



**RMRBank**



# Personal Accounts Suite

*From*



## Program Instructions and User Guide

Please note that installation instructions, registration instructions and other basic information are in the README file that accompanies the program.

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## Using this Manual

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This manual takes you through the basic aspects of using **RMRBank**, and leading into the optional modules, advanced functions and configuration options of the program. Much of it is structured in the form of a tutorial that you can follow.

Within the manual the menu options and entry fields are identified in bold text as **View preferences**. Cascading menu options and the title tab of multi-page dialogs are represented by a | symbol, as in **View preferences | Account**. Required responses are identified in 'quote marks' showing what you should select or enter in the fields. Keyboard shortcuts for the commands and options are identified with the notation Ctrl+K which means 'hold down the Ctrl key and press K at the same time'. Several screen images are also included to help identification of the information or the required actions.



This symbol identifies important parts of the program that need particular care.

## Program Overview






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**RMRBank Personal Accounts Suite** is a comprehensive banking package for the EPOC series of computers, with a fully integrated range of functions for managing your personal and home finances. It has more functionality than most of the other financial programs currently available for Psions and the other EPOC machines, and is less than half the price of the commercial programs. It is now the most successful Psion shareware program.

### Core Program

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The basic core program consists of 5 screens:








- Accounts:**  This lists all your bank, savings, credit or debit cards and other accounts with their balances. Accounts can be held in one or more Groups (Documents, Files), each of which can be operated in different currencies.
- Transactions:**  Where you enter and record all your incoming and outgoing transactions for each account.
- Currencies:**  Defines in which currencies the program and the Groups will be operated, and records exchange rates.
- Archive:**  Allows you to keep a permanent record of transactions after they have been reconciled and removed from the live accounts.
- Orders:**  For regular Standing Orders (aka Future or Scheduled Transactions) and estimated interest payments to/from accounts.

### Optional Modules

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The strength of the program lies in its flexibility. All the following modules are initially installed to enhance the core program with extra screens, additional finance functions and further menu options. The modules integrate fully with the main program so that making a transaction in an account can also update the other module screens. (If you do not require them, or do not have the available space, all these modules are optional and can be deleted at any time).



<b>Budget Categories</b> (Acc_Bud.ovl)		To keep track of your budget expenses by allocating transactions to Categories, similar to those used in Quicken.
<b>Financial Planner</b> (Acc_Plan.ovl)		To predict your annual expenditure for billing agencies, such as Electricity, Rent, Phone.
<b>Investment Tracker</b> (Acc_Inv.ovl)		To keep track of portfolios of stocks, shares or bonds, and show the historical records of their performance, both in text and graphically.
<b>Fuel Consumption</b> (Acc_Fuel.ovl)		To keep track of the fuel consumption for up to 10 vehicles, and show the historical records of their consumption both in text and graphically. Also to remind you of scheduled servicing.
<b>Home Inventory</b> (Acc_Home.ovl)		Keeps track of the value of the contents of your house(s). Three screens show summaries by room, by category, and the full details of each item.
<b>Utilities Tracker</b> (Acc_Util.ovl)		Helps you keep track of the usage, costs and bills of up to 3 metered utilities, eg. Electricity, Gas, Water.
<b>Expenses</b> (Acc_Exp.ovl)		This is very similar to the main Transactions screen but optimised for recording business expenses and vehicle journeys. It has its own specific categories (Hotel, Meal, Taxi etc), trip allowance, mileage rate, foreign currency option, and its own archive files.
<b>Advanced Functions 1</b> (Acc_Adv1.ovl)		Provides: <ol style="list-style-type: none"><li>1. Look ahead mode to predict the state of your finances sometime in the future,</li><li>2. Default transactions for regular entries,</li><li>3. Last transaction repeat,</li><li>4. Account details window to record account numbers, etc,</li><li>5. Automatic cheque (check) numbering,</li><li>6. Find functions in the archive,</li><li>7. Configurable View screen popup menu.</li></ol>
<b>Advanced Functions 2</b> (Acc_Adv2.ovl)		Provides: <ol style="list-style-type: none"><li>1. Export and Import functions in various formats for other programs including Quicken and MS Money,</li><li>2. Account type (as in Quicken),</li><li>3. Pay bills option, similar to that used in MS Money,</li><li>4. Allocation of tax rates (VAT, GST etc) to transactions,</li><li>5. Information windows giving the settings for each Group and Account.</li></ol>
<b>Printing</b> (Acc_Prt.ovl)		Enables printing from various screens.

**Note** : these instructions describe all the functions of the program assuming you have installed the full package.



## Part 1 - Tutorial

- To start the program, select **RMRBank** on the application bar after pressing **Extras**. Work your way through the initial setup questions, which we believe are self-explanatory. If in doubt, leave the defaults and call the first Group 'Main'. When asked to enter the first account, then use 'Current' (or 'Checking') for the first **Name**, anything you like for the **Description** and leave the rest as presented. Remove the 'nag' screen by pressing Enter. If you want to avoid this screen you will have to register your copy!!

- You are now in the 'top-level' **Accounts** screen, which contains details of the accounts you have in this initial Group, and the first Account has been entered. Note that you actually need only one Group to run your accounts, but many people like to run different groups for -normal accounts, savings accounts and expense account. Basically you treat the Groups and Accounts in the same way as you would treat directories (or folders) and files on your PC, MAC or Psion!

Ac	Name	Description	Type	Debit	Credit
1	Current	Bank current account	Bank		1,213.73
2	Visa	Visa credit card	C/Card	664.82	
3	Mcard	Mastercard	C/Card	152.87	
4	Cash	Household cash	Cash		38.00
5	Loan	Finance loan	Liability	4,500.00	
6	Savings	Building Soc Savings	Bank		2,319.50
7	Shares	Stocks and Shares	Shares		6,719.00
x	Club	Club Account	Bank		436.94



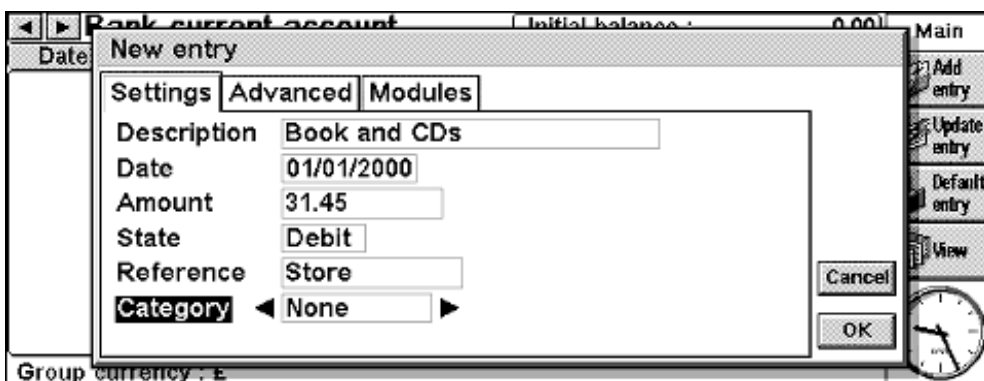
Particularly note that you cannot mix currencies within a Group, so if you intend to operate with more than one currency you will need multiple Groups, for example a 'UK' group and a 'USA' group. You can have up to 15 Groups.

- Press **Ctrl+Q** and you will see the various core and optional modules that make up the whole program. (These are 'greyed' out if you have removed the appropriate overlay file loaded on initial install). All of these modules can be selected either by using the **Menu**, by pressing the short-cut **Switch view** keys **Ctrl+Q/Ctrl+R** and then select as required, or by using the **View** button on the toolbar. This tutorial, and then Part 2 of the instructions, will take you through each module in turn.
- Press **Esc** and the **Menu** key again, and look at the **File** commands. We hope these are obvious, and are the usual commands you expect to see in most programs. Just note that you will not be allowed to **Delete** the Group you are working on, you will have to **Open** into another Group first. There is no requirement for a **Save** command, as this happens automatically each time you make an amendment.



Note also the **Move** group option under **File | More**. If you move a document file directly from the system screen the program will get totally confused, so please use this option instead.

5. You will already have the first account you entered displayed on the screen. Now enter (using the **Edit** menu or Ctrl+A), a 'VISA' account as well, for use later in the tutorial. (Throughout the rest of the instructions, for each action we will highlight the appropriate 'short-cut' key. However, you do not have to remember them as ALL the functions can also be accessed via the pull -down menus and some of them are also repeated on the Toolbar).
6. Note that you can use the **Update account** option (Ctrl+U or Tab) if you want to change the details, or the **Delete account** (Ctrl+D or Del) option if you make a mistake. We have also incorporated a **Move account** command (Ctrl+H) if you wish to change the screen order later.
7. The initial setting is for both the Top toolbar in the Accounts screen and the side Toolbar to be showing. and for the side Toolbar to have 4 buttons. You can switch them off using the normal Psion method (Ctrl+T and Shift+Ctrl+T), and you can vary the number of buttons using **View preferences | Toolbar**. You will see later that some of the modules can display additional information in the larger fonts if you have the Toolbar hidden. Personally we like having it in view. We suggest you experiment later within each module, but for now leave it displayed. Also, try tapping the pen on various positions within the screen. In each case we have tried to present the most logical dialog. Rather than detail all of the options, simply try it in all the screens. (Make sure you have calibrated the pen in the main **Control Panel** first).
8. Note also that the **Arrow** keys (and **PgUp/PgDn/Home/End**) or the pen allow you to select an account, or you can press the first letter of the Account Description to jump to it. Select the 'Current' ('Checking') account for the next stage.
9. Now move into the **Transaction** screen. Note for the future (to save having to repeat it every time) that each of the screens and modules can be accessed either by using the **Menu** key or sidebar and the **Switch view** option, or by pressing Ctrl+Q/Ctrl+R and selecting the screen, or by using the **View** button on the Toolbar. However, in this one case there is an easier method, just press Enter or tap a previously selected account with the pen. Also note that pressing Esc from any module or screen will always return you to either the last screen in the case of some history screens or, more normally, the main **Accounts** screen.
10. Now **Add** an example transaction, such as writing a cheque (check). Use the **Menu** key and the appropriate option, Ctrl+A, the toolbar button or just press Enter to start the process.



Select the **Date**, (to make it easy it defaults to today's date), a **Description** and an **Amount** (leaving the **State** as a Debit in this case, as we are spending money). You can use the **Reference** field for anything you like, in this simple case it's just a free field. Skip the **Advanced** and **Modules** pages for now, that comes later. Finally press Enter when complete.

11. Add a few more transactions, and to demonstrate the **Transfer** function, do a VISA payment by paying a cheque (check) as before. Move to the **Transfer to** item in the **Advanced** page of



the **Add entry** dialog and use the Tab key or the L/R arrow keys to see how you select VISA in the **Transfer** field if it is an inter-account transfer (i.e. a cheque (check) from the Current

12. Account paying the VISA bill). Press Enter when complete. Note that you are then offered the opportunity to change the description and value, just in case you want them to be slightly different in the 'transfer to' account. Press Enter when you are happy with the details. Now press Esc or Ctrl+Q or via the Menu/Toolbar to get back to the **Accounts** screen, select and open the VISA account, and make sure the transfer went in OK.
13. Now go back to the transactions in the Current (Checking) Account and practice **Update entry** (Ctrl+U or Tab) and **Delete entry** (Ctrl+D or Del). Note that the **Update** dialog replaces the **Transfer** field with a **Set attribute** field (leave this at the moment, it is explained next). Also, you can select a small or larger font using Ctrl+M and Shift+Ctrl+M or the **Zoom** buttons on the left sidebar, which will allow larger numbers and descriptions to be displayed without overwriting or truncating, although in the larger fonts you may lose some of the information displayed. You can also select Arial or Times Roman font type through the View preferences menu. The font size (but not type) is screen specific, so you can have different zoom settings in each screen or module.
14. We can now simulate receiving a bank statement. At this stage, the **Initial balance** figure at the top of the screen is zero. Once you start using the program for real, it will match the starting balance on the previous statement (In real life, if it doesn't, you must have made a mistake reconciling the previous statement!). Now **Reconcile** each entry on the statement, using Shift+Ctrl+R, R, tapping a selected transaction with the pen or, more easily, just the Spacebar. (This 'single-key' option can be disabled if you don't like it, using the **General preferences** menu). Once you have a reconciled entry, the **Initial balance** window changes to **Reconciled balance**. After each entry is checked, the new Reconciled balance should

Bank current account						Reconciled balance : -374.65	Main
Date	Description	Reference	Debit	Credit	Balance		
01 Jan 00	Book and CDs	Store	31.45		-31.45	Add entry	
05 Jan 00	Pay Visa bill	Chq	279.11		-310.56	Update entry	
07 Jan 00	Food shop	Sainsburys	107.84		-418.40	Default entry	
10 Jan 00	Expense chq in	500122		62.50	-355.90	View	
11 Jan 00	Flowers for Gail	Chq	18.75		-374.65		
20 Jan 00	Cash out	Bank	100.00		-474.65		
24 Jan 00	Newspapers	Shop	16.35		-491.00		

Group currency : £ 6/7

match the balance on your bank statement (in the UK that is, unfortunately in the USA they do not have 'running balances' on their statements against each entry). If it makes life easier, you can quickly **Group reconciled** transactions so that they all appear at the beginning, by using the menu option or Ctrl+L. They can be reset to purely sorted on date order using **Ungroup** Ctrl+W.

15. Having confirmed the statement, we should now archive the entries. You ought to do this regularly, as you can hold a maximum of 400 transactions in each Account. Press Shift+Ctrl+F to **Create new archive** file. For interest, the way we personally use this facility is to call the archive 1999 and use it till the end of the year, archiving all accounts into it. Then we will change the filename to 2000, and use that. Once we feel we will not require regular access to the 1999 archive again, we will store it on a floppy and delete it from the machine. Another







method many people use is to have a separate Archive file for each account; basically, the choice is yours. Now **Archive/Remove transactions** from the account using Shift+Ctrl+G and store the reconciled transactions in an Archive file. (Note that if required, you also have the additional flexibility of archiving or deleting (removing) ALL entries, archiving or deleting by category (if you have any defined), specifying an end-date, and updating the balance or not as required.) Note also that the system defaults to appending the data to the Archive file, but at a later date you may wish to overwrite an Archive.

16. You can then view the archive at any time by going to the **Archive** screen using the usual methods. This has the same layout as the **Transaction** screen and the only difference is that you do not have the facility to update an entry. When the file gets quite long, (it can be of unlimited length) there is a **Find** (Ctrl+F) and **Find next** (Ctrl+J) option which matches text in the Description or Reference fields to enable you to find a transaction (but only if you have the 'Acc\_Adv1.ovl' module loaded). There is also a **Find date** (Ctrl+H) option if that is how you wish to navigate through the file. If, at a later date you wish to use another archive file just use Ctrl+S to **Switch**. As this is just a practice session, we suggest you now delete the Archive file using Shift+Ctrl+D, press Esc or Enter to remove the 'Create' dialog, then Esc to get back to the **Accounts** screen. Alternatively, if you so wish, use the dialog or Shift+Ctrl+F to **Create new archive** file and specify your preferred name for the future.
17. Another option we have included is the **Deferred Transaction** idea, where you can put in a transaction which you know will happen in the future, but not include it in the balances. To demonstrate this, go into the Current account, select the transaction, and use the **Menu** or Shift+Ctrl+D or just press D. The entry will then be ignored in all future calculations, but is still there as a reminder. Note that if you have a transaction deferred to the future, that selecting it and pressing T will reset the date to 'today'.

Bank current account						Reconciled balance : -355.90	Main
Date	Description	Reference	Debit	Credit	Balance		
01 Jan 00	Ⓢ Book and CDs	Store	31.45		-31.45		Add entry
05 Jan 00	Ⓢ Pay Visa bill	Chq	279.11		-310.56		Update entry
07 Jan 00	Ⓢ Food shop	Sainsburys	107.84		-418.40		Default entry
10 Jan 00	Ⓢ Expense chq in	500122		62.50	-355.90		View
11 Jan 00	Flowers for Gail	Chq	18.75		-374.65		
20 Jan 00	Cash out	Bank	100.00		-474.65		
25 Jan 00	• Pay rent	Agency	325.00				
26 Jan 00	Newspapers	Shop	16.35		-491.00		
28 Jan 00	Ⓢ Bank overdrawn char	Bank	12.50		-491.00		

Group currency : £ 6/9

18. As 400 transactions are quite a lot to scroll through, we have implemented a **Jump to date** Ctrl+J option to allow you to move through the transactions quickly. Also, by popular request, we have also included an option to draw an **Underline** under a transaction with Shift+Ctrl+L or just L. This can be used eg to indicate a credit card statement date. Finally, you can also have a **Warning** flag attached to a transaction with Shift+Ctrl+W or just W. Again, like the deferred transaction, this entry is ignored in all calculations. However, the difference is that it triggers a warning message every time you enter or leave the program. Use this for example to show that a cheque (check) for rent should have been paid, but hasn't actually been written yet !
19. Note that in the **Transaction** screen, you can switch between accounts by using the **Menu** option, Ctrl+S, by pressing the right/left arrow keys or tapping the icons   in the top left corner.

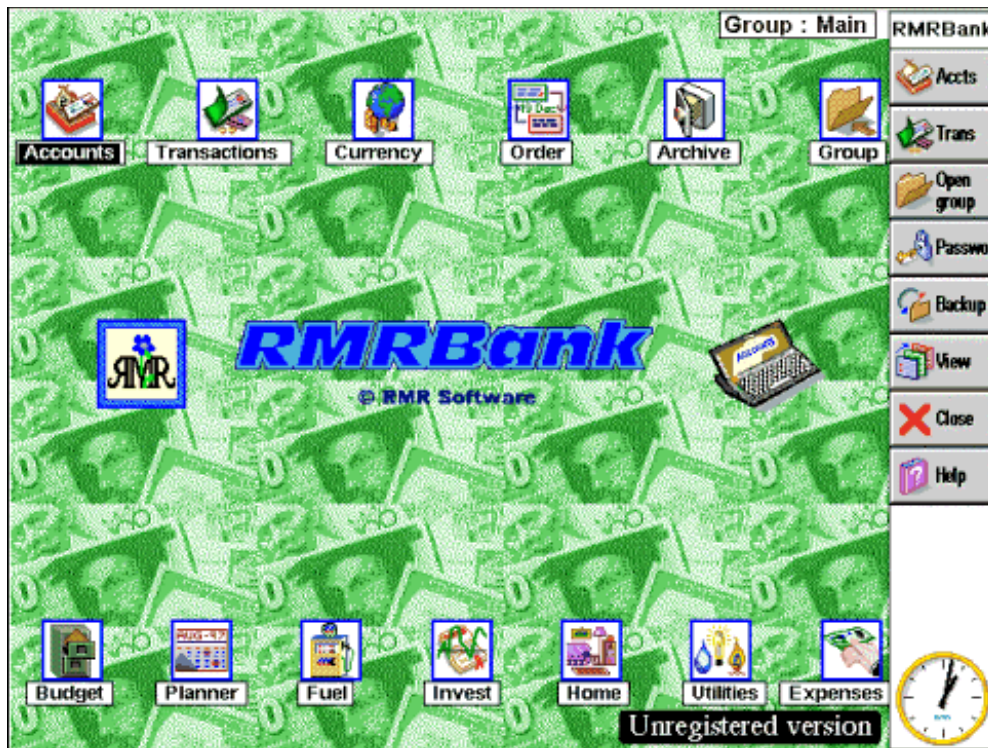
This completes the initial quick tutorial, and if this is all you need you can stop here. However, the program has much more functionality built in, so you might wish to continue with Parts 2 & 3.



## Part 2 - Other Functions and Optional Add-on Modules

### Graphics Screen

This provides something to look at while the program loads and, in addition, it is a graphics shell for navigating to the various program screens and modules. Use pen taps on the icons (one to select, a second to action), or the arrow or Tab keys to select a module name and then Enter to open it. This will take you directly to the module, or allow you to switch Groups. Tapping on the central icon will display the **About** screen.



*Graphics screen as seen in colour on Series 7/netBook.*

The Toolbar is also specific to this screen, and allows direct access to the Help file.

Use the **Esc to graphical shell** option in **General preferences | General** to define when the Esc key will return you to the Graphic shell instead of to the main Accounts screen. Options are to 'Always' return from every screen, always 'Except from Transaction' screen, 'From Accounts screen only' or 'Never' if you don't want to use this method.

### Currencies

1. The program provides full support for all currencies. It caters for what we believe is the most difficult case, of someone living in country A, running some accounts in country B, and occasionally visiting country C (in other words, us!). It does this by using 3 currency settings:
  - a. The **Base currency** is the main currency for the program, and will normally be for your country of residence. This is selected on the initial startup of the program.
  - b. The **Group currency** is the country where the bank accounts/investments contained in that specific Group are held. Note that there is no facility to 'mix' currencies within a single group.
  - c. The **Secondary currency** is for the country that you are temporarily visiting.



- To reduce any possible rounding errors caused by currency switching, the **Investment, Budget, Fuel, Home Inventory, Utility** and **Financial Planning** files are held on disc in the Base currency, and the **Account** files are held in the appropriate Group currency. The **Expenses** files are treated as a special case and are allocated their own currency.

Foreign currencies					Last Updated on : 19 Apr 00
	Country	Symbol	Rate/£	Old/£	Allowances
B G	United Kingdom	£			
	USA	US\$	1.540	1.551	24 (£16)
	Australia	AUD\$	2.500	2.480	
	Germany	Dm	3.100	2.960	
	Italy	Lira	3,068.000	2,930.000	
	Norway	Kr	12.860	12.480	
	Ireland	Punt	1.250	1.190	
	France	FF	10.370	9.930	
*	Holland	Fl	3.480	3.330	
	Egypt	EE	4.960	4.960	
	US work	SWG	1.619	1.619	

'B' = Base currency    'G' = Group currency    '\*' = Secondary currency

- To show the capability, select the **Currency** screen. Try entering a few more currencies with Ctrl+A or Enter specifying the **Country** name, currency **Symbol** (i.e. US\$, FF etc) and the exchange **Rate** relative to the Base currency. Note the usual **Update** and **Delete** options are available, as well an **Update all currencies** option if you like to do them all at once from the evening paper.
- You will see there is a 'B' against your currency, which shows the **Base currency** in use, and a 'G' against the **Group currency**. At this stage there should also be a '\*' against your currency as the selected **Secondary currency**. The purpose of the secondary currency is to allow you to enter transactions in a different currency to the Base currency if you are temporarily there on holiday or business. The next few steps should demonstrate this.
- Select a secondary currency different to the Group currency either via the **Menu**, using the pen, using Ctrl+S, or by selecting it and pressing '\*' or Enter. Press Esc again, to go back to the **Accounts** screen and then Enter to go into the **Transactions** screen for the Current account.
- Now select the **Use foreign currency** option Ctrl+F. This will now remain in force for this account, until reversed, even if you exit the program. (Note that it only affects this account, not the whole Group.) Now enter a new transaction with Enter and you will see a new **Currency** field in the dialog. This defaults to your secondary currency, but can actually be set to any currency you like using Tab or the arrows. When you enter the transaction, using the local currency **Amount** you will find that the value has automatically been converted to the Group currency. (You will also see that the program 'steals' the **Reference** field and uses it to store the original value). Once you are happy, deselect the Foreign currency option with Ctrl+F before you quit.
- Back in the **Currency** screen, there are **Preferences** options for **Display** and **Conversion** to set the number of **Decimal places**, inverting the method of displaying/entering/updating exchange rates (ie US\$/FF or FF/US\$ - see which suits you best) and, for those like us who have fixed overseas allowances, an optional **Show allowances** column to enter daily allowances. (This is for info only and is not used in any calculations. Once it is set to display, use the **Update** option to set the figure). There is also a repeat of the **Currencies** setup dialog from the main screen.
- Finally, there is a **Currency conversion** option Ctrl+C which is quite straightforward with the default **From** and **To** currencies configurable through **Preferences**. Note that the converter is available in all screens throughout the program.

Conversion	
Value	39.00
From	Holland
To	United Kingdom
Result	£11.21

Buttons: Close (Esc), Calculate (Enter)



It is probably worth pointing out at this stage that a number of people have asked for a method by which the values in the transactions could be changed retrospectively if an exchange rate changes. We have to say that we believe the practicality of doing this retrospective change is questionable. In our experience credit card companies use a different exchange rate every day, so when reconciling our entries at the end of each month, we cannot predict what rate has been used. We accept this argument does not apply to Expense accounts, where companies may suddenly change rates and a whole trip could be updated, so that facility is available in the **Expenses** module (see later).

## Standing Orders

Also known as **Future Transactions** or **Scheduled Transactions** or **Direct Debits**, the title is configurable through the **Terminology** option in **Preferences**.

1. Select the **Orders** screen.

Standing Order						5/6	Group : Main	Main
Date	From	To	Period	Description	Value			
01 Feb 00	Current	Visa	M(-)1	Inter-account transfer	385.71			
05 Feb 00	Current		M(-)1	Mortgage	410.82			
10 Feb 00	Current		W(8)2	Finance payment	65.00			
14 Feb 00	Current		M(-)1	Electricity	28.20			
29 Feb 00		Current	L(-)1	Salary	1,500.00			
15 Jun 00	Current		A(-)1	Breakdown Ins	77.00			
Group currency : £					Total from :	581.02	Total to : 1,885.71	

2. Now use Ctrl+A or just Enter to **Add order**. The **Start date** field is the first date when the order should be actioned. Select the relevant account in the **From account** or **To account** field depending on whether you are receiving from or paying to an external agency, and 'None' in the other field (use Tab or arrow keys to select other accounts). Use today's date for the demo, 'Current' ('Checking') in the **From** field, 'VISA' in the **To** field to show an inter-account transfer order. Fill in a **Description** and appropriate **Payment** value. Specify the **Period** and **Interval** for how regularly you want the order actioned. Unlike other programs, the program can accept, for example, 3-weekly Standing Orders, and the 'last day of the month'. For the tutorial, use 2 weeks (i.e. 'Weekly' and '2'). At this stage ignore the **Advanced** and **Module** pages, as these functions are discussed later.

**New standing order**

Settings | **Advanced** | Modules

Start date: 01/02/2000

From account: Current

To account: Visa

Description: Inter-account transfer

Payment: 385.71

Period: Monthly

Interval: 1

Cancel OK



Note that there has been some confusion over the **Interval** field. It is simply how often you wish the entry to be actioned. If you want it every 4 weeks then select 'Weekly' and '4', if you want it quarterly then select 'Month' and '3'. If you want it every 2 years, select 'Annually' and '2', not 'Monthly' and '24' as this will be rejected.

3. These **Standing Orders** will be automatically credited to/debited from the appropriate accounts when the initial date arrives, and the date reset to the next occurrence.
4. As usual, you can **Update** Ctrl+U or Tab or **Delete** Ctrl+D or Del entries as required, and note the period and number of times are displayed in shorthand in the middle column.



- To prove it works, press Esc to go back to the main **Accounts** screen. You will receive a dialog asking if you want the Standing Order to be processed. (Note that if you do not want this warning it can be disabled through **General preferences | General**). You should see the standing order being processed, and when complete, the two Accounts should have been updated. Go into the **Transactions** screens to confirm and then go into the **Orders** screen, and you should see the order date has moved on two weeks.

- There is also an option to use the **Standing Order** screen to allocate an estimated interest figure automatically. Simply use **Add interest** Ctrl+J to specify the **Start date**, which **Account** should be actioned, and the **Period** and **Interval** for how often. Try it for the Current (Checking) account. In this case, because the interest rate for that account has not been specified it will ask you for the **Credit** and **Debit %** values (for example, a credit card might charge 18% if you run a debit and 2% if in credit - there has to be a lesson there somewhere!!). The amount to be credited/debited is calculated using this figure and the final balance on the account and will be added when the time comes.

- Although the Standing Orders are sorted by date, there is an option to arrange those Orders that share the same date. This is for people who have all their Standing Orders actioned on the 1st of the month although they actually occur throughout the month. If you have Orders on the same date then **Move** (Ctrl+H) will simply move the selected Order down one line. There is a **Preference** to have a **Total window** displayed if you feel it is useful.

- Finally, there is an **Action order now** option Ctrl+N in case you want to manually action a Standing Order at an earlier date.

- Note that Standing Orders are specific to a Group of accounts.

## Budget Categories

(Needs the optional file 'Acc\_Bud' to be loaded)

This optional module allows you to keep track of how much you are spending for various categories (Oil, Gas, Holiday, Food, Car etc.)

- Select the **Budget** screen in the usual way.
- Now use Ctrl+A or Enter to **Add category**. Use Electricity as an example for the **Item**, and any numbers you fancy for the **Start date** and **Budget estimate** as these are purely for information, and set to be a **Spend**. Press Enter to put it in, and then add a couple more, such as 'Car' and 'Phone'. Note that, as usual, you can **Update** Ctrl+U or Tab, or **Delete** Ctrl+D or Del, or **Move** Ctrl+H the entries later. There is also an alphabetical **Sort** Ctrl+G if that is how you would like them displayed. When you try the **Update** option you



will see it allows a change to the **Spend/Income**, by a Credit or Debit or an Absolute value, whichever is most convenient.

- Now press Esc, select 'Current' (Checking) account and press Enter to go into the **Transaction** screen. Now add a transaction, pretending you are paying an Electricity bill using Ctrl+A or Enter. Fill in the usual details, then move to the newly displayed **Category** field. Use the Tab key or the arrow keys (or press 'E') to select 'Electricity' (ignore the **New** and (**Split**) options, these are covered later) then Enter the transaction.
- Now go back into the **Budget** screen, and you should see that the 'Electricity' entry shows an appropriate increase in current spend (negative to show that it is a spend). You will also see the spend expressed as a percentage of the total **Budget** value, to enable you to see how you are doing.

Household		10/11	Currency : £		Main
Start date	Item	Budget	Spend/Income	Status	
01 Jan 00	Electricity	-640.00	-210.00	32.81%	
01 Jan 00	Food	-3,600.00	-912.87	25.36%	
01 Jan 00	Gas	-380.00	-109.30	28.76%	
01 Mar 00	Mortgage	-4,570.00	-1,142.50	25.00%	
01 Jan 00	Petrol	-1,000.00	-221.80	22.18%	
01 Jan 00	Rates	-960.00	-240.00	25.00%	
01 Jan 00	Telephone	-240.00	-65.40	27.25%	
01 Jan 00	Mobile phone	-300.00	-107.89	35.96%	
01 May 00	Salary	18,000.00	4,500.00	25.00%	
01 Jan 00	Water	-550.00	-183.30	33.33%	
01 Feb 00	Insurance	-900.00	0.00	0.00%	
Total income :		4,500.00	Total spend :	3,193.06	

- If you prefer, you can reverse the logic of the display using **Preferences** Ctrl+K and have amount **Remaining**, rather than **Spend/Income**, displayed. Of course, you can use Budget categories for Income as well as Spend (after much discussion we have standardised on +ve for Income and -ve for Spend).
- Any subsequent updates to account transactions, or deleting entries, will amend the Budget reading accordingly (unless the 'Split' categories option was used, in which case there isn't the memory to store records for later updating). Also, the calculations can be used retrospectively to include existing transaction entries, if the **Category** field is amended from 'None' to the Budget item during an update.



Please note that the **Date** field is used only for information. The program also does not keep a record of where the Spend came from, so don't expect a change in date to affect the total figure. It is purely to act as a guideline if you run your budget on an annual cycle.

- Once the checking cycle is complete usually annually), you can quickly use **Reset categories** Ctrl+B to reset individual, all, or categories with the same date, back to zero or the previous spend.
- For advanced users, you can have multiple **Budget Category** files so that, for example, you can run separate ones for Business and Personal use. The only limitation is that each accounts Group can access only one set of Budget Categories. To set up a new set simply use the **Create new category** file menu option Ctrl+N, and define the new categories. Now go into the Group that will use this new set and from the main screen use **General preferences | General** and select the file in **Group budget file**. From now on, whenever you are in that Group this is the set of Budget Categories that will be used.



The only 'odd' thing to be careful of is when you enter the **Archive** screen, as the categories shown will relate to the Group you are in, which may not be correct. In that case, simply use the **Switch budget files** option Ctrl+G to override the setting.



## Financial Planner

(Needs the optional file Acc\_Plan loaded)

- This is an extension to the existing **Budget** module, and allows for accurate future budgeting.

Annual Budget Planner (Manual mode) 6/16								Currency : £	Main
Agency	Feb	Mar	Apr	May	Jun	Jul	Total		
Electricity	-25.00	-25.00	-25.00	-25.00	-25.00	-25.00	-300.00	Add agency	
Gas	-15.00	-15.00	-15.00	-15.00	-15.00	-15.00	-180.00	Update cost	
Water	-28.50	-28.50	-28.50	-28.50	-28.50	-28.50	-342.00	Jump month	
Rent	-360.00	-360.00	-360.00	-360.00	-360.00	-360.00	4320.00	View	
Car	-230.00	-230.00	-230.00	-230.00	-230.00	-230.00	2760.00		
Telephone	--	-55.00	--	--	-55.00	--	-110.00		
	--	--	--	--	--	--	--		
	--	--	--	--	--	--	--		
	--	--	--	--	--	--	--		
	--	--	--	--	--	--	--		
	--	--	--	--	--	--	--		
<b>Total</b>	<b>-658.50</b>	<b>-713.50</b>	<b>-658.50</b>	<b>-658.50</b>	<b>-713.50</b>	<b>-658.50</b>	<b>8067.00</b>		

It basically works on 3 different levels:

- To start up the **Planner** module, use the **Menu**, Ctrl+R or the **View** button. Now use Ctrl+A to **Add new agency** and enter a couple of agencies who send you bills, such as Electricity and Phone, or who pay you Income. The usual **Update**, **Delete** and **Move** options are available as always. You can now move the vertical highlight to the required agency, and the horizontal highlight to the required month, either with the arrow keys or by tapping the point with the pen, and use Shift+Ctrl+C to **Change cost estimate** and enter the estimated value. Note that this defaults to a single month, but you can actually put in multiple monthly payments. The bottom line will show the total for each month. Once a payment has been made, you can **Reconcile** it using Shift+Ctrl+R or R or the Spacebar to show the cost in bold as a reminder. The default is for a 12-month display, which is usable for costs up to 999. If you need more than 3 figures, or some decimal places, there is an option to reduce the number of months on display to prevent overlap.
  - If you run a separate account to pay the bills, you can also use the planner to decide how much to transfer into the account each month. Use **View preferences** to switch the **Bottom window** to 'Transfer' and use **Change monthly transfer** Shift+Ctrl+T to put an initial estimate in for the amount. Note that you can put the amount in for individual months, to the end of the screen (if you have less than 12 months in the display it will fill up the remaining months as though they are displayed), or for all months. Now press Ctrl+K again, and switch the **Bottom window** to show the 'Balance' for each month. You can now increase or decrease the transfer accordingly, depending on how much in debt (or minimum credit) you are willing to go. There is also an option to adjust the **Initial balance** in case you are not starting from zero, and a **Carry balance** option to prevent the monthly balances from being carried forward to the next month. Both of these are obtained through the **General Preferences** menu.
  - This is the fully automatic mode that is normally operated. Use Shift+Ctrl+K to select the automatic **Mode** once you have completed all the entries. From now on, the present month will always appear in the second column, leaving the previous month in case there is an outstanding payment. All future payments will be de-reconciled, and the bottom window will show the predicted balance based on the previous month's total. This total is shown in bold, and can be changed if required. Once the next month arrives, everything will move one column to the left, so you continually have a prediction for 11-months ahead.
- Because it is difficult to satisfy everyone's requirements, the display is totally configurable through **View preferences** so that you can design your own screen layout (see Part 3 for more details.) Use the **Jump to month** Ctrl+J option to redraw the screen beginning on a selected month.



- Note that this module is common across all Groups, but will show the agency values converted to the currency of the Group you are in.

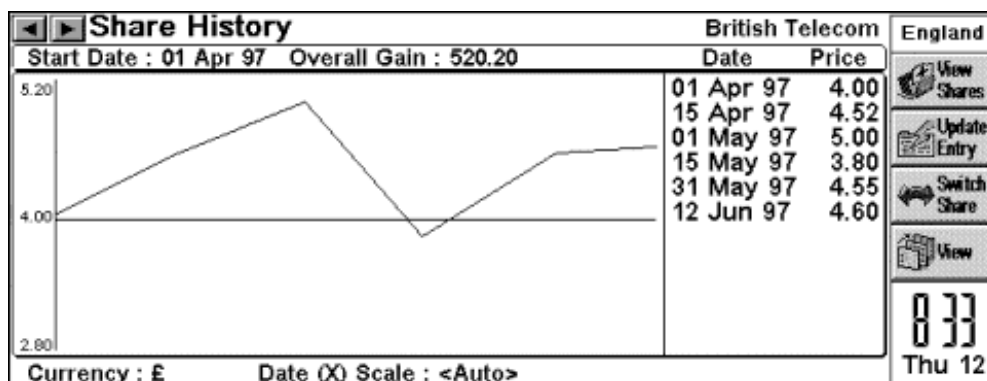
## Investments

(Needs the optional file Acc\_Inv loaded)

- If you have a small investment portfolio, you can use this optional module to keep track of their value, and their history.
- Select the **Investments** screen.

Shares Listing					England
Date	Company	Number	Price	Total	
31 May 97	British Telecom	867	4.55	3944.85	Add Share
31 May 97	Rolls Royce	150	2.48	372.00	Update Share
31 May 97	Abbey National	100	9.61	961.00	History
					View
Currency : £				Foreign On	Net Worth : 5277.85
					8:26 Thu 12

- Enter a couple of example shares with **Add new share** Ctrl+A or Enter, and say 'Yes' to the **Start history file** dialog. Note that the currency in use is shown on the bottom line; if you wish to change it, then just enter the Module from within a Group which has the correct currency. If you just want to enter or update in a different currency, then select the **Use foreign currency** option Ctrl+F.
- The usual **Update**, **Delete** and **Move** options are available, as well as a **Sort entries** option Ctrl+G that allows the shares to be sorted on most fields in ascending or descending order. An **Update all** option Ctrl+L can be used eg once a week to update every share at once from your newspaper. Select this option, and then say 'Yes' to the **Update history** question (later, if you decide you will always update the History, there is a **Preference** to remove this dialog).
- If you use this module to track Unit Trusts, you can specify non-integer share numbers via the **Preferences** menu, and also, as shares are often quoted to 3 decimal places, we have allowed you to overwrite the global **Decimal places** setting for the share price. It is also appropriate to mention here that the **Preferences** also allows you to change the name of the module to Shares, Stocks or Bonds as you wish.
- Now select a share and press Ctrl+I or the toolbar button to **View share history**. Once you start updating regularly, the values will be tabulated on the right, and a graph of performance will be drawn on the left. While you are in this screen, you can use the **Preferences** menu to

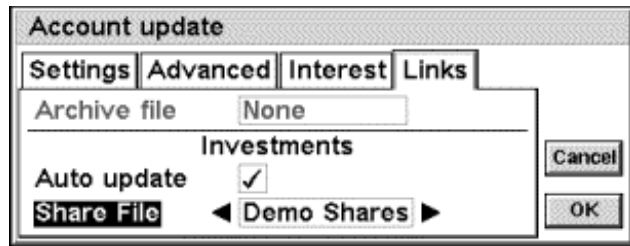






set the **Date X scale** to the number of pixels/day; and the **Price Y scale** factor to the max/min values of the scale or, probably the best way, you can set both axes to **Auto** scaling. In this dialog you can also configure the **Gain/Loss display** to various options and select 2 additional horizontal lines to be displayed that you can use as buy/sell **Preset limits**.

7. In the History file you also have options to **Add**, **Update** and **Delete** entries if you need to insert extra records or to correct them if you made a mistake. You can **Switch share histories** using the usual Ctrl+S or the right/left arrow keys or the pen.
8. As with many of the 'History' or 'Archive' screens we have provided an **Export** option. See Part 3 for a more detailed description of this facility.
9. Finally, you might wish to have the Shares included as a separate Account inside your Savings Group, when the program will automatically update the total if you change the Shares screen. This option is offered to you if you generate a new Account in any Group with a short **Name** called 'Shares' or 'Stocks', and set **Auto update** in the **New account** dialog **Links** page.



Note that it is for convenience only, to ensure the 'Group Worth' calculation is correct, and is not a 'real' account. Any attempt to use Transfers or the Standing Orders to send money to it will be ignored!!

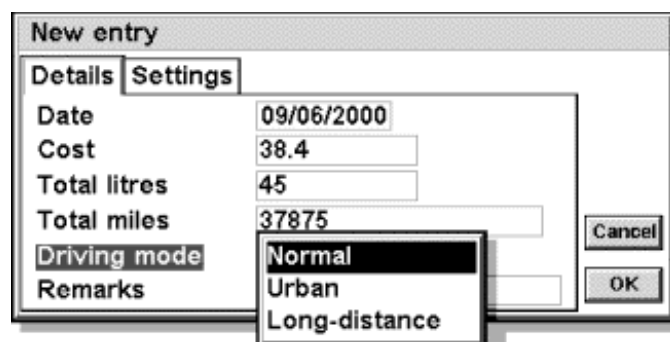
10. For advanced users, you can have multiple portfolios. Simply use the **Create new file** option to generate a new set. Now, when you create an account called 'Shares' you will be asked which portfolio to use. This does, of course, mean you can have only one portfolio displayed in each group, but that shouldn't be a major problem.

## Fuel

(Needs the optional file Acc\_Fuel loaded)

1. This option keeps track of your fuel consumption. Initially it was just for one vehicle, but after being asked if it could cope with more than one it will now accept 10, which should be enough for anyone.
2. Go into the **Fuel** screen. Note that it initially defaults to Litres, Miles and MPG, so if you want to use UK or US Gallons, or Kilometers, and a different consumption method, use the **Preference** menu options.
3. Type Ctrl+N to **Create new vehicle**, calling it anything you like, although the type is probably a logical choice. Don't worry, you can always change it later.

4. You can now enter the details manually, or automatically. First try a manual **Add entry** with Ctrl+A and fill in the details. Note that the dialog will actually allow you to enter the total in litres or gallons, or in the price per litres/gallon (but not both). Both the **Unit** and the **Value type** will always default to your last selection, which does not have to be the same as the screen setting, so you can enter the total in litres and have the screen show Miles/Gallon. If you called the **Fuel** screen from an account where





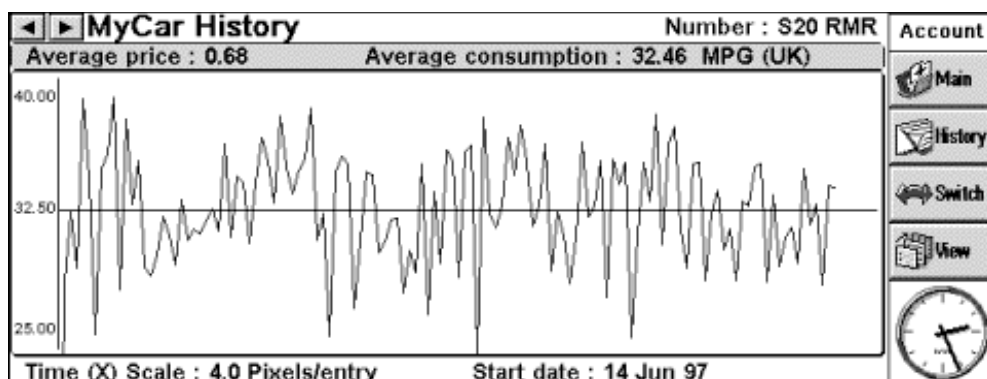
the foreign currency option was selected, or the petrol **foreign currency** option is selected you will also be offered a foreign currency. Put in a representative mileage for the first entry (Please Note: this first entry **MUST** be the **Total** distance read directly off the odometer, **NOT** the **Elapsed** distance since the last entry. For future entries you can choose between the 2 systems). After entry, the screen will indicate the baseline entry.

- 5. Now type in another value, using either elapsed or total distance. You should see that the spot MPG (or KPL etc) has now been evaluated, and that the average MPG is the same as the spot. (Logical, of course, because it has only 1 entry to work on. Once there are a number of entries a genuine average consumption figure will be calculated.) In the **New entry | Advanced** page you can also specify different types of **Driving modes** which might help explain very good (or bad) consumption figures, and also add any **Remarks** text you want.

MyCar Fuel Consumption										MPG (UK)		Account
Date	Cost	Price	Litres	Miles	M	Spot	Average	Remarks				
22 Feb 00	25.38	0.77	33.00	34453		28.65	32.20					
02 Mar 00	35.23	0.73	48.30	34809		33.51	32.30					
16 Mar 00	35.77	0.74	48.41	35123	U	29.49	32.11	injection fix				
26 Mar 00	34.36	0.80	43.00	35418		31.19	32.06					
04 Apr 00	37.15	0.80	46.50	35742		31.68	32.04					
10 Apr 00	27.79	0.76	36.60	35981		29.69	31.94	around town				
13 Apr 00	30.37	0.80	38.00	36273	L	34.93	32.06	motorway				
22 Apr 00	34.21	0.80	42.80	36573		31.86	32.06					
29 Apr 00	32.86	0.76	43.30	36887		32.97	32.10					
23 May 00	35.75	0.78	45.90	37175	U	28.52	31.94					
01 Jun 00	38.66	0.79	49.00	37542	L	34.05	32.03					
09 Jun 00	36.09	0.81	44.60	37875	L	33.94	32.11					

Currency : £ [Reminder On] Number : S20 RMR

- 6. This method of entering is really only for the case where you pay cash for petrol. If you pay by cheque (check) or plastic, you can enter it automatically. To demonstrate this, press Esc and then go into the **Current** account. Enter a new transaction, filling in the normal purchase details, but then select the **Modules** page. Here select the name of the vehicle in the **Update fuel manager** field. Press Enter to save the transaction when you will now be presented with the **Fuel Details** dialog. Fill in the details as before. Note that the cost is transferred as well, in case you bought a newspaper or some chocolates on the same VISA bill and you want to change it!! On completion, go to the **Fuel** screen and you should see that it has been entered, and the MPGs/MPLs have altered accordingly.
- 7. Now try entering a second car with Ctrl+N (don't worry if you don't have one, you can delete it later). The screen will now display the new car, and you can repeat a similar exercise as for the first car. If you now enter a petrol transaction you will see that an extra **Vehicle** field has appeared in the **Advanced** page allowing you to specify to which car the purchase relates. For this demo use the second car. When you have seen the effect, pressing Ctrl+S or the arrow key or the left/right icon in the fuel screen will give you the opportunity to **Switch vehicle** to the original car.
- 8. The main screen only holds the details of the last 12 or so entries in computer memory, to enable you to edit them if you make a mistake. The older entries are held on disc, and are accessed through **View history** Ctrl+H. This is also displayed graphically and can be seen by using **View graph** Ctrl+G (This apparent duplication was done originally on the S3A version





because of speed and memory limitations. As these do not occur on the new machine, later versions of this program will probably combine the **Main** and **History** screens.)

- There is also a **Statistics** screen Ctrl+I which gives you a breakdown of your costs etc., a **Memo** pad available for each car and a **Set reminder** function Ctrl+L for oil changes/servicing etc. To use this reminder option simply enter the **Reason**, appropriate **Due date** and **Distance** and switch it **On**. The warning will appear when one of the 2 parameters arrives or the program estimates it is due within the next cycle. If you only wish to use the date or distance option simply put in an unrealistically high value for the one you do not wish to use.

Total distance	37875 Miles
Annual distance rate	12670 Miles
Total fuel	5303.90 Litres
Total cost	£3608.77
Cost/Miles	£0.095
Average cost/month	£100.61
Average MPG (UK)	32.46
Average price	£0.68
Average distance/entry	298 Miles
Average days/entry	8

**Set reminder**

**Reason** 4th major service

**Due date** 05/07/2000

**Distance** 40000

**Select**  On

Cancel OK

- As usual there are configurable options in the **Preferences** dialog. Finally, go back to the petrol screen, select the second car using Ctrl+S or the arrow keys, and **Delete vehicle** using Shift+Ctrl+D (and the first car as well, if you don't want to use this option).

## Home Inventory

(Needs the optional file Acc\_Home loaded)

- This optional module is used to allow you to keep track of the value of your possessions for the purposes of insurance policies. The module is very easy to use, and simply contains details of every one of your possessions, based on a description, a value, a serial number for your electrical goodies, a room location and a category. The **Rooms** and **Categories** can be **Added**, **Updated** and **Deleted** from their respective screens, and can be included (default) or excluded from the total value. The items can be entered either from the main **Room** screen with **Add item** Ctrl+L or from the **Item listing** screen with Ctrl+A.

Home Inventory			My House	3/12	Account
Room	No. of items	Total value			
1 Lounge	46	5,631.13			Add room
2 Lounge2	21	7,295.20			
3 Dining	38	2,289.70			Update room
4 Kitchen	42	3,720.45			
5 Utility	16	825.40			Add item
6 Bedroom Front	14	1,841.94			
7 Bedroom Back	8	641.59			View
8 Bedroom 3	9	420.74			
9 Bathroom	5	288.41			
10 Garage	36	1,247.04			
11 Loft	3	39.90			
12 AllRisk	21	3,113.79			
<b>Totals :</b>		<b>259 Items</b>	<b>27,355.29</b>		

Currency : £

- If you enter the **Items** screen from the **Rooms** screen, then it will show the items in that Room. If you enter the screen from the **Categories** screen it will show the items in that Category. You can quickly switch rooms/categories using the hot key or the left/right arrows and find an item



using the **Find item** option Ctrl+F (if you have the 'Acc\_Adv1.ovl' module loaded). You can also **Sort items** by any of the fields with Ctrl+N. Note that if you sort on Room or Category it more correctly 'groups' the items together. It does not place the Rooms or Categories in any specific order.

Item listing					Room : Lounge	11/11	Account
Date	Description	Category	Reference	Value			
11 Mar 96	Suite	Furniture		920.00			Add item
02 Feb 92	Coffee tables	Furniture		65.00			Update item
24 Sep 97	Stereo	Electrical	MA00981044	495.00			Switch room
14 Jun 99	Table lamp	Electrical		45.00			View
23 Dec 96	Clock	Furniture		158.00			
Unknown	CDs (65)	Entertainme	various	650.00			
17 Jul 93	Cupboard unit	Furniture		280.00			
18 Oct 99	TV	Electrical	S33408465	685.00			
18 Oct 99	Video	Electrical	S23333890	330.00			
Unknown	Ornaments	Orn/decor	various	240.00			
18 Nov 91	Stel lamp	Furniture		137.50			
Currency : £				Totals : 11 Items	4,005.50		

- There is also an **Update value of items** option Ctrl+W to allow all the items to be uprated by a percentage for inflation, (or depreciation). Note that if you do not want an item to be affected by this process, simply select 'Purchase price' instead of 'New for old' in the **Replacement** field of the **Add** or **Update** item dialogs and the value will stay constant during the uprating process. This 'uprating' can also be done just by Category. Also note that if you set the **Date** to 01/01/70 then it will display as 'Unknown' and the date will be ignored.

**New house item**

Description

Date

Location

Category

Value

**Replacement**

Reference

- You can have up to 10 different houses defined, each with its own title, if you have possessions stored in more than one home. Because of this, there is an option available to **Move/Copy items** between houses Ctrl+H.
- If you have the 'Acc\_Adv2.ovl' module loaded you can also **Export** the details to a text file which can then be imported into Word application and then brought into the 'Sheet' application using cut & paste. See the Advanced Functions section of these instructions for a more detailed explanation.

## Utilities

(Needs the optional file Acc\_Util loaded)

Utilities						Gas	Account
Date	Meter 1	Meter 2	Cost	Bills	Total		
24 Dec 99	3,632.0	0.0	8.21	88.67	6.80		Add entry
31 Dec 99	3,667.0	0.0	7.56		14.36		Enter bill
07 Jan 00	3,712.0	0.0	9.72		24.08		Switch utility
14 Jan 00	3,759.0	0.0	10.15		34.23		View
21 Jan 00	3,803.0	0.0	9.50		43.74		
28 Jan 00	3,856.0	0.0	11.45		55.19		
04 Feb 00	3,906.0	0.0	10.80		65.99		
11 Feb 00	3,935.0	0.0	6.26		72.25		
18 Feb 00	3,972.0	0.0	7.99		80.24		
25 Feb 00	4,003.0	0.0	6.70		86.94		
03 Mar 00	4,042.0	0.0	8.42		95.36		
10 Mar 00	4,079.0	0.0	7.99		103.35		
Currency : £				Standing charge : 55.00			



1. This optional module is designed to allow you to keep track of your metered Utilities i.e. Electricity, Water, Gas etc. In our case we pay the bills quarterly and we like to keep track of the figures weekly, so that is how the module is designed. We have allowed for 3 different utilities to be tracked, each of which can have 2 different meters (to allow for dual-meters with cheaper overnight use).
2. I believe the use of the module is fairly obvious, with one exception, covered later. Use Ctrl+Y to **Configure** the 3 utilities with appropriate **Names**, **Standing Charges**, **Cost/unit** for each meter and any applicable **Tax rate**.
3. Each week you can enter the meter readings with Ctrl+A, and the display will show the weekly usage as well as a running total. The only 'oddity' is that when you first start the program, it will calculate the total as though the previous meter reading was zero. Simply use the **Initial Balance** field in the **Configure** dialog to give the correct starting total. This may take some trial and error to get right, but it seemed the simplest solution to cover the possibility that someone will start using this program part-way through a billing cycle.
4. Once a bill is received, this can be entered with **Enter bill** Ctrl+B and will be deducted from the running total. (Enter the full amount of the bill, including tax and the standing charge). As with all of the program, this can be done automatically from within the **Transaction** entry dialog by using **Update utility module** in the **Modules** page.
5. All the usual keys are available, plus the extra one that the left/right arrows and icons move between the 3 utilities. A simple module but one we find quite useful.

## Expense Account

(Needs the optional file Acc\_Exp loaded)

1. Initially, in S3ABANK, a number of users (including me) who tried to use 'dummy' accounts and the Budget Categories to run Expense Accounts, and we all came to the conclusion it didn't work. We have therefore implemented a specially designed module which is similar to the **Transaction** screen, but optimised for an **Expense Accounts**. We would like to thank Andy Waller who gave us the basic outline for what was required, and has spent a great deal of time making sure we get it right. These notes highlight the specific differences with this module.
2. To use the module, enter it by the usual methods. **Create a new trip** with Ctrl+N, allocating a **Name** and, if appropriate, an overall expense **Allowance (Total or Per-diem)**, a **Vehicle rate** (e.g. \$0.11 a mile) and a **Currency**. Now we need to build up some Categories. Use Shift+Ctrl+C and enter some representative **Categories** such as Food, Petrol, Hotel etc. (We did wonder about using the main Budget Categories but decided it would be more flexible to hold a separate set, as they only need entering once, so is not time consuming).

Expenses-May					Reconciled balance : 569.15		Account
Date	Description	Category	Ref/Dist	Spend	Total		
06 May 00	Ⓢ Taxi to airport	Travel		-43.00	-43.00		
06 May 00	Ⓢ Exchange commissio	Misc	TCook	-3.00	-46.00		
06 May 00	Ⓢ Flight to Paris	Travel		-220.00	-266.00		
06 May 00	Ⓢ Taxi to hotel	Travel	250.00FF	-24.11	-290.11		
06 May 00	Ⓢ Hotel 1 night	Accom	980.00FF	-94.50	-384.61		
06 May 00	Ⓢ Evening meal	Dinner	360.00FF	-34.72	-419.33		
07 May 00	Ⓢ Taxi to client	Travel	190.00FF	-18.32	-437.65		
07 May 00	Ⓢ Taxi to airport	Travel	420.00FF	-40.50	-478.15		
07 May 00	Ⓢ Taxi home	Travel		-43.00	-521.15		
16 May 00	Ⓢ Car to client mtg	Distance		190	-28.50		
27 May 00	Ⓢ Car to client	Distance		130	-19.50		
07 Jun 00	Ⓢ exp chg repaid	Refund	10432	569.15	-0.00		

Currency : £ [Foreign On] Vehicle rate : 0.150 Distance : 320 12/12

3. Now **Add** a couple of expenses Ctrl+A or Enter, selecting appropriate **Amounts** and **Categories** and a **Reference** if required. The screen displays the results. Now enter a **Vehicle journey** Ctrl+J. The spend will be automatically calculated from the distance and the



Vehicle rate. The total distance traveled is shown at the bottom of the screen, and the individual distance shown in the **Reference** field.

4. Now, you can select a Category (or Distance) **Filter** Ctrl+B and only those entries which match the category are displayed. This filter also allows for specified dates and description texts. In this way you can find out individual totals for each category. Press Esc to clear the filter (or Ctrl+B again).
5. Once the travel claim has been submitted, entries can be reconciled in the same way as for the Transaction screen and archived to a file, which can then be viewed in the same fashion as the main archive.
6. The final column can either be **Total** spent, or **Balance** remaining and can be set to show positive or negative.
7. Following some discussion with advanced users, we decided to allocate each trip its own dedicated currency, to avoid problems with exchange rates. However, if you use the **Use foreign currency** option, the **Reference** field will still keep a copy of the original currency. As many companies will pay the whole claim at a single rate which may be different to the one you originally used, Ctrl+W will perform a global recalculation.
8. Also, like the main Accounts, you can specify an **Archive file** associated with each trip, and **View** it with Ctrl+I.

### Printing Module

(Needs the optional file Acc\_Prt loaded)

A very simple print system has been implemented in all screens. Simply use the normal **Printing** menu options. Note that for proper tabular spacing, you must use a monospaced font such as Courier.

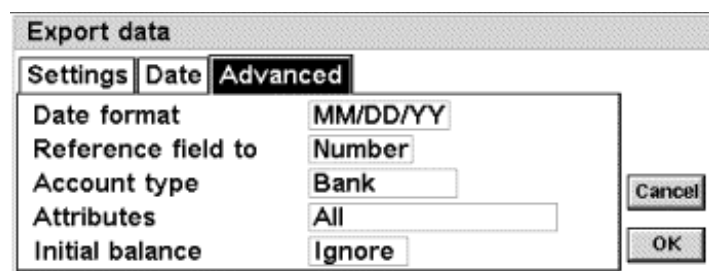
## Part 3 - Advanced Functions

The program is very complex and extremely configurable, although the default values should make it easy to use. The purpose of this section is to introduce you to some of the more unusual functions so that you can get the most out of the program. For normal use, the defaults are perfectly usable, but this is the section of the instructions that will tell you how to 'really' use the program. Please note that for many of these extras the Advanced Options modules need to be loaded.

### Quicken Import/Export

Needs the 'Acc\_Adv2.ovl' file to be loaded)

1. By popular request, we have included Quicken™ **Import** and **Export** options for both the main accounts and the archived details. As it was very simple, we have also included options to export as ASCII and CSV (Comma Separated Variable) files which could be loaded into any spreadsheet.
2. Because of different ways of Exporting data, we have included an **Advanced** page in the dialog where you can set those options which you will probably need to set only once. The first is the **Date format**.

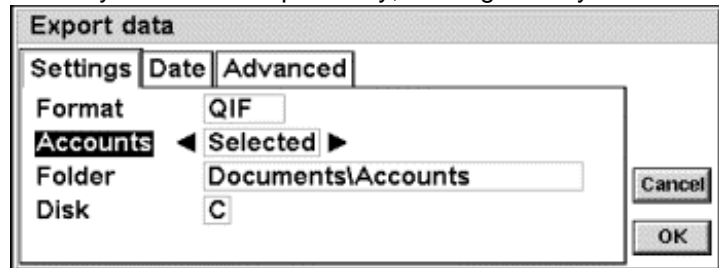




Because the date field format differs between UK and US versions of Quicken, you have to specify, during the Import/Export process, which date format you want. (USA Versions, regardless of display format, seem to export & import dates as MM/DD/YY, UK versions use DD/MM/YY). The next option is to decide if you want the program's **Reference field** to be imported into Quicken into the 'Memo' field or the 'Number' field. Finally you also need to specify the **Account type** and whether you want the **Initial balance** included.

- To **Export** data, use Shift+Ctrl+E from the **Accounts** screen or the **Transaction** screen, and fill in the required details. We believe they are all self-explanatory, although note you can export all of them or just reconciled transactions and you can select to export all the accounts in one go if you want.

The details will be stored in a file called 'accountname'.qif saved in the main document directory  
C:\Documents\Accounts\.



- To **Import** from Quicken, select Shift+Ctrl+I and specify whether you wish to start a **New account** or import into the **Selected account**. In the **Settings** and **Advanced** pages of the import dialog specify what **Date format** you want, where to get the **Reference** from, and how you want to treat **Unknown categories**. When building a QIF file in Quicken, make sure you only check the Transactions box, and the rest are clear. Note that the program will initially assume that the QIF file is in the main document directory 'C:\Documents\Accounts\'', although you can put it somewhere else and navigate to it. This Quicken export/import option seems to have caused the most trouble for new users, so you will find a paragraph in the FAQ section which answers the most common questions.
- If you want to use the Quicken Import/Export on a MAC, you have to set up the MAC correctly. When you start up the Psion Link software, from the File Menu select the preferences option. Next select the Text files preferences and add .QIF to the list of text files. Then all files exported from Personal Accounts' get uploaded as text files and Quicken can import them correctly. Otherwise QIF exported from **Personal Accounts** files are assumed to be binary files and are given that attribute.

## Configurability

When we first wrote the original S3ABANK, it was obviously designed for our use. Following comments received from earlier versions, many of the details have become configurable and this is now one of the program's strengths. All of these requirements have been carried forward into '**Personal Accounts Suite**'. They are accessible through the **Preferences** menus in each screen and a full explanation of each line follows. Note that tapping the pen anywhere in the Heading Window will pull up the **View preferences** dialog.

## Main Accounts screen and Graphical screen

View Preferences menu:

**Program page:**

- Font type.** Toggle between Arial and Times Roman.
- Date format.** Can be configured for '31 Dec 96' or 'Dec 31, 97' and several other international formats.
- Thousands separator.** Set a choice of symbols.
- Negative as.** Define how negative numbers should be displayed, as minus sign or bracket.



**Group page:**

- Decimal places.** This is used for all currency displays. Where relevant, i.e. fuel consumption or Share numbers, separate configuration options are provided. Note that this setting is Group-specific, so you can have different values for each Group.
- Credit/Debit.** If you have a long Account description and don't want it truncated, you can combine the Credit/Debit display to give you a bit more screen room. Again this setting is Group-specific.
- Middle column.** This can optionally show Interest Rates, Account Type, or Balance Limits. Again this setting is Group-specific.

**Toolbar page:**

- Toolbar.** Gives a choice of left or right position.
- Toolbar buttons.** You can select how many buttons to have on the side Toolbar, 4 with icons, or 5 and 6 with text only.
- Toolbar view button.** If the Advanced Module One is loaded the Toolbar 'View' button will bring up a 'popup' menu. If you don't like this then select the 'Full menu' option.
- Popup menu.** If you do select the 'Popup' menu then use the Configure button to specify which screens (to a maximum of 10) you want to appear on the menu.

**General Preferences menu:**

**General page:**

- Warning beeps.** Can be selected On/Off
- Warning total.** Under normal circumstances the program will keep track of the number of warning entries, but there are some occasions when it will lose count. For example, deleting a full Group that included warning entries will not update the counter. If you find the program is not warning you about the entries or, alternatively is warning you when you do not have any, then use this option to reset the counter.
- Prompt for S/O.** Normally the program will prompt you if Standing Orders are due. If you want to disable this warning and have them actioned automatically, then use this option.
- Group budget file.** Use this option to select which Budget set you wish to use as the default for this group.
- Esc to graphical shell.** The Escape key can be configured to offer various levels of use of the Graphical screen, from "Always" to "Never".
- Hot key.** The program can be called to the foreground using a Hot-Key, which defaults to Ctrl+Fn+B for Bank. Use this option if you wish to use another key.

**Currencies page:**

Define the **Base, Group and Secondary** currencies for the program.

**Archive page:**

**Archive to display.** Set your preference for how the Transactions and Expenses Archive screens open, to show either the last file used, a default file, or go straight into the 'Archive Select' dialog. If you opt for Default file, fields will appear to define the filenames.

**Labels page:**

Specify the **labels** you attach to the 'Account Details' information window.

**Tax rates page:**

The program allows you to allocate a Tax Rate to each transaction. Here four standard rates can be defined.





## Transaction screen

### View Preferences menu:

#### Group page:

- Credit limit.** You can decide if the Credit limit figure displayed is the absolute value, or the amount you have remaining.
- Credit/Debit.** If you have a long Transaction description and don't want it truncated, you can combine the Credit/Debit display to give you a bit more screen room.
- Initial highlight on.** You can select the initial highlight in the Transaction screen to be on today's date, or the last entry.
- Reconciled balance.** The program defaults to displaying 'Reconciled Balance' in the Balance window if reconciled entries exist. If you wish to disable this option set to Manual.
- Balance window.** Gives you the option of what to display in this window in the Transaction screen. Can be set to 'Initial Balance', 'Current Balance', 'Today's Balance' or 'Reconciled Balance' or 'Total Balance', which takes deferred entries into account.

#### Account page:

- Middle column.** Use this option to define whether you want the Reference field, the Budget Category field (if available), the Tax Rate, or nothing in this column. Note that this can be set differently for each account for maximum flexibility. Also, the single key M has the same effect.

#### Symbols page:

- This option allows you to change the characters used to represent the various attributes. Use the **Insert Special Character** option Shift+Ctrl+C to get the ASCII code you need, or use **Reset defaults** if you don't like your changes.

### General Preferences menu:

#### Program page:

- Balance for deferred entries.** Some people like having deferred transactions not included in the Balance, with or without the Balance showing, some people like them included in the balance. Use the option to select your preference.
- Display transfer details.** Normally, if you transfer funds to another account, or to the Expenses module, a dialog is presented showing the transfer details. Use this option to disable that dialog.
- Auto-step on reconcile.** Often during reconciling, it can be useful to automatically jump to the next transaction. This is selectable.
- Single key enabled.** If you don't like having single keys working to set attributes (Spacebar or R for reconcile, W for warning, D for deferred,, L for underline, T for date to today) you can disable them.
- Pen tap on selected entry.** The default is for a pen-tap on a selected Transaction to reconcile that transaction. Here you can select other options.

#### Program page:

- Default attribute.** You can specify a default attribute for each account to be set for each transaction.
- Transaction defer mode.** If you want the Deferred transaction idea to be automated, use this toggle switch. Basically, if it is set to Auto, any entry after today's date will show up as deferred, and then as the date arrives, the deferred flag will be automatically removed.

## Currency Screen

### Preferences menu:

#### Currencies page:

- This is a repeat of the **Currency** setup available from main **Accounts General preferences**.



**Display page:**

- Thousands separator.** Set a choice of symbols.
- Decimal places.** The number of decimal places for the Exchange Rate can be specified, overriding the main program setting.
- Negative as.** Define how negative numbers should be displayed, as minus sign or bracket.
- Show allowances.** When set, an extra field appears on screen, and in the entry dialog, to record a currency allowance value, for information only.

**Conversion page:**

- Rate method.** Some people find it easier to put in the rate using the number of the foreign currency to '1' of their own, some prefer the opposite. Use this option to invert it.
- Default from and Default to** specify which currencies (via the Base, Group and Secondary settings) are initially shown in the Currency converter.

## Archive Screen

**Preferences menu:**

**Display page:**

- Middle column.** Similar selections to the Transactions screen.
- On entry use.** A repeat of the Archive to display option from the main screen.

**Archive header page:**

- Export/Print.** You can specify if you want the bold header line ("Archived from...") sent to the printer or an export file.

**Archive file page:**

- Folder and Disk.** You can define where you wish to store your Archive files.
- Include in backup.** Whether you want them included in the Backup.

## Standing Orders Screen

**Preferences menu:**

- Terminology.** Configure the name of the module as Standing Orders, Future Transactions, Scheduled Transactions or Direct Debit.
- Total Window.** Turn the Total window display on or off.

## Budget Categories Screen

**Preferences menu:**

- Total column.** Configure this column to show either Spend/Income or total Remaining.

## Investments Screen

**Main screen - Preferences menu:**

- Terminology.** Set to Shares, Stocks. or Bonds according to your usage.
- Auto history update.** Normally, the program will ask whether you want the History file updated. This option removes that confirmation request.
- Decimal places.** For the Number and Price can be set separately from the main program setting.

**History - Preferences menu:**

- Gain/Loss display.** Whether to show this as an Absolute value, or Annual % or Overall %.
- Preset limits.** Set the position of two lines for 'buy'/'sell' limits.
- Date (X) axis.** To position the axis line.
- Date (X) scale.** Set to Auto, or Manual and specify pixels/day.
- Price (Y) scale.** Set to Auto, or Manual and specify the axis limits.



## Fuel Screen

### Preferences menu:

#### Display page:

**Decimal places.** The decimal places for Quantity, Consumption and Price can be defined separate from the global value.

**Driving mode display.** Show all modes, all except Normal, or none.

#### Units page:

Set your preference for units for the **Measure**, **Distance** and **Consumption**.

#### Graph page:

**Date (X).** Specify the scale in pixels/entry.

**Position.** To position the axis line.

**Consumption (Y).** Set to Auto, or Manual and specify the axis limits.

## Expenses Screen

### Preferences menu:

**Total column.** Can be toggled to show Total spend or Balance remaining from the specified overall allowance.

**Total sign.** If Total column is set to Total, it can be switched to show as +ve or -ve.

## Advanced Accounts Options

- When entering or updating Accounts, there are further **Advanced**, **Interest** and **Links** pages.

These allow you to specify the **Quicken type** (If 'Acc\_Adv2.ovl' loaded), whether the Account should be included in the **Net Worth** calculation, the **Balance limit** (set either Credit for the case of a minimum balance for a current/checking account, and Debit for a Credit card debit limit), the associated **Interest rates** and also the **Archive file** to which you would like it linked. The **Balance limit** will cause a warning to be displayed if the value is exceeded, and the **Interest rates** are used in the automatic interest option available from the **Standing Order** screen.

- After popular demand, we have incorporated a **Look ahead** mode Shift+Ctrl+L (needs 'Acc\_Adv1.ovl' Module). For example, on the 27th of the month, you can have a prediction of your status on the 2nd of next month when all Standing Orders and Deferred Transactions are taken into account. We have also left in the Transaction **Enter/Update/Delete** options, so you can do some 'what if' budgeting. Please note that any changes you make while in this mode will be cancelled when you return to normal operation. (Unless you 'kill' the program from the system screen, in which case you are stuck with the new values, so we don't recommend that course of action.)



- 3. In a similar vein, we have implemented a **Pay bills** option Shift+Ctrl+J in the main screen, similar to that provided in Microsoft Money (Needs 'Acc\_Adv2.ovl' Module). It is very similar to the **Look ahead** mode, except it now gives you the option of actually actioning the Standing Order to pay it in advance. Once complete, unlike the **Look ahead** mode, it does NOT restore the original values, but stays with the new values. When you use this option you can define if the **Date** to be used is the original date of the Standing Order or the date on which you carry out the action.
- 4. General **Information** screens giving details of the **Group, Account and Entry** are provided if 'Acc\_Adv2.ovl' module is loaded. Press Ctrl+I from main **Accounts** screen and **Transactions** screen. These include **Account details** to display Account Numbers, Bank addresses, Card Numbers, Emergency Phone numbers etc (needs 'Acc\_Adv1.ovl' Module). Use the **Labels** option under the **General preferences** menu in **Accounts** screen to define the labels.

### Advanced Transactions Options

- 1. As with Accounts, when entering or updating Transactions there are further **Advanced** and **Modules** pages in the dialogs. The **Advanced** page gives access to the **Auto counters** (see later), the **Tax rates**, and also allows the **Attribute** to be set. The **Modules** page allows the transaction to be integrated into each of the appropriate optional modules that you may have loaded. Note that for the **Planner** module you can specify whether the value should **Replace** the displayed value or **Add** to it in the case of multiple payments each month.

**New entry**

Settings | **Advanced** | Modules

Transfer to: Visa  
 Auto counter: Chqbk  
 Set attribute: Warning  
 Tax rate: None

Buttons: Cancel, OK

**New entry**

Settings | Advanced | **Modules**

Update utility module: Gas  
 Update fuel manager: No  
 Add to house contents: No  
 Add to expenses account: No  
 using category: None  
 Reconcile planning agency: B. Gas  
 add or replace value: Replace

Buttons: Cancel, OK

- 2. In the **Transaction** and **Expense** screens, and their associated **Archive** screens, you can set a **Filter**, and then the system will display only those entries applicable to the Budget Category, Date, Tax Rate, Text, Value and Attribute specified. You can also specify whether you wish to 'include' or 'exclude' the selections.

**Filter**

Settings | Date | Tax | Amount

Method: Include  
 Category filter: All  
 Desc/Ref text:   
 Attributes: All  
 Include initial balance:

Buttons: Cancel, OK

- 3. For advanced users, we have also incorporated a **Default transaction** option for those entries that you regularly want to input. Using the **Default transactions** Shift+Ctrl+N menu option from either the **Account** or **Transactions** screen you can define up to 20 default transactions, giving each one a unique name. These can then be quickly used by pressing Shift+Enter instead of Enter when in the **Transaction** screen (or Ctrl+G or the Toolbar button), and then



most of the fields will already be completed. Note that these entries are Group-specific, to give you total flexibility. (**Default entries** are also implemented in the **Expenses** module. Exactly the same logic applies).

4. Within each **Default Transaction**, **Standing Order**, or normal **Transaction** you can also implement an automatic numbering option to keep track of cheque (check) numbers or, in our case, the number of registrations for this program! To enable this function use **Auto counters** Shift+Ctrl+O from the **Account** or **Transactions** screens. Allocate a **Title** and a **Value** to each of up to 12 counters you wish to use (i.e. 'My Cheque' and 345) and then they can be allocated from within a default transaction, ordinary transaction or standing order in the **Advanced** page of the **Add entry** dialog.
5. There is also an **Enter last transaction** option, just like the 'last number redial' on a phone. Use Ctrl+Y to redisplay the last entry.

## Advanced Standing Orders Options

1. The **Add** and **Update order** entry dialog also has **Advanced** and **Modules** pages. The **Advanced** page allows you to specify a different **Initial payment** if that is appropriate, allocate an **Attribute**, allocate an **Auto counter**, allocate a **Tax rate**, and specify how many times to repeat the order i.e. 10 monthly payments. The **Module** page gives you the option of automatically updating the optional modules.
2. If a **Standing Order** is set to be done a fixed number of times, once it has been actioned that number of times it will still remain in the screen, but with 'Complete' displayed instead of the date. This allows you to either delete it, or keep it until it needs restarting again next year.

## Advanced Export Options

Providing an export routine for the **Fuel** and **Shares** history, and the **Archive** file, that would produce .SPR files proved to be very difficult, so we have provided an interim attempt. Select the **Export data** option Shift+Ctrl+E. This will produce a .txt file with a name you define and defaulting to your C:\Document\Accounts\ directory. Next, import the file into Word, and use the Cut/Copy/Paste options to copy it across to a new Sheet file. It can then be saved in a PC-spreadsheet compatible format.

## Advanced Budget Category Options

Following popular demand we implemented 'Split Categories' for Budgets. This was to cater for those occasions when a single cheque or VISA payment related to more than one category. To use the option, enter a transaction, and select (**Split**) in the **Category** field. This takes you to another screen allowing you to split the value across various categories. Unfortunately, memory limitations preclude the program remembering these values, so at the moment this is 'one-shot' only, and the transaction will not remember to which categories it was allocated. However, the word 'Split' will appear on the display as a reminder.

## Advanced Financial Planner Options

It was very difficult to cope with all the possible permutations of display in the **Planning** module, so a **View preferences** option was incorporated. This allows you to design the screen, including the display of the minus sign, position of the vertical lines (remember the screen is 640 pixels wide, or 570 if the Toolbar is displayed) and how many months are displayed, where they start, and how much gap between them. Basically, just play about with settings, it may take a few goes to get what you



want. We have provided a **View** button so you can go back and check the effect of any changes, and a **Default** button if you want to start again.

## Other General Advanced Options

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1. In most screens, pressing the first letter of an entry will take you straight to it, and using the left/right arrow keys or the button icons in the top left will cycle through groups/accounts/files as appropriate.
2. The individual **Groups** can be **Password** protected. Use Shift+Ctrl+Q from the Accounts screen. This password is not case-sensitive.
3. Many of the screens have '**Information**' screens that give you more information about an entry. These were originally put in as part of the Siena version, but they still serve a useful purpose so we left them in. These are accessed from the menu, Ctrl+I or in some screens by just pressing I.
4. The final option to be discussed is one to help in tracking Tax payments such as Value Added Tax, (VAT) or GST. Use the **General preferences** menu and **Tax rates** page to define up to 4 tax bands, and the **Advanced** page of **Transaction** entry will then have a new field allowing you to allocate a tax value to the entry. In both the **Transaction** and **Archive** screens there is then a tax **Filter** which will then display only those entries which match the filter value. Note that it is the actual percentage that is saved with the transaction, not the tax band. The use of the tax band is simply a short-cut, to save you having to type in the value every time. These tax bands can also be put in **Default transactions** and **Standing orders**. Also, you can select **Tax rate** as the option for the **Middle column** to display in both the **Transactions** and **Archive** screens. Also note that you can allocate 'Zero' as a tax rate, which will set a flag showing the transaction has an associated rate, but set it to zero. This is different to 'None', which means that no rate is applicable to that entry.
5. Finally, don't forget the **Help** file Shift+Ctrl+H which has much of this information in.

## Part 4 - Frequently Asked Questions (FAQ)

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**Question:** How do I transfer the program to the D: drive?

**Answer:** You need to create a new directory called D:\System\Apps\RMRBank\ (or whatever your program is called) and transfer all the program files that came in the original ZIP archive to it from the C: drive. That is the APP file, the AIF file, the OVL files, the MBM file and the HLP file. Do NOT transfer the \Data\ subdirectory or the Accounts.ini and Accounts.reg file. They must stay on the C: drive. If you find that tapping on the Extras Bar then gives you a message that the "Module does not exist", that means you have one of the original ROMs, with a bug in there that prevented the Extras Bar from being refreshed. You need to rename the RMRBank.APP (or equivalent) to something else (RMRBank.??? ?) and then watch the Extras Bar until the Icon disappears. Then rename it back again and all should be well.

**Question:** I cannot access all my groups using the left/right arrows or the "Open Group" option, or I get one of the following, what should I do?

The left/right arrow icons don't appear if I have multiple groups.

When I press the right or left arrow key the program says "Only One group" although I have more than one.



When I use "Open Group" or start the program, the "File" dialog appears with no files in the Name field.

**Answer:** These are all symptoms of the same problem. The program has lost track of where you have the main Group document files. The normal reason for this is that the user has, contrary to my advice in the README file, moved or renamed the document file directly from the System screen rather than from within the program. (Although very few ever admit to this :-)) I have also experienced it myself by doing an uncontrolled Exit from the program (Ctrl+Esc). There are 2 reasons this causes trouble : the first is that when you tap on the Extras bar the program opens up the last document you were using. If you have moved or renamed it, or exited improperly, the program gets confused. The other reason has to do with transferred transactions. After a great deal of pressure from users I implemented a tracking device so that each half of a transferred transaction knew where the other half lives. Now, because I allow total flexibility in where you keep document files, the program has to maintain a full record of where they are placed. If you move them from the System screen without telling the program it gets completely lost. So, in this situation you need to "teach" it where you have now put the document files and what they are called. So, carry out the following:

- a. Delete the file C:\System\Apps\RMRBank\Data\Group.lst (This is the file where the program keeps the details).
- b. Start the program by tapping on a Group document file (NOT by using the Extras Bar).
- c. Switch to each of the other Groups in turn by tapping on the appropriate Group Document file.
- d. Once all groups have been 'visited', the program will have learnt where everything is and should work.

**Question:** Do I get codes for RMRFuel and RMRHome if I register RMRBank?

**Answer:** There seems to be some misunderstanding over the relationship between these programs. RMRBank is a complete package with all the integrated modules included for free. However, I had a request from a number of people who don't want to use RMRBank but wanted to use the modules, such as the Fuel Module. For that reason I added all the necessary extra code to the modules and released them as a standalone programs with their own registration codes. So far the fuel module (RMRFuel), the Home Inventory module (RMRHome), and the Investment module (RMRInvest) have been done, and eventually there may be RMRExpenses & RMRPlan, when I get around to converting them. So, once you have loaded and registered RMRBank, the other programs are a complete irrelevance, as you already have all the functionality, plus the added bonus of the integration, within RMRBank itself.

**Psion Money Compatibility:** Recently, 2 questions have kept coming up, always from ex-Psion Money owners, who have given up waiting for Pocket Quicken and are trying RMRBank.

**Question:** Can I transfer my Psion Money data to RMRBank?

**Answer:** Yes. All you need to do is Export each account from Psion Money to a QIF file and then Import it into RMRBank. There is a special "switch" in the RMRBank Import dialog, called "From Program", and you need to select that to "Psion Money". The reason for this is that Psion Money implemented the QIF Import/Export in a rather odd way (in my opinion). Instead of using the "Payee/Description" field for the main description field of a transaction, they used the Memo field. This "Switch" will take this into account.



**Question:** Can I view all the transactions associated with a Budget Category?

**Answer:** Unfortunately not. You can view all the transactions in a selected Account for a given Budget Category, but not for every single Group/Account together. When I originally designed the program I had Budget Categories as very much a secondary, optional feature. Also, for data integrity purposes, I decided to save the data for each Account in a separate file. This has meant that doing any sort of analysis over every single transaction in every account is virtually impossible. In hindsight I perhaps could have designed it differently, but the program is now much too mature to even consider that level of redesign.

**Question:** When we update a Transaction that had 'split categories' the Budget Categories didn't update. Why?

**Answer:** This is a leftover from the S3A memory limitations. we had enough memory to store one category, so that will be updated if you update or delete the transaction. However, we could not spare the room to store up to 4 more categories with the split values. Therefore, if you use 'split categories, remember it is a 'once-only' update of the categories. Just as a reminder, the word 'Split' will appear as a reminder if you have Categories selected for the middle column. Hopefully we will be able to remove this limitation in later versions of this program.

**Question:** I can't get the Quicken Export/Import to work?

**Answer:** OK, here's a few pointers that might help:

- a. The QIF file is simply a set of instructions in an ASCII text file, so it can be examined with any text editor. So, do an Export from 'Personal Accounts' and then compare that with a QIF file from Quicken (or MSMONEY) and see if you can spot any difference.
- b. If the Import command doesn't recognise your file, make sure it has a QIF extension, and if you still get the <No Files> message then press <TAB> and navigate your way to where the file is stored (normally it defaults to looking in the C:\Document\Accounts\ directory.)
- c. Remember you have only 400 transactions/per account before you need to archive some, so if your Quicken account has more than that then do it in a few goes.
- d. If you want to use the Quicken Import/Export on a MAC, then when you start up the Psion Link software, from the File Menu select the preferences option. Next select the Text files preferences and add .QIF to the list of text files. Then all files exported from 'Personal Accounts' get uploaded as text files and Quicken can import them correctly. Otherwise QIF files exported from 'Personal Accounts' are assumed to be binary files and are given that attribute.
- e. If you still have problems, just contact me. we haven't failed yet to get people Exporting/Importing.

**Question:** Why can't we have more transactions, categories, rooms etc...."?

**Answer:** There are two factors which preclude having any more of these parameters.

- a. The first relates to those aspects such as Budget Categories, Rooms, and Accounts, where they are needed in a dialog to select just one. In early versions of EPOC 32, the way the Psion dialog worked was to limit the total length of all the descriptions to





255 characters. Initially, we made it so there were, for example, 25 Budget Categories of a description length of 10 characters. However, this was rather a simplistic approach, as many of the categories, such as 'Car' and 'Gas', were much less than 10 characters. Accordingly, we have now allowed many more categories and just monitor the length of the descriptions. If the total approaches 255 you are warned that you will have to reduce the length of some existing categories before you enter any more. The next version this program will get around this limitation.

- b. The second factor is memory. Although in theory we could allocate huge numbers, this would lock out vast areas of memory on your system. Therefore we have compromised on what we believe are logical values. If anyone wants a copy of the program which much bigger numbers allowed, and is prepared to accept the loss of memory when the program is run, then we can provide a 'personalised' copy for US10\$. Just let us know.

One good example is the number of Transactions available (400/account). Although this seems rather a small number, it should be perfectly acceptable provided you use the program as it was intended to be used and not try and use it as you would Quicken, which has unlimited storage. The idea is that only those transactions which have not been confirmed by a written statement, and therefore may need changing, are held in the 'live' account. Once a bank/credit card statement has arrived, all the transactions on the statement should be transferred to an archive file, which can be of unlimited size.

Remember, the ONLY difference between the 'live' transactions and the archived transactions is that the archived transactions cannot be altered. However, if they have been reconciled against a statement, this should not be necessary. Therefore, for most bank/credit card accounts the 'live' account should contain only about 2-3 months worth of transactions. Personally we found that with S3ABANK 100 transactions was more than sufficient for this purpose so 400 is a real luxury !!

Hope that explains the main queries we have had over the program.

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