in downloaded transactions, so that over time the downloading/ matching/adding process becomes more automated.

How to Add Downloaded Transactions to QuickBooks

Adding downloaded transactions to QuickBooks is simple to do, but the first time you do it the necessary steps aren't entirely apparent. To better explain each part of the process, it is broken down into separate sections below.

Opening the Add Transactions to QuickBooks Window

To get started you need to select a bank or credit card account to work with.

1. **Open the Online Banking Center** by selecting Banking > Online Banking > Online Banking Center.

   If QuickBooks asks you to choose an online banking mode, choose Side-by-Side Mode. (Register Mode can be a bit confusing when you're new to adding transactions.)

2. In the upper pane of the Online Banking Center window, **select the financial institution** for the transactions you want to add.

After selecting the financial institution in the upper pane, the lower pane will show how many transactions are available for adding to QuickBooks.
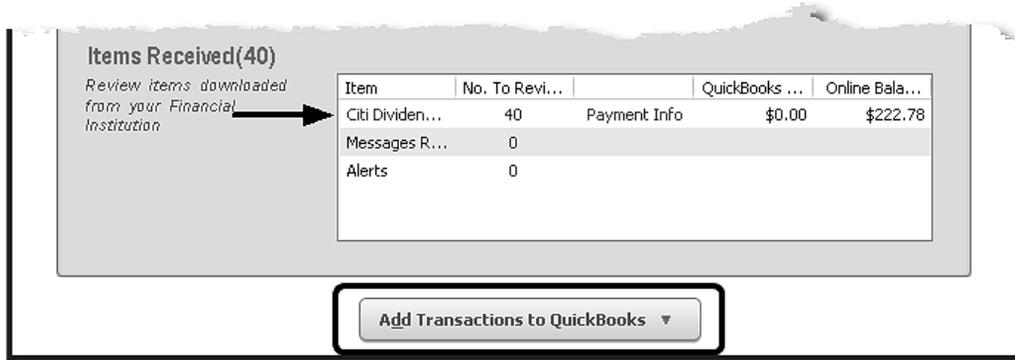
3. **Click the Add Transactions to QuickBooks button.**

    QuickBooks will display a pop-up window listing your account(s) at this financial institution so that you may choose an account to work with.

4. **Click on the account you want to work with.**

    The Add Transactions to QuickBooks window will then open, for the account you selected.
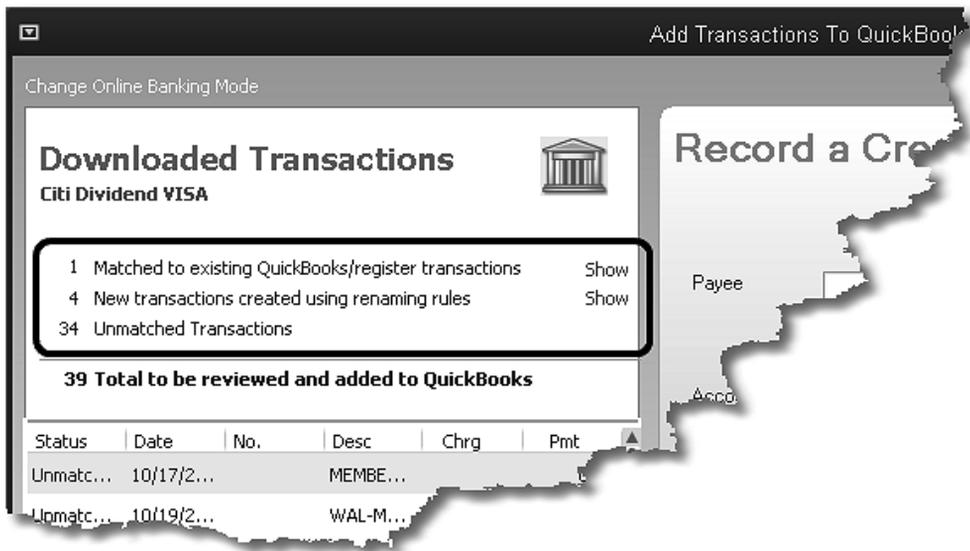
The upper left pane shows statistics about the available transactions:

◆ **Matched transactions** are downloaded transactions which match existing transactions (based on a comparison of payee/vendor name, amount, etc.) and which therefore won't be added to QuickBooks.

◆ **New transactions created using renaming rules** are transactions that were downloaded from your financial institution and which (1) don't match any existing transactions, but (2) can have a vendor name and account filled in automatically by QuickBooks, based on the renaming rules 55 you have created. These are transactions QuickBooks can add automatically if you wish, with no editing or other intervention by you.

◆ **Unmatched transactions** don't match any existing transactions and don't fit any of your renaming rules 55. These are transactions you need to complete, by selecting a payee name and an account, before they can be added to QuickBooks.

After you've been importing transactions for several months, unmatched transactions will usually fall into either of two categories:

1. **Transactions involving existing vendors** (ones already in your QuickBooks Vendors list) but which either use a slightly different spelling of the

vendor's name or have added numbers or other characters in the Payee field, preventinng QuickBooks from automatically linking them with an existing vendor name, or...

2. **Transactions involving new vendors**—people or businesses not yet added to your QuickBooks Vendors list.

The sections below tell how to work with each of these transaction categories.

Complete Unmatched Transactions

Credit card charge example

Charges against an account—whether a credit card charge, a check drawn on a bank account, or a withdrawal from a savings account—are all handled the same way:

1. **Click on the *Unmatched transactions* link** in the upper left pane of the Add Transactions to QuickBooks window 36 .

   A list of unmatched transactions will be displayed in the lower left pane.
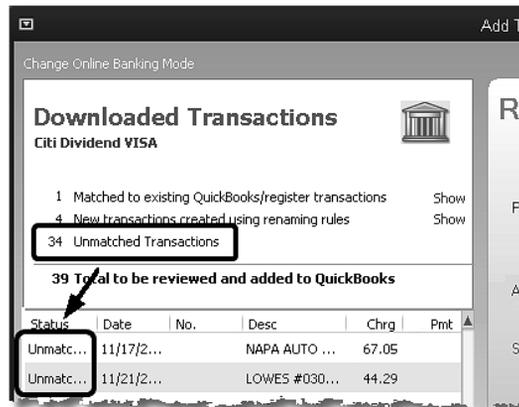
2. **Click on a transaction in the lower left pane**, to work with that transaction.

   The transaction's Payee and Amount fields will appear in the right pane, ready for you to fill in.
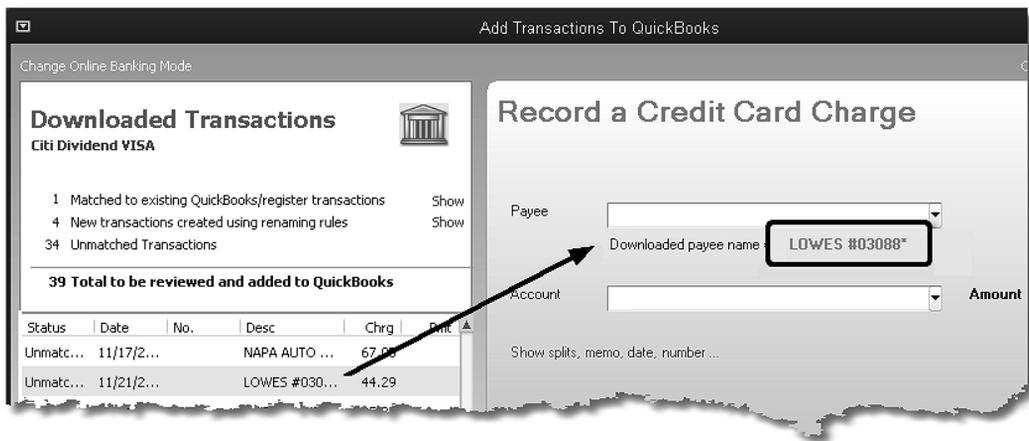
3. **Select a payee** in the Payee field.

   The Payee field may already be filled in if the payee name in the downloaded transaction exactly matches one of your Quick-Books names (a Vendor, Customer, etc.).

   In the example above, the Payee field is empty because the downloaded payee name ("LOWES #03088*") is not an *exact* match for any name in any QuickBooks name list. After selecting a Payee, the Payee field will look like this:
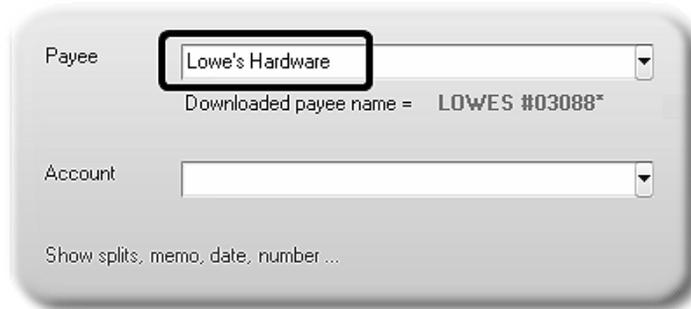
4. **Select an account** in the Account field.

   Selecting an account here is fine if the *entire* transaction amount should be posted to that account—for example, a purchase of fuel for one of your business' vehicles. But what if you need to split the transaction between two or more accounts? The next step shows how to do that.

5. Click the ***Show splits, memo, date, number...*** link.