**QMerchant** is an alternative solution to process credit-card and electronic-check payments from QuickBooks via Authorize.Net, PayPal, and other payment gateways. The payment requests are invoked directly from QuickBooks and are transmitted to your payment provider. It supports practically all QuickBooks versions including QuickBooks - Point of Sale (POS) and QuickBooks Enterprise Edition.

How does it work?
The principle of operations is as follows:

You enter a payment transaction, i.e. a sale, in QuickBooks. Then you click in QMerchant the green 'get payment' button. This queries the transaction data from QuickBooks. A payment screen is presented. Here you enter or verify the credit card credentials. With submit, the data is transferred to the payment gateway. After a successful payment, QuickBooks is updated with the transaction id and the authorization code. (Depending on your QuickBooks version, this principle process may vary).
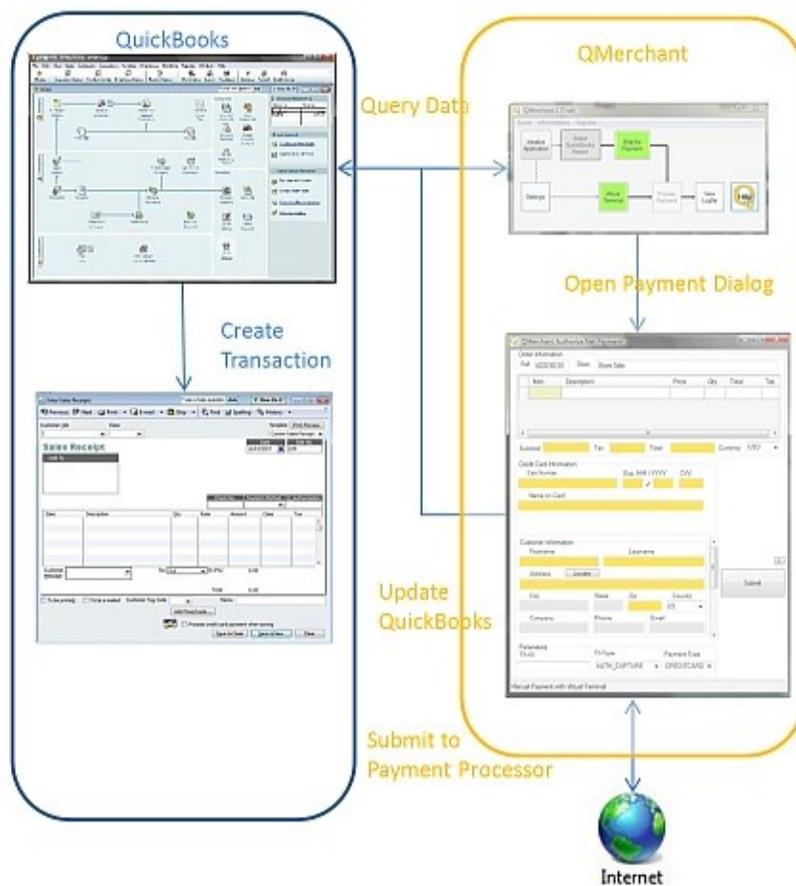
QMerchant Fact Sheet

QMerchant integrates Authorize.Net and other payment providers as gateways for QuickBooks and QuickBooks - Point of Sale.

Supported QuickBooks transactions are Sale, Receive Payment, Credit Memo, Invoice and Sales Order. Whenever you add or modify one of these transactions you can capture this information to charge credit cards or eChecks by using the selected payment gateway.

When using authorize.net as payment gateway, in addition Recurring Billing via invoices and the Customer Information Management (CIM) are supported.

Other features include:

- Accept credit card and electronic check payment.
- Customize and Print payment receipts.
- Usage outside of QuickBooks as Virtual Terminal.
- Performs transaction types like Authorize, Capture, Void, Credit etc.
- Level 2 support for reduced credit card transaction fees.
- Level 3 support for purchasing cards with selected payment gateways.
- Support for authorize.net customer information management (CIM)
- Support for certain USB magnetic stripe readers.

QMerchant is certified by Authorize.Net as solution for Card Present(CP) and Card Not Present (CNP) transactions. It implements the Wells Fargo SecureSource requirements.

Download

You can download QMerchant from of http://www.addqin.com/QMerchant. During the setup, a customized QMerchant software is generated. This software is fully functional.
The only limitation before purchase is that QMerchant sends the transaction to the payment gateway in test mode only. This guarantees that the credit card is never charged while in test mode.
On request we will send a temporary activation code to your email address. This will lift the limitations for some time. When you decide to purchase the software, you won't have to uninstall and create new software. Instead, you will receive an activation code and are able to continue working.

Technical Requirements

Operating System
- Windows XP
- Windows Vista
- Windows 7
- Windows 8
  .Net Framework version 4 necessary

QuickBooks Versions
- · QuickBooks all current Pro, Premier, Accountant Edition (US /CA /UK) versions
- · QuickBooks Enterprise Edition
- · QuickBooks Point-of -Sale
- · (QuickBooks Online Edition)

Payment Gateways
- Authorize.Net
- PPI Paymover, PayPal Pro, PayTrace
- SecureNet
- PaymentAccess
- All others that have one of the above mentioned gateways as back end like RBS Worldpay
- We are constantly adding new gateways to QMerchant

Pricing

Please check out the advertised prices at www.addqin.com/QMerchant. This is a one time fee. It is possible that you have to pay an upgrade fee to a newer version when QuickBooks launches a new version and that version is not supported by the current QMerchant version.

PCI compliance

QMerchant is **NOT** an 'off-the-shelf' product. It is a toolbox or a framework that allows the client to create and implement its own bridge between the various QuickBooks versions and the different payment gateways. The individual customization and implementation is done in the following three steps.

First: your choice of software during the download process.
Second: the setup process individualizes and implements the software for the specific Windows operating system, the special QuickBooks version and your choice of the payment gateway. This is based on your requirements and decisions.
The third step is done by an individual activation code during the software activation.

So, QMerchant is regarding PA-DSS a custom application, designed and developed to customer provided specifications. It is part of your normal PCI DSS compliance review.

Only three of the twelve PCI requirements are touched by the QMerchant development we made for you:
Requirement 3: Protect stored cardholder data.
QMerchant does not store any cardholder data. The log file records the gateway response only that does only contain a masked cc number.
Requirement 4: Encrypt transmission of cardholder data across open, public networks.
QMerchant transmits the data to the payment gateway encrypted, based on the security measures given by the payment gateway, usually by https: secure encryption.
Requirement 10: Track and monitor all access to network resources and cardholder data.
QMerchant has a log, where the usage of QMerchant is recorded. Access to cardholder data is restricted by the QuickBooks security measures, if there are any of those data stored in QuickBooks.

About

netbusiness(dot)com is a software technology subsidiary of VCB & Company LLP and is specialized in advanced software and Internet applications. Its portfolio contains several related technologies.

QMerchant specific information:
http://www.addqin.com/QMerchant
http://www.qbautomation.com/QMerchant
http://www.addqin.com/helpdesk/index.php
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Acknowledgments