

Set Up Online Payee

Name and Address

Name: Qwest

Description (Optional):

Street: P. O. Box 29013

City: Phoenix

State: AZ Zip: 85038-9013

Payee Numbers

Account #: 480-123-4456-567P

Phone: 480-123-4456

OK
Cancel
Help

- After you have completed the information, set up Qwest as an online payee by clicking **OK**.

Making an Online Payment:

- To make an online payment with your bank once you have activated the account, select **Online > Online Center** from the Quicken menu. Then select the **Payments Tab**. Note that if you were going to download account data you would choose the Transactions Tab. For paying using online banking, you use the Payments Tab.

Online Center

Delete Payees Repeating Contact Info Print Options How Do I

Financial Institution: Bank of America - All Other State

Bank of America

Update/Send...

Transactions **Payments** Transfers E-mail MarketPlace

Account: B of A Checking Register Balance: \$\$\$\$

Processing Date: ASAP Delivery Date:

Payee: \$

Category: Split Memo: Enter

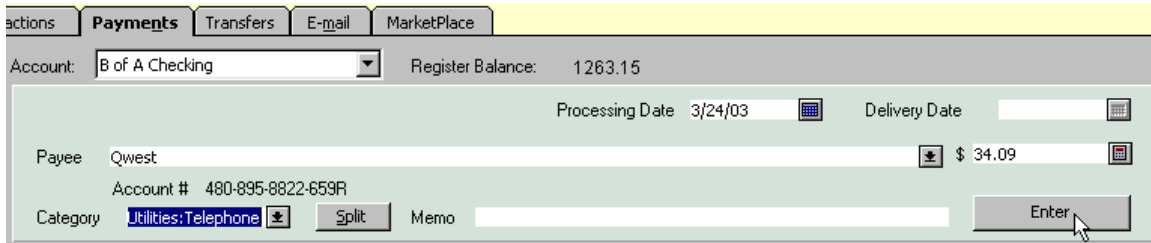
Status	Processing	Delivery	Num	Payee	Amount
Sent	3/7/03		5001	USAA Federal Savings Bank	85.30
Sent	3/10/03		5002	RCI Communications	35.20
Sent	3/12/03		5003	Pima Utility Company, Inc	45.50
				<new payment>	

Cancel Payment

- Since we have already set up Qwest as an online payee, we can either type in Qwest into the Payee slot or use the down arrow at the right of the Payee slot to select Qwest. I like to use the down arrow. If you select from the down arrow you will see:



- Select **Qwest** from the list, and enter the amount of the payment and then select the appropriate Category from the Category drop-down list.



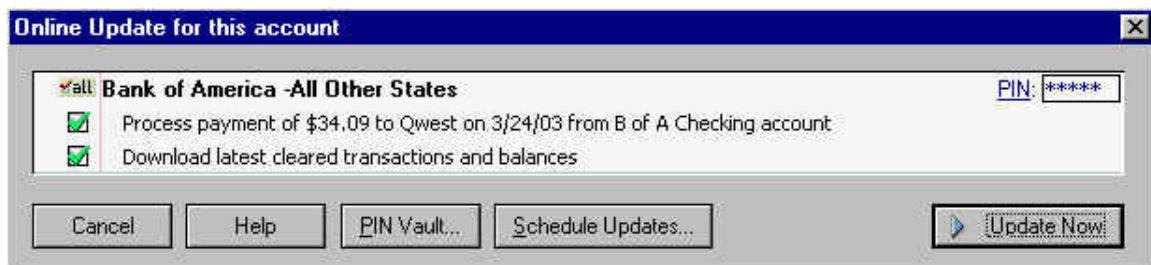
- Once you have picked your Category and entered any extra information you want in the Memo section, select **Enter**. Even though you select Enter, the payment has NOT yet gone to the bank. The data for the payment is stored in your local Quicken data file on your computer.

Sending Payment Notice to Your Bank:

- To send the payment instruction to the bank, first be sure you are **online with your Internet Support Provider** (AOL, Earthlink, whatever...). If you are not at the Online Center in the Quicken program, select **Online > Online Center** from the menu, and be sure "**Your Bank**" is selected as the active **Financial Institution**. For this example, the active financial institution is Bank of America -All Other States (the default for Arizona). To transmit the payment instruction to the bank, click on the **Update/Send** icon.



- The program will bring up a login screen that will ask for your pin and allow you to both request a download of account data (checks and deposits) and to send the online payment instruction (who to pay and how much).



- When you click on the **Update/Send** icon, Quicken will connect to the Internet and send your instructions to your bank to make the payment(s) and download your account data. If you are using Quicken 2003, the program will alert you when the processing is complete with this screen:

Bank of America -All Other ...

B of A - Mny Mkt Account: Payments / transfers sent
1 transaction to review and accept Go to Register
Online Balance \$ 200.00 as of 3/21/03 6:23 pm

B of A Checking: 10 transactions to review and accept Go to Register
Online Balance \$ 1250.85 as of 3/21/03 6:23 pm

Notification of Bank Activity:

- Since I did this example with my accounts, I not only got the information from my checking account, but also got the activity data from my money market account with Bank of America. To review the data for my checking account, I select **Go to Register**. This brings up the Bank of America checking register in Quicken.

B of A Checking Register Overview

Delete Find Transfer Reconcile Write Checks Update Now Report Options How Do I

Date	Num	Payee/Category/Memo	Payment	Clr	Deposit	Balance
3/10/03	5002	⚡ RCI Communications Utilities:Cable TV requested online pmt, Sat, 3/8/03	35.20	c		1,850.25
3/12/03	5003	⚡ Pima Utility Company, Inc Utilities:Water	33.24			1,817.01
3/24/03	5004	⚡ Qwest Utilities:Telephone	34.09			1,782.92
3/21/03	Num	Payee	Payment		Deposit	
		Category	Memo			
Current Balance:			1,782.92	Ending Balance:		1,782.92

Accept Transactions into Register: 0 of 10 completed Options

Bank of America Data From: **Financial Institution** Online Balance: **\$ 1285.92**
As of: **3/22/03**

Status	Date	Num	Payee	Payment	Deposit	Accept All
Match	3/12/03		PIMA UTILITY COMPANY, INC BILL P	33.24		Done
				Accept	Edit	
New	3/11/03		Interest Earned		5.09	
New	3/11/03	2507	Check 2507	9.76		
New	3/12/03		US TREASURY 303 ;DES=50C SEC ;		850.00	
New	3/14/03	2508	Check 2508	100.00		
New	3/17/03		SRP ;DES=SUREPAY ;	180.00		
New	3/17/03	ATM	BKOFAMERICA ATM 03/17 #000002576		86.36	
New	3/19/03	2509	Check 2509	3.60		
New	3/20/03		STD INS 511 ;DES=INS. PREM.;	25.00		
New	3/20/03	2510	Check 2510	62.24		

Help

- The register shows that the payment information that I uploaded for the Qwest payment is listed with a pending 3/24/03 payment date. Normally this date is the next business day. In this case, since I made the payment request on a Friday night, the bank shows a pending payment issuance on Monday, March 24th. All online payments are noted in the register with the lightning strike icon. Note that the register also shows two previous online payments. One to RCI Communications and the other to Pima Utility Company. The first entry in the Pending Transactions area (at the bottom) shows that the payment to Pima Utility Company cleared the bank on the promised date. The balance of the downloaded transactions are yet to be entered into the checking account register.
- Online banking is accessible through Quicken. It is fast, accurate, and sometimes - fun!

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