Intuit Merchant Service
for QuickBooks
User Guide

Table of Contents

Intuit Merchant Services

About this Guide

The Intuit Merchant Service feature in QuickBooks is an exciting new way for QuickBooks users to receive funds faster, and manage their accounting more effectively.

You are able to accept VISA, MasterCard, and American Express. If you have the optional swipe terminal, you can also process debit cards. You will save time on data entry because QuickBooks becomes your virtual terminal updating your accounting records real time as you process credit cards.

This guide is a tool to help you get the most out of this new feature. Learn how to set up the Intuit Merchant Service feature, receive specific instruction for processing payments on Sales Receipts, Credit Memos and Payments, and understand how Intuit Merchant Service speeds up reconciliation.

You are required to make are several changes to existing features or use existing features differently to aid in payment processing. We explain these changes in detail throughout this guide.

Intuit assumes readers of this guide have applied for the merchant card service, and have an active merchant account.

Chapter 1
Enable Credit Card Protection in QuickBooks

Overview

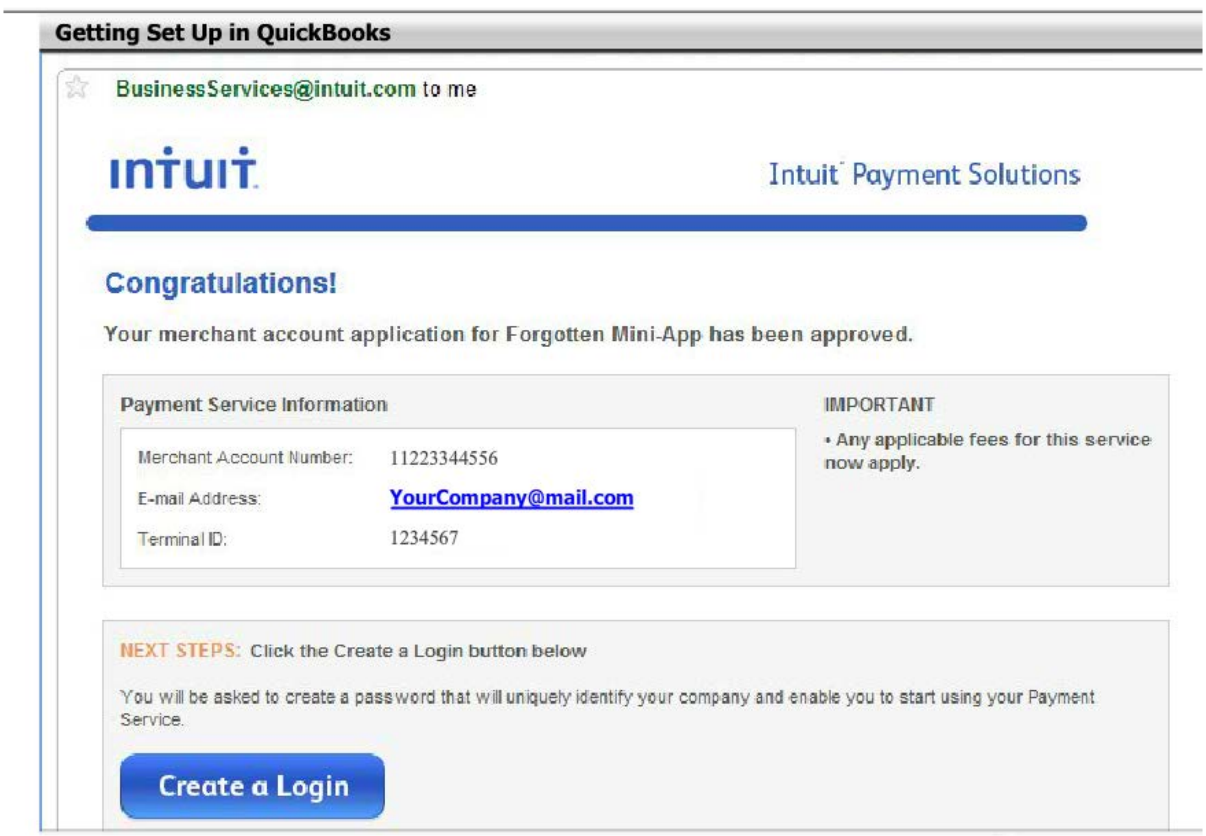
After receiving confirmation of your successful Merchant Services application, you must enable your company file to use the service.

In this chapter, you learn how to:

- ❑ Enable QuickBooks Credit Card Protection.
- ❑ Set up additional user passwords

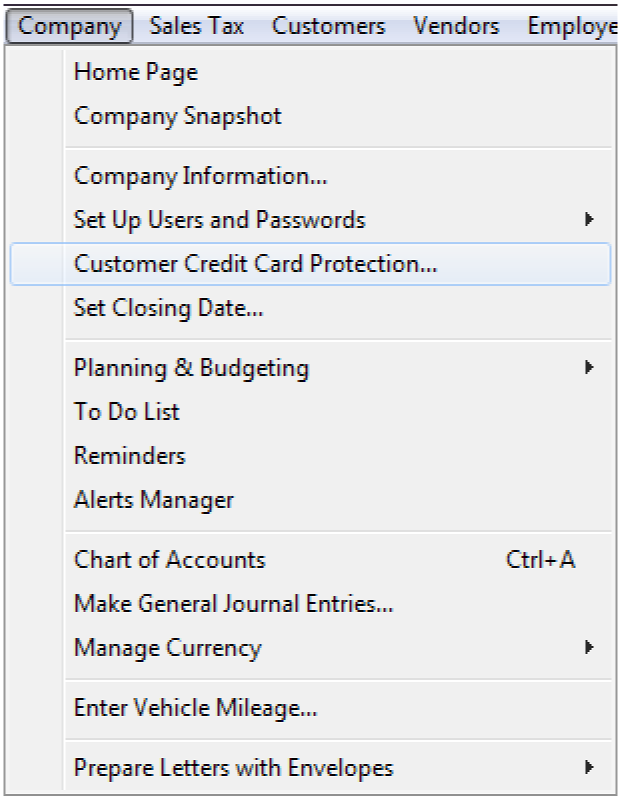
Getting Started

Once approved you will receive a welcome email with your merchant and terminal IDs, a link to create your login and a link to a PDF Quickstart card.



Enable QuickBooks Credit Card Protection

Step 1. Click the **Company menu**, and then click **Customer Credit Card Protection.**



Step 2. Click **Enable Protection**.

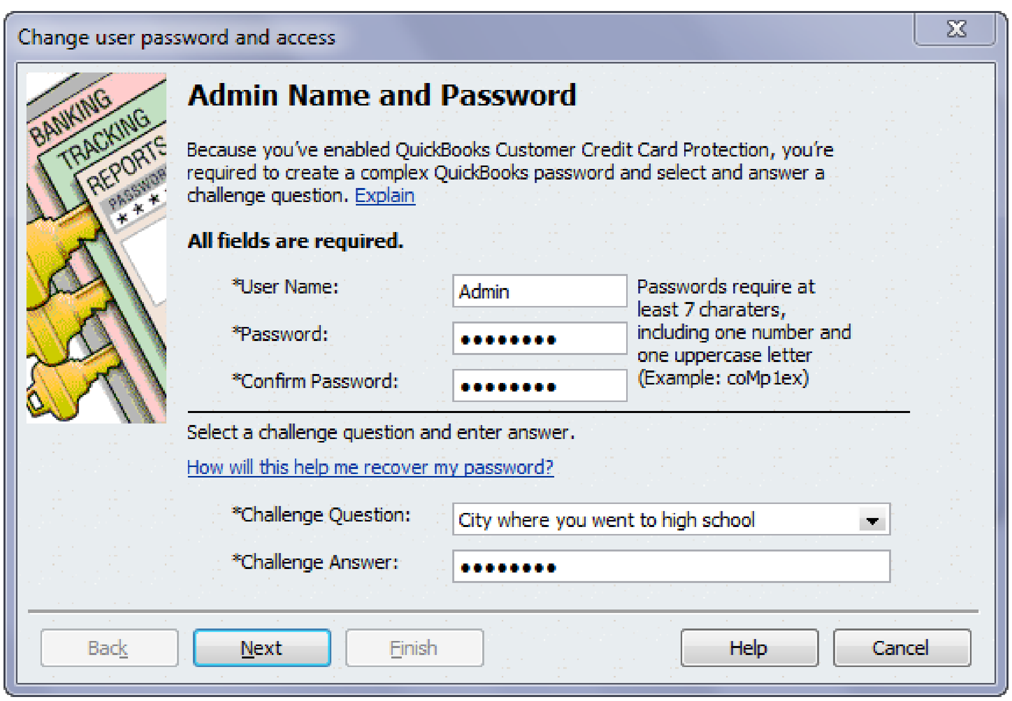
Step 3. Complete the Admin Name and Password Screen.

If you have a password for QuickBooks, these next steps require you to change it in order to comply with the PCI DSS (Payment Card Industry Data Security Standard). If you don't have a password for QuickBooks, after completing these steps, you are required to enter a password each time you log in to QuickBooks.

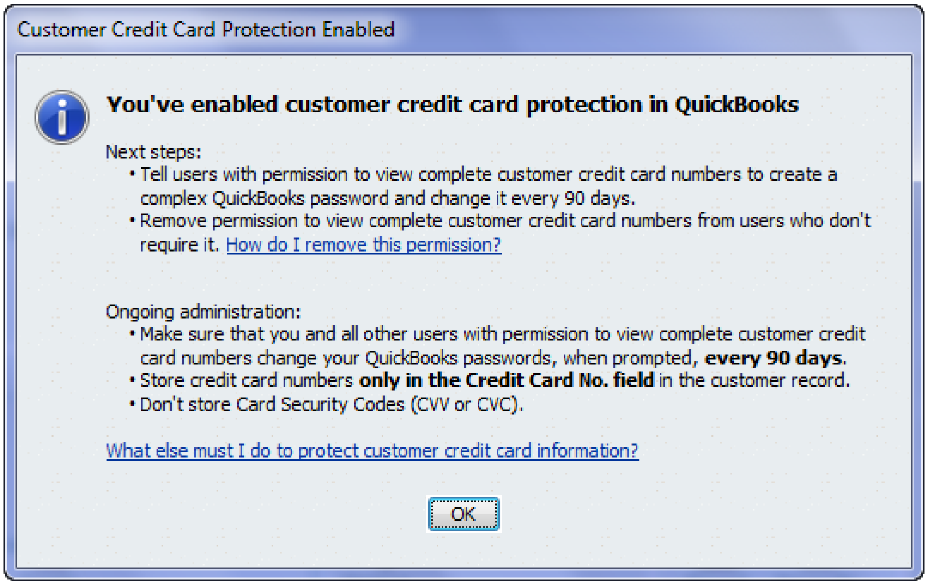
Note: PCI DSS requires all passwords to be complex (strong) passwords for all users with access to payment card numbers. A complex password is a minimum of seven characters; contains an uppercase letter and one number (for example, pA5sword); changed every 90 days; and if you wish, can be reused every third password.

1. In the **User Name** field, type a name. The name "Admin" works as a default, however you can choose a name of your choice.

   In the **Password** field, type a **Password**. It must be a complex password (be a minimum of seven characters and contain an uppercase letter and one number, for example, pA5sword.)
2. Enter the password again in the **Confirm Password** field.
3. Click the **Challenge Question** drop-down arrow, select a question, and then enter an answer in the Challenge Answer field. The challenge question lets you reset your password if you forget it.
4. Click **Next.**



Step 4. Click **OK**.



Set Up Additional User Access

The administrator selects who sees sensitive information in QuickBooks. If you have employees who use your QuickBooks data file, then you must set up or restrict access for each employee using the following steps.

If you grant your employees' access to sensitive information, QuickBooks requires them to create a complex password the next time they open your company data file.

Step 1. Go to the **Company** menu; click **Set Up Users and Passwords**. Enter the admin password when prompted.

Step 2. Select either **Edit or Add** for the user who needs updating.

Step 3. Click **Next** to open the Sales and Accounts Receivable window.

Step 4. Select **View complete customer credit card numbers and manage terminal IDs** if you want this user to see customer credit card information.

QuickBooks retains credit card information, selecting this option allows the user to access credit card information. To hide this information from the user you would clear the **View complete customer credit card numbers and manage terminal IDs** checkbox**.**

Note: The administrator selects who can see the sensitive information. If you restrict your employees' access to sensitive information, then they are not required to create a complex password.

Chapter 2
Linking QuickBooks to Intuit Merchant Service

Overview

Now that you've enabled QuickBooks, you need to link your QuickBooks company file to Intuit Merchant Services.

In this chapter, you learn how to:

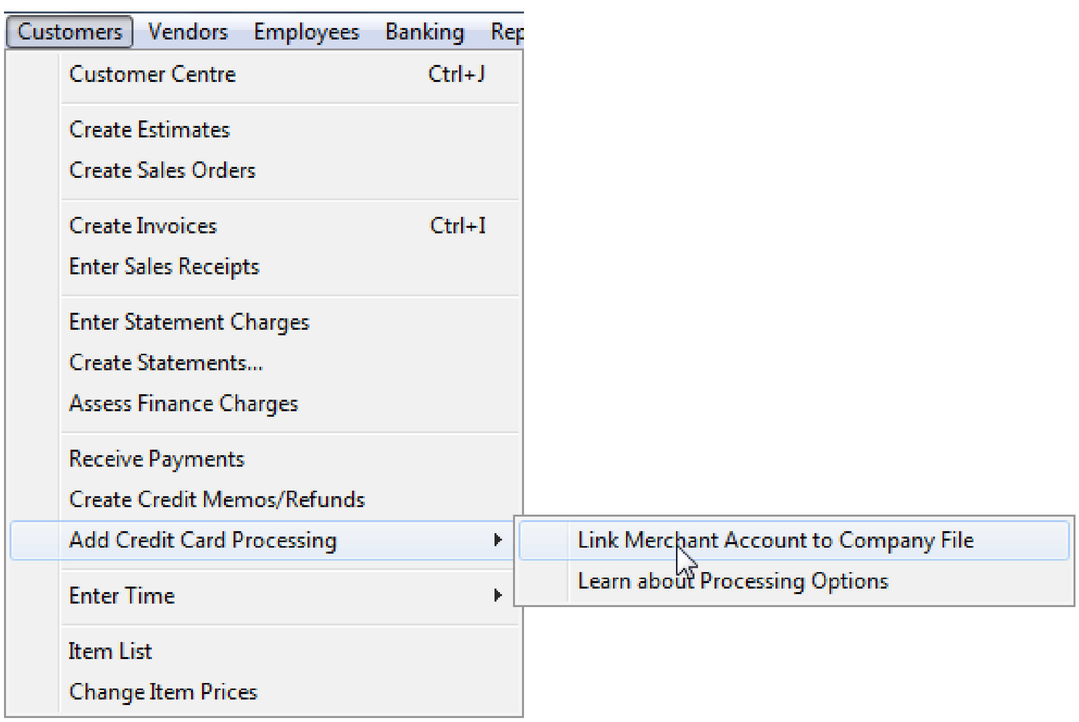
- Link your QuickBooks company file to the Intuit Merchant Service Account

Link your Merchant Account to QuickBooks

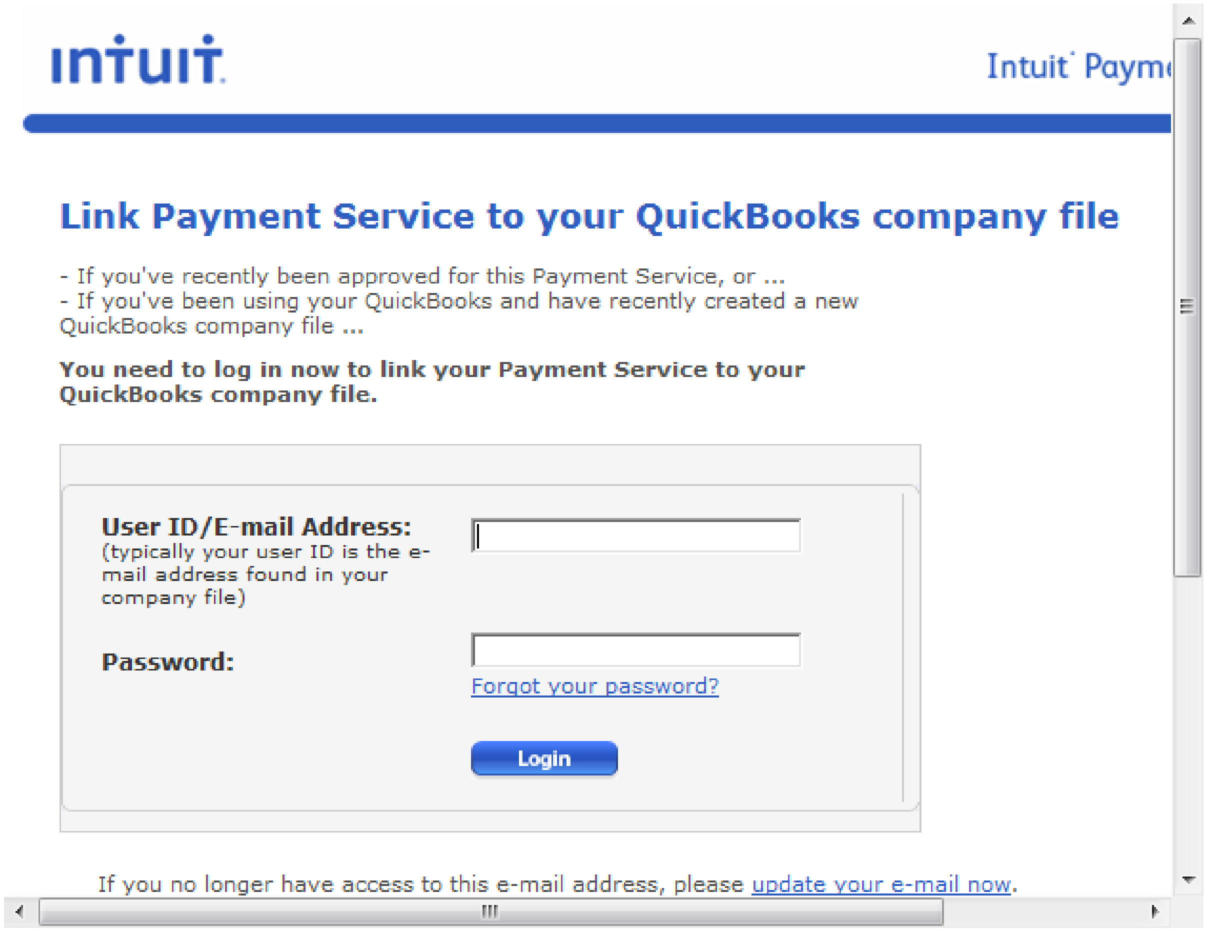
Note: Only the administrator can link to Intuit Merchant Services.

Step 1. **Click** the **Customers** menu, and then click **Add Credit Card Processing.**

Step 2. Click **Link Merchant Account to Company File.**



Step 3. Enter the same email address and password that you used when you created your login for your Intuit Merchant Service application.



Step 4. Click **Login**.

Chapter 3 Understand How QuickBooks Stores Credit Card Information

Overview

QuickBooks saves preferred payment information, such as your customer's credit card number, in the Payment Info tab for the Customer. The credit card number is only visible to users who have permission to see the card numbers. (You granted access when you set up users in Chapter 1.).

QuickBooks updates customer credit card information whenever you process a payment; however, you can also change this information manually. In this chapter, you learn how to:

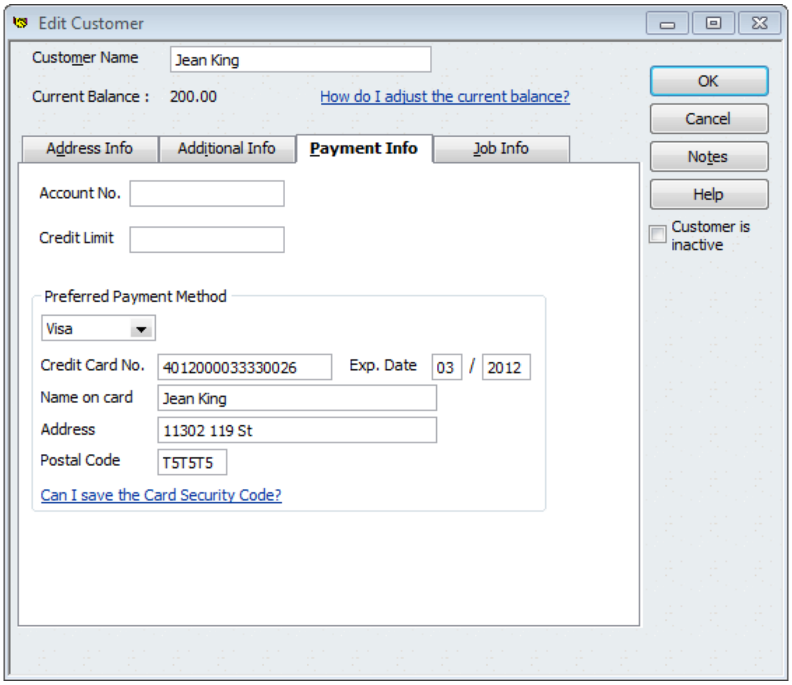
- ❑ Edit customer credit information

Edit Customers Credit Information

Step 1. Go to the **Customers menu** and click **Customer Centre**.

Step 2. Select the customer you would like to add credit card information for and press **Ctrl-E**.

Step 3. Ensure the address information is complete, and then click the **Payment Info** tab.



Step 4. On the **Payment Info** tab check that you have the card selected, and that **Credit Card No** and **Exp. Date** is correct. You should also complete the **Name on card**, **Address** and **Postal Code** fields. The credit card name might be different from the customer record. Having the correct name on the credit card ensures the authenticity of the credit card.

Chapter 4
Sales Transactions

Overview

Use QuickBooks to record your credit and debit card sales transactions.

In this chapter, you learn how to:

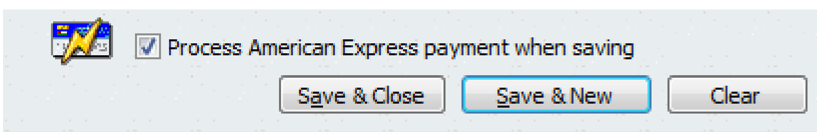
- ❑ Process credit and debit card sales transactions
- ❑ Apply a payment using a credit or debit card
- ❑ Create a refund (Credit Memo) using a credit card

Process Debit and Credit Card Sales Transactions

In QuickBooks, the Sales Receipt is a transaction for which you receive payment at the time of sale.

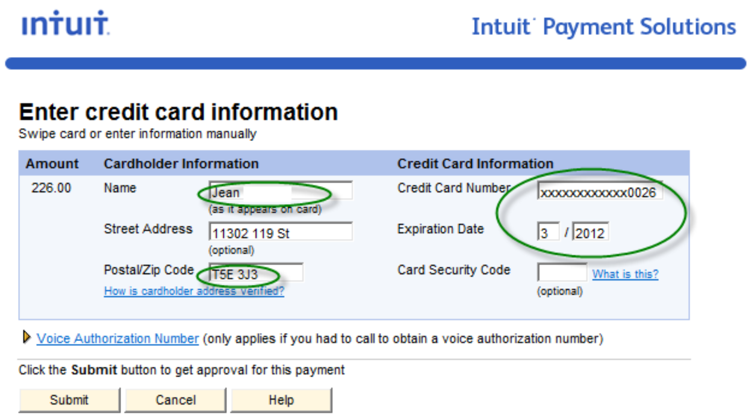
Step 1. Open and create the Sales Receipt as you normally would.

Step 2. Click the **Payment Method** drop-down arrow and select the credit card name, or Interac Debit. QuickBooks automatically selects the checkbox labelled **Process "Credit card" payment when saving** and enables the Swipe Card option.

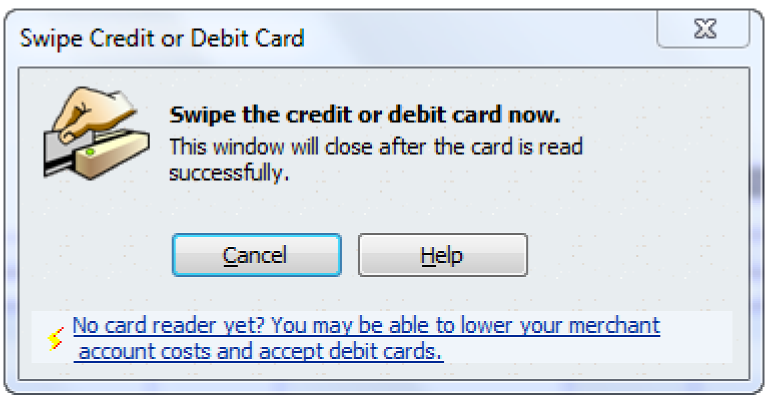


Step 3. Click **Swipe Card,** or if you want to manually enter the credit card information click **Save & Close** without swiping the card.

Step 4. Verify or enter the address information. To help protect yourself against fraud, Intuit Merchant Service recommends you enter all of your customer's credit card information; however, only the **Name, Credit Card Number, Postal/Zip Code**, and **Expiration Date** fields are required.



Alternatively, if you have a terminal you can choose to swipe the credit or debit card rather than enter the credit card information.



Note: QuickBooks updates and stores the customer's credit card information.

Step 5. Click **Submit**. QuickBooks processes the transaction.

Step 6. The Processed Payment Receipt window appears. You should print this receipt for your records and if your customer is present have him or her sign it. You can also print a separate copy to give to your customer.

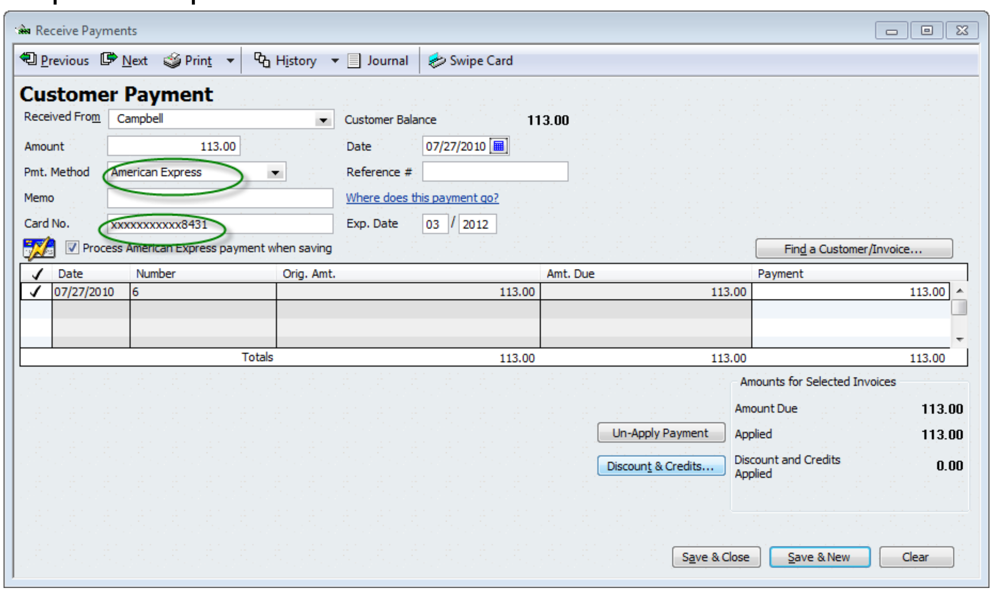
Receive a Payment Using a Credit or Debit Card

To apply a payment using a credit or debit card, use the Receive Payments window in QuickBooks to record the customer's payment and accurately update your balances.

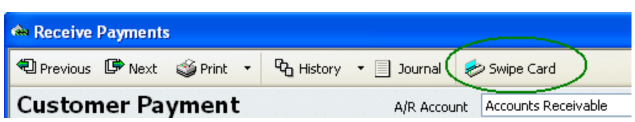
Step 1. Open the **Receive Payments** window; enter the balance the customer is paying.

Step 2. If applicable, select the invoices you want to apply the payment to.

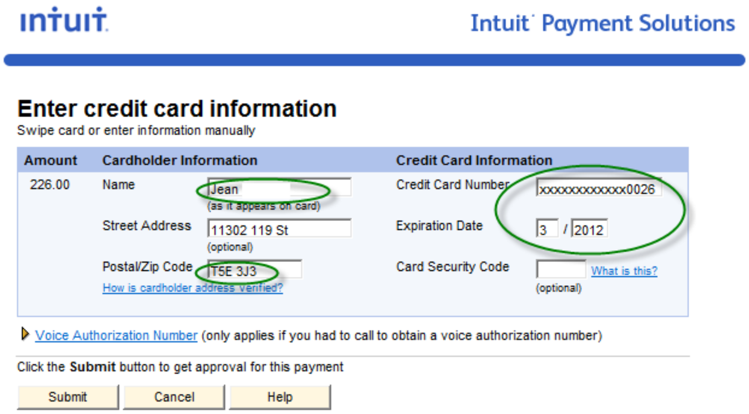
Step 3. Click the **Payment Method** drop-down arrow and select the credit card name, or Interac Debit. QuickBooks automatically selects the checkbox labelled **Process "Credit card" payment when saving** and enables the Swipe Card option.



Step 4. Click **Swipe Card,** or if you want to manually enter the credit card information click **Save & Close** without swiping the card.



Step 5. Verify or enter the address information. To help protect yourself against fraud, Intuit Merchant Service recommends you enter all of your customer's credit card information; however, only the **Name, Credit Card Number, Postal/Zip Code**, and **Expiration Date** fields are required.



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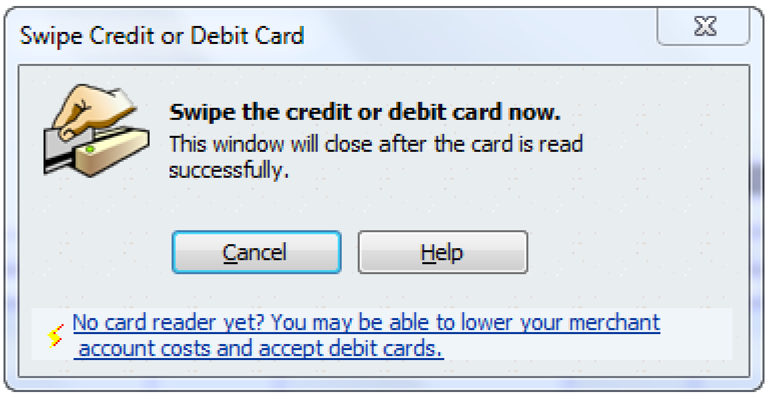
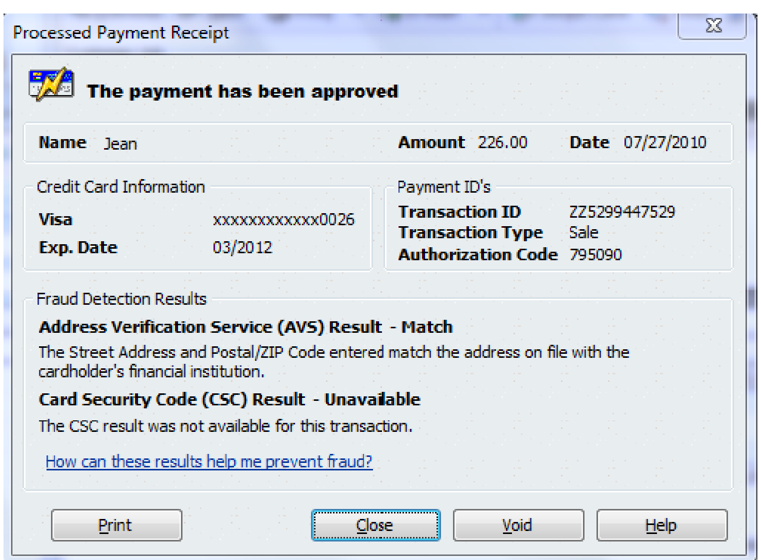


Note: QuickBooks updates and stores the customer's credit card information.

Step 6. Click **Submit**. QuickBooks processes the transaction.

Step 7. The Processed Payment Receipt window appears. You should print this receipt for your records and if your customer is present have him or her sign it. You can also print a separate copy to give to your customer.



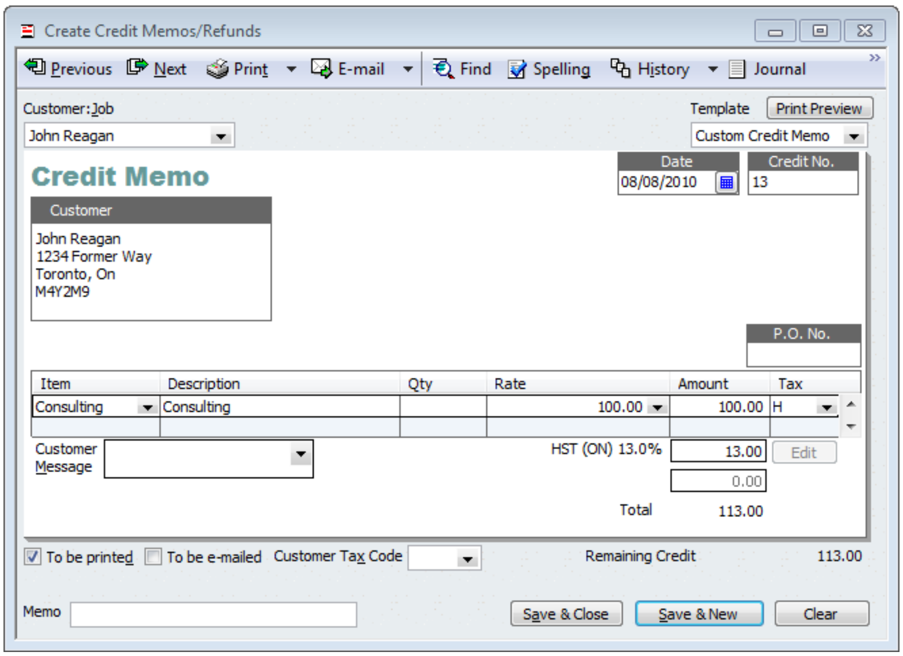
Create and Apply Credit Memos (Refunds)

The merchant account processor includes return/refund transaction with the day's debit and credit card transactions deposited into your bank. QuickBooks, on the other hand, records the return/refund transaction in your QuickBooks bank account as a separate transaction. Be sure to keep this in mind when you reconcile your bank statement.

Step 1. Open the **Create Credit Memos/Refunds** window.

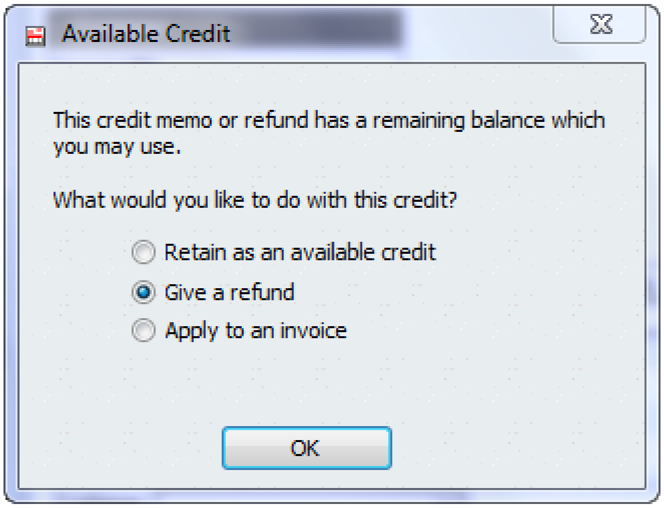
Step 2. Click the **CustomerJob** drop-down list and choose the customer or job for which you are entering the return.

Step 3. In the **Item column**, enter the name of the returned item.

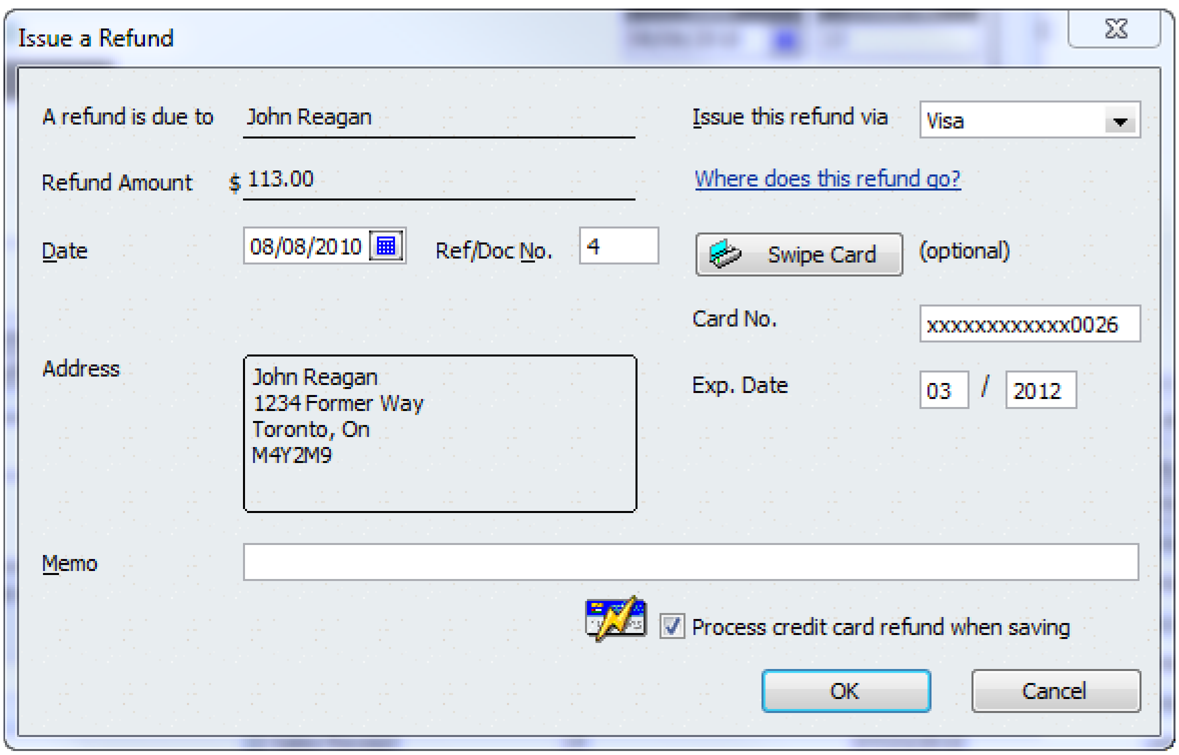


Step 4. Click **Save & Close**.

Step 5. In the available credit window, select **Give a refund**.



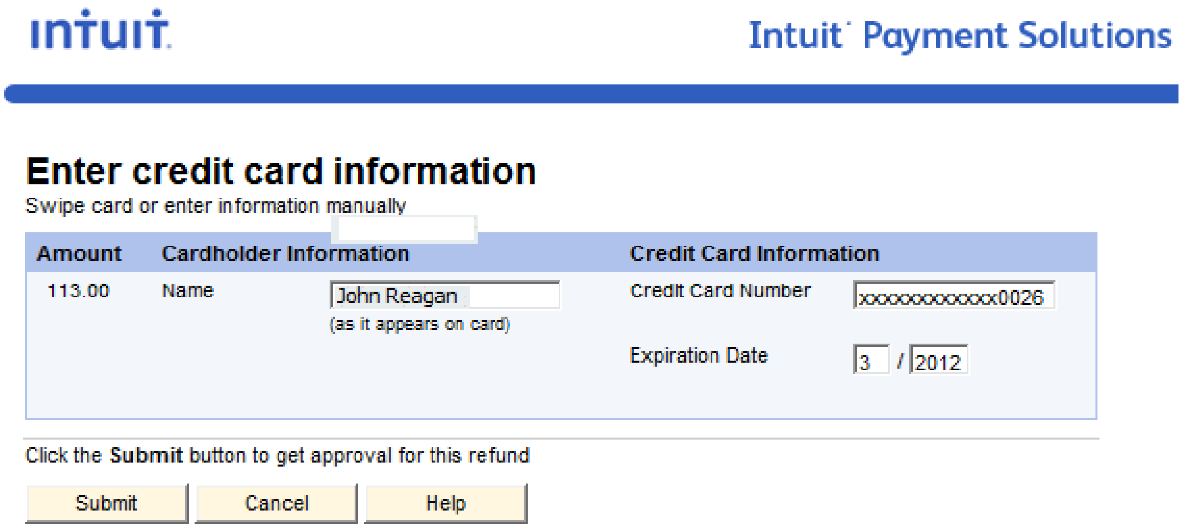
Step 6. In the **Issue this refund via** field, select the type of credit card you are using for the refund.



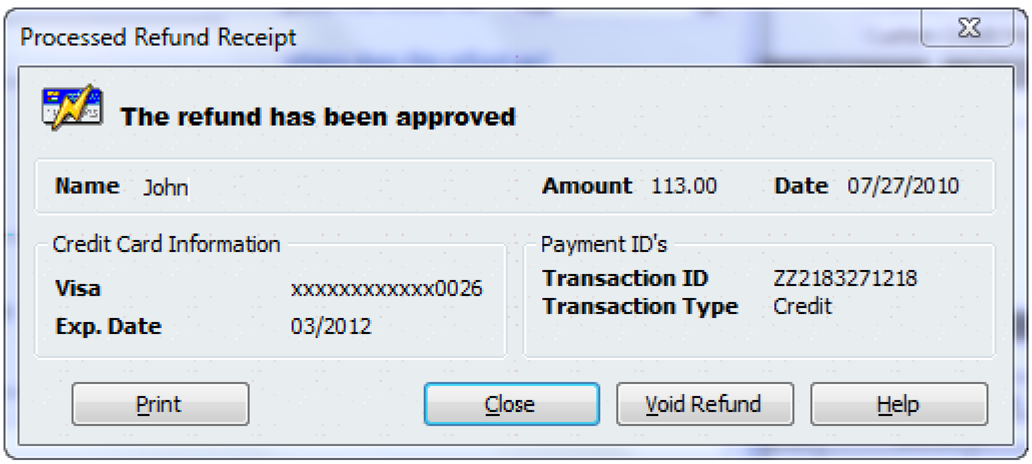
Step 7. Select **Process credit card refund when saving**.

Step 8. Click **OK**. QuickBooks goes online and process the credit memo as a refund

Step 9. To process the refund, verify the customer and credit card information, and then click **Submit**.



Step 10. QuickBooks displays the Process Refund Receipt window. Here you can print the receipt, just click **Print**. Once finished, click **Close**.



Chapter 5
Depositing Payments

Overview

Recording Deposits is even simpler. QuickBooks added new features that accurately deposit payment types and dates, and manages refunds.

In this chapter, you learn how to:

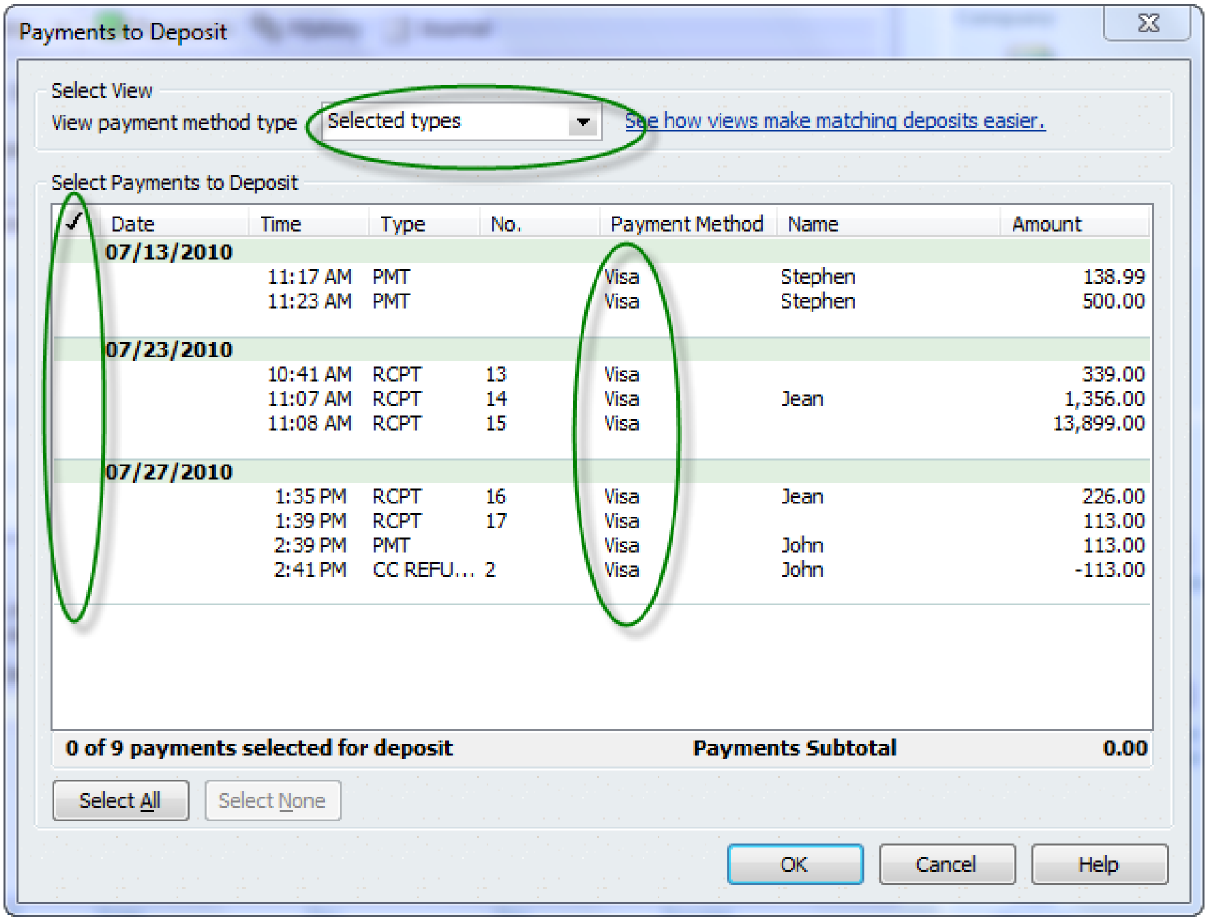
- Deposit Payments
- Deposit Refunds or negative deposits

Deposit Payments

Use the Make Deposits window to select the customer payments you want to include in your deposit. You can select all the payments listed, or any combination of individual payments. The payments shown are those that you entered in the Receive Payments window, or the Enter Sales Receipts window, or from payment items entered on invoices or other sales forms.

Step 1. Go to the Banking menu and click **Make Deposits**.

Step 2. From the **View payment method type** drop-down menu, select **Selected types**.



Step 3. Choose Visa, MasterCard, Debit, or American Express. The payments processor deposits each payment method separately; to do this in QuickBooks from the **View payment method type field**, select view types. This keeps your bank register straight, and makes reconciling easier.

Weekend deposits combine Saturday and Sunday Deposits. Easily select the needed transactions for one or more days.

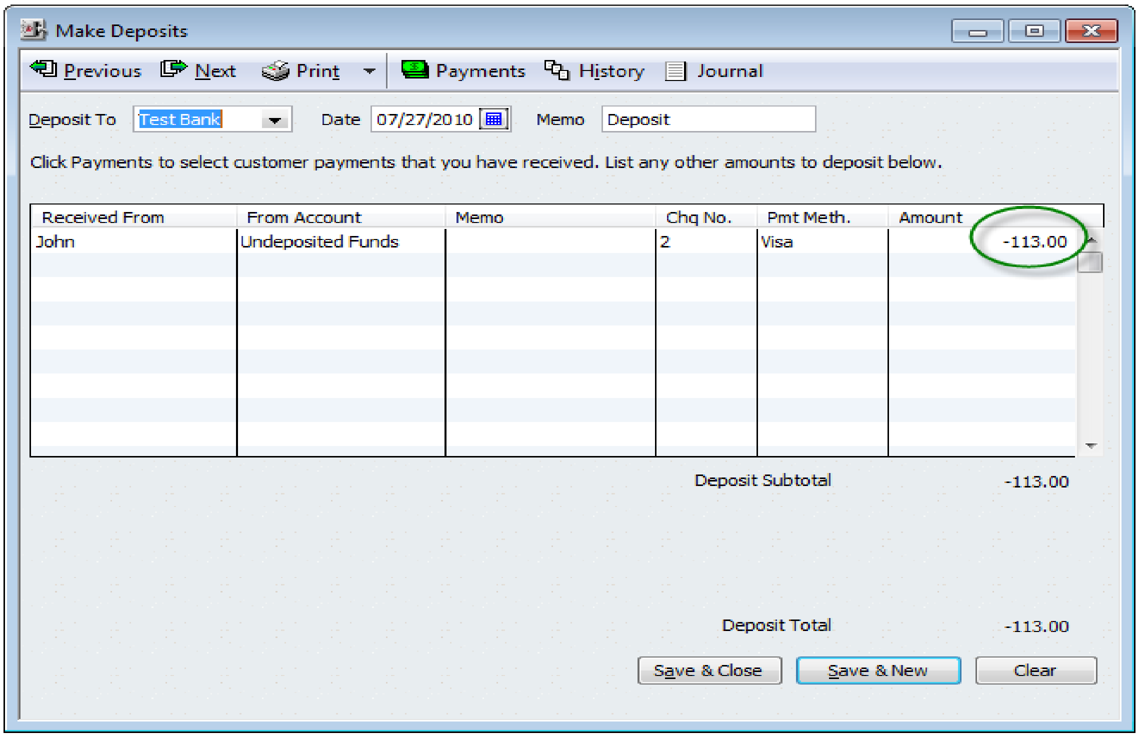
Step 4. Select the **View payment method type** and click **OK**

Step 5. In the window, ensure that the deposit is going into the correct bank account, and then select **Save & Close**.

Deposit Refunds or Negative Payments

Occasionally you process more refunds in a day than payments received and need to deposit a negative amount.

Step 1. To make a negative deposit select the refund amounts, just like the deposits for steps 1-6 in the previous section.



Step 2. Deposit to the correct bank account. QuickBooks reduces the bank account balance by the deposit total.

Chapter 6
Printing Receipts

Overview

You are not limited to printing with a regular printer. You can also print to a smaller receipt printer. This may be a better user experience for your customer depending on your physical setup.

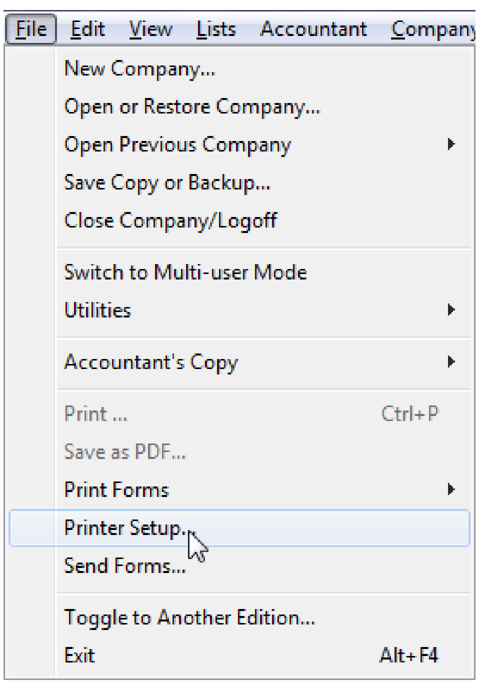
In this chapter, you learn how to:

- ❑ Set up your receipt Printing

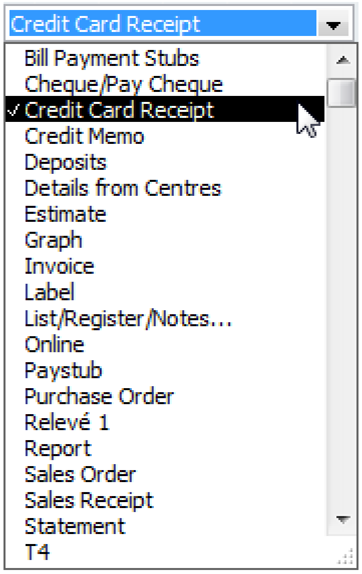
Set Up Receipt Printing

You may purchase a separate printer that prints on a tape or thermal paper for your receipts. You may also choose print from a different tray on your regular printer.

Step 1. Go to the **File** menu and click **Printer Setup.**



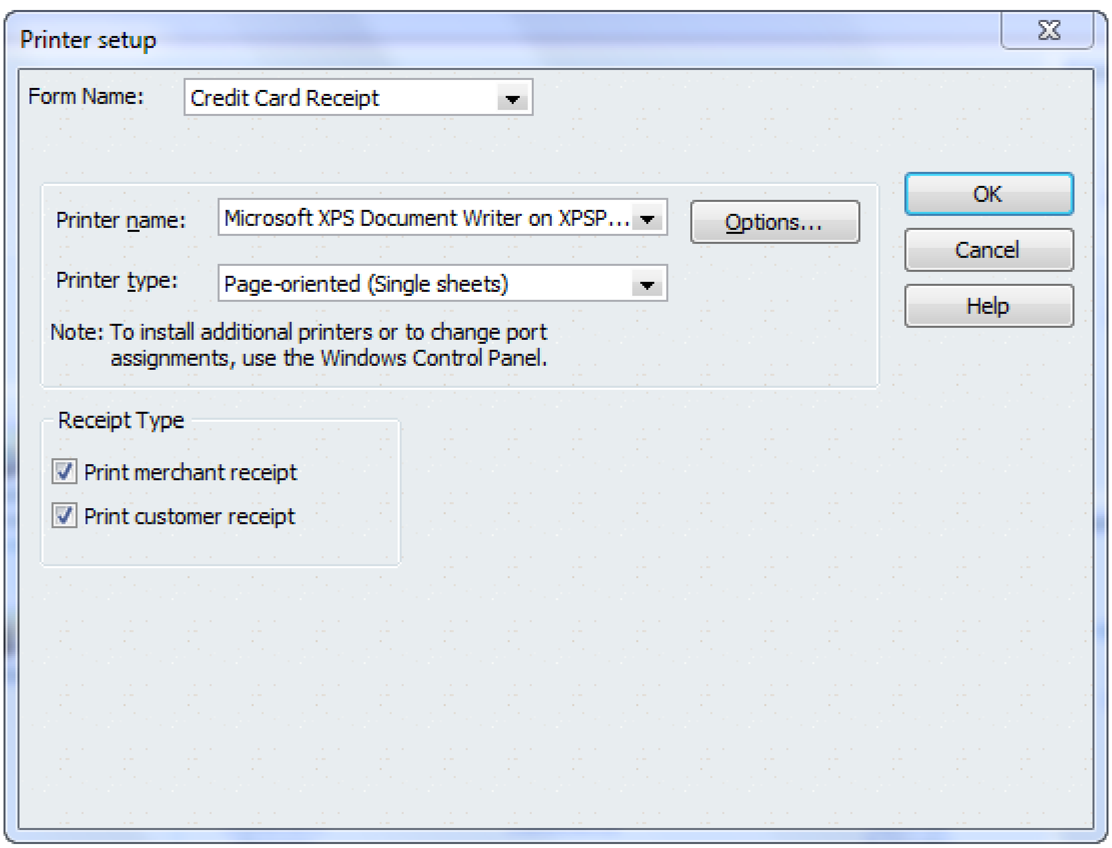
Step 2. From the **Form Name** drop-down arrow, select **Credit Card Receipt.**



Step 3. Click the **Printer Name** drop-down arrow and then click the printer you want to use, and then select the **Printer type**.

Step 4. In the **Receipt Type** section, select **Print merchant receipt,** and if you want to print a customer receipt, select **Print customer receipt**.

QuickBooks memorizes this setting as the primary receipt printer.



Chapter 7
Authorize & Capture

Overview

Just as a hotel authorizes your credit card when you check in, you may have a business need to authorize transactions before processing them.

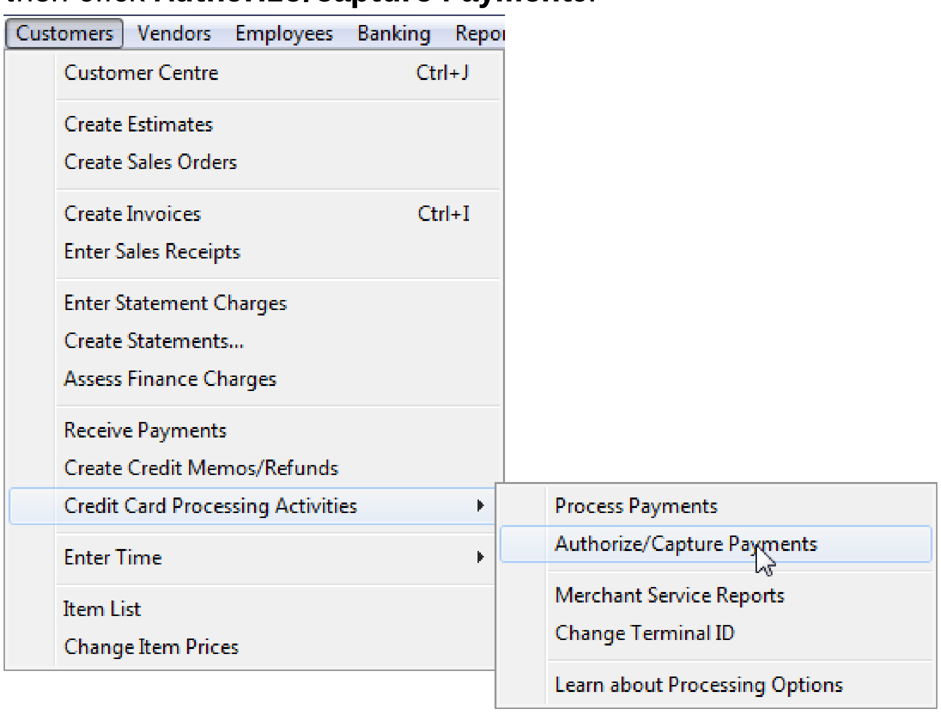
In this chapter, you learn how to:

- ❑ Authorize available funds
- ❑ Capture authorized funds

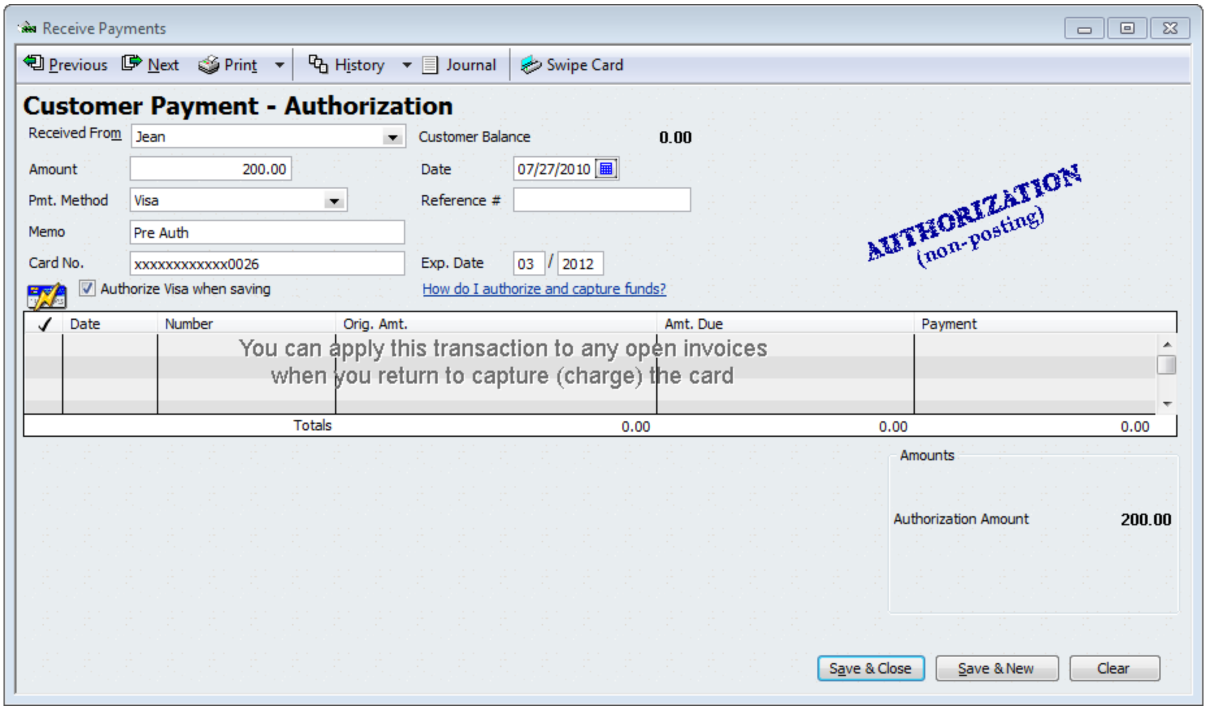
Authorize available funds

Intuit Merchant Service lets you authorize available funds on a credit card. Authorizing funds places a hold on funds, and lowers the limit on your customer's credit card. You must capture the funds within seven days or you lose the ability the authorization.

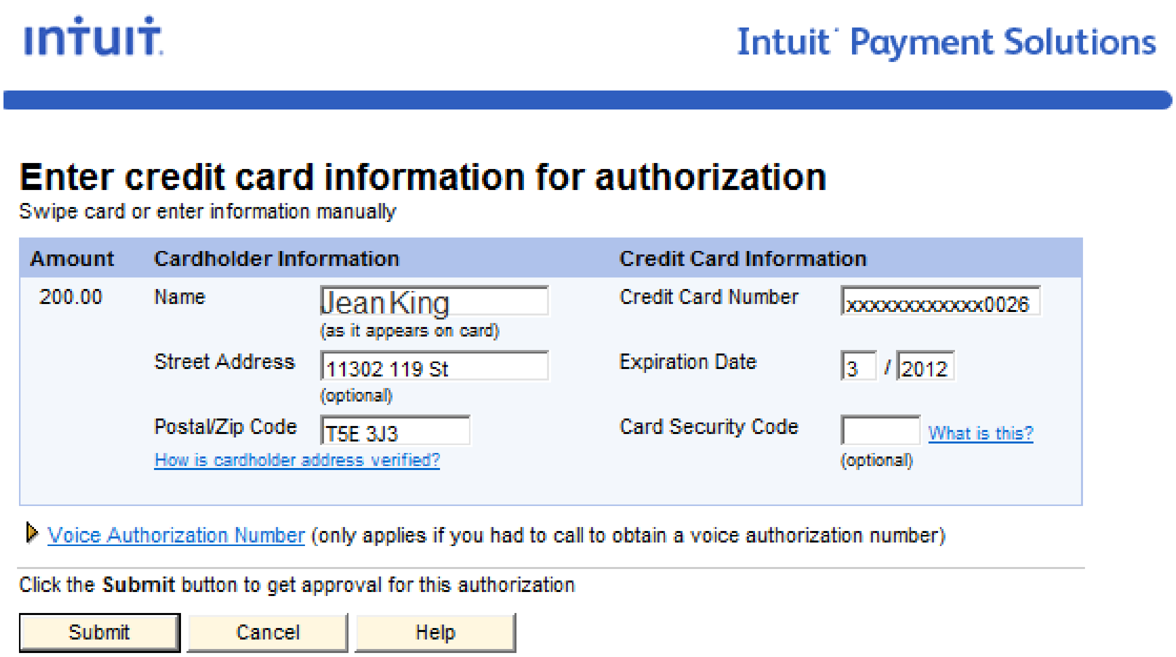
Step 1. Go to the **Customers** menu, click **Credit Card Processing Activities**, and then click **Authorize/Capture Payments**.



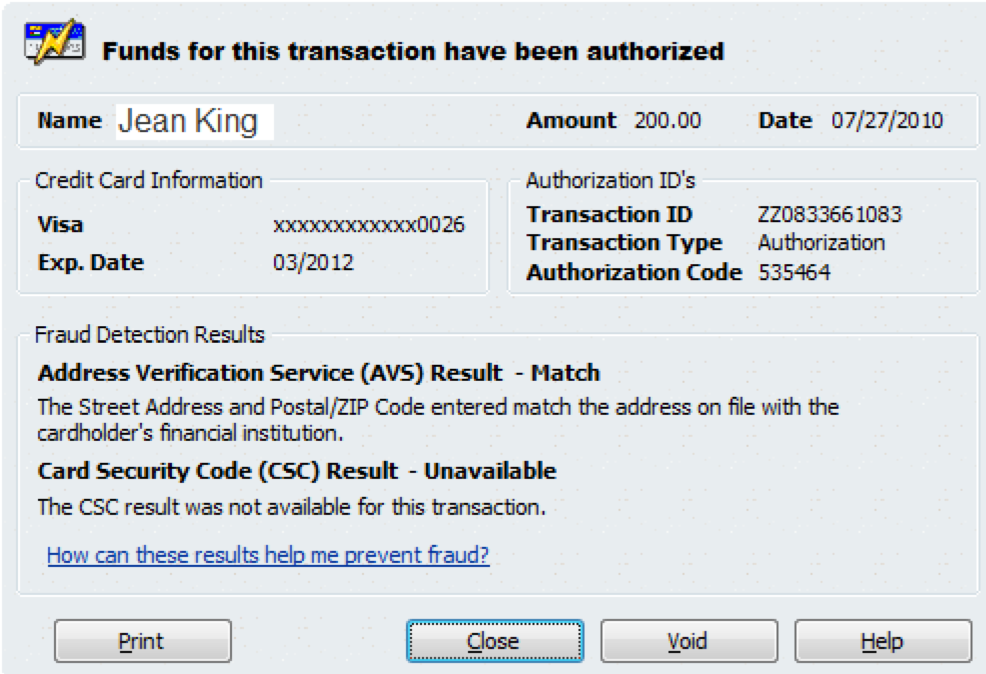
Step 2. Select the customer name and credit card type and number.



Step 3. Select **Save & Close**. You just created a non-posting transaction, which means QuickBooks does not record the transaction in your general ledger.



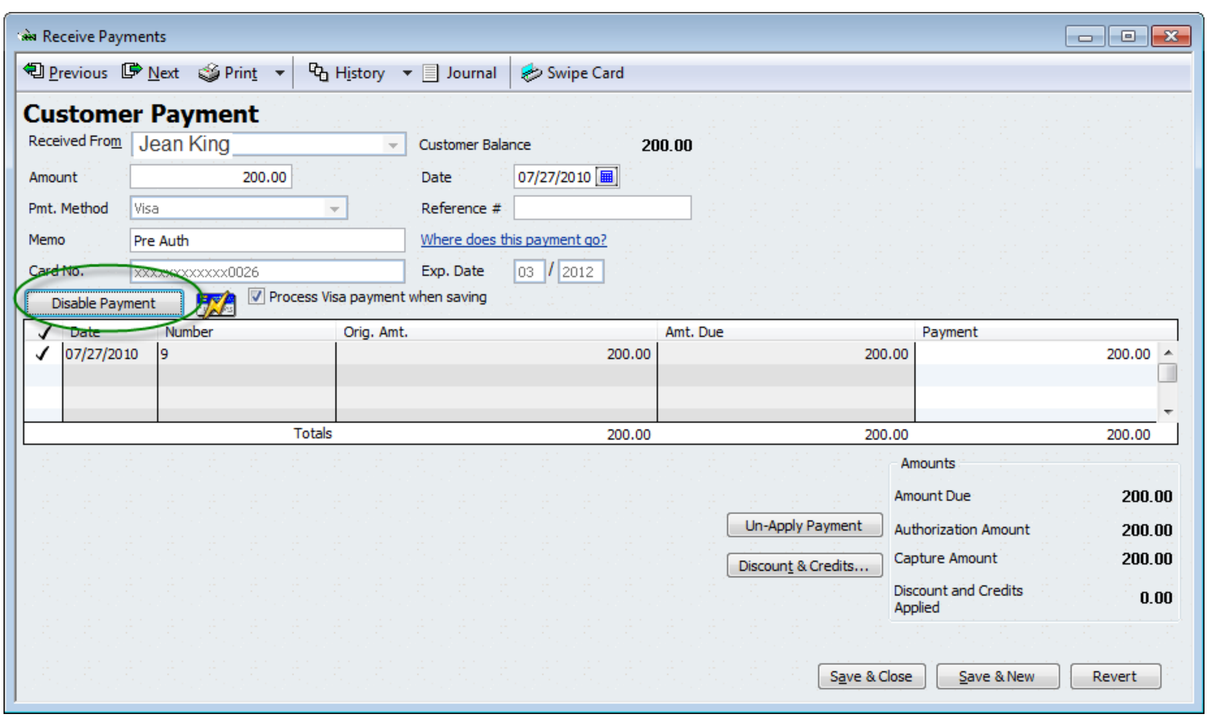
Step 4. Confirm credit card information then select **Submit**.



Step 5. Intuit Merchant Service process the transaction and authorizes or declines the funds. You can print a copy for your records, and for your customer.

Capture Authorized Funds for Payment

Once you have processed the authorization you must capture the funds within seven days or you lose the authorization.
Note: You may be assessed different merchant fees if the capture is higher or lower than the authorized amount.

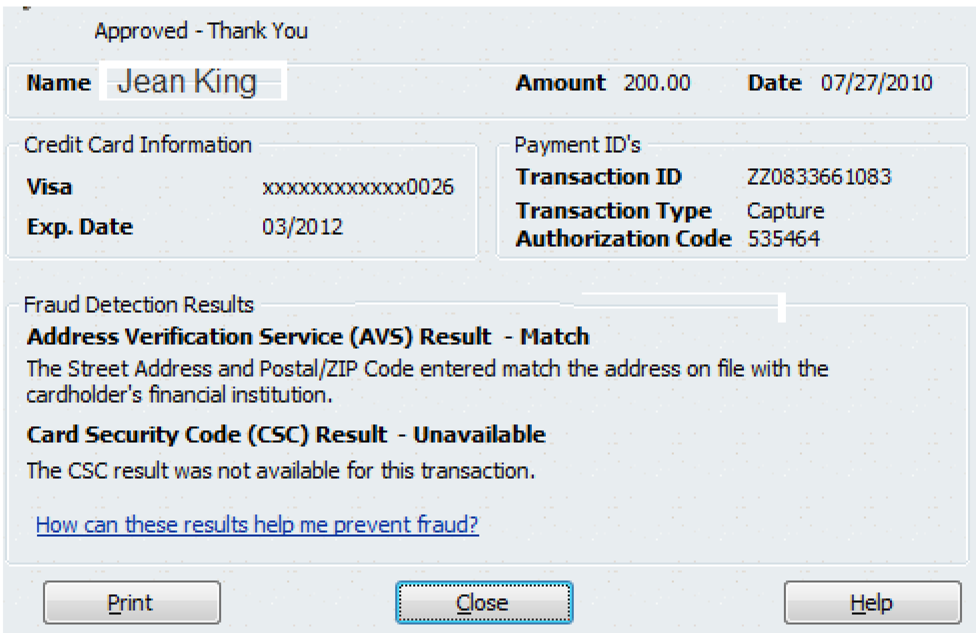


Step 1. Go to the **Customers** menu, click **Credit Card Processing Activities**, and then click **Authorize/Capture Payments**. Find the authorized transaction. You can use the Previous or Next Buttons or Ctrl-F to find.

Step 2. Once you have displayed the authorized transaction, click **Enable Payment** (once you have selected Enable Payment it becomes Disable payment.).

Step 3. Click **Save & Close.**

Step 4. Ensure that this is the correct capture, and then click **Submit**.



Step 5. Click **Print** to print the approved capture.

Chapter 8
Audit Report for Payments

Overview

It is important to have controls in your accounting system. QuickBooks has a new report to show what activity has occurred in the Intuit Merchant Services.

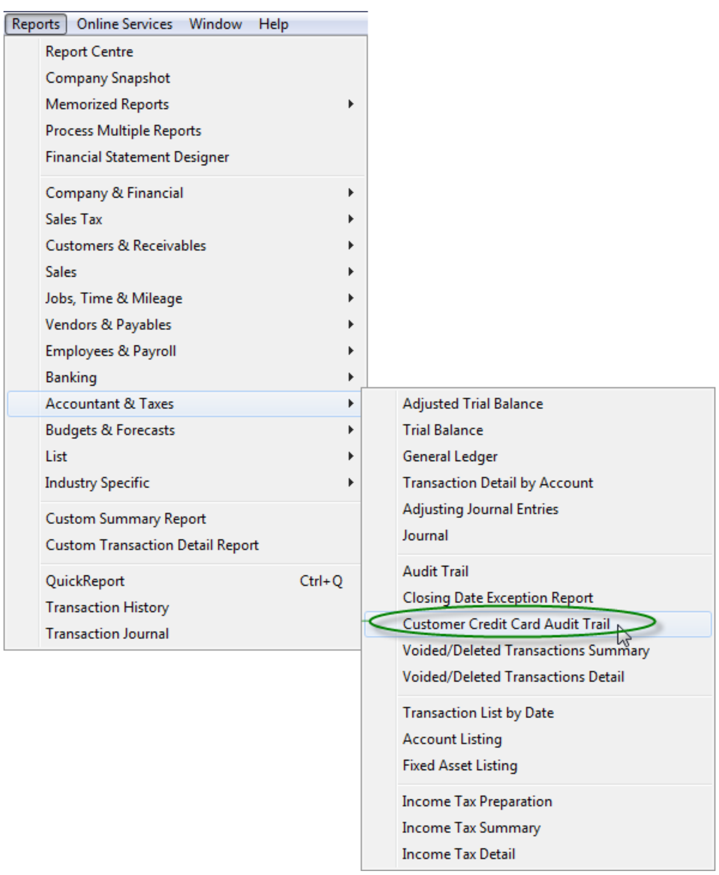
In this chapter, you learn how to:

- ❑ Create a Customer Credit Card Audit Trail Report

Create Customer Credit Card Audit Trail Report

Only the administrator can review the Customer Credit Card Audit Trail report. Use it to ensure that you and your employees respect the rights of the cardholder and follow privacy policies

The Customer Credit Card Audit Trail adds an entry to the audit trail each time you or an employee enter, display, edit, or delete a customer credit card. It also shows any change to a customer's account.



Step 1. Go to the **Reports** menu, click Accountant & Taxes, and then click **Customer Credit Card Audit Trail**.

Step 2. Review the report.

The Customer Credit Card Audit Trail report contains information about who in your company file is looking at customer records, processing transactions, and viewing this log. It also tracks who is logging in.

Payments Demo Company

Customer Credit Card Audit Trail

as of 08/09/2010 00:28:14

Date Time	User (Renamed)	Event Type	SDK	Data
08/09/2010 00:28:14	Admin	Audit Log Viewed		Lloyd-PC
08/08/2010 23:49:02	Admin	Bank Card Viewed		Lloyd-PC;Jean King;xxxxxxxxxxxx0026
08/08/2010 23:46:32	Admin	Bank Card Viewed		Lloyd-PC;Clay Campbell;xxxxxxxxxxx8431
08/08/2010 23:46:28	Admin	Bank Card Viewed		Lloyd-PC;John Reagan;xxxxxxxxxxxx0026
08/08/2010 23:46:25	Admin	Bank Card Viewed		Lloyd-PC;Jean King;xxxxxxxxxxxx0026
08/08/2010 23:46:15	Admin	Bank Card Viewed		Lloyd-PC;Mila Henry;xxxxxxxxxxx8431
08/08/2010 23:44:30	Admin	Bank Card Viewed		Lloyd-PC;Jean King;xxxxxxxxxxxx0026
08/08/2010 23:44:19	Admin	Bank Card Viewed		Lloyd-PC;Clay Campbell;xxxxxxxxxxx8431
08/08/2010 23:44:18	Admin	Bank Card Viewed		Lloyd-PC;Clay Campbell;xxxxxxxxxxx8431
08/08/2010 23:43:57	Admin	User Login		Lloyd-PC
08/05/2010 14:36:12	Admin	User Logout		Lloyd-PC
08/05/2010 09:42:47	Admin	Bank Card Viewed		Lloyd-PC;Clay Campbell;xxxxxxxxxxx8431

Chapter 9
Merchant Service Reports

Overview

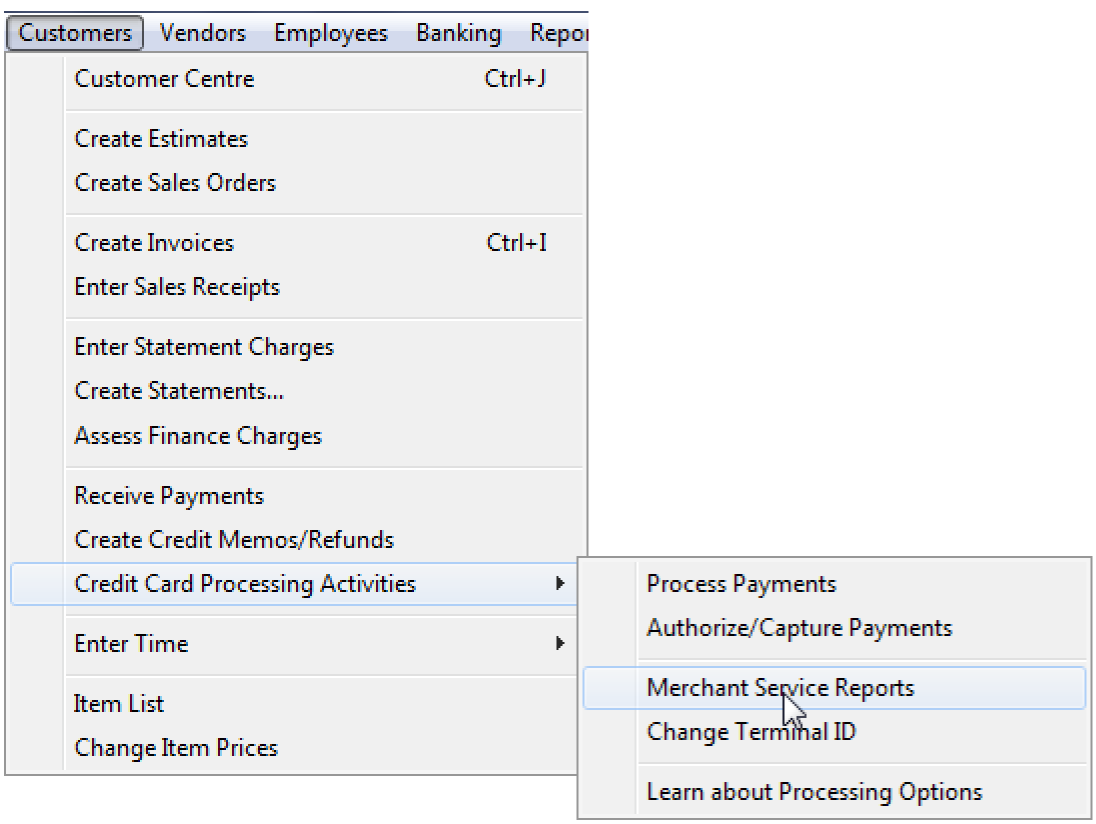
With Intuit Merchant Services, you have access to online reporting. There is a simple signup, and then you are able to view your payment processing records. Here you can find many detail and summary reports that meet your business' needs. You can even have these reports emailed or faxed to you on a recurring basis.

In this chapter, you learn how to:

- ❑ View Online Merchant Reports

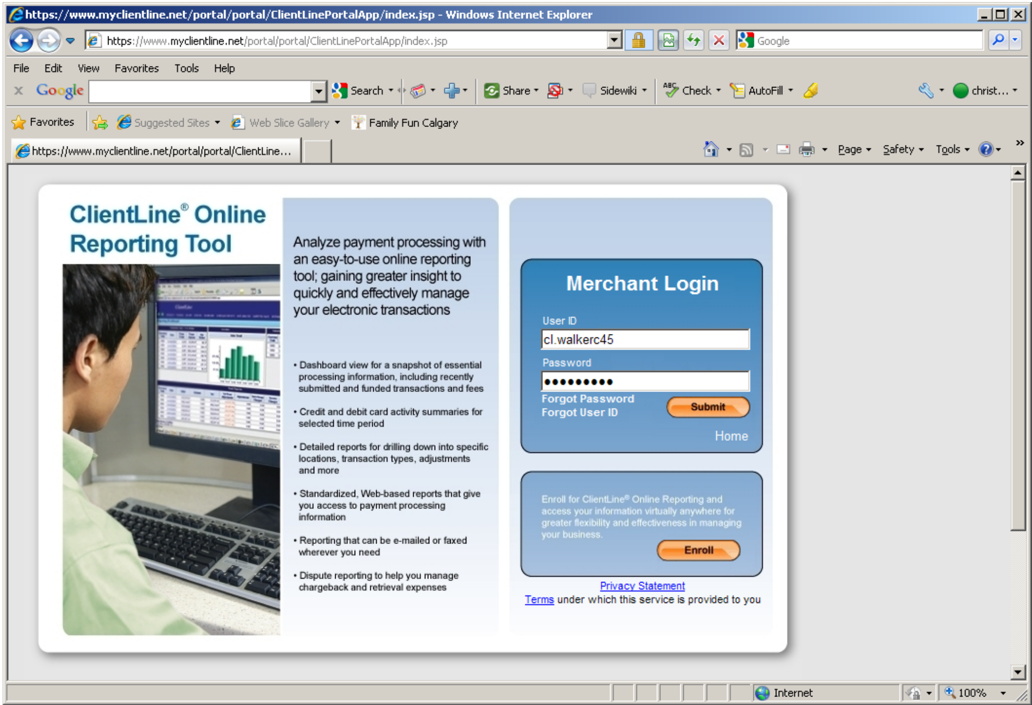
View Online Merchant Reports

Step 1. Go to the **Customers** menu, click **Credit Card Processing Activities**, and then click **Merchant Service Reports**.

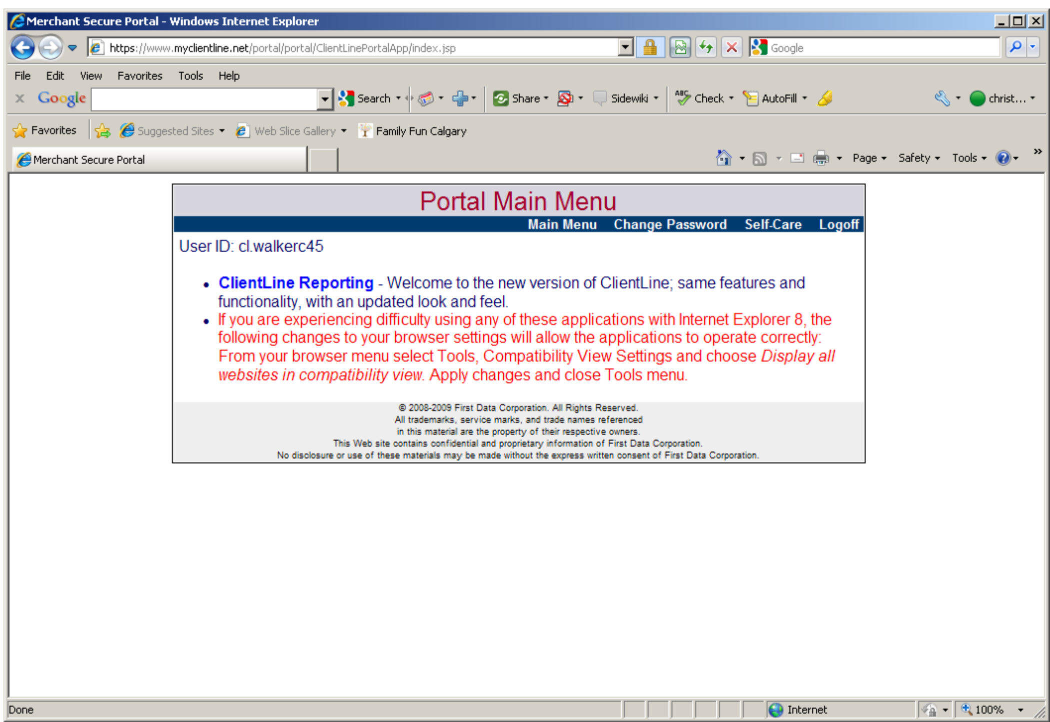


Or you can open a browser and go to www.myclientline.net.

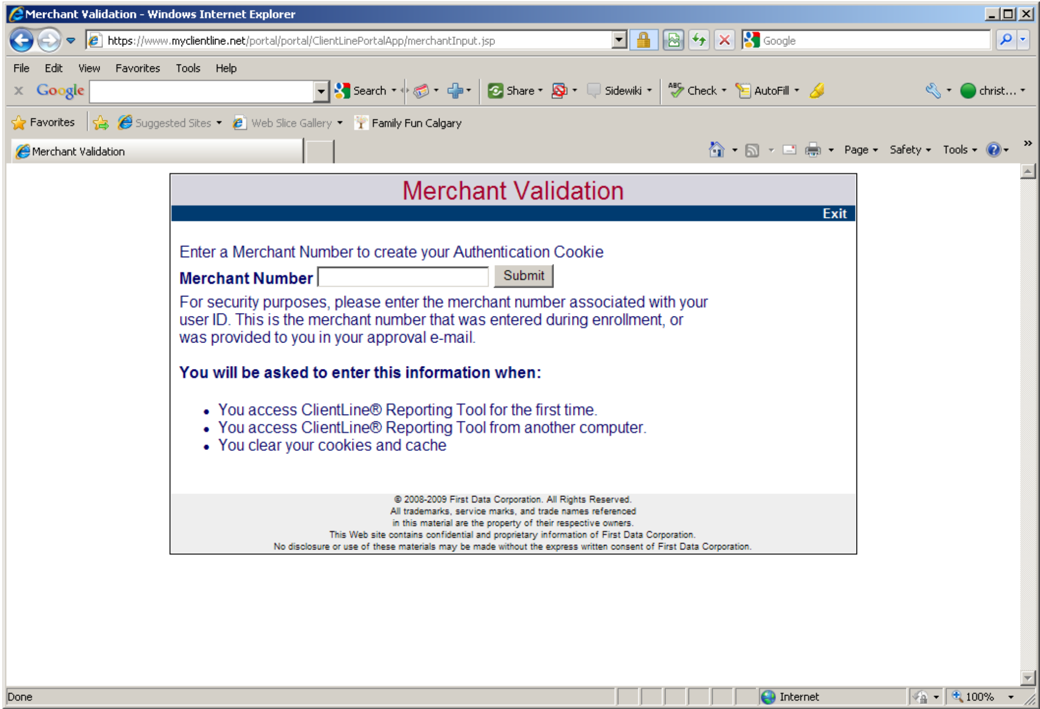
Step 2. The login window appears. Enter your **User ID and Password,** and then click **Submit.**



Step 3. Select **ClientLine Reporting**.



Step 4. Enter your **Merchant Number** for validation and click **Submit.**



Step 5. Access the reporting dashboard. Create and view reports.