Oracle Hospitality Payment Interface

OPERA V5 OPI User Guide

Release 20.4
F95682-01
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Oracle Hospitality Payment Interface OPERA V5 OPI User Guide Release 20.4

F95682-01

Contents

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, 20.3 and 20.4).

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
June 2024	• Initial Publication

1

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.
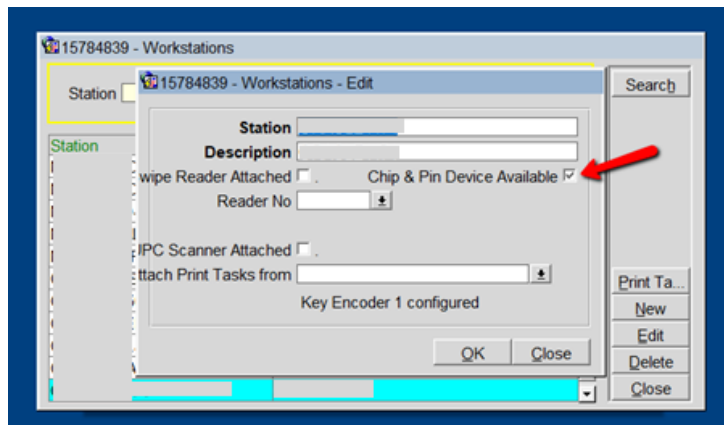
5. Click **OK**.

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 transactions 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.

6. Enter the Credit **Card Number**.

7. Enter the **Expiration** date in MMYY format.

8. Click **OK**.
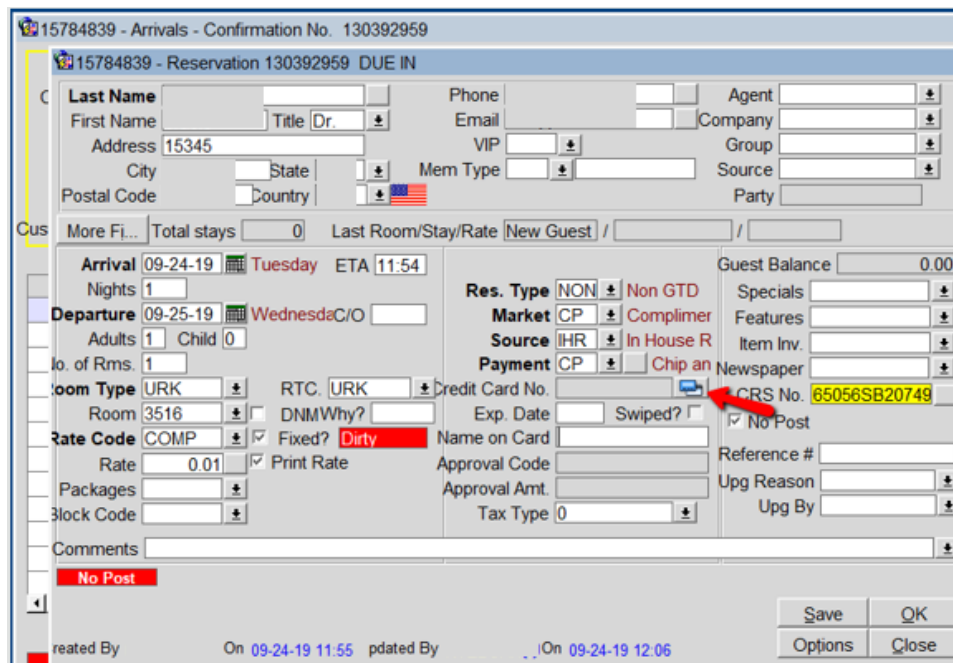
Credit Card Guarantee through Manual Entry into Payment Device

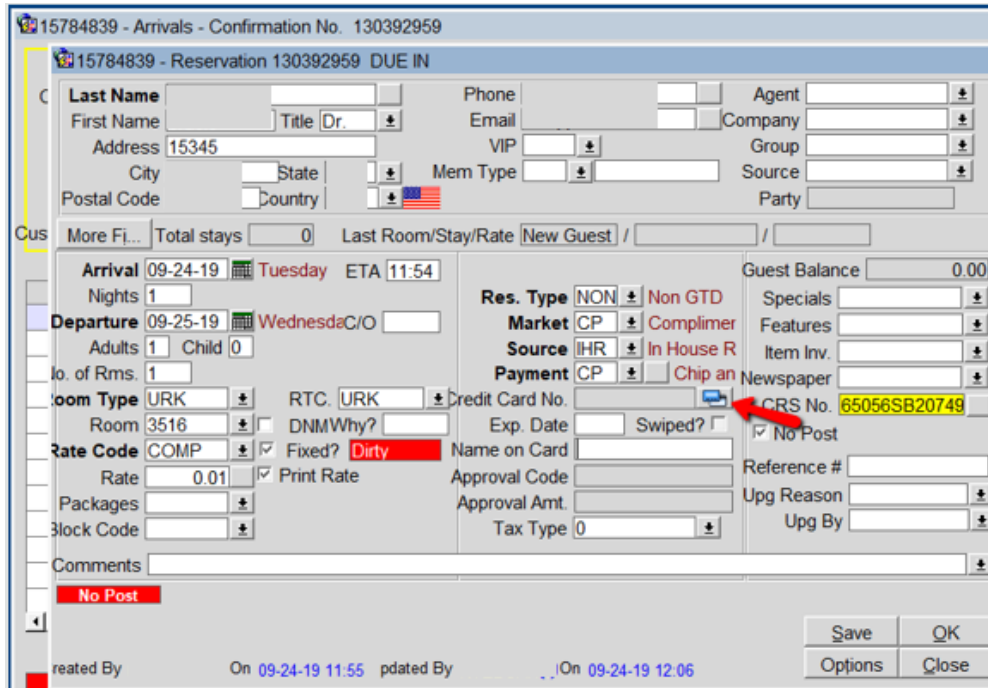To enter a card number into payment device:

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.

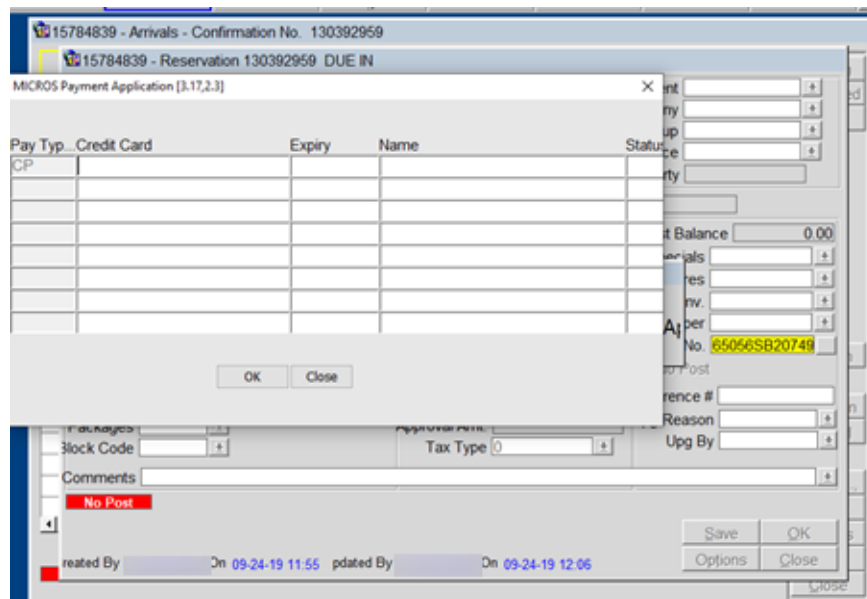5. Click the OPERA Payment Widget icon ![icon] next to the **Credit Card Number** field.

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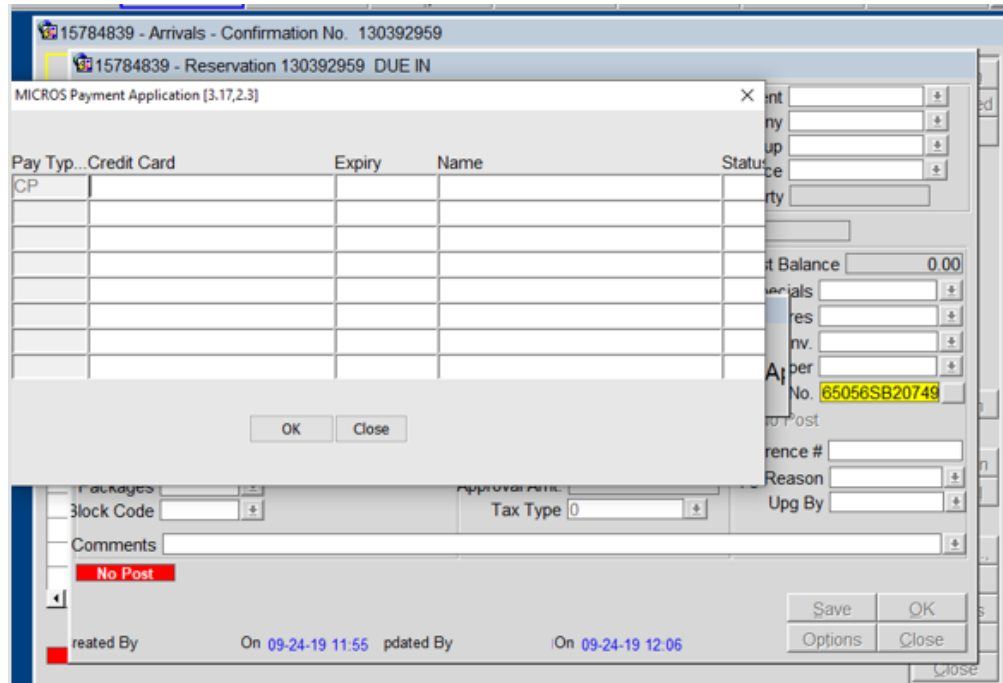
View Token ID

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.

4. Right click the **Payment Type** field.

5. Select **Vault Token ID** and the **Token ID** appears.

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**.
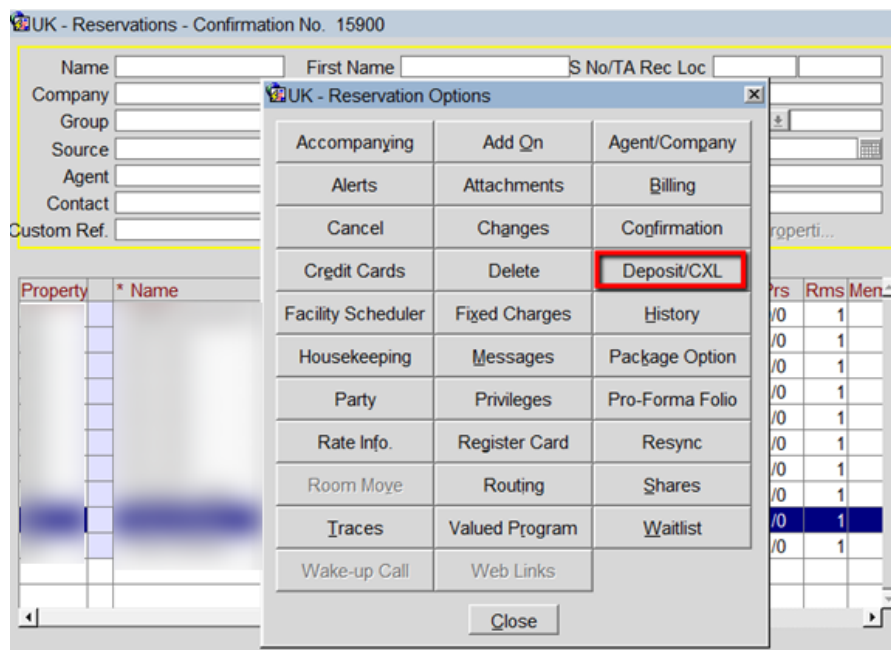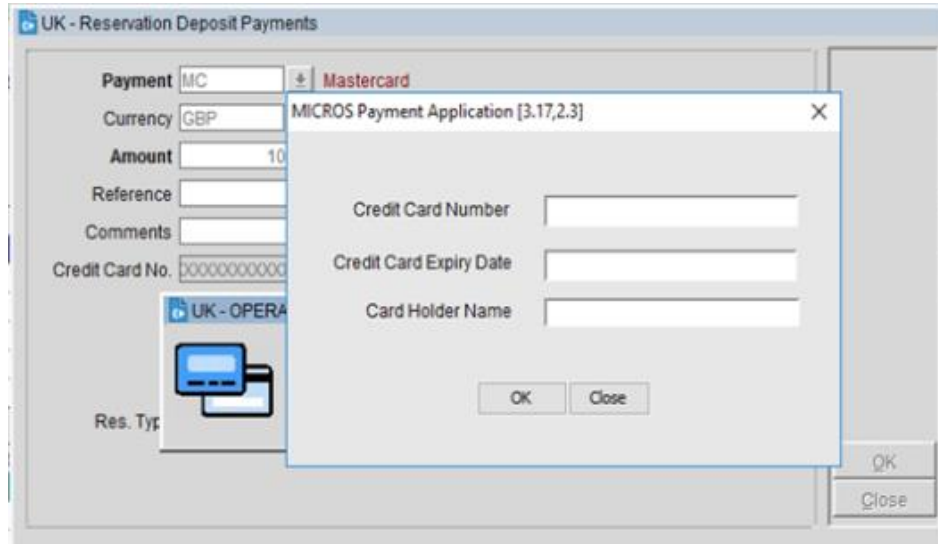
5. Click **Payment**.

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 [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.

5. Click **Save** to save the changes and click **OK** to exit.

6. Click **YES** to confirm the Check in process. A pop-up window appears to assign a room.

7. Once a room is assigned, another pop-up window appears to confirm the payment type.

8. 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.

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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.
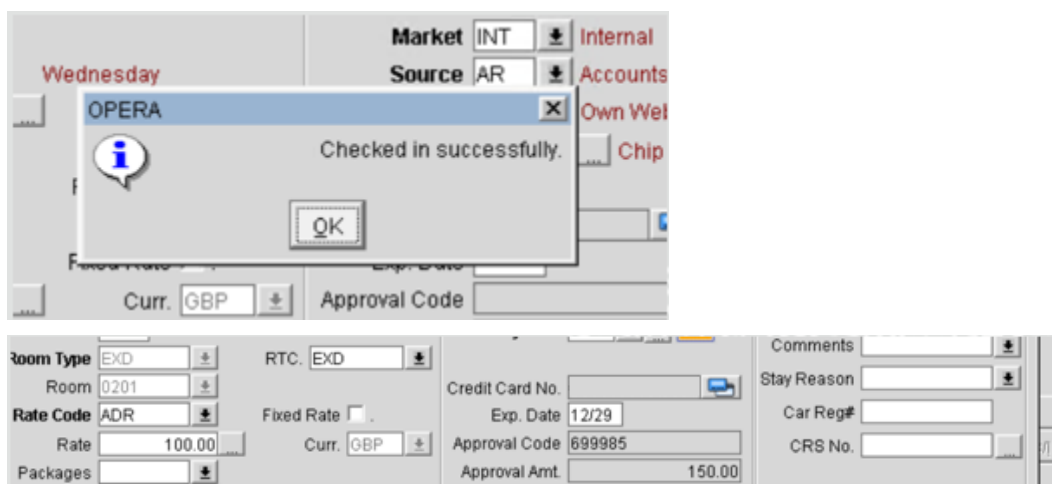
Check-in (Card Not Present)

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.

4. Verify the Check in date is current date and click **OK** to confirm the Check in process.

5. A pop-up window appears to Check in the guest. Click **YES** to confirm.

6. The pre-authorization is processed using the tokenised card that was on file.

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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**.

5. Select **Additional** option.
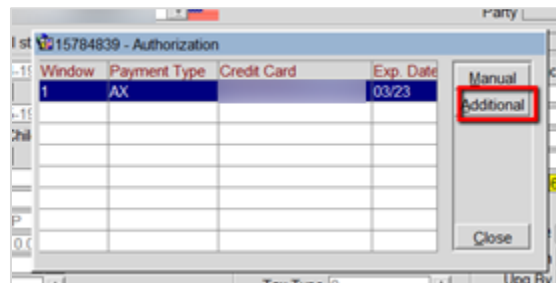
6. Enter the **Additional Authorization Amount** that needs to be authorized.

7. Click **OK**.
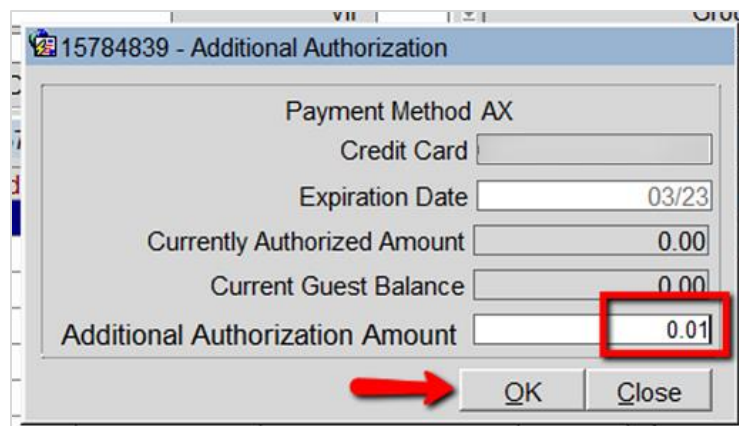
8. The authorization window appears indicating that an authorization request is sent to the payment partner to process. Once successful, the details are automatically updated in OPERA.
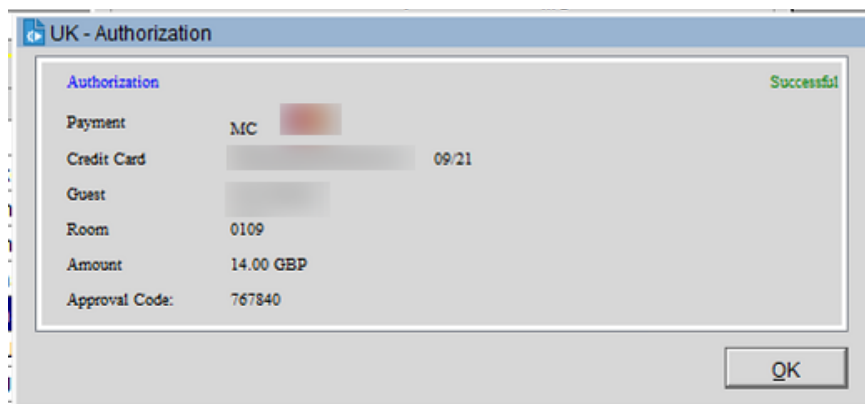
Guest Credit Card History

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.
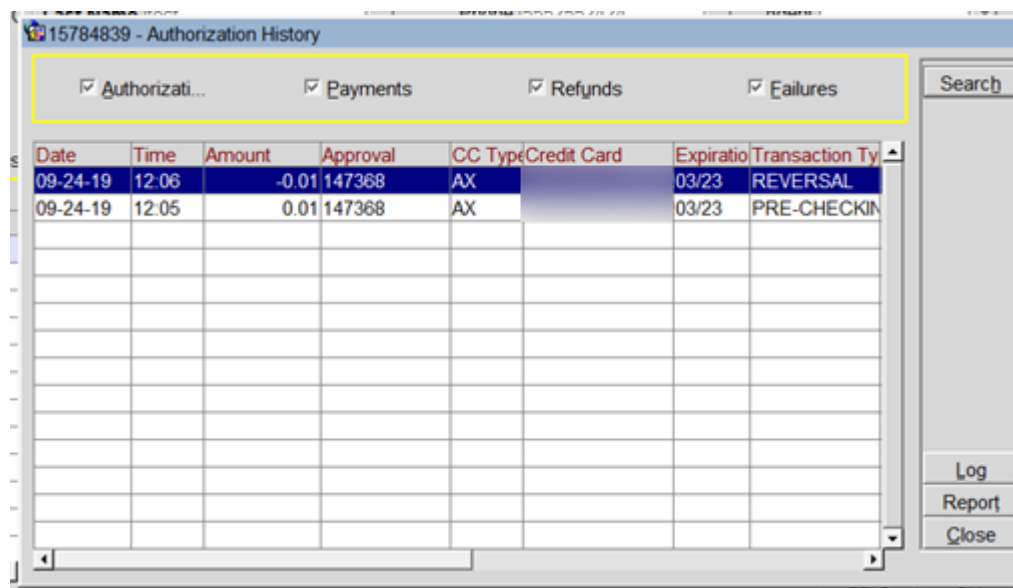
Post Check-In Payments

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.

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

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 guests 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.

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

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.

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.

9. 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.

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**.

> **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.

5. 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.
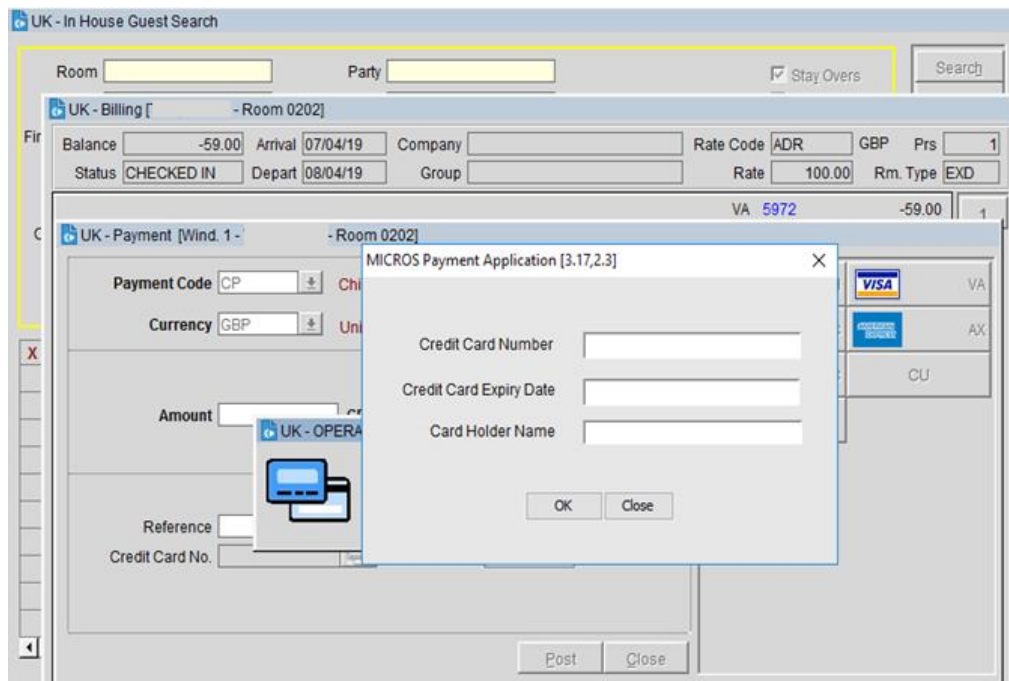
8. Insert, Swipe or Tap the Card into the Payment device to process the payment. The authorization window appears and a token is returned.

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.

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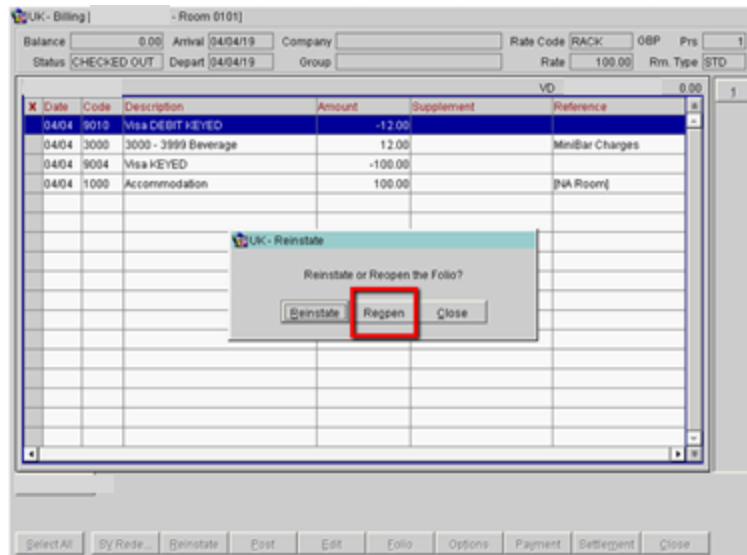
7. Select **Post** if you need to post a new charge, or skip this step if the charge already exists.

8. Click **Payment**.

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.

11. If a new card is provided for the additional charges, then click OPERA Payment
Widget icon [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.
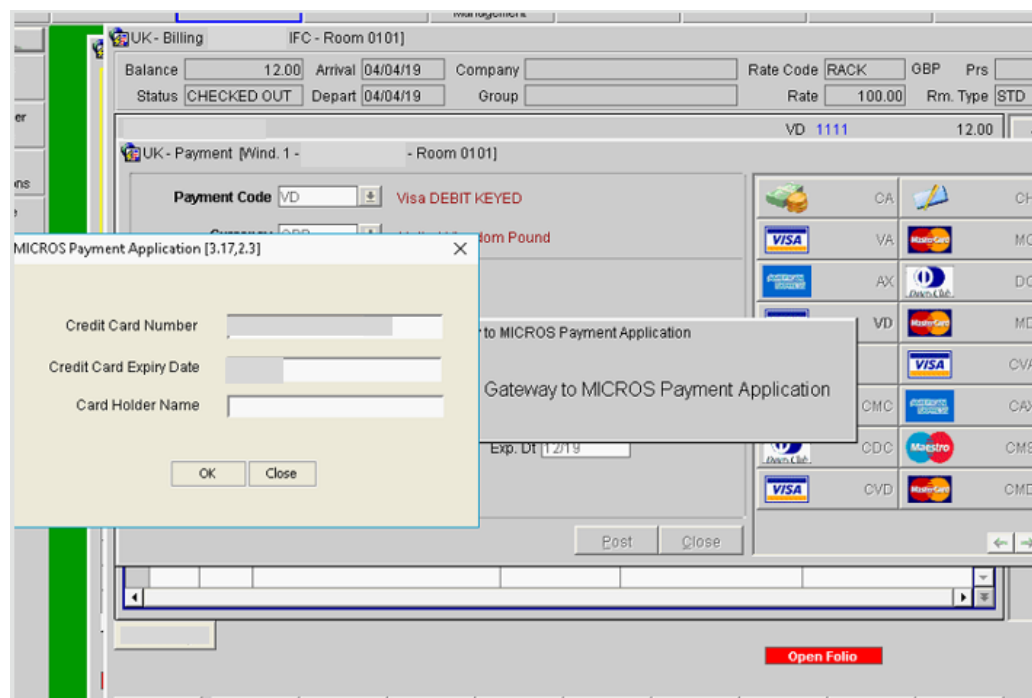
Post It

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

5. 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.

6. 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.
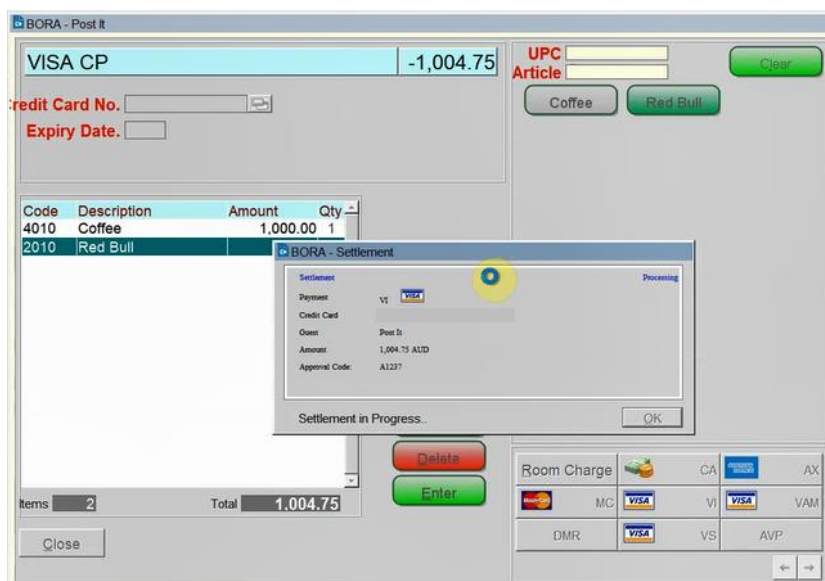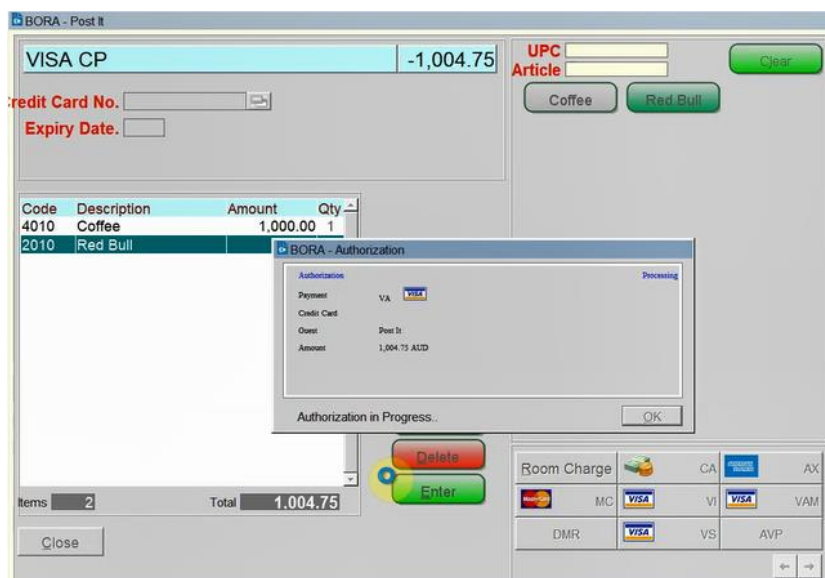
7. Click **Yes** to print the payment receipt for Post It transactions or **No** to discard the process.
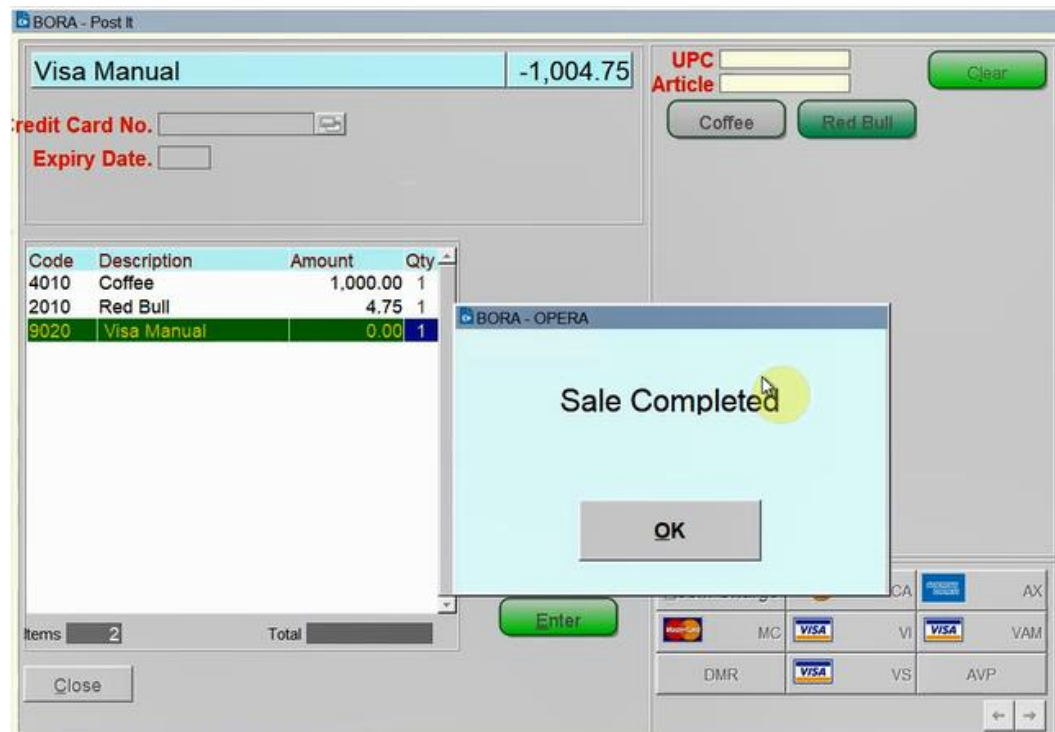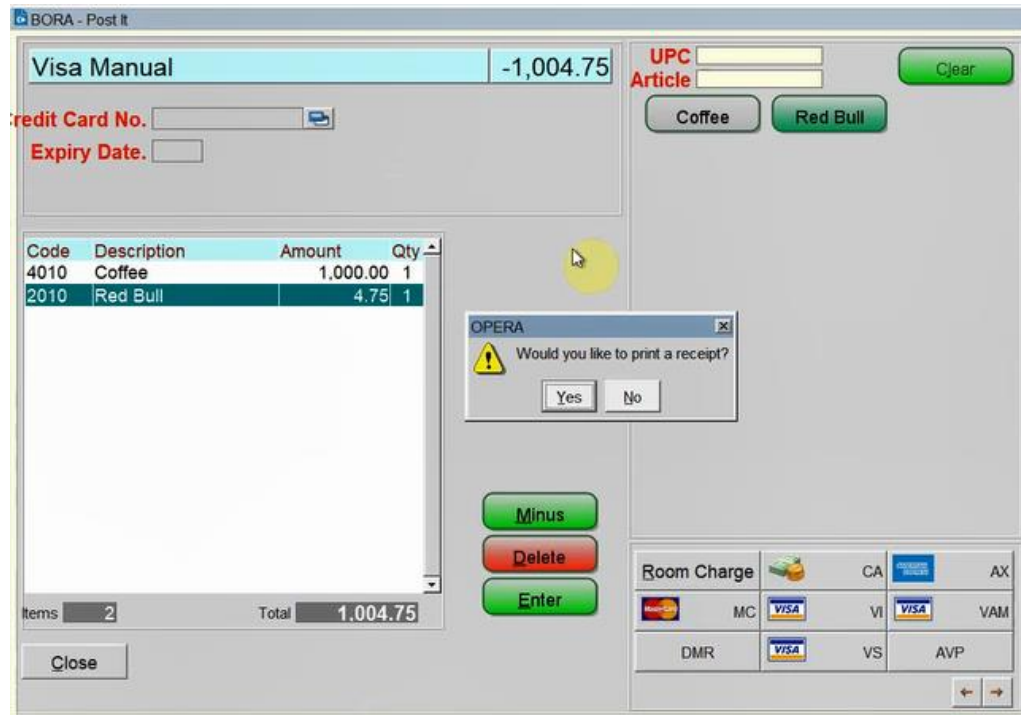
8. Once the Sale Completed message appears, click **OK** to clear the Post It screen for the next transaction.

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.
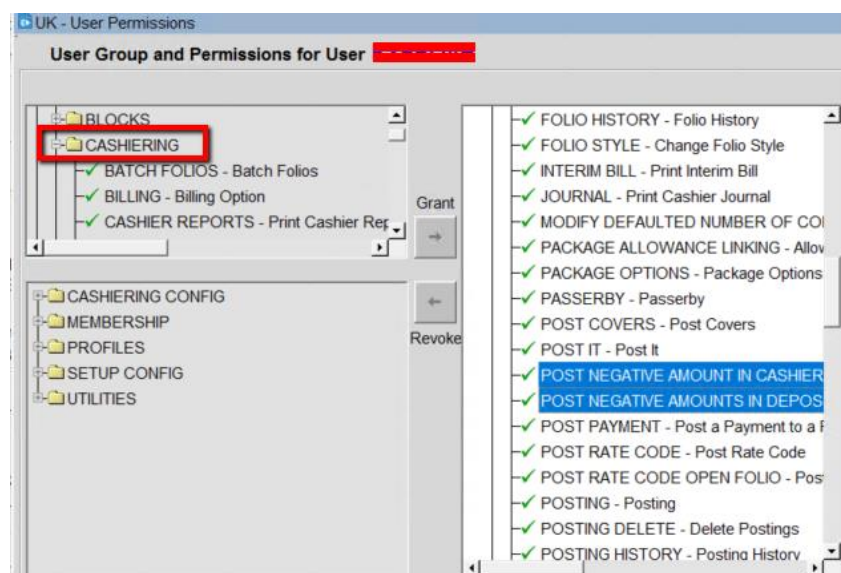
To process a refund:

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.
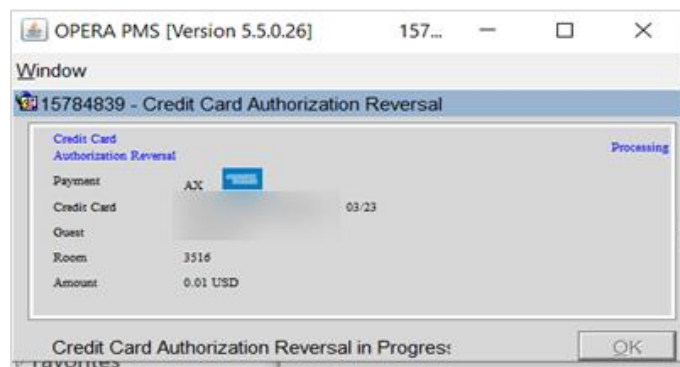
8
Reconciliation

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**.
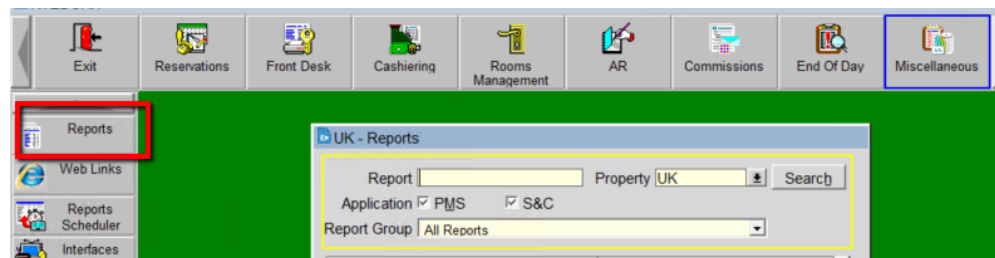
2. Select **Financial Report** from the **Report Group** list.
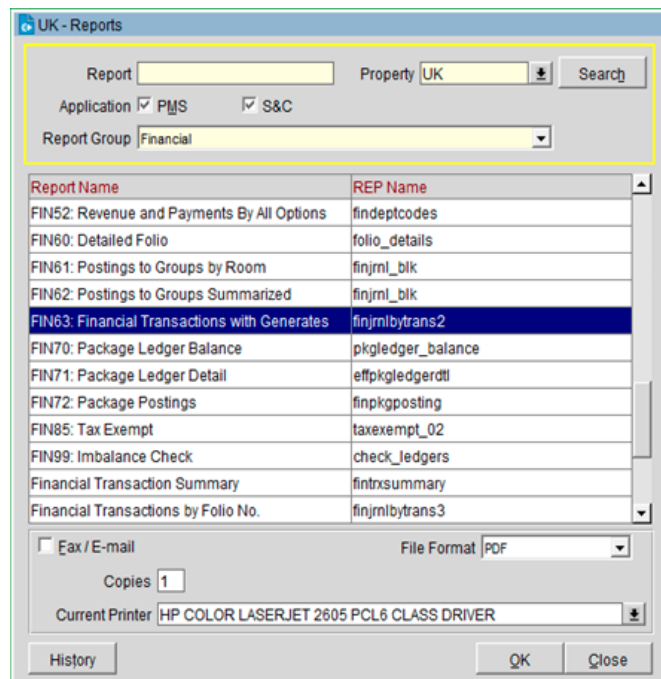
3. Select **Financial Transaction with Generates** report.

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.

9

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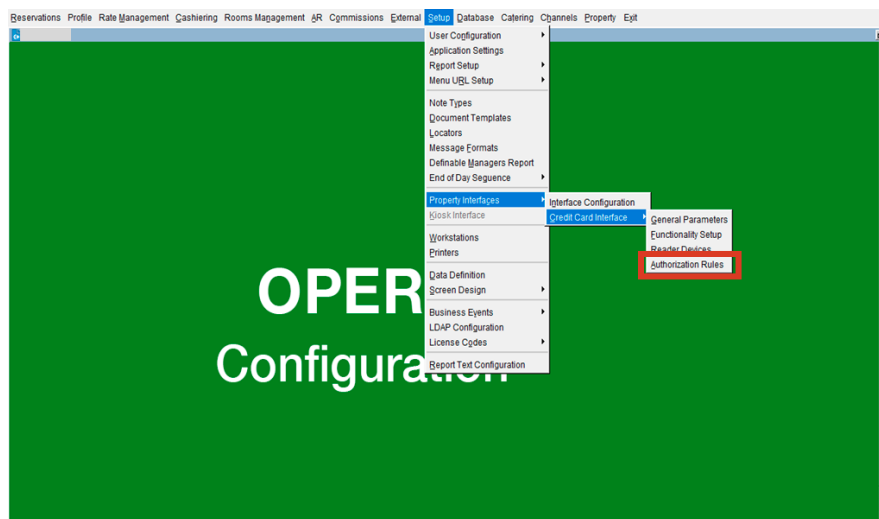
- Select the **Authorization Rule** option and click **OK**.

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
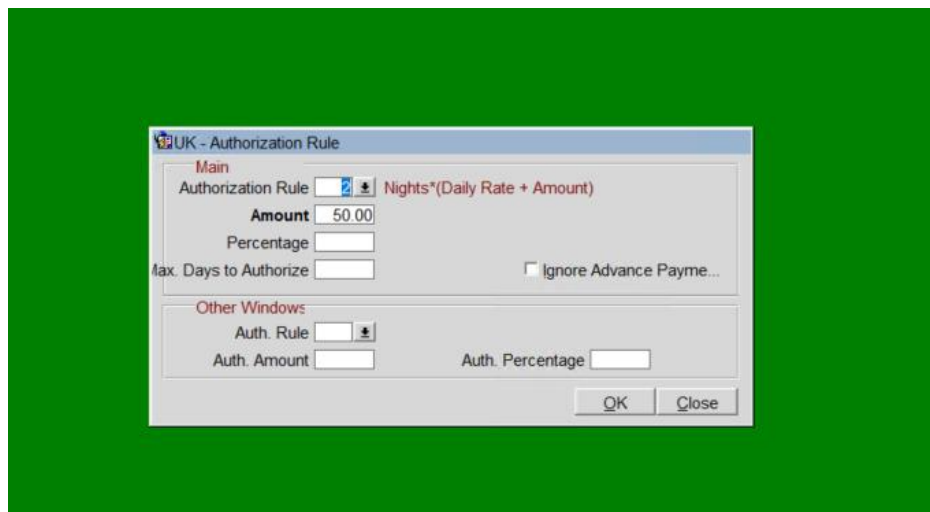
Token ID Limitations

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.
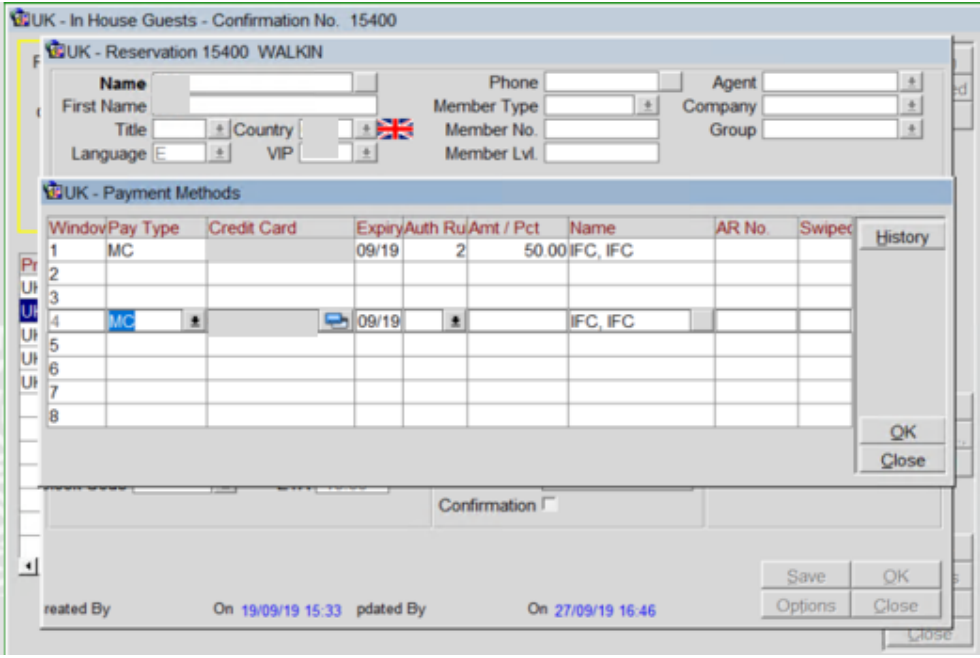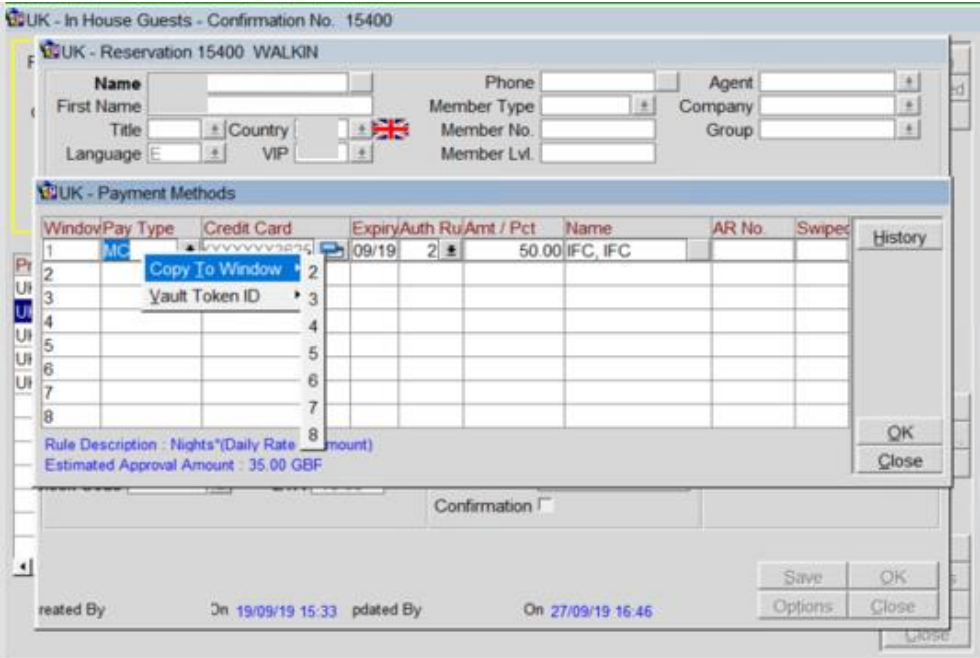
What has changed

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 guests card had declined.

- **Review**: The manual enter 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.