

Quicken® for Windows®

OFX Data Mapping Guide

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Quicken for Windows 2004–2006

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1. Overview

1.1 Quicken Database Infrastructure

This *Quicken for Windows OFX Data Mapping Guide* assists business analysts and developers within financial institutions as well as OFX service providers in the development of their OFX servers. Following the content of this guide generates the best customer experience for Intuit's mutual customers.

The information in this guide is intended for developing **Direct Connect Quicken 2004 through 2006 for Windows** applications within the United States except as noted. Additionally, financial institutions and OFX service providers may also use this guide as a baseline for developing other Intuit products (such as Quicken for Mac and QuickBooks) and connectivity types (such as Web Connect applications).

Quicken supports online account access and online payment using the V1 message sets as defined in the *OFX 1.0.2* specification. Clarifications may exist in newer versions. Quicken also supports the download of V1 message sets using XML headers under the *OFX 2.0.1* specification.

This data mapping guide explains Quicken's custom usage of OFX tags—when tags have special meaning and when Quicken ignores certain tags.

1.1.1 OFX Specifications Supported

For technical information about OFX, refer to the *OFX specification*. See <http://www.ofx.net>.

Quicken accepts and processes XML responses from *OFX 1.0.2* (SGML) and *2.0* (XML) specification-compliant servers for all OFX 1.0.2 message sets and aggregates, including the 401k investment statement download message set. Quicken will not make requests in *OFX 2.0* XML; instead Quicken sends only *OFX 1.0.2* SGML requests for all of its supported message sets.

1.2 Additional Resources

In addition to this *Quicken for Windows OFX Data Mapping Guide*, the following resources assist when developing a Quicken-OFX server solution.

1.2.1 Quicken Product-Specific Resources

These resources answer Quicken-specific questions.

- Quicken in-product Help—general information about using the features in Quicken. From within the Quicken application, choose **Help** menu → **Quicken Help**.
- Quicken Web-based Help. See <http://www.intuit.com/support/>.
- Quicken *Error Code Reference list*—the text displayed by Quicken for online errors. See <http://www.fi.intuit.com/support/>.

- Quicken *Technical Release Notes*—a description of changes between client versions. See <http://www.fi.intuit.com/products/quicken/index.cfm>.

1.2.2 OFX Implementation

These resources answer OFX and Quicken implementation questions.

- *Web Connect and Quicken Guidelines*— feature description and implementation information, including the private tags (INTU.xxx) necessary for Web Connect. Use this guide in conjunction with this *Quicken for Windows OFX Data Mapping Guide* to complete your Web Connect implementation.
- *Payment Processing Model*—This Good Funds specification features descriptions and implementation information, including the private tags (INTU.xxx) necessary for Good Funds. See http://fi.intuit.com/ofximplementation/goodfunds_request.cfm.

1.3 Document Conventions

Quicken for Windows OFX Data Mapping Guide uses the following conventions to define each aggregate and tag as well as its impact on the Quicken for Windows user interface.

Tag	Value
<REQUIRED>	<p>Required tags display in bold, red typeface.</p> <p>For each required tag, the client must always include the tag in a request, and a server must always include the tag in a response.</p> <p>All tags accept alpha and numerical values, unless otherwise noted in the Value column.</p>
<OPTIONAL>	<p>Optional tags display in regular typeface.</p> <p>It is up to the individual financial institution to decide whether to add optional tag information.</p> <p>All tags accept alpha and numerical values, unless otherwise noted in the Value column.</p>
<NON-SUPPORTED>	<p>Non-supported tags display in regular, blue italic typeface.</p> <p>While not currently implemented in the XML file, these tags may be used in future versions of Quicken for Windows.</p> <p>All tags accept alpha and numerical values, unless noted in the Value column.</p>
<ALPHAVALUE>	<p><i>A-n</i> indicates alphanumeric characters with <i>n</i> representing the maximum number of characters. Uses the alphanumeric characters <i>A-32</i>.</p>
<NUMERICVALUE>	<p><i>N-n</i> indicates numeric characters with <i>n</i> representing the number of characters, <i>1-n</i>.</p>

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.

Tag	Value
DATA	OFXSGML
VERSION	102
SECURITY	NONE
ENCODING	USASCII Quicken does not support UNICODE and will not accept server responses with UNICODE in the header.
CHARSET	1252
COMPRESSION	NONE
OLDFILEUID	NONE when the account is being downloaded for the first time. NEWFILEUID from previously successful download.
NEWFILEUID	NONE

2.2 Message Sets and General Information

Quicken supports all the major message sets outlined in the *OFX specification*. 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 online transaction dates after January 1, 1990. To download a transaction that occurred before this date, enter a date 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 within this range, and note the relationship in the memo.

2.2.2 Data Volume

An online session will time out if the server does not respond within 180 seconds. To reduce timeout problems, we recommend returning no more than 90 days of transactions for accounts with high activity (such as checking accounts). Accounts with less activity (such as CDs) may include more days of history in the response safely.

If more than 90 days of history is necessary, then we recommend breaking the transaction history into sections using the following steps.

- Pick a limit for the number of records to return in a single session.
- When processing a download, stop building the response when the server reaches that limit.
Note: Avoid duplicating previously download transactions.
- To calculate the end of the date range (DTEND), enter the date posted (DTPOSTED) of the last downloaded transaction (consider adding one millisecond).

2.2.3 Message Sets

Quicken supports each message set in the table below. Refer to sections 2.2.4 to 2.2.7 of the *OFX Specification* (see <http://www.ofx.net>) for further detail about each message set.

Tag	Quicken Support
XXXTRNRQ	Yes
XXXTRNRS	Yes
SONRQ	Yes
SONRS	Yes
PINCHRQ	Yes
PINCHRS	Yes

2.2.4 Transaction Wrapper

Quicken accepts all tags in the transaction wrapper except those listed below.

Tag	Quicken Usage
CLTCOOKIE	Quicken does not support this tag.

2.2.5 Signon Message Set

Quicken supports customer authentication using the signon message set. (Refer to the *OFX Specification, Structure* section.) Customers can sign on and change their PINs. Quicken does not support random data challenge during authentication (such as an additional token that changes).

Tag	Quicken Usage
APPID	QWIN = Quicken for Windows.

Tag	Quicken Usage
APPVER	1300 = Quicken 2004 for Windows. 1400 = Quicken 2005 for Windows. 1500 = Quicken 2006 for Windows. To avoid adding a new APPVER each year, servers allow access for <APPID>QWIN and APPVER greater than (>) the first version of Quicken for Windows that the server supports.
FID (in FI)	This is the 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 Intuit branding server stores FID and ORG and sends them to the FI's OFX server in OFX requests. The FI's OFX server must echo these values.
ORG (in FI)	This is the organization defining the FID, is associated with the financial institution, and is not the service provider. <ORG>Intuit and <ORG>OFX are reserved values.
SESSCOOKIE	The server can provide a SESSCOOKIE that is stored by Quicken and passed back to the FI's OFX server in the next request.
USERID	Quicken supports customer IDs up to 32 characters long.
USERKEY GENUSERKEY	Quicken does not use this tag.
USERPASS	Quicken supports PINs up to 26 characters long. Servers should balance security and usability concerns when determining PIN length. The PIN is masked in Quicken dialogs during entry.

2.2.6 Changing User Passwords

Quicken supports all tags for PIN change requests <PINCHRQ> and PIN change response <PINCHRS>. Refer to the *OFX specification* for further details.

2.2.7 Challenge Message Set

Quicken does not support the challenge message set, challenge request <CHALLENGERQ>, or challenge response <CHALLENGRS>.

3. Security

Quicken connects to OFX servers securely using secure socket layers (SSL). A server must have a domestic version of the **VeriSign OFX CA G2** certificate.

The URL on the certificate must match the OFX session URL exactly and is case sensitive.

See the *OFX Specification* for further information on security.

4. International

Quicken of 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.

Tag	Quicken Usage
<i>ACCTKEY</i> <i>BRANCHID</i>	Quicken does not use these tags.
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.
<i>TAN</i>	Quicken does not support this tag.

5. Data Synchronization

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

5.3 Data Synchronization and Error Recovery

Quicken supports synchronization and error recovery using OFX (refer to the *OFX Specification, Data Synchronization* chapter). The table below explains what Quicken will send for each tag during a sync request.

Tag	Quicken Usage
REFRESH TOKEN	<p>Quicken sends <REFRESH>Y to full sync servers and <TOKEN>0 for lite sync servers, for the initial INTRASYNCRQ, PAYEESYNCRQ, PMTSYNCRQ, and RECPMTSYNCRQ as well as after a <LOSTSYNC>Y.</p> <p>Quicken sends <TOKEN>0 for the initial e-mail sync request for both full and lite sync servers and after a <LOSTSYNC>Y for lite sync servers. Quicken sends <REFRESH>Y after a <LOSTSYNC>Y for e-mail sync request for full sync servers to avoid a LOSTSYNC loop.</p> <p>Later sync requests include the TOKEN from the last sync response.</p>
REJECTIFMISSING	Quicken sends <REJECTIFMISSING>N.
<i>TOKENONLY</i>	Quicken does not support this tag.

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

Servers implementing bill pay are required to use full sync error recovery.

5.3.1 Customer Review of Synchronized Data

Quicken's compare to register feature presents downloaded online payments and transfers for customer review. Customers must accept this synchronized data received in the first <xxxSYNCRS> and presented in the **Compare to Register** window before they can review downloaded statement transactions (<xxxSTMTRS>).

Transactions originating from another client, or spawned from a repeating payment model, display the status *new*. Transactions with a recognized server transaction ID (SRVRTID) display the status *updated* (or *canceled*, *failed*, or *no funds*) if transaction data has changed. Customers can accept all of the transactions; or, if customers previously entered new transactions manually, then they must manually match these transactions to the register.

Note: Transactions just sent from this Quicken data file do not require customer review.

6. FI Profile

Quicken defines financial institution services using the profile message set found in the *OFX Specification*. Quicken uses both the branding and profile information for each financial institution to determine which services to support.

In addition to the FID, ORG, and profile URL, the Intuit branding server stores contact information, services, and the marketing INI file URL for each financial institution's logo and marketplace tab. Customers see the contact information from the branding server.

The following table explains Quicken FI profile usage.

Tag	Quicken Usage
CASESEN SPECIAL SPACES (in SIGNONINFO)	Factor in security and usability concerns when determining your PIN realm configuration.
REFRESHSUPT	Quicken does not send <REFRESH>Y to lite sync servers.
SIGNONREALM	You must define the SIGNONREALM for each message set in the SIGNONINFOLIST. There must be exactly one SIGNONINFO for each SIGNONREALM used.
SPNAME	Provide the name of the service provider for the message set here. This value must not change once the server is launched.

Tag	Quicken Usage
URL	Make sure the profile message set URL in the PROFRS matches exactly (case-sensitive) to the financial institution profile URL stored on the Intuit branding server.

6.1 BILLPAYMSGSET

Refer to the *Payment Processing Model* (Good Funds specification) to learn about the private tags necessary to support one of the Good Funds models.

7. Activation and Account Info

7.1 Account Information

Quicken supports account information when enabling accounts for online access using the signup message set (see the *OFX Specification, Activation and Account Information* section). Quicken does not support enrollment, activation, or changing customer information using OFX. Users instruct Quicken to initiate an account information request when they choose to create a new account in the program.

- Servers must return a single ACCTINFO aggregate for each account, as well as one xxxACCTFROM aggregate for each service for which the account is activated. Do not put more than one account in any ACCTINFO response.
- Customers can activate credit line (CREDITLINE) accounts in Quicken for online account access but not for online payments.
- Servers that support account information need to set <AVAILACCTS>Y in the profile response. This instructs Quicken to request account information from the server.
- To be tolerant of customer error, servers that do not use account information should accept account information without regard to hyphens or spaces. Quicken recognizes accounts returned in an ACCTINFORS regardless of hyphens or spaces and does not prompt customers to create duplicate accounts.

7.1.1 Account Info Request

Tag	Supported by Quicken	Quicken Usage
ACCTINFOTRNRQ	Yes	
ACCTINFORQ	Yes	
DTACCTUP	Yes	Quicken always uses 19900101 to ensure all possible accounts are included in the response.

7.1.2 Account Info Response

Tag	Supported by Quicken	Quicken Usage
ACCTINFOTRNS	Yes	
ACCTINFORS	Yes	
ACCTINFO	Yes	
BANKACCTINFO	Yes	
BANKACCTFROM	Yes	
ACCTTYPE	Yes	Quicken creates checking accounts as CHECKING, savings accounts as SAVINGS, and credit card accounts as CREDITLINE. Credit card accounts display as liabilities in Quicken.
BPACCTINFO	Yes	
BANKACCTFROM	Yes	
CCACCTINFO	Yes	
CCACCTFROM	Yes	
INVACCTINFO	Yes	Quicken uses this tag for investment accounts only.
INVACCTFROM	Yes	
ACCTID	Yes	Quicken supports account numbers of 4 to 22 characters in length.
DESC	No	Quicken may use this tag in a future version to help setup accounts. Servers should use a meaningful value or not return a DESC at all.
DTACCTUP	No	Quicken does not request updated account information after an account is originally activated. Customers can edit account information manually.
SUPTXDL (in BANKACCTINFO and CCACCTINFO)	Yes	Servers must send only <SUPTXDL>Y accounts to Quicken.
XFERSRC XFERDEST (in BANKACCTINFO and CCACCTINFO)	No. May be used in future versions.	Quicken does not use these tags. Accounts in Quicken can be activated for online account access and online payment. If an account is activated for online account access, statement download is activated for that account. If more than one bank/credit card account is automatically activated for online account access at a financial institution, transfers are activated for those accounts. Servers need to validate if the accounts are valid transfer accounts and fail transfer attempts to invalid accounts.
SVCSTATUS	Yes	Servers must send only AVAIL or ACTIVE accounts to Quicken.

Tag	Supported by Quicken	Quicken Usage
<i>CHECKING</i> <i>INVACCTTYPE</i> <i>OPTIONLEVEL</i> (in INVACCTINFO)	No	Quicken does not support these tags.
USPRODUCTTYPE (in INVACCTINFO)	Yes	401(k) accounts require <USPRODUCTTYPE>401K in INVACCTINFO; IRA accounts require <USPRODUCTTYPE>IRA; and brokerage accounts require <USPRODUCTTYPE>NORMAL.

8. E-mail

Quicken supports communication between customers and financial institutions using e-mail. For specific implementation details see the *Customer to FI Communication* section of the *OFX Specification*.

Customers can send e-mail either about an online account (BANKMAILRQ) or about an online payment (PMTMAILRQ). Customers cannot create outgoing general e-mail (MAILRQ), although Quicken does send sync requests and display MAILRS, BANKMAILRS, or PMTMAILRS e-mail sent by servers.

Below are some noted exceptions and explanations concerning Quicken functionality.

- Quicken does not support MIME messages.
- E-mail replies (with <TRNUID>0) display as **Unread** in the **E-mail** tab in the **Online Center**; e-mail acknowledgement responses (with non-zero TRNUIDs that matches previously sent xxxRQs) display as **Sent**.
- Online payment (PMTMAILRS) e-mail must include the SRVRTID and PMTINFO from the payment.

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 Quicken does not support recurring online transfers. To obtain specific details about recurring transactions, consult the *Recurring Transactions* section of the *OFX Specification*.

Tag	Quicken Usage
<i>INITALAMT</i> <i>FINALAMT</i>	Quicken does not support these tags.

Servers can update the payment model in one of two ways.

1. When Quicken generates a new payment, the server returns a <RECPMTMODRS> with an updated <NINSTS> and <DTDUE> that reflects the remaining number of payments. QWIN displays these updated values in the **Scheduled Payments** dialog.
2. When Quicken generates a new payment, the server returns a <RECPMTMODRS> with the original <NINSTS> and <DTDUE>. Quicken then calculates the remaining number of payments.

Note: If the server updates either <NINSTS> or <DTDUE>, then it must update both. If the server updates only one of the tag values, then 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*, *Banking* chapter).

Quicken does not support interbank transfers, wire transfers, stop checks, returned checks, or deposit notifications. Also, Quicken does not support the following tag in the profile response.

Tag	Quicken Usage
<i>INVALIDACCTTYPE</i>	Quicken does not support this tag.

10.1 Statement Download

Quicken supports statement download for bank and credit card accounts.

10.1.1 Statement Download Request

Tag	Supported by Quicken	Quicken Usage
BANKMSGSRQV1	Yes	
STMTRNRQ	Yes	
STMTRQ	Yes	
BANKACCTFROM	Yes	
BANKID	Yes	
ACCTID	Yes	
ACCTTYPE	Yes	CHECKING, SAVINGS, and MONEYMKT accounts display as asset (bank) accounts in Quicken. Although CREDITLINE accounts are in the OFX banking message set, they display as credit card accounts (and liabilities) in Quicken to facilitate reporting. CCSTMTRS accounts display as credit cards accounts in Quicken.
INCTRAN		
INCLUDE	Yes	Quicken downloads transactions with every statement download.
DTSTART	Yes	Quicken does not send a start date (DTSTART) when it requests all available transactions. Servers must respond with every transaction. Quicken uses the end date (DTEND) from the last successful statement response (STMTRS) as the DTSTART. Servers must respond with all transactions after the DTSTART. Servers should return all transactions in the date range specified. However, if the server queries for DTPOSTED transactions, then back dated transactions may be overlooked and not returned in the download. To remedy this possibility, the server should, rather, query against “ system add datetime ” as the basis for deciding which transactions match the requested date range.

10.1.2 Statement Download Response

Tag	Supported by Quicken	Quicken Usage
BANKMSGSRSV1	Yes	
STMTRNRS	Yes	

Tag	Supported by Quicken	Quicken Usage
STMTRS	Yes	
BANKACCTFROM	Yes	
ACCTID	Yes	
ACCTTYPE	Yes	CHECKING, SAVINGS, and MONEYMTRKT accounts are asset (bank) accounts in Quicken. Although credit card (CREDITLINE) accounts are in the OFX banking message set, Quicken uses them as liability accounts to facilitate reporting. CCSTMTRS accounts are set up as credit cards accounts in Quicken.
BANKID	Yes	
BANKTRANLIST	Yes	
DTSTART	Yes	
DTEND	Yes	Quicken uses the DTEND returned in the last STMTRS as the DTSTART for the subsequent request.
STMTRN	Yes	
CHECKNUM	Yes	Quicken uses the CHECKNUM value in the Num field of the Quicken register for bank and credit card transactions. Quicken customers can enter up to 12 characters in the Num field. Quicken does not use leading zeros (such as 00101) in the register. Likewise, servers should avoid leading zeros, since leading zeros can make the check number more difficult to read and can cause the relevant digits to scroll. Only check numbers should be returned with the CHECKNUM tag.
CORRECTFITID CORRECTACTION	No	Quicken does not support these tags. Instead, servers should send a reversing transaction with the opposite amount of the original transaction and a separate new transaction. If the transaction to be reversed is an online payment sent by OFX (PMTRS), then the server can void the payment using an OFX cancellation (PMTCANCRS).
DTAVAIL	No	Quicken does not support this tag.
DTPOSTED DTUSER		Quicken uses the DTUSER, if it exists; otherwise, it uses DTPOSTED. Quicken does not convert this date to the local time zone.

Tag	Supported by Quicken	Quicken Usage
FITID	Yes	<p>Quicken recognizes account transactions by FITID. Therefore, Quicken filters out any transaction that has previously been downloaded if it appears in STMTRS again (through both Direct Connect and Web Connect).</p> <p>Quicken is optimized for FITIDs of 32 characters or less. Longer FITIDs are supported but do not take advantage of internal database indexing.</p>
MEMO	Yes	Quicken displays the first 64 characters of the MEMO in the register.
NAME	Yes	<p>For <i>non</i>-online payments, Quicken displays the NAME in the Payee field of the register. For online payments, Quicken displays the name of the online payee. If the online payee is not in the customer's list, then Quicken uses the NAME from the PAYEE or EXTDPAYEE aggregate.</p> <p>Customers can create a renaming rule for a payee in Quicken versions 2005 and later. For example, a user-created rule can display just "Walgreens" as the payee in stead of "Walgreens 0004" in all banking account Compare to Register dialogs. Nothing needs to be done on the OFX side to activate this feature.</p> <p>Use either NAME or PAYEE but not both. Quicken requires one of these two tags in each STMTRN to facilitate Compare to Register transaction matching.</p>
<i>REFNUM</i>	No	Quicken does not support this tag.
SIC	Yes	Quicken uses the SIC code as a default category for bank and credit card transactions. See the <i>Intellie.cat</i> file found in the Quicken program directory for a list of supported SIC codes and each category to which they map.
SRVRTID	Yes	Quicken uses the SRVRTID returned in STMTRS to match to online payments in the Compare to Register . If there is a SRVRTID in a downloaded transaction, then the transaction can only match to an online payment with that SRVRTID in the PMTRS.
TRNAMT	Yes	<p>Quicken limits online transactions to dollar amounts between -\$99,999,999.99 and \$99,999,999.99.</p> <p>Transactions display positive or negative signs from the perspective of a customer. For bank accounts, positive amounts are deposits, and negative amounts are payments. For credit card accounts, positive amounts are payment, and negative amounts are charges.</p> <p>The TRNAMT Signage Based on TRNTYPE section displays transaction amount (TRNAMT) signage, positive or negative, based on the transaction type (TRNTPE).</p>
TRNTYPE	Yes	Quicken uses ATM, INT, XFER, or the CHECKNUM from a CHECK for the Num field in the Quicken register.

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, then they must not be reflected in the LEDGERBAL yet either. The sign of each balance is from the perspective of a customer. For bank accounts, a positive BALAMT means the account has funds, and a negative BALAMT is an overdrawn account. For credit card accounts, a positive BALAMT is a credit balance, and a negative BALAMT means a payment is due. The latest BALAMT and DTASOF display in the Online Center and in the register. Quicken uses the BALAMT and DTASOF to calculate the opening balance during automatic account creation.
<i>MKTGINFO</i>	No	Quicken does not support this tag.
STMTENDRS		Quicken requests a STMTENDRS with CLOSING information but does not currently display this information to customers.
<i>AVAILBAL</i>	No	Quicken does not support this tag.
CCSTMTENDRS		Quicken displays the latest DTCLOSE, BALCLOSE, DTPMTDUE, and MINPMTDUE in the Payment Information section of the Online Center . Quicken does not display the remaining information to the customer.
<i>CLOSING</i>	No	Quicken does not support this tag.
CCCLOSING	Yes	See CCSTMTENDRS.

Quicken adds data from each downloaded transaction to any field that customers did not already enter manually as each matched transaction is accepted. For example, a manually entered transaction without a memo is matched to a downloaded transaction with a memo; when the customer accepts the transaction, the memo will be added to the existing transaction.

10.1.3 TRNAMT Signage Based on TRNTYPE

The table below indicates the signage direction for the transaction amount (TRNAMT) based on the transaction type (TRNTYPE) included in the response. See the *OFX Specification* for definitions of each TRNTYPE.

TRNTYPE	Signage Direction
CREDIT	Positive
DEBIT	Negative
INT(interest earned)	Positive
INT (interest paid)	Negative

TRNTYPE	Signage Direction
DIV	Positive
FEE	Negative
SRVCHG	Negative
DEP	Positive
ATM (Deposit)	Positive
ATM (Negative)	Negative
POS (POS refund)	Positive
POS (POS purchase)	Negative
XFER (transfer in)	Positive
XFER (transfer out)	Negative
CHECK	Negative
PAYMENT	Negative, but it will be positive for line of credit and credit card accounts
CASH	Negative
DIRECTDEP	Positive
DIRECTDEBIT	Negative
REPEATPMT	Negative, but it will be positive for line of credit and credit card accounts
OTHER (credit)	Positive
OTHER (debit)	Negative

10.2 Online Transfers

Quicken supports immediate intrabank transfers using the bank message set (refer to the *OFX Specification, Banking* chapter).

Transfers are immediate; if the INTRARS succeeds, then the transfer is expected to succeed. Any INTRAMODRS or INTRACANRS transactions are ignored. If a transfer fails, then either:

- The server should return another transfer to put the funds back into the source account.
- Or, the server should e-mail the customer to say that the transfer will not clear in the statement download and should be manually voided in the Quicken register.

Quicken does not support modifying transfers, canceling transfers, scheduled intrabank transfers, or recurring intrabank transfers.

10.2.1 Profile Settings

Quicken does **not** use **XFERSRC** and **XFERDEST** to limit a customer's ability to transfer money to any account. **Servers need to determine whether the accounts are valid as transfer accounts and prevent transfers to invalid accounts.**

10.2.2 Intraday Transfer Request

Tag	Supported by Quicken	Quicken Usage
INTRARQ	Yes	
XFERINFO	Yes	
BANKACCTFROM	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.

10.2.3 Intraday Transfer Response

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

11. Payments

11.1 Bill Pay Message Set

Quicken supports online payment using the bill pay message set (see the *OFX Specification, Payments* chapter). This allows customers to create, modify, and delete payees; create and delete payments; and create, modify, and delete repeating payments. Customers can also inquire about the status of or send payment e-mail for online payments.

For information about using Good Funds in Quicken, refer to the *Payment Processing Model* (Good Funds specification).

11.1.1 Quicken's Usage of Payment Profile Tags

This table details Quicken's behavior with the following profile tags.

TRNTYPE	Quicken Usage
CANADDPAYEE	Servers must have <CANADDPAYEE>Y. Quicken allows customers to create new payees.
CANMODMDLS	If <CANMODMDLS>Y, then customers can change the amount, number of remaining payments, or memo for repeating payments.
CANMODPMTS	Quicken does not allow single payments to be modified.
<i>DAYSWITH</i>	Quicken does not support this tag.
DFLTDAYSTOPAY	This tag determines the default lead time for payees without an explicit DAYSTOPAY. For DAYSTOPAY and Good Funds payee lead times, refer to the <i>Payment Processing Model</i> document.
<i>DIFFFIRSTPMT</i> <i>DIFFLASTPMT</i>	Quicken does not support these tags.
<i>HASEXTPMTS</i>	Quicken does not use this tag as Quicken does not support extended payments.
MODELWND	Quicken supports <MODELWND>0.
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 if a payee has a PAYEEID, then Quicken sends the PAYEEID in place of the PAYEE aggregate.
<i>PMTBYXFER</i> <i>XFERDAYSWITH</i> <i>XFERDFLTDAYSTOPAY</i>	Quicken does not use these tags as Quicken does not support payments by transfer.
POSTPROCWND	Servers should support a reasonable duration for inquiries. It is recommended for servers to provide an inquiry window of at least 30 days.

TRNTYPE	Quicken Usage
PROCDAYSOFF PROCENDTM	<p>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.</p> <p>Servers should consider setting PROCENDTM a few minutes before their actual cutoff time to allow customers time to send the payment.</p> <p>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.</p>
STSVIAMODS	<p>If <STSVIAMODS>N, then Quicken allows customers to inquire about payments using PMTINQRQ.</p>

11.2 Online Payees

11.2.1 Creating Payees

11.2.1.1 Implicit Payee Requests

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.

11.2.1.2 Payee Behavior in the Quicken User Interface

Online payees in Quicken are described by a payee name and exactly one pay account. To ensure that the name and payee account combination is unique, customers should append a payee description to the payee name in braces (for example, Name {Description}) in the Quicken user interface; this description is not sent by OFX.

Customers create each online payee once, although it may be used for multiple customer IDs or financial institutions. Quicken stores both the customer-entered payee information (such as the payee master record) as well as the customer ID and financial institution's payee information (such as the payee subrecord which includes OFX server-specific data like PAYEELSTID and lead time). To review the payee subrecord address and phone information within the **Edit Payee** dialog, customers click **More Info** and choose the appropriate customer ID and financial institution. The payee lead time for a financial institution displays in the **Online Payee** list.

11.2.2 Modifying and Deleting Payees

11.2.2.1 Modifying Payees

Quicken supports PAYEEMODRQ. To protect customers from possible errors, Quicken prevents customers from modifying the following values:

- Payee Name
- Pay Account

Quicken does not allow customers to modify payees when outstanding payments exist for the payee. An explicit PAYEEMODRQ is transmitted the next time the customer transacts a bill payment session with the financial institution's server.

11.2.2.2 Deleting Payees

Quicken allows customers to delete payees when no outstanding payments exist for the payee. Quicken generates an explicit PAYEEDELQR that will be sent the next time the customer transacts a bill payment session with the financial institution's server.

11.2.2.3 Quicken User Interface Presentation for Payee Modification and Deletion

Quicken displays an information dialog preventing users from deleting or modifying payees when outstanding transactions exist. In addition, Quicken implements read-only fields to prevent customers from altering the payee name and account.

Quicken automatically sends PAYEEMODRQ and PAYEEDELQR requests during the next bill payment session; customers are not given the option to decide whether or not to transmit these. Quicken does present customers with notification of any PAYEEMODRS and PAYEEDELRS failures in the **Online Update Summary**. In this case, the original data is restored.

11.2.3 Payee Synchronization

Payee transactions that are returned in the sync response update the existing payee subrecord 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, then Quicken attempts to match the payee based on payee name and pay account (using a case-insensitive match). If the payee is *still* not found, then Quicken adds it to the online payee list using the subrecord information to create a master record.

Server-initiated updates apply only to the payee subrecord for a specific customer ID and financial institution. Customer-initiated updates (performed in Quicken or received in a 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 and financial institution subrecords. Thus, servers must use <TRNUID>0 for server-initiated PAYEEMODRS, and a non-zero TRNUID for customer-initiated PAYEEMODRS.

A PAYEEDELRS only removes the subrecord for that customer ID and financial institution. A payee remains in the online payee list until the last subrecord is deleted.

11.2.4 Quicken's Usage of Payee Tags

Tag	Supported by Quicken	Quicken Usage
ADDR1 ADDR2 ADDR3	Yes	Quicken allows customers to provide two address lines. While Quicken does not provide a third payee address line, if ADDR3 is received from the server, then it will be sent in future OFX sessions.
COUNTRY	Yes	Quicken of the United States supports online payees in the USA.
DAYSTOPAY (in EXTDPAYEE)	Yes	Optionally, servers provide a payee-specific lead time. If a server provides DAYSTOPAY once, then it must continue to provide that DAYSTOPAY in all future payee transactions to maintain the payee-specific lead time. To learn about Good Funds payee lead times, refer to the <i>Payment Processing Model</i> (Good Funds specification).
PAYACCT	Yes	An online payee must have exactly one pay account. Quicken allows customers to enter PAYACCT up to A-22.
PAYEEID (in EXTDPAYEE)	Yes	Optionally, servers can provide a standard PAYEEID. If a payee has a PAYEEID, then it must also have a NAME in the EXTDPAYEE aggregate. Payee updates are not propagated to payees with PAYEEIDs; servers are responsible for maintaining the payee data. If a PAYEEID is obsolete, then the server should delete the payee.
PHONE	Yes	Quicken adds formatting to the phone number, for display purposes only, which is not sent by 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 by 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 (such as the financial institution's Web site). Customers are able to review and accept online payments not originating from this data file in the compare to register process. This process prevents 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). Instead, customers must first transmit a payment cancellation request and then create a new payment. Quicken updates the new payment with the PMTMODRS information included in a sync response.

The following table explains Quicken's support for various payment-specific tags.

Tag	Supported by Quicken	Quicken Usage																		
<i>BILLREFINFO</i>	No	Quicken does not support this tag.																		
CHECKNUM	Yes	Servers should provide a numerical check number if they have it to facilitate transaction matching in statement download.																		
DTDUE	Yes	<p>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.</p> <p>In this example, today is Monday, and PROCDAYSOFF are Saturday and Sunday. The days shown below are the ASAP dates in Quicken for the Delivery Date payment processing model (the date by which the payment should arrive at the payee).</p> <table border="1"> <thead> <tr> <th>DAYSTOPAY</th> <th>0</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> </tr> </thead> <tbody> <tr> <td>Before PROCENDTM</td> <td>Mon</td> <td>Tues</td> <td>Wed</td> <td>Thurs</td> <td>Fri</td> </tr> <tr> <td>After PROCENDTM</td> <td>Tues</td> <td>Wed</td> <td>Thurs</td> <td>Fri</td> <td>Next Mon</td> </tr> </tbody> </table> <p>Since it is possible for the customer's date and time to be incorrect, servers must reject any payments that cannot process in time.</p> <p>So long as the lead time requirement is met, customers can schedule payments for weekends or holidays. This flexibility gives customers control over where the payment falls in reports (for example, 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).</p> <p>Servers should accept payments where the date due (DTDUE) falls on a weekend or holiday and return an earlier updated DTDUE in the PMTRS if needed. Quicken informs customers of the updated date in the Transmission Summary, but does not update the payment date in the register.</p> <p>To learn about Good Funds payment date handling, refer to the <i>Payment Processing Model</i> (Good Funds specification).</p>	DAYSTOPAY	0	1	2	3	4	Before PROCENDTM	Mon	Tues	Wed	Thurs	Fri	After PROCENDTM	Tues	Wed	Thurs	Fri	Next Mon
DAYSTOPAY	0	1	2	3	4															
Before PROCENDTM	Mon	Tues	Wed	Thurs	Fri															
After PROCENDTM	Tues	Wed	Thurs	Fri	Next Mon															
MEMO	Yes	Quicken sends all customer-entered memos. Servers should notify customers whether this information is passed on to the payee (such as printed on a check) or kept private.																		

Tag	Supported by Quicken	Quicken Usage
PMTPRCCODE DTPMTPRC (in PMTPRCSTS)	Yes	<p>Quicken reports the DTPMTPRC as the processing date along with the due date in the Transmission Summary for payments with <PMTPRCCODE>WILLPROCESSION or PROCESSEDON. The payment date in the register is not affected.</p> <p>Beginning with Quicken 2005, customers can check the processing status by clicking the Status link in the Num field. This displays information such as when the payment was delivered, when it was processed, and how many business days it takes to deliver the payment to the payee. If servers support inquiry and e-mail, then customers can also check the status or inquire by e-mail.</p> <p>The server treats payments with <PMTPRCCODE>NOFUNDSON, FAILEDON, or CANCELEDON as payment cancellation requests (PMTCANCRS). Quicken marks the payment as **VOID** and resets the amount to zero.</p>
TRNAMT	Yes	Quicken limits online payments to less than one million dollars.

11.4 Repeating Payments

Tag	Supported by Quicken	Quicken Usage
FREQ	Yes	Quicken supports all frequencies of repeating payments: WEEKLY, BIWEEKLY, TWICEMONTHLY, MONTHLY, FOURWEEKS, BIMONTHLY, QUARTERLY, SEMIANNUALLY, and ANNUALLY.
MODPENDING CANPENDING	Yes	Quicken sends <MODPENDING>Y and <CANPENDING>Y to change repeating payment models.
CANMODMDLS	Yes	<p>Y = Quicken allows customers to change the amount and the memo.</p> <p>N = Quicken does not allow customers to change the amount and memo fields. In order to change these values, customers need to cancel the payment and create a new model.</p>
<i>INITIALAMT</i> <i>FINALAMT</i>	No	Quicken does not support these tags.

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*.

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

TRNTYPE	Signage Direction
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.
<i>OODNLD</i>	Quicken does not support this tag as Quicken does not support open orders. The profile setting must be set to N.
<i>CANEMAIL</i>	Quicken does not support this tag as Quicken does not support investment e-mail. The profile setting be set to N.

12.2 Investment Statement Download

12.2.1 Statement Download Request

Tag	Supported by Quicken	Quicken Usage
INVSTMTMSGSRQV1	Yes	
INVSTMTRNRQ	Yes	
INVSTMTRQ	Yes	
INVACCTFROM	Yes	
ACCTID	Yes	Quicken uses this tag to identify the account being requested.
INCTRAN	Yes	

Tag	Supported by Quicken	Quicken Usage
DTSTART DTEND INCLUDE	Yes	<p>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.</p> <p>For the first investment account statement requests, Quicken does not send a DTEND or DTSTART to request all available history.</p> <p>If the server performs a DTPOSTED query to determine which transactions should be returned to Quicken, then it is possible that back-dated transactions may be overlooked; this prevents these transactions from being returned in the download. Instead, the server should query system add datetime to determine which details match the requested date range.</p>
<i>INCOO</i>	No	Quicken sends <INCOO>N for investment and 401(k) accounts. Quicken does not support open orders.
INCPOS	Yes	
DTASOF INCLUDE	Yes	<p>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 ongoing account balances.</p> <p>Quicken does not send a DTASOF in the request; servers should return the latest positions available.</p>
INCBAL INC401KBAL	Yes	<p>Quicken sends <INCBAL>Y for investment accounts.</p> <p>Quicken sends <INC401KBAL>Y for 401(k) accounts.</p>
INC401K	Yes	Quicken sends <INC401K>Y for 401(k) accounts.

12.2.2 Statement Download Response

Tag	Supported by Quicken	Quicken Usage
INVSTMTMSGSRSV1	Yes	
INVSTMTRNRS	Yes	
INVSTMTRS	Yes	

Tag	Supported by Quicken	Quicken Usage
DTASOF	Yes	<p>Quicken displays this date in the Online Center, Online Update Summary, Summary Tab, and Compare to List of the Transactions tab; it indicates how up-to-date downloaded transaction, position, and balance information is.</p> <p>Quicken also uses the positions and balances in the DTASOF download to establish 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.</p> <p>Use these guidelines when setting the DTASOF:</p> <ul style="list-style-type: none"> • 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.
<i>CURDEF CURRATE CURRENCY CURSYM ORIGCURRENCY</i>	No	Quicken of the United States only accepts online transactions in U.S. dollars (USD).
<i>MKTGINFO</i>	No	This tag is not supported in Quicken.

12.3 Investment Transactions

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.

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 investment or 401(k) account statement requests, Quicken does not send DTSTART in order to request all available history. Subsequent statement requests include the DTEND returned from the last successful INVSTMTRS as the DTSTART. Quicken still does not send a DTEND.	

OFX Aggregate	Supported by Quicken	Quicken Usage	Signage
INVBANKTRAN	Yes	<p>In Quicken, customers can track non-security-related cash transactions with full cash handling directly in the investment account or in a separate linked cash management account register. Customers create this “linked checking account” manually through the investment account attributes. No OFX setup is required.</p> <p>Any security-related transactions should use investment transaction tags such as INCOME and INVEXPENSE.</p> <p>For further detail about Quicken’s support of STMTRN, see the TRNAMT Signage based on TRNTYPE section. (This is the banking equivalent of INVBANKTRAN.)</p>	See TRNAMT Signage based on TRNTYPE for signage.
BUYDEBT	Yes	This tag is mapped to the Bought option of the transaction list and to an additional MiscExp (miscellaneous expense) transaction for ACCRDINT.	Units = Positive TOTAL = Negative UNITPRICE = Positive
BUYMF	Yes	This tag is mapped to the Bought or CvrShrt (cover short) option of the transaction list; see BUYTYPE for details.	Units = Positive TOTAL = Negative UNITPRICE = Positive
BUYOPT	Yes	This tag is mapped to the Bought option of the transaction list.	Units = Positive TOTAL = Negative UNITPRICE = Positive
BUYOTHER	Yes	This tag is mapped to the Bought option of the transaction list.	Units = Positive TOTAL = Negative UNITPRICE = Positive

OFX Aggregate	Supported by Quicken	Quicken Usage	Signage																		
BUYSTOCK	Yes	This tag is mapped to the Bought or CvrShrt (cover short) option of the transaction list; see BUYTYPE for details.	Units = Positive TOTAL = Negative UNITPRICE = Positive																		
CLOSUREOPT	Limited support to long option positions	This tag is mapped to the Sold or CvrShrt (cover short) option of the transaction list; see OPTACTION for details.	Units = Negative																		
INCOME	Yes	Depending on INCOMETYPE, INCOME is mapped to the following transaction list actions: <table border="1" data-bbox="711 724 1230 898"> <thead> <tr> <th>INCOMETYPE</th> <th>Quicken Action</th> <th>Income</th> </tr> </thead> <tbody> <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> </tbody> </table>	INCOMETYPE	Quicken Action	Income	CGLONG	ReinvLG	Increases	CGSHORT	ReinvSh	Increases	DIV	ReinvDiv	Increases	INTEREST	ReinvInt	Increases	MISC	ReinvInt	Increases	See the table in the Quicken Usage column.
INCOMETYPE	Quicken Action	Income																			
CGLONG	ReinvLG	Increases																			
CGSHORT	ReinvSh	Increases																			
DIV	ReinvDiv	Increases																			
INTEREST	ReinvInt	Increases																			
MISC	ReinvInt	Increases																			
INVEXPENSE	Yes	This tag is mapped to the MiscExp (miscellaneous expense) option of the transaction list.																			
JRNLFUND JRNLSEC	No	Quicken does not support journaling (JRNLFUND or JRNLSEC) or subaccounts.	N/A																		
MARGININTEREST	Yes	This tag is mapped to the MargInt (margin interest) option of the transaction list.	TOTAL = Negative																		

OFX Aggregate	Supported by Quicken	Quicken Usage	Signage																		
REINVEST	Yes	<p>Depending on INCOMETYPE, REINVEST is mapped to one of the following transaction list actions:</p> <table border="1"> <thead> <tr> <th>INCOMETYPE</th> <th>Quicken Action</th> <th>Income and Cost Basis Direction</th> </tr> </thead> <tbody> <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> </tbody> </table> <p>Reinvested income should be mapped to <REINVEST> so users can take advantage of the Quicken's return calculations and reporting functionality.</p> <p><i>Beginning with Quicken 2005:</i> There is a setting described in the financial institution Blueprint that instructs Quicken to convert downloaded <INCOME> and <BUYXXXX> transactions to Reinvest transactions of the same type. By default, this setting in the financial institution's Blueprint file is turned off for both stocks and mutual funds.</p> <p>The <REINVEST> OFX tag includes information for both the <INCOME> and <REINVEST> transactions. When customers download <REINVEST> transactions, they should <i>not</i> download any accompanying <INCOME> transactions. Downloading both will artificially increase the income in Quicken.</p>	INCOMETYPE	Quicken Action	Income and Cost Basis Direction	CGLONG	ReinvLG	Increases	CGSHORT	ReinvSh	Increases	DIV	ReinvDiv	Increases	INTEREST	ReinvInt	Increases	MISC	ReinvInt	Increases	See the table in the Quicken Usage column.
INCOMETYPE	Quicken Action	Income and Cost Basis Direction																			
CGLONG	ReinvLG	Increases																			
CGSHORT	ReinvSh	Increases																			
DIV	ReinvDiv	Increases																			
INTEREST	ReinvInt	Increases																			
MISC	ReinvInt	Increases																			
RETOFCAP	Yes	This tag is mapped to the transaction list RtrnCap action; it reduces the cost basis.	TOTAL = Positive																		
SELLDEBT	Yes	This tag is mapped to the Sold option of the transaction list and to an additional MiscInc (miscellaneous income) transaction for ACCRDINT. Quicken also creates an additional MiscExp (miscellaneous expense) for any PENALTY, WITHHOLDING, or STATEWITHHOLDING.	Units = Negative TOTAL = Positive UNITPRICE = Positive																		
SELLMF	Yes	This tag is mapped to the Sold or ShtSell (short sell) option of the transaction list action; see SELLTYPE for details. Quicken also creates an additional MiscExp (miscellaneous expense) for any PENALTY, WITHHOLDING, or STATEWITHHOLDING.	Units = Negative TOTAL = Positive UNITPRICE = Positive																		

OFX Aggregate	Supported by Quicken	Quicken Usage	Signage
SELLOPT	Yes	This tag is mapped to the Sold option of the transaction list. Quicken also creates an additional MiscExp (miscellaneous expense) for any PENALTY, WITHHOLDING, or STATEWITHHOLDING.	Units = Negative TOTAL = Positive UNITPRICE = Positive
SELLOTHER	Yes	This tag is mapped to the Sold option of the transaction list. Quicken also creates an additional MiscExp (miscellaneous expense) for any PENALTY, WITHHOLDING, or STATEWITHHOLDING.	Units = Negative TOTAL = Positive UNITPRICE = Positive
SELLSTOCK	Yes	This tag is mapped to the Sold or ShtSell (short sell) option of the transaction list; see SELLTYPE for details. Quicken also creates an additional MiscExp (miscellaneous expense) for any PENALTY, WITHHOLDING, or STATEWITHHOLDING.	Units = Negative TOTAL = Positive UNITPRICE = Positive
SPLIT	Yes	This tag is mapped to the StkSplit option (stock split) of the transaction list. SPLIT transactions can be used for forward and reverse splits. SPLIT transactions maintain lot, holding period, and cost basis information. For SPLIT transactions, Quicken recommends assigning 1 to the NUMERATOR and DENOMINATOR as well as the NEW and OLD values for servers that are not able to provide these values.	Positive
TRANSFER	Yes	<TFERACTION>IN maps to the added option of the transaction list, which creates a new lot. <TFERACTION>OUT maps to the removed option of the transaction list. Quicken does not use the INVACCTFROM tag 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, refer to the [Investment Transaction Tags](#) section.

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 a full transaction history. To create initial positions when a 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.
Acquisition, merger, or security name change	Use two TRANSFER transactions, one with <TFERACTION>IN for the <i>acquiring</i> company and one with <TFERACTION>OUT for the <i>acquired</i> 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 transactions to the date of the original lot purchase date for each lot owned.
Spin-off	Use a RETOFCAP transaction followed by a BUYSTOCK transaction. If the spin-off is not taxable until the position is sold, then 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 customers to specify the source of the cash (transfer account) or create a BoughtX self-transfer into the investment account using the 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 account settings to make accounts single mutual funds in Quicken, if they prefer brokerage account types.
Mutual fund exchanges	For a taxable mutual fund exchange, use a SELLMF transaction followed by a BUYMF transaction. For a non-taxable mutual fund exchange, use two TRANSFER transactions, one with <TFERACTION>IN and one with <TFERACTION>OUT.

12.3.3 Investment Transaction Tags

Transaction	Recommended OFX Investment Transaction
FITID (in INVTRAN)	<p>Quicken recognizes transactions by FITID for each account; so Quicken filters out any transactions that were downloaded previously, if they appear in the statement response (STMTRS) again.</p> <p>Quicken is optimized for FITIDs of 32 characters or less. Longer FITIDs are supported, but do not take advantage of internal database indexing.</p>
SRVRTID (in INVTRAN)	<p>Quicken does not use this tag for investment transactions.</p>
DTTRADE (in INVTRAN)	<p>Quicken uses this date for each investment transaction, without converting it to the local time zone.</p>
DTSETTLE (in INVTRAN)	<p>The settlement date displays in the Transaction Details dialog in Quicken. While investment transactions currently do not use this date, Quicken may use it further in future versions.</p> <p>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. You may choose to set your servers to download an unsettled funds balance to display in the Balances tab that explains the discrepancy.</p>
REVERSALFITID (in INVTRAN)	<p><i>Quicken 2006:</i> Quicken supports REVERSALFITID for all investment transactions. Customers then must download the new corrected transactions. For details on implementing REVERSALFITID, see the <i>Investments</i> chapter of the <i>OFX Specification</i>.</p> <p><i>Quicken 2004 and Quicken 2005:</i> Quicken supports REVERSALFITID to correct all transaction types except INCOME. First customers should reverse INCOME transactions with INVEXPENSE and then send a new transaction with the correct information.</p> <p>Servers that do not support REVERSALFITID should use the process below to reverse incorrect transactions.</p> <p>Reverse bought (BUYxxx) and REINVEST transactions using sold (SELLxxx) transactions. Reverse SELLxxx transactions using BUYxxx transactions. Reverse INVEXPENSE and MARGININTEREST expenses using INCOME transactions. Reverse INCOME and RETOFCAP transactions using INVEXPENSE transactions. To reverse a SPLIT, use another SPLIT with the inverse ratio. Reverse a TRANSFER with another TRANSFER using IN instead of OUT, or vice versa. Reverse CLOSUREOPT transactions with BUYOPT or SELLOPT transactions.</p> <p>Reversals display in the Transactions tab of the Online Center as Reverse <Action> (for example, Reverse Bought). Reversals display in the Compare to List with the status Reverse. When customers accept each reversal, Quicken marks the original transaction as **VOID** and sets the amount to \$0. A message displays in the Memo field: "Reversed dd/mm/yyyy by <FI Name>."</p>
MEMO (in INVTRAN)	<p>Quicken uses the first 64 characters of the MEMO in the transaction.</p> <p>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.</p>

Transaction	Recommended OFX Investment Transaction
ACCRDINT	<p>To process BUYDEBT transactions, Quicken creates an additional MiscExp (miscellaneous expense) transaction using the bond name as the security name. A single BUYDEBT with an ACCRDINT translates into two transactions: a BOUGHT transaction for the bond purchase and a MiscExp transaction to handle the accrued interest.</p> <p>To process SELLDEBT transactions, Quicken creates an additional MiscInc (miscellaneous income) transaction using the bond name as the security name. A single SELLDEBT with an ACCRDINT translates into two transactions: a SOLD transaction for the bond sale and a MiscInc transaction to handle the accrued interest.</p> <p>Use positive amounts for both BUYDEBT and SELLDEBT.</p>
AVGCOSTBASIS	<p>The AVGCOSTBASIS displays in the Transaction Details dialog in Quicken. While investment transactions do not use average cost basis currently, this option may be used further in future versions of Quicken.</p> <p>For a TRANSFER in, Quicken determines the cost basis by the price multiplied by the shares.</p>
BUYTYPE SELLTYPE	<p>Quicken maps <BUYTYPE>BUY to BOUGHT transactions and <BUYTYPE>BUYTOCOVER to the CvrShrt option of the transaction list.</p> <p>Quicken maps <SELLTYPE>SELL to the SOLD transactions and <SELLTYPE>SELLSHORT to the ShtSell option of the transaction list.</p>
COMMISSION FEES LOAD TAXES	<p>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.</p> <p><i>Quicken versions 2005 and higher:</i> Enter the FEE associated with mutual fund <REINVEST> transactions into Quicken as miscellaneous income (MiscInc) transactions. Quicken assigns the category based on the <INCOMETYPE>.</p> <p><i>Quicken 2004:</i> Enter the FEE into the commission field of the reinvest transaction in Quicken.</p>
DENOMINATOR NEWUNITS NUMERATOR OLDUNITS	<p>Quicken supports positive integers in the split ratio, not decimal values. To map a stock split of 1.33 to 1, enter <NUMERATOR>133 and <DENOMINATOR>100. The ratio of NEWUNITS to OLDUNITS uses the same values as the NUMERATOR and DENOMINATOR. Quicken uses these tags for the Old Units and New Units investment transaction fields.</p>
DTPURCHASE	<p>Quicken uses DTTRADE as the investment transaction (lot open) date. DTPURCHASE displays in the Transaction Details dialog in Quicken but is not used in the investment transaction.</p>
GAIN	<p>GAIN displays in the Transaction Details dialog in Quicken. Use a positive amount.</p> <p>While it is not used in the investment transaction currently, it may be used further in future versions of Quicken.</p>

Transaction	Recommended OFX Investment Transaction
FRACCASH	<p>Rather than returning FRACCASH, servers should include the fractional share in the SPLIT, returning SELL.xxx to provide the sales price and maintain the holding period. Using SPLIT and SELL.xxx transactions enables Quicken to correctly report the share balance and report any capital gains from the sale of the fractional shares.</p> <p>FRACCASH displays in the Transaction Details dialog in Quicken but is not used in the investment transaction.</p>
INCOMETYPE	<p>See the INCOME and REINVEST transaction descriptions for details about how INCOMETYPE transactions affect transaction list mapping.</p>
MARKDOWN MARKUP	<p>Quicken does not use MARKUP and MARKDOWN. See TOTAL to understand how Quicken calculates the price in transactions. MARKUP or MARKDOWN displays in the Transaction Details dialog of the Online Center.</p>
OPTACTION	<p>Quicken maps <OPTACTION>EXERCISE to the Sold option of the transaction list at a Price of \$0. The server also must send a BUYSTOCK or SELLSTOCK with RELFITID for the transaction for the underlying security.</p> <p>Servers should include the option price in the MEMO with instructions for customers to update the exercise share price. It should also provide the cost basis impact (premium, commission) of the option in the COMMISSION or FEES for the purchase of the underlying security. Otherwise, customers will need to manually adjust their investment transaction in Quicken:</p> <ul style="list-style-type: none"> • 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. <p>Quicken maps <OPTACTION>ASSIGN to the transaction list action:</p> <ul style="list-style-type: none"> • CvrShrt at a price of \$0 if the option position was originally opened with <OPTSELLTYPE>SELLTOOPEN. The server also must send a BUYSTOCK or SELLSTOCK with RELFITID for the transaction of the underlying security. <p>Quicken maps <OPTACTION>EXPIRE to the transaction list action:</p> <ul style="list-style-type: none"> • 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 RELYTYPE	<p>While Quicken currently does not use these tags, Quicken may use them further in future versions.</p>
PENALTY	<p>Quicken creates a separate MiscExp transaction for any PENALTY associated with an investment sell or 401(k) withdrawal. Use a positive amount.</p>

Transaction	Recommended OFX Investment Transaction
POSTYPE	The POSTYPE displays in the Transaction Details dialog in Quicken. While Quicken does not use this tag in the investment transaction currently, Quicken may use it further in future versions.
<i>RELFITID</i>	While Quicken currently does not use this tag, Quicken may use it further in future versions.
SECURED	SECURED displays in the Transaction Details dialog in Quicken. While Quicken does not use this tag in the investment transaction currently, Quicken may use it further in future versions.
SELLREASON	SELLREASON displays in the Transaction Details dialog in Quicken. While Quicken does not use this tag in the investment transaction currently, Quicken may use it further in future versions. Servers can provide this information in the MEMO.
STATEWITHHOLDING WITHHOLDING	Quicken creates a separate miscellaneous expense (MiscExp) transaction for any federal tax (WITHHOLDING) or state tax (STATEWITHHOLDING) associated with an investment sell or 401(k) withdrawal. Use positive amounts.
<i>SUBACCTFROM</i> <i>SUBACCTFUND</i> <i>SUBACCTSEC</i> <i>SUBACCTTO</i>	Quicken does not use these tags, does not track subaccounts, 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.
TOTAL	Quicken displays the TOTAL in the Amount field in the investment transaction. It is mandatory to transmit the TOTAL for each transaction downloaded. Quicken divides the total (\pm commissions, fees, load, taxes, withholding, state withholding, and penalties) by the number of shares to determine the price. Note: Per the <i>OFX Specification</i> , <ACCRDINT> must not be included in the <TOTAL>. <ul style="list-style-type: none"> • For BUYxxx, REINVEST, INVEXPENSE, and MARGININTEREST transactions, the total for the transaction is a negative amount: $\text{<TOTAL>} = -[(\text{Shares})(\text{Price}) - (\text{COMMISSION} + \text{FEES} + \text{LOAD} + \text{TAXES})]$ • For SELLxxx, INCOME, and RETOFCAP transactions, the total for the transaction is a positive amount: $\text{<TOTAL>} = [(\text{Shares})(\text{Price}) - (\text{COMMISSION} + \text{FEES} + \text{LOAD} + \text{TAXES} + \text{PENALTY} + \text{WITHHOLDING} + \text{STATEWITHHOLDING})]$ Quicken limits online transactions to the range between \$99,999,999.99 and -\$99,999,999.99.
TAXEXEMPT	TAXEXEMPT displays in the Transaction Details dialog in Quicken but is not used in the investment transaction.
TFERACTION	<TFERACTION>IN maps to the Added option of the transaction list, which creates a new lot. <TFERACTION>OUT maps to the Removed option of the transaction list.

Transaction	Recommended OFX Investment Transaction
UNITPRICE	<p>Servers should use a positive amount and not specify any markup or markdown separately. See TOTAL for details about Price field calculation in Quicken.</p> <ul style="list-style-type: none"> 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).
UNITS SHPERCTRCT	<p>The UNITS tag displays in the Shares investment transaction field. Use a positive number for buy transactions and a negative amount for sell transactions.</p> <ul style="list-style-type: none"> 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). Quicken displays the transaction as 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, five 100-share contracts (<UNITS>5 <SHPERCTRCT>100), purchased at \$8.00/share (<UNITPRICE>8.00), have a transaction value of \$4,000 (<TOTAL>-4000.00). Quicken displays the transaction as 500 shares at a price of \$8.00 for a total amount of \$4000.00.

12.4 Investment Positions

Quicken requires that an investment position (INVPOS) is included with each download. There are three ways that Quicken uses this information:

1. To help Quicken correctly set up initial positions during first time downloads.
2. To correct share balances in Quicken on an ongoing basis using the **Compare to Portfolio**.
3. To display the investment positions from the server in the **Holdings** tab of the **Online Center**.

To correct account balances and holdings (share balances) that are inaccurate due to missing transactions, Quicken creates placeholder transactions. These placeholder transactions adjust as customers enter previous transaction history to account for transactions that have not been recorded or downloaded.

To determine the number of shares for the placeholder transaction entry, Quicken compares the unit totals in the transaction history to the units in the INVPOS. Quicken creates placeholder transactions in two situations:

1. 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 balance based on INVPOS and the downloaded transactions so that the current holdings are correct.
2. After each ongoing download, if Quicken detects a difference between the Quicken holdings and the downloaded INVPOS, then Quicken's **Compare to Portfolio** process asks customers to enter a placeholder transaction which will 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 certain transactions have not been returned yet, then they must not be reflected in the INVPOSLIST either.

Tag	Supported by Quicken	Quicken Usage
INVPOSLIST	Yes	
POSxxx	Yes	
UNITPRICE DTPRICEASOF	Yes	Customers can download quote information 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 particular date and if there is a transaction list transaction for the security on that date, then Quicken uses the transaction price for the security price. Price information displays in the Holding Details dialog in Quicken. Quicken uses this price information to update the Price History List if there is not already a price quote for that date. If DTPRICEASOF is unknown, then 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 downloaded security during the first OFX session. Servers must provide accurate holdings information so Quicken can create the placeholder transactions.

Tag	Supported by Quicken	Quicken Usage
MKTVAL MEMO HELDINACCT REINVDIV REINVCG SECURED UNITSSTREET UNITSUSER	Yes Limited to the Online Center	Position information displays in the Holding Details dialog in Quicken; however, it is not used in the investment transaction or portfolio.

12.5 Investment Balances

Quicken requests balances and requires that they are included when downloading data. The **Balances** tab of the **Online Center** displays the investment balances from the server that Quicken uses to set up the opening cash balance.

Quicken, based on the balance tags specified in the financial institution's Blueprint, uses either **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 either an **AVAILCASH** or a **BALLIST** tag to represent the cash balance. If a server provides a cash balance of zero, then customers must manually provide the cash balance. Financial institutions should notify Intuit's Financial Institutions team which tag represents the cash balance; Quicken will update the appropriate Blueprint file to reflect that information.

Servers should return customer balances as shown in these customer statements. Balances should only include transactions that have been downloaded.

Tag	Supported by Quicken	Quicken Usage
INVBAL	Yes	
AVAILCASH	Yes	Quicken, depending on financial institution Blueprint information, uses AVAILCASH to estimate the current cash balance during the first Quicken download. Quicken uses this tag for the available cash balance in the Balances tab of the Online Center . Values should not be double-counted; cash is exclusive of margin and short.
MARGINBALANCE	Yes	Quicken uses this tag for the margin balance in the Balances tab of the Online Center . A positive balance indicates a positive available balance, and a negative balance indicates that the customer has borrowed funds.

Tag	Supported by Quicken	Quicken Usage
SHORTBALANCE	Yes	Quicken uses this tag for the market value of securities held short balance in the Balances tab of the Online Center .
BUYPOWER	Yes	Quicken uses this tag for the buying power balance in the Balances tab of the Online Center .
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.

12.6 Security List

Quicken does not explicitly request a security list (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.

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, then 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 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, Quicken matches them. When there is no symbol for the security on the security list, Quicken skips this step. Quicken will proceed to show the security matching dialog.

When Quicken cannot find a match based on one of the three criteria above, it will show the security matching dialog. Under existing securities, Quicken will display the entire security list. If Quicken thinks it has found a match based on its comparison of security names, then it will default to the security it believes is the match. Customers can accept the match, change to a different security, or choose the **NO** radio button to create a new security.

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 display in the Holding Details dialog. Quicken creates these securities as bonds.
MFINFO	Yes	Tags including MFTYPE, YIELD, and DTYIELDASOF display in the Holding Details dialog. Quicken creates these securities as mutual funds.
OPTINFO	Yes	DTEXPIRE along with UNIQUEID uniquely identify an option security, since CUSIPs are reused from year to year. Tags including OPTTYPE, STRIKEPRICE, DTEXPIRE, and SHPERCTRCT display in the Holding Details dialog. Quicken creates these securities as options.
OTHERINFO	Yes	TYPEDESC displays in the Holding Details dialog. Quicken creates these securities as other.
STOCKINFO	Yes	Tags including STOCKTYPE, YIELD, and DTYIELDASOF display in the Holding Details dialog. Quicken creates these securities as stocks.
SECINFO	Yes	
SECID	Yes	
UNIQUEID UNIQUEIDTYPE	Yes	<p>Quicken supports CUSIP or other unique identifiers with the server identified as the issuer.</p> <p>Quicken recommends CUSIP be used as the UNIQUEID. CUSIP allows Quicken to more easily match the same securities held in accounts with multiple financial institutions.</p> <p>Securities that are private to a financial institution 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.</p>

Tag	Supported by Quicken	Quicken Usage
SECNAME TICKER (in SECINFO)	Yes	<p>Quicken supports security names up to A-120. Make sure to consider Quicken's user interface by placing any unique characteristics at the beginning of the security list. This will help customers when matching the downloaded security to an existing security in Quicken.</p> <p>If a security has not been downloaded previously into Quicken, then Quicken will prompt customers to match it to any existing non-downloaded securities in the data file. SECNAME is the security name, and TICKER is the ticker symbol of a newly created security.</p> <p>Quicken recognizes securities by UNIQUEID. If no match is found, then Quicken uses SECNAME and finally TICKER. Comparisons are case insensitive.</p> <p>TICKER must be provided for the security representing cash. You will need to notify Intuit's financial institutions team with which securities and ticker symbols represent cash.</p>
FIID RATING UNITPRICE DTASOF	Yes	Tags including FIID, RATING, UNITPRICE, and DTASOF display in the Holding Details dialog in Quicken.
ASSETCLASS FIASSETCLASS MFASSETCLASS FIMFASSETCLASS	Yes	<p>Asset class information can be downloaded separately using the Quicken feed.</p> <p>Asset class information downloaded through OFX displays in the Holding Details dialog in Quicken.</p>

12.7 401(k) Statement Download Response

Tag	Supported by Quicken	Quicken Usage
DTPAYROLL PRIORYEARCONTRIB	Yes	If <PRIORYEARCONTRIB>Y, if <INV401KSOURCE>PRETAX, and if the transaction is not already dated in the previous year, then Quicken uses DTPAYROLL as the transaction date. If DTPAYROLL is not provided, then Quicken uses December 31 of the previous year as the transaction date.
INV401KSOURCE	Yes	<p>The Account Summary shows holdings as the result of the transactions in the Quicken investment transaction list. Holdings display by cash source, as provided for each investment transaction.</p> <p>The Holdings tab in the Online Center shows holdings as provided by the financial institution in INVPOS and by cash source. If these holdings differ from those in Quicken resulting from the transactions listed, then Quicken creates adjusting entries to make them match.</p> <p>Quicken does not void previous transaction entries. Like brokerage accounts, Quicken maintains all previous history. Quicken uses placeholder transactions to update the Quicken 401(k) account with cash source information. Placeholder transactions are hidden for manual share tracking 401(k) accounts. Placeholder transactions are 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. Placeholder transactions are also visible in the investment transaction list for manual non-share tracking 401(k) accounts. If cash source information is not provided with the transactions or the positions list, then Quicken will not update the accounts.</p> <p>Like brokerage accounts, 401(k) accounts use placeholder transactions to update Quicken's balances to match the balances reported by the 401(k) financial institution.</p> <p>Refer to the Investment Positions section for more Quicken-specific information on placeholder transactions.</p> <p>The Balances tab in the Online Center shows balances as provided by the financial institution in INV401KBAL and by cash source.</p>
LOANID LOANINTEREST LOANPRINCIPAL	Yes	Quicken tracks repayments against loans, reducing the loan balance by the LOANPRINCIPAL. Quicken shows the LOANINTEREST in the repayment transaction memo of the asset and liability accounts that track the loan.

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

Appendix A – Complicated Security Transaction Mapping Support

Security	Supported by Quicken	When NOT Supported: Suggested Mapping/ Work Around?
Certificate of Deposit	No	Map a CD in a Quicken investment account similar to the way the <i>OFX Specification</i> recommends mapping a money market account—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, map to ReInvest Income <REINVEST> with a price of \$1; the number of shares or units should equal the total value of the CD. This ensures the correct return calculations and no capital gains on the interest amount.
Futures	No	No
Options on Futures	No	No
Commercial Paper	No	Map as CD.
Repurchase Agreements	No	No
Unit Investment Trusts	No	Map as BUYMF, SELLMF.
Limited Partnerships	No	Map as BUYOTHER.
Rights	No	No
Warrants	No	No
Government Mortgage Backed Securities (GNMA)	No	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. Each financial institution must calculate the “price” manually by multiplying the conversion factor with the market price and using that amount in the <UNITPRICE> tag. Calculate the UNITPRICE in the POSDEBT by multiplying the conversion factor with the market price. Quicken will add the UNITPRICE from POSDEBT to the Price History list. Refer to the Investment Transactions section for more information about how to map bonds.
Hedge Funds	No	Map as BUYMF, SELLMF.
CMO	No	Map CMO the same way as GNMA .
LEAP Options	No	When a LEAP option converts to a regular option, the server should TRANSFER out the LEAP option and TRANSFER in the regular option.

Security	Supported by Quicken	When NOT Supported: Suggested Mapping/ Work Around?
Amortization of Bond Premium	No	Reduce the cost basis of the bond with the RETOFCAP tag. Record the interest income reduction with an INVEXPENSE transaction (note interest income reduction in the memo).
Accretion of Bond Discount	No	To increase the cost basis of the bond, download a RETOFCAP transaction with a memo instructing the customer to change the amount to a negative value. Record the interest income transaction <INCOME> with a memo of interest income reduction.