Using the Bills & Income tab

Use the **Bills & Income** tab to:

- Search and add online bill accounts whose bills you want to view in Quicken.
- Get your utility and credit card bills directly from the biller or financial institution website and view them using Quicken.
- Link your bill reminders to billers. Linking ensures that the latest bill details display in Quicken every time a new bill is added to the biller website.
- Get email notifications for the online billers linked and view your detailed PDF statements for supported billers in Quicken.
- Set up scheduled reminders of your upcoming bills, income, or transfers. When reminders are due, you can choose what you want to do next—you can set up alerts and enter them in your account register or pay them online.
- Based on the bill and income reminders you set up, Quicken projects your future spending account balances on the Projected Balances tab.

Get started with the Bills and Income tab

Use the Bills tab to work with your online & manual bills

The **Bill Center** on the **Bills & Income** > **Bills** page displays your **Manual** and **Online** bills with their details.

Bill details

These are bill details displayed in their respective columns:

- **Status**: The payment status of your bills.
    - **Know more about the status of your bills**
        - **UPCOMING**: Due after 3 days.
        - **DUE SOON**: Due within the next 3 days.
        - **DUE TODAY**: Due today.
        - **PAID**: The bill is paid.
        - **OVERDUE**: The due date is passed, but the bill is not yet paid.
- **Due Date**: The date when the bill is to be paid.
- **Bill**: The payee name that you provided for the manual bill; the biller name and the account name/number for the online bill.
    - **The Context menu/Down Arrow icon next to Enter/Edit button:** Click the **Context menu/Down Arrow** icon next to **Enter/Edit** button to:
        - Pay your bills using your Quicken bill pay or Bank bill pay accounts linked in Quicken.
        - View your biller details, statements, Bills over time and manage your bill settings
        - Edit and delete your manual bill instances
        - View the transaction history of the bill.
        - Refresh and get the latest bill details from the biller website.
        - Link/Unlink a reminder.
        - For credit card bills, select whether the total amount due or the minimum amount due must be the default amount displayed in the Amount Due column.
- **View Bill statements/Folder Icon**: Tapping the folder icon would display your bill statements that we scrape from the biller website.
- **Amount Due**: The amount due to be paid to the biller or payee. For credit card bills, this column displays the total amount as well as the minimum amount that is due on the credit card. Use the Context menu/Down Arrow icon in the Bill column to specify whether the total amount or the minimum amount must be the default/highlighted amount. This highlighted amount then reflects across all your future bills and when you enter /pay this bill; this amount is considered.
- **Action**: The actions you can take on the bill. See the below section for details.

Work with bills

Get started

To get started, go to the **Bills & Income** > **Bills** tab and click **Get Started**. You can start by adding online billers for aggregation or by adding a manual bill. However, if you've already added manual bills, you can directly link them to online billers.

> Getting started is a one time task. After that you can start directly by adding billers or linking bill reminders to billers.

Add billers/bill accounts

A biller/bill account is a financial institution or a service provider whom you need to pay for the services they provide.
Add billers whose bills you want to view in Quicken. To add a biller:

1. If you don't have bill set up, click the **+** button. However, if you already have manual bills set up, Quicken displays a list of manual bills that you've set up. Select the required reminder and link it to the online biller from the **context menu/Down arrow** against the **Manual** bill.
2. Search and select the required online biller. Ensure that you use the business name and not the nickname.
3. Enter the credentials you use to sign into the biller website and follow the sign in process. This is important to automatically scrape bill details from the biller website.
4. Click **Next**. After the biller is successfully added, click **Close**. You can see the biller under the **Manage Billers** menu under the settings/gear icon next to the **+** (**Add biller**) button.

5. If you need to add more billers in future, click the **+ Add New Bill** button and follow the steps.

> The **Manage Online Billers** tab displays all the billers/bill accounts that you have enabled for aggregation in Quicken. There are two options:
>
> - Click **Edit Password** to change the biller/bill account password. You may need to edit the password if you changed it in the biller website and you want to update the same in Quicken.
> - Click **Remove** to remove the biller account from Quicken.

Link Manual bills to Online billers/bill accounts

You can link billers to your manual bill reminders to ensure that the reminders are automatically updated with the latest bill details. You can do this in multiple ways:

- **When adding or editing a new biller**
  This is explained in the above section Add billers/bill accounts.

- **From the Bills page**
  Click the **Context menu/Down arrow** button next to the bill and select Link to reminder. You can either select an existing reminder or create a new reminder by clicking **Create a new manual bill**.

- **When adding a new manual bill**
  1. Go to the **Bills & Income** > **Bills** tab and click **+** > **Add manual bill.**
  2. Enter the payee name, date, amount and other details on the form.
  3. Click **Done**. Quicken prompts you to link the reminder to a biller.
  4. If you wish to link, click **Link It Now**. Search and select the required biller name.
  5. Enter the credentials you use to sign into the biller website and complete the sign in process.
  6. After the reminder is successfully linked to the biller, click **Close**.

- **When editing a reminder/Manual Bill**
  1. Go to the **Bills & Income** > **Bills** tab and select the **Manual** bill you'd like to edit (Edit all instances of the bill from the **Context/Down arrow** button).
  2. Click **Edit**. Specify whether you want to edit the selected instance or all the future instances.
  3. Edit the required details and click **Done**.
  4. If this reminder is not linked to a biller, you can link it now. Click **Link It Now**. Search and select the required biller.
  5. Enter the credentials you use to sign into the biller website and follow the sign in process.
  6. Click **Next**. After the reminder is successfully linked to the biller, click **Close**.

- **From a Manual bill menu**
  1. Go to the **Bills & Income** > **Bill** tab.
  2. Select the required **Manual Bill** and click **Context menu/ down arrow** button.
  3. Select the menu option **Link to Online biller**.
  4. Enter the credentials you use to sign into the biller website and follow the sign in process.
  5. Click **Next**. After the reminder is successfully linked to the biller, click **Close**.

Get latest bill details

By default, Quicken fetches the latest bill details from the biller website every night. Click **Spinner icon/ Update All** (Next to **+** icon) to view the details that were last fetched. However, if you want to get the latest details directly from the biller website, click the Settings/Gear icon next to the bill name and select Refresh from Biller.

Important Note: Bills that require Multi Factor Authentication from the biller website are not refreshed every night. You need to go through the biller's authentication process to get the latest bill.

Take action on your bills

You can take any of these actions on your bills:

- **Pay**: Pay your bills from Quicken
  Learn more about online Bill Pay. Once you set up online bill pay, you can pay your Online & Manual bills directly from Quicken:

  1. On the **Bills** tab, click Pay against the bill to be paid.
  2. Choose the right payee for the online biller on the Enter Payment transaction dialog. In the Account to use field, select the bill pay account from which you would like to pay. Select the Default date as bill due date or earliest payment date and click Enter transaction. The bill is entered as a manual transaction in the selected account.
  3. Quicken displays the number of bills that are ready to be paid. Click Send Now. Depending on your online payment set up, the payment instructions are sent to the financial institution.
- **Enter**: Click Enter next to the bill. In the Enter expense transaction window displayed, edit the required details and click Enter Transaction.
  - The bill is entered as a manual transaction in your Quicken register.
  - The bill and its associated reminder are marked as paid.
  - Your register balance displays this payment as a manual transaction.
  - When you download the actual transaction from your bank. you can reconcile with this manual transaction.
  - If you are using Bill Pay, the amount is paid when you update your accounts.
- **Mark as paid**: Click Mark as Paid next to the bill. The bill instance is marked paid without an entry in your Quicken register. You can use this option if you paid the bill by cash or you paid excess a bill previously.
    - You can also use the

  - Mark all overdue bills as paid option from the menu to mark multiple unpaid/overdue bills as paid.

- **Ignore**: Click Ignore next to the bill. The bill instance is skipped without an entry in your Quicken register. You can use this option if the bill is not applicable to you.
        - You can also use the

    - Ignore all overdue bills for this biller option from the menu to ignore multiple unpaid/overdue bills.

Bill Dashboard views

You can choose to view your bills dashboard in Biller Name view or Due date view, by picking the right view from the drop down on the bills tab.

Biller Name View: Bills are displayed in an alphabetic order of the name of the biller.

Due Date View: Bills are displayed based on due date/status of the bills.

Stack View: Bills are displayed as a virtual stack. The stack is filtered by due date. Each bill reminder is represented on a time line below the stack. Click a reminder to work with it.

Calendar View: The Financial Calendar displays a familiar monthly calendar interface to view your scheduled reminders. Click a date to work with the reminders for that date.

Get Bill alerts

You can get email alerts on your bills. You would be notified to you email address registered with Quicken in any of the below events.

- When a new bill arrives.
- When a bill is due.
- When a bill is overdue.
- When a biller needs your attention.
- Manage bill email alerts T
  o manage your bill alerts, Click the Settings/Gear icon (Next to bill update icon). Select the menu option
   Manage Bill Email Alerts. Here you must be able to select or unselect the type of alerts you wish to receive emails, by checking or unchecking the checkbox against each of the alert type.

View Bill history

To view the payment history of your bills. Select the **Settings/Gear** icon on the bills dashboard and choose **View Bill History** option.

Unlink reminders from billers

You have the option to unlink your reminder from the biller if you decide that you no longer want them linked or you think you linked to a wrong biller. Unlink using either of these methods:

- Click the **Settings/Gear** icon next to the bill name and select **Unlink** from (biller name).
- Go to the **Manage Reminders** tab. If a reminder is linked to a biller, the biller name is displayed in the **Linked to Biller** column. Right-click the required bill and select **Unlink from biller**.
- Go to the register of the Quicken account associated with the bill reminder. Click the **Bill and Income Reminders** tab, right-click the required bill and select **Unlink** from biller. Alternatively, you can also unlink when you select the option to edit all instances of the reminder.

Use the Income & Transfers tab to manage your income, transfer, Invoice reminders

1. Go to the **Bills & Income** > **Income & Transfers** tab.
2. Choose how you'd like to view your reminders:
    - **As a Stack**
      Reminders are displayed as a virtual stack. The stack is filtered by due date. Each income/transfer/invoice reminder is represented on a time line below the stack. Click a reminder to work with it.
    - **As a List**
      This is a listing of your upcoming income, transfer and Invoice reminders, filtered by the number of days (or months) from today that they become due.
    - **As a Calendar**
      The Financial Calendar displays a familiar monthly calendar interface in which to view your scheduled reminders. To work with the reminders on a specific date, click that date. If you need assistance, click the Help icon.
    - **As a Monthly List**
      This is listing of your upcoming income/transfer reminders, filtered by the single month of your choosing.
3. Choose how you'd like to handle each reminder:
    - **Enter**
      Click Enter (or Enter this reminder) to add the reminder to the register. You will have the opportunity to make changes, for example to the amount, as it is being entered.
        - Where is the Enter button?
          The Enter button does not appear:

            - If you told Quicken to Automatically Enter a reminder into the register when you set it up. If this is the case, you may see (Auto) displayed instead of Enter.
            - If you have selected a reminder in a register that is not the next reminder due. Reminders must be entered into the register in the order in which they are due.
    - **Enter All**
      Click Enter All (or Enter all overdue reminders for this payee) to add all the overdue reminders to the register. A reminder displayed in your register reminds you of an upcoming transaction and helps you project your cashflow. A reminder is not an actual transaction until you enter it. You won't be able to change the details of instances of a reminder. They are entered as per original setup.
    - **Skip**

Click Skip (or Skip this one) to ignore the reminder this time but resume the normal schedule in the future.
    - **Why don't I see this option?**
      The 'Skip this one' option is not available if you have selected a reminder that is not the immediate next due reminder. Reminders must be entered into the register in the order in which they are due.
- **Skip All**
  Click Skip All (or Skip all overdue reminders for this payee) to skip all the overdue reminders but resume the normal schedule in the future.
    - **Why don't I see this option?**
      The 'Skip All' option is not available if you have selected a reminder that is not an overdue reminder.
- **Edit**
  Click Edit (or Edit this instance; or Edit this instance and all future instances) to change the reminder. For example, you might want to change its schedule, or method of delivery.
- **Pay**
  Click Pay to send an online payment instruction that was previously entered into the register. This option sometimes appears as Send in Quicken.
- **Go to Register**
  Click Go to Register to edit a scheduled reminder that was previously entered into the register.
- **Print**
  Click Print to print a check that was previously entered into the register.
- **Show Payment History (Stack View only)**
  Click Show History to view the payment history of a bill or income reminder. This option is available only in the Stack View. (Choose Bills tab > Upcoming > View as > Stack.)

4. To add a reminder, click **Add Reminder** and then choose the type of reminder you'd like to create—bill, income, or transfer.
5. When adding the reminder, you can link it to a biller so that you can get the latest bill details within Quicken.
6. To link existing reminders to billers, click M**anage Bills & Income**. In the **Linked to Biller** column, select Link it Now.
7. To add a recurring paycheck, click **Add Reminder** and then choose **Paycheck Reminder**.

Use the Projected Balances tab to view future balances

1. Go to the **Bills** >**Projected Balances** tab.
2. Select the spending accounts you are interested in. To keep things simple, you might want to select only your primary checking account—the account you pay the majority of your bills out of.
3. Select the time range you want to project balances for. Because this is a projection of your balances, the available selections begin today with today's date and look forward.

About the **Projected Balances** graph

- Balance projections are based on your current account balance, future transactions that you've already entered into your register, and future scheduled reminders. The graph does not consider your historical transactions, budget items, or projected interest income in its calculations.
- Below the graph is a legend that identifies each account.
- Various markers may appear on each projected balance graph line:
    - A green dot marks a date on which there is activity that results in a positive account balance. To view the activity, click the green dot.
    - A yellow triangle marks a date on which there is activity that results in an account balance that switches from positive to negative. To view the activity, click the yellow triangle.
    - A white dot marks a date on which there is no activity, one day prior to a date on which there is. This is used for graphing purposes.

About the **Bill Reminders and Income** list

- The list contains the transactions represented in the **Projected Balance** graph.
- Various symbols may appear in the **Action** column:
    - A pencil indicates that the transaction has been entered into the register, but has not been paid or received yet.
    - A grey circle with an triangle indicates that the transaction is a reminder that has not yet been entered into the register. To enter, skip, or edit the transaction, click the circle.
    - A red circle indicates that the transaction is a reminder that is overdue.

Additional information

- Using bill reminders
- Creating bill reminders
- Projecting cash flow
- Paying bills online

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"