

About activating online account access

When you add an account to Quicken, your account information is downloaded automatically from your financial institution, and you can [update your registers](#) and [transaction lists](#) whenever you want.

If you decided not to enable downloads when you added an account, it's not too late; you can [activate](#) the account for downloads now.

Why download?

Downloading transactions helps you save time and improve your record keeping. You can update your [registers](#) and [transaction lists](#) from your participating financial institution directly in Quicken, and then compare the financial institution's records to your own. Typically, when a check clears the bank, an investment transaction is posted, or a credit card purchase is processed, you find out about it the next time you go online. Thus you can:

- Download the latest cleared transactions, balances, and holdings for checking, savings, credit card, investment, and 401(k) accounts.
- Send one-time payments and repeating payments, cancel payments, or get updated instruction status. (Not all features are supported by all financial institutions.)
- Simplify the reconciling of monthly statements.
- Make online fund transfers between two accounts you hold at the same financial institution.

Transaction download is available for checking, savings, credit card, investment, and 401(k) accounts.

Notes

Many financial institutions offering Web banking also let you download your Web transactions directly into Quicken. If you already have a password, and if the website displays the Quicken logo or a button or link that says Download to Quicken, this means that your financial institution supports the Web Connect protocol for downloading transactions into Quicken. You can [activate your account right now](#).

Why not just use my financial institution's Web site?

There are advantages to using Quicken that you won't find anywhere else.

Many financial institutions let you bank online using your Web browser. You may be able to see your balances, pay bills, and even transfer money between accounts. But you generally see only transactions that have already cleared at your financial institution. By paying bills and entering transactions in Quicken, you know your actual ending balance, including the transactions that haven't cleared yet.

Quicken desktop advantages

At a glance	Detail
See all your finances in one place.	Web banking generally can't provide a complete picture of your finances unless all your accounts are at a single financial institution. Quicken can combine information from all your real-world accounts, so that you can see the total effect on your cash flow and net worth.
Use Quicken categories in reports and graphs, and planning tools.	When you assign Quicken categories to your transactions, you get much more information out of your data than just the transaction history and cleared balance that are available from most financial institution websites. Using the reports and graphs, long-term planners, alerts, reminders, and tax features, you can save time and make informed decisions that will affect your financial situation for years to come.
Save time.	If your Quicken account appears in the One Step Update dialog, you can download all your account information from several financial institutions at once.
Simplify and improve the accuracy of your record keeping.	When you download transactions, Quicken marks them as cleared. This simplifies reconciling an account , whether to your online balance or to a paper statement.

How long can I download information into Quicken?

In an ongoing effort to provide reliable high-quality products and services, Quicken periodically retires (also known as "sunsets") older versions of Quicken, thereby discontinuing online services and live technical support for these versions. For more information, visit our [website](#).

A special word to investors

At a glance	Detail
Quicken tracks lots.	Because Quicken records the purchase dates and prices when you download transactions, you don't need to search for old brokerage statements to identify lots and calculate tax liability when you sell. Just tell Quicken which lots to sell—First Shares In, Last Shares In, Minimum Gain, or Maximum Gain. The Capital Gains Estimator can help you estimate which combinations of lots could realize the greatest after-tax yield. And the Capital Gains report can save you hours at tax time.

Quicken reports on your entire portfolio.	If you add a Quicken account for each of your real-world investment accounts, you can analyze all your investments together. The Investing tab, Portfolio, Portfolio Analyzer, Security Detail View, and the investment reports give you news, fundamentals, performance, history, and analysis. And perhaps more importantly, you can create a personalized asset allocation target that includes all your accounts together, and then monitor and rebalance as necessary.
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Note for our Canadian Customers

The following terms will be different in the Canadian releases of Quicken.

Canada: "Cheque" / United States: "Check"
Canada: "Colour" / United States: "Color"
Canada: "Centre" / United States: "Center"
Canada: "Realise" / United States: "Realize"
Canada: "Behaviour" / United States: "Behavior"
Canada: "Analyse" / United States: "Analyze"