Message Alerts from QuickBooks Merchant Service

Important message regarding your merchant account

Increased Rates

From time to time the card companies, Visa, MasterCard, Amex and Discover Network adjust payment processing fees. Because we value your business and know that the costs associated with your processing services have a vital impact on your company's bottom line, Intuit Payment Solutions has absorbed the increased fees that were implemented in April 2010. However effective October 1st 2010, we will need to **increase rates slightly i**n order to keep pace with these changes. The resulting increase will be an additional 15 basis points (0.15%) for your "Non-Qualified" sales. For example, a $100 sale would result in an additional $0.15 for a "Non-Qualified" sale.

We are also changing the term "Customer Service Fee" to "Monthly Service Fee" on your Monthly Statement starting October 1st.

We know that you have a choice when it comes to bankcard processors, and we want to thank you for your continued patronage. The entire Intuit Payment Solutions team looks forward to continuing to provide you with quality bankcard services. Please call our 24/7 customer service department at 1-800-558-9558 if you have any questions regarding your account.

Please visit
https://signup.innovativemerchant.com/qbmas/QBMASMerchantAgreement/Merchant_Agreement_IPS.pdf to review your Merchant Agreement regarding these, and other changes that may apply to the servicing of your account.

Thank you for your business.

New Credit Card Processing Security Standards

What's Happening?

To comply with new credit card processing requirements, anyone using Merchant Service-enabled QuickBooks files must **enable protection of their customer credit card data**.

In early September, 2010, an update to QuickBooks 2009 will be available that complies with these new security standards. It will require administrators to enable customer credit card protection and update their password. Users of Merchant Service-enabled QuickBooks accounts must also have complex passwords - and will be prompted to update their passwords upon login to QuickBooks. A complex password is simply a password that has at least 7 characters and includes at least one number and one uppercase letter. Complex passwords must also be changed every 90 days.

Potential impact to QuickBooks 2009 Merchant Service customers

Once you have installed the new software update or upgrade to QuickBooks 2009, you will be prompted to enable protection. If you choose not to change your password, you will not be able to open any QuickBooks company files that are Merchant Service-enabled. **In short, you will not be able to process payments in QuickBooks.**

Steps to protect credit card data:

Note: Only **administrator** can perform these steps.

1. Open QuickBooks
2. Choose **Company** -> **Customer Credit Card Protection**
3. In the **Customer Credit Card Protection** dialog choose **Enable Protection**
4. In the **Customer Credit Card Protection Setup** dialog specify / confirm a complex password and challenge question and select **OK**.

It's that easy and it ensures you're compliant with the new security requirements.