



RMRBank

Personal Accounts Suite

(for Symbian OS Series 80 – Nokia Communicator 9500/9300)

User Guide



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RMRBank: Quickstart

RMRBank, 'Personal Accounts Suite' is a comprehensive banking package with a fully integrated range of functions for managing your personal and home finances.

The program has a massive amount of functionality, and huge range of configuration options. Use **Switch view** or Ctrl+Q from any screen to show a menu list of all the screens and modules that comprise the program. There are 5 core modules:

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

Optional Modules

The core program is enhanced by a range of additional optional modules. These provide further screens of financial management functions and extra menu options, and integrate with the main program such that account transactions will update the other module data:

Budget Categories (Acc_Bud.ovl) : To keep track of your budget expenses by allocating transactions to Categories.

Financial Planner (Acc_Plan.ovl) : To predict your annual expenditure for billing agencies, such as Electricity, Rent, Phone.

Investment Tracker (Acc_Inv.ovl) : To keep track of portfolios of stocks, shares or bonds, and show the historical records of their performance as text and graphically.

Fuel Consumption (Acc_Fuel.ovl) : To record the fuel consumption for up to 10 vehicles, and show the historical records of their consumption as text and graphically. Also to remind you of scheduled servicing.

Home Inventory (Acc_Home.ovl) : Keeps track of the value of the contents of your house(s). Three screens show summaries by room, by category, and full details of each item.

Utilities Tracker (Acc_Util.ovl) : Helps you keep track of the usage, costs and bills for up to 3 metered utilities, eg. Electricity, Gas, Water.

Expenses (Acc_Exp.ovl) : Similar to Transactions but optimised for recording business expenses and vehicle journeys with its own specific categories, trip allowance, mileage rate, and its own archive files.

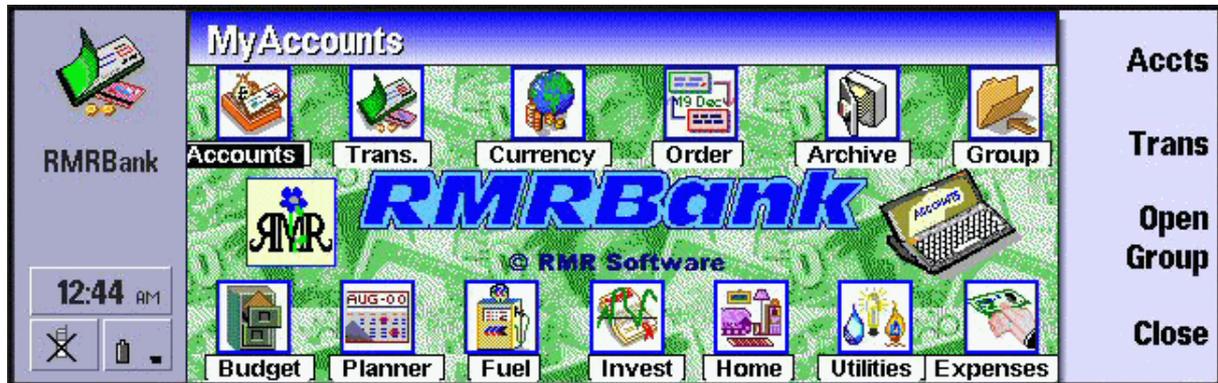
Printing Module (Acc_Prt.ovl) : Enables printing from various screens.



Graphics splash screen

This provides something to look at while the program loads and is a graphics shell for navigating to the various program screens and modules.

Use the left/right scroll key or **Tab** key to select a module and then **Enter** to go directly to the module. The Group icon will allow you to switch Accounts Groups.



Set the **Esc to graphical shell** option in **General preferences > General** page to define when the **Esc** key will return you to the Graphic shell instead of the main Accounts screen. Options are to:

- **Always** return to the graphic shell from every screen,
- Always return **Except from Transactions** screen,
- Return **From Accounts only**, or
- **Never** if you don't want to use this method.

In most screens the 4th toolbar **Main** button will return you to either the Graphic shell or the main Accounts screen, depending on your setting for **Toolbar Main button** in **General preferences > General** page. In the Graphic screen the 4th button will **Close** the program.

Moving around

There are various shortcut methods for moving around the most screens:

- **Up/Down scroll key** selects entries.
- **PgUp/PgDn** to move a screenful at a time (**Ctrl+Up/Down arrow** on 9300/9500).
- **Home/End** to go to the top or bottom entry in the file (**Ctrl+L/R arrow** on 9300/9500).
- **Left/Right scroll key** cycles through files of the same type, e.g:-
 - switches Groups in the Accounts screen,
 - Accounts in the Transactions screen,
 - Archive files,
 - Budget files,
 - Investment files and Share Histories,
 - Vehicle files and Histories,
 - Utilities,
 - Home Inventory house files, rooms and categories,
 - Expense Trips and Archives.
- Pressing the first letter of an entry will highlight it (e.g. if you have an account named 'Checking', pressing 'C' key will jump you straight to it). This works to select Accounts, to select a Category in Budget, an agency in Planner, a company in Investments, and a room or category in Home Inventory.

And slightly differently in the Planner screen:



- **Right/Left scroll keys** move a month.
- **Home/End** go to the first or last month.

Note: The joystick/navigation button can also be used instead of the arrow keys.



Accounts screen

The Accounts screen lists all your accounts in the selected financial Group, showing their current Credit or Debit balance. An optional middle column can show various details for each account.

The titlebar shows the name of the Accounts Group, while the bottom line shows the Group currency of operation, an index of the number of accounts, and the Total worth of the group.

USA Income					Add
Ac Name	Description	All	Debit	Credit	
1	REGNET M	REGNET	April	881.80	
2	REGNET A	REGNET	March	0.00	
3	Handango	Handango		1,566.00	Update
4	Paypal	Paypal US	alan@r	411.00	
5	Palm	Palmgear	\$100	98.00	
6	Pocket	Pocketear	\$100	273.00	Open Group
7	PDATop	PDATopoft	\$200	73.50	
8	PDASSI	PDASSI	\$100	887.70	
9	Mobile	Mobile2Day	\$100	607.00	
10	Celluari	Celluari IT	\$100	80.50	Main
Group currency : US\$		4/16	Group worth :	5,128.50	

You can set up just one Group for all your accounts, or have up to 15 different Groups for normal accounts, savings accounts, business accounts, foreign accounts etc.

The **File** menu has the commands for managing Group files. The **Printing** options are also here, along with **Add to desk** to put a shortcut of your Group file on the desktop.

In the **Edit** menu are the options for adding accounts to the Group, along with an **Edit memo** facility where you can record any details of the Group in a memopad.

In the **Data** menu there are options to **Import** and **Export data** to/from your accounts from other applications, as well as **Backup** and **Restore** options to allow you to keep a copy of your financial data elsewhere on the system for security, and to restore it if necessary. An option under **General Preferences** lets you automate regular backups of your data.

As in all screens, the **View** menu has **Switch view** Ctrl+Q to go to any other module. Commands are also available for **Switch title** to remove the screen titlebar, and **Full screen** to remove the left and right information and button bars for more screen space. Four sizes of text are available with the **Zoom** option. An **Information** option shows four pages of useful summary details about the Group.

The **Tools** menu in this and every screen has the **View preferences** and **General preferences** options that let you configure a wide variety of settings for this screen module, the program, the terminology and the display. Finally, this menu also gives access (as in all screens) to the **Currency converter**, the **Register** dialog to enter your personal code to unlock the program, and **About** with details of the program version itself.



See the separate topics for details on all these functions.

Managing account groups

To start a new accounts Group to contain sets of accounts use **Create new group** Ctrl+N in **File** menu:

- Enter a unique and meaningful **Name** for the Group. This will be shown on the header bar for the screen and used in selection dialogs.



- Set the **Currency** for operating the accounts in this Group (country currencies and exchange rates must be created in the Currencies module before they can be selected here).

Note: All accounts in a Group must be run under the same currency, so if you operate in more than one currency you will need to create multiple Groups.



Accounts Group files will appear in your Documents folder showing the program icon, or use **Add to desk** on 9210 to put an icon for the group on the desktop.

Use **Open group** to switch between accounts Groups if you have more than one, or simply use Ctrl+O or the left / right scroll key to cycle through them in order.

The program or individual Groups can be **Password** protected if required.

Under the **File > More** menu are further options for managing Group files. Use **Update group** to change the currency and, if applicable, the associated Budget file or Planner file. Use **Save group as** to make a copy of a group of accounts with a new name, **Move group** allows you to store the Group file in a different disk or folder location (do not try moving the file from the system screen), and **Delete group** if you want to get rid of a not-needed accounts group (you must remove any accounts in the group first).

Passwords

Use the **Password** Shift+Ctrl+Q option to protect the program or individual accounts Groups as required.

- Select whether you wish to use the **Program** or **Group** password.
- Turn the **Password set** to On.
- Enter the character string in the **New password** field and repeat it in the **Confirm password** field.
- Enter a time delay before Password is activated (optional).

Note: Passwords are case sensitive.

When a **Program** password is set you will be asked to enter the code when starting the program or when switching to the program from another program or when opening the lid of the phone.

When a **Group** password is set you will still be asked to enter the code when starting the program or when switching to the program from another program or when opening the lid of the phone (Assuming the protected Group is the one selected), but additionally when switching to the Group from an unprotected Group.

To remove a password use the **Password** option again:

- Select whether you wish to use the **Program** or **Group** password.
- Enter the current **Password** to gain access.
- Leave **Password set** to Off.
- Leave the **New password** field and **Confirm** fields blank.

Setting up accounts

To create your account files in an Accounts Group, use **Add account** from the **Edit** menu, or the **Add** command button, or Ctrl+A, and complete the following details:

- a short **Name** used for identification in dialogs,



- a full text **Description** of the company or account name,
- the Opening balance,
- the credit or debit **State**,
- whether the balance should be included in the **Net worth** of the group (excluded accounts are shown with an 'x' in the index column),

Then optionally use the **Advanced** command button to define:

- the **Quicken type** of the account,
- the **Credit interest %** and the **Debit interest %** rates applying to the account, for use by the interest transactions in Standing Orders,
- any **Balance limit**, and whether it is a minimum credit allowed for a checking (current) account, or a maximum debit for a credit card type account,
- any **Reference** details, typically for the account number.

Continue, and use the **Links** button dialog to specify:

- the **Archive file** to be associated with the account (must be created beforehand),
- if it is a 'share' summary account, whether it is to be **Auto updated** when investments in the specified **Share file** are updated.

Use the **Update account** option to change any of the account settings. The **Edit** menu also has options to **Delete accounts**, or to **Move account** so that you can sort it in your preferred order in the Accounts screen.

Group information

The **Information** option Ctrl+I from Accounts screen shows four pages of useful summary details:

- **Information** on the settings of the highlighted account,
- The **Total** command button shows the number of Groups and Archive files you have, and the total worth value summed of all Groups,
- The **Group** button shows the number of Accounts in the group, the Password and Defer settings for that Group, the Archive display mode, and Budget file associated with the group.
- The **Account** button shows a page where you can record account numbers, bank codes, contacts etc. for the highlighted account, using the labels defined in **General preferences**.

Look ahead mode

Use **Look ahead** Shift+Ctrl+L from the **Data** menu to see what the state of your finances will be at a future date when due Standing Orders / Future Transactions are actioned.

- Set the **To** date for how far ahead you wish to look.
- Select which **Account** you wish to check (or All of them).

The Accounts and Transactions screens will then show a prediction of the state of the accounts at this future date.



Note that this is only a 'what if' option : any changes you make will be lost after using **Restore data** to revert to normal operation of the program.



Pay bills

Use **Pay bills** Shift+Ctrl+J from the **Data** menu in Accounts screen to force any due standing orders to transact early, and set:

- The date **Up to** when all standing orders will be actioned.
- Whether to show a **Prompt** for each.

Note that (unlike Look Ahead mode) this is a permanent change to the accounts and cannot be undone.

Edit memo

The **Edit memo** facility Shift+Ctrl+Z available from many screens allows you to record any details of the Group or that module screen in a memopad.

There are separate Memos for each group, and can contain any free text input.

Data Backup and Restore

Under the **Data** menu there are **Backup data** and **Restore data** options.

Backup data allows you to keep a copy of your financial data elsewhere on the system for security. The set of backed up data files is stored in the Communicator:\My Files\RMR\Backups\RMRBank\ folder (or Communicator:\System\Apps\RMRBank\Backup\ on 9210).



Use the **Backup** options in **General preferences** to enable regular automatic backups of your data, or to change the location of the backed up files.

If necessary use **Restore data** to restore all datafiles in the case of data loss.

Note: All current data in the program will be overwritten by restoring the backed up data.

Currency conversion

The program has a built-in currency conversion function available in all screens. In the Currencies screen first add the currencies and exchange rates themselves, and use **Preferences > Conversion** to set up the conversion defaults:

- Define the **Rate method** as normal or inverted.
- Set the **Default from** and **Default to** currencies as either the Base currency, Group currency or Secondary currency, depending on how you prefer to convert currencies.
- **Decimal places**. This overrides the normal program setting for the currency converter.

Then use **Currency conversion** Ctrl+C from the **Edit** menu in any screen to perform a calculation:

- Enter the **Value**.
- Select the **From** and **To** currencies which will default to Base, Group or Secondary as setup above.
- Use the **Calculate** button to see the result.



Configuring RMRBank display

One of the strengths of the program is its configurability. In many of the screens **Preferences** options let you set up the program operation and display, although the defaults should be acceptable to most people to start off.

This section covers the **View preferences** Ctrl+K options in the Accounts screen for configuring the program display:

Program page:

- **Font type** allows Arial or Times Roman.
- **Date format** gives a choice of international formats and applies to the whole program.
- **Thousands separator**. Specify a choice of symbols.
- **Negative as**. Define how negative numbers should be displayed, as minus sign, bracket or neither.
- **Info window**. Allows you to have a wide or narrow information status bar on the left side of the screen.

Group page:

- **Decimal places** applies to all currency values throughout the Group except where certain screens (eg Currency) allow override.
- **Credit/debit**. You can display the credit and debit values in the Accounts screen as separate columns or combined to give more room for the account descriptions, especially when the Toolbar is on.
- **Middle column**. You can display an extra column in the Accounts screen to show account settings eg. the Balance Limit, Interest Rate, account Type, Reference, or All (will display the Reference, but if it is empty, then the Credit Limit; if that is zero then the Interest Rate... etc.)

Colour page:

- Set your colour preferences for the **Header window**, the screen **Title** and the **Currency** shown on the bottom line.

Configuring RMRBank general preferences

General preferences, Shift+Ctrl+K in the Accounts screen has 6 pages of options for configuring the operation of the program and the Accounts screen:

General page:

- **Warning total**. Under normal use the program will keep track of the number of 'warning' entries. However, there are occasions (such as the complete deletion of a Group) when the counter can get misaligned. This resets the counter.
- **Prompt for S/O**. The program can prompt you on startup if there are Standing Orders that need actioning, rather than doing them automatically.
- **Esc to graphical shell**. This setting determines when using **Escape** key from a screen will return you to the graphical shell.
- **Toolbar 'Main' button**. This setting determines whether the **Main** toolbar button returns you from a screen to the Main graphic screen or to Accounts screen.

Archive page:

- **Archive to display**. If you run multiple Archive files you can set either a default file to always display, automatically show the last one you were working on, or ask to select one every time you enter - whichever is most convenient.



- **Main archive** and **Expenses archive**. These define your main archive filenames for when the default file option is selected.

Account info labels page:

- For each account an **Information > Account** window lets you record Account Numbers, Card Numbers, phone numbers, etc. Use this option to define up to 7 labels.

Tax rates page:

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

Backup data page:

- **Auto** turns on automatic daily, weekly or monthly data backups.
- **Start date** sets the initial day for the backup sequence.
- **Prompt** defines whether the program will ask whether to auto backup when it is opened, or do it anyway.
- The **Location** CBA button allows you to change the backup **Folder** and **Disk** location, which defaults to Communicator:\My Files\RMR\Backup\RMRBank\



Transactions screen

Access the detailed Transactions screen by highlighting an account and using **Switch View > Transactions**, or simply press **Enter**. The screen shows all the current transactions made in the selected account with the running balance.

Lloyds Current		Reconciled balance : 2,574.07				
Date	Description	Reference	Debit	Credit	Balance	
07 Mar 05	Woolworths		8.49		2,399.74	
08 Mar 05	Cashpoint	ATM	100.00		2,299.74	
12 Mar 05	ASDA		51.67		2,248.07	
12 Mar 05	Credit			17.87	2,265.94	
12 Mar 05	Credit			308.13	2,574.07	
14 Mar 05	Chairs		30.00		2,544.07	
15 Mar 05	Argos		4.99		2,539.08	
22 Mar 05	Phone	S/O	47.97		2,491.11	
23 Mar 05	Tony			20.00	2,511.11	
24 Mar 05	AVC	S/O	166.37		2,344.74	
28 Mar 05	Cheque		20.00		2,324.74	
30 Mar 05	Credit			123.00		

Group currency : £ Credit limit : 2000.00 Interest : 0.20% 18/18

An optional middle column can show several transaction values. This is set from **View preferences > Account** or simply with the **M** key.

The titlebar shows the Account name and the Initial balance. With the **B** key this can optionally show the Current Balance, Today's Balance, Total Balance or Reconciled Balance. The bottom line shows further details: the Group currency symbol, the Credit/Debit limit and Interest rate set for the account, and an index of the number of entries.

Use the **Edit** menu options to **Add**, **Update** or **Delete** transactions (the **Enter**, **Tab** and **Delete** keys also act for these functions).

Under the **Advanced** menu option are functions that allow you to **Enter default transactions** (see separate topic), repeat **Enter last transaction**, **Move or Copy transactions** between accounts, and to **Archive / Remove transactions**. Also reconciled transactions can be **Grouped** at the top of the screen or then **Ungrouped**.

In the **Data** menu there are facilities to **Import** or **Export** Quicken files to/from the account (see separate topic). The **Attributes** options allow you to set the following on transactions:

- **Reconcile** (marked with @) when checked against a bank statement. Can also be actioned with just the **R** key or **spacebar**.
- **Deferred** (D) so that it is still displayed, but may or may not be included in any balance calculations. Can be actioned with just the **D** key under manual defer mode.
- **Warning** (*) so that it is not included in the Balance, but is left there as a reminder (eg to pay the rent) with a message shown each time you enter or leave the program. Can be actioned with just the **W** key.
- **Underlined** (_) to separate or identify for any reason. Can be actioned with just the **L** key



Use the **Clear all attributes** option to remove all the attributes from transactions in an account.

You can also turn on the **Use foreign currency** option, **Ctrl+F**, to allow transactions to be entered in another currency temporarily if you are on holiday.

In the **Settings** menu are the options for setting up **Default transactions** and **Auto counters**, as well as **Account settings** for defining the credit/debit interest rates, balance limits, and the Archive file associated with the account.



The **View** menu has similar options to the main Accounts screen, with the addition of **Switch accounts** to select another account to view. The **Information** screens provide three pages of information on the account and entries.

In the **Tools** menu, as well as the usual **View** and **General Preference** options (see separate Configuration topics), you can **Jump to date**, or apply a **Filter** to the Transactions screen to view only those entries that match any combination of Budget category, Date range, Tax rate, Attribute, Text string and Value.

Entering account transactions

Use **Add entry** from the **Edit** menu or command button, or Ctrl+A, or simply the **Enter** key, and complete the following details:

- **Description** of the transaction.
- **Date** (defaults to today).
- the Amount.
- The **State** of the amount, whether a Credit or Debit (the terminology changes according to account type).
- **Reference** for any further information you wish to record, although this field is also used for counters and foreign currency amounts when applicable.
- **Category**. Select the applicable budget category.

The command buttons give access to the further **Advanced** dialog for:

- **Transfer to**. Transactions can transfer details to another account (even in another Group), eg to pay a credit card bill with a cheque / check. A reciprocal entry will be made in the 'to' account.
- **Set attribute**. Describes the state of the transaction as None, Reconciled, Deferred, Warning or Estimated.
- **Auto counter**. Select a pre-defined counter for automatic numbering.
- Apply a **Tax rate** from those you have defined, or a one-off other Rate value.

In addition, the **Modules** page from the command buttons allows you to pass the value or details of the transaction to many of the optional program modules, including:

- **Update utility module** – to pay a utility bill.
- **Update fuel manager** – to add fuel details for a defined vehicle.
- **Add to house contents** – to add the value of purchases to your home contents inventory.
- **Add to expenses account** – to pass the purchase details to your business expense account, using a specified category.
- **Reconcile planning agency** – to add or replace the value against an agency in the annual budget planner.

When travelling turn on the **Use foreign currency** option, Ctrl+F (a warning indicator will appear on the bottom screen line). The **Add entry** dialog will then have an extra **Currency** field, which allows you to make entries in one of the defined Currencies (defaults to Secondary). The **Amount** will be converted from that currency to your normal Group currency, and the original foreign amount will be recorded in the **Reference** column.

If you want to enter the same or similar transaction again, use **Enter last transaction**, Ctrl+Y, when the entry dialog will be completed with details remembered from the last entry.

You can correct any values for a transaction entry. First highlight it and then use **Edit > Update entry**, Ctrl+U, the **Tab** key, or tap on the **Update** button in the command button area. The dialog is similar to that when adding an entry.



If a transaction was entered in error, highlight it and then remove it using **Delete entry**, Ctrl+D or the **Del** key.

Default transactions

If you have a regular transaction that has the same settings, such as an Electricity Bill that always pays the same company, updates a Category and will also reconcile a Planning figure, and the only difference is the date and amount, then you should set it up as a Default transaction.

Note: To use this facility you will need the Advanced module 'Acc_Adv1' installed.

Use **Default transactions > Add entry** in the **Edit** menus of the Accounts and Transaction screens:

- Give the default a recognisable **Name**,
- Complete the normal transaction details that will never change,
- Complete any necessary details in the **Advanced** and **Modules** screens, and then save it with **Done**.

Use the **Default transactions > Update entry** option to amend any details, or **Delete entry** to remove any defaults you no longer need.

The default transactions will then be available for entering into an account in the Transactions screen. Use **Enter default transaction** from the **Edit > Advanced** menu, or the **Default** command button, or Ctrl+G, or simply with **Shift+Enter** instead of the normal Enter. Select the required **Name** and all the information is automatically filled in.

Note: Default Transactions are specific to a Group, and are only available in the Group in which they were created.

Transactions information

The **Information** option Ctrl+I from Transactions screen shows three pages of useful summary details:

- A summary of the details of the highlighted **Entry**,
- The **Stats** button shows a summary of the number of transactions in the account, earliest date, and number of reconciled, deferred, warned or estimated entries.
- The **Account** button shows a page (same as in Accounts Group Information) where you can record account numbers, bank codes, contacts etc. for the account, using the labels defined in General preferences.

Auto counters

Often you need to keep a counter associated with a certain action, such as a cheque (check) book. The program allows this using **Auto counters** which are available if you have the 'Acc_Adv1' module installed.

To create up to 12 counters simply use the **Auto counters** option in the menus of the Accounts and Transactions screens.

- First enter the **Titles** of the counters you need.
- Then select the **Values** button and set them as the next number you wish to use, and save.



The counters can be used in normal transactions, in Default transactions, or even in Standing Orders, by selecting the title of the **Auto counter** in the **Advanced** dialog of transaction entry or update. The actual value will appear in the **Reference** field of the transaction.

Note: Counters relate only to the Group in which they were created.

Move/Copy transactions

The **Advanced > Move/Copy** option, Ctrl+H, in Transactions screen allows you to duplicate or move existing entries between accounts.

- Specify the **To account** where you want to move the transaction (which can be the same account or another in the same group).
- Respond to the next **Delete** confirmation dialog:
Yes will delete the original entry, ie making a move;
No will leave the original entry present, thereby making a copy.

Archive/Remove transactions

When you receive a bank or credit card statement, the recommended procedure is to check the entries in the account and mark them as reconciled. The process is effectively the same in Expenses for reconciling entries when you reclaim them:

- Use the **Reconcile entry** option from the menu, or more easily with just the **R** button or **spacebar**, to mark the entries with a reconcile symbol ®.

The value in the titlebar will change to show the **Reconciled balance**, which should match the running balance on your statement.



An option in **General preferences > Program** can be set for **Auto-step on reconcile**. The highlight will then automatically move down to the next unreconciled entry after each is reconciled.

When all entries are reconciled then use the **Advanced > Archive/Remove transactions** option Shift+Ctrl+G to move the transactions to a separate archive file to keep below the max entries per account limit (400).

Note: You need to use the **Create new archive** option in **File > More** menu before trying to archive.

The **Archive/Remove** dialog gives settings for:

- **Action** – to Archive (move to separate history file) or Remove (completely delete) the entries.
- **Archive file** – select the archive file.
- **Entries** – to act on the Reconciled only entries or All entries.

Use the **Advanced** button to access further options for:

- **Up to** – to specify a latest entry date.
- **Balance** – whether to Update the running balance of the account, or Leave alone.
- **Mode** – whether to Append to the archive file, or Overwrite existing entries.

Filtering transactions

The entries in both the Transactions and Archive screens, and in Expenses module, can be filtered to show only those that meet selected criteria.



Use **Set filter** Ctrl+B from the **Tools** menu, and set any combination of filters as follows:

- Set the **Method** to Include or Exclude.
- In the Archive screen you can select an **Account** name to limit the filter.
- Set a **Category** to filter on those available.
- Enter **Desc/Ref text** to filter on a text string in the description or reference fields.
- Set **Attributes** to filter either All, or Reconciled, Deferred, Warning, or Estimated entries.
- Set **Include initial balance** to Yes to ensure that true running balances are shown, or No to see only the filtered totals.

Optionally use the **Tax** command button to apply a tax filter:

- Turn the Tax rate filter on.
- Define whether the **Balance display** should show the Tax amounts, the Net total, or the Gross total.
- Choose the **Rate** from one of the pre-defined tax bands.

Optionally use the **Date** button to filter on date:

- Turn the **Date filter** on.
- Set the **From** and **To** date range.

Optionally use the **Amount** button to filter on values:

- Turn the **Amount filter** on.
- Enter an **Absolute value** to filter on.
- Define **Type** as whether this value should be treated as any Credit or Debit value, Credit only or Debit only.
- Set **Filter** to find amounts Less than, More than, or Equal to the specified value.

Configuring transactions display

In the Transactions screen **View Preferences** Ctrl+K has settings for configuring the display of transactions. Some settings apply to all accounts in the group, others only to the specific account. The following can be set:

Account page:

- The **Middle column** on the display can be used to show various values. Select from Nothing, Reference, Category, or Tax Rate. This is Account-specific so can be selected differently for each account.



The middle column can be quickly changed by simply using the single key **M**.

Group page:

- **Credit limit.** Each account can have a credit limit, either positive where you need to maintain a minimum balance, or negative where you have a credit limit (i.e. credit card). This option allows you to display either the limit itself, or the amount remaining, at the bottom of each screen. The program will warn you if this limit is exceeded.
- **Credit/Debit** allows you to combine the Credit and Debit columns on screen to give more room for the description.
- **Initial highlight on.** When you first open this module, the highlight will normally appear on the last entry. If you wish, you can select it to appear on today's date, which is often useful if there are deferred entries.
- **Reconciled balance.** Set to Auto the Balance Window will automatically show the reconciled total as entries are reconciled.



- **Balance window** allows you to display either the Current Balance, Initial Balance, Total Balance (including all deferred entries), Today's Balance or Reconciled Balance in the screen titlebar.



The Balance Window display can also be quickly changed by simply using the single key **B**.

- **Underline.** A line can be turned on to help follow entries across the screen as the highlight is moved.

Symbols page:

- Use this option to change the symbols used for the Reconciled, Warning, Estimated, Deferred and null attributes. Use **Insert special character** Shift+Ctrl+C to get the symbol you need, or use the **Default** button to reset if you don't like your changes.

Colour page:

- Set your preference for the colours used to identify Reconciled, Warning, Estimated, Deferred and Underlined entries.

Configuring transactions general preferences

General preferences Shift+Ctrl+K in the Transactions screen has options for configuring the operation of the Transactions screen. The following can be set:

Account page:

- **Default attribute.** When a Transaction is entered, its Attribute can be pre-set to Reconciled, Warned, Estimated or Deferred if these are more typical of your use. Otherwise it defaults to None.
- **Transaction defer mode.** If you wish to put in transactions that have not occurred yet, but you would like to have a record of them, then use a 'Deferred' transaction. If you set this option to Auto, any transaction with a future date will be automatically 'flagged' as deferred, and automatically cleared once the date is reached. Set to Manual it allows you to manually defer transactions with the **D** key.

Program page:

- **Balance for deferred entries.** Use this option to set whether deferred entries are to be included in the balance calculations.
- **Display transfer details.** When a transaction is made to transfer between accounts, or to update the Expenses module, a 'transfer' dialog appears to allow you to change any of the 'to' details. Set this to No if you do not wish to see this dialog and to proceed automatically.
- **Auto-step on reconcile.** It is often useful for the program to automatically move down to the next unreconciled entry after one is reconciled. This switches that option on.
- **Single key enabled.** Attributes can be set with shortcut keys: Spacebar and R for reconcile, W for warning, D for defer, L for underline, T for set date to today. If you don't want to use these 'single keys' this option disables them.
- **Enter key.** The function of this can be set to Add entry, Enter last transaction, or Enter default transaction as you prefer.



Importing and Exporting

Importing transaction data to RMRBank

The program offers support for importing transaction data into Accounts and Archives using QIF (Quicken Interchange Format), or the new OFX (Open Financial Exchange) and QFX (Quicken Financial Exchange) formats – the agreed exchange standards used by most financial programs.



A QIF file is simply an ASCII text file in a defined format, and can be viewed and changed in any text editor.

1. First use the Export function within your Quicken or other financial program, and ensure that only Transactions data is selected.
2. Now use PC Suite to copy the QIF file into the Communicator:\My Files\RMR\Exports\ folder on the Communicator (or Communicator:\Documents\ on 9210).
3. To import the information into an Account or Archive file use the **Data > Import** option in the menus of the Accounts, Transactions and Archive screens:
4. If you are importing in the main Accounts screen you will be given the option of importing **To the Selected account**, or to a **New account**. If you select the latter, you will be taken to the **Add account** dialogs first to create it.
5. Select the **Type** of data to be imported, QIF, OFX or QFX.
6. In the next **Import** dialog, your QIF file should appear in the **Name** field if you copied it to the correct folder. If not, navigate your way around the system to find it.
7. Make sure the **Date format** is correct and matches the QIF file. Look at the file in a text editor for a line such as **'D22/04/96'** which will give you the format.
8. Specify the number of **Decimal places**.
9. Use the **Advanced** button to set further details as follows:
10. Select the source program in **From program** as Quicken (Win) or (Mac), MSMoney, or Psion Money, to define the type of Quicken file variant.
11. Set **Reference from** as Number or Memo to define the type of Quicken data being loaded to the Reference field of transactions.
12. Set how **Unknown categories** should be handled. Normally, if a Budget Category is encountered from Quicken that has not been defined in RMRBank it will ask if you want to add it to your category list. If you wish to disable the function, select Ignore.
13. Select how an **Attribute** should be set for each transaction entry – From Quicken, or all to Reconciled or Deferred.

Tap **Done** when all settings are complete. The entire file details should then be imported to the account.



Exporting transaction data from RMRBank

The program offers support for exporting transaction data from Accounts and Archive files in a variety of standard exchange formats – QIF (Quicken Interchange Format), CSV, ASCII, OFX and QFX (Open Financial Exchange).

To export information from an Account or Archive:

1. Use the **Data > Export** option in the **Data** menus of the Accounts and Transactions screens. Export can also be done in a filtered screen if you only want a subset of entries.
2. Select the **Format** as type QIF, CSV, ASCII, OFX or QFX.
3. If you are exporting from the main Accounts screen you have the option of selecting which **Accounts** to export – just the highlighted Selected account, or All in the group.
4. Set the export **Folder**, and **Disk** which defaults to the Communicator:\My Files\RMR\Exports\ directory (or the Communicator:\Documents\ folder on 9210).
5. Although the defaults should be acceptable, you may also wish to use the **Advanced** command button to set further options as follows:
 6. The **Date format** you wish to use as either DD/MM/YY or MM/DD/YY. If you are not sure which date format you need, export an account from your Quicken program and look at the file in a text editor. A line such as '**D22/04/96**' will show you the format your other program accepts.
7. Set the **Reference field** as Number or Memo, as used by Quicken.
8. Set the **Account type** as Bank or Investment.
9. Set the **Attributes** field to export All entries, or Reconciled only entries, or All except deferred entries.
10. Also decide if you want **the Initial balance** included or ignored.
11. Optionally use the **Date** command button to limit the date range of entries to export. The **Date from** and **Date to** dates default to the dates of the first and last entry in the account.
12. Select **Done** when all settings are complete.
13. The exported file is automatically named by the 'shortname' of the account with extension .qif, .csv or .txt appropriate to the selected format.

Now use PC Suite to transfer the file to your PC, where Quicken (or MS Money) should happily import it.



Currency screen

RMRBank has extensive currency support. The Currencies screen allows you to enter details for up to 12 foreign currencies you may wish to use, and provides the overall currency control for the program.

Country	Symbol	Rate/£	Old/£
B G United Kingdom	£		
* United States	US\$	1.89	1.90
Europe	€	1.41	1.40

'B' = Base 'G' = Group '*' = Secondary Last Updated on : 16 Mar 05

The screen lists the countries and currencies, together with the symbol and exchange rate. Key currencies used by the program are set in **Preferences > Currencies** from either the main Accounts or Currencies screens, and identified as follows:

- the **Base** currency (**B**) for operating the program, (normally where you live),
- the **Group** currency (**G**) for operating the accounts in the selected Group (note that individual Groups can use different currencies),
- the **Secondary** currency (*) for any temporary use such as holidays or foreign travel.

In the **Edit** menu the usual **Add**, **Delete** and **Update currency** functions are available, as well as an option to **Update all currency** rates at once.

Under the **Tools** menu the **Preferences** option allows you to access the main **Currencies** setup screen as well as several other options for display and use of currencies.

Managing currencies

To create a new currency for use by the program use **Add currency**, Ctrl+A, from the **Edit** menu:

- Enter the **Country** name.
- Enter the currency **Symbol**.
- Define **Rate/B** as the current exchange rate related to the Base currency for the program.



If you prefer to enter exchange rates as **B/Rate** as a fraction of the Base rate, then change the **Rate method** to Inverted in **Preferences > Conversion**.

After the required currencies have been defined, use **Update currency** Ctrl+U to amend the country name, symbol, or the exchange rate related to the base currency.

Note: You cannot update the Base currency for the program, other than to modify the symbol.

Alternatively, use **Update all currencies** Ctrl+L to update the exchange rates of all the currencies at once, perhaps weekly from the newspaper.

Use **Set secondary currency** Ctrl+S, or the * key, or **Enter**, or the **Second** command button to mark a particular currency for use when converting foreign transaction entries during any



temporary use such as holidays or foreign travel. It will be identified with * and optionally in a different colour.

Use **Delete currency** Ctrl+D if you no longer need to record a particular currency, as only a limited number can be stored.

Configuring currencies

Preferences Ctrl+K in the Currencies screen has the currency configuration options in 4 pages:

Currencies page:

- Set the **Base** currency for operating the program.
- Set the **Group** currency for operating the accounts in the selected Group.
- Set the **Secondary** currency for any temporary use such as holidays or foreign travel.

Display page:

- **Thousands separator.** Specifies a choice of symbols.
- **Decimal places.** This overrides the Group setting just for this screen.
- **Show allowances.** When set, an extra column appears on screen, and in the entry dialog, to record a currency allowance value, for information only.

Conversion page:

- **Rate method.** Some people like to use 1.54 US\$/pound, some use the inverted method 0.65 pounds/US\$. Use this option to set Normal or Inverted conversion.
- **Default from** and **Default to** specify which currencies (via the Base, Group and Secondary settings) are initially shown in the Currency converter.

Colour page:

- Specify the colour to identify the **Secondary** currency on screen.



Standing Orders screen

This screen shows details of your Standing Orders and Interest payments. Each Accounts Group has its own related Orders screen.

RMRBank		Standing Order					Group : England	
Date	From	To	Period	Description	Value			
30 Mar 05	Deb Pock		W(-)1	Pocket Mo	10.00			
01 Apr 05		Lloyds	M(-)1	Interest (E Estimate)		Update		
01 Apr 05	Lloyds		M(-)1	Electric	25.00			
01 Apr 05	Lloyds		M(-)1	Mortgage	891.67			
01 Apr 05	Lloyds		M(10)1	Council T	164.00	Action now		
01 Apr 05	Lloyds		M(-)1	Insurance	24.60			
01 Apr 05	Lloyds		M(-)1	House Ins	33.16			
24 Apr 05	Lloyds		M(2)1	AVC	166.37			
01 Jun 05	Lloyds		M(-)1	Water	70.00	Main		
Group currency : £			1/11					

Note: This module (and its menus) can be titled Future Transactions, Scheduled Transactions or Direct Debits by using the **Terminology** setting in **Preferences**.

Create and manage your standing orders and interest payments with the **Edit** menu options for **Add order**, **Add interest**, **Update order/interest**, and **Delete order/interest**.

Orders are normally listed in date order, but use the **Move order** Ctrl+H option to rearrange those that have the same date, if you want them in a specific transaction order.

The **Entry information** dialogs show several pages of the details and settings of an order.

There is also an **Action order now** function Ctrl+N to 'force' an order to transact ahead of the due date. A Preferences option allows this to be set to today's date or the original scheduled date.

When an order has completed the requisite number of times, the entry will remain in the list but the date will change to **'Completed'** in case you wish to reset and reuse it.

Setting up Standing Orders

Use **Add order** Ctrl+A from the **Edit** menu to create a standing order, and specify:

- **Start date** you first wish it to be used.
- the **From account** (pay out) and/or **To account** (pay in), or both for a transfer between accounts.
- a **Description** of the payment.
- the regular **Payment** value, or if it changes every time select **Variable** instead of **Fixed** (in this case you will be prompted for the value when the order is actioned).
- the **Period** as daily, weekly, monthly, annual, or 'last day of month'.
- the **Interval** for how often it should occur.



Eg, for a quarterly order submit a period of 'month' and an interval of 3.

Use the **Advanced** command button to supply more advanced details:

- a name for the **Reference** field.
- an **Initial payment** value if the first payment is different from normal.



- any **Attribute** you want to pre-set, eg Reconciled, Deferred, Warning, Estimated, or None.
- an **Auto counter** from those you have set up.
- the **Number of times** the order should be carried out (0 means forever).
- a **Tax rate** from those you have set up.

Then use the **Module** button to set automatic inclusion in the other installed modules if required. These are the same as for normal transaction entry.

Setting up Interest payments

An Interest payment can also be similarly set up in this screen, to make an estimated credit (or debit) payment to an account on a period of multiples of weekly, monthly or annually. Use **Add interest** Ctrl+J from the **Edit** menu and specify:

- **Start date** you first wish it to be used.
- the Account.
- the **Period** as daily, weekly, monthly, annual, or 'last day of month'.
- the **Interval** for how often it should occur.
- a **Description** of the payment.

Interest payments are only estimates! The actual amount credited or debited to the account is simply based on the interest rates set for the account and the balance of the account at the time of action.

Configuring Orders

Preferences Ctrl+K in the Orders screen has options for configuring:

- **Terminology**. To change the name of the module and the menu options as Standing Order, Future Transaction, Scheduled Transaction or Direct Debit.
- **Total window**. To turn on a window with totals of the From and To orders for the Group.
- Completed colour of the orders.
- **Action now date**. Allows you to set if today's date or the original scheduled date is used when orders are **Actioned now**.



Archive screen

The Archive screen allows you to view transactions previously archived from the Accounts. The layout is the same as the Transactions screen, the only difference being that you cannot edit the entries. Full details about a specific entry can be viewed with the **Information** Ctrl+I menu option.

Use **More > Create new archive** Ctrl+N in the **File** menu to create an archive file and give it a **Name**. The same option is available from the menus in the Accounts, Transactions, and Archive screens. You can use one shared archive for all accounts, or create an unlimited number for each of your accounts, or for different years, etc.

If you have more than one Archive file, use **Switch archive files** Ctrl+S to open them, or simply the left / right scroll button. Options also allow archives to be **Renamed** or **Deleted**.

Find and **Find next** functions provide a search facility for specific transaction entries or dates. Alternatively **Set filter** can be applied to view only entries that match any combination of Budget category, Description text, Date range, Tax rate, and Amount criteria. (See separate topics). In addition the filter in the archive also allows you to select which Account the entries came from.

If you open the Archive file from an unrelated Group, the Budget categories shown for the entries may not be appropriate. If so use the **Switch budget file** option to select the correct one.

The **Edit** menu allows you to **Delete entries** by date range or, if the file gets too big, there is a facility to **Reset start date** to remove earlier unwanted entries.

Finally in the **Data** menu, **Import** will allow you to bring in QIF, OFX and QFX format files if you wish to copy in archives exported from other programs. **Export** will output the archive data in QIF or text formats for use in other applications or to effectively 'unarchive' transactions for import back into an account.

Archive find functions

Because Archive files can become quite large, the screen has comprehensive functions to search for transaction entries or dates.

To use **Find entry** Ctrl+F or from the command buttons:

- Enter a Text string.
- Specify the **From date**.
- Set if the search should be **Case sensitive**.
- Set the search **Direction** as Forwards or Backwards from the From position.
- Set the search **From** position as Start/End of file or Current entry.

Repeat the find with the **Find > Next entry** option Ctrl+J.

To use **Find date** Ctrl+H:

- Specify the **Date**.
- Set the search **Direction** as Forwards or Backwards from the From position.
- Set the search **From** position as Start/End of file or Current entry.
- Set the **Match** criteria as Exact date or Next date after.

Repeat the find with the **Find > Next date** option Ctrl+U.



Configuring archives

The following options for the Archive screen are accessed from **Preferences** Ctrl+K:

Display page:

- **Middle column.** The middle column on the display can be used to show various values. Select from Nothing, Reference, Category, or Tax Rate.



The middle column can be quickly changed by simply using the single key **M**.

- **On entry use.** If you run multiple files, you can set either a default Archive file to always open, automatically show the last used file, select one every time you enter, or automatically open the archive file linked to an account.

Archive header page:

- **Export/Print.** Select whether the "Archived from..." header lines are included when exporting and printing.
- **Colour.** Set a colour for display of these header lines.

File page:

- Select the **Folder** and **Disk** where you wish to store your archive files.
- **Include in backup.** Whether they should be included in a Backup.



Budget screen

The Budget screen allows you to keep track of your budget expenses. The screen shows a list of your categories, with their estimated budget amount, and the actual spend or income amount (or amount remaining) and status percentage for each. The totals for each are shown on the bottom line.

UK Personal		Currency : £			Add
Start date	Item	Budget	Sp/Inc	Status	
16 Mar 05	Electricity	-300.00	-75.00	25.00%	
16 Mar 05	Water	-300.00	-75.06	25.02%	Update
16 Mar 05	Phone	-160.00	-47.97	29.98%	
16 Mar 05	Oil	-800.00	-503.27	62.91%	
16 Mar 05	Honda	0.00	-85.40		Delete
16 Mar 05	Volvo	0.00	-486.30		
Total income :		0.00	Total spend :	1,273.00	[Foreign On] 1/6

More than one Budget file can be created with the **Create new category file** Ctrl+N option, to contain different sets of budget categories (perhaps for personal and business). You can then associate each file with a Group of accounts using the option in Accounts screen **File > More > Update group**.

The usual options are available to **Switch budget group** Ctrl+S, and **Rename category file**, **Delete category file** under **File > More**.

Then use **Add category** Ctrl+A to enter your budget details. A **Use foreign currency** option Ctrl+F can be turned on to make entries in another currency. **Sort** and **Move categories** options are available in the **Advanced** menu to allow you to arrange the categories into alphabetic order, or to manual move them into your preferred order.

When entering a transaction in an account, select one of the specified Budget categories in the **Category** field. The value of the transaction credit or debit will be automatically added to the **Spend/Income** figure for that category, and the **Status %** adjusted.

If the transaction in an Account is later deleted or updated, the Budget category value will be adjusted accordingly. (Note that this only occurs if a single category is specified).

Note: If you use the **(Split)** category option in a transaction to add to more than one Budget category, there is not sufficient memory to allow more than one category to be tracked so the values will only be allocated at the time of entry and not stored against the transaction.

At the end of an accounting period use the **Reset categories** facility.

The only configurable **Preference** Ctrl+K specific to this screen is the penultimate **Total column**, which can display either the amount of Spend/Income or the amount Remaining.

Setting up budget categories

Use **Add category** Ctrl+A, the **Enter** key, or the **Add** button to create each budget category, and enter:

- a category **Item** name,
- **Start date** for information on the period of the record (eg 1 Jan, or tax year),
- **Budget estimate** of the likely total amount,



Up to 100 categories can be added. You can also turn on the **Use foreign currency** option Ctrl+F. The **Add category** and **Update category** dialogs will then have an extra **Currency** field to allow you to enter amounts in another one of the defined currencies. The **Estimate** and **Spend/Income** values will be converted from that currency to your normal Group currency.

Managing budget categories

Use **Update category** Ctrl+U to modify a budget category:

- Change the Start date, Item name, Budget estimate, as required.
- Change the **Spend/Income** value by entering a value in the **Change to** field. Then set the **State** to Credit, Debit or Absolute, to give the following result:
 - Credit will add the supplied value to the existing Spend or Income value,
 - Debit will subtract the supplied value from the existing Spend or Income value,
 - Absolute (positive or negative) will replace the existing Spend/Income value completely.

At the end of an accounting period, use the **Reset categories** facility Ctrl+B in the **Advanced** menu to reset the values:

- Specify which **Category** is to be reset, either the Selected category, All categories or all those with the same Date.
- Define a **New date** for the start of the next Budget period.
- Specify what to change the current **Estimate to** – Zero, the Current spend value, or Leave alone.
- Specify how the **Spend/Income** values should be treated - either Zeroed or Left alone.



A typical action is to reset the estimate to the current spend value so that next year you can compare previous with current.



Planner screen

This annual Budget Planning module allows you to predict annual expenditure (or income) for billing agencies, such as Electricity, Rent, Phone etc.

Annual Budget Planner		<i>(Auto mode) Currency : £</i>							
Agency	Feb	Mar	Apr	May	Jun	Jul	Aug	Total	
Council Tax	-160	-160	-160	-160	-160	-160	-160	-1760	Add agency
Electric	-25	-25	-25	-25	-25	-25	-25	-300	Update cost
Phone	-	-40	-	-	-40	-	-	-160	
Oil	-	-200	-	-	-200	-	-	-800	
Water	-	-70	-	-	-70	-	-	-280	Jump month
TV	-	-	-	-	-	-	-	-	
Insurance	-35	-35	-35	-35	-35	-35	-35	-420	
Car Tax	-160	-	-160	-	-	-	-	-320	
Car Insurance	-440	-	-	-	-	-	-	-700	Main
Balance	-820	-1350	-1730	-1950	-2480	-2700	-2920	-4740	

More than one Planner file can be created with the **Create new planner file** Ctrl+N option, to contain different sets of budget categories (perhaps for personal and business). You can then associate each file with a Group of accounts using the option in Accounts screen **File > More > Update group**.

The usual options are available to **Switch planner file** Ctrl+S, and **update planner file**, **Delete planner file** under **File > More**.

Note: The agencies in this module are intentionally not related to the Budget Categories, so that you can keep track of entries that may not be so relevant as categories, eg annual payments for holidays, Christmas etc.

Use **Add new agency** Ctrl+A to create the names, then for each agency use **Change cost estimate** Shift+Ctrl+C to add an amount, **Type** as spend or income, and the required **From** and **To** months.

Use **Move agency** Ctrl+H to manually arrange the agencies into your preferred order.

The screen shows your agencies, 7 monthly columns of their cost values, and a Total column. Monthly Totals of all agencies are shown on the bottom line. A **Jump to month** option Ctrl+J allows you to select the starting month to display.

If you run a separate Budget account, you can specify a **Monthly transfer value** Shift+Ctrl+O. Enter a theoretical transfer Amount to 'pay' the budget each Month and the program will then evaluate the balance each month by comparing the total of the Agency payments to the transfer amount.

The module can be run in **Manual** or **Auto Mode**. This automatically positions the months and highlight, and predicts the balances (optionally) using the last month's balance as a starting point.

Once a bill has been paid highlight the agency and month and use **Reconcile a payment** with **R** or the **Spacebar**. This turns the figure to bold. Reconciling can be done automatically when making a Transaction or using a Standing Order. Select the agency in the **Modules** page of their entry screens and specify whether the amount should just Replace or Add to the Planner amount (eg where several payments are made to an agency in a month).

When the cycle is complete, there is a **De-reconcile all payments** option to clear the entries back to normal.



Configuring Planner view preferences

As there are so many possible combinations for the display parameters of the Planner screen, the majority of them are configurable. Use **View preferences** Ctrl+K to design your own screen layout, by specifying:

- **First month** to use as the starting column,
- the required number of **Decimal places** to show,
- the **Number of months** to show as columns,
- whether to **Show negative** spends with minus sign,
- whether the **Bottom window** should show the Total, Transfer or Balance values,

In the **Position** command button dialog specify:

- the pixel positions of the **Vertical line one** and **two**,
- pixels for **Month gap** between columns,
- the **First month offset** for the initial offset from the agency titles.

Note: For those values expressed in pixels, remember the screen is either 640 or 580 pixels wide depending on Toolbar.

Use the **Default** button if you want to reset and start over again.

Configuring Planner general preferences

The **General preferences** Shift+Ctrl+K menu also has options to:

- set the **Initial balance** (or the **Last month balance** if you have Auto mode selected) in case it is not zero,
- the **Mode** of operation as Manual or Auto,
- whether you want to automatically **Carry** the **balance** forward.



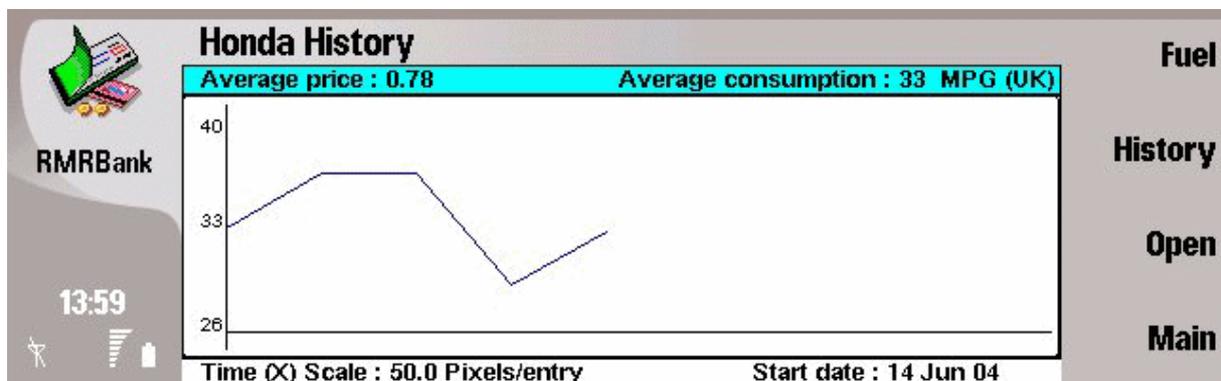
Fuel module

This module allows you to keep track of the fuel consumption for up to 10 vehicles. For each vehicle there are three screens accessed with the **View** menu options or command buttons:

Honda Fuel Consumption							MPG (UK)	
Date	Cost	Price	Litres	Miles	M	Spot	Average	
19 Apr 04	34.07	0.75	45.6	99585				
14 Jun 04	41.17	0.80	51.6	99926	N	30	30	
02 Aug 04	41.13	0.87	47.4	100269	N	33	31	
24 Aug 04	38.80	0.71	54.6	100700	N	36	33	
12 Jan 05	303.17	0.72	420.0	103400	N	—	30	
01 Mar 05	43.79	0.83	52.9	103773	N	30	30	
08 Mar 05	42.51	0.83	51.4	104141	N	33	31	

Currency : £ [Foreign On] [Reminder On] Number : P401 XFW

- Main Fuel Screen:** Ctrl+F - Shows the full details of the 13 most recent entries (depending on the zoom set), It is only in this screen that you can add, update and delete entries.
- History Screen:** Ctrl+H - Shows the long-term history of all the fuel consumption values for the vehicle. The format is similar to the main screen, but is of unlimited length and cannot be edited.
- Graph Screen:** Ctrl+G - Shows the data from the History file as a graphical plot.



The **File** menu has the **Create new vehicle** option, with further commands to **Rename vehicle**, **Delete vehicle** or **Delete vehicle history**, as well as **Open vehicle** if you have more than one file. An **Edit memo** function is available to record any other details for each vehicle.

The **Edit** menu has the options to **Add** and **Update entry** and to **Delete entries**, for entering your fuel purchase details. The **Tools** menu has a switch to allow entries in a **Foreign currency**.

The **Driving mode** field (shown in **M** column) is designed to show you when you might expect different consumption values, by defining entries as Normal, Urban or Long-Distance.

The **Statistics** option Ctrl+I in the Fuel screen shows a useful summary of the fuel used by the vehicle, including totals and averages for the amount of fuel, the costs, amount spent, and periods of time.

Finally, in the main screen there is a **Set reminder** function. This option is to track scheduled servicing or oil changes that happen regularly, ie 6 months or 6000 miles.



In the History screen use the **Reset start date** option if the history file gets too long. There are also **Export** and **Import** functions if you need to send your history data to a text file or to bring in historical data from another source (see specific topic).

Setting up vehicle files

Use **Create new vehicle** Ctrl+N to set up files for each of your vehicles:

- Enter the **Name** of the vehicle which will be shown in the titlebar and used in selection dialogs.
- Enter a licence registration **Number** for information purposes.

If you have more than one vehicle file, use **Open vehicle** Ctrl+O to switch files, or use left/right scroll key to cycle round them.

Use **More > Rename vehicle** to change any name or number details.

Use **More > Delete vehicle** if you no longer want the vehicle file.

Entering fuel purchases

You can either add the fuel details manually in the Fuel screen with the **Add entry** menu option, Ctrl+A, or **Add** button, or more typically enter them automatically by making an entry for the fuel purchase in an account's Transaction screen – select the vehicle name in **Update fuel manager** in the **Modules** page of the entry dialog. For either method, complete the following details:

- Set the **Date**.
- Enter the total **Cost**.
- Enter the fuel purchased. This may be as the Total quantity of fuel, or the Price per unit, according to your **Entry type** choice in the **Settings** page from the command button.
- Enter the **Distance** odometer reading. This may be either the Total or Elapsed distance depending on your **Distance method** choice in the **Settings** page.
- Declare if this was a **Full tank** (if No, the consumption will not be calculated until the next fill to keep a constant baseline).

Use the **Settings** button to specify:

- The **Unit** of entry for the quantity as UK or US Gallon, or Litre.
- The **Entry type**. Whether the fuel amount is to be entered in Total units or in Price/unit.
- The **Distance method**. Whether the distance is to be entered as the Total odometer reading or the Elapsed distance since the last refuel.

Use the **Advanced** button to specify:

- Your categorization of the **Driving mode** as Normal, Urban, or Long-Distance.
- Any notes in the **Remarks** field.



The first entry you make is simply a start point so no calculations will be carried out. The distance must be entered as the **Total distance**, but subsequent entries can be **Elapsed distance**.

When travelling turn on the **Use foreign currency** option. The **Add entry** dialog will then have an extra **Currency** field, which allows you to make fuel entries in one of the defined Currencies.



Vehicle reminders

Use the **Set reminder** function Ctrl+L to enable a warning for scheduled servicing or oil changes that happen regularly, eg every 6 months or 6000 miles.

- Select which of the 4 reminders to set/update.
- Enter a description in the **Reason**.
- Set the **Due date** and/or
- Set a **Distance** when it is due.
- **Select** it On.



The reminder status is indicated on the bottom bar of the screen.

The reminders will be triggered when you make fuel entries as the date or distance is approached (or past). The program will present a warning and give you the option buttons to:

- **Reset** – set a new date or distance for the next reminder,
- **Acknowledge** – the same message will be presented again at the next entry,
- **Clear** – turn the reminder off.

Configuring fuel module

The Fuel module has **Preferences** Ctrl+K for configuring the following:

Display page:

- Decimal places for each of the fuel Quantity, Consumption and Price values.
- The **Driving mode** display can be configured to show 'all modes', 'all except normal', or 'none' if you don't wish to use this.
- Colour of the line in the **Graph** screen.

Units page:

- **Measure**. To use Litres or UK or US gallons.
- **Distance** as kilometres or miles.
- choose from a range of fuel **Consumption units**.



The units for display can be different to the units used in the fuel entry dialog.

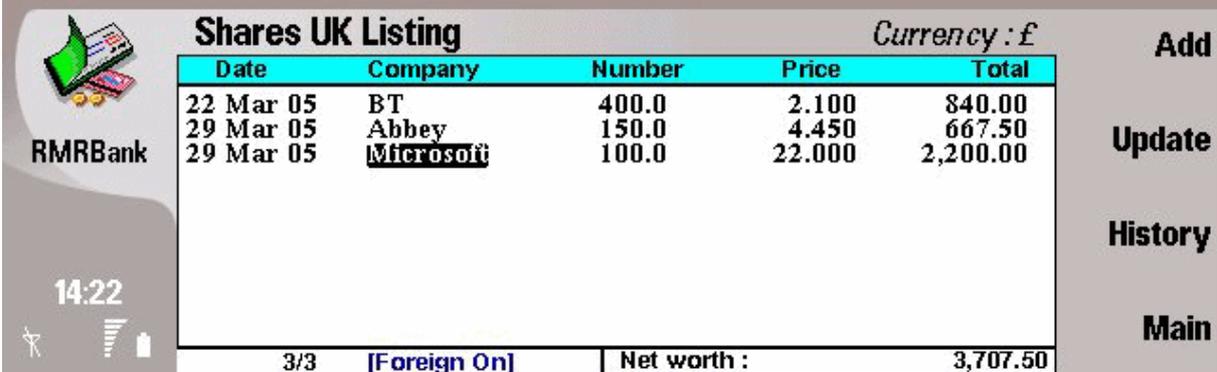
Graph page:

- **Date (X) pixels/entry** for the number of pixels per entry point on the horizontal axis.
- **Position** of the x-axis line as top, centre, or bottom.
- Consumption (Y)-mode to auto or manual
- **Highest value** and **Lowest value** for the vertical Y axis limits under Manual mode.



Investments module

This module allows you to keep track of one or more portfolios of stocks or shares.



The screenshot shows the 'Shares UK Listing' screen in RMRBank. The title bar includes 'RMRBank', '14:22', and signal/battery icons. The main content area is a table with columns: Date, Company, Number, Price, and Total. The data rows are: 22 Mar 05 for BT (400.0 shares at 2.100 price, total 840.00), 29 Mar 05 for Abbey (150.0 shares at 4.450 price, total 667.50), and 29 Mar 05 for Microsoft (100.0 shares at 22.000 price, total 2,200.00). A status bar at the bottom shows '3/3 [Foreign On] Net worth : 3,707.50'. On the right side, there are menu options: Add, Update, History, and Main.

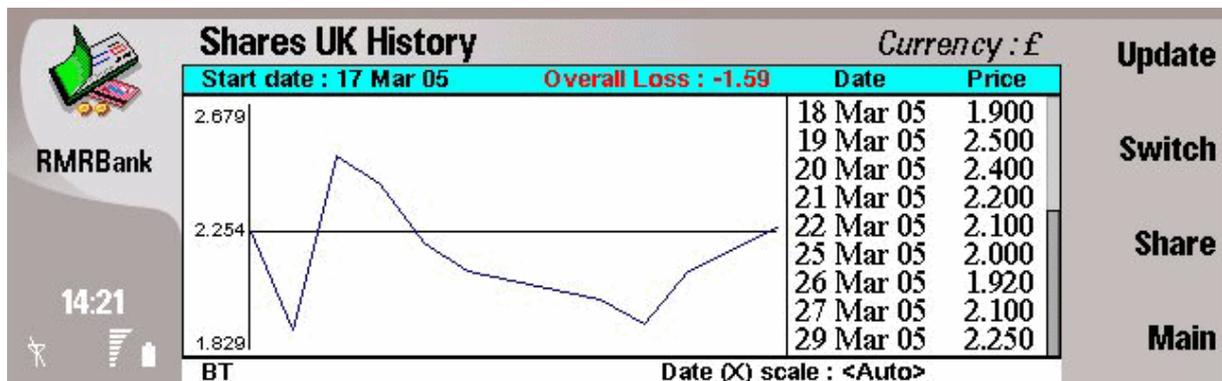
Date	Company	Number	Price	Total
22 Mar 05	BT	400.0	2.100	840.00
29 Mar 05	Abbey	150.0	4.450	667.50
29 Mar 05	Microsoft	100.0	22.000	2,200.00



This module (and its menus) can be titled Shares, Stocks or Bonds by using the **Terminology** setting in **Preferences**.

For each portfolio there are three screens available with the **View** menu options or command buttons:

1. **Main Screen**: - Lists the individual companies with your holdings and net worth.
16. **History Screen**: Ctrl+I - Shows the long-term history of each individual investment as a table and graphically.
17. **Total History Screen**: Shift+Ctrl+I - Shows the long-term history of the Total Worth of the portfolio, as a table and graphically.



Use the **Create new share file** option to set up files for each of your investment portfolios, and give it a **Name** which will be shown in the titlebar and used in selection dialogs. If you have more than one Shares file, use **Switch share file** to switch files or the left/right scroll key.

The **Edit** menu has the **Add**, **Update**, **Update all**, and **Delete share** functions for building the portfolio.

Move share Ctrl+H and **Sort entries** Ctrl+G options are available in the menus to allow you to manually move the shares into your preferred order, or to arrange them on screen in several ways.

A share file can be included as a separate 'pseudo account' inside an Accounts Group so that the value of your investments is included in the net worth. To do this, create a new account with



shortname **Shares** (or **Stocks** or **Bonds**). In the **Links** command button dialog define a link to the **Share file**, and set it to **Auto update**. Then the 'account' balance will reflect the total of the Shares screen when they are updated.

Note: This is not a 'real' account and any attempt to use transfers or Standing Orders to send money to it will be ignored!!

Within the Share history screen the **Edit** menu gives options to **Add**, **Update**, and **Delete** any of the historical records should you need to amend them. There are further options in **Tools** menu to **Reset start date** if the file gets too long, and to **Export** tab delimited text or CSV files (see the main topic for full details).

Finally the History screen also includes an **Import** routine in case you have a list of previous Share values. The program assumes a set of text records with each line in the format **Date<Sep>Value**. The date can be DD/MM/YY or MM/DD/YY, and the <Sep> can be any single character such as a comma or a tab character. So each line looks like, for example, 12/02/01,23.44

Adding investments

Use **Add new share** Ctrl+A or **Add** button or **Enter** key to start a record of each of your investment holdings in a portfolio, and complete the following details:

- **Company** name or description.
- **Number** of units held.
- **Purchase Price** of each unit.
- **Date** of purchase.

On tapping the **Done** button, you will be asked to **Start a history** file. Respond **Yes** to be able to keep history values for reference.

If required, turn on the **Use foreign currency** option Ctrl+F. The **Add share** dialog will then have an extra **Currency** field, which allows you to make entries in one of the defined Currencies (defaults to Secondary).

Updating investments

You should update the value of your shares regularly, either when statements are received, or eg from the weekly newspaper. Two methods are available:

Use **Update share** Ctrl+U to update an individual investment, and set new values for:

- The **Company** name (if required).
- The **Number**, if you have purchased more.
- Or more usually the **Price** of the share.
- The **Date** of the latest change.

Alternatively, use the **Update all** option Ctrl+L to update the price of all shares together, and:

- Set the **Date**.
- Enter the latest **Price** for each of your shares in turn.

After both methods respond **Yes** to the **Update history** question in order to add the new values to the history file.



An **Auto history update** can be turned on in **Preferences** if you don't want to be asked each time.

If you no longer hold an investment, highlight it and use **Delete share** to completely remove it. This will also delete all the associated history records.

Configuring Investments

The Investments module has **Preferences** Ctrl+K for configuring the following:

- the **Terminology** to be used, as Stocks, Shares or Bonds,
- **Auto history update**. Whether you should be prompted to update the History file after each update, or do it automatically.
- the Decimal places used for the Number of shares and the Share price.

Configuring Investments history

The Investments History screens have **Preferences** Ctrl+K for configuring the following:

Settings page:

- **Gain/Loss display** to show the Absolute value, Annual % or Overall % in the header bar.
- **Preset limit one and two**. Position of optional upper and lower lines (eg for buy/sell markers).
- **Colour** of the graph line.

Date page:

- **Date (X) axis** position for the main axis as Top, Bottom, Centre or None.
- **Date (X) scale** as Auto which will stretch the graph to fill the full screen, or Manual
- The number of **Pixels/day** for the Manual setting.

Price page:

- **Price (Y) scale** to Auto or Manual.
- For the Manual setting, specify the **Highest value** and **Lowest value** for the graph axis.



Home Inventory module

This module is for keeping track of the value of your house contents. You can create more than one house file for different inventories as required. For each there are three screens available with the **View** menu options:

Home Inventory		<i>Home</i>		
Room	No. of items	Total value		
1 Lounge	7	3,681.00		Add room
2 Dining room	4	2,345.00		Update room
3 Kitchen	2	801.00		Add item
4 Bedroom 1	3	2,222.30		
5 Bedroom 2	2	1,690.00		Main
Totals :		18 Items	10,739.30	

Currency : £ 5/5

- Rooms** (View Rooms Ctrl+B) - a list of the room locations with summary of their number of items and total value.
- Categories** (View categories Ctrl+G) - a list of the filing categories with summary of their number of items and total value.
- Item Breakdown** (View items Ctrl+I) – a screen that shows details of individual items. The view shows the items in a given Room or Category depending on whether you entered from the Rooms screen or the Category Screen.

Item listing		<i>Room : Lounge</i>			
Date	Description	Category	Reference	Value	
29 Mar 05	TV	Electric	12345	234.00	Add item
29 Feb 05	Computer	Electric	Dell	1,200.00	Update item
29 Jan 05	* 2 x Settee	Furnitur		1,200.00	
29 Jan 05	* 2 x Chair	Furnitur		800.00	Switch room
29 Jan 05	Coffee Table	Furnitur		100.00	
29 Mar 05	HiFi	Electric		124.00	
29 Jan 05	Lights	Electric		23.00	Main
Totals :		7 Items		3,681.00	

Currency : £ 7/7

You can create more than one house file as required. Use **Create new house** Ctrl+N to set up your home inventory file, and give it a suitable **Name** which will be shown in the titlebar and used in selection dialogs. Further options are available to **Amend house title** or **Delete house**.

Use the **Add**, **Update** and **Delete** options in the **Edit** menus to set up the **Room** locations and **Categories** to file the house items under. Note that a Room or Category can be excluded from the total if required, and there is a **Move** option Ctrl+H to set your preferred order.

Then use the **Add item** option Ctrl+L (or Ctrl+A in the Item screen) to enter details of each of your contents items. You can also automatically add items to the inventory when you make a purchase in the Transaction screen, by setting the house name in the **Module** page in the Transaction entry dialog.



You should periodically review your inventory and use **Update items** to ensure your house contents is correct for insurance cover. A **Find item** function Ctrl+F allows you to easily locate single items for update.

Alternatively an **Update values of items** option Ctrl+W lets you automatically (eg annually) update the price of all items at once by a percentage to account for inflation.

Various menu functions are available to **Sort items** Ctrl+N in various orders based on the description, value, date or category/room, and to **Move/Copy items** Ctrl+H between (or within the same) home inventories. There are also options to **Export** data from the inventory to a text file, and to **Import** data from another source (see the main topic for full details).

Rooms and Categories

Create Rooms and Categories as the filing system to store your house items under. These allow you to classify items by their location and type.

In the Rooms screen use **Add room** Ctrl+A or the **Add room** button. In the Categories screen use **Add category** Ctrl+A or the **Add category** button.

- Give it a logical **Name**. Some defaults are already set up as a suggestion.
- Set **Include in total** to Yes. Use No only if you do not want the contained items to be part of the total inventory.



Any Rooms or Categories you exclude from the overall House Total are indicated by an 'X' in the numeric index column.

Use **Update room** or **Update category** to change the **Name** or inclusion in the total.

Use **Move room** or **Move category** Ctrl+H to manually arrange the locations into your preferred order.

When in the Item screen use **Switch rooms** or **Switch categories** Ctrl+L (as appropriate to whether you are in the Rooms or Categories view) to open them, or use left/right scroll key to cycle round them in order.

Use **Delete room** or **Delete category** to completely remove the locations.

Entering inventory items

Use **Add item** Ctrl+L, or the **Add** command button from either the Rooms or Categories screens, or Ctrl+A in the Items screens, to add items into the inventory, and enter

- A **Description** of the item.
- The **Date** of purchase (use 01/01/1970 to give 'unknown'),
- Select the room **Location** where the item is stored, from those you have set up.
- Select the **Category** classification for the type of item, from those you have set up.
- Specify the **Value** of the item.
- Define whether the item's **Replacement value** is to be 'New for old' or the original 'Purchase Price'.



Items set as 'Purchase Price' will be flagged with a '*' against the description. They will keep the same value and be ignored during any bulk value updates.

- **Reference**, an optional field to record a Serial Number (eg. for electrical equipment), where purchased, or other information.



Updating inventory items

Maintain the items in your Inventory as required to ensure the value of your house contents is correct for insurance purposes.

Use **Update item** Ctrl+U in the Items screen to change the value or any of the recorded details.

Use **Delete item** Ctrl+D to completely remove items from the inventory if you no longer have them.

Use **Update values of items** Ctrl+W to do a bulk change (eg annually) to the value of the items, and set:

- **Category.** Apply this to All items, or just specific Categories.
- **% Inc or % Dec.** A percentage Increase or Decrease to apply in line with inflation.



The increase/decrease is only applied to the value of items that have been defined as New for Old. Those set to Purchase Price and flagged '*' are NOT changed.



Utilities module

This module is designed to help you keep track of up to three metered utilities, such as Electricity, Gas and Water.

Utilities				<i>Electric</i>	
Date	Meter 1	Meter 2	Cost	Total	
29 Mar 04	12,345.0	23,456.0			
29 Apr 04	12,368.0	23,500.0	95.90	251.90	
29 May 04	12,400.0	23,520.0	71.60	323.50	
29 May 04	12,520.0	23,540.0	186.00	509.50	

Currency : £ Standing charge : 34.00

For each utility, use **Configure utility** Ctrl+Y in the **Tools** menu to set them up with:

- the **Name** (Gas, Water, Electric etc.) which will be shown in the titlebar.
- the amount of any periodic **Standing charge** for the service.
- the **Cost/unit** for 1 or 2 meters (for normal and cheap rates).
- the **Tax rate %** applicable to the service.
- an **Initial balance** (if you are not starting from zero).

Use **Switch utilities** to open them, or the left/right scroll button to cycle round them.

As you regularly read your meters, use **Add entry** Ctrl+A or the command button to enter the meter readings. The screen will display the date, meter reading(s), an evaluation of the cost between entries, and an estimate of the running Total incorporating the tax and standing order amount.

The **Edit** menu has options to **Update entry** or **Delete last entry** if needed.

Each time you pay a utility bill, use **Enter bill** Ctrl+B or the command button, and it will be taken into account and incorporated into the balance of the running total. This can also be done automatically from the **Module** function when making a Transaction payment entry.

The program will initially give a reading assuming the meter was on zero. To allow for starting in the middle of a billing cycle, and to get the total figure to a logical value, simply adjust the **Initial balance** field in the appropriate **Configure** dialog.



Expenses module

This module is designed for those people who use expense accounts. It is similar to the standard Transactions screen but is optimised for the specific purpose of recording your expenses and vehicle journeys. It also has its own dedicated Archive screen.

 RMRBank		Visit Houston				Total allowance : 300.00		Add
		Date	Description	Category	Ref/Dist	Spend	Total	
		23 Feb 05	Taxi to airport	Taxi		-34.00	-34.00	Default
		23 Feb 05	Lunch at airport	Meal		-4.50	-38.50	
		23 Feb 05	Commission	Currency		-8.50	-47.00	
		23 Feb 05	Bus to hotel	Taxi	35.00\$	-18.23	-65.23	
		23 Feb 05	Hotel night	Hotel	95.00\$	-49.48	-114.71	
		23 Feb 05	Dinner out	Meal	48.00\$	-25.00	-139.71	
		24 Feb 05	Hotel night	Hotel	95.00\$	-49.48	-189.19	
		24 Feb 05	Dinner out	Meal	62.00\$	-32.29	-221.48	
		25 Feb 05	Train home	Train		-29.50	-250.98	
		25 Feb 05	Taxi to airport	Taxi	62.00\$	-32.29	-283.27	
		28 Feb 05	Visit client	Distance		120	-334.87	
		18 Mar 05	Exp refund			334.87	0.00	
		Currency : £		Vehicle rate : 0.430		Distance : 120		12/12

Use **Create new trip** Ctrl+N to create files to record expenses for different clients or visits. Options are available to **Update trip details**, and **Delete trips** when completed.

Use **Add category** Shift+Ctrl+C in the **Categories** menu to define a set of relevant expense categories (taxi, hotel, meals, etc.). It is usual to make these types match any categories required on your company expense forms.



Categories are 'global', so you only need to create them once and they will be available in all trips.

Then enter expenses for your trip into the screen with **Add entry** Ctrl+A, or automatically transfer them using the **Modules** function from purchases made in an account Transaction.

There is an additional mode for **Enter journey** Ctrl+J to calculate a mileage expense for using your own vehicle.

Expenses can be marked as an **Information entry** Shift+Ctrl+I, when they will be present in the expense list (marked with *) but the value is ignored.

The **Use foreign currency** option can be turned on so that entries can be made in other currencies, and automatically converted to the currency defined for the Trip. A **Recalculate foreign function** lets you amend the expenses with a different exchange rate if required before reclaim.

Many menu functions are identical to those in Transactions, including creation of **Default entries** and subsequent use of **Enter default transactions** for those frequently incurred expenses. The same applies to the **Set filter** option to view (and print) just those matching expenses.

Once a trip is completed use **Reconcile entry** or the **R** key or **spacebar** to mark the entries with a reconcile symbol. This would typically indicate that you have submitted those expenses for reclaim. When the repayment is received enter it in the Expense Trip as a Refund. This should zero the total of your reconciled expenses.

All entries can then be deleted completely, or moved to a separate Archive file using **Archive/Remove transactions**. This process is exactly the same as in the main Transactions screen.

The Expenses Archive screen is accessed with **View archive** and allows you to look at



and functions as the Transactions Archive screen, including **Find** (and **Find next**) searches for specific expenses or dates, various **Filters**, and **Export**.

Expenses trips

One trip file can be used continually in rolling mode to record expenses, or separate trip files can be defined as required (for each excursion, each month, different clients, etc).

Use **Create new trip** Ctrl+N to start a new trip file, and enter:

- A **Name** for the file, which will be shown in the titlebar.
- An optional **Allowance** value.
- The allowance **Type** as a Total for the trip, or a daily per-diem amount.
- A **Vehicle rate** that your Company repays you for mileage (e.g. 0.45 for 45p/mile).
- Select the **Currency** for the trip. This would normally be in the currency that you reclaim the expenses.

The **Vehicle rate**, **Allowance** and the **Total distance** will only be shown on screen when they are non-zero. Per-diem allowances are automatically added for the number of days (minus 1) in the trip.

If you have more than one trip file, use **Open trip** Ctrl+O to switch files, or the left / right scroll key to cycle round them in order.

Use **More > Update trip details** to change the name, vehicle rate or currency for the trip. Use **More > Delete trip** if you no longer want the trip file.

Entering expenses

While travelling you can either add expenses manually in the Expense screen with the **Add entry** Ctrl+A menu option, the **Enter** key, or the **Add** button. Or more typically enter them automatically by making a Transaction screen entry for the purchase in an account – select the Trip name in **Add to expenses trip** in the **Module** page of the entry dialog. For either method, complete the following details:

- A **Description** of the expense.
- The **Date** (defaults to today).
- The **Amount** spent.
- The **Type**. Whether the entry is a Spend or Refund.
- Select the applicable **Category** from those you have set up.

The **Advanced** button gives access to a further dialog for:

- **Reference**. Any free-text comments or further details.
- **Attribute**. To optionally identify the expense entry as Reconciled or for Information only (when the entry will be marked * and the value will not be included in the expense total).

If required, when travelling, turn on the **Use foreign currency** option Ctrl+F. The **Add entry** dialog will then have an extra **Currency** field, which allows you to make entries in one of the defined Currencies (defaults to Secondary). The **Amount** will be converted from that currency to your Trip currency using the rate entered in the Currency module. The original foreign amount will be recorded in the **Reference** column.

If you want to enter the same transaction again, use **Advanced > Enter last transaction** Ctrl+Y.



Entering car journeys

If you use your car for business and reclaim mileage costs, use **Enter journey** Ctrl+J and complete the following details:

- A **Description** of the journey (e.g. destination).
- The **Date** (defaults to today).
- The **Distance** travelled.

The **Advanced** button gives access to a further dialog for:

- **Attribute**. To optionally identify the expense entry as Reconciled or for Information only (when the entry will be marked * and the value will not be included in the expense total).

The expense amount will be automatically calculated from the distance and the Vehicle Rate defined for the trip.



The total distance of all journeys is summarised in the bottom line on screen.

Recalculating foreign expenses

When you enter expenses in a foreign currency in an expenses trip, they are converted at the exchange rate you have defined in Currencies module.

It is often the case that you need to use a different exchange rate (perhaps a company enforced rate) when reclaiming your expenses.

Use the **Recalculate foreign** function to amend all expense entries made in a foreign currency.

- Select the **Currency**.
- Enter a **New rate** to recalculate the expense values.

Configuring Expenses

Use **View preferences** Ctrl+K in the Expenses screen to configure the display:

- **Total column** as the running Total, or the Balance of the Trip Allowance remaining.
- **Total sign** as positive or negative, depending on whether you want to show spends as negative or not.



Export/Import as Text/CSV

The Fuel and Investment Histories, the Home Inventory Items view, the Budget Categories screen and the Expenses Trips and Archives (and filtered screens) can all be exported in a Tab delimited format text or CSV file. This can then be copied from your communicator for use in other PC programs, or used within the built-in Word and Sheet applications.

To do this, use the **Export** option in the appropriate screen, and set:

- A file **Name** (it will default to Fuel.txt, Invest.txt, House.txt and Expense.txt).
- The **Folder** and **Disk** which will default to Communicator:\My Files\RMR\Exports\ folder (or Communicator:\Documents\ on 9210).



If a filter has been applied then only the entries that match the filter will be exported.

Now use PC Suite to transfer the file for use elsewhere. To use it in another Communicator application, use File Manager to select and Open the file, when it will open into the Web application. **Select all** the text using Ctrl+A and then **Copy** Ctrl+C. Next start the Sheet application, position the cursor at the top left corner or where you wish to put the data, and use the **Paste** function Ctrl+V to import the details automatically into cells.

Alternatively, and for other screens that do not have an Export option, the data can simply be printed to a text file (set within Printer Configuration), which can then be imported into the Word application.

The Fuel History, Investment History and Home Inventory Items modules also have an **Import** option. This is primarily to import data exported from other versions of the program (example Pocket PC), but can be used to import 'raw' data in a CSV format. (To see the required format simply export a test file and look at in Excel).

Note: Be careful of the date format. The Pocket PC programs export them as "1 Jan 05", but RMRBank needs them in the format "01/01/05". To change it, simply load the file into Excel, change the format of the date column and then save it.

Tax support

It is possible to track Tax payments such as Value Added Tax, (VAT) or GST.

Use **General Preferences > Tax rates** to define the % rate of up to 4 tax **Bands**. The **Advanced** page of Transactions **Add entry** will then have a new field allowing you to allocate one of these tax values (or Zero or a one-off value) to the entry.

In both the Transaction and Archive screens the **Set filter** dialog command button has a **Tax filter** option which will display only those entries which match a value.

Note: 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** in both the Transactions and Archive display screens.



Note that you can allocate Zero as a tax rate, which will set a flag showing the transaction does have an associated rate, but is set to zero. This is different to None, which means that no rate is applicable to that entry.