



# RMRBank

## *Personal Accounts Suite*

## Tutorial



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Please note that installation instructions, registration instructions and other basic information are in the INSTALLATION PDF file that accompanies the program SIS file, and a full manual is available from [www.rmrsoft.com](http://www.rmrsoft.com).

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## Part 1. Tutorial

To start the program, select the RMRBank icon on the screen. Work your way through the initial currency setup question, replacing the currency if required. Remove the 'nag' screen by pressing Enter. If you want to avoid this screen you will have to register your copy!!

### Accounts

In the initial Graphics screen select the Accounts icon and press <Enter>. When asked to enter the first account, then use 'Current' (or 'Checking') for the first Name, anything you like for the Description and leave the rest as presented.

You are now in the 'top-level' Accounts screen, which contains details of the accounts you have in this initial Group, and the first Account has been entered. Note that you actually need only one Group to run your accounts, but many people like to run different groups for normal accounts, savings accounts and expense account. Basically you treat the Groups and Accounts in the same way as you would treat directories (or folders) and files on your PC, MAC or Nokia! Particularly note that you cannot mix currencies within a Group, so if you intend to operate with more than one currency you will need multiple Groups, for example a 'UK' group and a 'USA' group. You can have up to 15 Groups.

Press Ctrl+Q and you will see the various core and optional modules that make up the whole program. (These are 'greyed' out if you have removed the appropriate overlay file loaded on initial install). All of these modules can be selected either by using the Menu, by pressing the short-cut Switch view key Ctrl+Q and then select as required. This tutorial, and then Part 2 of the instructions, will take you through each module in turn.

Press Esc and the Menu key again, and look at the File commands. We hope these are obvious, and are the usual commands you expect to see in most programs. Just note that you will not be allowed to Delete the Group you are working on, you will have to Open into another Group first. There is no requirement for a Save command, as this happens automatically each time you make an amendment. Note also the Move group option under File | More. If you move a document file from within File Manager the program will get totally confused, so please use this option instead.

You will already have the first account you entered displayed on the screen. Now enter (using the Edit menu or Ctrl+A), a 'VISA' account as well, for use later in the tutorial. (Throughout the rest of the instructions, for each action we will highlight the appropriate 'short-cut' key. However, you do not have to remember them as ALL the functions can also be accessed via the pull-down menus).

Note that you can use the Update account option (Ctrl+U or Tab) if you want to change the details, or the Delete account (Ctrl+D or Del) option if you make a mistake. We have also incorporated a Move account command (Ctrl+H) if you wish to change the screen order later.

The initial setting is for the side Infobars and the TitleBar to be showing. You can switch them off using the normal Nokia method (Ctrl+T and Shift+Ctrl+T). You will see later that some of the modules can display additional information in the larger fonts if you have the bars hidden. Personally we like having them in view. We suggest you experiment later within each module, but for now leave them displayed.

Note also that the Arrow keys (and PgUp / PgDn / Home / End) allow you to select an account, or you can press the first letter of the Account Description to jump to it. Select the 'Current' ('Checking') account for the next stage.

### Transactions

Now move into the Transaction screen. Note for the future (to save us having to repeat it every time) that each of the screens and modules can be accessed either by using the Menu and the Switch view option, or by pressing Ctrl+Q and selecting the screen. However, in this one case there is an easier method, just press Enter or tap a previously selected account with the pen. Also



note that pressing Esc from any module or screen will always return you to either the last screen in the case of some history screens or, more normally, the main Accounts screen (or Graphical screen if that is the Preference you have set).

Now Add an example transaction, such as writing a cheque (check). Use the Menu key and the appropriate option, Ctrl+A, the CBA button or just press Enter to start the process. Enter a Description, select the Date, (to make it easy it defaults to today's date), and an Amount (leaving the State as a Debit in this case, as we are spending money). You can use the Reference field for anything you like, in this simple case it's just a free field. Skip the Advanced and Modules pages for now, that comes later. Finally press Enter when complete.

Add a few more transactions, and to demonstrate the Transfer function, do a VISA payment by paying a cheque (check) as before. Move to the Transfer to item in the Advanced page of the Add entry dialog and use the Tab key or the L/R arrow keys to see how you select VISA in the Transfer field if it is an inter-account transfer (i.e. a cheque (check) from the Current Account paying the VISA bill). Press Enter when complete. Note that you are then offered the opportunity to change the description and value, just in case you want them to be slightly different in the 'transfer to' account. Press Enter when you are happy with the details. Now press Esc or Ctrl+Q or via the Menu to get back to the Accounts screen, select and open the VISA account, and make sure the transfer went in OK.

Now go back to the transactions in the Current (Checking) Account and practice Update entry (Ctrl+U or Tab) and Delete entry (Ctrl+D or Del). You can select a small or larger font using the font keys on the keyboard (or Ctrl+M and Shift+Ctrl+M), which will allow larger numbers and descriptions to be displayed without overwriting or truncating, although in the larger fonts you may lose some of the information displayed.

Another option we have included is the Deferred Transaction idea, where you can put in a transaction which you know will happen in the future, but not include it in the balances. To demonstrate this, go into the Current account, select the transaction, and use the Menu or Shift+Ctrl+D or just press D. The entry will then be ignored in all future calculations, but is still there as a reminder. Note that if you have a transaction deferred to the future, that selecting it and pressing T will reset the date to 'today'.

As 400 transactions are quite a lot to scroll through, we have implemented a Jump to date Ctrl+J option to allow you to move through the transactions quickly. Also, you can have a Warning flag attached to a transaction with Shift+Ctrl+W or just W. Again, like the deferred transaction, this entry is ignored in all calculations. However, the difference is that it triggers a warning message every time you enter or leave the program. Use this for example to show that a cheque (check) for rent should have been paid, but hasn't actually been written yet!

Note that in the Transaction screen, you can switch between accounts by using the Menu option, Ctrl+S, by pressing the right/left arrow keys. This completes the initial quick tutorial, and if this is all you need you can stop here. However, the program has much more functionality built in, so you might wish to continue with Parts 2 & 3.

We can now simulate receiving a bank statement. At this stage, the Initial balance figure at the top of the screen is zero. Once you start using the program for real, it will match the starting balance on the previous statement (In real life, if it doesn't, you must have made a mistake reconciling the previous statement!). Now Reconcile each entry on the statement, using Shift+Ctrl+R, R, tapping a selected transaction with the pen or, more easily, just the Spacebar. (This 'single-key' option can be disabled if you don't like it, using the General preferences menu). Once you have a reconciled entry, the Initial balance window changes to Reconciled balance. After each entry is checked, the new Reconciled balance should match the balance on your bank statement (in the UK that is, unfortunately in the USA they do not have 'running balances' on their statements against each entry). If it makes life easier, you can quickly Group reconciled transactions so that they all appear at the beginning, by using the menu option or Ctrl+L. They can be reset to purely sorted on date order using Ungroup Ctrl+W.



## Archive

Having confirmed the statement, we should now archive the entries. You ought to do this regularly, as you can hold a maximum of 400 transactions in each Account. Press Shift+Ctrl+F to Create new archive file. For interest, the way we personally use this facility is to call the archive 2006 and use it till the end of the year, archiving all accounts into it. Then we will change the filename to 2007, and use that. Once we feel we will not require regular access to the 2006 archive again, we will store it on a floppy and delete it from the machine. Another method many people use is to have a separate Archive file for each account; basically, the choice is yours. Now Archive/Remove transactions from the account using Shift+Ctrl+G and store the reconciled transactions in an Archive file. (Note that if required, either on the dialog or through the Advanced button, you also have the additional flexibility of archiving or deleting (removing) ALL entries, archiving or deleting by category (if you have any defined), specifying an end-date, and updating the balance or not as required.) Note also that the system defaults to appending the data to the Archive file, but at a later date you may wish to overwrite an Archive.

You can then view the archive at any time by going to the Archive screen using the usual methods. This has the same layout as the Transaction screen and the only difference is that you do not have the facility to update an entry. When the file gets quite long, (it can be of unlimited length) there is a Find (Ctrl+F) and Find Next (Ctrl+J) option which matches text in the Description or Reference fields to enable you to find a transaction (but only if you have the 'Acc\_Adv1.ovl' module loaded). There is also a Find Date (Ctrl+H) option if that is how you wish to navigate through the file. If, at a later date you wish to use another archive file just use Ctrl+S to Switch. As this is just a practice session, we suggest you now delete the Archive file using Shift+Ctrl+D, press Esc or Enter to remove the 'Create' dialog, then Esc to get back to the Accounts screen. Alternatively, if you so wish, use the dialog or Shift+Ctrl+F to Create new archive file and specify your preferred name for the future.

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

### Currencies

The program provides full support for all currencies. It caters for what we believe is the most difficult case, of someone living in country A, running some accounts in country B, and occasionally visiting country C (in other words, us!). It does this by using 3 currency settings:

1. The Base currency is the main currency for the program, and will normally be for your country of residence. This is selected on the initial startup of the program.
2. The Group currency is the country where the bank accounts/investments contained in that specific Group are held. Note that there is no facility to 'mix' currencies within a single group.
3. The Secondary currency is for the country that you are temporarily visiting.

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

To show the capability, select the Currency screen. Try entering a few more currencies with Ctrl+A or Enter specifying the Country name, currency Symbol (i.e. US\$, FF etc) and the exchange Rate relative to the Base currency. Note the usual Update and Delete options are available, as well an Update all currencies option if you like to do them all at once from the evening paper.

You will see there is a 'B' against your currency, which shows the Base currency in use, and a 'G' against the Group currency. At this stage there should also be a '\*' against your currency as the selected Secondary currency. The purpose of the secondary currency is to allow you to enter



transactions in a different currency to the Base currency if you are temporarily there on holiday or business. The next few steps should demonstrate this.

Select a secondary currency different to the Group currency either via the Menu, using the pen, using Ctrl+S, or by selecting it and pressing '\*'. Press Esc again, to go back to the Main screen and then go into the Transactions screen for the Current account.

Now select the Use foreign currency option Ctrl+F. This will now remain in force for this account, until reversed, even if you exit the program. (Note that it only affects this account, not the whole Group.) Now enter a new transaction with Enter and you will see a new Currency field in the dialog. This defaults to your secondary currency, but can actually be set to any currency you like using Tab or the arrows. When you enter the transaction, using the local currency Amount you will find that the value has automatically been converted to the Group currency. (You will also see that the program 'steals' the Reference field and uses it to store the original value). Once you are happy, deselect the Foreign currency option with Ctrl+F before you quit.

Back in the Currency screen, there are Preferences options for Display, Conversion and Colours, to set the number of Decimal places, inverting the method of displaying/entering/updating exchange rates (ie US\$/FF or FF/US\$ - see which suits you best) and, for those like us who have fixed overseas allowances, an optional Show allowances column to enter daily allowances. (This is for info only and is not used in any calculations. Once it is set to display, use the Update option to set the figure). There is also a repeat of the Currencies setup dialog from the main screen.

Finally, there is a Currency conversion option Ctrl+C which is quite straightforward with the default From and To currencies configurable through Preferences. Note that the convertor is available in all screens throughout the program.

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

## Standing Orders

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

Select the Orders screen.

Now use Ctrl+A or just Enter to Add order. The Start date field is the first date when the order should be actioned. Select the relevant account in the From account or To account field depending on whether you are receiving from or paying to an external agency, and 'None' in the other field (use Tab or arrow keys to select other accounts). Use today's date for the demo, 'Current' ('Checking') in the From field, 'VISA' in the To field to show an inter-account transfer order. Fill in a Description and appropriate Payment value (If you set the "Payment Type" to "Variable" then the Payment field will be ignored and you will be asked for the value when the entry is actioned). Specify the Period and Interval for how regularly you want the order actioned. Unlike other programs, the program can accept, for example, 3-weekly Standing Orders, and the 'last day of the month'. For the tutorial, use 2 weeks (i.e. 'Weekly' and '2'). At this stage ignore the Advanced and Module pages, as these functions are discussed later. [Note that there has been some confusion over the Interval field. It is simply how often you wish the entry to be actioned. If you want it every 4 weeks then select 'Weekly' and '4', if you want it quarterly then select 'Month' and '3'. If you want it every 2 years, select 'Annually' and '2', not 'Monthly' and '24' as this will be rejected.]

These Standing Orders will be automatically credited to/debited from the appropriate accounts when the initial date arrives, and the date reset to the next occurrence.



As usual, you can Update Ctrl+U or Tab or Delete Ctrl+D or Del entries as required, and note the period and number of times are displayed in shorthand in the middle column.

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

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

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

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

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

## **Budget Categories**

(Needs the optional file 'Acc\_Bud' to be loaded) This optional module allows you to keep track of how much you are spending for various categories (Oil, Gas, Holiday, Food, Car etc.).

Select the Budget screen in the usual way.

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

Now press Esc, select Accounts, 'Current' (Checking) account and press Enter to go into the Transaction screen. Now add a transaction, pretending you are paying an Electricity bill using Ctrl+A or Enter. Fill in the usual details, then move to the newly displayed Category field. Use the Tab key or the arrow keys (or press 'E') to select 'Electricity' (ignore the New and (Split) options, these are covered later) then Enter the transaction.

Now go back into the Budget screen, and you should see that the 'Electricity' entry shows an appropriate increase in current spend (negative to show that it is a spend). You will also see the spend expressed as a percentage of the total Budget value, to enable you to see how you are doing.

If you prefer, you can reverse the logic of the display using Preferences Ctrl+K and have amount Remaining, rather than Spend/Income, displayed. Of course, you can use Budget categories for Income as well as Spend (after much discussion we have standardised on +ve for Income and -ve for Spend).





Any subsequent updates to account transactions, or deleting entries, will amend the Budget accordingly (unless the 'Split' categories option was used, in which case there isn't the memory to store records for later updating, so you will have to manually adjust them). Also, the calculations can be used retrospectively to include existing transaction entries, if the Category field is amended from 'None' to the Budget item during an update.

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

Once the checking cycle is complete (usually annually), you can quickly use Reset categories Ctrl+B to reset individual, all, or categories with the same date, back to zero or the previous spend.

For advanced users, you can have multiple Budget Category files so that, for example, you can run separate ones for Business and Personal use. The only limitation is that each accounts Group can access only one set of Budget Categories. To set up a new set simply use the Create new category file menu option Ctrl+N, and define the new categories. Now go into the Group that will use this new set and from the main screen use File | More | Update Group and select the file in Budget file. From now on, whenever you are in that Group this is the set of Budget Categories that will be used. The only 'odd' thing to be careful of is when you enter the Archive screen, as the categories shown will relate to the Group you are in, which may not be correct. In that case, simply use the Switch budget files option Ctrl+G to override the setting.

## Financial Planner

(Needs the optional file Acc\_Plan loaded). This is an extension to the existing Budget module, and allows for accurate future budgeting. It basically works on 3 different levels:

**Level 1.** To start up the Planner module, use the Menu, Ctrl+R or the View button. Now use Ctrl+A to Add new agency and enter a couple of agencies who send you bills, such as Electricity and Phone, or who pay you Income. The usual Update, Delete and Move options are available as always. You can now move the vertical highlight to the required agency, and the horizontal highlight to the required month, either with the arrow keys or by tapping the point with the pen, and use Shift+Ctrl+C to Change cost estimate and enter the estimated value. Note that this defaults to a single month, but you can actually put in multiple monthly payments. The bottom line will show the total for each month. Once a payment has been made, you can Reconcile it using Shift+Ctrl+R or R or the Spacebar to show the cost in bold as a reminder. The default is for a 6-month display, which is usable for costs up to 999. If you need more than 3 figures, or some decimal places, there is an option to reduce the number of months on display to prevent overlap.

**Level 2.** If you run a separate account to pay the bills, you can also use the planner to decide how much to transfer into the account each month. Use View preferences to switch the Bottom window line to 'Transfer' and use Change monthly transfer Shift+Ctrl+T to put an initial estimate in for the amount. Note that you can put the amount in for individual months, to the end of the screen (if you have less than 12 months in the display it will fill up the remaining months as though they are displayed), or for all months. Now press Ctrl+K again, and switch the Bottom window to show the 'Balance' for each month. You can now increase or decrease the transfer accordingly, depending on how much in debt (or minimum credit) you are willing to go. There is also an option to adjust the Initial balance in case you are not starting from zero, and a Carry balance option to prevent the monthly balances from being carried forward to the next month. Both of these are obtained through the General Preferences menu.

**Level 3.** This is the fully automatic mode that we normally operate. Use Shift+Ctrl+K to select the automatic Mode once you have completed all the entries. From now on, the present month will always appear in the second column, leaving the previous month in case there is an outstanding payment. All future payments will be de-reconciled, and the bottom window will show the predicted balance based on the previous month's total. This total is shown in bold, and can be changed if required. Once the next month arrives, everything will move one column to the left, so you continually have a prediction for 11-months ahead.



Because it is difficult to satisfy everyone's requirements, the display is totally configurable through View preferences so that you can design your own screen layout. (See Part 3 for more details.) Use the Jump to month Ctrl+J option to redraw the screen beginning on a selected month.

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

For advanced users, you can have multiple Planner files so that, for example, you can run separate ones for Business and Personal use. The only limitation is that each accounts Group can access only one Planner. To set up a new set simply use the Create new planner file menu option Ctrl+N, and define the new agencies. Now go into the Group that will use this new set and from the main screen use File | More | Update Group and select the file in Planner file. From now on, whenever you are in that Group this is the set of Planning Agencies that will be used.

## Investments

*(Needs the optional file Acc\_Inv loaded).* If you have a small investment portfolio, you can use this optional module to keep track of their value, and their history.

Select the Investments screen.

Enter a couple of example shares with Add new share Ctrl+A or Enter, and say 'Yes' to the Start history file dialog. Note that the currency in use is shown on the top; if you wish to change it, then just enter the Module from within a Group which has the correct currency. If you just want to enter or update in a different currency, then select the Use foreign currency option Ctrl+F.

The usual Update, Delete and Move options are available, as well as a Sort entries option Ctrl+G that allows the shares to be sorted on most fields in ascending or descending order. An Update all option Ctrl+L can be used eg once a week to update every share at once from your newspaper. Select this option, and then say 'Yes' to the Update History question (later, if you decide you will always update the History, there is a Preference to remove this dialog).

If you use this module to track Unit Trusts, you can specify non-integer share numbers via the Preferences menu, and also, as shares are often quoted to 3 decimal places, we have allowed you to overwrite the global decimal places setting for the share price. It is also appropriate to mention here that the Preferences also allows you to change the name of the module to Shares, Stocks or Bonds as you wish.

Now select a share and press Ctrl+I or the CBA button to View share history. Once you start updating regularly, the values will be tabulated on the right, and a graph of performance will be drawn on the left. While you are in this screen, you can use the Preferences menu to set the Date X scale to the number of pixels/day; and the Price Y scale factor to the max/min values of the scale or, probably the best way, you can set both axes to Auto scaling. In this dialog you can also configure the Gain/Loss display to various options and select 2 additional horizontal lines to be displayed that you can use as buy/sell Preset limits.

In the History file you also have options to Add, Update and Delete entries if you need to insert extra records or to correct them if you made a mistake. You can switch Share histories using the usual Ctrl+S or the right/left arrow keys or the pen.

As with many of the 'History' or 'Archive' screens we have provided an Export and Import option. See Part 3 for a more detailed description of this facility.

Finally, you might wish to+ have the Shares included as a separate Account inside your Savings Group, when the program will automatically update the total if you change the Shares screen. This option is offered to you if you generate or update an Account. Just set Auto update in the New account dialog Links page and select the correct file. Note that it is for convenience only, to ensure the 'Group Worth' calculation is correct, and is not a 'real' account. Any attempt to use Transfers or the Standing Orders to send money to it will be ignored!!





For advanced users, you can have multiple portfolios. Simply use the Create new file option to generate a new set. There is a limitation that you can have only one portfolio displayed in each group, but that shouldn't be a major problem.

## Fuel

(Needs the optional file Acc\_Fuel loaded). This option keeps track of your fuel consumption. Initially it was just for one vehicle, but after being asked if it could cope with more than one it will now accept 10, which should be enough for anyone!

Go into the Fuel screen. Note that it initially defaults to Litres, Miles and MPG, so if you want to use UK or US Gallons, or Kilometers, and a different consumption method, use the Preference menu options.

Type Ctrl+N to Create new vehicle, calling it anything you like, although the type and the plate numbers are probably a logical choice. Don't worry, you can always change it later. Now add the initial entry using Ctrl+A or Enter and put in the Initial reading off the odometer.

You can now enter the details manually, or automatically. First try a manual Add entry with Ctrl+A and fill in the details. Note that the dialog will actually allow you to enter the total in litres or gallons, or in the price per litres/gallon (but not both). Both the Unit and the Value type will always default to your last selection, which does not have to be the same as the screen setting, so you can enter the total in litres and have the screen show Miles/Gallon. If you called the Fuel screen from an account where the foreign currency option was selected, or the petrol foreign currency option is selected you will also be offered a foreign currency. Make sure you input the correct Distance depending on the Elapsed/Total selection (Changeable through the Advanced dialog). You should see that the spot MPG (or KPL etc) has now been evaluated, and that the average MPG is the same as the spot. (Logical, of course, because it has only 1 entry to work on. Once there are a number of entries a genuine average consumption figure will be calculated.) In the New entry | Advanced page you can also specify different types of Driving modes which might help explain very good (or bad) consumption figures, and also add any Remarks text you want.

This method of entering is really only for the case where you pay cash for petrol. If you pay by cheque (check) or plastic, you can enter it automatically. To demonstrate this, press Esc and then go into the Current account. Enter a new transaction, filling in the normal purchase details, but then select the Modules page. Here select the name of the vehicle in the Update fuel manager field. Press Enter to save the transaction when you will now be presented with the Fuel Details dialog. Fill in the details as before. Note that the cost is transferred as well, in case you bought a newspaper or some chocolates on the same VISA bill and you want to change it!! On completion, go to the Fuel screen and you should see that it has been entered, and the MPGs/MPLs have altered accordingly.

Now try entering a second car with Ctrl+N (don't worry if you don't have one, you can delete it later). The screen will now display the new car, and you can repeat a similar exercise as for the first car. If you now enter a petrol transaction you will see that an extra Vehicle field has appeared in the Advanced page allowing you to specify to which car the purchase relates. For this demo use the second car. When you have seen the effect, pressing Ctrl+S or the arrow key or the left/right icon in the fuel screen will give you the opportunity to Switch vehicle to the original car.

The main screen only holds the details of the last 12 or so entries in computer memory, to enable you to edit them if you make a mistake. The older entries are held elsewhere, and are accessed through View history Ctrl+H. This is also displayed graphically and can be seen by using View graph Ctrl+G. (This apparent duplication was done originally on the S3A version because of speed and memory limitations. As these do not occur on the new machine, later versions of this program will probably combine the Main and History screens.)

There is also a Statistics screen Ctrl+I which gives you a breakdown of your costs etc., a Memo pad available for each car and a Set reminder function Ctrl+L for oil changes/servicing etc. To use this reminder option simply enter the Reason, appropriate Due date and Distance and switch it On. The warning will appear when one of the 2 parameters arrives or the program estimates it is due within the next cycle. If you only wish to use the date or distance option simply put in an unrealistic-



ally high value for the one you do not wish to use. As usual there are configurable options in the Preferences dialog.

Finally, go back to the petrol screen, select the second car using Ctrl+S or the arrow keys, and Delete vehicle using Shift+Ctrl+D (and the first car as well, if you don't want to use this option).

## Home Inventory

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

If you enter the Items screen from the Rooms screen, then it will show the items in that Room. If you enter the screen from the Categories screen it will show the items in that Category. You can quickly switch rooms/categories using the hot key or the left/right arrows and find an item using the Find item option Ctrl+F (if you have the 'Acc\_Adv1.ovl' module loaded). You can also Sort items by any of the fields with Ctrl+N. Note that if you sort on Room or Category it more correctly 'groups' the items together. It does not place the Rooms or Categories in any specific order.

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

You can have up to 10 different houses defined, each with its own title, if you have possessions stored in more than one home. Because of this, there is an option available to Move/Copy items between houses Ctrl+H.

If you have the 'Acc\_Adv2.ovl' module loaded you can also export the details to a text file which can then be imported into Word application and then brought into the 'Sheet' application using cut & paste. See the Advanced Functions section of these instructions for a more detailed explanation.

## Utilities

(Needs the optional file Acc\_Util loaded). This optional module is designed to allow you to keep track of your metered Utilities i.e. Electricity, Water, Gas etc. In our case we pay the bills quarterly and we like to keep track of the figures weekly, so that is how the module is designed. We have allowed for 3 different utilities to be tracked, each of which can have 2 different meters (to allow for dual-meters with cheaper overnight use).

I believe the use of the module is fairly obvious, with one exception, covered later. Use Ctrl+Y to Configure the 3 utilities with appropriate Names, Standing Charges, Cost/unit for each meter and any applicable Tax rate.

Each week you can enter the meter readings with Ctrl+A, and the display will show the weekly usage as well as a running total. The only 'oddity' is that when you first start the program, it will calculate the total as though the previous meter reading was zero. Simply use the Initial Balance field in the Configure dialog to give the correct starting total. This may take some trial and error to get right, but it seemed the simplest solution to cover the possibility that someone will start using this program part-way through a billing cycle.

Once a bill is received, this can be entered with Enter bill Ctrl+B and will be deducted from the running total. (Enter the full amount of the bill, including tax and the standing charge). As with all of



the program, this can be done automatically from within the Transaction entry dialog by using Update utility module in the Modules page.

All the usual keys are available, plus the extra one that the left/right arrows and icons move between the 3 utilities. A simple module but one we find quite useful.

## Expense Account

(Needs the optional file Acc\_Exp loaded). Initially, in S3ABANK, a number of users (including me) who tried to use dummy' accounts and the Budget Categories to run Expense Accounts, and we all came to the conclusion it didn't work. We have therefore implemented a specially designed module which is similar to the Transaction screen, but optimised for an Expense Accounts.

To use the module, enter it by the usual methods. Create a new trip with Ctrl+N, allocating a title Name and, if appropriate, an overall expense Allowance (Total or Per-diem), a Vehicle rate (e.g. \$0.11 a mile) and a Currency. Now we need to build up some Categories. Use Shift+Ctrl+C and enter some representative Categories such as Food, Petrol, Hotel etc. (We did wonder about using the main Budget Categories but decided it would be more flexible to hold a separate set, as they only need entering once, so is not time consuming).

Now enter Add a couple of expenses Ctrl+A or Enter, selecting appropriate Amounts and Categories and a Reference if required. The screen displays the results. Now enter a Vehicle journey Ctrl+J. The spend will be automatically calculated from the distance and the Vehicle rate. The total distance traveled is shown at the bottom of the screen, and the individual distance shown in the Reference field.

Now, you can select a Category (or Distance) Filter Ctrl+B and only those entries which match the category are displayed. This filter also allows for specified dates and description texts. In this way you can find out individual totals for each category. Press Esc to clear the filter (or Ctrl+B again).

Once the travel claim has been submitted, entries can be reconciled in the same way as for the Transaction screen and archived to a file, which can then be viewed in the same fashion as the main archive.

The final column can either be Total spent, or Balance remaining and can be set to show positive or negative.

Following some discussion with advanced users, we decided to allocate each trip its own dedicated currency, to avoid problems with exchange rates. However, if you use the Use foreign currency option, the Reference field will still keep a copy of the original currency. As many companies will pay the whole claim at a single rate which may be different to the one you originally used, Ctrl+W will perform a global recalculation.

Also, like the main Accounts, you can specify an Archive file associated with each trip, and View it with Ctrl+I.

## Printing Module

(Needs the optional file Acc\_Prt loaded). A very simple print system has been implemented in all screens. Simply use the normal Printing menu options. Note that for proper tabular spacing, you must use a monospaced font such as Courier. We know the Nokia print support for non-HP printers is pretty useless, but there is nothing we can do about that.

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## Part 3. Advanced Functions

The program is very complex and extremely configurable, although the default values should make it easy to use. The purpose of this section is to introduce you to some of the more unusual func-



tions so that you can get the most out of the program. For normal use, the default settings are perfectly usable, but this is the section of the instructions that will tell you how to 'really' use the program. Please note that for many of these extras the Advanced Options modules need to be loaded (for example Quicken™ Import/Export needs the 'Acc\_Adv2.ovl' file to be loaded).

## **Import and Export**

By popular request, we have included Quicken™ Import and Export options for both the main accounts and the archived details. As it was very simple, we have also included options to export as ASCII and CSV (Comma Separated Variable) files which could be loaded into any spreadsheet.

To Export data, use Shift+Ctrl+E from the Accounts screen or the Transaction screen, and fill in the required details. Because of different ways of Exporting data, we have included an Advanced page in the dialog where you can set those options which you will probably need to set only once. The first is the Date format. Because the date field format differs between UK and US versions of Quicken, you have to specify, during the Import/Export process, which date format you want. (USA Versions, regardless of display format, seem to export & import dates as MM/DD/YY, UK versions use DD/MM/YY). The next option is to decide if you want the program's Reference field to be imported into Quicken into the 'Memo' field or the 'Number' field. Finally you also need to specify the Account type, what type of entries you want to export and whether you want the Initial balance included.

We believe they are all self-explanatory, although note you can export all of them or just reconciled transactions and you can select to export all the accounts in one go if you want. The details will be stored in a file called 'accountname'.qif and saved in the folder you select during the dialog.

To Import from Quicken, select Shift+Ctrl+I and specify whether you wish to start a New account or import into the Selected account. In the Settings and Advanced pages of the import dialog specify what Date format you want, where to get the Reference from, and how you want to treat Unknown categories. When building a QIF file in Quicken, make sure you only check the Transactions box, and the rest are clear. Note that the program will initially assume that the QIF file is in the main document directory "C:\My Files\RMR\Exports\", although you can put it somewhere else and navigate to it. This Quicken export/import option seems to have caused the most trouble for new users, so you will find a paragraph in the FAQ page on our Website which answers the most common questions.

If you want to use the Quicken Import/Export on a MAC, you have to setup the MAC correctly. When you start up the Nokia Link software, from the File Menu select the preferences option. Next select the Text files preferences and add .QIF to the list of text files. Then all files exported from Personal Accounts' get uploaded as text files and Quicken can import them correctly. Otherwise QIF exported from Personal Accounts files are assumed to be binary files and are given that attribute.

## **Configurability**

When we first wrote the original S3ABANK, it was obviously designed for our use. Following comments received from earlier versions, many of the details have become configurable and this is now one of the program's strengths. All of these requirements have been carried forward into 'Personal Accounts Suite'. They are accessible through the Preferences menus in each screen and should be self-explanatory.

## **Advanced Accounts Options**

When entering or updating Accounts, there are other options as well as Advanced and Links pages. These allow you to specify whether the Account should be included in the Net Worth calculation, the Quicken type (If 'Acc\_Adv2.ovl' loaded), the associated Interest rates, the Balance limit (set either Credit for the case of a minimum balance for a current/checking account, and Debit for a Credit card debit limit), and also the Archive file to which you would like it linked. The Account can also be set to display the total worth of an Investment Portfolio as described earlier. The Bal-



ance Limit will cause a warning to be displayed if the value is exceeded, and the Interest Rates are used in the automatic Interest option available from the Standing Order screen.

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

In a similar vein, we have implemented a Pay Bills option Shift+Ctrl+J in the main screen, similar to that provided in Microsoft Money (Needs 'Acc\_Adv2.ovl' Module). It is very similar to the Look ahead mode, except it now gives you the option of actually actioning the Standing Order to pay it in advance. Once complete, unlike the Look ahead mode, it does NOT restore the original values, but stays with the new values. When you use this option you can define if the date to be used is the original date of the Standing Order or the date on which you carry out the action.

General Information screens giving details of the Group, Account and Entry are provided if 'Acc\_Adv2.ovl' module is loaded. Press Ctrl+I from main Accounts screen and Transactions screen. These include Account details to display Account Numbers, Bank addresses, Card Numbers, Emergency Phone numbers etc (needs 'Acc\_Adv1.ovl' Module). Use the Labels option under the General preferences menu in Accounts screen to define the labels.

## Advanced Transactions Options

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

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

For advanced users, we have also incorporated a Default Transaction option for those entries that you regularly want to input. Using the Default transactions Shift+Ctrl+N menu option from either the Account or Transactions screen you can define up to 20 default transactions, giving each one a unique name. These can then be quickly used by pressing Shift+Enter instead of Enter when in the Transaction screen (or Ctrl+G or the Toolbar button), and then most of the fields will already be completed. Note that these entries are Group-specific, to give you total flexibility. (Default entries are also implemented in the Expenses module. Exactly the same logic applies).

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

There is also an Enter last transaction option, just like the 'last number redial' on a phone. Use Ctrl+Y to redisplay the last entry.

## Advanced Standing Orders Options

The Add and Update order entry dialog also has Advanced and Modules pages. The Advanced page allows you to specify a different Initial payment and Final payment if that is appropriate, alloc-





ate an Attribute, allocate an Auto counter, allocate a Tax rate, and specify how many times to repeat the order i.e. 10 monthly payments. The Module page gives you the option of automatically updating the optional modules.

If a Standing Order is set to be done a fixed number of times, once it has been actioned that number of times it will still remain in the screen, but with 'Complete' displayed instead of the date. This allows you to either delete it, or keep it until it needs restarting again next year.

## **Advanced Export Options**

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

## **Advanced Import Options**

The Investment History screen includes an Import routine in case you have a list of previous Share values. The program assumes a set of text records with each line in the format Date<Sep>Value. The date can be DD/MM/YY or MM/DD/YY (with DD & MM as 2 digits and YY as 4 digits, and the <Sep> can be any single character such as a comma or a <Tab> character. So each line looks like, for example, 12/02/2001,23.44

## **Advanced Budget Category Options**

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

## **Advanced Financial Planner Options**

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

## **Other General Advanced Options**

In most screens, pressing the first letter of an entry will take you straight to it, and using the left/right arrow keys or the button icons in the top left will cycle through groups/accounts/files as appropriate. (There is an option under Preferences to remove a group from the cycle if you wish.)

The individual Groups can be Password protected. Use Shift+Ctrl+Q from the Accounts screen. This password is not case-sensitive.



Many of the screens have 'Information' screens that give you more information about an entry. These were originally put in as part of the Siena version, but they still serve a useful purpose so we left them in. These are accessed from the menu, Ctrl+I or in some screens by just pressing I.

The final option to be discussed is one to help in tracking Tax payments such as Value Added Tax, (VAT) or GST. Use the General preferences menu and Tax rates page to define up to 4 tax bands, and the Advanced page of Transaction entry will then have a new field allowing you to allocate a tax value to the entry. In both the Transaction and Archive screens there is then a tax Filter which will then display only those entries which match the filter value. Note that it is the actual percentage that is saved with the transaction, not the tax band. The use of the tax band is simply a short-cut, to save you having to type in the value every time. These tax bands can also be put in Default transactions and Standing orders. Also, you can select Tax rate as the option for the Middle column to display in both the Transactions and Archive screens. Also note that you can allocate 'Zero' as a tax rate, which will set a flag showing the transaction has an associated rate, but set it to zero. This is different to 'None', which means that no rate is applicable to that entry.

Finally, don't forget the Help file which has much of this information in.