



Tech Valley QuickBooks PowerUsers

Receiving Money Anywhere

Stop waiting in line at the bank! We have numerous options for receiving payments via credit cards, check scanning, web, phone, PDA and laptop.



Tech Valley QuickBooks PowerUsers

Have you been to a shop like the Apple Store where the associate who waits on you also scans your credit card right on the spot, with a receipt sent to your email address? **Yes, we can do that!**



Presented by Wayne Higdon

1. Intuit Merchant Services
2. Intuit Check Solutions
3. Alternatives from other providers



What to look for in a merchant service

- QuickBooks Integration**
- Other ways to receive: web, PDA**
- Fees posted monthly, daily, or net?**
- Options for credit, e-check & ACH**



Intuit Payment Solutions

Intuit Payment Solutions

IPS Capabilities

- Swipe cards
- Accept phone orders
- **Process payments within QuickBooks !**
- Receive authorization via the web (not via phone)
- Link to your web store
- Accept payments on your PDA with GoPayment
- Automatic recurring credit card billing (but not recurring ACH)



Intuit Payment Solutions

Intuit Payment Solutions

Authorization Only....

Customer Payment - Authorization

Received From Customer Balance **0.00**

Amount Date

Pmt. Method Reference #

Memo

Card No. Exp. Date /

Process payment when saving [How do I authorize and capture funds?](#)

✓	Date	Number	Orig. Amt.	Amt. Due
Select the customer or job in the Received From field				

QuickBooks Merchant Service Message

Don't forget to return to this form and charge the card to complete this transaction. If you do not do this within 7 days, the authorization may have expired and the charge will be declined when you try to process it.

OK

Intuit Payment Solutions

The screenshot displays the Intuit Payment Solutions software interface. The main window is titled 'Customer Payment' and contains the following fields:

- Received From: John Hodgkinson
- Customer Balance: 267.68
- Amount: 31.93
- Date: 12/08/2006
- Pmt. Method: Visa
- Reference #: [Empty]
- Memo: 1st payment
- Deposit to: Undeposited Funds
- Card No.: xxxxxxxxxxxx9401
- Exp. Date: 06/2010

A 'Processed Payment Receipt' dialog box is overlaid on the main window, displaying the following information:

The payment has been approved

Name: Ashish Sumant Amount: 31.93 Date: 12/08/2006

Credit Card Information

Card: Visa xxxxxxxxxxxx9401 Exp. Date: 06/2010

Payment ID's

Transaction ID: MC0013162687 Authorization Code: 071828

Fraud Detection

Address Verification Service (AVS) Result
The Street Address and ZIP Code entered match the address on file with the cardholder's financial institution.

Card Security Code (CSC) Result
The CSC result was not available for this transaction.

[How can these results help me prevent fraud?](#)

Buttons: Print, Close, Void Payment, Help

The background window shows a table of payment history:

Date	Number	Orig. Amt.
09/25/2006	22	
12/08/2006	27	
12/08/2006	28	
01/22/2007	38	
Totals		

At the bottom of the interface, there are buttons for 'Save & Close', 'Save & New', and 'Revert'. A summary table on the right side shows the following:

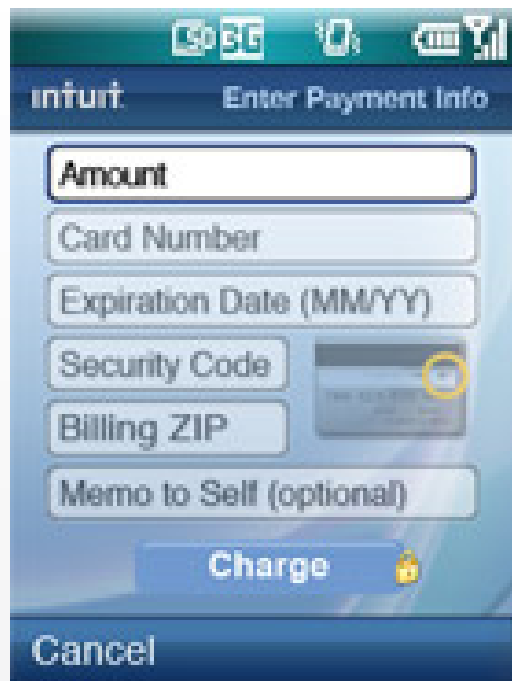
31.93	
0.00	
0.00	
0.00	
31.93	
31.93	
0.00	
31.93	
31.93	Applied
0.00	Discount and Credits Applied

Intuit GoPayment

- http://mobilepayment.intuit.com/get_started.php



Swipe via Bluetooth



The screenshot shows the 'Enter Payment Info' screen in the Intuit GoPayment app. It features several input fields: 'Amount', 'Card Number', 'Expiration Date (MM/YY)', 'Security Code', and 'Billing ZIP'. There is also a 'Memo to Self (optional)' field. At the bottom, there is a blue 'Charge' button with a lock icon and a 'Cancel' button.

2.

Enter the amount to be charged and then key enter or swipe¹ your customer's credit card information into your mobile phone. Click Charge to process the transaction.



Swipe & Print

Even this business could use
GoPayment !





Intuit Payment Solutions

Intuit Payment Solutions

- Seven services (list price)
 - Merchant Service for PC (\$19.95) with Billing Solutions
 - Merchant Service for Terminals (\$12.95)
 - Merchant Service for POS or Cash Reg Plus
 - Online Terminal (\$12.95)
 - GoPayment (\$19.95)
 - Check Solutions



Intuit Payment Solutions

Intuit Payment Solutions

- Four sales channels
 - Intuit website or in-product ads (retail)
 - ProAdvisor Program \$9.95/month for clients (50% fee discount) or \$69 per year for ProAdvisor
 - Intuit Solutions Provider Program (ISP), with residuals
 - Sleeter Group Consultants Network, ProAdvisor pricing plus 20% residuals

Automated Credit Card Billing with Intuit Payment Solutions

Steps to automated billing:

1. Get authorization from customer via form in software
2. Set up preference to automatically apply payments
3. Set up **memorized invoices** in QB, organized in group
4. Set up the recurring charge via the service
5. Receive email notification when charges happen
6. Go to “Get Online Payments”
7. Use Make Deposit or Merchant Service Deposits for today’s batch

Note: currently this only works for Credit Cards, not ACH



Intuit Check Solution for QuickBooks

- **Scan checks** - if you receive paper check payments in the mail or in a drop off box, you can scan the paper check into QuickBooks.
- **Accept electronic checks** - take check payments over the phone and key the check information directly into QuickBooks.
- Also, obtain **authorization** to process electronic check payments from your customers on an ongoing basis for recurring ACH payments.
- **Pricing:** \$0.23 per transaction plus \$19.95/month (standalone) or \$9.95 (add on to merchant services) or free (?) to ProAdvisors
- Competitor and pioneer in check scanning is BankServ:
<http://www.bankserv.com/products/remotedeposit.htm> .



Intuit Check Solution for QuickBooks

1st - Scan checks

1 2 3
Scan Your Checks

Endorse
Endorse all checks. Checks that are not endorsed may be rejected by the bank.

Detach & Stack
Detach stubs from checks. Gather all checks in a stack.

Scan
Place the entire stack **face down** in scanner so the bottom of the checks feed in first, then press the Scan button.
[Show me how](#)

You will be able to verify and correct any information at the next step.

Scanned Checks: 1

Check	Name	Amount
2274	TOPFLIGHT AVIATION	200.00



Intuit Check Solution for QuickBooks

The Fujitsu ScanSnap S300/1300 check and document scanner - for only \$239.00



- Up to 10 checks per minute
- Ultra portable
- Hands-free automatic document feeder

Detailed specifications

Recommended for businesses that process **less than 50 checks at a time**. Fujitsu is a general purpose document scanner that has been optimized to scan checks into QuickBooks. It can also be used with other compatible scanning applications to scan documents.

Note that this is **not** a TWAIN scanner, which means that scans are initiated only via the button on the scanner.



Intuit Check Solution for QuickBooks


2nd – Verify info

2 **Check 2274: Verify Scanned Check Information**

Check

If data in text balloons is incorrect, click to edit.

TOPFLIGHT AVIATION



2274

200

002274

987654320

1234567890

If check information is correct, click **Next >**



Intuit Check Solution for QuickBooks


3rd – Match to QuickBooks transactions

Verify Check Scans and Record Payment

Check	Name	Amount
1054	HUDSON AVE CONDO HOME OWNERS ASSOC	\$52.00
5179	COMMUNITY LAND TRUST OF SCHENECTADY	\$157.50
15442	MACFAWN ENTERPRISES INC	\$247.00
2501	INTEGRATED ASSOCIATES LLC	\$52.00

2 Check 1054: Record Payment

QuickBooks has found invoice(s) matching

 **Customer:** hc/Hudson Avenue Condo Homeowners Associa

Invoice(s): 4931

Amount: \$52.00

How would you like to record this payment

(Recommended)

[Why would I skip?](#)



Intuit Check Solution for QuickBooks

4th – Send the batch, then 5th – record the deposit

Record Deposits

? Would you like to record these deposits in QuickBooks?

QuickBooks will automatically enter the checks that were sent for processing in the Make Deposits form.

As needed, check for funding status, or just watch your bank account

Submitted	Funded	eCheck writer name	Batch ID	Status
06/24/2010	06/26/2010	STEPHEN S CHURCH, ST	1844	Funded
06/24/2010	06/26/2010	Higdon, Wayne	6000	Funded
06/25/2010	06/26/2010	Plumbing and Heating, Metro	6000	Funded
06/25/2010	06/26/2010	Plumbing and Heating, Metro	6000	Funded



Intuit Check Solution for QuickBooks

E-Check by Phone – Step 1: Select the Pmt. Method of “E-Check”

Customer Payment

Received From	<input type="text"/>	Customer Balance	0.00
Amount	<input type="text" value="0.00"/>	Date	<input type="text" value="06/29/2010"/>
Pmt. Method	<input type="text" value="E-Check"/>	Reference #	<input type="text"/>
Memo	<input type="text"/>	Where does this payment go?	

Step 2: After Saving, another screen will prompt for bank account info and the customer's authorization



Intuit Check Solution for QuickBooks

E-Check by Phone – Step 3



The payment has been approved

Transaction Information

Name	Wayne Higdon	Date & Time	06/24/2010 - 6:36
Amount	1.00		

E-Check Information

Account No.	*****98	Account Type	Consumer Checking
Routing No.	*****383		

Payment ID's

Authorization Code	666-346	Transaction ID	1001007111017606
--------------------	----------------	----------------	-------------------------

Alternatives to Intuit Payment Solutions

from the iPhone/iPad App store...

<https://squareup.com/>

Plugs into an iPhone or iPad;
No monthly fee or minimum



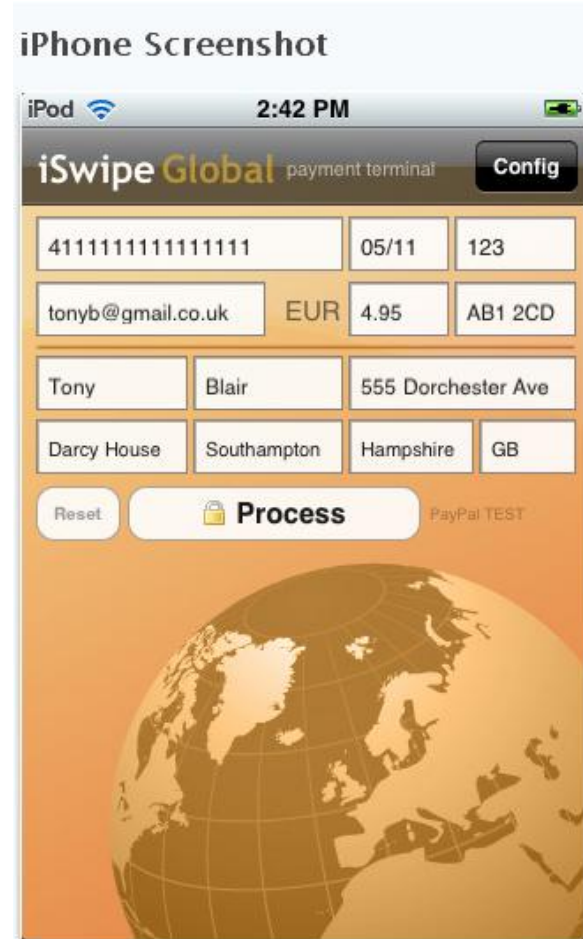
Features	Square
Merchant Account Required	None
Contract Required	None
Mobile Card Reader	Free
Setup	Free
Monthly Fee	None
Monthly Minimum	None
Card Present (Swiped) Rate	2.75% + 15¢
Card Not Present (Keyed) Rate	3.5% + 15¢



Apple iPad

And there are many other credit card apps in the Apple App Store

**iSwipe Global Credit
Card Terminal
By AppNinjas Inc**



Alternatives to Intuit

Medasyst WnetCardQB™

<http://www.intlcardservice.com/quickbooks.html>

- Utilizes a pop-up window in QuickBooks
- communicates directly with all major US processors, without any involvement of third-party gateways, cuts out the middle man thus **avoiding transaction surcharges !**

One-time purchase cost: First activation key is \$895.00. Each subsequent activation key is \$450.

Alternatives to Intuit – with recurring ACH



<http://www.firstach.com/>

- ACH Processing
- Credit Card Processing
- Payroll Direct Debit Processing
- Plug-in Designed for QuickBooks®
- Telephone Initiated Entries
- Check Verify database of bad check writers
- **Recurring ACH Payments !**
- First ACH CheckOut - web based virtual checks

Alternatives to Intuit – with recurring ACH



<http://www.billandpay.com/>

“The power of Bill & Pay is based on the built-in option to receive payments deducted from your customer's checking account (ACH) instead of paying the high fees associated with credit card payments. Accepting credit cards is also an option.”

A different approach to getting paid

bill.com - send. receive. pay.

- Bill.com is an online bill payment service that integrates with QuickBooks. As part of that, they offer ACH payments send & receive.
- If your customer is a bill.com user, they can pay you via Electronic Funds Transfer
- An invitation is sent requesting bank access. Securely enter your bank routing info.

Q & A

For more information contact:

Wayne Higdon

Certified QuickBooks ProAdvisor

518-489-4365

wayne@25thhour.biz

www.25thhour.biz