

checkMoney User's Guide 3.1

For Palm OS based handhelds

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Release B

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What is new in checkMoney 3.1?

1. PRC bug changes to support LifeDrive and LifeDrive Manager
2. New Income and Expense Reports against the Category and Payee reports
3. New Category database

How to use LifeDrive?

1. Use Backup Buddy to backup your current checkMoney files into a SD card
2. Use LifeDrive Manager to copy checkMoney files from the SD data into your desktop
3. Re-install copied checkMoney files into Palm LifeDrive using normal installation process
4. By the above steps you don't need to use checkMoney conduit

What is new in checkMoney 3.0?

1. Income and Expense Reports against the Category and Payee reports
2. Deposit and Withdrawal transactions now allow splits with positive and negative values
3. New Category database

Product Overview

Why Money Tracking?

Do you think money is the root of all evils? Even if you think it is, better the devil you know than the devil you do not! How well you manage and track your money - whether you are spending it, saving it, or just do not know well enough - will determine your financial well being.

If you don't think you can afford to save, look carefully at your expenses. Track your money - every dime - for couple of months. Then decide which expenses are important and which ones can be reduced or cut. You might be surprised where your money goes and that saving money is not too difficult.

You don't have to wait until you get home to your desktop or to get to the Internet, or wait for the bank statement to arrive to view account balances and transactions. Fortunately, your handheld, equipped with checkMoney, is a great tool for managing money. checkMoney provides you with your most current account balances and transactions from your different financial accounts in one place. Convenient? You bet!

Why checkMoney?

checkMoney is a state-of-the-art Palm OS® based application that makes it easy to maintain, track and manage your financial data. checkMoney is the **only tool in the market** to offer a complete set of money management tools, **custom reports and backup and restore**. For a price of a dinner, checkMoney is a true bargain, and will stay with you for a long time!

checkMoney sets itself apart from its competitors by providing a clean user friendly interface, a fast and highly **secured** operational environment, a set of **robust custom reports**, ability to **schedule transactions, purge functions**, and a **very strong conduit to backup and restore your financial data**.

Getting Help

You can contact us at support@PDAchampion.com. When writing, please provide with as much information as possible about your circumstances that led to the difficulty. Also, include the following information:

- Your name, Palm User Name
- Email Address
- Registration Code
- Any error messages you encountered

checkMoney Features

- **Fast and robust**
- User friendly and clean user interface
- Support for color handhelds and **Palm OS 5**
- Support for accounts of various types, such as checking, savings, money market, debit card, credit card, cash, asset and liability
- Support for **international decimal and date formats**
- **Backup** the entire checkMoney data to your desktop, anytime
- **Restore** transactions and accounts from your desktop
- **Reconcile accounts** to ensure that all transactions shown on your bank statement are properly recorded and cleared in checkMoney
- Powerful **custom filter reports** capabilities. You can get reports based on
 - Payees, Categories and sub-categories,
 - Accounts, Date range, Type of transactions,
 - Void or cleared transactions, Scheduled transactions
 - Or any combinations of the above filters
- Support for **multiple currencies**. Define your own currencies and exchange rates **at the account level as well as at a specific transaction level**
- **'Double click' feature** – just like in PC, you can double click on the account or a transaction record to open it.
- Support for three operations – withdrawal/bill, deposit and transfer
- Support for transactions of various types – ATM, Card, Cash, EFT and Check
- Built-in checkMoney calculator
- Select **payees and payers from your address book** or define new ones
- Strong encryption and **security to safeguard** your valuable data
- Scheduled and **memorized transactions**
- **Built-in list of categories** and sub-categories
- Add/modify your own categories and sub-categories
- Supports unlimited accounts and transactions
- Delete, purge and rollup transactions capabilities

- Adjust account's balance
- Over-limit and account minimum **alerts**
- Allows **split transactions** into unlimited number of categories
- **Real-time account's balance** at the time of creating a transaction
- Display **transactions in seven different ways** – transaction type/payee, account/payee, category, transaction ID/payee, Account/transaction ID, account/category and transaction memo
- Friendly support and much more... .

System Requirements

Desktop Requirements:

- Windows 98, ME, NT 4.0 SP6, or Windows 2000
- HotSync® 4.X
- Adobe Acrobat 3.0 or later to view the checkMoney User Guide
- Installation rights to your desktop

Device Supported:

- Organizers based on Palm OS 3.1 or later.
- At least 270KB of available memory on your handheld

Installing checkMoney

The checkMoney setup process will guide you through a series of screens that will create the necessary installation folder (c:\program files\checkMoney), will install the conduit and will extract the necessary handheld and the documentation files. After running the setup, stop and restart the HotSync Manager. After installing the conduit, locate checkMoney.prc and install it using the Palm Desktop Install Tool and perform HotSync.

If you are unfamiliar with the Palm Install Tool, here's how to do it step-by-step:

1. If you haven't already done so, install the Palm Desktop application software that came with your PalmOS device, and Hotsync your handheld for the first time by putting it in the cradle and pressing the HotSync button
2. Open the Install Tool dialog box: Click the Install button on the Palm Desktop application's Launch Bar or Click the Start button, highlight Programs, highlight Palm Desktop, and select Install Tool
3. In the Install Tool dialog box, click on the 'User' drop down and select the correct user from the list
4. Click 'Add', in the Open dialog box, select the checkMoney folder (c:\program files\checkMoney)
5. Select 'checkMoney.prc' file and click 'OK'
6. Click 'Done'
7. Place your handheld in the cradle and press the HotSync button

If you are a first time checkMoney user and wish to use the default checkMoney categories, you can also install checkMoney_CategoryDB.pdb. It is important to note that if you have created your own categories, do not install this file as this will overwrite your existing categories

What is Included?

The checkMoney installation will create 'checkMoney' folder, in your installation directory and will place the following files in that folder:

- checkMoney.PRC – the checkMoney application
- checkMoney.dll – the checkMoney conduit. The first time when you HotSync, the conduit will create a folder 'checkMoney' under your home palm directory (c:\palm\yourname\checkMoney), a 'backup' sub-folder (c:\palm\yourname\checkMoney\backup) and a 'reports' sub-folder (c:\palm\yourname\checkMoney\reports) under the checkMoney folder
- checkMoney_Categories.PDB – the checkMoney category database. **Use only if you wish to use the default checkMoney categories. It will overwrite any existing checkMoney categories**
- Readme.txt - contains the latest helpful installation and other information

What is the checkMoney Conduit?

The checkMoney conduit – one of the most powerful in the market - lets you:

- Backup the complete checkMoney application data in 'backup' folder of your desktop
- Restore the checkMoney application data back into handheld from the 'backup' folder

Using checkMoney

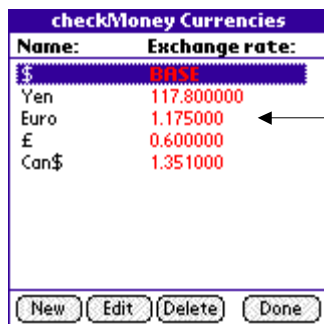
Tap the checkMoney icon, the application will resume where you left off. If you are using checkMoney the first time, it will display a welcome screen and will prompt you to start with accounts, transactions or categories. Before you setup accounts, you should review the following:

- Date and number formats in your hand held preferences as this will dictate the date and the amount formats within checkMoney
- Date and number formats in the checkMoney conduit as this will dictate the date and the amount formats for the exported CSV and QIF files
- Clock in your hand held as the application will utilize the default clock in the definition of scheduling transactions
- Collect details (bank accounts, printed material etc.) about the accounts that you want to maintain in checkMoney
- If you would like checkMoney to import transactions from your desktop, prepare CSV or QIF files. For details, refer to 'checkMoney Conduit' near the end of the document
- Setup checkMoney currencies: define, review and edit the base and account home currencies as explained in the next section

checkMoney Currencies

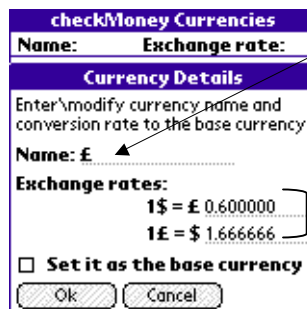
From Menu, tap on Tools, and then tap on 'checkMoney Currencies' to invoke the currency setup screen. You must set one base currency for checkMoney to work properly and each account must have one account home currency. The base currency is the currency by which you will measure the overall checkMoney portfolio, and will usually be the currency of your resident country. The account home currency (also referred as the home currency) is the currency by which you will track an individual account. By default, the application has set \$ (dollar) as the base currency as well as the home currency for each account. The total in the "Accounts" screen is always shown in your base currency.

checkMoney allows you to define multiple currencies and their exchange rates against the base currency.



This is a list of all your currencies.

You can create a new currency, edit or delete the existing one.



Enter the name of the currency. The next two lines allow you to enter the exchange rates against the base currency both direct and inverse.

In this example: 1 \$ = \$ 0.60000 or inversely 1 £ = \$ 1.66666.

Tap on the check box if you want to set this currency as the base currency. You can have only one base currency for the whole application.

Tip: To edit a currency, select and tap on edit button or simply 'double click' on the selected record

Accounts Screen

This screen lists all of your accounts, their currencies and balances. The overall checkMoney portfolio balance is displayed at the top right corner. This is the sum of current balances of all defined accounts, in your base currency.

The overall checkMoney portfolio balance

Tip: To edit or open an account, tap on the record twice ('double click')

How to invoke 'Accounts' list screen?

- From 'Transactions' screen: Tap on 'Accounts' image icon or Tap on 'Go To' button and select 'Accounts'
- From any other screen: Tap on 'Go To' button and select 'Accounts'

Operation buttons of "Accounts" screen

"New" Button

Tap on this button to create a new account. checkMoney will display 'Account' detail screen. Account name and Account Type are the only two required fields.

- **Name:** Enter the account name, a free format field
- **Type:** Select the account type. You can select from checking, saving, credit card, debit card, money market account, cash or other, asset or liability
- **Number:** Enter the account number, a free format field
- **Institution:** Select from the list of financial institutions or create one if it does not exist. From the drop down, select 'Manage' to create a new financial institution
- **Currency:** Choose a currency from the currency drop-down list. This becomes the account home currency. If the currency does not exist, you can add custom currencies using 'checkMoney Currencies' screen. See 'checkMoney Currencies' section for details. For an account, all the transactions are tracked in its home currency. For an

account, you can enter transactions in a non-home account (foreign) currency as well but the overall account's worth will be shown in its home currency. For example, you can record a Canadian transaction in a U.S. based account or record a Euro transaction in a British based account.

- **Balance:** Tap on the button to invoke the checkMoney calculator where you can enter the starting account balance, tap on 'OK' button, in the calculator, to come back to this field. Alternatively, write the amount in the field. Toggle the +/- signs as needed.
- **Minimum/Limit:** Enter this amount if you want checkMoney to warn you if the account balance falls below the account minimum or if it reaches the account limit (in case of a credit card and a liability account). See 'Account Minimum or Limit' section. Tap on the Minimum button to bring up the checkMoney Calculator or simply write the amount in the field. Toggle the +/- signs as needed.
- **Date Opened:** Provide date when the account was opened. The date format is determined by the date format set by you in your handheld preferences.
- **Account Closed:** Check box if the account has been closed. checkMoney will warn you if you try to post transactions in a closed account.
- **Done:** Tap on this button to create the account
- **Cancel:** Tap on the button to cancel the creation of the account and revert back
- **Contact Info:** Tap on this to enter the contact information

“Edit” Button

Edit an existing account: You must have selected the account first (by tapping on the row of the desired account) from the list displayed. **Alternatively, you can ‘double click’ on the desired account to open and edit it.**

“Delete Icon”

Delete an existing account: It will warn you if there are existing transactions in the account. Note that it will not adjust the balance in other accounts if there were any 'transfer' transactions linked to those accounts.

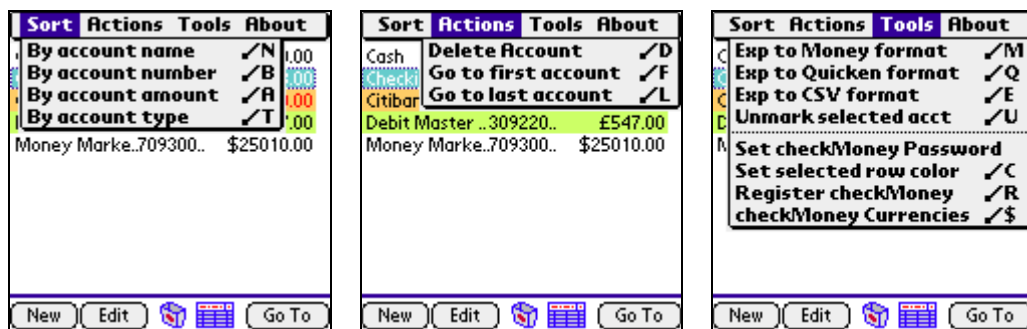
“Transactions List Icon”

Takes you to the “Transactions” screen for the selected account

“Go To” Button

Tap on this button to get to one of the five screens – accounts, transactions, scheduling definitions, categories and reports. See 'Accounts', 'Transactions', 'Scheduling Definitions', 'Categories' and 'Reports' sections for more details.

Available menu in “Accounts” screen



Sort

- **By account name:** Sorts the account list by account names in ascending order
- **By account number:** Sorts the account list by account number in ascending order
- **By account amount:** Sorts the account list by account balances in descending order
- **By account type:** Sorts the account list by account types in ascending order

Actions

- **Delete account:** Deletes the selected account but will warn you if there are any existing transactions
- **Go to first account:** Selects the first account in the current account list

- **Go to last account:** Selects the last account in the current account list

Tools

- **Exp(ort) to Money format (checkMoney Plus only):** Use this option if you want to send the checkMoney transactions to your desktop in QIF format. Select (tap on) the desired account from the 'Accounts' list screen, and then tap on 'Exp to Money Format'. The application will mark the selected account (you will see '|' appear in the account's row) for the export next time you perform the HotSync operation. Before the export, make sure that you have selected the desired filter using the following five options:
 1. **Start and End date:** Provide the start and the end date. The conduit will export only those transactions that fall between the between the selected start and end date
 2. **Cleared Status:** Select the type of transactions that you want to export. For example, by selecting "Cleared", the conduit will export only the "Cleared" transactions
 3. **Exclude option:** Uncheck this option if you want checkMoney to export all transactions. **By default, the conduit will export only those transactions that have not been exported to the desktop in previous exports.** Once a transaction is sent to your desktop, it is marked as 'Exported'. To see if a transaction has been exported, open it, you will see 'Exported' checkbox turned-on.
 4. **Unmark account option:** Select this option if you want the application to unmark or deselect the account after the export. Keeping this option checked helps you from exporting the account accidentally in subsequent conduit operations. **By default, this option is selected.**
 5. **Mark transactions as reconciled option:** Select this option if you want the conduit to mark the hand held transactions as well as the exported transactions as 'Reconciled'. If you select this option, the application will put 'R' against the exported transactions, in your hand held, and C* tag in the exported transaction in the QIF file. **By default, this option is NOT selected.** If you are unsure about the reconcile status of the account, deselect this option.

checkMoney will create a QIF file (with the same name as the account) in your desktop. The user settings in the checkMoney conduit (explained in 'checkMoney Conduit' section later) would determine the location for the exported QIF file as well as the date format of the date fields in the QIF file.

If you select this option, the conduit will not export the previously exported transactions

If you select this option, the conduit will mark all the exported transactions as 'Reconciled' both in the exported QIF file as well as in your handheld

Select a transaction date range for the export. The date format is determined by the date format set in your handheld preferences.

Select the type of transactions you want to export

Whether you want the conduit to unselect the account after the HotSync so that the account is not exported again

- **Exp(ort) to Quicken format (checkMoney Plus only):** It works exactly as the above option. (This is a separate option for future expandability).
- **Exp to CSV format (checkMoney Plus only):** It works exactly as the above option but creates a CSV file.
- **Unmark selected acct (checkMoney Plus only):** You can unmark (unselect) the selected account from being exported in the next HotSync operation. By default checkMoney will automatically 'unmarked' the account after the export. You will see '|' disappear from the account's row.
- **Set checkMoney Password:** You can set, reset or delete your checkMoney password. See 'checkMoney Password' section for details.
- **Set selected row color:** Set or change the color of the selected account row.
- **Register checkMoney:** You should use this screen to register the application. See 'Registering checkMoney' section for details.
- **checkMoney Currencies:** Use this to manage the base and other currencies, and their rates. See 'checkMoney Currencies' section for details.

Account Minimum or Limit

checkMoney allows you to set the account minimum. For a credit card account, this field is known as the Limit field. Tap on the Minimum or Limit button to bring up the calculator or simply write the amount in the field. Use "=" button in the calculator to accept the entered amount.

Account Minimum:

If you set the account minimum, checkMoney will warn you if the account balance falls below the account minimum when a transaction is being posted. For example, if the account balance is \$550, account minimum is \$500, and you try to post an ATM transaction of \$60 then checkMoney will warn that 'You are below the account minimum. Want to post the transaction?'

Account Limit:

For credit card accounts, you can set the account limit. checkMoney will warn you if the credit card balance falls below the credit card limit. For example, if the credit card balance is \$-550, account limit is \$600 (For a credit card this means that your borrowing limit is -\$600), and you try to withdraw an ATM transaction of \$60 then checkMoney will warn you that 'You are over the credit card limit. Want to post the transaction?'

Transactions Screen

This screen displays a list of transactions for a particular account or for all accounts. checkMoney allows you to display the transactions list in seven different and very useful ways:

1. Trans type/payee: Each transaction row contains date, transaction type (W-withdrawal, D-deposit, T-transfer), payee, transaction amount and the cleared status (C-cleared, R-reconciled, Blank-Uncleared)
2. Acct/Payee: Each transaction row contains date, account name, transaction amount and the cleared status
3. Trans Category: Each transaction row contains date, transaction category and the cleared status
4. Trans ID #/payee: Each transaction row contains date, transaction id (such as check#), payee and the cleared status
5. Acct/Trans ID#: Each transaction row contains date, account name, transaction id and the cleared status
6. Acct/Category: Each transaction row contains date, account name, transaction category and the cleared status
7. Trans Memo: Each transaction row contains date, transaction memo and the cleared status

How to invoke 'Transactions' list screen?

From 'Accounts' screen: Tap on the 'Transactions' list image icon or Tap on 'Go To' button and select 'Transactions'
 From any other screen: Tap on 'Go To' button and select 'Transactions'

You can select any account by tapping on the account name from the drop-down list on the top right corner. Use scroll arrows to go up or down if the list of transactions fills more than one screen. The balance at the bottom of the screen is the running balance for the account. Running balance is the balance of the account as of now therefore any scheduled transactions that have not yet posted are not included in the running balance. See more about Balance in the 'Account Balance' section.

The screenshot shows the Transactions screen with the following callouts:

- Name of the account; you can select another account from the drop down list:** Points to the account name 'ch' at the top.
- You can tap on 'Balance' drop down to display the cleared balance or to display the balance as of a particular date:** Points to the 'Balance' dropdown menu.
- Create a new transaction:** Points to the 'New' button.
- Edit the selected transaction:** Points to the 'Edit' button.
- Delete the selected transaction:** Points to the trash can icon.
- Jump to the 'Accounts' screen:** Points to the 'Go To' button.
- This icon is displayed if the custom reports filter is on. The number and the type of transactions displayed will entirely depend on the filter setting:** Points to the filter icon (two vertical bars) at the top right.
- How you want to display transactions:** Points to the 'View type' dropdown menu.
- List of transactions with transaction details such as date, amount and the transaction status (cleared, uncleared, reconciled). The date and amount format is determined by the date format set by you in your handheld preferences:** Points to the list of transaction rows.
- Account's ending balance:** Points to the 'Balance \$1823.00' at the bottom.
- Jump to accounts, transactions, categories and reports screen:** Points to the 'Go To' button.

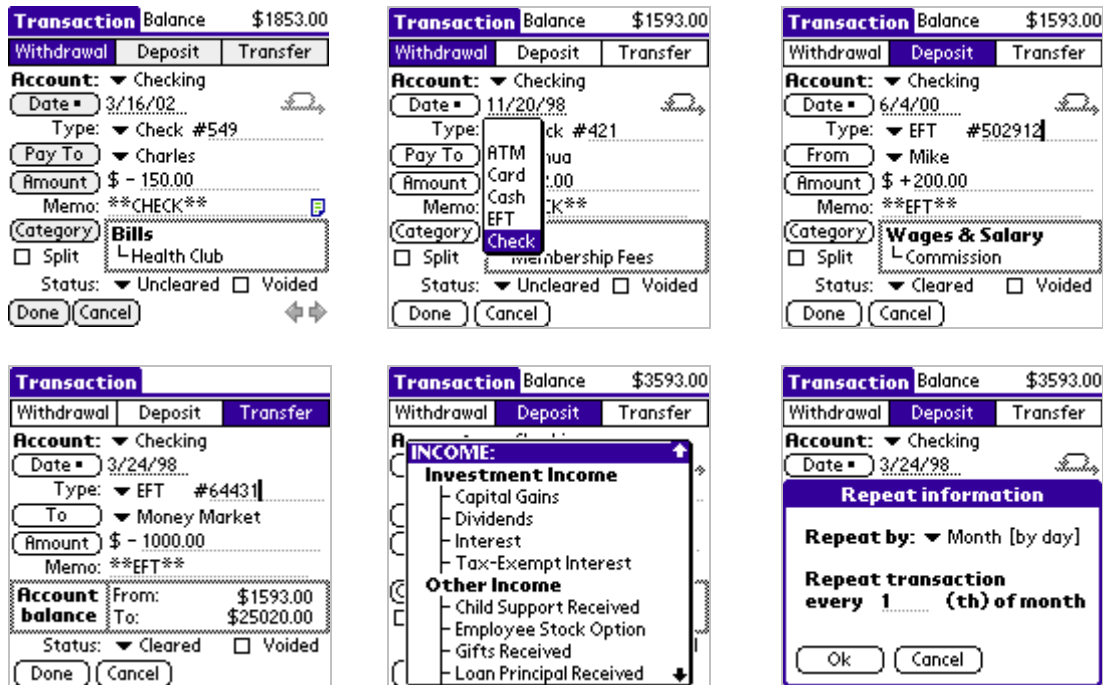
| Date | Type | Payee | Amount | Status |
|----------------|------|----------------|------------------|--------|
| 11/01/00 | D | Inn Company | 900.00 | |
| 08/14/00 | D | Julie Roono | 100.00 | C |
| 11/10/00 | D | Inn Company | 55.00 | |
| 09/05/00 | W | Joel Grocery | -15.00 | C |
| 06/02/01 | W | Mike Uros | -35.00 | C |
| 10/26/02 | W | Charles | -40.00 | C |
| 02/04/02 | W | Self | -40.00 | C |
| 11/26/99 | W | Self | -50.00 | C |
| 09/15/99 | W | JEK Phone Com. | -52.00 | C |
| Balance | | | \$1823.00 | |

Tip: To edit or open a transaction, tap on the record twice ('double click')

Operation buttons of "Transactions" screen

"New" Button

Tap on new button to create a new transaction. Following screen sequence shows various transaction details.



- **Balance:** This is the account's balance. Once you enter a transaction, the account balance is adjusted to show the new balance after the transaction is saved.
- **Withdrawal/Deposit/Transfer:** Select the type of transaction. For bills and other expense types, use 'Withdrawal'. In case of a transfer, 'From' and 'To' both fields are account names and the application shows the balance from both the 'From' and 'To' accounts as if you were to post the transaction. Use 'Withdrawal' for bills.
- **Account:** By default, this field will be pre-filled with the account name that you selected in the previous screen. You can choose another account from the drop down list.
- **Date:** Tap on the Date button to see the calendar and select the transaction date. The date format is determined by the date format set by you in your handheld preferences.
- **Repeat icon:** Tap on the icon to schedule the transaction. You can schedule a transaction to repeat on a daily, weekly or monthly basis. See 'Scheduling Transactions' section for more details.
- **Type:** Select the type from the drop down. The application allows you to select from ATM, Card, Cash, EFT and Check
- **#:** Enter the transaction reference number
- **Pay To/From/To:** Select the payee name. You can select a payee from your address book, create a new payee or select from the existing list of payees. 'From' field applies in case of a deposit and 'To' field applies in case of a transfer. Use 'Manage' function to sort the payee list or to search for a specific payee.
- **Amount:** Enter the transaction amount. Toggle +/- signs as needed. You can also tap on the amount button to invoke the calculator. Once in the calculator, tap on OK button to come back to this field. Alternatively, write the amount in the field. If you enter a transaction amount that must be converted to the account's home currency, you should convert the amount before entering. You can also record non-home currency transactions by tapping on the currency sign. See 'Recording Foreign Transactions' section for details.
- **Memo:** Enter memo text
- **Category:** Tap on the category button to display a list of income and expense categories from which you can select a category or sub-category. You can create a new category or sub-category by using 'Category' screen
- **Split:** Use this check box if you want to split the transaction among different categories. The Split transaction screen allows you to assign a single transaction to multiple categories. See 'Splitting Transactions' section for details.
- **Cleared/Uncleared/Reconciled:** Use this drop down to select the transactions status. Pick 'Reconciled' if you have reconciled the transaction from your bank account statement. Pick 'Cleared' if the transaction has been cleared by your bank otherwise pick 'Uncleared'.

- **Voided:** Use this check box if the transaction has been voided
- **Done:** Tap this button to post the transaction. It will take you to the “Transactions”
- **Cancel:** Tap this button to cancel the transaction from being posted. It will take you to the “Transaction”
- **Previous/Next transaction scroll bars:** At the bottom right corner, you will see two left and right arrows. Tap on these two arrows to navigate to the previous or the next transaction. checkMoney will post the current transaction before proceeding to the next or previous transaction. These two arrows allow you to navigate through the entire list of transactions without having to come back to the ‘Transactions’ screen.

“Edit” Button

Edit an existing transaction: you must have selected the transaction first from the transaction list.

Tip: To edit or open a transaction, tap on the record twice (‘double click’)

“Delete Icon”

Delete an existing transaction: it will warn you that the account balance will be adjusted as if the transaction did not occur. If you do not wish to affect the account balance, you should be using ‘Purge’ functions available in the Actions Menu. Purge commands free-up your space by purging transactions and replacing them by a single transaction

“Accounts List Icon”

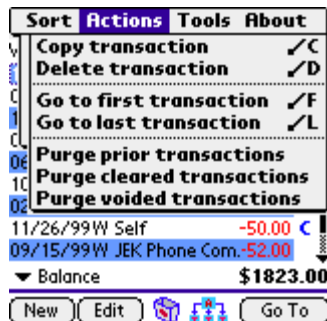
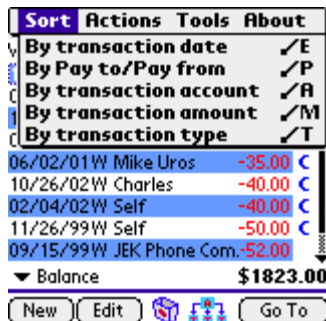
Takes you to the “Accounts” screen

“Go To” Button

Tap on this button to get to one of the five screens –accounts, transactions, scheduling definitions, categories and reports. See ‘Accounts’, ‘Transactions’, ‘Scheduling Definitions’, ‘Categories’ and ‘Reports’ sections for more details.

Available menus in “Transactions” screen

The transaction list has four menus –Sort, Actions, Tools and About. Following pages describe the features of each menu in detail.



Sort

- **By transaction date:** sorts the transactions list by transaction date in ascending order
- **By pay to/pay from:** sorts the transactions list by payees in ascending order
- **By transaction account:** sorts the transactions list by account name in ascending order. This is useful when you are displaying transactions from all accounts
- **By transaction amount:** sorts the transactions list by transaction amount in descending order
- **By transaction type:** sorts the transactions list by transaction type in ascending order

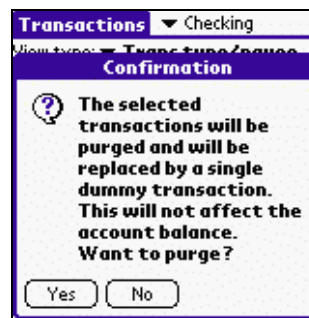
Actions

- **Copy transaction:** Copies the selected transaction and creates a duplicate. You should use edit function to edit the newly created transaction
- **Delete transaction:** Deletes the selected transaction. The account balance will be adjusted by the amount of the deleted transaction as if the transaction did not occur. You should “Delete” only those transactions that are entered into the system by mistake. However, if you want to get rid of older transactions from your handheld to free up handheld memory space, you should use checkMoney’s state of the art “Purge” function. Purge does not alter the account balance. See “Purge” functions for more detail. You should backup the checkMoney data to your desktop before performing “Purge”.

- **Go to first transaction:** Takes you to the first transaction in the list
- **Go to last transaction:** Takes you to the last transaction in the list
- **Purge prior transactions:** Use this function **to purge older transactions without affecting the account balance**. This feature lets you remove the transactions prior to a specific date from your organizer and save handheld memory space. This function will prompt you to enter a date. All transactions before this date will be purged. checkMoney will group transactions by the transaction status (cleared, reconciled or uncleared) and create a new single dummy transaction (with a description of 'Purge and rolled') for each group of transactions before purging them. For example, if there are 10 'Cleared' transactions totaling \$1455 and 13 'Uncleared' transactions totaling \$4692, checkMoney will post two dummy transactions – one 'Cleared' for \$1455 and the other 'Uncleared' for \$4692 after the purge is completed successfully. As the purge is a irreversible process, you should backup your checkMoney using checkMoney's conduit before doing 'Purge'.



You have to choose a purge date



All transactions before this date will be purged and replaced by a single dummy transaction.

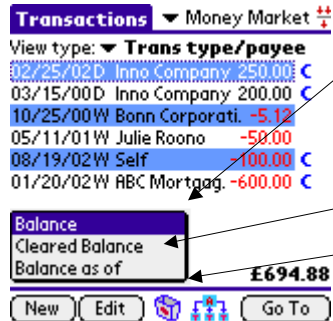
- **Purge cleared transactions:** Use this function **to purge all the cleared transactions without affecting the account balance**. This feature lets you remove the cleared transactions from your organizer and save handheld memory space. checkMoney will select all the cleared transactions from the account and will create a new single dummy transaction (with a description of 'Purge and rolled') in place of all the purged cleared transactions. . As the purge is a irreversible process, you should backup your checkMoney using checkMoney's conduit before doing 'Purge'.
- **Purge voided transactions:** Use this function to purge voided transactions. checkMoney will select all the voided transactions and **will permanently remove them from the account**. As the purge is a irreversible process, you should backup your checkMoney using checkMoney's conduit before doing 'Purge'.

Tools

- **Custom Reports:** Create powerful custom reports. See 'Reports' section
- **Adjust Account Balance:** Use this feature to adjust the account's balance at any given point of time. See 'Adjust Account Balance' section
- **Reconcile Account:** Use this feature to reconcile the account. See 'Reconcile Account' section
- **Category Report:** Create custom category report. See 'Reports' section
- **Payee Report:** Create custom payee report. See 'Reports' section
- **checkMoney currencies:** Use this to manage the base and other currencies, and their rates. See 'checkMoney Currencies' section for details.
- **checkMoney password:** Use this to set, reset or delete checkMoney password. See 'checkMoney Password' section for details.
- **Register checkMoney:** Use this screen to register the application. See 'Registering checkMoney' section for details.

Account Balance

The balance ('Balance') at the bottom of the 'Transactions' list screen is the running and the ending balance for an account. If you display transactions for all accounts, checkMoney will not display any balance. Running balance is the balance of an account as of now therefore scheduled transactions, which have not yet posted, are not included in the running balance. You can also display the cleared balance or the balance as of a particular date by tapping on the balance drop-down list.



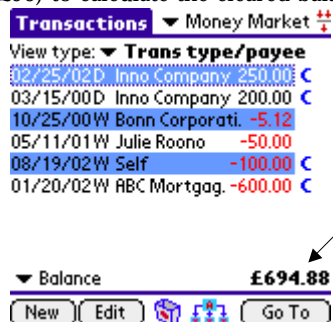
You can tap on the drop down to display the cleared balance or to display the balance as of a particular date.

The 'cleared balance' is the account balance calculated by applying only the cleared transactions in the starting account balance.

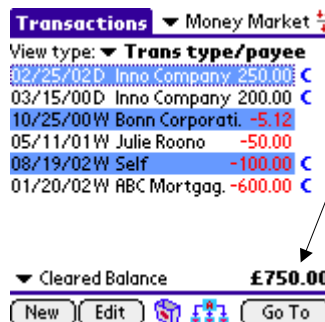
The 'balance as of' a date is the account balance as of the selected date.

"Cleared Balance"

In order to calculate the cleared balance, checkMoney will "undo" the uncleared transactions "on the fly" from the ending balance. For example, in the following screen, checkMoney will exclude uncleared transactions (of -£5.12 and -£50) to calculate the cleared balance of £750.



Account's balance



Account's cleared balance

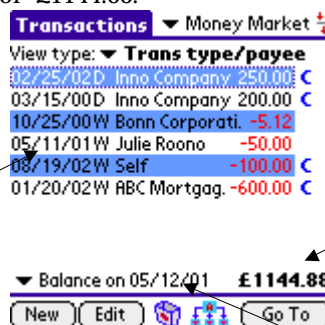
"Balance as of"

In order to calculate the balance as of a specific date, checkMoney will "undo" the transactions "on the fly" that fall after the selected 'Balance as of' date from the ending balance. For example, in the following screen, to calculate the balance as of May 12th, 2001, checkMoney will exclude -£600, -£100, £250 (transactions occurred May 12th, 2001) from the ending balance of £694.88 to get the 'Balance on 05/12/01' of £1144.88.



Select a date to display the account balance as of that date.

The date format is determined by the date format set in your handheld preferences.



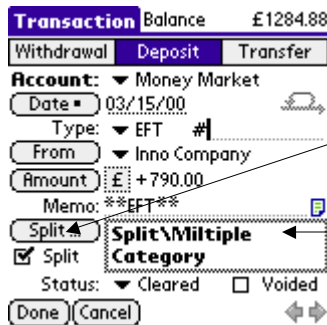
In the example, dates are in mm/dd/yy format. Your formats will depend on your handheld preferences

checkMoney provides you the balance as of the selected date.

The selected date appears in 'Balance on'.

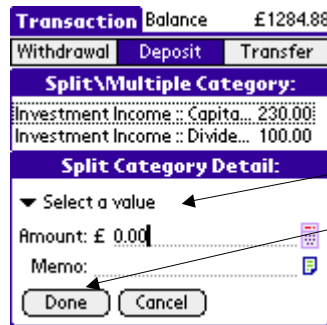
Splitting Transactions

If one transaction belongs to many categories (for example a check written at the department store for electronics and clothes), checkMoney provides you the ability to assign multiple categories to a single transaction. In the "Transaction" screen, click on the "Split" button that will popup the "Split/Multiple Category" screen. In this screen you may split your transaction amount into any number of categories or sub-categories. If you decide to split a transaction, you must not enter transaction amount in the "Transaction" screen, rather you should enter the amount in the "Split/Multiple Category" screen. checkMoney will automatically calculate the total transaction amount by adding the amount from each split category and display in the main "Transaction" screen.



Tap on Split checkbox to invoke the split screen or tap Split button to edit the existing split categories.

This description indicates that the transaction has been split



Select a category / sub-category and enter the transaction amount.

Tap Done button when complete



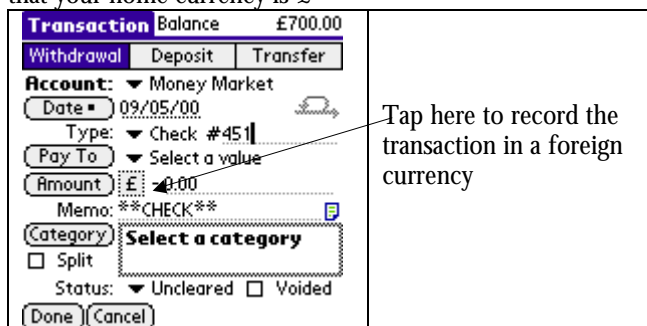
This is a list of all split categories

Recording Foreign Transactions

What if you frequently travel or maintain foreign accounts? checkMoney allows you to record transactions incurred in a non-home account (foreign) currency and convert them to the home currency. For example, you may want to record a Canadian transaction in a U.S. credit card account, or record Euro transactions in a Pound based account.

Follow these three steps for recording a foreign transaction:

1. In the transactions detail screen, enter the transactions details such as date, payee name. This example assumes that your home currency is £



Tap here to record the transaction in a foreign currency

2. Tap on the currency button which is located just before the amount field
3. checkMoney displays the foreign transaction popup. Select your expense currency. For example, select Euro if you wrote a check to a German company

Select the expense currency from the list of the drop down. If you do not see the currency, use 'checkMoney Currencies' to define one

4. Enter the amount in Euro. checkMoney will automatically retrieve the exchange rate. You can change/adjust the exchange rate for this specific transaction. Note that the exchange rate entered here does not affect the exchange rate defined using 'checkMoney Currencies' option at the global level. checkMoney will show you the converted amount in the home currency.

Enter the amount here in the currency that you selected from the drop down. checkMoney will display the equivalent amount in the home account currency.

Change the exchange rate as appropriate for the transaction

5. checkMoney will convert Euro amount to the home currency (£ in this example) for the display purpose while keeping the rest of the (amount, exchange rates) details with the transaction.

This symbol indicates that the amount has been entered in a non-home account (Euro) currency against the home currency (£). Tap on the button to invoke the foreign transaction pop-up

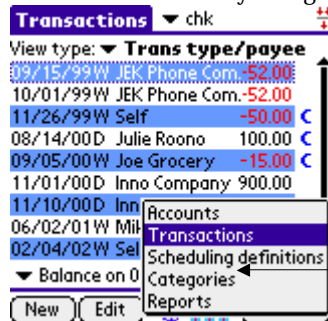
Scheduling Definitions

This screen, which has all the attributes of a transactions list screen, displays the list of all the scheduled transactions. Use this screen to view and edit your scheduling definitions for the selected account.

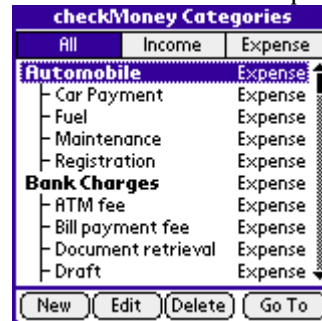
Categories

As detailed in 'Installing checkMoney' section, you should have already installed checkMoney_Categories.PDB file which contains the most frequently used expense and income categories and their sub categories. You can add new categories/sub-categories or delete or modify any of the existing ones. You should assign a category to every transaction you record. It will help you track and budget your spending. You can generate 'Category Report' to segment spending by categories and subcategories.

To invoke 'checkMoney Categories' screen, select 'Categories' from the list of 'Go To' options



Tap on 'Go To', and then on Categories to invoke the category screen.



The screen displays all the categories and subcategories available.

Tap on Income button to display the income categories only or tap on Expense button to display just the expense categories.

Create a new category or subcategory

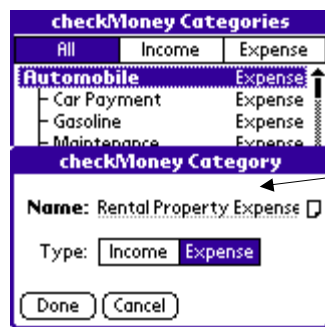
Edit the selected category or subcategory

Delete the selected category or subcategory

Operation buttons of "checkMoney Categories" screen

"New" Button

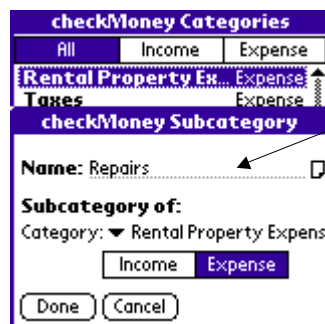
Tap on this button to create a new category or a subcategory. In order to create a subcategory, you must choose a category first from the list of categories.



checkMoney prompts you to enter a name for the new category and assign the category type of either "Income" or "Expense"

"Edit" Button

Tap on this button to edit an existing category or a subcategory. You must have selected the category or subcategory.



checkMoney prompts you to change the name or type of the category or the subcategory.

“Delete” Button

Tap on this button to delete an existing category or a subcategory. You must have selected the category or the subcategory. checkMoney **cannot delete a category or subcategory if it has been assigned to any transactions.**

“Go To” Button

Tap on this button to get to one of the four screens – accounts, transactions, categories and reports. See ‘Accounts’, ‘Transactions’, ‘Categories’ and ‘Reports’ sections for more details.

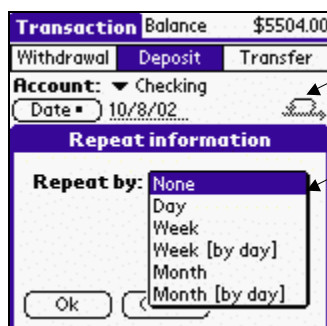
How to Schedule Transactions

How scheduling works?

Using checkMoney, you can schedule your transactions in a variety of ways. This feature is designed to help users to automate entry of such transactions that occur on a regular basis. To schedule a transaction, you must first go to the "Transaction" detail entry screen. Tap on the 'Repeat' icon to schedule a transaction in following five ways:

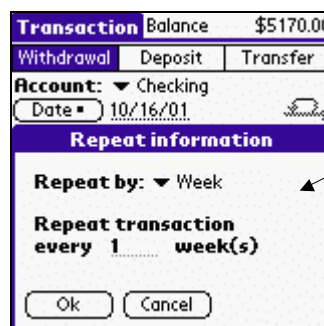
- Daily,
- Weekly,
- Weekly on a specific day,
- Monthly or
- Monthly on a specific day

When you display a transaction, if that transaction has been scheduled, the repeat icon turns bright in the “Transaction” detail screen. Following screen sequences show the available scheduling options:

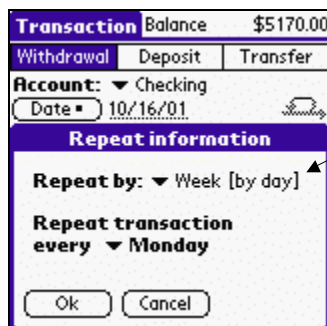


Tap on 'Repeat' icon to schedule/repeat a transaction

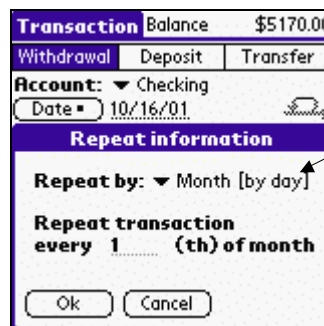
checkMoney displays the 'Repeat information' screen where you select the schedule cycle.



Week option allows you to schedule a transaction on a weekly basis



Week [by day] option allows you to schedule a transaction on a specific day (e.g. every Monday) of the week.



Month [by day] option allows you to schedule a transaction on a specific day (e.g. 1st of every month) of the month.

For a scheduled transaction, after the transaction is posted on the scheduled date, a new transaction is 'scheduled' for the next period. For example, if you schedule a deposit transaction of \$1000 on 1/1/03 (The illustration assumes the date format of mm/dd/yy) to repeat it on 'Month [by day]' (1st of every month), transactions will be posted and scheduled in the following sequence:

| Date (mm/dd/yy) | What happens within checkMoney |
|-----------------|---|
| 01/01/03 | <ul style="list-style-type: none"> - Creates a transaction #1 for \$1000 - Transaction #1 appears in the 'Transactions' list - Schedules a new transaction #2 for 02/01/03 as indicated by the bolded repeat icon in transaction #1 - The account balance reflects the transaction amount of transaction #1 but NOT from transaction #2 as it has not yet posted |
| 02/01/03 | <ul style="list-style-type: none"> - Creates a new transaction #2 for \$1000 - Transaction #1 and transaction #2 appear in the 'Transactions' list - Schedules a new transaction #3 for 03/01/03 as indicated by the bolded repeat icon in transaction #2 - The account balance reflects the transaction amount of transaction #1 and transaction #2 but NOT from transaction #3 as it has not yet posted |
| 03/01/03 | <ul style="list-style-type: none"> - Creates a new transaction #3 for \$1000 - Transaction #1, transaction #2 and transaction #3 appear in the 'Transactions' list - Schedules a new transaction #4 for 04/01/03 as indicated by the bolded repeat icon in transaction #3 - The account balance reflects the transaction amount of transaction #1, transaction #2 and transaction #3 but NOT from transaction #4 as it has not yet posted |

What happens when you start checkMoney and there are due scheduled transactions?

If you have defined a scheduling transaction, checkMoney will remind you the overdue transactions if you open the application on or after the due date.

You have defined a repeat definition on September 1st, 1999 (09/15/99 - mm/dd/yy in the example) to be repeated on 1st of every month

Assuming that you opened the application on October 16th, 1999 since defining the scheduling, the application will give the following reminder:

Yes: will post the scheduled transaction (i.e. for October 1st, 1999). This transaction will have the repeat icon turned on indicating the next scheduled transaction for November 1st, 1999.

No: will not do anything at this time but will give you the reminder next time you open the application

Skip Posting: will delete the past due scheduled transactions while keeping the future scheduled definition. In this example, checkMoney will not post the October 1st, 1999 transaction but will schedule the next upcoming scheduled transaction i.e. for November 1st, 1999

Go To Scheduled Definitions: will take you to the list of all the transactions, which contain scheduling definitions. checkMoney will give you the reminder next time you open the application

Registering checkMoney

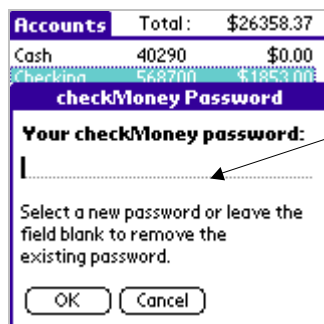
Unregistered version of checkMoney allows to you use 2 accounts and 5 transactions without any expiry date. To get the unlimited usage, you must register the software. To invoke the 'checkMoney Registration' screen, tap on 'Register checkMoney' from Tools menu. Use this screen to enter your registration code to fully enable the checkMoney application. (At the time of your purchase, you should provide Palm User Id, last name and your email address. You will get the registration code mailed to your email address)



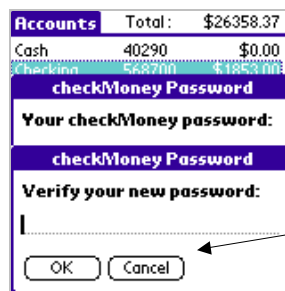
Enter your last name and email address that you used at the time of the purchase, and the registration code that you received in your email. Tap on the register button to register checkMoney.

checkMoney Password

checkMoney provides you this security feature to protect your data with a password. Tap on 'Set checkMoney Password' from Tools menu to invoke the 'checkMoney Password' maintenance screen. Use this screen to set a new password, change your old password, or remove the existing password. checkMoney uses one of the strongest encryption algorithm to safeguard your data.



Enter your password here to set or leave it blank to remove your existing password.

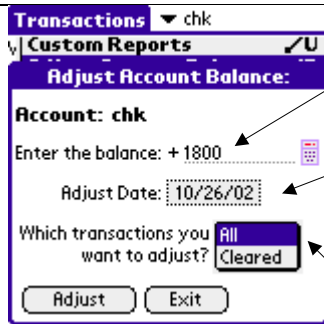


checkMoney will ask you to verify the password.

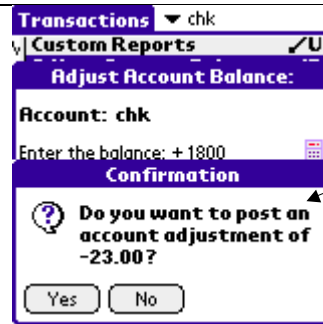
Adjust Account Balance

This is a process by which, at a certain point of time, you can synchronize the ending balance of a specific checkMoney account with the ending balance of the same account maintained either in your actual financial institution (such as bank, credit union, mutual fund etc) or your desktop software (such as MS Money or Quicken). For an average user of any money tracking software such as checkMoney, with passage of time, the ending balance of an account may tend to differ from its actual balance. This happens when user makes errors in entering the transactions. With the help of checkMoney's "Adjust Account Balance" process, you can synchronize the ending balance of a checkMoney account to something that you feel more accurate.

In the 'Transactions' list screen, tap on 'Reconcile Account' option from Tools menu. checkMoney prompts you to enter the new account's balance, adjust (ing) date and whether you want to adjust the balance the account based on all transactions or only on cleared transactions. checkMoney uses 'adjust date' to calculate the balance as of that date, and posts an adjusting transaction entry on that date, if necessary. If you adjust the balance based on cleared transactions only, you must make sure that; in checkMoney, you have correctly "marked" the cleared transactions to the cleared status (C).



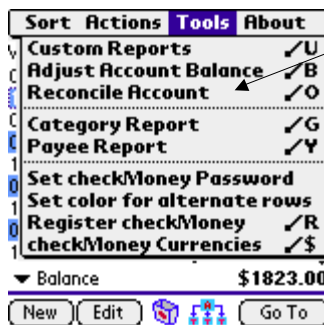
Enter new account's balance here.
 Select the date. Transactions on or before this date will be included in calculating the amount for the adjusting entry
 Select the cleared or all button



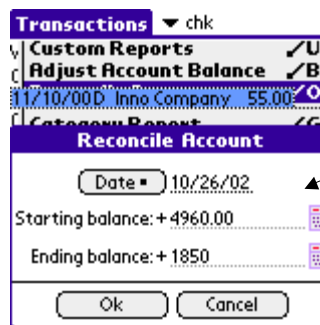
checkMoney creates an adjusting transaction entry

Reconcile Account

The reconciliation process allows you to verify that all transactions shown on your bank statement are properly recorded and cleared in checkMoney.

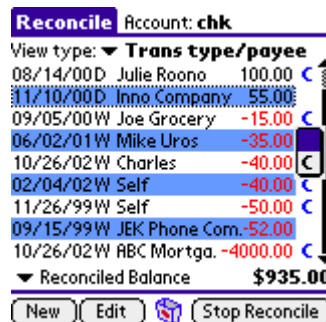


To invoke the process, open the Tools menu and tap on 'Reconcile Account'.



The reconciliation process will ask you to enter the beginning balance, ending balance and the statement date.
 Enter the information and tap OK.

checkMoney will display the reconcile view which is very similar to the transactions list view. This view displays the reconcile balance, which is the remaining balance to be reconciled, at the bottom and a list of all the transactions. Next to each transaction, there is a placeholder for you to mark its status to cleared (C). checkMoney adjusts the reconciled balance, at the bottom, every time you mark a transaction Cleared.



Click next to the amount to mark a transaction cleared: C
 Reconciled Balance adjusts by that amount

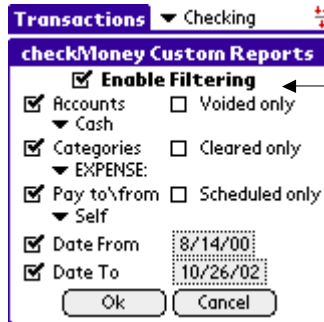


While you are in the reconcile view, you can create, delete or edit any transaction just like you would do in the transactions list screen. When the reconciled balance reaches to zero, your account is reconciled. At any point, you can stop the reconciliation process by tapping on 'Stop Reconcile'. Please note that if you stop the reconciliation, the application will not 'undo' the cleared status (from 'C' to the blank status).

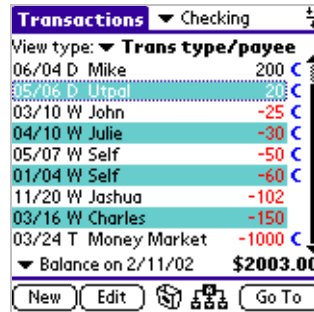
Reports

Custom Reports

checkMoney allows you to generate powerful reports using this feature. checkMoney is the only software of its kind available in the market that provides such a wide range of reports. In 'Transactions' list screen, tap on Tools menu, then on Custom Reports to invoke "checkMoney Custom Reports" screen. The 'custom report icon' is displayed at the top right hand corner of the 'Transactions' list screen if custom report filtering is on. You can also tap on the 'custom reports icon' to invoke the custom reports screen.



Tap on 'Enable Filtering' to turn on the custom reports filter variables.



Once you have enabled the custom report filtering, you will see a custom reports icon appear on the top right corner in the "Transactions" screen. This reminds you that the transactions appearing in the list are as per the filtering criteria that you have set

You can generate reports based on the following filter criteria as shown in the screen above. All fields are optional:

1. **Accounts:** Select an account from the drop down list. By selecting an account, you limit the display of transactions only from that account
2. **Categories:** Select a category or subcategory from the drop down list of categories. By selecting a category or subcategory, you limit the display of transactions assigned only to that category or subcategory
3. **Pay to/from:** Select a payee from the drop down list of payees. By selecting a pay to/from, you limit the display of transactions pertaining to that payee only
4. **Date From:** Select the start date for which you wish to include the data from. By selecting a date from the calendar, you limit the display of transactions dated on or after this date. The date format is determined by the date format set by you in your handheld preferences.
5. **Date To:** Select the end date for which you wish to include the data up to. By selecting a date from the calendar, you limit the display of transactions dated on or before this date. The date format is determined by the date format set by you in your handheld preferences.
6. **Voided only:** Select this checkbox if you want your report to include only the voided transactions
7. **Cleared only:** Select this checkbox if you want your report to include only the cleared transactions
8. **Scheduled only:** Select this checkbox if you want your report to include only the scheduled transactions

Category Report

checkMoney allows you to generate transactions reports based on categories or sub-categories. In 'Transactions' list screen, tap on Tools menu, then on Category Report to invoke "Category Report" screen. You will see "Category Report Setup" screen asking you to select the account and, Start and End date. The date format is determined by the date format set by you in your handheld preferences. Click on the "Show" button to get the "Category Report". **Tap on 'Export to your PC', if you wish checkMoney to export the report to your desktop.**

Select an account, and select a range of dates for your report.

Select this if you want to produce income or expense report only

Select currency and sort options

Select this option if you want to display sub-categories as well in the report

Tap on the Show button to get the report

Tap on Done to exit the report

Select this checkbox to export the report to your desktop in the CSV format (checkMoney Plus)

Sample Exported Category Report (checkMoney Plus only)

The date and the number format, in the exported file, will depend upon your hand held preferences.

| | A | B |
|----|---|-----------------|
| 1 | checkMoney Category Report on 06/15/2003 | |
| 2 | | |
| 3 | Bills:Cable | -\$49.99 |
| 4 | Bills:Cable/Satellite Television | -\$34.00 |
| 5 | Bills:Cellular | -\$45.00 |
| 6 | Bills:Electricity | -\$64.55 |
| 7 | Bills:Garbage & Recycle | -\$14.19 |
| 8 | Bills:Health Club | -\$29.99 |
| 9 | Bills:Homeowner's Dues | -\$130.00 |
| 10 | Bills:Membership Fees | -\$24.71 |
| 11 | Other Income:Child Support Received | \$810.00 |
| 12 | | |
| 13 | Total: | \$417.57 |

Payee Report

checkMoney allows you to generate transactions reports based on payees. In 'Transactions' list screen, tap on Tools menu, then on Payee Report to invoke "Payee Report" screen. You will see "Payee Report Setup" screen prompting you to select the account and, Start and End date. The date format is determined by the date format set by you in your handheld preferences. Click on the "Show" button to get the "Payee Report". **Tap on 'Export to your PC', if you wish checkMoney to export the report to your desktop.**

Select an account, and select a range of dates for your report.

Select currency and sort options

Tap on the Show button to get the report

Tap on Done to exit the report

Select this checkbox to export the report to your desktop in the CSV format (checkMoney Plus only)

Sample Exported Payee Report (checkMoney Plus Only)

The date and the number format, in the exported file, will depend upon your hand held preferences.

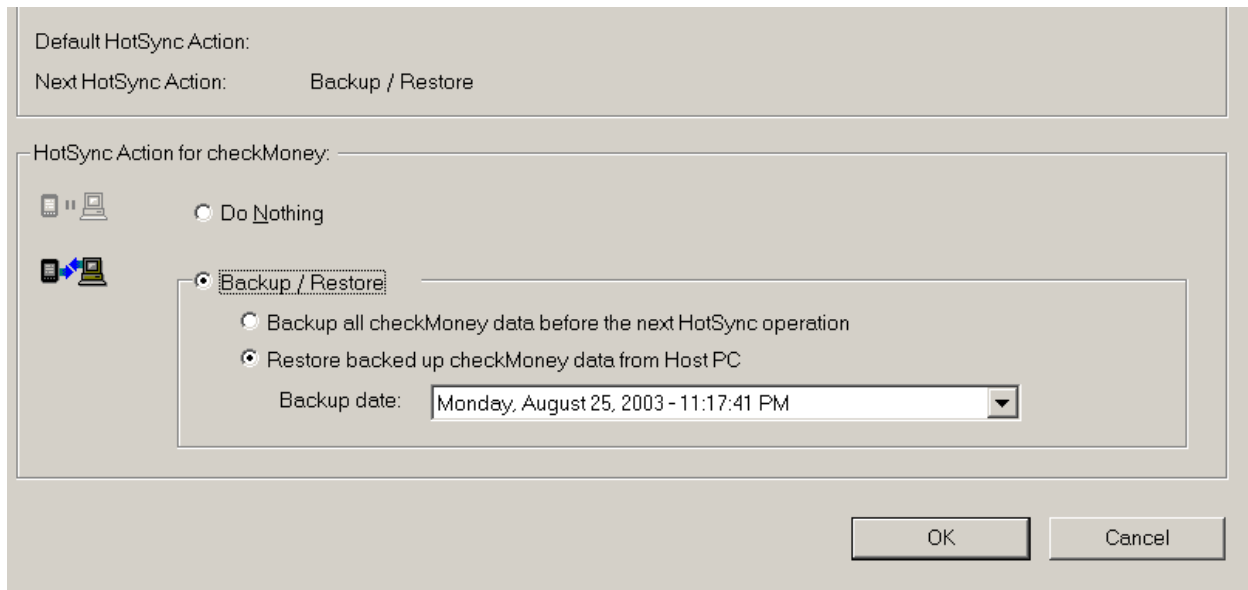
| | A | B |
|----|--|----------------|
| 1 | checkMoney Payee Report on 06/14/2003 | |
| 2 | | |
| 3 | ABC Company | \$74.20 |
| 4 | Charles | \$56.44 |
| 5 | Jason Smith | \$120.03 |
| 6 | FYI Gas Company | -\$45.00 |
| 7 | New Car Finance Corp. | -\$290.00 |
| 8 | Nova Consulting | \$184.00 |
| 9 | Bell Phone Company | -\$34.77 |
| 10 | Cable Company | -\$22.80 |
| 11 | | |
| 12 | Total: | \$42.10 |

checkMoney Conduit

Conduits are needed if you want to exchange data between your desktop and handheld. checkMoney conduit is designed for a specific purpose: To provide capability to backup and restore. Backup makes a complete backup copy of your checkMoney data (accounts, transactions, categories) into your handheld, and restore allows you to restore the checkMoney data back into your handheld.

Using the Conduit

Start the Palm Desktop application, and select “Custom” from its “HotSync” menu. Select checkMoney from the list of conduits. Each numbered box in the image below represents a checkMoney conduit option and have been explained below. **You should check the conduit options carefully before doing the HotSync as the settings dictates the data flow of transactions between your desktop and handheld.**



1. Do Nothing

Select this option if you want the conduit to “Do Nothing”.

2. Backup all checkMoney data

You can backup your complete checkMoney data, including accounts, transactions and categories, to your desktop. The backup is stored in the c:\palm\yourusername\checkMoney\backup directory. **You should perform the backup on a regular basis to safeguard the checkMoney data.**

3. Restore checkMoney data from the backup files

Select this option if you want to restore your checkMoney data from the desktop. **Note that this operation will completely erase the existing checkMoney data and populate with the data from the backup file.** You can select the backup file that you want to restore, from the drop down list.

31. Restore checkMoney data – list of available backup files

This is a list of all the backup files available (in the c:\palm\yourusername\checkMoney\backup directory). You must select one from the list.

Notes for checkMoney 1.0 users

1. Get a new registration code
2. First time when start checkMoney, it will give an informational message that the old database has been upgraded to the new one, select OK
3. Follow the instructions provided in this document for installing and operating checkMoney 2.0. You must install checkMoney 2.0 before updating to 2.1 or 3.0
4. Enjoy all the new features including the enhanced conduit and all the new features

Notes for checkMoney 2.0 and 2.1 users

1. Run the setup program to install the latest PRC and the latest conduit program
2. Enjoy all the new features including the enhanced conduit and all the new features