QuickBooks Set-Up to Access Your Accounts

Getting Started

To get started with QuickBooks, all you will need is QuickBooks version 2004 and above, access to the Internet and a Web browser (Microsoft Internet Explorer 6.0 or later is recommended).

Checklist Before Getting Started

To enable your QuickBooks accounts to use online banking services, be certain that:

- You have a checking account with Capital One
- You are already a Capital One Online Banking user
- You are enrolled in the QuickBooks service through Online Banking
- You have your account number and routing number for the account you would like to enroll
- You have QuickBooks for Windows (we do not support QuickBooks for Mac)

Additionally, if you would like to use Bill Pay through QuickBooks, you will need to be enrolled in Capital One's Online Bill Payment service.

Enabling Your Accounts For Online Access

Once you have enrolled, you must setup your accounts for Online Access in the QuickBooks software before you can begin downloading transactions, paying bills and sending messages to your financial institution. To setup an account for Online Access, in QuickBooks:

1. Select Setup Online Financial Services from the Banking menu
2. Select Setup Account for Online Access (you may see a message about closing all windows - click Yes)
3. Follow the Online Banking Interview (NOTE: It is important to know which routing number to enter, as it may be different than your actual routing number. Louisiana account holders should enter the routing number 065002030, and Texas account holders should enter 111915709.

Note: you DO NOT need a confirmation letter from your financial institution to proceed with enabling your accounts for Online Access. All you need is your account number(s) and Capital One's routing number(s) and you can proceed with enabling your accounts in QuickBooks software immediately after enrolling in the service through the Capital One Online Banking site.

Using QuickBooks

Here are some suggestions for making QuickBooks more valuable to you and your business.

Online Access

The first time you use online account access, we recommend that you connect just to download your transactions, existing payees and existing messages which will enable you to update your register and your vendor lists before doing other online tasks. To send and receive transactions:

1. Select Online Banking Center from Banking menu
2. Select the correct Financial Institution from the drop down list in the upper left hand corner of the screen
3. Under Items to Send, click on "Get new QuickStatement for account accountname" for each account you would like to download transactions for (you should see a checkmark next to the selected item)
4. Click on Go Online
5. Enter your Password (as your PIN)

6. You will see a status message that QuickBooks is updating financial services information and when the update is complete you will get a list of updated items

The Items to Send section of the Online Banking Center displays all the online transactions and messages that have been entered but have not yet been transmitted to the bank. After the initial download, every time you create a transaction to send (such a bill payment, a transfer or a message) you will need to select the transaction in the send list of Online Banking Center and click on Go Online.

Matching Downloaded Transactions to the Register

Once you have downloaded a QuickStatement, you can use QuickBooks to automatically match the bank transactions already existing in QuickBooks and to add any missing transactions. To match a statement to the register:

1. Select Online Banking Center from the Banking menu
2. Select the QuickStatement under Items Received from Financial Institution
3. Click View
4. Click OK on the Automatically matched transactions - all transactions will remain Unmatched until the Show Register box is selected.
5. Select the Show Register box. Once you select Show Register, it remains marked and matching occurs immediately every time you open the matching screen
6. Whenever a match is found, the transaction is marked Matched in the QuickStatement and the entry in the register is marked with a lightening bolt in the Cleared column. The lightening bolt will be changed to a regular checkmark once the account is reconciled.
7. To manually match a transaction, select the transaction in question from both the statement and the register window and click on the Match button on the bottom of the screen.
8. If a transaction is downloaded from Capital One that has not yet been entered into the register, you can add it by selecting it and clicking the Add to Register button. Choose what type of transaction to create in QuickBooks.
9. Click Done. Once you click Done on the matching screen, you will not be able to view the same statement information again. The statement date and balance will still be visible on the Online Banking Center screen but you will not be able to view the statement.

Please note that matching does NOT take place of reconciling an account which is necessary to assure that the account balance agrees with Capital One’s balance and to clear the transactions in QuickBooks. Matching simply gives you more day-to-day control over your bank account by keeping you updated on the transactions that have been processed and by allowing you to quickly identify transactions that were not entered into the register.

Viewing Online Messages

With online banking, messages can be sent to financial institutions. TO create an online banking message:

1. Select Create Online Banking Message from the Banking menu
2. Select the correct Financial Institution from the drop down list in the upper left hand corner of the screen.
3. Select the appropriate online account
4. Enter the message in the Message area
5. Go to Online Banking Center (under Banking menu). You will see your message under Items to Send. Your message will be sent the next time you choose to send items.

Sending Online Messages

To view an online message sent by the financial institution to you:

1. From the Banking menu choose Online Banking Center
2. Select the correct Financial Institution from the drop down list in the upper left hand corner of the screen.
3. In the Items Received from Financial Institution, select the message and then click View
4. Click Delete to permanently delete any selected messages

Creating Vendors/Payees

Before online payments can be created, it is necessary to create or download online payees. Online payees can be vendors, employees, customers or other names. To create an online payee:

1. From the Vendors menu choose Vendor List

2. Right click anywhere within the vendor list and select New (or click on Vendors in the bottom right hand corner of the screen and select New)
3. Enter the appropriate vendor information

If you have previously used Bill Pay through Capital One's Online Banking site, you can download your existing payees from Capital One instead of setting them up from scratch. To download payees:

1. From the Banking menu choose Online Banking Center
2. From the Items Received From Financial Institution (bottom portion of the screen) double click on the payee you would like to add to the QuickBooks vendor list
3. Enter the payee name (or select an existing vendor to match the payee to)
4. Click on Quick Add or Set Up
5. Select name type (Vendor, Customer, Employee or Other)
   Please note that the payee name of the downloaded payee will populate the Company Name field in the Edit Vendor window, not the Vendor Name.

Paying Bills

There are three different ways to enter online payments into QuickBooks: from Write Checks, from Pay Bills and from the Check Register.
To enter Online Payments through Write Checks screen:

1. From the Banking menu, choose Write Checks
2. Select the appropriate checking account (Capital One does not support paying bills from any type of account other than Checking)
3. Select the Online Payment checkbox
4. Select the vendor, enter payment date and payment amount
5. Select an expense account
6. Click on Save and Close
7. The payment will now show up in the Online Banking Center send list. To send the payment you must Go Online to send the transaction.

To enter Online Payments through Pay Bills screen:

1. From the Vendors menu, choose Pay Bills (under Activities menu)
2. Make the appropriate checking account is selected under Payment Account
3. Select Online Bank Pmt in the Payment Method drop down window (Capital One does not support paying bills from any type of account other than Checking)
4. Review the payment date
5. Place a checkmark next to the bill you would like to pay
6. Click Pay and Close
7. The payment will now show up in the Online Banking Center send list. To send the payment you must Go Online to send the transaction.

To enter Online Payments through Check Register:

1. From the Banking menu select Use Register. Select the appropriate checking account and click OK
2. Enter the due date of the payment
3. In the Number column, enter S for Send
4. Select the payee and the account
5. Enter the amount in the Payment column
6. Click on Record to record the transaction
7. The payment will now show up in the Online Banking Center send list. To send the payment you must Go Online to send the transaction

Sending a Payment Inquiry

Once a payment has been sent, you may need to send a message regarding that payment to your financial institution. To send a payment inquiry:

1. Select the appropriate online payment from the register or Write Checks window
2. From the Banking menu, select Inquire About Online Payment
3. Type a message, if desired, into the message field
4. Go to Online Banking Center (under Banking menu) and you will see your message under Items to Send
5. Your message will be sent the next time you choose to send items

Creating Online Transfers

1. From the Banking menu select Transfer Funds
2. Select the From Account and the To Account for you funds transfer
3. Click on Online Funds transfer checkbox
4. Enter the transfer amount
5. Click on Save and Close
6. The transfer will now show up in the Online Banking Center send list. To send the transfer you must Go Online to send the transaction

Editing Online Account Information

To modify online access information for an account that has already been configured for online access:

1. Go to Chart of Accounts (from Lists menu)
2. Right click on the account you would like to validate or modify and select Edit
3. In the Edit Account window, select Online Info tab
4. You can now verify or edit your Routing Number, Account Number, Customer ID, Online Account Access and Online Payment for the desired account

Disabling Online Access for an Account

1. Go to Chart of Accounts (from Lists menu)
2. Right click on the account you would like to turn off online access for and select Edit
3. In the Edit Account window, select Online Info tab
4. Uncheck Online Account Access and/or Online Payment checkboxes