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# Built for the future. Ready for now.

Create a Financial Foundation for Your Business with QuickBooks Solutions

- Brick and Mortar Stores
- E-Commerce
- Kiosk
- Mail Order



Industry Spotlight: **RETAIL**



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# The QuickBooks Ecosystem

QuickBooks has a solution to **accelerate your growth** and **boost profits and productivity** with a portfolio of desktop and cloud-based financial and business management solutions, third-party apps\*, and access to a network of experts and partners.

**Thinking ERP for your next chapter?**  
**Consider QuickBooks. We're ready to grow with you!**



The QuickBooks Ecosystem provides an integrated back-office operational hub that can help your growing retail business streamline everything from payroll to inventory management. A true, ERP alternative, QuickBooks operates alongside more than 600 applications<sup>1</sup> and key partners to provide the functionality you need without the complexity and cost associated with ERP.

Top-rated, customizable to your industry, and flexible enough to grow with you, QuickBooks helps you **automate and streamline financial operations and manage your retail business from one efficient platform. Simplify payroll, payments, employee time tracking, scheduling, financial reporting, pricing, inventory management and e-commerce management. Run custom reports, track sales across channels, and get alerts when it's time to restock inventory so you never fall behind.** With QuickBooks, you can manage your retail business from anywhere with cloud access.

\*Apps may require a third-party subscription. Third-party applications available on apps.com. Subject to additional terms, conditions, and fees.

# Retail Industry Overview



## Retail Business Landscape/Statistics

According to the [IBISworld Retail Industry Report](#), the COVID pandemic has significantly impacted the retail business industry. Revenue for the Retail Trade sector decreased an estimated 10.7% in 2020 alone as temporary store closures due to the COVID-19 pandemic and a decrease in consumer spending.

Brick-and-mortar operators that do not have online platforms have experienced a decline in revenue and profit as consumers turn to online shopping and stay at home to practice social distancing, a trend that continued through 2021 and into 2022..

The spike in the unemployment rate in 2020 caused a decrease in consumer spending, harming the sector as a whole.

According to IBISworld Industry key findings:

- Over the five years to 2026, the Retail Trade sector is expected to rebound and grow.
- Per capita disposable income is expected to continue increasing, enabling consumers to spend more during the period.
- Furthermore, the Consumer Confidence Index is anticipated to increase during the period, along with a decrease in the national unemployment rate as stores reopen and consumers feel more comfortable with their economic position.
- As a result, the Retail Trade sector is anticipated to increase an annualized 3.2% over the five years to 2026 to total \$6.3 trillion.
- Lastly, profit is anticipated to increase slightly during the period.



## The Need for Digital Transformation

Midsized retail business firms are looking at digital solutions to transform their business and address their needs.

**87%**

of digital leaders agree their organization's ability to compete in the market is greatly dependent on the flexibility of their technology architecture<sup>2</sup>

**74%**

Rate "ease-of- use" as very important when evaluating technology<sup>3</sup>

**45%**

say they can't implement new digital tools at the speed management expects.<sup>4</sup>




# Retail Industry Needs

## Business Growth Financial Challenges

In an attempt to save both time and money, consumers are increasingly choosing to shop online rather than visiting brick-and-mortar locations, prioritizing convenience over physically viewing their items prior to purchasing them. As a result, the ecommerce industry has substantially outperformed all other retail industries during the period. To capitalize on this trend and continue to compete effectively, many companies that traditionally operated through brick-and-mortar locations now also operate websites that enable their customers to shop online.

To stay competitive, retailers are providing omnichannel shopping and delivery options for customers who can access stores from anywhere in the world in just a matter of moments via a mobile device. Social media has become a primary form of advertisement. Now, more than ever, retailers must use data analytics to inform major business decisions.



Familiarize yourself with specific retail business industry terms, in the appendix.

## Digital Transformation

More sophisticated, better-connected solutions improve efficiency, save time and money, increase employee productivity, provide deeper insights into business operations, improve decision-making, and ultimately customer satisfaction.

**Retail Businesses Need a Financial Management Platform to Provide:**

- [Fast, streamlined payroll](#)
- [Integrations with your Point of Sale](#)
- [Inventory Management](#)
- [E-Commerce Management](#)
- [Employee Time Tracking and Scheduling](#)
- [Easier payment processing](#)
- [Access to business funding when needed](#)

**QuickBooks Solutions for the Retail Industry** offer a user-friendly, financial management solution that can improve your business' **efficiency, productivity and insight**, while giving you **total flexibility to scale up or down** as needed. You'll see **immediate and long-term value** from your investment.

# Unique Challenges for Retail

**Multiple retail locations in portfolio.** Many retail business owners own several locations within a portfolio or multiple franchise locations. Keeping track of these locations in one system can be a challenge, as well as making a side-by-side comparative analysis of which locations are most profitable.

**Inventory.** Every time a retail business acquires, counts, transfers or wastes inventory, a journal entry needs to be created in their accounting software. Weekly inventory is crucial to measuring their COGS.

**E-commerce.** Many retailers also have online stores on e-commerce platforms and need inventory counts to update with every sale, regardless of which channel. Retailers need a way to list, manage, and track sales across channels to increase brand awareness and grow their customer base.

**Need to Sync POS System.** Retailers need to be able to sync their POS system with QuickBooks.

**Retail-Specific Reporting Insights.** Retail businesses need to be able to see where they stand in every area and run industry-specific reports such as gross margin by inventory item, monthly sales by customer, purchase volume by vendor, sales graphs, vendor return details, and alternative vendor reports. Or, create their own custom reports.

**Customized Chart of Accounts.** Having a customized chart of accounts to track, itemize and categorize all your inventory is important.

**Complex Pricing.** Retailers often require different price levels for the same item due to promotions, sales, or for various channels. They need a way to simplify pricing strategy and be able to customize automated price rules to protect margins, save time, reduce errors and serve customers better.

**Managing Labor Costs.** Collecting and calculating employee hours is one of the most time-consuming, yet essential, aspects of running a retail business. From gathering and correcting timesheets to manually entering employee time, payroll can eat away at hours that could be spent perfecting your displays and running your store. QuickBooks Time's time tracking and scheduling streamlines payroll and saves money, with features like tablet-optimized time clocks and overtime alerts.

**Scheduling.** Scheduling staff is a constant challenge for the retail business industry, from filling in last-minute open shifts to employees wanting to swap shifts on the schedule.

**Seasonality of Business for Staffing and Resource Planning.** Depending on business location, there may be a clear tourist season. Staffing is a consistent challenge. Over-staff and you're wasting money; under-staff, and you risk lower-quality customer service and upset patrons. Planning how to allocate staffing and other resources is important when trying to budget and plan for future endeavors.

**Cash Flow.** Having a clear view of your retail business' cash flow is important, so you know how much money is coming in and going out of your business.

**Budgeting.** A monthly budget is critical for your retail business, but you can't do that if you don't have detailed records of your expenditures as well as all sources of income.

**Forecasting.** Consistent financial records are necessary in order for you to be able to create realistic forecasts that you can use to plan future promotions and expenditures. This is particularly important if you're looking to expand your retail business portfolio to new locations in the near future.

**Tax Compliance.** When your bookkeeping and accounting are off, your financial records become inaccurate, which then affects how your taxes are reported. If an audit is conducted and the mistake is caught, you could be facing serious penalties.

Inventory Management helps you see what's in stock and what's on order and get real-time updates and reports. **When you buy/sell products, your inventory quantities are automatically updated to prevent shortages. Inventory values are automatically adjusted in your balance sheet.** For advanced needs, there are integrations with inventory apps (SOS Inventory, Entriwise, Katana, Connex)

**Integrates with all of the E-Commerce and point-of-sale systems** (PayPal, Square, Shopify, Etsy, Hike, SyncApp) that push the data back into QuickBooks.

Enables easy **budgeting, forecasting and tracking** income and expenses for all your profit centers.

**Manage cash flow and boost transparency with bill and PO workflow approvals** that create a digital audit trail for each transaction.

**Time Tracking/Scheduling** add-on to collect, track and control labor costs. Advanced scheduling capabilities to create, publish and update employee schedules to reduce missed shifts and miscommunication. Capability to allow for shift swapping and shift bidding by role or skillset to fill last-minute open shifts.

One true **source of data** via partnership with a company that provides a **holistic picture** of a retail business' performance. By **aggregating profitability analytics** into **one dashboard**, managers/owners can gain insights into **metrics** broken out by individual **retail locations**, entire **portfolios**, or by separate **brands**.

**E-commerce management app integration so you can list and manage products across multiple channels** in one platform. (BigCommerce, Shopify, Amazon, Woo Commerce, Connex, Magento). With each sale, return, or item added to your stock, your inventory levels are automatically updated. Easily identify your highest-performing products across channels to improve your sales strategy.

QuickBooks Online Advanced offers **unlimited Chart of Accounts** to track payroll and labor costs as well as inventory items.

Ability to create **workflows** with **user specific** access and up to 25 users

**With our comprehensive reporting, revenue items will be synced properly to accounts, so reports can be generated on key metrics including:** gross margin by inventory item, monthly sales by customer, purchase volume by vendor, sales graphs, vendor return detail, and alternate vendor reports. Or, create your own custom reports from scratch using raw data in QuickBooks.

## QuickBooks Differentiators for Retail

**NOTE: Feature availability varies by product and platform. Additional fees may apply.**



# Conversation Starters

## Retail Qualifying Questions

1. How has your business endured throughout the pandemic? Have you had to pivot and make changes to adapt?
2. How many retail locations do you have?
3. Do you have an online e-commerce sales channel, as well?
4. Did you know QuickBooks Solutions offer ERP benefits without the traditional ERP costs? Are you currently using QuickBooks or another accounting system? **(If not, QuickBooks, ask:)**
5. What are your biggest challenges with your current system?
6. What Point of Sale system are you using?  
**QuickBooks integrates with your Point of Sale software**
7. How are you creating purchase orders or your invoices?  
**Send invoices with a Pay Now button, and accept credit cards, debit cards, and ACH bank transfer payments on the go, on any device.**
8. What payroll system are you using?  
**Pay your employees with integrated payroll, taxes, health benefits, workers comp and more with both desktop and online payroll solutions as well as auto-payroll and same-day direct deposit**
9. Do you run profitability reports currently? How easy is it for you to run daily, weekly, monthly, quarterly reports? Are you able to get all your metrics in one dashboard? **(Through our partner, you get one true source to aggregate profitability analytics into one dashboard to gain insights into KPIs)**
10. On a scale of 1-10, how effectively are you controlling labor costs? **(Pay your employees with integrated payroll, taxes, health benefits, workers' comp, and more with both QuickBooks desktop and online. Save about 4% on payroll, reduce payroll processing by about 2 hours and increase billables up to 10% with our time tracking solution)<sup>5</sup>**
11. What software are you currently using for payroll? Time tracking? Scheduling? Does your current system allow you to integrate with key apps for the retail business industry? **(Connect seamlessly with the current apps you already use to keep your business running smoothly)**

[Shopify](#) [Square](#) [PayPal](#) [ebay](#) [Etsy](#) [SOS](#) [WOO](#) [Katana](#) [Hike](#) [QuickBooks Time](#)



## QuickBooks Key Solutions for Retail Industry

- ✓ Organize your sales and inventory in one place
- ✓ Create and send invoices to customers
- ✓ Capture your transactions with sales receipts
- ✓ Run sales reports in a matter of seconds
- ✓ Sync your Point of sales system with QuickBooks
- ✓ Track everything you sell from every channel

**One True Data Source/Track Data for Multiple Locations.** Cost accounting dashboard, quality control, and the ability to pull data for multiple retail locations. QuickBooks Online advanced allows you to pull units and make side by side comparisons; aggregate your entire portfolio in one view; compare Profit & Loss (P&L) and balance sheets side by side, so if you have 5 retail locations, you can see them all to determine where gaps are and which ones are performing best.

**Integration Partner for Inventory Management.** QuickBooks integrates with all major the Point-of-Sale systems and inventory management partners in the marketplace. All reporting and inventory connect with every point of sale and pushes all the data back down into QuickBooks. This packages together everything a retail business needs outside of QuickBooks and ties it all together with QuickBooks.

**E-commerce integration.** Simplify e-commerce management, avoid stockouts, and gain a clearer picture of your profitability by integrating QuickBooks with top online stores and marketplaces. Inventory counts update with every sale, regardless of how many channels you sell on. Easily add product listings across channels, and work with your preferred shipping provider right in QuickBooks.

**Comprehensive Reporting for Retail Insights.** Access to comprehensive management reporting and financial analysis tool that takes the data from your QuickBooks account and visually lays it out in an easy-to-understand, interactive report to help you pinpoint how to grow your business. Gain insights into profitability, cash flow and other unique KPIs that matter.

**Unlimited Chart of Accounts.** With QuickBooks Online advanced, retail businesses get unlimited Chart of Accounts to track all of their payroll and labor costs, as well as inventory items.

**Get Live Bookkeeping Help\*.** QuickBooks Live lets you chat with a bookkeeper to review your books, run reports, and even help with bank reconciliations—giving you more time to run your business. Sold separately.

**Automate Bill and Invoice Approvals.** Make manual approvals a thing of the past. Automate your accounting system by using **customized workflow templates** to streamline repetitive billing and invoicing tasks. *Only available in QuickBooks Online Advanced.*

**Manage Labor Costs.** QuickBooks Time and QuickBooks Payroll (both sold separately) let employees easily log their hours for approval. Easily run reports to see trends—like weekly and monthly pay differences or payroll costs by client account—so you can make any necessary adjustments quickly. See how many hours you are paying in OT and get real-time alerts to overtime pay. **Advance scheduling capabilities** allowing for shift swapping and shift bidding by role..

**Allow Accountants Instant Access to Your QuickBooks Data.** With QuickBooks Online Advanced, your accountant always has instant access to your account to answer questions, fix problems, and help prepare your taxes. Invite your accountant to login so they can work on your books without leaving their office. Plus, accountants receive a free version of QuickBooks designed specifically for them, called QuickBooks Online Accountant, making it even easier for them to work with you.\*

**Easy-to-Use.** Get up and running easily with an intuitive interface and simple data migration. QuickBooks Online is in the cloud, so there's no need to download anything.

**Customizable User Permissions.** Not everyone needs access to the same data. Users only see what information you give them access to within your QuickBooks account.

**QuickBooks Priority Circle\*** connects you with a dedicated account team, in-depth training and 24/7 premium technical support. (Available with paid subscription to QuickBooks Online Advanced).

### Sign in Anywhere, Anytime\*

**QuickBooks Online** is in the cloud, so there's no need to download anything. Sign in from your web browser or get a Mac/Windows app to run the software even faster.

# The QuickBooks Ecosystem: Helps Businesses Thrive by Offering Customized Solutions



## QuickBooks Payroll

Experience a flexible and painless payroll experience with QuickBooks Online Payroll versions. Pay your employees with integrated payroll, taxes, health benefits, workers comp and more. Tackle payday with complete confidence with Auto Payroll\*, Same-Day Direct Deposit\* and advanced mobile time tracking by QuickBooks Time.



## QuickBooks Payments

Accept credit card payments and debit cards online. Take contactless, in-person payments with our mobile app and card reader\*. Let customers pay digitally. Set recurring invoices to be automatically sent and paid. Pair Payments with a QuickBooks Checking\* bank account for instant deposit\* at no added fee, if eligible, and a seamless way to spend, stash and grow your money from one place. QuickBooks Payments account subject to eligibility criteria, credit, and application approval. Additional terms & conditions apply.



## QuickBooks Time

Collecting and calculating employee hours is one of the most time-consuming, yet essential aspects of running a business. From gathering and correcting timesheets to manually entering employee time, payroll can eat away at hours that could be better spent in other areas of your business. QuickBooks Time's time tracking solution streamlines payroll\* and offers features like mobile app, tablet-optimized time clocks, and overtime alerts.



## QuickBooks Capital

Get the business funding you need when it matters to fund your future. QuickBooks Capital uses your QuickBooks data to identify funding options to help grow your business. We work with trusted partners to make it easy to match you with the right provider and get funding in as fast as one day.\*



## QuickBooks Commerce\*

List and manage your products/services across multiple channels to increase brand awareness and grow your customer base. Track inventory and fulfillment across multiple sales channels and locations in one place. Seamless integration across all major e-commerce platforms ensures product listings, orders, and data stay up to date.



## QuickBooks Live

QuickBooks Live Bookkeeping\* is an online booking service that connects business owners with trusted, QuickBooks certified virtual bookkeepers. Your bookkeeper takes the lead on everyday bookkeeping and runs essential reports so you can focus on your business.



## Premium Business & 3<sup>rd</sup> Party Industry-Specific App Integrations

Easily integrate with best-in-class apps for businesses like Bill.com, Salesforce, Hubspot, DocuSign, and more. Easily connect with hundreds of industry-specific apps. Apps may require a third-party subscription. Premium business apps only integrate with QuickBooks Online Advanced. Third-party applications available on [apps.com](https://apps.com). Subject to additional terms, conditions, and fees.



## QuickBooks Solutions Providers

Expertise you can trust from our network of independent QuickBooks-certified Solutions Providers offer valued-added technical and business services to help mid-market businesses scale confidently and customize QuickBooks for their unique needs, such as data migration, application integration, accounting and IT consulting, complex workflows, custom reporting needs, system integrations and set up, training and support.\*

## QuickBooks

### *Key Benefits Statements & Accolades*

- 600+ active third-party business and industry-specific apps to help mid-market companies run their businesses more efficiently.<sup>1</sup>
- Serving midsize businesses since 2005
- Intuitive, easy-to-use interface
- Dedicated support & training to help midsize businesses scale quickly
- Agile and flexible solutions with integrated custom tools to simplify the complexities of your business and grow with you as your business scales
- End-to-end solutions to connect data, people, and processes to streamline and simplify operations and fuel growth
- QuickBooks is trusted by over 245K mid-sized businesses<sup>6</sup>
- QuickBooks Online Advanced was named on G2's 2021 lists for: High Performer for Mid-Market, Top Products for Finance, and Leader<sup>7</sup>
- QuickBooks Online Advanced has higher user recommendation ratings than Sage Business Cloud, MS Dynamics, NetSuite, and others<sup>8</sup>
- QuickBooks Desktop Enterprise is more likely to be recommended than Sage 100/300, Oracle Netsuite and Microsoft Dynamics<sup>9</sup>
- QuickBooks Desktop Enterprise is the highest rated mid-market reporting and analytics solutions<sup>10</sup>

## Key Benefit Statements by Product



### QuickBooks Time

- Over 75,000 5-star reviews<sup>11</sup>
- Save 4% on Payroll! Increase billables by up to 10% Reduce payroll processing by about 2 hours<sup>5</sup>
- Improved compliance with real time gps location, geofencing and biometric facial recognition
- Increase productivity with enhanced workforce visibility with GPS and real time job & location tracking
- Build employee schedules by jobs or shifts. Quickly and easily edit, publish, and share the schedule
- Mobile time clock app allows you to submit and approve employee time from virtually anywhere



### QuickBooks Payroll

- Approve timesheets, pay your team and create invoices on the go\*
- Set payroll to run automatically and focus on your day-to-day\*
- We'll calculate, file, and pay your payroll taxes for you\*
- Tax penalty protection if you make an error and receive a payroll tax penalty\*
- Hold onto your money longer with same-day direct deposit\*
- Manage HR and employee benefits from your account\*
- Expert 24/7 support via phone or online chat\*



## Key Benefit Statements by Product



### Payments

- Make invoices instantly payable with click of a button\*
- Track payments in real-time so you never have to wonder where your money is
- Set and forget recurring payments for cash flow on cruise control
- Bookkeeping to record and match payments so you can stay organized all year, in one place
- Get your money fast with next day free deposits\* or instantly for extra 1% fee (if eligible).



### Capital

- Get business funding when it matters
- Save time and apply for a business loan right from QuickBooks\*
- Application that doesn't affect your personal credit score in any way
- No prepayment penalties\*
- Flexible funding at competitive rates with no hidden fees or surprises\*
- Work with a company you already trust with your books
- Get credit for what is in your books since we already know your potential
- Scale your business in way that makes sense to you

## Key Benefit Statements by Product

### **LIVE** Live

- Online bookkeeping service that connects business owners with trusted QuickBooks certified virtual bookkeepers.\*
- Guaranteed accurate books.\*
- Bookkeeping clean up and set up to get past books up to date and get you up and running in QuickBooks
- Ongoing bookkeeping for routine categorization and reconciliation
- Essential reporting each month to help inform business decisions
- Face tax time with confidence with accurate, tax-ready books



### Solution Providers

- Network of independent Quickbooks-certified solutions experts\*
- Help customize QuickBooks for the unique needs of an individual business
- Value-added technical and business services to scale confidently
- Data migration
- Application integration
- Accounting and IT consulting
- Setup, training and support
- Custom workflows and reporting
- Systems integrations

## Key Benefit Statements by Product



### eCommerce

- List and manage your products across multiple channels to increase brand awareness, reach more customers and make more sales
- Add new channels and manage existing ones with seamless inventory integrations
- Easily identify your highest-performing products across channels to improve your sales strategy.
- Work smarter by managing orders, tracking inventory, and optimize fulfillment from all channels within a single platform.
- Get powerful insights into all your sales data on demand. No more manual data entry.



### 3rd Party Apps\*

- Integrates with premium, best-in-class apps\* so you can manage all your people, processes, and insights under one roof
- Customize with a growing selection of industry-specific apps to meet your unique business needs for tailored end-to-end solutions
- Easy and seamless set up so you can get your integrations up and running in no time

[Shopify](#) [Square](#) [PayPal](#) [ebay](#)  
[Etsy](#) [SOS](#) [WOO](#) [Katana](#)  
[Hike](#) [QuickBooks Time](#)



## Appendix

### QuickBooks Online Advanced/Enterprise (18-21)


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### Marketing Assets Library [25](#)

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## QuickBooks is ready to grow with you.

Within the QuickBooks Suite, there are a variety of solutions that can help you address many operational needs. To determine which solution is right for your clients, review the key benefits of both QuickBooks Online Advanced and QuickBooks Enterprise on the next two slides. 



## QuickBooks Online Advanced Key Benefits

- ✓ Real-time visibility and deeper insights
  - Track costs, profitability and cash flow trends in real time
  - Deeper insights with our reporting integration. Work smarter and get paid faster\*
  - **Invoice 37% faster with batch invoicing**<sup>12</sup> Automate workflows to get more done with less room for error
  - Collaborate with your remote work team and accountant on the go
- ✓ Share the work with up to 25 users and 3 accountant seats
- ✓ Integrate with apps on one platform
  - Integrate with QuickBooks services for time tracking, payroll, and payments
  - Easily connect with **industry-specific apps\*** Integrate with best-in-class apps\* for business like Bill.com, Salesforce, Hubspot, DocuSign, and more
- ✓ Protected and private
  - Delegate work securely with custom user roles
  - Choose to backup data automatically to restore to a specific time and date\*
  - Multi-factor authentication to help keep your account secure\*
- ✓ Dedicated support and training
  - Dedicated account team through your **Priority Circle VIP\*** members. Built-in training with on-demand, online training for your team (valued at \$3,000)



# QuickBooks Enterprise Key Benefits



## With QuickBooks Enterprise you can:

- ✓ **Scale with confidence**
  - Scale from 1 to 40 users who can all work at the same time
  - Assign user permissions so staff only have access to data they need
  - Set up new users quickly with 14 predefined user roles
- ✓ **Make better inventory decisions**
  - Manage your entire sales order fulfillment process from start to finish from one central dashboard

- ✓ **Pay employees fast right inside QuickBooks**
  - Payroll is fully integrated into QuickBooks, so you can pay employees with printed checks, direct deposit\* or both. Payroll is sold separately. Additional fees apply.
  - Manage your federal and state payroll taxes and filings \*
- ✓ **Gain powerful insights into your business**
  - Over 200 built-in, customizable reports tailored to your industry
  - Create your own reports based on your specific business needs
- Get paid faster and easier**
  - ✓
    - Automatic updates on when your invoice has been viewed/paid and payments sent directly to your bank account.\*
    - Automatically adds, matches, and records ACH and credit transactions initiated within QuickBooks, including payments received via e-invoice\*
- Simplify the complexity of pricing**
  - ✓
    - Control, customize, and automate your pricing to help improve your bottom line, save time, reduce errors, and serve customers better.
- Access Enterprise remotely from any device**
  - ✓
    - Your data is stored securely in the cloud, not at your office, giving your team access whenever and wherever they need it.\*
- Time tracking helps reduce errors and increases productivity**
  - ✓
    - Compare budgeted vs. actual hours, assign jobs, track progress, sign-off on completed timesheets and projects from the mobile app with our digital signature capture
- Automate more workflows with the Salesforce CRM connector\***
  - ✓
    -

# QuickBooks Online Advanced/QuickBooks Enterprise

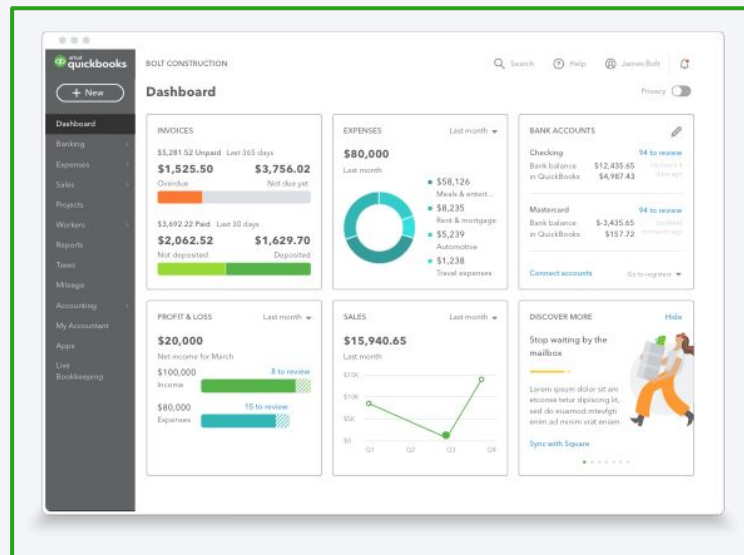
Pain Point/Challenge	QuickBooks Online Advanced	QuickBooks Enterprise
You need anytime, anywhere* access to manage workforce remotely.	Cloud-based with online data backup and restore*	Desktop software with remote-access hosting
You need to scale for growth and manage the complexities of business.	<ul style="list-style-type: none"><li>• Up to 25 users with unlimited list items</li><li>• Collect unique client data with custom fields</li></ul>	<ul style="list-style-type: none"><li>• Up to 40 users and 1 million list items</li><li>• Control who sees what data with custom user permissions</li></ul>
Inefficient workflows & manual processes create the need to complete tasks faster and stay organized for peace of mind.	<ul style="list-style-type: none"><li>• Invoice 37% faster* and send or import batch invoices, checks, expenses and more.</li><li>• Skip repetitive tasks, save time, and reduce errors from manual data entry with automated workflows*</li></ul>	<ul style="list-style-type: none"><li>• Streamlined inventory management</li><li>• Streamlined payroll and time tracking with QB Payroll and QB time</li></ul>
You need better insights on project financials and job profitability for better decision making.	<ul style="list-style-type: none"><li>• Over 100 top-rated customizable reports, 46 custom fields</li><li>• Up-to-the-minute project cost information</li><li>• Real-time visibility and deeper insights with our reporting integration</li></ul>	<ul style="list-style-type: none"><li>• Track business performance with industry-specific reports</li><li>• Create accurate estimates, track detailed job costs and change orders</li></ul>
You need ongoing support.	Priority Circle* membership: Get VIP support with a dedicated account team as a QuickBooks VIP On-demand training valued at \$3000.	

# Explore Specific Key QuickBooks Ecosystem Features

*Get Work Done Efficiently*

Click on Each Solution or Feature to Learn More

- ❑ Bill management
- ❑ Bill pay
- ❑ Business funding
- ❑ Cash flow
- ❑ Contractors
- ❑ Custom access
- ❑ Estimates
- ❑ Expenses: batch
- ❑ Income & expenses
- ❑ Invoice & payments
- ❑ Invoice: batch
- ❑ Inventory
- ❑ Live Bookkeeping
- ❑ Multi-channel commerce
- ❑ Mileage tracking
- ❑ Payroll
- ❑ Project profitability
- ❑ Reports: advanced
- ❑ Reports
- ❑ Sales and sales tax
- ❑ Tag transactions
- ❑ Tax deductions
- ❑ Time Tracking
- ❑ Users



## Retail Key Terms (1/3)

Review the retail business industry jargon to demonstrate expertise

<b>Chart of Accounts</b>	The Chart of Accounts is a listing of all accounts related to your retail business and includes assets, liabilities, revenue, expenses, and equity. These categories are broken down into subcategories (such as marketing, retail business supplies, and sales). The Chart of Accounts is the source of a retail business's financial statements. Without it, getting insights into anything related to your retail business's revenue and spending will be a headache, and getting your taxes done will be especially difficult.
<b>Cost of Goods Sold (COGS)</b>	Cost of Goods and Services (COGS) refers to the total cost that goes into making the product someone is selling. You can calculate COGS the hard way by multiplying how many items you sold of a particular item by how much it cost to make or purchase. OR, you can calculate your COGS when you take your weekly retail business inventory: $\text{Beginning Inventory} - \text{Ending Inventory} = \text{COGS}$ . Note: Your COGS should not include labor costs or utilities. It ONLY includes the cost of the actual product.
<b>Labor Costs</b>	Labor costs are expenses associated with payroll, payroll taxes, and employee benefits. Retail labor cost is pretty straightforward and includes the labor it takes to run your retail business (Not including COGS). Payroll taxes and employee benefits are included in labor costs.
<b>Fixed Costs</b>	Fixed costs don't change, and you can't reduce them in order to increase profits. Fixed costs are things like rent, property taxes, CAM charges, loans, utilities, and even property insurance.
<b>Variable Cost</b>	Labor, utilities, vendors, maintenance, any expense that changes from month to month.
<b>E-commerce</b>	E-commerce is the buying and selling of goods and services over the Internet.
<b>Gross Margin by Inventory Item</b>	By recording each sales transaction, you can see gross margin by inventory item to gain an understanding of which items are most-and least-profitable so you can adjust your prices to improve margins.

## Retail Key Terms (2/3)

Review the retail business industry jargon to demonstrate expertise

<b>Inventory Management</b>	Retail inventory management is the process of ensuring you carry merchandise that shoppers want, with neither too little nor too much on hand. By managing inventory, retailers meet customer demand without running out of stock or carrying excess supply.
<b>Average Cost Inventory Method</b>	The average cost method assigns a cost to inventory items based on the total cost of goods purchased or produced in a period divided by the total number of items purchased or produced.
<b>FIFO Inventory Method</b>	First-In, First-Out is a method of inventory management based on the premise that goods bought first (first-in) are the goods sold first (first-out). This is logical from the retail business accounts perspective since during inflation, it yields the best value of closing inventory (the cost of goods bought first, thus cheapest, correspond best with cost of goods sold first).
<b>KPIs/Operation Metrics</b>	Key Performance Indicators (KPIs) allow clients to view their team or project's current status in real-time, or by the hour, day, week or month. KPIs for the retail industry help with forecasting, pacing, on-books reporting, ADR, and many more.
<b>Landed Costs</b>	Factor in freight, duties, insurance and other miscellaneous expenses to calculate a more accurate cost for your products.
<b>Monthly Sales by Customer</b>	This report allows you to determine your best customers and their sales activity over the last year, so you can ensure you have items in stock to satisfy their needs as well as the insights you need to sell more.
<b>Operating Expenses</b>	Operating expenses are everything else it takes to run your retail business on a day-to-day basis (besides labor costs, COGS or fixed costs like rent). It is everything else from display costs, equipment repairs, marketing and advertising or professional fees.



## Retail Key Terms (3/3)

Review the retail business industry jargon to demonstrate expertise

<b>Point of Sale</b>	A retail POS system features hardware and software products that record each transaction to help business owners better analyze sales and maximize inventory.
<b>Purchase Volume by Vendor</b>	Keep track of which vendors you purchase the most goods from. This report is gives you the insights you need when you're negotiating prices or considering purchases from new vendors.
<b>Sales Graph</b>	A sales graph is an easy-to-understand visual representation of sales broken down by month and which items, customers, or sales reps bring in the most revenue so you can make adjustments to improve income.
<b>Vendor Returns</b>	Goods that are returned to each vendor. Important to identify so you can eliminate low-performing items and improve your product mix to satisfy customers.

# QuickBooks Asset Library



## Case Studies



## Blog Posts



## Product Overview

[Enterprise Diamond Subscription](#)  
[Advanced Subcontractors](#)

Video: Enterprise [Diamond](#)

Video: [Online Advanced](#)

Desktop payroll, Online payroll,  
Time, Payments



## eBooks

[How to know when it's time to upgrade to an accounting solution](#)

[How to retain customers as your business grows ebook](#)

[How QuickBooks powers growing and mid-sized businesses](#)

[5 key metrics for fueling business performance](#)  
[6 steps to optimize business processes to keep up with growth](#)

[How to price for profit: strategies to optimize pricing](#)



## Webinars/Videos

Top Advanced [Features Reporting](#) in Advanced Automation and [time-saving](#) features

<sup>1</sup>QuickBooks Online Advanced integrates with over 600 apps to help fit the needs of your business. Based on the number of third-party applications available as of Jan 2022. Acceptance of third-party terms and conditions may be required. January 2022.

<sup>2</sup>Tech Systems [2022 State of Digital Transformation Report](#)

<sup>3</sup>Salesforce Small and Medium Business Trends Report, 4th edition, 2021. [https://www.salesforce.com/content/dam/web/en\\_us/www/documents/reports/smb/fourth-edition-small-medium-business-trends-report.pdf](https://www.salesforce.com/content/dam/web/en_us/www/documents/reports/smb/fourth-edition-small-medium-business-trends-report.pdf)

<sup>4</sup>Twilio surveyed over 2,500 enterprise decision makers in August 2020 about digital transformation and the results were undeniable; 97% of decision makers said the pandemic has accelerated their digital transformation initiatives and 76% of said they've increased their digital transformation budgets. While accounting departments have historically been late adopters of new technologies, now is the time to engage clients on a digital transformation strategy. <https://www.twilio.com/covid-19-digital-engagement-report>

<sup>5</sup>Based on a survey of 1,408 customers in the U.S. in August 2021. On average, businesses that report gross payroll costs savings save 4.00% On average, businesses that report an increase in billable time added 9.96%. Results are based on customer reported savings per week. On average, respondents who report time savings save 2.82 hours per week.

<sup>6</sup>245K Mid-market companies ([100K](#) for OA\* and [145K](#) for ES)

<sup>7</sup>G2 Awards: QuickBooks Online Advanced was named a [top product](#) for finance, a momentum leader, and a high performer for mid-market and small businesses by G2, among others. [G2](#) is a business software and services review platform. As of 2021.

<sup>8</sup>[G2 survey](#), Spring 2021 (90% likely to recommend QuickBooks Online Advanced vs Sage Intacct, Netsuite, MS Dynamics GP)

<sup>9</sup>G2 Crowd Summer Grid® Report for Accounting 2021

<sup>10</sup>G2 Crowd Summer Grid® Report for Accounting 2021

<sup>11</sup>Based on information collected in February 2021 from the Apple App Store, Google play store, Capterra, Software advice, G2Crowd and QB Apps.com, in which a total of 76,753 ratings out of 101,487 were 5 stars.

<sup>12</sup> Based off of tests comparing QuickBooks Online regular invoice workflow with QuickBooks Online Advanced multiple invoice workflow. QuickBooks Online Advanced supports the upload of 1,000 transaction lines for invoices at one time. Number of invoices imported depends on the number of transaction lines in the .CSV file. Customers received remuneration for participating in the tests.

### QuickBooks Online Advanced Features

**Collaborate with your accountant:** You can connect up to the following for each product: 1 billable user and 2 accounting firms for QuickBooks Online Simple Start, 3 billable users and 2 accounting firms for QuickBooks Online Essentials, 5 billable users and 2 accounting firms for QuickBooks Online Plus, 25 billable users and 3 accounting firms for QuickBooks Online Advanced. Accounting firms must connect using QuickBooks Online Accountant.

**QuickBooks Payments:** QuickBooks Payments account subject to eligibility criteria, credit and application approval. Additional terms, conditions and fees apply.

**Mileage tracking:** Mileage tracking is only available to the master administrator of the QuickBooks Online account. Requires QuickBooks Online mobile ("QBM") application. The QuickBooks Online mobile app works with iPhone, iPad, and Android phones and tablets. Devices sold separately; data plan required. Not all features are available on the mobile apps and mobile browser. QuickBooks Online mobile access is included with your QuickBooks Online subscription at no additional cost. Data access is subject to cellular/internet provider network availability and occasional downtime due to system and server maintenance and events beyond your control. Product registration required.

**Mobile signatures:** Requires QuickBooks Online mobile application. The QuickBooks Online mobile app works with iPhone, iPad, and Android phones and tablets. Devices sold separately; data plan required. Not all features are available on the mobile apps and mobile browser. QuickBooks Online mobile access is included with your QuickBooks Online subscription at no additional cost. Data access is subject to cellular/internet provider network availability and occasional downtime due to system and server maintenance and events beyond your control. Product registration required.

**Pay-enabled invoices:** Requires a separate QuickBooks Payments account which is subject to eligibility criteria, credit, and application approval. Additional fees may apply. Additional terms and conditions apply.

**Third party apps:** Third party applications available on apps.com. Subject to additional terms, conditions, and fees. **Premium Apps:** Apps may require a third-party subscription. Subject to additional eligibility criteria and fees.

**Automated 1099 e-file & delivery:** Prepare your 1099s in QuickBooks at no extra charge. If you choose the 1099 E-File Service, Intuit will e-file your Federal 1099 information with the IRS, and then print and mail a copy directly to your contractors; fees apply. As part of the paid 1099 E-File Service, we also give your contractors online access to their 1099s. State filing not included. You should check with your state agency on any state filing requirements.

**Bill Pay:** Bill Pay services powered by Melio with funds held by Evolve Bank & Trust or Silicon Valley Bank (members of the FDIC and the Federal Reserve). Requires a Melio account and acceptance of their Terms of Service and Privacy Statement. Subject to additional terms, conditions, and fees.

**Accelerated Invoicing:** QuickBooks Online Advanced supports the upload of 1000 transaction lines for invoices at one time. 20% faster based off of internal tests comparing QuickBooks Online regular invoice workflow with QuickBooks Online Advanced multiple invoice workflow.

**Account team benefits for Priority Circle:** Only available with a paid subscription. Trial customers have access to QuickBooks Online Advanced product experts.

**Priority Circle:** Membership in Priority Circle and its benefits are available only to customers located in the 50 United States, including DC, who have an active, paid subscription to QuickBooks Online Advanced. Eligibility criteria may apply to certain products. When customers no longer have an active, paid subscription, they will not be eligible to receive benefits. Phone and messaging Premium support is available 24/7. Support hours exclude occasional downtime due to system and server maintenance, company events, observed U.S. holidays and events beyond our control. Intuit reserves the right to change these hours without notice. Terms, conditions, pricing, service, support options, and support team members are subject to change without notice.

**Automatic Categorization:** QuickBooks Online automatically categorizes newly imported transactions under existing categories and will initially require confirmation.

**Enhanced Custom Fields:** Up to 48 unique active custom fields available only in Sales forms, Purchase Orders, and Customer Info. If a unique custom field is duplicated in any of the aforementioned templates, the number of customizable fields will decrease.

**References to Mobile or Connecting with a team “wherever they are” or “anywhere”**

**Anywhere Access - QuickBooks Online Advanced Mobile:** QuickBooks Online Advanced requires a computer with a supported Internet browser (see [System Requirements](#) for a list of supported browsers) and an Internet connection (a high-speed connection is recommended). The QuickBooks Online mobile app works with iPhone, iPad, and Android phones and tablets. Devices sold separately; data plan required. Not all features are available on the mobile apps and mobile browser. QuickBooks Online mobile access is included with your QuickBooks Online subscription at no additional cost. Data access is subject to cellular/internet provider network availability and occasional downtime due to system and server maintenance and events beyond your control. Product registration required.

**Instant file access for accountants:** You can connect up to the following for each product: 1 billable user and 2 accounting firms for QuickBooks Online Simple Start, 3 billable users and 2 accounting firms for QuickBooks Online Essentials, 5 billable users and 2 accounting firms for QuickBooks Online Plus, 25 billable users and 3 accounting firms for QuickBooks Online Advanced. Accounting firms must connect using QuickBooks Online Accountant.

**Remote multi-user access:** You can connect up to 25 billable users and 3 accounting firms for QuickBooks Online Advanced. Accounting firms must connect using QuickBooks Online Accountant.

**Unlimited customer support:** For hours of support and how to contact support, click [here](#).

**Automatic data backup and restore:** QuickBooks Online uses technical and administrative security measures such as, but not limited to, firewalls, encryption techniques, and authentication procedures, among others, to work to maintain the security of your online session and information.

**Batch Invoicing - One-click payment enabled:** QuickBooks Payments account and setup are required. Subject to eligibility criteria, credit, and application approval.

**Industry Benchmarks:** Feature availability varies and is dependent on available data. Only supports businesses which use accrual accounting.

**Connect your bank and credit cards:** Online services vary by participating financial institutions or other parties and may be subject to application approval, additional terms, conditions, and fees.

**Create and assign tasks from any device:** Task management requires a supported internet browser and an internet connection (a high-speed connection is recommended). Feature is unavailable on QuickBooks Online mobile.

**Receipt Capture.** Requires QuickBooks Online mobile application. The QuickBooks Online mobile app works with iPhone, iPad, and Android phones and tablets. Devices sold separately; data plan required. Not all features are available on the mobile apps and mobile browser. QuickBooks Online mobile access is included with your QuickBooks Online subscription at no additional cost. Data access is subject to cellular/internet provider network availability and occasional downtime due to system and server maintenance and events beyond your control. Product registration required.

### **QuickBooks Online Advanced Integration Disclaimers**

**Third Party Apps:** Apps may require a third-party subscription. Third party applications available on apps.com. Subject to additional eligibility criteria, terms, conditions, and fees.

**Premium Apps:** Apps may require a third-party subscription. Subject to additional eligibility criteria, terms, conditions, and fees.

**Bill Pay by Bill.com:** Bill Pay is provided by Bill.com. See Bill.com's [Privacy Notice](#) and [Terms of Service](#). Additional fees will apply, including for transaction services, more information can be found [here](#).

**QuickBooks Online Payroll:** Requires a separate QuickBooks Online Payroll subscription. Additional fees will apply. For more information about QuickBooks Online Payroll see [here](#).

**QuickBooks Payments:** Requires a separate QuickBooks Payments subscription. QuickBooks Payments account subject to eligibility criteria, credit and application approval. E-invoicing QuickBooks Payments is an optional fee-based service. Additional terms and conditions apply.

**Salesforce® Connector app by QuickBooks:** Available to QuickBook Online Advanced subscribers only. Requires a Salesforce account, acceptance of Salesforce [Master Subscription Agreement](#) and [Privacy Statement](#). Integration supports Salesforce Professional and Enterprise only. Additional fees will apply. Features are accessible to only company admin roles. Connector only supports USD currency.

**LeanLaw:** Requires a QuickBooks Online Advanced subscription and acceptance of the LeanLaw [Service Terms and Conditions](#) and [Privacy Policy](#). Additional fees will apply.

**LeanLaw Offer and Disclosure:** Get 25% off LeanLaw for the first 3 months

**Sign-up for LeanLaw discount using the “Get app now” button.** Only new LeanLaw users are eligible for this offer. Offer expires 12/31/2021; and cannot be combined with any other offer from LeanLaw. Discount applied to the monthly user price for LeanLaw plan selected, starting from the date of enrollment, followed by the then-current monthly user price. Additional terms, conditions, and privacy policy apply and are subject to change without notice.

**DocuSign BETA Disclaimer:** Offer valid only for existing QuickBooks Online Advanced customers who received an invitation from the QuickBooks team, and those who qualify and complete the study. Eligible BETA participants can connect to the DocuSign BETA release for free for a limited time only. Requires a DocuSign subscription and acceptance of DocuSign's Terms of Service and Privacy Statement.

[Bill.com](#) [\[MSD\]](#)

**Mailchimp integration:** QuickBooks Online and Mailchimp sold separately. Integration available.

**Mailchimp Free Plan:** The Mailchimp Free Marketing Plan is ideal for beginners who want to grow their audience and create campaigns while testing out some of Mailchimp's tools and features. If you are a business that needs more features and contacts, a paid plan may be more appropriate.



## **QuickBooks Online Payroll Feature Disclaimers**

**Auto Payroll:** Available if setup for employees and the company are complete, all employees are salaried employees, or hourly employees on default hours, and set up on direct deposit. Requires bank verification, the account must not have been on hold in the last 6 months, and the first payroll must have been run successfully.

**Automated tax payments and filings:** Automated tax payments and filing available for state and federal taxes. Enrollment in e-services is required for tax payments and filings only. Automated tax payments and filings for local taxes available in QuickBooks Online Payroll Premium and Elite only.

**Health Benefits:** Powered by SimplyInsured and requires acceptance of SimplyInsured's [privacy policy](#) and [Terms of Service](#). Additional fees will apply. SimplyInsured does not offer insurance in HI, VT, and DC. Insurance coverage eligibility is not guaranteed, and depends solely on the rules of the insurance carrier. The insurance carrier has sole and final discretion as to the eligibility for health insurance products.

**24/7 expert product support:** 24/7 customer support is included with your paid subscription to QuickBooks Online Payroll Elite. Chat support available 24/7. U.S. based phone support is available Monday through Friday 6 AM to 6 PM PT and Saturday 6 AM to 3 PM PT. Non-US based phone support is available Monday through Friday 6 PM to 6 AM PT, on Saturday 3 PM to 6 AM PT and on Sundays. Your subscription must be current. Intuit reserves the right to limit the length of the call. Terms, conditions, features, pricing, service, and support are subject to change without notice.

**Expert review:** Available upon request for QuickBooks Online Payroll Premium and Elite.

**Expert product support:** Included with your paid subscription to QuickBooks Online Payroll. Chat support available 24/7. U.S. based phone support is available Monday through Friday 6 AM to 6 PM PT and Saturday 6 AM to 3 PM PT. Your subscription must be current. Get more information on how to [contact support](#). Intuit reserves the right to limit the length of the call. Terms, conditions, features, pricing, service and support are subject to change without notice.

**Same-day direct deposit:** Available to QuickBooks Online Payroll Premium and Elite users. Payroll processed before 7 AM PT shall arrive the same business day (excluding weekends and holidays). Requires setup of direct deposit and bank verification. Same-day direct deposit may be subject to eligibility criteria. Deposit delays may vary because of third party delays, risk reviews, or issues beyond Intuit's control. Same-day direct deposit available only for employees.

**HR services:** HR support is provided by experts at Mineral, Inc. Requires acceptance of Mineral's [Privacy Policy](#) and [Terms of Service](#). HR support center is available only to QuickBooks Online Premium and Elite subscriptions. HR advisor support is only available in QuickBooks Online Payroll Elite. HR support is not available to accountants who are calling on behalf of their clients.

**QuickBooks Time:** Additional fees may apply. Time tracking included in the QuickBooks Online Payroll Premium and Elite subscription services. Features vary. The QuickBooks Time mobile app works with iPhone, iPad, and Android phones and tablets. Devices sold separately; data plan required. Not all features are available on the mobile apps and mobile browser. QuickBooks Time mobile access is included with your QuickBooks Online Payroll Premium and Elite subscription at no additional cost. Data access is subject to cellular/internet provider network availability and occasional downtime due to system and server maintenance and events beyond your control. Product registration required.

**QuickBooks Time Mobile:** The QuickBooks Time mobile app works with iPhone, iPad, and Android phones and tablets. Devices sold separately; data plan required. Not all features are available on the mobile apps and mobile browser. QuickBooks Time mobile access is included with your QuickBooks Online Payroll Premium and Elite subscription at no additional cost. Data access is subject to cellular/internet provider network availability and occasional downtime due to system and server maintenance and events beyond your control. Product registration required.

**Anytime & Anywhere—QuickBooks Online Payroll Mobile App:** The QuickBooks Online Payroll mobile app works with iPhone, iPad, and Android phones and tablets. Devices sold separately; data plan required. Not all features are available on the mobile apps and mobile browser. QuickBooks Online Payroll mobile access is included with your QuickBooks Online Payroll subscription at no additional cost. Data access is subject to cellular/internet provider network availability and occasional downtime due to system and server maintenance and events beyond your control. Product registration required.

**Workers' comp administration:** Benefits are powered by AP Intego and require acceptance of AP Intego's [Privacy Policy](#) and [Terms of Use](#). Additional fees will apply. There is a monthly fee (currently, \$5 per month) for QuickBooks Online Payroll Core users for the QuickBooks Workers' Comp Payment Service. This non-refundable fee will be automatically added to each monthly Intuit invoice at the then-current price until you cancel. The fee is separate from any workers' comp insurance policy premium by AP Intego Insurance Group. Workers' Compensation Service requires an active and paid QuickBooks payroll subscription. Eligibility criteria applies to transfer active insurance policy broker of record, including insurance carrier, policy renewal date, and payment method. Workers compensation insurance is not available in OH, ND, WA and WY

**Anytime & Anywhere—QuickBooks Online Payroll Mobile App:** The QuickBooks Online Payroll mobile app works with iPhone, iPad, and Android phones and tablets. Devices sold separately; data plan required. Not all features are available on the mobile apps and mobile browser. QuickBooks Online Payroll mobile access is included with your QuickBooks Online Payroll subscription at no additional cost. Data access is subject to cellular/internet provider network availability and occasional downtime due to system and server maintenance and events beyond your control. Product registration required.

**Auto Payroll:** Available if setup for the company is complete. At least one employee has completed setup and has consistent payroll that qualifies for automation (i.e. salaried or hourly with default). Company must complete bank verification if Employee has direct deposit as the payment method, and the first payroll must run successfully. The account must not have a hold.

**Automated tax payments and filings:** Automated tax payments and filing available for state and federal taxes. Enrollment in e-services is required for tax payments and filings only. Automated tax payments and filings for local taxes available in QuickBooks Online Payroll Premium and Elite only.

**Automated 1099 e-file & delivery:** Prepare your 1099s in QuickBooks at no extra charge. If you choose the 1099 E-File Service, Intuit will e-file your Federal 1099 information with the IRS, and then print and mail a copy directly to your contractors; fees apply. As part of the paid 1099 E-File Service, we also give your contractors online access to their 1099s. State filing not included. You should check with your state agency on any state filing requirements.

**Automatically calculate health benefits:** Must sign-up for benefits through SimplyInsured in order for QuickBooks Online Payroll to automatically calculate employee benefit deductions. Insurance coverage eligibility is not guaranteed and depends solely on the rules of the insurance carrier. The insurance carrier has sole and final discretion as to the eligibility for health insurance products.

**Contractor payments:** Subscription to QuickBooks Online Payroll is required. Money movement services are provided by Intuit Payments Inc. subject to eligibility criteria, credit and application approval. Payments processed before 5PM PST the day before, arrive the next business day (excluding weekends and holidays). Individual deposit times may vary because of third party delays, risk reviews, or issues beyond Intuit Payment Inc.'s control.

**Expert setup:** Available to QuickBooks Online Payroll Elite users only.

**Expert product support:** Included with your paid subscription to QuickBooks Online Payroll. Chat support available 24/7. U.S. based phone support is available Monday through Friday 6 AM to 6 PM PT and Saturday 6 AM to 3 PM PT. Your subscription must be current. Get more information on how to [contact support](#). Intuit reserves the right to limit the length of the call. Terms, conditions, features, pricing, service and support are subject to change without notice.

**24/7 expert product support:** 24/7 customer support is included with your paid subscription to QuickBooks Online Payroll Elite. Chat support available 24/7. U.S. based phone support is available Monday through Friday 6 AM to 6 PM PT and Saturday 6 AM to 3 PM PT. Non-US based phone support is available Monday through Friday 6 PM to 6 AM PT, on Saturday 3 PM to 6 AM PT and on Sundays. Your subscription must be current. Intuit reserves the right to limit the length of the call. Terms, conditions, features, pricing, service, and support are subject to change without notice.

**Expert review:** Available upon request for QuickBooks Online Payroll Premium and Elite.

**Garnishments and deductions:** Available for employees only. User is responsible for setting the garnishment amount and making the garnishment payment to the appropriate entity.

**Health benefits:** Powered by SimplyInsured and requires acceptance of SimplyInsured's [Privacy Policy](#) and [Terms of Use](#). Additional fees will apply. SimplyInsured does not offer insurance in HI, VT, and DC. Insurance coverage eligibility is not guaranteed, and depends solely on the rules of the insurance carrier. The insurance carrier has sole and final discretion as to the eligibility for health insurance products.

**HR services:** HR support is provided by experts at Mineral, Inc. Requires acceptance of Mineral's [Privacy Policy](#) and [Terms of Service](#). HR support center is available only to QuickBooks Online Payroll Premium and Elite subscriptions. HR advisor support is only available in QuickBooks Online Payroll Elite. HR support is not available to accountants who are calling on behalf of their clients.

**Next-day direct deposit:** Payroll processed before 5 PM PT the day before shall arrive the next business day (excluding weekends and holidays). Requires setup of direct deposit and bank verification. May be subject to eligibility criteria. Deposit delays may occur because of third party delays, risk reviews, or issues beyond Intuit's control. Available for contractors and employees. Additional fees may apply to direct deposit for contractors.

**Same-day direct deposit:** Available to QuickBooks Online Payroll Premium and Elite users only. Payroll processed before 7 AM PT shall arrive the same business day (excluding weekends and holidays). Requires setup of direct deposit and bank verification. May be subject to eligibility criteria. Deposit delays may vary because of third party delays, risk reviews, or issues beyond Intuit's control. Available only for employees, not available for contractors.

**Overtime:** Automated overtime identifies potentially incorrect overtime hours based on current laws and regulations; business owners have full control and can decline this suggestion in product. Ultimately, business compliance rests on the shoulders of business owners themselves. This feature is not intended to replace legal payroll advice from a professional.

Available with QuickBooks Online Payroll Core users, for free with their Payroll subscription (Customers using Premium and Elite payroll can set up custom overtime rules using TSheets). All employees and the company have to be located in the same state and have overtime selected as an employee pay type. Businesses in AK, CA, CO, NV, KY states must enter employee hours using QBO Timesheets to view automated overtime recommendations. Companies located in all other states can use QBO Timesheets to track employee hours, but are not required to do so in order to see automated overtime recommendations. Business owners must be using a weekly pay schedule to pay employees.

**QuickBooks Time:** Time tracking included in the QuickBooks Online Payroll Premium and Elite subscription services. Features vary. The QuickBooks Time mobile app works with iPhone, iPad, and Android phones and tablets. Devices sold separately; data plan required. Not all features are available on the mobile apps and mobile browser. Data access is subject to cellular/internet provider network availability and occasional downtime due to system and server maintenance and events beyond your control. Product registration required.

**QuickBooks Workforce:** Available to employees. Requires an Intuit Account and acceptance of the Intuit [Terms of Service](#) and [Privacy Statement](#).

**Workers' comp administration:** Benefits are powered by AP Intego and require acceptance of AP Intego's [Privacy Policy](#) and [Terms of Use](#). Additional fees will apply. There is a monthly fee (currently, \$5 per month) for QuickBooks Online Payroll Core users for the QuickBooks Workers' Comp Payment Service. This non-refundable fee will be automatically added to each monthly Intuit invoice at the then-current price until you cancel. The fee is separate from any workers' comp insurance policy premium by AP Intego Insurance Group. Workers' Compensation Service requires an active and paid QuickBooks payroll subscription. Eligibility criteria applies to transfer active insurance policy broker of record, including insurance carrier, policy renewal date, and payment method. Workers compensation insurance is not available in OH, ND, WA and WY.

**1099 e-file service pricing:** 1099 E-File Service minimum of \$14.99 includes 3 forms. Forms 4-20 are \$3.99 each. Forms 21 and up are free. Early Bird E-File Service pricing is available through January 16: minimum of \$12.99 includes 3 forms. Forms 4-20 are \$2.99 each. Forms 21 and up are free.

## **QuickBooks Payroll Integration Disclaimers**

**QuickBooks Online Payroll integrates with QB Cash**

**QuickBooks Payment and QuickBooks Cash accounts:** Users must apply for both QuickBooks Payment and QuickBooks Cash accounts. QuickBooks Payments' Merchant Agreement and QuickBooks Cash account's Deposit Account Agreement apply. Banking services and QuickBooks Visa® Debit Card issued by Green Dot Bank, Member FDIC, pursuant to license from Visa U.S.A. Inc. Green Dot Bank operates under the following registered trade names: GoBank, Green Dot Bank and Bonneville Bank. Registered trade names are used by, and refer to, a single FDIC-insured bank, Green Dot Bank. Deposits under any of these trade names are deposits with Green Dot Bank and are aggregated for deposit insurance coverage. Account funds are FDIC-insured up to the allowable limits upon verification of Cardholder's identity. Visa is a registered trademark of Visa International Service Association. Green Dot is a registered trademark of Green Dot Corporation. ©2020 Green Dot Corporation. All rights reserved. QuickBooks products and services are not provided by Green Dot Bank.

## **QuickBooks Checking Feature Disclaimers**

**Instant Deposit at no extra cost:** Includes use of Instant Deposit without the additional cost. Instant Deposit is an additional service offered by QuickBooks Payments subject to eligibility criteria. Standard rates apply for ACH, swiped, invoiced, and keyed card transactions. Deposits are sent to the bank account linked to your QuickBooks Debit Card in up to 30 minutes. Deposit times may vary for third party delays.

**Cash flow planner:** Cash flow planning is provided as a courtesy for informational purposes only. Actual results may vary.

**Tax ready books:** QuickBooks Live does not include tax preparation services or assistance with tax preparation, or assurance services. Consult a tax preparer for tax advice related to the preparation of your tax return. QuickBooks Live Cleanup services are from the date of your last business tax return through the end of the calendar month of first sign-up to QuickBooks Live Bookkeeping.

**QuickBooks Payments:** QuickBooks Payments account subject to eligibility criteria, credit and application approval. Subscription to QuickBooks Online is required.

QuickBooks Checking Account opening is subject to identity verification and approval by Green Dot Bank. QuickBooks and Intuit are a technology company, not a bank. Banking services provided by our partner, Green Dot Bank.

**QuickBooks Payments and QuickBooks Checking accounts:** Users must apply for both QuickBooks Payments and QuickBooks Checking accounts when bundled. QuickBooks Payments' [Merchant Agreement](#) and QuickBooks Checking account's [Deposit Account Agreement](#) apply.

**QuickBooks Checking account:** Banking services provided by and the QuickBooks Visa® Debit Card is issued by Green Dot Bank, Member FDIC, pursuant to license from Visa U.S.A. Inc. Green Dot Bank operates under the following registered trade names: GoBank, GO2bank and Bonneville Bank. Registered trade names are used by, and refer to, a single FDIC-insured bank, Green Dot Bank. Deposits under any of these trade names are deposits with Green Dot Bank and are aggregated for deposit insurance coverage up to the allowable limits. Green Dot is a registered trademark of Green Dot Corporation. ©2021 Green Dot Corporation. All rights reserved. QuickBooks products and services, including Instant Deposit, QuickBooks Payments, Cash flow planning / forecasting are not provided by Green Dot Bank.

**QuickBooks Commerce Integration:** QuickBooks Online and QuickBooks Commerce sold separately. Integration available.

**Cancellation policy:** There's no contract or commitment. You're free to switch plans or cancel any time. Terms, conditions, pricing, features, service and support are subject to change without notice.

## QuickBooks Payments Feature Disclaimers

**QuickBooks Payments account:** Account subject to eligibility criteria, credit, and application approval. Subscription to QuickBooks Online may be required.

**Next-day deposit:** Next-day deposit features are subject to eligibility criteria. We anticipate that a large majority of customers who use bank transfers (ACH) with QuickBooks Payments will receive next day bank transfer (ACH) deposits as transaction history is established. New payments customers will be notified when next day bank transfer (ACH) eligibility is established. For next day deposits, payments processed before 3:00 PM PT arrive at your bank the next business day (excluding weekends and holidays). Deposit times may vary for other payment methods, third party delays or risk reviews. Subscription to QuickBooks Online may be required. **Pay when you want with same-day direct deposit<sup>4</sup>**

Manage your time and money with same-day direct deposit. Run payroll by 7 AM PT / 10 AM ET for deposit by 5 PM PT / 8 PM ET.

**QuickBooks Live Bookkeeping Usage Limits:** Some basic bookkeeping and services may not be included as part of the service and will be determined by your QuickBooks Live Bookkeeper. You'll get help based on the information you provide. QuickBooks Live Bookkeeping is designed to do a basic cleanup of your books.

**QuickBooks Live pricing tiers:** QuickBooks Live is available in three different pricing tiers, depending on your company's average monthly expenses amount over a period of three consecutive months. If your monthly average is \$0-25,000 per month, the monthly price for QuickBooks Live is \$200. If your monthly average is \$25,001-150,000, the monthly price for QuickBooks Live is \$400. If your monthly average is \$150,001 or more, the monthly price for QuickBooks Live is \$600.

## **QB Checking Product Information Disclaimers**

QuickBooks Checking Account opening is subject to identity verification and approval by Green Dot Bank.

### **QuickBooks and Intuit are a technology company, not a bank. Banking services provided by our partner Green Dot Bank.**

QuickBooks Payments and QuickBooks Checking accounts: Users must apply for both QuickBooks Payments and QuickBooks Checking accounts when bundled. QuickBooks Payments' [Merchant Agreement](#) and QuickBooks Checking account's [Deposit Account Agreement](#) apply.

QuickBooks Checking account: Banking services provided by and the QuickBooks Visa® Debit Card is issued by Green Dot Bank, Member FDIC, pursuant to license from Visa U.S.A., Inc. Green Dot Bank operates under the following registered trade names: GoBank, GO2bank and Bonneville Bank. Registered trade names are used by, and refer to, a single FDIC-insured bank, Green Dot Bank. Deposits under any of these trade names are deposits with Green Dot Bank and are aggregated for deposit insurance coverage up to the allowable limits. Green Dot is a registered trademark of Green Dot Corporation. ©2022 Green Dot Corporation. All rights reserved. QuickBooks products and services, including Instant Deposit, QuickBooks Payments, Cash flow planning / forecasting are not provided by Green Dot Bank.

Payments' [Merchant Agreement](#) applies. QuickBooks Payments account subject to credit and application approval. Subscription to QuickBooks Online required.

FDIC insured up to \$250,000: QuickBooks Checking Account funds are FDIC-insured up to the allowable limits through Green Dot Bank, Member FDIC upon verification of Cardholder's identity. Coverage limit is subject to aggregation of all of Cardholder's funds held on deposit at Green Dot Bank.

Instant Deposit at no extra cost: Includes use of Instant Deposit without the additional cost. Instant Deposit is an additional service offered by QuickBooks Payments subject to eligibility criteria. Standard rates apply for ACH, swiped, invoiced, and keyed card transactions. Deposits are sent to the bank account linked to your QuickBooks Debit Card in up to 30 minutes. Deposit times may vary for third party delays.

Next-day deposit: Next-day deposit feature subject to eligibility criteria. Payments processed before 3:00 PM PT typically arrive at your bank the next business day (excluding weekends and holidays). Deposit times may vary for other payment methods, third party delays or risk reviews.

Cash flow planner: Cash flow planning is provided as a courtesy for informational purposes only. Actual results may vary.

Envelopes: You can create up to 9 Envelopes. Money in Envelopes must be moved to the available balance in your primary deposit account before it can be used. Envelopes earn interest as well. Each Envelope will automatically earn interest once created, which will be separately tracked from the primary account and any other Envelope. The interest will be applied to deposit balances in each individual Envelope at the end of your Billing Cycle. See [Deposit Account Agreement](#) for terms and conditions.

Tax Envelope: You can create no more than one Envelope that will automatically calculate sales tax (an AST Envelope) and up to 9 Envelopes in total. Money in AST Envelope must be moved to the QuickBooks Checking primary balance before it can be used with your debit card or transferred out of the account. AST Envelope will automatically earn interest once created and funds deposited, which will be separately tracked from the primary account and any other Envelope. The interest will be applied to your balance in the AST Envelope at the end of your Billing Cycle. See [Deposit Account Agreement](#) for terms and conditions. Sales tax calculations for AST Envelope are provided as a courtesy for informational purposes only. Actual results may vary.

Fee-free ATM withdrawals: Fee-free ATM access applies to in-network AllPoint ATMs only (up to 4 withdrawals per statement cycle). For out-of-network ATMs and bank tellers, a \$3 fee will apply, plus any additional fees charged by the ATM owner or bank. See app for fee-free ATM locations.

Bill Pay: Bill Pay services powered by Melio with funds held by Evolve Bank & Trust or Silicon Valley Bank (members of the FDIC and the Federal Reserve).

Annual percentage yield: The annual percentage yield ("APY") is accurate as of September 1, 2021 and may change at our discretion at any time. The APY is applied to deposit balances within your primary QuickBooks Checking account and each individual Envelope. We use the average daily balance method to calculate interest on your account. See [Deposit Account Agreement](#) for terms and conditions.

National average interest rate: The average interest rate is based on the Federal Deposit Insurance Corporation's national rate published the week of October 18, 2021. [Learn more.](#)

No monthly fees: Other fees and limits apply. See [Deposit Account Agreement](#) for details.

## **QuickBooks Checking Claims Disclaimers**

### # Claims

1. Industry-leading APY. Competitive rate information based on publicly available data for small business checking accounts provided by the largest national and online banks as of January 15, 2021. APYs are subject to change at any time.
2. 33x U.S. average APY. Average interest rate: The average interest rate is based on the Federal Deposit Insurance Corporation's national rate published the week of October 18, 2021. [Learn more](#)

Terms, conditions, pricing, special features, and service and support options subject to change without notice.

Money by QuickBooks is a standalone Intuit product and currently does not connect with other QuickBooks products such as QuickBooks Online (and QuickBooks Checking), QuickBooks Self-Employed, and GoPayment.

QuickBooks Payments: QuickBooks Payments required to use Money by QuickBooks account. QuickBooks Payments account subject to eligibility criteria, credit and application approval. QuickBooks Payments' [Merchant Agreement](#) applies.

Money by QuickBooks account: Money by QuickBooks account opening is subject to identity verification and approval by Green Dot Bank. Banking services provided by and QuickBooks Visa Debit Card are issued by Green Dot Bank, Member FDIC, pursuant to a license from Visa U.S.A. Inc. Visa is a registered trademark of Visa International Service Association. Money by QuickBooks [Deposit Account Agreement](#) applies. QuickBooks products and services, including QuickBooks Payments and Same Day Deposit, are not provided by Green Dot Bank. Debit account is not a savings account.

## **Money by QuickBooks Feature Disclaimers**

FDIC insured up to \$250,000: Money by QuickBooks account funds are FDIC-insured up to the allowable limits through Green Dot Bank, Member FDIC upon verification of Cardholder's identity. Coverage limit is subject to aggregation of all of Cardholder's funds held on deposit at Green Dot Bank.

Fee-free ATM withdrawals: Fee-free ATM access applies to in-network AllPoint ATMs only (up to 4 withdrawals per statement cycle). For out-of-network ATMs and bank tellers, a \$3 fee will apply, plus any additional fees charged by the ATM owner or bank. See app for fee-free ATM locations.

Free ACH transfers: Personalized card required. Subject to your bank's restrictions and fees. Limits, qualifications and enrollment requirements may apply.

Same Day Deposit: Same Day Deposit allows you to have near-real time deposits sent to you on a predetermined daily schedule (up to 3x a day, Monday through Sunday, including holidays). Same Day Deposit is an additional service offered by QuickBooks Payments subject to eligibility criteria, for no extra fee for Money by QuickBooks users. Money by QuickBooks payment request fees apply for ACH and card transactions. Once batched, eligible deposits will be sent to your Money by QuickBooks account and will be available in up to 30 minutes. Transactions between 2:15-3:00 pm PST are excluded and transactions after 9:00 pm PST will be available for deposit the following morning. Deposit times may vary for third party delays.

No monthly fees: Other fees and limits apply to the business bank account. See Money by QuickBooks [Deposit Account Agreement](#) for details.

Bill Pay: Bill Pay services powered by Melio with funds held by Evolve Bank & Trust or Silicon Valley Bank (members of the FDIC and the Federal Reserve). Bill Pay is not available for QuickBooks Online Simple Start.

Money by QuickBooks Mobile App: Free to download and no monthly subscription fee. Available on iOS and Android only.

Terms, conditions, pricing, special features, and service and support options for QuickBooks products and services, including but not limited to QuickBooks Payments and Same Day Deposit are subject to change without notice.

Payment processing fees apply for ACH and card transactions.



## **QuickBooks Payments Disclaimers**

**\*\*Product Information:**

**QuickBooks Payments:** QuickBooks Payments account subject to eligibility criteria, credit and application approval. Subscription to QuickBooks Online is required.

**QuickBooks Card Reader:** Data access subject to cellular/internet provider network availability and occasional downtime due to system and server maintenance. Product registration and QuickBooks Payments account required. Terms, conditions, and features subject to change.

**Apple Pay Disclaimer:** Apple Pay is a registered trademark of Apple Inc.

**Pay-enabled invoices.** Requires a separate QuickBooks Payments account which is subject to eligibility criteria, credit and application approval. E-invoicing QuickBooks Payments is an optional fee-based service. Additional fees may apply. Additional terms and conditions apply.

QuickBooks Card Reader: Intuit and QuickBooks are trademarks of Intuit Inc. and other parties' marks are property of their respective owners. Data access is subject to cellular/internet provider network availability and occasional downtime due to system and server maintenance. Product registration and QuickBooks Payments account required. Account subject to eligibility criteria, credit and application approval. Terms, conditions, features and services are subject to change. Use is subject to important terms of service and licenses information: [quickbooks.intuit.com/payments/legal/](https://quickbooks.intuit.com/payments/legal/).

QuickBooks Visa Debit Card is issued by Green Dot Bank, Member FDIC, pursuant to a license from Visa U.S.A. Inc. Visa is a registered trademark of Visa International Service Association. Green Dot is a registered trademark of Green Dot Corporation. ©2022 Green Dot Corporation. All rights reserved. QuickBooks products and services are not provided by Green Dot Bank.

**\*\*Features:**

**Instant Deposit:** Instant deposit is an additional service offered by QuickBooks Payments subject to eligibility criteria, including delayed eligibility for new users and availability for only some transactions. Deposits are sent in up to 30 minutes. Deposit times may vary for third party delays.

**Next-day Deposit:** Next-day deposit feature subject to eligibility criteria. Payments processed before 3:00 PM PT typically arrive at your bank the next business day (excluding weekends and holidays). Deposit times may vary for other payment methods, third party delays or risk reviews.

**Bill Pay:** Bill Pay services powered by Melio with funds held by Evolve Bank & Trust or Silicon Valley Bank (members of the FDIC and the Federal Reserve). Bill Pay is not available for QuickBooks Online Simple Start.