

This problem has been reported before with some confusion as to who (Quicken or Schwab) should fix it. It's still broken and needs to be fixed. <https://community.quicken.com/discussion/7849335/schwab-brokerage-not-reporting-interest-correctly>

Schwab bank interest is incorrectly imported as "CREDIT" when it should be "INT". Transaction below for \$0.04 shows on bank statement as "Bank Interest" but is incorrectly imported as a "CREDIT".

Transaction Detail - Dividends & Interest (including Money Market Fund dividends reinvested)

Transaction Process				Credit/(Debit)
Date	Date	Activity	Description	
02/07/20	02/07/20	Cash Dividend	ISHARES SHORT-TERM: IGSB	34.13
02/15/20	02/18/20	Bank Interest ^{X,Z}	BANK INT 011620-021520: SCHWAB BANK	0.04

See the action of "CREDIT" in the Quicken transaction inspector:

The screenshot shows the 'Transactions Inspector' window in Quicken. The transaction is categorized as 'Entered in Quicken' with a status of 'Downloaded'. The date is 'Feb 15, 2020', and it was entered and modified on 'Feb 22, 2020'. The action is 'CREDIT'. The reference is 'Payee: BANK INT 011620-021520 SCHWAB BANK INT 011620-021520 SCHWAB BANK'. The amount is '0.04'. The matching status is 'Downloaded'. The 'From your financial institution' section shows the date posted as 'Feb 15, 2020', statement payee as 'BANK INT 011620-021520 SCHWAB', and statement memo as 'BANK INT 011620-021520 SCHWAB BANK'. The sync ID is also displayed.

Here's the transaction in the OXF import file the "CREDIT" should be "INV" according to OFX specifications. <https://www.ofx.net/downloads/OFX%202.2.pdf>

```
<INVBANKTRAN>
<STMTTRN>
  <TRNTYPE>CREDIT
  <DTPOSTED>20200215120000
  <DTAVAIL>20200215120000
  <TRNAMT>0.04
  <FITID>7966868820200215120000202002151322542812345
  <CORRECTION>REPLACE
  <NAME>BANK INT 011620-021520 SCHWAB
  <MEMO>BANK INT 011620-021520 SCHWAB BANK
</STMTTRN>
<SUBACCTFUND>CASH
</INVBANKTRAN>
```

Versions:

- Mac Quicken for home & Business 2020 Version 5.15.1 (Build 515.32947.100)
- macOS 10.15.3

