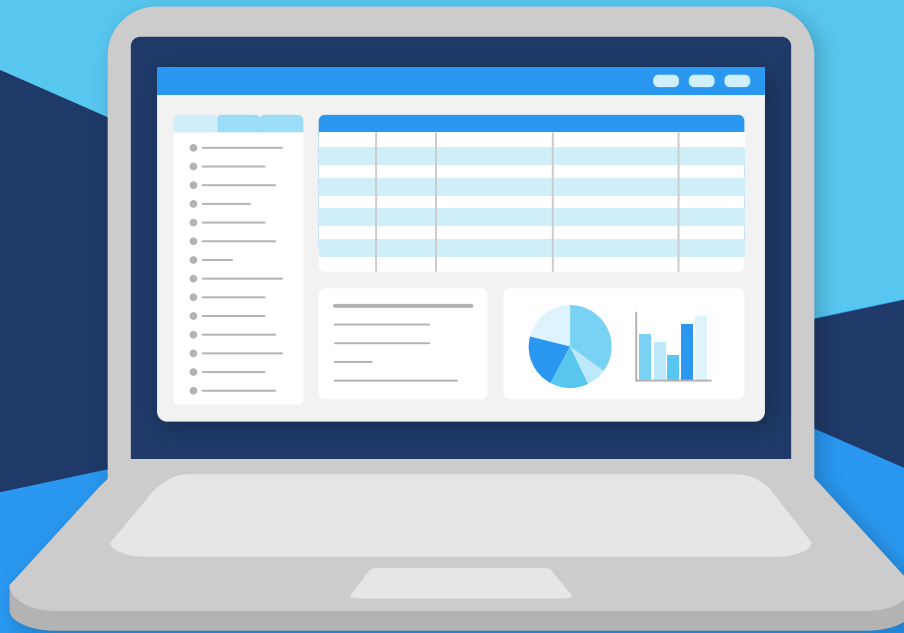


How to Accept Credit Card Payments in QuickBooks

A short guide to accepting payments with either integrated or unintegrated software





How to Accept Credit Card Payments in QuickBooks

Accepting credit card payments is a great way to increase your cash flow. Not every customer carries cash, and checks take much longer to process than credit cards. If your company uses QuickBooks to record payments, you can also use the software to accept credit cards.

There are two different ways to accept credit card payments in QuickBooks. You can use the native QuickBooks software, or you can lower your QuickBooks credit card processing fees by using a QuickBooks credit card integration, such as EBizCharge.

A QuickBooks credit card integration passes more information through the point of sale. Line-item details and invoice information already stored in QuickBooks are automatically passed to a PCI-compliant payment gateway. This process helps qualify your cards at reduced interchange rates and provides the lowest QuickBooks credit card processing fees for your business.

Whether you're accepting payments for the first time, or just need a quick refresher, here's how to accept credit card payments in QuickBooks using either the native software or a QuickBooks credit card integration.



Processing Payments with Unintegrated Software

First, here's how to accept credit card payments in QuickBooks using the native QuickBooks software. You can enter a credit card payment from the [Sales Receipt](#), [Receive Payment](#), or [Invoice](#) pages.

To enter a credit card payment from the [Sales Receipt](#) or [Receive Payment](#) page:

- 1** Click on either:
 - **Create (+) > Receive Payment** if you receive payment for a sale that you already entered on an invoice.
 - OR **Create (+) > Sales Receipt** if you record a sale and receive immediate payment.
- 2** Complete the form.
 - Select a credit card for **Payment method** and click **Enter credit card details**.
- 3** You can either:
 - Enter in the credit card information and click **OK** to save.
 - OR swipe the credit card by clicking **Swipe card** and then swiping the card through the reader.
- 4** Click **Save and close** to save the transaction and process the payment.



To enter a credit card payment from the Invoice page:

If a customer gives you a partial payment and you issue an invoice for the balance, then you can process a credit card payment from the Invoice page.

In order to do this, you must turn on deposits:

- 1 Click the **Gear icon** > **Company Settings** (or **Account and Settings**).
- 2 Click **Sales**, then click the pencil icon next to **Sales form content** and select **Deposit**.

To continue, you must enter the credit card information manually:

- 1 Click **Create (+)** > **Invoice**.
- 2 Fill in the top of the form.
- 3 In the **Deposit** field, enter the deposit amount.
- 4 From the **Payment method** dropdown list, select the credit card type.
- 5 Click **Enter credit card details** to enter or change the credit card information.
- 6 Select **Process credit card**.
- 7 Click **Save and close**.



Processing Payments with Integrated Software

Here's how to use a QuickBooks credit card integration, such as EBizCharge, to accept credit card payments in QuickBooks.

With a credit card integration, you can enter a credit card in QuickBooks at the stages listed above, plus **Sales Orders** and **Credits and Refunds**.

To enter a credit card payment from the Credits and Refunds page:

- 1 Create a credit memo.
- 2 Click **Save & Close**.
- 3 Select **Give a Refund**.
- 4 Go to **"Issue this refund via"** and choose the appropriate credit card.
- 5 Click **OK**. (Make sure the "Process credit card refund when saving" box remains unchecked.)
- 6 Enter cardholder information. You can select a saved card or enter a new card.
- 7 Select **Process Payment**. (After the credit has been processed, you can print and email receipts.)
- 8 Click **Done**.

Process Payment will process the negative payment for the amount shown. An easy way to tell if it's a credit is by checking the reference number. Since there are far fewer credits applied, the reference number will almost always be a much smaller number than when doing a credit card charge.

To enter a credit card payment from the Sales Order page:

- 1 Click **Sales Order**.
- 2 Complete the form.
- 3 Click **Save & Close**.
- 4 Enter cardholder information. You can select a saved card or enter a new card. (You can save a new card on file for future use.)
- 5 Select **Process Payment**. (After the payment is processed, you can print and email receipts.)
- 6 Click **Done**.





Who is Century Business Solutions?

Century Business Solutions is a leading merchant services and payment integration provider for merchants across the U.S. and Canada. With a full suite of payment solutions and services, we are a one-stop-shop for B2B merchants.

We're reinventing the way companies accept credit card payments with our all-in-one payment solution, EBizCharge. With EBizCharge, you can accept payments directly in your existing software.

EBizCharge reduces payment processing costs and inefficiencies and integrates seamlessly with over 50 accounting, ERP, CRM, and shopping cart systems, including QuickBooks, Sage, SAP B1, Microsoft Dynamics, Acumatica, Magento, and WooCommerce.

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