



# RMRBank

## *Personal Accounts Suite*

(for Palm™ OS)

# User Guide



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[Files\Palm\<Hot-sync name>\Backup directory. Rather than have all the information in one single large database, the program stores it in a number of smaller databases so that a selective restore is possible. The databases are as follows:.....](#) 12

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## RMRBank Overview

**RMRBank Personal Accounts Suite** is a comprehensive package with a fully integrated range of functions for managing your personal and home finances. The program consists of 5 screens accessible from the buttons at the top of the screen.

### Accounts (Acc)

- This lists all your bank, savings, credit or debit cards and other accounts with their balances, and shows your total worth. Accounts can be held in one or more Groups each of which can be operated in different currencies.

### Transactions (Trn)

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

### Categories (Cat)

- To keep track of your outgoings by allocating transactions to Budget Categories, similar to those used in Quicken.

### Direct Debits (D/D, S/O, or F/T)

- To setup regular Direct Debits (aka Standing Orders or Future Transactions) and estimated interest payments made to/from accounts.

### Archive (Arc)

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

## Currencies

The currency entered on first startup will be used as the primary currency to run the first Group in. Other currencies can be added if you want a Group of Accounts stored in a different currency, or for use when travelling to foreign countries.

These currencies will then be available in the add screens for temporary use when adding entries e.g. while on holiday. The costs will be converted to your primary currency at the rates you have set.

The symbol of the currency applicable to the Group and Account is shown near the top of the screen.

### To add a currency

- Use the menu **Options > Currencies** and then the **Add** button





- Define a name, symbol and the exchange rate relative to your primary currency.

### **To update an exchange rate**

- Use the menu Options > Currencies
- Select the currency from the dropdown Name box, then use the **Update** button and change the rate to the current exchange rate.

### **To delete a currency**

- Use the menu Options > Currencies
- Select the currency from the dropdown Name box, and then use the **Delete** button.

## Accounts Screen

This is the 'top-level' screen that lists the accounts in the selected Group, along with their current balance, currency of operation, and the net worth for the Group.

You can change the middle column in the Accounts screen to show various account settings for the Account - Balance Limit, Reference, Account Type, or applicable Interest Rate. Tap the column title to select your choice. This will remain fixed for that Group of accounts.

Use the **Options > Currencies** menu to show the Currencies dialog to add new currencies or change their rates.

Groups can be individually Password protected if required with the option in **Options** menu. (See in [Advanced Options](#))

Switch Groups using the dropdown selector at top right of the screen.

RMRBank		USA			
Acc	Trn	Cat	D/D	Arc	\$
Title		Limit	Balance		
>	Checking	400	1234.56		
>	Savings		23123.67		
>	VISA	-6000	-3592.72		
Total					19766.51

## Create Accounts Groups

You can have just one Group for all your accounts, or create multiple Groups for normal accounts, savings accounts, business accounts, foreign accounts etc.

All accounts in a Group must be run under the same currency, so if you operate in more than one currency you will need multiple Groups. Each Group of accounts access a common set of Categories.

- Select the menu **Group > New** and specify a name for the group, and select the currency to operate in.
- Select the menu **Group > Update** to change the name or currency of operation.
- Select the menu **Group > Delete** to completely remove a group of accounts.

## Add Accounts

In the Accounts screen select the menu **Acc > New** to add accounts, and enter their details:

- a Name for the account
- any Reference details
- the opening Initial Balance, and whether it is in credit or debit
- the Account Type (either Bank, Credit Card, Cash, Asset, Liability, or Shares)
- any Balance Limit, either as a minimum credit for a checking (current) account, or a maximum debit for a credit card type account
- the Archive file to be associated with the account (these must be created beforehand).
- whether the balance of the account should be included in the Group Total (included accounts are shown with '>' in the first column).
- the Credit and Debit Interest rates applicable, for use by the Standing Orders interest transactions

**Account**

New name .....

Reference .....

Initial .....

Balance ..... ▼ Credit

Type ▼ Bank

Limit ..... ▼ Credit

Archive File ▼ <None>

Include in Total

Interest    Credit 0 ..... %

              Debit 0 ..... %

You can then select the **Acc > Update** to update the details, or **Acc > Delete** to remove accounts, or Move to alter their position in the list.



## **Preferences**

- **Options > Preferences** allows you to set the Number of Decimal places for all currency values in that Group.
-

## Transactions Screen

This screen shows all the current transactions made in the selected Account. The current balance is shown at the bottom (or tap the button to toggle the values to show Reconciled total, or Initial balance).

The right hand column shows the transaction credit or debit values.

The middle column can show various settings for the transactions, including Category, Reference, Counter, and Foreign cost. Tap the column title to select an alternative unit.

RMRBank (R)(E)(D) ▼ VISA			
Acc	Trn	Cat	D/D Arc (Def) \$
Date	Description	Ref	Value
08/05	Hire Car	Avis	-56.67
08/06	Hotel	12/...	-123.45
08/06	Food		-12.35
08/06	Tolls	A1	-56.34
08/06	Drinks		-24.78
08/06	Flights	BA	-456.78
08/07	Book		-2.56
08/09	Gas		-34.34
08/09	Food		-23.00
[S] [↑] [Recon]			-2345.67

### To move around transactions

- tap the **S** button to jump to the Start of the file (earliest transactions)
- tap the ↑ button to display the previous 9 transactions
- tap the ↓ button to display the next 9 transactions
- tap the **E** button to jump to the End of the file (most recent transactions)

Switch Accounts using the dropdown selector at top right of the screen.

### Attributes

The R, E, D buttons allow you to flag transactions in various ways:

- **R** - Reconcile (marked with ®) after you have checked the entry against a bank statement.
- **E** - Estimated (±) when you want to enter a transaction as a record, but may not know the exact amount yet.
- **D** - Deferred so that it is still displayed, but may or may not be included in any balance calculations, depending on the preference settings.

The menu selection **Options > Clear Attributes** will quickly remove all attributes from an account.

## Add Transactions

In the Transaction screen use the **Transactions > New** option to add a transaction to the account, and enter the details:

- select the Date if not 'today'
- choose a currency from those you have pre-defined
- add a Description
- enter the Amount as a Debit or Credit
- add any other details as the Reference
- select a Budget Category from those you have pre-defined
- set an Attribute if appropriate
- select a Counter for automatic numbering (e.g. for a check/cheque) (See in [Advanced Options](#))
- If you tap the **Transfer** button you can then select another Group and Account to transfer to. Transactions can transfer details to another account (even in another Group), e.g. to pay a credit card bill with a check/cheque. A reciprocal entry will automatically be made in the 'to' account.

**Transaction**

Date: 09/11/2003 ▼ \$

Description: .....

Amount: ..... ▼ Debit

Reference: .....

Category: ▼ <None>

Attribute: ▼ <None>

Counter: ▼ <None>

[Transfer] [OK] [Cancel]

If you choose a currency different to the Group currency the amount will automatically be converted to the currency defined for the Group, and the original amount recorded in the 'For' field viewed by toggling the middle column.

There are various other methods for entering and managing transactions:

- Select the menu option **Transactions > Add Default** to add pre-setup Default transactions for regular transactions with the same settings (See in [Advanced Options](#))
- Select the menu option **Transactions > Add Last** to repeat the last transaction

In both cases the entry fields will be pre-completed with the details. Modify if required, then tap OK to submit the transaction.

- Highlight an entry, then select the menu option **Transactions > Update** if you need to correct the details of any entries.
- Similarly select the menu option **Transactions > Delete** if you need to remove an unwanted transaction.

## Archive or Remove Transactions

When you receive a bank or credit card statement, the recommended procedure is to check the entries in the account and reconcile each by tapping the **R** button to mark with ® symbol. The Balance figure at the bottom of the screen can then be changed to show the running reconciled total, which should match the running balance on your statement.

The menu **Options > Preferences** allows you to turn on Auto-step on reconcile. The highlight will then automatically move down to the next unreconciled entry after one is reconciled.

When entries have been checked use the menu option **Transactions > Archive/Remove** to archive the reconciled transactions from the live account to make room for new transactions, and to store them in an Archive file (these must be created beforehand).

Note that, if required, the Archive entries dialog gives the additional flexibility of:

- Archiving or Removing (deleting) the entries
- Acting on only the Reconciled entries, or All entries
- Specifying the Start and End dates for a range of transactions.

## Preferences

**Options > Preferences** allows you to set:

- Auto-Step on Reconcile so the highlight will automatically jump to the next entry when you reconcile an entry.
- Date format as DD/MM/YY or MM/DD/YY (The initial value is set from your system setting).

## Categories Screen

This screen allows you to keep track of how much you are spending (or receiving) for various budget expenses (Oil, Gas, Rent, Holiday, Food, Car, Salary etc.) by allocating transactions to categories. Totals of the Spend and Income amounts are shown at the bottom of the screen.

Select a currency from the drop down option at the top right of the screen to recalculate the budget amounts into each defined currency in turn, so the same set of Categories can be used from any Accounts Group.

When entering a transaction into an account, select one of the categories in the Category field (see [Add Transactions](#)). The value of the credit or debit will be automatically added to the Spend figure for the category, and the % complete calculated. If the transaction in an Account is later deleted or updated, the Category value will be adjusted accordingly.

RMRBank				
Acc	Trn	Cat	D/D Arc	▼ £
Name	Estimate	Spend	Value	
Electric	-800	-200.00	25%	
Oil	-600	-100.00	16%	
Phone	-400	-120.00	30%	
Gas	-800	-100.00	12%	
Insurance	-2000	-1600.00	80%	
Income	12000	4000.00	33%	
Total (Spd)			-2120.00	

## Add and Update Categories

Use the **Category > New** menu option to add categories in the Category screen:

- specify a Name for the category
- enter an Estimate of the total amount likely to be spent/received, and whether it is a Spend or Income
- Select the Currency for entering the Estimate.

The usual menu options are then available to **Update** (shown in picture), and **Delete** the categories. When updating a category you have the ability to:

- change the Name
- change the Estimate to a new credit or debit amount
- change the Spend / Income value by either a credit or debit amount (i.e. adding or subtracting from the current amount), or to give it a new absolute (+ve or -ve) value.

## Reset Categories

At the end of an accounting period, use the menu option **Category > Reset** to:

- reset just the Selected category or All categories
- reset the Estimate value to the Current spend (i.e. last year's actual spend becomes next year's budget estimate), or to Zero it, or to Leave Alone as the current amount.
- reset the Spend/Income amount to Zero, or Leave Alone as the current amount.



## Direct Debits Screen

This screen shows details of your Direct Debits and Interest payments made to or from accounts. Each Accounts Group has its own related Direct Debits (D/D) screen. Note that this screen can be titled Future Transactions (F/T), or Standing Orders (S/O) by using the Terminology setting in the **Options > Preferences** menu.

Use the menu selection **Options > Action Now** to 'force' an order to transact ahead of its due date, when it can be set to either the order date or the date of actioning.

RMRBank		USA			
Acc	Trn	Cat	D/D	Arc	\$
Date	Title	From	To	Value	
10/11	Electric	Ch...		40.00	
10/11	Transfer	Ch...	Sa...	2000.00	
10/11	Interest		Sa...	Estimate	
10/11	Rent	Ch...		1200.00	

## Add Direct Debits

In the D/D screen select the menu option **Entries > New** to add a D/D:

- set the Date you first wish it to be actioned
- specify the 'From' or 'To' Account depending on whether the money is going out or coming into the account (or both for a transfer between accounts)
- add a Description
- enter the normal Amount to pay.
- select the repeat Period as Daily, Weekly, Monthly, or Annually
- select the Interval for how often the Period should occur. Therefore, for a quarterly order submit a period of 'month' and an interval of 3
- Add additional text to appear in the Reference field

The **Entries** menu also has options to allow you to **Update** or **Delete** Direct Debits.

## Add Interest Payments

In the D/D screen use **Entries > Add Interest** to create a specialized type of order to make estimated interest payments to accounts:

- select the first Date for actioning
- select the Account
- add a Description
- the Credit and Debit Interest rates shown will be those originally defined during Account set up
- select the Period as Daily, Weekly, Monthly, or Annually
- select the Interval for how often the Period should occur.

When the Interest order actions, the actual amount credited or debited to an account will simply be based on the interest rates set for the account and its balance at the time.



## Archive Screen

This screen allows you to look at transactions previously archived from Accounts. It is similar to the Transactions screen, the only difference being that you cannot edit the entries.

Use the menu option **Archives > New** in the Archive screen, or **Options > New Archive** in the Accounts screen, to create new archive files. You can have one shared archive for all accounts, or an unlimited number one for each of your accounts. The Archive menu options also allow you to **Rename** or **Delete** them.

As with the Transaction screen, use the **S**, **↑**, **↓** and **E** buttons to move around the entries.

And use the drop down selector above the middle column to define which information the middle column should show.

Other functions available in the Options menu are **Jump**, which will show the screen with a particular dated transaction, and **Reset** which can be used to remove earlier unwanted entries if the archive file gets too big.

## Advanced Functions

### Default Transactions

If you have a transaction you enter regularly that has the same settings, such as an Electricity Bill that always pays the same company and updates a Category, and the only difference is the amount, then it is best set up as a Default Transaction:

- Select the menu **Options > Defaults** in the Accounts screen
- The **Add** and **Update** buttons will show the normal Transaction Add/Update screens, but with the date field replaced by a Name field. Give it a recognisable name, complete the transaction details that will never change, and save it.
- The **Delete** button will remove any unwanted default transactions.

To use Default transactions, in the Transactions screen tap the 'Def' Default button, or use the menu option **Transactions > Add Default**. Select the default by Name, change any details as required, and enter.

Note that the Default Transactions are specific to the Group in which they were created.

### Auto-Counters

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

To set up a Counter use the menu **Options > Counters** in the Accounts Screen. Then use the **Add** button to enter a Name and set an initial Value. The **Update** and **Delete** buttons are used as normal.

The Counters can be used for normal transactions and from within Default transactions. Repeated use of a counter will increment the number by one. Note that counters are common across all Groups.

View the counter assigned to an entry by toggling the middle column of the Transactions and Archive screens to show 'Num'.

### Password

For security you can individually password protect Groups. Simply use the menu **Options > Password** in the Accounts screen, select the **Set** checkbox and type in the Password (twice to confirm).

You will then be prompted for the Password each time you open the Group. After 3 failed attempts the program will shut down.



## Backup/Restore

All the databases produced by RMRBank are automatically backed up to the PC/Mac during a hot-sync operation. Therefore there is no requirement for backup and restore options within the program. The databases can be found in the C:\Program Files\Palm\<Hot-sync name>\Backup directory. Rather than have all the information in one single large database, the program stores it in a number of smaller databases so that a selective restore is possible. The databases are as follows:

- RMRBankData.PDB The main file containing information on Groups
- RMRBankCategories The category data
- RMRBankSettings Preference Data/Currency Data/Counters

Then for each Group (where xxxxx is the Group Name):

- RMRBankxxxxx.PDB Group header with account details
- RMRBankDefsxxxxx.PDB Group default entries
- RMRBankSOxxxxx.PDB Group direct debits
- RMRBankxxxxx1.PDB The individual accounts
- RMRBankxxxxx2.PDB
- RMRBankxxxxx3.PDB
- .....

To restore any of these databases, just double click on the PDB file and it will be installed on your machine at the next hotsync.

## Future Plans

Those people familiar with RMRBank on other platforms will see this is a very basic version of the program. We intend to implement other functions in future versions, depending on user demand. These include:

- Export/Import facility
- Look Ahead option
- Pay Bills option
- PC Conduit
- Tax Support
- A Find option
- A Filter display option
- Multiple Category Groups
- Category Sorting
- Advanced Options for Direct Debits