

NCR Payment Solutions with Aloha

Overview



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 30 minutes

Agenda

- Payment Terminology
- What is NCR Payment Solutions with Aloha?
- Payment Transaction Flow
- Quick Tour of the NCR Payment Gateway Portal and the NCR Payment Processor Portal

Learning Objectives

- Explain the terminology used
- Describe NCR Payment Solutions with Aloha
- Illustrate the payment transaction flow
- Summarize the NCR Payment Gateway and NCR Payment Processor Functions

Payment Terminology

NCR Payment Gateway

- Formerly known as Connected Payments (ServerEPS)
- This handles the secure transmission of a payment transaction between the merchant and the payment processor to complete the transaction



NCR Payment Processor

- Formerly known as JetPay
- Takes the transaction from a POS integration or Gateway and connects to the Card brands for authorization, clearing and settlement



Merchant

- A restaurant or retailer able to accept credit card/debit card payments



Payment Terminology

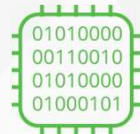
PCI – DSS

- Payment Card Industry – Data Security Standard
- Refers to the technical and operational standards that businesses must follow to ensure credit card data is protected



P2PE

- Point-to-Point Encryption
- This means the cardholder data is secure (encrypted) from the start of the payment transaction to the payment processor where it can be decrypted



Tokenization

- Similar to encryption, tokenization takes the card number and issues a non-sensitive equivalent called a token



Payment Terminology

EMV

- EuroPay/MasterCard/Visa
- This is the little chip on the credit card and when it's used for payment, the chip creates a unique transaction code that can't be used again making the transaction more secure and much harder for fraud to occur



Lane/Terminal

- Refers to the specific place (i.e., terminal/pin pad payment device) where a credit card transaction takes place in a restaurant or retailer



Payment Device/Pin Pad

- The device connected to the POS terminal used to complete a credit card/debit card payment transaction



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



Funding

- This is the money deposited to your merchant bank account after the settlement of approved credit card/debit card transactions
- This happens within 1-2 business days after settlement



Interchange Fee

- Also known as a swipe fee, this fee is paid to the card-issuing banks for handling costs, fraud and risks involved in approving the payment
- These fees are managed by the payment networks (MC, Visa, Discover, AMEX)



What is NCR Payment Solutions with Aloha?

A fully integrated, end-to-end Hospitality payment service, consisting of our secure NCR Payment Gateway, NCR Payment Processor and Integration with Aloha POS



POS Integration

Seamlessly combines a **robust restaurant POS functionality** with **secure payments processing** capabilities to provide a market-leading, end-to-end solution from a **single source provider**



Secure Gateway

Protects restaurant operators against **data security threats** during payment transactions with **point-to-point encryption**, while **enabling EMV** card acceptance and **innovative consumer payment methods**



Payments Processing

Provides **secure and cost-effective processing** of major payment types **across all channels**, from **authorizations** to **clearing and settlement**

Features at a Glance

Electronic Transactions

- Accept Credit, Debit
- Gift Cards
- In-line Tips and Tip Adjustments
- eCommerce

Secure Transaction Types

- EMV-Chip and Pin/Contactless
- Mobile wallets (Apple Pay, Google Pay & Samsung Pay)
- Point-to-Point Encryption (P2PE)
- Certified Payment Devices

Fraud Prevention

- Dynamic Descriptors
- Velocity Checking
- Risk Management/Tokenization

Funding

- Split funding
- Debit/Credit split

Reports

- Merchant Reporting
- Online Statements
- 24 Month Historical Reporting
- Interchange Qualification Reports
- Chargeback/Dispute Management

Payment Transaction Flow

Transaction initiated in POS

Consumer makes a purchase



Payment Gateway

Sends transaction to payment processor



Payment Processor

Sends transaction to payment networks (Card Brands)



Payment Networks

Sends details to issuing bank



Issuing Bank

Approves or declines transaction.



Payment Processor

Sends approval or decline to the merchant



Merchant

Merchant finalizes transaction with consumer



Payment Transaction Flow

Transaction initiated in POS
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Payment Gateway
Sends transaction to payment processor

Payment Networks
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Payment Processor
Sends approval or decline to the merchant

Certified Payment/PIN Pad Devices

Verifone MX915

- USB Connection
- Positioned next to the POS Terminal
- Electronic Signature Capture
- Contactless Payment Capable



Verifone MX925

- USB Connection
- Positioned next to the POS Terminal
- Electronic Signature Capture
- Contactless Payment Capable



Equinox Luxe 6200

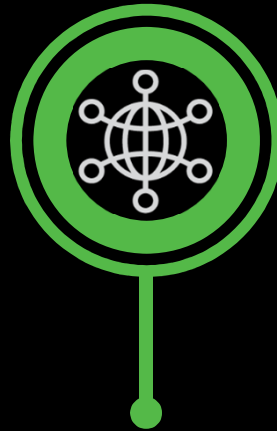
- USB Connection or Wi-Fi Connection
- Positioned next to the POS Terminal
- Pay at Table
- Electronic Signature Capture
- Contactless Payment Capable



Equinox Luxe 8500

- USB Connection or TCP/IP Connection
- Positioned next to the POS Terminal
- Electronic Signature Capture
- Contactless Payment Capable





NCR Payment Gateway Portal



Payment Transaction Flow

Transaction initiated in POS
Consumer makes a purchase

Payment Processor
Sends transaction to payment networks (Card Brands)

Issuing Bank
Approves or declines transaction.

Merchant
Merchant finalizes transaction with consumer



Payment Gateway
Sends transaction to payment processor

Payment Networks
Sends details to issuing bank

Payment Processor
Sends approval or decline to the merchant



Please provide your login details.

User Name:

Company:

Password:

Submit



Managing > [blurred]

- Home
- Transaction Search**
- Reports
- Monitoring
- Administration

Home

29:57

Welcome [blurred]

Reminder - Do not use solvents, detergents, or abrasive cleaners to clean PIN Pads. Please refrain from vigorously shaking the terminal(s) to prevent triggering the tamper alert. Never use bleach, thinner, trichloroethylene, or ketone-based solvents – they can deteriorate plastic or rubber parts. Please see the Cleaning Guides below for directions on properly cleaning your devices.

- [Verifone Cleaning Guide](#)
- [Equinox Cleaning Guide](#)
- [Ingenico Cleaning Guide](#)



Managing > [blurred]

- Home
- Transaction Search
- Reports
- Monitoring
- Administration

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Transaction Search

Search Criteria: New Search

Store(s):	<input type="text"/>	Account #:	<input type="text" value="First 6"/> and/or <input type="text" value="Last 4"/>																																																	
Date(s):	<input type="text" value="03/02/2020"/>	Sequence #:	<input type="text"/>																																																	
<div style="border: 1px solid #ccc; padding: 5px;"> <p>March 2020</p> <table border="1"> <thead> <tr> <th>Sun</th><th>Mon</th><th>Tue</th><th>Wed</th><th>Thu</th><th>Fri</th><th>Sat</th> </tr> </thead> <tbody> <tr> <td>23</td><td>24</td><td>25</td><td>26</td><td>27</td><td>28</td><td>29</td> </tr> <tr> <td>1</td><td style="background-color: #e0ffe0;">2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td> </tr> <tr> <td>8</td><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td> </tr> <tr> <td>15</td><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td><td>21</td> </tr> <tr> <td>22</td><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td><td>28</td> </tr> <tr> <td>29</td><td>30</td><td>31</td><td>1</td><td>2</td><td>3</td><td>4</td> </tr> </tbody> </table> <p>03/02/2020 [clear]</p> </div>		Sun	Mon	Tue	Wed	Thu	Fri	Sat	23	24	25	26	27	28	29	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	1	2	3	4	Tender:	<input type="text"/>
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		Amount:	<input type="text"/>																																																	
		Lane:	<input type="text"/>																																																	

Advanced Search Options



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Transaction Search x 29:41

Transaction Search

Search Criteria: [Edit Previous Search](#) Search Results: 134 Record(s)

Local Date & Time	UTC	Store #	Lane	Reversal	Tender	Transaction	Seq #	Account	Trans Amt	Approved Amt	Auth Code	Program Code	Flag	Settled
3/2/2020 8:40 PM	3/3/2020 02:14 AM		02		Credit	Purchase	20988	546616..	\$11.90	\$11.90	01004B			
3/2/2020 8:24 PM	3/3/2020 02:28 AM		02		Credit	Purchase	20982	546616..	\$32.44	\$32.44	83911P			
3/2/2020 8:04 PM	3/3/2020 02:07 AM		02		Credit	Purchase	20981	546616..	\$11.90	\$11.90	01004B			
3/2/2020 7:52 PM	3/3/2020 01:56 AM		02		Credit	Purchase	20980	546616..	\$12.97	\$12.97	18962Z			
3/2/2020 7:44 PM	3/3/2020 01:41 AM		02		Credit	Purchase	20979	510592..	\$17.29	\$17.29	500000			
3/2/2020 7:16 PM	3/3/2020 01:19 AM		02		Credit	Purchase	20978	372329..	\$21.63	\$21.63	884375			
3/2/2020 7:01 PM	3/3/2020 01:05 AM		02		Credit	Purchase	20977	434258..	\$20.37	\$20.37	044578			
3/2/2020 7:00 PM	3/3/2020 01:03 AM		02		Credit	Purchase	20976	601100..	\$5.41	\$5.41	00288R			
3/2/2020 6:48 PM	3/3/2020 12:52 AM		02		Credit	Purchase	20975	372817..	\$10.81	\$10.81	819464			
3/2/2020 6:35 PM	3/3/2020 12:38 AM		02		Credit	Purchase	20974	601100..	\$5.41	\$5.41	00209R			
3/2/2020 6:22 PM	3/3/2020 12:25 AM		02		Credit	Purchase	20973	409530..	\$11.90	\$11.90	072519			
3/2/2020 6:19 PM	3/3/2020 12:23 AM		02		Credit	Purchase	20972	546616..	\$9.73	\$9.73	52801P			
3/2/2020 6:15 PM	3/3/2020 12:18 AM		02		Credit	Purchase	20971	521876..	\$24.85	\$24.85	95331Z			
3/2/2020 6:11 PM	3/3/2020 12:14 AM		02		Credit	Purchase	20970	514741..	\$14.05	\$14.05	156684			
3/2/2020 6:04 PM	3/3/2020 12:07 AM		02		Credit	Purchase	20969	514230..	\$9.73	\$9.73	D73975			
3/2/2020 6:02 PM	3/3/2020 12:05 AM		02		Credit	Purchase	20968	440066..	\$11.90	\$11.90	09339C			
3/2/2020 5:54 PM	3/3/2020 11:57 PM		02		Credit	Purchase	20967	527515..	\$10.81	\$10.81	145470			
3/2/2020 5:50 PM	3/3/2020 11:53 PM		02		Credit	Purchase	20966	546379..	\$20.55	\$20.55	472818			
3/2/2020 5:41 PM	3/3/2020 11:45 PM		02		Credit	Purchase	20965	434769..	\$12.97	\$12.97	054518			
3/2/2020 5:40 PM	3/3/2020 11:43 PM		02		Credit	Purchase	20964	435603..	\$11.89	\$11.89	154435			
3/2/2020 5:39 PM	3/3/2020 11:42 PM		02		Credit	Purchase	20963	461046..	\$11.36	\$11.36	024218			
3/2/2020 5:38 PM	3/3/2020 11:41 PM		02		Credit	Purchase	20962	435603..	\$23.77	\$23.77	134718			

Hide Details Export Print

Flag Settled

All Manual Chip All EMV Contact Approved Lesser Amt RFID



Managing > [unclear]

Transaction Detail

Host Type: .JetPav

Home x Transaction

Transaction Management

29:41

Transaction Search

Search Criteria: Edit P

Search Results

Local Date & Time
3/2/2020 8:40 PM
3/2/2020 8:24 PM
3/2/2020 8:04 PM
3/2/2020 7:52 PM
3/2/2020 7:44 PM
3/2/2020 7:16 PM
3/2/2020 7:01 PM
3/2/2020 7:00 PM
3/2/2020 6:48 PM
3/2/2020 6:35 PM
3/2/2020 6:22 PM
3/2/2020 6:19 PM
3/2/2020 6:15 PM
3/2/2020 6:11 PM
3/2/2020 6:04 PM
3/2/2020 6:02 PM
3/2/2020 5:54 PM
3/2/2020 5:50 PM
3/2/2020 5:41 PM
3/2/2020 5:40 PM
3/2/2020 5:39 PM
3/2/2020 5:38 PM
3/2/2020 5:35 PM

Original Transaction

Store: [unclear]
Lane #: 02
Local Time: 3/2/2020 7:16:26 PM

Type: Credit Purchase
Amount: \$21.63
Sequence #: 20978
Account #: 372329...2009

Manage Transaction

- Transaction Adjustment
 - Increase Amount (Purchase)
 - Decrease Amount (Return)

Amount: \$

- Resubmit Transaction

Process Transaction

Transaction Id: 100060067700

Local Date & Time	Local Date & Time	Host Type	Account #	Transaction Type	Sequence #	Amount	Amount	Amount	Status	Settled
3/2/2020 5:39 PM	3/2/2020 11:42 PM	02	401040...	Credit Purchase	20903	\$11.30	\$11.30	024210	CI	Yes
3/2/2020 5:38 PM	3/2/2020 11:41 PM	02	435603...	Credit Purchase	20962	\$23.77	\$23.77	134718	CI	Yes
3/2/2020 5:35 PM	3/2/2020 11:30 PM	02	41052...	Credit Purchase	41052	\$40.04	\$40.04	070410	CI	Yes

What report?	Where do I get it?
Hospitality Host Settlement Report	NCR Payment Gateway
Hospitality Approved Transactions with Tip Amount	NCR Payment Gateway
Declined Transactions	NCR Payment Gateway
Funding Details	NCR Payment Processor
Qualification	NCR Payment Processor
Batch Summary	NCR Payment Processor
Merchant Settlement Summary	NCR Payment Processor
Authorization Detail	NCR Payment Processor
Chargebacks Listing	NCR Payment Processor
Statements	NCR Payment Processor



Managing > [Transaction Search](#)

Home X **Reports** X

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Gateway Reports

[Create New Report](#) [Schedule Reports](#)

Available Reports	
Code	Report Description
HST01	Host Settlement Report
HST01a	Hospitality Host Settlement Report
HST02	Host Settlement Exceptions
OFL01	Offline Approved Transactions
OFL02	Offline Declined Transactions
OFL10	Offline Pending Report
OFL10a	Offline Pending Report + POS Tran
OFL11	Offline Final Disposition Report
OFL11a	Offline Final Disposition Report + POS Tran
SSR01	Store Sales Summary
SSR02	Store Sales Summary by Store and Lane
SSR03	Store Sales Summary by Store and Cashier
SSR04	Store Sales Summary by Store
SSR05	Abandoned Transactions Log
SSR06	Store Sales Summary by Card Name
TRN01	Approved Transactions Log
TRN01a	Approved Transactions Log with Department/User
DMT25a	PIN Pad Inventory Report
TRN01b	Approved Transactions Log with Tip Amount
TRN01c	Approved Transactions Log with Tokens
TRN01d	Hospitality Approved Transactions Log with Tip Amount
TRN02	Declined Transactions Log
TRN03	Override Transactions Log



Managing > **Host Settlement Reports**

Home X Reports X

Gateway

Create New Report Schedule

Available Reports

Code	Description
HST01	Host Settlement Report
HST01a	Hospitality Host Settlement Report
HST02	Host Settlement Exception
OFL01	Offline Approved Transactions
OFL02	Offline Declined Transactions
OFL10	Offline Pending Report
OFL10a	Offline Pending Report
OFL11	Offline Final Disposition
OFL11a	Offline Final Disposition
SSR01	Store Sales Summary
SSR02	Store Sales Summary
SSR03	Store Sales Summary
SSR04	Store Sales Summary
SSR05	Abandoned Transactions
SSR06	Store Sales Summary
TRN01	Approved Transactions
TRN01a	Approved Transactions
DMT25a	PIN Pad Inventory Report
TRN01b	Approved Transactions
TRN01c	Approved Transactions Log with Tip Amount
TRN01d	Hospitality Approved Transactions Log with Tip Amount
TRN02	Declined Transactions Log
TRN03	Override Transactions Log

Hospitality Host Settlement Report (HST01a)

Date Selection

Search Date: **03/02/2020**

Store Selection

Search All Stores

Specify Stores to Search:

[Configure Selected Items...](#)

Report Configuration

- Date: 03/02/2020
- Include All Stores

Generate Report

Cancel



Managing > [redacted]

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Help Logout

[Search bar]

Report viewer: HST01a

Navigation: 1 of 1, Refresh, Back, Forward, 100%, Save, Print, Find | Next

Hospitality Host Settlement Totals
Date : 03/02/2020

JetPay - Store [redacted] - Batch [redacted] - ServerEPS DOB 3/2/2020 Executed by: ServerEPS at Lane: 0

	ServerEPS		JetPay		Variance	
	#	Amount	#	Amount	#	Amount
American Express Sales	9	\$177.24	9	\$177.24	0	\$0.00
Debit Sales	0	\$0.00	0	\$0.00	0	\$0.00
Discover Sales	5	\$41.62	5	\$41.62	0	\$0.00
MasterCard Sales	56	\$858.07	56	\$858.07	0	\$0.00
Visa Sales	62	\$939.14	62	\$939.14	0	\$0.00
Settlement Totals	132	\$2,016.07	132	\$2,016.07	0	\$0.00

Page 1 of 1 Run 4/2/2020 12:17:12 PM ©2007 - 2020 NCR Corp, All Rights Reserved HST01a (13086)

Be sure to attend the
Payment Reconciliation
Webinar

Reports X Reconfigure Report: TRN01d X Report Viewer: TRN01d X

1 of 1 100% Find | Next

Hospitality Approved Transactions with Tip Amount Report Run by : Date : 04/01/2020

m - manual
L - approved lesser amt
e - ECC
H - FSA
R - RFID
S - Offline

Time	Lane	Cashier	Transaction	Partial Account	Seq #	Auth Code	Local Auth Code	PreAuth Amount	Adjustment Amount	Approved Amount	
Store		Batch									
4/1/2020 6:38:47 AM	02	222	VS PurchaseAdjustment	473702...9560	028485	002410	002410	\$0.00	\$3.41	\$14.00	
4/1/2020 6:53:34 AM	02	222	VS PurchaseAdjustment	455225...3775	028487	H55406	H55406	\$0.00	\$5.00	\$10.94	
4/1/2020 7:21:41 AM	02	222	MC PurchaseAdjustment	516501...3059	028489	334618	334618	\$0.00	\$1.00	\$8.38	
4/1/2020 7:24:50 AM	02	222	VS Purchase	459954...7007	028490	H63269		\$0.00	\$0.00	\$7.49	
4/1/2020 7:52:49 AM	02	222	VS Purchase	400022...6725	028493	831466		\$0.00	\$0.00	\$8.40	
4/1/2020 7:55:12 AM	02	222	VS Purchase	473702...4603	028494	040754		\$0.00	\$0.00	\$9.10	
4/1/2020 12:46:38 PM	02	222	VS Purchase	40022...7698	028523	511807		\$0.00	\$0.00	\$8.29	
4/1/2020 12:47:39 PM	02	222	MC Purchase	527519...0400	028524	184078		\$0.00	\$0.00	\$8.29	
4/1/2020 12:48:25 PM	02	222	MC Purchase	527519...5676	028525	184182		\$0.00	\$0.00	\$26.48	
4/1/2020 12:55:13 PM	02	222	MC PurchaseAdjustment	511137...5114	028527	003813	003813	\$0.00	\$2.00	\$13.72	
4/1/2020 1:34:55 PM	02	222	VS Purchase	448859...9942	028529	648130		\$0.00	\$0.00	\$9.58	
4/1/2020 1:53:14 PM	02	222	MC Purchase	544679...0380	028532	E5C27F		\$0.00	\$0.00	\$10.06	
4/1/2020 2:00:19 PM	02	222	VS PurchaseAdjustment	415977...2913	028533	032576	032576	\$0.00	\$5.00	\$34.85	
4/1/2020 2:00:35 PM	02	222	VS PurchaseAdjustment	455225...3775	028534	H22743	H22743	\$0.00	\$3.00	\$7.41	
4/1/2020 2:02:54 PM	02	222	VS Purchase	458643...4178	028535	H31913		\$0.00	\$0.00	\$15.94	
4/1/2020 2:29:11 PM	02	222	MC Purchase	527519...0244	028536	182890		\$0.00	\$0.00	\$28.55	
4/1/2020 2:29:42 PM	02	222	VS Purchase	473702...7286	028537	052885		\$0.00	\$0.00	\$28.56	
4/1/2020 2:42:41 PM	02	222	MC Purchase	546540...7526	028538	008910		\$0.00	\$0.00	\$27.50	
Store Transactions : 40								\$0.00	\$39.45	\$656.06	
All Transactions : 40								\$0.00	\$39.45	\$656.06	

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Managing > [blurred]

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- Monitoring
- Administration

[blurred] Help Logout

[blurred search bar]

Reports x Reconfigure Report: TRN02 x Report Viewer: TRN02 x 29:55

Navigation: [Back] [1 of 1] [Next] [Refresh] [Previous] [100%] [Save] [Print] [Find | Next]

Declined Transactions

Date : 03/02/2020

Run by :

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

Time	Lane	Cashier	Transaction	Partial Account	Response Code	Seq #	Amount	Flags	Transaction Id	DC#
Store [blurred] - Batch [blurred]										
3/2/2020 3:22:31 PM	02	910	VS Purchase	434769...7117	JTP-014	020951	\$2.89		100968439651	1
host text : Invalid card number										
Velocity info :										
3/2/2020 2:11:54 PM	02	910	VS Purchase	422957...0986	JTP-051	020941	\$10.81		100968270772	1
host text : Insufficient funds										
Velocity info :										

Store Transactions : 2

All Transactions : 2

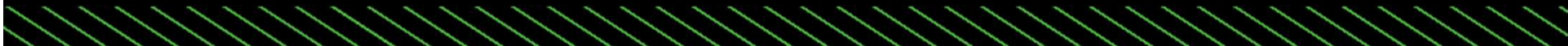
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TRN02 (13086)



NCR Payment Processor Portal



Payment Transaction Flow

Transaction initiated in POS
Consumer makes a purchase

Payment Processor
Sends transaction to payment networks (Card Brands)

Issuing Bank
Approves or declines transaction.

Merchant
Merchant finalizes transaction with consumer



Payment Gateway
Sends transaction to payment processor

Payment Networks
Sends details to issuing bank

Payment Processor
Sends approval or decline to the merchant



Sign In

LOGIN

Remember

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2019 @ Artefacts Merchant Office

What report?	Where do I get it?
Hospitality Host Settlement Report	NCR Payment Gateway
Hospitality Approved Transactions with Tip Amount	NCR Payment Gateway
Declined Transactions	NCR Payment Gateway
Funding Details	NCR Payment Processor
Qualification	NCR Payment Processor
Batch Summary	NCR Payment Processor
Merchant Settlement Summary	NCR Payment Processor
Authorization Detail	NCR Payment Processor
Chargebacks Listing	NCR Payment Processor
Statements	NCR Payment Processor

Funding Details

- Funding Reports**
- Funding Category List
- Funding Category Details
- Funding Details**
- Merchant Reserves Report

Merchant ID	Merchant Name	Settl...	Settl...	Char...	Reje...	Refu...	Fun...
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Search

From:* 03-02-2020 To:* 04-02-2020

DBA: [input] x

MID: [input] MID

Search

Funding Details

Search Tags : From : 03-02-2020 To : 03-02-2020 DBA :

Merchant ID	Merchant Name	Settle B...	Settle N...	Charge...	Rejects	Refunds	Fundin...	Miscella...	Fundin...	Fundin...	Reserves	Discount	Net De...	Funding Date
		\$2,260.38	\$84.31	\$0.00	0	\$0.00	USD	00710002...	0	\$0.00	\$0.00	\$2,344.69	03-02-2020 12:00:00...	
		\$1,770.83	\$65.93	\$0.00	0	\$0.00	USD	00710002...	0	\$0.00	\$0.00	\$1,836.76	03-02-2020 12:00:00...	
		\$1,300.25	\$203.75	\$0.00	0	\$0.00	USD	00710002...	0	\$0.00	\$0.00	\$1,504.00	03-02-2020 12:00:00...	
		\$0.00	\$0.00	\$0.00	0	\$0.00	USD	00710002...	0	\$0.00	\$0.00	-\$1,718.57	03-02-2020 12:00:00...	

Select page size: 15

Showing 1 to 4 of 4 entries

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Qualification

Search Tags : From : 02-05-2020 To : 02-05-2020 DBA :



Merchant ID	Merchant Name	Card Number	Transaction ID	Qualification	Amount	Interchange	Net Amount	Authorization Dat...	Settlement Date
		601100*****3204	000000	DS Express Srvc Re...	\$5.99	-\$0.12	\$5.87	02-04-2020 12:00:0...	02-05-2020 12:00:0...
		553417*****1063	000000	MC Intl Corporate	\$11.98	-\$0.24	\$11.74	02-04-2020 12:00:0...	02-05-2020 12:00:0...
		551647*****4432	000000	MC Small Ticket Db	\$4.64	-\$0.11	\$4.53	02-04-2020 12:00:0...	02-05-2020 12:00:0...
		546616*****6392	000000	MC US MWE Conv P...	\$4.64	-\$0.09	\$4.55	02-04-2020 12:00:0...	02-05-2020 12:00:0...
		546540*****7084	000000	Reg POS Debit w Fr...	\$14.18	-\$0.23	\$13.95	02-04-2020 12:00:0...	02-05-2020 12:00:0...
		546540*****3363	000000	MC Reg POS Debit S...	\$8.67	-\$0.22	\$8.45	02-04-2020 12:00:0...	02-05-2020 12:00:0...
		540582*****5671	000000	Data Rate 2 Credit	\$5.99	-\$0.25	\$5.74	02-04-2020 12:00:0...	02-05-2020 12:00:0...
		536510*****7342	000000	MC Intl Electronic	\$4.08	-\$0.04	\$4.04	02-04-2020 12:00:0...	02-05-2020 12:00:0...
		527519*****1395	000000	MC Reg POS Debit S...	\$4.83	-\$0.22	\$4.61	02-04-2020 12:00:0...	02-05-2020 12:00:0...
		527519*****0781	000000	MC Reg POS Debit S...	\$4.64	-\$0.22	\$4.42	02-04-2020 12:00:0...	02-05-2020 12:00:0...
		526185*****2181	000000	Enhanced Key Enter...	\$4.64	-\$0.19	\$4.45	02-04-2020 12:00:0...	02-05-2020 12:00:0...
		517805*****7565	000000	MC Conv Purchase	\$6.82	-\$0.13	\$6.69	02-04-2020 12:00:0...	02-05-2020 12:00:0...
		512991*****7162	000000	MC Reg POS Debit S...	\$7.08	-\$0.22	\$6.86	02-04-2020 12:00:0...	02-05-2020 12:00:0...
		493489*****2106	000000	VS Small TCKT Cr	\$4.83	-\$0.12	\$4.71	02-04-2020 12:00:0...	02-05-2020 12:00:0...
		483312*****7758	000000	CPS/Small Ticket Reg	\$4.83	-\$0.22	\$4.61	02-04-2020 12:00:0...	02-05-2020 12:00:0...

Select page size: 15

Showing 1 to 15 of 61 entries

1	Merchant ID	Merchant Name	Card Number	Transaction ID	Qualification	Amount	Interchange	Net Amount	Authorization Date/Time	Settlement Date	K	L	M	N	O	P
2			410040****2720	000000	VS US Sig Bus Elec	38.92	-1.31	37.61	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
3			461046****2816	000000	US CPS Reg Debit	24.85	-23	24.62	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
4			546616****5109	000000	MC US MWE Restaurant	26.48	-68	25.8	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
5			546616****2060	000000	MC US MWE Restaurant	9.73	-31	9.42	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
6			601120****1214	000000	DS Comm Electronic	5.41	-22	5.19	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
7			527515****9845	000000	Reg POS Debit w Fraud Adj	25.94	-23	25.71	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
8			601100****0960	000000	DS Restaurant Rewards	25.94	-59	25.35	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
9			414720****7141	000000	US VSP Elec	36.08	-97	35.11	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
10			414720****9364	000000	VS Small TCKT Cr	12.96	-25	12.71	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
11			427082****4790	000000	VS CPS Rewards 2	24.87	-58	24.29	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
12			404644****9554	000000	US VSP Elec	34.6	-93	33.67	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
13			440066****0491	000000	US VSP Elec	24.31	-68	23.63	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
14			414740****3966	000000	US VSP Elec	18.36	-54	17.82	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
15			525475****9944	000000	MC US MWE Restaurant	21.63	-58	21.05	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
16			440066****2809	000000	US VSP Elec	14.05	-44	13.61	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
17			440066****4375	000000	VS Small TCKT Cr	9.73	-2	9.53	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
18			414709****6634	000000	US VSP Elec	18.37	-54	17.83	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
19			511534****9177	000000	MC Key Entered PP	18.38	-52	17.86	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
20			442742****3024	000000	US CPS Reg Debit	32.48	-24	32.24	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
21			542418****7622	000000	MC US MWE Restaurant	21.63	-58	21.05	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
22			474476****3532	000000	US CPS Reg Debit	24.87	-23	24.64	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
23			434258****1055	000000	US CPS Reg Debit	31.89	-24	31.65	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
24			459954****9422	000000	US CPS Reg Debit	41.86	-24	41.62	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
25			520593****0397	000000	MC Key Entered Db	11.9	-35	11.55	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
26			552433****8772	000000	High Value Restaurant	59.99	-1.42	58.57	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
27			461046****3885	000000	US CPS Reg Debit	17.84	-23	17.61	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
28			440066****5773	000000	VS EIRF US	34.59	-9	33.69	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
29			552433****3942	000000	High Value Restaurant	51.86	-1.24	50.62	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
30			446542****4546	000000	VS CPS Rewards 2	17.3	-44	16.86	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
31			539277****0559	000000	MC US MWE Restaurant	27.01	-69	26.32	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
32			545977****1035	000000	Reg POS Debit w Fraud Adj	24.87	-23	24.64	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
33			601120****1214	000000	DS Comm Electronic	5.41	-22	5.19	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
34			601100****6881	000000	DS Express Snc Rewards	9.18	-18	9	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
35			601100****3594	000000	DS Restaurant Rewards	37.29	-81	36.48	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
36			438854****0932	000000	VS Small TCKT Cr	4.32	-11	4.21	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
37			414720****5898	000000	VS EIRF US	33.53	-87	32.66	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
38			474472****8403	000000	US CPS Reg Debit	15.11	-23	14.88	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
39			434258****0745	000000	CPS/Small Ticket Reg	10.81	-23	10.58	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
40			414709****6835	000000	US VSP Elec	21.62	-62	21	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
41			546616****9744	000000	MC US MCW Restaurant	21.61	-47	21.14	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
42			483316****3012	000000	US CPS Reg Debit	21.63	-23	21.4	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
43			473336****5814	000000	VS Small TCKT Db	11.89	-22	11.67	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
44			461046****3090	000000	CPS/Small Ticket Reg	10.81	-23	10.58	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
45			474472****7460	000000	US CPS Reg Debit	36.33	-24	36.09	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
46			434258****0909	000000	US CPS Reg Debit	35.39	-24	35.15	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						
47			414720****0979	000000	VS EIRF US	18.38	-52	17.86	3/1/2020 12:00:00 AM	3/2/2020 12:00:00 AM						

Batch Summary

Search Tags : From : 03-02-2020 To : 03-02-2020 DBA :

Institution ID	ISO ID	Agent ID	Merchant ID	Merchant Name	Terminal ID	Sales Count	Batch Total	Date
	NCR-ALOHA-PASS-THRU	NCR-ALOHA-PASS-THRU			100813198346	81	\$1,836.76	03-02-2020
Total						81	\$1,836.76	

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Showing 1 to 1 of 1 entries

Merchant Settlement Summary

Search Tags : From : 03-02-2020 To : 03-02-2020 DBA :

Institution ID	ISO ID	Agent ID	Merchant ID	Merchant Na	Card Type	Transactions	Amount	Refund Cour	Refund Amo	Held Numbe	Held Amount	Net Sales Co	Net Sales Am	Settlement D
107	NCR-ALOHA...	NCR-ALOHA...			AX	3	\$65.93	0	\$0.00	0	\$0.00	3	\$65.93	03-02-2020...
107	NCR-ALOHA...	NCR-ALOHA...			DS	6	\$99.46	0	\$0.00	0	\$0.00	6	\$99.46	03-02-2020...
107	NCR-ALOHA...	NCR-ALOHA...			MC	21	\$483.98	0	\$0.00	0	\$0.00	21	\$483.98	03-02-2020...
107	NCR-ALOHA...	NCR-ALOHA...			VS	51	\$1,187.39	0	\$0.00	0	\$0.00	51	\$1,187.39	03-02-2020...

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Showing 1 to 4 of 4 entries

- ACH
- Chargebacks
- Credit Card Reports
- Merchant Settlement Summary
- Settlement Detail
- Batch Summary
- Batch Card Summary
- Authorizations

Authorization Detail

Search Tags : From : 03-02-2020 To : 03-02-2020 DBA :

Merchant ID	Merchant Na...	▼ A...	▼ C...	Terminal ID	Transaction ID	Card Number	▼ T...	Authorization...	Authorization...	Authorization...	▼ Source
...	...	Declined	Visa	100813198346	0000001009684...	434769*****7...	Sale	\$2.89		03-02-2020 03:2...	Jetpay
...	...	Declined	Visa	100813198346	0000001009682...	422957*****0...	Sale	\$10.81		03-02-2020 02:1...	Jetpay
...	...	Approved	Visa	100813198346	0000001009682...	422957*****4...	Sale	\$10.81	000081	03-02-2020 02:1...	Jetpay
...	...	Approved	Visa	100813198346	0000001009682...	438857*****1...	Sale	\$9.73	08144D	03-02-2020 02:1...	Jetpay
...	...	Approved	MC	100813198346	0000001009682...	559034*****2...	Sale	\$10.22	041759	03-02-2020 02:1...	Jetpay
...	...	Approved	Amex	100813198346	0000001009682...	376734*****4...	Void	\$0.00	804408	03-02-2020 02:2...	Jetpay
...	...	Approved	MC	100813198346	0000001009683...	546616*****2...	Sale	\$50.55	09632Z	03-02-2020 02:5...	Jetpay
...	...	Approved	MC	100813198346	0000001009683...	517805*****8...	Sale	\$10.70	08050P	03-02-2020 03:0...	Jetpay
...	...	Approved	Visa	100813198346	0000001009683...	474472*****2...	Sale	\$10.00	120878	03-02-2020 03:0...	Jetpay
...	...	Approved	MC	100813198346	0000001009684...	515597*****8...	Sale	\$11.34	04622B	03-02-2020 03:0...	Jetpay
...	...	Approved	Visa	100813198346	0000001009684...	440066*****4...	Sale	\$8.65	08351C	03-02-2020 03:1...	Jetpay
...	...	Approved	MC	100813198346	0000001009684...	545977*****7...	Sale	\$36.75	682998	03-02-2020 03:4...	Jetpay
...	...	Approved	MC	100813198346	0000001009686...	546616*****6...	Sale	\$21.63	61848P	03-02-2020 04:4...	Jetpay
...	...	Approved	Visa	100813198346	0000001009686...	474472*****7...	Sale	\$12.43	144478	03-02-2020 04:4...	Jetpay
...	...	Approved	Visa	100813198346	0000001009686...	422968*****0...	Sale	\$12.97	B67205	03-02-2020 04:5...	Jetpay
...	...	Approved	Visa	100813198346	0000001009686...	474472*****9...	Sale	\$8.65	140853	03-02-2020 05:0...	Jetpay
...	...	Approved	Visa	100813198346	0000001009687...	434258*****8...	Sale	\$24.31	002982	03-02-2020 05:1...	Jetpay

Chargebacks Listing

Search Tags : From : 04-01-2019 To : 02-26-2020 DBA



- ACH
- Chargebacks**
- Chargeback Summary
- Chargebacks Listing**
- Chargebacks & Retrievals
- Credit Card Reports
- Authorizations

Merchant ID	Merchant Name	Card	Card Number	Amount	Currency	ARN	Chargeback Type	Chargeback Reas...	Chargeback Date
		Visa	473702*****7859	-\$5.45	USD		Dispute Financial 1s...		05-19-2019 12:00:0...
		Amex	371585*****1005	-\$10.84	USD		Chargeback Purcha...		05-25-2019 12:00:0...

Select page size: 15

Showing 1 to 2 of 2 entries

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Statements

Search Tags : Year : 2020 Month : Feb DBA : [REDACTED]
Jetpay ▶

Date	Merchant	FileName	Download
February 2020	Statement of : [REDACTED]	[REDACTED]-FEB-20.pdf	

[View More](#) ▼

STATEMENT DATE
 FEB 20 12:00 PM
 STATEMENT PERIOD
 FEB 01 - FEB 28 2020

ID: [REDACTED]

Please review the Important Notices at the end of this statement.

For any questions regarding your merchant statement and/or any of the above notices please contact us at 1-800-834-4405 or by email at assist.payments@ncr.com.

Thank you for your business.

FEB-20 Card Processing Fees \$1,718.57

Processing Summary

Summary	Count	Amount
Sales	3,652	\$63,922.25
Returns	3	-\$219.09
Interchange/Wholesale/Fees		-\$1,718.57
Total	3,655	\$61,984.59

Card Type Summary

Card Type	Sales		Returns		Chgbck/Repr		Net	
	Count	Amount	Count	Amount	Count	Amount	Count	Amount
AXP	281	6,588.04	0	0.00	0	0.00	281	6,588.04
VS	2,295	37,952.12	0	0.00	0	0.00	2,295	37,952.12
MC	995	18,244.82	3	-219.09	0	0.00	998	18,025.73
DS	81	1,137.27	0	0.00	0	0.00	81	1,137.27
Grand Total	3,652	63,922.25	3	-219.09	0	0.00	3,655	63,703.16

Card Processing Fee Summary

Description	Count	Amount	%	Unt Cst
Monthly Discount Fee	3,652	63,922.25	0.040%	
PCI Non-Compliance Fee	1	28.95		28.95



Be sure to attend the
Statements & Fees
 Webinar

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, that the Processor reported and any variance between them
Declined Transactions	NCR Payment Gateway	Use this report to quickly see the transactions that were declined and the reason they were declined
Hospitality Approved Transactions with Tip Amount	NCR Payment Gateway	Use this report to see the Tip in the Adjustment Amount column and the Approved amount including the tip.
Funding Details	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 the payment detail on your Aloha POS Sales Summary report to make sure they match
Qualification	NCR Payment Processor	Use this report to see the interchange fee and qualification for each transaction
Batch Summary	NCR Payment Processor	Use this report to see both the number of transactions and the total for the batch sent for settlement
Merchant Settlement Summary	NCR Payment Processor	This report tells me the net amount settled for each card type (AMEX, Visa, MasterCard and Discover)
Authorization Detail	NCR Payment Processor	Use this report to view a detailed list of the transactions that were approved or declined for the date(s) selected
Chargebacks Listing	NCR Payment Processor	Use this report to see the chargebacks (disputes by the cardholder)
Statements	NCR Payment Processor	Use this monthly statement to see the fees you paid for the credit card transactions processed for the entire month



Questions?

You should now be able to:

- Explain the payment terminology used
- Describe NCR Payment Solutions with Aloha
- Illustrate the payment transaction flow
- Summarize the NCR Payment Gateway Portal and NCR Payment Processor Portal Functions

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 (Coming Soon)
- How To Library (Coming Soon)

THANK YOU

