

# Credit Card Reconciliation

The following article reviews the process for reconciling credit cards between the PMS and a standalone terminal.

Aside from the PMS reconciliation process, the Night Auditor also requires a full understanding on settling Batches and making corrections on the property's Credit Card Processing unit. The property will also need to determine the time that the batching out should take place.

## Determining the Daily Credit Card Totals

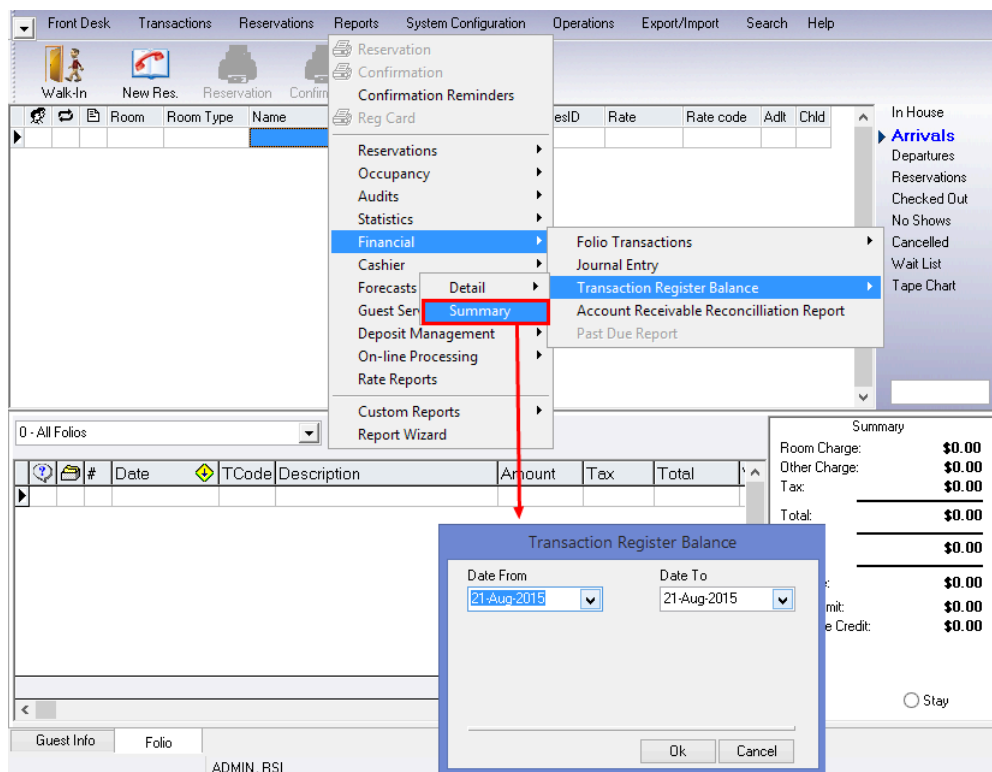
Most Credit Card Processors will allow you to print a preview report of the batch totals before settling them to the bank. This totals from this report will need to be compared against the totals in the PMS.

From the PMS you can use either:

**Reports => Financial => Transaction Register Balance => Summary**

OR

**Reports => Cashier => All Clerks Summary.**



Under the Payment section of the report, the totals by payment type will be displayed. Use these totals to compare against the totals printed from you Credit Card Processor.

**Transaction Register Balance Summary**  
For 24-Aug-2015

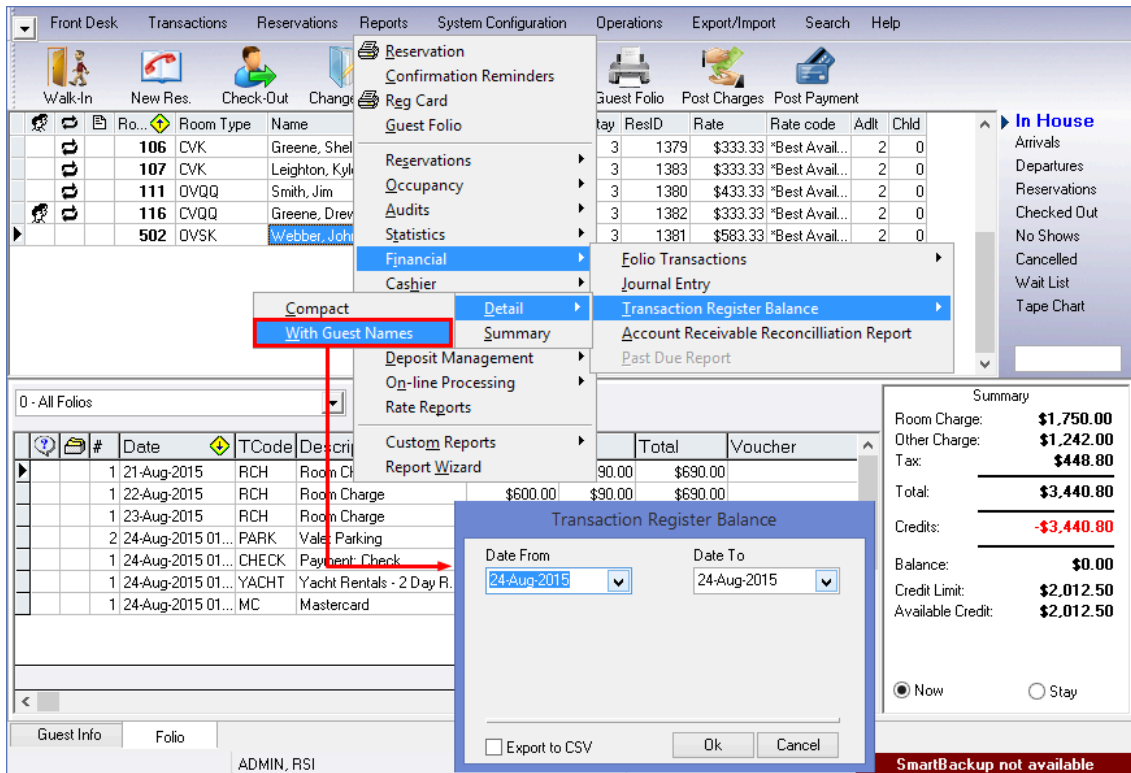
Other Charge		Amount	Tax	Total
CHAMP	Champagne	\$120.00	\$15.60	\$135.60
PARK	Valet Parking	\$42.00	\$6.30	\$48.30
YACHT	Yacht Rentals	\$1,200.00	\$180.00	\$1,380.00
<b>Total</b>		<b>\$1,362.00</b>	<b>\$201.90</b>	<b>\$1,563.90</b>
Payment		Amount	Tax	Total
CASH	Cash	-\$135.60	\$0.00	-\$135.60
CHECK	Check	-\$2,060.80	\$0.00	-\$2,060.80
MC	Mastercard	-\$2,530.00	\$0.00	-\$2,530.00
VISA	Visa	-\$3,795.00	\$0.00	-\$3,795.00
<b>Total</b>		<b>-\$8,521.40</b>	<b>\$0.00</b>	<b>-\$8,521.40</b>
Taxes				
Liquor Tax	Liquor Tax		\$9.60	
Municipal Tax	Municipal Tax		\$124.20	
Sales Tax	Sales Tax		\$68.10	
<b>Total</b>			<b>\$201.90</b>	

## Printing a Detailed Transaction Report

If any totals are not matching on the reports, we then need to go through each transaction to see what one is missing.

To do this, we could look at each of the Clerk Audits that were printed that day, or we can run the following:

**Reports => Financial => Transaction Register Balance => Detail => With Guest Names**



## Identifying an Imbalance

Using this detailed view, compare the totals for the individual credit card transactions to the detailed report from the Credit Card processor. Using this method, it should be easy to identify the discrepancies between the two systems.

In this example, the Credit Card processor's pre-batch report is short in VISA by \$93.53. In the PMS, we can see that there are three reservations that have a payment amount of \$93.53.

Payment								
Res_ID	Room-Folio	Clerk	Date	Reference	Amount	Tax	Total	Guest
<b>AMEX American Express</b>								
1965	1047-1	Shane	28/09/2010	Check-Out (Payment: AMEX )	-\$93.53	\$0.00	-\$93.53	Anderson, Dean
Total					-\$93.53	\$0.00	-\$93.53	
<b>CASH Cash</b>								
T1	N/A-1	Katie	28/09/2010	100 Copies	-\$10.00	\$0.00	-\$10.00	
1917	1015-1	Katie	28/09/2010	Check-Out (Payment: CASH )	-\$234.30	\$0.00	-\$234.30	Franco, John
1962	1006-1	Katie	28/09/2010	Check-Out (Payment: CASH )	-\$25.00	\$0.00	-\$25.00	Wallace, Alix
Total					-\$269.30	\$0.00	-\$269.30	
<b>CITY City Ledger Transfer</b>								
1962	1006-8		28/09/2010	Alaska Railroad	-\$88.15	\$0.00	-\$88.15	Wallace, Alix
Total					-\$88.15	\$0.00	-\$88.15	
<b>DISC Discover</b>								
1964	1033-1	Katie	28/09/2010	Check-Out (Payment: DISC )	-\$93.53	\$0.00	-\$93.53	Anderson, David
Total					-\$93.53	\$0.00	-\$93.53	
<b>MC Mastercard</b>								
T2	N/A-1	Katie	28/09/2010	150 Copies	-\$15.00	\$0.00	-\$15.00	
Total					-\$15.00	\$0.00	-\$15.00	
<b>VISA VISA</b>								
1916	1023-1	Katie	28/09/2010	Check-Out (Payment: VISA )	-\$281.16	\$0.00	-\$281.16	Sinnen, Carolyn
1918	3009-1	Shane	28/09/2010	Check-Out (Payment: VISA )	-\$342.92	\$0.00	-\$342.92	Boone, Danny
1966	1009-1	Katie	28/09/2010	Check-Out (Payment: VISA )	-\$93.53	\$0.00	-\$93.53	Anderson, Kurt
1967	1051-1	Katie	28/09/2010	Check-Out (Payment: VISA )	-\$93.53	\$0.00	-\$93.53	Anderson, Wendy
1968	1045-1	Katie	28/09/2010	Check-Out (Payment: VISA )	-\$93.53	\$0.00	-\$93.53	Anderson, Erin
1992		George	28/09/2010	Payment: VISA	-\$109.65	\$0.00	-\$109.65	Greene, Eric
Total					-\$1,014.32	\$0.00	-\$1,014.32	
Total					-\$1,573.83	\$0.00	-\$1,573.83	

## The Processor's Batch Report

The pre-batch report from the Credit Card Processor should show the amount of each transaction, the time the transaction was processed, and in most cases, only the last 4 digits of the Credit Card number.

In the example below, the Card Holder Name is displayed, however your processor may not display that information. Consider too that the room may be under a different person's name. In this case, using the Credit Card number is the most accurate way to match up the transactions between systems.

The report shows there are only two VISA transactions in the amount of \$93.53, where as the detail report from the PMS is showing that we have three VISA Transactions in the amount of \$93.53.

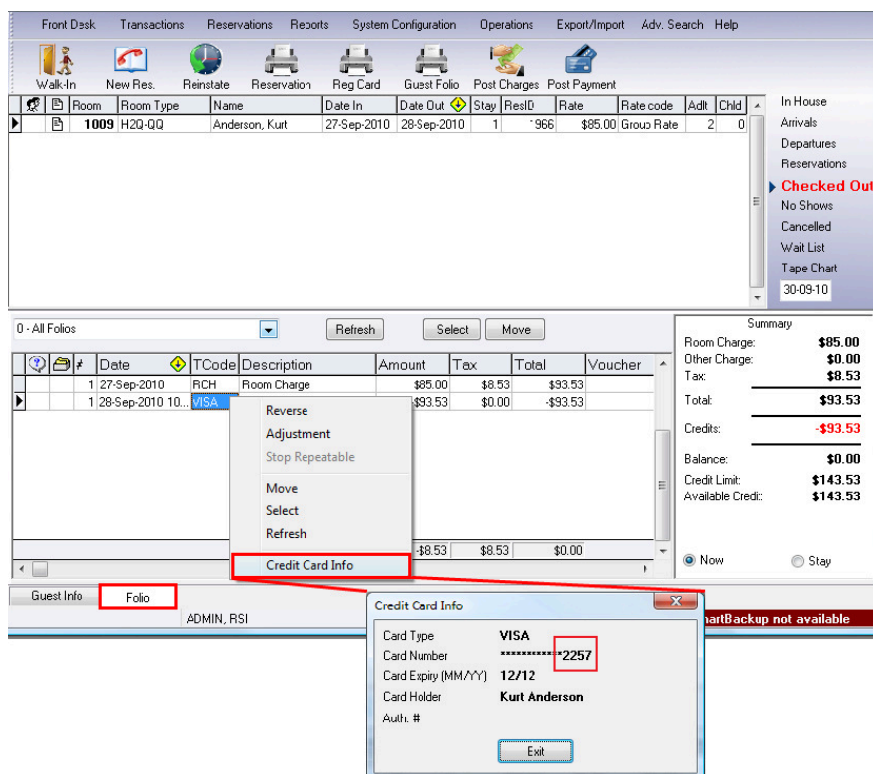
VISA	*****1111	1212	
Erin Anderson		28/09/2010 09:28:57	-93.53
VISA	*****3097	1212	
John Franco		28/09/2010 10:13:09	-234.3
VISA	*****5723	0213	
Danny Boone		28/09/2010 10:23:28	-342.92
VISA	*****2222	1111	
Wendy Anderson		28/09/2010 10:30:31	-93.53
AMEX	*****7705	1212	
Dean Anderson		28/09/2010 10:50:42	-93.53

## Correcting an Imbalance

Using the detail report from the PMS, we can identify the three reservations with Visa postings in the amount of \$93.53 as Res ID 1966, 1967, and 1968.

Using **Advanced Search (F3)** in the PMS, we will search for Res ID 1966, and compare the Credit Card number to the report from the processor. Using the **Folio** view for this guest, and right-clicking on the Payment line, the credit card number will display.

Looking at Kurt Anderson's Credit Card number and comparing it to the Processor Report above, we see that it is his Credit Card that is missing from the report; thus we know this is the missing posting.



As the majority of properties will authorize credit cards upon check-in, a copy of this Pre-Authorization slip should be retained for internal records. In many properties, this slip may be attached to the Registration Card at check-in.

The first step is to try and locate the original Pre-Auth slip, as we do not want to charge the guest a second time if we are still holding money on their card from the Pre-Auth at check-in. If it is not attached to the Registration Card, try looking at any open Pre-Authorizations on your Credit Card Processor (please consult your Payment Processor's manual for this procedure). If we find the original Pre-Auth, it should be closed by posting the \$93.53 as a payment.

If you are unable to locate the original Pre-Auth, it will be necessary to post this transaction to the Credit Card processor as a sale. To do this, the full credit card number and expiry will be required, and will need to be manually punched into the processor.

1. To get the full credit card details, you will need to select the reservation (make sure the black arrow is pointing at the right reservation) and click on the Post Payment button.
2. The Payments box will open up, and the full card details should be displayed. Use this information to process the Credit Card on your Payment Processor. *(If you do not see the card details, please consult with your system's administrator, as the Reservation Management Permission "1541-Do Not Show Credit Card Number" may be enabled on your PMS Clerk profile).*
3. Once you have the details for the Credit Card, click Cancel on the Payments box, as you do not need to post the payment again in the PMS.

At this point, the Credit Card totals between PMS and the Processor should balance. Repeat the above steps for any other Card type imbalances you may have.

Front Desk Transactions Reservations Reports System Configuration Operations Export/Import Adv. Search Help

Walk-In New Res. Reinstat Reservation Reg Card Guest Folio Post Charges **Post Payment** 1

Room	Room Type	Name	Date In	Date Out	Stat	ResID	Rate	Rate code	Adlt	Chld
1009	H2Q-QQ	Anderson, Kurt	27-Sep-2010	28-Sep-2010	1	1966	\$85.00	Group Rate	2	0

In House  
Arrivals  
Departures  
Reservations  
**Checked Out**  
No Shows  
Cancelled  
Wait List  
Tape Chart

0 - All Folios

#	Date	TCo
1	27-Sep-2010	RCH
1	28-Sep-2010 04...	VISA

Guest Info Folio ADMIN

**Payments**

Guest  
Guest Name **Anderson, Kurt**  
Resid **1966** Inn ID **0903120001**  
Date In **27-Sep-2010**  
Date Out **28-Sep-2010 04:43 PM**

Payment  
Folio: **1 - Kurt Anderson**  
PmtCode: **VISA**  
Reference: **VISA** 2  
Number: **46162222222257**  
Expiry date: **12/12** MM / YY  
Card Holder: **Kurt Anderson**  
Amount: **0.00**  
Authorization  
Select from Extra Cards  
Currencies  
Post CC Info into Guest Profile ☐

OK / Exit OK / New 3 **Cancel**

Summary

Room Charge:	<b>\$85.00</b>
Other Charge:	<b>\$0.00</b>
Tax:	<b>\$8.53</b>
Total:	<b>\$93.53</b>
Credits:	<b>-\$93.53</b>
Balance:	<b>\$0.00</b>
Credit Limit:	<b>\$143.53</b>
Available Credit:	<b>\$143.53</b>

Now Stay