

# Oracle Hospitality Payment Interface OPERA V5 OPI User Guide



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Oracle Hospitality Payment Interface OPERA V5 OPI User Guide Release 20.4

F95682-01

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# Contents

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

Token ID Limitations  
What has changed

9-2  
9-4

# Preface

## Purpose

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

This document is applicable across all the OPI versions (6.2, 19.1, 20.1, 20.2, 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	<ul style="list-style-type: none"><li>• Initial Publication</li></ul>

# 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:

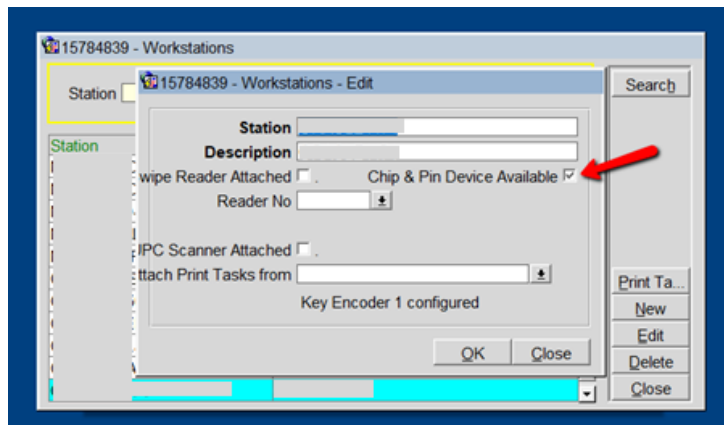
- Faster transaction times with single point of entry for card payments
- Robust payment data security
- Easy reconciliation and accounting processes
- Low administration costs
- Streamline operations, providing better customer service
- Value added services, including support for dynamic currency conversion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

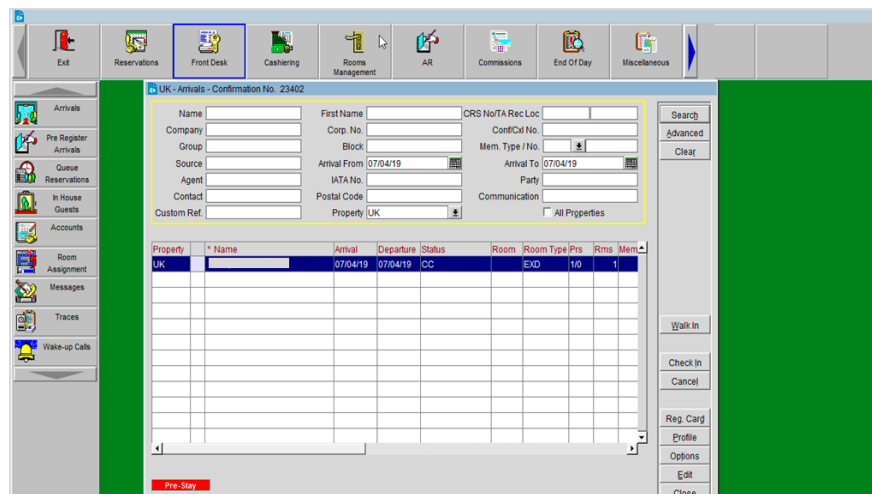
For both methods, you need to notify your Payment Partner to make sure that they are informed of the requirement to support these transactions types.

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:

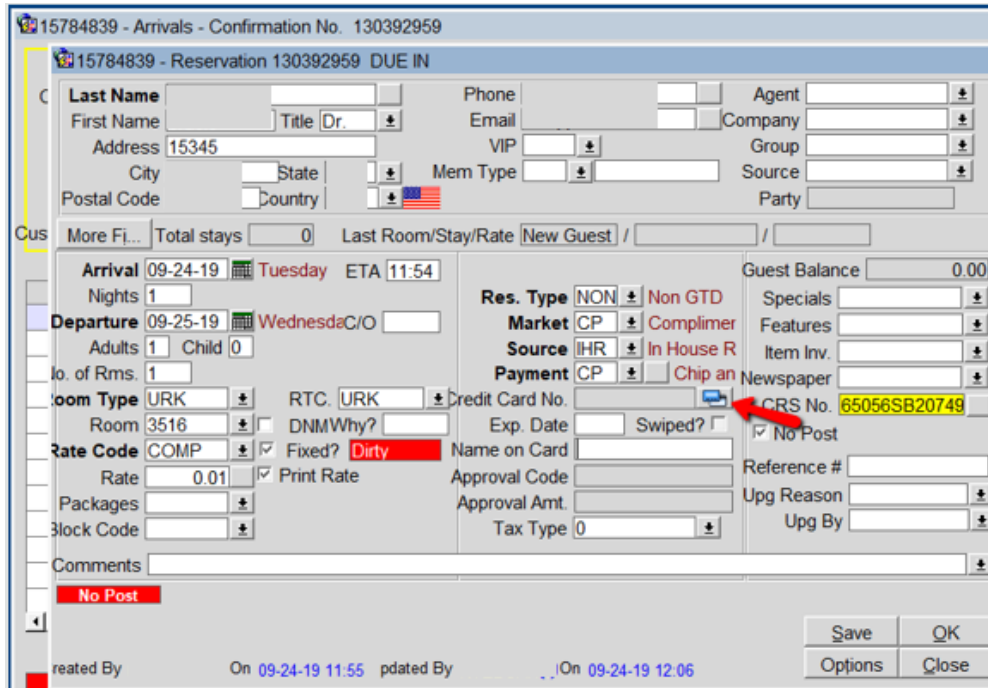
1. From the **OPERA** menu, click **Front Desk**, and then select **Arrivals**.
2. Search for and open the reservation.
3. Click **Edit**.



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



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



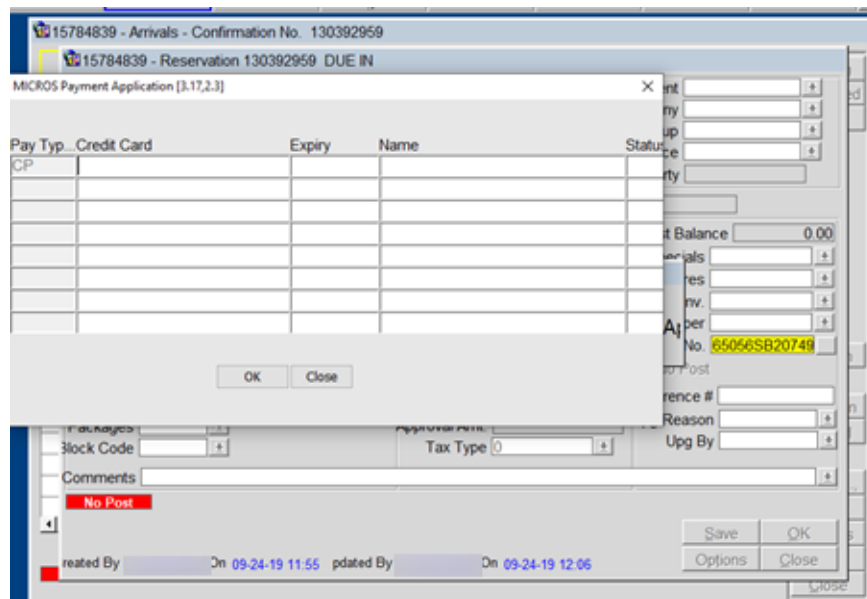
15784839 - Arrivals - Confirmation No. 130392959  
15784839 - Reservation 130392959 DUE IN

**Last Name**  **Phone**  **Agent**   
**First Name**  **Title**  **Dr.**  **Email**  **Company**   
**Address**  **VIP**  **Group**   
**City**  **State**  **Mem Type**  **Source**   
**Postal Code**  **Country**  **Party**

**More Fi...** **Total stays**  **Last Room/Stay/Rate**     
**Arrival**   **Tuesday** **ETA**   
**Nights**  **Res. Type**  **Non GTD** **Guest Balance**   
**Departure**   **Wednesday** **C/O**  **Market**  **Complimer** **Specials**   
**Adults**  **Child**  **Source**  **In House R** **Features**   
**Room Type**  **RTC**  **Credit Card No.**  **Payment**  **Chip an** **Newspaper**   
**Room**  **DNMWhy?**  **Exp. Date**  **Swiped?**  **CRS No.**   
**Rate Code**  **Fixed?**  **Dirty** **Name on Card**  **Reference #**   
**Rate**  **Print Rate** **Approval Code**  **Upg Reason**   
**Packages**  **Approval Amt.**  **Upg By**   
**Block Code**  **Tax Type**  **Comments**   
**No Post**

**Save** **OK**  
**Options** **Close**

- Enter the Credit **Card Number**.
- Enter the **Expiration** date in MMY format.
- Click **OK**.



15784839 - Arrivals - Confirmation No. 130392959  
15784839 - Reservation 130392959 DUE IN

MICROS Payment Application [3.17.2.3]


Pay Typ	Credit Card	Expiry	Name	Status
CP				

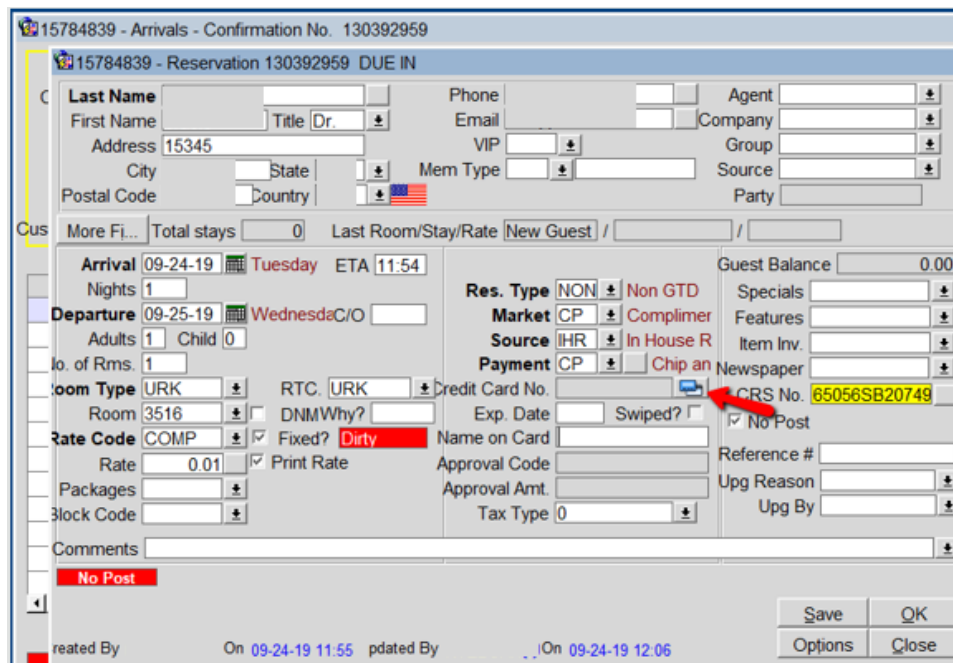
**OK** **Close**

**Save** **OK**  
**Options** **Close**

## Credit Card Guarantee through Manual Entry into Payment Device

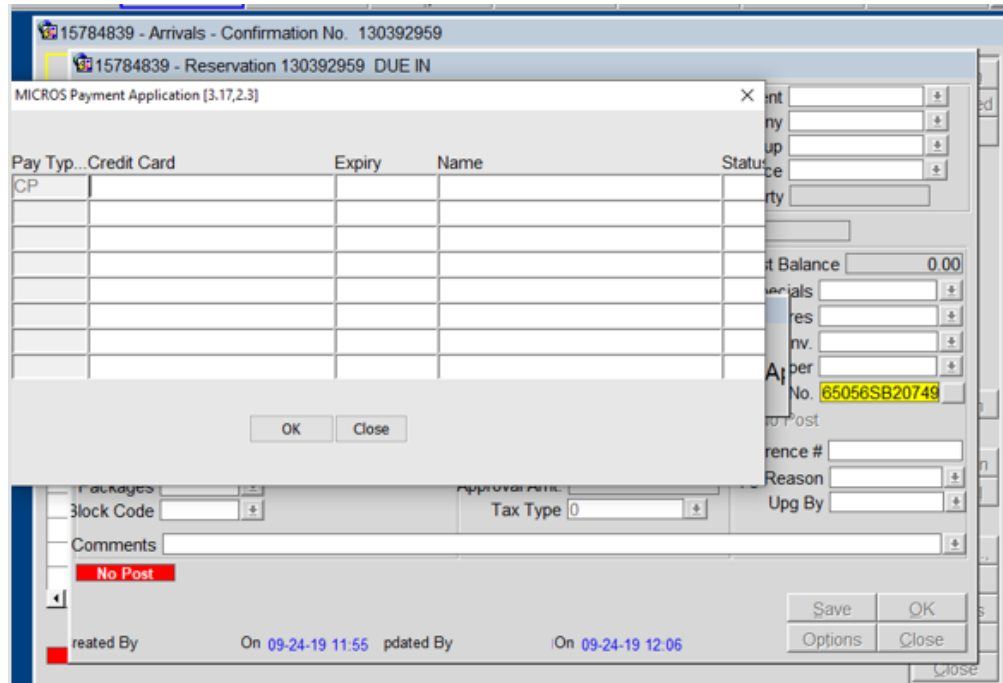
To enter a card number into payment device:

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



The screenshot shows the OPERA reservation system interface for a reservation with ID 15784839. The 'Credit Card Number' field is highlighted in yellow, and a red arrow points to the Payment Widget icon next to it. The interface includes fields for guest information, arrival and departure dates, room type, and payment details. The 'Payment' field is set to 'CP' (Chip and Pin). The 'Credit Card No.' field contains the number 65056SB20749. The 'Res. Type' is 'NON' and 'Market' is 'CP'. The 'Rate Code' is 'COMP' and the 'Rate' is 0.01. The 'Fixed?' checkbox is checked and labeled 'Dirty'. The 'No Post' checkbox is also checked. The 'Save' and 'OK' buttons are visible at the bottom right.

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



## View Token ID

To view the token id:

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

UK - Reservation 13151 CHECKED IN

**Name** [ ] Phone [ ] Agent [ ]  
 First Name [ ] Member Type [ ] Company [ ]  
 Title [ ] Country GB [ ] Member No. [ ] Group [ ]  
 Language E [ ] VIP [ ] Member Lvl. [ ]

More Fields

**Arrival** 04/04/19 Thursday  
 Nights 1  
**Departure** 05/04/19 Friday  
 Adults 1 Child 0  
 No. of Rms. 1  
**Room Type** STD RTC: STD  
 Room 0103  
**Rate Code** RACK Fixed Rate [ ]  
 Rate 100.00 Curr. GBP  
 Packages [ ]  
 Block Code [ ] ETA 16:00

**Res. Type** CHEC Checked In  
**Market** INT Internal  
**Source** IN Internal  
**Payment** [ ]  
 Credit Card No. [ ]  
 Exp. Date 09/19  
 CRS No. [ ]  
 Approval Code [ ]  
 Approval Amt. [ ]  
 Suite With [ ]  
 Confirmation [ ]

Guest Balance -1.00  
 Disc. Amt [ ] % [ ]  
 Reason [ ]  
 Specials [ ]  
 Comments [ ]  
 Purpose of stay [ ]

**No Post**

Created By [ ] On 03/07/19 07:12 Updated By [ ] On 09/09/19 17:52

Save OK  
Options Close

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

UK - Reservation 13151 CHECKED IN

**Name** [ ] Phone [ ] Agent [ ]  
 First Name [ ] Member Type [ ] Company [ ]  
 Title [ ] Country [ ] Member No. [ ] Group [ ]  
 Language E [ ] VIP [ ] Member Lvl. [ ]

UK - Payment Methods

Window	Pay Type	Credit Card	Expiry	Auth Rule	Amt / Pct	Name	AR No.	Swiped	History
1	MC	[ ]	09/19	2	50.00	IFC, IFC			
2									
3									
4									
5									
6									
7									
8									

Rule Description : Nights\*(Daily Rate + Amount)  
 Estimated Approval Amount : 149.00 GBP

Confirmation [ ]

**No Post**

Created By [ ] On 03/07/19 07:12 Updated By [ ] On 09/09/19 17:52

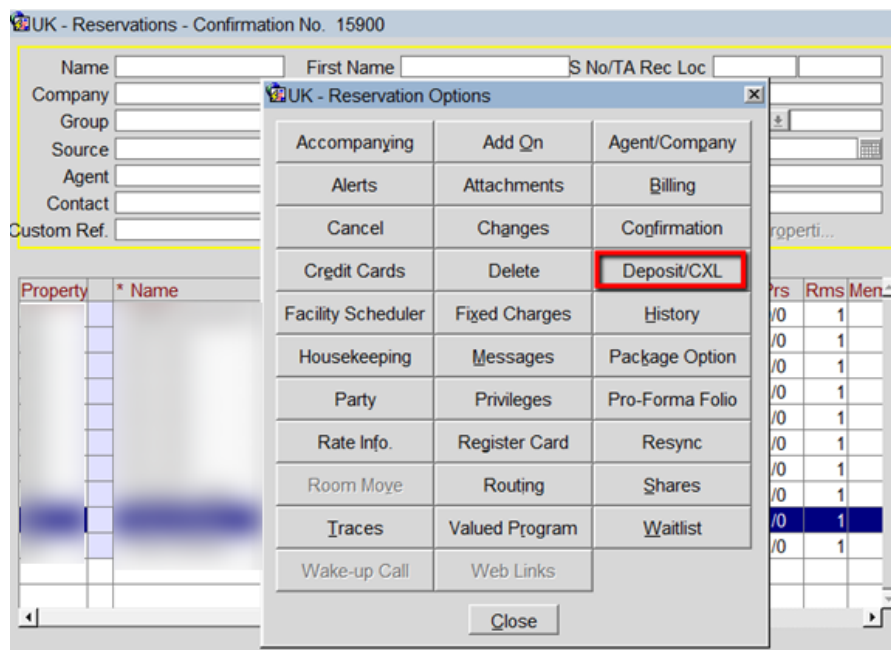
Save OK  
Options Close

## Deposit

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

To process a deposit:

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



5. Click **Payment**.

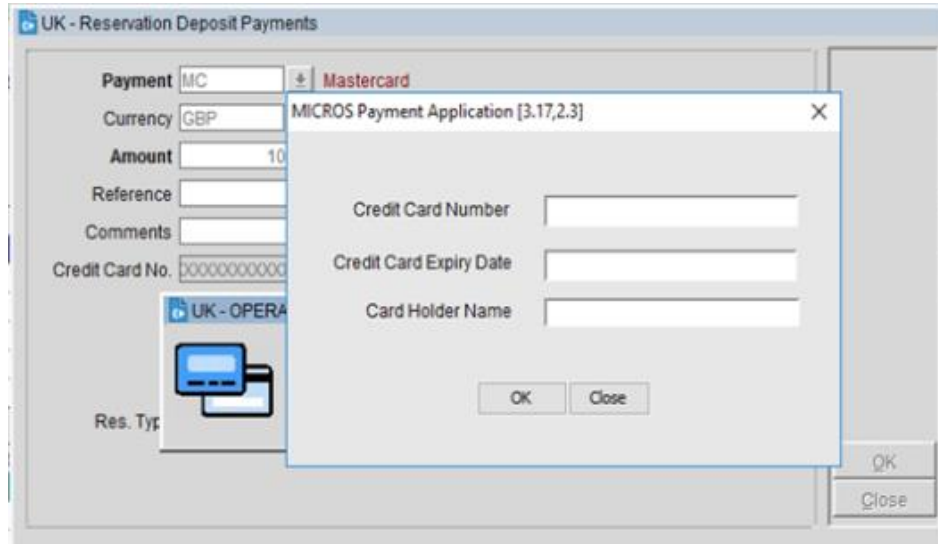
6. Enter your credentials.
7. Enter the **Amount** to be processed for the deposit. Click **OK**.

## Reservation Deposit with a new Card

To process a deposit through OPERA Payment Widget:

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

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



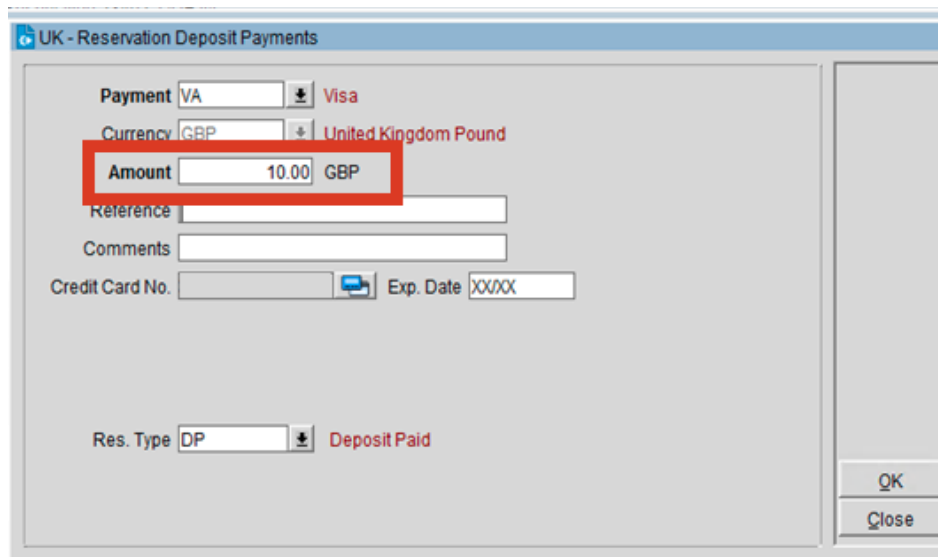
The screenshot shows the 'UK - Reservation Deposit Payments' window. A 'MICROS Payment Application [3.17,2.3]' dialog box is open over the 'Credit Card No.' field. The dialog box has three input fields: 'Credit Card Number', 'Credit Card Expiry Date', and 'Card Holder Name'. There are 'OK' and 'Close' buttons at the bottom of the dialog box. In the background window, the 'Payment' dropdown is set to 'MC' (Mastercard), 'Currency' is 'GBP', and 'Amount' is '10.00'. The 'Res. Typ' dropdown is set to 'DP' (Deposit Paid).

- 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.

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



The screenshot shows the 'UK - Reservation Deposit Payments' window. The 'Amount' field is highlighted with a red box and contains the value '10.00 GBP'. The 'Payment' dropdown is set to 'VA' (Visa), 'Currency' is 'GBP' (United Kingdom Pound), and 'Res. Type' is 'DP' (Deposit Paid). The 'Exp. Date' field contains 'XXXX'. There are 'OK' and 'Close' buttons at the bottom right of the window.

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

UK - Deposit Cancellation

Deposit Cancellation

Property	Type	%	Deposit Req	Due Date	Paid Deposits	Due Amount	Rule Code	Comments
UK	Unallocate				-10.00			Unallocated
Total			0.00			-10.00	Balance	-10.00

Date	Payment Method	Amount	Reference / Remark	Receipt No
07/04/19	Visa - 1111	-10.00		16

Comments



# 4

## Check-In

### Pre-Authorization

#### Check-in (Card Present)

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

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

To perform check in (card present):

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

UK - Reservation 22151 DUE IN

Name: [ ] Phone: [ ] Agent: [ ]  
 First Name: [ ] Member Type: [ ] Company: [ ]  
 Title: Mr. & Mr. Country: GB [UK Flag] Member No.: [ ] Group: [ ]  
 Language: E [ ] VIP: [ ] Member Lvl.: [ ]

More Fields

Arrival: 23/04/19 Tuesday Nights: 1  
 Departure: 24/04/19 Wednesday  
 Adults: 1 Child: 0  
 No. of Rms.: 1  
 Room Type: EXD RTC: EXD  
 Room: 0201

Res. Type: DP Deposit Paid  
 Market: INT Internal  
 Source: AR Accounts Re:  
 Origin: WEB Own Website  
 Payment: CP Chip and

Guest Balance: -250.00  
 Disc. Amt: [ ] % [ ]  
 Reason: [ ]  
 Specials: [ ]  
 Comments: [ ]  
 Stay Reason: [ ]

UK - Payment Methods

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

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

OK  
Close

UK - Payment Methods

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

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.

The screenshot shows the OPERA check-in interface. A modal dialog box titled "OPERA" is open, displaying a yellow warning icon and the text "Check in guest" with a question mark. Below the text are "Yes" and "No" buttons. The background interface includes fields for guest name (Mr. & Mr), country (GB), member number, and room type (DP - Deposit). Other visible fields include dates (23/04/19 to 24/04/19), room number (0201), and currency (GBP).

The screenshot shows the "UK - Payment Method" dialog box. It contains the following fields: "Name" (empty), "Room" (0201), "Method Of Payment" (CP - Chip and Pin), "Credit Card No." (empty), and "Expiration Date" (empty). There are "OK" and "Close" buttons at the bottom right.

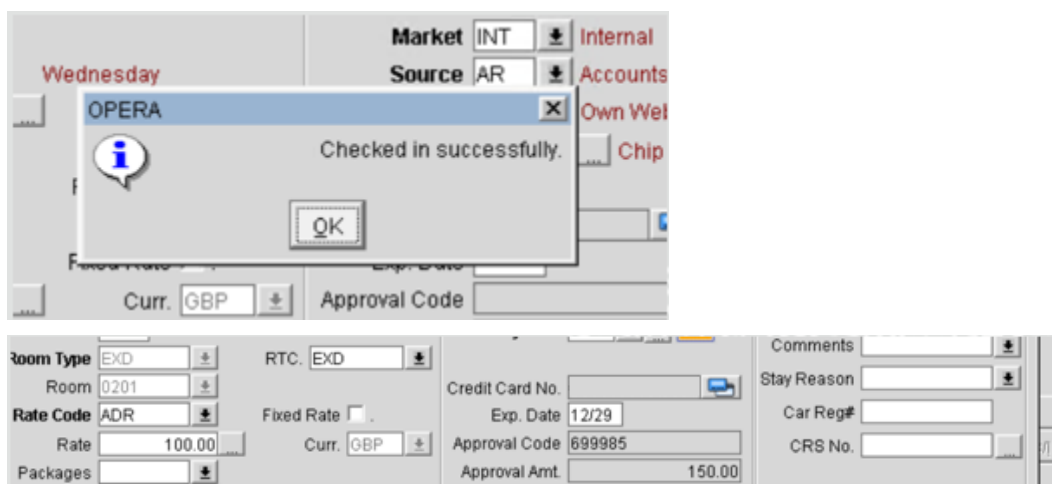
**NOTE:**

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

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



11. The guest is checked in successfully.



## Check-in (Card Not Present)

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

To perform check in (card not present)

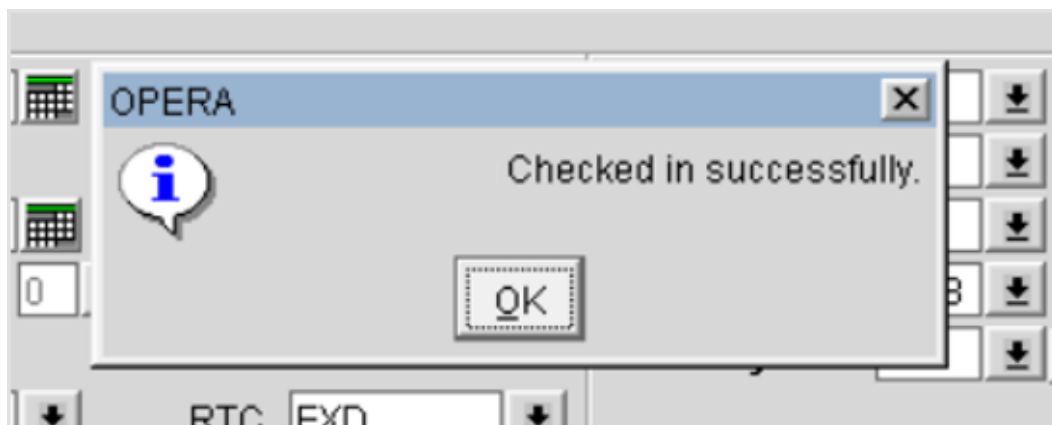
1. From the **OPERA** menu, click **Front Desk**, and then select **Arrivals**.
2. Search for and open the reservation.
3. Update any of the details on the reservation as needed. For example, Room Number, Dates of stay and so on.

### NOTE:

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

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.

The screenshot displays a reservation form for 'UK - Arrivals - Confirmation No. 22151 RESERVED'. The form includes fields for Name, First Name, Title, Country, Language, Phone, Member Type, Member No., Member Lvl., Agent, Company, and Group. A pop-up window titled 'UK - Authorization' is open, showing 'Authorization Successful' with details: Payment VA, Credit Card VISA, Guest 12/29, Room 0201, Amount 150.00 GBP, and Approval Code 812149. The main form also shows Arrival 23/04/19, Departure 24/04/19, Adults 1, No. of Rms. 1, Room Type EXD, Room 0201, Rate Code ADR, and Rate. A 'Deposit/Cxl' button is visible at the bottom left. The bottom of the form shows 'Created By', 'On 17/03/20 11:30', 'Updated By', and 'On 07/06/21 13:08'. Buttons for Save, OK, Options, and Close are at the bottom right.



# 5

## In House Payments

### Top Up Authorization

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

To enter the authorization amount:

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

The screenshot displays the OPERA reservation system interface. The 'Options' button is highlighted with a red box. The interface shows various reservation details including guest information, arrival and departure dates, room type, and payment options. The 'Options' button is located at the bottom right of the main form area.

Last Name	Phone	Agent
First Name	Title Dr	Email
Address 15345	VIP	Company
City	State	Mem Type
Postal Code	Country	Source
		Party

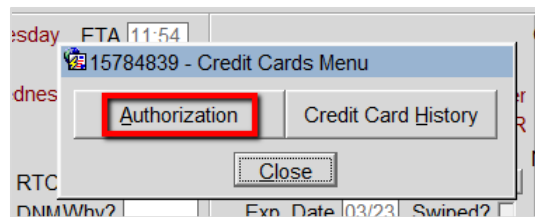
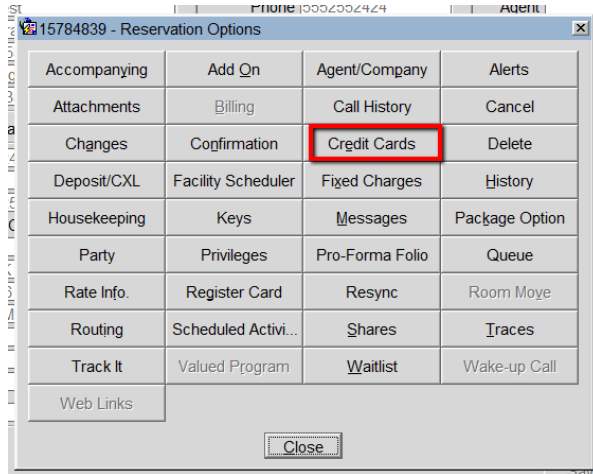
More Fi... Total stays 0 Last Room/Stay/Rate New Guest / /

Arrival 09-24-19 Tuesday ETA 11:54	Res. Type NON Non GTD	Guest Balance 0.00
Departure 09-25-19 Wednesday C/O	Market CP Complimer	Specials
Adults 1 Child 0	Source IHR In House R	Features
No. of Rms. 1	Payment AX	Item Inv.
Room Type URK	RTC URK	Newspaper
Room 3516	Credit Card No.	CRS No. 65056SB20749
Rate Code COMP	Exp. Date 03/23	No Post
Rate 0.01	Swiped?	Reference #
Print Rate	Name on Card	Upg Reason
Approval Code	Approval Amt. 0.00	Upg By
Approval Amt.	Tax Type 0	

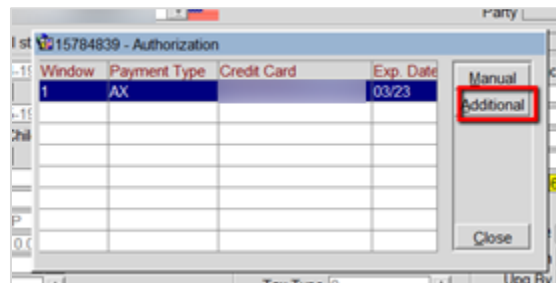
Comments

Created By On 09-24-19 11:55 Updated By On 09-24-19 13:54

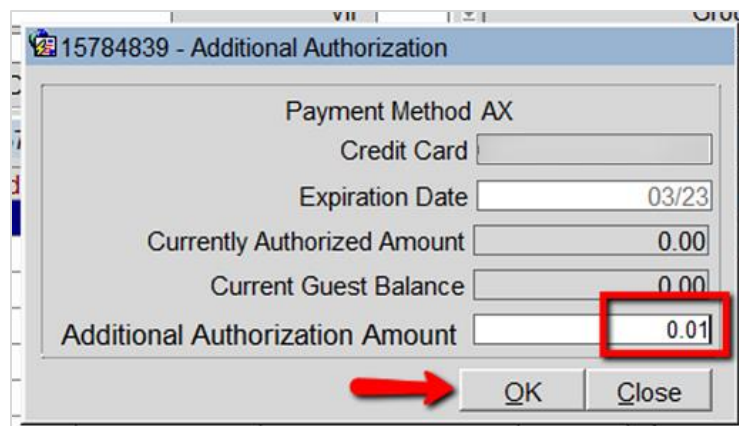
Save OK  
Options Close



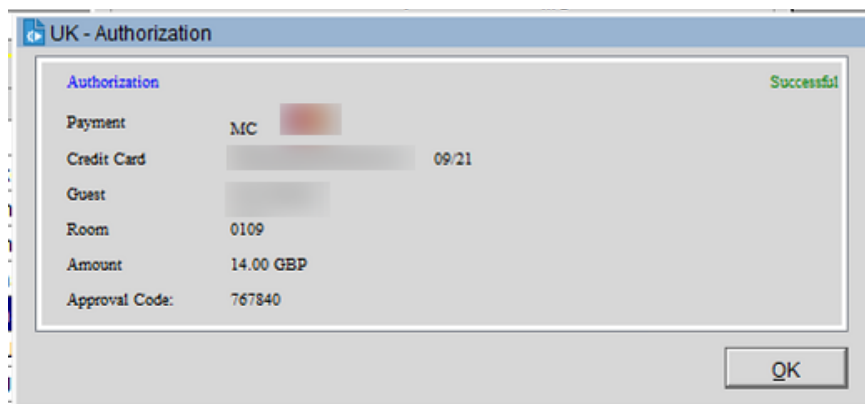
5. Select **Additional** option.



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.

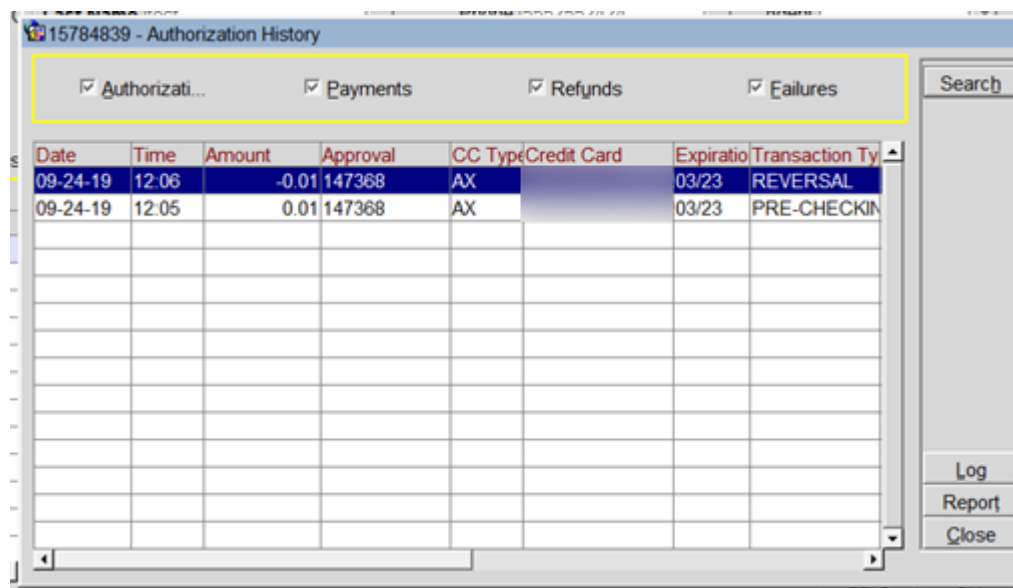


## Guest Credit Card History

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**.

UK - Billing | i - Room 0109

Balance 299.00 Arrival 04/04/19 Company Rate Code RACK GBP Prs 1  
 Status CHECKED IN Depart 04/05/19 Group Rate 100.00 Rm. Type STD

X	Date	Code	Description	Amount	Supplement	Reference
	06/04	1000	Accommodation	100.00		[NA Room]
	05/04	1000	Accommodation	100.00		[NA Room]
	04/04	1000	Accommodation	100.00		[NA Room]
	04/04	9990	Deposit Matured	-1.00		

MC 5454 299.00 1

Select All Post Edit Folio Options Payment Settlement Close

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.

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

## Post Check-In Payments (Card Present)

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

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

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

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

 **NOTE:**

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

## Post Check-In Payments with CC Surcharge

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

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

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

To add an alternate credit card to a 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.

The screenshot shows the OPERA reservation system interface. The main window is titled "UK - In House Guests - Confirmation No. 17900". The "Payment" field is set to "CP (Chip and Pin)". The "Res. Type" is "Checked In", "Market" is "Internal", and "Source" is "Internal". The "Guest Balance" is 299.00. The "Payment" field is highlighted with a blue box.

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.

The screenshot displays the Oracle In House Payments interface for reservation confirmation. The window title is "UK - In House Guests - Confirmation No. 17900". The main section is titled "UK - Reservation 17900 CHECKED IN" and contains fields for Name, First Name, Title, Language (ZH-T), Country (UK), Phone, Member Type, Member No., Member Lvl., Agent, Company, and Group. Below this is the "UK - Payment Methods" section, which contains a table with the following data:

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

At the bottom of the window, there are buttons for "Save", "OK", "Options", and "Close". A status bar at the very bottom shows "reated By" and "On 29/11/19 11:01 pdated By" and "On 18/11/20 14:01".

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

Form fields include: Last Name, First Name, Address, City, State, Postal Code, Country, Phone, Email, Agent, Company, Group, Party, Mem Type, Source, Res. Type, Market, Source, Payment, Exp. Date, Name on Card, Approval Code, Approval Amt, Tax Type, Guest Balance, Specials, Features, Item Inv, Newspaper, CRS No, Reference #, Upg Reason, Upg By.

15784839 - Reservation Options

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

Close

15784839 - Credit Cards Menu

Authorization      Credit Card History

Close

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

Window	Payment Type	Credit Card	Exp. Date
1	VA	XXXXXXXXXX	12/29
2	CP	XXXXXXXXXX	

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**.


The screenshot displays the OPERA Billing interface for Room 0106. The main window shows a table of transactions with columns for Date, Code, Description, Amount, Supplement, and Reference. A dialog box titled 'UK - Check Out Options' is open, allowing the user to select between 'Check Out' (selected) and 'Check Out With Open Folio'. The dialog has 'OK' and 'Close' buttons. The main window also has a 'Select All' button and a row of action buttons: 'Post', 'Edit', 'Folio', 'Options', 'Payment', 'Check Out', and 'Close'.

X	Date	Code	Description	Amount	Supplement	Reference
	06/04	1000	Accommodation	100.00		[NA Room]
	05/04	1000	Accommodation	100.00		[NA Room]
	04/04	1000	Accommodation	100.00		[NA Room]
	04/04	99999	DS - DIRECT SETTLEMENT	-10.00		
	04/04	9104	TBA	-100.00		
	04/04	1005	Accommodation (M)	100.00		
	04/04	9104	TBA	-100.00		
	04/04	9004	Visa	100.00		ifc tesyng

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.



The screenshot displays two overlapping windows from the OPERA system. The top window, titled 'UK - Billing [ Room 0106 ]', shows a summary of the guest's stay: Balance 290.00, Arrival 04/04/19, Depart 07/04/19, Rate Code RACK, Rate 100.00, and Status DUE OUT. Below this is a table with one entry: 06/04, Code 1000, Description Accommodation, Amount 100.00, Reference [NA Room]. The bottom window, titled 'UK - Payment [Wind. 1 - Room 0106]', is for processing the payment. It shows a Payment Code of VA (Visa), Currency of GBP (United Kingdom Pound), and an Amount of 290.00 GBP. There are fields for Credit Card No. and Exp. Dt (09/21). A grid of payment methods is visible on the right, including CH, CL, VA, MC, AX, DC, CU, and PAYONLY. At the bottom of the payment window are buttons for 'Print Folio', 'Email Folio', 'Post', and 'Close'. A toolbar at the very bottom of the interface includes buttons for 'Select All', 'Post', 'Edit', 'Folio', 'Options', 'Payment', 'Check Out', and 'Close'.

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.

UK - Billing | Room 0106

Balance 290.00 Arrival 04/04/19 Company Rate Code RACK GBP Prs 1  
 Status DUE OUT Depart 07/04/19 Group Rate 100.00 Rm. Type STD

X	Date	Code	Description	Amount	Supplement	Reference
	06/04	1000	Accommodation	100.00		[NA Room]

UK - Payment [Wind. 1 - Room 0106]

Payment Code VA Visa  
 Currency GBP United Kingdom Pound  
 Amount 290.00 GBP  
 Credit Card No. Exp. Dt 09/21

Print Folio  
 Email Folio

CH CL  
 VISA VA MC  
 AX DC  
 CU PAYONLY

Post Close

Select All Post Edit Folio Options Payment Check Out Close

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.

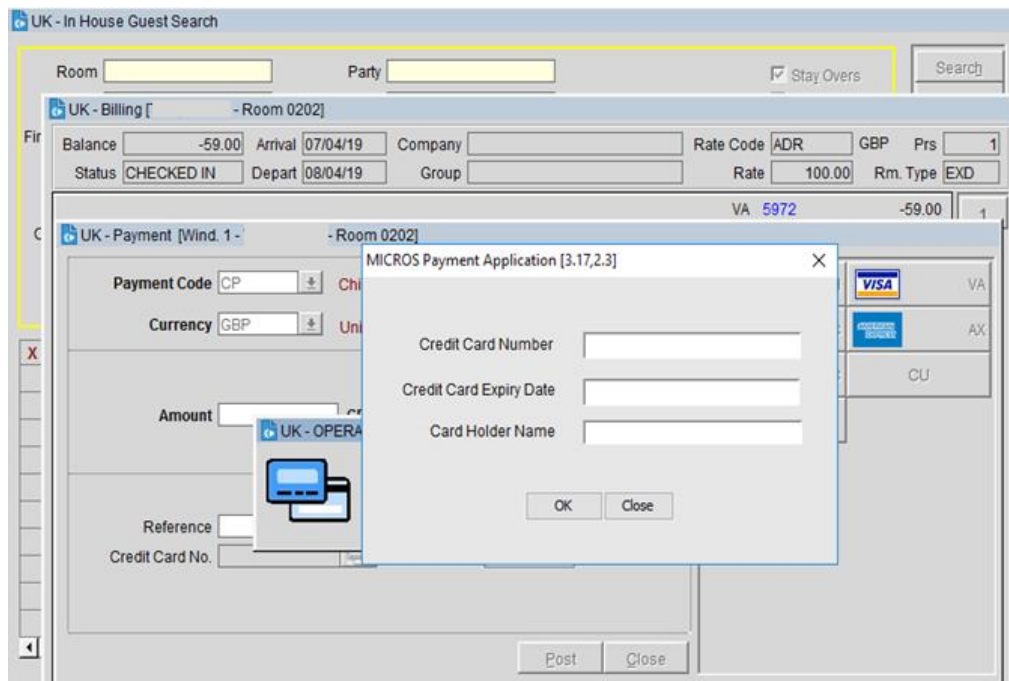
1. From the **OPERA** menu, click **Front Desk**, and then select **In House Guests**.
2. Search for and open the reservation.
3. Click **Options**.
4. Select **Billing**.

### 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

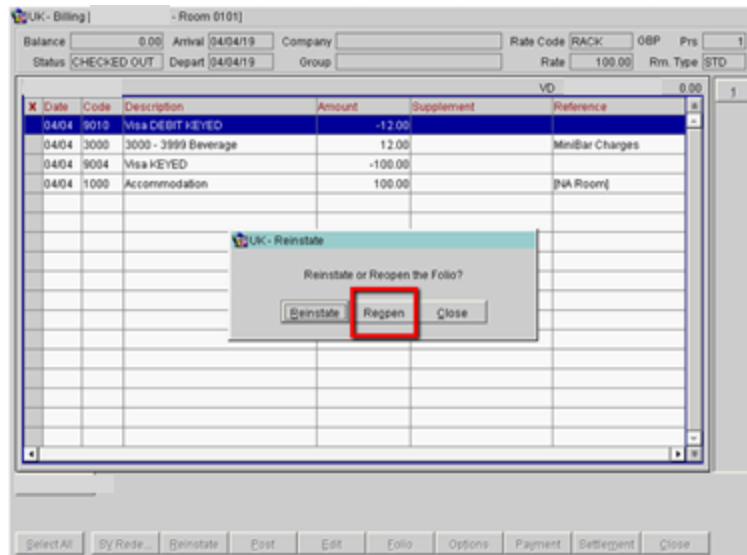
Delayed Charges are payments that need to be processed for a guest that is not in house. This can be **No Show Fee**, **Late Charge**, or **Mini Bar Charge**. Payments for these charges can be processed:

- 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**.

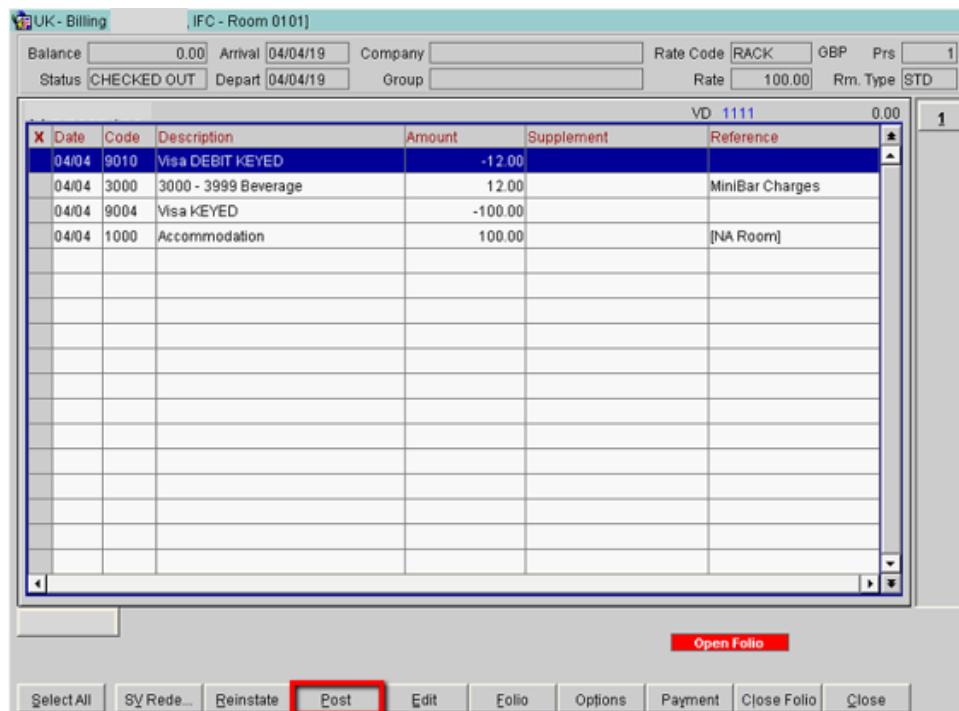
X	Date	Code	Description	Amount	Supplement	Reference
	04/04	9010	Visa DEBIT KEYED	-12.00		
	04/04	3000	3000 - 3999 Beverage	12.00		MiniBar Charges
	04/04	9004	Visa KEYED	-100.00		
	04/04	1000	Accommodation	100.00		[NA Room]

Buttons: Select All, By Rede..., **Reinstate**, Post, Edit, Echo, Options, Payment, Settlement, Close

6. Click **Reopen**.



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



8. Click **Payment**.

UK - Billing - Room 0101

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

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

VD 1111 12.00

Open Folio

Select All SY Rede... Reinststate Post Edit Folio Options **Payment** Close Folio Close

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

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

UK - Billing IFC - Room 0101

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

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

Payment Code **VD** Visa DEBIT KEYED  
 Currency **GBP** United Kingdom Pound


Amount 12.00 GBP

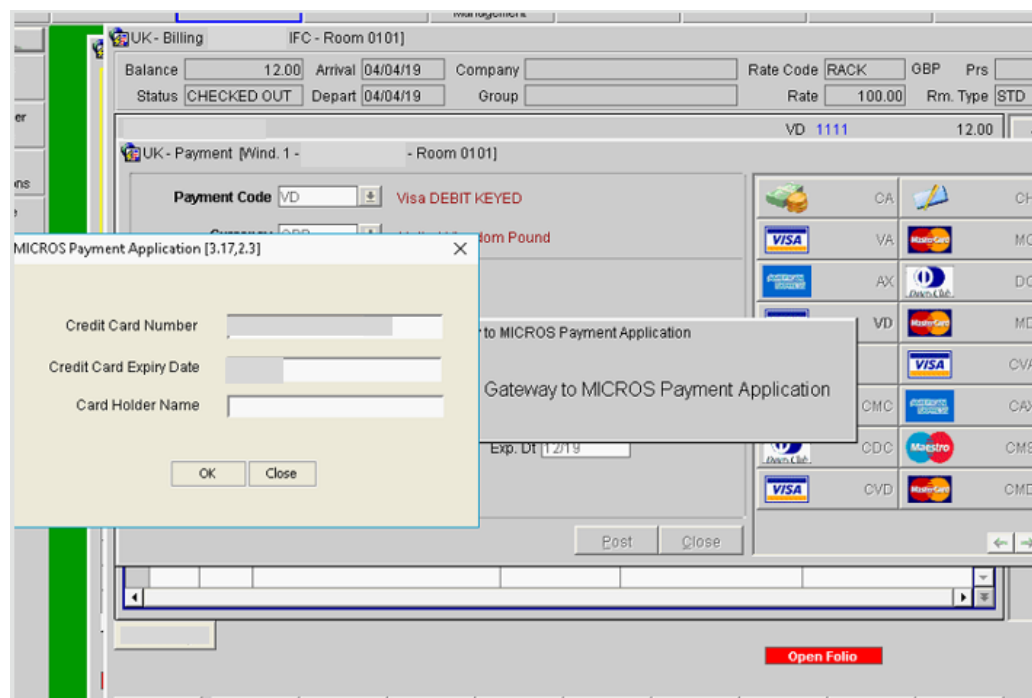
Credit Card No. Exp. Dt 12/19

Post Close

Open Folio

Select All SY Rede... Reinststate Post Edit Folio Options Payment Close Folio Close

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



## Post It

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

To perform post it:

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

The Post It screen appears.

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

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



BORA - Post It

Red Bull 4.75

UPC  Article  Clear

Coffee Red Bull

Code	Description	Amount	Qty
4010	Coffee	1,000.00	1
2010	Red Bull	4.75	1

Items: 2 Total: 1,004.75

Minus Delete Enter

Room Charge CA AX  
MC VI VAM  
DMR VS AVP

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

BORA - Post It

VISA CP -1,004.75

UPC  Article  Clear

Credit Card No.  Expiry Date.

Coffee Red Bull

Code	Description	Amount	Qty
4010	Coffee	1,000.00	1
2010	Red Bull		

Items: 2 Total: 1,004.75

Minus Delete Enter

Room Charge CA AX  
MC VI VAM  
DMR VS AVP


MICROS Payment Application [3.17.2.3]

Credit Card Number

Credit Card Expiry Date

Card Holder Name

OK Close

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

Or

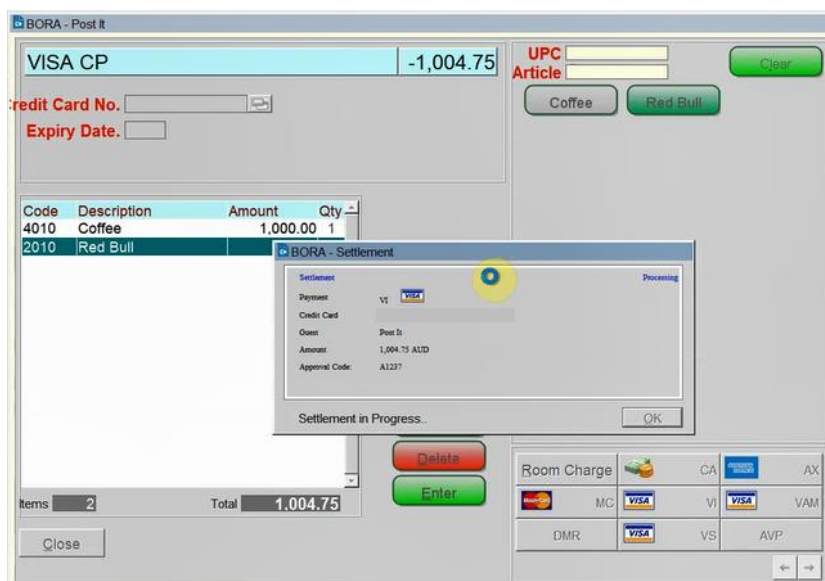
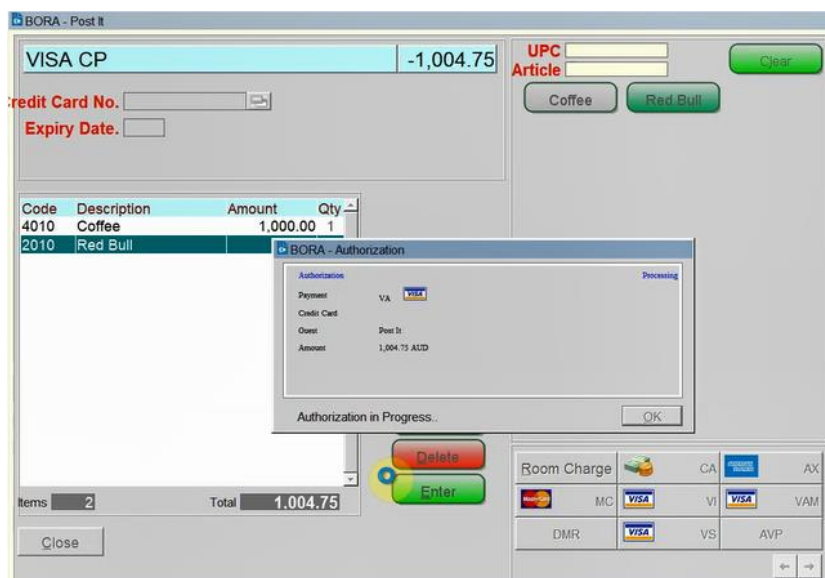
- Do not enter any Credit Card information. Click **OK** to activate the Payment device to key in the card data manually to retrieve a token and then click **Enter** to process the transaction.

Or

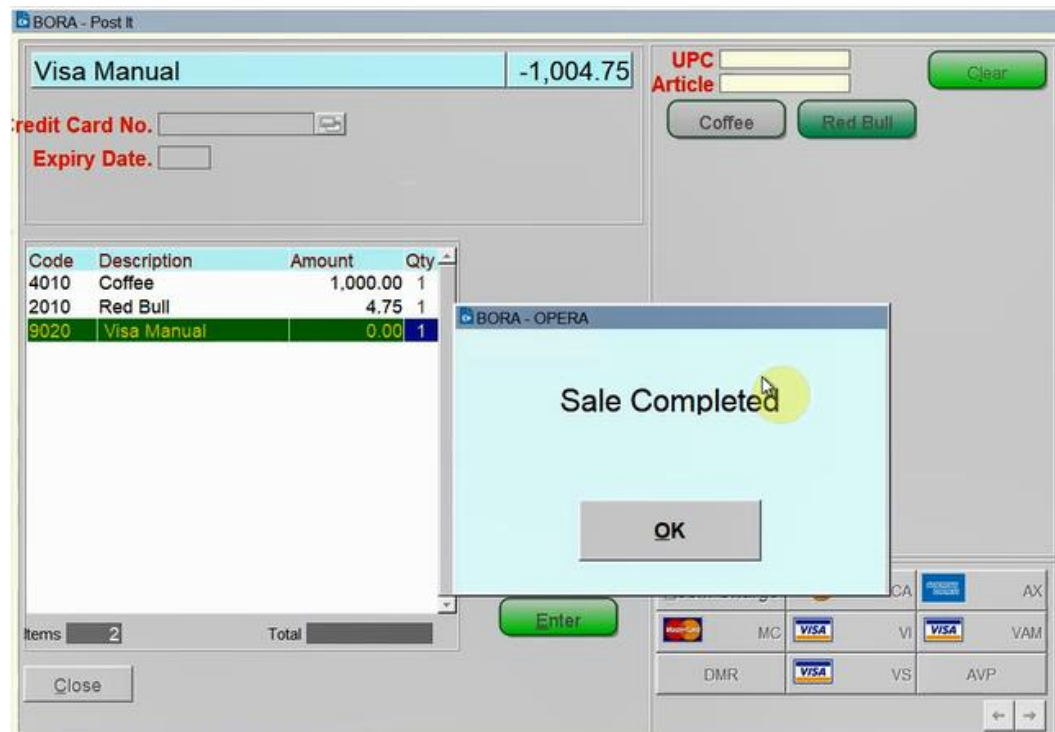
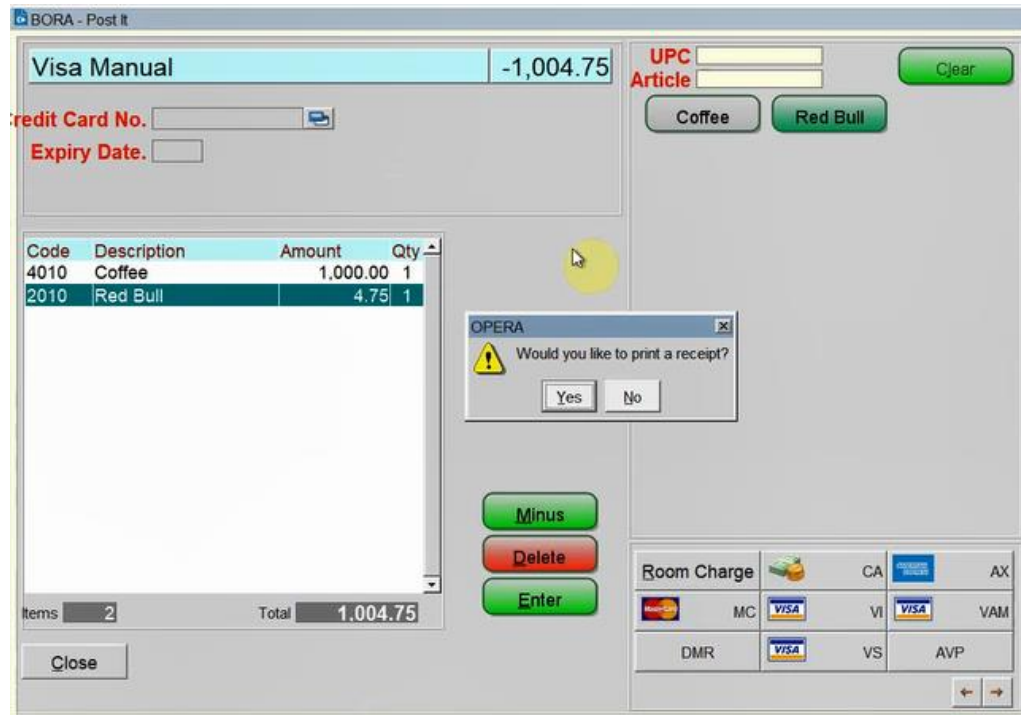
To allow the guest to insert, swipe or tap the Card into the Payment device.

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

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



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



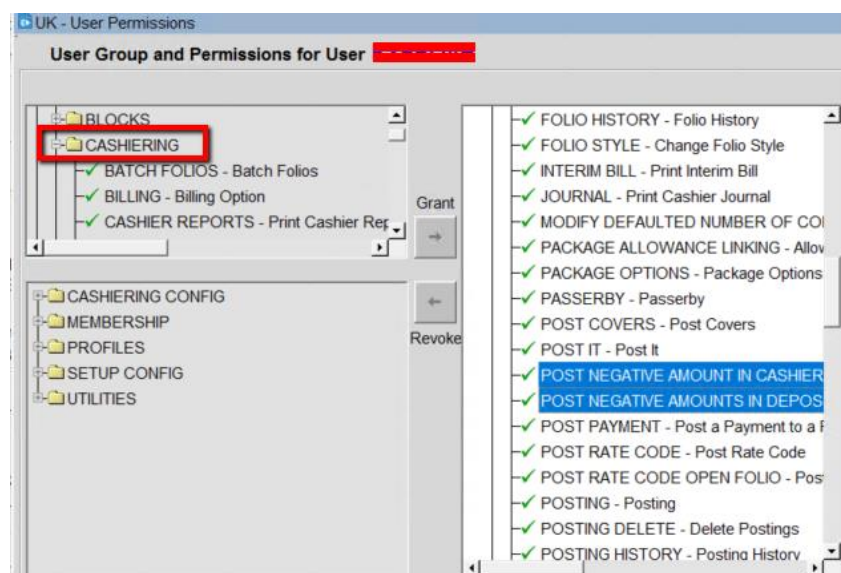
- Once the Sale Completed message appears, click **OK** to clear the Post It screen for the next transaction.

## Refunds

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

Following two conditions should be met to process the refund:

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



To process a refund:

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

UK - Billing - Room 0101

Balance -8.00 Arrival 04/04/19 Company Rate Code RACK GBP Prs 1  
 Status CHECKED OUT Depart 04/04/19 Group Rate 100.00 Rm. Type STD

UK - Payment (Wind. 1 - Room 0101)

Payment Code VD Visa DEBIT KEYED  
 Currency GBP United Kingdom Pound

Amount -8.00 GBP

Reference Refund  
 Credit Card No. Exp. Dt 12/19

Post Close

Open Folio

Select All SV Rede... Reinstater Post Edit Folio Options Payment Close Folio Close

## 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.

Settlement

Payment VA VISA  
 Credit Card 05/20  
 Guest  
 Room 10110  
 Amount 383.60 USD  
 Approval Code 000000000000  
 Text \*DECLINED

Failed

OK

## Authorization Reversals

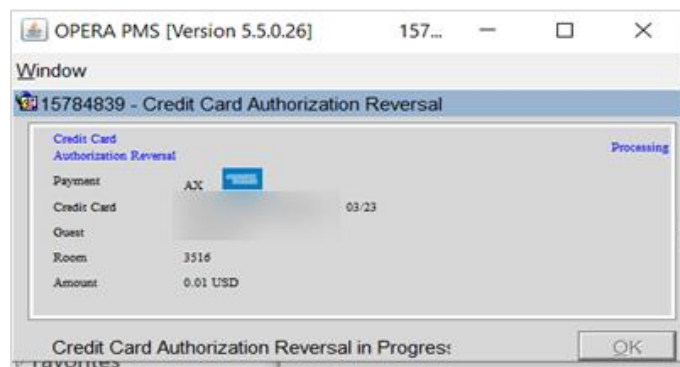
OPERA and OPI supports Pre-Authorization Reversals. This is an automated electronic reversal message sent to the Payment Service Provider to release the pre-authorization.

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

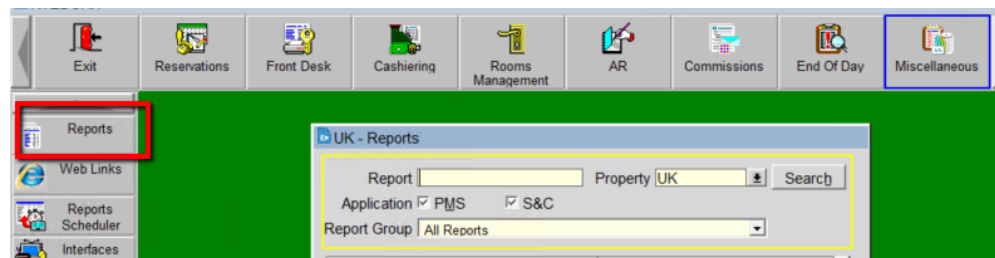
## Reconciliation

### Balancing Reports

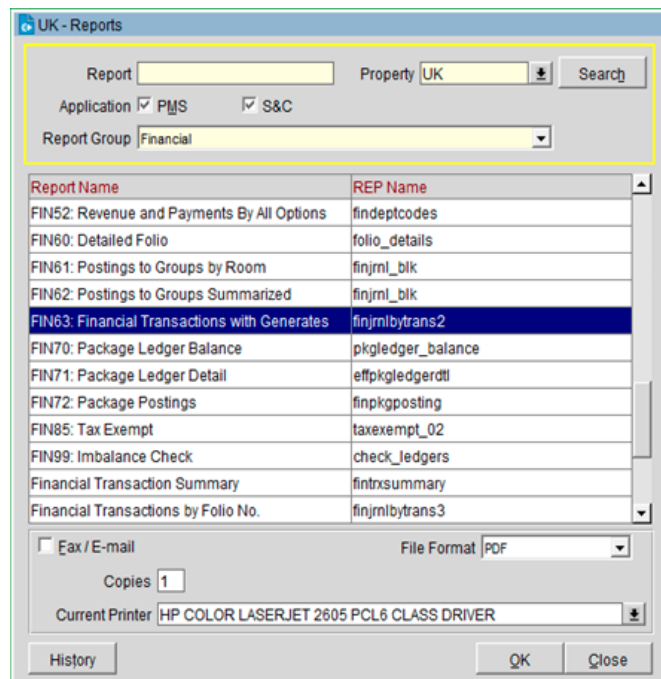
A critical part of the integration of payments is the reconciliation process. To balance the transactions processed through OPI, a report is needed to reconcile with the Payment Service Provider reports.

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**.

X	Code	Description
	9002	Ledger Payment
X	9004	Visa
X	9005	Mastercard
X	9006	American Express
X	9007	Diners Club
	9010	TBA
	9011	TBA
X	9012	China Union Pay
	9050	BACS Payment
	9051	Pre Paid Commission
	9052	CC Commission

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



UK - Cashiering 2

**Date Range**  
 From Date 07/04/19  
 To Date 07/04/19

**Filter**  
 Transaction Code 9004.9005.9006.9007.9012  
 Room  
 Cashier  
 Room Type  
 Tran. Code Group  
 Tran. Code Subgroup  
 Negative Postings Only  
 Include Currency Exchange

**Display**  
 Suppl./Ref./CC No. Revenue  Net  Gross

Group By  
 Sort Order Chronological

Preview Print File Close

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

ORACLE  
 04/04/19  
 17:28

**FIN63: Financial Transactions with Generates**

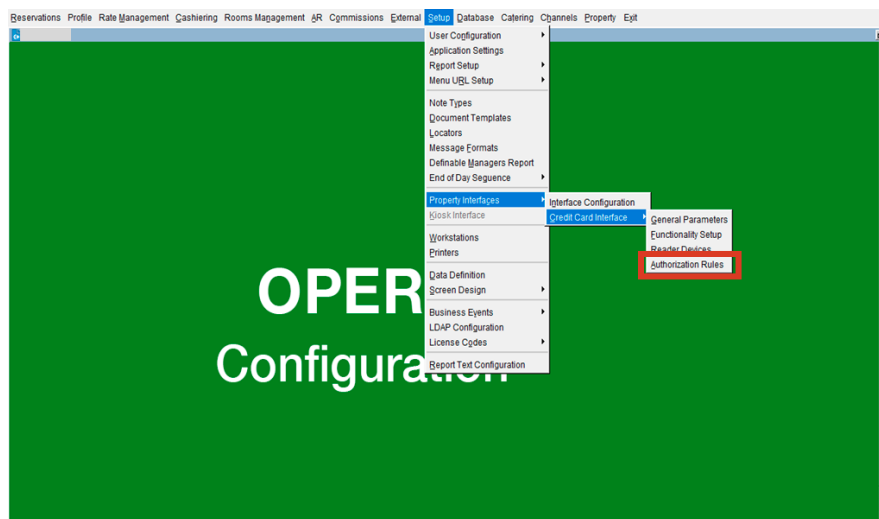
Date	Time	Room No.	Name	Trn. Code	Description	Check No.	Receipt No.	Debit	Credit	Tax Generates	Cash ID	
Supplement/Reference/Credit Card No.							Exp. Date				Total	
Grand Total									0.00	0.00		

# 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**

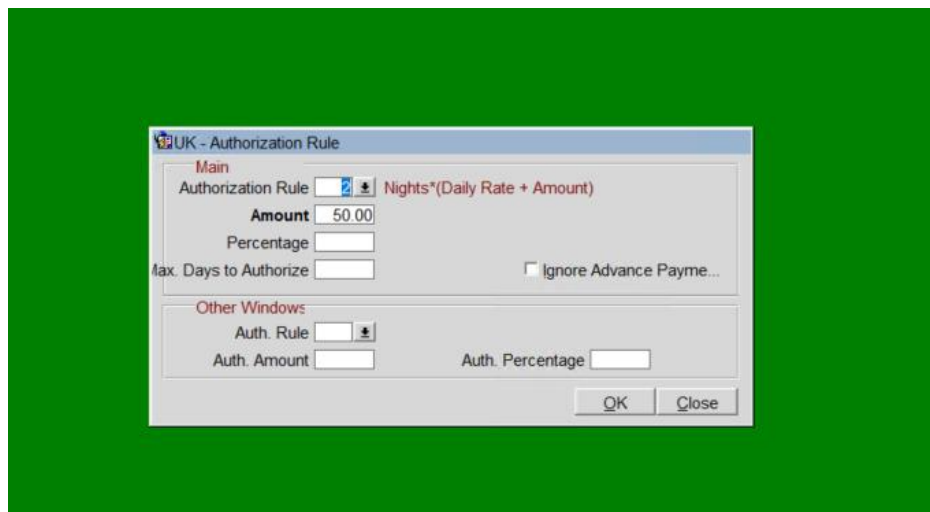
**Rule 6 - Nights\*(Percentage)**

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

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

**Rule 9 - Nights\*(Daily Rate) + Amount**

---

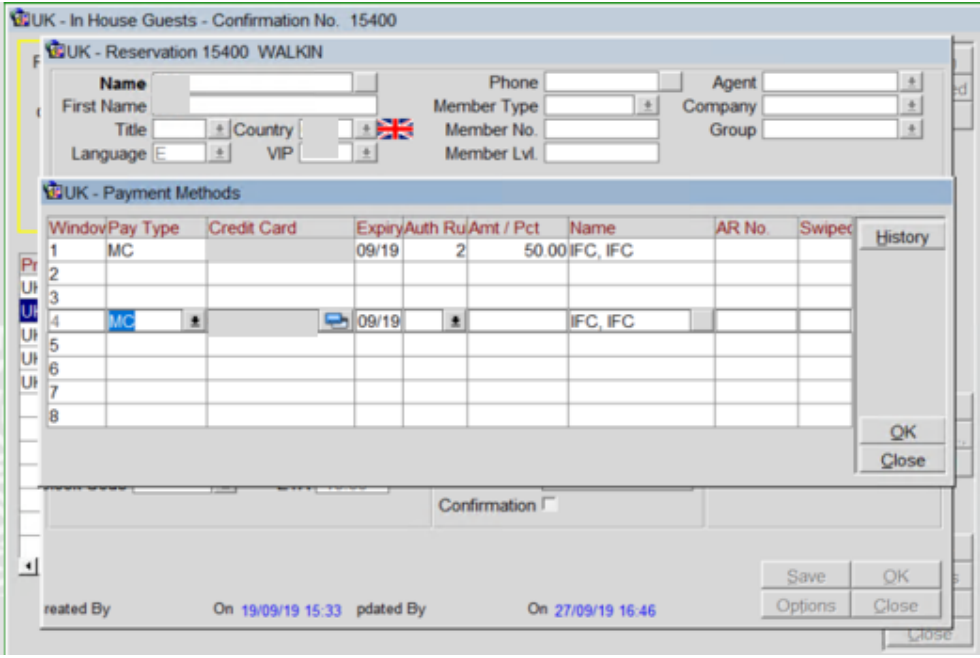
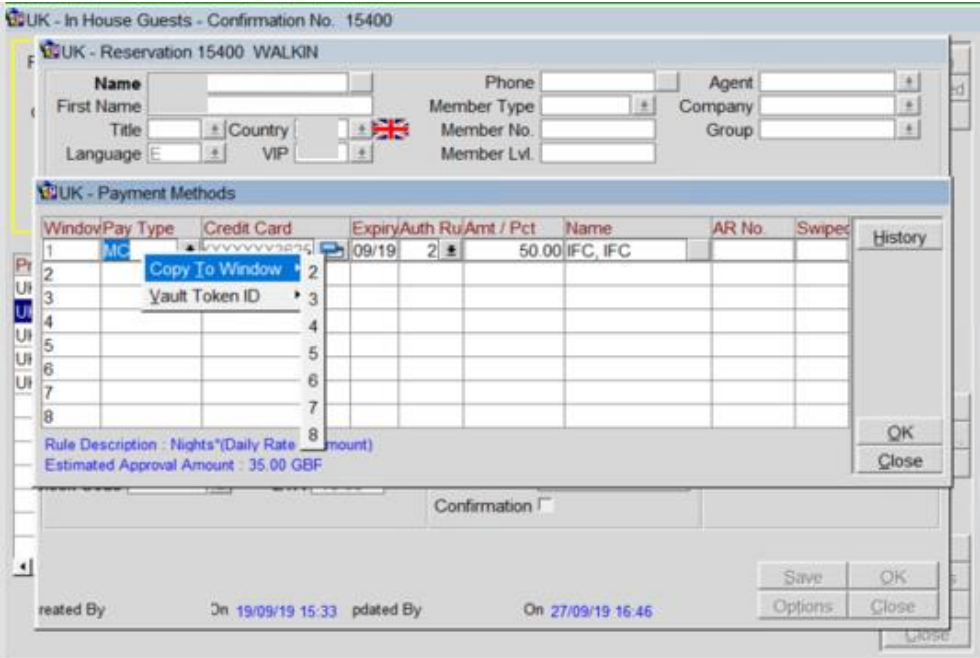


## Token ID Limitations

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.