



GETTING STARTED WITH QUICKEN® with Online Bill Pay 2010, 2009, and 2008-2007 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 Access ID and passcode. *

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

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

2009 - [CREATING A NEW QUICKEN ACCOUNT 2009](#)

2008-2007 -[CREATING A NEW QUICKEN ACCOUNT 2008-2007](#)

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)

Quicken 2010



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.

Quicken 2008-2009

1. Open Quicken > Go to Online > One Step Update.
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 Florida Bank of Commerce.

- **Direct Connect** provides a direct connection to Florida Bank of Commerce, 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 Florida Bank of Commerce 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 Florida Bank of Commerce. 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 the Florida Bank of Commerce website.

CREATING 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 Florida Bank of Commerce New → then click the Next button.
3. Enter your Access ID and Passcode (this is usually the same information that you use to login to the Florida Bank of Commerce web site, however it may differ) → Click Next to continue.

4. IMPORTANT STEP! ACTIVATE YOUR QUICKEN FOR DIRECT CONNECT WITH FLORIDA BANK OF COMMERCE

The first time you attempt to activate your first Account at Florida Bank of Commerce, you will receive an error:

“We’re sorry, but we had a connection error”

If you read below in the “An additional message from Florida Bank of Commerce”
“Pending Authorization: Visit the Personal Finance Software Access link under the User Services tab on Florida Bank of Commerce’s Internet Banking site.”

Follow these steps to Activate Direct Connect for Florida Bank of Commerce

- a. Login to Internet Banking
- b. Click the User Services tab
- c. Click on the “Personal Finance Software Access”
- d. Click “Enable” link against the Quicken request.
- e. Return back to Quicken and check the radio button “Try again” (the refresh). Then click “Next”

5. 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.

To customize the Account Name in Quicken, **enter account nickname**

6. Confirm the accounts you wish to set up and/or customize Account Name → click Next
7. 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.

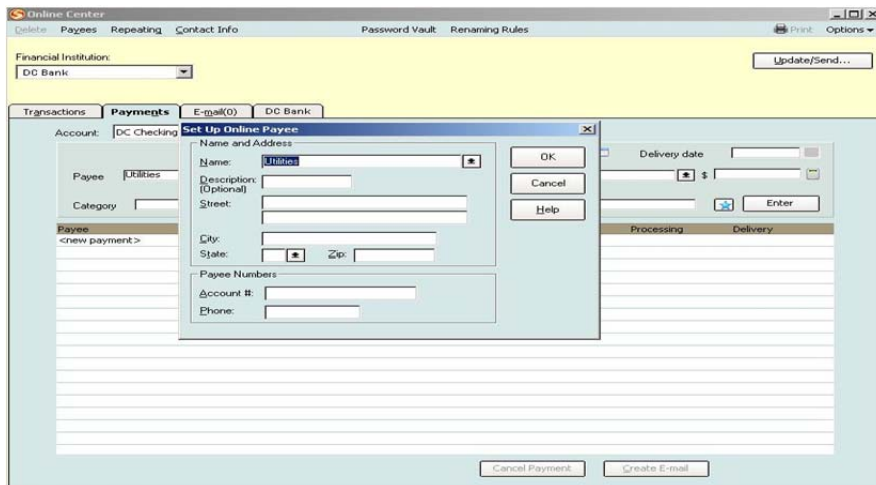
8. The pie chart on the homepage shows you where your money is going. To review your transactions, click on the account name in blue on the left side of the screen. To add another account, select the “Add Account” button on the bottom left of the screen. To update your accounts, just select the “Update” 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 Florida Bank of Commerce 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).



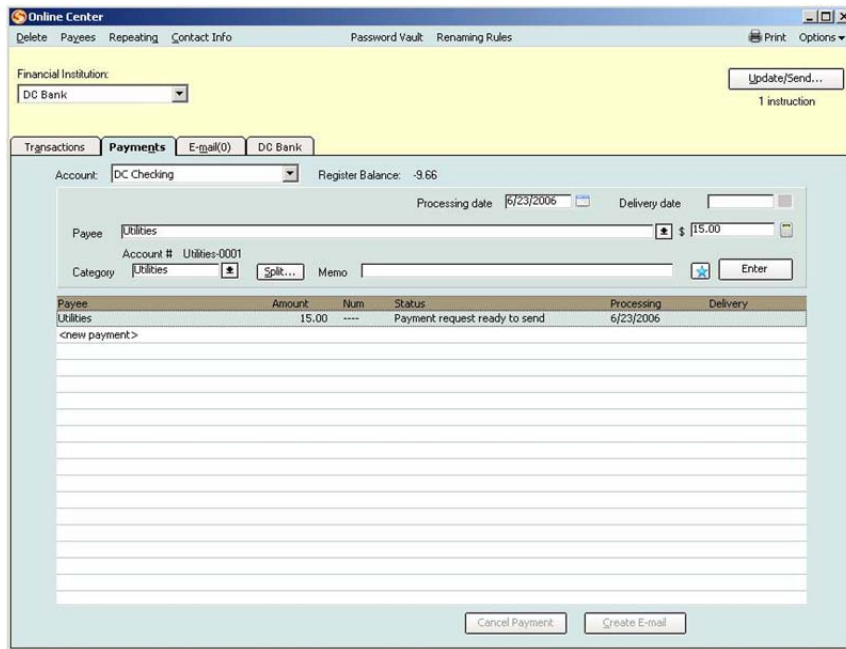
An online payee can be any business, organization, or individual to whom you make payments.

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.
2. Click Update/Send.

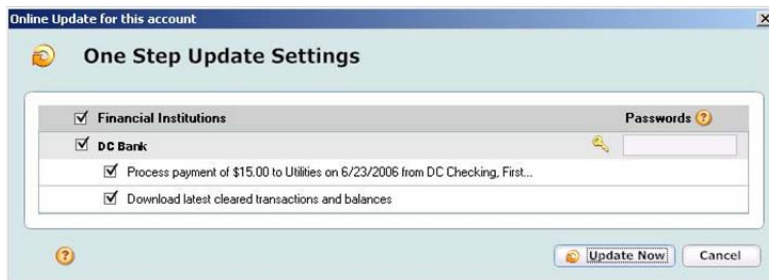


The screenshot shows the 'Online Center' window with the 'Payments' tab selected. The 'Financial Institution' is set to 'DC Bank'. The 'Account' is 'DC Checking' with a 'Register Balance' of -9.66. The 'Processing date' is 6/23/2006 and the 'Delivery date' is empty. The 'Payee' is 'Utilities' with an 'Account #' of 'Utilities-0001' and a 'Category' of 'Utilities'. The 'Amount' is \$15.00. The 'Memo' field is empty. 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>					

Buttons at the bottom include 'Cancel Payment' and 'Create E-mail'. An 'Update/Send...' button is located in the top right corner of the window.

To set up automatic payments, click on Repeating



The screenshot shows the 'Online Update for this account' dialog box with the title 'One Step Update Settings'. It has a 'Financial Institutions' section with a checked box for 'DC Bank'. A 'Passwords' field is visible. Below this, there are three checked items: 'Process payment of \$15.00 to Utilities on 6/23/2006 from DC Checking, First...', 'Download latest cleared transactions and balances', and 'Update Now' and 'Cancel' buttons at the bottom.

Your Passcode is needed when making an online payment

You connect to the Internet, and Quicken sends your payment instructions.

CREATING A NEW QUICKEN ACCOUNT 2009

1. Go to Online drop down Menu → Online Account Services Setup → Create New Quicken Account.
2. **Quicken Windows 2009 version only:** Select the account type you are creating → Click Next

When creating a Credit Card account choose Credit Card and Investing/Retirement for brokerage type accounts.
For Money market accounts select either Checking or Savings.

3. If the account is held at Florida Bank of Commerce, select from the list provided.
4. After you have selected yes to connect to **Florida Bank of Commerce** through Quicken, click Next.
5. Enter your Access ID and Passcode (your Passcode will need to be entered a second time for confirmation). Click Next to continue.

If you are unsure about which ID and Passcode to use, then see the **Need an Access ID and Passcode** information to the right.

6. 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.

To customize the Account Name in Quicken, **enter account nickname.**

7. Confirm the accounts you wish to set up and/or customize Account Name →click Next
8. After the Quicken One Step update is completed, you will be prompted to store your Passcode in the Passcode Vault. Select YES or NO to continue, → Click Next

To learn on the Passcode Vault, click on **What is the Passcode Vault** under the Help menu.

To keep your Passcode in Quicken's secure Passcode Vault select yes.

9. After reviewing your Account Setup Summary page, Click Done

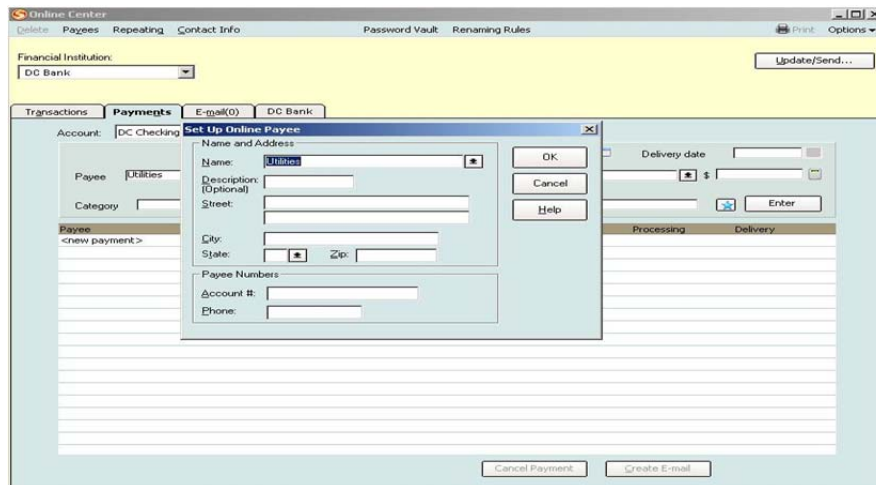
USING ONLINE BILL PAY

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 Online 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.

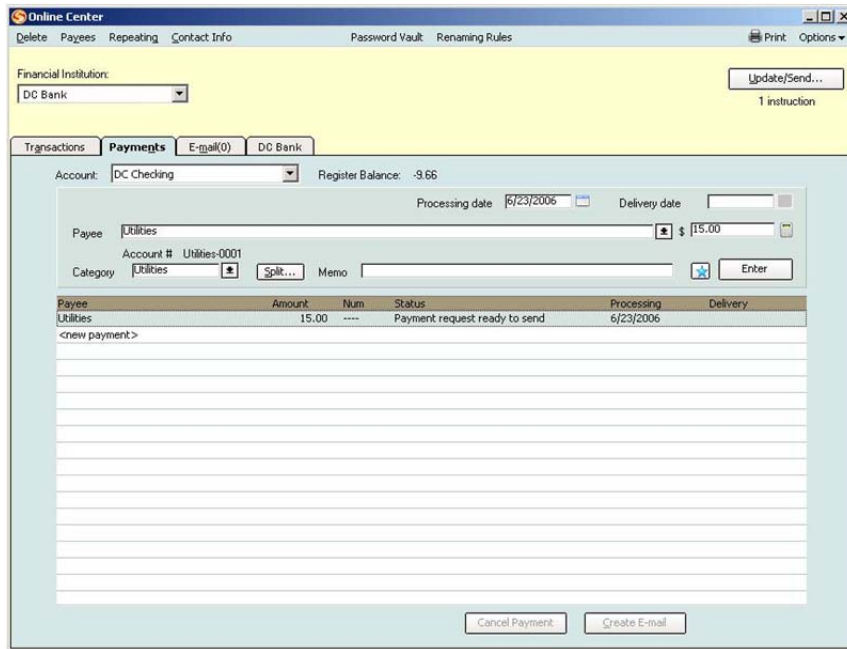
If you don't have an account number, then use your policy number or your name.

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.

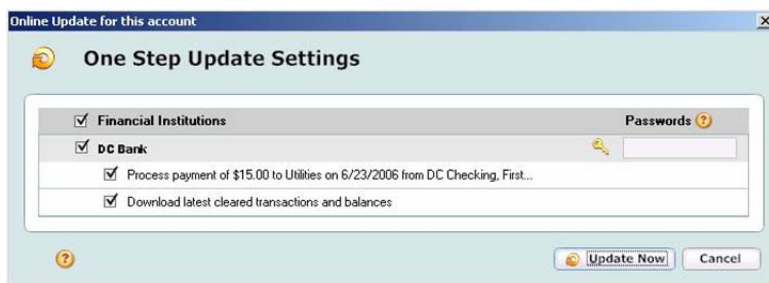
Creating an Online Payment

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.
2. Click Update/Send.



To set up automatic payments, click on Repeating.

Your Passcode is needed when making an online payment.



You connect to the Internet, and Quicken sends your payment instructions.

CREATING A NEW QUICKEN BANKING ACCOUNT 2008-2007

1. Choose Cash Flow menu → Cash Flow Accounts → Add Account.
2. In the “This account is held at the following institution:” field, enter **Florida Bank of Commerce** and click Next.
3. If the Select Bank Location dialog displays, then choose your location from the list, and click OK.
4. With Yes selected to connect to Florida Bank of Commerce through Quicken, click Next.
5. Enter your Access ID and Passcode. Enter your Passcode again to confirm it. Click Next.

If you are unsure about which ID and Passcode to use, then see the “Need an Access ID and Passcode information” to the right.

6. All downloadable Quicken accounts display. You can customize the Quicken Account Name for each account by typing directly in the field. Click **Next**.

Add	Account Type	Quicken Account Name
<input type="checkbox"/>	Checking, 1000CH	<enter a name>
<input type="checkbox"/>	Money Market, 1000MO	<enter a name>
<input type="checkbox"/>	Line of Credit, 1000CL	<enter a name>
<input type="checkbox"/>	Credit Card, 1000CC	<enter a name>

7. Click Done to confirm that the accounts in the list are the ones that you wish to set up.
8. If the Rename Your Payees windows displays after the download, then do one of the following:
 - To accept the default name change of one or more payees, check the box next to each payee.
 - To enter a different payee name, check the appropriate payee name, click Edit, and follow the on-screen instructions.
 - To leave a payee name unchanged, do not check it.

To apply the payee name changes, click Apply Settings. Or, to exit this window without making changes, click Cancel.

9. Review your One Step Update Summary page. Click Close.

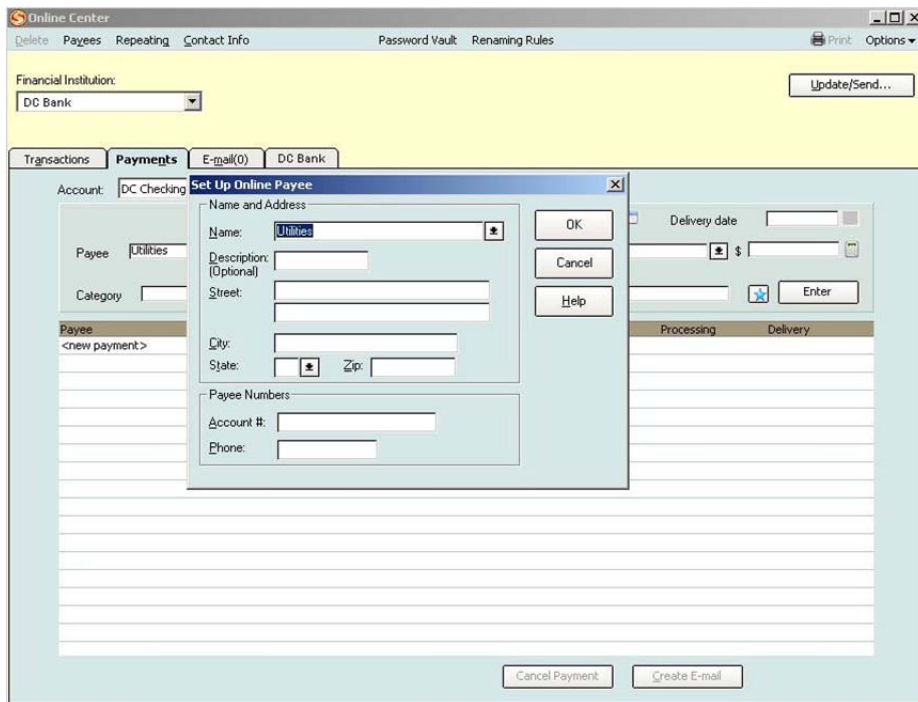
USING ONLINE BILL PAY

Sending online payments with Quicken is a fast and easy way to pay your bills. It requires only two steps: setting up an online payee and creating an online payment.

Setting Up an Online Payee

An online payee can be any business, organization, or individual to whom you make payments. You only need to add each online payee to the Online Payee List once; all Quicken accounts share this list.

1. Choose Online menu → Online Center.
2. Choose Florida Bank of Commerce from the drop-down list.



3. In the Payments tab of the Online Center, type your payee name in the Payee field, and press the TAB key.
4. In the Set Up Online Payee window, enter your payee's name and address. Next, enter the account number that the payee uses to identify you. If you don't have an account number, then use your policy number or your name. Click OK.
5. Review the information in the Confirm Online Payee Information dialog for accuracy, and click Accept. To edit the information, click Cancel and make the necessary changes.

After you create your online payee, you return to the Payments tab of the Online Center. You're newly created payee displays automatically (or type in the Payee field to select a different existing payee). You now are ready to complete an online payment.

Creating 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: **Florida Bank of Commerce** supports processing dates, which means that funds are withdrawn from your account on the date that your payment is processed. It may take a couple of extra days for your payee to receive this payment, so you should build these days into your payment date.



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

2. Click Update/Send.

3. Quicken displays the One Step Update Settings dialog. Checkmarks indicate payments to be sent. If you do not want to send a particular payment, then click the payment to remove the checkmark. Enter your Passcode, and click Update Now.

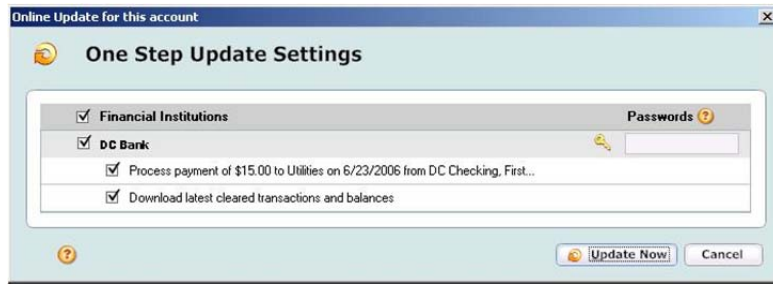
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At the bottom of the window are 'Cancel Payment' and 'Create E-mail' buttons.

Your Passcode is needed when making an online payment



YOU ARE SET UP AND READY TO USE QUICKEN