

# GETTING STARTED WITH QUICKEN® with Online Bill Pay 2011, 2010 for Windows®



Refer to this guide for instructions on how to use Quicken's online account services to save time and automatically keep your records up to date. This guide will be broken up into product versions, please be sure to follow the steps that apply to the version of Quicken you are currently utilizing.

Before you can download your transactions with Quicken you will need internet access, your customer ID and password.

**"Your Quicken customer ID and password are the same as the ones that you use to log in to The Bank of Kentucky website."**

This Getting Started Guide contains the following information:

- **Downloading the Latest Quicken Updates-** How to download free product updates as they become available for your version of Quicken.
- **Creating a New Quicken Account-** How to use the Express Setup to create a new Quicken account for downloading transactions and paying bills online.
- **Keeping Your Quicken Accounts Up to Date-** How to download transactions or send payments with accounts that you have activated for online account services.
- **Using Online Bill Payment-** How to set up an online payee and create an online payment

Click the version you are looking for

2011- [CREATING A NEW QUICKEN ACCOUNT 2011](#)

2010 - [CREATING A NEW QUICKEN ACCOUNT 2010](#)

For step-by-step instructions with an online task (or any other Quicken question) go to Help → Quicken Help → select the Search Quick Help tab and type in the topic and click Ask.

## DOWNLOADING THE LATEST QUICKEN® UPDATE (Applies to all product versions)



1. Click the Update icon on the Quicken toolbar.
2. Uncheck all boxes → Update Now in the One Step Update Settings dialog.
3. If an update is available, Quicken will provide a description of the update and brief instructions for receiving the update.
4. When the update is completed, close Quicken. Reopen Quicken.

## DOWNLOAD OPTION (Applies to all product versions)



**Direct Connect vs. Express Web Connect vs. Web Connect:** Quicken offers several methods for you to connect to your financial institution.

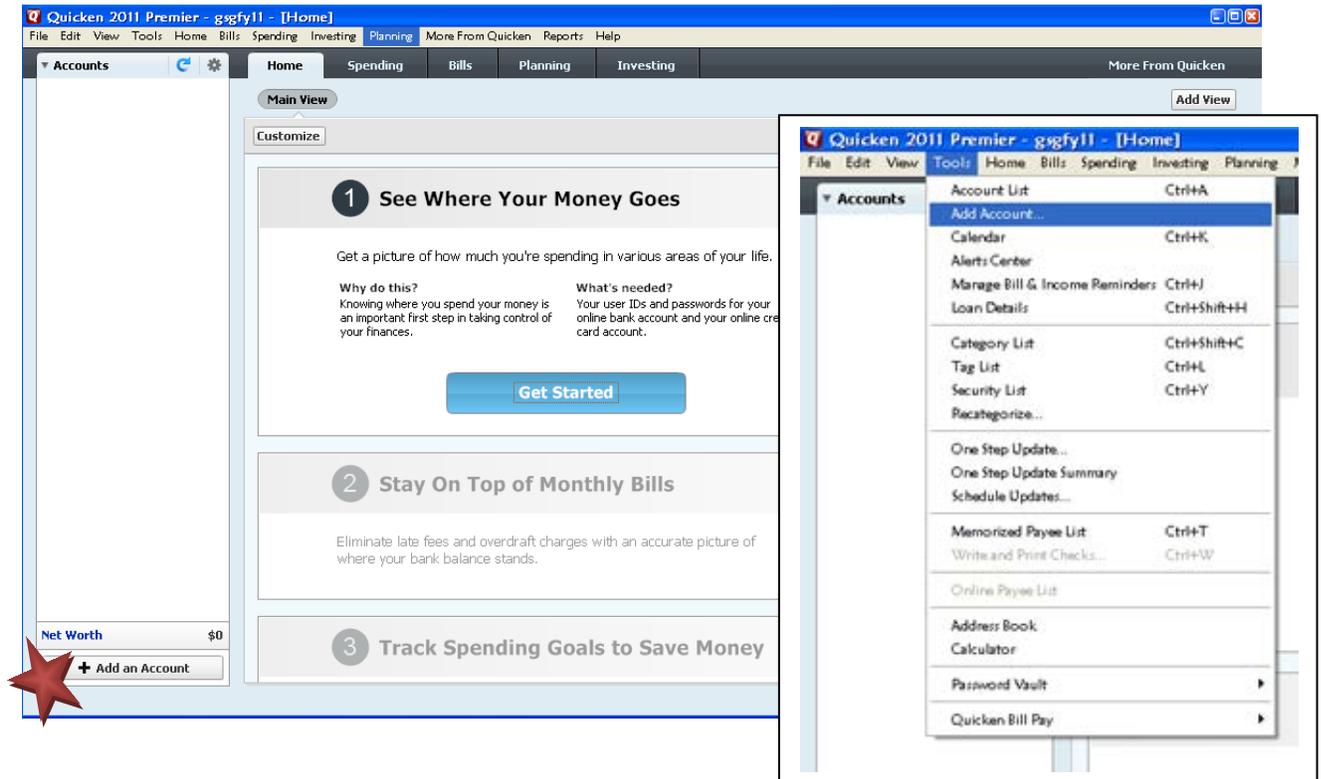
- **Direct Connect** provides a direct connection to your financial institution, and allows you to download transactions, as well as initiate transfers and bill payments directly from Quicken, without having to log into your bank website. Not all financial institutions support Direct Connect. Some financial institutions may charge an additional fee for this service. If you are interested in Direct Connect, please contact your financial institution to activate it before you set up your account in Quicken. Once you receive your Direct Connect login information, enter it in this screen.
- **Express Web Connect** allows you to download transactions automatically from your bank, but does not enable transfers or bill payments. Your login is the same as what you use to login on your bank website.



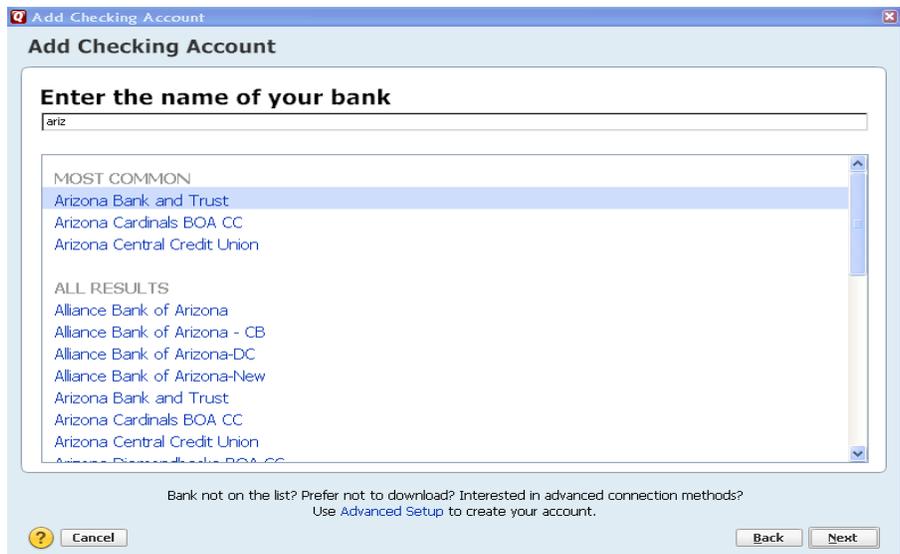
Quicken automatically tries to pick the best method to connect to your financial institution. When you enter a login on this screen, Quicken will try Direct Connect, and if that doesn't work, will default to Express Web Connect. If that doesn't work, you will be taken to the login page of your financial institution's website.

## CREATING A NEW QUICKEN ACCOUNT 2011

1. To add a new account Launch Quicken 2010 → Click on the Tools drop down menu → then select the Add Account option or Click the Add an Account button



2. On the Add Account window select the type of account you will be setting up → Click Next. Enter the name of your financial institution (**The Bank of Kentucky, Inc**) → then click the Next button.



3. Enter your customer ID and password (this is usually the same information that you use to login to your financial institution's web site, however it may differ) → Click Next to continue.

**Add Checking Account**

**Arizona State CU**  
WEB: [www.azstcu.org](http://www.azstcu.org) | TEL: 1-800-671-1098

**User ID**  
For your online Arizona State CU account

**Password**  
For your online Arizona State CU account

Save this password

**Your credentials are safe with Quicken**  
We use bank-level encryption to secure your login credentials, they cannot be compromised  
We use a read-only connection to your bank. We cannot move or transfer money  
[Learn more about our security](#)

Cancel

If you are unsure about which ID and password to use, you may want to contact your financial institution.

**You will encounter an error here, please see next page for instructions.**

4. All downloadable Quicken accounts display. You can choose to add another account right now or start using Quicken and add more accounts later.

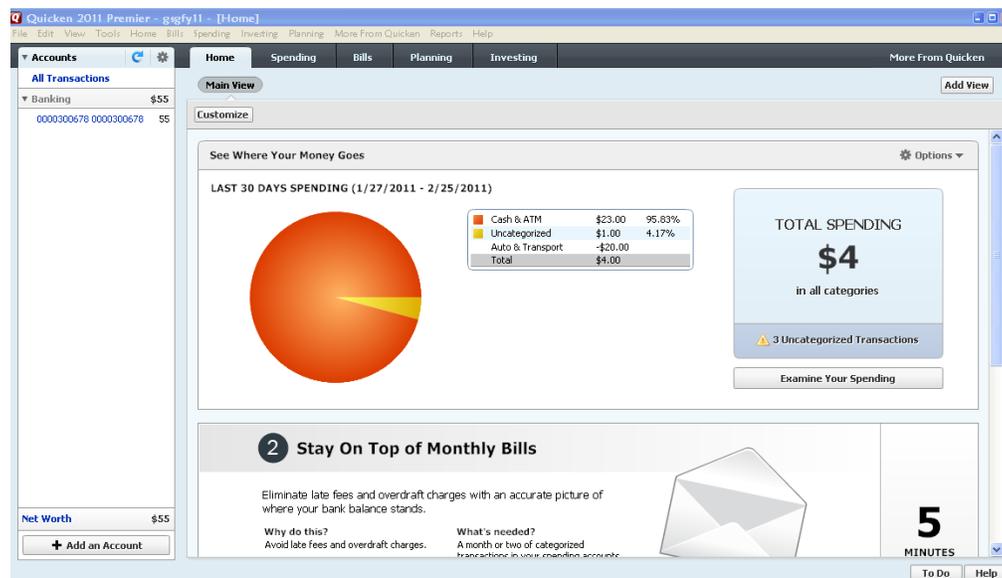
**Account Added**

**FirstMerit Bank N.A.**  
WEB: [www.firstmerit.com](http://www.firstmerit.com) | TEL: 1-888-554-4362

✔ 0000300678: 0000300678  
Downloaded and categorized 81 days of transactions.

Add another account Finish

5. Quicken will download your transactions and automatically categorize them, so you can quickly see where your money is going.



The pie chart on the homepage shows you where your money is going. To review your transactions, click on the account name in blue on the left side of the screen. To add another account, select the “Add Account” button on the bottom left of the screen. To update your accounts, just select the “Update” button at the top left of the screen to download transactions from your bank again.

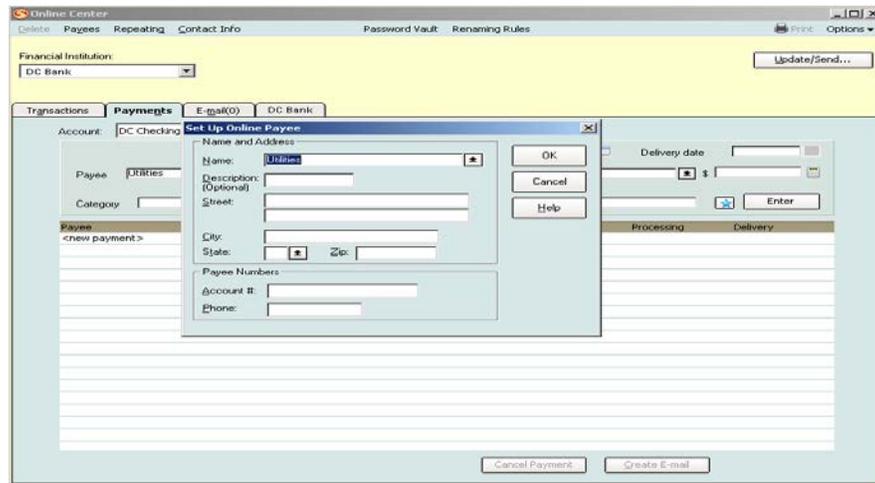
## USING ONLINE BILL PAY

Sending online payments with Quicken is a fast and easy way to pay your bills. Just add the payment to the Online Payee List once; all Quicken accounts share this list.

### Using Online Bill Payment

1. Select the Tools menu drop down → Online Center.
2. Choose your financial institution from the drop-down list.
3. Select the Payments tab → type your payee’s name in the Payee field → press the TAB key.
4. In the Set Up Online Payee window, enter your payee’s contact and account information. Click OK.
5. Review the information on the Confirm Online Payee Information screen → click Accept to continue (if you need to edit the information, click Cancel and make the necessary changes).

An online payee can be any business, organization, or individual to whom you make payments.



## Creating an Online Payment

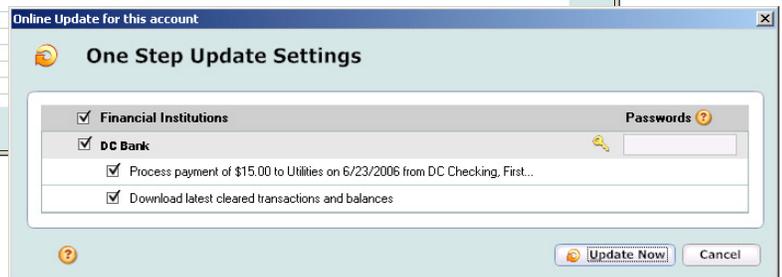
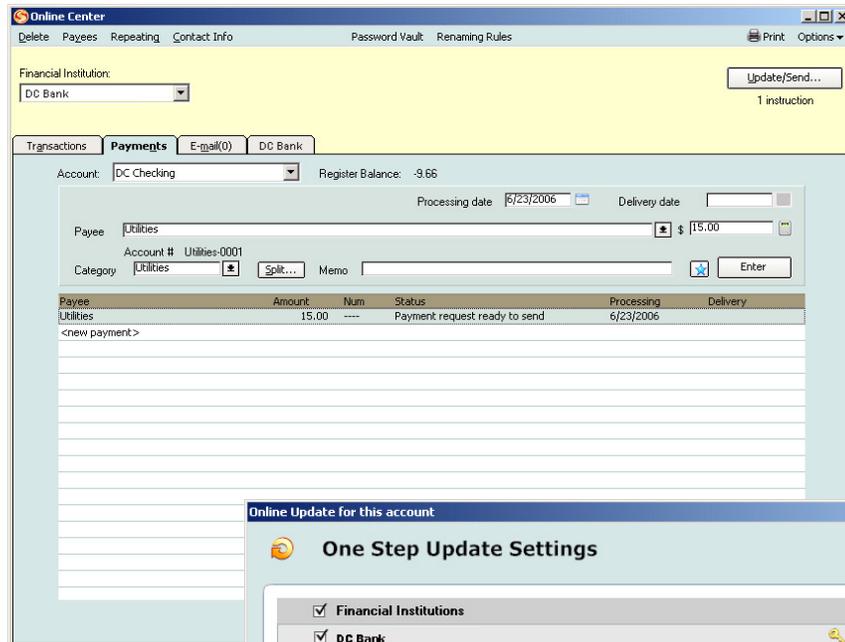
After you create your online payee, you will return to the Payments tab of the Online Center. Your newly created payee displays automatically. You now are ready to complete an online payment

1. Fill in the remaining fields for the payment that you wish to make (payment amount, processing or delivery date, category, and memo). Click Enter.



Note: The Bank of Kentucky supports delivery dates, which means that funds are withdrawn on the date that you schedule your payee to receive payment.

2. Click Update/Send.

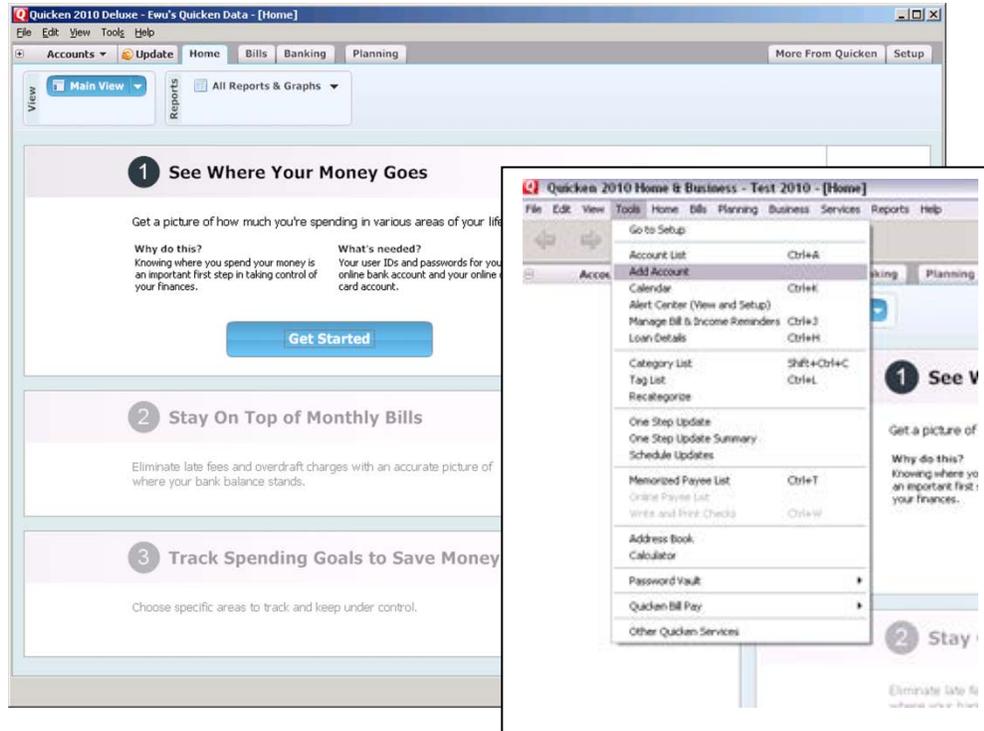


To set up automatic payments, click on Repeating

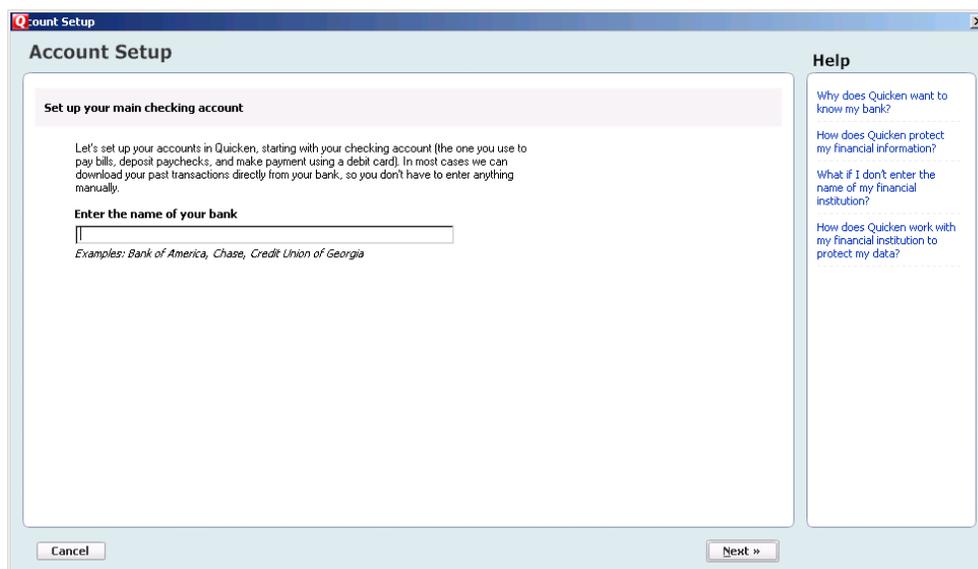
Your password is needed when making an online payment

# CREATING A NEW QUICKEN ACCOUNT 2010

1. To add a new account Launch Quicken 2010 → Click on the Tools drop down menu → then select the Add Account option.



2. On the Account Setup screen enter the name of your financial institution → then click the Next button.



3. Enter your customer ID and password (this is usually the same information that you use to login to your financial institution's web site, however it may differ) → Click Next to continue.

**Account Setup**

**Connect to**

**Log in to**  
Enter the same information you use to sign in to the web site for

User ID / User Name  
password  
Reenter password

**Protecting your financial information is critical to us.** We use the highest levels of security to protect this information. [Learn more.](#)

**I don't want to download transactions from**  
If you choose this option, you'll be able to finish setting up your account in Quicken, but you'll have to enter all transactions manually.

Cancel   « Back   Next »

**Help**

- What login information should I use?
- What is Direct Connect?
- How can I find my routing or account number?
- How does Quicken work with my financial institution to protect my data?
- Did you get special Direct Connect instructions from your bank?

If you are unsure about which ID and password to use, you may want to contact your financial institution.

4. All downloadable Quicken accounts display. You can customize the Account Name (to use in Quicken: Enter account nickname) for each account by typing directly in the field.

**Account Setup**

**Add Your Accounts**

We found the following accounts for you at  
The checked accounts will be added to Quicken.  
We also recommend entering an account nickname, which will be displayed in Quicken.

Select	Account	Type	Account nickname
<input checked="" type="checkbox"/>	CHECKING XXX-XXX	Checking	CHECKING XXX-XXX

Cancel   Next »

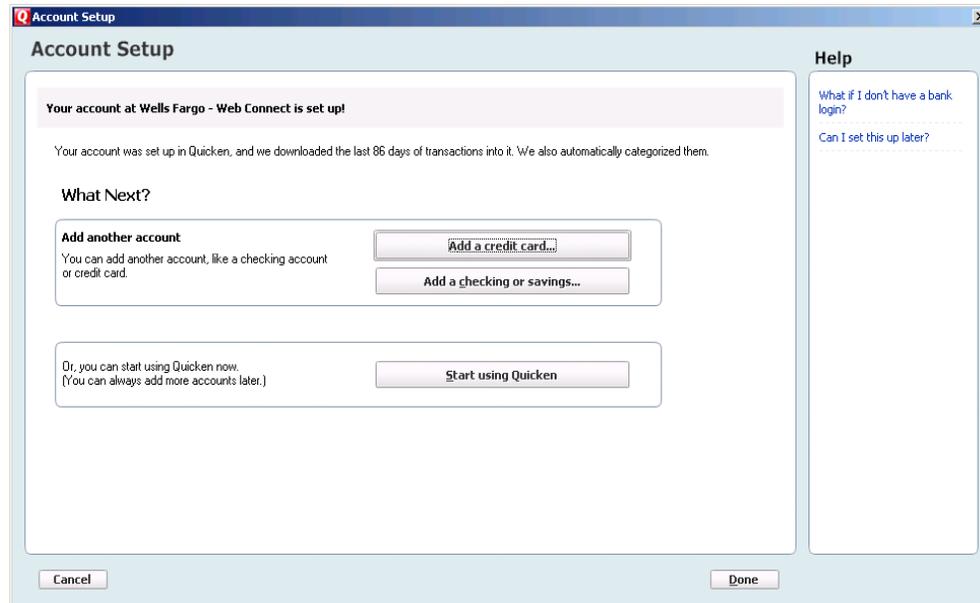
**Help**

- I don't see the account I want to add

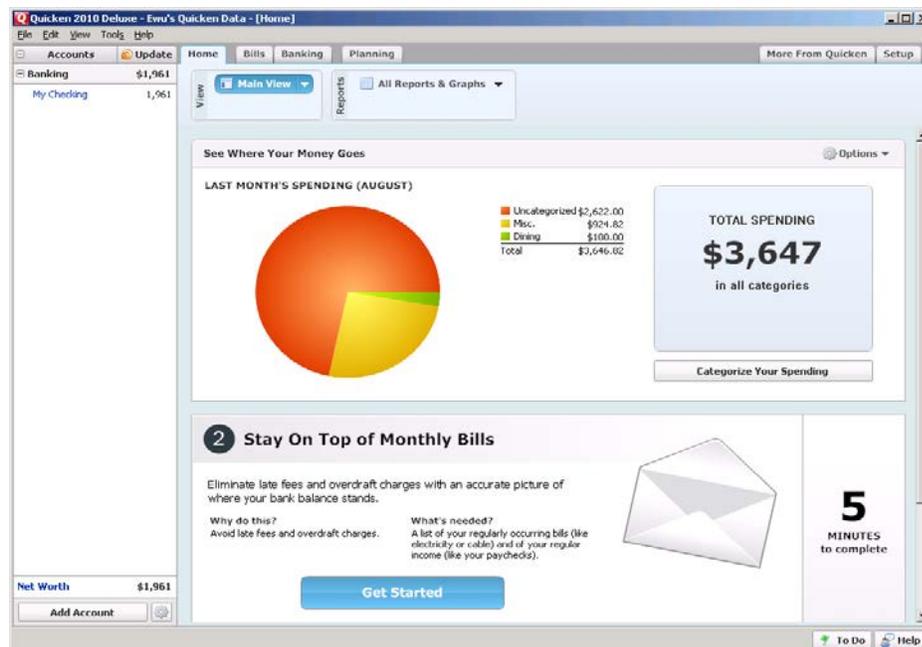
To customize the Account Name in Quicken, enter account nickname

5. Confirm the accounts you wish to set up and/or customize Account Name → click Next

6. Quicken will download your transactions and automatically categorize them, so you can quickly see where your money is going. You can choose to add another account right now or start using Quicken and add more accounts later.



7. The pie chart on the homepage shows you where your money is going. To review your transactions, click on the account name in blue on the left side of the screen. To add another account, select the "Add Account" button on the bottom left of the screen. To update your accounts, just select the "Update" button at the top left of the screen to download transactions from your bank again.



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5. Review the information on the Confirm Online Payee Information screen → click Accept to continue (if you need to edit the information, click Cancel and make the necessary changes).

An online payee can be any business, organization, or individual to whom you make payments.

If you don't have an account number, then use your policy number or your name.

### Creating an Online Payment

After you create your online payee, you will return to the Payments tab of the Online Center. You're newly created payee displays automatically. You now are ready to complete an online payment

1. Fill in the remaining fields for the payment that you wish to make (payment amount, processing or delivery date, category, and memo). Click Enter.



Note: **The Bank of Kentucky** supports delivery dates, which means that funds are withdrawn on the date that you schedule your payee to receive payment.

2. Click Update/Send.

To set up automatic payments, click on Repeating

The screenshot shows the 'Online Center' window with the 'Repeating' tab selected. The 'Financial Institution' is set to 'DC Bank'. The 'Payments' tab is active, showing a payment form for 'Utilities' with an amount of \$15.00 and a processing date of 6/23/2006. Below the form is a table with the following data:

Payee	Amount	Num	Status	Processing	Delivery
Utilities	15.00	----	Payment request ready to send	6/23/2006	
<new payment>					

An 'Online Update for this account' dialog box is open, titled 'One Step Update Settings'. It has two sections: 'Financial Institutions' and 'Passwords'. Under 'Financial Institutions', 'DC Bank' is checked. Under 'Passwords', there is a password field. At the bottom, there are 'Update Now' and 'Cancel' buttons.

Your password is needed when making an online payment



You connect to the Internet, and Quicken

