



Personal Finance Software

Tooltips Help (version May 2019)

<https://www.hot-accounts.com>

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LICENCE and DATABASE FEATURES

All functions of the Hot-Accounts program can be used free of charge with the included FULL LICENSE.

Hot-Accounts stores your financial data safely in a password protected and encrypted Hot-Accounts database on your own computer.

OVERVIEW MODULES

1. BASIC MODULE:

Setup, Account Setup Wizard, Budget and Project/Portfolio Items, Banks, Bank Accounts, MyAccounts, Transactions, Budget Overview, Exchanges Rates, Payees/Payers

Use the BASIC MODULE :

- a) to manage your (bank) accounts
- b) to track in detail INCOME AND EXPENSES

2. PORTFOLIO MANAGEMENT:

Portfolio Management, (Budget and Project/Portfolio Items), Budget Types, Account Types, (MyAccounts)

This module allows you to manage several portfolio types: FIXED ASSETS, STOCK/OPTIONS, FUTURES and INVENTORIES.

A portfolio is actually a special account with quantity and amount details for each portfolio item in the portfolio.

Note: Accounts and Items can also be specified as sub-selection criteria in Budget Overviews.

Note: Portfolio accounts can hold a non-zero Portfolio balance as well as the normal CASH balance.

3. BUDGET MANAGEMENT:

Define and Check Budget, (Budget and Project/Portfolio Items) and Budget Types.

This module allows you to:

- a) Define BUDGET TRANSACTIONS for up to 4 budget codes (each multi-year).
- b) Compare Actuals and Budgets (or one Budget to another Budget), in either the same or in different time periods.

Note: budget transactions can also be used in other modules, such as in: Interest Calculations, Account Balance history.

Note: budget transactions can be imported using the Import Transactions module.

4. CALCULATE INTERESTS:

Calculate Interest, Interest Profiles, Tax Codes, Tax Profiles, (MyAccounts)

The module calculates basic (=balance based) and fidelity based interest for one or more selected accounts, from now to a date in the future, or at some date in the past. Also taxes withheld and to be paid are calculated.

A lot of detail information is shown, such as payment dates and amounts, accrued amounts, acquired amounts.

Note: budgeted transactions can be included as of a certain date to do simulated interest calculations.

5. ACCOUNT BALANCE HISTORY:

Balance History screen

The module calculates for one or more selected accounts the individual and total Cash and Portfolio balances, and shows the result in data-grid views as well as in a number of adaptable graphical presentations.

Budgeted transactions can optionally be included as of a certain date to get a view on future balances.

6. PAYMENTS:

Payments, (Payees/Payers, Transactions, MyAccounts)

This module allows the definition and selection of transactions for payment and facilitates the actual payment.

Included Payment Methods:

- a) CREATE a SEPA (or GENERIC) Credit Transfer CT ISO20022 compliant XML file, which creates a payment file including all selected transactions to be sent to the bank for actual payment.
- b) PASTE ALL: tries to fill automatically all payment fields for ONE payment within an online bank payment session.
- c) PASTE: enhances the input of payment fields for ONE payment within an online bank payment session.

7. IMPORT TRANSACTIONS:

Import Transactions screen

Select and use data in an opened spreadsheet or some table-like information on e.g., a web page, to generate corresponding actual or budgeted transactions. Thousands of records can be easily created this way.

The module also supports the import of transactions via a bank provided CAMT.053 XML payment reporting file.

8. TRANSLATIONS:

Translations screen

This module allows the translation of almost any part of the program into any language

9. DATABASE, SECURITY, HELP, DATA-GRIDS, EXPORT, PRINTING:

Data is stored in a FREE Microsoft SQL Compact Edition 4.0 SP1 database.

Though a real database, it behaves just as a file (with an .sdf extension) and can be simply copied as such.

As many databases as needed can be created: e.g., MyPersonalFinances.sdf, or MyClub.sdf, or MyTest1.sdf etc.

For each of them, you need to specify a database PASSWORD of minimum 4 alphanumeric characters long.

ATTENTION: without that password, the data within the database IS INACCESSIBLE!

COPIES made of a database have the same password as the original AT THE MOMENT OF THE COPY!

Help is provided as Tooltips help. Press the F1 or the ? button to activate it (in SETUP help is always active).

If the language that you are working in is 100% translated, help will be shown in that language, otherwise, help is shown in PE = Program English, or even a mix of PE and the chosen language.

Main data-grid views have an EXPORT button: it copies all information from the data-grid into the clipboard.

Press Ctrl V in e.g., a spreadsheet to Paste the copied information.

Main data-grid views also have 4 options (3 automatic and one manual) to control the column width.

Main data-grid views also have a PRINT Grid button: Select one or more columns (and optionally also rows) to print.

Report headers are automatically generated, but can be altered. Print results can be optimized by setting an appropriate data-grid column width option + the Show Page Setup Dialog (via the OTHER menu tab), by selecting A3 or even A2.

01. SETUP

The SETUP screen allows you to **SELECT/CREATE** a Hot-Accounts DATABASE

Steps to Select/Create a database:

- Select a **language** (your previous selection is shown, otherwise PE= Program English is proposed)
- Select a **Main Currency** (your previous selection is shown, otherwise EUR is proposed)
- Specify a (the) **PASSWORD** (min. 4 alphanumeric characters) for the DATABASE being selected or to be selected/created
- Either **Select an existing database** (your previous selection is shown if available) **or Create a NEW DATABASE.**

Note: **DB creation** also **creates standard Budget Items/Budget Types/Account Types** in the **specified language** and, if selected, also bank records for most banks in the world or for a specific country are generated.

The Setup screen also allows you to change the DB password for a selected database. A change request can be initiated from most screens, via the database tab. Please be aware of the following:

- a) The password is specific for currently selected database, so older copies keep the original password!
- b) Without the database password, YOU CAN'T ACCESS the information within the database!
- c) Changing the DB password for a large database can take several minutes as the DB is also compacted

100% (translation degree)

This field indicates the translation degree for the selected language (derived from the internal msgf.txt file).

Main Currency

Please SELECT A MAIN CURRENCY (note: this is just a consolidation currency, and can be changed at any moment)

DB Password

Please PROVIDE A PASSWORD (minimum 4 alphanumeric characters) for the selected, to be selected or new database.

Select /Create DB

Choose another database than indicated in the path below, or create a new one.

Menu Options:

About this form Help

INFO ABOUT THIS FORM is visible via the ?-BUTTON (if not in Setup, first press F1 or ? button to activate tooltips help).

Application Help

INFO ABOUT THE APPLICATION is available by hovering over the APPLICATION INFO BUTTON in the SETUP SCREEN.

Version Info

HOT-ACCOUNTS v1.02.008

Build 1.0.0.248

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<https://www.hot-accounts.com>

Check License Status.

Disable Auto Refresh

When checked, this option deactivates automatic screen refresh for the Transactions, Budget Overview and Budget screens.

Automatic screen refresh is the default behavior for all screens, but for large databases, this can be very time consuming when applied on screens that might hold tens or even hundreds of thousands of records.

Instead of automatically showing a refreshed screen, the program notifies the user that a screen refresh is needed.

Auto-Create Banks (Create DB)

When checked, records for most banks in the WORLD (or for SPECIFIED COUNTRY) are auto-created when a new DB is created

02. BANKS

IMPORTANT PRELIMINARY REMARKS:

The program initially required the manual and fairly cumbersome creation of bank, bank account and account records.

These steps are now automatically generated in the background when creating a new account via the ACCOUNT SETUP WIZARD (see chapter 21).

It is of course still possible to create bank records, bank account records and account records manually in the old way.

However, bank records will rarely have to be created manually as they can be generated automatically via one of the following 3 methods:

- a) When creating a new database, first check the option "Generate banks with create DB," in the menu setup menu (possibly limited to a certain country).
- b) You can also generate bank records afterwards in the Banking screen via the Auto-Create button.
- c) If you create a new bank account in IBAN or BBAN format in the **Create Account Assistant** screen, the program will automatically create bank records for the relevant country. Only in exceptional cases will the program ask you to create a bank record manually.

The MANAGEMENT of BANKS module allows you to Add, Modify and Delete bank records

~~When you start working the first time with the program this is normally the screen where you do your first input.~~

To create a new bank record, you only need to fill-in the bank's Name, BIC code and country code + press Insert.

The banks' website URL is only needed if you want to use the bank in the payment module.

Normally you don't need to define new bank records as they are already created automatically at DB creation time.

These (over 10.000) records are however hidden! Select the overview option 'All Shown' to make them visible.

Optionally limit the overview: a) to banks of a specific country by selecting the country from the drop-down list and/or b) specify (a part of) a the name of a bank and press the REFRESH button to get a further limited overview.

Select a bank in the overview. Then in the input zone uncheck the Hide Bank checkbox and press the Update button.

After having defined or unhidden at least one bank record, you can proceed by defining bank accounts for it

Web field Names are only needed if you want to use the 'Paste All' button in the payments module

BIC Code

The BIC (or Bank Identifier Code) also called SWIFT code. This code uniquely identifies a BANK

The BIC is normally found on your bank statements. It contains 8 (primary) or 11 (branch office) alphanumeric characters

You can find BIC codes for all banks in the world at following SWIFT website page:

<http://www.swiftbic.com/bic-code.html>

Bank Name

Name of the Bank (required field)

Country Code

The Banks' country code (required field)

URL Website

The bank's (payment) web page URL. This field is only required if you want to use the payment module with this bank.

You can copy the bank's web page URL by doing following actions:

- 1) Activate in a web browser the bank's web page (select preferably the page where you need to put your login credentials)
- 2) select the whole URL + copy it to the clipboard by pressing Ctrl C
- 3) Return to this program and left-click the mouse into the banks' URL input field + paste the URL by pressing Ctrl V
- 4) Write the information to the database file using Insert (new record) or Update (modification existing record)

Note: Do not worry about the length. The field can hold 255 positions!

Login Id

Your identification to logon into the banks' web application (OPTIONAL FIELD)

Note: in most cases, you also have to provide for a password to logon. This has to be done manually for security reasons

If the web page login FIELD NAME is also provided, the program will try to place the logon id into this web page field.

This is done when a new payment session is activated via the transactions screen.

As is the case with all other web page fields, a successful fill-in is only possible if the bank allows its automatic input

You can detect (per web page) which fields are eligible for automatic input: press the Show Input fields menu item in Payments

Info

The info field is just there for your information and optional. Its only 'use' is that it is visible in the accounts overview

Hide Bank

If checked the record will NOT BE SHOWN in normal (unhidden) searches.

Show Web fields

If checked, the Bank overview is shown with all web field names visible, otherwise these columns are hidden

Login Id

Login Id WEB FIELD NAME. The name of the field in the banks' web application that corresponds with the Login Id.

If the bank allows the automatic input of this field, the program can automatically fill this field in the web page.

You can detect (per web page) which fields are eligible for automatic input: press the Show Input fields menu item in Payments.

These web field names as well as all others allow the input of names of maximum 128 positions

Struct. Reference

Allowed formats: 1 namefield or 'ISO name/BBA name/CUR name' or 'ISO name/BBA name1 + BBA name2 + BBA name3/CUR name'

Limited to Bank:

Specify (part of) a the name of a bank and press the REFRESH button to get a further limited overview

Auto-Create

This option auto-creates bank records for MOST BANKS IN THE WORLD or FOR ONE COUNTRY as set in 'Limited to country'

Insert

Adds (inserts) a record into a database file based on information specified in the input fields
(Shortcut key=AltGr I)

Reset Input

Initializes (resets) input fields with blanks or default values (Shortcut key=AltGr R)

Also prepares for insert of a new record by activating the Insert, Paste, Paste Previous and Paste Next buttons

Update

Writes modifications made in one or more input fields into the corresponding database file record
(Shortcut key=AltGr U)

The button is (normally) activated by clicking a field in the main overview

Information from the selected record is then copied to the input fields where it can be modified

Do not try to modify directly in the data-grid

Delete

Deletes (removes) permanently the selected record from a database file (Shortcut key=AltGr D)

The delete button is (normally) activated by clicking a field in the main overview (info is copied to the input fields)

The delete button is again deactivated on ANY modification!

Paste

Fills input fields from the first row of the table that was copied earlier into the clipboard

This paste uses the DEFAULT FIELD FOLLOWING order, being the order of the columns shown in the main grid

>

Fills input fields from a next row of the table that was copied earlier into the clipboard

This paste uses the DEFAULT FIELD FOLLOWING order, being the order of the columns shown in the main grid

<

Fills input fields from a previous row of the table that was copied earlier into the clipboard

This paste uses the DEFAULT FIELD FOLLOWING order, being the order of the columns shown in the main grid

RB

Resets (blanks) the 'Limited to Bank' field, and refreshes the overview

RBC

Resets (blanks) the 'Limited to Bank' field + sets the country code to blank (=all countries) + refreshes the overview

End

Ends the program

-

Resets the form to the default minimum size (1000 x 750). This button is only visible if the form has been enlarged previously

Show Options (drop-down list)

- Unhidden shown - Only hidden shown - All shown

After reselect, records in the overview are reshown (unhidden only, hidden only or both)

Auto-size (drop-down list)

- Auto-Size(Displ.Cells) - Auto-Size All (-Hdr.) - Auto-Size All (+Hdr.) - Manual

Reshows records in the overview, with column size set to auto-size (3 options), or manual

Export

Copies the whole grid in table format (titles included) to the clipboard.

Print Grid

Print selected columns of the grid, optionally limited to (earlier) selected rows.

Common Menu Options

03. BANK ACCOUNTS

IMPORTANT PRELIMINARY NOTICE: when defining accounts using the **Account Setup Wizard**, the creation of bank accounts occurs automatically in the background. It's of course still possible to define bank accounts manually or you could use the screen to manually change the name or min/max amounts of an earlier automatic generated bank account.

MANAGEMENT of BANK ACCOUNTS is a standard screen that allows you to Add, Modify and Delete bank account records.

After having defined (or unhidden) at least one bank record, you can proceed in this screen, by defining bank accounts for it as at least one bank account is required for normal operations. (Pay attention to select the correct account type!)

After creation of one or more bank accounts, you can proceed by creating an account (mostly only 1) for each bank account

Bank Account Name

Name of the bank account. (Required and unique field) For real bank accounts, use the name as advertised by the Bank.

BIC Code Bank

The bank accounts' BIC (or Bank Identifier Code) also called SWIFT code. This code uniquely identifies the Bank accounts' Bank

The BIC is normally found on your bank statements. It contains 8 (primary) or 11 (branch office) alphanumeric characters

You can find BIC codes for all banks in the world at following SWIFT website page:

<http://www.swiftbic.com/bic-code.html>

Attention: this field CAN NOT BE MODIFIED after the record has been created

Currency Code

The Bank account's Currency Code. Select a currency code from the drop-down list, or type your own currency code (3 pos.)

Attention: this field CAN NOT BE MODIFIED after the record has been created

Account Type

The Bank account's Account Type. (Select one of the provided account types, or first create your own account type)

Attention: modification of this field is only allowed as long as the underlying type code and portfolio type stay the same.

Min / Max Amount

Specify the bank accounts' minimum amount. (Reset Input sets this field by default to 0)

Transactions for accounts referring to this bank account that would result in a balance < than this amount are not allowed

Specify the bank accounts' maximum amount. (Reset Input sets this field by default to 100 000)

Transactions for accounts referring to this bank account that would result in a balance > than this amount are not allowed

... (Bank Accounts Lookup button)

Shows in a sub-screen an overview of (unhidden) BANKS for selection into the BIC input field

Currency Code

Select a currency code from the drop-down list, to be copied to the corresponding input field (if applicable)

... (Account types Lookup button)

Shows in a sub-screen an overview of (unhidden) ACCOUNT TYPES for selection into the corresponding input field

Hide Bank Account

If checked the record will NOT BE SHOWN in normal (unhidden) searches.

Insert

Adds (inserts) a record into a database file based on information specified in the input fields
(Shortcut key=AltGr I)

Reset Input

Initializes (resets) input fields with blanks or default values (Shortcut key=AltGr R)

Also prepares for insert of a new record by activating the Insert, Paste, Paste Previous and Paste Next buttons

Update

Writes modifications made in one or more input fields into the corresponding database file record (Shortcut key=AltGr U)

The button is (normally) activated by clicking a field in the main overview

Information from the selected record is then copied to the input fields where it can be modified

Do not try to modify directly in the data-grid

Delete

Deletes (removes) permanently the selected record from a database file (Shortcut key=AltGr D)

The delete button is (normally) activated by clicking a field in the main overview (info is copied to the input fields)

The delete button is again deactivated on ANY modification!

Paste

Fills input fields from the first row of the table that was copied earlier into the clipboard

This paste uses an ALTERNATIVE field following order, namely the order of the input fields as shown in the screen!

This paste uses the DEFAULT FIELD FOLLOWING order, being the order of the columns shown in the main grid

Both methods (DEFAULT and ALTERNATIVE) accidentally fall together for this screen

>

Fills input fields from a next row of the table that was copied earlier into the clipboard

This paste uses an ALTERNATIVE field following order, namely the order of the input fields as shown in the screen!

This paste uses the DEFAULT FIELD FOLLOWING order, being the order of the columns shown in the main grid

Both methods (DEFAULT and ALTERNATIVE) accidentally fall together for this screen

<

Fills input fields from a previous row of the table that was copied earlier into the clipboard

This paste uses an ALTERNATIVE field following order, namely the order of the input fields as shown in the screen!

This paste uses the DEFAULT FIELD FOLLOWING order, being the order of the columns shown in the main grid

Both methods (DEFAULT and ALTERNATIVE) accidentally fall together for this screen

End

Ends the program

-

Resets the form to the default minimum size (1000 x 750). This button is only visible if the form has been enlarged previously

Clear

Clears the search sub-screen (has no implications)

Show Options (drop-down list)

- Unhidden shown - Only hidden shown - All shown

After reselect, records in the overview are reshowed (unhidden only, hidden only or both)

Auto-size (drop-down list)

- Auto-Size(Displ.Cells) - Auto-Size All (-Hdr.) - Auto-Size All (+Hdr.) - Manual

Reshows records in the overview, with column size set to auto-size (3 options), or manual

Export

Copies the whole grid in table format (titles included) to the clipboard.

Print Grid

Print selected columns of the grid, optionally limited to (earlier) selected rows.

Common Menu Options

04. MY ACCOUNTS

The Accounts screen shows a global view on all your assets and obligations. You can also use it to manage accounts.

To create new accounts it's however advised to use the 'Account Setup Wizard' which is much easier and faster

Accounts can be created, modified (e.g., the name of the account can be changed) or even deleted. But, once transactions are defined, the account can't be deleted anymore.

(**In general, records can't be deleted if they are referenced somewhere else in the database**)

To make already used accounts (or records) invisible for normal operation, you can instead 'hide' them.

Accounts are shown in alphabetical order within their (alphabetical) account type.

You can limit the overview to a certain account type.

One of the goals of the program is to SHOW ALL ASSETS and OBLIGATIONS but also their QUALITY
Therefore accounts have 2 balances: a CASH balance (=money) and a PORTFOLIO balance, defined as:
The total of EVALUATED VALUES of a number of securities held in a portfolio account
Most accounts however (such as cash, savings accounts, etc.) always will only show a zero portfolio balance

More info about portfolio accounts can be found in the tooltips help of the PORTFOLIO MANAGEMENT module

IMPORTANT: all amounts are converted to the main currency that was selected at program start, with the exchange rates needed for this conversion set as defined in the module Exchange Rates
It is advised to auto-generate exchange rates, before using foreign currencies

My Account Name

Enter a name for the account, up to 10 alphanumeric characters

IBAN

The International Bank Account Number (max 34 positions)

After insert, the IBAN can only be maintained through the Payee/Payer screen, or reset to blank

Bank Account

Select an existing bank account. Attention: you will not be allowed to modify this field!

Typing will show-up a sub-screen for selection (with unhidden records containing the specified characters)

Start Date

Date as of which transactions will be allowed for the account

Existing transactions can only be modified/deleted if the records' value date is greater than or equal to this date.

MyAccounts Only: If Start Date > End date a warning message is issued. If confirmed

TRANSACTIONS FOR THE ACCOUNT WILL BE DISABLED

End Date

Last date for which transactions will be allowed for the account. (If no last date is known accept the default)

Existing transactions can only be modified/deleted if the records' value date is less than or equal to this date

**MyAccounts Only: If Start Date > End date a warning message is issued. If confirmed
TRANSACTIONS FOR THE ACCOUNT WILL BE DISABLED**

Receive Interests Account

An optional ALTERNATE account to receive the interest paid for the account

Typing will show-up a sub-screen for selection (with unhidden records containing the specified characters)

Portfolio Cash Account

An optional ALTERNATE account to act as cash account for a portfolio (or investment) account

Typing will show-up a sub-screen for selection (with unhidden records containing the specified characters)

Enable Input

Check to allow input (note: the input is disabled by default to avoid unintended modifications)

30/04/2019

Use this date picker as quick alternative way to fill the value date field

IMPORTANT To AVOID FRUSTRATION: the date picker is only activated IF A NEW DATE is selected!

30/04/2019

Use this date picker as quick alternative way to fill the value date field

IMPORTANT To AVOID FRUSTRATION: the date picker is only activated IF A NEW DATE is selected!

->

Use this button to copy a date already shown in the date picker to the value date field (the picker only acts on date changes)

Insert

Adds (inserts) a record into a database file based on information specified in the input fields
(Shortcut key=AltGr I)

Reset Input

Initializes (resets) input fields with blanks or default values (Shortcut key=AltGr R)

Also prepares for insert of a new record by activating the Insert, Paste, Paste Previous and Paste Next buttons

Update

Writes modifications made in one or more input fields into the corresponding database file record
(Shortcut key=AltGr U)

The button is (normally) activated by clicking a field in the main overview

Information from the selected record is then copied to the input fields where it can be modified

Do not try to modify directly in the data-grid

Delete

Deletes (removes) permanently the selected record from a database file (Shortcut key=AltGr D)

The delete button is (normally) activated by clicking a field in the main overview (info is copied to the input fields)

The delete button is again deactivated on ANY modification!

The delete of an account can be a complex operation, once it is actually being used. Hiding the account might be easier

To actually delete an account following steps might be necessary:

- a) Make sure the account is not being used in working files (balance history, interest calculations and budget overviews)
- b) Delete all Actual and Budget transactions for the account
- c) If the account has been used as portfolio cash account, there might also be portfolio transactions to be deleted
- d) If the account is being referenced as portfolio cash account in other accounts, this link must be broken
- e) If the account is being referenced as receive interest account in other accounts, this link must be broken

f) Finally also break the account's Payee/Payer link by blanking the IBAN field (update operation)

Paste

Fills input fields from the first row of the table that was copied earlier into the clipboard

~~This paste uses an ALTERNATIVE field following order, namely the order of the input fields as shown in the screen!~~

>

Fills input fields from a next row of the table that was copied earlier into the clipboard

~~This paste uses an ALTERNATIVE field following order, namely the order of the input fields as shown in the screen!~~

<

Fills input fields from a previous row of the table that was copied earlier into the clipboard

~~This paste uses an ALTERNATIVE field following order, namely the order of the input fields as shown in the screen!~~

End

Ends the program

-

Resets the form to the default minimum size (1000 x 750). This button is only visible if the form has been enlarged previously

Clear

Clears the search sub-screen (has no implications)

... (Bank Accounts Lookup button)

Shows in a sub-screen an overview of (unhidden) BANK ACCOUNTS for selection to the bank account input field

... (Accounts Lookup button)

Shows in a sub-screen an overview of (unhidden) ACCOUNTS for selection into the Receive Interest Account input field

[... \(Accounts Lookup button\)](#)

Shows in a sub-screen an overview of (unhidden) ACCOUNTS for selection into the Portfolio Cash Account input field

[... \(Account types Lookup button\)](#)

Shows in a sub-screen an overview of (unhidden) ACCOUNT TYPES for selection, in order to limit the account overview to this type

[Clear](#)

Resets (clears) a previous account type selection. Accounts will be reshown with no account type selection restriction

[Hide account](#)

If checked the record will NOT BE SHOWN in normal (unhidden) searches.

[Show Options \(drop-down list\)](#)

- Unhidden shown - Only hidden shown - All shown

After reselect, records in the overview are reshown (unhidden only, hidden only or both)

[Auto-size \(drop-down list\)](#)

- Auto-Size(Displ.Cells) - Auto-Size All (-Hdr.) - Auto-Size All (+Hdr.) - Manual

Reshows records in the overview, with column size set to auto-size (3 options), or manual

[Export](#)

Copies the whole grid in table format (titles included) to the clipboard.

[Print Grid](#)

Print selected columns of the grid, optionally limited to (earlier) selected rows.

[Common Menu Options](#)

05. TRANSACTIONS

The Transactions screen is an important part of the basic module, together with MyAccounts and Budget Overview.

It allows you to MANUALLY define CASH ONLY ACTUAL TRANSACTIONS.
Records can be inserted, modified and deleted

Only 4 fields are required to CREATE a transaction:

1) An Account 2) a value date 3) a (non-zero) Amount 4) a Budget Item category

These mandatory fields can be completed with optional fields, such as:

- A remark, - a project or portfolio item, - a Counterparty (payee/payer), - a payment status.

TRANSACTION HISTORY is automatically shown, (ALL accounts, from TODAY up to 1 month in the future, Descending).

The history can however be set for any time period, ascending or descending, and further limited to:

An account, a budget item category, a 'part of' a remark, a project or portfolio item, a payment status, a Counterparty, amounts between a minimum and a maximum, or any combination of these.

Notes: 1) the selections currently applied are visible in BLUE FIELDS. 2) **If only 1 account is selected**, (and no other selections beside start/end date), **the ACCOUNT's CASH BALANCE is shown as an additional column**

The screen also allows you to ACTIVATE a new PAYMENT SESSION + other functionality such as:

- Multi-row delete, - set multiple records to payment status='paid', - a cleanup of non-portfolio transactions

The transfer-to field allows you to define two transactions in one operation.

A same-as checkbox allows you to define a transaction that is nearly the same as an existing one.

The Paste, Paste < and Paste > provide an even more powerful copy/paste of transactions.

Limitation: portfolio transactions created in the Portfolio Management module, containing additional portfolio info, such as a portfolio amount and/or a quantity are visible in the transaction history, but can't be deleted.

Also their modification is limited. (When such row is clicked, a limitation warning message in blue is shown).

See tooltips help at control level for more information

My Account Name

Enter a name for the account, up to 10 alphanumeric characters

Typing will show-up a sub-screen for selection (with unhidden records containing the specified characters)

Value Date:

Specify a date greater or equal to the account's start date and less or equal to the account's end date

Amount

Specify a + or - amount. The account's new balance has to remain in the min./max. Range defined at bank account level.

On inserts with a Counterparty selected BEFORE entering an amount, then amount is set to the Payee Default Amount.

Budget Item

Specify an existing budget item category.

Typing will show-up a sub-screen for selection (with unhidden records containing the specified characters)

On insert with negative amount and Counterparty is selected BEFORE entering a budget item, then BI= Payee Default BI.

Rem./Reference

OPTIONAL field: transaction remark (or payment reference if applicable)

On insert with negative amount and Counterparty is selected BEFORE entering a remark, then remark= Payee Default remark

Project /PI OPTIONAL field: project or portfolio item

Typing will show-up a sub-screen for selection (with unhidden records containing the specified characters)

On insert with negative amount and Counterparty is selected BEFORE entering a Project/Portfolio item then PI= Payee Default PI

CntrParty

OPTIONAL field: Payee or Payer Counterparty. This is only needed if the transaction will be selected in a payment session.

Typing will show-up a sub-screen for selection (with unhidden records containing the specified characters)

If an account was entered, further restrictions are applied: only Payees (amount < or = 0) or Payers (amount > 0) with CP records DIFFERENT from the Account, but with the SAME CURRENCY Code will be shown!

Note: as the CP name is not unique, you have to identify the CP record by manual SELECTION!

Payment Status

Payment Status. Default=0 (no payment info); 1=to be paid; 2=paid; 3 (or higher) =payment confirmed by bank

Note: you can use status 4 (to 9) for your own purpose. (e.g., 4= some manual task has been done)

Transfer To:

When transferring money from an account to another own account, specify here the target account.

Two transaction records will be generated in one operation!

This field will be auto-filled if you select a Payee/Payer Counterparty that points to an own account

... (Accounts Lookup button)

Shows in a sub-screen an overview of (unhidden) ACCOUNTS for selection into the Account input field

... (Budget items Lookup button)

Shows in a sub-screen an overview of (unhidden) Budget item categories for selection into the Budget Item field

... (Project/Portfolio items Lookup button)

Shows in a sub-screen an overview of (unhidden) Projects/Portfolio items for selection into the Project/Portfolio Item field

sel

Shows in a sub-screen an overview of (unhidden) APPROVED Payees/Payers CP records for selection into the CP name field.

If an account was entered, further restrictions are applied: only Payees (amount < or = 0) or Payers (amount > 0) with CP records DIFFERENT from the Account, but with the SAME CURRENCY Code will be shown!

On (re)selection, the CP Name field is filled, but ALSO the Transfer-to field if applicable

sel-Checkbox

Include Unapproved CP's. Overrides the default behavior of the 'Sel' button which normally only shows approved CP records.

Show

Shows in a sub-screen detail information about the selected Payee/Payer counterparty

This button is only enabled if a Payee/Payer counterparty has been SELECTED

On (re)selection, the CP Name field is filled, but ALSO the Transfer-to field if applicable

res

Resets the Payee/Payer counterparty, payment status and internal EndToEndId

A warning message is issued if the payment status=2 (paid); - Reset is not allowed with payment status=3 or higher

For existing records, you still have to press the UPDATE button to actually reset the payment information!

... (MyAccounts Lookup button)

Shows in a sub-screen an overview of (unhidden) ACCOUNTS for selection into the Transfer-to input field

Cleanup

This function replaces the selected transactions by 0 or 1 summary record (per account) at the latest transaction date(s).

Portfolio transactions (with a non-zero portfolio amount and/or QTY) are excluded from this compression.

CA

Change directly the account in one or more selected transactions. LIMITATION: all accounts must have the SAME CURRENCY.

First select one or more transactions, then press the button, then select the new account, then confirm the operation.

USE THIS POWERFUL FUNCTION WITH CARE as there might be no simple BACK available. (You might first take a BACKUP).

R

Change the REGISTRATION date in one or more SELECTED rows to CURRENT Date/Time. It's a quick method to mark records

D

Use this option to change the date in one or more selected rows to the value shown in the INPUT DATE FIELD.

(Note: FIRST select the rows you want to change and THEN set the date field in the input to the correct value)

B

Use this option to change the Budget Item in one or more selected rows to the value shown in the INPUT BI FIELD

(Note: FIRST select the rows you want to change and THEN set the Budget Item field in the input to the correct value)

P

Use this option to change the Proj/Portf.Item in one or more selected rows to the value shown in the INPUT Proj/PI FIELD

(Note: FIRST select the rows you want to change and THEN set the Proj/Portf.Item field in the input to the correct value)

The Project/Portfolio Item must either exist OR can be set to blank

Payments

Activates either a new payment session OR returns to an already active payment session.

Such session can only be activated for a SELECTED account with approved Payee/Payer info + bank website URL at bank level.

Transactions for the account can be selected for payment if they comply to following conditions:

a) Amount < 0 b) payment status=1 (to be paid) c) the payee has been approved d) payee's currency code=payer's currency code.

Internet explorer will be activated, even if it is not the default browser. With IE not installed, no web page will be shown!

SP

Sets the payment status of selected transactions with payment status=1 (=to be paid) to 2 (=paid)

SU

Resets the payment status of selected transactions with payment status 2=paid BACK TO payment status 1=STILL TO BE PAID

IE

Shows the web page specified at bank level for an earlier SELECTED account, with approved Payee/Payer information in an EXTERNAL Internet Explorer browser, (or if not found: the default browser)

GC

Shows the web page specified at bank level for an earlier SELECTED account, with approved Payee/Payer information in an EXTERNAL Google Chrome browser, (or if not found: the default browser)

Fx

Shows the web page specified at bank level for an earlier SELECTED account, with approved Payee/Payer information in an EXTERNAL Mozilla Firefox browser, (or if not found: the default browser)

Select for Add

Copies (in INSERT MODE) all information of a selected transaction, except value date (=set to today) into the input fields.

ATTENTION: if the selected transaction contains a Payee/Payer CP that refers to an own account, also Transfer-to is filled-up!

Refresh

This refreshes the transactions overview, as instructed in the selection and Input fields.

The basic, always active, selection is START/END DATE (by default= TODAY/ TODAY +1 month). Other selections are possible on:

Account, Budget Item, Remark (or part of it), Project/Portfolio item, Payment Status, Counterparty, From Amount, To Amount

If a selection is checked, the corresponding input field acts as (required!) SEARCH field.

The FROM/TO Amount fields must either be left blank (no selection on amounts), or both specified

IMPORTANT: with (only!) one account selected, the transactions overview also shows the ACCOUNT BALANCE as additional column!

Transactions are by default shown in DESCENDING order (latest first), unless the ASC (Ascending) is checked.

All the selection options used for the current displayed transactions overview are shown IN BLUE (see Current Selections)

Reset

Resets (deselects) all transactions overview search options, with START/END DATE set to:
TODAY/TODAY +1 month

Acc.

Check this option (+ press REFRESH) to get a transactions overview for a specific account, as defined in the account input field.

IMPORTANT: with (only!) one account selected, the transactions overview also shows the ACCOUNT BALANCE as additional column!

Rem

Check this option (+ press REFRESH) to get a transactions overview with remarks containing info as defined in the remark field

PS

Check this option (+ press REFRESH) to get a transactions overview with payment status= the value specified in the status field

BI

Check this option (+ press REFRESH) to get a transactions overview with budget item= the value specified in the BI field

PI

Check this option (+ press REFRESH) to get a transactions overview with Project/Portfolio item= value specified in the PI field

CP

Check this option (+ press REFRESH) to get a transactions overview with Counterparty=value SELECTED in the Payee/Payer CP field

.../

Fill this field with the FROM AMOUNT to get a transaction overview limited to amounts \geq the amount specified.

Also the TO AMOUNT field needs to be specified!

/...

Fill this field with the TO AMOUNT to get a transaction overview limited to amounts less than or equal to the amount specified.

Also the FROM AMOUNT field needs to be specified!

ASC

Check this option (+ press REFRESH) to get a transactions overview in alternative ASCENDING order (oldest transactions first)

10/01/2019

Enter a START DATE (+ press REFRESH) to get a transactions overview with value date greater than or equal to the date specified

This date must NOT be later than the date specified in the END DATE field

10/01/2019

Enter an END DATE (+ press REFRESH) to get a transactions overview with value date less than or equal to the date specified

This date must NOT be earlier than the date specified in the START DATE field

10/01/2019

Use this date picker as quick alternative way to fill the value date field

IMPORTANT To AVOID FRUSTRATION: the date picker is only activated IF A NEW DATE is selected!

To copy a date already shown in the date picker just use the '->' button!

->

Use this button to copy a date already shown in the date picker to the value date field (the picker only acts on date changes)

Insert

Adds (inserts) a record into a database file based on information specified in the input fields
(Shortcut key=AltGr I)

Reset Input

Initializes (resets) input fields with blanks or default values (Shortcut key=AltGr R)

Also prepares for insert of a new record by activating the Insert, Paste, Paste Previous and Paste Next buttons

Update

Writes modifications made in one or more input fields into the corresponding database file record
(Shortcut key=AltGr U)

The button is (normally) activated by clicking a field in the main overview

Information from the selected record is then copied to the input fields where it can be modified

Do not try to modify directly in the data-grid

Delete

Deletes (removes) permanently the selected record from a database file (Shortcut key=AltGr D)

The delete button is (normally) activated by clicking a field in the main overview (info is copied to the input fields).

The delete button is again deactivated on ANY modification!

This screen also supports MULTI-RECORD DELETE. Use the first (untitled) column for multi-row selections.

A counter field above the delete button shows the actual number of selected rows

Paste

Fills input fields from the first row of the table that was copied earlier into the clipboard

This paste uses the DEFAULT FIELD FOLLOWING order, being the order of the columns shown in the main grid

>

Fills input fields from a next row of the table that was copied earlier into the clipboard

This paste uses the DEFAULT FIELD FOLLOWING order, being the order of the columns shown in the main grid

<

Fills input fields from a previous row of the table that was copied earlier into the clipboard

This paste uses the DEFAULT FIELD FOLLOWING order, being the order of the columns shown in the main grid

End

Ends the program

-

Resets the form to the default minimum size (1000 x 750). This button is only visible if the form has been enlarged previously

Clear

Clears the search sub-screen (has no implications)

Auto-size (drop-down list)

- Auto-Size(Displ.Cells) - Auto-Size All (-Hdr.) - Auto-Size All (+Hdr.) - Manual

Reshows records in the overview, with column size set to auto-size (3 options), or manual

Export

Copies the whole grid in table format (titles included) to the clipboard.

Print Grid

Print selected columns of the grid, optionally limited to (earlier) selected rows.

Common Menu Options

06. BUDGET OVERVIEW (ACTUALS)

A BUDGET OVERVIEW is a sort of P/L (profit and loss) statement, showing HOW PROFITABLE you have been over the period.

This screen shows a BUDGET OVERVIEW on Actual Transactions. No setup is needed, as it is automatically derived by summarizing ACTUAL TRANSACTION amounts (Cash + Portfolio amounts) at 3 possible total levels:

a) Budget Type level b) Budget Type/Budget Item level c) Budget Type/Budget Item/Project or Portfolio item level and this over an either predefined period OR a manually defined period (by specifying start and end date)

It's possible to sub-select on a certain Project, a Portfolio Item or one of the numerous predefined grouping subsets.

To show a renewed budget overview, change one or more options (the period, the level, a project/PI or subset) and press the (meanwhile again selectable) 'Activate New selections' button

The CURRENTLY active Budget Overview settings are visible in BLUE on a white background.

Clicking a row in the budget overview shows the corresponding transactions in a sub-screen at the bottom unless 'Show All' is checked, in which case all transactions in the currently selected period are shown.

The budget overview shows on top a NET RESULT for the period. Also percentages are shown on top and in detail rows.

The 100% amount is defined as the largest sum in absolute terms of either all plus-amounts or all min-amounts.

All other percentages are now calculated by comparing the corresponding row (or total) amount against the 100% amount.

The percentage column acts as an inbuilt 90 degrees flipped bar chart, showing Green for + and Red for - percentages.

Activate New Selections

This button starts a new Budget Overview, with renewed selection settings.

Period (drop-down list)

- Month	- Month-1	- YTM	- Year	- Month.Yr-1	- Mnth-1.Yr-1	- YTM.Yr-1	-			
Year-1	- QTR1	- QTR2	- QTR3	- QTR4	- QTR1.Yr-1	- QTR2.Yr-1	- QTR3.Yr-1	- QTR4.Yr-1		
	- Year+1	- Year+2	- All	- Manual	- Jan	- Feb	- Mar	- Apr	- May	
	- Jun	- Jul	- Aug	- Sep	- Oct	- Nov	- Dec	- Jan.Yr-1	- Feb.Yr-1	-

Mar.Yr-1	- Apr.Yr-1	- May.Yr-1	- Jun.Yr-1	- Jul.Yr-1	- Aug.Yr-1	-
Sep.Yr-1	- Oct.Yr-1	- Nov.Yr-1	- Dec.Yr-1	- L12M.Month	- L12M.Mth-1	

Select one of the predefined periods or select MANUAL to manually define start and end date (default=Month)

After all selections are made, press the 'Activate Selections' button to activate them

Start Date

Provide a start date for the manually defined budget period.

After all selections are made, press the 'Activate Selections' button to activate them.

End Date

Provide an end date for the manually defined budget period.

After all selections are made, press the 'Activate Selections' button to activate them.

Budget Type, Budget Item, or Project/Portfolio Item

Select the detail level of the overview.

After all selections are made, press the 'Activate Selections' button to activate them

Sub-Selection (drop-down list)

- Keep Current Sel.	- *ALL	- *NO Projects/PI	- All Projects/PI	- All Fixed Assets	
	- All Stock/Options	- All Futures	- All Inventory	- All Projects	- Prj/PI LASTSELECT

Select a predefined sub-selection or select 'Last Selected Project/Portfolio item' to get a reduced budget overview.

A modification will automatically trigger the 'Activate Selections' button.

This list-box contains a number of fixed always present elements + **a number of dynamically added elements:**

'Keep Current Selection' is automatically selected after each new reselection.

The default value is *ALL: NO SUB-SELECTIONS are made. All available information is shown for the selected period.

Next there are 7 high-level sub-selection groups, based on the PORTFOLIO ITEM TYPE:

All Projects/PI, All Fixed Assets, All Stock/Options, All Futures, All Inventory, All Projects OR NO Projects/PI.

If the option 'Proj/PI LASTSELECT' is taken the program shows a restricted budget overview, build on transactions that contain the selected project/portfolio item OR the sub-group 'NO Projects/PI' if no Project/PI was selected!

How can you select a project/portfolio item? a) Request a view at Project/PI detail level (e.g., with *ALL)

b) As all project/portfolio are now visible, you can select a project/portfolio item by clicking a row.

Further items in the list-box were added dynamically: unhidden BUDGET TYPES (normal + portfolio) and ACCOUNTS

E.g., a 'Project Leader' at budget type level allows you to see a budget overview (P/L) of projects of this person

E.g., a portfolio account allows you to see the profit or losses on this account.

NOTE: portfolio transactions using another cash account are nevertheless booked on the portfolio account!

+

The button enlarges the budget overview (the transaction details sub-screen is temporarily overlaid)

Note: Reset the form to its minimum size in order to make this button visible

N

Reduces an earlier enlarged budget overview back to normal. Transaction details are again displayed.

Note: Reset the form to its minimum size in order to make this button visible.

Show All

When checked, all transactions of the current budget period are shown in the corresponding detail screen.

If unchecked, only transactions for last clicked budget line (within the current budget period) are shown.

End

Ends the program

-

Resets the form to the default minimum size (1000 x 750). This button is only visible if the form has been enlarged previously.

Auto-size (drop-down list)

- Auto-Size(Displ.Cells) - Auto-Size All (-Hdr.) - Auto-Size All (+Hdr.) - Manual

Reshows records in the overview, with column size set to auto-size (3 options), or manual

Export

Copies the whole grid in table format (titles included) to the clipboard.

Print Grid

Print selected columns of the grid, optionally limited to (earlier) selected rows.

Export

Copies the whole grid in table format (titles included) to the clipboard.

Print Grid

Print selected columns of the grid, optionally limited to (earlier) selected rows.

Common Menu Options

07. EXCHANGE RATES

The MANAGEMENT of EXCHANGE RATES screen allows you to Add, Modify and Delete exchange rate records.

Also a button is provided to automatically import exchange rates from an ECB web page.

The program uses exchange rates primary to convert amounts in different currencies to the selected MAIN CURRENCY.

Only the LAST exchange rate of a currency pair is kept. If the program needs an exchange rate to convert an amount, and the rate is not available, it **AUTO-CREATES AN EXCHANGE RATE RECORD WITH RATE=1** (and displays a message).

To avoid such situation, press at least once the 'Import Exchange Rates from ECB' button to initialize exchange rates.

Note: as a large number of exchange rate records are generated, only records really needed are unhidden.

Left Currency Code

Enter or select a LEFT currency code of a currency pair.

Right Currency Code

Enter or select a RIGHT currency code of a currency pair.

Exchange Rate

Enter an exchange rate X, with 1 LEFT CURRENCY CODE = X * RIGHT CURRENCY CODE

Disable Automatic Updates

If checked, prevents the exchange rate from being changed when the 'Update rates from ECB' button is pressed.

Auto Generate/Update reverse pair

If checked, the reverse exchange rate pair is ALSO automatically created or updated.
Default=checked.

Import Exchange Rates from ECB

When pressed, the program reads a daily updated ECB web page with exchange rates against all other currencies and auto-generates (or updates) exchange rate records for all possible combinations of currency pairs.

Insert

Adds (inserts) a record into a database file based on information specified in the input fields (Shortcut key=AltGr I).

Reset Input

Initializes (resets) input fields with blanks or default values (Shortcut key=AltGr R).

Also prepares for insert of a new record by activating the Insert, Paste, Paste Previous and Paste Next buttons

Update

Writes modifications made in one or more input fields into the corresponding database file record (Shortcut key=AltGr U).

The button is (normally) activated by clicking a field in the main overview

Information from the selected record is then copied to the input fields where it can be modified

Do not try to modify directly in the data-grid

Delete

Deletes (removes) permanently the selected record from a database file (Shortcut key=AltGr D)

The delete button is (normally) activated by clicking a field in the main overview (info is copied to the input fields)

The delete button is again deactivated on ANY modification!

End

Ends the program

- Resets the form to the default minimum size (1000 x 750). This button is only visible if the form has been enlarged previously.

Show Options (drop-down list)

- Unhidden shown - Only hidden shown - All shown

After reselect, records in the overview are reshown (unhidden only, hidden only or both)

Auto-size (drop-down list)

- Auto-Size(Displ.Cells) - Auto-Size All (-Hdr.) - Auto-Size All (+Hdr.) - Manual

Reshows records in the overview, with column size set to auto-size (3 options), or manual

Export

Copies the whole grid in table format (titles included) to the clipboard.

Print Grid

Print selected columns of the grid, optionally limited to (earlier) selected rows.

Common Menu Options

08. PAYEES / PAYERS

PAYEES/PAYERS (PP) is a standard screen allowing you to define and maintain payee and payer information.

A payee/payer record is essentially an IBAN (international bank account number) that can be used to uniquely identify a payee in a payment or a payer in a received payment, and to which name and address info can be attached to make the link to the real world payee(payer) person or organization obvious.

PP records are automatically created if a new account is defined WITH A NON-BLANK IBAN.

Actually the program first checks if the provided IBAN doesn't already exist in the PP file. If it does exist, (and is not yet allocated) that existing record is allocated to the account.

The reason for this auto-creation is obvious: own accounts can both act as payee and payer: e.g., when transferring money from an own cash account (=payer) to an own savings account (=payee) and in the opposite transfer, the savings account acts as payer and the cash account as payee

Note: The program indicates such PP records as OWN ACCOUNT (and the account is also shown).

The auto-create always creates 'non-approved' records. You need to manually complete a number of fields and check the 'approved' checkbox before the PP record can actually be used in payments.

When a payment to an external person is to be made we first need to create (or import) an approved payee record.

The record than can be specified as Counterparty (payee) in a transaction with an own account as payer.

Such transaction is selectable for being used in a payment (or even in an (SEPA) CT payment XML file)

A large number of fields can be defined. Please read the tooltips help at control level for more info.

Name

The name of the Payee or Payer

Note: records that are automatically created because of the definition of an own account, have this field set to: '*Type here your name and address...*' Normally you indeed need to change it in that case to your own name, (unless you are managing accounts for other people too).

IBAN

The IBAN or international bank account number (max 34 positions). This is the real unique PP identifier.

For readability, the IBAN is shown in groups of 4 positions, with a space in between.

BIC-Code

Specify the BIC or (Bank Identifying Code) of the payee/payer. (max. 11 positions)

(Note: automatically maintained field for OWN account PP's, set = BIC of the bank behind the account.)

Currency Code

Select or specify the Payee/Payer currency code (note: automatically maintained field for OWN account PP's).

Address

Address field, is only required for approved OWN ACCOUNTS payee/payer records.

City

City, is only required for approved OWN ACCOUNTS payee/payer records.

Country Code

Country code, is required for 'approved' PAYEE/PAYER records.

Postal Code

The Postal code field is only required for approved OWN ACCOUNTS payee/payer records.

Payee Default BI

Payee default Budget Item. (OPTIONAL field) POTENTIALLY used when a transaction is created with a Payee CP:

If the CP is selected BEFORE specifying a budget item, the BI field in the transaction is auto-filled.

Payee Default Pr/PI

Payee default Project/PI. (OPTIONAL field) POTENTIALLY used when a transaction is created with a Payee CP:

If the CP is selected BEFORE specifying a project/PI, the PI field in the transaction is auto-filled.

Payee Default Amount

Payee default AMOUNT (OPTIONAL field) POTENTIALLY used when a transaction is created with a Payee CP:

If the CP is selected BEFORE specifying an AMOUNT, the amount field in the transaction is auto-filled.

Payee Def. Rem/Ref.

Payee default REMARK (OPTIONAL field) POTENTIALLY used when a transaction is created with a Payee CP:

If the CP is selected BEFORE specifying a REMARK, the remark field in the transaction is auto-filled.

Hide

If checked the record will NOT BE SHOWN in normal (unhidden) searches.

Approved

Check this checkbox to approve the information in the record. (Only approved PP's can be used in payments!).

Payee

Check this checkbox to assign this PP as Payee (and will be shown in searches for Payees).

Payer

Check this checkbox to assign this PP as Payer (and will be shown in searches for Payers).

Party Id/Issuer

This **checkbox** indicates whether or not the PARTY ID and ISSUER fields are passed to Credit Transfer CT Payment files.

Party Id/Issuer

If used in CT Files this field indicates the COMPANY IDENTIFICATION (e.g. enterprise number or TAX ID), else (with previous checkbox unchecked), you are free to use these 35 positions for any purpose (e.g. PHONE, EMAIL, REMARK)

Party Id/Issuer

If used in CT Files this field indicates the CY IDENTIFICATION ISSUER (e.g. for Belgian companies: 'KBO-BCE'), else ((with previous checkbox unchecked), you are free to use these 35 positions for any purpose (e.g. PHONE, EMAIL, REMARK)

Info:

You are free to use these 35 positions for any purpose (e.g. PHONE, EMAIL, REMARK).

B

Use this option to change the Budget Item in one or more selected rows to the value shown in the INPUT BI FIELD

(Note: FIRST select the rows you want to change and THEN set the Budget Item field in the input to the correct value)

P

Use this option to change the Proj/Portf.Item in one or more selected rows to the value shown in the INPUT Proj/PI FIELD

(Note: FIRST select the rows you want to change and THEN set the Proj/Portf.Item field in the input to the correct value)

The Project/Portfolio Item must either exist OR can be set to blank.

BBAN =>IBAN

Converts for one or more selected rows the BBAN (=domestic account number) to IBAN (=International Bank Account Number)

IMPORTANT: the program uses the CP COUNTRY CODE for the BBAN=>IBAN conversion. With incorrect CC, the conversion will fail!

An overview with detailed and summary information is shown. Press OK to confirm the proposed updates or press Cancel to quit

IBAN =>BIC

Derives for one or more selected rows the BIC from the IBAN. This option is currently only available for specified countries.

An overview with detailed and summary information is shown. Press OK to confirm the proposed updates or press Cancel to quit.

Insert

Adds (inserts) a record into a database file based on information specified in the input fields (Shortcut key=AltGr I).

Reset Input

Initializes (resets) input fields with blanks or default values (Shortcut key=AltGr R).

Also prepares for insert of a new record by activating the Insert, Paste, Paste Previous and Paste Next buttons.

Update

Writes modifications made in one or more input fields into the corresponding database file record (Shortcut key=AltGr U).

The button is (normally) activated by clicking a field in the main overview.

Information from the selected record is then copied to the input fields where it can be modified.

Do not try to modify directly in the data-grid.

Delete

Deletes (removes) permanently the selected record from a database file (Shortcut key=AltGr D).

The delete button is (normally) activated by clicking a field in the main overview (info is copied to the input fields).

The delete button is again deactivated on ANY modification!

Paste

Fills input fields from the first row of the table that was copied earlier into the clipboard.

This paste uses the DEFAULT FIELD FOLLOWING order, being the order of the columns shown in the main grid.

>

Fills input fields from a next row of the table that was copied earlier into the clipboard.

This paste uses the DEFAULT FIELD FOLLOWING order, being the order of the columns shown in the main grid.

<

Fills input fields from a previous row of the table that was copied earlier into the clipboard

This paste uses the DEFAULT FIELD FOLLOWING order, being the order of the columns shown in the main grid.

End

Ends the program

Clear

Clears the search sub-screen (has no implications)

Limited to:

Type (part of) the name of a payee or payer. The overview is automatically refreshed unless manual refresh is active.

Refresh

Press this button to manually refresh the overview. (The button is activated by checking the manual refresh checkbox).

Refresh-ckb

This checkbox activates/deactivates the manual Refresh button. If deactivated, automatic refresh is enabled.

Clear

Clears the 'Limited to Payee/Payer input field ' with refresh of the overview if necessary.

Show Options (drop-down list)

- Show Unhidden
- Show All
- Approved Only
- Unapproved Only
- Payees Only
- Payers Only
- Hidden Only

After reselect, records in the overview are reshown (unhidden, all, approved, unapproved, payees, payers, hidden).

... (Budget items Lookup button)

Shows in a sub-screen an overview of (unhidden) Budget item categories for selection into the Budget Item field

... (Projects/Portfolio items Lookup button)

Shows in a sub-screen an overview of (unhidden) Projects/Portfolio items for selection into the Project/Portfolio Item field.

Currency (drop-down list)

- EUR Euro - USD US dollar - JPY Japanese yen - GBP Pound sterling - CHF Swiss franc
- BGN Bulgarian lev - CZK Czech koruna - DKK Danish krone - HUF Hungarian forint
- PLN Polish zloty - RON New Romanian leu - SEK Swedish krona - NOK Norwegian krone
- HRK Croatian kuna - RUB Russian rouble - TRY Turkish lira - AUD Australian dollar
- BRL Brasilian real - CAD Canadian dollar - CNY Chinese yuan renminbi
- HKD Hong Kong dollar - IDR Indonesian rupiah - ILS Israeli shekel
- INR Indian rupee - KRW South Korean won - MXN Mexican peso - MYR Malaysian ringgit
- NZD New Zealand dollar - PHP Philippine peso - SGD Singapore dollar
- THB Thai baht - ZAR South African rand - AED United Arab Emirates Dirham
- AFN Afghanistan Afghani - ALL Albania Lek - AMD Armenia Dram - ANG Netherlands Antilles Guilder
- AOA Angola Kwanza - ARS Argentina Peso - AWG Aruba Guilder
- AZN Azerbaijan New Manat - BAM Bosnia and Herzegovina Convertible Marka - BBD Barbados Dollar
- BDT Bangladesh Taka - BHD Bahrain Dinar - BIF Burundi Franc
- BMD Bermuda Dollar - BND Brunei Darussalam Dollar - BOB Bolivia Boliviano
- BSD Bahamas Dollar - BTN Bhutan Ngultrum - BWP Botswana Pula - BYR Belarus Ruble
- BZD Belize Dollar - CDF Congo/Kinshasa Franc - CLP Chile Peso - COP Colombia Peso
- CRC Costa Rica Colon - CUC Cuba Convertible Peso - CUP Cuba Peso
- CVE Cape Verde Escudo - DJF Djibouti Franc - DOP Dominican Republic Peso
- DZD Algeria Dinar - EGP Egypt Pound - ERN Eritrea Nakfa - ETB Ethiopia Birr
- FJD Fiji Dollar - FKP Falkland Islands (Malvinas) Pound - GEL Georgia Lari
- GGP Guernsey Pound - GHS Ghana Cedi - GIP Gibraltar Pound - GMD Gambia Dalasi
- GNF Guinea Franc - GTQ Guatemala Quetzal - GYD Guyana Dollar - HNL Honduras Lempira
- HTG Haiti Gourde - IMP Isle of Man Pound - IQD Iraq Dinar
- IRR Iran Rial - ISK Iceland Krona - JEP Jersey Pound - JMD Jamaica Dollar - JOD Jordan Dinar
- KES Kenya Shilling - KGS Kyrgyzstan Som - KHR Cambodia Riel - KMF Comoros Franc
- KPW Korea (North) Won - KWD Kuwait Dinar - KYD Cayman Islands Dollar
- KZT Kazakhstan Tenge - LAK Laos Kip - LBP Lebanon Pound - LKR Sri Lanka Rupee
- LRD Liberia Dollar - LSL Lesotho Loti - LYD Libya Dinar - MAD Morocco Dirham
- MDL Moldova Leu - MGA Madagascar Ariary - MKD Macedonia Denar -

MMK Myanmar (Burma) Kyat - MNT Mongolia Tughrik - MOP Macau Pataca - MRO
Mauritania Ouguiya - MUR Mauritius Rupee - MVR Maldives (Maldivian Islands) Rufiyaa
- MWK Malawi Kwacha - MZN Mozambique Metical - NAD Namibia Dollar -
NGN Nigeria Naira - NIO Nicaragua Cordoba - NPR Nepal Rupee - OMR Oman Rial
- PAB Panama Balboa - PEN Peru Nuevo Sol - PGK Papua New Guinea Kina - PKR
Pakistan Rupee - PYG Paraguay Guarani - QAR Qatar Riyal - RSD Serbia Dinar -
RWF Rwanda Franc - SAR Saudi Arabia Riyal - SBD Solomon Islands Dollar - SCR
Seychelles Rupee - SDG Sudan Pound - SHP Saint Helena Pound - SLL Sierra Leone
Leone - SOS Somalia Shilling - SRD Suriname Dollar - STD São Tomé and Príncipe Dobra - SVC
El Salvador Colon - SYP Syria Pound - SZL Swaziland Lilangeni - TJS Tajikistan
Somoni - TMT Turkmenistan Manat - TND Tunisia Dinar - TOP Tonga Pa'anga - TTD
Trinidad and Tobago Dollar - TVD Tuvalu Dollar - TWD Taiwan New Dollar - TZS
Tanzania Shilling - UAH Ukraine Hryvnia - UGX Uganda Shilling - UYU Uruguay Peso
- UZS Uzbekistan Som - VEF Venezuela Bolivar - VND Viet Nam Dong - VUV
Vanuatu Vatu - WST Samoa Tala - XAF CFA Franc BEAC - XCD East Caribbean Dollar - XDR
IMF Special Drawing Rights - XOF CFA (BCEAO) Franc - XPF CFP Franc - YER Yemen
Rial - ZMW Zambia Kwacha - ZWD Zimbabwe Dollar - BTC Bitcoin - OC1 Other
Currency 1 - OC2 Other Currency 2

Select a currency code from the drop-down list, to be copied to the corresponding input field (if applicable)

[Auto-size \(drop-down list\)](#)

Reshows records in the overview, with column size set to auto-size (3 options), or manual

[Export](#)

Copies the whole grid in table format (titles included) to the clipboard.

[Print Grid](#)

Print selected columns of the grid, optionally limited to (earlier) selected rows.

[Common Menu Options](#)

09. PORTFOLIO MANAGEMENT

The PORTFOLIO module allows you to manage and evaluate portfolios.

A portfolio is defined as a whole of assets (or obligations) with for each asset (obligation) specified:

- 1) A portfolio item 2) a quantity 3) an evaluated portfolio asset value.

The total of all evaluated values of a portfolio is maintained in the PORTFOLIO Balance of the portfolio account, which is an account with account type that refers to a portfolio type. The program supports 4 main types:

- 1) FIXED ASSETS accounts 2) STOCK/OPTIONS portfolio accounts 3) FUTURES portfolio accounts 4) INVENTORY accounts.

Each type of portfolio can only hold portfolio items of the same type: Fixed Assets items, Stock/Options, Futures, or Inventory items. The behavior for the 4 types is different at quantity and/or evaluation level:

E.g.: Fixed asset items can only occur with QTY=1 as these are specific items: e.g., The VW GOLF bought last year.

'Accessories' can be bought, but the quantity remains 1. Over time, the value can also decrease or increase.

Stock and options on the other hand can be bought in any quantity, even negative, by selling before buying.

The value can also increase or decrease, but according a simple rule: (new unit price - old unit price)* quantity.

Note: in the case of options, the quantity is mostly increased with some multiplier (e.g., 1 option=100 units).

Futures share the quantity characteristics with stock and options; however, the evaluation is different:

A futures item is bought at a ZERO VALUE (you only might pay a little transaction cost).

The futures value is ONLY based on the difference in price of a CERTAIN INDEX at buying and selling moment.

Inventory items resemble stock items, but quantities can only be positive. Also no auto-revaluation occurs when such items are sold at some selling price. The program also provides some basic inventory concepts such as:

Units of measure, Reorder Point and Reorder Quantity (shown if the on hand QTY falls at or below the Reorder Point).

Note: A number of additional operations are provided for easier handling inventory input/output.

Portfolio accounts also have a CASH balance. e.g., your investment account at some broker shows cash +portfolio value.

The program also allows you to specify an alternate cash account: this can be defined in the MyAccounts screen .

Note: the program always keeps track of REALIZED and UNREALIZED profits and losses (visible in Budget Overview).

HOW TO USE THE MODULE?

1) **Select a PORTFOLIO ACCOUNT** (if no portfolio account is defined yet, follow the steps to create an account. Make sure that the bank account (step 2 in the account creation procedure) refers to a portfolio account type!)

If a portfolio account is selected, the program shows an overview of already defined items .

Also all transactions for the portfolio as of a date (default today) are shown.

Note: the large list-box shows a number of operations available specific for the selected portfolio type.

2) **select an OPERATION** from the list-box + **fill-in the required fields** (normally shown in beige background).

Note: this is one of the few screens where you can directly change data in the grid (only fields shown in beige).

3) **Press the EXECUTE button** (note: see tooltips help at control level for more detailed info)

OPERATIONS (drop-down list)

01. BUY Portfolio Item
02. SELL Portfolio Item
03. BUY/SELL Accessories (Depreciation)
04. REVALUATE Portfolio Detail Items
05. RESET Depreciation START Dates
06. AUTO-DEPRECIATE Portfolio Detail Items
07. CASH Transaction (Portfolio Item)
08. CASH Transaction (Portfolio)
09. Cash Settlement (Futures)
10. CLEANUP Trans. History (Portf. Item)
11. CLEANUP Trans. History (Portfolio)
12. SELL/Correct TOTAL QTY at Selling Price: only available in INVENTORY portfolios
- 13) SELL/Correct QTY(-/+ at Selling Price: only available in INVENTORY portfolios
- 14) SELL/Correct QTY(-/+ at Avg. Purchase Price: only available in INVENTORY portfolios
- 15) BUY/Correct QTY(+/-) at Avg. Purchase Price: only available in INVENTORY portfolios

OVERVIEW OPERATIONS + instructions how to proceed for each option (Press the Execute button to activate).

01) BUY PORTFOLIO ITEM: (available for ALL portfolio types)

Select a portfolio item + enter a positive quantity and unit price (for fixed assets enter a portfolio AMOUNT ≥ 0)

Also enter a Cash Amount ≤ 0 , such that the auto-calculated COSTS fields ≤ 0 (=Buying Cost)

A few notes valid for all operation:

- 1) The program uses the value date as transaction date
- 2) The Remark field is optional. If left blank, a meaningful remark is auto-generated
- 3) If the portfolio account uses an alternate cash account in another currency an exchange rate has to be provided

02) SELL PORTFOLIO ITEM: (available for ALL portfolio types)

Select a portfolio-item + enter a negative quantity and a unit-price > 0 (or a portfolio-AMOUNT ≤ 0)

Also enter a Cash Amount ≥ 0 , such that the auto-calculated COSTS fields ≤ 0 (=SELLING Cost)

03) BUY/SELL Accessories: (only FIXED ASSETS portfolios)

Select an EXISTING PORTFOLIO DETAIL ITEM + enter a portfolio AMOUNT (≥ 0 BUY; ≤ 0 SELL)

Also enter a Cash Amount (≤ 0 BUY, ≥ 0 SELL), such that the auto-calculated COSTS fields ≤ 0 (=Buying Cost)

04) REVALUATE Portfolio Detail Items: (available for ALL portfolio types)

Adapt portfolio prices (portfolio values in case of fixed assets) directly into the data-grid (see colored fields)

05) RESET Depreciation START Dates: (only FIXED ASSETS portfolios)

Adapt the depreciation Start Dates directly in the data-grid (see colored fields)

06) AUTO-DEPRECIATE Portf. Detail Items: (only FIXED ASSETS portfolios, applied on all items in the portfolio)

When the execute button is pressed, the program calculates AND APPLIES for each detail line the depreciation amount based on the items' depreciation %, the depreciation start date and the value date (which can be altered).

07) CASH Transaction (Portfolio Item): available for ALL portfolio types

Select a budget item, a portfolio item, a value date, amount and remark. NO Quantity can be selected!

This is a normal transaction. No portfolio details are generated. Cash transaction booked in portfolio management - are regarded as transactions for the portfolio account and hence occur in the portfolio's transactions.

08) CASH Transaction (Portfolio): available in ALL portfolio types

Select a budget item, a value date, amount and remark. (NO Quantity or portfolio item can be selected!)

09) Cash Settlement (Futures): available only in FUTURES portfolios, applied on all items in the portfolio

The positions showing unrealized profits or losses are transferred to cash and hence become also 'realized'.

10) CLEANUP Trans. History Portf.Item: available for ALL portfolio types.

Select a portfolio item with either NO portfolio detail OR with a QTY=0. All transactions for that portfolio item and portfolio account are DELETED (!) and replaced by 1 (or optionally even 0) summary records per cash account.

11) CLEANUP Trans. History Portfolio : available for ALL portfolio types

All transactions for that PORTFOLIO, with either no portfolio detail record OR QTY=0, ARE DELETED and replaced by 1 (or optionally even 0) summary records per cash account.

12) SELL/Correct TOTAL QTY at Selling Price: only available in INVENTORY portfolios

Modify TOTAL Quantity's, and optionally alter prices directly into the data-grid (=multi-line sell, no costs)

13) SELL/Correct QTY(-/+) at Selling Price: only available in INVENTORY portfolios

Enter Quantities (- or +) and optionally alter prices directly into the data-grid (=multi-line sell, no costs).

14) SELL/Correct QTY(-/+) at Avg. Purchase Price: only available in INVENTORY portfolios

Enter Quantities (- or +) and optionally alter prices directly into the data-grid (=multi-line sell, no costs)

15) BUY/Correct QTY(+/-) at Avg. Purchase Price: only available in INVENTORY portfolios

Enter Quantities (+ or -) and optionally alter prices directly into the data-grid (=multi-line purchase, no costs).

Budget Item

Specify an existing budget item category.

Typing will show-up a sub-screen for selection (with unhidden records containing the specified characters).

The budget item is only used in case of 07) CASH Transaction (Portfolio Item) or 08) CASH Transaction (Portfolio).

Portf. Item

Typing will show-up a sub-screen for selection (with unhidden records containing the specified characters).

Shows in a sub-screen an overview of (unhidden) Portfolio items for selection into the Portfolio Item field.

The view is also limited to only portfolio items that are supported by the portfolio type of the portfolio account.

The portfolio item needs to be set in following operations: 01 BUY; 02 SELL, 07 Cash transaction portfolio item, 10 clean-up transaction history portfolio item (+ in 03 BUY/SELL Accessories, via a portfolio detail row-click).

Value Date

The value date of the generated transactions. This date might be different from the registration date (also recorded).

Budget overviews are based on this value date. Also the module 'interest calculation' uses the value date.

This date is used in all operations, except 05 RESET Depreciation START Dates and the 10/11 Cleanup operations.

Portf. Amount-Checkbox

Portfolio Amount checkbox. Controls input and auto-calculate behavior of the amount and unit price fields.

If unchecked input is enabled for the unit price field and disabled for the amount field, which is calculated automatically

If checked input is enable for the amount field and disabled for the unit price field, which is calculated automatically.

Exceptions: Fixed Assets accounts always use the amount as input and Futures accounts always use the unit price as input.

Portf. Amount

Portfolio amount. This field is only directly accessible in case of a Fixed Assets account (operations 01=>03).

For other portfolio types, the field is auto-calculated (based on quantity, multiplier, unit price and type).

It's the amount that is being transferred to the portfolio account's portfolio balance

It's the real or estimated value of a portfolio item at a certain moment, specified in portfolio-account's currency.

Qty x Contr.

The quantity field (+ or -) indicates the number of units bought (01 BUY) or sold (02 SELL.)

In case of a Fixed Assets account, the field is auto-set to either 1 (01 BUY) or -1 (02 SELL).

The field can hold up to 4 decimal positions, on condition that at portfolio item level, 'allow decimals' is checked.

Note: the quantity is also multiplied with the 'contract multiplier' field specified at portfolio item level.

Unit Price

A Unit price (> 0, in the portfolio account's currency) must be specified when Buying/Selling non-fixed assets items.

Cash Amount

The Cash Amount is the amount that is being transferred to the portfolio's Cash Account Cash Balance.

With BUY/SELL, it's the net amount (including costs) to be paid (or received) in the Cash-Account's currency.

Remark

The remark field is optional. If left blank, mostly a meaningful remark is auto-generated.

.../...

An exchange rate is required if the cash-account's currency code # from the portfolio-account's currency code.

The field is by default filled with the value currently defined at exchange rate level.

With no alternative cash account, or with same currencies, this field is auto-set to 1, and not adaptable.

... (Portfolio accounts Lookup button)

Shows in a sub-screen an overview of (unhidden) PORTFOLIO ACCOUNTS for selection.

You need to select a portfolio account before any other options in this screen become available!

The (optionally alternative) cash account specified for the portfolio account is automatically selected.

... (Budget items Lookup button)

Shows in a sub-screen an overview of (unhidden) Budget item categories for selection into the Budget Item field.

The budget item is only used in case of 07) CASH Transaction (Portfolio Item) or 08) CASH Transaction (Portfolio).

... (Portfolio items Lookup button)

Shows in a sub-screen an overview of (unhidden) Portfolio items for selection into the Portfolio Item field.

The view is also limited to only portfolio items that are supported by the portfolio type of the portfolio account

The portfolio item needs to be set in following operations: 01 BUY; 02 SELL, 07 Cash transaction portfolio item, 10 clean-up transaction history portfolio item (+ in 03 BUY/SELL Accessories, via a portfolio detail row-click).

->

Use this button to copy a date already shown in the date picker to the value date field (the picker only acts on date changes).

Reset Input

This button resets (blanks) all information in the screen. Reselect a portfolio account to proceed.

Delete

The button allows you to delete a ZERO-Quantity row in a portfolio.

(Rows with QTY=0 are kept in portfolio if the 'keep items in portfolio' checkbox at account type level is checked).

Qty decimals

The program supports quantities up to 4 decimals. In practice however, they are only occasionally used.

Therefore, the program shows portfolio details with QTY's rounded to the unit unless this checkbox is checked

+

The portfolio details data-grid is enlarged, overlaying the portfolio transactions data-grid.

Note: Reset the form to its minimum size in order to make this button visible.

N

Resets an earlier enlarged portfolio details data-grid back to normal, and showing again the portfolio transactions

Note: Reset the form to its minimum size in order to make this button visible.

End

Ends the program

-

Resets the form to the default minimum size (1000 x 750). This button is only visible if the form has been enlarged previously

Clear

Clears the search sub-screen (has no implications)

Date Picker

Date as of which transactions are shown for the portfolio account

Auto-size (drop-down list)

- Auto-Size(Displ.Cells) - Auto-Size All (-Hdr.) - Auto-Size All (+Hdr.) - Manual

Reshows records in the overview, with column size set to auto-size (3 options) or manual.

Export

Copies the whole grid in table format (titles included) to the clipboard.

Print Grid

Print selected columns of the grid, optionally limited to (earlier) selected rows.

Auto-size (drop-down list)

- Auto-Size(Displ.Cells) - Auto-Size All (-Hdr.) - Auto-Size All (+Hdr.) - Manual

Reshows records in the overview, with column size set to auto-size (3 options) or manual.

Export

Copies the whole grid in table format (titles included) to the clipboard.

Print Grid

Print selected columns of the grid, optionally limited to (earlier) selected rows.

Common Menu Options

10. BUDGET / PORTFOLIO ITEMS

MANAGEMENT BUDGET ITEMS allows you to Add, Modify and Delete Budget Item records.

(Normal) Budget Items (BI) are used to CATEGORIZE your transactions (E.g., RENTAL, FOOD, CLOTHING, WAGES,...)

BI's are grouped into a higher level, called Budget Type (BT), e.g. EXPENSES, INCOME, TRANSFERS.

They allow the program to show Budget Overviews with transaction amounts summarized per BT and per BI over a certain period.

Beside these NORMAL Budget Items, the module also allows you to maintain so-called **PORTFOLIO ITEMS and PROJECTS**

Their meaning and usage is however COMPLETELY DIFFERENT: - a Portfolio Item always refers to an existing OBJECT.

The program handles 4 types of **portfolio items**:

- 1) Fixed Assets (e.g. A certain VW CAR, an Apartment at location xxx)
- 2) STOCK/OPTIONS (e.g. IBM NYSE listed share)
- 3) FUTURES items (e.g. DAX futures)
- 4) Inventory items (beer in a bar)

Note: The Portfolio Management module allows you to buy/sell portfolio items + to keep an inventory and portfolio evaluation

PROJECTS mostly refer to either an EVENT/ACTIVITY (e.g., Organization of a tournament, the building of something) or a PERSON.

Projects are not used in the Portfolio Management module but transactions can refer to a project or a portfolio item.

Budget overviews can be fine-tuned, to let you see a global view on a certain project or portfolio item.

Special screen options: you can limit the shown budget items (and Projects/Portfolio items) to a certain selected budget type.

Also the Hide and Unhide buttons allow you to hide/unhide multiple selected records in one operation.

Budget Item

Enter a Budget Item name (the name of a normal budget item, a Portfolio Item or a Project)

Budget Type

Enter or select a Budget Type

Portfolio Item Type

Enter or select a portfolio item type from the drop-down list.

- 0 = normal non-portfolio budget item. (Used to categorize transactions)
- 1 = fixed assets item (used in a fixed assets portfolio). Such item can be depreciated. Portfolio QTY is always 1
- 2 = stock/option portfolio item (used in a stock/options portfolio). The portfolio QTY can be > 1 (or even negative).
- 3 = futures portfolio item (used in a futures portfolio). The portfolio QTY can be > 1 (or even negative)

A futures portfolio item is purchased for an amount=0 (+ optionally a small transaction cost).

Its valuation is only determined by the variation in some index at purchase and selling time.

- 4 = inventory item (used in an inventory portfolio, the portfolio QTY ≥ 0 Valuated at the LAST PURCHASE price.
- 5 = project item (can be used in transactions but not in real portfolios, to indicate some ACTIVITY or PERSON).

Depreciation %

Depreciation Percentage (default=0) It is only used for fixed assets items

The field is used during a 'AUTO-DEPRECIATE Portfolio Detail Items' operation in Portfolio Management.

The portfolio value of such items is (linear) reduced, based on this %, its depreciation start date and an execution date.

Location/Ticker Code

The Location code field (max. 10 alphanumeric positions) is available for projects and portfolio items.

For Stock items it might indicate the stock exchange. NOTE: Currently, the program does NOT use this field.

Location/Ticker Code

Ticker code field (max. 25 alphanumeric positions) is available for projects and portfolio items

For Stock items it might indicate the ticker code. NOTE: Currently, the program does NOT use this field.

Contract Multiplier

Contract multiplier: available for Stock/Options and Futures portfolio items. Default=1 (Mostly used with Options)

E.g., with this field set to 100 for a certain Option, buying/selling 1 option actually means 100 x underlying unit.

Allow decimal Qty's

Allow decimal units. Default=unchecked=no decimals allowed. Only available for Stock/Option or Inventory items.

If checked, the portfolio item can be bought/sold in decimal units. Note: The smallest QTY in Portfolio details = 0.0001 unit.

Futures Tick Unit

Futures Tick Unit (default=1). This field is only allowed for futures portfolio items. (Decimals can be specified).

This is the smallest unit that futures can change. (e.g., a DAX futures has a tick unit = 0.50 point of the DAX index)

Tick Value

Futures tick value (default=1). This field is only allowed for futures portfolio items (decimals can be specified).

It indicates the change in value that corresponds with 1 tick unit. E.g. the DAX futures has a tick value= 12.50 (EUR)

Example: with the DAX index at 8000 points a 1% change = 80 points which corresponds with $(80/.50)*12.50= 2000$ EUR

Selling Price

Indicates either a NORMAL selling price (mostly used for inventory items) or an INTENDED selling price.

Note: the operation 'CORRECT QTY at Selling Price', selectable for inventory portfolios In Portfolio Management, loads the value of this field into the (changeable) Selling Price field.

See tooltips help in Portfolio Management for more info and practical examples

UOM

The Unit of measure field is just for your own information. (It's shown in portfolio management overviews).

Re-Order Point

If the quantity on hand of the inventory item has fallen to the Reorder point, replenishment is needed.

The field is shown in portfolio management overviews. If replenishment is needed, also the Reorder Quantity is shown.

Re-Order Qty

The Reorder quantity is the quantity normally ordered.

... (Budget types Lookup button)

Shows in a sub-screen an overview of (unhidden) budget types for selection into the Budget Type field.

Portfolio-Type (drop-down list)

- 0 non-portfolio item - 1 fixed assets item - 2 stock/option item - 3 futures item - 4 inventory item - 5 project item

Select a portfolio Item Type from the drop-down list. See tooltips help on the portfolio Item Type field for more info.

Hide Budget Item

If checked the record will NOT BE SHOWN in normal (unhidden) searches.

Insert

Adds (inserts) a record into a database file based on information specified in the input fields
(Shortcut key=AltGr I)

Reset Input

Initializes (resets) input fields with blanks or default values (Shortcut key=AltGr R)

Also prepares for insert of a new record by activating the Insert, Paste, Paste Previous and Paste Next buttons

Update

Writes modifications made in one or more input fields into the corresponding database file record
(Shortcut key=AltGr U)

The button is (normally) activated by clicking a field in the main overview

Information from the selected record is then copied to the input fields where it can be modified

Do not try to modify directly in the data-grid

Delete

Deletes (removes) permanently the selected record from a database file (Shortcut key=AltGr D)

The delete button is (normally) activated by clicking a field in the main overview (info is copied to the input fields)

The delete button is again deactivated on ANY modification!

Paste

Fills input fields from the first row of the table that was copied earlier into the clipboard

This paste uses the DEFAULT FIELD FOLLOWING order, being the order of the columns shown in the main grid

>

Fills input fields from a next row of the table that was copied earlier into the clipboard

This paste uses the DEFAULT FIELD FOLLOWING order, being the order of the columns shown in the main grid

<

Fills input fields from a previous row of the table that was copied earlier into the clipboard

This paste uses the DEFAULT FIELD FOLLOWING order, being the order of the columns shown in the main grid

End

Ends the program

-

Resets the form to the default minimum size (1000 x 750). This button is only visible if the form has been enlarged previously

Clear

Clears the search sub-screen (has no implications)

... (Budget types Lookup button)

Shows in a sub-screen an overview of (unhidden) Budget types for selection in order to limit the shown budget item to this type

Clear

Resets (clears) a previous budget type selection. Budget items will be reshown with no budget type selection restriction.

Hide

CHECKS the HIDE checkbox (=hide record) for multiple selected rows. (Use the first column of the grid to select rows).

Unhide

UNCHECKS the HIDE checkbox (=unhide record) for multiple selected rows. (Use the first column of the grid to select rows).

Show Options (drop-down list)

- Unhidden shown - Only hidden shown - All shown

After reselect, records in the overview are reshown (unhidden only, hidden only or both)

Auto-size (drop-down list)

- Auto-Size(Displ.Cells) - Auto-Size All (-Hdr.) - Auto-Size All (+Hdr.) - Manual

Reshows records in the overview, with column size set to auto-size (3 options), or manual.

Export

Copies the whole grid in table format (titles included) to the clipboard.

Print Grid

Print selected columns of the grid, optionally limited to (earlier) selected rows.

Common Menu Options

11. BUDGET TYPES

The MANAGEMENT of BUDGET TYPES screen allows you to Add, Modify and Delete BUDGET TYPE records.

We distinguish between two main groups: a) NORMAL budget types and b) PORTFOLIO budget types.

a) NORMAL BUDGET TYPES are the MAIN CATEGORIES used in budget overviews. The following are initially provided:

INCOME, EXPENSES, INITIALISATIONS, TRANSFERS, TRANSFERS # Currency, PORTFOLIO RESULTS on 4 types of portfolios.

b) 1) PORTFOLIO BUDGET TYPES represent some grouping of OBJECTS that can be held in a portfolio.

Initially provided are : FIXED ASSETS, STOCK/OPTIONS, FUTURES and INVENTORY.

b) 2) finally there is a sort of exception: PROJECTS, normally representing some ACTIVITY.

Note: you might define a PERSON (or AREA) at PROJECT TYPE level, responsible for (or grouping of) projects.

In budget overviews the portfolio budget types, including project types, can be used to show a partial view.

Budget Type

Provide a Budget Type Name.

Portfolio Item Type

Type/select 0, 1, 2, 3, 4 or 5

0=NON-PORTFOLIO ITEM TYPE (= used as MAIN CATEGORY Budget Type in budget overviews)

1=Fixed Assets TYPE (Used as GROUPING TITLE for a number of fixed assets items)

2=STOCK/OPTIONS ITEM TYPE (Used as GROUPING TITLE for a number of stock items and/or Options)

3=FUTURES ITEM TYPE (Used as GROUPING TITLE for a number of futures items)

4=INVENTORY ITEM TYPE (Used as GROUPING TITLE for a number of inventory items)

5=PROJECTS ITEM TYPE (Used as GROUPING TITLE for a number of projects)

Portfolio Item Types (drop-down list)

- 0 non-portfolio item - 1 fixed assets item - 2 stock/option item - 3 futures item - 4 inventory item - 5 project item

Type/select 0, 1, 2, 3, 4 or 5

Hide Budget Type

If checked the record will NOT BE SHOWN in normal (unhidden) searches.

Insert

Adds (inserts) a record into a database file based on information specified in the input fields
(Shortcut key=AltGr I)

Reset Input

Initializes (resets) input fields with blanks or default values (Shortcut key=AltGr R)

Also prepares for insert of a new record by activating the Insert, Paste, Paste Previous and Paste Next buttons

Update

Writes modifications made in one or more input fields into the corresponding database file record
(Shortcut key=AltGr U)

The button is (normally) activated by clicking a field in the main overview

Information from the selected record is then copied to the input fields where it can be modified

Do not try to modify directly in the data-grid

Delete

Deletes (removes) permanently the selected record from a database file (Shortcut key=AltGr D)

The delete button is (normally) activated by clicking a field in the main overview (info is copied to the input fields)

The delete button is again deactivated on ANY modification!

Paste

Fills input fields from the first row of the table that was copied earlier into the clipboard

This paste uses an ALTERNATIVE field following order, namely the order of the input fields as shown in the screen!

This paste uses the DEFAULT FIELD FOLLOWING order, being the order of the columns shown in the main grid

Both methods (DEFAULT and ALTERNATIVE) accidentally fall together for this screen

>

Fills input fields from a next row of the table that was copied earlier into the clipboard

This paste uses an ALTERNATIVE field following order, namely the order of the input fields as shown in the screen!

This paste uses the DEFAULT FIELD FOLLOWING order, being the order of the columns shown in the main grid

Both methods (DEFAULT and ALTERNATIVE) accidentally fall together for this screen

<

Fills input fields from a previous row of the table that was copied earlier into the clipboard

This paste uses an ALTERNATIVE field following order, namely the order of the input fields as shown in the screen!

This paste uses the DEFAULT FIELD FOLLOWING order, being the order of the columns shown in the main grid

Both methods (DEFAULT and ALTERNATIVE) accidentally fall together for this screen

End

Ends the program

- Resets the form to the default minimum size (1000 x 750). This button is only visible if the form has been enlarged previously

Show Options (drop-down list)

- Unhidden shown - Only hidden shown - All shown

After reselect, records in the overview are reshown (unhidden only, hidden only or both)

Auto-size (drop-down list)

- Auto-Size(Displ.Cells) - Auto-Size All (-Hdr.) - Auto-Size All (+Hdr.) - Manual

Reshows records in the overview, with column size set to auto-size (3 options), or manual

Export

Copies the whole grid in table format (titles included) to the clipboard.

Print Grid

Print selected columns of the grid, optionally limited to (earlier) selected rows.

Common Menu Options

12. DEFINE AND CHECK BUDGET

This screen allows you

- a) To COMPARE 2 'BUDGETS', namely a 'left' budget (or c1) and a 'right' budget (or c2)
- b) To define (insert/update/delete) CASH ONLY budget transactions for the RIGHT (c2) budget.

5 budget codes are selectable for both c1 and c2:

Actuals (**ACT**) representing ACTUAL transactions and 4 real budget codes being **BUD, BU2, BU3 and SIM** and for which budget transactions can be defined.

These budget transactions can however only be defined if BUD, BU2, BU3 or SIM is chosen as c2 budget code!

You can launch a NEW comparison by selecting/adapting a number of options, such as periods, budget codes, the level of detail, and a sub-selection or project/portfolio item and then PRESS the 'Activate Selections' button.

For more information about these selections, see the tooltips help at selection control level.

Current ACTIVE budget comparison settings are shown in BLUE, with the c1/c2 budget codes in RED on white back-color.

With a (real) budget code (BUD, BU2, BUD3 or SIM) in c2 the enable input checkbox is activated.

When checked it shows two extra lines to allow budget transactions to be defined for the c2 budget Code and Period .

2 further sub-screens show the c1 and c2 -transactions when a detail line is clicked in the budget section.

The overview also shows percentages, but their meaning is DIFFERENT from the one in the Budget Overview screen as **the aim of current screen is TO COMPARE a left budget (c1) with a right budget (c2) with c2 as BASE BUDGET.**

The percentages indicate the percentage difference of budget c1 compared to budget c2, with a few adaptations:

- a) As the periods of c1 and c2 can differ, the c2-budget is first corrected by a factor x shown in column 4 as title.

b) If c1 shows an amount, but c2 not, this would result in a divide by zero. The percentage is however set to 100.

c) The sign of the percentage is adapted in the sense that it always shows the sign of the amount difference.

So a red (or negative) percentage always indicates a WORSE result compared to c2-expectations, while a green (or positive) percentage always indicates a BETTER result compared to c2-expectations.

The percentage column acts as an inbuilt 90 degrees flipped bar chart, showing Green for + and Red for - percentages

Note: percentages > 100% are shown as a 100% bar

Activate Selections

Activates a new budget comparison, between a 'left' (c1) budget and a 'right' (c2) budget, based on following settings:

- a) Left and Right budget codes. Select ACT=Actuals, or BUD, BU2, BU3 or SIM (=budgets).
- b) A predefined or manually defined time period for each budget code (default=Month). Both can be set independently.
- c) At what detail level information has to be displayed: budget type, budget Item or Project/Portfolio item level .
- d) A certain Project/Portfolio item, or some higher level sub-set selection

Amounts are derived from TRANSACTIONS: either normal transactions (ACT) or budget transactions (BUD, BU2, BUD3 or SIM).

Current ACTIVE budget comparison settings are shown in BLUE, with the c1/c2 budget codes in RED on white back-color

C1 Budget Code (drop-down list)

- Actuals - Budget - Budget 2 - Budget 3 - SIM Budg.

c1 budget Code. Select either ACTUALS or one of the predefined BUDGETS (default for c1 is Actuals (=ACT)).

After all selections are made, press the 'Activate Selections' button to activate them

C1 Budget Period (drop-down list)

- Month - Month-1 - YTM - Year - Month.Yr-1 - Mnth-1.Yr-1 - YTM.Yr-1 -
Year-1 - QTR1 - QTR2 - QTR3 - QTR4 - QTR1.Yr-1 - QTR2.Yr-1 - QTR3.Yr-1 - QTR4.Yr-1
- Year+1 - Year+2 - All - Manual - Jan - Feb - Mar - Apr - May
- Jun - Jul - Aug - Sep - Oct - Nov - Dec - Jan.Yr-1 - Feb.Yr-1 -

Mar.Yr-1	- Apr.Yr-1	- May.Yr-1	- Jun.Yr-1	- Jul.Yr-1	- Aug.Yr-1	-
Sep.Yr-1	- Oct.Yr-1	- Nov.Yr-1	- Dec.Yr-1	- L12M.Month	- L12M.Mth-1	

c1 Budget Period

Select one of the predefined periods or select MANUAL to manually define start and end date (default=Month).

After all selections are made, press the 'Activate Selections' button to activate them

C1 Start Date (date picker)

Provide a start date to define the c1 (or c2) period manually.

After all selections are made, press the 'Activate Selections' button to activate them

C1 End Date (date picker)

Provide an end date to define the c1 (or c2) period manually

After all selections are made, press the 'Activate Selections' button to activate them

C2 Budget Code (drop-down list)

- Actuals - Budget - Budget 2 - Budget 3 - SIM Budg.

c2 Budget Code. Select either ACTUALS or one of the predefined BUDGETS (default for c2 is Budget (=BUD))

After all selections are made, press the 'Activate Selections' button to activate them.

C2 Budget Period (drop-down list)

- Month	- Month-1	- YTM	- Year	- Month.Yr-1	- Mnth-1.Yr-1	- YTM.Yr-1	-			
Year-1	- QTR1	- QTR2	- QTR3	- QTR4	- QTR1.Yr-1	- QTR2.Yr-1	- QTR3.Yr-1	- QTR4.Yr-1		
	- Year+1	- Year+2	- All	- Manual	- Jan	- Feb	- Mar	- Apr	- May	
	- Jun	- Jul	- Aug	- Sep	- Oct	- Nov	- Dec	- Jan.Yr-1	- Feb.Yr-1	-
Mar.Yr-1	- Apr.Yr-1	- May.Yr-1	-	- Jun.Yr-1	- Jul.Yr-1	- Aug.Yr-1	-			
Sep.Yr-1	- Oct.Yr-1	- Nov.Yr-1	-	- Dec.Yr-1	- L12M.Month	- L12M.Mth-1				

c2 Budget Period

Select one of the predefined periods or select MANUAL to manually define start and end date (default=Month)

After all selections are made, press the 'Activate Selections' button to activate them

C2 Start Date (date picker)

Provide a start date to define the c1 (or c2) period manually.

After all selections are made, press the 'Activate Selections' button to activate them

C2 End Date (date picker)

Provide an end date to define the c1 (or c2) period manually

After all selections are made, press the 'Activate Selections' button to activate them

Level of detail (drop-down list)

- Type - Item - Proj/PI

Select the detail level of the overview: Budget Type, Budget Item, or Project/Portfolio Item.

After all selections are made, press the 'Activate Selections' button to activate them

Sub-selection (drop-down list)

- Keep Current Sel. - *ALL - *NO Projects/PI - All Projects/PI - All Fixed Assets
- All Stock/Options - All Futures - All Inventory - All Projects - Prj/PI LASTSELECT

Select a predefined sub-selection or select 'Last Selected Project/Portfolio item' to get a reduced budget overview

A modification will automatically trigger the 'Activate Selections' button

This list-box contains a number of fixed always present elements + a number of dynamically added elements:

'Keep Current Selection' is automatically selected after each new reselection.

The default value is *ALL: NO SUB-SELECTIONS are made. All available information is shown for the selected period.

Next there are 7 high-level sub-selection groups, based on the PORTFOLIO ITEM TYPE:

All Projects/PI, All Fixed Assets, All Stock/Options, All Futures, All Inventory, All Projects OR NO Projects/PI

If the option 'Proj/PI LASTSELECT' is taken the program shows a restricted budget overview, build on transactions that contain the selected project/portfolio item OR the sub-group 'NO Projects/PI' if no Project/PI was selected!

Note: How can you select a project/portfolio item?

a) Request a view at Project/PI detail level (e.g., with *ALL)

b) As all project/portfolio are now visible, you can select a project/portfolio item by clicking a row.

Further items in the list-box were added dynamically: unhidden BUDGET TYPES (normal + portfolio) and ACCOUNTS.

- E.g. a 'Project Leader' at budget type level allows you to see a budget overview (P/L) of projects of this person.

- E.g., a portfolio account allows you to see the profit or losses on this account.

NOTE: portfolio transactions using another cash account are nevertheless booked on the portfolio account!

Enable Input

This checkbox is only available if a real budget (BUD, BU2, BU3 or SIM) is selected for c2

When checked it shows two extra lines to allow budget transactions to be defined for the c2 budget Code and Period

N/A (account name)

Enter a name for the account, up to 10 alphanumeric characters

Typing will show-up a sub-screen for selection (with unhidden records containing the specified characters)

N/A (date)

Specify a date within the current active budget period

N/A (budget amount)

Specify a budget amount

N/A (budget item)

Specify an existing budget item category.

Typing will show-up a sub-screen for selection (with unhidden records containing the specified characters)

N/A (remark)

OPTIONAL field: transaction remark (or payment reference if applicable)

N/A (portfolio item)

OPTIONAL field: project or portfolio item

Typing will show-up a sub-screen for selection (with unhidden records containing the specified characters)

.Ac.

Shows in a sub-screen an overview of (unhidden) ACCOUNTS for selection into the Account input field

.BI

Shows in a sub-screen an overview of (unhidden) Budget item categories for selection into the Budget Item field

.PI

Shows in a sub-screen an overview of (unhidden) Projects/Portfolio items for selection into the Project/Portfolio Item field

Date Picker

Use this date picker as quick alternative way to fill the value date field

IMPORTANT To AVOID FRUSTRATION: the date picker is only activated IF A NEW DATE is selected!

To copy a date already shown in the date picker just use the '->' button!

->

Use this button to copy a date already shown in the date picker to the value date field (the picker only acts on date changes)

Repetition list (drop-down list)

- Only 1 x - + Each Week - + Each Month - + Each 2-Mnth - + Each 3-Mnth - +
Each 4_Mnth - + Each 6-Mnth

Repetition List-box. Use e.g., 'Each Week', to generate weekly budget transactions within the current budget period.

Day Wk/Mnth

When using the repetition option, you can specify a day of the month or day of week for all but the first record

- 0 indicates a repetition at the SAME DAY of the month (or SAME DAY of the week) as the input date
- 31 indicates the LAST DAY of the month (auto-reduced to the real last day if a certain month has less days)
- Note: a value > 7 in case of week repetition, or > 31 in case of n-month-repetition, will be auto-reset to 0

Yr+:

Value date Year Increaser. This field is used in case that multiple rows are selected in c1, and the Insert button is pressed.

Budget transactions are created (copied) but with value date increased with the number of years as specified in this field

Make sure that ALL increased dates are within the c2 specified Budget Period! (Either all or none transactions are copied).

Show All

When checked, all transactions of the current budget periods in c1 and c2 are shown in the corresponding detail screens.

If unchecked, only c1/c2 transactions for last clicked budget line (within the current c1/c2 budgeted periods) are shown.

+

This button enlarges the c1-transactions sub-screen (c2-transactions are overlaid). Press N button to reset to normal

Note: Reset the form to its minimum size in order to make this button visible

N

This button resets an earlier enlarged c1 or c2 transactions sub-screen back to normal.

Note: Reset the form to its minimum size in order to make this button visible.

+

This button enlarges the c2-transactions sub-screen (c1-transaction are overlaid) Press N button to reset to normal

When the c2- enlarged sub-screen is shown, also 'c2 transactions shown' is visible

Note: Reset the form to its minimum size in order to make this button visible.

Auto-size (drop-down list)

- Auto-Size(Displ.Cells) - Auto-Size All (-Hdr.) - Auto-Size All (+Hdr.) - Manual

Reshows records in the overview, with column size set to auto-size (3 options), or manual

Insert

INSERT of 1 or more budget transactions for the Current c2 budget Code and Period, based on info in the input fields

Input information can either be typed manually OR retrieved by selecting a record in the c1 transactions screen

Multiple records can be inserted by using the 'repetition' list-box (e.g., 'Each Week').

The button can also act as a MULTI-COPY FUNCTION if multiple records are selected in the c1 transaction detail screen.

If pressed, the selected rows will be copied to the c2 Budget/Period, with value date optionally increased with n year.

Reset Input

Initializes (resets) input fields with blanks or default values (Shortcut key=AltGr R)

Also prepares for insert of a new record by activating the Insert, Paste, Paste Previous and Paste Next buttons.

Update

Writes modifications made in one or more input fields into the corresponding database file record (Shortcut key=AltGr U)

The button is activated by clicking a field in the c2 detail grid.

Information from the selected record is then copied to the input fields where it can be modified

Do not try to modify directly in the data-grid

Delete

Deletes (removes) permanently the selected record from a database file (Shortcut key=AltGr D)

The button is activated by clicking a field in the c2 detail grid.

The delete button is again deactivated on ANY modification!

This screen also supports MULTI-RECORD DELETE. Use the first (untitled) column for multi-row selections.

A counter field above the delete button shows the actual number of selected rows.

Paste

Fills input fields from the first row of the table that was copied earlier into the clipboard

This paste uses the DEFAULT FIELD FOLLOWING order, being the order of the columns shown in c1 and c2 detail grids.

>

Fills input fields from a next row of the table that was copied earlier into the clipboard

This paste uses the DEFAULT FIELD FOLLOWING order, being the order of the columns shown in c1 and c2 detail grids

<

Fills input fields from a previous row of the table that was copied earlier into the clipboard

This paste uses the DEFAULT FIELD FOLLOWING order, being the order of the columns shown in c1 and c2 detail grids

End

Ends the program

-

Resets the form to the default minimum size (1000 x 750). This button is only visible if the form has been enlarged previously.

Auto-size (drop-down list)

- Auto-Size(Displ.Cells) - Auto-Size All (-Hdr.) - Auto-Size All (+Hdr.) - Manual

Reshows records in the overview, with column size set to auto-size (3 options), or manual.

Export

Copies the whole grid in table format (titles included) to the clipboard.

Print Grid

Print selected columns of the grid, optionally limited to (earlier) selected rows.

Export

Copies the whole grid in table format (titles included) to the clipboard.

Print Grid

Print selected columns of the grid, optionally limited to (earlier) selected rows.

Export

Copies the whole grid in table format (titles included) to the clipboard.

Print Grid

Print selected columns of the grid, optionally limited to (earlier) selected rows.

Common Menu Options

13. INTEREST CALCULATIONS

This module calculates Basic + Fidelity interest for one or more accounts over a period defined as:

- a) From today to some day in the future OR
- b) at some date in the PAST OR
- c)(with warning) ANY Start/Target range.

Interest received during that period is (virtually) booked on either the account's balance or on the at account level defined Receive Interest account's balance and hence generates in turn interest.

The information on how interest has to be calculated is stored in the 'Interest Profile' records.

The program can also calculate taxes (withheld and still payable) on received interest based on Tax Profile records.

Advanced functionality: get optimization transfer instructions on how to optimize Total Net interest (excl .taxes payable) and/or include budget transactions as of a certain date in interest calculations.

A lot of information is being shown for each calculation.

The upper grid shows a summary overview, while the middle grid (visible when a calculation row is clicked in the upper view) shows interest info at account level. The third view shows even more details, for either one or all accounts.

Reading interest info is not so easy. Hereby some terminology used in the program:

BBI=balance based interest =interest based on the account's daily balance. BBI is daily acquired.

FBI=fidelity based interest = additional interest paid on amounts that stay on the account for at least a year. After that period, the interest is acquired and paid on next payment date

Received_BBI = received balance based interest, received during the calculation period or at target date.

Received_FBI= received fidelity based interest, received during the calculation period or at target date.

Taxes withheld= tax on received interest, immediately withheld by the interest paying bank.

Acquired_BBI= acquired balance based interest, to be received at next payment date, (after the target date).

Acquired_FBI= acquired fidelity based interest, to be received at next payment date, (after the target date).

Accrued_FBI=accrued fidelity based interest. Fidelity interest that is not yet acquired at target date.

Net Received = received interest reduced by Taxes withheld during the calculation period or at target date.

Total Acquired= received + accrued interest (NO tax deductions) during the calculation period or at target date.

Gross Total= Total Acquired + Accrued_FBI.

Taxes Payable= tax amounts, legally to be paid on received interest that is not yet withheld by the bank.

Note: this column is only shown in the main view, as it applies on 'all accounts'

NET TOTAL= GROSS TOTAL minus all (withheld and still payable) taxes. (Field only shown in the upper view)

Note: also look at tooltips help for info about the abundant detail that is displayed in the third view.

An OBVIOUS RULE is that interest received BEFORE the period's start date is not included in the result.

Exception: the two year-overviews in the third view do however include this interest (Jan.1st =>target date/or Dec.31st)

Finally: you need to appoint at least one account for interest calculation:

Use the 'AC' button and click row(s) in view 3 to (de)select accounts.

You also need to provide interest profile(s) for each bank account behind the selected accounts

Calculate

Before pressing the 'CALCULATE INTEREST' button, please provide following information:

Select one or more accounts for which interest has to be calculated (note: Use the 'AC' button)

Select or specify manually a target date (a date in the past is allowed)

Optionally select a start date different from the default (=today)

Optionally specify a positive optimization amount and step counter to request also an optimization report

Optionally specify a remark (for your convenience only)

Optionally also select a budget code to be included and a budget transactions starting date

Note: by adding budget transactions as of a certain date you can do interest calculation simulations

Make sure to define interest profile records for each BANK account behind the selected accounts, (and optionally also tax profiles for each year). See the Interest Profiles (+ Tax Profiles) screens for more info.

Start date :

Start date interest calculation. Default=today, but can be any date in the past or even future

1

Optimization Step Counter (max=1000). Is activated when a positive amount is specified in the Step Amount Field.

0

Optimization Step Amount Field. When a positive amount is entered, the program also shows optimization information.

Method: for each selected account and for each step specified, an amount=step * step amount is a) subtracted b) added to the account's balance at start date and the Net Total (without taxes payable) interest is compared to the original result.

From this information transfer instructions are derived that would optimize the Net Total excl. taxes payable.

Target Date (drop-down list)

- Today - Jan 1st - Dec 31 - Yr+1 - Manual

Select a predefined target date, or select MANUAL to provide such date manually

(Manual) Target Date Picker

Specify manually a target date in the past or the future

Remark

Optional remark field

Include Budget (drop-down list)

- NO Budget transactions - Incl. BUD transactions as of - Incl. BU2 transactions as of - Incl. BU3 transactions as of - Incl. SIM transactions as of

Indicate (optionally) a Budget code (BUD, BU2, BU3 or SIM) for which transactions have to be added.
Default=NO

Include Budget as of Date Picker

If a budget code was selected, the start date for which budget transactions are to be added

.Ac.

This button activates an overview of accounts. (De)Select accounts for interest calculation by clicking rows

Show interest calculations as of Date Picker

Only interest calculations with a calculation date greater or equal to this date are shown in the main view

Reset Input

Initializes (resets) input fields with blanks or default values (Shortcut key=AltGr R)

Delete

Deletes (removes) permanently the selected record from a database file (Shortcut key=AltGr D)

Delete ALL

Deletes (removes) ALL interest calculation records

End

Ends the program

-

Resets the form to the default minimum size (1000 x 750). This button is only visible if the form has been enlarged previously

Accrued Fidelity

Shows for either all selected accounts or for a specific account selected in view2: Accrued fidelity interest at target date, with per account following details:

1) Account 2) Fidelity start date 3) Amount 4) Accrued days 5) Rate 6) Accrued FBI

Received Interest

Shows for either all selected accounts or for a specific account selected in view2: Received interest between start and target date, with per account and per payment date following details:

1) Account 2) Payment date 3) Net received 4) New account balance (including net received), + Net received details: 5) BBI 6) FBI 7) taxes withheld (- amount) + also 8) account receiving the interest.

Received BBI

Received BBI and Acquired BBI overviews show the same details (with received=paid, acquired=to be paid).

Shows for either all selected accounts or for a specific account selected in view2:

1) account 2) FROM date 3) TO date 4) account balance 5) acquired days 6) rate 7) BBI 8) payment date

Received FBI

Received FBI and Acquired FBI overviews show the same details (with received=paid, acquired=to be paid).

Shows for either all selected accounts or for a specific account selected in view2:

1) Account 2) fidelity start date 3) fidelity end date 4) Amount 5) days 6) Rate 7) FBI 8) payment date

Acquired BBI

Received BBI and Acquired BBI overviews show the same details (with received=paid, acquired=to be paid)

Shows for either all selected accounts or for a specific account selected in view2:

1) account 2) FROM date 3) TO date 4) account balance 5) acquired days 6) rate 7) BBI 8) payment date

Acquired FBI

Received FBI and Acquired FBI overviews show the same details (with received=paid, acquired=to be paid)

Shows for either all selected accounts or for a specific account selected in view2:

1) Account 2) fidelity start date 3) fidelity end date 4) Amount 5) days 6) Rate 7) FBI 8) payment date

Interest/Yr

Shows for either all selected accounts or for a specific account selected in view2:

- 1) Account 2) Fiscal Year 3) Net received 4) received BBI 5) received FBI 6) taxes withheld (-)
- 7) Account level tax code 8) CHECK (!) means no tax profile is defined, (c) = the profile is copied from a prev.year + 5 fields indicating the tax profile settings (see Tax profiles for more info).

Interest/Yr (All Accts)

Shows for ALL SELECTED ACCOUNTS, per fiscal year: 1) year 2) total level tax code 3) check (!) if undefined, (c) if copied 4) Net received interest 5) Taxes Payable (not withheld) 6) received BBI 7) received FBI 8) taxes withheld + 5 fields indicating the total level tax code profile settings (see tax profiles for more info)

ROT

Overview recommended optimization transfers, virtually added to the account's balances before interest recalculation (All Accts).

Auto-size (drop-down list)

- Auto-Size(Displ.Cells) - Auto-Size All (-Hdr.) - Auto-Size All (+Hdr.) - Manual

Reshows records in the overview, with column size set to auto-size (3 options), or manual

Export

Copies the whole grid in table format (titles included) to the clipboard.

Print Grid

Print selected columns of the grid, optionally limited to (earlier) selected rows.

Export

Copies the whole grid in table format (titles included) to the clipboard.

Print Grid

Print selected columns of the grid, optionally limited to (earlier) selected rows.

Export

Copies the whole grid in table format (titles included) to the clipboard.

Print Grid

Print selected columns of the grid, optionally limited to (earlier) selected rows.

Common Menu Options

14. Interest Profiles

The INTEREST PROFILES screen allows you to define interest profiles, which are used during interest calculations.

These records are defined at BANK ACCOUNT level and are shared by all accounts with the same bank account.

Per bank account and per day one record can be defined. However, an interest profile specified at some date REMAINS VALID until overridden by the interest profile specifications of a later dated record.

This 'record end date' is automatically maintained by the program, and is visible for existing records.

The basic interest profile fields, common for all account types are:

1) start date 2) end date 3) first payment date 4) the payment frequency 5) end date (default set to 31/12/2099)

Note: If an end date is set to an earlier date, NO INTEREST WILL BE CALCULATED BEYOND THAT DATE!

Depending on the account type following fields can be completed:

For cash accounts and savings accounts: 5 balance based fields; for term accounts: one term rate.

For savings accounts also a fidelity rate + 3 additional fields

See tooltips help for the meaning of these fields

Note: the main overview shows profile records for all accounts as of the specified date (default=today -5 years).

By selecting a bank account, the overview is further limited to that account

... (Bank Accounts Lookup button)

Shows in a sub-screen an overview of (unhidden) BANK ACCOUNTS for selection to the bank account input field

Start Date

Start date as of which the specified profile info will be valid and interest will be calculated.

The profile info remains valid, until another record is specified for the bank account at a later date

End Date

End date : last date for which interest is calculated. Is default set to 31/12/2099

The profile info remains valid, until another record is specified for the bank account at a later date

First Pay Date

First interest payment date for balance based interest and also default for fidelity based interest

Payment Frequency

The payment frequency code and the first payment date allow the program to calculate future payment dates.

Base %1

The interest rate to be applied if the account balance is < value in 'Base Amount 1'.

Enter a negative rate to specify a penalty interest. This is allowed for all accounts, except savings accounts.

Amount 1

The Base Amount1 and Base Amount2 fields are used to determine which interest rate is to be applied

Base %2

The interest rate to be applied if the account balance is \geq 'Base Amount 1' AND < 'Base Amount 2'

Enter a negative rate to specify a penalty interest. This is allowed for all accounts, except savings accounts.

Amount 2

The Base Amount1 and Base Amount2 fields are used to determine which interest rate is to be applied.

Base %3

The interest rate to be applied if the account balance is \geq 'Base Amount 2'

If no negative balances are allowed (e.g., a savings account) and only one interest rate is applicable, it's a good practice to type in this field the only interest rate and leave the other 4 fields zero.

Enter a negative rate to specify a penalty interest. This is allowed for all accounts, except savings accounts

Fidelity %

Specify the fidelity based interest rate

Period

A code defining how long new deposits must stay on the account to be eligible for fidelity interest.

Default=1 year; the program also allows to specify EOY (till the end of the year).

Fidelity Payment Frequency

Saving accounts are eligible for both balance based interest and fidelity interest.

Optionally, you can select an ALTERNATIVE payment frequency specific for fidelity interest.

Default=SAME, (fidelity interest has the same payment frequency as earlier specified for BBI).

Other options are: acquirement day, next 1st January, 1st day of next month, 1st day of next quarter.

Withdrawals Method

When money is withdrawn from a savings account, banks can apply several methods: L,F, B.

L=the amount is subtracted from the LAST deposit; F=amount withdrawn from the FIRST deposit.

B(est)=the amount is subtracted from deposit(s) which have the least accrued days.

Term %:

The (only) rate to be specified in case of a term account

... (Bank Accounts Lookup button)

Shows in a sub-screen an overview of (unhidden) BANK ACCOUNTS for selection to the bank account input field.

Payment Frequency (drop-down list)

- 01 One-off payment - Y1 Yearly - M1 Monthly - M2 Every 2 months - M3 Every 3 months
- M4 Every 4 months - M6 Every 6 months

Select a payment frequency for balance based interest (and a default for fidelity interest).

Fidelity Interests Period (drop-down list)

- Y1 One Year - EY End of Year

Select a period after which deposits are eligible for fidelity interest

Fidelity Interests Alternative Payment Frequency (drop-down list)

- SAME as Paym.Freq. - D1 Acquirement Day - Y1D1 Next Yr, D1 - M1D1 Next Mnth,D1 - M3D1 Next QTR, D1

Select an (optional) alternative payment frequency for fidelity interest

Withdrawals method (drop-down list)

- B BEST - F FIFO - L LIFO

Select a withdrawals method (with impact on calculated fidelity interest)

Clear

Resets (clears) a previous bank account selection. Interest profiles are reshown with only a time restriction

Show records as of Date Picker

The start date as of which interest profile records are shown, optionally limited to a selected bank account

Insert

Adds (inserts) a record into a database file based on information specified in the input fields (Shortcut key=AltGr I)

Reset Input

Initializes (resets) input fields with blanks or default values (Shortcut key=AltGr R)

Also prepares for insert of a new record by activating the Insert, Paste, Paste Previous and Paste Next buttons

Update

Writes modifications made in one or more input fields into the corresponding database file record (Shortcut key=AltGr U)

The button is (normally) activated by clicking a field in the main overview

Information from the selected record is then copied to the input fields where it can be modified

Do not try to modify directly in the data-grid

Delete

Deletes (removes) permanently the selected record from a database file (Shortcut key=AltGr D)

The delete button is (normally) activated by clicking a field in the main overview (info is copied to the input fields)

The delete button is again deactivated on ANY modification!

Paste

Fills input fields from the first row of the table that was copied earlier into the clipboard

This paste uses the DEFAULT FIELD FOLLOWING order, being the order of the columns shown in the main grid

>

Fills input fields from a next row of the table that was copied earlier into the clipboard

This paste uses the DEFAULT FIELD FOLLOWING order, being the order of the columns shown in the main grid

<

Fills input fields from a previous row of the table that was copied earlier into the clipboard

This paste uses the DEFAULT FIELD FOLLOWING order, being the order of the columns shown in the main grid

End

Ends the program

-

Resets the form to the default minimum size (1000 x 750). This button is only visible if the form has been enlarged previously.

Clear

Clears the search sub-screen (has no implications)

... (Bank Accounts Lookup button)

Shows in a sub-screen (unhidden) bank accounts, to limit the interest profiles overview to a selected bank account

Auto-size (drop-down list)

- Auto-Size(Displ.Cells) - Auto-Size All (-Hdr.) - Auto-Size All (+Hdr.) - Manual

Reshows records in the overview, with column size set to auto-size (3 options), or manual

Export

Copies the whole grid in table format (titles included) to the clipboard.

Print Grid

Print selected columns of the grid, optionally limited to (earlier) selected rows.

Common Menu Options

15. TAX CODES

The MANAGEMENT of TAX CODES screen allows you to define extra tax codes if needed.

The program uses tax codes primary to calculate taxes on received interest in the interest calculation module.

Tax codes are a sort of hooks, for which tax profile records can be defined, specifying for each year at which limits of received interest, which taxes are withheld or to be paid.

Two tax codes must be specified when a new account type is being defined:

- a) an ACCOUNT LEVEL tax code (this steers taxes on received interest directly WITHHELD by the bank)
- b) a TOTAL LEVEL tax code (this steers taxes on received interest NOT WITHHELD by the bank)

When a new database is created, 4 tax codes are generated automatically: - TAX_0 (0% OR EXEMPT)

- TAX_1 (TAXES on CURRENT ACCOUNTS) - TAX_2 (TAXES on SAVINGS ACCOUNTS) - TAX_3 (TAXES on TIME DEPOSITS)

They are assigned to at that moment also automatically created ACCOUNT TYPE records

Note: see Tooltips help in the Tax Profiles screen for further information.

Tax Code

Specify a tax code of maximum 10 alphanumeric characters

Description

Specify a description for the tax code

Hide Tax Code

If checked the record will NOT BE SHOWN in normal (unhidden) searches.

Insert

Adds (inserts) a record into a database file based on information specified in the input fields
(Shortcut key=AltGr I)

Reset Input

Initializes (resets) input fields with blanks or default values (Shortcut key=AltGr R)

Also prepares for insert of a new record by activating the Insert, Paste, Paste Previous and Paste Next buttons.

Update

Writes modifications made in one or more input fields into the corresponding database file record (Shortcut key=AltGr U)

The button is (normally) activated by clicking a field in the main overview

Information from the selected record is then copied to the input fields where it can be modified

Do not try to modify directly in the data-grid

Delete

Deletes (removes) permanently the selected record from a database file (Shortcut key=AltGr D)

The delete button is (normally) activated by clicking a field in the main overview (info is copied to the input fields)

The delete button is again deactivated on ANY modification!

Paste

Fills input fields from the first row of the table that was copied earlier into the clipboard

This paste uses an ALTERNATIVE field following order, namely the order of the input fields as shown in the screen!

This paste uses the DEFAULT FIELD FOLLOWING order, being the order of the columns shown in the main grid

Both methods (DEFAULT and ALTERNATIVE) accidentally fall together for this screen

>

Fills input fields from a next row of the table that was copied earlier into the clipboard

This paste uses an ALTERNATIVE field following order, namely the order of the input fields as shown in the screen!

This paste uses the DEFAULT FIELD FOLLOWING order, being the order of the columns shown in the main grid

Both methods (DEFAULT and ALTERNATIVE) accidentally fall together for this screen

<

Fills input fields from a previous row of the table that was copied earlier into the clipboard

- This paste uses an ALTERNATIVE field following order, namely the order of the input fields as shown in the screen!

- This paste uses the DEFAULT FIELD FOLLOWING order, being the order of the columns shown in the main grid

- Both methods (DEFAULT and ALTERNATIVE) accidentally fall together for this screen

End

Ends the program

-

Resets the form to the default minimum size (1000 x 750). This button is only visible if the form has been enlarged previously.

Show Options (drop-down list)

- Unhidden shown - Only hidden shown - All shown

After reselect, records in the overview are reshown (unhidden only, hidden only or both)

Auto-size (drop-down list)

- Auto-Size(Displ.Cells) - Auto-Size All (-Hdr.) - Auto-Size All (+Hdr.) - Manual

Reshows records in the overview, with column size set to auto-size (3 options), or manual.

Export

Copies the whole grid in table format (titles included) to the clipboard.

Print Grid

Print selected columns of the grid, optionally limited to (earlier) selected rows.

Common Menu Options

16. Tax Profiles History

The MANAGEMENT of TAX PROFILES screen allows you to define and maintain tax profile records.

The program uses tax profiles primary to calculate taxes on received interest in the interest calculation module:

Accounts selected in the interest calculation module have a bank account which defines its account type, which finally also defines two tax codes: account level and total level tax codes. These two codes steer a) taxes withheld on received interest b) not yet withheld (and normally to be paid) taxes on received interest.

The calculation of taxes withheld on received interest is straightforward: interest for an account is totaled per fiscal year and the interest profile of the accounts account-level tax code for that year determines the tax percentage and hence tax amount to be withheld.

The Taxes Payable tax calculation is more complex:

- 1) Received interest and also taxes withheld are totaled per TOTAL LEVEL tax code and per year, and this **for all selected accounts** in the interest calculation.
- 2) Then, based on the total level tax code and year profiles, the actual tax amounts due are determined.
- 3) Finally, per total level tax code/year combination is checked if taxes withheld are less than taxes due. If yes, the difference is put into Taxes Payable

TAX PROFILE RECORDS REMAIN VALID UNTIL A RECORD FOR THE SAME TAX CODE IS FOUND FOR A LATER YEAR.

Tax Code

Select or specify an existing tax code (required field)

[... \(Tax Codes Lookup button\)](#)

Shows in a sub-screen an overview of (unhidden) Tax codes for selection to the tax code input field

Fiscal Year

Specify a year (required field)

Tax Rate 1 (%)

The tax rate to be applied on the part of the total yearly interest for the tax code < Interest Limit 1.

If the tax code is used at account level: total interest FOR THE ACCOUNT, otherwise: FOR ALL ACCOUNTS.

Note: Tax Rates are normally POSITIVE or zero! (If applied on negative interest amounts this results in refundable taxes!)

Calculation method: $\text{Tax} = - \sum(\text{applicable tax rate}(i) * \text{interest amount}(i))$. First, rate 3 is applied on interest part > limit 2.

Then rate 2 is applied on the interest between limit1 and limit 2 and finally rate 1 is applied on the interest part < limit1.

Interest Limit 1

Interest limit1 and Interest limit2 fields are used to determine which tax rate is to be applied .

Tax Rate 2 (%)

The tax rate to be applied on the part of the total yearly interest for the tax code \geq Interest limit1 AND < Interest limit2.

If the tax code is used at account level: total interest FOR THE ACCOUNT, otherwise: FOR ALL ACCOUNTS.

Note: Tax Rates are normally POSITIVE or zero! (If applied on negative interest amounts this results in refundable taxes!)

Calculation method: $\text{Tax} = - \sum(\text{applicable tax rate}(i) * \text{interest amount}(i))$. First, rate 3 is applied on interest part > limit 2.

Then rate 2 is applied on the interest between limit1 and limit 2 and finally rate 1 is applied on the interest part < limit1.

Interest Limit 2

Interest limit1 and Interest limit2 fields are used to determine which tax rate is to be applied

Tax Rate 3 (%)

The tax rate to be applied on the part of the total yearly interest for the tax code \geq Interest limit2.

If the tax code is used at account level: total interest FOR THE ACCOUNT, otherwise: FOR ALL ACCOUNTS.

If there is only one tax rate fill this field, and leave the other fields zero.

Note: Tax Rates are normally POSITIVE or zero! (If applied on negative interest amounts this results in refundable taxes!)

Calculation method: Tax = - \sum (applicable tax rate(i) * interest amount(i)). First, rate 3 is applied on interest part > limit 2

Then rate 2 is applied on the interest between limit1 and limit 2 and finally rate 1 is applied on the interest part < limit1.

Insert

Adds (inserts) a record into a database file based on information specified in the input fields (Shortcut key=AltGr I)

Reset Input

Initializes (resets) input fields with blanks or default values (Shortcut key=AltGr R)

Also prepares for insert of a new record by activating the Insert, Paste, Paste Previous and Paste Next buttons

Update

Writes modifications made in one or more input fields into the corresponding database file record (Shortcut key=AltGr U)

The button is (normally) activated by clicking a field in the main overview

Information from the selected record is then copied to the input fields where it can be modified

Do not try to modify directly in the data-grid

Delete

Deletes (removes) permanently the selected record from a database file (Shortcut key=AltGr D)

The delete button is (normally) activated by clicking a field in the main overview (info is copied to the input fields)

The delete button is again deactivated on ANY modification!

Paste

Fills input fields from the first row of the table that was copied earlier into the clipboard

This paste uses an ALTERNATIVE field following order, namely the order of the input fields as shown in the screen!

This paste uses the DEFAULT FIELD FOLLOWING order, being the order of the columns shown in the main grid

Both methods (DEFAULT and ALTERNATIVE) accidentally fall together for this screen

>

Fills input fields from a next row of the table that was copied earlier into the clipboard

This paste uses an ALTERNATIVE field following order, namely the order of the input fields as shown in the screen!

This paste uses the DEFAULT FIELD FOLLOWING order, being the order of the columns shown in the main grid

Both methods (DEFAULT and ALTERNATIVE) accidentally fall together for this screen

<

Fills input fields from a previous row of the table that was copied earlier into the clipboard

This paste uses an ALTERNATIVE field following order, namely the order of the input fields as shown in the screen!

This paste uses the DEFAULT FIELD FOLLOWING order, being the order of the columns shown in the main grid

Both methods (DEFAULT and ALTERNATIVE) accidentally fall together for this screen

End

Ends the program

-

Resets the form to the default minimum size (1000 x 750). This button is only visible if the form has been enlarged previously

Clear

Clears the search sub-screen (has no implications)

Auto-size (drop-down list)

- Auto-Size(Displ.Cells) - Auto-Size All (-Hdr.) - Auto-Size All (+Hdr.) - Manual

Reshows records in the overview, with column size set to auto-size (3 options), or manual

Export

Copies the whole grid in table format (titles included) to the clipboard.

Print Grid

Print selected columns of the grid, optionally limited to (earlier) selected rows.

Common Menu Options

17. ACCOUNT BALANCE HISTORY

This screen allows you to view a history of account balances for one or more selected accounts at selected moments in a defined period. The balances are derived from ACTUAL TRANSACTIONS, but you can optionally add BUDGET transactions of a certain budget code and starting from a certain date. This way, also future balances can be predicted.

- Following overviews are shown:

- 1) a history of Total Balances (=sum balances of the selected accounts), converted to the current active Main Currency (MC)
- 2) For each SELECTED DAY in the Total Balance History: an overview of balances of the selected accounts in native currency +MC
- 3) A chart of either the Total Balance History (in MC), OR of one of the selected accounts (in native currency)

Several options influence the result of the shown (chart + data-grid) views. (See tooltip info at options level for more info).

To activate a new Account Balance History overview, MAKE NEW SELECTIONS + Press the 'Activate New Selections' button.

Following selections can (have to) be made:

a) select at least one account

Note: (de)select accounts by clicking in the accounts sub-screen and/or by pressing the Select All or Deselect All buttons

- b) select a pre-defined period or define it manually (default=Month-to-Day)
- c) select a frequency (default=Each day)
- d) specify an optionally Budget Code for which transactions have to be included as of
- e) a certain starting date

The CURRENT Start/end date, INTERVAL, and budget transaction settings of an active overview ARE SHOWN IN BLUE.

Activate New Selections

Recalculates the account balance of one or more SELECTED accounts, in a selected (or manual set) period, at selected intervals.

Period (drop-down list)

- Month-to-Date - Year-to-Date - Month - Year - Manual

Select a STANDARD PERIOD or SET MANUALLY the start and end date of the account balance history overview.

The CURRENT Start/end date, INTERVAL, and budget transaction settings of an active overview ARE SHOWN IN BLUE

Manual start-date date picker

If a manual period has been selected, indicate here the requested START DATE

The CURRENT Start/end date, INTERVAL, and budget transaction settings of an active overview ARE SHOWN IN BLUE

Manual end-date date picker

If a manual period has been selected, indicate here the requested END DATE

The CURRENT Start/end date, INTERVAL, and budget transaction settings of an active overview ARE SHOWN IN BLUE

Interval (drop-down list)

- Each Day - Each Month - Each Year

Select the INTERVAL for which account balances are requested. Default='Each Day'; Other options: 'Each Month' and 'Each Year'

ONLY RELEVANT DAYS are selected (= days needed to draw a significant chart) + the day BEFORE the start date + end date.

In case of 'Each Day' also days with a change in balance in at least one account + the day before that day are selected.

In case of 'Each Month' ('Each Year'), a change in balance is checked as of the starting day, and this each month (each Year).

Attention: Particularly in case of Each Year and Each Month, the chart line BETWEEN 2 points doesn't correspond with reality

The CURRENT Start/end date, INTERVAL, and budget transaction settings of an active overview ARE SHOWN IN BLUE.

Include Budget (drop-down list)

- NO Budget transactions - Incl. BUD transactions as of - Incl. BU2 transactions as of - Incl.
BU3 transactions as of - Incl. SIM transactions as of

Indicate if also budget transactions have to be taken into account. (Select BUD, BU2, BU3, SIM or leave the default = NO Budget)

If one of the budgets have been selected, you also need to indicate an 'as of date' for the budget transactions.

This option to add budget transactions of a certain budget allows you to simulate or predict future account balances.

The CURRENT Start/end date, INTERVAL, and budget transaction settings of an active overview ARE SHOWN IN BLUE

Include Budget start date picker

The date as of which the indicated budget transactions have to be added to the normal transactions for a acc. balance forecast.

The CURRENT Start/end date, INTERVAL, and budget transaction settings of an active overview ARE SHOWN IN BLUE

x Chart

If checked you get a multi-chart TOTAL BALANCE VIEW, otherwise you get the CASH Balance + PORTFOLIO Balance = TOTAL BALANCE view

Show chart details (drop-down list)

- Standard - No - Minimum - Limited - Maximum - Tooltips

Several options that increase or decrease the information shown in the chart. The tooltip option let you inquiry at each point.

Select All

Select all accounts in the account balance history overview.

- With a lot of accounts selected the displayed chart will be very unclear. A counter shows the number of selected accounts.

Deselect All

Deselect all accounts (after deselection, you need to reselect at least one account by clicking into the sub-screen).

+

Enlarges the chart to medium size (it overlays the account balances view)

Note: Reset the form to its minimum size in order to make this button visible.

++

Enlarges the chart to maximum view (it overlays the account balances view + Total balances view)

Note: Reset the form to its minimum size in order to make this button visible.

N

Resizes the chart back no normal

Note: Reset the form to its minimum size in order to make this button visible.

Print Chart

Prints the chart shown .

Clear Wrkf

Clears the account balance history work files. Note: This function is also automatically executed at each new activation.

Note: The existence of these records might however exceptionally prevent the delete of an account.

End

Ends the program

-

Resets the form to the default minimum size (1000 x 750). This button is only visible if the form has been enlarged previously

Auto-size (drop-down list)

- Auto-Size(Displ.Cells) - Auto-Size All (-Hdr.) - Auto-Size All (+Hdr.) - Manual

Reshows records in the overview, with column size set to auto-size (3 options), or manual

Export

Copies the whole grid in table format (titles included) to the clipboard.

Print Grid

Print selected columns of the grid, optionally limited to (earlier) selected rows.

Export

Copies the whole grid in table format (titles included) to the clipboard.

Print Grid

Print selected columns of the grid, optionally limited to (earlier) selected rows.

Common Menu Options

18. Payments

The PAYMENTS module is a special screen, allowing you to perform a number of advanced functions

The top grid shows PAYER info derived from the paying account.

The payment proposals grid at the bottom shows 0, 1 or more selected transactions that need to be paid.

The middle area is filled with an (IE) web page of the bank as defined in the bank's URL field.

To actually create payments 3 methods are provided:

- 1) Create a (SEPA) CT file by pressing the corresponding button + send the XML file to your bank for execution.
- 2) Select a row in the bottom grid and press the Paste All button to paste all values to corresponding web fields .
- 3) Select a row in the bottom grid and press a button to the right + click in the corresponding field to paste.

METHOD 1 is the advised method when doing often a large number of payments. Most banks will however charge you a monthly fee for this service as this is normally only available for business accounts.

This method is however generally accepted in the whole SEPA as of February 2014.

Note: you can control a bit the generation of (S) CT files using the CT File Settings options in the menu bar.

The button 'Check CT file' checks if a selected xml file complies to the CT file format.

METHOD 2 is only applicable if the bank allows the automatic filling of fields in its payment web page.

You can check which fields in the web page are 'visible' to the program, and hence can be filled automatically.

Press the 'Show Input fields' option in the menu to list these fields and to put them in the clipboard

If available, you can copy these field names into the corresponding fields of the bank record

To easily use method 2, the bank has to provide a payment web page resembling a (SEPA) transfer form, with all fields unhidden, without frames and with no intermediate checking until an OK button is pressed.

Note: you can control some options of the Paste-All process using the 'Paste All settings' options in the menu-bar.

METHOD 3 is a sort of light version of method 2. More manual work, but no setup is required and also always applicable. Instead of directly typing information into the web page fields, you just press a button shown to the right, such as e.g., 'Amount', then LEFT-click into the amount field of the web page: this will automatically paste the amount value (from the last selected payment row in the bottom grid) into the web field.

By using a mix of direct input and method 3 clicks, the payment process can often be significantly accelerated.

IMPORTANT: when leaving the Payments screen, using the Close option, the payment session is ended.

If you leave the Payments screen through Banks, Import or Transactions the payment session remains active.

ATTENTION: no reselection of transactions for payment will occur on an still open payment session!

When entering a payment page, you might use the LOGIN option. Normally, you have to enter a login-id and password and press a button to continue. If the login-id field and the button are visible to the program, these field names can be stored in the bank record. In that case, just fill-in the password manually and press login to continue.

Create CT file

Creates a (SEPA) credit transfer xml file for the records shown in the 'payment proposals' sub-screen.

The format complies with the Customer Credit Transfer Initiation message ISO 20022 XML - 'pain.001.001.03'.

A file name is proposed based on SEPA (or GENERIC) payment, the account, creation date time, number of transactions.

Check CT file

Checks the (FORMAL) compliancy of a selected XML file with the ISO 20022 XML - 'pain.001.001.03' standard.

Note: CT files generated by the program are formal compliant but might still not be accepted for payment because of wrong data such as a wrong IBAN or BIC. 100% compliancy checking lies beyond the scope of this program!

Banks have a much more elaborated compliancy checking, so (also) use theirs if possible.

Check CT file-Chkbox

With this option enabled the program issues warning errors if BIC codes are not found in the DB during CT File Checking.

Paste All

Activates a method 2 paste + (unless disabled) a message with an overview of non-pasted fields + reason.

Date

Press this button + left-click the corresponding field in then web page, to autofill the field with a value retrieved from the last selected payment proposal.

Amount

Press this button + left-click the corresponding field in then web page, to autofill the field with a value retrieved from the last selected payment proposal.

Currency

Press this button + left-click the corresponding field in then web page, to autofill the field with a value retrieved from the last selected payment proposal.

IBAN

Press this button + left-click the corresponding field in then web page, to autofill the field with a value retrieved from the last selected payment proposal.

BIC

Press this button + left-click the corresponding field in then web page, to autofill the field with a value retrieved from the last selected payment proposal.

Name

Press this button + left-click the corresponding field in then web page, to autofill the field with a value retrieved from the last selected payment proposal.

Address

Press this button + left-click the corresponding field in then web page, to autofill the field with a value retrieved from the last selected payment proposal.

Postal Code

Press this button + left-click the corresponding field in then web page, to autofill the field with a value retrieved from the last selected payment proposal.

City

Press this button + left-click the corresponding field in then web page, to autofill the field with a value retrieved from the last selected payment proposal.

Country

Press this button + left-click the corresponding field in then web page, to autofill the field with a value retrieved from the last selected payment proposal.

Reference

Press this button + left-click the corresponding field in then web page, to autofill the field with a value retrieved from the last selected payment proposal.

Reset Mouse

If typing gets problematic after a method 3 click, press this button to reset the mouse to normal functioning.

End

Ends the program

-

Resets the form to the default minimum size (1000 x 750). This button is only visible if the form has been enlarged previously.

Close

Go to the Transactions screen, with THE CURRENT PAYMENT SESSION being CLOSED!

Transactions

Go to the indicated screen, WITHOUT CLOSING current payment session.

Import Transactions

Go to the indicated screen, WITHOUT CLOSING current payment session.

Banks

Go to the indicated screen, WITHOUT CLOSING current payment session.

Payees and Payers

Go to the indicated screen, WITHOUT CLOSING current payment session.

Login

Tries to autofill a LOGON ID web field and to auto-press an OK button if web field names are defined at Bank record level

Show Input fields

Indicates for the currently shown web page the web field names that the program can 'see' and hence could autofill.

This info can be USED TO AUTOFILL a) a LOGON ID (when Logon is selected) b) PAYMENT FIELDS ('Paste All' pressed).

Note: these web field names are also copied into the clipboard, so you can paste them using Ctrl V.

By pasting a web field name into the corresponding field at bank record level, the program 'knows' what to put where.

CT File Settings

A number of settings guiding the CT xml file creation (used when the 'Create CT file' button is pressed)

HIGH_Priority

Indicates a high priority payment.

CategoryPurpose

Indicates additional payment information, such as SUPP=SupplierPayment, or SALA= SalaryPayment.

ChargeBearer

Indicates the charge bearer : e.g., SLEV (SrvLvl) SEPA Only, or SHAR (shared).

Non-SEPA

Indicates that the payment is a non-SEPA CT payment.

Reset CT Settings

Resets previously made CT selections to their default value.

Paste All Settings

A number of Paste All settings, guiding the Paste All process (used when the 'Paste All' button is pressed).

Skip Date

Indicates that the Date field must not be pasted into the web page, when the 'Paste All' button is pressed.

Skip Own Account Info

Indicates that no Own Account fields must be pasted into the web page, when the 'Paste All' button is pressed.

Suppress Warning Messages

The program must NOT show an overview of non-pasted fields, after a 'Paste All' button is pressed.

Reset Paste_All Settings

Resets all earlier Paste All settings to their default value

ASC

Payment proposals DEFAULT ORDERING: By DATE, NAME, REVERSED INPUT ORDER. If ASC checked= by DATE, NORMAL INPUT ORDER.

Auto-size (drop-down list)

- Auto-Size(Displ.Cells) - Auto-Size All (-Hdr.) - Auto-Size All (+Hdr.) - Manual

Reshows records in the overview, with column size set to auto-size (3 options), or manual

Export

Copies the whole grid in table format (titles included) to the clipboard.

Print Grid

Print selected columns of the grid, optionally limited to (earlier) selected rows.

19. IMPORT TRANSACTIONS

This import module is a powerful tool allowing you to import quickly a large number of transactions.

MAIN steps are: a) create transaction records in a work file b) IMPORT them using the IMPORT Button.

(Normally IMPORT copies to the ACTUAL TRANSACTIONS file but you can also copy to a BUDGET TRANSACTIONS file)

Transaction records can be placed into the work file in two ways:

- a) By a manual copy of (table like) data into the CLIPBOARD and then pasting them using a PASTE BUTTON
- b) By importing payment information from a CAMT.053 XML file provided by your bank

Note: CAMT.053 (CASH MANAGEMENT) is the latest international standard to report payment information.

The module also provides some additional functions:

- a) Counterparty Payee/Payer records can be generated automatically. Use WITH APPROVAL to mass import approved payees.
- b) Transactions can be easily categorized (=allocate a budget item), by linking a counterparty name or a counterparty name + specific amount to a certain budget item.
- c) It's also possible to delete records from the work file before pressing the Import button.
- d) AUTOMATIC CONVERSION of domestic BBAN accounts to IBAN compliant format, using the 'Autoconvert CP IBAN' checkbox.
- e) AUTOMATIC DERIVAL of the BIC code from a compliant IBAN (for specified countries), using the 'Auto derive BIC' checkbox.

Options d) and e) can also easily be used as standalone application for IBAN and BIC generation: Just Export 'Ready for Import'.

As there are a lot of options to guard the manual work file creation via the clipboard, please read the tooltips information at control level + overview info on the PASTE, CAMT.053 and IMPORT buttons.

Note: Activate the Paste button (to see the help) by selecting a default account and budget item.

PASTE

The PASTE button tries to copy information from the clipboard into the transactions work file.

Following steps need to be done: a) SELECT some table like information (from an open spreadsheet, a web page, a notepad document, an opened csv file, etc.) that contains at least a DATE and an AMOUNT.

b) COPY this information INTO THE CLIPBOARD, using CTRL C (or a right-mouse copy).

c) Specify at least a column number for the Date and Amount fields (+ set other options if appropriate).

d) Make de Past button available by SELECTING a default account + a default budget item.

e) Press the PASTE button.

Accepted records are placed in the work file, ready for import. (The IMPORT BUTTON is activated)

Unacceptable or unreadable information is placed in the 'Rejected transactions' overview + rejection reason.

Paste transactions can be as simple as copying a few rows of dates and amounts in e.g., a spreadsheet. Provide a default account and budget item and press Paste. Data is placed in the work file, titles are rejected.

TROUBLESHOOTING: If the paste doesn't give the expected result, read carefully the rejection reasons.

For each field you want to paste, you need to specify a column number where the information can be found. In most cases the Tab delimiter works fine. If data is comma or semicolon separated specify the delimiter!

You also have to provide decimal data as specified in windows regional settings OR check 'Reverse Dec Separator'

If your data source is some table in a web page (e.g., directly copy transaction history from a bank web page) AND your browser is INTERNET EXPLORER, you probably need to check the IE web page checkbox.

(Note: IE handles such clipboard copies as 'one field', while other browsers keep the table structure)

IMPORT

The IMPORT button tries to write the transactions from the work file into either the ACTUAL TRANSACTIONS file OR to the BUDGET TRANSACTIONS file if a real budget (BUD, BU2, BU3 or SIM) is selected from the list-box .

The Budget transactions import is very basic, with NO additional checking. (A warning message is issued).

The Actual transactions import checks the accounts' Start/End dates and Min/Max. Balances.

If requested, also Counterparty Payee/Payer records are automatically created (only with CAMT.053 as source)

Transactions are either ALL imported, or (if there is a problem): NONE are imported.

CAMT053

This button allows you to select and read a CAMT.053 Bank statements file and copy its info into the work file.

Camt.053.001.02 is the newest international format for bank account statements. It's the new standard in SEPA.

When an XML file is selected for reading the program checks if it complies with the Camt.053.001.02 format

Also the file should contain bank statement information for OWN account(s): this means that the IBAN of the reporting account in the XML file must correspond with the IBAN of an APPROVED OWN account.

Note: accounts with a non-blank IBAN also have a corresponding record in the Payee/Payers file.

Set the record to approved (+ correct the Name field + complete address fields) before using it in payments.

Use CAMT.053 in combination with the (SEPA) CT xml payment files, which can be created in the Payment module.

The program then recognizes the reporting back of own payments and can hence act more intelligently.

The behavior in such case is a) update the payment status to 3 (=payment confirmed); action code=U or b) Do nothing if the payment status of the corresponding transaction is already 3+ (action code=R REG).

The action code (=actions that will be executed when the Import button is pressed) is explained in - more detail in the 'Reconciliation info' column field in the 'Ready for Import' transactions overview .

Import to Actuals or Budget (drop-down list)

- Actuals - Budget - Budget 2 - Budget 3 - SIM Budg.

Determines if transactions are to be imported into the ACTUAL transactions file or into a budget file.

My Account Name

Type some characters and SELECT from the sub-screen an account as default account.

The SELECTION of a default account + a default budget item is required in order to activate the PASTE button!

Selecting a (default) account will also refresh a number of totals, shown in blue:

The account transactions total (= total of all ADD transactions in the work file FOR THE ACCOUNT!),

The account current (start) balance, and the end balance (situation if transactions were imported).

Default Budget Item

Type some characters and SELECT from the sub-screen a budget item as default budget item

The SELECTION of a default account + a default budget item is required in order to activate the PASTE button!

Date

Specify the column number for the value date field in the copied table-like information.

Required field when using the PASTE button.

Amount:

Specify the column number for the amount field in the copied table-like information.

Required field when using the PASTE button

This field is intended to hold both positive and negative values, unless Withdrawals has been specified. In that case this column only holds deposits, and must be zero or positive!

Amount: Checkbox

Reverse the sign of the input amount. Is applied to the Amount field as well as to the Withdrawal field.

Withdrawals (+)

Specify the Withdrawals column number if amounts are split over 2 columns: deposits and withdrawals.

If a Withdrawal column is specified the column holds Withdrawals and amounts must be zero or positive!

CntrParty Name:

The Counterparty Name column number is an optional field primary used to quickly identify a budget item.

See the Tooltips help on the BI/CP fields for more information on how this can to be done.

Unless the CP Name checkbox is checked, the CP Name field is NOT used to link a transaction to a counterparty record.

If this field is provided together with CP IBAN, (CP is defined!) the program also checks Name consistency.

Note: the field is allowed to have the same column number as the remark field.

CntrParty Name:

Check this option to indicate that you want to find a Counterparty record via its Name instead of normally its IBAN.

You might use this option if you want to import transactions for payment with only the Payee's Name available as input.

Be however aware that several Payee/Payer records might have the same name. Only their IBAN is unique.

The program will only accept the input if a UNIQUE APPROVED record with the same name is found in Payee/Payers.

Remark :

The Remark column number is an optional field. Note: remarks are often used as payment reference

Project/PI

The Project or Portfolio item column number is an optional field. If specified, BLANCO fields are allowed!

My Account Alias

The Account column number is an optional field as a default account must be specified before Past becomes available.

Specifying an account column number allows you however to import transaction for several accounts in one time.

(or) Own IBAN

The Own IBAN column number is an optional field. It's actually another way to reference an own account as accounts with an IBAN specified, have a corresponding record in Payee/Payer, with common IBAN and account alias.

Budget Item

The Budget Item column number is an optionally field as a default budget item is required to activate Paste.

BI priority rules are as following: a) when this column is specified, its value (required!) is selected.

If this column number is not specified, then the program tries to find a budget item through the CP/BI relations. If no relation is found, the default budget item is used.

CP IBAN

The Counterparty IBAN column number is an optional field. CP IBAN's can uniquely identify a Payee/Payer record.

If you plan to use the imported transactions as payment instructions, you should use this field preferably.

CP IBAN Checkbox

Autoconvert CP BBAN to CP IBAN. The program first checks if the CP IBAN field has already a valid IBAN format. If not, the program tries to do a domestic BBAN => IBAN conversion. On failure the transaction is rejected.

BE CAREFUL when using this option for normal import of transactions AS DUPLICATE TRANSACTION CHECKING MIGHT NOT WORK AS EXPECTED.

Also, to avoid CP duplicates, first do a BBAN => IBAN conversion in the Payee/Payer module.

You can use this option as a fast BBAN=>IBAN conversion tool. After Paste, you might just Export the 'Ready for Import' records.

Check in that case also the 'Auto-Create CP' option to allow new IBAN's to be specified (otherwise the input will be rejected)

CP BIC

Counterparty BIC. Optional with 'Auto-create CP' and 'Check'. Required with 'with Approval (either via col.nbr. or AUTO DERIVE)

CP BIC Checkbox

Automatically derive CP BIC from CP IBAN. If a valid CP IBAN is available the program tries to derive the BIC from it.

CP Address

Counterparty Address. Optional with 'Auto-create CP', otherwise not used.

CP Postal Code

Counterparty Postal Code. Optional with 'Auto-create CP', otherwise not used.

CP City

Counterparty City. Optional with 'Auto-create CP', otherwise not used.

CP Country Code

Counterparty Country Code. Optional with 'Auto-create CP'.

If specified with 'Approval', the country-code must be specified either via columnnbr, text-field or valid IBAN.

A CP Country code must also be specified if 'Convert BBAN=>IBAN' is selected, this either via Column Nbr OR Default Country Code.

CP Country Code-Default

Default Country Code. Only used with CP BBAN => CP IBAN conversion checked as quick alternative to a Country code column number.

RDS

REVERSE DECIMAL SEPARATOR. The program supposes a decimal separator as set at windows regional settings level.

If the amount fields in the input use a point instead of a comma or vice versa, check the checkbox.

IE

If you try to copy and paste information from a web page using Internet Explorer you need to check this checkbox: IE handles such clipboard copy differently than other browsers. (IE sees one large field, while others see a table).

Note: Web pages shown in the Payment module sub-screen use INTERNET EXPLORER, even if IE is not your default browser!

Checking the checkbox solves most problems, especially if the copied table contains no blank fields

In some cases, it might be necessary to do the copy operation in google CHROME and this OUTSIDE the program.

DUP

ALLOW DUPLICATE TRANSACTIONS. While pasting information, the program checks on duplicate transactions.

Records are regarded as duplicate if they have the same ACCOUNT, VALUE DATE, AMOUNT, REFERENCE and Counterparty.

These records are rejected, unless you have checked the 'Allow Duplicate Transactions' checkbox

Field delimiter (drop-down list)

- , - ; - |

FIELD DELIMITER. The program uses by default a Tab delimiter between fields. This works fine in most cases, unless your data is e.g., comma or semicolon separated. In that case type or select the correct delimiter.

Auto-create CP

When reading information from a CAMT.053 report file for copy to the work file, and counterparty info is provided, but not found in the Payee/Payer file, the record is rejected, unless the auto-create checkbox is checked.

Note: such records get a '+CP' indication in their action code. The actual creation of counterparty records occurs when the IMPORT button is pressed (ONLY with ACTUAL transactions import).

Auto-create CP can also be used with the PASTE button: provide CP IBAN + Name (+ keep 'Find CP by Name' unchecked!))

With Auto-create CP checked, the IMPORT is LESS RIGOROUS as also non-approved CP's (same IBAN!) are accepted.

Approv.

WITH APPROVAL. Use this option to auto-create APPROVED counterparty records (PAYEE if amount <0 or PAYER if amount>0).

Required CP input fields: Name (unchecked!), IBAN, BIC, Country code via ColNbr, text-field or valid IBAN.

Also the 'auto-create CP' checkbox has to be checked. (Note: without approval, only UNAPPROVED CP's are created).

If 'With approval' is checked, a more thorough extra checking on IBAN, BIC and country-code is performed.

Transactions with an existing CP are only retained if the CP is an approved payee (amount<0) or payer (amount>0).

IMPORTANT: USE the 'With Approval' OPTION AS AN EASY WAY TO MASS IMPORT VALIDATED COUNTERPARTY (PAYEE/PAYER) records!

WPP

Check 'With Payment Proposals' to be redirected to Payments with proposals=imported transactions after IMPORT is pressed.

If checked, Autocreate CP + APPROVED have to be checked OR CP Name must be checked OR CP IBAN WITHOUT Autocreate checked +

1) Only negative amounts 2) Only one payer account can be specified 3) Approved payer account 4) bank url set at bank level.

ANI

Allow CP Name Inconsistencies. With both CP IBAN and CP Name specified the program performs CP Name consistency checking.

If the CP IBAN points to an already existing CP record the Name field in the record is compared to that in the input.

If they do not match (except for case differences), the input is rejected UNLESS 'Allow CP Name Inconsistencies' is checked.

With 'Allow CP Name Inconsistencies' checked, the checking still occurs and Action code 'A*' shows an abnormal situation.

Leaving this option unchecked and correcting CP Name errors is the safest way to proceed.

Usage example: Your Bank's cash management report that you want to import specifies a CP IBAN for several different CP Names.

Duplicates Checking level checkbox

Duplicates Checking Level. Level 0= default duplicate checking (same account, date, amount, remark (and counterparty)).

Level 1= reports duplicates regardless Account (same Date, amount, remark (and counterparty))

Level 2= reports duplicates regardless Account and Date (same amount, remark (and counterparty))

Ini

Initializes the column numbers and options to default settings

Sav

Saves current column numbers and options. Up to 5 settings can be restored

Res

Restores column numbers and options to the settings of the last save.

Note: if no default budget item has been specified yet this field is also filled with the 'Initialization Account' Budget Item.

R <

Restores column numbers and options to the settings of a previous save. Up to 5 settings can be restored.

Note: if no default budget item has been specified yet this field is also filled with the 'Initialization Account' Budget Item.

... (Accounts Lookup button)

Shows in a sub-screen an overview of (unhidden) ACCOUNTS for selection into the Account input field

... (Budget items Lookup button)

Shows in a sub-screen an overview of (unhidden) Budget item categories for selection into the Budget Item field

... (Show Counterparty/Budget item relations button)

Shows (for pure info, no selection!) in a sub-screen an overview of Counterparty/Budget Items relation records

Allow Delete

Checking this check-box allows you to select and Delete one or more rows from the transactions work file.

Note: when checked, the Counterparty/BI selection system is deactivated, as row clicking would be overloaded.

No change

With the radio-button in this position, no Counterparty based Budget Item selection is active.

Set BI/CP

On condition that a default budget item has been selected AND a clicked row contains a non-blank Counterparty Name.

With the radio-button in this position, a click in a row will create a relation-ship between:

a) The current default budget item and b) non-empty Counterparty Name field value of the clicked row.

The overview is refreshed (showing the budget item for all records with the same CP Name field value).

Set BI/CP + Amount

On condition that a default budget item has been selected AND a clicked row contains a non-blank Counterparty Name.

With the radio-button in this position, a click in a row will create a relation-ship between:

a) The current default budget item and b) a non-empty Counterparty Name field value + amount of the clicked row.

The overview is refreshed (showing the budget item for all records with the same CP Name field value and amount).

Reset

On condition that a default budget item has been selected AND a clicked row contains a non-blank Counterparty Name, with the radio-button in this position, a click in a row will remove ALL CP/BI relationships for the CP Name.

Reset All BI/CP

This button removes ALL existing CP/BI relations A warning message is given.

Reset

Initializes (resets) input fields with blanks or default values (Shortcut key=AltGr R).

Delete

Deletes (removes) permanently the selected record from a database file (Shortcut key=AltGr D).

MULTI-RECORD DELETE is also supported. Use the first (untitled) column for multi-row selects.

A counter field above the delete button shows the actual number of selected rows.

ClearWF

This button removes all records from the current transactions work file and rejected transactions work file.

End

Ends the program

-

Resets the form to the default minimum size (1000 x 750). This button is only visible if the form has been enlarged previously.

Clear

Clears the search sub-screen (has no implications).

Auto-size (drop-down list)

- Auto-Size(Displ.Cells) - Auto-Size All (-Hdr.) - Auto-Size All (+Hdr.) - Manual

Reshows records in the overview, with column size set to auto-size (3 options), or manual.

Export

Copies the whole grid in table format (titles included) to the clipboard.

Print Grid

Print selected columns of the grid, optionally limited to (earlier) selected rows.

Show

Shows the datagrid in a flexible message box.

Common Menu Options

20. ACCOUNT TYPES

MANAGEMENT of ACCOUNT TYPES is a standard screen that allows you to Add, Modify and Delete Account Type records

In practice, you will not use this screen a lot as it contains low-level basic information for the application.

Also, a number of standard account types are automatically generated when a new database is created.

Important are the Type Code and the Portfolio Type fields. The Type code determines the INTEREST characteristics, while the portfolio type determines the PORTFOLIO characteristics of accounts derived from a certain account type.

The tax code fields allow you to define tax profile records that control withholding taxes on received interest.

In case of a portfolio account type also 3 default budget items must be specified (used in Portfolio Management) .

Account Type

Specify a non-blanc account type name of max. 25 alphanumeric characters.

Account Type Type-Codes (drop-down list)

- C CASH Account - S SAVINGS Account - T TERM Deposit - L LOAN Account - O OTHER Account

Select the Account-Type's Type Code from the list: C=Cash account, S=savings account, T=Term account, L=Loan, O=Other account

- C, S, L and O account types support balance based interest, while the T account type only supports one Term interest rate.

- The S Account Type also supports fidelity interest.

Account Type Portfolio-Types (drop-down list)

- 0 NO portfolio - 1 FIXED ASSETS - 2 STOCK/OPTIONS - 3 FUTURES - 4 INVENTORY

Select the Account Type's Portfolio Type from the list: 0= NO portfolio type while 1, 2, 3 and 4 indicate portfolio types:

- 1=fixed assets Portfolio Type; 2=Stock/Options Portfolio Type; 3=Futures Portfolio Type;
4=Inventory Portfolio Type

... (Portfolio Revaluations Budget item Lookup button)

In case of an account type with portfolio-type =1, 2, 3 or 4 select a Portfolio Revaluations budget item

The program will use this specified budget item when a portfolio revaluation occurs in the module Portfolio Management.

... (Portfolio Transaction Costs Budget item Lookup button)

In case of an account type with portfolio type =1, 2, 3 or 4 select a Portfolio Transaction Costs budget item.

The program will use this specified budget item when a portfolio transaction cost occurs in the module Portfolio Management.

... (Portfolio Purchase/Sales Budget item Lookup button)

In case of an account type with portfolio type =1, 2, 3 or 4 select a Portfolio Purchase/Sales budget item.

The program will use this specified budget item when a portfolio purchase or sales occurs in the module Portfolio Management.

... (Account-level Tax code Lookup button)

Specify an 'account level' tax code for the account type.

'Account level tax' is defined as a tax on received interest that is IMMEDIATELY WITHHELD by the bank.

... (Total-level Tax code Lookup button)

Specify a 'total level' tax code for the account type.

'Total level tax' is defined as a tax on received interest that is NOT WITHHELD by the bank when paying interest.

Hide Account Type

If checked the record will NOT BE SHOWN in normal (unhidden) searches.

Keep Items in Portfolio

This checkbox controls the portfolio detail behavior of items in portfolios derived from this account type: if the quantity falls to zero items are automatically removed from the overview unless the checkbox is checked.

Exception: Fixed Assets portfolio items are ALWAYS removed from the portfolio detail if QTY=0.

Insert

Adds (inserts) a record into a database file based on information specified in the input fields (Shortcut key=AltGr I).

Reset Input

Initializes (resets) input fields with blanks or default values (Shortcut key=AltGr R)

Also prepares for insert of a new record by activating the Insert, Paste, Paste Previous and Paste Next buttons.

Update

Writes modifications made in one or more input fields into the corresponding database file record (Shortcut key=AltGr U)

The button is (normally) activated by clicking a field in the main overview

Information from the selected record is then copied to the input fields where it can be modified

Do not try to modify directly in the data-grid

Delete

Deletes (removes) permanently the selected record from a database file (Shortcut key=AltGr D)

The delete button is (normally) activated by clicking a field in the main overview (info is copied to the input fields)

The delete button is again deactivated on ANY modification!

Paste

Fills input fields from the first row of the table that was copied earlier into the clipboard

This paste uses an ALTERNATIVE field following order, namely the order of the input fields as shown in the screen!

This paste uses the DEFAULT FIELD FOLLOWING order, being the order of the columns shown in the main grid

Both methods (DEFAULT and ALTERNATIVE) accidentally fall together for this screen

>

Fills input fields from a next row of the table that was copied earlier into the clipboard

This paste uses an ALTERNATIVE field following order, namely the order of the input fields as shown in the screen!

This paste uses the DEFAULT FIELD FOLLOWING order, being the order of the columns shown in the main grid

Both methods (DEFAULT and ALTERNATIVE) accidentally fall together for this screen.

<

Fills input fields from a previous row of the table that was copied earlier into the clipboard

This paste uses an ALTERNATIVE field following order, namely the order of the input fields as shown in the screen!

This paste uses the DEFAULT FIELD FOLLOWING order, being the order of the columns shown in the main grid

Both methods (DEFAULT and ALTERNATIVE) accidentally fall together for this screen

End

Ends the program

-

Resets the form to the default minimum size (1000 x 750). This button is only visible if the form has been enlarged previously.

Clear

Clears the search sub-screen (has no implications)

Show Options (drop-down list)

- Unhidden shown - Only hidden shown - All shown

After reselect, records in the overview are reshown (unhidden only, hidden only or both)

Auto-size (drop-down list)

- Auto-Size(Displ.Cells) - Auto-Size All (-Hdr.) - Auto-Size All (+Hdr.) - Manual

Reshows records in the overview, with column size set to auto-size (3 options), or manual

Export

Copies the whole grid in table format (titles included) to the clipboard.

Print Grid

Print selected columns of the grid, optionally limited to (earlier) selected rows.

Common Menu Options

21. ACCOUNT SETUP WIZARD

The Account Setup Wizard is a special screen specifically designed to easily create new accounts.

It automatically performs tasks in the background that you would otherwise have to do manually, such as: finding BIC codes + defining/updating bank records, bank account records, myaccount records and Payee/Payer records.

You can define INTERNAL accounts as well as NORMAL bank account accounts (IBAN, BBAN or free format account numbers).

Internal accounts have no bank account number and hence no Owner (Payee/Payer) information attached. Example: a wallet.

Bank account accounts also have Owner (Payee/Payer) info attached that can be selected as counterparty in a transaction.

IBAN and BBAN accounts can also be used as 'Payer' account in the Payments module.

If you are living in SEPA (Single European Payment Area), preferably select IBAN (official format as of February 2014).

The program can easily create Credit Transfer PAYMENT FILES for accounts with IBAN format.

BBAN format accounts can use the 'Paste' and 'Paste All' payment methods in the Payments module.

Free format account numbers use a 'DUMMY BANK'. ~~Use them e.g. if you have to manage accounts or wallets for different owners.~~

Short Account Name

Enter a name for the account, up to 10 alphanumeric characters.

Account Type-Button

Shows in a sub-screen an overview of (unhidden) ACCOUNT TYPES for selection into the corresponding input field.

Currency Code-list

Select a currency code from the drop-down list, to be copied to the corresponding input field (if applicable)

Start Date

Date as of which transactions will be allowed for the account.

Existing transactions can only be modified/deleted if the records' value date is greater than or equal to this date.

If Start Date > End date a warning message is issued. If confirmed TRANSACTIONS FOR THE ACCOUNT WILL BE DISABLED. (Note: this option is actually only available in the MyAccounts screen, so **after** the account has been created!).

End Date

Last date for which transactions will be allowed for the account. (If no last date is known accept the default).

Existing transactions can only be modified/deleted if the records' value date is less than or equal to this date.

If Start Date > End date a warning message is issued. If confirmed TRANSACTIONS FOR THE ACCOUNT WILL BE DISABLED. (Note: this option is actually only available in the MyAccounts screen, so **after** the account has been created).

No Bank Account Number (Dummy Bank)

Select this option to create an INTERNAL account: no account number nor owner information have to be specified. Example: Wallet.

Free Format Account Number (Dummy Bank)

Select this option to create an account with free format account number + owner information. Bank= DUMMY BANK.

IBAN (International Bank Account Number**

Select this option to create a REAL BANK account in IBAN (International Bank Account number) format.

BBAN Domestic Bank Account Number

Select this option to create a REAL BANK account in BBAN (domestic account number) format

Countries (drop-down list)

Select from the list the country where the (real) bank is located. In case of an IBAN account, country consistency is checked.

Note: at first selection, bank records for most banks of the selected country are added into the database.

Account Number

Specify the real (or dummy) bank account number in the earlier selected format: IBAN, BBAN or free format.

... (Banks Lookup button)

Shows in a subscreen all bank records (in the database) for the selected country, for selection of the BIC and Bank Name fields.

Bank NAME

Specify (if requested) either the name of the bank OR type part of the bank's name to activate the selection screen.

URL Website (*)

The bank's (payment) web page URL. This field is only required if you want to use the payment module with this bank.

You can copy the bank's web page URL by doing following actions:

- 1) activate in a web browser the bank's web page (select preferably the page where you need to put your login credentials).
- 2) select the whole URL + copy it to the clipboard by pressing Ctrl C
- 3) return to this program and left-click the mouse into the banks' URL input field + paste the URL by pressing Ctrl V

Note: Do not worry about the length. The field can hold 255 positions!

Note: the URL Website has an interesting usage after the account has been created: the bank webpage specified in the Url can be launched in Edge (or IE) just by clicking on “=>Url” in the Accounts overview grid in the MyAccounts screen.

Clear

Clears the Account Owner Fields'

Min / Max Amount

Specify the bank accounts' minimum amount. (Reset Input sets this field by default to 0) .

Transactions for accounts referring to this bank account that would result in a balance < than this amount are not allowed.

Min / Max Amount

Specify the bank accounts' maximum amount. (Reset Input sets this field by default to 100 000).

Transactions for accounts referring to this bank account that would result in a balance > than this amount are not allowed.

Name

Account Owner Name. Required for non-internal accounts. This is normally YOUR NAME, unless you manage accounts for other persons.

Address

Address field, is only required for approved OWN ACCOUNTS payee/payer records.

City

City, is only required for approved OWN ACCOUNTS payee/payer records.

Postal Code /Country

The Postal code field is only required for approved OWN ACCOUNTS payee/payer records

Countries (drop-down list)

Select from the list the country where the owner of the account is located. Only required in order to 'approve' the record.

If not set, this country will be set the same as the bank's country.

Set Owner Information as Approved (*)

Check this option to generate an approved Owner (Payee/Payer) record in order to use the account as PAYER in the Payments module.

With 'Set Approved' checked, complete address information has to be specified, otherwise only the Owner Name is required.

Remember Owner Info

Check this option if the owner of the accounts is always the same and you want to avoid retyping the info for each new account.

Create

Creates a new account together with all necessary updates such as bank, bank account and Payee/Payer Information.

Reset Input

Initializes (resets) input fields with blanks or default values (Shortcut key=AltGr R)

End

Ends the program

-

Resets the form to the default minimum size (1000 x 750). This button is only visible if the form has been enlarged previously.

Clear

Clears the search sub-screen (has no implications)

Common Menu Options

22. TRANSLATIONS

The TRANSLATIONS module allows you to translate almost any element in the program into any language.

This task is normally reserved to translators. The end result is a language file, containing all elements needed to operate the program in a certain language. When set available at the website, USERS CAN DOWNLOAD AND MERGE SUCH FILE INTO THE CURRENT DATABASE, and hence OPERATE IN THAT LANGUAGE.

You can select almost any language, but currently, only a few languages are actually available.

A percentage in the setup screen indicates the 'translation degree' of a selected language.

If no translations for a language are found, PE (=Program English) is being used.

With < 100% translation, you might get an odd view of mixing PE and elements of the selected language!

WARNING: when downloading a language file please follow carefully the instructions from the website.

For those who want to create and implement a language file on their own, dig into the details:

Preliminary remark: all PE language elements are INTERNALLY defined, so the program can always operate in PE.

To support translations, so-called MSGID REFERENCES are created during the creation of a new database.

For each 'translatable' element in the program, (menu items, labels, messages, tooltips, data fields) a record is created in the MSGIDREF file. For each of these MSGIDREF records translations can be defined.

These records are stored in the MSGF file of the database you are CURRENTLY WORKING IN! Hence, translations are NOT automatically available in other databases you might use. Therefore, a number of operations are provided: such as 'EXPORT MSGF TO INTERNAL text file', RELOAD MSGF FROM INTERNAL text file', etc.

Please read carefully the tooltips help at control level before actually applying them.

To facilitate the entry of translations for a selected language, you might first apply the operation 'GENERATE MSGF RECORDS for CURRENT LANGUAGE (#PE)', which creates blank message records for each MSGIDREF.

These records are shown in the overview, if the sub-selection= *ALL or equal to the current language.

When clicking a record, the info is copied to the input fields, with MSGIDREF and language already filled-in.

Also the PE DefaultMessageValue is shown facilitating the translation, as well as the message length difference.

Enter (or modify) the message (=translation) and press the UPDATE button.

The PREFERRED METHOD however is to work with 'multi-row updates' enabled: you can type DIRECTLY into the data-grid.

To register the modifications made to multiple rows, don't forget to press the UPDATE button. Also pay attention when changing column width selections: this reloads the screen, so non-updated modifications are lost.

Finally, the copy/paste method is also available. As these are 'inserts' the translation record must not exist yet.

Don't generate MSGF records if you want to use this method (e.g., when preparing translations outside the program).

Note: the program supports multi-row deletes, so (blank message) records can also easily be removed again.

Remark: when typing translations, pay attention to the length of the translation compared to the length of the original PE version: it might not be displayed correctly because the field doesn't support that length.

It's a good practice to proceed screen by screen, so that you can check the effect of modifications immediately.

The easiest way to make translation modifications immediately visible, is to press the 'Refresh Translations' button

This button emulates a language change, so language refreshed screens are shown on their next appearance .

The overview shows all translations, including 'orphaned' records (referring to a non-existent MSGID_REF).

Orphans are recognized by their blank PE DefaultMessageValue (you might sort on that field).

Orphans are automatically deleted by executing the 'GENERATE MSGID REFERENCES (set language=PE) operation.

At program start (setup screen), no database is yet selected, and hence no MSGF is available for translations: in that case translations are directly searched from the internal msgf text file.

Operations (drop-down list)

- GENERATE MSGID REFERENCES (set language=PE)
- GENERATE MSGF RECORDS for CURRENT LANGUAGE (#PE)
- RELOAD MSGF FROM INTERNAL text-file
- EXPORT MSGF TO INTERNAL text-file
- RELOAD MSGF FROM EXTERNAL text-file
- EXPORT MSGF TO EXTERNAL text-file
- MERGE (Add/Update) MSGF FROM EXTERNAL text-file
- APPLY TRANSLATIONS to BT/BI/TC/AT records

Select an operation code and press the 'Execute' button to apply it (note: first read carefully their meaning!)

- GENERATE MSGID REFERENCES (set language=PE)

This operation deletes and then recreates all MSGID REFERENCES. The language must be set to PE (=program English)

It's automatically executed when a new database is created. This option is only useful after a program update which would bring available newly defined program elements for translation.

Remark: this operation also deletes all orphaned MSGF records (= records referring to a non-existent MSGID_REF!).

- GENERATE MSGF RECORDS for CURRENT LANGUAGE (#PE)

This option creates in MSGF a blank translation record (for the currently selected language # PE), for each MSGID REFERENCE, on condition that such translation record doesn't exist already.

The selected language must be different from PE (program English).

This is an ADVISED ACTION when starting translations for a certain language, using the preferred method.

- RELOAD MSGF FROM INTERNAL text file

This operation first deletes all MSGF translations, and then recreates records based on the internal msgf text file.

The internal msgf text file is a non-database text file created during program installation.

When a new database is created, the MSGF in the database is loaded with records based on the internal msgf text file.

- EXPORT MSGF TO INTERNAL text file

This operation OVERWRITES the non-database internal text file, based on records found in CURRENT DATABASE MSGF file.

USE THIS OPTION WITH CAUTION AS THIS TEXT FILE MIGHT ALSO BE AUTOMATICALLY OVERWRITTEN DURING PROGRAM UPDATES.

So do not rely on this option to 'back-up' your own program translations.

- RELOAD MSGF FROM EXTERNAL text file

This operation first deletes all MSGF translations and then recreates it based on an external appointed text file.

Usage: a language file is set available on the website. After download, you appoint it as external text file used to reload the CURRENT DATABASE MSGF file.

- EXPORT MSGF TO EXTERNAL text file

This option creates a text file with all translations as in CURRENT DATABASE MSGF file.

This is a sort of backup of your current database MSGF, as you can always reload it via previous operation.

As it is an external text file it doesn't influence your current internal text file settings.

- MERGE (Add/Update) MSGF FROM EXTERNAL text file

This operation merges information from an external text file into CURRENT DATABASE MSGF file.

New records are added, and records matching existing records are updated, but non-matching records are kept in MSGF.

Usage: you want to use an additional language, for which a translation file has become available.

Using the merge operation will add the additional language, but ALSO KEEP your original language translations.

- APPLY TRANSLATIONS to BT/BI/TC/AT records

This operation (tries to) translate a number of reserved database records into the currently selected language.

The operation is ONLY AVAILABLE IN DATABASES WITH NO TRANSACTIONS (actuals nor budgeted).

The database records being translated are the standard Budget Types, Budget Items, Tax Codes, and Account Types that are automatically created during database creation.

Execute

Press this Execute button to activate an earlier chosen operation.

ID

MSGID REFERENCE: the program element name for which a translation (message) is being defined.

You normally never actually type this field, as blank translation records can be automatically generated, for a selected language, by executing the 'GENERATE MSGF RECORDS for CURRENT LANGUAGE (#PE)' operation.

LNG

The Language code indicates the language for which a translation (message) for the MSGIDREF is being defined.

Unless you use the Copy/Paste, <, > method for entering translations, this field is filled by clicking a row.

Message

Type here the translation for the MSGIDREF element, for the indicated language.

Sometimes, this is obvious. E.g. with ID = Banks.btnExit it is clear that you have to give a translation for the text on the END button in the Banks screen. However with e.g., ID=1255, the meaning is unclear.

You can however always look at the DefaultMessageValue column to see the meaning in PE.

Refresh Translations

This button emulates a language change, so language refreshed screens are shown on their next appearance .

Enable Multi-Row Updates

The 'enable multi-row updates' checkbox allows you to switch between 2 operating modes:

If unchecked (default), you can perform normal add, update and delete of single records + multi-row deletes.

If checked, only the (multi-row) Update function is available.

Languages (drop-down list)

- ** (All)	- NL Nederlands (Dutch)	- FR Français (French)	- EN English	- ES Español
(Spanish)	- PT Português (Portuguese)	- DE Deutsch (German)	- IT Italiano (Italian)	- PL
Polski (Polish)	- AF Afrikaans	- SQ shqip (Albanian)	- AR (Arabic) ال عربیة	- HY հայերեն
(Armenian)	- AZ Azərbaycanca (Azerbaijani)	- BN বাংলা (Bengali)	- BG български	
(Bulgarian)	- CA català (Catalan)	- ZH 中文 (繁體) Chinese (Traditional)	- ZS 中文 (簡体) Chinese (Simplified)	- DA Dansk
(Danish)	- ET eesti (Estonian)	- FI suomalainen (Finnish)	- CS Český (Czech)	- LV latviešu
(Georgian)	- EL ελληνικά (Greek)	- GU ગુજરાતી (Gujarati)	- HT kreyòl ayisyen (Haitian Creole)	- KO 한국어 (Korean)
Creole)	- HE (Hebrew) עברית	- HI हिन्दी (hindi)	- GA Gaeilge (Irish)	- LO ແລ້ວພາວັນ (Lao)
magyar (Hungarian)	- IS íslenska (Icelandic)	- ID Indonesia (Indonesian)	- JA 日本語	- LT lietuvių kalba (Lithuanian)
(Japanese)	- YI (Yiddish) ייִדיש	- KN ಕನ್ನಡ (kannada)	- KM ភាសាខ្មែរ (Khmer)	- MK македонски јазик (Macedonian)
				- MS Melayu (Malay)
valoda (Latvian)	- MT Maltese (Maltese)	- NO Norsk (Norwegian)	- UK Українська (Ukrainian)	- LV latviešu

- FA (Persian) فارسی - RO limba română (Romanian) - RU Русский язык (Russian)
- SR српски језик (Serbian) - SK slovenčina (Slovak) - SL slovenščina (Slovenian)
- SW Kiswahili (Swahili) - TE తెలుగు (Telugu) - TA தமிழ் (Tamil) - TH ภาษาไทย (Thai)
- TR Türkçe (Turkish) - UR (Urdu) اردو - VI tiếng việt (Vietnamese) - BE Беларусь
- САІ (Belorussian) - OL Other Language

This list-box gives you the option to only view translations for a given language. Default= all languages

Topics (drop-down list)

- ** (All) - Setup Messages - Setup (Screen fields) - Menu's - Database Fields
- Records (AT) - Records (BI) - Records (BT) - Records (TC) - Messages (non-Setup)
- Account Types (Screen fields) - Account Wizard (Screen fields) - Balance History
- (Screen fields) - Banks (Screen fields) - Budget (Screen fields) - Budget Items (Screen fields) - Budget Overview (Screen fields) - Budget Types (Screen fields) - Exchange Rates (Screen fields)
- Import Transactions (Screen fields) - Interest Calculations (Screen fields) - Interest Profiles (Screen fields) - MyAccounts (Screen fields) - Payees/Payers (Screen fields) - Payments (Screen fields) - Portfolio Management (Screen fields) - Tax Codes (Screen fields) - Tax Profiles (Screen fields) - Transactions (Screen fields) - Translations (Screen fields)

This list-box gives you the option to only view translations for a specific topic. Default is All topics

Insert

Adds (inserts) a record into a database file based on information specified in the input fields
(Shortcut key=AltGr I)

Reset Input

Initializes (resets) input fields with blanks or default values (Shortcut key=AltGr R)

Also prepares for insert of a new record by activating the Insert, Paste, Paste Previous and Paste Next buttons.

Update

Writes modifications made in one or more input fields into the corresponding database file record
(Shortcut key=AltGr U)

The button is (normally) activated by clicking a field in the main overview

Information from the selected record is then copied to the input fields where it can be modified

With the Enable multi-row updates checkbox checked, the message field can be altered directly in the data-grid.

Pressing the Update button in that case will write all modifications to the database file

Delete

Deletes (removes) permanently the selected record from a database file (Shortcut key=AltGr D)

The delete button is (normally) activated by clicking a field in the main overview (info is copied to the input fields)

The delete button is again deactivated on ANY modification!

This screen also supports MULTI-RECORD DELETE. Use the first (untitled) column for multi-row selections.

A counter field above the delete button shows the actual number of selected rows

Note: multi-row delete is ONLY available with the Enable multi-row updates checkbox UNCHECKED!

Paste

Fills input fields from the first row of the table that was copied earlier into the clipboard

This paste uses an ALTERNATIVE field following order, namely the order of the input fields as shown in the screen!

This paste uses the DEFAULT FIELD FOLLOWING order, being the order of the columns shown in the main grid

Both methods (DEFAULT and ALTERNATIVE) accidentally fall together for this screen

>

Fills input fields from a next row of the table that was copied earlier into the clipboard

This paste uses an ALTERNATIVE field following order, namely the order of the input fields as shown in the screen!

This paste uses the DEFAULT FIELD FOLLOWING order, being the order of the columns shown in the main grid

Both methods (DEFAULT and ALTERNATIVE) accidentally fall together for this screen

<

Fills input fields from a previous row of the table that was copied earlier into the clipboard

This paste uses an ALTERNATIVE field following order, namely the order of the input fields as shown in the screen!

This paste uses the DEFAULT FIELD FOLLOWING order, being the order of the columns shown in the main grid

Both methods (DEFAULT and ALTERNATIVE) accidentally fall together for this screen

End

Ends the program

-

Resets the form to the default minimum size (1000 x 750). This button is only visible if the form has been enlarged previously

Auto-size (drop-down list)

- Auto-Size(Displ.Cells) - Auto-Size All (-Hdr.) - Auto-Size All (+Hdr.) - Manual

Reshows records in the overview, with column size set to auto-size (3 options), or manual

Export

Copies the whole grid in table format (titles included) to the clipboard.

Print Grid

Print selected columns of the grid, optionally limited to (earlier) selected rows.

Common Menu Options

23. COMMON MENU OPTIONS

Print in Portrait

With this option selected, the printing (activated by a Print Grid button) will occur in Portrait, otherwise in Landscape.

Show Page Setup Dialog

With this option selected, a print request via a Print Grid button allows you to change page settings, e.g., A3 or even A2.

To enable A2/A3, first install e.g., Microsoft XPS Document Writer or some PDF WRITER and set the 'printer' to default.

Documents are first 'printed' to a (XPS or PDF) file and then printed to a normal printer, with A2/A3 compressed to A4.

Select/Create DB (Setup)

Go to the SETUP screen and optionally select another database or create a new database

Change DB Password

Go to the SETUP screen to change the password for current Database. BE AWARE THAT BACKUP COPIES KEEP THEIR OLD PASSWORD!

Compact Database

Compact is a Microsoft method to recover unused database space, with also performance improvements.

Shrink Database

Shrink is a Microsoft method to recover unused database space, but less thoroughly than the Compact method.

Verify/Repair Database

Recalculates the checksums of every page in the database file and verifies that the checksums match their expected value.

If not, the database is corrupted and the program runs the Repair method, using the RecoverAllOrFail option.

The recovery will only be successful if there is no data loss. Otherwise, you get the message:

Database repair failed, use (a copy of) your latest backup.

Check Account Balances

Checks if the accounts' Cash and Portfolio balances are the same as those recalculated from actual transactions.

Rebuild Account Balances

The accounts' Cash and Portfolio balances are replaced by calculated amounts, derived from actual transactions.

Create a DB Backup Copy

Create a copy of current database in the \Backup subfolder, with same name followed by '_BU-' and date/time suffix.

Restore DB from a Backup Copy

Restore current database using an earlier created backup copy.

Set Main Currency

Go to the SETUP screen and optionally change the Main Currency.