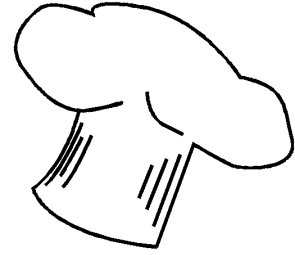


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Introduction



The title of this book pretty much describes everything that it is about: using online banking, transaction downloading, and online bill payment services from within QuickBooks. An exceptionally narrow focus, you say? Well, you may find that this book's focus is *even more narrow* than the title implies, because it spends a lot of time on the *mechanics* of using online financial services—the step-by-step procedures you need for getting various jobs done in QuickBooks.

Why write a book with such a narrow focus? Here are some of the reasons/needs/situations this book was written to address:

- ◆ **Many long-time QuickBooks users** are just now venturing into using online financial services. If that describes you, you may be seeking advice and perspectives on how online banking, etc. relate to the QuickBooks tasks you already do, and to your daily workflow.
- ◆ **Even if you are experienced with "the QuickBooks way of doing things"** you may feel unsure about what electronic transactions are or how to use them in QuickBooks. Or you may be hesitant about what steps to take to begin downloading transactions from your bank or credit card company. But you don't likely need a 600-page "everything-but-the-kitchen-sink" QuickBooks reference. You probably just need a few bits of information to help you get started—a brief discussion of the "whats" and "whys" related to using online financial services, and some step-by-step instructions for common tasks.
- ◆ **If you are new to QuickBooks** you have a lot of things to learn, and it probably seems that you need to learn all of them *yesterday!* So right now you may only be interested in learning the basics—how to enter income and expense transactions, add Customers and Vendors, print a balance sheet, etc.—knowing that you can learn other aspects of using QuickBooks later as your time and needs allow. When the time comes for adding online financial

services to your repertoire of QuickBooks skills, you can pick up this book for a quick introduction to the subject, regardless of how much time has passed since you began using QuickBooks.

- ◆ **If you've searched the Web for free tutorials and information** about using online financial services in QuickBooks, you have probably found that some of it is good...and some of it is not. But just as big a problem, is that it is scattered across literally thousands of Web pages, blog articles, and forum message posts. You can spend *hours* browsing the Web to find the pieces of information you need—often gathered from several different Web sites. By contrast, this book is meant to be a cohesive, one-stop shop for that information.

About this Book

Who it is written "to"

This book is written to you, with the assumption that you are someone directly responsible for keeping the accounting records of a small business, using QuickBooks. If that's not quite correct I'll at least assume you have an interest in the management of, or accounting for, a small business, and that you want to know how using online financial services will affect your daily QuickBooks accounting processes and workflow.

Its examples and screenshots are from *desktop* editions of QuickBooks

Trying to cover too many bases with any book is a recipe for disaster; or at least, for mediocrity and limited usefulness. This book *could* have been written to cover using online financial services in both QuickBooks Online and the desktop versions of QuickBooks. But the extra screenshots, comments, slightly-different procedures, and so on, would have made it overly complicated—maybe even downright confusing—in some places. And that would have made it less useful to at least part of its target audience.

Consequently, all of the procedures, screenshots, and information in this book are based on *desktop* editions of QuickBooks; specifically, on QuickBooks 2013 for Windows. Which edition? ...Pro, Premier, or Enterprise? That doesn't really matter. The online banking features of all three are essentially identical, so everything in this book applies equally to all of them.

So does all this mean that this book has no value for QuickBooks Online users? On the contrary! The approaches and procedures for

setting up and using online financial services are similar in all QuickBooks accounting software products. So if you use QuickBooks Online you'll find that this book is a pretty good fit for you as well. Mainly, the appearance of your screens will be different from the screenshots shown in this book even though they will contain identical information in most cases. Otherwise, the information and procedures you need are nearly identical to what you will find here.

It's a bit redundant...a bit redundant ...a bit redundant

You'll notice that some topics and procedural steps are duplicated in a few places. The goal is to give you everything you need to know about a particular topic in one place, without asking you to jump around to different parts of the book. While this makes for a bit of redundancy it avoids breaking the "flow" of information, making it easier to follow the steps in a procedure without losing your place.

An apology to all of my past English teachers...

I apologize in advance if the grammar and punctuational styles used in this book offend you. Intentionally written to be informal and conversational, it bends the rules of grammar a bit here and there in hopes of making it comfortable to read.


A few of you (Mrs. Haggard? Mr. Duvall? Mr. Kropf?) may want to blame me for single-handedly setting in motion the demise of the English language. But I hope you will exercise some restraint—please, no bricks thrown through my living room window. I would also remind you that frustrating situations beyond our control are just a part of life up with which we must all put.☺

I only hope you won't try to revoke any of my diplomas. (Uh...you can't really do that, can you?)

Errors? Comments? ...Email me!

In any book that contains a lot of technical information, there are plenty of opportunities for error. If you find errors—especially ones which could lead other readers to incorrect results or conclusions—I hope you'll contact me by email at Flagship Technologies, Inc. My direct email address there is mrw@goflagship.com, and I welcome all comments, criticisms, and suggestions related to this book.

However, please don't email me asking for individual help with your QuickBooks-related questions or problems. Instead, post them in one of Flagship Technologies' online forums at www.goflagship.com

com/forums/, or one of the many other QuickBooks message forums on the Web, such as  community.intuit.com.

The "Ground Rules"

The following text styles and symbols are used through this book to convey special meaning:

Vendors > Pay Bills

Indicates a series of menu selections. This example means to select **Vendors** from the main menu, then **Pay Bills** from its submenu. (The ">" character is included just to separate the individual selections.)

Ctrl-R

Indicates a key or keys to be pressed. This example means to press the "R" key while holding down the "Ctrl" (Control) key.

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Links or Web addresses marked with a small "earth" graphic link to a Web page.

Show hints

This type style is used when describing text in a window or dialog in QuickBooks or another program.



Print versions of this book display references to other pages as a small page symbol containing a page number.



Informational note.



Technical note—often about QuickBooks settings, etc.



Warning or cautionary note.



Sidebar technical notes and comments.



Sidebar hints, tips, and ideas.