

NCR Payment Solutions with Aloha

Payments Reconciliation



Welcome!

- Your Instructor is...
 - John Whittenberg
- NCR Payment Solutions with Aloha Webinar Series
 - NCR Payment Solutions with Aloha Overview
 - **Payments Reconciliation**
 - Chargebacks 101
 - Resolve Settlement & Reconciliation Issues
 - Statements & Fees
- This webinar will take approximately 20 minutes

Agenda

- What are Settlements?
- Which reports should you use to verify a Settlement happened?
- What is Funding?
- Funding Schedule – When does it happen
- Funding Reports you can use
- Learn how to Reconcile Payments
- Additional Training & Resources

Learning Objectives

- Identify if a settlement happened
- Determine when funding occurs and review Funding Reports to confirm funding has occurred
- Complete steps to reconcile your payments from POS to the Payment Gateway and Payment Processor portals to your bank account

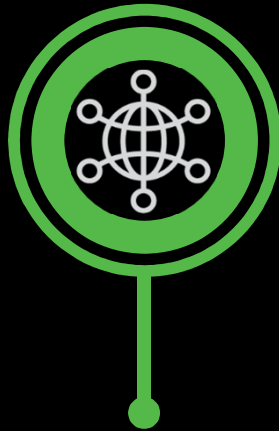
Payments Reconciliation

Did the settlement
happen?

Did funding take
place?

Did I get my
money?

Did the deposits
match POS?



Settlements



Settlements

- What is a settlement?
 - A batch of authorized credit card transactions sent to the issuing banks of the credit cards, so they can be settled (paid) to the merchant
- When do settlements happen?
 - Depends on how it's configured for your operations...
 - Event scheduled in CFC to kick off settlement
 - A manual button on the POS
 - A batch file used to kick off settlement
 - Through the Payment Gateway
 - Check with your NCR Representative to find out when your settlements will take place

Settlements

- Settlements should happen every day
- Use the Schedule report feature in NCR Payment Gateway portal to have the Hospitality Host Settlement report automatically sent to you on a daily basis to see if the settlement has happened or not
- For Adjustment Sites that add a tip to a pre-authorized transaction before settlement (i.e.; table service)
 - Settlement is initiated in Aloha/In-store (not automated through the Gateway)
 - A Failsafe must be configured to ensure settlements happen within a set number of days

Settlements

- For Non-Adjustment Sites that don't make adjustments to transactions before they are settled (i.e.; quick service), the NCR Payment Gateway automatically settles credit card transactions that have been processed
- The following reports can be used to verify settlements:
 - Hospitality Host Settlement Report (NCR Payment Gateway portal)
 - Settlements Report (NCR Payment Processor portal)

Settlement Reports – NCR Payment Gateway Portal

Hospitality Host Settlement Report

Hospitality Host Settlement Totals


Karl's Burgers - Atlanta

Run by : John Smith

Date : 08/25/2020

JetPay - Store 012345 - Batch 20101234567 - POS DOB 8/25/2020 Executed by: System at Lane 02

	ServerEPS		JetPay		Variance	
	#	Amount	#	Amount	#	Amount
American Express Sales	18	\$3,632.51	18	\$3,632.51	0	\$0.00
Debit Sales	0	\$0.00	0	\$0.00	0	\$0.00
Discover Sales	2	\$72.40	2	\$72.40		
MasterCard Sales	25	\$4,862.59	25	\$4,862.59		
Visa Sales	38	\$4,574.60	38	\$4,574.60		
Settlement Totals	83	\$13,142.10	83	\$13,142.10		



Be sure to attend the

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Be sure to attend the
**Resolve Settlement &
Reconciliation Issues**
Webinar

Settlement Reports – NCR Payment Processor Portal

Settlements Report

Summary												
Details												
Search records												
Start Date: 8/25/2020 Merchant: 454045400001234 End Date: 8/25/2020												
Institution ID	ISO ID	Agent ID	Merchant	Card Type	Settle Date	Terminal ID	Sales (#)	Sales (\$)	Refund (#)	Refund (\$)	Net (#)	Net (\$)
107	NCR-ALOHA-PASS-THRU	NCR-ALOHA-PASS-THRU	KARL'S BURGERS – ATLANTA MID: 454045400001234	DISCOVER	08/25/2020	100841101234	2	\$72.40	0	\$0.00	2	\$72.40
107	NCR-ALOHA-PASS-THRU	NCR-ALOHA-PASS-THRU	KARL'S BURGERS – ATLANTA MID: 454045400001234	AMERICAN EXPRESS	08/25/2020	100841101234	18	\$3,632.51	0	\$0.00	18	\$3,632.51
107	NCR-ALOHA-PASS-THRU	NCR-ALOHA-PASS-THRU	KARL'S BURGERS – ATLANTA MID: 454045400001234	MARSHALLS	08/25/2020	100841101234	25	\$4,862.59	0	\$0.00	25	\$4,862.59
107	NCR-ALOHA-PASS-THRU	NCR-ALOHA-PASS-THRU	KARL'S BURGERS – ATLANTA MID: 454045400001234	VISA	08/25/2020	100841101234	38	\$4,574.60	0	\$0.00	38	\$4,574.60
Totals							83	\$13,142.10	0	\$0.00	83	\$13,142.10
Showing 1 to 4 of 4 entries												

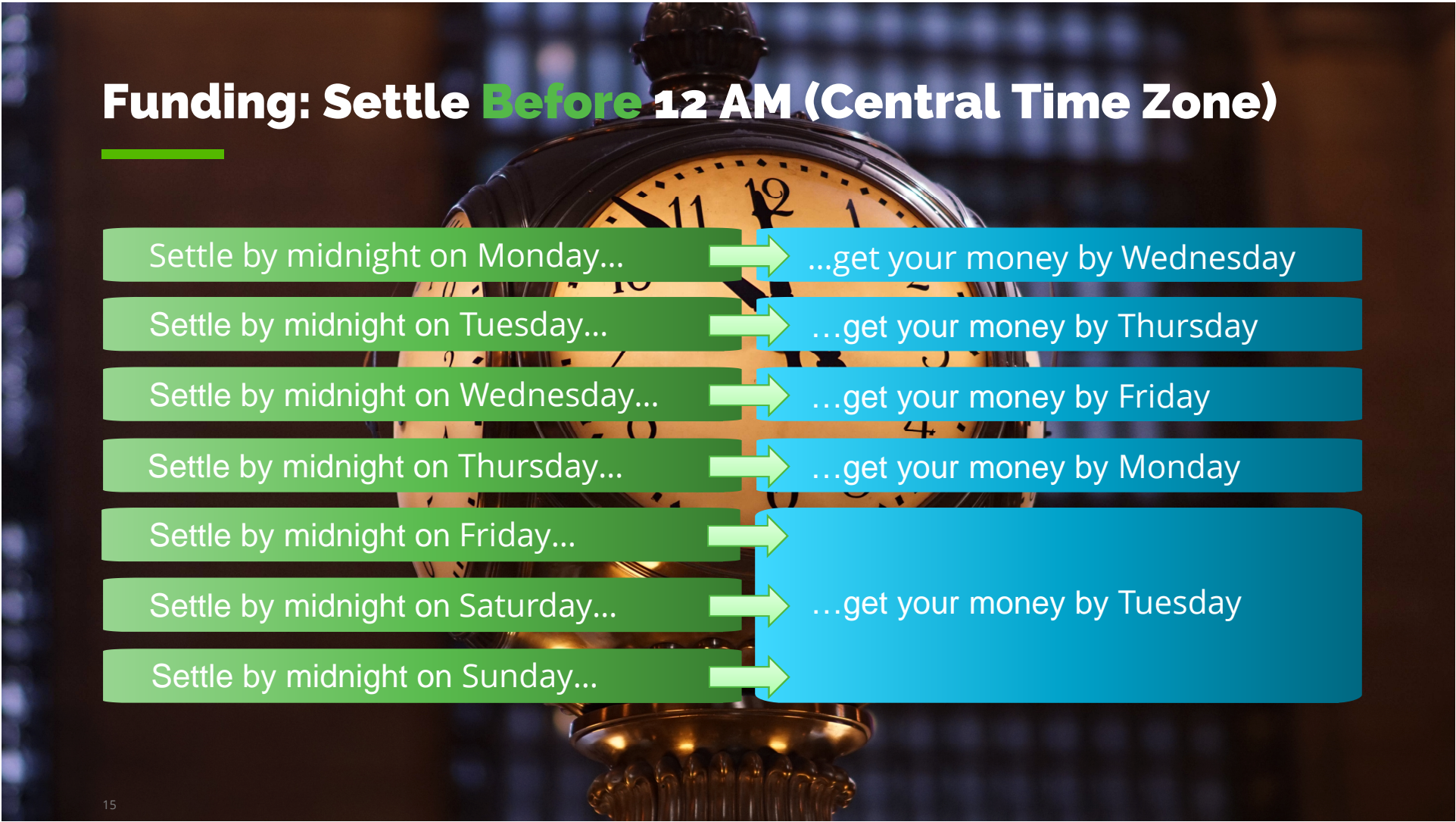


Funding

Funding

- What is Funding?
 - This is the money deposited to your merchant bank account **after the settlement** of a batch of approved credit card/debit card transactions
- So...when does funding take place?
 - This happens within 1-2 business days after settlement
 - Depends on when the settlement of the credit card batch happens...

Funding: Settle **Before** 12 AM (Central Time Zone)



Settle by midnight on Monday...	→	...get your money by Wednesday
Settle by midnight on Tuesday...	→	...get your money by Thursday
Settle by midnight on Wednesday...	→	...get your money by Friday
Settle by midnight on Thursday...	→	...get your money by Monday
Settle by midnight on Friday...	→	
Settle by midnight on Saturday...	→	...get your money by Tuesday
Settle by midnight on Sunday...	→	

Funding: Settle **After** 12 AM (Central Time Zone)

Settle after midnight on Monday... → ...get your money by Thursday

Settle after midnight on Tuesday... → ...get your money by Friday

Settle after midnight on Wednesday... → ...get your money by Monday

Settle after midnight on Thursday... → ...get your money by Tuesday

Settle after midnight on Friday...

Settle after midnight on Saturday... → ...get your money by Wednesday

Settle after midnight on Sunday...

Funding Reports – NCR Payment Processor Portal

Funding Deposits Report

The screenshot displays the 'Transactions/Funding Deposits' section of the NCR Payment Processor Portal. A sidebar on the left contains navigation icons, with 'FD' (Funding Deposits) highlighted in green. The main content area features a search bar, filters for 'Start Date: 8/26/2020', 'End Date: 8/26/2020', and 'Merchant: 454045400001234', and an 'Export' button. Below these is a table with the following data:

Merchant	Funding Date	Currency	Settle Method	Settle Bankcards	Settle Non Bankcards	Chargebacks	Refunds	Net Deposit Amount	Funding Status
KARL'S BURGERS - ATLANTA MID: 454045400001234	08/26/2020	USD		\$12,940.76	\$201.34	\$0.00	\$0.00	\$13,142.10	Success

Below the table, there is a pagination control showing 'Show 10 entries' and 'Showing 1 to 1 of 1 entries'. Navigation links for 'FIRST', 'PREVIOUS', '1' (active), 'NEXT', and 'LAST' are present. The footer of the portal shows 'version : 1.1.10.208' and '© 2020 Artego'.

Funding Reports – NCR Payment Processor Portal

Funding Category Report

GO NCR

AD

SD

AL

FC

FD

QD

MR

Transactions/Funding Category

Summary

Details

Search records

Start Date: 8/3/2020

End Date: 8/3/2020

Merchant: 454045400001234

Export

Merchant	Funding Category	Process Date	Funding (#)	Funding (\$)
KARL'S BURGERS – ATLANTA MID: 454045400001234	Sale Transactions	08/03/2020	54	\$8,579.83
KARL'S BURGERS – ATLANTA MID: 454045400001234	Account Maintenance and Service Fee	08/03/2020	1	\$(143.61)
KARL'S BURGERS – ATLANTA MID: 454045400001234	Assessment Fee	08/03/2020	1712	
KARL'S BURGERS – ATLANTA MID: 454045400001234	Interchange Fee	08/03/2020	1711	
KARL'S BURGERS – ATLANTA MID: 454045400001234	Processing Fee	08/03/2020	1710	
Totals			5,188	

Show 10 entries

Showing 1 to 5 of 5 entries

FIRST

PREVIOUS

1

N



Be sure to attend the
Statements & Fees
Webinar



Payments Reconciliation

Payments Reconciliation

Did the settlement happen?

Every day, check the Hospitality Host Settlement Report in the NCR Payment Gateway portal; and the Settlements report in the NCR Payment Processor portal

Did funding take place?

After settlement, run the Funding Deposits Report in NCR Payment Processor portal to verify funding has taken place.

Do this 1-2 days after settlement

Did I get my money?

After funding, check your Merchant Bank Account(s) to verify you received your deposit(s) for the credit card batches that were settled.

Do this 1-2 days after settlement

Did the deposits match POS?

Compare the deposits received against your Aloha POS Payment Detail report to validate you got the correct deposit amounts

Do this 1-2 days after settlement.

Payments Reconciliation

Hospitality Host Settlement Totals Karl's Burgers - Atlanta Run by: John Smith
Date: 08/25/2020

JetPay - Store 012345 - Batch 20101234567 - POS DOB 8/25/2020 Executed by: System at Lane: 02

	#	Amount	#	Amount	Variance	Amount
American Express Sales	18			1,632.51	0	\$0.00
Debit Sales	0			\$0.00	0	\$0.00
Discover Sales	2			\$72.40	0	\$0.00
MasterCard Sales	25			\$4,862.59	0	\$0.00
Visa Sales	38	\$4,574.60	38	\$4,574.60	0	\$0.00
Settlement Totals	83	\$13,142.10	83	\$13,142.10	0	\$0.00

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Transactions/Funding Deposits

Search records

Start Date 8/25/2020 End Date 8/26/2020 Merchant 454045400001234

Merchant: KARL'S BURGERS-ATLANTA Funding Date: 08/26/2020 Currency: USD

\$13,142.10 Success

Refunds: \$0.00 Net Deposit Amount: \$13,142.10 Funding Status: Success

Show 10 entries Showing 1 to 1 of 1 entries

FIRST PREVIOUS 1 NEXT LAST

Summary Details

Search records

Start Date 8/25/2020 Merchant 454045400001234 End Date 8/25/2020

Institution ID	ISO ID	Agent ID	Merchant	Card Type	Settle Date	Terminal ID	Sales (#)	Sales (\$)	Refund (#)	Refund (\$)	Net (#)	Net (\$)
107	NCR	NCR	KARL'S BURGERS - ATLANTA	DISCOVER	08/25/2020	100841101234	2	\$72.40	0	\$0.00	2	\$72.40
107	NCR	NCR	KARL'S BURGERS - ATLANTA	DISCOVER	08/25/2020	100841101234	18	\$3,632.51	0	\$0.00	18	\$3,632.51
107	NCR	NCR	KARL'S BURGERS - ATLANTA	DISCOVER	08/25/2020	100841101234	25	\$4,862.59	0	\$0.00	25	\$4,862.59
107	NCR	NCR	KARL'S BURGERS - ATLANTA	VISA	08/25/2020	100841101234	38	\$4,574.60	0	\$0.00	38	\$4,574.60
Totals							83	\$13,142.10	0	\$0.00	83	\$13,142.10

Show 10 entries Showing 1 to 4 of 4 entries

FIRST PREVIOUS 1 NEXT LAST

Platinum Business Checking September 01, 2020 | Page 1 of 2

Stearns Bank & Trust

Joseph A. Smith
14770 Trinity Blvd
Atlanta, GA 01234

ACTIVITY SUMMARY

Date	Check #	Amount	Ending Balance
08/01		\$22,345.34	\$22,345.34
08/03		\$23,945.14	\$23,945.14
08/04		\$13,600.85	\$13,600.85
08/09		\$41,228.89	\$41,228.89
08/07		\$53,347.76	\$53,347.76
08/10		\$78,439.33	\$78,439.33
08/11		\$86,782.01	\$86,782.01
08/14		\$95,801.87	\$95,801.87
08/17		\$10,324.51	\$10,324.51
08/18		\$11,394.01	\$11,394.01
08/19		\$85,357.69	\$85,357.69
08/20		\$93,723.09	\$93,723.09
08/21		\$100,545.50	\$100,545.50
08/24		\$114,381.80	\$114,381.80
08/25		\$13,142.10	\$13,142.10
08/26		\$14,835.53	\$14,835.53
08/31		\$105,416.30	\$105,416.30

1234 - Your Site
14770 Trinity Blvd
Pl. Worth, TX 76155

Payment Detail Report
08/25/2020
09/04/3030 - 11:11 PM

***** AMEX *****

Check #	Card #	Emp	Amount	Total	Emp
10052	xxxxxxxxxx8431	8.85			Showers, April
10071	xxxxxxxxxx1008	16.33			Nickels, Penny
10076	xxxxxxxxxx2455	11.47			Kloth, Terry
10087	xxxxxxxxxx8156	12.01			Kloth, Terry
10092	xxxxxxxxxx6545	4.99			O'Brien, Patrick
10101	xxxxxxxxxx5551	9.78			Nickels, Penny
10107	xxxxxxxxxx2645				Crabtree, Gus
Total AMEX			0.00	\$32.51	
3632.51					
4574.60					
4862.59					
72.70					
13,142.10					

***** DISCOVER *****

Check #	Card #	Emp	Amount	Total	Emp
10097	xxxxxxxxxx6145	5.99			Crabtree, Gus
10106	xxxxxxxxxx4551	22.34			Nickels, Penny
Total DISCOVER			72.40		

Pmt Type CASH

Pmt Type	Card #	Emp	Amount	Total	% Tot
CASH			0.00	0.00	
AMEX			32.51	27.64	
VISA			74.60	34.81	
MC			62.59	37.00	
DISCOVER			72.70	55	
Total Payments	83	13,142.10	0.00	13,142.10	100.00

Payments Reconciliation Reports List

What report?	Where do I get it?	Why would I use it?
Hospitality Host Settlement Report	NCR Payment Gateway	Use this report to see the totals for each card type the Gateway reported, the Processor reported and any variance between them
Settlements	NCR Payment Processor	Use this report to see both the number of transactions, the totals for each card type for each terminal (pin pad) and the settlement total
Funding Deposits	NCR Payment Processor	After the credit card batch has been settled, this report shows how much actual money will be deposited into your bank account. Compare against your merchant bank account to verify correct deposits were made. Also, compare to the payment detail section of your Aloha POS Sales Summary report to make sure they match
Payment Detail Report	Aloha POS	This report lists, by payment type, every transaction for the business day. The Summary section lists the totals for each payment type. Compare this report to the Funding Deposits report to verify amounts deposited match with the POS report

What if they don't match?

- Internet is down and cards are processing offline so they haven't been sent to the processor to be approved or declined
- Offline transactions were initially approved, but got declined when sent to the issuing bank for approval
- Transactions didn't get settled until next day because of adjustments made to settled transactions in the NCR Payment Gateway portal



Be sure to attend the
**Resolve Settlement &
Reconciliation Issues**
Webinar

A photograph of a crowd at a concert or festival. Many people have their hands raised in the air, reaching towards the stage. The scene is dimly lit, with bright stage lights creating a hazy, atmospheric glow. The word "Questions?" is overlaid in the center in a white, bold, sans-serif font.

Questions?

You should now be able to:

- Identify if a settlement happened using reports in the Gateway or Processor portals
- Determine when funding occurs and review Funding Reports to confirm funding has occurred
- Complete steps to reconcile payments from POS to the Payment Processor

Additional Training & Resources

- NCR Payment Solutions with Aloha Learning Portal on NCR.com
- Webinars
 - Live Webinar Dates & Registration Links
 - Recorded Webinar Videos
- Resources
 - Contacts
 - Quick Reference Guides (QRGs)
 - Links
- Learning Videos
- How To Library (Coming Soon)

THANK YOU

