

Intuit GoPayment

What is Intuit GoPayment?

Enables field service and field sales to professionally process credit and signature debit payments right on their mobile phone so they can finish a job. Merchants can process payments on the spot when the job is done or when a sale is made. Easily accept payments wherever business takes them.

Benefits

Ideal users include:

FEATURE	BENEFIT
Accept any major credit card or signature debit card on the spot	<ul style="list-style-type: none"> • Accelerate cash flow—get paid right away! • Reduce administrative costs associated with processing checks, managing invoices, and chasing payments. • Secure the job—get the deposit now. • Increase sales/upsell—people don't often have enough cash but willing to pay/buy more w/credit.. • Appear more professional by using technology instead of writing down CC on paper.
Use the mobile phone you already have	<ul style="list-style-type: none"> • Convenient—no add'l hardware required to get started (optional hardware available) • Hassle free—no add'l hardware to carry in the field
No credit card info is stored on the phone	<ul style="list-style-type: none"> • Safe—you and your customer's sensitive information are secured—even if you lose your
Email, text message, or print receipts <i>("print" requires optional hardware)</i>	<ul style="list-style-type: none"> • Appear more professional • Finish out the payment process • Provide customers with proof of payment
Enable up to 50 employees to use GoPayment with just one account.	<ul style="list-style-type: none"> • Flexible and scalable • No additional per seat fees
Online 24/7/365 access to the Merchant Service Center	<ul style="list-style-type: none"> • See details on all GoPayment transactions • Easily process refunds • Manage (add/remove) GoPayment users

Compare App version vs. Web Browser
(high level info—there may be other better feature access within the app version)

FEATURES	WEB VERSION (OK)	APP VERSION (BEST)
Accessibility	You have to wait for the page to load from the Internet.	It's already on your phone and loads quicker
Usability	It doesn't know when you should be entering numbers versus letters. This means you may need to keep switching your settings as you type.	Optimized for handset. It knows when you are typing in numbers versus letters and automatically turns those settings on your phone.
Optional GoPayment Hardware	No support	Supported. However, actual compatible device may vary by handset type. IE: mophie card reader only works with iPhone.

What you need to use GoPayment

Pricing

Optional Hardware (can be purchased online or ordered in CRIS)

Competitors

REQUIREMENTS	PROVIDED BY	DETAILS
1. GoPayment Merchant Account	Intuit Payment Solutions	You can add GoPayment as a processing option to an QBMS account.
2. A supported mobile phone with wireless service including a data plan.	Phone carrier	<ul style="list-style-type: none"> If using the web browser version of GoPayment—any mobile phone with Internet access will do. If using the downloadable app for GoPayment, must use one of the supported phones. (www.gopayment.com/supported-phone.php)

REQUIREMENTS		
Monthly Fees	Monthly Service Fee	\$12.95 (standalone) \$9.95 (add-on to QBMS account)
	Monthly Minimum	None
Per Transaction Fees	Authorization Fee	\$0.30
	Qual Rate	1.70%
	Mid-Qual Rate	2.70%
	Non-Qual Rate	3.70%
One Time Fees	Batch Fee	\$0.30
	Cancellation Fee Setup Fee	None None

If merchant wants to add GoPayment to a QBMS account, pricing will be \$9.95 a month and all per transaction fees will mirror what they are getting for QBMS.

ACCESSORY	PRICE	COMPATABILITY
Mophie credit card reader	\$179.95	iPhone 3G & 3GS only
Blue Bamboo Bluetooth swiper and printer combo	\$218.95	All app supported phones, minus Apple products and Palm Pre.
Magtek Bluetooth swiper	\$144.95	All app supported phones, minus Apple products and Palm Pre.

Optional hardware must be purchased from Intuit or authorized dealer. They are specially injected with an extra layer of encryption to ensure safe passage of sensitive credit card data. They cannot be used on a competitor merchant account.

THE HIGH LEVEL DIFFERENCES	
Square	Square targets individuals with small transactions. They have no monthly, but a starting 2.75% swipe rate, 3.70% keyed. GoPayment was made for SMBs, can handle higher transactions, has live support team to assist, and has a lower swiped rate. Square has no payments experience. Intuit has a solid payments history w/over 220k merchants processing today.
Verifone (Payware Mobile)	You can use your existing processor, but not only does the processor have monthly and per trans fee, but Verifone adds fees on top of that.
Other services	Other apps are just an app. They require you to pay for the app and/or charge you fees on top of your merchant processor. Plus, this means that if issues occur with the app itself, you may have to deal with one company while issues with your merchant account is with another company. Many will charge per seat fees and some require specific hardware.