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.

Other Cha	rge		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
		Total	\$1,362.00	\$201.90	\$1,563.90
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
		Total	-\$8,521.40	\$0.00	-\$8,521.40
Taxes					
	Liquor Tax	Liquor Tax		\$9.60	
	Municipal Tax	Municipal Tax		\$124.20	
	Sales Tax	Sales Tax		\$68.10	
		Total		\$201.90	

Transaction Register Balance Summary For 24-Aug-2015

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

-	F	ront D	esk	. Tra	insactic	ons	Rese	rvations	Reports	System Configuration		Оре	rations	Export/Imp	port	Search	He	elp			
	W	alk-In		New I	Pes.	Check	-Out	Change	<u>Reser</u> <u>Conf</u> Reg (vation irmation Reminders Card		Gue	st Folio F	Post Charge	es Pos	😭 st Payment					
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									<u>D</u> epo	sit Management			Past Due	Report						\checkmark	
0	. 61	Folios						-1	O <u>n</u> -li	ne Processing	•						[Sum	imary
	• Au	Folios						_ _	Rate	Reports		_						Room	Charg	e:	\$1,750.00
Г	?		#	Date		€Тс	Code	Descri	Custo	o <u>m</u> Reports	Þ		Total	Vo	ucher			Other (Charg	в:	\$1,242.00
Þ	-11		1	21-Aug	-2015	RC	:H	Room Cl	Repo	rt <u>W</u> izard		90.0	0 \$6	590.00				Tax:		_	\$448.80
1			1	22-Aug	-2015	RC	H	Room Cł	narge	\$600.00		\$90.0	0 \$6	690.00				Total:			\$3,440.80
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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	TotalGuest
AMEX	America	an Expre	is					
1965	1047-1	Shane	28/09/2010	Check-Out (Payment: AMEX))	-\$93.53	\$0.00	-\$93.53Anderson, Dean
					Total	-\$93.53	\$0.00	-\$93.53
					Tutai	-000.00	00.00	-000.00
CASH	Cash							
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	-\$234.30Franco, 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
CITY	City Le	daer Trar	nsfer					
1962	1006-8	- 3	28/09/2010	Alaska Railroad		-\$88.15	\$0.00	-\$88.15Wallace, Alix
					Tetal	21, 003	\$0.00	£ 99.1E
					Total	-300.15	30.00	-300.15
DISC	Discove	er						
1964	1033-1	Katie	28/09/2010	Check-Out (Payment: DISC)		-\$93.53	\$0.00	-\$93.53An derson, David
					Total	-\$93.53	\$0.00	-\$93.53
MC	Mastary	and						
MC TO	Mastero	aru Katia	20/00/2010	150 Carries		E15 00	60.00	E 15 00
12	N/A-1	Katie	20/09/2010	150 Copies		-\$15.00	\$0.00	-\$15.00
					Total	-\$15.00	\$0.00	-\$15.00
VISA	VISA							
1916	1023-1	Katie	28/09/2010	Check-Out (Payment: VISA)		-\$281.16	\$0.00	-\$281.16Sinnen Carolyn
1918	3009-1	Shane	28/09/2010	Check-Out (Payment: VISA)		-\$342.92	\$0.00	-\$342.92Boone, Danny
1966	1009-1	Katie	28/09/2010	Check-Out (Payment: VISA)		-\$93.53	\$0.00	-\$93.53Anderson, Kurt
1967	1051-1	Katie	28/09/2010	Check-Out (Payment: VISA)		-\$93.53	\$0.00	-\$93.53Anderson, Wendy
1968	1045-1	Katie	28/09/2010	Check-Out (Payment: VISA)		-\$93.53	\$0.00	-\$93.53Anderson, 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
						A. 570		A. 570.00
					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 ***********************************	1212	0.00000000	
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.

Front Desk Transactions Reservations Reports S	stem Configuration Operations Export/Import Adv. S	earch Help
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1009 H2Q-QQ Anderson, Kurt 27-Sep	-2010 28-Sep-2010 1 966 \$85.00 Group Hat	e 2 U Amvais
		Departures
		Reservations
		Checked Out
		No Shows
		Cancelled
		Wait List
		Tape Chart
		20.09.10
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	ah Calaat Mawa	Summary
		Room Charge: \$85.00
TCode Description	Amount Tax Total Voucher	Other Charge: \$0.00
1 27-Sep-2010 BCH Boom Charge	\$85.00 \$8.53 \$93.53	Tax: \$8.53
1 28-Sep-2010 10 VISA Reverse	\$93.53 \$0.00 +\$93.53	Total: \$93.53
Adjuctment		Credits: -\$93.53
Adjustment I		
Stop Repeatable		Balance: \$0.00
Move	E	Credit Limit: \$143.53
Select		Available Cleur. \$143.33
Pafarah		
Kerresh	±9.52 ±9.52 ±0.00 -	
Credit Card Info	-\$0.55 \$0.55 \$0.00	Now Stay
Guest Info Folio	Credit Card Info	×
ADMIN, RSI		artBackup not available
	Card Type VISA	
	Card Number ************************************	
	Card Expiry (MM/YY) 12/12	
	Card Holder Kurt Anderson	
	Auth #	
	Exit	

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 Re	servations Reports System Configuration Operations Export/Import Adv. Search Help	
Walk-In New Res. Reinstal	e Reservation Reg Card Guest Folio Post Charges Post Payment	
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🕨 🖹 1009 H2Q-QQ 🛛 🛕	nderson, Kurt 27-Sep-2010 28-Sep-2010 1 1966 \$85.00 Group Rate 2 0	Arrivals
		Departures
		Reservations
		Checked Out
6	Payments	No Shows
	Guest Name Anderson Kurt	Cancelled
	Resid 1966 Inn ID 0903120001	Wait List
	Date In 27-Sep-2010	Tape Chart
	Date Out 28-Sep-2010 04:43 PM	
0 - All Folios	Payment	ummary
	Folio: 1 - Kurt Anderson 🔍 Room Charge:	\$85.00
😲 🗁 # 🛛 Date 🔸 TCo	ProtCode: VISA	\$0.00
▶ 1 27-Sep-2010 RCH		\$0.33
1 28-Sep-2010 04 VISA	Total:	\$93.53
	Number: 4616222222257 Authorization	-\$93.53
	Expiry date 12/12 MM / YY Select from Extra Cards Balance:	00.02
	Card Holde: Kurt Anderson	\$143.53
	Amount: 0.00 Currencies Available Credit	c \$143.53
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