About Check Pay

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Check Pay is a way to automatically send payments by check through the Quicken application. Unlike our check printing feature, this service sends the actual payment. You set the financial institution and the payee. Quicken sends the check using our service, Check Pay. Through our tool you can set your financial institution, add a payee, confirm the address, send a payment, and verify that the payment has been sent.

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Quicken Bill Manager is used to display your upcoming bills (bill presentment) so that you can anticipate future payments and better manage your spending. As part of **Quicken Bill Manager**, you can use **Quick Pay** and **Check Pay** to send money to payees (pay your bills).

Quick Pay is a way to pay bills online through the Quicken application. The **Quick Pay** service sends payments electronically, transferring the money from your financial institution's account to your designated payee. Using Quicken, you can specify which financial institution you will use, designate the payee, track the payment, and confirm that the payment has been made.

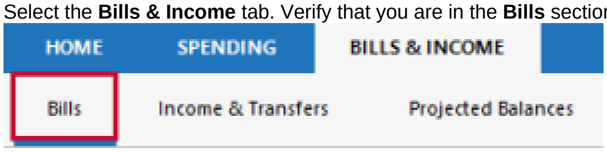
Check Pay makes mailing a check to anyone nationwide fast and easy. Once you have set up **Check Pay**, you can send payments by entering the payee's name, payee's address, and the payment amount into Quicken. Quicken takes care of printing, stuffing, and mailing a check drawn off of your checking account. It is easiest to set up **Check Pay** during the setup for **Quick Pay**.

> Quicken Bill Manager is designed to use your checking account, although it is also possible to use a savings account. You need to set up your account in Quicken before you can set up **Quick Pay** and **Check Pay**.

Adding an online bill

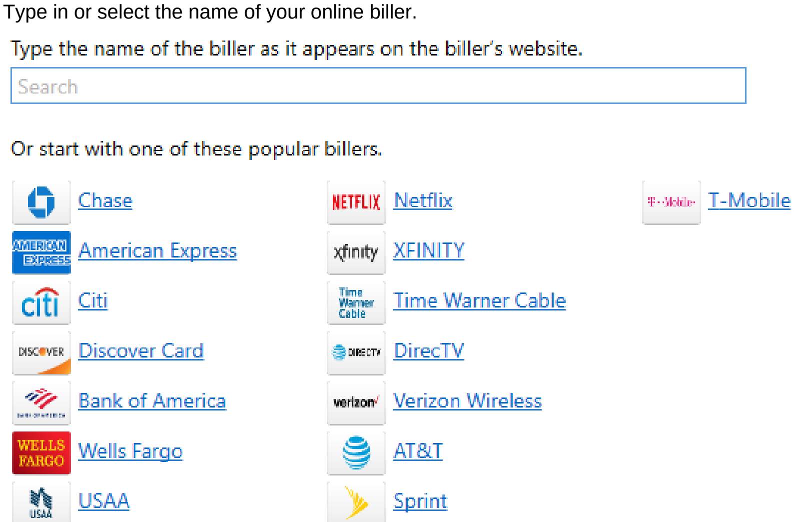
To set up **Quick Pay** and **Check Pay**, you will first need to add a bill. It is best to start with an **Online Bill**. If you have already added a bill, you can go directly to **Setting up Quick Pay and Check Pay**.

1. Select the **Bills & Income** tab. Verify that you are in the **Bills** section under the **Bills & Income** tab.

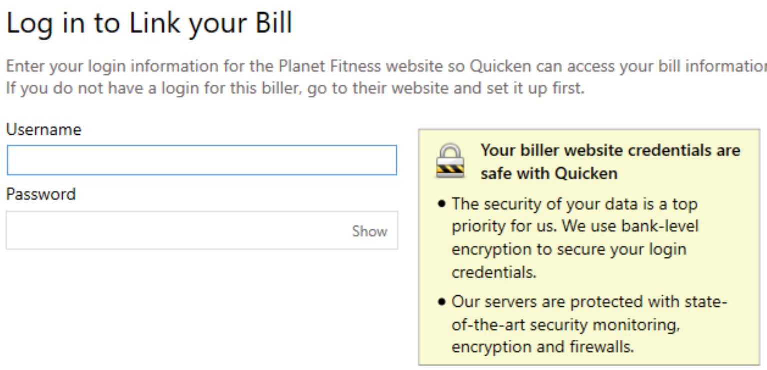


2. In the upper right corner of the **Bills** section, select +.

3. Select **Online Bill**.
4. Type in or select the name of your online biller.



5. For your online account, enter your login information. It may take some time to process the login and sync the account.



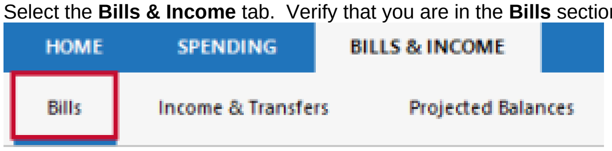
> If an error occurs, check your login info and try again. You may want to log in to the payee's web site, just to be sure it accepts your information.

6. Click **Done** when complete. Your bill is now linked, which means you can pay it through Quicken. The linked bill will appear on your **Bills & Income** page. Once you have at least one online account, see the next topic, **Setting up Quick Pay and Check Pay.**

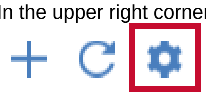
Setting up Quick Pay and Check Pay

Once you have added a bill, you can begin the process of setting up **Quick Pay** and **Check Pay**.

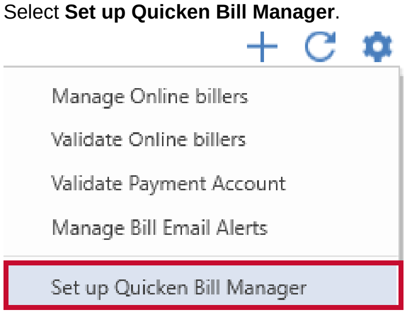
1. Select the **Bills & Income** tab. Verify that you are in the **Bills** section under the **Bills & Income** tab.



2. In the upper right corner of the **Bills** section, select the gear icon.

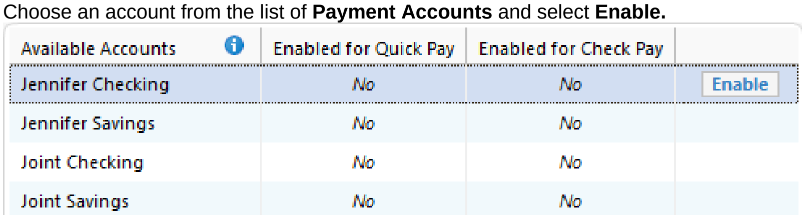


3. Select **Set up Quicken Bill Manager**.



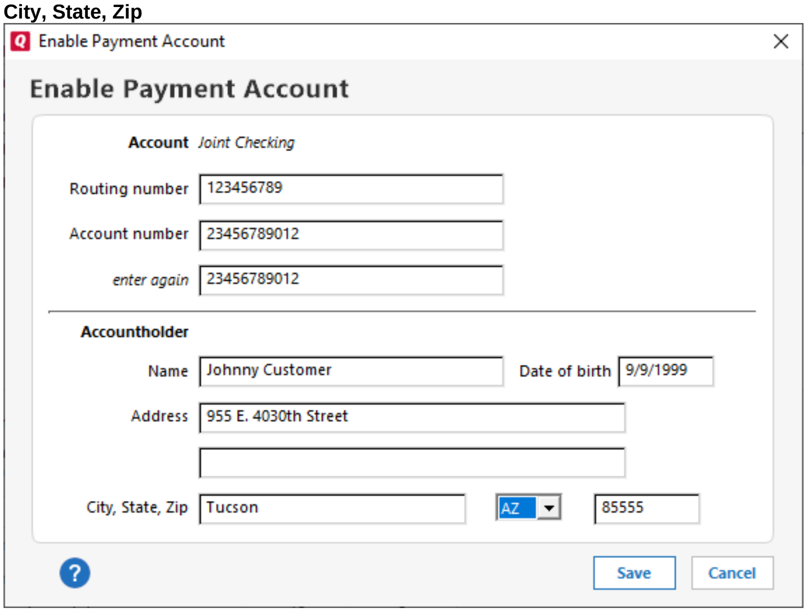
> If you have already set up one or more accounts with Quicken Bill Manager, select **Payment Accounts.**

4. Review any instructions and the **Acknowledgment**.
5. Choose an account from the list of **Payment Accounts** and select **Enable.**



6. Enter the following information about your payment account. You may need to consult your bank to get the appropriate information.

- **Routing number**
- **Account number**
- **Name**
- **Date of birth**
- **Address** (The address you have listed with your bank)
- **City, State, Zip**



> Be sure your financial institution has your correct address information. People sometimes forget to update their address when they move.

7. Select **Save**.
8. The screen to enable **Check Pay** will appear. To enable **Check Pay** select **Begin Verification**. If you do not want to enable **Check Pay**, click **Don**
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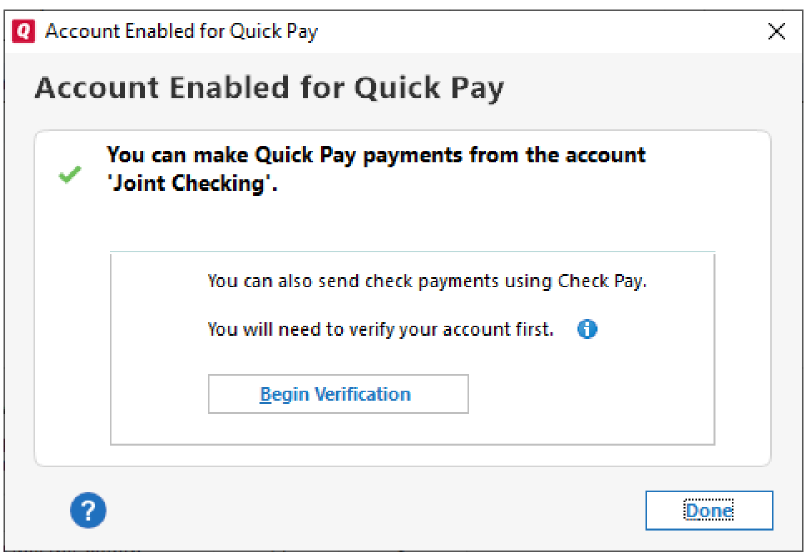
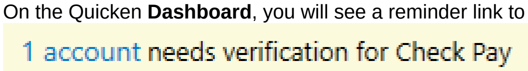


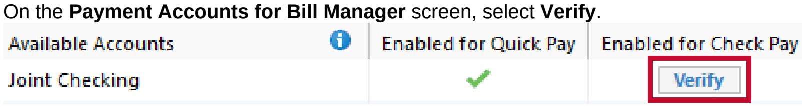
9. Read through the screens telling you about **Check Pay**, then click **Done**.

> Two small deposits (also called micro-deposits) between \$0.01–\$0.99 will be deposited into your checking account in 1–3 business days from **SP -Quicken**. In the next step, you'll need to enter these amounts to verify your account ownership. You can check your online bank account, or wait for the deposits to appear in the register.

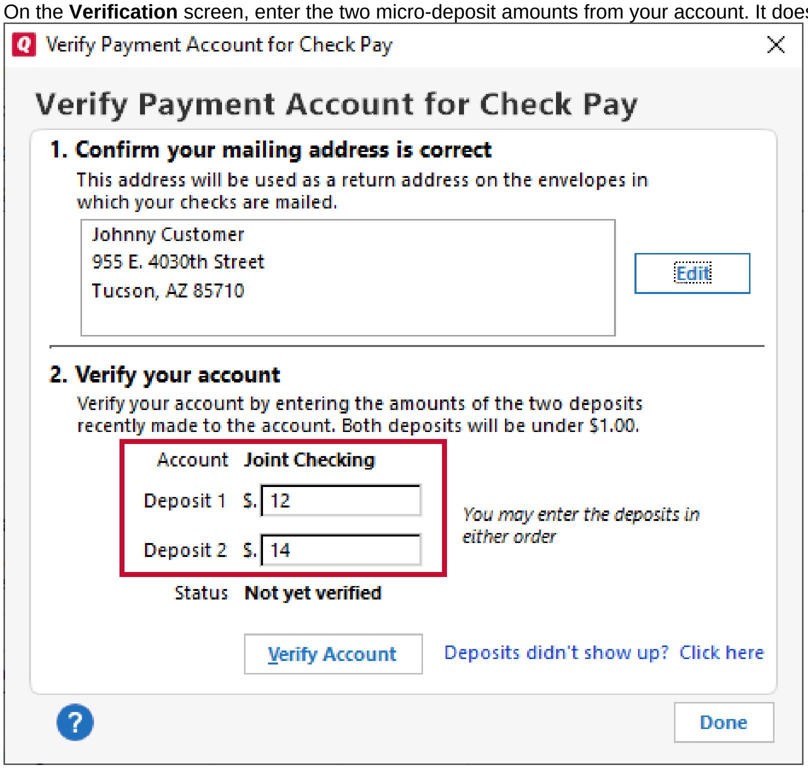
10. On the Quicken **Dashboard**, you will see a reminder link to verify your account such as **Account needs verification for Check Pay**.

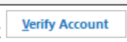


11. On the **Payment Accounts for Bill Manager** screen, select **Verify**.



12. On the **Verification** screen, enter the two micro-deposit amounts from your account. It does not matter what order you enter them in.



13. Select 

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14. The **Payment Accounts for Bill Manager** screen will reappear. You will see a check mark under **Enabled** for **Check Pay**. Select **Done**. You can now use both **Quick Pay** and **Check Pay** through Quicken.

For more information about **Quick Pay**, see About Quick Pay.

For more information about Check Pay, see About Check Pay.

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Check Pay makes mailing a check to anyone nationwide fast and easy. You need to enter the name, address, and amount into Quicken, and we'll automate printing, stuffing, and mailing a check drawn off of your own checking account.

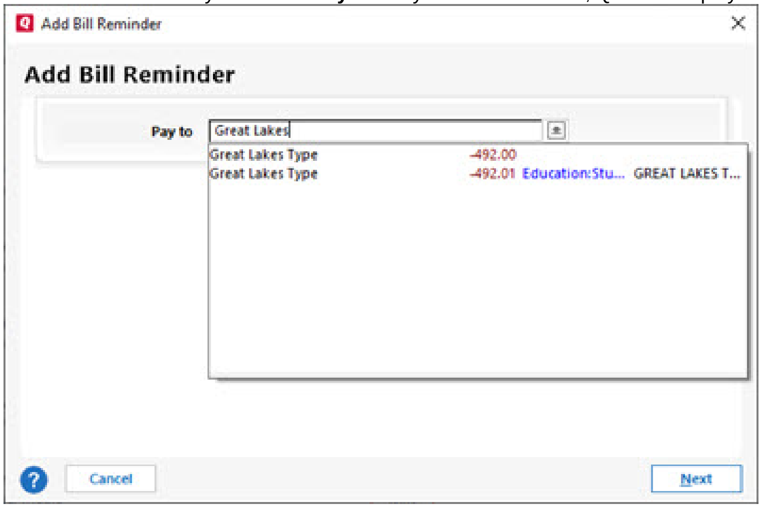
To use Check Pay to pay a bill, you must first set up Check Pay.

Set up Check Pay for new manual bills

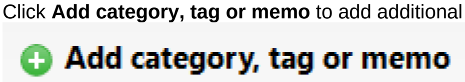
When you create a new manual bill, you have the option to **allow paying with Check Pay**. To allow **Check Pay** for a new manual bill:

1. Select the **Bills & Income** tab.
2. Select **+**.
3. Select **Manual Bill**. The **Add Bill Reminder** screen will appear.

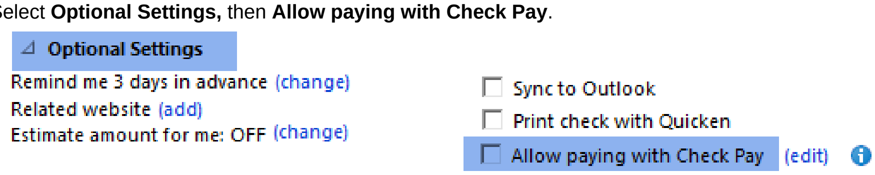
4. Enter the name of who you want to **Pay to**. As you enter the name, Quicken displays a list of past payees to choose from.



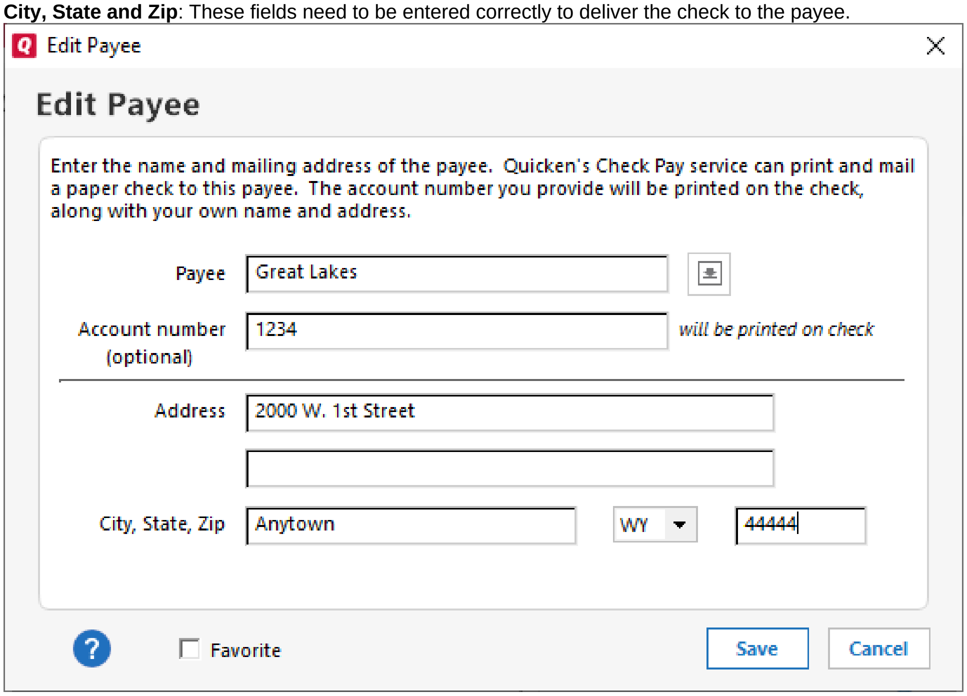
5. Once you have entered the name, select **Next**.
6. On the **Add Bill Reminder** screen, enter the appropriate information:
   - **Due Next On**: When your next bill is due.
   - **Amount Due**: How much you expect to send. This amount may vary for some of your bills, but the amount can be changed when you send the actual payment.
   - **From Account**: Choose the bank account you want to pay from, usually your checking account.
7. Click **Add category, tag or memo** to add additional information about the transaction.



8. Select **Optional Settings,** then **Allow paying with Check Pay**.



9. The Edit Payee screen will appear. Provide the following information:
   - **Payee**: The name of the person or biller receiving the payment.
   - **Account Number**: This is the account number of your payee. This field is **optional** but is helpful when making payments to an account.
   - **Address**: The address where the check will be delivered to the payee.
   - **City, State and Zip**: These fields need to be entered correctly to deliver the check to the payee.



10. You will be prompted to verify the address you have given. Review your address and select **Done**.
11. Select **Done** on the **Add Bill Reminder** screen.
    The new bill will appear on the **Biller** list with the default action **Pay (Check Pay)**.

Set up Check Pay for existing manual bills

If you already have created a manual bill and want to pay the bill using Check Pay, you need to choose to **Allow paying with Check Pay**. To allow **Check Pay** for an existing manual bill:

1. Select the **Bills & Income** tab.
2. Find the payee on the **Biller** list.
3. From the Action list, select Edit the instance and all future instances.
4. On the **Edit Bill Reminder** screen, select **Allow paying with Check Pay**. You can choose from any account you have enabled for Check Pay.
5. Provide the following information:
    - **Payee**: The name of the person or biller receiving the payment.
    - **Account Number**: This is the account number of your payee. This field is **optional** but is helpful when making payments to an account.
    - **Address**: The address where the check will be delivered to the payee.
    - **City, State and Zip**: These fields need to be entered correctly to deliver the check to the payee.
6. You will be prompted to verify the address you have given. Review your address and select **Done**.
7. Select **Done** on the **Add Bill Reminder** screen.
   On the **Biller** list, you will see that the default action for that bill is **Pay (Check Pay)**.

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To make a payment using Check Pay, you need to the following information:

- **Account to use**: By default, Quicken will use the account that you chose while setting up the reminder. You can choose any other Check Pay enabled account as well.
- **Payment amount**: Quicken will display the default amount that was entered when you created the reminder. You can change the amount as needed.
- **Date**: Quicken allows you to to either send a check immediately or to schedule that check to be sent later. The payment date will default to today's date. **If you want to send your check immediately, leave the date set to the default.** If you want to schedule a payment, pick a future date on which you want the check to be sent. When you set your date, you will get an estimated delivery date range. This range accounts for factors such as weekends and delivery distances.
  Note: When using **Check Pay**, you can schedule more than one check for the same Payee.

You can optionally enter information for the **Category**, **Tag**, and **Memo** fields. Adding this information will improve Quicken reports about your payments and transactions.

Once you have filled in all the information, you will be prompted to either **Pay** or **Schedule**. If the **Pay** button appears, that means the check will be sent within one business day. If the **Schedule** button appears, it means that check will be sent within one business day of the scheduled date. Keep in mind that the date a check is sent is not the date it is scheduled to arrive. The system will provide an estimated delivery window when you create the payment.

If you choose to **Schedule** a payment, that payment will appear immediately in your register marked as **Scheduled**. The status will change to **Sent** once the bill is verified as having been paid or **Failed** if the bill could not be paid. You can also see your scheduled payments in **Calendar** view.

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Quicken gives you the ability to track your check payments. Once you select the link under the **Last Payment Status** column, you see a screen that describes the current status of the payment.

The following status levels are the most common:

- **Scheduled** - Payment has been submitted with a future date.
- **Processing** - Payment submitted for immediate processing. Status changes after check has been processed.
- **Sent** / **Payment Successful** - The payment has been mailed. Unless an issue arises, this is the final state of your payment.
- **Canceled** - Payment process has been halted at the user's request.
- **Failed** - Payment was unable to be completed.

You can only cancel a check payment while the check status is still listed as **Scheduled** or **Processing**. Once the check has been printed and delivered to the USPS, Quicken cannot be used to cancel the payment.

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As part of the Check Pay verification process, two micro-deposits will be made to your account. You need to review your account transactions and find the two micro-deposits. The order you enter the deposits does not matter, but they must be correct. If you enter the wrong amount too many times, you get the message:

Too many attempts. Please try verification after 12 hours.

After 12 hours, you can try again. Review the transactions in your account and ensure you have the correct deposit amounts.

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You need to confirm your request to send a check using Check Pay. Review the payment information on the screen to ensure the **Payee**, the **Address**, the **Account to use**, and the **Amount** are correct. Once you have verified the payment information, select **Confirm**.

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As part of the process to enable Check Pay, you need to request verification deposits.

When you select **Send Verification Deposits**, two micro-deposits ($.01 to $.99) will be made to your designated account. This can take up to two or three days.

At the top of the the **Bills & Income** page, you will see a link that will allow you to complete your payment account verification once the micro-deposits have been sent.