

ibSMART Business Credit Reports

Created by InfoBridge Software, LLC

ibSMART v.2.0 Plug-in User Guide

Installing and using the ibSMART plug-in for:

Intuit QuickBooks Pro, Premier and Accountant software (2004- 2008)



ibSMART Business Credit Reports

Created by leading edge software organisation InfoBridge Software, LLC in association with global information provider - Experian, ibSMART Business Credit Reports are the first web service based solution designed to provide QuickBooks users with the ability to download business credit reports on most UK businesses directly within QuickBooks Pro and Accountant software (2004—2008*).

ibSMART Business Credit Reports are Business Credit Reports that are specifically designed and priced for small businesses and require no minimum purchase or subscriptions as users can pay-as-they-go for the information they purchase. We are delighted that together we are able to provide users with instant business information, in a secure and accurate format designed to meet the needs of small businesses.

Experian are global leaders in providing information services to businesses to help manage the risk and reward of commercial and financial decisions. InfoBridge are a leading edge global

The key difference between success and failure is effective planning and informed decision making

software organisation delivering software solutions to serve the needs of businesses and consumers directly to their desktop or mobile devices.

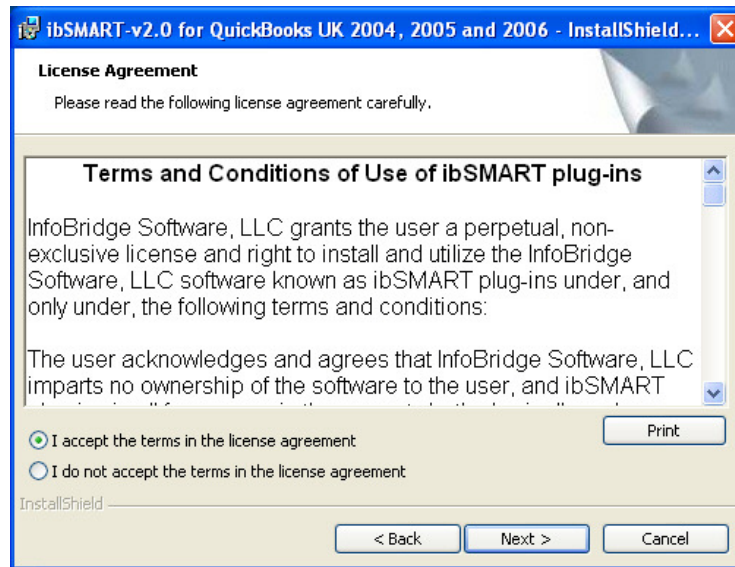
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At this time plug-ins are not Compatible with QB 2008 running on the Microsoft Vista operating system. A Vista compatible version will be made available shortly.

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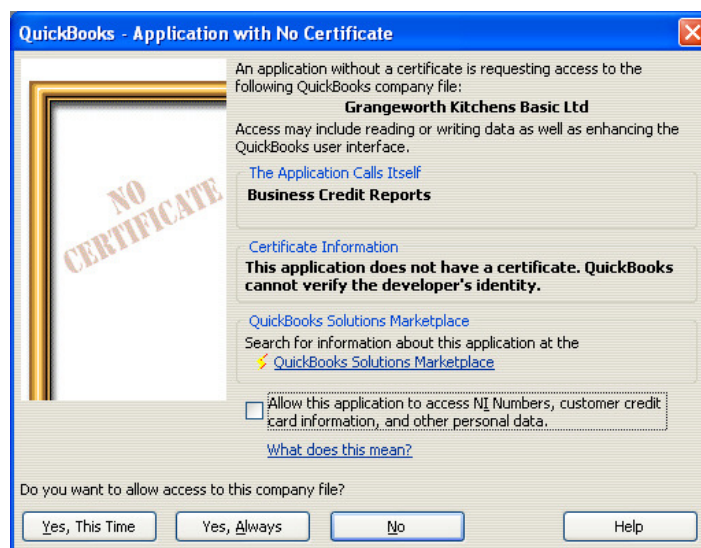
Installation

1. Close all programs you may be working in. Verify that the installation file is correct, then double-click the installation file (msi) that you downloaded from the Intuit or InfoBridge web site and saved to your computer. If a security warning screen appears, click the “Run” button.
2. Once the Welcome screen has appeared, click the Next button to continue the installation. The installation tool will check your system for space and if OK the Install screen will appear. Click the “Install” button. You will need to agree to InfoBridge Software, LLC’s Terms and Conditions of use to install the plug in (see below). When the install has completed, click the “Finish” button.



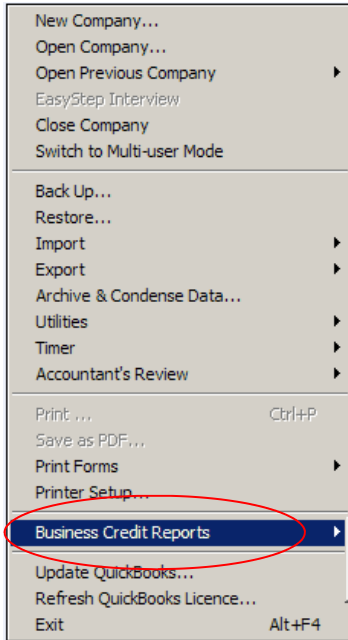
3. After installation, open your QuickBooks file (make sure you are connected to the internet). If you are not connected to the internet. Connect now.

When you open your company file, you will be presented with a screen warning you that another application is trying to access your QuickBooks Company File. Where you are asked “Do you want to allow access to this company file?” you can choose to select ‘Yes, this time’ or ‘Yes, always’. We recommend selecting ‘Yes, always’ to avoid being asked again in the future. Do not be concerned that the form says the Application is unsigned.



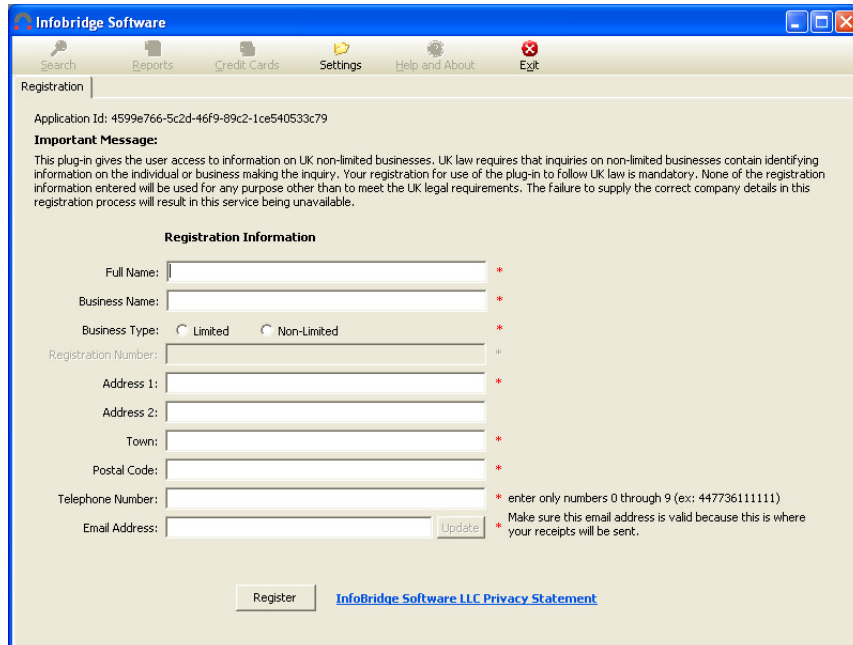
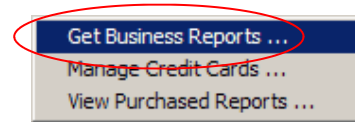
Launching the **ibSMART** Business Credit Reports Service

- Once your QuickBooks Company File opens, under the File Menu you will see a new menu choice called “Business Credit Reports”.



Registration

- Clicking on “Get Business Reports” will launch the plug-in and initiate the registration process.
- The first time you launch the plug-in, it will try to connect to this service for set-up. Be sure you have an Internet connection. Click OK.
- Next you will be presented with the InfoBridge Registration Form. **PRIVACY STATEMENT**— Please view the InfoBridge Privacy policy via the bottom link

A screenshot of the InfoBridge Software Registration form. The window title is "InfoBridge Software". The form includes a search bar and navigation tabs for Reports, Credit Cards, Settings, Help and About, and Exit. The main content area shows the Application Id: 4599e766-5c2d-46f9-89c2-1ce540533c79. An Important Message states that registration is mandatory for UK non-limited businesses. The Registration Information section contains the following fields: Full Name, Business Name, Business Type (Limited/Non-Limited), Registration Number, Address 1, Address 2, Town, Postal Code, Telephone Number, and Email Address. Each field has a red asterisk indicating it is required. The Telephone Number field has a note: "enter only numbers 0 through 9 (ex: 447736111111)". The Email Address field has a note: "Make sure this email address is valid because this is where your receipts will be sent." At the bottom, there is a Register button and a link to the InfoBridge Software LLC Privacy Statement.

Initiating a Search - the Search Form

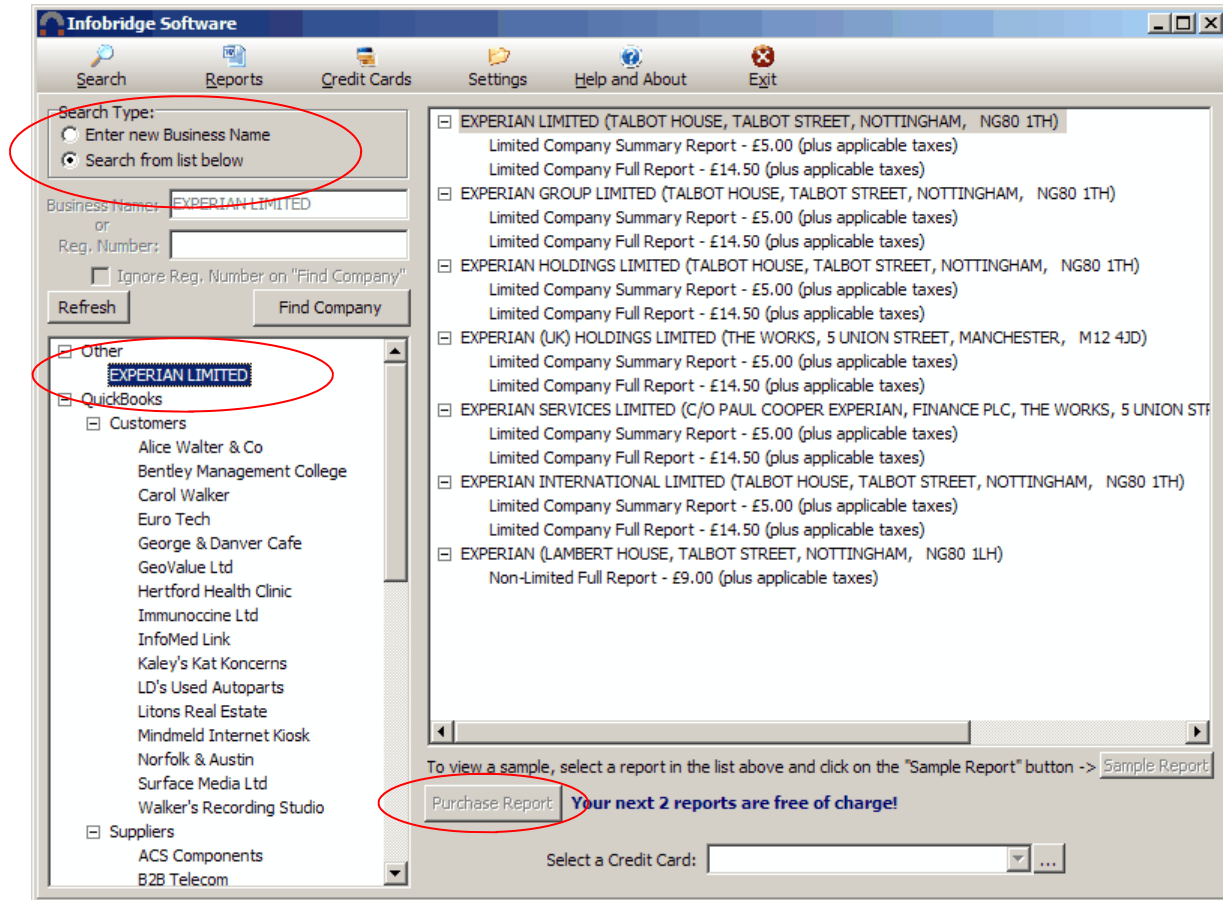
8. Once you have completed the Registration process the following form will appear. This is the Company Search Form and can be accessed at any time by clicking the “Search” icon on the top of the form. Searches are a required part of getting a report as you need to identify for Experian which company you are looking for in their database as many companies may have the same name.

The screenshot shows the 'Infobridge Software' application window. The 'Search' icon in the top menu bar is circled in red. The 'Search Type' section has 'Search from list below' selected. The 'Business Name' field is empty, and the 'Reg. Number' field contains '00653331'. The 'Ignore Reg. Number on Find Company' checkbox is unchecked. The 'Find Company' button is visible. The list of companies under 'QuickBooks' includes 'EXPERIAN LIMITED', which is highlighted. The 'Purchase Report' button is located at the bottom right of the list area. The 'Select a Credit Card:' dropdown menu shows 'Mikes Secure Visa'.

9. There are two types of search which can be performed using the plug-in, you can search from a list of your QuickBooks customers and suppliers (“**Search from list below**”) or search for a New Business not entered into QuickBooks (“**Enter New Business Name**”). Make your search choice using the options under the “**Search Type**” heading.
- New Business Name Search— Type in a company name or registration number and hit “Enter” or press the “Find Company” button to start the search.
 - Search QuickBooks existing customers and/or suppliers. From the list of Customers and Suppliers you have previously entered in QuickBooks, highlight the business name in the list area and press the “Find Company” button to start the search.
10. **FREE REPORTS** So that you can test QuickBooks Business Credit Reports, Intuit and Experian have arranged to give you 3 free Business Credit Reports during the first 30 days after you register. Because your first reports are free, there is no need to enter any credit card information into the plug-in until you have used your free reports. A message to the right of the “Purchase Report” button, will tell you how many free reports you have left during the trial period.

Initiating the Search - Finding a Company

- Once the company name that you wish to search for has been entered, clicking “Find Company” button will start the search and bring back a list of potentially matching companies on the right side of the form (the List area). The first few companies in the list should be the closest matches. Clicking the plus sign on the left of a company name will expand that company to show what reports are available for that company. Prices for the reports will also be shown.



- Once you have found the company that you were searching for, simply select the type of report you wish to purchase from the list under that company name. Be sure to verify that the credit card you would like to use for the purchase has been selected. Then press the “Purchase Report” button. Double clicking on a report will also launch the purchase process.
- If you would like to see a sample of a report type (Limited Company Summary (Basic), Limited Company Full (BIG) or Standard Company Non-Limited) before you purchase it, highlighting the report in the list and clicking the “Sample Report” button at the bottom of the list will bring up a sample.

Credit Card Management - Entering a New Card

14. You can pay for the Business Credit Reports using Credit or Debit Cards. Additionally, one or more Cards can be used to purchase reports. Please be aware that:
- Your credit card information is stored locally on your computer in a secure, encrypted fashion (please read the [InfoBridge Credit Card Policy](#) accessed via bottom link) .
 - None of your credit card information is EVER stored anywhere else.
 - When the information is used to purchase a report, the Internet connection used is 128-bit SSL encryption which is the standard for internet credit card transactions.

15. Enter a description for the card. E.g. Mike's Secure Visa

We strongly recommend that you place a password on your credit card record (even if no one uses your computer), then anytime you wish to edit your credit card information or purchase a report, your password will be asked for to complete the action. When entering credit card details, if the card used is not password protected then it will be indicated as "not protected" next to the password box field.

The password must be at LEAST 4 characters long, it can be as long or as short as the user requires and characters can be both alpha, numeric or a mixture of both.

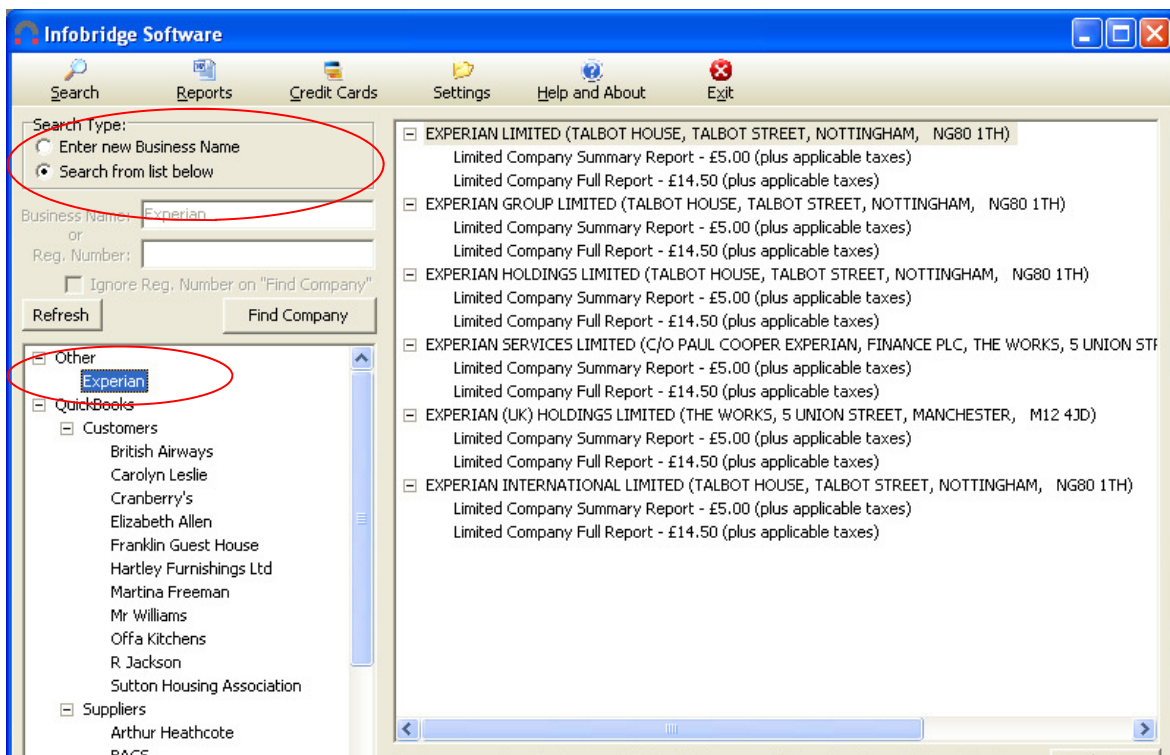
16. Once you have completed filling out the card information, click the "Save" button.

Credit Card Management - Editing a Card

17. This window can be accessed at any time by clicking the “Credit Cards” icon on the top of the form or by clicking the “Manage Credit Cards” menu choice on the “Business Credit Reports” menu under the main file menu in QuickBooks.
18. The card details can be hidden by Password protection. To edit this information, the user will be required to enter their password.
19. Multiple cards can also be entered. When there is more than 1 user using the plug-in, it is important that all Credit Cards are password protected. To add additional cards, repeat the process for “Entering a New Card” and allocate a different “Description” for the card.

Purchasing a Report

20. Once you have searched for the company you wish to get information on, and chosen the report you wish to purchase from the list area on the right hand side, you can Purchase the report by clicking the “Purchase Report” button. Double Clicking on the report you wish to purchase will also activate the purchase. If this report has been purchased for a “New” company not already in QuickBooks, the new company will be added to the “Other” area on the left hand side of the form.



21. The first time you order a report whether for free or via credit card purchase, a message will appear showing the Experian Terms and Conditions. You must agree to the Terms and Conditions in order to access Experian data.

This message will only show up the first time you purchase a report but the Terms and Conditions can be found at any time in the “Settings” area.

Purchasing a Report...cont

22. Your purchased Business Credit Report will be retrieved and saved in a new folder within the default folder of your 'My Documents' folder, but you can also choose to save to another location .

Example of the default save location:

E.g. C:\Documents and Settings\<<YourUserName>>\My Documents\My Credit Reports\

23. The newly retrieved report will also be displayed to you. The report will be displayed in your web browser and saved as an HTML file.

ibSMART Business Credit Reports
powered by **experian**

United Kingdom Profile - ACME AIRWAYS (01234567)
Limited Company Summary Report

Company Details

ACME AIRWAYS 123 Main Street PO BOX 123 Nottingham, AA10 1AA	Registered Number: 01234567 Date Incorporated: January 1, 1980
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Executive Summary

Business Stability Score

Very Low Risk

Credit Information

Credit Limit: £ 10,000,000
Credit Rating: £ 10,000,000
Failure Odds: 176:1

Credit Opinion
 » A very low risk company; no hesitation in recommending credit transactions to the limit assigned.

Company Identification Details

Company Name	ACME AIRWAYS
Registered Number	01234567
Legal Form	Public Limited Company (Plc)
Date Incorporated	1 January 1980
Issued Capital (Returns)	GBP 286,066,091
Registered Office	123 MAIN STREET PO BOX 123 NOTTINGHAM, AA10 1AA
Trading Address	Room 123 Level 1 Terminal One, Manchester, M90 3FE
Telephone Number	0123 1234567
SIC Codes (1980)	7500
SIC Description (1980)	AIR TRANSPORT
SIC Codes (1992)	6210
SIC Description (1992)	SCHEDULED AIR TRANSPORT
Principal Activities	INTERNATIONAL AND DOMESTIC SCHEDULED AND CHARTER AIR SERVICES FOR THE CARRIAGE OF PASSENGERS, FREIGHT AND MAIL AND THE ANCILLARY SERVICES.
Previous Registered Office	123 MAIN STREET PO BOX 321 NOTTINGHAM, AA10 1AA (until 26 February 1998)
Accounts Type	Group
Accounts Ref. Date	31 March
Date Latest Accounts	31 March 2006
Date Latest Returns	31 July 2006
Auditor/Accountant	ERNST AND YOUNG LLP
Bankers	BARCLAYS BANK PLC
Sort Code	P.O. BOX 544 54 LOMBARD ST. LONDON EC3V 9EX 20-00-00

Corporate Structure

Principal Shareholders	BARCLAYS PLC 19.95% OF SHARES AS AT 18/05/06
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Public Record Summary

Mortgages/Charges	538 (Of which 77 are fully satisfied)
Legal Notices	None Recorded
County Court Judgments	Total Number: 4 Total Value: £ 6,635 Age Of Most Recent: 6 Months

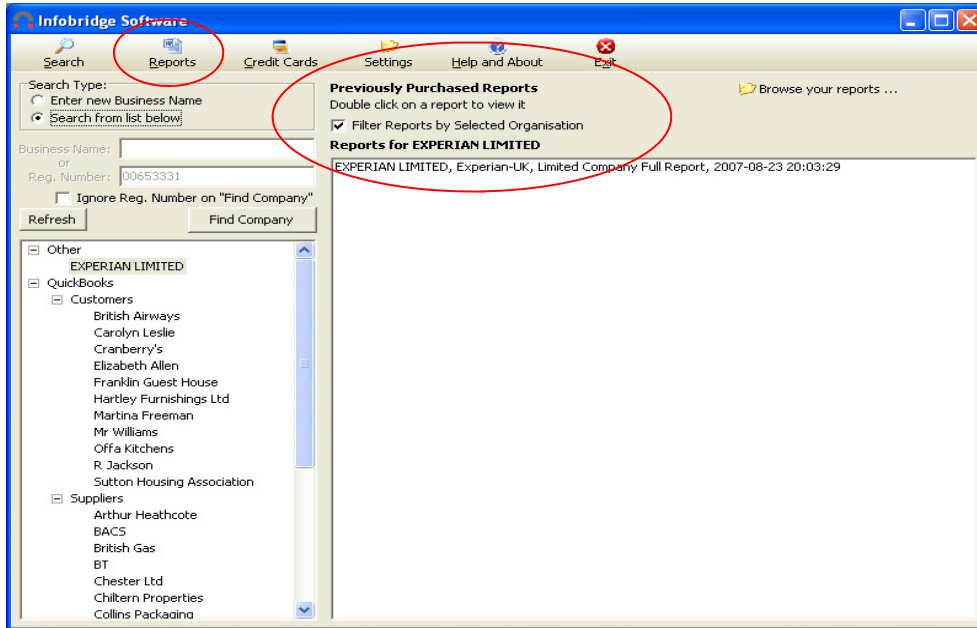
	Lost 12m	13-24m	25-36m	37-48m	49-60m	61-72m
Number	1	2	1	0	0	0
Value (£)	2,564	1,665	2,466	0	0	0

Report Created On 12 December 2006 At 18:09:45 (CXPN) Copyright © 2006 Experian Ltd

Viewing Reports Previously Saved

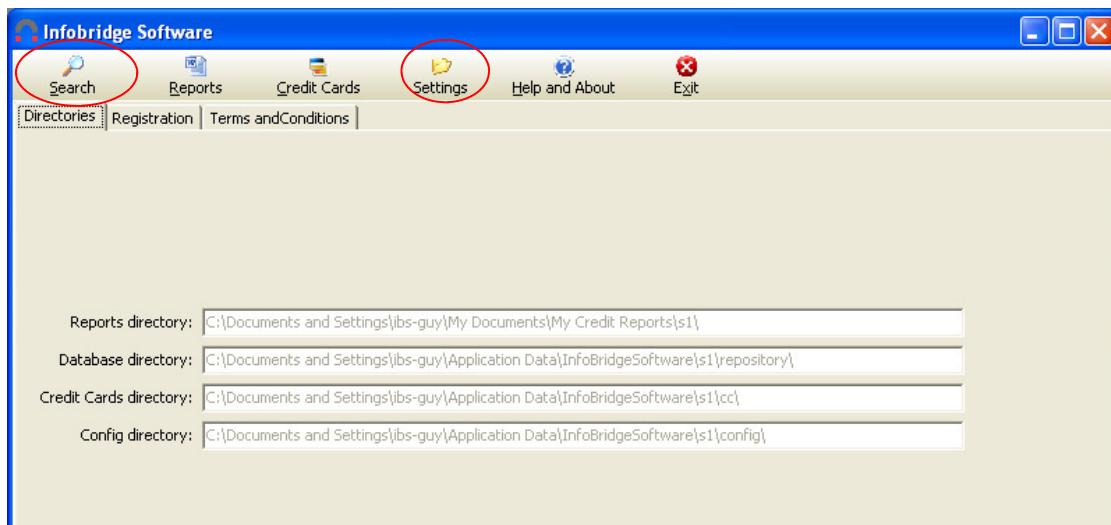
24. All downloaded reports are automatically saved by default in a folder called "My Credit Reports" that can be found in your "My Documents" folder, you can view previously downloaded reports at any time by clicking on the "Reports" icon on the top of the page.
25. Reports downloaded are also linked to the companies in your QuickBooks database or the "Other" companies created by the plug-in. If you mark the "Filter Reports by Selected Organisation" check-box and then highlight one of the companies in the Tree list, only previously downloaded reports for that company will be listed (as shown in the window on the next page). Un-checking the box will show you ALL previous reports of every company you have downloaded.

Viewing Reports Previously Saved ...cont



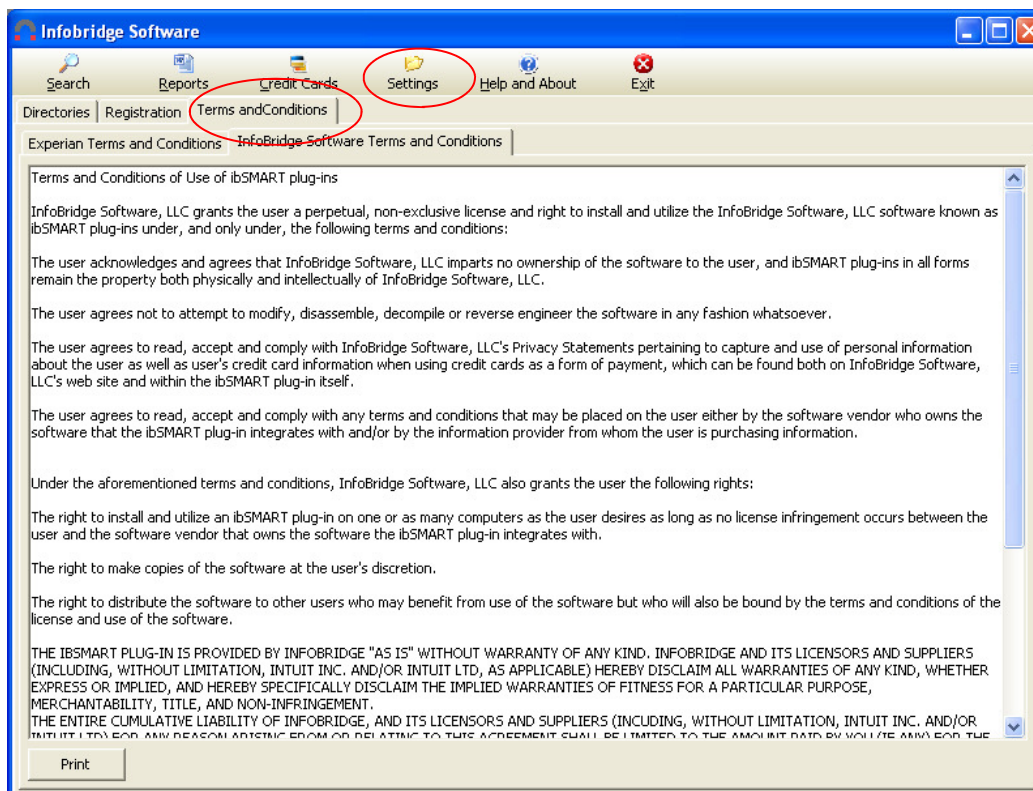
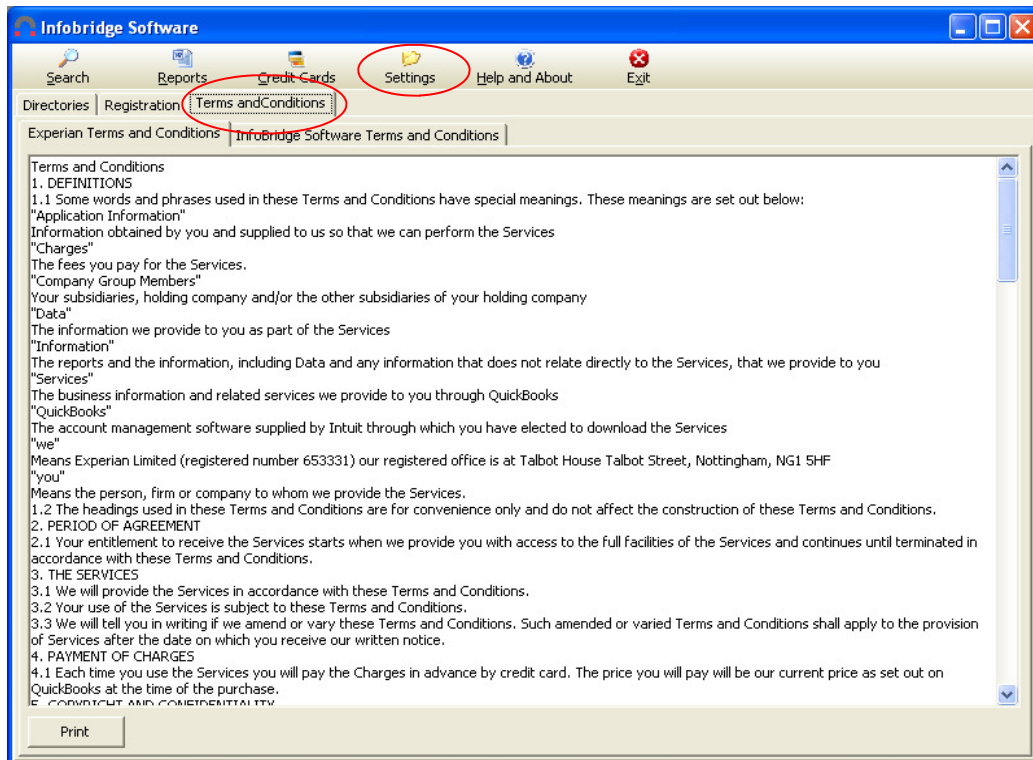
Settings - Viewing Where Reports Save

26. If you wish to view the default save location of reports downloaded, you can do this by clicking the "Settings" icon on the top of the plug-in form and then choosing the "Directories" tab. You can also view the location of the plug-in database that stores the "Other" type companies you add. At this time, changing the location where things are saved is not supported.



Settings - Terms and Conditions

27. Both Experian's and InfoBridge's Terms and Condition must be agreed to in order to use this plug-in. To view as well as print the Terms and Conditions, click the "Settings" icon and then click on the Terms and Conditions tab.



Privacy Statements - InfoBridge Capture and Use of Personal Data

Business Data

InfoBridge Software, LLC is committed to protecting your privacy and developing technology that gives you the most powerful and safe software experience. This Statement of Privacy applies to all InfoBridge Software, LLC plug-ins and governs data collection and usage. By using InfoBridge Software, LLC plug-ins, you consent to the data practices described in this statement.

Collection of your Personal Information

InfoBridge Software, LLC plug-ins may collect personally identifiable information, such as your e-mail address, name, business name, home or work address, telephone number or business identifier, such as tax ID, as part of the registration process for the plug-in. InfoBridge Software, LLC plug-ins may also collect, as part of the registration process, anonymous demographic information, which is not unique to you, such as your ZIP or Postal code, city or town, state, county, province or business classification.

Use of your Personal Information

InfoBridge Software, LLC collects and uses your personal information for two purposes. The primary purpose is to remain compliant with credit acts or laws enacted in all countries where InfoBridge Software, LLC does business. Such laws are put in place to protect consumers or small businesses that have consumer like characteristics and require that all credit inquiries to agencies that house information on these types of businesses include information on the individual or business that is making the inquiry. This information becomes part of the permanent credit record of the business being inquired on. InfoBridge Software, LLC will thus pass necessary pieces of your personally identifiable information to the business credit agency as part of the inquiry request to meet legal obligations. Secondly, the terms and conditions which the user has agreed to, either during the plug-in installation process or during the pulling of their first report, revolving around the use of the business credit agency's information, may give the business credit agency access to some of the personally identifiable information collected by InfoBridge Software, LLC as part of the agency's vetting process. If that is the case, then InfoBridge Software, LLC will share or give access to that information to the business credit agency. InfoBridge Software, LLC may use anonymous demographic information to meet compliance with credit law, just like it uses personally identifiable information, but in the case of anonymous demographic information, InfoBridge Software, LLC may also use this information to provide statistical analysis to both its software vendor partners, whose software the plug-ins integrate with, as well as to the credit agencies who provide information through the plug-in.

InfoBridge Software, LLC does not share, sell, rent or lease any of the information it collects to third parties other than in the situations mentioned in the preceding paragraph.

In certain situations, InfoBridge Software, LLC will disclose your personal information, without notice, but only if required to do so by law, or in the good faith belief that such action is necessary, to: (a) conform to the edicts of the law or comply with legal process served on InfoBridge Software, LLC; (b) protect and defend the rights or property of InfoBridge Software, LLC; and, (c) act under exigent circumstances to protect the personal safety of users of InfoBridge Software, LLC plug-ins, or the public.

Security of your Personal Information

InfoBridge Software, LLC secures your personal information from unauthorized access, use or disclosure. InfoBridge Software, LLC secures the personally identifiable information you provide on computer servers in a controlled, secure environment, protected from unauthorized access, use or disclosure.

Changes to this Statement

InfoBridge Software, LLC will occasionally update this Statement of Privacy to reflect company and customer feedback. InfoBridge Software, LLC encourages you to periodically review this Statement to be informed of how InfoBridge Software, LLC is protecting your information.

Contact Information

InfoBridge Software, LLC welcomes your comments regarding this Statement of Privacy. If you believe that InfoBridge Software, LLC has not adhered to this Statement, please contact InfoBridge Software, LLC at 1(727) 381-0019 or via email at infona@infobridgesoftware.com. We will use all commercially reasonable efforts to promptly determine and remedy the problem.

Credit Card Data

InfoBridge Software, LLC respects the privacy of your financial data and makes every effort to be sure that it remains secure. Our plug-ins use the latest available technology to secure both the storage and transfer of your sensitive data.

How we store your credit card data

Credit card information that you enter into the InfoBridge Software, LLC plug-in is stored locally on your computer and in no other place. Data is stored in 128 bit, encrypted fashion, which is the standard for the credit industry. The data can only be accessed in a readable fashion through the credit card screen of the plug-in. If you have password protected your credit card when you entered the credit card data, sensitive pieces of the data, like your credit card number, will not be visible unless your password is entered correctly. When password protected, no credit card data can be modified unless your password is entered. At no time is your information stored on any InfoBridge Software, LLC server, even temporarily.

How we process your purchase

When you purchase information through an InfoBridge Software, LLC plug-in, the plug-in sends your credit card information through InfoBridge Software, LLC servers directly to the card processing company. Many retail institutions use the same process. The information is sent using 128 bit SSL, which is once again the standard for transmitting credit data, and means that the information remains encrypted during the entire process.

How we process refunds

In the unlikely event that there is a technical problem during the process of your purchase of information through an InfoBridge Software, LLC plug-in, InfoBridge Software, LLC will either cancel the purchase on your card or process a refund, depending on the point at which the problem occurs. If a refund is processed, the refund will occur on the evening of the day of the purchase. By using an InfoBridge Software, LLC plug-in, you agree that InfoBridge Software, LLC is responsible only for the delivery to you of the information that you have purchased and is not responsible for the content of the information. InfoBridge Software, LLC will not act as a mediator or arbitrator between you and the information provider. If you have an issue with the content or accuracy of a report you have purchased, you must address that directly with the information provider.

The privacy of your credit card data

InfoBridge Software, LLC does not share your credit card data with anyone other than the card processing company that processes your purchase. Your credit card data is not shared with either the software vendor who sells and supports the software package that the InfoBridge Software, LLC plug-in integrates with or the information provider who provides the information you have purchased.