RMRBank
Personal Accounts Suite
(for Symbian OS7 UIQ – Sony Ericsson P800/P900)
User Guide

RMR Software

Producing programs for PDAs since 1994

Contents

RMRBank Overview

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.

The opening Graphics splash screen provides something to look at while the program loads, and acts as a shell for navigating to the various program modules.

Tap on a module icon to open that screen.

Or use **Switch view** from the menu (in all screens) to select from a list of all the program screens and modules.

From any screen use the **Go back** button (curved reverse arrow on bottom button bar) to return back up the hierarchy of screens to the Graphic screen.

There are 5 core modules:

Accounts

- Lists all your bank, savings, credit/debit card accounts with their balances. Accounts can be held in one or more Groups (Document files), each of which can be operated in different currencies.

Transactions

- Where you enter and record all your incoming and outgoing transactions for each account.

Currencies

- Defines the currencies in which the program and the Groups will be operated, and records exchange rates.

Order

- Where you set up regular Standing Orders (aka Future or Scheduled Transactions) and estimated interest payments to make to/from accounts.

Archive

- Allows you to keep a permanent record of the transactions after they have been reconciled and removed from the live accounts.

The core program is enhanced by a range of additional optional modules (installed by default, but can be deleted if you do not require the function). These provide further financial management functions and extra menu options, and integrate with the main program such that transactions in an account 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 reminds you of scheduled servicing and renewals.

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.

Advanced Functions Module 1 (Acc_Adv1.ovl)

- Look ahead mode to predict the state of your finances at a future date,
- Default transactions for regular entries,
- Last transaction repeat,
- Account details window to record account numbers, etc,
- Automatic cheque (check) numbering,
- Find functions in the archive,
- Configurable View screen popup menu.

Advanced Functions Module 2 (Acc_Adv2.ovl)

- Export and Import functions in various formats for other programs,
- Account type (as in Quicken),
- Pay bills option, similar to that in MS Money,
- Allocation of tax rates (VAT, GST etc) to transactions,
- Information windows showing the settings for each Group and Account.

Moving around entries and files

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

- **Tap** on an entry to select it.
- Tap on the **Up/Down arrows** on the 4-way scroll button to move a screenful at a time.
- Tap on the **Left/Right arrows** on the 4-way scroll button to cycle through files of the same type, e.g: switches Groups in Accounts screen, switches Accounts in Transactions screen, etc.
- Jog-dial up/down scrolls the highlight.
- Push in jog-dial acts as 'select'.

Registering the program

If you wish to register your copy, which will then give you full access to the program, and no nag screen, the cost is £20 or US$30. There are several ways to register:

Credit Card:

If you wish to register on-line using a credit card you have 2 options:

PAYPAL:

We now support the PayPal system for transferring of money, as that avoids the $5 handling charge put on by REGNET. Simply send the money to alan@rmrsoft.com quoting the program name, RMRBank (UIQ), and we will send the registration code to you within a few hours.

If you are not already signed up for PayPal it is very straightforward. Just go to www.paypal.com and follow the instructions. You even get a $5 bonus for signing up.

REGNET:

Alternatively, you can register on the WWW through RegNet, the Registration Network (note that paying by this method will involve an extra US$5 handling charge and if you live in the EU they will also charge VAT). RegNet can be reached by e-mail: orders@reg.net or on the World Wide Web: http://www.reg.net or in the USA by calling 1-800-WWW2REG (1 800 999-2734) or the easiest way is by following the links from our Home page at:

http://www.rmrsoft.com/

RMRBank (UIQ) has been allocated the RegNet Number:**13770** and this should be quoted. The notification tends to get to us within 12 hours and we reply within another 12 hrs.

By Post:

Payment can be made by post as:

- UK cheque in GBP (NO cheques in foreign currencies or on non-UK banks)
- International Bankers Draft in Sterling
- Cash - 'real folding' money in any currency
- US$ checks (send to the USA address)

Please make any cheques (checks) payable to 'RMR Software' and include a stamped, self-addressed envelope or provide an E-Mail address, and send to either of these addresses:

RMR Software
c/o 46 Mortimer Road
Kempston
Bedford MK42 8RE
ENGLAND

RMR Software
c/o 6000 Natick Court
Burke, VA 22015
USA

We will then send you a unique code to enter with the **Register** menu option, which will allow you unrestricted use of the program.

If you have any questions, we can be contacted at support@rmrsoft.com

Accounts group screen

The Accounts Group screen lists all your accounts in the selected financial Group showing their current balance and the overall total. 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.

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

An optional middle column can show various details for each account. This is set from **Display preferences** or by tapping on the column title to cycle round the options.

At the bottom of the screen a button bar has a series of buttons for quick actions (from left to right):

- view Accounts screen
- view Transactions screen
- view Orders screen
- view Budget screen
- Go back
- 4-way scroll arrows.

This button bar appears in most screens, where it may be supplemented with extra relevant buttons for:

- ***** user defined action (set in **Preference**)
- **Add** entry
- **Def**ault entry
- **R**econcile entry.

The footer bar shows the Group name (tap on it to switch Groups), the currency of operation, and the Total worth of the group.

Manage your Group files with the options in the RMRBank menu for **Create new group**, **Open group**, and **Rename group**, **Update group**, and **Delete group** in the **More >** sub-menu.

Groups can be individually **Password** protected if required.

Create and manage your accounts in the group with the **Add account**, **Update account**, **Move account**, and **Delete account** options.

Provided the advanced function modules are installed, there are further options in the **Data** menu to:

- **Import data** and **Export data** to files in Quicken and other formats.
- Backup data and Restore data.
- **Look Ahead** to see the state of your finances at a future date.
- **Pay Bills** to force orders to transact early.

An **Information** option shows four pages of useful summary details about the Group.

In the **Edit** menu, **Edit memo** allows you to record any details of the Group in a memopad. There are options to setup, update or delete **Default transactions**, and to define **Auto**

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counters. In addition the menu has the **Display preferences** and **General preferences** options to configure a wide variety of settings for the program, transactions, terminology and display. Finally, this **Edit** menu also gives access (as in all screens) to the **Currency conversion** feature and **About** which has details of the program version itself.

See the separate topics for details on all these functions.

Creating accounts groups

To set up a new Group to contain sets of accounts, use **Create new group** from the RMRBank menu:

- Enter a unique and meaningful **Name** for the Group. This will be shown on screen and used in selection dialogs.
- Set the **Currency** for operating all the accounts in this Group.

The country currencies and exchange rates must be created in the Currencies module before they can be selected here.

- Set the **Budget group** of categories to be associated with this group of accounts.
- Set the **Plan group** of agencies (if you have more than one Planner group created) to be associated with this group of accounts.

Opening accounts groups

If you have more than one accounts Group, use **Open group** to switch between them, or tap on the Group name in the bottom bar. Alternatively, tap on the left / right arrow buttons in the Accounts screen to cycle round them in order.

Renaming, updating and deleting groups

Under the **RMRBank > More** menu are further options for managing Group files:

- Use **Rename group** to change the name of a group of accounts.
- Use **Update group** to change the Currency or Budget Category file or Planner file associated with the Group.

If the Currency is changed you have the option of recalculating all the account values based on the defined exchange rate, or leaving the values alone and simply changing the currency symbol.

- Use **Delete group** if you want to get rid of not-needed accounts groups. (You must remove any accounts in the group first).

Passwords

Use the **Password** option to protect individual accounts Groups if required.

- Turn the **Password set** to On.
- Enter the character string in the **New password** field and repeat it in the **Confirm** field.

Passwords are case sensitive.

With a password set you will be asked to enter the code when starting the program or when switching to the Group from an unprotected Group.

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

- Enter the **Password** to gain access.
- Leave **Password set** to Off.
- Leave the **New password** field and **Confirm** fields blank.
- Tap **Done** to complete.

Accounts group information

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

- **Information** on the settings of the highlighted account,
- The **Total** button shows the number of Groups and Archive files you have, and the total worth value summed of all Groups,

Information		Total	
Name	Riggs	Groups	4
Description	Riggs Checking	Archive file	9
Start balance	2198.20	Total worth	158059.74$
Quicken type	Bank		
Balance limit	1500.00		
Credit interest	2.60		
Debit interest	18.40		
Archive file	USA Personal 2004		

- The **Group** button shows the number of Accounts in the group, the Password and Defer settings for that Group, and the Archive display mode.
- 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**.

Group		Account ▽	
Accounts	8	Account number	00993345
Password	Off	Bank Name	Riggs
Defer mode	Manual	Routing number	33-91-11
Archive to display	Last used		
Budget group	Planner		
Plan group	UKPlan		

Setting up accounts

To create your account files in an Accounts Group, use **Add account** from the menu, and complete the following details:

Add account ▽	
Name	eSaver
Description	Chase eSaver
Opening balance	8349.84
State	Credit ▽
Net worth	Include ▽

- A short **Name** and full name **Description**.
- The **Opening balance** and whether this **State** is a credit or debit.
- Whether the balance should be included in the **Net worth** of the Group (included accounts are shown on-screen with a '>' in the index column).

Then optionally use the **Adv** button to define:

- Any **Reference** description information.
- The **Quicken type** of the account - as Bank, Credit card, Cash, Asset, Liability, or Shares.
- The **Credit interest %** and/or the **Debit interest %** rates that apply to the account for use by the Standing Orders interest transactions.
- Any **Balance limit** for the account, which triggers a warning when exceeded,
- and whether this limit is a minimum **credit** allowed for a checking (current) account, or a maximum **debit** for a credit card type account.

Also optionally use the **Links** button to specify:

- The **Archive file** to be associated with the account.

The archive files must be created before they can be selected here.

- If it is an Investments summary account, whether it is to be **Auto updated** when investments in the specified **Share file** are updated.

Updating, moving and deleting accounts

To change any settings of an existing account, highlight the account in the Accounts screen, and use the **Update account** menu option. The menus are the same as when adding an account.

Use **Move account** to arrange the accounts in your preferred order in the Accounts screen. Use the **Delete account** option to remove an account if completely finished with it.

Look ahead mode

Use **Data > Look Ahead** menu option to see the state of your finances at a future date.

- 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 when the Standing Orders (Future Transactions etc) and Deferred transactions have been actioned.

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** 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.

Memopad

The **Edit memo** facility 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.

Currency conversion

The program has a built-in currency conversion function available in all screens.

First add the currencies and exchange rates themselves in the Currencies screen, and also set up the conversion defaults using **Preferences > Currency conversion**.

- 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** from the **Edit** menu in any screen:

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

Auto counters

Often you need to keep a counter associated with a certain action, such as a cheque (check) book. The program allows for this using Auto counters.

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

Up to 12 counters can be created using the **Auto counters** option in the menus of the Accounts and Transactions screens:

- First create **Titles** for the counters.
- Select the **Values** button.
- Then set the next number you wish to use for each counter.
- Tap **Done** to save them.

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

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

Importing Transactions

The program offers support for importing transaction data into Accounts from the Quicken Interchange Format (QIF) – the agreed exchange standard of 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.

First use the Export function within your Quicken or other financial program, and ensure that only Transactions data is selected. Now use the PC Connect software to copy the QIF file into the \Media Files \Documents \RMRExport folder on your smartphone.

To import the information into an Account use the **Data > Import data** option in the menus of the Accounts and Transactions screens:

- You will first be given the option of importing to the **Selected account**, or creating a **New account**. If you select the latter, you will be taken to the **Add account** dialogs first.
- In the Import dialog, your QIF file should appear in the **Name** field if you copied it to the correct folder.
- 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.

- Specify the number of **Decimal places**.

Use the **Advanced** button to set further details:

- Select the source program in **From program** as Quicken (Win) or (Mac), MSMoney, or Psion Money, to define the type of Quicken file variant.
- Set **Reference from** as Number or Memo to define the type of Quicken data being loaded to the Reference field of transactions.
- 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.
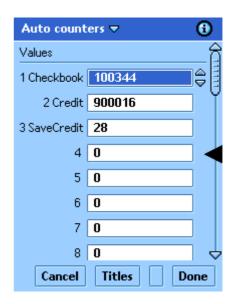- Select how an **Attribute** should be set for each transaction entry – From Quicken, or all to Reconciled or Deferred.
- Tap **Done** when all settings are complete. The entire file details should then be imported to the account, though this may take some time.

Exporting Transactions

The program offers support for exporting transaction data from Accounts and Archive files in the Quicken Interchange Format (QIF) – the agreed exchange standard of most financial programs.

Alternatively, the same process allows you to export to text files in Comma Separated Variables (CSV) format or ASCII tab separated format.
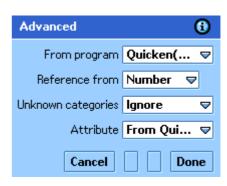
To export information from an Account or Archive use the **Data > Export data** option in the menus of the Accounts and Transactions screens. Export can also be done in a filtered screen if you only want a subset of entries.

- Select the **Format** as type QIF, CSV or ASCII.
- Set which **Accounts** to export – just the highlighted Selected account, or All in the group.

Although the defaults should be acceptable, you may also wish to use the **Adv** button to set further details:

- The **Date format** to either DD/MM/YY or MM/DD/YY.

If you are not sure which date format you need, export an account from your other Quicken program and look at the file in a text editor. A line such as 'D22/04/96' will show you the format your program accepts.

- Set the **Reference field** as Number or Memo, as used by Quicken, the **Account type** as Bank or Investment,
- Set **Attributes** field to select All entries, or Reconciled only entries, or All except deferred entries. Also decide if you want the **Initial** balance included or ignored.

Use the **Date** button to limit the date range of entries:

- Override the **Date from** and **Date to** dates, which default to the dates of the first and last entry in the account.
- Tap **Done** when all settings are complete.

The exported file is automatically named by the 'shortname' of the account with extension .qif, .csv or .txt appropriate to the selected format. The exported file is saved in the \Media Files \Documents \RMRExport folder on your smartphone, where it can be accessed by the PC Connect software.

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

Tax support

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

Use **General Preferences > Tax rates** to define the % rate of up to 4 tax **Bands**. The **Advanced** page of Transaction **Add entry** will then have a new field allowing you to allocate one of these tax values to the entry.

Note that you can also allocate Zero as a tax rate. This is different to None, which means that no rate is applicable to that entry.

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 to be displayed in the **Middle column** of both the Transactions and Archive display screens.

In both these screens the **Set filter** dialog has a **Tax filter** option which will display only those entries which match a tax value.

Data Backup and Restore

Under **RMRBank > 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 \Media Files \Documents\ \RMRBackups \RMRBank folder on your smartphone, where it can be accessed by the PC Connect software.

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.

Zoom

Use the **Zoom** facility in all screens to set your preferred font size as Small, Medium and Large.

Note: This feature is temporarily disabled because the font feature of OPL has not been implemented yet.

Accounts display preferences : Program

One of the strengths of the program is its configurability, although the defaults should be acceptable to most people. **Display preferences > Program display** in the Accounts screen has options for configuring the display applicable to the whole program, as follows:

- **Date format** gives a choice of month/day international formats.
- **Thousands separator**. Specify from a choice of symbols - comma, full stop, apostrophe, space or none.
- **Negative as**. Define how negative numbers should be displayed – with minus sign, in brackets or none (just in red).

Accounts display preferences : Group

Display preferences > Group display in the Accounts screen has options for configuring the display of each Group. These settings can be different in each Group, as follows:

- **Decimal places** applies to all currency values used in the Group, except where certain screens (eg Currency) allow override.
- **Middle column** allows you to display an extra column in the Accounts screen to show account settings - Balance Limit, Interest Rate, Account Type, none or All (the All option displays one of these settings where non-blank depending on a priority selection order).

This preference can be quickly actioned by tapping on the column title on screen to cycle round the options.

- **Header window** sets your preferred colour for the column header bar.
- **Currency** sets the colour for the currency symbol shown on the bottom line.

Accounts general preferences : Program

General preferences > Program in the Accounts screen has options for configuring the operation of the program. The following can be set:

- **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. Use this to reset 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.

Accounts general preferences : Currencies

General preferences > Currencies from either the Accounts or Currencies screens has options for configuring the currency usage for the program and that group. The following can be set:

- the **Base** currency (**B**) for operating the program, i.e. usually 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.

The country currencies must be created in the Currencies module before you can select them for use as Group and Secondary currencies.

Accounts general preferences : Archive

General preferences > Archive in the Accounts screen has options for configuring the opening of archive files within the program. The following can be set:

- **Archive to display**. If you run multiple archive files, you can set either a Default file to always display, automatically show the Last used file, ask to Select on entry, or display the Linked file associated with an account.
- **Main archive** and **Expenses archive**. These define the respective archive filenames for when the Default file option above is selected.

Accounts general preferences : Labels

General preferences > Account info labels in the Accounts screen has options for configuring the labels for account information:

- For each account an information screen lets you record Account Numbers, Route/Sort code, Card Numbers, phone numbers, etc. Use this option to define up to 7 labels.

Accounts general preferences : Tax rates

General preferences > Tax rates in the Accounts screen has options for configuring the tax rates for use within the program:

- The program allows you to allocate a Tax Rate to each transaction. Here up to 4 standard % rates can be defined.

Accounts general preferences : Backup

General preferences > Backup data in the Accounts screen has options for configuring the way backups operate in the program:

- **Auto**. Set the frequency that the program will perform automatic data backups – daily, weekly, monthly or not at all.
- The **Start date** for the initial auto backup.
- Whether a **Prompt** will be shown before the auto backup actions.

Transactions screen

Open the detailed Transactions screen by highlighting an account name then tapping it, or using **Switch View > Transactions**, or simply tap on the 2nd icon on the button bar.

The screen shows all the recent transactions made in the account with the amount for each. The top bar shows 3 details:

- Name of the Accounts Group. Tap on this for the **Open group** dialog to quickly switch to another group.

- A counter of the selected entry versus the number of entries in the account.

- The **Initial** value window. Tap on this to cycle round values for the **Running** total, **Current** balance, or **Reconciled** total.

An optional middle column can show several transaction values. This is set from **Display preferences > Account** or by tapping on the column header to cycle round the options.

Below the button bar, the footer bar shows 3 more details:

- Account name. Tap on this for the **Switch account** dialog to quickly open another account.

- Group currency symbol. Tap on this to turn on the Secondary currency for entry of foreign transactions.

- The **Running** balance window. Tap on this to cycle round values for **Initial** total, **Current** balance, or **Reconciled** total.

Use the menu options **Add entry**, **Update entry** or **Delete entry** for basic transaction entry.

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

See the separate Help topics for details on all these functions.

The **Attributes** options allow you to set the following for transaction entries:

- **Reconcile** (marked with ®) – when checked against a bank statement. Can also be actioned with just the R button.

- **Deferred** (Đ) – entered for a future date. The value may or may not be included in any balance calculations (depending on preference settings).

- **Warning** (*) – entered as a reminder (eg to pay the rent) but the value is not included in the balance. A message will be shown each time you enter or leave the program.

- **Estimated** (‡) – when the value is not certain yet, eg for interest payments.

- **Underlined** (_) – to separate or identify the entry for any reason.

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

In the **Data** sub-menu there are facilities to **Import** or **Export** Quicken files to/from the account. The **Information** screens provide three pages of information and statistics about the account and entries.

Switch view gives similar access to the modules as in all screens, with the addition of **Switch accounts** to select another account to view.

In the **Edit** menu a **Jump to date** function lets you move directly to a dated entry in the account, while **Set filter** allows you to view only transaction entries that match a combination of criteria.

Turn on the **Use foreign currency** option to allow transactions to be entered in another currency temporarily if you are on holiday. There are options to setup, update or delete **Default transactions**, and to define **Auto counters**.

Account settings gives 3 dialogs to define or update the credit/debit interest rates, balance limits, and the Archive file associated with the account. Finally, the menu has the **Display preferences** and **General preferences** options for configuring the transactions screen.

Switching between accounts

To switch between accounts in the Transactions screen use **Switch accounts** from the menu, or tap on the Account name on the bottom bar. Alternatively, simply tap on the left / right arrow buttons to cycle round them in order.

Entering transactions

Use **Add entry** from the **RMRBank** menu in the Transactions screen, or simply use the **Add** button, and complete the 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**. Any further information you wish to record, though this field also displays counters and foreign currency amounts on screen.
- **Category**. Select the applicable budget category.

Use the **Adv** button to access further advanced transaction details 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 automatically be made in the 'to' account.
- **Set attribute** to describe the state of the transactions as None or 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, use the **Module** button to pass the value or details of the transaction to many of the other program modules, including:

- **Update utility module** – to pay a utility bill.
- **Update fuel manager** – to add fuel purchase details for a defined vehicle.
- **Add to house contents** – to add the purchase 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.
- Finally tap **Done** when all details are complete.

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 entries in one of the defined Currencies (defaults to Secondary). The **Amount** will be converted from that currency to your normal Group 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**. The Add entry dialog will be completed with details retained from the last entry.

Setting up 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.

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

Use **Default transactions > Add default** 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 (see the topic for Entering Transactions).
- Complete any necessary details in the **Adv** and **Module** screens, and then save it with Done.

As necessary use the **Default transactions > Update default** option to amend any details, or **Default transactions > Delete default** to remove any defaults you no longer need.

Entering default transactions

When you want to enter a default transaction into an account use **Advanced > Enter default** from the **RMRBank** menu of Transactions screen. Alternatively, simply tap the **Def** button on the button bar. Select the required name from those previously setup. All the information fields will be automatically completed, but can be overwritten as required.

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

Updating and deleting transactions

Under the **RMRBank** menu are options for managing transaction entries in accounts. First select the entry on screen, then:

- Use **Update entry** to change or correct any details. Tapping on an entry will also open the Update dialog, which is similar to that when adding an entry.
- Use **Delete entry** if you want to completely get rid of an entry, eg when entered in error.

Transactions information

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

Information ⓘ	Stats ⓘ
Date 10 Apr	Earliest date 04 Mar
Description Food shop	Transactions 17
Amount -289.50	Reconciled 4
Balance 3521.88	Deferred 1
Reference 100342	Warning 1
Budget category Food	Estimated 1
[ ] Stats Account Done	Cancel [ ] [ ] Done

- 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 (the 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**.

Moving and copying transactions

The **Advanced > Move/Copy** option 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 or another account 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.

Archiving and removing transactions

When you receive a bank or credit card statement, the recommended procedure is to check the entries in the account and reconcile them:

- Use the **Reconcile** option from the **Attributes** menu, or more easily with just the **R** button.

- The Balance value in the bottom bar will change to show the running reconciled total, 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 automatically move down to the next unreconciled entry after each is reconciled.

- When checked, use the **Advanced > Archive/Remove** option to move the old transactions to a separate archive file to make room for new transactions.
  Note: You need to create an Archive file before trying to archive.

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

- **Action** – to Archive or Remove (completely delete) the entries.

- **Archive file** – select the archive file.

- **Entries** – to act on the Reconciled only entries or All entries.

- **Balance** – whether to Update the running balance of the account, or Leave alone.

Archive/Remove ⓘ
Action Archive ▽
Archive file USA Personal 2004 ▽
Entries Reconciled only ▽
Balance Update ▽
Cancel Advanced [ ] Done

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

- **Up to** – to specify the latest entry date to archive.
- **Mode** – whether to Append to the archive file, or Overwrite existing entries.

Jump to date

Use **Jump to date** to quickly find a particular dated entry in the Transactions screen. The highlight will move to the nearest entry in the account.

Filtering transactions

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

Use **Set filter** from the **Edit** menu, and set any combination of filters as follows:

- Set the **Method** to Include or Exclude.
- Set a budget **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** 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, or use **Tax rate** to enter a different value.

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 to filter on Credit or Debit values, Credit only or Debit only.
- Set **Filter** to find amounts Less than, More than, or Equal to the specified value.

Account Settings

Account settings allows you to update the account details, as originally entered when creating the account. These settings duplicate those found in the **Advanced** dialog of the Add and Update Account dialogs.

- In the Interest page, set the **Credit %** and/or the **Debit %** rates that apply for use by Standing Orders interest transactions.

- Use the **Balance** button to update the Value of any **Balance limit** for the account.
- Set whether this **Credit/Debit** limit is a minimum **credit** allowed for a checking (current) account, or a maximum **debit** for a credit card type account.

The program will warn you if this limit is exceeded.

- Use the **Archive** button to specify the **Archive file** to be associated with the account.

Transactions display preferences : Group

Display preferences > Group in the Transactions screen has options for configuring the display applicable to all accounts in the group, as follows:

- **Initial highlight on**. When you open the Transactions screen, the highlight will normally appear on the last entry. If you wish, you can set it to appear on today's date, which is often useful if there are deferred entries.
- **Recon**. Set to Auto the Balance Window will automatically show the reconciled total as entries are reconciled.
- **Underline**. A line can be turned on to help follow entries across the screen as the highlight is moved.

Transactions display preferences : Account

Display preferences > Account in the Transactions screen has options for configuring the display applicable to this account, as follows:

- The **Middle column** on screen can show various values for transactions. Select from Nothing, Reference, Category, or Tax Rate.

This preference can also be accessed by tapping on the column header.

- **Top window** allows you to display either the Initial balance, the Running balance, the Current balance, or the Reconciled Balance in the screen top bar.
- **Bottom window** allows you to display either the Initial balance, the Running balance, the Current balance, or the Reconciled Balance in the screen bottom bar.

Transactions display preferences : Symbols

Display preferences > Symbols in the Transactions screen has options for configuring the symbols used, as follows:

- Use this option to change the symbols used for the Reconciled, Warning, Estimated, Deferred and the null attributes.

Use the virtual keyboard to get the symbol you need.

- Use the **Default** button to reset if you don't like your changes.

Transactions display preferences : Colour

Display preferences > Colour in the Transactions screen has options for configuring the colour of display attributes, as follows:

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

Transactions general preferences : Program

General preferences > Program in Transactions has options for configuring the operation of the transactions screen. The following can be set:

- **Balance for deferred entries**. Use this to set whether the values of deferred entries are not to be displayed, or displayed but not included in the balance calculations, or displayed and included in the balance.
- **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.
- **Auto-step on reconcile**. It is useful for the highlight to automatically move down to the next unreconciled entry after one is reconciled. This switches that option on.
- **Tap on selected**. Whether this action opens the Update entry dialog, or simply reconciles the entry.
- **User button**. A spare * button on the button bar can be set to operate your preferred action from – Update, Last used, Archive, Filter, Information.

Transactions general preferences : Account

General preferences > Account in Transactions has options for configuring the operation of the transactions screen for this account, as follows:

- **Default attribute**. When a Transaction is entered, its attribute can be pre-set to Reconciled, Deferred, Warning or Estimated if these are more typical of your use. Otherwise it defaults to None.
- **Defer mode**. If you wish to enter transactions that have not occurred yet, but you would like to record them in advance, then use a 'Deferred' transaction.
  When set 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**, you have to manually defer transactions with the Defer attribute.

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.

The screen lists the countries and currencies, together with the symbol and exchange rate.

The base currency for operating the program (normally where you live) is indicated with (**B**), the currency for the selected Group is indicated with (**G**), and the Secondary currency for any temporary use, such as holidays or foreign travel is indicated with (*****).

After the required currencies have been defined, you can use the **Update all currencies** option to update all the exchange rates at once, perhaps weekly from the newspaper.

Adding currencies

To create a new currency for use in the program use **Add currency** from the menu:

- Enter the **Country** name.
- Enter the currency **Symbol**.
- Define the current exchange **Rate/B** 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 > Currency conversion**.

Updating and deleting currencies

The following options are available for managing the currencies in the program:

- Use **Update currency** 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.
- Use **Update all currencies** to update the exchange rates of all the currencies together.
- Use **Set secondary currency** to mark a particular currency with ***** and for use in converting foreign transaction entries during any temporary use such as holidays or foreign travel.
- Use **Delete currency** if you no longer need to record that currency.

Currency preferences : Display

Further choices related to operation of currencies for the program can be found in **Preferences > Currency display**:

- **Thousands separator**. Specify from a choice of symbols – comma, full stop, apostrophe, space, or none.
- **Decimal places**. This overrides the Group setting just for this screen.

Currency preferences : Conversion

Preferences > Currency conversion in the Currencies screen has configuration options for the currency conversion feature:

- **Rate method**. Some people like to use 1.54 US$/pound, some use 0.65 pounds/US$. If so, use the Inverted setting.
- **Default from** and **Default to** specify which currencies (via the Base, Group and Secondary settings) are initially shown in the Currency convertor.
- **Decimal places**. This overrides the normal program setting for the currency converter.

Currency preferences : Colour

Use **Preferences > Colour** in the Currencies screen to set:

- **Secondary**. 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.

This module (and its menus) can be titled Future Transactions, Scheduled Transactions or Direct Debits by using the **Terminology** setting in **Preferences**.
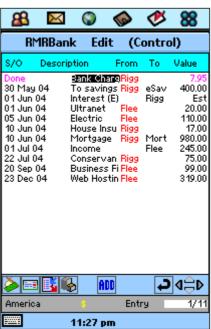
Create and manage your standing orders and interest payments with the menu options for **Add order**, **Add interest**, **Update order/interest**, and **Delete order/interest**.

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

Tapping on the 'Value' title on the column header will toggle the display to show the payment period, number of payments remaining and interval settings. The **Information** option shows pages of summary details of the highlighted order.

Orders will automatically action on opening the program, or when triggered by the date. Use **Action order now** to 'force' an order to transact ahead of its due date. When an order has completed the requisite number of times, the date will change to 'Done' and remain in the list in case you wish to reset and reuse it.

Setting up standing orders

Use **Add order** from the 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.
- 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 **Adv** button to supply more advanced details:

- a name for the **Reference** field.
- an **Initial payment** value if the first payment is different from normal.
- an **Attribute** eg Reconciled, Deferred, Warning, or Estimated.
- 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.

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

Setting up interest payments

Use **Add interest** from the menu to create a regular interest payment for an account, 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.

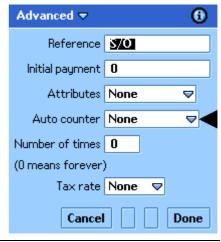- a **Description** of the payment.

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.

Add interest

Start date	01/06/2004
Account	Riggs
Period	Monthly
Interval	1
Description	Interest (E)

Cancel   Done

Updating, moving and deleting orders and interest payments

Under the **RMRBank** menu are further options for managing standing orders. First select the entry on screen, then:

- Use **Update order/interest** to change or correct any details. Tapping on an entry will also open the Update dialog, which is similar to that when adding an entry.

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

- Use the **Action order now** function to 'force' an order to transact ahead of its due date.

- Use **Delete order/interest** if you want to completely get rid of an entry.

Orders and Interest information

The **Information** option from Orders screen shows three pages of useful summary details (one page for Interest entries):

- A summary of the payment details for the highlighted **Order**.
- The **Adv** button shows a summary of the advanced details.
- The **Module** button shows a summary of the modules that the order will update.

Preferences : Orders

Preferences 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.
- Completed colour of the orders.

Budget categories 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.

More than one Budget file of categories can be created and then associated with a Group of accounts using the option in **More > Update group** in Accounts screen. This allows you to have different sets of categories for different groups of accounts (perhaps personal and business).

The usual options are available to **Add**, **Update**, **Delete**, **Move** and **Sort categories**. A **Use foreign currency** option can be turned on to make entries in another currency.

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.

Creating budget groups

Under the **RMRBank** menu are options for using multiple Budget Group files:

- Use **Create budget group** to set up a new Budget Group to contain different sets of budget categories.
- Enter a unique and meaningful **Name** for the Group. This will be shown on screen in the bottom bar.

Associate a Budget group with a Group of accounts using the option under **More > Update group** in the Accounts screen.

Opening, renaming, and deleting budget groups

Further options are available for managing Group files:

- If you have more than one Budget Group, use **Switch budget group** to open them, or tap on the Group name on the bottom bar.

Alternatively, tap on the left / right arrow buttons to cycle round them in order.
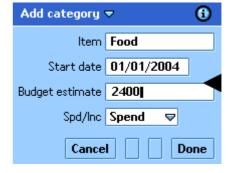
- Use **More > Rename budget group** to change the name of a group of categories.
- Use **More > Delete budget group** if you want to get rid of a categories group that is not needed.

Adding budget categories

Use **Add category** from the menu 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,
- **Spd/Inc**, whether it is a **Spend** or **Income** value.

You can also turn on the **Use foreign currency** option. The **Add category** and **Update categor**y 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.

Updating, sorting, moving and deleting budget categories

Use **Update category** from the menu to modify a budget category:

- Change the **Start date**, **Item** name, **Budget estimate**, as required.
- To change the **Spd/Inc** value, enter 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.

In the **Advanced** menu are two options for ordering the category entries:

- Use **Sort categories** to put them into alphabetic order, or
- Use **Move category** to manual move them into your preferred sort order.

Use **Delete category** if you want to get rid of not-needed categories.

Resetting budget categories

At the end of an accounting period, use the **Reset categories** facility 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, set to the actual values from the previous period 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.

Budget information

The **Information** option from Budget screen shows a useful summary page of all the details about the highlighted category – start date, estimated budget, current income or spend, percentage, and amount remaining.

Preferences : Budget

The only configurable **Preference** item for the Budget screen is as follows:

- The penultimate **Total column** can display either the Spend/Income amount or the amount Remaining from the estimate.

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 menu option.

Use the **Create new archive** menu option to create archive files. Options also allow them to be **Renamed** or **Deleted**.
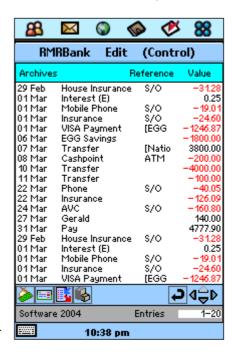
A **Set filter** option can be applied to let you view only entries that match any combination of Budget category, Description text, Date range, Tax rate, and Amount criteria.

Find and **Find next** functions provide a search facility for specific transaction entries or dates in long files.

If the files get too big, you can use **Delete entries** or **Reset start date** to remove unwanted entries by date range.

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

Finally, **Import data** and **Export data** let you either populate the archive with data in QIF format from another program, or export the data in QIF or other text formats for use in other applications.

Archive files

Use **Create new archive** to set up archive files. This same option is available from the menus in the Accounts, Transactions, and Archive screens.

- Enter a unique and meaningful **Name** for the file. This will be shown on the bottom bar of the archive screen and used in selection dialogs.

💡 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** to open them, or tap on the file name on the bottom bar.

💡 Alternatively, tap on the left / right arrow buttons to cycle round them in order.

- Use **Rename archive** to change the name of the file.
- Use **Delete archive** if you no longer want the file.

Deleting archive entries

If an archive file gets too big, you can remove unwanted entries by two methods:

- Use **Delete entries** and specify a start and end date range. All entries between will be removed from the file.
- Use **Reset start date** and set a **To** date. All earlier entries will be removed.

Find functions

The Archive screen has comprehensive search functions for transaction entries or dates.

To use **Find entry**:

- 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.

To use **Find date**:

- 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.

Archive information

As the Archive screen is view only and there is no moveable highlight, the **Information** option first requires you to select an entry by line number. The summary details of the archived transaction entry are then shown.

Archive preferences : Display

The following options for the Archive screen are accessed from **Preferences > Display**:

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

This preference can be quickly actioned by tapping on the column title on screen to cycle round the options.

- **On entry use**. If you run multiple archive files, you can set which file is chosen when displaying the Archive. This can be either the **Last used file**, a **Default file**, **Selected on entry**, or a file **Linked** to the account.
- **Archive file**. Specify the filename for the 'Default file' option.

Archive preferences : Header

The following options for the Archive screen are accessed from **Preferences > Archive header**:

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

Fuel module screen

This (optional) 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:
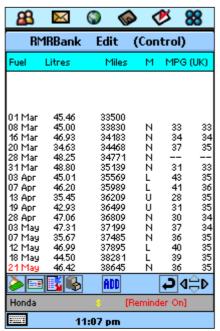
1. **Main Screen**:

   This shows the details of just the most recent fuel entries. It is only in this screen that you can add, update and delete entries.

2. **History Screen**:

   This shows the long-term history of all the fuel consumption values for the vehicle. The file is in a similar format to the main screen, but is of unlimited length and cannot be edited.

3. **Graph Screen**:

   This shows the data from the History file but as a graphical plot.

RMRBank Edit (Control)	RMRBank Edit (Control)
Fuel	Litres	Miles	M	MPG (UK)	Average : Price 1.39 : 35 MPG (UK)

Fuel	Litres	Miles	M	MPG (UK)
01 Mar	45.46	33500			
08 Mar	45.00	33830	N	33	33
16 Mar	46.93	34183	N	34	34
20 Mar	34.63	34468	N	37	35
28 Mar	48.25	34771	N	--	--
31 Mar	48.80	35139	N	31	33
03 Apr	45.01	35569	L	43	35
07 Apr	46.20	35989	L	41	36
13 Apr	35.45	36209	U	28	35
19 Apr	42.93	36499	U	31	35
28 Apr	47.06	36809	N	30	34
03 May	47.31	37199	N	37	34
07 May	35.67	37485	N	36	35
12 May	46.99	37895	L	40	35
18 May	44.50	38281	L	39	35
21 May	46.42	38645	N	36	35

Honda $ [Reminder On]   11:07 pm

Time axis : 10.0 Pixels/entry   Start : 08 Mar   11:08 pm

The menu has the **Create new vehicle** option, with further options to **Rename vehicle**, **Delete vehicle** or **Delete vehicle history**, as well as **Open vehicle** if you have more than one file.

The **Edit** menu has options to **Add** and **Update entry** and to **Delete entries** if you make a mistake. In the History screen there is an option to **Reset start date** if the history file gets too long.

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

The **Tools** menu has an option to view a summary **Statistics** screen, an option to allow entries in a **Foreign currency** and, in the History screen, an option to **Export** it to a text file (see specific topic). Finally, in the main screen there is a **Set reminder** function.

Vehicle files

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

- Enter the **Name** of the vehicle which will be shown on the bottom bar of the Fuel screen and used in selection dialogs.

- Enter the **Number** for information purposes.

Create new vehicle
Name
Number
Cancel   Done

If you have more than one vehicle file, use **Open vehicle** to switch files, or tap on the vehicle name on the bottom bar.

Alternatively, tap on the left / right arrow buttons to cycle round them in order.

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

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

Entering fuel purchases

You can either add the fuel details manually in the Fuel screen with the **Add entry** menu option or **Add** button, or more typically enter them automatically by making a Transaction screen entry for the purchase in an account – select the vehicle in **Update fuel manager** in the **Module** page of the entry dialog. 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.
- 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.
- The name of the **Vehicle**.

Use the **Advanced** button to specify:

- Your categorization of the **Driving mode** as Normal, Urban, or Long-Distance.
- Any notes in the **Remarks** field.
- Then tap **Done** to save the fuel details to the screen.

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.

Updating or deleting fuel entries

Use the following menu options to modify entries in the Fuel screen:

- Use **Update entry** and change any of the fuel purchase details. The consumption values will be recalculated.
- Use **Delete entry** to completely remove the highlighted entry. Note that you cannot delete the first baseline entry.
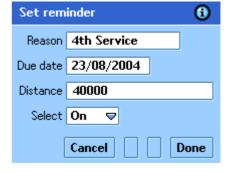
Vehicle reminder function

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

- Enter a description in the **Reason**.
- Set the **Due date** and/or
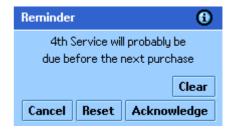- Set a **Distance** when it is due.
- Select it **On**.

The reminder status is indicated on the bottom bar of the screen, which can be tapped to set the reminder on/off.

The reminder will be triggered as the date or distance is approached or past, and the program will present a warning. You then have the option to:

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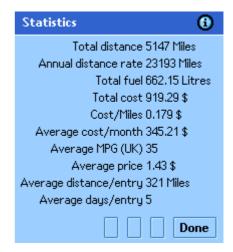- **Clear** – turn the reminder function off.

Vehicle fuel consumption statistics

The **Statistics** option 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.

Deleting entries from fuel history

If your Fuel history file becomes too large, or you no longer wish to keep old data, a **Reset start date** option is available. This allows you to set a new start date for the file, and all previous history entries will be removed.

Alternatively use **Delete vehicle history** in the main Fuel screen to completely remove all the records for the vehicle.

Fuel preferences : Display

Use the **Preferences > Display** options in the Fuel screen to configure the display:

- Individually set the **Decimal places** for each of the fuel Quantity, Consumption and Price values.
- **Mode display**. Define whether to show All modes, All except normal, or None of the driving mode attributes on screen.
- **Second column** allows you to choose which value to display – Gallons/Litre, Cost or Price.

Fuel preferences : Units

Use the **Preferences > Units** options in the Fuel screen to configure the units used:

- **Measure** as UK or US gallons or Litre.
- **Distance** as Miles or Kilometres.

- **Consumption** from a range of international consumption units.

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

Fuel preferences : Graph

Use the **Preferences > Graph** options in the Fuel screen to configure the graph display:

- **Date (X) Pixels/entry** for the number of pixels per date entry 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.
- **Colour** for the graph line.

Expenses module screen

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 is also has its own dedicated Archive screen.

In the main Expenses screen use the **File** menu to **Create new trip** to record expenses for different clients or travels. More options are available to **Update trip details**, **Delete trips** when completed and to **Create new archive** files.

Enter expenses as a 'Spend' (or 'Refund') by direct entry into the screen, or automatically transfer them using the **Modules** function when purchases are made as Transactions in Accounts.

There is an additional mode for converting business journeys made in your own vehicle into an expensable amount. **Enter journey** allows you record the distance which is automatically calculated from a **Vehicle rate** defined for the Trip.

Entries made in **Foreign currencies** can be automatically converted to the currency defined for the Trip.

Many functions are identical to those in Transactions, including creation and use of **Default entries**, **Reconciling** and **Archiving**. As with the Transaction screen, you can **Set a filter**, use **Edit memo** for recording trip details, and **Export data** to a tab delimited text file.

The Expenses Archive screen is accessed with **View archive** and allows you to look at (but not change) transactions previously archived from trips in the main Expenses screen.

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 companies or clients, etc).

Use **Create new trip** to start a new trip file:

- Enter a **Name** for the file.
- Enter the **Vehicle rate** your Company gives 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 **Archive** file to be linked with the trip.

If you have more than one trip file, use **Open trip** to switch files, or tap on the trip name on the bottom bar.

Alternatively, tap on the left / right arrow buttons 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.

Expenses categories

Use **Categories > Add category** to setup a set of relevant expense categories (taxi, hotel, meal, etc.). It is usual to make these types match any categories required on your company expense forms. You can then allocate each expense purchase to one of these categories.

Use **Categories > Update category** to change any of the names.

Use **Categories > Delete category** to remove any not required or entered in error.

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

It is then possible to filter the view so only expenses for specific categories are shown.

Entering expenses

While travelling you can either add expenses manually in the Expense screen with the **Add entr**y menu option or **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.

Complete the following details:

- **Description** of the expense.
- **Date** (defaults to today).
- The **Amount**.
- The **Type**. Whether the entry is a Spend or Refund.
- Select the applicable **Category**. (Use **Add category** beforehand to create these).

The **Adv** button gives access to the further Advanced dialog for:

- **Reference**. Any free-text comments or further details.
- **Attribute**. To optionally identify the expense entry as Reconciled or for Information only.

If required, 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 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**. The **Add entry** dialog will be completed with details retained from the last entry.

Entering car journeys

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

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

The **Adv** button gives access to the further Advanced dialog for:

- **Attribute**. To optionally identify the entry as Reconciled or for Information only.

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

The total distance of all journeys in the trip file can be seen by tapping on the Total window in the bottom bar on screen.

Using default expenses

If you find you are often entering the same information for expenses or journeys you incur regularly, set them up as default entries.

Use **Default entries > Add default** or **Add journey** in the **Edit** menu:

- Give the default a recognisable **Name**.
- Complete the normal expense or journey details that will rarely change.
- Complete any necessary details in the **Adv** screens, and then save it with **Done**.

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

When you want to enter a default expense or journey in a trip use **Advanced > Enter default**, or the **Def** button. Select the required expense name and all the information is automatically filled in.

Updating, marking and deleting expense entries

In the menus are further options for managing expense entries. First select the entry on screen, then:

- Use **Update entry** to change or correct any details. Tapping on an entry will also open the Update dialog, which is similar to that when adding an entry.
- You can mark entries for information purposes only, perhaps as a reminder and not for reclaim. Use **Advanced > Information entry** to mark the entry, when it will be flagged with ***** in the expenses list, but the value will be ignored from the total.
- Use **Delete entry** if you want to completely get rid of an entry.

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 foreign expenses. The dialogs allow you to specify a different exchange rate that will be applied to recalculate the expense values.

Filtering expenses

The entries in both the Expenses Trip and Expenses Archive screens can be filtered to show only those entries that meet selected criteria (similar to the Account transaction filters):

Use **Set filter** from the **Edit** menu, and set any combination of filters as follows:

- Set the **Method** to Include or Exclude.
- Set an expense **Category** from those available.
- Enter **Desc/Ref text** to filter on a text string in the description or reference fields.
- Set **Attributes** to filter either Reconciled or Information entries.

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 to filter on Credit or Debit values, Credit only or Debit only.

- Set **Filter** to find amounts Less than, More than, or Equal to the specified value.

Reconciling and archiving expenses

Once a trip is completed use **Advanced > Reconcile entry** or the **R** button to mark the entries with a reconcile symbol. This would typically indicate that you have submitted those expenses for reclaim.

When the expenses have been claimed back, enter the repayment as an Expense but set as a Refund. This should zero the total of your reconciled expenses.

Then use the **Advanced > Archive/ Remove** option to move the old expenses to a separate archive file. The dialog gives settings for:

- **Action** – to Archive or Remove (completely delete) the entries.
- **Name** – select the archive file (created beforehand).
- **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.

Expenses archive files

Use **Create new archive** to set up archive files for completed expenses records. Enter a unique and meaningful **Name** for the file. This will be shown on the bottom bar of the archive screen and used in selection dialogs.

You can have one or more archive files as needed. Link trips to a specific archive file using the **Update trip details** menu option.

- Use **View archive** in the menus from the main Expenses Trip screen to view the archive, and then use **View expenses** to return from the Archive screen. Or use the '**Go back**' button.
- If you have more than one Archive file, use **Open archive** to open them, or tap on the file name on the bottom bar.

Alternatively, tap on the left / right arrow buttons to cycle round them in order.

- Use **More > Rename archive** to change the name of the file.
- Use **More > Delete archive** if you no longer want the file.

Expenses preferences : Display

Use the **Display preferences** options in the Expenses screen to configure the display:

- **Middle column** allows you to display an extra column in the screen to show either the Category or Reference values.

This preference can be quickly actioned by tapping on the column title on screen to cycle round the options.

- **Balance** allows you to display either the **Total balance**, the **Reconciled balance**, or the **Total Distance** in the bottom bar.

Expenses preferences : Program

The **Program preferences** in Expenses has options for configuring the operation of this screen. The following can be set:

- **Tap on selected**. Whether this action opens the Update entry dialog, reconciles the entry, or toggles the entry to Information.

- **User button**. A spare ***** button on the button bar can be set to operate your preferred action from – Update, Last used, Archive, Filter, Export.

Expenses preferences : Program

Investments module screen

This module allows you to keep track of one or more portfolios of stocks or shares. The main screen lists the individual companies with your holdings and overall Net Worth.
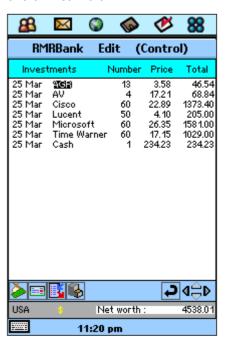
This module (and its menus) can be titled Shares, Stocks or Bonds by using the **Terminology** setting in **Preferences**.

In the menus are options to **Create new share files**, as well as **Switch share file** if you have more than one portfolio.

There are the usual **Add share**, **Update share**, and **Delete share** functions, with an additional option to **Update all** which can be used to maintain your investments with the current prices.

A share file can be created as a 'pseudo account' inside an Accounts Group so that the value of your investments can be included in the net worth. Its balance will reflect the total of the Shares screen when they are updated.

Separate History screens are available for each investment that show a record of the investment price as a table and graphically. Access these with **View share history**, while **View total history** shows a similar view for the Total Worth of the portfolio.

Shares files

Use **Create new share file** to set up files for each of your investment portfolios, and give it a **Name** which will be shown on the bottom bar of the Shares screen and used in selection dialogs.

If you have more than one Shares file, use **Switch share file** to switch files, or tap on the name on the bottom bar.

Alternatively, tap on the left / right arrow buttons to cycle round them in order.

Use **More > Rename share file** to change the file name.

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

Share files as an 'Account'

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

- Create a new account in the Group with shortname **Shares** (or Stocks or Bonds).
- In the **Links** dialog set **Auto update** to Yes.
- Specify a link to the **Share file**.

Then the 'account' balance will reflect the total of the Investments screen when the shares are updated.

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

Adding investments

Use **Add share** to start a record of each of your investment holdings, and complete the following details:

- **Company** name or description.
- **Number** of units held.
- **Price** of the units.
- **Date**.
- On tapping the **Done** button, you will be asked to **Start a history file**. Respond Yes to be able keep to history values for reference.

If required, turn on the **Use foreign currency** option. 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 and deleting 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** to individually update the selected investment, and set new values for:

- The **Company** name (if required).
- The **Number**, or more usually the **Price** of the shares.
- The **Date** of the latest details.

Alternatively, use **Update all** and:

- Set the **Date**.
- Enter the latest **Price** for all of your shares in one pass.

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

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

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

Moving and sorting investments

Use **More > Move share** to manually arrange the shares in your preferred order in the Investments screen.

Alternatively, use the **Sort entries** function in the **Edit** menu to sort the shares on screen in several ways:

- **Sort on field** can arrange the investments by Date, Company name, Number, Price, or Total.
- The **Direction** of sort can be Ascending or Descending.

Investments history screen

Separate History screens are available for each investment that show a record of the investment price as a table and graph. An entry is produced each time the investment is updated in the main screen.

- Use **View share history** from the main Investments screen to view the History screen for the selected share company.

- Or use **View total history** to show a similar view for all date entries from all investments in your portfolio and the Total Worth of the whole portfolio.

- Use **View share** to return from the History screen. Or use the '**Go back**' button.

- If you have more than one share investment, use **Switch share** in the History screen to switch between them, or tap on the name on the bottom bar.

Alternatively, tap on the left / right arrow buttons to cycle round them in order.

The Header bar shows the start date, while the bottom bar has a gain/loss figure (configurable from **Preferences**).

The menu provides options to **Add entry**, **Update entry**, or **Delete entry** should it be necessary to modify any of the history data.

Deleting entries from shares history

If your history file becomes too large, or you no longer wish to keep old data, a **Reset start date** option is available. This allows you to set a new start date for the file, and all previous history entries will be removed.

Alternatively use **Delete history** to completely remove all the records for the share.

Investment preferences

Within **Preferences** in Investments module you can specify:

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

Investment history preferences : Settings

Use **Preferences > Settings** in the Investments History screen to configure the display for:

- **Gain/Loss display** to show as the Absolute value, Annual % or Overall %.
- **Preset limits**. Position of 2 optional upper and lower lines (eg for buy/sell).
- **Colour** of the graph line.

Investment history preferences : Date

Use **Preferences > Date** in the Investments History screen to configure the graph date settings for:

- **Date (X) axis** position for the main axis as Top, Centre, Bottom 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.

Investment preferences : Price

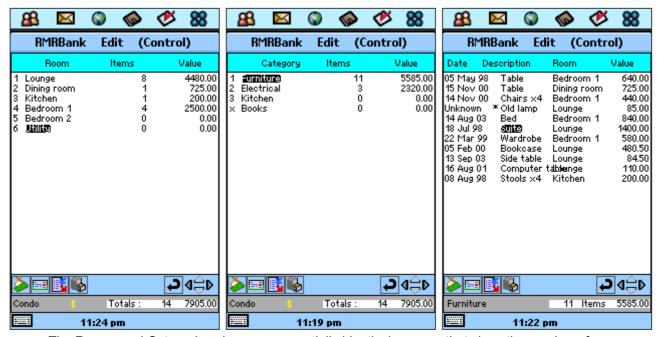Use **Preferences > Price** in the Investments History screen to configure the graph price settings for:

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

Home Inventory screen

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:

1. The initial view presented is a list of the room locations and summary of their contents. Use **View rooms** to return to this from the other screens.

2. Use **View categories** to see a list of the filing categories and summary of their contents.

3. Use **View items** to view the details of the individual items. The Items view shows the items in a given Room or Category depending on whether you entered from the Rooms screen or the Category Screen.

Room	Items	Value
1 Lounge	8	4480.00
2 Dining room	1	725.00
3 Kitchen	1	200.00
4 Bedroom 1	4	2500.00
5 Bedroom 2	0	0.00
6 Utility	0	0.00

Condo   Totals :   14   7905.00
11:24 pm

Category	Items	Value
1 Furniture	11	5585.00
2 Electrical	3	2320.00
3 Kitchen	0	0.00
× Books	0	0.00

Condo   Totals :   14   7905.00
11:19 pm

Date	Description	Room	Value
05 May 98	Table	Bedroom 1	640.00
15 Nov 00	Table	Dining room	725.00
14 Nov 00	Chairs x4	Bedroom 1	440.00
Unknown	* Old lamp	Lounge	85.00
14 Aug 03	Bed	Bedroom 1	840.00
18 Jul 98	suite	Lounge	1400.00
22 Mar 99	Wardrobe	Bedroom 1	580.00
05 Feb 00	Bookcase	Lounge	480.50
13 Sep 03	Side table	Lounge	84.50
16 Aug 01	Computer table	Lounge	110.00
08 Aug 98	Stools x4	Kitchen	200.00

Furniture   11   Items   5585.00
11:22 pm

The Rooms and Categories views are essentially identical screens that show the number of items and total value for each of the listed Rooms and Categories.

The '**Go back**' button will take you back from a screen to the previous parent screen (from Items back to the Room or Category list, from Categories list back to Rooms list).

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

When all room locations and categories are set up use the **Add item** option to enter details of each of your contents items. You can also automatically add items to the inventory them when you make a purchase in the Transaction screen, by setting the house in the **Module** page in the Transaction entry dialog.

You should periodically review and **Update items** in the Inventory and update individual items to ensure your house contents is correct for insurance cover. An **Update value of items** option 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 **Find items**, to **Sort items** in various orders, and to **Move / Copy items** between (or within the same) home inventories.

Home inventory files

Use **Create new house** to set up a file for your home inventory, and give it a suitable **Name** which will be shown on the bottom bar of the screen and used in selection dialogs.

If you have possessions in more than one location (a holiday home?) you might want to create more than one Inventory file. In this case, use **Open house** to switch files, or tap on the name on the bottom bar.

Alternatively, tap on the left / right arrow buttons to cycle round them in order.

Use **More > Amend house title** to change the file name.

Use **More > Delete house** if you no longer want the inventory.

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**; in the Categories screen use **Add category**.

- 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** to manually arrange the locations into your preferred order.

When in the Item screen use **Switch rooms** or **Switch categories** (as appropriate to whether you are in the Rooms or Categories view) to open them, or tap on the name on the bottom bar.

Alternatively, tap on the left / right arrow buttons to cycle round them in order.

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

Adding items to the inventory

Use **Add item** from either the Rooms or Categories or Items screens to enter items into the inventory.
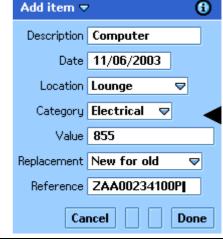
- A **Description** of the item.
- The **Date** of purchase.

Enter 01/01/70 to give 'Unknown' for the date of purchase.

- 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.
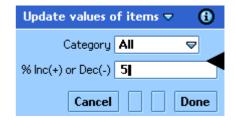
Updating items

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

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

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

Use **Update values of items** to do a bulk change (eg annually) to the value of the items. You can apply this:

- To **All** items, or just specific **Categories**.
- As a percentage **Inc**rease (or **Dec**rease) 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.

Searching and sorting items

Use **Find item** to search for text in an item description. The program will then put you straight into the **Update item** dialog to make any changes.

The Items view screen can be **Sorted** by various Methods:

- Alphabetic sort by **Description**.
- By increasing **Value (low).**
- By decreasing **Value (high).**
- Sort by **Date**.
- By **Room/Category** as applicable to the Item screen.

Moving and copying items between houses

If you have more than one property inventory, and need to move items between them, or want to duplicate items, you can accomplish the same with the inventories.

In the Items screen, select the item and use **Move/Copy item**:

- Specify the name of the destination **To** house file (this can be the same file as the origin).
- Make any required changes to the item including selecting the new **Location** or **Category**.
- Respond **Yes** to the **Delete** question in order to perform a **Move** of the item, or Respond **No** to the deletion to perform a **Copy** (ie the original will remain).

💡 To move items within the same house, simply use **Update item** and change the Room location.

Utilities module screen

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

For each utility, use **Configure utility** in the **Tools** menu to set them up, and use **Switch utilities** to open them, or tap on the name on the bottom bar.

Alternatively, tap on the left / right arrow buttons to cycle round them in order.

As you regularly read your meters, enter the meter readings with **Add entry**. 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.

Each time you pay a utility bill, use **Enter bill** and it will be taken into account in the running total. This can also be done automatically from the **Module** function within a Transaction.

Configuring utilities

For each utility, use **Configure utility** in the **Edit** menu to define:

- the **Name** (Gas, Water, Electric etc.).
- 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).

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** value.

Entering utility readings

As you regularly read your meters, use the **Add entry** option to enter the meter readings:
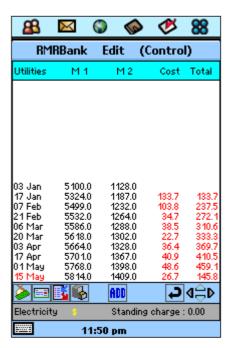
- Specify which **Utility**.
- Set the **Date** of the reading.
- Enter the **Meter 1** reading (or both if there are 2 meters with different rates).
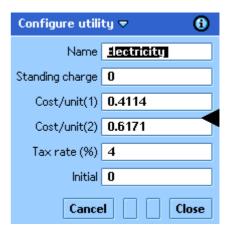
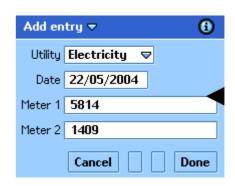The menu has options to **Update entry** or **Delete last entry** if needed.

Entering utility bills

Each time you actually pay a utility bill, use **Add bill**:

- Specify which **Utility**.
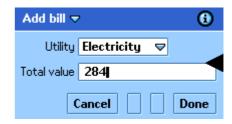- Enter the **Total value**.

The amount will be taken into account and incorporated into the balance of the running total shown on screen.

Alternatively you can enter the bill automatically when making a Transaction screen entry for the payment from an account. In the **Module** page of the transaction entry dialog select the utility name in **Update utility module**.

Annual budget planner screen

This annual Budget Planning module allows you to predict annual expenditure (or income) for billing agencies, such as Electricity, Rent, Phone etc.
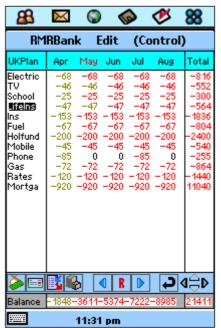
More than one Planner group can be created and then associated with a Group of accounts using the option in **More > Update group** in Accounts screen. This allows you to have different sets of planning agencies for different groups of accounts (perhaps personal and business, or in different currencies).

Use **Add agency** to create the names, then for each agency use **Change cost estimate** to add an amount as a spend or income for the required payment months.

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.

The screen shows your agencies, 5 monthly columns for their cost values, and a total column. Monthly Totals of all agencies are shown in the bottom bar. Tapping on this will toggle alternative values for Transfer and Balance amounts.

The button bar at the bottom of the screen has buttons to move left and right through the months, or you can use **Jump to month** to put a specific month in the first column.

If you run a separate Budget account, you can specify a **Monthly transfer value**, and the program will then evaluate the running balance.

The module can be run in **Manual** or **Automatic Mode**. This positions the months and highlight, and predicts the balances 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** from the **Attributes** menu, or simply the **R** button. This changes the colour of the value as an indicator. Reconciling can be done automatically when making a Transaction or using a Standing Order. Select the agency in the **Module** 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.

Planner groups

More than one Planner group can be created to allow you to have different sets of planning agencies for different groups of accounts (perhaps personal and business, or in different currencies).

- Use **New plan group** to set up a Budget Group to contain different sets of agencies, and give it a unique and meaningful **Name**. This will be shown in the title bar and used in selection dialogs.

Associate a Planner group with a Group of accounts using the option under **More > Update group** in Accounts screen.

- If you have more than one Planner group use **Switch plan group** to open them.

Alternatively, tap on the left / right arrow buttons to cycle round them in order.

- Use **More > Rename plan group** to change the name of a Planner group.

- Use **More > Delete plan group** if you want to get rid of a planner group.

Adding plan agencies and costs

Use **Add new agency** to set up the **Names** of the agencies that bill you for services, such as Electricity, Rent, Phone.

Use **Update agency** and **Delete agency** as required.

Use **Advanced > Move agency** to manually arrange the agencies into your preferred order.

Then use **Cost update** to set up the payments for each agency:

- Add an **Amount**.
- Set the **Type** as spend or income.
- Use **From month** and **To month** to define the payment months, either as a range of months up to a year, or for relevant individual months.

Planner monthly transfers

Once all agencies and monthly payment costs have been set up, the module can be operated to reconcile payments and estimate the overall annual budget.

If you run a separate Budget account, use **Advanced > Monthly transfer** to set:

- A theoretical transfer **Amount** to 'pay' the budget each month.
- The **Month** as just the highlighted month, Remaining months in the year, or All months.

The program will then evaluate the balance each month by comparing the total of the Agency payments to the transfer amount.

Planner preferences : Display

The **Display preferences** options in the Planner screen can configure the display:

- **First month** to use as the starting column.
- whether to **Show negative** spends with minus sign (turn off to save space).
- whether the **Bottom window** should show the **Total value** (sum of each month), **Transfer value** (amount defined for each month), or the **Balance value** (consecutive months totals adding each transfer value and subtracting each total).

Planner preferences : General

The **General preferences** menu in Planner screen has options to:

- Set the **Initial balance** (or the **Last month balance** if you have **Auto** mode selected) in case it is not zero,
- Set the **Mode** of operation. The module can be run in **Manual** or **Automatic** mode. Under Auto mode the program will position to show the current month, and predict the balances (optionally) using the last month's balance as a starting point.
- Set whether you want to automatically **Carry balance forward**.

Exporting data as text files

Data can be exported in a Tab delimited format text file from the following screens:

- Fuel History
- Investment History
- Home Inventory Items view
- Expenses Trips and Archives

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

Use the **Export data** option in the appropriate screen.

The output files will be named Fuel.txt, Invest.txt, House.txt and Expense.txt, and saved in the \Media Files \Documents \RMRExport folder on your smartphone,

The files can then be used in the built-in applications, or copied from your smartphone with the PC Connect software.for use in other PC programs.