Getting Started with Transaction Download and Online Bill Payment in Quicken for Mac 2006

Refer to this guide for instructions on using Quicken for Mac's online account services to save time and automatically keep your records up to date.

Citizens Bank
Not your typical bank.®

This guide includes the following sections:

Information You'll Need to Get Started

To download your transactions with Quicken, you must have Internet access. In addition, to complete setting up your Quicken accounts for transaction download or online bill payment services you will need to enter the following information:

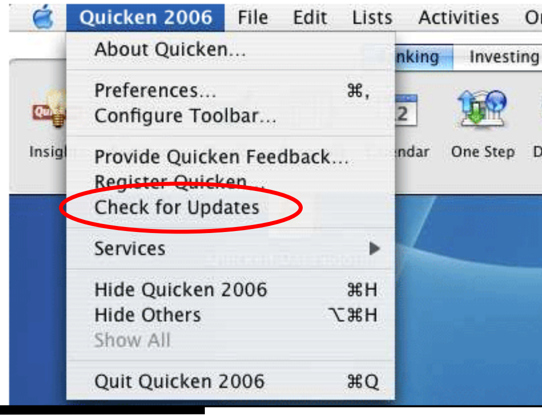
1. Your Customer ID. To receive a Customer ID for Online Banking through Quicken please enroll online at https://www.citizensbankonline.com/pfm/enroll.htm or call 800 723-0777.

2. Your Personal Identification Number (PIN) or password. This is not the same as your Online Banking or ATM/Debit card PIN or Password. To receive a Password for Online Banking through Quicken please enroll online at https://www.citizensbankonline.com/pfm/enroll.htm or call 800 723-0777.

This guide will show you how to setup and download your accounts. For step-by-step help, choose **Quicken Help** from the **Help** menu.

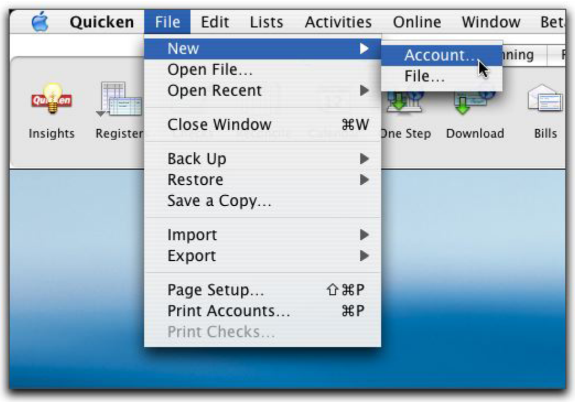
Important: First, get the latest program updates!

From the **Quicken 2006** menu, select **Check for Updates** and follow the on-screen instructions.



Creating a New Quicken Account (Using Express Setup)

Step 1 From the **File** menu, select **New Account.**

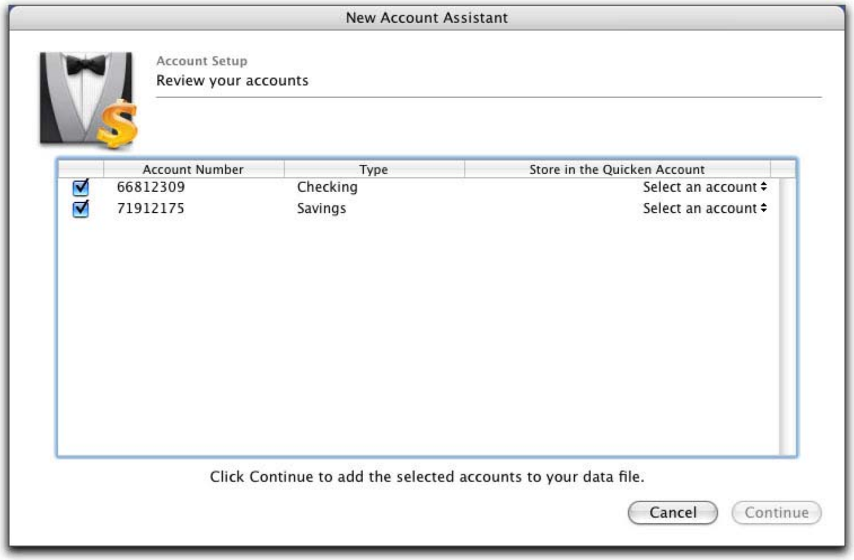


Step 2 In the window that appears start typing Citizens Bank-New England Consumer for personal accounts or Citizens Bank-New England business for business accounts. If you are a Mid-Atlantic customer, please choose Citizens Bank Mid-Atlantic Consumer for personal accounts or Citizens Bank Mid-Atlantic Business for business accounts. Once the financial institution is selected in the list click **Continue**.

Step 3 In the next window click **Continue** to accept the **Online** option.

Step 4 Enter your **Customer ID** and **PIN** in the next window. Quicken goes online to retrieve your account information.

Step 5 Click on **Select an account** to specify a Quicken account name or use an existing Quicken register if you are presently manually entering transactions. Click **Continue** when you have specified how Quicken should handle each online account.



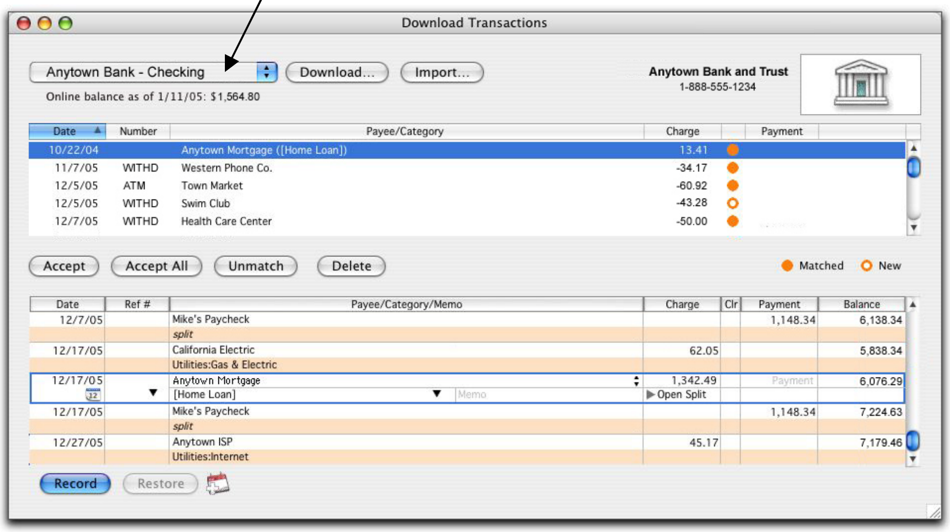
Step 6 Click **Continue** to create all the account registers and download transactions into Quicken**.** Congratulations! For instructions on downloading account information on an on-going basis, see the “Keeping Your Quicken Accounts Up-to-Date” section.

Keeping Your Quicken Accounts Up-to-Date

Step 1 From the **Online** menu, select **Download Transactions**.

Step 2 Choose Citizens Bank and an account from the selector pop-up menu in the upper left of window.

Step 3 Click **Download**.



Step 4 Enter your PIN Vault password or click Bypass PIN Vault and enter the PIN assigned to you by Citizens Bank for use with Quicken.

Quicken connects to the Internet and downloads your transactions for all online accounts at Citizens Bank that you have set up in Quicken.

Working with your downloaded transactions

Step 1 Select each transaction that you want to add to your register. You can hold down the Command key and click additional transactions to select multiple transactions. If you make a mistake and want to deselect a transaction, click it again.

Step 2 Click **Accept** to record the selected transactions, or **Accept All** to record all transactions. The accepted items are added to your register, marked C (cleared) and removed from the transaction list.

Using Online Bill Payment

Sending online payments with Quicken is a fast and easy way to pay your bills. It requires two steps: setting up an online payee and creating an online payment.

Set Up an Online Payee

An online payee can be any business, organization, or individual to whom you make payments. You have to add each online payee to the **Payees** list only once; all Quicken accounts share this list.

Step 1 From the **Online** menu, choose **Payments** and then choose **Online Payees**.

Step 2 Click **New** and complete all fields on the screen.

Step 3 Click **Create**. Review the information for accuracy and click **Yes**.

To edit, click **No** and make any necessary changes.

Create an Online Payment

After you create an online payee, you are ready to create an online payment.

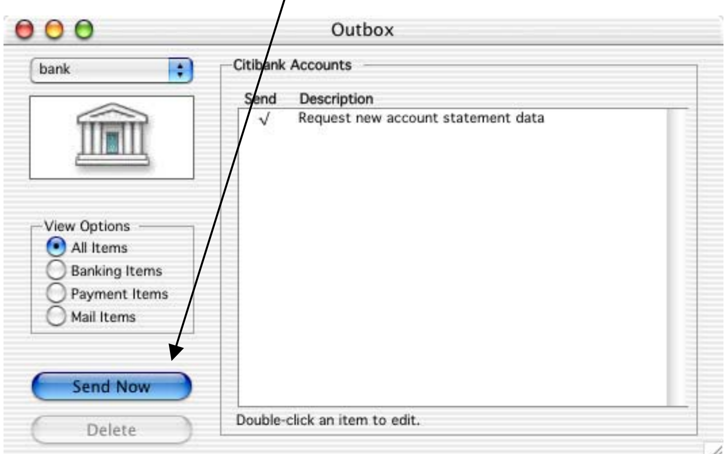
Step 1 From the **Online** menu, choose **Payments** and then choose **Enter Payment**.

Step 2 In the Enter Online Payment window, enter the name of the online payee you just set up. Enter the amount of the payment and category (optional).

Step 3 Click **Put In Outbox**.

Quicken saves this payment in the Outbox. You can create other online payments and add them to the Outbox.

Step 4 When you are ready to send your payments, choose **Outbox** from the **Online** menu and then choose **Send Now**.



Step 5 Enter your PIN Vault password or click Bypass PIN Vault and enter your PIN for Citizens Bank

You will connect to the Internet and your payment instructions will be sent.