

# **NCR Payment Solutions with Aloha**

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**Resolve Settlement & Reconciliation Issues**



# Welcome!

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- 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

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- Payment Terminology
- Settlement Issues
  - For Adjustment Sites
  - For Non-Adjustment Sites
- Reconciliation issues
  - Numbers don't match between Gateway, Processor, POS and Merchant Bank
  - Missing Credit Card Transactions
  - Transaction Adjustments after Settlement
  - Offline Transactions
  - Declined Transactions
- Additional Training & Resources

## Learning Objectives

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- Identify settlement issues and how to resolve them
- Identify reconciliation issues and how to resolve them

# Payment Terminology

## Settlement

- A batch of authorized credit card transactions are sent to the issuing banks of the credit cards, so they can be settled (paid) to the merchant



## Adjustment Sites

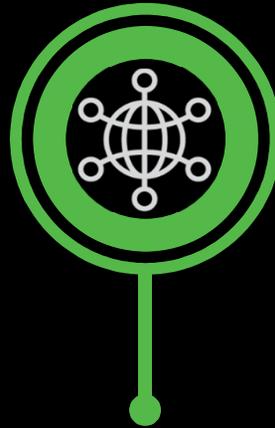
- A site that makes an adjustment to a credit card transaction to add a tip after the initial pre-authorization of that transaction and before settlement.
- Table service sites will typically have adjustments enabled



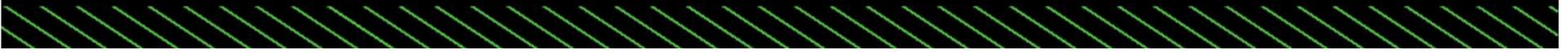
## Non-Adjustment Sites

- Sites that don't make an adjustment to a transaction before settlement
- For quick service sites and sites that do In-Line Tips (when a customer adds a tip on the pin pad at the time the payment transaction happens)





# **Resolving Settlement Issues**



## 3 Methods of Settlements at Adjustment Sites

### POS Button

- Settlement originates in Aloha/In-Store
- Button on the FOH Terminal
- Not automated
- Settlement fails if a terminal is offline
- Notification if terminal offline
- Failsafe must be configured

### CFC Scheduled Event

- Settlement originates in Aloha/In-Store
- Automated through CFC
- Settlement fails if a terminal is offline
- No notification
- Failsafe must be configured

### Winhook – Style

- Settlement originates in Aloha/In-Store
- Automated in Aloha POS End of Day process (Winhook)
- Settlement fails if a terminal is offline
- Can be set to ignore offline terminals
- Failsafe must be configured

# 1 Method of Settlement at Non-Adjustment Sites

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## Automatic

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- Doesn't originate in Aloha/In-Store
- Configured and initiated in NCR Payment Gateway
- For QS or In-Line Tips
- Offline terminals don't impact settlement
- No failsafe required

# Why did the settlement not happen?

Reports X Reconfigure Report: HST01a X **Report Viewer: HST01a** X

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**Hospitality Host Settlement Totals** Run by :                       
 Date : 04/13/2020 to 04/17/2020

**JetPay - Store 1 - Batch 2013682661 - POS DOB 4/16/2020 Executed by: System at Lane: 02**

	ServerEPS		JetPay		Variance	
	#	Amount	#	Amount	#	Amount
American Express Sales	0	\$0.00	0	\$0.00	0	\$0.00
Debit Sales	0	\$0.00	0	\$0.00	0	\$0.00
Discover Sales	0	\$0.00	0	\$0.00	0	\$0.00
MasterCard Sales	0	\$0.00	0	\$0.00	0	\$0.00
Visa Sales	0	\$0.00	0	\$0.00	0	\$0.00
<b>Settlement Totals</b>	<b>0</b>	<b>\$0.00</b>	<b>0</b>	<b>\$0.00</b>	<b>0</b>	<b>\$0.00</b>

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# Why didn't a Settlement happen for Adjustment Sites?

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## POS Button

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- Manager forgot to initiate settlement
- A terminal is offline
- Failsafe isn't configured
- Internet connection Issue

## CFC Scheduled Event

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- Event didn't happen
- A terminal is offline
- Failsafe isn't configured
- Internet connection issue

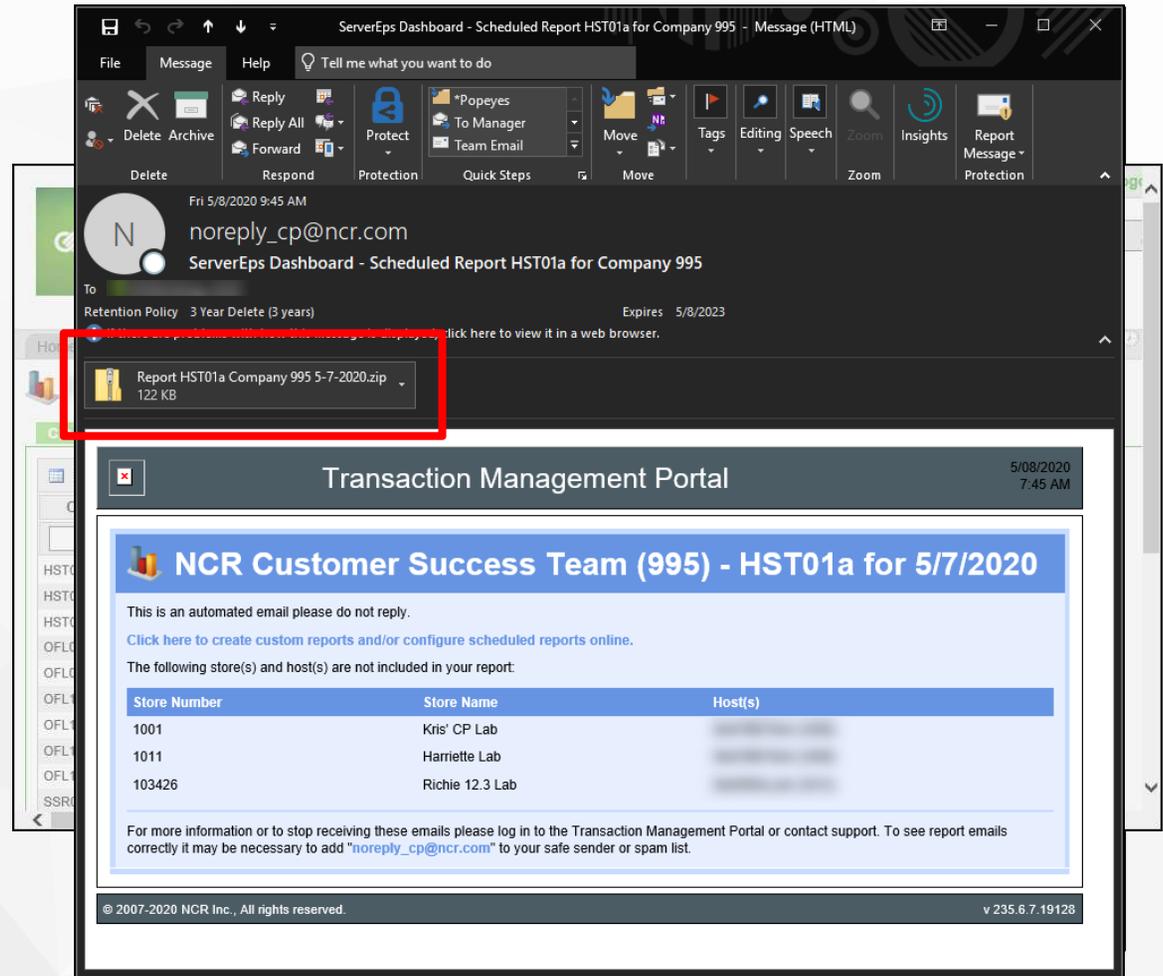
## Winhook – Style

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- EOD didn't happen
- A terminal is offline
- Failsafe isn't configured
- Internet connection issue

# Get Notified!

- In NCR Payments Gateway portal, use Schedule Reports to have the **Hospitality Host Settlement** report sent to your email daily
- You can do this for any reports in the Scheduled Reports list



# Get Notified!

- Get an email when a settlement hasn't occurred based on hours since the last settlement
- Be sure to have your NCR Representative or Admin configure the Settlement Status Alert in the Store Status Monitoring Alert screen in the Gateway portal

**From:** noreply\_cp@ncr.com <noreply\_cp@ncr.com>  
**Sent:** Wednesday, May 6, 2020 12:27 PM  
**To:** [REDACTED]  
**Subject:** Store Status Monitoring (995) - Configuration Updated

Transaction Management Portal 5/06/2020  
10:26 AM

### NCR Customer Success Team (995) - Store Status Monitoring

This is an automated email generated by Store Status Monitoring, please do not reply.  
[Click here to view alert details and/or configure alerts online.](#)

The following items may require your immediate attention:

**New Alerts**

 5/06/2020 12:26 PM (CDT)	Store hasn't completed a settlement in 82 hours. Last settlement completed at 5/3/2020 02:18 AM (CDT). Store 1001 - Kris' CP Lab	Store
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**Existing Alerts**

 5/06/2020 12:26 PM (CDT)	Store hasn't completed a settlement in 82 hours. Last settlement completed at 5/3/2020 02:18 AM (CDT). Store 1001 - Kris' CP Lab	Store
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For more information or to stop receiving these emails please log in to the Transaction Management Portal or contact support. To see alert emails correctly it may be necessary to add "noreply\_cp@ncr.com" to your safe sender or spam list.

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# Resolving Reconciliation Issues

# Reconciliation Issues

- Numbers don't match between the NCR Payment Gateway and NCR Payment Processor portals

**Hospitality Host Settlement Totals** Run by : \_\_\_\_\_  
 Date : 01/01/2020 to 05/10/2020

**JetPay - Store 1 - Batch 2011254859 - ServerEPS DOB 1/7/2020 Executed by: ServerEPS at Lane: 0**

	ServerEPS		JetPay		Variance	
	#	Amount	#	Amount	#	Amount
American Express Sales	13	\$101.63	0	\$0.00	-13	(\$101.63)
Debit Sales	2	\$8.72	0	\$0.00	-2	(\$8.72)
Discover Sales	1	\$14.70	0	\$0.00	-1	(\$14.70)
MasterCard Sales	12	\$89.91	0	\$0.00	-12	(\$89.91)
Visa Sales	52	\$363.99	0	\$0.00	-52	(\$363.99)
<b>Settlement Totals</b>	<b>80</b>	<b>\$578.95</b>	<b>0</b>	<b>\$0.00</b>	<b>-80</b>	<b>(\$578.95)</b>

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# Reconciliation Issues

- Transactions processed in the Gateway, but settlement hasn't happen yet

**Hospitality Host Settlement Totals** Run by : \_\_\_\_\_  
 Date : 01/01/2020 to 05/10/2020

**JetPay - Store 1 - Batch 2011254859 - ServerEPS DOB 1/7/2020 Executed by: ServerEPS at Lane: 0**

	ServerEPS		JetPay		Variance	
	#	Amount	#	Amount	#	Amount
American Express Sales	13	\$101.63	0	\$0.00	-13	(\$101.63)
Debit Sales	2	\$8.72	0	\$0.00	-2	(\$8.72)
Discover Sales	1	\$14.70	0	\$0.00	-1	(\$14.70)
MasterCard Sales	12	\$89.91	0	\$0.00	-12	(\$89.91)
Visa Sales	52	\$363.99	0	\$0.00	-52	(\$363.99)
<b>Settlement Totals</b>	<b>80</b>	<b>\$578.95</b>	<b>0</b>	<b>\$0.00</b>	<b>-80</b>	<b>(\$578.95)</b>

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# Reconciliation Issues

- Offline Transaction was declined when processed

**Hospitality Host Settlement Totals** Run by : [REDACTED]

Date : 01/01/2020 to 05/10/2020

**JetPay - Store 1 - Batch 2011254859 - ServerEPS DOB 1/7/2020 Executed by: ServerEPS at Lane: 0**

	ServerEPS		JetPay		Variance	
	#	Amount	#	Amount	#	Amount
American Express Sales	13	\$101.63	12	\$87.15	-1	(\$14.48)
Debit Sales	2	\$8.72	2	\$8.72	0	\$0.00
Discover Sales	1	\$14.70	1	\$14.70	0	\$0.00
MasterCard Sales	12	\$89.91	9	\$56.45	0	\$0.00
Visa Sales	52	\$363.99	38	\$279.98	0	\$0.00
<b>Settlement Totals</b>	<b>80</b>	<b>\$578.95</b>	<b>60</b>	<b>\$564.47</b>	<b>-1</b>	<b>(\$14.48)</b>

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# Reconciliation Issues

- The **Authorization Detail** report in NCR Payment Processor portal can be used to view authorized transactions and declined transactions

Merchant	Card Number	Card Type	Transaction Type	Auth Response	Auth Code	Terminal ID	Transaction ID	Auth Amount	Auth Date Time
KARL'S BURGERS - ATLANTA MID: 454045400001234	371298****1006	AMERICAN EXPRESS	Sale	Declined	808344	100841101234	20200000003454119	\$14.48	08/25/2020 05:54:07 PM
KARL'S BURGERS - ATLANTA MID: 454045400001234	371380****7006	AMERICAN EXPRESS	Sale	Approved	886189	100841101234	20200000003450997	\$43.25	08/25/2020 06:12:47 PM
KARL'S BURGERS - ATLANTA MID: 454045400001234	371716****4008	AMERICAN EXPRESS	Sale	Approved	823130	100841101234	20200000003453604	\$93.10	08/25/2020 06:48:56 PM
KARL'S BURGERS - ATLANTA MID: 454045400001234	378143****1015	AMERICAN EXPRESS	Sale	Approved	886827	100841101234	20200000003458912	\$82.03	08/25/2020 07:02:11 PM
KARL'S BURGERS - ATLANTA MID: 454045400001234	371387****9023	AMERICAN EXPRESS	Sale	Approved	830121	100841101234	20200000003458398	\$168.88	08/25/2020 07:43:11 PM

# Reconciliation Issues

- If the report displays a variance, check the next day's report to see if the variance is reversed

**Hospitality Host Settlement Totals** Run by : [REDACTED]

Date : 01/06/2020 to 01/07/2020

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**JetPay - Store 1 - Batch 2011254859 - ServerEPS DOB 1/7/2020 Executed by: ServerEPS at Loner 0**

	ServerEPS		JetPay		Variance	
	#	Amount	#	Amount	#	Amount
American Express Sales	13	\$101.63	10	\$81.26	3	\$20.37
Debit Sales	2	\$8.72	2	\$8.72	0	\$0.00
Discover Sales	1	\$14.70	1	\$14.70	0	\$0.00
MasterCard Sales	12	\$89.91	9	\$56.45	3	\$33.46
Visa Sales	52	\$363.99	38	\$279.98	14	\$84.01
<b>Settlement Totals</b>	<b>80</b>	<b>\$578.95</b>	<b>60</b>	<b>\$441.11</b>	<b>20</b>	<b>\$137.84</b>

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# Reconciliation Issues

- The **Settlements** report in NCR Payment Processor portal can be used to view when the transactions were authorized and settled

Transactions/Settlements

Summary Details

Search records [Export]

Start Date: 8/25/2020 End Date: 8/25/2020 Card Type: Amex Merchant: 454045400001234 Terminal ID: 100841101234 Agent ID: NCR-ALOHA-PASS-THRU Institution ID: 107 ISO ID: NCR-ALOHA-PASS-THRU

Institution ID	ISO ID	Agent ID	Merchant	Transaction Type	Card Number	Card Type	Terminal ID	Currency	Transaction ID	Auth Code	Auth Date	Settle Date	Sales Amount
107	NCR-ALOHA-PASS-THRU	NCR-ALOHA-PASS-THRU	KARL'S BURGERS - ATLANTA MID: 454045400001234	Sale	379566*****1009	AMERICAN EXPRESS	100841101234	USD	2020000003456759	827337	08/24/2020 07:31:03 PM	08/25/2020 04:00:00 AM	\$79.84
107	NCR-ALOHA-PASS-THRU	NCR-ALOHA-PASS-THRU	KARL'S BURGERS - ATLANTA MID: 454045400001234	Sale	379614*****2004	AMERICAN EXPRESS	100841101234	USD	2020000003456803	813387	08/24/2020 06:00:39 PM	08/25/2020 04:00:00 AM	\$126.09

# Reconciliation Issues

- Daily funded amounts could be combined
- Monthly transaction fees, chargebacks and chargeback reversals could affect the monies deposited in your merchant bank account

Transactions/Funding Deposits

Search records [Export]

Start Date: 8/3/2020 End Date: 8/7/2020 Merchant: 454045400001234

Merchant	Funding Date	Currency	Settle Method	Settle Bankcards	Settle Non Bankcards	Chargebacks	Refunds	Net Deposit Amount	Funding Status
KARL'S BURGERS - ATLANTA MID: 454045400001234	08/03/2020	USD		\$26,919.44	\$0.00	\$0.00	\$0.00	\$26,919.44	Success
KARL'S BURGERS - ATLANTA MID: 454045400001234	08/03/2020	USD		\$0.00	\$0.00	\$0.00	\$0.00	\$(8,074.81)	Success
KARL'S BURGERS - ATLANTA MID: 454045400001234	08/04/2020	USD		\$9,655.71	\$0.00	\$0.00	\$0.00	\$9,655.71	Success
KARL'S BURGERS - ATLANTA MID: 454045400001234	08/05/2020	USD		\$7,528.04	\$0.00	\$0.00	\$0.00	\$7,528.04	Success
KARL'S BURGERS - ATLANTA MID: 454045400001234	08/07/2020	USD		\$12,018.87	\$0.00	\$0.00	\$0.00	\$12,018.87	Success

Show 10 entries Showing 1 to 5 of 5 entries FIRST PREVIOUS 1 NEXT LAST

version: 1.1.10.208 © 2020 Artego

Date	Check #	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
08/03		Direct Deposit	\$26,919.44		\$49,264.7
08/03		Debit-Payment		\$8,074.81	\$41,189.9
08/04		Direct Deposit	\$9,655.71		\$50,845.68
08/05		Direct Deposit	\$7,528.04		\$58,373.72

# Reconciliation Issues

- Numbers don't match between POS and Gateway/Processor
  - Transaction adjustments
  - Declined Offline transactions
  - Offline transactions on offline terminals

**Hospitality Host Settlement Totals** Run by : \_\_\_\_\_  
Date : 03/04/2020

**JetPay - Store 351350 - Batch 2012620575 - ServerEPS DOB 3/4/2020 Executed by :**

	ServerEPS		JetPay	
	#	Amount	#	Amount
American Express Sales	7	\$69.18	7	
Debit Sales	0	\$0.00	0	
Discover Sales	3	\$45.41	3	
MasterCard Sales	32	\$602.03	32	\$0.00
Visa Sales	82	\$1,218.46	82	\$0.00
<b>Settlement Totals</b>	<b>124</b>	<b>\$1,930.08</b>	<b>124</b>	<b>\$0.00</b>

Page 1 of 1      Run 5/14/2020 2:55:28 PM      ©2007 - 2020 NCR Corp, All Rights Reserved      HST01a (13086)

1234 - Your Site      **Payment Detail Report**      Page 2  
14770 Trinity Blvd      03/04/2020      03/04/3030 - 11:11 PM  
Ft. Worth, TX 76155

\*\*\*\*\* AMEX \*\*\*\*\*

Check #	Card #	Exp	Qty	Amount	Grat	Tip	Total	Emp
10052	xxxxxxxxxxxx8431		01	8.85	0.00	0.00	8.85	Showers, April
10071	xxxxxxxxxxxx1008		01	16.33	0.00	0.00	16.33	Nickels, Penny
10076	xxxxxxxxxxxx3455		01	11.47	0.00	0.00	11.47	Kloth, Terry
10087	xxxxxxxxxxxx8156		01	12.01	0.00	0.00	12.01	Kloth, Terry
10092	xxxxxxxxxxxx6645		01	4.99	0.00	0.00	4.99	O'Brien, Patrick
10101	xxxxxxxxxxxx5551		01	9.78	0.00	0.00	9.78	Nickels, Penny
10107	xxxxxxxxxxxx2645		01	5.75	0.00	0.00	5.75	Crabtree, GUs
Total AMEX			7	69.18	0.00	0.00	69.18	
Total DISCOVER			6	45.41	0.00	0.00	45.41	

\*\*\*\*\* SUMMARY \*\*\*\*\*

Pmt Type	QTY	Amount	Grat	Tip	Total	% Tot
CASH		0.00	0.00	0.00	0.00	0.00
AMEX	7	69.18	0.00	0.00	69.18	3.58
VISA	81	1213.46	0.00	0.00	1213.46	62.87
M/C	32	602.03	0.00	0.00	602.03	31.19
DISCOVER	3	45.41	0.00	0.00	45.41	2.35
Total Payments	189	1,930.08	0.00	0.00	1,930.08	100.00

# Declined Transactions

- Declined Transactions Log report in the Payments Gateway Portal
  - Lists reason why transaction was declined

Declined Transactions										
Time	Lane	Cashier	Transaction	Partial Account	Response Code	Seq #	Amount	Flags	Transaction Id	DC#
Store [redacted] - Batch 2013736253										
4/18/2020 7:16:25 PM	02	910	VS Purchase	474472...5201	JTP-051	022787	\$11.89		101038768202	1
host text : Insufficient funds										
Velocity info :										
4/18/2020 7:16:55 PM	02	910	VS Purchase	474472...5201	JTP-051	022788	\$11.89		101038769096	1
host text : Insufficient funds										
Velocity info :										
Store Transactions : 2										
All Transactions : 2										

# Missing a Credit Card Transaction

- **Approved Transactions** report in the NCR Payment Gateway Portal
- **Settlements** report in the NCR Payment Processor Portal
- **Authorizations** report in the NCR Payment Processor Portal
- **Funding Category** report in the NCR Payment Processor Portal
- **Payment Detail Report** in the Aloha POS

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

Payment Detail Report  
08/25/2020

Page 2  
03/04/3030 - 11:11 PM

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\*\*\*\*\* AMEX \*\*\*\*\*

Check #	Card #	Exp	Qty	Amount	Grat	Tip	Total	Emp
10052	xxxxxxxxxx8431		01	8.85	0.00	0.00	8.85	Showers, April
10071	xxxxxxxxxx1008		01	16.33	0.00	0.00	16.33	Nickels, Penny
10076	xxxxxxxxxx3455		01	11.47	0.00	0.00	11.47	Kloth, Terry
10087	xxxxxxxxxx8156		01	12.01	0.00	0.00	12.01	Kloth, Terry
10092	xxxxxxxxxx6645		01	4.99	0.00	0.00	4.99	O'Brien, Patrick
10101	xxxxxxxxxx5551		01	9.78	0.00	0.00	9.78	Nickels, Penny
10107	xxxxxxxxxx2645		01	5.75	0.00	0.00	5.75	Crabtree, GUs
Total AMEX			7	36,32.51	0.00	0.00	69.18	

\*\*\*\*\* DISCOVER \*\*\*\*\*

Check #	Card #	Exp	Qty	Amount	Grat	Tip	Total	Emp
10097	xxxxxxxxxx6145		01	50.06	0.00	0.00	5.99	Crabtree, Gus
10106	xxxxxxxxxx4551		01	22.34	0.00	0.00	22.34	Nickels, Penny
Total DISCOVER			6	72.40	0.00	0.00	72.40	

\*\*\*\*\* SUMMARY \*\*\*\*\*

Pmt Type	QTY	Amount	Grat	Tip	Total	% Tot
CASH		0.00	0.00	0.00	0.00	0.00
AMEX	18	3632.51	0.00	0.00	3632.51	27.64
VISA	38	4574.60	0.00	0.00	4574.60	34.81
M/C	25	4862.59	0.00	0.00	4862.59	37.00
DISCOVER	2	72.40	0.00	0.00	72.70	.55
Total Payments	83	13,142.10	0.00	0.00	13,142.10	100.00

4/22/2020 6:35:29 PM  
Store Transactions : 23  
All Transactions : 23  
Page 1 of 1 Run 4/23/2020

## Missing a Credit Card Transaction

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- On the POS report but not on the Gateway or Processor portal reports?
  - The transaction may be an offline transaction that wasn't settled because a terminal is offline
- On the Gateway/Processor reports but not on the POS Payment Detail?
  - The transaction might be an adjustment that was made in the Gateway portal after settlement
  - Adjustments made in the Gateway portal are not reported back to the POS

# Transaction Adjustment after Settlement

- Adjustment to a transaction made in NCR Payment Gateway Portal doesn't change original transaction amount
- It's a separate transaction and it will be a separate line item on card holder's credit card statement
- The adjustment is settled with the next batch settlement
- Adjustment does not get sent back to the POS

Transaction Management X

**Original Transaction**

**Store:** [REDACTED]

**Lane #:** 02

**Local Time:** 3/2/2020 7:16:26 PM

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**Type:** Credit Purchase

**Amount:** \$21.63

**Sequence #:** 20978

**Account #:** 372329...2009

**Manage Transaction**

Transaction Adjustment

Increase Amount (Purchase)

Decrease Amount (Return)

Amount: \$  **21.63**

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Resubmit Transaction

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**Process Transaction**

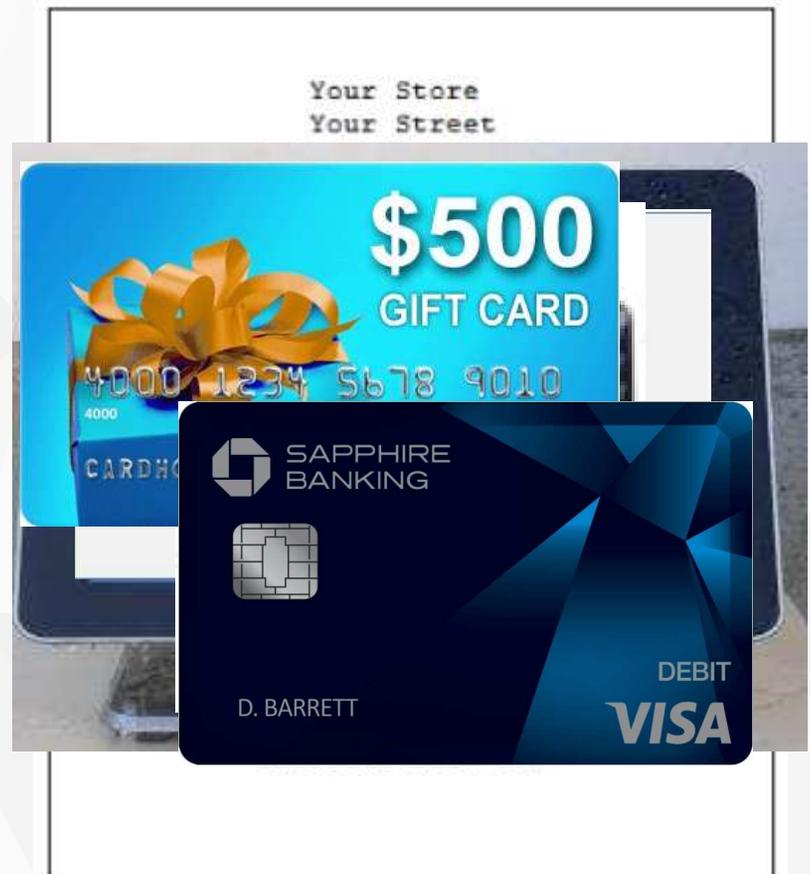
## Offline Transactions

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- What happens if there's no internet connectivity?
- Credit Card transactions are processed offline in 'Store and Forward' mode
- Transactions are approved offline (under a set dollar limit)
- Offline transactions are stored in an encrypted file on the terminal
- Once the internet connection is restored, the Store and Forward transactions will be sent to the gateway for authorization automatically at about 1 transaction per minute
- Keep in mind, some transactions authorized offline may be declined by the card issuing bank (which is also a merchant risk)

## Offline Transactions

- How do you determine if transactions are being processed in Store and Forward mode (offline)?
  - Authorization Code will begin with the letters 'LA'
  - If configured on your POS, a message may appear indicating the credit card transaction was processed offline
  - If the Pin Pads are not communicating (checks every 60 minutes), a notification can be sent via email
  - **All** Pre-Paid Credit Cards and Debit Card transactions are declined automatically



# Offline Transactions

- Offline Approved Transactions report in the Payments Gateway Portal
  - Local Auth Code is displayed
  - Auth Code is displayed if the transaction has been processed online for approval

Reports X Reconfigure Report: OFL01 X Report Viewer: OFL01 X

Offline Approved Transactions Run by : Date : 04/15/2020

m - manual  
L - approved lesser amt  
e - ECC  
H - FSA  
R - RFID  
s - Offline  
o - Override

Time	Lane	Cashier	Transaction	Partial Account	Seq #	Auth Code	Local Auth Code	Approved Amount	Flags	Transaction Id	DC #
Store - Batch 2013662567											
4/15/2020 12:14:47 PM	02	910	VS Purchase	414740...9553	000562	06017D	LA02AH	\$16.75	s	200055606593	2
Total Store Transactions : 1								\$16.75			
Total All Transactions : 1								\$16.75			

Page 1 of 1 Run 4/24/2020 5:57:36 AM ©2007 - 2020 NCR Corp, All Rights Reserved OFL01 (13212)

A dark, atmospheric photograph of a crowd at night. The scene is dimly lit, with a strong light source from above creating a bright, hazy glow. In the foreground and middle ground, numerous hands are raised in the air, some reaching towards the top of the frame. The hands are silhouetted against the dark background, with some catching the light from above. The overall mood is one of excitement and participation, typical of a concert or festival. The word "Questions?" is overlaid in the center in a bold, white, sans-serif font.

**Questions?**

## **You should now be able to:**

---

- Identify settlement issues and how to resolve them
- Identify reconciliation issues and how to resolve them

## Additional Training & Resources

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- 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**

