

QuickBooks Online overview

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■ Tags	

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Help Center URL: [QuickBooks Online overview](https://support.ramp.com/hc/en-us/articles/4435536594067-QuickBooks-Online-overview)

Overview

Ramp offers a direct integration with QuickBooks Online, enabling effortless data transfer from Ramp to QuickBooks. This ensures your QuickBooks account reflects accurate and up-to-date spending details. Our integration respects your QuickBooks settings, so no changes are made without your input.

Please note: Once an expense is synced to QuickBooks Online, all future edits must be made directly within your accounting software. Syncing an expense will lock it in Ramp, preventing any edits.

Jump to:

- What Ramp looks like
- Setup Guide
- What if I need to change accounting providers?

- How will transactions appear in QuickBooks?
- How will reimbursements appear in QuickBooks?
- Handling Reimbursements
- Using Bill Pay
- Processing Statement Payments
- Treasury: How Ramp syncs transaction objects to QuickBooks?
- Reconciliation
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- Ramp Business Account Transfers

Transactions

Ramp syncs transactions to QuickBooks as expenses. Unlike some systems that use the banking tab for syncing, Ramp's method ensures valuable data from Ramp is utilized, enhancing the efficiency of automation tools. Expenses appear in QuickBooks under the 'Expenses' section.

Reimbursements

Reimbursements are sent to QuickBooks as bills, and payments are settled as bill payments. This process allows for detailed tracking of reimbursements by vendor in QuickBooks.

Additional features

- **Vendor Creation:** Ramp can automatically add new vendors from your transactions to QuickBooks (functionality only available to Owner, Admin, and Bookkeeper roles. The vendor is not created until after the transaction has cleared.)
- **Receipt Attachment:** Receipts uploaded in Ramp are automatically attached to transactions in QuickBooks.

What Ramp looks like

Below is what the QuickBooks Online integration looks like on Ramp after you set it up. We will attempt to find the vendor for you by matching the vendor name on Ramp to the vendor names you have on QuickBooks so you don't have to. For more information on settings, rules, and other automations that Ramp offers, please reference this [article](#).

Setup guide

Next: Get a quick tour of Ramp

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Search & filter

Accounting status Needs review

Merchant	QuickBooks Vendor	QuickBooks Customer/Job	Accounting date	Amount	Cardholder	QuickBooks Category	Ready
United Airlines Airlines	New: United Airlines	Amy's Bird Sanctuary	4/5/2024	\$782.22	Andy Bernard Sales - London	Travel	<input checked="" type="checkbox"/>
St Regis San Francisco Lodging	New: St Regis San Francisco	Diego Rodriguez	4/5/2024	\$2,297.50	Creed Bratton Marketing - London	Travel	<input checked="" type="checkbox"/>
United Airlines Airlines	New: United Airlines	Bill's Windsurf Shop	4/5/2024	\$535.60	Creed Bratton Marketing - London	Travel	<input checked="" type="checkbox"/>
Uber Taxi and Rideshare	New: Uber	Bill's Windsurf Shop	4/5/2024	\$58.92	Paola Noun Customer Success - London	Fuel	<input checked="" type="checkbox"/>
Intercontinental Lodging	New: InterContinental	Cool Cars	4/5/2024	\$942.92	Erin Hannon Support - Boston	Equipment Rental	<input checked="" type="checkbox"/>
United Airlines Airlines	New: United Airlines	Amy's Bird Sanctuary	4/5/2024	\$352.24	Erin Hannon Support - Boston	Automobile	<input checked="" type="checkbox"/>
Uber Taxi and Rideshare	New: Uber	Diego Rodriguez	4/5/2024	\$38.91	Dana Alhasawi Implementations - Boston	Advertising	<input checked="" type="checkbox"/>
Gogo Travel Misc	New: Gogo	Choose one	4/5/2024	\$39.95	Kevin Malone Finance & Accounting - Boston	Bank Charges	<input checked="" type="checkbox"/>

Select

1-50 of 419 transactions

Setup guide

To integrate QuickBooks Online with Ramp:

Step 1: Go to the 'Accounting' tab on your Ramp Dashboard.

Step 2: Select QuickBooks Online and click 'Connect to QuickBooks'.

Step 3: Enter your QuickBooks credentials and choose your company.

Step 4: Back in Ramp, specify default accounts for transactions and reimbursements.

Note: The default transaction account must be a Liability and Credit Card type in QuickBooks.

What if I need to change accounting providers?

Suppose you have briefly connected to a different accounting provider and do not have any bill payments in flight. In that case, you can disconnect from your current accounting provider and follow the setup instructions for your new one. If you have bill payments in flight, we strongly recommend you do not disconnect from your current accounting provider until outstanding bill payments are paid.

To disconnect from your current accounting provider:

- Go to the **Accounting** tab and click the **Settings** button.
- In the Danger zone section, click the **Disconnect** button.

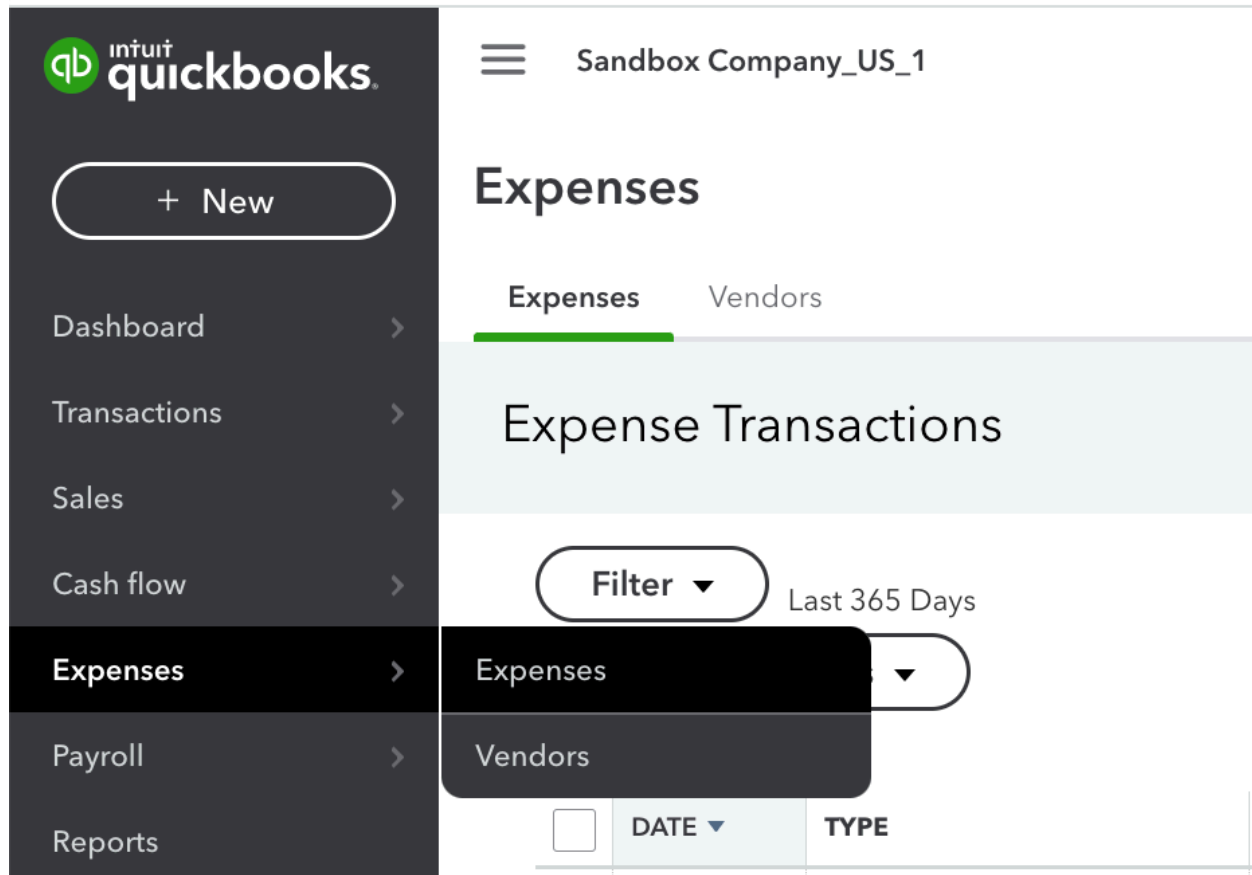
If you have bill payments in flight while you change your accounting provider, Ramp will try to sync paid bills to the new accounting provider. This means you

will have trouble matching the bill payment to the original bill because the bill does not exist on the new system.

Instead, approve and pay all bills in Ramp before you disconnect the accounting provider. After you switch to the new accounting provider, you can enter, approve, and pay with bill payments again. The bills you created in your previous accounting provider will not sync to the new one.

How will transactions appear in QuickBooks?

In QuickBooks, transactions appear under 'Expenses' → Expenses. Ramp allows detailed coding for each transaction, including categories, vendors, and other fields. Transactions can be split across multiple categories, except for Location and Vendor.



In QuickBooks, after syncing from Ramp, a fully detailed transaction will display various elements. These include Category, Vendor, Location, Customer, Class, and a Billable option (Yes/No). In addition to these details, the transaction will also feature a memo and a receipt, attached at the bottom of the entry. The description field in QuickBooks will show the cardholder's first and last name, along with the transaction memo.

Moreover, Ramp provides the flexibility to distribute transaction amounts across several categories, except for Location and Vendor. This is because while Location pertains to the whole transaction, other details like Category and Class are relevant to specific parts of the expense in QuickBooks.

Expense

Payee: The Smith | Payment account: Ramp Card | Balance: \$2,368.17 | **AMOUNT: \$252.03**

Payment date: 02/12/2022 | Payment method: What did you pay with? | Ref no.: | Location: New York

Tags: Start typing to add a tag | Manage tags

Category details

#	CATEGORY	DESCRIPTION	AMOUNT	BILLABLE	TAX	CUSTOMER	CLASS
1	Meals and Entertainment	Alex Cooper - Testing 123	252.03			Diego Rodriguez	Class 2
2							

Add lines | Clear all lines

Item details

Memo: Testing 123

Attachments: Maximum size: 20MB
 Receipt_3.png (193.0 kb) x
 Drag/Drop files here or click the icon
 Show existing

Total: \$252.03

Note: we do not support pulling in custom tags from QuickBooks Online.

How will reimbursements appear in QuickBooks?

Reimbursements are synced as bills and bill payments in QuickBooks, appearing under 'Expenses' and 'Vendors'. The vendor for a reimbursement is identified by the employee's name and email.

Note: we create a vendor as the merchant for reimbursements. In order to sync reimbursements to your QuickBooks account, ensure your QuickBooks version is the QuickBooks Online Essentials tier or higher.

The provided image illustrates a completely processed reimbursement via ACH as it appears in QuickBooks Online. If you paid a reimbursement via ACH, we will sync a bill (marked as paid) and a bill payment. If you selected Manual Pay within Ramp, we will only sync a bill (marked Open).

In this example, notice it is marked as 'Paid' at the top right. In QuickBooks, the vendor for this reimbursement is listed as the employee's first and last name, followed by their email. Other details included are Category, Location, Customer, Class, and whether it's Billable (Yes/No).

Additionally, the date listed on the bill corresponds to the approval date. This is because the approval date is considered the day when the company officially acknowledges the expense.

The screenshot displays a 'Bill' form in QuickBooks. At the top right, the 'PAYMENT STATUS' is 'PAID' with a note '1 payment made (\$396.99)'. The 'Vendor' field is 'Harold Ward (aborgonovo+booki)'. The 'Mailing address' is 'Harold Ward (aborgonovo+bookkeeper_0@ra mp.com)'. The 'Terms' are set to a dropdown, 'Bill date' is '01/25/2022', 'Due date' is '01/25/2022', and 'Bill no.' is empty. The 'Location' is 'SF'. There is a 'Tags' section with a search bar. Below is a table for 'Category details' with columns: #, CATEGORY, DESCRIPTION, AMOUNT, BILLABLE, TAX, CUSTOMER, and CLASS. The table has two rows: row 1 with 'Automobile' category, 'Harold Ward. REF 2d9f404a1727. Merchant: Uber. Memo: Office commute', amount '396.99', and 'Class 1' customer; row 2 is empty. Below the table are 'Add lines' and 'Clear all lines' buttons. The 'Item details' section shows a 'Memo' field with the same text as the description in the table. Below that is an 'Attachments' section with a note 'Maximum size: 20MB' and a 'Show existing' link.

#	CATEGORY	DESCRIPTION	AMOUNT	BILLABLE	TAX	CUSTOMER	CLASS
1	Automobile	Harold Ward. REF 2d9f404a1727. Merchant: Uber. Memo: Office commute	396.99			Diego Rodriguez	Class 1
2							

The corresponding bill payment in QuickBooks also has the same date as the approval date. This is because the date of the ACH payment initiation is considered the approval date.

Bill Payment

? Help ✕

Payee

Bank/Credit account

Balance: \$1,889.69

AMOUNT PAID
\$396.99

Mailing address
Harold Ward
(aborgenovo+bookkeeper_0@ramp.com)

Payment date

Ref no.

☐ Print later

Amount

Outstanding Transactions

All

<input type="checkbox"/>	DESCRIPTION	DUE DATE	ORIGINAL AMOUNT	OPEN BALANCE	PAYMENT
<input checked="" type="checkbox"/>	Bill (01/25/2022)	01/25/2022	396.99	396.99	<input type="text" value="396.99"/>

< First
Previous
1-1 of 1
Next
Last >

Amount to Apply
Amount to Credit

\$396.99
\$0.00

Bill Pay

With QuickBooks Online, you have access to our Bill Pay feature. Please reference [this article](#) for more information.

Statement payments

With QuickBooks Online, you can sync statement payments from Ramp. These payments show up in the 'Payments' section of the 'Accounting' tab, but only after they are cleared.

For these transactions, you'll get information from two sources: the credit side from your Checking Account's bank feed, and the debit side from Ramp. Instead of processing these separately, QuickBooks helps you match them to form a single transaction. This approach avoids duplicating the same transaction.

For example, let's say there are two statement payments to sync to QuickBooks Online in Ramp.

Payments 4

Sync History

Settings

	Transaction	Transaction Date	Amount	Memo
<input checked="" type="checkbox"/>	Statement Payment	03/17/2023	\$7,169.81	Statement payment for March 17, 2023
<input checked="" type="checkbox"/>	Statement Payment	03/17/2023	\$5,666.89	Statement payment for March 17, 2023

Before syncing, you'll see these transactions on your bank feed for the checking account.

Demo Checking
Link account
Explore

Demo Checking

\$4,791.67
 BANK BALANCE Updated on 10/7/2021

-\$5,230.57
 IN QUICKBOOKS
43

Demo Credit Card

\$0.00
 BANK BALANCE Updated on 10/7/2021

-\$4,730.57
 IN QUICKBOOKS
98

For review (43)
Categorized
Excluded
Take a tour
Go to bank register

All dates
All transactions (...)

1-43 of 43

<input type="checkbox"/>	DATE	DESCRIPTION	PAYEE	CATEGORY OR MATCH	SPENT	RECEIVED	ACTION
<input type="checkbox"/>	03/25/2022	Statement Payment		Accounts Payable (A/P)	\$346,684.61		Add
<input type="checkbox"/>	03/19/2022	Statement Payment		Accounts Payable (A/P)	\$1,000,000.00		Add

After syncing, QuickBooks recognizes that these are part of the same transaction and suggests matching them. By confirming this match, the transfer between your checking account and Ramp Card account is accurately recorded once.

Demo Checking

\$4,791.67

BANK BALANCE

Updated on 10/7/2021

-\$1,351,915.18

IN QUICKBOOKS

43

Demo Credit Card

\$0.00

BANK BALANCE

Updated on 10/7/2021

-\$4,730.57

IN QUICKBOOKS

98

For review (43)

Categorized

Excluded

Take a tour

Go to bank register

All dates

All transactions (...)

Search by description or check number

1-43 of 43

1

Print

Export

Settings

<input type="checkbox"/>	DATE ▾	DESCRIPTION	PAYEE	CATEGORY OR MATCH	SPENT	RECEIVED	ACTION
<input type="checkbox"/>	03/25/2022	Statement Payment		<div>1 match found</div> <div>Credit Card Payment</div> <div>03/25/2022 -\$346,684.61</div>	\$346,684.61		Match
<input type="checkbox"/>	03/19/2022	Statement Payment		<div>1 match found</div> <div>Credit Card Payment</div> <div>03/19/2022 -\$1,000,000.00</div>	\$1,000,000.00		Match

I have already classified the Checking Account payment to the Ramp Card account rather than doing a match. What should I do?

If you've already categorized the checking account payment to the Ramp Card account without matching, you can remove the duplicate Ramp Card transaction in QuickBooks Online. This prevents recording the same transaction twice.

Treasury: How Ramp syncs transaction objects to QuickBooks?

1. Transfer

When it's used: Funds move between your linked bank accounts on Ramp and your Ramp Business Account, or between 2 of your Ramp Business Accounts (e.g. money movement between accounts owned by your business).

Accounting logic:

Ramp syncs this activity as a Transfer in QBO. No income or expense accounts are involved—this reflects an internal movement of funds within your business.

Transfer

Feedback ? X

Transfer Funds From

Ramp Business Account

Transfer Funds To

Ramp Investment Account

Transfer Amount

\$17,752.90

Balance

\$43,548.31

Balance

\$131,748.48

Date

06/27/2025

Memo

Investment Account - BUY ORDER

Attachments

Add attachment

Max file size: 20 MB

Show existing

Privacy

Cancel

Make recurring More

Save and new

2. Deposit

When it's used: An external source sends funds into your Ramp business account (e.g. Stripe payouts or client payments).

Accounting logic:

Ramp syncs this activity as a Deposit in QBO. The offsetting account is typically an Income, Asset (such as Accounts Receivable), or a custom clearing account, depending on your mapping. This ensures incoming funds are accurately recorded based on your accounting setup.

Bank Deposit

Account

Ramp Business Account

Balance

\$43,548.31

Date

06/27/2025

Feedback

?

×

AMOUNT

\$123,100.00

Show payments for this department:

☒ All Departments

☐ Unspecified Departments

☐ Select Department

▼ Add funds to this deposit

#	RECEIVED FROM	ACCOUNT	DESCRIPTION	PAYMENT METHOD	REF NO.	AMOUNT	BILLABLE	TAX	CUSTOMER	CLASS	
1	Dukes Basketball Camp	Accounts Receivable (A/R)	Business Account - Deposit			\$123,100.00			Dukes Basketball Camp		
2											

Add lines

Clear all lines

Other funds total \$123,100.00

☒ Track returns for customers

Memo

Business Account - Deposit

Cash back goes to

Choose an account

Cash back memo

Cash back amount

Total \$123,100.00

Attachments

Add attachment

Max file size: 20 MB

Show existing

Cancel

Print

Make recurring

More

Save and new

3. Expense

When it's used: Funds are sent from your Ramp account to an external party (e.g. payroll processors or vendor payments).

Accounting logic:

Ramp syncs this activity as an Expense in QBO. The offsetting account is typically an Expense or Liability account, depending on the nature of the transaction (e.g. payroll clearing or accounts payable)

Expense Copy Give feedback Settings Help Close

Payee: Payment account: Balance: \$43,548.31 **\$100,123.00**

Payment Date: Payment Method: Ref no.:

Department: Permit no.:

Category details

#	CATEGORY	DESCRIPTION	AMOUNT	BILLABLE	TAX	CUSTOMER	CLASS
1	Miscellaneous	Business Account - Withdrawal	\$100,123.00				
2							

[Add lines](#) [Clear all lines](#)

Item details Total: \$100,123.00

Memo:

Attachments: [Add attachment](#) (Max file size: 20 MB) [Show existing](#)

[Privacy](#)

[Cancel](#) [Revert](#) [Make recurring](#) [More](#) [Save](#) [Save and close](#)

4. Earnings payout

Earnings payouts sync as journal entries in your connected ERP.

The synced deposit will show as a journal entry:

- **Credit:** The account where the funds were withdrawn.
- **Debit:** The Ramp business account where the funds were deposited.

This ensures your accounting records reflect the movement of funds accurately. For more information on Ramp's Treasury product please visit [Ramp Treasury Accounting](#).

Sort ▼ Add notes

✉️ 🖨️ 📄 ⚙️

Jerry's Bait Shop ✎

Journal
January - December 2025

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	ACCOUNT	DEBIT	CREDIT
01/06/2025	Expense		Werner-Marsh	David Wallace David Wallace	Ramp Card Job Expenses	\$100.00	\$100.00
						\$100.00	\$100.00
01/16/2025	Journal Entry	c214d093-0bf2-4dfc-b8		Business Account - Deposit Business Account - Deposit	Ramp - Business Account Checking	\$23,522.45	\$23,522.45
						\$23,522.45	\$23,522.45

Reconciliation

Check out Ramp's [Reconciliation Report tool for Quickbooks Online!](#) We've also broken down some of the journal entries you can expect to see below:

Accounting impact

How Ramp syncs **credit card transactions**:

Ramp syncs credit card transactions as credit card transactions in your accounting provider.

- Purchase is made
 - Debit (increase) Expense or Bank Account
 - Credit (increase) Credit Card Liability Account

Please note: Ramp only syncs transactions to QBO in USD.

How Ramp syncs **Reimbursements**:

Ramp syncs reimbursements as bills and bill payments in your accounting provider.

- Bill
 - Debit (increase) Expense Account in original currency
 - Credit (increase) Liability (A/P) Account in original currency
- Bill Payment
 - Debit (decrease) the Liability Account
 - Credit (decrease) The Cash/Bank Account

How Ramp syncs **statement payments**:

Ramp syncs statement payments as checks in your accounting provider.

- Statement is paid
 - Debit (decrease) Credit Card Liability Account: Reducing the amount you owe since you're paying off the credit card.
 - Credit (decrease) Bank Account: This account represents your company's cash, which decreases when you pay off the credit card bill.

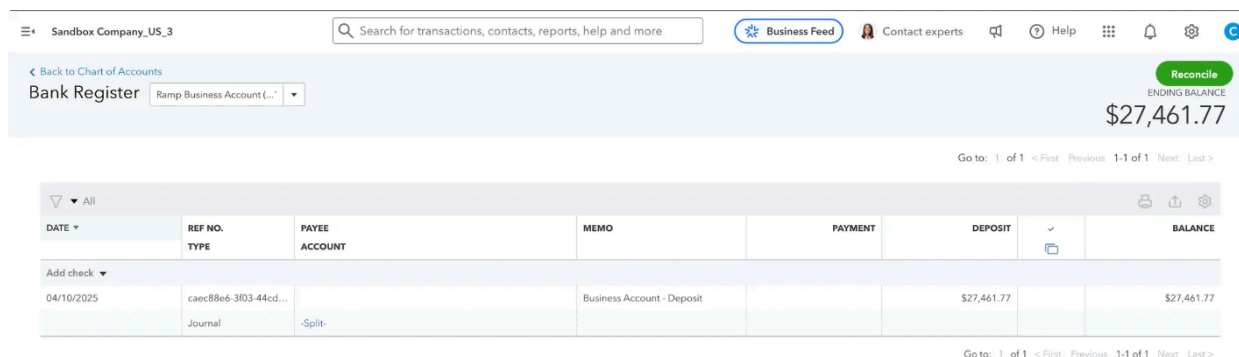
To reconcile, you must go to your accounting provider to match the amount paid to Ramp from your bank account to the total dollar transaction amount synced over from Ramp. If you go to the Transactions tab within Ramp, you can filter by the statement period to quickly check which transactions were included in which statement.

Cashback redemption

The accounting for a cashback is a credit to the Ramp Card account, reducing the liability on the card, and a credit to a nominated expense or income account. This cashback entry does not appear on a bank feed, so it is important to sync it across to the Ramp Card account to bring the value of the liability back into balance with the statement.

Ramp Business Account Transfers

We sync Ramp Business Account wallet transfers as journal entries to QuickBooks Online.



The screenshot displays the QuickBooks Online interface for the 'Sandbox Company_US_3'. The 'Bank Register' for the 'Ramp Business Account' is shown, with an ending balance of \$27,461.77. The table below lists the transactions.

DATE	REF NO. TYPE	PAYEE ACCOUNT	MEMO	PAYMENT	DEPOSIT	BALANCE
04/10/2025	caec88e6-3f03-44cd... Journal	<Split>	Business Account - Deposit		\$27,461.77	\$27,461.77

Accounting Logic

- Deposits:
 - Debit Ramp Business Account
 - Credit opposing account
- Withdraws:
 - Debit opposing account

- Credit Ramp Business Account

Supported ERP Fields

The fields below are only currently supported when syncing open-loop transfers (external withdrawals and deposits).

- `Category`
- `Vendor`
 - Required when category is `Accounts Payable`
- `Customer`
 - Required when category is `Accounts Receivable`