City National Bank
Bci FINANCIAL GROUP

Getting Started with Transaction Download and Online Bill Payment in Quicken 2004-2005

Refer to this guide for instructions on using Quicken's online account services to save time and to automatically keep your records up to date.

This guide includes the following sections:

Creating a New Quicken Account, page 2—Explains how to use Express Setup to create a new Quicken account for downloading transactions and paying bills online.

Keeping your Quicken Accounts Up-to-Date, page 3—Explains how to download transactions or make payments with accounts that you have activated for online account services.

Using Online Bill Payment, page 4—Describes how to set up an online payee and create an online payment.

Information You'll Need to Get Started

To download your transactions with Quicken, you must have Internet access. In addition, you will need to enter your User ID and PIN in order to complete setting up your Quicken accounts for transaction download or online bill payment. **To obtain your User ID and PIN, you must first register for Direct Connect through City National Bank. Click on the following link to Register:** https://www.citynationalcm.com/onlineserv/OFX/OFXRegister.cgi

This guide will show you how to set up and download your accounts. For step-by-step help with an online task, choose **Learn About Downloading Transactions** from the Quicken **Help** menu.

**Important: First, get the latest program updates!**

To get the latest directory of participating financial institutions and program updates click **Update** on your Quicken toolbar. In the dialog, click **Update Now**, Quicken will automatically check for available updates. When this download process is complete, **exit** and **restart** Quicken.

Creating a New Quicken Account (Using Express Setup)

Step 1   From the Account Bar, click **Cash Flow Center.**

Click here to create a checking, savings, or credit card account
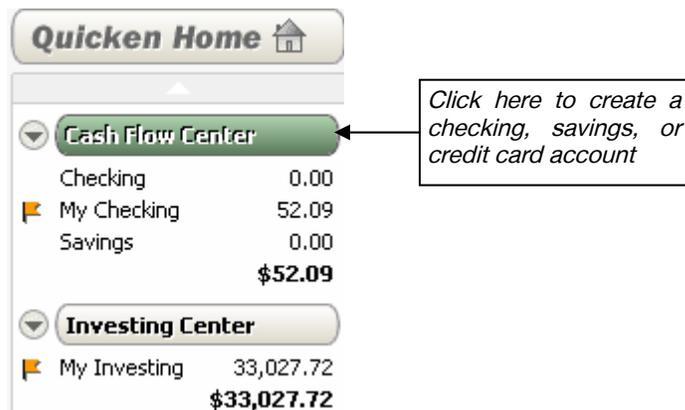
Step 2   In the Cash Flow Center, click the **My Data** tab and then click **Add Account**.
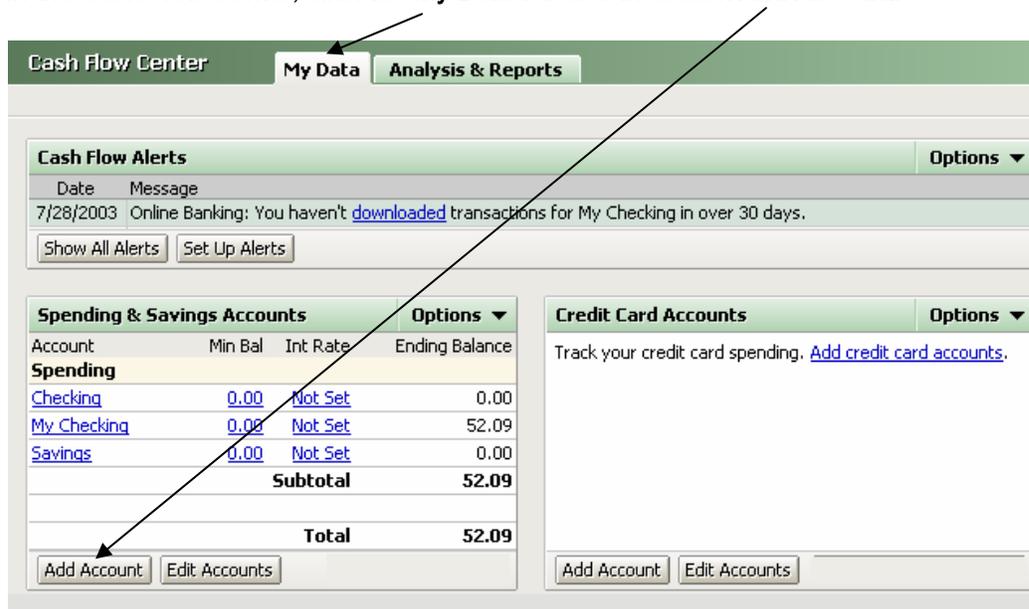
Step 3   Enter **City National Bank of Florida** in the financial institution selection dialog and click **Next**.

Step 4   During the next 3 dialogs you will:

1 - select the account type (i.e., checking, savings, credit card) 2 - name the account
3 - choose **Online** setup

Step 5   The next dialog will ask for your User ID and PIN. Enter this information. If you're unsure about which ID/PIN to use, see the information under "Need a User ID and PIN?" to the right in this dialog. Read the notes below, then follow the onscreen instructions to complete online setup.
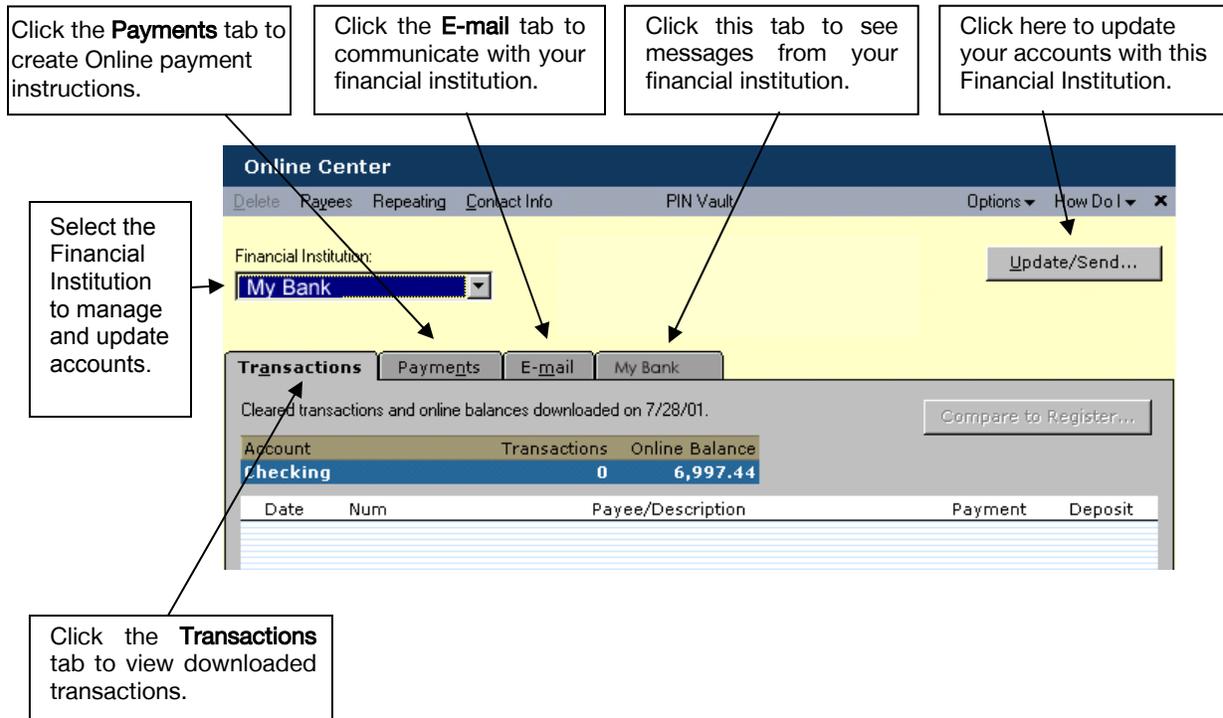
Keeping your Quicken Accounts Up-to-Date

Step 1   To download transactions or to send online payments directly from your account register, click **Download Transactions** located at the bottom of your account register.

Step 2   Follow the on-screen instructions to complete downloading transactions.

Download or create a new **Online Payment** from the online toolbar in your Account register.

Links to the Financial Institution's **Web site**

Minimize or Maximize the **Downloaded** and **Scheduled Transactions** Tabs.

Updating Accounts from the Online Center

The **Online Center** also lets you easily download transactions to, or make payments from, the accounts that you have activated for online account services.

Easy Access: From the **Online** menu, select **Online Center.**

Click the **Payments** tab to create Online payment instructions.

Click the **E-mail** tab to communicate with your financial institution.

Click this tab to see messages from your financial institution.

Click here to update your accounts with this Financial Institution.

Select the Financial Institution to manage and update accounts.

Click the **Transactions** tab to view downloaded transactions.

Using Online Bill Payment

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

Set Up an Online Payee

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

Step 1   Click **Make an Online Payment** from the online toolbar
(See previous section - Keeping your Quicken Accounts Up-To-Date)

Step 2   Click **Payees** in the **Online Center**. (See illustration on next page.)

Step 3   Select the **New** button in the top left area of the **Online Payees Window**.

Step 4   In the **Set Up Online Payee** window, enter the payee's name and address. **Step 5**
Enter the account number that the payee uses to identify you. If you don't have an account number, use your policy number or your name.

Step 6   Click **OK**. Review the information for accuracy and click **Accept**.

To edit, click **Cancel** and make any necessary changes.

Create an Online Payment

After you create an online payee, you are ready to create an online payment.

Step 1   Click **Make an Online Payment** from the online toolbar
(See previous section - Keeping your Quicken Accounts Up-To-Date)

Step 2   Fill in the fields for the payment that you want to make and click **Enter**.

Step 3   Click **Update/Send.**

Quicken displays the **Online Update for this account** window. Check marks indicate payments to be sent. If you do not want to send a payment, click the payment to remove the check mark**.**

Step 4   Enter your PIN and click **Update Now**.

You will connect to the Internet and your payment instructions will be sent.