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INTUIT MERCHANT SERVICE FOR QUICKBOOKS:

Paying an Invoice

The ability to accept credit and debit cards within QuickBooks is one of the program's ten best features. It attracts customers who might not otherwise buy. It improves cash flow. And it saves trips to the bank and paper-shuffling.

Intuit Merchant Service for QuickBooks is a *merchant processor*. It facilitates connections among your business, your customers, your bank and your customers' financial institutions. It lets you move money from a customer's debit or credit card into your bank account, and finally, into QuickBooks itself.

Authorizing a payment

There are just a couple of steps in this process, once you've established an account. We began to explore the card authorization process in *Intuit Merchant Service for QuickBooks Improves Cash Flow and Streamlines Accounts Receivable* (August 2011) by entering a credit card number and expiration date manually in the **Receive Payments** window (**Customers | Receive Payments**).

Let's delve deeper into that process. Once **Receive Payments** is open, you'd find the invoice being paid, either by selecting it from the **Received From** list or clicking **Find a Customer/Invoice**. The invoice details automatically fill in. Either enter the card information manually or click **Swipe Card** (the latter makes you eligible for lower rates). Be sure that **Process XXX payment when saving** is checked.

QuickBooks opens a browser window and accesses your merchant service account, then opens the **Process Credit Card Payment** window, which looks like this (**in the 2012 version; versions prior to 2009 are different**):

Intuit Payment Solutions: Process Credit Card Payment

intuit. Intuit Payment Solutions

Enter credit card information

Swipe card or enter information manually [What is the benefit of swiping credit cards?](#)

Amount	Cardholder Information	Credit Card Information
58.80	Name Kern Lighting Warehouse (as it appears on card)	Credit Card Number xxxxxxxxxxxx1111
	Street Address 155 Main Street (optional)	Expiration Date 8 / 2011
	Zip 98756 How is cardholder address verified?	Card Security Code 123 What is this? (optional)

▶ [Voice Authorization Number](#) (only applies if you had to call to obtain a voice authorization number)

▶ [Visa Corporate Card](#) (only applies if the card is a Visa Corporate Card)

Click the **Submit** button to get approval for this payment

Submit Cancel Help

Secure web site

Figure 1: Before you request payment approval, you'll enter the card verification number in this window.

Authorizing the card

Intuit Payment Solutions has carried over your customer's name, address, credit card number and transaction amount. Enter the *Card Security Code* in the box and click **Submit**.

Once your transaction has been approved, the **Processed Payment Receipt** window opens. Fraud detection tools check to make sure that the address and Card Security Code match what is on file for that customer.

You'll also be given a Transaction ID and type, as well as an authorization code. This keeps you from accepting a fraudulent card and helps you avoid chargebacks. Print a receipt if you're satisfied or void the transaction if a match was not made. Click **Close**. QuickBooks marks the invoice as paid.

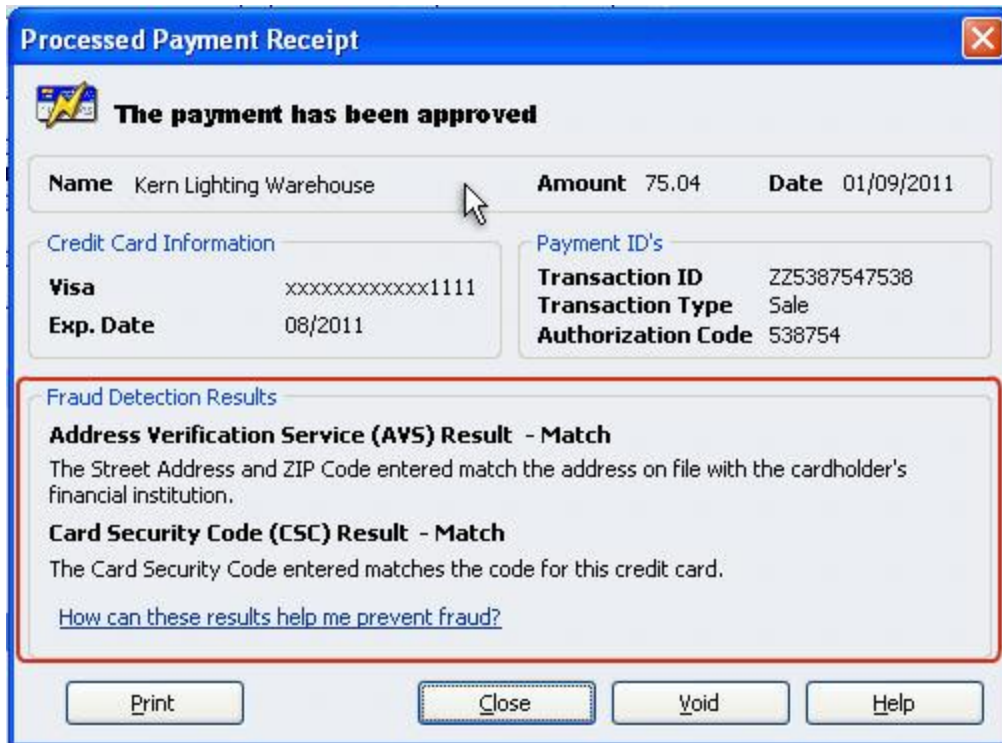


Figure 2: This window provides authorization information if the payment is approved.

There's a lot more to learn about Intuit Merchant Services for QuickBooks, which we'll continue to explore. Questions? Just ask us.

Intuit Solution Provider/Certified ProAdvisor

Serotta Maddocks Evans, CPAs is an Intuit Solution Provider (ISP). As an ISP, SME CPAs offers a full range of value-added consulting services for Intuit business and financial management solutions. Intuit Inc., the maker of QuickBooks, is the leading provider of business and financial management solutions for businesses, consumers and accounting professionals. The ISP Program enables SME CPAs to better serve businesses through the sale, implementation and service of Intuit Solutions that help businesses save and make money.

As Certified ProAdvisors for QuickBooks Pro, Premier and Enterprise Solutions, SME CPAs offers quick access to accurate financial information which is critical to making the right financial decisions—those that will enhance the success of your business. We help you identify the most effective use of the program, teach you how to use it most efficiently in your day-to-day operations, and keep you apprised of system updates.

