

Oracle Payments Daily Reconciliation Guide

(Customers with OPERA Cloud PMS + Oracle Payments)

OPERA PMS and Oracle Payments Cloud Service
Finance and Front Office teams · Daily · ~10 minutes

This guide covers Five things:

- A. One-time setup
- B. Daily pre-check (30 seconds)
- C. Reconciliation process (8 steps)
- D. Daily checklist
- E. Troubleshooting

A One-time setup

This step is done once when you first go live with Oracle Payments. You only revisit it if your Night Audit schedule changes permanently.

Configure Business Day in Oracle Payments

The Business Day close time in Oracle Payments determines which transactions belong to a given reporting day. It must match the time you run Night Audit in OPERA.

If Night Audit runs at 1:00 AM, set the Business Day close to 1:00 AM. This ensures every card transaction posted in OPERA for a given date falls into the same Business Day in Oracle Payments — making totals directly comparable.

1. **Go to Oracle Payments Cloud Service Portal** → Settings → Business Day
2. **Set the Business Day close time** to match your scheduled OPERA Night Audit time
3. **Save** This setting runs automatically every day going forward

Learn more about Business Day setup in Oracle Payments on our documentation page here:

https://docs.oracle.com/en/industries/oracle-payment-cloud/latest/opcsc/c_business_day.html

Note

1. When configuring the Business Day, ensure the following three settings are correct before saving:
 - a. **Duration:** set to a 24-hour period. Hotels operate around the clock, and a 24-hour Business Day ensures no transactions fall outside the reporting window.
 - b. **Time zone:** set to the time zone your property is physically located in. For example, a property in Leavenworth, WA should be set to Pacific Standard Time (PST).
 - c. **Fulfillment method:** set to **Fulfilled**. This ensures transactions are grouped by the date and time charges are posted (captured) in OPERA, not by when the card was authorized at check-in for incidentals.
2. Once set, you do not need to return here unless your Night Audit schedule changes permanently. Day-to-day adjustments (when Night Audit runs at a non-standard time) are handled in Section B.

B Daily pre-check

Before reconciling, confirm whether OPERA Night Audit (end of day) was run at its scheduled time.

- If Night Audit was run at the scheduled time — no action needed. Proceed to the reconciliation steps in Section C.
- If Night Audit ran earlier or later than scheduled — you must adjust the Business Day close time in Oracle Payments to match when Night Audit actually ran.

When to make the adjustment

The adjustment must be made *after* the scheduled Business Day has ended in Oracle Payments — not before. The application does not allow changes to a Business Day that is still in progress.

For example: if your Business Day is scheduled to run from 3:00 AM to 3:00 AM, and Night Audit for April 4, 2026 ran at 1:30 AM (earlier than usual), you cannot make the adjustment until after 3:00 AM on April 5, 2026, once the scheduled day has closed. Make the adjustment at that point, or the following morning before reconciling — whichever comes first.

The goal is to have the Business Day corrected before your bank receives the payout and before your finance team begins reconciliation for that day.

How to adjust

In the Oracle Payment Cloud Service Portal, use the **Adjust Business Day** function and update the close time to reflect when Night Audit actually ran for that date.

Learn more about Adjust Business Day in Oracle Payments on our documentation page here:

https://docs.oracle.com/en/industries/oracle-payment-cloud/latest/opcsc/t_adjust_business_day.html

Note

1. Do not attempt to adjust the Business Day while it is still in progress. Oracle Payments will not permit changes to an active Business Day. Always wait until after the scheduled Business Day has ended before making any adjustment.
2. If your team reconciles on a weekly basis or any interval other than daily, you can adjust multiple past Business Days in a single session before starting your reconciliation run. Keep the following in mind:
 - a. Adjustments can be made for Business Days up to 90 days in the past.
 - b. Each Business Day must be adjusted individually, bulk adjustment across multiple days in one action is not supported.
 - c. After an adjustment is saved, allow up to 12 hours for the data to reflect the updated Business Day before beginning reconciliation. Plan your reconciliation schedule to account for this processing time.

Important

The Business Day in Oracle Payments must always reflect the actual time Night Audit ran in OPERA for that day — not the scheduled time. When they differ, adjust Oracle Payments first before you start Reconciliation process.

C Reconciliation process

Follow these 8 steps every day after Night Audit.

Step 1 Generate the OPERA Credit Card Summary report

1. Within OPERA PMS, navigate to “Reports” > “Manage Reports”
2. Search for finjrnlbytrans and select Report: **Journal by Cashier and Transaction Code**
3. Select “Edit Report Parameters”
4. Set Parameters:

Date range: start date = end date = the business day you are reconciling

Transaction codes: select all card payment transaction codes (example: 9102 - MasterCard, 9103 – Visa , 9104 – American Express etc.)

Sort order: Chronological

5. Run the report (Either: “Download As”, “Email” or “Preview/Download”). Once Run, note the “Grand Total” at the bottom of the report under the “Credit” Column

OPERA Report	Amount	Notes
Grand Total - Net Revenue to match	\$34,998.47	Must equal Oracle Payments Net Sales

Journal by Cashier and Transaction Code

Date	Time	Room No.	Name Supplement/Reference/Credit Card No.	Trn. Code	Description	Check No. Exp. Date	Receipt No.	Currency	Debit	Credit
12-02-25	12:10 AM		XXXXXXXXXXXX	9102	Visa	XX/XX	#26832	USD	0.00	435.24
12-02-25	12:11 AM		XXXXXXXXXXXX	9105	Mastercard Debit	XX/XX	#26833	USD	0.00	502.20
12-02-25	12:12 AM		XXXXXXXXXXXX	9104	Mastercard	XX/XX	#26834	USD	0.00	396.18
12-02-25	12:12 AM		XXXXXXXXXXXX	9102	Visa	XX/XX	#26835	USD	0.00	295.74
12-02-25	12:13 AM		XXXXXXXXXXXX	9102	Visa	XX/XX	#26836	USD	0.00	424.08
Grand Total									0.00	34,998.47

Step 2 Open the Oracle Payments Accounting Report

The Accounting Report shows one row per Business Day with all key totals at a glance. This is the primary reconciliation view.

1. **Log in to Oracle Payments Cloud Service Portal**
2. **Navigate to** Dashboard → Accounting Report
3. **Find the row** for the Business Day matching your OPERA report date
4. **Read the columns:** Total Net Sales | Total Net Proceeds | Total Paid Out | Total Variance | Accounting Payout Status

Select	Business Day	Accounting Payout Status	Total Sales Amount	Total Refund Amount	Total Net Sales	Total Chargeback Amount	Total Chargeback Reversal Amount	Total Processing Fees	Total Net Proceeds	Total Paid Out	Total Variance	Currency
<input type="checkbox"/>	04/07/2026	Not Paid	66,203.48	-7,846.15	58,357.33	0.00	0.00	-1,023.17	57,334.16	0.00	-57,334.16	USD
<input type="checkbox"/>	04/06/2026	Not Paid	93,216.13	-7,564.46	85,651.67	0.00	0.00	-2,604.54	83,047.13	0.00	-83,047.13	USD
<input type="checkbox"/>	04/05/2026	Partially Paid	71,201.18	-4,601.65	66,599.53	0.00	0.00	-1,989.37	64,610.16	63,986.55	-623.61	USD
<input type="checkbox"/>	04/04/2026	Paid Out	59,234.69	-2,477.28	56,757.41	0.00	0.00	-1,660.96	55,096.45	55,096.45	0.00	USD
<input type="checkbox"/>	04/03/2026	Paid Out	88,675.42	-9,428.84	79,246.58	0.00	0.00	-2,474.53	76,772.05	76,772.05	0.00	USD
<input type="checkbox"/>	04/02/2026	Partially Paid	80,917.08	-14,585.44	66,331.64	0.00	0.00	-1,474.01	64,857.63	64,073.12	-784.51	USD
<input type="checkbox"/>	04/01/2026	Partially Paid	73,036.49	-5,462.89	67,573.60	0.00	0.00	-684.74	66,888.86	65,536.47	-1,352.39	USD
<input type="checkbox"/>	03/31/2026	Paid Out	86,616.19	-9,113.16	77,503.03	0.00	0.00	-2,418.71	75,084.32	75,084.32	0.00	USD
<input type="checkbox"/>	03/30/2026	Paid Out	104,065.60	-10,244.39	93,821.21	0.00	0.00	-2,909.80	90,911.41	90,911.41	0.00	USD
<input type="checkbox"/>	03/29/2026	Partially Paid	83,124.92	-10,787.40	72,337.52	0.00	0.00	-2,323.06	70,014.46	70,014.61	0.15	USD
<input type="checkbox"/>	03/28/2026	Paid Out	76,996.81	-6,183.54	70,813.27	0.00	0.00	-2,148.37	68,664.90	68,664.90	0.00	USD
<input type="checkbox"/>	03/27/2026	Paid Out	113,538.16	-4,584.83	108,953.33	0.00	0.00	-3,170.43	105,782.90	105,782.90	0.00	USD

Reading the columns

Net Sales — Total card revenue after refunds. This is what you match against OPERA's Grand Total Credit.

Net Proceeds — Net Sales minus processing fees. This is your expected payout to the bank.

Paid Out — Amount deposited to your bank account so far.

Variance — The gap between Net Proceeds and Paid Out. Zero = fully paid. Negative = still pending.

Status — Paid Out (complete) / Partially Paid (some pending) / Not Paid (awaiting settlement).

Step 3 Match Net Revenue to Net Sales

This confirms that all card transactions posted in OPERA were successfully processed by Oracle Payments.

OPERA Grand Total = Oracle Payments Net Sales

Example — clean match

OPERA Grand Total (Net Revenue) \$56,757.41	Oracle Payments Net Sales \$56,757.41	✓ Match All transactions confirmed processed
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Note

If the two totals do not match, a transaction was posted in OPERA but not processed (or vice versa). Use the drill-down in Step 6 to find the gap — filter Transaction Details by amount or last 4 card digits.

Step 4 Match expected payout to actual payout

This confirms that everything Oracle Payments processed has been deposited to your bank account.

Oracle Payments Net Proceeds = Oracle Payments Total Paid Out

Example A — fully paid

Net Proceeds (expected) \$55,096.45	Total Paid Out (actual) \$55,096.45	✓ Match Variance = \$0.00
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Example B — partially paid

Net Proceeds (expected) \$64,857.63	Total Paid Out (actual) \$64,073.12	X Variance Variance = -\$784.51
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Step 5 If variance exists — read it from the report

The Variance column tells you exactly how much is pending settlement. A negative number means that amount has not yet been deposited to your bank.

Discrepancy

Variance: -\$784.51

Net Proceeds \$64,857.63 was expected. Only \$64,073.12 was paid out. The remaining \$784.51 is still pending.

Note

A variance of 1–3 days is normal and typically resolves automatically. If variance persists beyond 5–7 days, proceed to Steps 6 and 7.

Step 6 Drill down to find the unpaid transaction

Click the Business Day date link in the Accounting Report. This opens the Transaction Detail view showing every individual transaction for that day.

1. **Click the Business Day link** e.g. click "04/02/2026" in the Accounting Report
2. **The drill-down screen opens** showing all individual transactions for that Business Day
3. **Look at the Accounting Payout Status column** find any row showing Partially Paid or Not Paid
4. **Note the Payment Reference**, you will use this if you need to contact Oracle Payments Support
4. **Clicking on Accounting Payout Status column**, you will be able to filter down to just "Partially Paid" and "Not Paid" (or just look at the "Paid out") to quickly look at the transactions that contributing to the discrepancy.

Transaction Date And Time	Transaction Amount	Payment Processing Fee	Net Proceeds	Payout Amount	Accounting Payout Status	Aging	Business Day	Payment Reference
04/03/2026 00:40	161.92	4.95	156.97	156.97	Paid Out		04/02/2026	P7JFCPFQM7P5W7B9
04/02/2026 15:27	500.41	0.00	-500.41	-500.41	Paid Out		04/02/2026	SGCQJT76BBS59H69
04/02/2026 09:36	373.86	0.00	373.86	363.47	Partially Paid	6 Days	04/02/2026	VSCVZRTJKN97RB9
04/03/2026 00:27	124.26	3.55	120.71	120.71	Paid Out		04/02/2026	J5PTGGZRLBNCNH35
04/02/2026 21:02	491.04	14.39	476.65	476.65	Paid Out		04/02/2026	QJQHV7XLZQG67RB9
04/02/2026 23:52	414.82	11.52	403.30	403.30	Paid Out		04/02/2026	VPQGF995KXB3TX69
04/03/2026 00:35	74.99	2.20	72.79	72.79	Paid Out		04/02/2026	NGL2K5CPHKK8W7B9
04/02/2026 09:25	781.42	0.00	-781.42	-781.42	Paid Out		04/02/2026	DSQW9ZJVL77GSX25
04/03/2026 00:56	549.07	15.19	533.88	533.88	Paid Out		04/02/2026	DV255ZMJQ2PFNH35

Discrepancy

Transaction VSCVZRTJKN97RB9 — Partially Paid, 6 Days aging

Amount: \$373.86 · Net Proceeds: \$373.86 · Payout Amount: \$363.47 · Gap: \$10.39

This transaction is outstanding and contributing to the -\$784.51 variance on 04/02/2026.

Step 7 Use the Aging column to assess urgency

Aging shows how many days a transaction has been outstanding. It only appears for Partially Paid or Not Paid transactions. Paid Out transactions show no aging value.

Aging	Status	Action	Meaning
—	Paid Out	None	Transaction fully settled and deposited to bank
1–3 days	Not Paid / Partially Paid	Monitor — normal	Settlement in progress, typically resolves automatically
4–7 days	Not Paid / Partially Paid	Monitor closely	Approaching the end of normal settlement window
8+ days	Not Paid / Partially Paid	Contact Support	Use the Payment Reference to raise a case with Oracle Payments Support

Step 8 Check the Deposits tab to see what was sent to your bank

Inside the drill-down view, click the Deposits tab. This tab shows exactly which deposits were sent to your bank account for the selected Business Day, broken down by individual payout identifiers.

Each row represents a single deposit event. Multiple rows mean the total payout for that Business Day was split across more than one bank transfer. The rows add up to the Total Paid Out figure you saw in the Accounting Report.

1. **Click the Deposits tab** inside the drill-down screen
2. **Check Business Date and Payout Date** Business Date is when you posted the payment in OPERA (typically checkout date of the guest), Payout Date is when funds are sent to your bank (The availability of these funds in your bank account depends on the processing windows of your bank, typically the same day or next day of the payout date)
3. **Review Payout Amount from Business Day** each row is one bank transfer — rows sum to Total Paid Out
4. **Check Accounting Payout Status** Paid Out = sent to Bank · any other status = still pending

Business Date	Payout Date	Accounting Payout Status	Currency	Payout Amount from Business Day	Payout Reference	Total Payout Amount	Details
12/10/2025	12/11/2025	Paid Out	USD	449.86	EVJN4295B224223W5NLC9WJ8352KHWUSD	454.86	>
12/10/2025	12/17/2025	Paid Out	USD	-21.35	EVJN4295B224223W5NM6W634V22844USD	32.69	>
				428.51			

Note

1. The two rows here show that Business Day 12/10/2025 required two separate bank transfers. The first deposit of \$449.86 landed on 12/11/2025. A refund adjustment of -\$21.35 was processed later and settled on 12/17/2025. Together they equal \$428.51 — the Total Paid Out for this Business Day.
2. Two amounts appear in this tab that are worth understanding:

Payout Amount from Business Day — the portion of a bank deposit that belongs specifically to the Business Day you are viewing. In the example above, \$449.86 of the 12/11/2025 deposit came from 12/10/2025 transactions.

Total Payout Amount — the full amount that landed in your bank account on that Payout Date. This may be larger or smaller than the Business Day portion because a single bank deposit can bundle transactions from multiple business days.

Example: on 12/11/2025, your bank received \$454.86 in total. Of that, \$449.86 belongs to Business Day 12/10/2025. The remaining \$5.00 came from a different business day included in the same deposit run.

D Daily checklist

Print this page. Tick each item before closing reconciliation for the day.

Before you start

- OPERA Night Audit completed successfully
- Night Audit ran at scheduled time — or Business Day in Oracle Payments updated to match actual time
Section B

Step 1 — OPERA report

- finjrnbytrans run date = business day, all card codes, sort = chronological
- Grand Total noted

Steps 2–4 — Oracle Payments Accounting Report

- Accounting Report open, correct Business Day row located
- Net Sales = OPERA Grand Total *Step 3*
- Total Paid Out = Net Proceeds (Variance = \$0.00, Status = Paid Out) *Step 4*

Steps 5–8 — Variance investigation (only if variance exists)

- Variance amount noted from the Accounting Report *Step 5*
 - Drill-down opened — Partially Paid / Not Paid transactions identified *Step 6*
 - Aging column checked — anything 8+ days flagged for Support follow-up *Step 8*
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E Troubleshooting

Symptom	Likely cause	Action
Net Sales ≠ OPERA Grand Total Credit	Business Day mismatch, or a transaction in one system but not the other	Verify Business Day alignment first; then search Transaction Details by amount or last 4 card digits
Variance on Paid Out — Partially Paid status	Refund, chargeback, or settlement delay on one or more transactions	Check drill-down for Partially Paid rows; monitor Aging column
Aging 8+ days on a transaction	Settlement stalled — possible chargeback or processing issue	Note the Payment Reference and contact Oracle Payments Support
Status = Not Paid on a very recent date (1–2 days ago)	Normal — settlement not yet initiated	No action needed. Check again the following day.
Totals keep mismatching across multiple days	Night Audit time changed without updating Oracle Payments Business Day	Update Business Day close time in Oracle Payments to match current Night Audit schedule (Section A)

For unresolved discrepancies, contact Oracle Payments Support. Include the Business Day date, Payment Reference, and Aging value in your case.
