Reconciliation Steps

To assure you receive the monies from the credit card transactions, you must reconcile your payments. There are 4 basic steps to follow:

1. [Verify settlement happened](#).
2. [Verify funding occurred](#).
3. [Verify the deposits with your bank](#).
4. [Match deposits to your Aloha POS](#).

Verify Settlement Happened

A settlement is a batch of authorized credit card transactions sent to the issuing banks of the credit cards so they can be settled (paid).

- Settlements should happen every day.
- When a settlement takes place depends on how they are configured for your operations:
  - For quick service operations, settlement is process through the NCR Payment Gateway Portal.
  - For table service operations, settlement could be a button on the POS that a manager would initiate, an event scheduled in CFC, or a batch file used to kick off the settlement (i.e., EOD).

In the NCR Payment Gateway Portal:

Review the Hospitality Host Settlement Report to verify your credit card batch settlement happened.

1. Log into **NCR Payment Gateway Portal** (https://hspclient.servereps.com/ServerEPS)
2. Click **Reports** at the top of the screen.
3. Select **Hospitality Host Settlement Report (HST01a)**.
4. The default date in the Date Selection area is yesterday. Click the **date** to change it.
5. The Calendar is displayed with yesterday's date highlighted in green.
6. Click **Clear** at the bottom to clear the selected date and select the **desired date** for the report.
7. To select a date range ,select **the beginning date** and **ending date**. All dates from the beginning date to the ending date are selected.

8. In the Store Select area:
   - If **Search All Stores** is selected, all stores in your company will be included in the report.
   - If **Specify Stores to Search** is selected, click on the stores to add to the Select Store and Groups section.
9. Click **Done**.
10. Click **Generate Report**.
    - When there is no data on the report, the settlement has not happened yet.
    - If the report has data, it displays (by card brand), the amounts processed through the NCR Payment Gateway (serverEPS) and the amounts reported from the NCR Payment Processor (JetPay).
    - Variances, if any, are displayed in the variance column.
    - Store Number, Batch Number and POS DOB (Date of Business) is displayed above the settlement totals.
    - Each date and store selected is displayed on a different page. Use the navigation arrows at the top of the report to view each page of the report.
11. To print the report, click the **Printer** icon 🖨
12. To save the report to your local system, click the **Save** icon 💾
13. To change the selected report parameters, click the **Reconfigure Report tab.**
14. After viewing the report, click the **X** on the Report Viewer tab to close the report.

In the NCR Payment Processor Portal:

The Settlements report can be used to verify settlement and includes a more detailed view of the settlements.

1. Log into **NCR Payment Process Portal** (https://reporting.ncrpaymentsolutions.com).
2. In the navigation panel on the left, expand **Transactions** and select **Settlements**.
3. Click the **Search Records** drop-down arrow on the right to enter the **report parameters**.
4. In the Start Date field, click the **calendar icon** to select the beginning date for the report.
5. In the End Date field, click the **calendar icon** to select the ending date for the report.
6. Click **Search**.

7. This report displays settlement totals for each date selected, for each card type and each terminal ID/pin pad.

8. Click the **Settle Date** to view the individual transactions included in the settlement total for the card type and terminal ID/pin pad.

9. The detail also includes the authorization code and date/time and the settle date and time for each transaction.

Verify Funding Occurred

Funding is when the monies from the settled credit card transactions are deposited into your merchant bank account.

- Funding can take 1-2 business days after settlement of the credit card batch of transactions.

- Your funding is determined by when your settlement happens. As a rule, if your settlement happens before midnight (Central Time Zone) you should get your money earlier than if the settlement happens after midnight.

- Additionally, your NCR Payment Solutions agreement may indicate additional funding requirements such as next day funding.

- Funding reports are available in the NCR Payment Processor Portal.

Funding Deposits Report

1. In the NCR Payment Processor Portal, select **Funding Deposits** under **Transactions** in the left navigation panel.

2. Click the **Search Records** drop-down arrow on the right to enter the report parameters.

3. Click **Search** to generate the report.
   - This report shows what was settled for bankcards (credit card transactions) and what was settled for non-bank cards (debit card transactions).
   - This report also displays amounts for chargebacks reported and any refunds.
   - The Net Deposit Amount is the result of subtracting chargebacks and refunds from the Settle Bankcards/Non-Bankcards. This is the amount deposited into your merchant bank account.

Funding Category Report

1. In the NCR Payment Processor Portal, select **Funding Category** under **Transactions** in the left navigation panel.

2. Click the **Search Records** drop-down arrow on the right to enter the report parameters.

3. Click **Search** to generate the report.
   - This report categorizes the funded sales amounts and transaction fees such as assessment, interchange, processing, maintenance and other fees.
   - Sales amounts are deposited.
   - Transaction/Maintenance Fees will be debited from your merchant bank account (typically at the end of the month).
   - Click the process date for the funding category to see the transactions that are included in the amount reported for the funding category.

Verify the Deposits with your Bank

- Compare your merchant bank account to the Funding Deposits of Funding Category reports to verify you received your deposits for the settled credit card batches.

- Remember funding takes 1 – 2 business days after settlement and funding for credit card batches settled over the weekend (for example Friday – Sunday) may be combined when reported to your bank.

Match Deposits to your Aloha POS

- Compare the deposits received against your Aloha POS Payment Detail reports to make sure you received all the money from the POS credit card transactions.

- This should be done after funding was completed (1–2 business days after settlement).

Common Reconciling Issues

- Settlement wasn't initiated so the transactions were not sent for funding.

- When an adjustment is made to a transaction in the NCR Payment Gateway Portal, the adjustment does not get reported back to Aloha POS.

- Transaction adjustments are not settled until the next day.

- Credit cards were processed offline and have not been sent to the processor for authorization. Internet connectivity or terminal (pin pad) problems could cause credit cards transactions to not be sent to the processor.

- An offline transaction was initially approved, but then was declined by the issuing bank when it was sent for authorization.