

BANK INTERFACE: MAGIC SECRETS REVEALED

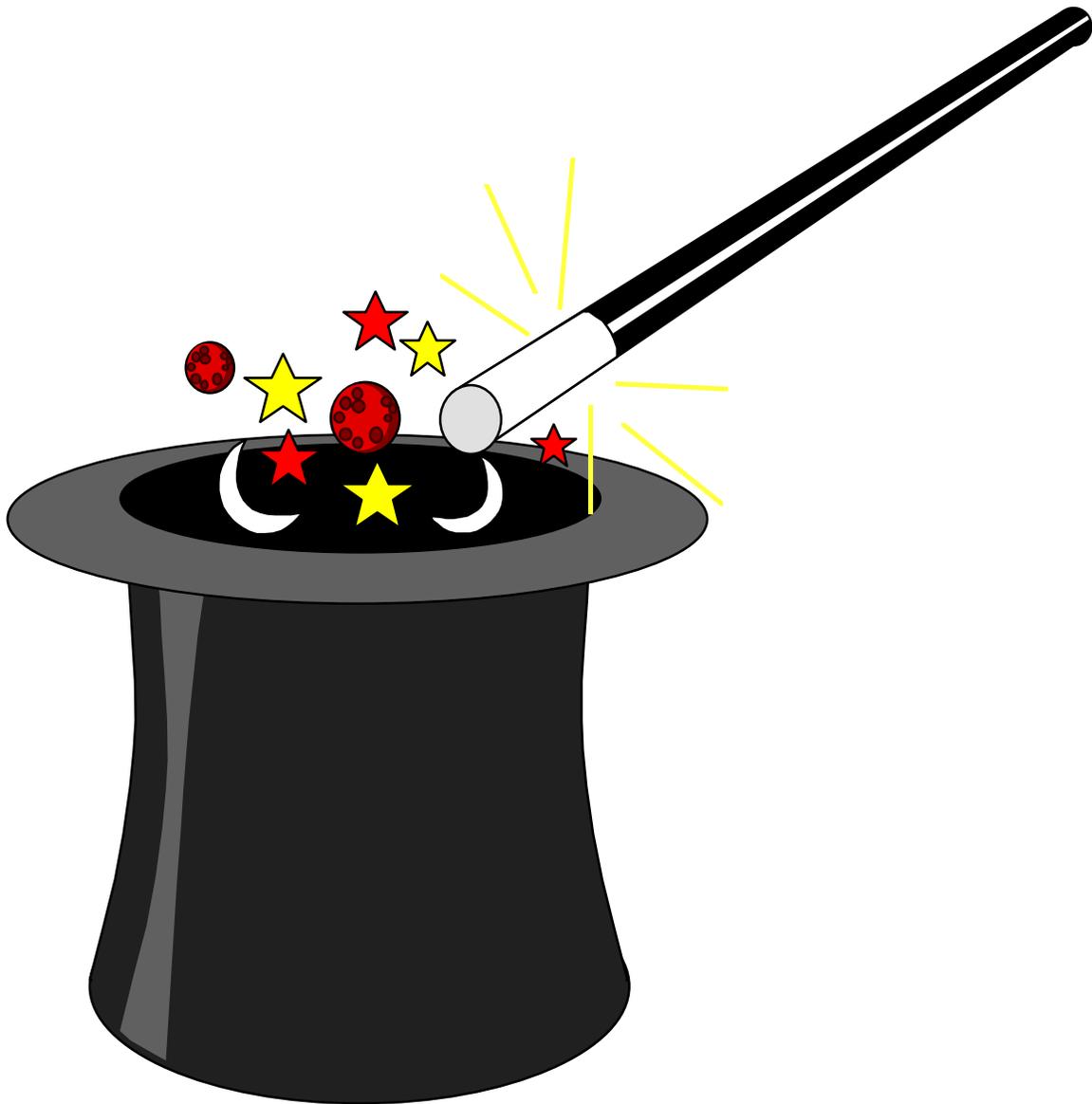


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Section 1: Vocabulary To Know

Bank Interface

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Before beginning to read this document, become familiar with these terms and their definitions:

Merchant – A Merchant is defined as anyone who accepts credit card payments for goods or services. The property is the merchant. The processor for the credit cards assigns a “Merchant Number”. This allows the processor to identify the property and therefore transfer funds into the appropriate bank.

Processor – The processor acts as a middleman between the property, the merchant, and the bank. The processor is a company that gives the authorizations, charges the guest’s credit card and transfers the funds earned on the credit cards to the bank. The processor charges a percentage of those funds as a fee for their services.

Authorization – An authorization “holds” a specified amount of money aside on a guest’s card so that when it comes time to charge the card, the funds are available. An authorization **IS NOT** a charge. It is a holding of funds, which can be released.

\$\$\$ in the Bank –Also known as **Shift4**. This is the company that builds the software, which runs the bank interface. Once certain information is received from the processor, it is passed on to Shift4 who then creates the merchant specific software for the interface. They send the software to Galaxy and it is loaded onto the system. The magic begins from there.

Section 2: The Basics On How The Bank Interface Works

What Does Having The Interface Mean?

The Galaxy bank interface allows to enter a guest's credit card into Galaxy, authorize it, charge it, credit it and track it, all without ever having to enter the information in a separate POS system.

Having the bank interface as part of the Galaxy system helps in many ways:

- ✍ **No balancing required** – Since everything done with the credit card is done through Galaxy; the credit cards do not need to be balanced. If using a separate POS system to authorize and charge the credit cards, it would be necessary to make sure the deposit numbers in the credit card POS matched the numbers entered in Galaxy. (Please note that although it is not necessary to balance the credit cards, the deposit to the bank does need to be verified. See section 3; page 20 “Getting Confirmation from the Bank” for more details.)
- ✍ **Faster check in and check out** – Since a separate device it is not needed to authorize the credit cards, the guests can be checked in/out at a much quicker rate. There are no print outs to contend with, writing down authorization numbers, or the possibility of misplacing credit card information.
- ✍ **Lower interest rates** – Many processors offer a reduced interest charge on credit cards that are swiped (as opposed to those just typed in). As part of the bank interface, it is recommended to purchase credit card swipes. When swiping a credit card, the system records an internal tracking number. The bank processor can see this number and it knows the card has been swiped and can then offer a reduced rate.
- ✍ **Internal tracking** – Aside from recording the internal tracking number, Galaxy also records the date, dollar amounts, authorization numbers, etc. for charges and credits. This information can be located in the guest record in the “Bank Services” window. This window can be found in reservations, registration and guest history. Not only does this assist in research, but it can also help lower the number of charge backs that can be lost. (After all, how can the guest's claim that he was never at the hotel be valid if his card was swiped?)
- ✍ **No-show recognition** – Certain processors have the ability to recognize special service codes as an indication of a no-show charge. When these special services are placed on no-shows, the bank does not attempt to issue a charge back should the guest call them and dispute the charge.

Getting Authorizations

In a nutshell, the Galaxy/UX Bank Interface authorizes credit card transactions by transferring a request to hold a specific dollar amount via modem to the credit card processor. It then receives the response and records it. Want to know the details? Read on...

Galaxy creates an authorization request (see the chart on page 8 for further explanation of how and when this occurs). This request is passed on to special bank software purchased from Shift4. This Shift4 software acts as a translator, formatting our authorization request to match the specifications or requirements of the bank processor so that they may communicate with one another. The Shift4 software also dials the modem and handles all communication with the bank processor.

When a response is returned from the bank processor, the Shift4 software receives it. The software then translates the response back so that Galaxy can read it. Galaxy then stores the authorization information in the bank service window in the guest's record. If the authorization is not approved, a message pops up on the screen, prompting the user for action.

A single authorization takes approximately 15 seconds using a direct phone line. A single authorization through a PBX takes 20 to 25 seconds to complete. Dialing through a PBX is slower and less reliable. Therefore it is highly recommended that a **dedicated modem line** be installed.

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Following an authorization, the software holds the phone line open for 5 to 10 seconds in case other transactions are pending. This allows more than one transaction to be processed while the phone line is open.

Credit cards may be authorized in many screens and for many different reasons. Please refer to the chart on the following page for a list of these:

Screen:	Occurs when:	Details:
Reservations/ Registration	Taking an advance deposit	If the guest wishes to make an advance deposit on their reservation using a credit card, the system first goes out for an authorization for the dollar amount indicated. If the authorization is approved, the system then charges the guest for the amount.
Reservations/ Registration	During check-in	When you guarantee a guest reservation with a credit card, the system only checks the validity of the card number (referred to as an algorithm). It does not dial out for authorization. However, when you check that guest in, the system at that time authorizes the card for room and tax, times (X) the number of nights the guest is staying, plus (+) a percentage (you determine the percentage in the bank parameters) for incidentals. Exceptions: ?? The system does not authorize more than the maximum amount set in the bank parameters ?? The system does not seek authorization for charges being directed (via a billing pattern) to non-guest folios. This includes the "C" folio used for groups and any other folio you have designated as a non-guest folio (done in Hotel Options in the "Cashiering" window.)
Checkout	Getting payment on the guest account	If the guest owes more money than the amount of money authorized, the system goes out for the remaining amount before actually charging the guest. Exceptions: ?? The system does not seek authorization when the difference between the amount owed and the pre-existing authorization is not more than the tolerance percentage you set in the bank parameters. For example, let's say a guest has an authorized amount of \$95.00. When he goes to check out, his bill is for \$103.00. If you set the tolerance in the bank parameters to be 10%, the system would not go out for authorization for the extra \$8.00. Why? Because...\$95.00 X 10% = \$9.50 ...and... \$9.50 is more than \$8.00. Get it?
Night Audit	During the Night Audit process	There are two process, "bkprep" and "authreq", which are located in your night audit. These processes enable the system to automatically dial out for additional authorization should the guest's balance exceed the pre-existing authorization amount.

Much of how the bank interface works is based on the settings in the bank parameters (as gathered when reading through the chart above). To help better understand what parameters are used and where, see the chart on the following page:

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Front office bank parameters and where they are used

Bank Parameters	Reservation Advance Deposits	Registration Checkin	Mod Settlement Day of Arrival	Night Audit Bank Preparation	Mod Settlement After Arrival	Checkout Post Settlement
General Bank						
Estimated Charge Factor - Percent indicating amount to be added to authorization		✍	✍			
Bank Tolerance - Percent indicating amount over balance to be settled						✍
Advance Deposit Calculation - If no guest deposit request, use one night room rate or full stay	✍					
Auth for Pending Rooms - If rooms left in pending state, do or do not go out for authorization		✍	✍			
Settlements						
On-Line Floor Limit - If authorization required is below this amount, request a verification (per guest total balance)		✍	✍	✍	✍	
Off-Line Floor Limit - Not currently used						
Point of Sale Floor Limit - Not currently used						
Minimum Authorization - If authorization required is below this amount, use this amount (per each request)	✍	✍	✍	✍	✍	✍
Maximum Authorization - If authorization required is above this amount, use this amount (per each request)		✍	✍	✍	✍	

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? It is important to note that although the bank parameters and their functions are mentioned often in this document, do **not** attempt to change any parameters without the assistance of a Galaxy trainer or Customer Support. If the wrong parameter is changed or accidentally delete or add incorrect information, the interface might cease to function! Yikes! "It is always better to be safe than sorry"!

Actual Charging

When a guest's card is charged, a credit is applied to that guest's account. At the same time, an equal debit is then recorded on a settlement folio. Each credit card type has it's own settlement folio to record the days activity. See below:

Jane Smith	Room 123
Room	100.00
Tax	10.00
Room Service	25.00
Local Call	3.00
Room	100.00
Tax	10.00
<hr/>	
Total Due:	248.00
Payment – AX	(248.00)

American Express Settlement Folio	
Don Jones	456.91
Mary Smith	325.99
Joe Schmoe	108.22
Jane Smith	248.00
Henry White	765.98
Bones McCoy	414.23
Bugs Bunny	898.25

During the night audit, credit card charges that have been settled (actual advance deposits and payments taken during the day that have not been cancelled) are taken from the settlement folios and built into a deposit batch. The batch is then transmitted to the Shift4 PC. Once the Shift4 accepts the batch, a completion message prints on the Bank Status Report. The Shift4 then handles all monies that are to be deposited into the bank.

Night Audit Processes

There are several night audit processes that must be placed in the night audit in order for the bank interface to run properly. Below is a list of the processes and what function they perform:

- ~~///~~ **bkprep** - Checks all guests' available credit and creates a request for additional authorization for guests who need it.

- ~~///~~ **authreq** - Issues authorization requests based on information gathered in bkprep. By requesting additional authorization during night audit the system keeps all guests current on their credit limit and reduces the time required to checkout guests who would have required additional authorization at the time of checkout. If the system is unable to get authorization due to a referral or decline response from the processor, this exception shows on the Bank Transaction Report. (See pages 10-12 for information on the Bank Transaction Report.)

- ~~///~~ **bkdep** - Creates a batch file with all credit card transactions settled that day. Also performs "partial reversals" with credit card processors that support them. Partial reversals release credit authorization for guests who either changed credit cards or settled an amount less than they were authorized during their stay.

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Likewise, there are several reports that should also be placed in the night to keep track of the bank interface. A detailed description and a print out of these reports can be located in the next section. Below is a quick checklist of the reports:

- ~~///~~ Bank Transaction
- ~~///~~ Bank Exception
- ~~///~~ Settlement Folio
- ~~///~~ Bank Status

Section 3: Living With Bank – Internal Daily Maintenance And Procedures

It is very important to have a good understanding of what to do on a daily basis to track and maintain the interface. That's what this section is all about.

It can't be emphasize enough how important it is to monitor the bank interface daily. Although the interface is reliable, just like anything else in life, it does not run perfectly every single day. It is **the property's** responsibility to verify that the money is being transferred to the Shift4 PC.

To make this responsibility easier, here is a summary of the things to do on a daily basis to monitor the interface. Detail of these items follows the list.

1. Review the following reports:
 - ~~///~~ Bank Exceptions Report
 - ~~///~~ Bank Transactions Report for "BLT"
 - ~~///~~ Night Audit Bank Status Report
 - ~~///~~ Settlement Folio Report
2. Complete the Bank Balance Worksheet
3. Have the bank fax a confirmation of the deposit **EVERY DAY!**
4. Place all of the documentation in a book or folder for easy reference when researching.

Reports To Be Looking At

The following reports should be placed in the night audit in order to track the bank interface. These reports should be reviewed a daily basis.

~~///~~ **bnkex - Bank Exceptions Report.** Lists any exceptions and the reasons why to the interface had unsuccessful communications. This can include anything as minor as an authorization that was declined or as serious as an entire batch not being able to transmit due to the inability to communicate to the Shift4 PC. This report can be very useful in determining if there is a software or hardware issue.

Steph's Cool Hotel		Bank Interface Exceptions Report				Page Number: 1	
Galaxy Customer Support		For All Error Types				06-JUL-1999 05:53	
PM		Ordered by Error Type					
intf.crsex (bnkex)							
Type	BB ID	Reference	Date	Time	Error Id	Explanation	
FAIL	0	107955	06-JUL-99	08:45:58	BNK-0515	No response from processor after Maximum Wait Time	
FAIL	0	108686	06-JUL-99	09:40:24	BNK-0515	No response from processor after Maximum Wait Time	
FAIL	0	105213	06-JUL-99	16:41:24	BNK-0515	No response from processor after Maximum Wait Time	
WARN	0	256897	06-JUL-99	02:20:29	BNK-0501	DECLINE	
WARN	0	256998	06-JUL-99	02:28:27	BNK-0501	DECLINE	
End of Report							

?? **Type** – This is the type of exception that was recorded when an error occurred during communications with the processor. If FAIL is listed, this means that no communication was made at all with the processor. A "WARN" indicated that communication was established, but the information sought after was not obtained (such as an authorization number that could not be given due to a decline).

?? **BB ID** - This stands for "Black Box ID". It is an old interface term, which is not used any longer. So, just ignore this field, it is irrelevant. (Well, that's one less thing to worry about!)

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- ?? **Reference** - If there is an error for a particular guest, the guest number is listed here. If it was for a non-guest account or item, a sequential number is listed here.
- ?? **Date** - This is the date that the exception occurred on.
- ?? **Time** - This is the time that the exception occurred on.
- ?? **Error Id** - This is an Identification number for the error sent by the processor
- ?? **Explanation** - This is the corresponding detail to the Error ID as to what the reason was for the error.

bktrans - Bank Transactions Report. Should be printed and checked by each GSA upon cash-out and by the audit. This report shows the status of the authorizations (approved, declined, pending...etc.) of the individual guests.

Steph's Cool Hotel Galaxy Customer Support (bank.bktrans)			Bank Transaction Report For All Guests For Dates 06-JUL-1999 thru 06-JUL-1999 For All Options Ordered by Date, Settlementid, Guestname					Page Number: 1 06-JUL-1999 05:50 PM									
Hotel	Room Number	Room Name/ Stat Status	Current Balance	Type Stled	Expire Date/Bank	TK /Number Amt Deposited	Stat	Required Date	Agent	Svc	Rspn	Appl	Src	Auth	Date	Code	PS Auth Amt
925	444	CO Norman, Charles CO	0.00	AX	10-00	N	USED	27-JUN-99	9999	AUTH	APRV	NA	BANK	27-JUN-99	249528	N	905.12
																	159164
																	1000.00
																	080764
																	65.70
925	838	CO Rumoroso, Victor CO	0.00	VI	06-00	N	USED	29-JUN-99	CR2	AUTH	APRV	REG	BANK	29-JUN-99	002876	N	483.00
925	814	CO Myles, Virginia CO	0.00	AX	03-00	N	USED	30-JUN-99	9999	AUTH	APRV	NA	BANK	30-JUN-99	008864	N	405.80
																	626445
1000.00																	
925	505	CO Patterson, Wes/carol CO	0.00	AX	02-02	Y	USED	30-JUN-99	CR1	AUTH	APRV	REG	BANK	30-JUN-99	240644	N	1000.00
																	616547
																	104.39
																	50.00
925	838	CO Rumoroso, Victor CO	0.00	VI	06-00	N	USED	30-JUN-99	9999	AUTH	APRV	NA	BANK	30-JUN-99	007181	N	50.00
925	505	CO Patterson, Wes/carol CO	0.00	AX	02-02	Y	USED	01-JUL-99	9999	AUTH	APRV	NA	BANK	01-JUL-99	900487	N	50.00
925	720	CO Cummings, John CO	0.00	DC	02-00	N	USED	01-JUL-99	CR2	AUTH	APRV	REG	BANK	01-JUL-99	1932	N	1000.00
																	7553
																	50.00
925	722	CO Cummings, John CO	0.00	DC	02-00	N	USED	01-JUL-99	9999	AUTH	APRV	NA	BANK	01-JUL-99	1805	N	175.76
																	1932
																	1000.00
925	421	CO Seitz, Kelly CO	0.00	MC	04-02	N	USED	01-JUL-99	9999	AUTH	APRV	NA	BANK	01-JUL-99	032256	N	50.00
																	195045
																	479.55

Guest Information

- ?? **Hotel** - This is the hotel number in which the transaction took place
- ?? **Room Number** - This is the room number of the guest
- ?? **Room Stat** - This is the status of the room. Possible displays include:
 - ?? CO - Stand for checked out
 - ?? PEND - Stands for pending
 - ?? REG - Stands for registered
 - ?? RES - Stands for reserved.
- ?? **Name** - This is the guest's name in the format of last name, first name.
- ?? **Status** - This is the status of the guest's account. Possible displays include:

- ?? CO - Stand for checked out
- ?? PEND – Stands for pending
- ?? REG - Stands for registered
- ?? RES – Stands for reserved.
- ?? **Current Balance** – This is the current balance of the guest account.

Credit Card Info

- ?? **Type Stled** – This is the credit card type (i.e. AX for American Express) that was settled.
- ?? **Expire** – This is the expiration date of the credit card.
- ?? **TK** – This stands for tracking. If the card was swiped, Galaxy records the internal tracking number of the card and a “Y” for yes is displayed. If the card was not swiped, a “N” is displayed for no.
- ?? **Number** – This is the credit card number
- ?? **Stat** - This is the status of the amount displayed for this card. Possible displays include:
 - ?? APPL - Stands for “Applied Authorization”. This means the authorization taken was used and the guest is still checked in.
 - ?? AVL - Stands for “Available Authorization”. This means the authorization is still available.
 - ?? BLT - Stands for “Built into Deposit File”. This means the card has been charged and it is built into the deposit batch and sent to the Shift4 PC.
 - ?? CXCR - Stands for “Credit Refund/Cancellation”
 - ?? REL - Stands for “Authorization Released”. This means that the authorization taken has been released back to the guest for available credit.
 - ?? USED - Stands for “Used Authorization”. This means the authorization taken was used and the guest is checked out.
- ?? **Date** - This is the date when the authorization, charge or credit occurred.
- ?? **Bank Amount Deposited** – If an actual amount was charged to the card and sent to the Shift4 PC during the night audit process, that amount is listed here.

Bank Service Information

- ?? **Required Date** - This is the date the system was required to get the authorization on
- ?? **Agent** – This is the agent id of the person who initiated the transaction.
- ?? **Svc** – This is the service that was being performed. In other words, what was the system trying to do with the card? Possible displays include:
 - ?? AREF - Stands for “Authorization Refund”. This means the system was releasing the unused portion of the authorization taken.
 - ?? AUTH - Stands for “Credit Card Authorization”. This means the system has taken an authorization on this card.
 - ?? CRED - Stands for “Credit Refund”. This means the system was refunding a credit card charge.
 - ?? VER - Stands for “Credit Card Verification”. This means the system has not charged or authorized the card. It has only verified that the card is valid and not stolen.
- ?? **Rspn** – This is the response received by the processor for the request sent by Galaxy. Possible displays include:
 - ?? APRV - Stands for “ Authorization Approved”. This means that the processor has approved the authorization.
 - ?? DCLN - Stands for “ Authorization Declined”. This means that the processor has declined the authorization. Another form of payment should be requested from the guest.
 - ?? HOLD - Stands for “ Hold Card”. This means that card has been reported stolen or that the guests bank has for some reason requested that the card not be honored and confiscated from the guest. (I guess they should have paid their bill!)
 - ?? PEND - Stands for “ Authorization Pending”. This means that the system was unable to get an authorization form the processor due to a communication error. It

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has not been declined, nor has it been approved, so the bank needs to call directly to get an authorization code.

- ?? PREV - Stands for "Partial Reversal". This means that the processor has acknowledged the release of the portion of the authorization that was taken but not used.
- ?? REF - Stands for "Authorization Referral". This means that the processor could not approve the authorization and that it needs to be called in.
- ?? **Appl** - This is the area in the application (Galaxy) where the request for the transaction was made. Possible displays include:
 - ?? CFT - Stands for "Commercial Firm Tracking"
 - ?? CO - Stands for "Checkout"
 - ?? CSH - Stands for "Cashiering"
 - ?? DEP - Stands for "Deposit Maintenance"
 - ?? NA - Stands for "Night Audit"
 - ?? REG - Stands for "Registration"
- ?? **Src** - This is the source of the information presented. In other words, was the information received directly through the bank interface, or was it manually typed in? Possible displays include:
 - ?? BANK - Stands for "Bank Interface". This means information was received directly through the bank interface
 - ?? VCE- Stands for "Voice - Called In". This means information was manually typed into the system through the Voice Authorization Screen.
- ?? **Auth Date** - This is the date that an authorization was taken on the card
- ?? **Code** - This is the authorization code received by the processor.
- ?? **PS** - This is a "Payment Services" indicator. If the card swiped is using a 3rd party vendor like ps2000 or CES, a "Y" is entered for yes. Don't worry about this field, it is not used for anything. It's more like an FYI.
- ?? **Auth Amount** - This is the amount of the authorization taken

~~bankstat~~ **bankstat - Night Audit Bank Status Report.** Verifies the status of the batch transmission from Galaxy to the Shift4 PC. The only way to really verify that the Shift4 PC received the deposit is run a report from the Shift4 PC. This report does not verify if the Shift4 PC was then able to transmit the batch to the bank.

Steph's Cool Hotel		Bank Night Audit Status Report						Page Number: 1	
Galaxy Customer Support		For Night Audit Dates 06-MAY-1999 thru 09-MAY-1999						06-JUL-1999 05:55 PM	
(bank.bankstat)									
Date	Sequence	Start Time	End Time	Process Code	Description	Status Code	Description	Merchant ID	
06-MAY-99	1886	03:30:11	03:31:44	bkprep	NA Bank Service Preparation	COMP	Complete		
06-MAY-99	1887	03:31:47	03:47:09	authreq	NA Request Bank Authorization	COMP	Complete		
06-MAY-99	1888	03:47:12	03:54:44	bkdep	Bank Deposit Build Process	COMP	Complete	4512321380	
06-MAY-99	1893	17:47:25	17:52:07	xmitdep	Bank Deposit Transmit Process	RXMT	Retransmit	4512321380	
File Name		Subfile Name		Response	Response Message				
DEP0506199901		050619990101.B01		BNK-0003	COMMUNICATIONS ERROR (00 ACKNOWLEDGED)				

- ?? **Date** - This is the date that the process listed is being reported
- ?? **Sequence** - This is just a sequential reference number
- ?? **Start Time** - This is the time that the process started
- ?? **End Time** - This is the time that the process ended
- ?? **Process Code** - This is the process that was run. Please refer to the section on "Night Audit Processes" for information on what each of these processes do. NOTE: If the property has A/R Bank, bkdep is in the night audit twice. Once for the standard bank and on for the A/R Bank.

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- ?? **Description** - This is the name of the process
 - ?? **Status Code** - Possible displays include:
 - ?? **COMP** – Stands for “Complete”. This means the process was completed successfully
 - ?? **RXMT** - Stands for “Retransmitted”. This means that originally the process failed and was retransmitted.
 - ?? **FAIL** - Stands for “Failed”. This means the process failed and must be retransmitted.
 - ?? **Description** - This is the description of the status code displayed
 - ?? **Merchant ID** – This is the merchant ID that the processes were run for.
- ~~///~~ **setffol** - Settlement Folio Report. Contains detail of all credit card charges and should be kept with bank records.

Steph's Cool Hotel 123 Awesome Lane Tustin, CA 92780			
American Express			
	0		
	782	NG-A	
	1		CC - American Express
			Internal Credit Card Acc
	AX		
06-JUL-99	AX	Patterson, Wes/carol	1059.77
06-JUL-99	AX	Myles, Virginia	1337.46
06-JUL-99	AX	Norman, Charles	1993.75
06-JUL-99	AX	Robinson, Donovan**	173.57
06-JUL-99	AX	Bellefleur, Yves	263.42
06-JUL-99	AX	Easby, Darlene	279.60
06-JUL-99	AX	Peak Potentials	331.70
06-JUL-99	AX	Irvine, Dave	218.21
06-JUL-99	AX	Simmonds, Kevin	148.79-
06-JUL-99	AX	Wong, Ian	445.11
06-JUL-99	AX	Rogers, Larry	166.88
06-JUL-99	AX	Seifeddine, Rick	37.51
06-JUL-99	AX	Keis, Ken	133.28
06-JUL-99	AX	Misc Income	10.67-
06-JUL-99	AX	Keis, Ken	4.55
06-JUL-99	AX	Owen, Ned	4.23
06-JUL-99	AX	Sabeski, Darren*	6.15
Total-Due		6295.73	

Completing The Bank Balance Worksheet

Every morning after the night audit, the auditor or someone from accounting should complete the Bank Balance Worksheet. This sheet is used to ensure that the amount of money taken in for advance deposits and payments is the same amount of money the batch was built for. In other words, that all credit card transactions were properly transmitted to the Shift4 PC.

A copy of the worksheet follows. Here is how to read and complete it:

- ~~///~~ The titles across the top of the page are the names of the reports that need to be used.
- ~~///~~ The titles above each box are the line items needed from each of the reports.
- ~~///~~ Simply enter the revenue figure for each of these line items in each of the boxes.
- ~~///~~ The “=” sign represents which boxes should equal each other. If the figures in the boxes with the equal sign between them match, the system is in balance.

?? **Settlement Codes:** In the boxes below, enter in the name of the settlement type, or their code. For example: VI (Visa), DC (Diners Club). Enter the credit cards only, i.e. do not enter Cash, Check, Direct Bill, etc.

?? **Cashier Cashout Report: Settlement Totals:** In the boxes below, enter the settlement totals, for each of the above settlement types, listed on the 'Cashier Cashout Report'.

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- ?? **Daily Revenue Report: Advance Deposit Received Totals:** In the boxes below, enter the Advance Deposit Received totals, for each of the above settlements, listed on the Daily Revenue Report.
- ?? **Totals from Above:** In the boxes below, enter the sum of the Advance Deposit Received and Settlement Totals (in the above boxes) for the appropriate settlement type. These figures represent what should have been transmitted.
- ?? **Bank Transaction (BLT) Report:** In the boxes below, record the settlement totals from the Bank Transaction (BLT) report. These figures represent what was actually transmitted.
- ?? **Variance From Previous Two Totals:** The totals from the above to lines should match (Expected = Actual). If they do not, the Bank is out of balance.

Bank Interface

\$\$\$ in the Bank

Galaxy/UX Bank Deposit Balance Sheet

AX	VM	DI	DC	CB	JCB
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From the CASHIER CASHOUT REPORT, enter the settlement totals:

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From the DAILY REVENUE REPORT, enter the advance deposit received totals:

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Add the totals from above. These amounts represent the expected bank deposit:

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From the BANK TRANSACTION REPORT (BLT), enter the settlement totals. These amounts are the actual bank deposit.

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Subtract the totals of the expected bank deposit from the actual bank deposit. NOTE: The amounts should equal zero.

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If any of the amounts do not equal under the same CC Type, some of the bank deposits may have been missed. Check the Bank Interface Exceptions Report and the Bank Night Audit Status Report. Verify your Settlement Folios against the Bank Transaction (BLT) Report to find the card in question. If you are unable to identify the Credit Card in question contact Galaxy Customer Support for assistance.

<input type="checkbox"/> Check box if the amounts don't balance.
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<input type="checkbox"/> Check box if the Deposit Didn't Transmit

Auditor/Contact Name: _____
Customer Support Log #: _____ Night Audit Date: _____
Hotel Name: _____ - PROP# _____

Getting Confirmation From The Bank

It is the **property's responsibility** to verify that the money is actually being deposited into the bank. Even if all of the Bank reports show that the transmission was successful, the only way to verify that the money is in the bank is to have the bank verify it. This is because Galaxy only interfaces with the Shift4 PC not with the actual bank. It can be verified through reports that the Shift4 PC has received the deposit batch, but there is no way for us to then confirm that the Shift4 PC was successful in getting the batch to the bank.

Just imagine if there was some sort of problem with the transmission of the deposits and nobody had verified them in over a month. Take a moment to roughly calculate just how much money would be missing from the bank account. What if it was so large that payroll could not be met! That might sound exaggerated, but it really isn't. This type of scenario has actually happened before. So, please be sure to check everyday that the bank has indeed received the deposit.

There are two ways to go about doing this:

1. Have the bank fax a statement for credit card deposit amounts received the prior day
2. Call the bank or have them call with confirmation of the credit card deposit amounts received the prior day

Place All The Documentation In A Book Or Folder

"Why do I need to keep all of this extra paperwork in a book?" Well, honestly, it is not needed, and it is only highly recommended to do so, in order to have all the paperwork organized.

The easiest and least expensive way to keep track of the bank information is to purchase some of those 9 ½ X 11 inch "Data Binders". They even make special dividers for them, so that all the paperwork can be separated by month or even day.

In any case, it is already needed to print out all of the reports to verify the transmission and complete the bank Worksheet, so what's one extra minute in the day to just punch some holes in those papers and place them in a binder? It might save much time should any type of research on credit card charges or credit card revenue needed to be made.

Section 4: What To Do When Things Go Wrong

Although the interface is reliable, things are not 100 percent perfect every single day. Just to prove this, this section should make things better when those days occur. Below, there is a list of the most common issues and where to locate the instructions on how to deal with them:

- ✂ An entire batch does not go through – see “**Re-transmitting A Deposit Batch**”
- ✂ One or a few individual cards do not go through – see “**When Not to Retransmit**”, **step #3**.
- ✂ The Bank Balance Worksheet didn’t balance – see “**If the Bank is Out of Balance**”

If The Bank Is Out Of Balance

If the Bank Balance Worksheet has been completed and it has been found that it does not balance, do the following steps:

1. Check the Bank Interface Exceptions Report and the Bank Night Audit Status Report for errors.
2. Verify the Settlement Folios against the Bank Transaction (BLT) Report to find the card in question.
3. If the card(s) that did not transmit are located, post them manually (see “When Not to Retransmit”, step #3).
4. If unable to identify the credit card in question contact Galaxy Customer Support for assistance.
5. When calling Galaxy Customer Support to inform them that the system is out of balance, tell them which reports are showing the out of balance.
6. A Log Number is assigned, record that number on the balance sheet, as well as the Hotel Name, and a person for Galaxy Support to contact (needs to be someone available during the day) and their phone number.
7. Fax the balance sheet and any supporting documents to Galaxy Customer Support.
8. A Customer Support Representative investigates the out of balance and report their findings to the contact recorded on the balance sheet.

Re-transmitting a Deposit Batch

Sometimes the batch does not go through and it needs to be manually re-transmitted. Before re-transmitting, be sure to read the next section first, “**When Not to Re-transmit**”. To re-transmit an entire batch, do the following steps:

1. From the main menu, select Database Maintenance
2. Select Interface Menu
3. Select Bank
4. Select Bank Deposit Retransmit Process
5. Enter the audit date for batch to retransmit.
6. Use [List Values] to select the merchant number.
7. Press [Save] to execute the retransmit process.

Steph's Cool Hotel
Galaxy Customer Support

Date: 06-JUL-1999 TUE
Time: 06:00 PM

BANK DEPOSIT RETRANSMIT PROCESS

Date	05-05-1999
Merchant ID	4512321380

When Not To Re-transmit A Deposit Batch

1. Confirm with the bank processor that the entire batch has not been transmitted. If the batch has been deposited, do not retransmit it.
2. Check the bank status report (bankstat) for the day in question. This means that the report should be ran again. Keep in mind that the report displays only the first response. If the batch can not be transmitted, the system tries several times. It might have actually been successful the second or third time. The success message can not be seen when looking at an old report from the audit or the spooler.
 - /// Run a new "bankstat" from the menu. To do this, from the Main Menu, select "Database Maintenance" then "Interface Menu" then Bank Interface" and finally "Night Audit Process Status Report".
 - /// Read the entire report.
 - /// If there are any entries under "Subfile Name" that end with ".H01", do not retransmit.
3. If only part of the batch did not transfer, do not retransmit. Only the cards that did not go through need to be manually re-charged. This means either charge the card using a POS, or, mail in a credit card voucher to the bank. No changes should be made in the Galaxy system. Why? Because the only thing that hasn't occurred is that the money has not gotten to the bank. The guest account is paid off, the settlement folio is debited and the deposit batch has been built and sent. Everything that should have happened in Galaxy has, and so, there are no changes in Galaxy to make.

Section 5: A/R Procedures – Quick Reference Guide

Accounts Receivable: Paying And A/R Account Off With A Credit Card

1. Create the info only (see the A/R Procedures handout for details on this)
2. From the Main Menu, select Cashiering
3. Select Check Out
4. Enter the credit card number and the amount to charge it for.
5. [Save]. The account now has a credit balance. This 'falls' to A/R that night during night audit. The next day, the credit needs to be applied to the debit on the account.

Accounts Receivable : Credit A Credit Card And Adjust Revenue

1. Create the info only (see the A/R Procedures handout for details on this)
2. From the Main Menu, select Cashiering
3. Select Posting
4. Post a credit adjustment (-ADJ) for the amount of the charge to be credited.
5. From the Cashiering Menu, select Check Out
6. Enter the credit card number and the amount to credit (this amount equals credit adjustment posted in step 4.
7. [Save]. The account should not have a zero balance. The credit to the card is processed in that night's audit.

Note: When creating the info only, be sure to select the guest from guest history so this credit remains part of their record. It is suggested to make the word "CREDIT" as part of the name on the info only as to spot it easily when looking at the guest's history in the future.

Accounts Receivable : Credit A Credit Card Without Adjusting Revenue

1. Create the info only (see above)
2. From the Main Menu, select Cashiering
3. Select Posting
4. Post a credit adjustment (-ADJ) for the amount of the charge to be credited. Even though the revenue should not be adjusted, the system does not allow processing a credit to a credit card unless the account is at a credit balance (how many times did we say "credit"?). But never fear step 8 saves the day.
5. From the Cashiering Menu, select Check Out
6. Enter the credit card number and the amount to credit (this amount equals credit adjustment posted in step 4.
7. [Save]. The account should now have a zero balance. Now the adjustment needs to be undone so that the account is at a debit balance
8. From the Cashiering Menu, select Modify/Cancel Posting
9. Now cancel the -ADJ, therefore, only leaving the credit card credit.

Section 6: Front Desk Procedures – Quick Reference Guide

Advance Deposits: How To Post One On A Credit Card

1. Create the reservation if needed or pull up the pre-existing reservation being paid in advance.
2. Unless the deposit window has been placed in the screen run order or the auto prompt for deposits has been set, press [Actions] and select deposits.
3. The first thing that the system does is look for any pre-existing deposits. If it finds any, it lists them. Press any key to continue.
4. In the "Action" field, enter the letter "A" to add a new deposit and press [Enter]. The cursor is at the "Deposit Entry" screen.
5. Complete all of the fields prompted.
6. When done with the reservation, press [Save] at this time to save the deposit and the reservation.
7. If not done with the reservation, press [Exit] twice.
8. Once [Save] is pressed, the system goes out for authorization and then charge the card for the specified amount.

Advance Deposits: Cancellation Rules For Credit Cards

RULE 1: If an advance deposit is posted in error, and the mistake is discovered that same day:

- ✍ If the deposit was posted to the wrong guest: cancel the deposit on the incorrect guest and re-post the deposit to the correct guest.
- ✍ If no deposit was ever actually taken at all: just cancel the deposit.
- ✍ If the deposit was posted to the correct guest, but posted the incorrect amount: cancel the deposit and re-post the correct amount.

RULE 2: If an advance deposit is posted in error, and the mistake is discovered the next day:

- ✍ If the deposit is posted to the wrong guest: cancel the deposit on the incorrect guest and re-post the deposit to the correct.
- ✍ If no deposit was ever actually taken at all: just cancel the deposit.
- ✍ If the deposit was posted to the correct guest, but posted the incorrect amount: cancel the deposit and re-post the correct amount.

RULE 3: If a return or refund of a deposit for a guest canceling a reservation needs to be done:

- ✍ Cancel the deposit first. This automatically sends a credit to the credit card. Then cancel the reservation.

RULE 4: If a return or refund a deposit for a guest canceling a reservation should not be done:

- ✍ Cancel the reservation so the credit falls to A/R. Call accounting to let them know that the deposit should not be refunded.

How To Use A Card Swipe

1. From the registration screen, select the guest
2. Check the swipe to verify that the green light is lit.
3. If the screen run order is not set up, press [Quick] into the settlement window and enter the card type. This should bring up the swipe screen. If not, press [Actions] and select Card Swipe".
4. Gently and steadily swipe the card. There is a picture on the swipe itself showing which direction to hold the card.
5. The green light goes out.
6. Press the [Enter] key to process the information.
7. The green light should be lit again and the customer card number and name (in all caps) should be recorded.

8. If the card can not be read, the system prompts to manually type the card number in.
9. Once done with the guest record and have pressed [Save], the system goes out for authorization on the card.

Dealing With A Referral, Decline, Or Hold Response Or Communication Errors

It is important to obtain a valid authorization code for each credit card intended to be charged. The authorization is the guarantee that the funds are available when card is actually charged. If while trying to obtain an authorization the system encounters a communication error, or a referral response, the processor needs to be called and a verbal authorization should be requested from the operator.

When this occurs, the system prompts in the middle of the screen, giving the reason for a manual authorization request. It lists the card number and the amount it is trying to authorize. It also provides a space to enter the authorization code. Again, be sure to enter a **valid** code. The Galaxy system accepts anything typed in this field. But be aware, if a code is just made up, when that card charge goes to the bank, it fails because the authorization code is invalid.

To verify that all cards have been authorized properly, all employees should run the Bank Transaction Report when cashing out. To enter authorization codes in on cards that do not have one, use the Voice Authorization Entry screen.

If a hold or decline response is received, an alternate form of payment should be requested from the guest.

How To Use The Voice Authorization Entry Screen

1. From the Main Menu, select Registration
2. Select Voice Authorization Entry
3. Enter the room number of the guest or use [Enter Query] and [Execute Query] to search for the guest
4. Enter 'A' for "Credit Card Authorization". If no authorization was ever attempted by the system, the message "No Available authorization on file. Continue (Y/N)?" appears. If an authorization was attempted, but is pending or referred, the card number and the dollar amount populates the fields below.
5. Enter the authorization code received through the POS or operator. If no attempt for authorization had been made previously by the system, then the amount being charged will need to be entered.
6. Once all the information is completed, press [Save].

Section 7: Where To Get More Information

So I wasn't enough for ya? Huh! You must be one tough person. Well, ok, if you still really want more information about the bank interface, please refer to your Galaxy Reference Manuals. Although I must say, they are not as fun to read as me! ✍