



# **RMRBank**

## ***Personal Accounts Suite***

(for Symbian S60 OS and UIQ3)

### **User Guide**



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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.

## Registering the program

If you wish to register your copy, which will then give you full access to the program, and no nag screen, the cost is £5 or US\$10 or 8 Euros. See the README.TXT for details.

## 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 then define a name, symbol and the exchange rate relative to your primary currency.

### To update an exchange rate

- Use the menu Options > Currencies and 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 and 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.

Acc	Trn	Cat	D/D	Arc	WW
Title	Type	Balance			
> Lloyds	Bank	5456.98			
> EGG VISA	Card	-516.07			
> UK Paypal	Bank	0.00			
> Savings	Bank	2000.00			
Total					6940.91

Options Menu

## 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.

**Group**

Name: England

Currency: UK ↓

OK Cancel

## 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**

Name: Lloyds

Reference: 123

Initial Balance: 24.64 Debit ↓

Type: Bank ↓

Limit: 2000 Credit ↓

Archive File: 2008 UK Personal ↓

☒ Include in Total

Interest: Credit 0.5 % Debit 0.00 %

OK Cancel

## Preferences

**Options > Preferences** allows you to :

**Preferences**

Theme: Symbian ↓

Language: English ↓

Decimal Places: 2 ↓

OK Cancel



- Set the Number of Decimal places for all currency values in that Group,
- Select from various colour schemes under 'Themes'.
- Select the language.

## 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.

### 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.

Acc	Trn	Cat	D/D	Arc	Def	WW
10/01	Pension					2070.91
01/02	Electric					-56.00
01/02	Interest					0.00
01/02	House Ins...					-46.91
01/02	Life Insur...					-24.60
01/02	Council T...					-226.00
01/02	Mortgage					-133.90
01/02	Tiscali					-17.00
02/02	Pension					2070.91

Balance 5456.98

Options Menu

### 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](#))

Transactions		
Date	02/02/09	UK ↓
Description	Pension	
Amount	2070.91	Credit ↓
Reference		
Category	Income ↓	
Attribute	<None> ↓	
Counter	42	

OK Cancel



- 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.

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
- 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.

Name	Estimate	Spend	Value
Honda	-3000	-270.52	9%
House	-12000	-613.97	5%
Electric	-800	-256.00	32%
Oil	-600	-458.00	76%
Income	-12000	6070.91	50%
Total		Inc	-1598.49

## 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.

**Category**

Name: Honda

Estimate: 3000

Spend: [Dropdown: Debit, Credit, Absolute]

Currency: £

Buttons: OK, Cancel

## 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.

**Reset Categories**

Categories: Selected

Set Estimate to: Current Spend

Set Spend to: Zero

Buttons: OK, Cancel



## 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.



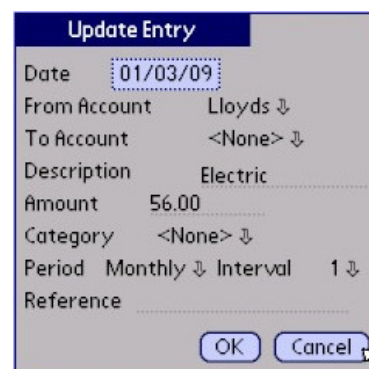
RMRBank					
Home Accounts			England		
Acc	Trn	Cat	D/D	Arc	WW
Date	Title	From	To	Value	
01/03	Electric	Lloy		56.00	
01/03	Interest		Lloy	Estimate	
01/03	House In...	Lloy		46.91	
01/03	Life Insu...	Lloy		24.60	
01/03	Council ...	Lloy		226.00	
01/03	Mortgage	Lloy		133.90	
01/03	Tiscali	Lloy		17.00	
02/03	Pension		Lloy	2070.91	
07/03	Phone	Lloy		35.00	

Options Menu

### 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



**Update Entry**

Date: 01/03/09

From Account: Lloyds

To Account: <None>

Description: Electric

Amount: 56.00

Category: <None>

Period: Monthly Interval: 1

Reference:

OK Cancel

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.



**Interest**

Date: 18/02/09

Account: Lloyds

Description: Interest

Credit Interest: 0.50 %

Debit Interest: 0.00 %

Period: Monthly Interval: 1

OK Cancel

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 large.

RMRBank				
Home Accounts		2008 UK Personal		
Acc	Trn	Cat	D/D	Arc
Date	Description	Cat	↓	Value
20/09	Volvo Fuel			-53.05
23/09	Sainsbury			-32.06
24/09	Downtown			-30.00
25/09	Maxroom			-22.87
26/09	Bird Food			-9.08
27/09	Oswalds			-131.06
01/10	Safeways			-15.03
03/01	<Lloyds>			
01/01	Life Insuranc	<Ning		-24.60

Options Menu

## 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.

**Default Entries**

Name First ↓

Add Update Delete OK

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'.

**Counter**

Name One ↓

Value 42

Add Update Delete Done





## 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.



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## Backup and Restore

The Backup command makes a copy of all the files to the External Memory card, in a folder called /Data/RMRBackups/RMRBank/. This should be carried out regularly to guard against data corruption.

The Restore command deletes the existing data files and copies the version on the External Card back into Main Memory.

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## Export

The Export command in the Transaction and Archive screens produces a CSV file on the External Memory card, in a folder called /Data/RMRExports/RMRBank/. This file can then be opened in Excel on a PC for editing and printing.

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## Import

The Import command in the Transaction and Archive screens will take a CSV file from the External Memory card, in a folder called /Data/RMRExports/RMRBank/ and import it. This file must be of identical format to the exported file described above.

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## Filter

The Filter command in the Transaction screen allows you to display just those entries that meet certain criteria, such as specific Categories, Dates or Values or Text.