Quicken 2016-2018
Data Mapping Guide V3.4

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1 Introduction

Quicken supports online account access and online payment using the V1 message sets as defined in the OFX 1.0.2 and 1.0.3 specifications. Although sending SGML, Quicken also supports servers returning XML headers under the OFX 2.0.2 and 2.0.3 specifications. This data mapping guide explains how OFX tags are used in Quicken. Tags with special meaning or that are not used (ignored) in Quicken are listed.

The purpose of the Quicken Data Mapping Guide is to assist Business Analysts and Developers at Financial Institutions (FI's) or OFX Server Providers in the development of their OFX servers and help generate the best customer experience for our mutual customers. The information in this guide is specific to Quicken for Windows for the United States except as noted. For technical information about OFX, refer to the OFX specification (http://www.ofx.net).

1.1 Additional Resources

Below are some additional resources that can be utilized when developing a Quicken-OFX Server solution. The additional Quicken resources include:

1.1.1 Quicken Product Specific Resources

In addition to Quicken product help located on https://www.quicken.com/support, the following resources are available for answering Quicken specific questions.

- Error Code Descriptions - the text displayed by QuickBooks for online errors https://fi.intuit.com/support/roadmap/
- Direct Connect Connectivity Flow Document– Describes the flow of a Direct Connect connection, from branding to profile to account information request, etc. https://fi.intuit.com/ofximplementation/dcsteps/index.cfm?view=dcdevelop
- Online Features by Product Version - describes differences between client versions https://fi.intuit.com/technical/ofprodver/
- Multi-Factor Authentication –how to use and convert to Multi-Factor Authentication https://fi.intuit.com/support/security/ffiec/
- Sample Web Connect Files – examples of OFX Web Connect files imported into Quicken https://fi.intuit.com/ofximplementation/wcsteps/index.cfm?view=wcdevelop

1.1.2 OFX Implementation Resources

Below are some resources to utilize for answering OFX/Quicken implementation questions. These are all available for download at their links below.

- Web Connect Specification –description and implementation information for Web Connect, including private OFX tags (<INTU.xxx>). You will need to use it in conjunction with this document to complete your Web Connect implementation. https://fi.intuit.com/ofximplementation/wcsteps/index.cfm?view=wcdevelop

- Good Funds Specification – description and implementation information for financial institutions implementing payment processing.
  https://fi.intuit.com/ofximplementation/dcsteps/index.cfm?view=dcdevelop
- Conversion Information documents – description and implementation information for financial institutions changing supported features, certain account data, service providers and/or processors.
  https://fi.intuit.com/support/conversioninfo/

1.2 Document Conventions

The conventions used in the tag descriptions include the following:

- Required tags are in **bold** typeface.
- Optional tags are in normal typeface.
- Tags with specific values are designated in quotes
- *A-n* indicates alphanumeric characters with n representing the maximum number of characters.
- *N-n* indicates numeric characters with n representing the maximum number of characters.

An example is below.

Tag	Description
<REQUIREDTAG>	Required tag occurs 1 time (or more if specified)
<OPTIONALTAG>	Optional tag occurs 0 or 1 time (or more if specified)
<ENUMTAG>	"ABC", "DEF" The tag <ENUMTAG> can have values ABC or DEF
<ALPHAVALUE>	…, A-32 Requires an alphanumeric value up to 32 characters
<NUMERICVALUE>	…, N-9 Requires a numeric value between 1 and 9 digits

2 Structure

2.1 OFX Headers

All OFX response files must include an OFX header. Quicken uses the following rules when creating an OFX header for any request. Values in double quotes are literals. (The double quotes are not present in the actual value).

Tag	Description
DATA	"OFXSGML"
VERSION	"102" (or "103")
SECURITY	"NONE"
ENCODING	"USASCII" ("UNICODE" is not supported)
CHARSET	"1252"
COMPRESSION	"NONE"
OLDFILEUID	"NONE" or NEWFILEUID from previous request
NEWFILEUID	"NONE" or Quicken-generated value if File-Based Error Recovery is supported.

2.2 Message Sets and General Information

Quicken supports almost all major message sets outlined in the OFX 1.0.2 and 1.0.3 Specifications. This section of the document explains Quicken's support of these message sets and provides recommendations to handle responses that contain a large amount of data.

2.2.1 Dates and Amounts

Quicken supports dates after January 1, 1990 for online transactions. To download a transaction that occurred before this date, use a date that occurs after January 1, 1990, and note the actual date in the memo.

Quicken supports amounts between $-99,999,999.99 and $99,999,999.99 for online transactions. To download a transaction outside of this range, split it into multiple transactions that are in range, and note the relationship in the memo.

2.2.2 Data Volume

An online session times out if the server has not begun returning the response within 180 seconds. The following are options for accounts whose download may hit up against the 3 minute timeout limit:

1. Limit the time frame for responses to, say, 90 days. The time frame could even be different for different types of accounts. Accounts that have a lot of activity such as checking accounts could have a smaller time frame than accounts that would normally have less activity, such as CD's.
2. Limit the amount of history to a specific # of transactions on the server side.

   Instead of simply limiting the download from a certain date range such as 3 months, (which might be enough for some customers but not others), limit the download to something like the last 800 transactions (or whatever # the server could return reliably in a 3 minute span). This would allow customers with moderate/little transaction history to still get a large date range of history while accounts with large amounts of history would still get a lot, just not as large a date range as other users.
3. Implement some form of data-chunking (pagination) on the server side.

   The server could return all available transaction history by sending the data down in "chunks". In this case all the transaction history would be returned in more than one response. Below is a more complete explanation of how this might work:

   - Pick some limit for # of records to return in a single session (say 800).
   - When processing a download stop building the response when you hit that limit. NOTE: The server will need to ensure that the data being returned crosses at least 1 calendar day to ensure that the product doesn't get caught in the cycle of downloading the same 500 records over and over.
   - Calculate the DTEND to be returned based on the DTPOSTED of the last transaction downloaded (consider adding +1 millisecond).

   This causes Quicken to get a batch of records, process them, and then ask for the next batch of data the next time the customer goes online. This method works well for new users who are just setting up their accounts, as well as heavy usage customers (like day traders).

IMPORTANT:	If data-chunking is implemented, it is important to communicate to customers that they may need to perform multiple downloads to fully update their registers. Otherwise this could lead to customer confusion and support calls.

2.2.3 Transaction Wrappers

Quicken accepts and processes all tags in the transaction wrappers except <CLTCOOKIE>, which is ignored.

OFX Tag	Quicken Usage
CLTCOOKIE	Not used in Quicken.

2.2.4 Signon Message Set

Quicken supports pin change in the Signon Message Set if requested in the FI profile via <PINCH>Y. Similarly, Quicken supports "change pin first" functionality if the profile contains <CHGPINFIRST>Y.

Quicken supports Multi-Factor Authentication in the form of the CLIENTUID tag if the profile contains <CLIENTUIDREQ>Y. The profile response must also return VERSION:103 to be in compliance with Intuit products.

Quicken does not support <CHALLENGERQ> and <CHALLENGERS>.

OFX Tag	Quicken Usage
APPID	"QWIN" for Quicken for Windows. "QMOFX" for Quicken for Mac.
APPVER	"2700" = Quicken 2018 for Windows "2600" = Quicken 2017 for Windows "2500" = Quicken 2016 for Windows "2300" = Quicken 2018 for Mac "2200" = Quicken 2017 for Mac "2100" = Quicken 2016 for Mac "1600" = Quicken 2007 for Mac To avoid adding a new APPVER each year, servers can allow access for <APPID>QWIN and APPVER greater than (>) the first version of Quicken for Windows the server supports.
FID (in FI)	Unique financial institution identifier. This value is required and must not change for a financial institution presence. Typically INTU.BID is the same as the FID. The FID and ORG are stored on the Intuit branding server and are sent to the server in OFX requests. The server must echo these values. requests. The server must echo these values.
ORG (in FI)	Organization defining the FID; associated with the financial institution, not the service provider. <ORG>Intuit and <ORG>OFX are reserved values.
SESSCOOKIE	The server can provide a SESSCOOKIE that is stored by the product and passed back to the server in the next request.
USERID	Quicken supports customer IDs up to 32 characters long. The USERID must not contain special characters '<', '>' or '&'.

OFX Tag	Quicken Usage
USERKEY GENUSERKEY	Not used in Quicken.
USERPASS	Quicken supports PINs up to 32 characters long. Pin parameters are set in the server's profile response. Servers should balance security and usability concerns when determining PIN length; the PIN is masked in Quicken dialogs during entry. The USERPASS should not contain the special characters '<', '>' or '&'. Even if servers support special characters in PINs, PINs may not contain the characters '<', '>' and '&'.

2.2.5 Returning a <CODE>2000 Error

When servers return a <CODE>2000 general error it is recommended they return an accompanying MESSAGE tag containing a description of the problem. Quicken usually displays the contents of MESSAGE when it receives a <CODE>2000, thus clarifying the issue for the user.

Example:

```
<STATUS>
     <CODE>2000
     <SEVERITY>ERROR
 <MESSAGE>The account number in the request does not exist.
</STATUS>
```

3 Security

Quicken connects to OFX servers securely using SSL. Currently all Intuit supported desktop products use the client's Operating System to validate the security certificate. Additionally all currently Intuit supported desktop products will now support TLS 1.2

IMPORTANT: The URL on the certificate must match the OFX session URL exactly (case sensitive). See the OFX Specification for further information on security.

4 International

Quicken for the United States only accepts online transactions in United States dollars (USD). To download transactions in another currency, translate the transaction to USD and download it in USD.

OFX Tag	Quicken Usage
ACCTKEY	Not used in Quicken.
CURDEF CURRATE CURRENCY CURSYM ORIGCURRENCY	Quicken for the United States only accepts online transactions in U.S. dollars (USD).
LANGUAGE	Quicken sends "ENG" for English.
TAN	Not supported in Quicken.

5 Data Synchronization and Error Recovery

When a customer goes online from Quicken, Quicken first updates the branding and profile information for the financial institution if necessary (refer to the Direct Connect Connectivity Flowchart for details). Then, prior to sending the customer's requests (user session), Quicken sends a synchronization request (sync session) to ensure it has the latest information from the server. Quicken also embeds new transaction requests in sync wrappers.

5.1 File Based Error Recovery Support

File based error recovery (FBER), as explained in OFX Spec Chapter 6, "Data Synchronization", must be supported if the Bill Pay Message Set is supported. In the Bank Message Set, FBER must be supported if transfers are supported. The profile tag to signify File Based Error Recovery support is <RESPFILEER>Y.

5.2 Data Synchronization

Quicken supports FULL and LITE synchronization (see the OFX spec chapter 6, "Data Synchronization"). The table below explains what Quicken will send for each tag during a sync request.

NOTE: If FIs support the Bill Pay Message Set, FULL sync must be supported. In Banking, FULL sync is recommended so that other clients can be informed of pending transfers and emails. In the profile, synchronization type is specified using <SYNCMODE>FULL or <SYNCMODE>LITE.

OFX Tag	Quicken Usage
REFRESH	Quicken sends <REFRESH>Y to full sync servers and <TOKEN>0 to lite sync servers for the initial INTRASYNCRQ, PAYEESYNCRQ, PMTSYNCRQ and RECPMTSYNCRQ
TOKEN	Quicken sends a <TOKEN>0 or the TOKEN from the last sync response. If, for any reason, the TOKEN is not recognized, servers should return a <TOKEN>-1 and <LOSTSYNC>Y so the client can send a <TOKEN>0 or <REFRESH>Y in the next request.
REJECTIFMISSING	Quicken sends <REJECTIFMISSING>N
TOKENONLY	Not supported in Quicken.

To allow clients to distinguish between transactions initiated by another client and transactions initiated by the server, server-initiated transactions must have <TRNUID>0 (zero). Client-initiated transactions must have a non-zero TRNUID (except in refresh sync).

5.2.1 Customer Review of Synchronized Data

Quicken's *Compare to Register* presents online payment and transfer transactions received in the OFX sync for customer review as part of the *Compare to Register* process. Synchronized data received in the first <xxxSYNCRS> is presented in the *Compare to Register* window first and must be accepted before downloaded statement transactions (<xxxSTMTRS>) can be reviewed.

Transactions originating in another client, or spawned from a repeating payment model are shown with status *New*. Transactions with a recognized SRVRTID are shown with status *Updated* (or *Canceled, Failed,* or *No Funds*) if transaction data has changed. Customers can *Accept All* of the transactions, or, if a new transaction had previously been manually entered into the register, perform a *Manual Match* to the register entry.

6 FI Profile

Quicken supports financial institution service definitions using the Profile Message Set found in the OFX specification. Quicken uses both the branding and profile information for a financial institution to know what services are supported. (Note that branding information is not part of the OFX specification; it is an Intuit extension.)

In addition to the FID, ORG, and profile URL, the Intuit branding server stores contact information, services, and the marketing INI file URL for a financial institution's logos and marketspace tab. The contact information from the branding server is displayed to customers.

Please see the Good Funds document to learn about the private tags you will need to use if you will be supporting one of the Good Funds Bill Pay models.

> **NOTE:** Servers should always return a full profile response (not <CODE>1) even if the value of DTPROFUP in the request indicates the client is up-to-date.

Below is some additional information explaining Quicken profile response tag usage.

OFX Tag	**Quicken Usage**
CASESEN SPECIAL SPACES (in SIGNONINFO)	Servers should balance security and usability concerns when determining PIN realm configuration. The USERPASS should not contain the special characters '<', '>' or '&' (assuming <SPECIAL>Y is present in the profile).
REFRESHSUPT	Not supported. (Quicken does not send <REFRESH>Y to lite sync servers.)
SIGNONREALM	The SIGNONREALM for each message set must be defined in the SIGNONINFOLIST. All message sets must use the same SIGNONREALM so there must be only one SIGNONINFO defined in the profile.
SPNAME	If supported, servers should provide a unique name for this tag. This value must not change once the server is launched.

OFX Tag	Quicken Usage
URL	The URLs in the PROFRS should match exactly (case-sensitive) the financial institution profile URL stored on the Intuit branding server. The profile URL and Message set URLs must be "Hyper Text Transfer Protocol Secure" (HTTPS) URLs. **The <URL> values for each message set should all be identical**. Quicken does not allow different URLs in different message sets in the same profile response.
RESPFILEER	Must be 'Y' in the Bill Pay Message Set (if supported) and 'Y' in the Bank Message Set if transfers is supported.
SYNCMODE	Must be "FULL" in the Bill Pay Message Set; "FULL" recommended (but not required) in the Bank Message Set if transfers or email are supported.

7 Activation and Account Info

7.1 Account Information

Quicken supports account information by enabling accounts for online access using the Signup Message Set (See OFX Spec Chapter 8, "Activation and Account Information"). Quicken does not support enrollment, activation, or changing customer information using OFX. Users instruct Quicken to initiate an account info request (ACCTINFORQ) when they choose to create a new account in the program.

- OFX servers are required to support the ACCTINFO request. Accordingly, the profile response should contain a SIGNUPMSGSET aggregate with <AVAILACCTS>Y.
- Servers must return a single ACCTINFO aggregate for each account, containing <xxxACCTFROM> aggregates for each service for which the account is activated. Do not put more than one account in any ACCTINFO aggregate.
- CREDITLINE accounts can be activated for online account access but not online payments in Quicken.
- If you support Banking and Payments, Intuit products require that the same account be returned in one <ACCTINFO> wrapper.

Example:

<ACCTINFO>

<BANKACCTINFO>

<BANKACCTFROM>

… *account #* ***123-456***

</BANKACCTFROM>

</BANKACCTINFO>

<BPACCTINFO>

<BANKACCTFROM>

… *account #* ***123-456***

</BANKACCTFROM>

</BPACCTINFO>

</ACCTINFO>

<ACCTINFO>

<BANKACCTINFO>

<BANKACCTFROM>

… *account # **888-777***

</BANKACCTFROM>

</BANKACCTINFO>

</ACCTINFO>

7.1.1 Account Info Request (<ACCTINFORQ>)

OFX Tag	Quicken Usage
DTACCTUP	Quicken always sends <DTACCTUP>19900101 to ensure all possible accounts are included in the response.

7.1.2 Account Info Response (<ACCTINFORS>)

OFX Tag	Supported by Quicken	Quicken Usage
ACCTINFO	Yes	
BANKACCTINFO	Yes	
BANKACCTFROM	Yes	
ACCTTYPE	Yes	Quicken creates CHECKING and SAVINGS account types as Checking and Savings accounts. CREDITLINE accounts are created as Credit Card accounts in Quicken. Credit Card accounts (as well as CREDITLINE accounts) appear as a liability accounts in Quicken.
BPACCTINFO	Yes	
BANKACCTFROM	Yes	

OFX Tag	Supported by Quicken	Quicken Usage
CCACCTINFO	Yes	
CCACCTFROM	Yes	
INVACCTINFO	Yes	Used for investment accounts only
INVACCTFROM	Yes	
ACCTID	Yes	Quicken supports account numbers from 4 to 22 characters long. Account numbers must be unique; for example, a user's CHECKING and SAVINGS account cannot have the same account number. The only exception is where a CHECKING and its associated overdraft protection CREDITLINE account have the same account number; This is allowed. In all other cases duplicate account numbers are not allowed.
DESC	Yes	Newer versions of Quicken use DESC to help identify and set up accounts. Servers should either return a meaningful, unique value or not return this tag.
DTACCTUP	No	Quicken does not request updated account information after an account is activated. A customer can manually edit the account information.
SUPTXDL (Bank and CC accounts)	Yes	Servers must send only <SUPTXDL>Y accounts to Quicken.
XFERSRC / **XFERDEST** (Bank and CC accounts)	No. May be used in future versions.	XFERSRC and XFERDEST are not used in Quicken. If transfers are supported, Quicken automatically allows transfers between all bank accounts for a particular user. It is up to the server to return an error if such a transfer is not permitted. In this case, it is also recommended that a description of the problem be returned in <MESSAGE>.

OFX Tag	Supported by Quicken	Quicken Usage
SVCSTATUS	Yes	Servers may send <SVCSTATUS>AVAIL or <SVCSTATUS>ACTIVE to Quicken. They both mean that the account is available for activation.
CHECKING (in INVACCTINFO)	No	Not used in Quicken
INVACCTTYPE (in INVACCTINFO)	No	Not used in Quicken
OPTIONLEVEL (in INVACCTINFO)	No	Not used in Quicken
USPRODUCTTYPE (in INVACCTINFO)	Yes	Value for 401(K) accounts must be "401K", value for IRA accounts must be "IRA" and value for other investment accounts must be "NORMAL".

8 Email

Quicken supports communication between customers and financial institutions using email. For specific implementation details see OFX Spec Chapter 9, “Customer to FI Communication”.

Below are some noted exceptions and explanations concerning Quicken functionality. Quicken does not support MIME messages.

Email replies (with <TRNUID>0) are shown as Unread in the E-mail tab in the Online Center; e-mail acknowledgement responses (with non-zero TRNUID that matches a previously sent <xxxMAILRQ>) are shown as Sent.

Email about an online payment (PMTMAILRQ) must include the SRVRTID and PMTINFO from the payment.

OFX Tag	**Quicken Usage**
INCIMAGES	Quicken sends N in xxxMAILRQ, and does not support images in the reply.
USEHTML	Quicken sends N in xxxMAILRQ.

9 Recurring Transactions

Quicken supports Recurring Transactions for Payments only. Currently there is no support for Recurring Online Transfers. To obtain specific details about recurring transactions consult OFX Spec Chapter 10, "Recurring Transactions".

OFX Tag	Quicken Usage
INITIALAMT	Not supported in Quicken.
FINALAMT	Not supported in Quicken.

Servers can update the Payment Model in one of two ways.

1. When a new payment is spawned, the server can return a RECPMTMODRS with an updated NINSTS and DTDUE that accurately reflects the remaining number of payments left. QWIN will correctly display these updated values in the Scheduled Payments screen.

2. When a new payment is spawned, the server can return a RECPMTMODRS with the original NINSTS and DTDUE. Quicken will then calculate the remaining number of payments left.

NOTE: If the server updates NINSTS and DTDUE, it must update both. If only one of the tag values is updated, Quicken will not display the correct value to the customer.

10 Banking and Credit Cards

Quicken supports online banking using the Bank and Credit Card Message Sets (OFX Specification Chapter 11 Banking).

Quicken does not support interbank transfers, wire transfers, or stop checks, nor does it support returned check or deposit notifications. Also, Quicken does not support the following tags in the profile response.

OFX Tag	Quicken Usage
INVALIDACCTTYPE	Not supported in Quicken.

10.1 Statement Download

Quicken supports bank statement download for Bank and Credit Card accounts.

10.1.1 Statement Download Request

OFX Tag	Supported by Quicken	Quicken Usage
BANKMSGSRQV1	Yes	
STMTTRNRQ	Yes	
STMTRQ	Yes	
BANKACCTFROM	Yes	
BANKID	Yes	
ACCTID	Yes	

OFX Tag	Supported by Quicken	Quicken Usage
ACCTTYPE	Yes	Quicken creates CHECKING and SAVINGS account types as Checking and Savings accounts. CREDITLINE accounts are created as Credit Card accounts in Quicken. Credit Card accounts (as well as CREDITLINE accounts) appear as a liability accounts in Quicken. CCSTMTRS accounts are set up as credit cards accounts in Quicken.
INCTRAN		
INCLUDE	Yes	Quicken requests transactions to be downloaded every time a statement download is requested; sends <INCLUDE>Y.
DTSTART	Yes	Quicken will not send a DTSTART in the first download, when it is requesting all transactions that are available. A server must respond with all transactions that it has, subject to guidelines in Section 2.2.2., "Data Volume" Quicken will subtract 7 days from DTEND returned in the last successful STMTRS as the DTSTART of the current request. In cases where DTPOSTED is earlier than DTEND Quicken determines DTSTART by subtracting 7 days from the latest transaction's DTPOSTED. A server must respond with all transactions from the DTSTART. Servers should return any transactions added to the system in the date range specified. If the server performs a query against DTPOSTED for determining which transactions should be returned to the client, it is possible that back dated transactions may be overlooked, thus preventing these transactions from being returned in the download. The server should, rather, query against "**system add datetime"** as a basis for deciding which transactions match the requested date range.
DTEND	No	Not sent by Quicken.

10.1.2 Statement Download Response

OFX Tag	Supported by Quicken	Quicken Usage
BANKMSGSRSV1	Yes	
STMTTRNRS	Yes	
STMTRS	Yes	
BANKACCTFROM	Yes	
BANKID	Yes	
ACCTID	Yes	
ACCTTYPE	Yes	CHECKING, SAVINGS, and MONEYMRKT accounts are set up as asset (bank) accounts in Quicken. Although CREDITLINE accounts are in the OFX banking message set, they are set up as liability (credit card) accounts in Quicken to facilitate reporting. CCSTMTRS accounts are set up as credit cards accounts in Quicken.
BANKTRANLIST	Yes	
DTSTART	Yes	
DTEND	Yes	Quicken subtracts7 days from DTEND returned in the last STMTRS as the DTSTART for the subsequent request.
STMTTRN	Yes	

OFX Tag	Supported by Quicken	Quicken Usage
CHECKNUM	Yes	Quicken uses CHECKNUM for the *Num* field in the Quicken register. Separate transactions should not return the same CHECKNUM for a particular account because CHECKNUM by Quicken is used for matching. Quicken customers can enter up to 12 characters in the *Num* field. Servers should avoid leading zeros (e.g. 00101), since they can make the check number more difficult to read, and can cause the relevant digits to scroll. If the check number is numerically zero (0), Quicken does not use it in the register. Only check numbers should be returned in the CHECKNUM tag.
CORRECTFITID CORRECTACTION	No	Not used in Quicken. Servers should send a reversing transaction instead, with the opposite amount of the original transaction in a separate new transaction. For example, a CREDIT can be reversed by a DEBIT. If the transaction to be reversed is an online payment sent via OFX (PMTRS) and it hasn't been processed yet, the server can void the payment using an OFX cancel (PMTCANCRS).
DTAVAIL	No	Not used in Quicken.
DTPOSTED DTUSER		Quicken uses the DTUSER if it exists; otherwise it uses DTPOSTED. This date is not converted to the local time zone.
FITID	Yes	Quicken recognizes transactions by FITID for an account, so it filters out a transaction that has previously been downloaded if it appears in STMTRS again with the same FITID. Quicken is optimized for FITID's of 32 characters or less. Longer FITID's are supported, but do not take advantage of internal database indexing.

OFX Tag	Supported by Quicken	Quicken Usage
MEMO	Yes	Quicken uses the first 64 characters of the MEMO in the register.
NAME	Yes	For non-online payment transactions, Quicken puts the NAME in the Payee field of the register. For online payments, Quicken uses the name of the online payee. If the online payee is not in the customer's list, Quicken uses the NAME from the PAYEE or EXTDPAYEE aggregate. Customers have the ability to create a renaming rule for a payee. For example if *Walgreens 0004* is downloaded and a user created a rule to show just *Walgreens* as the payee, Quicken will convert *Walgreens 0004* to *Walgreens*‖ in all banking account *Compare to Register* screens. Nothing needs to be done on the OFX side to activate this feature. Use either NAME or PAYEE, not both. Quicken requires one of these two tags to be included with STMTRN to facilitate transaction matching in Compare to Register.
REFNUM	No	Not used in Quicken.
SIC	Yes	Quicken uses this code to provide a default category for bank and credit card transactions. The supported SIC codes and the category they map to are in the Intellic.cat file found in the Quicken program directory.
SRVRTID	Yes	Quicken uses the SRVRTID returned in STMTRS to match to an online payment in Compare to Register. If there is a SRVRTID in the downloaded transaction, the transaction can only match to an online payment with that SRVRTID from the PMTRS.

OFX Tag	Supported by Quicken	Quicken Usage
TRNAMT	Yes	The current 3 versions of Quicken limit online transactions to the range -$99,999,999.99 to $99,999,999.99. Older versions (Quicken Mac 2007) only supported a maximum of 9,999,999.99 Transactions are signed from the perspective of a customer. For a bank account, a positive amount is a Deposit, and a negative amount is a debit. For a liability (credit card or CREDITLINE) account, a positive amount is a Payment, and a negative amount is a Charge. Below in section 11.1.3 is a table showing the TRNAMT signage, positive or negative, based on the TRNTPE. It is important that only the amount applied to principal is used in the <TOTAL> tag for Loan payments. A breakout of the Total (Principle + Interest) can be recorded in the <MEMO>. Example: <TOTAL>203.02 <MEMO>PAYMENT BY CHECK. Principal: $203.02, Interest: $96.98, Amount: $300.00
TRNTYPE	Yes	Quicken uses ATM, DIV, INT, XFER, or the CHECKNUM from a CHECK for the Num field in the Quicken register.

OFX Tag	Supported by Quicken	Quicken Usage
LEDGERBAL	Yes	The list of recent transactions returned must correspond to those reflected in the LEDGERBAL. If some transactions are not yet returned, they must not be reflected in the LEDGERBAL either. Balances are signed from the perspective of a customer. For a bank account, a positive BALAMT means the account has funds, and a negative BALAMT is an overdrawn account. For a credit card account, a positive BALAMT is a credit balance, and a negative BALAMT means a payment is due. The latest BALAMT and DTASOF date for an account are displayed in the Online Center and in the register. Quicken will use the BALAMT and DTASOF to calculate the opening balance during automatic account creation.
MKTGINFO	No	Not used in Quicken.
STMTENDRS		If the profile response (BANK section) contains <CLOSINGAVAIL>Y Quicken requests a STMTENDRS with CLOSING information but does not currently display this information to customers.
AVAILBAL	No	Not used in Quicken.
CCSTMTENDRS		If the profile response (CC section) contains <CLOSINGAVAIL>Y Quicken displays the latest DTCLOSE, BALCLOSE, DTPMTDUE, and MINPMTDUE in the Payment Information dialog in the Online Center. The remaining information is not displayed to the user
CLOSING	No	Not used in Quicken

OFX Tag	Supported by Quicken	Quicken Usage
CCLOSING	Yes	See CCSTMTENDRS

Quicken adds data from the downloaded transaction to any fields that did not have data entered into it manually when the matched transaction is accepted. For example, a manually entered transaction that did not have a memo is matched to a downloaded transaction that does have a memo; when the transaction is accepted the memo will be added to the existing transaction.

10.1.3 TRNAMT Signage Based on TRNTYPE

TRNTYPE	Signage Direction
CREDIT	Positive
DEBIT	Negative
INT (interest earned)	Positive
INT (interest paid)	Negative
DIV	Positive
FEE	Negative
SRVCHG	Negative
DEP	Positive
ATM (Deposit)	Positive
ATM (Negative)	Negative
POS (POS refund)	Positive
POS (POS purchase)	Negative

TRNTYPE	Signage Direction
XFER (transfer in)	Positive
XFER (transfer out)	Negative
CHECK	Negative
PAYMENT	Negative, but will be positive for Line of Credit and Credit Card Accounts
CASH	Negative
DIRECTDEP	Positive
DIRECTDEBIT	Negative
REPEATPMT	Negative, but will be positive for Line of Credit and Credit Card Accounts
OTHER (credit)	Credit
OTHER (debit)	Debit

10.2 Online Transfers

Quicken supports immediate (INTRABANK) transfers using the Bank Message Set (OFX Spec Chapter 11, "Banking"). Transfers are immediate; if the INTRARS succeeds, the transfer is expected to succeed. Any INTRAMODRS or INTRACANRS transactions are ignored. If a transfer fails and that failure is not known at the time the response is sent back (for example, if transfers are batched and executed at night) a server should either return another transfer to put the funds back into the source account, or e-mail the customer that the transfer will not clear in statement download and should be manually voided in the Quicken register.

Quicken does not support modifying or canceling transfers, or scheduled or recurring (INTRABANK) transfers.

10.2.1 XFERPROF Aggregate in the Profile

The XFERPROF aggregate must be present in the Bank Message Set portion of the profile response in order for Quicken to allow transfers. If <CANSCHED>Y then Quicken will send a DTDUE of today in the request; otherwise no DTDUE will be sent. The PROCENDTM tag in XFERPROF must be present, but is ignored in Quicken. Since OFX does not allow any empty tags, this tag should have a reasonable value, for example, <PROCENDTM>230000[-5:EST].

> **NOTE:** Quicken will send a DTDUE of "today" if <CANSCHED>Y is present in the profile. Some versions of QuickBooks, however, will send a DTDUE of tomorrow in a transfer request if the profile contains <CANSCHED>Y. For this reason we recommend <CANSCHED>N in the profile since both products will omit the DTDUE in the transfer request.

10.2.2 Quicken Usage of Transfer tags in ACCTINFORS

Quicken does not use XFERSRC and XFERDEST in the profile to add limits to the ability to transfer money to any account. Servers need to validate if the accounts are valid transfer accounts and fail transfers to/from invalid accounts by sending an OFX error in the response.

10.2.3 Intrabank Transfer Request

OFX Tag	Supported by Quicken	Quicken Usage
INTRARQ	Yes	
XFERINFO	Yes	
BANKACCTFROM	Yes	
CCACCTFROM	Yes	
BANKACCTTO	Yes	
CCACCTTO	Yes	
TRNAMT	Yes	
DTDUE	Yes	Quicken does not send a DTDUE for INTRARQ if <CANSCHED>N. Quicken sends the current date if <CANSCHED>Y.

10.2.4 Intrabank Transfer Response

OFX Tag	Supported by	Quicken Usage
INTRARS	Yes	
SRVRTID	Yes	
XFERINFO	Yes	
BANKACCTFROM	Yes	
CCACCTFROM	Yes	
BANKACCTTO	Yes	
CCACCTTO	Yes	
DTXFERPRJ **DTPOSTED**	Yes	Quicken displays the date effective for the transfer in the Transmission Summary. If no date is returned, Quicken shows the transfer effective the next business day.
XFERPRCSTS	Yes	
XFERPRCCODE **DTXFERPRC**	Yes	The transfer must immediately succeed or fail. <XFERPRCCODE>WILLPROCESSON or POSTEDON in the INTRARS indicate a successful transfer. If the XFERPRCCODE is NOFUNDSON, CANCELEDON, or FAILEDON, Quicken leaves the transfer as *Not Sent* so the customer can try again.

11 Payments

11.1 Bill Pay Message Set

Quicken supports online payments using the Bill Pay Message Set (see OFX spec Chapter 12, "Payments"). Customers can create, modify, and delete payees; create and delete payments; and create, modify, and delete repeating payment models. Customers can also inquire about the status or send payment e-mail for online payments. For information about using the Good Funds payment method in Quicken, refer to the Good Funds Specification.

Quicken allows the following account types (ACCTTYPE) to be used for bill pay: CHECKING, SAVINGS, MONEYMRKT.

11.1.1 Quicken Usage of Profile Tags

Below is a table detailing Quicken's behavior with regard to Bill Pay profile tags.

OFX Tag	Quicken Usage
CANADDPAYEE	Servers must have <CANADDPAYEE>Y. Quicken allows customers to create new payees.
CANMODMDLS	If <CANMODMDLS>Y, customers can change the amount, number of remaining payments, or memo for a repeating payment model.
CANMODPMTS	Quicken does not allow single payments to be modified. However, Quicken will send a payment modification with <MODPENDING>Y if a model is modified by a user and this tag is "Y".
DAYSWITH	Not used in Quicken.
DFLTDAYSTOPAY	The default lead time for a payee without an explicit DAYSTOPAY. Not used for Good Funds payees (see the Good Funds Specification document). For details on DAYSTOPAY, see the Payee Tags section.
DIFFFIRSTPMT DIFFLASTPMT	Not used in Quicken.
HASEXTDPMTS	Not used in Quicken. Quicken does not support extended payments.
MODELWND	Quicken supports <MODELWND>0

OFX Tag	Quicken Usage
PMTBYADDR	Servers must have <PMTBYADDR>Y and allow payees to be paid by address, at least until a PAYEEID is provided.
PMTBYPAYEEID	If <PMTBYPAYEEID>Y and a payee has a PAYEEID, Quicken sends the PAYEEID in place of the PAYEE aggregate.
PMTBYXFER XFERDAYSWITH XFERDFLTDAYSTOPAY	Not used in Quicken. Quicken does not support payments by transfer.
POSTPROCWND	Servers should support a reasonable length inquiry window. It is recommended servers support at least 30 days if inquiries are supported (see STSVIAMODS).
PROCDAYSOFF PROCENDTM	Quicken validates the customer-entered payment date against the payee lead time, taking into account that payments sent after PROCENDTM (adjusted to the customer's time zone) are processed the next business day, and that no processing occurs on PROCDAYSOFF or federal holidays. Servers should consider setting PROCENDTM a few minutes before their actual cutoff time to allow customers time to send the payment. Quicken recognizes the following federal holidays: New Year's Day, Martin Luther King Jr. Day, Presidents' Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans' Day, Thanksgiving, and Christmas Day. Federal holidays are moved to a Friday if they occur on a Saturday and to a Monday if they occur on a Sunday.
STSVIAMODS	If <STSVIAMODS>N, Quicken allows the customer to inquire about a payment using PMTINQRQ.

NOTE: Servers must support the payment mail synchronization request (PMTMAILSYNCRQ) because payment e-mail cannot be opted out of in the profile. <TOKEN>0 can always be returned by such servers. If sent a PMTMAILRQ, such servers should return a <CODE>2000 error with a MESSAGE explaining that payment e-mail is not supported.

11.2 Online Payees

11.2.1 Creating Payees

Implicit Payee Request

Quicken does not make an explicit request to add a payee. Instead, Quicken makes an implicit request for the server to add a payee when the payment transaction request (PMTTRNRQ) contains a payee that is not already on the Server's payee list. Quicken requires the server to return an explicit PAYEERS in the next payee sync response.

Payee Behavior in Quicken User Interface

Online payees in Quicken are described by a payee name and exactly one pay account (PAYACCT). To ensure that the name/pay account combination is unique, customers can also specify a payee description that is appended to the payee name in curly braces (e.g. Name {Description}) in the Quicken user interface; this description is not sent under OFX.

Customers create an online payee once, although it may be used for multiple customer ID's and/or financial institutions. Quicken stores the customer-entered payee information (payee master record) and the customer ID/financial institution's payee information (payee sub record, including OFX server-specific data such as PAYEELSTID and lead time). Customers can review the payee sub record address and phone information from the Edit Payee dialog by clicking More Info and choosing the appropriate customer ID and financial institution. The payee lead time for a financial institution is shown in the Online Payee list.

11.2.2 Modifying and Deleting Payees

Modifying Payees

Quicken supports PAYEEMODRQ. To protect customers from possible errors Quicken will prevent the customer from modifying the following values:

- Payee Name (<NAME>)
- Pay Account (<PAYACCT>)

Quicken will not allow the customer to modify nor will it make a PAYEEMODRQ when outstanding payments exist for the payee. An explicit PAYEEMODRQ is transmitted the next time the customer transacts a bill payment session with the FI Server.

Deleting Payees

Quicken allows customers to delete a payee when no outstanding payments exist for the payee. Quicken will generate an explicit PAYEEDELRQ that will be sent the next time the customer transacts a bill payment session with the FI Server.

Quicken User Interface presentation for Payee Modification and Deletion

Quicken will present the customer with an information dialog preventing the user from deleting or modifying a PAYEE when outstanding payments exist for that payee. In addition, Quicken's User Interface prevents the customer from altering the Payee Name and Pay Account by making these read-only fields.

The customer will not be presented any User Interface in Quicken to decide if a PAYEEMODRQ or PAYEEDELRQ will be transmitted. The Quicken program will automatically send these requests during the next bill payment session. Quicken will present the customer a notification of any PAYEEMODRS and PAYEEDELRS failures in the Online Update Summary. The original data will be restored and the Quicken User Interface will display the original data for the customer to see.

11.2.3 Payee Synchronization

Payee transactions returned in the sync response update the existing payee sub record if the online payee is already in the list. If the PAYEELSTID (or PAYEEID) matches, then the payee transaction updates that payee. If the PAYEELSTID is not recognized, Quicken attempts to match the payee based on payee name and pay account (case-insensitive match). If the payee is still not found, Quicken adds it to the online payee list using the sub record information to create a master record.

Server-initiated updates apply only to the payee sub record for that customer ID and financial institution. Customer-initiated updates (performed in Quicken or received in payee sync) apply to the payee more generally; Quicken updates the customer's (master) payee record, and propagates the update to any other customer ID/financial institution sub records. Thus servers must use <TRNUID>0 for server-initiated PAYEEMODRS, and a non-zero TRNUID for customer-initiated PAYEEMODRS.

A PAYEEDELRS only removes the sub record for that customer ID/financial institution. A payee remains in the Online Payee list until the last sub record is deleted.

11.2.4 Quicken Usage of Payee Tags

Below is a table detailing Quicken's behavior with regard to payee tags.

OFX Tag	Supported by Quicken	Quicken Usage
ADDR1 ADDR2 ADDR3	Yes	Quicken allows the customer to provide two address lines. Quicken does not allow a customer to provide a third address line for a payee. If ADDR3 is received from the server, it is sent in future OFX sessions.
COUNTRY	Yes	Quicken for the United States supports online payees in the USA.
DAYSTOPAY (in EXTDPAYEE)	Yes	Servers can optionally provide a payee-specific lead time. If a server provides DAYSTOPAY, it must continue to provide that DAYSTOPAY in all future payee transactions to maintain the payee-specific lead time. For Good Funds payee lead times, refer to the Good Funds Specification document.

OFX Tag	Supported by Quicken	Quicken Usage
PAYACCT	Yes	An online payee must have exactly one pay account. Quicken allows customers to enter PAYACCT values up to A-22.
PAYEEID (in EXTDPAYEE)	Yes	Servers can optionally provide a standard payee PAYEEID. If a payee has a PAYEEID, it must also have a NAME in the EXTDPAYEE aggregate. Payee updates are not propagated to payees with PAYEEID's; servers are responsible for maintaining the payee data. If a PAYEEID is obsolete, the server should delete the payee.
PHONE	Yes	Quicken adds formatting to the phone number for display purposes only, which is not sent under OFX. Servers should send 10 digit phone numbers without punctuation.
POSTALCODE	Yes	Quicken adds formatting to the postal code for display purposes only which is not sent under OFX. Servers should send 5 or 9 digit postal codes without punctuation.

11.3 Online Payments

Quicken allows customers to synchronize payments spawned from a recurring model or created with other clients (e.g., FI web site). Customers are able to review and accept online payments not originating from this data file in the *Compare to Register* process. The process is designed to allow customers to prevent duplicate payment transactions from being entered into Quicken.

In addition to synchronizing payments Quicken allows customers to create payments for servers that support this functionality.

Quicken does not support modifying payments (PMTMODRQ). Customers must first transmit a payment cancel request and then create a new payment for payments that need to be modified. Quicken updates the payment with the information included in a PMTMODRS included with a sync response.

Below is a table explaining Quicken support for various payments specific tags.

OFX Tag	Supported by Quicken	Quicken Usage
BILLREFINFO	No	Not used in Quicken.
CHECKNUM	Yes	Servers should provide a numerical check number if they have it to facilitate transaction matching in statement download.
DTDUE	Yes	Quicken validates the customer-entered payment date against the payee lead time, taking into account that payments sent after PROCENDTM (adjusted to the customer's time zone) are processed the next business day, and that no processing occurs on PROCDAYSOFF or federal holidays. For example, say today is Monday, and PROCDAYSOFF are Saturday and Sunday. The day shown below is the ASAP date in Quicken for the Delivery Date payment processing model (the date by which the payment should arrive at the payee).

DAYSTOPAY	0	1	2	3	4
Before PROCENDTM	Mon	Tue	Wed	Thurs	Fri
After PROCENDTM	Tue	Wed	Thurs	Fri	Next Monday

OFX Tag	Supported by Quicken	Quicken Usage
		Since its possible for the customer's date and time to be incorrect, a server must reject any payments that it cannot process in time. So long as the lead time requirement is met, a customer can schedule a payment for a weekend or holiday. This flexibility gives the customer control over where the payment falls in reports (e.g. a May mortgage payment may be scheduled for delivery on Friday, April 30, but still be dated Saturday, May 1 in the Quicken register and appear on May reports). Servers should accept a payment where the DTDUE falls on a weekend or holiday, returning an earlier updated DTDUE in the PMTRS if needed. Quicken informs the customer of the updated date in the Transmission Summary, but does not update the payment date in the register. For Good Funds payment date handling, refer to the Good Funds document.
MEMO	Yes	Quicken sends any customer-entered memo. Servers should let customers know whether this information is passed on to the payee (e.g. printed on a check), or kept private.

OFX Tag	Supported by Quicken	Quicken Usage
PMTPRCCODE DTPMTPRC (in PMTPRCSTS)	Yes	Quicken reports the DTPMTPRC as the Process Date along with the Due Date in the Transmission Summary for payments with <PMTPRCCODE>WILLPROCESSON or PROCESSEDON. The payment date in the register is not affected. Users can check the processing status by clicking the Status link in the Num field. From the Status link customers can find when the payment was delivered, when it was processed, and how many business days it takes to deliver the payment for the payee. Users can also check the status or inquire via email if inquiry and email are supported. Payments with <PMTPRCCODE>NOFUNDSON, FAILEDON, or CANCELEDON are treated as PMTCANCRS. Quicken marks the payment **VOID** and resets the amount to zero.
TRNAMT	Yes	Quicken limits online payments to less than one million dollars.

11.4 Repeating Payments

Below is a table explaining Quicken support for various repeating payments-specific tags.

OFX Tag	Supported by Quicken	Quicken Usage
FREQ	Yes	Quicken supports all frequencies: WEEKLY, BIWEEKLY, TWICEMONTHLY, MONTHLY, FOURWEEKS, BIMONTHLY, QUARTERLY, SEMIANNUALLY, and ANNUALLY.
MODPENDING CANPENDING	Yes	Quicken sends <MODPENDING>Y and <CANPENDING>Y to propagate changes from repeating payment models to spawned payments.

OFX Tag	Supported by Quicken	Quicken Usage
CANMODMDLS	Yes	Y value instructs Quicken to allow the amount and the memo to be changed. N value instructs Quicken to restrict the amount and memo field from being changed. Customers who need to change the values need to cancel the model and create a new model.
INITIALAMT FINALAMT	No	Not supported in Quicken

12 Investments

12.1 Investments and Securities Message Sets

Quicken supports online investment statement download. Customers can download statements including transactions, positions, and balance information. For more details see the OFX specification.

> **NOTE:** Quicken has limited support for options. Refer to the tables below for some tag details. Contact the Implementation Team for additional information if necessary.

12.1.1 Quicken Usage of Profile Tags

The tags below must be included in the profile sent from the server to Quicken.

OFX Tag	Quicken Usage
INTU.BROKERID	Servers must provide INTU.BROKERID in the profile response. Quicken uses this value in INVACCTFROM. Quicken will generate an OLB error when this tag is missing in the profile. INTU.BROKERID should be present immediately preceding the tag </PROFRS> in the profile.
TRANDNLD	This should be set to Y. Although OFX does not require servers to provide transaction information, it is strongly recommended to facilitate investment performance and tax reporting in Quicken.
OODNLD	Not used in Quicken. Quicken does not support open orders. Profile setting should be set to N.
POSDNLD	Should be set to Y. Positions (if available) should always be returned.
CANEMAIL	Not used in Quicken. Quicken does not support investment e-mail. Profile setting should be set to N.
INV401KDNLD	If the server supports 401(k) accounts, this should be Y.

12.2 Investment Statement Download Request (INVSTMTRQ)

OFX Tag	**Supported by Quicken**	**Quicken Usage**
BROKERID	Yes	The value should be the same as <INTU.BROKERID> in the profile.

OFX Tag	Supported by Quicken	Quicken Usage
ACCTID	Yes	Used by Quicken to identify the account being requested.
INCTRAN	Yes	
DTSTART DTEND **INCLUDE**	Yes	Quicken sends <INCLUDE>Y for investment and 401(k) accounts. Although OFX does not require servers to provide transaction information, Quicken strongly recommends it to facilitate investment performance and tax reporting in Quicken. For the first statement request for an investment account, Quicken sends no DTSTART to request all available history. Quicken never sends a DTEND. If the server performs a query against DTPOSTED for determining which transactions should be returned to the client, it is possible that back dated transactions may be overlooked, thus preventing these transactions from being returned in the download. The server should, rather, query against **—system add datetime"** as a basis for deciding which details match the requested date range.
INCOO	No	Quicken sends <INCOO>N for investment and 401(k) accounts. Quicken does not support open orders.
INCPOS	Yes	

OFX Tag	Supported by Quicken	Quicken Usage
DTASOF **INCLUDE**	Yes	Quicken sends <INCLUDE>Y for investment and 401(k) accounts. Although OFX does not require servers to provide position information, Quicken requires position information to correctly establish account balances during first time download and to validate account balances ongoing. Quicken does not send a DTASOF in the request; servers should always return the latest positions available.
INCBAL **INC401KBAL**	Yes	Quicken sends <INCBAL>Y for investment accounts. Quicken sends <INC401KBAL>Y for 401(k) accounts.
INC401K	Yes	Quicken sends <INC401K>Y for 401(k) accounts.

12.3 Investment Statement Download Response (INVSTMTRS)

OFX Tag	Supported by Quicken	Quicken Usage
DTASOF	Yes	Quicken shows this date in the Online Center, Online Update Summary, Summary Tab, and Compare to List view on the Transactions tab to indicate how up-to-date downloaded transaction, position, and balance information is. Quicken converts this date to the local time zone; if no time zone is returned, GMT is assumed; note that this can cause the date to change. Quicken also uses the positions and balances in the download with the DTASOF to help create the opening balances of the account. Servers must provide accurate position and balance information; missing positions will cause the account balances to be created incorrectly. Use these guidelines when setting the DTASOF: For servers that batch the data, use the date through which the transactions and positions are updated. For servers that provide real time data, use the system date of the statement response.
CURDEF CURRATE CURRENCY CURSYM ORIGCURRENCY	No	Quicken for the United States only accepts online transactions in U.S. dollars (USD).
MKTGINFO	No	Not used in Quicken.

12.3.1 Investment Transaction Aggregates

The investment statement response INVTRANLIST can contain investment transaction aggregates as well as INVBANKTRAN cash transactions.

Quicken defines the transactions area as the *Transaction List* and the process of accepting transactions into the investment account as *Compare to List*.

For applicable transactions, Quicken calculates a total amount using certain fields in the transaction and compares it with <TOTAL> (also in the transaction). Normally <UNITS> * <UNITPRICE> (+/- fees, etc.) should equal the absolute value of <TOTAL>, but there are exceptions for DEBT and OPTION transactions (explained below). If Quicken's amount doesn't match <TOTAL>, Quicken assumes <TOTAL> is correct and displays a different unit price in the product than the <UNITPRICE> returned in the transaction.

NOTE: All Quicken actions are found in the Quicken Investment Transaction Log.

OFX Aggregate	Supported by Quicken	Quicken Usage	Signage
INVTRANLIST	Yes		
DTSTART **DTEND**	Yes	For the first statement request for an investment or 401(k) account, Quicken sends no DTSTART to request all available history. Later statement requests include the DTEND returned from the last successful INVSTMTRS as the DTSTART. Quicken does not send a DTEND.	
INVBANKTRAN	Yes	In Quicken these non-security-related cash transactions can be tracked with full cash handling directly in the investment account or in a separate linked cash management account register (linked checking account). Users create linked checking account manually through investment account attributes. No OFX setup required. Any security-related transactions should use investment transactions such as INCOME and INVEXPENSE. For further detail about Quicken's support of STMTRN see section 10.1.2 and 10.1.3	See section 10.1.2 and 10.1.3 for signage information.

OFX Aggregate	Supported by Quicken	Quicken Usage	Signage
BUYDEBT	Yes	Mapped to the transaction list *Bought* action and an additional *MiscExp* transaction for ACCRDINT. In the transaction returned by the server, (<UNITS> divided by 100) times <UNITPRICE> (+/- fees, etc) should equal <TOTAL> (ignoring sign). In other words, the number of shares * 100 should be the value in UNITS. Quicken will divide UNITS by 100 before displaying as # of shares.	Units=Positiv e TOTAL= Negative
BUYMF	Yes	Mapped to the transaction list *Bought* or *CvrShrt* action; see BUYTYPE for details.	Units=Positiv e TOTAL=
BUYOPT	Yes	Mapped to the transaction list *Bought* action. In the transaction returned by the server, (<UNITS> multiplied by 100) times <UNITPRICE> (+/- fees, etc) should equal <TOTAL> (ignoring sign). In other words, the number of shares / 100 should be the value in UNITS. Quicken will multiply UNITS by 100 before displaying as # of shares.	Units=Positiv e TOTAL= Negative
BUYOTHER	Yes	Mapped to the transaction list *Bought* action.	Units=Positiv e TOTAL=
BUYSTOCK	Yes	Mapped to the transaction list *Bought* or *CvrShrt* action; see BUYTYPE for details	Units=Positiv e TOTAL=
CLOSUREOPT	Limited support for options	Mapped to the transaction list *Sold* or *CvrShrt* action; see OPTACTION for details.	Units = Negative

<table>
<tr><th>OFX Aggregate</th><th>Supported by Quicken</th><th>Quicken Usage</th><th>Signage</th></tr>
<tr><td>INCOME</td><td>Yes</td><td>Depending on INCOMETYPE, INCOME is mapped to the following transaction list actions:
<table>
<tr><th>INCOMETYPE</th><th>Quicken Action</th><th>Income and Cost Basis Direction</th></tr>
<tr><td>CGLONG</td><td>ReinvLG</td><td>Increases</td></tr>
<tr><td>CGSHORT</td><td>ReinvSh</td><td>Increases</td></tr>
<tr><td>DIV</td><td>ReinvDiv</td><td>Increases</td></tr>
<tr><td>INTEREST</td><td>ReinvInt</td><td>Increases</td></tr>
<tr><td>MISC</td><td>ReinvInt</td><td>Increases</td></tr>
</table></td><td>See table in Quicken usage column.</td></tr>
<tr><td>INVEXPENSE</td><td>Yes</td><td>Mapped to the transaction list MiscExp action.</td><td></td></tr>
<tr><td>JRNLFUND

JRNLSEC</td><td>No</td><td>Quicken does not support journaling (JRNLFUND or JRNLSEC) or subaccounts.</td><td>N/A</td></tr>
<tr><td>MARGININTEREST</td><td>Yes</td><td>Mapped to the transaction list MargInt action.</td><td>TOTAL = Negative</td></tr>
</table>

<table>
<tr><th>OFX Aggregate</th><th>Supported by Quicken</th><th>Quicken Usage</th><th>Signage</th></tr>
<tr><td>REINVEST</td><td>Yes</td><td>Depending on INCOMETYPE, REINVEST is mapped to the following transaction list actions:

<table>
<tr><th>INCOMETYPE</th><th>Quicken Action</th><th>Income and Cost Basis Direction</th></tr>
<tr><td>CGLONG</td><td>ReinvLG</td><td>Increases</td></tr>
<tr><td>CGSHORT</td><td>ReinvSh</td><td>Increases</td></tr>
<tr><td>DIV</td><td>ReinvDiv</td><td>Increases</td></tr>
<tr><td>INTEREST</td><td>ReinvInt</td><td>Increases</td></tr>
<tr><td>MISC</td><td>ReinvInt</td><td>Increases</td></tr>
</table>

Reinvested income should be mapped to <REINVEST> so users can take advantage of the Quicken return calculations and reporting functionality.

There is a setting available in the financial institution blueprint that instructs Quicken to convert downloaded <INCOME> and <BUYxxxx> transactions to Reinvest transactions of the same type. The setting for both stocks and mutual funds is turned off by default.

The <REINVEST> OFX tag includes information for both the <INCOME> and <REINVEST> transactions. When you download the <REINVEST> transaction, do NOT download an accompanying <INCOME> transaction. Downloading both will artificially increase Income in Quicken.</td><td>See table in Quicken usage column.</td></tr>
<tr><td>RETOFCAP</td><td>Yes</td><td>Mapped to the transaction list RtrnCap action. Reduces the cost basis.</td><td>TOTAL= Positive</td></tr>
</table>

OFX Aggregate	Supported by Quicken	Quicken Usage	Signage
SELLDEBT	Yes	Mapped to the transaction list *Sold* action and an additional *MiscInc* transaction for ACCRDINT. Quicken also creates an additional *MiscExp* for any PENALTY, WITHHOLDING, or STATEWITHHOLDING. For this reason, these amounts should not be reflected in TOTAL. In the transaction returned by the server, (<UNITS> divided by 100) times <UNITPRICE> (+/- fees, etc) should equal <TOTAL> (ignoring sign). In other words, the number of shares * 100 should be the value in UNITS. Quicken will divide UNITS by 100 before displaying as # of shares.	Units =Negative TOTAL= Positive UNITPRICE = Positive
SELLMF	Yes	Mapped to the transaction list *Sold* or *ShtSell* action; see SELLTYPE for details. Quicken also creates an additional *MiscExp* for any PENALTY, WITHHOLDING, or STATEWITHHOLDING. For this reason, these amounts should not be reflected in TOTAL.	Units =Negative TOTAL= Positive UNITPRICE = Positive
SELLOPT	Yes	Mapped to the transaction list *Sold* action. Quicken also creates an additional *MiscExp* for any PENALTY, WITHHOLDING, or STATEWITHHOLDING. For this reason, these amounts should not be reflected in TOTAL. Mapped to the transaction list *Bought* action. In the transaction returned by the server, (<UNITS> multiplied by 100) times <UNITPRICE> (+/- fees, etc) should equal <TOTAL> (ignoring sign). In other words, the number of shares / 100 should be the value in UNITS. Quicken will multiply UNITS by 100 before displaying as # of shares.	Units =Negative TOTAL= Positive UNITPRICE = Positive

OFX Aggregate	Supported by Quicken	Quicken Usage	Signage
SELLOTHER	Yes	Mapped to the transaction list *Sold* action. Quicken also creates an additional *MiscExp* for any PENALTY, WITHHOLDING, or STATEWITHHOLDING. For this reason, these amounts should not be reflected in TOTAL.	Units =Negative TOTAL= Positive UNITPRICE = Positive
SELLSTOCK	Yes	Mapped to the transaction list *Sold* or *ShtSell* action; see SELLTYPE for details. Quicken also creates an additional *MiscExp* for any PENALTY, WITHHOLDING, or STATEWITHHOLDING. For this reason, these amounts should not be reflected in TOTAL.	Units =Negative TOTAL= Positive UNITPRICE = Positive
SPLIT	Yes	Mapped to the transaction list *StkSplit* action. SPLIT can be used for forward and reverse splits. SPLIT transactions maintain lot, holding period, and cost basis information. Quicken recommends using SPLIT transactions with 1 being assigned to NUMERATOR/DENOMINATOR and NEW/OLD values for servers that are not able to provide to NUMERATOR/DENOMINATOR and NEW/OLD values.	Positive

OFX Aggregate	Supported by Quicken	Quicken Usage	Signage
TRANSFER	Yes	<TFERACTION>IN maps to the transaction list *Added* action, which creates a new lot. <TFERACTION>OUT maps to the transaction list *Removed* action. Quicken does not use the INVACCTFROM for an investment TRANSFER. Servers should provide AVGCOSTBASIS and DTPURCHASE for transfers into an account if this information is available.	**For IN** UNITS = Positive TOTAL=Positive **FOR OUT** UNITS = Negative TOTAL = Positive

For details on tags that appear in each of the Statement download aggregates go to Investment Transaction Tags in section 12.3.3.

12.3.2 Additional Investment Transaction Mappings

In addition to using the transaction types recommended below, servers can also provide explanatory context in the MEMO for special situations.

Transaction	Recommended OFX Investment Transaction
Initial download (no DTSTART in INVSTMTRQ)	Whenever possible, servers should provide full transaction history. See Section 2.2.2, "Data Volume" for information about response file size limitations. To create initial positions when full transaction history is not available, use TRANSFER (<TFERACTION>IN) with AVGCOSTBASIS and DTPURCHASE for each lot if available.
Cash treatment	Cash transactions in the account that do not contain a security should use INVBANKTRAN.
Share dividend	If the share dividend is taxable, use REINVEST. If it is non-taxable, use SPLIT.

Transaction	Recommended OFX Investment Transaction
Acquisition, merger, or security name change	Use two TRANSFER transactions with <TFERACTION>IN for acquiring company and <TFERACTION>OUT for acquired company. Provide one set of TRANSFER transactions for each lot to maintain the holding period. To keep tax holding history intact in Quicken set the DTTRADE of the <TFERACTION>OUT and <TFERACTION>IN transaction to the date of the original lot purchase date for each lot owned.
Spin-off	Use RETOFCAP followed by BUYSTOCK. If the spin-off is not taxable until the position is sold, provide one RETOFCAP and BUYSTOCK for each lot, using the original purchase date as the DTTRADE.
Single mutual fund account	Quicken customers can identify an investment account as a single mutual fund account. These accounts do not have a cash balance, since incoming cash is immediately used to purchase shares of the mutual fund held in that account. Quicken prompts the customer to specify the source of the cash (transfer account) or create a BoughtX self-transfer into the investment account during *Compare to List*. Before creating an account during account setup, Quicken checks the financial institution's blueprint information to determine whether an account is created as a single mutual fund account. Customers can change the account setting to make the account a single mutual fund account in Quicken if they prefer a brokerage account type.
Mutual fund exchanges	For a taxable mutual fund exchange, use a SELLMF followed by a BUYMF. For a non-taxable mutual fund exchange, use two TRANSFER transactions with <TFERACTION>IN and <TFERACTION>OUT.

12.3.3 Investment Transaction Tags

OFX Tag	Quicken Usage
FITID (in INVTRAN)	Quicken recognizes transactions by FITID for an account, so it filters out a transaction that has previously been downloaded if it appears in the STMTRS again. Thus every transaction should have a unique and persistent FITID. Quicken is optimized for FITID's of 32 characters or less. Longer FITID's are supported, but do not take advantage of internal database indexing.

OFX Tag	Quicken Usage
SRVRTID	Not used in Quicken for investment transactions.
DTTRADE (in INVTRAN)	Quicken uses this date for the investment transaction, without converting to local time zone.
DTSETTLE (in INVTRAN)	The settlement date is shown in the Transaction Details dialog in Quicken; it is not used in the investment transaction. It may be used in future versions of Quicken. During the settlement period of a trade, the cash balance in the Quicken transaction list already reflects the trade although the server's cash balance (in the Online Center Balances tab) will not reflect it until the settlement date. Servers may choose to download an Unsettled Funds balance to display in the Balances tab to explain the discrepancy.
REVERSALFITID (in INVTRAN)	Quicken supports REVERSALFITID for all investment transactions. The new corrected transaction will need to be downloaded. For details on implementing REVERSALFITID see the Investments chapter of the OFX specification. Note that if Quicken reads in a transaction containing a REVERSALFITID and it hasn't seen the original transaction with an FITID that matches that REVERSALFITID yet, it will ignore the transaction containing the REVERSALFITID. Servers that do not support REVERSALFITID should use the process below to reverse incorrect transactions. Bought (BUYxxx) and REINVEST transactions are reversed using Sold (SELLxxx), and SELLxxx transactions are reversed using BUYxxx. (Use a separate INCOME transaction to reverse associated fees/commissions.) INVEXPENSE and MARGININTEREST expenses are reversed using an INCOME transaction. INCOME and RETOFCAP transactions are reversed using an INVEXPENSE. For a SPLIT, the reversing transaction is another SPLIT with the inverse ratio. A TRANSFER is reversed with another TRANSFER with IN instead of OUT, or vice versa. A CLOSUREOPT is reversed with a BUYOPT or SELLOPT. Reversals are shown in the Transactions tab of the Online Center as Reverse <Action> (for example, Reverse Bought). Reversals are shown in *Compare to List* with status Reverse. When the customer Accepts the reversal, Quicken marks the original transaction **VOID** and sets the amount to $0. A message is put into the Memo field: —Reversed dd/mm/yyyy by <FI Name>.

OFX Tag	Quicken Usage
MEMO	Quicken uses the first 64 characters of the MEMO in the transaction. Servers can use the MEMO to provide additional information to customers about a transaction, especially for information Quicken doesn't show such as whether a security is bought on margin, or for the purpose of a transaction.
ACCRDINT	For a BUYDEBT, Quicken creates an additional *MiscExp* transaction using the bond name as the security name. A single BUYDEBT with an ACCRDINT translates into two transaction list transactions: a *Bought* transaction for the bond purchase and a *MiscExp* transaction to handle the accrued interest. For a SELLDEBT, Quicken creates an additional *MiscInc* transaction using the bond name as the security name. A single SELLDEBT with an ACCRDINT translates into two transaction list transactions: a *Sold* transaction for the bond sale and a *MiscInc* transaction to handle the accrued interest. Use a positive amount for both BUYDEBT and SELLDEBT.
AVCCOSTBASIS	The AVGCOSTBASIS is shown in the Transaction Details dialog in Quicken; it is not used in the investment transaction. It may be used in future versions of Quicken. For a TRANSFER in, Quicken uses the Price multiplied by the Shares as the cost basis.
BUYTYPE **SELLTYPE**	<BUYTYPE>BUY is mapped to the Quicken *Bought* action, and <BUYTYPE>BUYTOCOVER is mapped to the transaction list *CvrShrt* action. <SELLTYPE>SELL is mapped to the Quicken transaction *Sold* action, and <SELLTYPE>SELLSHORT is mapped to the transaction list *ShtSell* action.
COMMISSION FEES LOAD TAXES	Quicken uses the sum of the COMMISSION, FEES, LOAD, and TAXES for the investment transaction Comm/Fee field. **Use positive amounts for buys, reinvestments, and sell transactions.** All amounts need to be rounded to the nearest cent. The FEE associated with mutual fund <REINVEST> transactions is entered into Quicken as a MiscInc transaction. The category will be assigned based on the <INCOMETYPE>.

OFX Tag	Quicken Usage
DENOMINATOR **NEWUNITS** **NUMERATOR** **OLDUNITS**	Quicken supports positive integers in the split ratio, not decimal values. So a stock split of 1.33 to 1 should be mapped to <NUMERATOR>133 and <DENOMINATOR>100. The ratio NEWUNITS/OLDUNITS are the same values as the NUMERATOR/DENOMINATOR. Used for the Old Units and New Units investment transaction fields.
DTPURCHASE	DTTRADE is used as the investment transaction (lot open) date. DTPURCHASE is shown in the Transaction Details dialog in Quicken, but is not used in the investment transaction.
GAIN	GAIN is shown in the Transaction Details dialog in Quicken, but is not used in the investment transaction. It may be used further in future versions of Quicken. Use a positive amount.
FRACCASH	Rather than returning FRACCASH, servers should include the fractional share in the SPLIT, and return a SELLxxx for the fractional share to provide the sales price and maintain the holding period. Using SPLIT and SELLxxx transactions enables Quicken to correctly report the share balance and report any capital gains from the sale of the fractional shares. FRACCASH is shown in the Transaction Details dialog in Quicken, but is not used in the investment transaction.
INCOMETYPE	See INCOME and REINVEST transaction descriptions in section 12.3.1 for details on how INCOMETYPE affects the mapping to transaction list actions.
MARKDOWN MARKUP	MARKUP and MARKDOWN are not used in Quicken. See <TOTAL> for how Quicken will calculate Price in transactions. Transaction Details in the Online Center displays MARKUP or MARKDOWN.

OFX Tag	Quicken Usage
OPTACTION	<OPTACTION>EXERCISE is mapped to the transaction list Sold action at a Price of $0. The server must also send a BUYSTOCK or SELLSTOCK with RELFITID for the transaction for the underlying security. ← See RELFITID in table below; says not used by Quicken Servers should include the option price in the MEMO with instructions to the customer to update the exercise share price, and provide the cost basis impact (premium, commission) of the option in the COMMISSION or FEES for the purchase of the underlying security. Otherwise the customer will need to manually adjust their investment transaction in Quicken: Adjust the underlying buy or sell transaction's cost basis using the option purchase basis. Update the exercise price, or remove the original option purchase transaction and subsequent exercise (sell at $0) transaction from the transaction list to remove the option holding. <OPTACTION>ASSIGN is mapped to the transaction list action: CvrShrt at a Price of $0 if the option position was originally opened with <OPTSELLTYPE>SELLTOOPEN. The server must also send a BUYSTOCK or SELLSTOCK with RELFITID for the transaction for the underlying security. <OPTACTION>EXPIRE is mapped to the transaction list action: Sold at a Price of $0 if the option position was originally opened with <OPTBUYTYPE>BUYTOOPEN. CvrShrt at a Price of $0 if the option position was originally opened with <OPTSELLTYPE>SELLTOOPEN.
OPTBUYTYPE OPTSELLTYPE RELTYPE	Not used in Quicken. It may be used in future versions of Quicken.
PENALTY	Quicken creates a separate MiscExp transaction for any PENALTY associated with an investment sell or 401(k) withdrawal. **Use a positive amount and do not include this value in the calculation of TOTAL.**
POSTYPE	The POSTYPE is shown in the Transaction Details dialog in Quicken; it is not used in the investment transaction. It may be used further in future versions of Quicken.

OFX Tag	Quicken Usage
RELFITID	Not used in Quicken. It may be used in future versions of Quicken.
SECURED	SECURED is shown in the Transaction Details dialog in Quicken, but is not used in the investment transaction. It may be used further in future versions of Quicken.
SELLREASON	SELLREASON is displayed in the Transaction Details dialog in Quicken, but is not used in the investment transaction. It may be used further in future versions of Quicken. Servers can provide this information in the MEMO.
STATEWITHHOLDING WITHHOLDING	Quicken creates a separate MiscExp transaction for any federal tax WITHHOLDING or state tax STATEWITHHOLDING associated with an investment sell or 401(k) withdrawal. **Use positive amounts and do not include these values in the calculation of TOTAL.**
SUBACCTFROM SUBACCTFUND SUBACCTSEC SUBACCTTO	Not used in Quicken. Quicken does not track sub accounts and does not support journaling (JRNLFUND or JRNLSEC). Quicken determines whether a transaction is short or long based on the holdings for that security at the time the transaction is accepted into the investment transaction list. Quicken does not distinguish between cash and margin.

OFX Tag	Quicken Usage
TOTAL	Quicken uses the TOTAL for the Amount field in the investment transaction. It is mandatory to transmit TOTAL for each transaction downloaded. Quicken divides the total (+/- commissions, fees, load, taxes) by the number of Shares to determine the Price. Note that <ACCRDINT>, <PENALTY>, <WITHHOLDING> and <STATEWITHHOLDING> must not be included in <TOTAL>. For BUYxxx, REINVEST, INVEXPENSE, and MARGININTEREST transactions, the total for the transaction is a negative amount: <TOTAL> = -[(Shares * Price) + (COMMISSION + FEES + LOAD + TAXES)] For SELLxxx, INCOME, and RETOFCAP transactions, the total for the transaction is a positive amount: <TOTAL = (Shares * Price) – (COMMISSION + FEES + LOAD + TAXES) Important: If the TOTAL does not equal (Shares * Price) + – (COMMISSION + FEES + LOAD + TAXES), Quicken will automatically adjust the UNITPRICE to balance the equation. This will throw off such things as cost basis, reporting etc.. Quicken limits online transactions to the range $99,999,999.99 to -$99,999,999.99.
TAXEXEMPT	TAXEXEMPT is shown in the Transaction Details dialog in Quicken, but is not used in the investment transaction.
TFERACTION	<TFERACTION>IN maps to the transaction list *Added* action, which creates a new lot. <TFERACTION>OUT maps to the transaction list *Removed* action.
UNITPRICE	Servers should use a positive amount, and not include any markup/markdown specified separately. See TOTAL for details about Price field calculation in Quicken. For stocks, mutual funds, and other securities: share price. Quicken shows security prices up to 6 decimal places in decimals unless it is a round 1/16-type fraction. Stock securities default to display in fractions when the price is a round 1/16. For bonds: percentage of face or par value. For options: price per share (not per contract).

OFX Tag	Quicken Usage
UNITS **SHPERCTRCT**	UNITS are used for the Shares investment transaction field. Use a positive number for buy transactions, and a negative amount for sell transactions. For stocks, mutual funds, and other securities: number of shares. For bonds: face value. The Shares field is UNITS divided by 100. If the factor is not 100, servers should calculate the UNITPRICE by multiplying the conversion factor by the market price. For example, 25 $1,000 bonds (<UNITS>25000), purchased at $88.90 (<UNITPRICE>88.90), have a transaction value of $22,225 (<TOTAL>-22225.00). The Quicken transaction shows 250 shares at a Price of $88.90 for a total Amount of $22,225.00. For options: number of contracts (not shares). The Shares field in Quicken is UNITS multiplied by SHPERCTRCT. For example, 5 100-share contracts (<UNITS>5 <SHPERCTRT>100), purchased at $8.00/share (<UNITPRICE>8.00), have a transaction value of $4,000 (<TOTAL>-4000.00). The Quicken transaction shows 500 Shares at a Price of $8.00 for a total Amount of $4000.00. Quicken limits UNITS to the range $99,999,999.99 to -$99,999,999.99.

12.4 Investment Positions

Quicken requires INVPOS to be included with each download. There are three ways Quicken will use this information.

- To help Quicken correctly setup initial positions during first time download.
- To correct share balances in Quicken on an ongoing basis via *Compare to Portfolio*.
- To display the investment positions from the server in the Online Center of the Holdings Tab.

To correct account balances due to missing transactions, Quicken creates Placeholder transactions to adjust holdings (share balances). The Placeholder transaction adjusts as a customer enters previous transaction history to account for transactions that have not yet been recorded or downloaded.

To accomplish the Placeholder transaction entry, Quicken compares the unit totals in the transaction history to the units in the INVPOS to determine the amount of shares in the Placeholder transaction. Placeholder transactions are created in two situations:

- During the first time download of an empty account, Quicken creates a Placeholder transaction at the beginning of the download period. This adjustment creates the opening share balances based on INVPOS and the downloaded transactions so that the current holdings are correct.

- After each ongoing download, if Quicken detects that there is a difference between the Quicken holdings and the downloaded INVPOS, the *Compare to Portfolio* process asks the customer to enter a Placeholder transaction to adjust the Quicken holdings to match the holdings downloaded from the financial institution.

The list of recent transactions returned must correspond to those reflected in the INVPOSLIST. If some transactions are not yet returned, they must not yet be reflected in the INVPOSLIST either.

OFX Tag	Supported by Quicken	Quicken Usage
INVPOSLIST	Yes	
POSxxx	Yes	
UNITPRICE **DTPRICEASOF**	Yes	Quote information can also be downloaded separately using the Quicken feed. Quicken tracks a security's price using the price from this feed. If no price has been downloaded for a date, and there is a transaction list transaction for security on that date, Quicken uses the transaction price for the security price. Price information is shown in the Holding Details dialog in Quicken, and is used to update the Price History List if there is not already a price quote for that date. If DTPRICEASOF is unknown, use 19900101 as a placeholder value (not 0).
UNITS **POSTYPE**	Yes	Quicken uses the positions list and the transactions downloaded to create the opening positions for each security in the download during the first OFX session. Servers must provide accurate holdings information so Quicken can create the placeholder transactions.

OFX Tag	Supported by Quicken	Quicken Usage
MKTVAL MEMO HELDINACCT REINVDIV REINVCG SECURED UNITSSTREET UNITSUSER	Yes, limited to Online Center in Quicken Windows	

12.5 Investment Balances

Quicken requests and requires balances to be included when downloading data. Investment balances from the server are displayed in the Quicken Online Center/Balances tab and are used to setup the opening cash balance.

Quicken, based on the balance tags specified in the financial institution blueprint, uses AVAILCASH or a combination of balances tags to estimate the current cash balance in the account during the first Quicken download of the account. Servers should provide a cash balance in AVAILCASH or a BALLIST tag to represent the cash balance. If a server provides a cash balance of zero, the customer must manually provide the cash balance. Servers should notify the Intuit FI team which tag represents the cash balance so the Intuit financial institution blueprint file can reflect that information.

Servers should return their balances as they are shown in their statements. Balances should only include transactions that have been downloaded. Quicken displays balances to the 2nd decimals place.

OFX Tag	**Supported in Quicken**	**Quicken Usage**
INVBAL	Yes	

OFX Tag	Supported in Quicken	Quicken Usage
AVAILCASH	Yes	Quicken, depending on financial institution blueprint information, AVAILCASH to estimate the current cash balance on first Quicken download. Used for the Cash (―Available Cashǁ) balance in the Online Center Balances tab. Values should not be double-counted; cash is exclusive of margin and short.
MARGINBALANCE	Yes	Used for the Margin ("Margin Balance") balance in the Online Center Balances tab. A positive balance indicates a positive available balance, and a negative balance indicates the customer has borrowed funds.
SHORTBALANCE	Yes	Used for the Short ("Market Value of Securities Held Short") balance in the Online Center Balances tab.
BUYPOWER	Yes	Used for the Buying Power balance in the Online Center Balances tab.
BALLIST	Yes	Quicken shows any additional balances returned using the NAME, DESC, BALTYPE and VALUE. Quicken does not show a separate DTASOF for each balance.

For 401(k) accounts, Quicken displays TOTAL from <INV401KBAL> as the net worth of the account. In addition, all other tags returned in <INV401KBAL> are displayed in the Online Center under the Balances tab.

12.6 Security List

Quicken does not explicitly request a SECLIST. When an investment statement response contains transactions or positions, **a server must provide a SECLIST** with information about each security referenced. Each transaction or position **must have** a SECLIST entry.

12.6.1 Updating Price Information

Quicken requires that a security have a valid Ticker symbol (if available) to download prices from the real-time feed. If the Ticker symbol for a particular security is recognized, the prices can be automatically updated when the customer performs a download. If the Ticker symbol is not recognized or is not available, Quicken will update the price based on the most recent price available, whether it is in the transaction, position, or security list.

12.6.2 Security Matching

Quicken will attempt to match securities downloaded in the SECLIST to securities in Quicken using the following logic.

- First Quicken checks to see if the security has already been matched by comparing the CUSIP or UNIQUEID in the download to the unique identifier stored in the Quicken database. If there is a match no additional steps are taken.
- When Quicken does not find a match based on CUSIP, it will compare the downloaded security name to the security names (SECNAME) in the file. It will match the security if it finds an exact match for the security name. Next Quicken compares the ticker downloaded to the symbol for each security. When a ticker in the download matches the symbol for a security in the Quicken database they are matched. When there is no symbol for the security on the security list this step is skipped. Quicken will proceed to showing the security matching dialog.
- When Quicken cannot find a match based on one of the 3 criteria above it will show the security matching dialog. Under existing securities Quicken will show the entire security list. If Quicken thinks it has found a match based on comparison of security names it will default to the security it believes is the match in the list of securities. The user can accept the match, change to a different security, or choose the "No" radio button to create a new security.

OFX Tag	**Supported by Quicken**	**Quicken Usage**
SECLIST	Yes	Quicken requires SECLIST to be included with each statement response.
DEBTINFO		Tags including PARVALUE, DEBTTYPE, DEBTCLASS, COUPONRT, DTCOUPON, COUPONFREQ, CALLPRICE, YIELDTOCALL, DTCALL, CALLTYPE, YIELDTOMAT, and DTMAT are shown in the Holding Details dialog in Quicken. Quicken creates these securities as Bonds.
MFINFO	Yes	Tags including MFTYPE, YIELD, and DTYIELDASOF are shown in the Holding Details dialog in Quicken. Quicken creates these securities as Mutual Funds.

OFX Tag	Supported by Quicken	Quicken Usage
OPTINFO	Yes	DTEXPIRE is used along with UNIQUEID to uniquely identify an option security, since CUSIPs are reused from year to year. Tags including OPTTYPE, STRIKEPRICE, DTEXPIRE, and SHPERCTRCT are shown in the Holding Details dialog in Quicken. Quicken creates these securities as Options.
OTHERINFO	Yes	TYPEDESC is shown in the Holding Details dialog in Quicken. Quicken creates these securities as Other
STOCKINFO	Yes	Tags including STOCKTYPE, YIELD, and DTYIELDASOF are shown in the Holding Details dialog in Quicken. Quicken creates these securities as Stock.
SECINFO	Yes	
SECID	Yes	
UNIQUEID **UNIQUEIDTYPE**	Yes	Quicken supports CUSIP or other unique identifiers with the server identified as issuer. Quicken recommends CUSIP be used as the UNIQUEID. The CUSIP will allow Quicken to more easily match same securities held in accounts with multiple financial institutions. Securities that are private to a FI should identify the UNIQUEIDTYPE as something different than CUSIP and make sure the UNIQUEID created will not be confused with the CUSIP of any other security.

OFX Tag	Supported by Quicken	Quicken Usage
SECNAME **TICKER** (in SECINFO)	Yes	Quicken supports security names up to A-120. Please consider client User Interface by making any unique characteristics in the first part of the security list. This will help users when matching the downloaded security to an existing security in Quicken. Note that SECNAMEs in a SECLIST should be unique. If a security has not previously been downloaded into Quicken, Quicken prompts the customer to match it to any existing non-downloaded securities in the data file. SECNAME is used as the name for the security and TICKER is used as the ticker symbol if a new security is created. Quicken recognizes securities by UNIQUEID. If no match is found, it uses SECNAME and finally TICKER–case-insensitive comparisons. TICKER must be provided for the security representing cash. Please notify the Intuit Implementation Team which securities and ticker symbols represent cash.
FIID RATING UNITPRICE DTASOF	Yes	Tags including FIID, RATING, UNITPRICE, and DTASOF are shown in the Holding Details dialog in Quicken.
ASSETCLASS FIASSETCLASS MFASSETCLASS FIMFASSETCLASS	Yes	Asset class information can be downloaded separately using the Quicken feed. Asset class information downloaded via OFX is shown in the Holding Details dialog in Quicken.

12.7 401(k) Statement Download Response

OFX Tag	Supported by Quicken	Quicken Usage
DTPAYROLL PRIORYEARCONTRIB	Yes	If <PRIORYEARCONTRIB>Y, <INV401KSOURCE>PRETAX, and the transaction is not already dated in the previous year, Quicken uses DTPAYROLL as the transaction date. If DTPAYROLL is not provided or is dated this year, Quicken uses December 31 of the previous year as the transaction date.

OFX Tag	Supported by Quicken	Quicken Usage
INV401KSOURCE	Yes	The Account Summary shows holdings as the result of the transactions in the Quicken investment transaction list. Holdings are shown by cash source, as provided for each investment transaction. The Holdings tab in the Online Center shows holdings as provided by the financial institution in INVPOS, also by cash source. If these holdings differ from the holdings in Quicken resulting from the transactions in the transaction list, Quicken creates adjusting entries to make them match. Quicken does not void previous transaction entries. Like brokerage accounts all previous history is maintained. Quicken uses Placeholder transactions to update the Quicken 401(k) account with cash source information. The placeholder transaction will be hidden for manual share tracking 401(k) accounts. Placeholder transactions will be visible in the investment transaction list when the share balance in Quicken does not match the share balance reported by the 401(k) financial institution or the account was a manual non-share tracking 401(k) account. No update will take place when there is no cash source information provided with the transactions or the positions list. Like the brokerage account the 401(k) account will use placeholder transactions to update Quicken's balances to match the balances reported by the 401(k) financial institution. Please see section 12.4 for more information on Placeholder transactions. The Balances tab in the Online Center shows balances as provided by the financial institution in INV401KBAL, also by cash source.
LOANID LOANINTEREST LOANPRINCIPAL	Yes	Quicken tracks repayments against loans, reducing the loan balance by the LOANPRINCIPAL. Quicken shows the LOANINTEREST in the Memo of the repayment transaction in the asset and liability accounts that track the loan.

OFX Tag	Supported by Quicken	Quicken Usage
LOANINFO	Yes	When Quicken sees a LOANINFO for the first time, it uses the LOANDESC, INITIALLOANBAL, LOANSTARTDATE, CURRENTLOANBAL, DTASOF, LOANRATE, and LOANID to create a new loan account in Quicken. The customer can either match the loan to one already manually created in Quicken, or create a new loan account. Other tags are not currently used, but may be used in future versions of Quicken.
INV401KBAL	Yes	Balances by cash source and from the BALLIST are shown in the Balances tab
INV401K	Yes	CURRENTVESTPCT is shown on the Account Summary in Quicken. Quicken stores the VESTINFO (VESTDATE and VESTPCT) pairs to update the vesting percentage in the Account Summary on a future VESTDATE. Quicken also uses LOANINFO for loan handling. Other tags including MATCHINFO, CONTRIBINFO, and INV401KSUMMARY are not currently used, but may be used in future versions of Quicken.

13 Appendix A – Complicated Security Transaction Mapping Support

Security	Supported by Quicken?	If supported, how should it be mapped?	If NOT supported, is there a suggested mapping or workaround?
Certificate of Deposit	Not officially	To map a CD in an investment account in Quicken, it is recommended that it is mapped similar to the way the spec recommends mapping a money market account through using a <POSOTHER> position in the <INVPOSLIST>, with a <UNITPRICE> of 1.00 and <UNITS> as the current value of the position. To record interest payments on the CD, it is recommended that they be mapped to ReInvest Income <REINVEST> with a price of $1 and number of shares/units should equal the total value of the CD. This will ensure correct return calculations and no Capital Gains on the interest amount.	
Futures	No	N/A	No
Options on Futures	No	N/A	No
Commercial Paper	Not officially	Map as CD	
Repurchase Agreements	No	N/A	No
Unit Investment Trusts	Not officially	Map as BUYMF, SELLMF	
Limited Partnerships	Not officially	Map as BUYOTHER	

Security	Supported by Quicken?	If supported, how should it be mapped?	If NOT supported, is there a suggested mapping or workaround?
Rights	No	N/A	No
Warrants	No	N/A	No
Government Mortgage Backed Securities (GNMA)	Not officially	QWIN automatically divides the <UNITS> of all Bonds by 100 when moving the download into the register. This functionality is hard coded into Quicken and cannot be modified. The units for a GNMA bond should be the face value of the bond at maturity. Quicken does not adjust the price in Quicken by the factor value. The FI must manually calculate the "price" by multiplying the conversion factor with the market price and use that amount in the <UNITPRICE> tag. The UNITPRICE in the POSDEBT will need to be calculated by multiplying the conversion factor with the market price. Quicken will add the UNITPRICE from POSDEBT to the Price History list. Please see Investment Transactions for more information on how to map Bonds.	
Hedge Funds	Not officially	Map as BUYMF, SELLMF	
CMO	Not officially	Same mapping as GNMA	
LEAP options	Not officially	When a LEAP option converts to a regular option, the server could TRANSFER out the LEAP option and TRANSFER in the regular option.	