

Connectivity Type Explained

There are three connectivity types across QuickBooks and Quicken and they consist of Web Connect, Direct Connect and Aggregation Services. Intuit BIDs (Branding IDs) specifically contract for Web Connect and/or Direct Connect.

Web Connect (contract with Intuit or your OFX/Online Banking Provider is required) – This is the connectivity type that begins in your online banking environment. End users will download a .QBO(QuickBooks) or .QFX(Quicken) file and then import that file into QuickBooks or Quicken. This process does not require institution credentials to be entered in Quicken or QuickBooks since the file download occurs in their regular online banking site.

Products that support Web Connect: QuickBooks Desktop, QuickBooks Online and Quicken

Direct Connect (contract with Intuit or your OFX/Online Banking Provider is required) – This one of two automatic update options that communicates directly with your OFX servers. End users do not need to log in directly to your online banking site to use this connectivity type. Once connected, updates will occur when the end user initiates a new download request from within the product. Direct Connect is the only two-way communication connectivity type. This means that additional services such as Bill Pay and in-product transfers are supported. Check with your OFX/Online Banking Provider to see if these additional features are supported.

Products that support Direct Connect: QuickBooks Desktop and Quicken

Aggregation Services - contract with your OFX/Online Banking Provider might be required. Aggregation is the second of two automatic update options. Unlike Direct Connect which communicates directly with your OFX servers, Aggregation retrieves transactions from your online banking site. Intuit creates and manages this connectivity type when you have a contracted Web Connect or Direct Connect BID. Please check with your OFX/Online Banking Provider to make sure aggregation is supported by your OLB site.

Products that support Aggregation: Quicken (referred to as Express Web Connect) and QuickBooks Online.

IMPORTANT: Aggregation experiences a 5 business day downtime that begins on your conversion go live date.