

# QuickBooks Online Setup, Migration

Heather Potvin, CPB | QuickBooks Advanced ProAdvisor | Boulder City, NV | Updated 2026

## QUICKBOOKS DESKTOP 2023 DEADLINE

Intuit ends payroll, bank feed, and security patch support for QuickBooks Desktop 2023 on May 31, 2026. If you are still on Desktop, use Section 2 of this checklist to prepare your migration before that date.

## 1 New QuickBooks Online Setup Checklist

Use this checklist when setting up a brand-new QBO file. Complete each step in order — skipping steps creates cleanup work later.

### 0 A. Company setup

- Set company name, address, and EIN in Company Settings  
*Settings > Account and Settings > Company*
- Select correct industry — affects default chart of accounts
- Set fiscal year start month (most NV businesses: January)
- Set accounting method — cash or accrual  
*Construction: use accrual for accurate job costing*
- Upload company logo for invoices and estimates
- Set default invoice terms (Net 15, Net 30, etc.)
- Add your CPA or bookkeeper as an Accountant user  
*Invite via Manage Users — gives full file access without a paid seat*

### 0 B. Chart of accounts

- Review and customize default chart of accounts for your industry  
*Default templates are generic — most need modification before first use*
- Add cost of goods sold (COGS) accounts if selling products
- Add job cost accounts if billing by project (construction, consulting)  
*QuickBooks Classes and Projects are the job costing mechanism in QBO Plus/Advanced*
- Add owner draw / owner equity accounts for sole proprietors and LLCs
- Remove or deactivate accounts you will never use
- Review account types — ensure income, expense, asset, liability are correctly assigned

### 0 C. Bank and credit card connections

- Connect all active business bank accounts via bank feed  
*Transactions > Connect account — requires online banking credentials*
- Connect all business credit cards

- Verify opening balance matches your bank statement on the start date
- Set up bank feed rules for recurring vendors (payroll, rent, utilities)
- Disable personal accounts — never connect personal bank accounts to QBO

## 0 D. Payroll setup (if using QuickBooks Payroll)

- Enter federal EIN in payroll settings
- Register Nevada DETR account number (from ui.nv.gov)  
*Required before running first Nevada payroll*
- Enter Nevada SUI rate — 2.95% new employer; update when experience rate assigned
- Add all active employees with W-4 withholding elections
- Set pay schedules (weekly, bi-weekly, semi-monthly)
- Enter YTD payroll amounts if starting mid-year  
*Critical — prevents incorrect W-2s at year-end*
- Configure direct deposit — allow 2-3 business days for bank verification
- Run a \$0 test payroll to verify all tax calculations

## 0 E. Users and permissions

- Set up user accounts for staff with appropriate permission levels
- Do not share the primary admin login — each user needs their own account
- Enable two-step verification on the primary admin account
- Invite your bookkeeper as Accountant user (free seat, full access)

# QuickBooks Desktop to Online Migration Checklist

Heather Potvin, CPB | QuickBooks Advanced ProAdvisor | Boulder City, NV | Updated 2026

## COMPLETE MIGRATION BEFORE MAY 31, 2026

QuickBooks Desktop 2023 loses payroll table updates, bank feeds, and security patches on May 31, 2026. After that date, payroll will calculate incorrectly. Allow 5-10 business days for migration and verification.

## 2 QuickBooks Desktop to Online Migration Checklist

### 0 A. Before you migrate — preparation

- Back up your Desktop company file (.QBB backup)  
*File > Back Up Company > Create Local Backup — save to external drive or cloud*
- Run a Verify Data to check for file errors before migrating  
*File > Utilities > Verify Data — fix all errors before proceeding*
- Note your Desktop subscription end date — keep active until migration is verified
- Choose the correct QBO plan before migrating  
*Simple Start (no inventory), Essentials, Plus (job costing/classes), or Advanced*
- Confirm you have admin credentials for your online banking — needed to reconnect bank feeds
- Note all third-party integrations (Buildertrend, payroll, POS) — reconnection required after migration
- Export vendor and customer lists to Excel as a backup reference
- Print or export open A/R and A/P aging reports for verification after migration
- Complete all unfinished transactions and reconcile through the most recent period

### 0 B. Run the migration

- In QuickBooks Desktop: Company > Export Company File to QuickBooks Online  
*This is the official Intuit migration tool — do not use a manual data export*
- Sign into or create your QBO account when prompted
- Select the correct QBO company to migrate into (or create new)  
*Migrating overwrites the target QBO company — do not migrate into an active file*
- Allow 1-2 hours for migration to complete — do not close the browser
- Confirm the migration completion email from Intuit

### 0 C. Post-migration verification

- Verify total customer count matches Desktop

- Verify total vendor count matches Desktop
- Compare open A/R aging total in QBO vs Desktop export
- Compare open A/P aging total in QBO vs Desktop export
- Verify bank account opening balances match
- Verify last reconciled date and balance for all bank accounts
- Reconnect all bank feeds (Settings > Transactions > Bank transactions)
- Verify payroll setup transferred correctly — check employee records and YTD amounts  
*YTD payroll amounts are critical for correct W-2s — verify before running first QBO payroll*
- Reconnect third-party integrations (Buildertrend, etc.)
- Run a P&L for the current year and compare to Desktop version
- Run a Balance Sheet and compare to Desktop version
- Test invoice creation, payment recording, and bank matching workflow

#### **0 D. After migration is verified**

- Cancel QuickBooks Desktop subscription (after confirming QBO is fully operational)
- Keep Desktop company file backup for 4 years (Nevada record retention requirement)
- Update any bookmarks or integrations that referenced Desktop file path
- Notify your CPA that you have migrated to QBO and share accountant access

# QuickBooks Online File Health Check

Heather Potvin, CPB | QuickBooks Advanced ProAdvisor | Boulder City, NV | Updated 2026

Use this checklist to assess the accuracy of an existing QBO file. If you find issues in Section A, they need professional attention before they compound. Hharpp offers QBO file diagnostics and cleanup starting with a free consultation.

## 3 QBO File Health Check

### 0 A. Warning signs — check these first

*If any of these are true, your file likely has errors that need correction.*

- Balance sheet does not balance (Total Assets does not equal Total Liabilities + Equity)  
*Almost always indicates a data entry error or incorrect opening balances*
- Undeposited Funds account has a large or growing balance  
*Payments stuck in Undeposited Funds overstate A/R and distort cash reporting*
- Bank account shows a negative balance  
*Means transactions were entered incorrectly — not a real negative balance*
- Cannot complete bank reconciliation (difference never reaches zero)  
*Indicates duplicate entries, deleted transactions, or incorrect opening balances*
- Large unexplained month-to-month swings on the P&L  
*Usually indicates transactions miscategorized to wrong accounts*
- Accounts Receivable aging includes transactions years old that are not actually outstanding
- CPA has asked questions you cannot answer from your QBO reports

### 0 B. Monthly maintenance — verify these are current

- All bank and credit card accounts reconciled through last month
- No transactions sitting in Undeposited Funds older than 30 days
- All invoices older than 90 days reviewed — collect, write off, or dispute
- No bills outstanding more than 60 days past due without explanation
- P&L and Balance Sheet reviewed with owner monthly
- All payroll recorded and matched to payroll reports

### 0 C. Chart of accounts audit

- No transactions posted directly to Accounts Receivable or Accounts Payable parent accounts  
*Always use customer/vendor records — direct posting bypasses aging reports*
- Opening Balance Equity account has a zero balance or has been closed out  
*A non-zero Opening Balance Equity usually indicates incorrect setup*

- Ask Your Accountant account is empty  
*Transactions here are uncategorized — they need to be moved to correct accounts*
- No duplicate accounts with similar names performing the same function
- Payroll expenses broken into meaningful categories (wages, taxes, benefits)
- Owner draws and distributions are in equity accounts, not expense accounts

## 0 D. Nevada compliance checkpoints

- Nevada MBT (Modified Business Tax) calculated and filed quarterly if gross wages exceed \$50,000/quarter  
*File and pay to Nevada Department of Taxation — not withheld from employees*
- Nevada DETR SUI (unemployment insurance) filed and paid quarterly  
*2.95% new-employer rate on first \$40,600 per employee per year*
- Federal Form 941 filed quarterly (Apr 30, Jul 31, Oct 31, Jan 31)
- New hire reports submitted within 20 days of each hire to [newhires.nv.gov](http://newhires.nv.gov)
- Nevada daily overtime calculated correctly (OT after 8 hrs/day, not just 40 hrs/week)
- Certified payroll filed weekly for any public works projects (NRS 338)  
*Required for all public works contracts over \$250,000 — separate from regular payroll*
- 1099-NEC issued to all contractors paid \$600 or more by January 31
- W-2s issued to all employees by January 31

### GET A FREE FILE DIAGNOSTIC FROM HEATHER POTVIN, CPB

If you found issues on this checklist, Hharpp offers a free 20-minute QBO file review. Call (702) 342-8844 or email [services@hharpp.com](mailto:services@hharpp.com). Available Mon-Thu, 8:30 AM - 4:00 PM MT. [hharpp.com/contact/](http://hharpp.com/contact/)