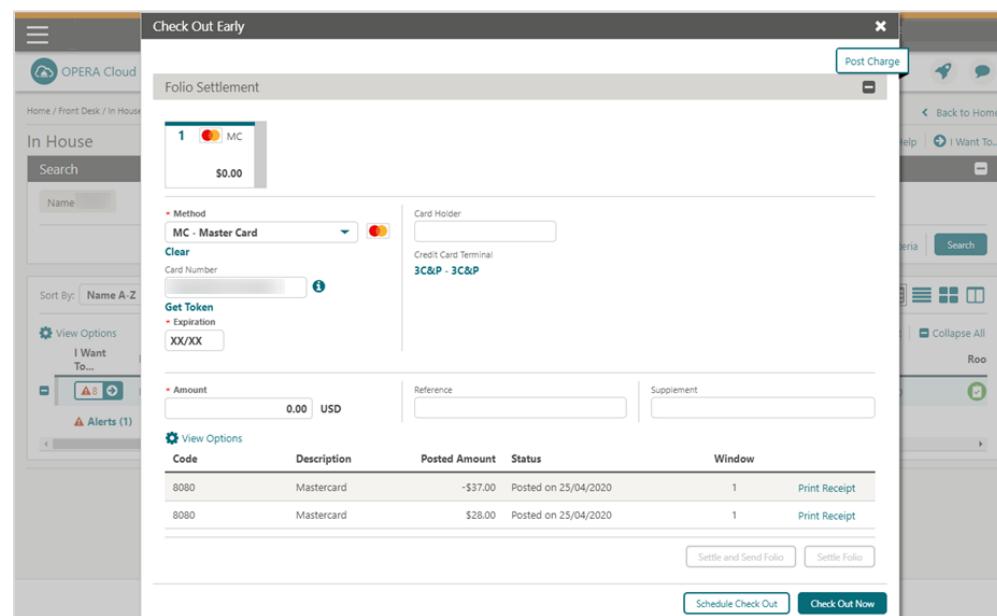
5. **Folio Settlement** confirmation screen appears.
6. Verify the card information on file:
 - a. If replacing the main card with a new card, update the payment method, verify the amount, and click **Settle and Send Folio**. This step triggers the Payment device.
 - b. If using the same card on file, proceed with the below steps.
7. Verify the **Amount** to be settled and click **Settle and Send Folio**.



8. Select the **Destination** option for the folio, and then click **Process**.



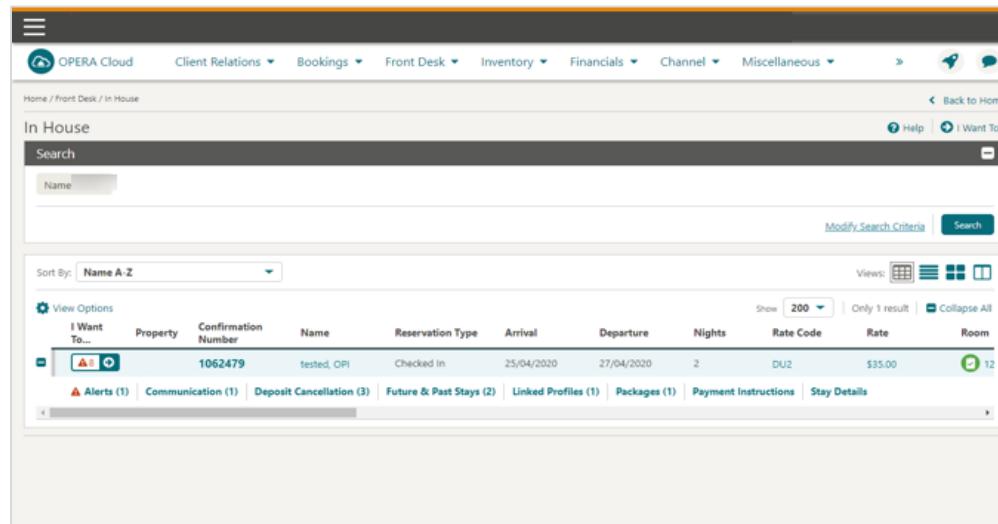
9. Click Check Out Now.



Pay Only

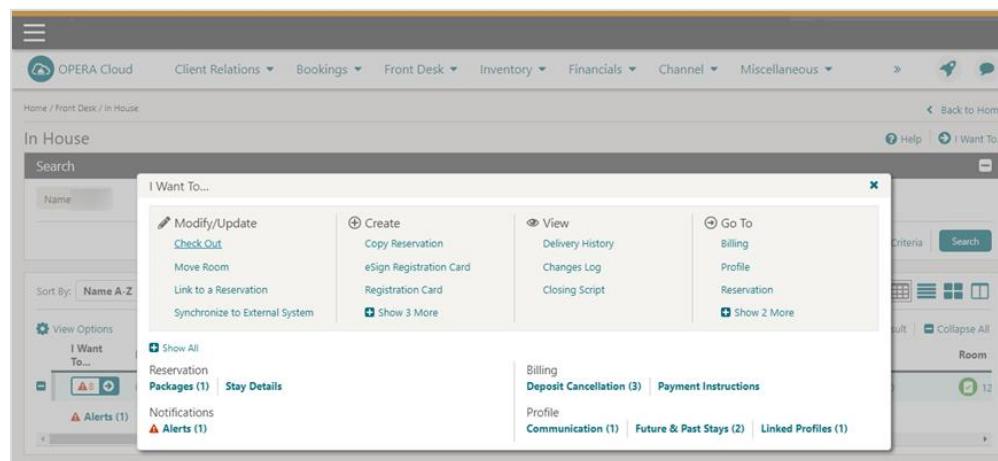
To process pay only payment:

1. From the **OPERA Cloud** menu, select **Front Desk**, and then select **In House**.
2. Search for and open the reservation.
3. Click **I Want To...**



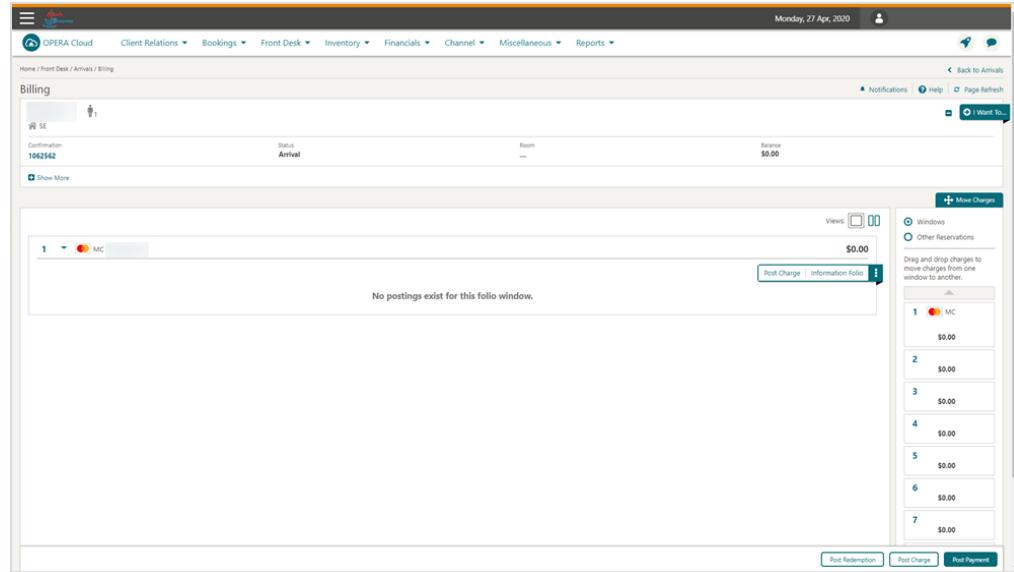
The screenshot shows the OPERA Cloud interface with the 'Front Desk' and 'In House' menu selected. A search result for reservation 1062479 is displayed. The 'I Want To...' button in the sidebar is highlighted, indicating the next step in the process.

4. Select **Billing**.



The screenshot shows the 'I Want To...' modal window. The 'Billing' option is selected and highlighted, indicating the next step in the process.

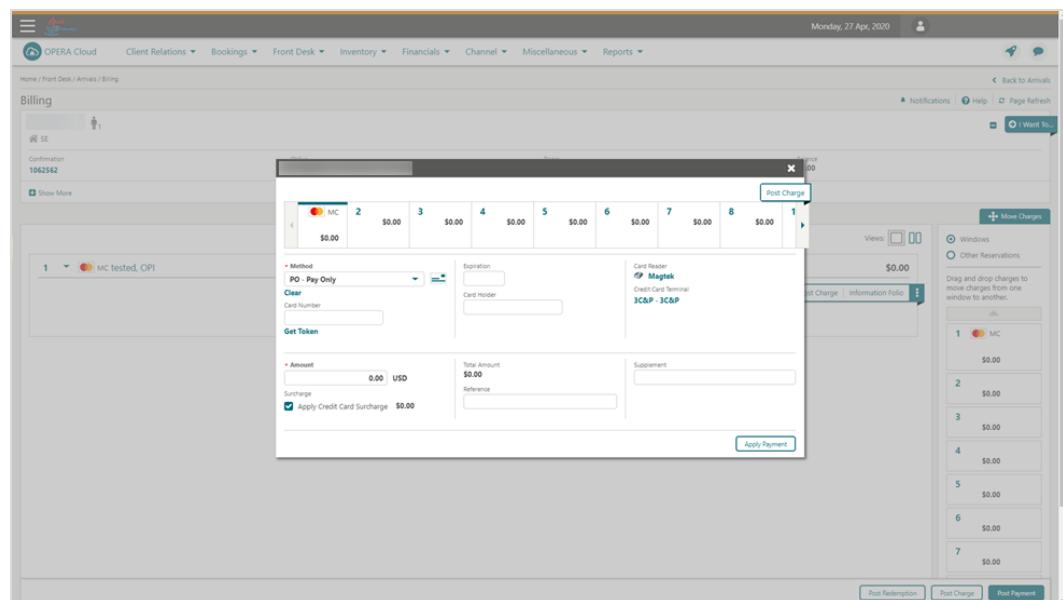
5. Click **Post Payment**.



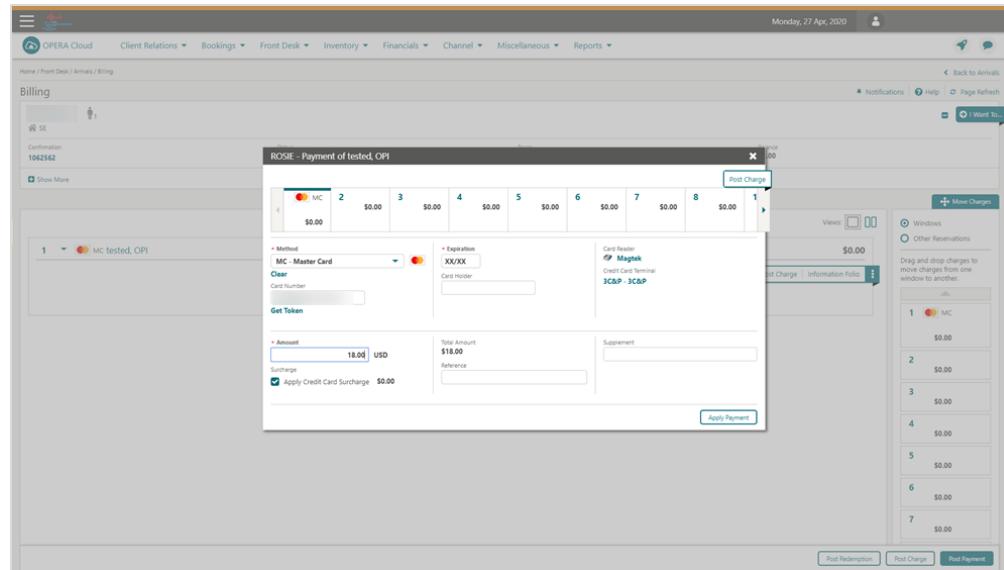
6. Select payment **Method** as **Pay Only**.

- If the card is present or the card number need to be entered on the device, verify the amount, and click **Apply Payment**. This will activate the device for card entry.
- If the card number and expiry are available, then enter the Credit **Card Number** and the **Expiration Date** in MMYY format.

7. Tab or click out of the field and the request to exchange the card number for a token is initiated.



- Upon successful response, verify the **Amount** to be settled and click **Apply Payment**.



Dynamic Currency Conversion (DCC)

- 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 Cloud.
- 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

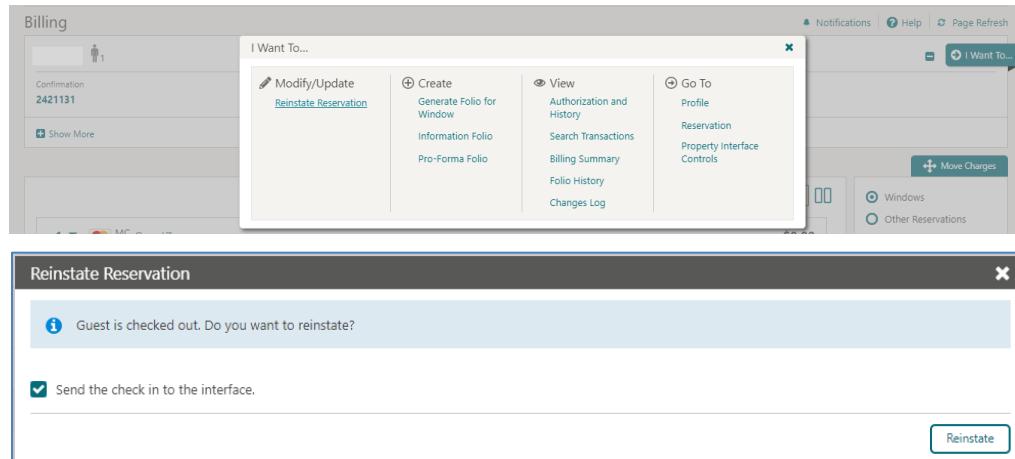
Delayed Charges are payments that need to be processed for a guest that is not in house. This can be **No Show Fee**, **Late Charge**, or **Mini Bar Charge**. Payments for these charges can be processed:

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

1. From the OPERA Cloud menu, select **Front Desk**, then select **Departures**.
2. Enter search criteria, then click **Search**.
3. Select the checked out reservation in the search result, then click **I Want To...** and select **Go To > Billing**.
4. Click **Reinstate Reservation**.

Or

5. If the Open folio functionality is active and in use, there is no need to reinstate the reservation you can post a charge and payment. Go to step 7.



6. Click **Reinstate**.

Home / Front Desk / Departures / Billing

Billing

Confirmation: 2498229 Status: Departure Room: 101 Balance: \$0.00

Show More

Sort By: Default Views:

1 VISA VA Percy Vere \$0.00

Post Charge | Information Folio 12 results

View Options Date Code Description Amount Supplement Reference

Post Redemption Post Charge Post Payment Check Out

+ Move Charges

Windows Other Reservations

Drag and drop postings from one window to another window.

1 VISA VA

7. Select **Post Charge** if you need to post a new charge or skip this step if the charge already exists.
8. Click **Post Payment**.
9. The tokenised card on file will pop-up as the Payment type with the final due amount.

Payment of for Room 101

Post Charge

1 VISA VA	2 \$0.00	3 \$0.00	4 \$0.00	5 \$0.00	6 \$0.00	7 \$0.00	8 \$0.00
\$4.20							

Method: VA - Visa

Card Holder:

Credit Card Terminal: MSO - MSO

Card Number:

Get Token

Expiration:

Card Present:

Amount: 4.20 USD

Total Amount: \$4.20

Surcharge: Apply Credit Card Surcharge \$0.00

Reference:

Supplement:

Apply Payment

10. If a new card is provided for the additional charges, then manually enter the **Card Number** and **Expiry** dates. See [Credit Card Guarantee through the OPERA Cloud Application \(Manual Entry into OPERA\)](#) section for details.
11. Click **Apply Payment** to activate the Payment device.

 **NOTE:**

If you are accessing the Payment device for the first time after Chip and Pin installation, a panel appears to select a Payment Terminal (the pin pad terminal mapping is previously completed during the OPI Installation. See [OPERA Cloud OPI Installation guide](#) for details on Terminal mapping).

12. Select a terminal to be activated for this transaction.

Once the terminal is selected, it will be saved for future use until the application or browser cache is cleared. The payment device will alert the customer to present the card. After guest inserts / swipes a card, if transaction is successful, a Token, Card Type, Expiration, and last 4 digits of the card number is returned to OPERA.

13. The Payment details are automatically updated in OPERA Cloud.

Refunds

NOTE:

- For 'post check-out' processing, the guest should **Go To > Billing** and click **Reinstate Reservation** to initiate the refund process.
- Reinstate Reservation is not needed if the Open folio functionality is active and in use.

Refund on existing card on file

The Refund feature is supported by OPI and OPERA Cloud. 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.

You can post a rebate (refund) to a credit card when the Credit Card Rebate Validation OPERA Control is active. In addition, OPERA Cloud will verify that the rebate amount does not exceed the previously charged amount to the credit card. This will validate the debit with the credit on the same credit card and pop up a message if the user tries to refund more than what has been charged.

- From the **OPERA Cloud** menu, select **Front Desk** and then select **In-House**.
- Enter search criteria and click **Search**. Select the reservation from the search results, click **I Want To . . .** and select **Billing**.
- On the **Manage Billing** screen, click **Post Payment**, select the payment method, and provide the credit card details, enter the negative payment amount, and click **Apply Payment**.

Following two conditions should be met to process the refund:

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

To process the refund on existing card on file:

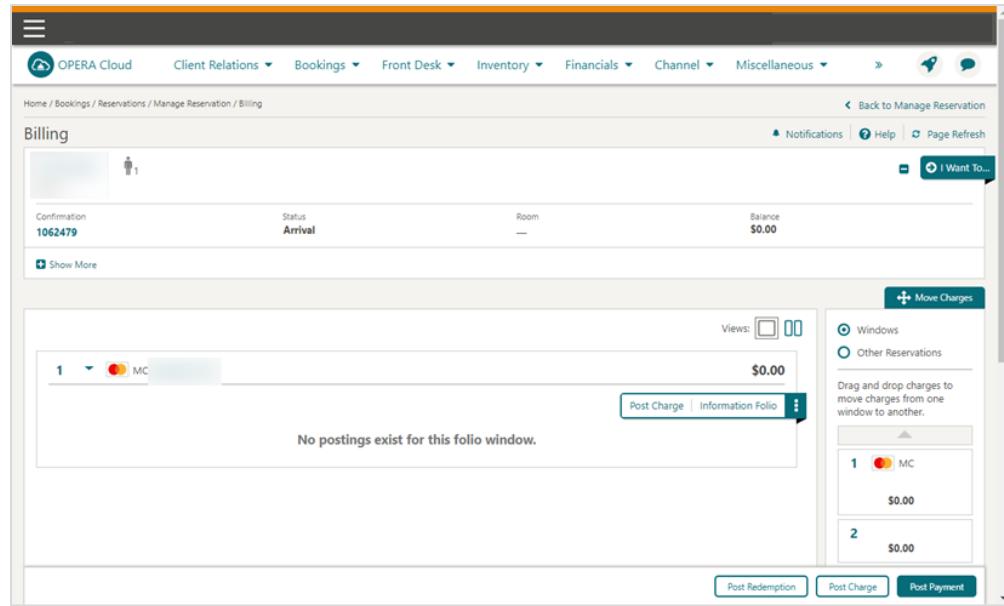
1. From the **OPERA Cloud** menu, select **Front Desk** and then select **In House**.
2. Search for and open the reservation.

3. Click **I Want To...**

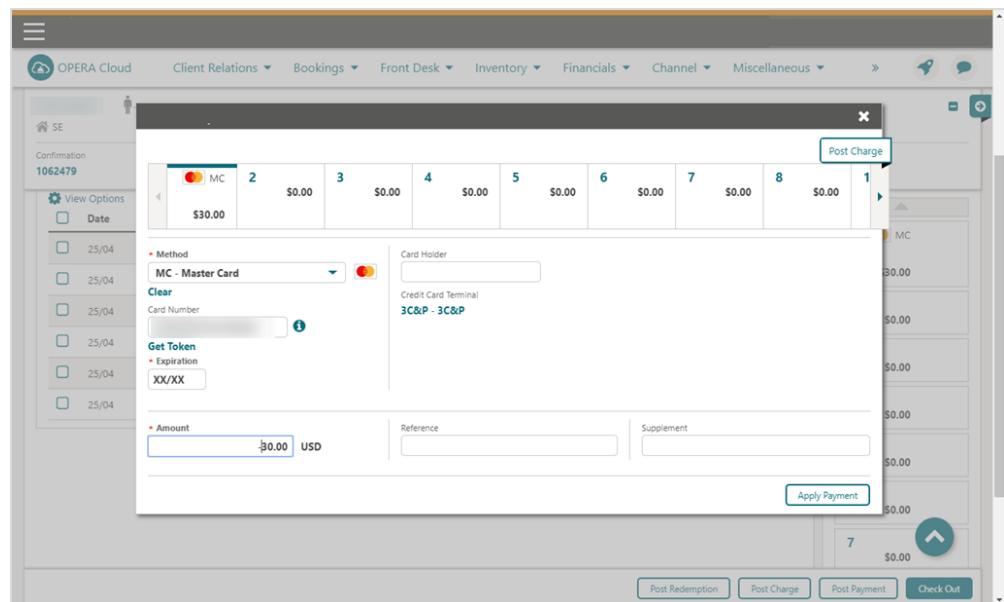
4. Select **Billing**.

5. Enter your credentials if requested.

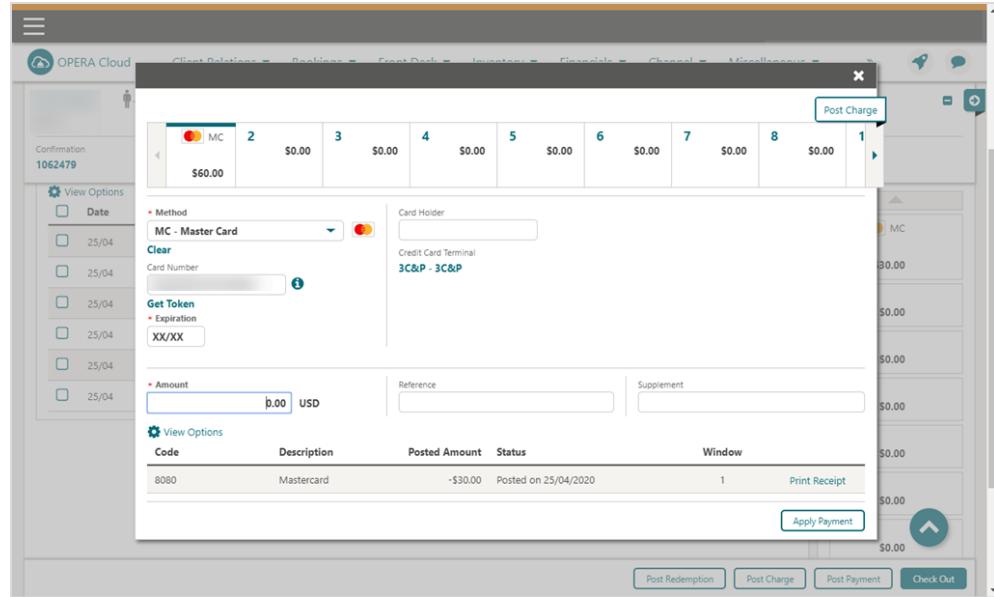
6. Select **Post Payment**.



7. Enter negative amount in the **Amount** field.
8. Provide **Reference** details, if any.
9. Click **Apply Payment**.



10. The payment is processed and applied to the reservation as shown in the image below.

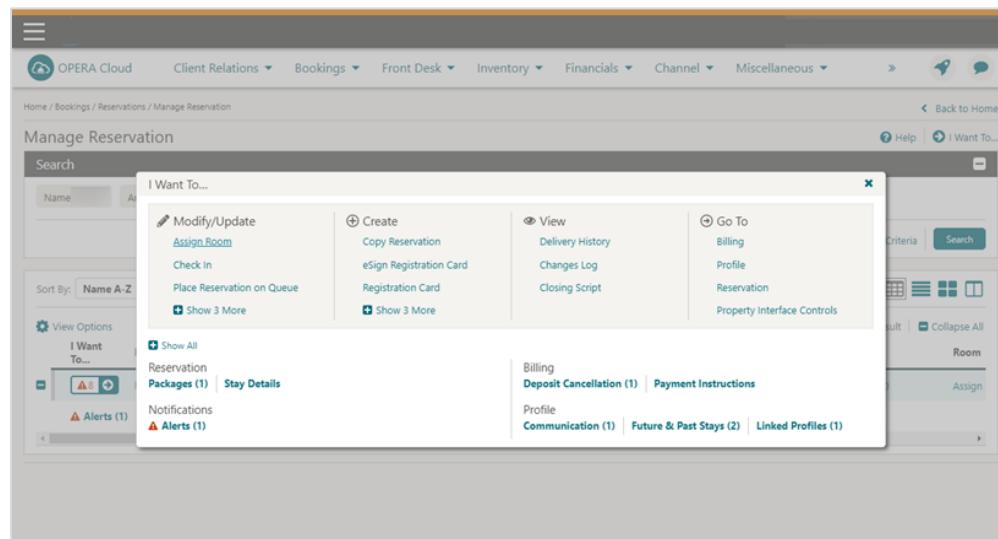


Refund to a new card on file

Refund can be made at any time from the billing screen using the tokenized card on file.

To process the refund to a new card on file:

1. From the **OPERA Cloud** menu, select **Front Desk** and then select **In House**.
2. Search for and open the reservation.
3. Click **I Want To...**
4. Select **Billing**.



5. Enter your credentials if requested.
6. Select **Post Payment**.

The screenshot shows the OPERA Cloud interface for managing a reservation. The top navigation bar includes links for Home, Bookings, Front Desk, Inventory, Financials, Channel, and Miscellaneous. The main content area is titled 'Billing' and shows a confirmation number (1062479), status (Arrival), room (—), and balance (\$0.00). Below this, a list of folio postings is displayed, with a note stating 'No postings exist for this folio window.' A modal window is open, allowing for the entry of card details. The 'Post Charge' button is highlighted in the top right corner of the modal.

7. Select the payment **Method** (VA, MC, CP and so on).
8. Enter negative amount in the **Amount** field.
9. Provide **Reference** details, if any.
10. Click **Apply Payment**. This will initiate the device to enter the card data.

The screenshot shows a detailed view of the payment modal window. It includes fields for 'Method' (set to 'MC - Master Card'), 'Card Holder', 'Card Number', 'Expiration' (set to 'XX/XX'), 'Amount' (set to '\$30.00 USD'), 'Reference', and 'Supplement'. The 'Post Charge' button is highlighted in the top right corner of the modal. The background shows the reservation details and a list of folio postings.

11. The payment is processed and applied to the reservation.

Post It

Post it allows you to post articles to rooms but also to settle charges immediately without a room number.

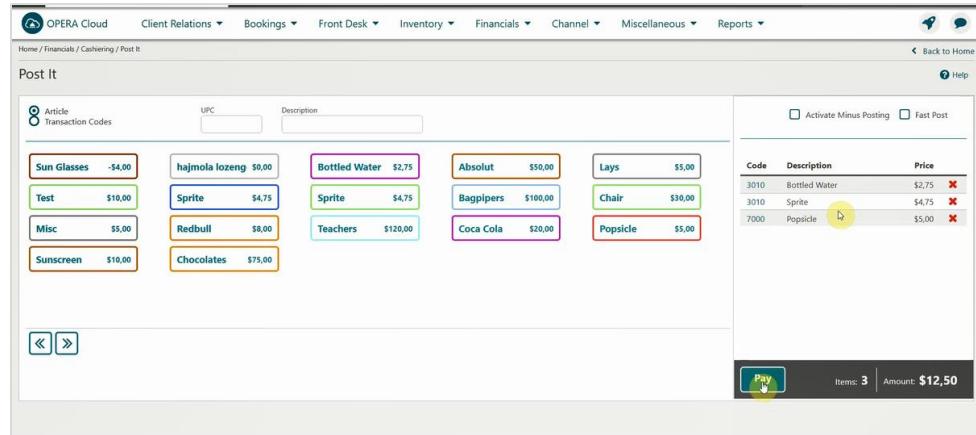
To perform post it:

1. From the **OPERA Cloud** menu, select **Financials**, select **Cashiering**, and then select **Post It**.

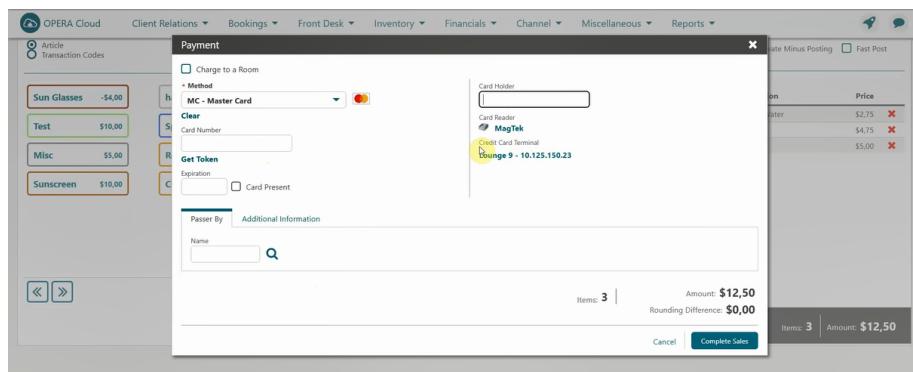
The Post It screen appears.

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. Click **Pay** and select the **Method** of payment as one of the credit card payment types or as (Chip and Pin) and no need to enter any card data.



NOTE:

If you are accessing the Payment device for the first time after Chip and Pin installation, a panel appears to select a Payment Terminal (the pin pad terminal mapping is previously completed during the OPI Installation. See

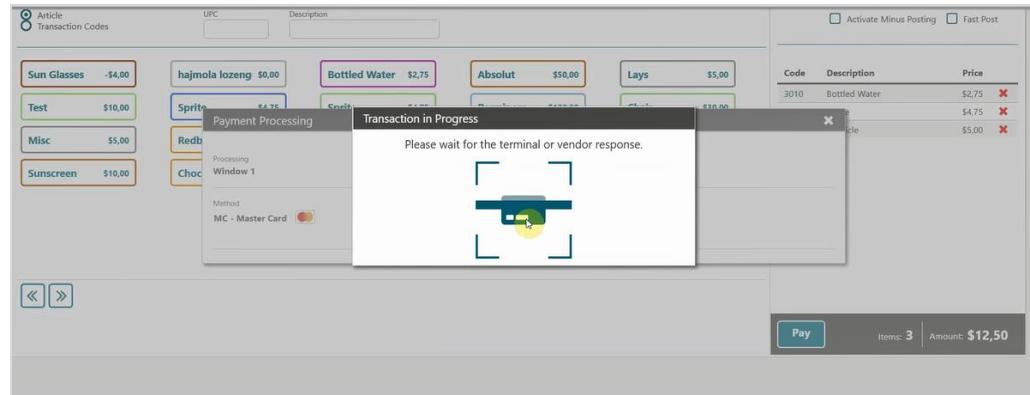
OPERA Cloud OPI Installation guide for details on Terminal mapping).

4. Select a terminal to be activated for this transaction.

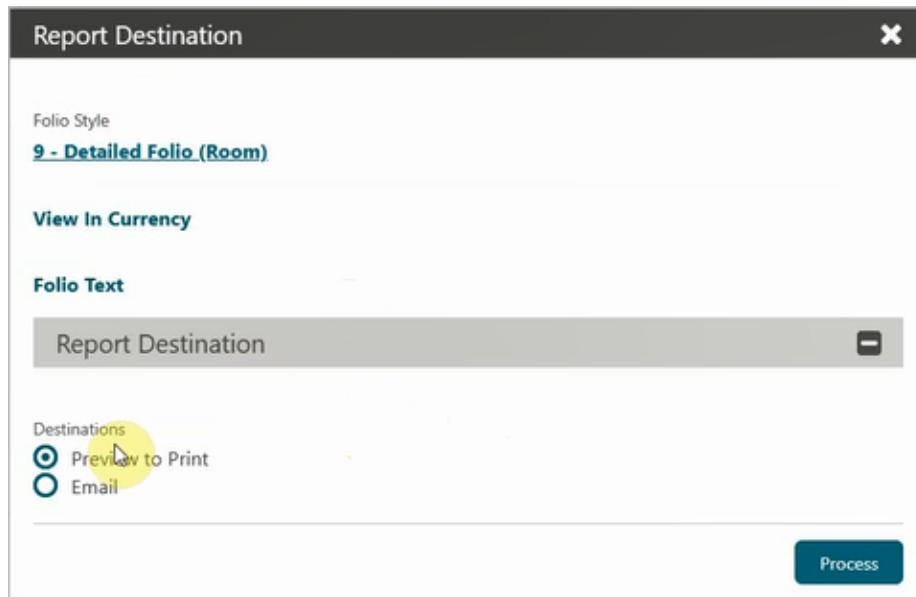
Once the terminal is selected, it will be saved for future use until the application or browser cache is cleared.

5. Click **Complete Sales** to run the transaction (authorization followed by sale, or just a sale) to activate the Payment Device.

The payment device will alert the customer to present the card. After guest inserts / swipes a card, if transaction is successful, a Token, Card Type, Expiration, and last 4 digits of the card number is returned to OPERA.



6. Report Destination window appears to print the Post It Folio.



7. Click **Process** to print the payment receipt for Post It Folio.

Post It ^Con.Title ^Con.XFirst ^Con.XLast	Room No. : Arrival : Departure : Page No. : 1 of 1 Folio No. : 15750 Conf. No. Cashier No. : 50 User ID : 																																								
INVOICE Membership No. : A/R Number : Group Code : Company Name : Account No. : Cost Center :																																									
Thank You For Staying With Us 30-03-22																																									
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Date</th> <th>Text</th> <th>Exchange</th> <th>Charges USD</th> <th>Credits USD</th> <th>Charges USD</th> <th>Credits USD</th> </tr> </thead> <tbody> <tr> <td>24-12-21</td> <td>Restaurant 1 Beverage Bottled Water</td> <td></td> <td>2.75</td> <td></td> <td>0.00</td> <td>0.00</td> </tr> <tr> <td>24-12-21</td> <td>Restaurant 1 Beverage Sprite</td> <td></td> <td>4.75</td> <td></td> <td>0.00</td> <td>0.00</td> </tr> <tr> <td>24-12-21</td> <td>Pool Snack Bar Popsicle</td> <td></td> <td>5.00</td> <td></td> <td>0.00</td> <td>0.00</td> </tr> <tr> <td>24-12-21</td> <td>Visa XXXXXXXXXXXX1881 XX/XX</td> <td></td> <td></td> <td>12.50</td> <td>0.00</td> <td>0.00</td> </tr> </tbody> </table>							Date	Text	Exchange	Charges USD	Credits USD	Charges USD	Credits USD	24-12-21	Restaurant 1 Beverage Bottled Water		2.75		0.00	0.00	24-12-21	Restaurant 1 Beverage Sprite		4.75		0.00	0.00	24-12-21	Pool Snack Bar Popsicle		5.00		0.00	0.00	24-12-21	Visa XXXXXXXXXXXX1881 XX/XX			12.50	0.00	0.00
Date	Text	Exchange	Charges USD	Credits USD	Charges USD	Credits USD																																			
24-12-21	Restaurant 1 Beverage Bottled Water		2.75		0.00	0.00																																			
24-12-21	Restaurant 1 Beverage Sprite		4.75		0.00	0.00																																			
24-12-21	Pool Snack Bar Popsicle		5.00		0.00	0.00																																			
24-12-21	Visa XXXXXXXXXXXX1881 XX/XX			12.50	0.00	0.00																																			
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Declined or Failed transactions

There are many reasons why a transaction may decline. For example, 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 Cloud 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.

Authorizations Reversals

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

OPERA Cloud does this automatically if these two conditions apply:

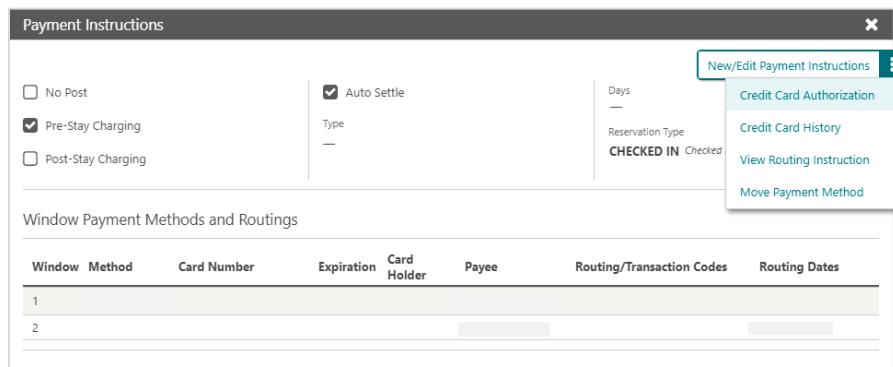
1. A pre-authorization exists

2. The main card type is replaced with a new card.

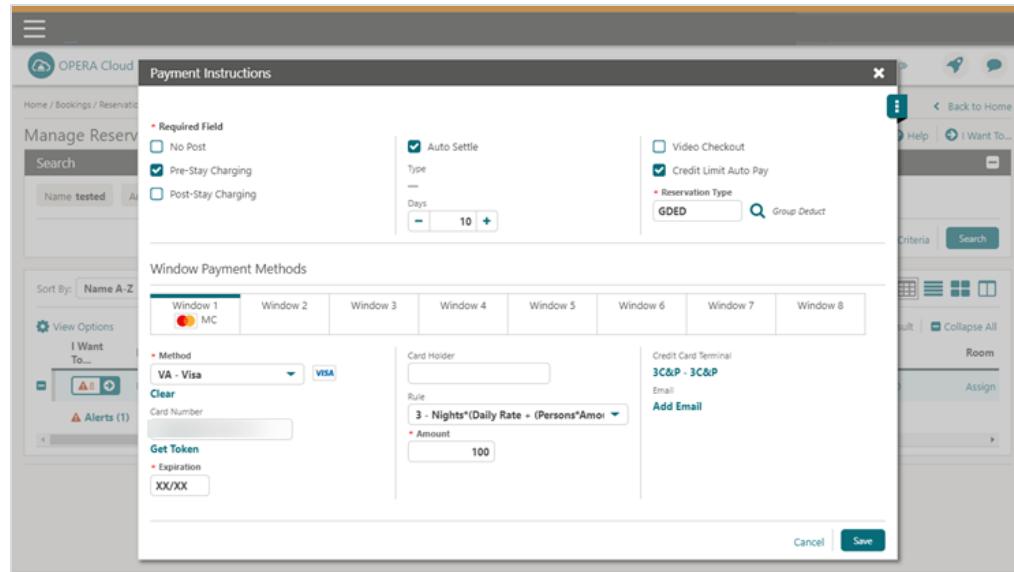
For example, if the authorization on Check-In was processed to a Visa and the payment on Check Out was through Master Card, then change the payment method to MC and OPERA Cloud will automatically send out the authorization reversal request for the Visa card.

To perform authorization reversals:

1. From the **OPERA Cloud** menu, select **Bookings**, select **Reservations**, and then click **Manage Reservation**.
2. Search for and open the reservation.
3. Click **I Want To...** and select **Payment Instructions**.
4. Click **New/Edit Payment Instructions**.



5. Click the payment **Method** drop-down and select the payment type of your choice.
6. Enter the **Credit Card Number**.
7. Enter the **Expiration** date in MMYY format.
8. The new Token is received and the request to release the authorization on the previous card is triggered.
9. Click **Save**.



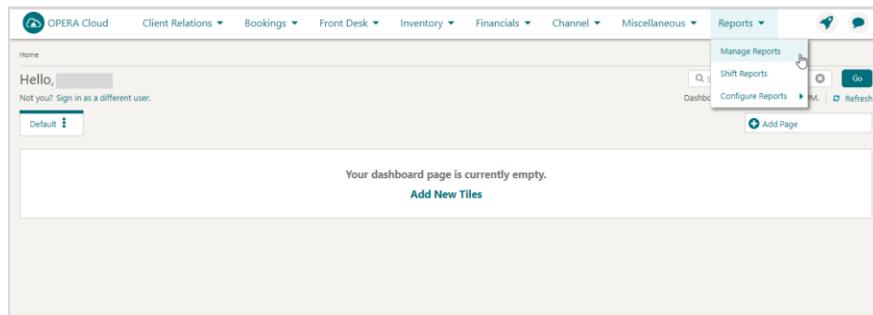
Reconciliation

Balancing Reports

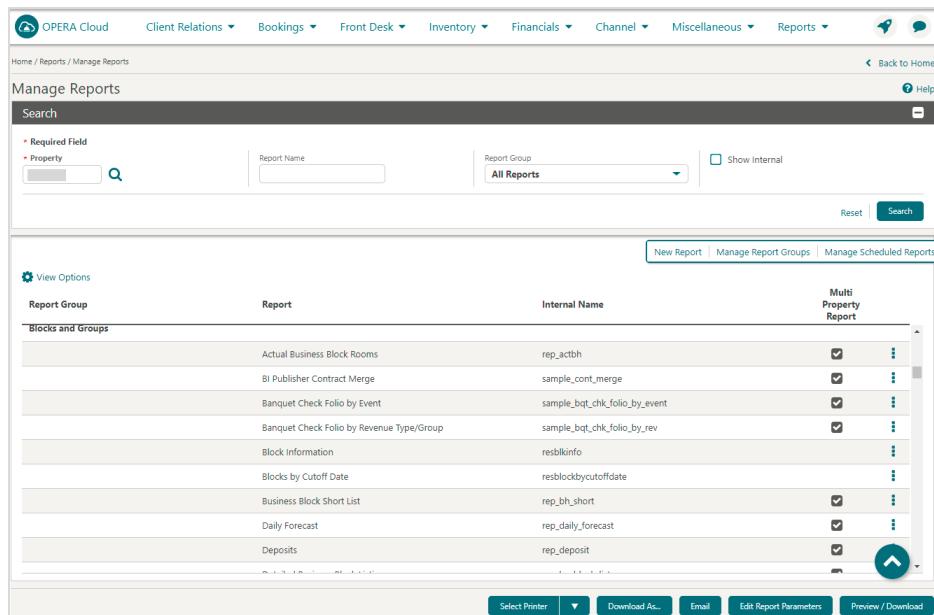
A critical part of the integration of payments is the reconciliation process. To balance the transactions processed through OPI, a report is needed to reconcile with the Payment Service Provider reports.

To access OPERA Cloud reports:

1. From the **OPERA Cloud** menu, select **Reports** and then select **Manage Reports**.



2. Enter a **Report Name** and/or select a **Report Group** from the drop-down list.
3. Click **Search** to display the report.



Review Standard Operating Procedures

Pre-Authorization Rules

- OPERA Cloud provides support for automated Pre-Authorization Rules. You can set the rules as follows:
 - A standard rule across the OPERA Cloud 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.
- See [About Credit Card Authorization Rules](#) for details.

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 Cloud

- **Description of Issue:** Initially the full card number was stored in OPERA Cloud. 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 Cloud.
- **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 Cloud, 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 Cloud 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 Cloud 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.

Token Limitations

- **Description of Issue:** When OPI is implemented all cards in the OPERA Data Base are Tokenized. While this is more secure, it is important to note that these tokens are not credit cards and are handled differently.
- **Review:**
 - 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 in the same reservation
 - Tokens cannot be manually entered into OPERA

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.