

# Quicken reference

Using RBC Wealth Management Online  
and Quicken® by Intuit®



Wealth  
Management

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Investment and insurance products offered through RBC Wealth Management are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, or guaranteed by, a bank or any bank affiliate, and are subject to investment risks, including possible loss of the principal amount invested.

## Using RBC Wealth Management Online and Quicken® by Intuit®

If you have purchased Quicken by Intuit, your account information is available through a direct connection from RBC Capital Markets, LLC to Quicken. This means that Quicken uses your internet connection to access our website and automatically retrieve your account information so you don't need to download a file and import it into Quicken. Quicken keeps track of when you last downloaded account information. Download history is limited to 24 months.

Following are the download features we support or do not support, general information and other important information.

### Features

We support the following download features for accounts registered under your online access profile:

- Cash balances
- Security positions
- Any activity that impacts the status of your cash or security positions based on trade date

We do not support these features:

- Automated bill payments made from within Quicken.
- Account transfer requests either to or from an account at another firm or between your accounts with us. If you need to make one of these types of requests, consult your financial advisor.
- Password changes for RBC Wealth Management Online that are requested through Quicken. See “changing your password” in this reference.

### General information

Note the following information about Quicken:

- You are able to download information for any account you are authorized to access after completing the registration process, with the exception of 401(k) accounts.
- We provide account downloads free of charge. You must have internet access and Quicken software.
- Once the daily update of your RBC Wealth Management Online information occurs, information you download on security positions, transactions, and securities is current as of the close of the previous business day.
- Cash balances generally are current as of the previous business day but may reflect certain transactions posted during the current business day.
- Account information is updated nightly, following market closings.

## Other important information

### Setting up a cash account

Setting up a linked cash account in Quicken is optional. However, even if you do not write checks from your brokerage account, you might consider creating a linked checking account during account setup in Quicken so you can view activity not directly related to investments—for example, deposits and withdrawals—separately.

You can add a linked checking account to your Quicken account anytime after initial setup and Quicken will create the necessary cash entries. Refer to Quicken Online Help for guidance.

**Note:** While the term linked checking account might imply that you can write checks or use a credit card associated with your brokerage account, these features are available only for brokerage accounts that have check-writing or credit card privileges. If you would be interested in adding these features to your account, talk to your financial advisor for further details.

### Changing your password

We currently do not have the ability to handle a request for a password change that you initiate from within Quicken. However, your user ID and password for the download service is the same as the user ID and password you use for RBC Wealth Management Online.

To change your password, do the following:

1. Log in to RBC Wealth Management Online using RBC username and password.
2. Go to Profile & Settings > Account Settings > Security > Change Password.
3. Enter your current password.
4. Type a new password.
5. Retype your new password to confirm, and click Change Password.

**Note:** Password strength will be triggered to ensure your new password in steps 4 and 5 is strong to keep your information safe.

Also, your password cannot be the same as the RBC user login ID. You will receive an error and you will have to use a new password to complete this process.

## Transferring an account or asset from another brokerage firm

If you transfer investments from a brokerage firm that downloads information for you, we recommend that you set up a new account in Quicken to interface with our download service rather than editing your existing Quicken account to do so. See “adding a new brokerage account” in this reference.

Once you can access your new brokerage account online, you are able to download activity reflecting the movement of securities and cash into the account.

## Requirements

To download account information, you must have registered your brokerage accounts for RBC Wealth Management Online and have purchased a current version of Quicken. For Quicken system requirements, please visit [www.quicken.com/support#windows](http://www.quicken.com/support#windows).

**IMPORTANT!** We strongly recommend that you accept any updates to Quicken that are offered when you open the software. If you don't, you might encounter unexpected errors when you attempt to download account information.

## Security

Account information is transferred over the internet using industry-standard encryption technology.

**IMPORTANT!** We strongly recommend that your browser be enabled for strong (128-bit) encryption.

## User ID and password/PIN

Quicken requires a user ID and password/PIN. Use the user ID and password you use for RBC Wealth Management Online.

## Setting up Quicken accounts and downloads

Your account information connects directly to Quicken. This means that Quicken uses your internet connection to access our website and automatically retrieve your account information so you don't need to download a file and import it into Quicken. Quicken keeps track of when you last downloaded account information. Download history is limited to 24 months.

The set-up process for account downloads to Quicken is easy. For specific information about performing Quicken downloads, visit the Intuit Quicken website.

**Note:** We are not integrated with free Quicken online services, such as [mint.com](http://mint.com), at this time.

## Accounts

To set up Quicken accounts, complete the following steps:

1. In the Quicken File menu, select New Quicken File.
2. Select the Accounts tab.
3. Click Add an Account.
4. Under Investing, click Brokerage.
5. In the “Enter the name of your brokerage” field, do one of the following:
  - Type RBC. RBC Wealth Management appears in the field.
  - Type the first letters of your brokerage firm. Your brokerage firm appears in the field.
6. Select the name.
7. Enter the user ID and password for RBC Wealth Management Online.
8. Click Connect.
9. If the prompt “Is this a single mutual fund account?” appears, answer accordingly and click Next.
10. If prompted for owner and type of IRA account, make necessary selections and click Next.
11. If prompted to choose between simple or complete investment tracking, we recommend choosing “complete.”
12. When prompted for a cash balance, enter \$0 for the amount to calculate correctly.
13. When the Accounts Added window appears, click Finish.

Your accounts are now downloaded. You can view an account by selecting it from the menu on the left side. To update the remaining accounts, select them from the left-side menu under Investing and repeat the steps until all your accounts are up to date.

## About downloads

The following sections include important information about downloads.

### History

You can download up to 24 months of history.

### Your accounts

The brokerage accounts included in your downloads are those you set up under your user ID in RBC Wealth Management Online. If you must set up a different list of accounts, register for a separate user ID and set up the accounts in Quicken.

Please note, our Quicken downloads do not support 401(k) accounts.

## Matching securities

Quicken attempts to match downloaded securities information to the existing list of securities in your Quicken account. A series of questions ask you to either confirm the match or set up a new security.

To help you do this, we provide one of the following:

- Ticker symbol
- CUSIP number
- Our internal security number

If you have any doubt as to whether a security you download matches an existing security in your software, you should set up a new security and adjust your register at a later date if needed.

If you need assistance identifying what a security is, refer to your account statement or do one of the following:

- For securities downloaded with the symbol, use the RBC Wealth Management Online symbol look-up facility, located under the Resources tab > Market Overview > Markets > Get a quote
- For securities downloaded with our internal security number, contact your financial advisor.

**Note:** CUSIP is a system developed by the American Bankers Association to uniquely identify stocks, bonds and other securities and is used by the financial community to identify and track securities.

## Corrections

We attempt to prevent any incorrect postings from being included in the download by matching reversing entries to account postings and then deleting the offsetting entries. This “cleansing” occurs only for activity downloaded since the last time you accessed the download service.

Non-trade-related activity is cleansed only when the original, incorrect entry is reversed the same day. Trade-related activity is cleansed regardless of when the incorrect and reversing entries occur. Adjustments, such as increasing or decreasing a debit or credit, are included to let you correct the original entry.

**Note:** If you have already downloaded a transaction that is subsequently reversed or corrected, you should be able to tell from the description or memo entry in Quicken that the corrective entry reverses a previous transaction.

If a purchase or sale of a security that includes commissions, fees or accrued interest is reversed and downloaded, you may see several transactions:

- A sale or purchase reversing the original purchase or sale where the total amount reflects the quantity times price.
- Transactions in your linked cash account crediting any commissions or fees.
- Transaction crediting (for reversed buys) or debiting (for reversed sales) accrued interest.

## Splits, spinoffs and reorganizations

Stock distributions resulting from splits, spinoffs or stock dividends and exchanges of shares due to reorganizations are downloaded as transfers without a cost basis; cash in lieu of fractional shares is downloaded as miscellaneous income to the account.

The number of additional shares when compared to the original lots results in a whole split ratio—for example, 3-for-2.

Contact your tax advisor to help you properly record cost basis on your investments.

## Reinvestment of capital gains and dividends

In Quicken, the reinvestment transaction adds shares at cost without a separate movement of cash into your account. In our systems, reinvestments trigger the following two events, in this order:

1. The cash dividend or capital gain is shown as a credit in your Quicken cash account.
2. The shares are purchased and the cost is shown as a charge in your Quicken cash account.

The download reflects this activity so that it matches your month-end statement.

**Note:** Only money market dividends appear on the download as reinvestment transactions.

## Money market funds

Money market holdings appear on your online account access and monthly account statement separately from cash. To allow for the possibility of tracking performance on money market balances, the download treats them as if they are regular investments. You must therefore set up an investment security in Quicken for each money market fund you own.

- Movements of cash into a money market fund are reflected as buy transactions.
- Redemptions are reflected as sales.
- Dividends are reflected as reinvestment transactions, except where you elect to have dividends paid directly to you.

**Note:** Only dividends, direct check or payment withdrawals and tax withholding will appear on RBC Wealth Management Online. Purchases and redemptions of money market shares will appear on your download but not on RBC Wealth Management Online.

If you have any questions concerning purchases and redemptions, contact your financial advisor, who is able to view this activity.

## Downloading accounts

Following are some common tasks when you download your accounts:

### Downloading with more than one user ID

You should set up a Quicken user ID for every user ID in RBC Wealth Management Online. To do this, repeat the instructions in the “Setting Up Quicken Accounts and Downloads” section, found earlier in this reference, for each user ID.

When you finish downloading information for the first group of accounts and are ready to set up another account, repeat each step for the next user ID, but with the following differences:

- In step 5, assign RBC Wealth Management as your financial institution. Note: Before proceeding to the next window, add something to the name to make it unique, such as the number 2. For example: Brokerage Account 2.
- In step 6, make sure you select “Use name selected below” and “RBC Wealth Management” as the name. Note: Do not to select the button below to use the name assigned in Step 5.

## Adding a new brokerage account

You must add any new accounts to both your RBC Wealth Management Online profile and your Quicken profile.

To add a new account to your online account access profile, do the following:

1. In RBC Wealth Management Online, go to Profile & Settings > Account Settings > Manage RBC Accounts > Add Accounts.
2. A pop up screen will appear to fill in the account label and account number.
3. Account label is a meaningful label you will want to name the account.
4. Enter a valid account number and select link.
5. You will be prompted with another screen to make any changes to the account label and name.
6. Select Add Account.

NOTE: If an account is already registered in RBC, it will be auto populated for you to add.

Also, a message will appear in the Manage RBC Account section that states validation before the new account is visible.

Once you are granted access to the account on RBC Wealth Management Online, account information can be downloaded after you have added it to your Quicken profile.

## Troubleshooting

This section discusses where you can go for help and common problems you might notice when working with Quicken.

Problem or question	Contact
Accessing the Download Service through Quicken	Client Support Services, toll-free at (800) 933-9946, weekdays from 8 a.m.–10 p.m. and Saturday from 10 a.m.–6 p.m. ET.
Accessing RBC Wealth Management Online	Client Support Services, toll-free at (800) 933-9946, weekdays from 8 a.m.–10 p.m. and Saturday from 10 a.m.–6 p.m. ET.
Error messages	<p><b>IMPORTANT!</b> Take note of the exact wording of any error messages; this allows us to quickly identify the problem as well as improve our ability to correct it.</p> <p>Client Support Services, toll-free at (800) 933-9946, weekdays from 8 a.m.–10 p.m. and Saturdays from 10 a.m.–6 p.m. ET.</p>
Activity appearing on the Download Report	Your financial advisor
Specific Quicken functionality	<p>One of the following Quicken support options:</p> <p>Online support for Quicken:  <a href="http://www.quicken.com/support#windows">www.quicken.com/support#windows</a></p> <p>Help option from the Quicken menu.</p> <p><b>Note:</b> Quicken is the best first-line support regarding Quicken functionality.</p>
Downloading transactions	<p>The balances displayed in Quicken differ from what appears in your online account balances.</p> <p>RBC Wealth Management Online includes accrued interest that Quicken does not download until the interest accrues and posts.</p> <ol style="list-style-type: none"> <li>In Quicken, click an account on the Quicken Home page.</li> <li>When the Transactions page appears, click Update Transactions.</li> <li>Verify your update transaction settings, type your password, and click Update Now.</li> </ol> <p><i>Note: The information provided through this download is not a substitute for your monthly, quarterly, or annual account statements.</i></p>
The cash balances displayed in Quicken differ from what appears on your online account access	The download is based on values at the close of the prior business day, but the balances on RBC Wealth Management Online might reflect certain cash activity posted during the current day. In addition, Quicken might round individual transaction amounts differently.
The market values on my Quicken account register don't match those displayed on RBC Wealth Management Online	The download is based on values at the close of the prior business day. The market might have moved in the interim. If you use the Quicken online quotes and news features, you might be receiving more recent prices for your investments.
Investment values are not getting updated in Quicken	<p>Your account download might include a ticker symbol that is not recognized by the pricing service used by Quicken to automatically update your investment values.</p> <p>Most of the ticker symbols on our computer system are the same as those used by most pricing services. However, some symbols are different. In such cases, your investment values are not updated in Quicken.</p> <p>To resolve this, look up the official symbols for these securities, either on RBC Wealth Management Online or elsewhere on the internet, and enter them manually into Quicken. To find the symbol on RBC Wealth Management Online, use the symbol and name Look-up feature with the security description shown in your download. The Look-up feature is located under Market Information on the Investor Center tab.</p>

Problem or question	Contact
The security transfers appear without a cost basis	<p>The original price or cost basis of an investment is not always known to us.</p> <p>You should check your own financial records and manually add the cost basis in Quicken.</p> <p>Refer to Quicken Online help for guidance on how to do this.</p>
The accounts take so long to download	<p>If you have a large number of accounts, or if one or more of your accounts contain a lot of positions or activity, it might take additional time for the information to be downloaded. This is more likely to be the case when you first set up the accounts or if there has been a long time-gap between downloads.</p> <p>Be patient and allow the download to complete, unless you receive a time-out error. In this case, contact Client Support Services, toll-free at (800) 933-9946, weekdays from 8 a.m.–10 p.m. and Saturdays from 10 a.m.–6 p.m. ET.</p>
My download times out	<p>Due to application constraints, very large files might time out and cannot be directly downloaded.</p> <p>If you have received an error message stating this, contact Client Support Services at (800) 933-9946, weekdays from 8 a.m.–10 p.m. and Saturdays from 10 a.m.–6 p.m. ET.</p>
No new transactions are downloading/my account isn't updating	<p>Verify you have a new transaction on the website. If there are new transactions that have not downloaded, contact Client Support Services, toll-free at (800) 933-9946, weekdays from 8 a.m.–10 p.m. and Saturdays from 10 a.m.–6 p.m. ET.</p>
Client manipulates file after downloading	<p>Client Support Services provides assistance with downloading files, but not with making changes once downloaded. Contact Quicken Support at (650) 250-1900 from 1 a.m.–1 p.m. ET. Monday through Friday.</p>



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RBC Wealth Management does not provide tax or legal advice. All decisions regarding the tax or legal implications of your investments should be made in connection with your independent tax or legal advisor. No information, including but not limited to written materials, provided by RBC WM should be construed as legal, accounting or tax advice.

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