THE

PERSONAL BANKING

SYSTEM

USER MANUAL

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DISCLAIMER

HARDWARE REQUIREMENTS

The Personal Banking System can operate on any SAM Coupe computer with 256 K or more memory and either a television or monitor display (the latter is recommended). Versions are available to operate on other makes of computer as well (details are available on request).

TRADEMARKS

SAM Coupe is a trademark of SAM Computers Ltd..

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Contents

HOW TO USE THE PBS II

The Personal Banking System keeps track of your personal finances in an orderly and easy way. It takes some of the drudgery out of keeping proper records and provides you with Bank statements more up to date than your Bank does!

Used in the most simple way it will just keep records and let you know how much money you have or don't have. However, the PBS can offer you much, much more in the way of powerful analyses, keeping separate client accounts with whom you transact some business, even some double entry book-keeping can be managed. Having this power at your disposal in no way interferes with how easy it is in use.

The PBS (as it has become known) could be used equally to keep the accounts of a club, society or even a small business in addition to handling your personal money.

A major design characteristic of the PBS was to provide a split screen format so that the file names are displayed in the header window with all menu selections printed in the bottom window of the screen. The space between the two is the display window. This offers the benefit of a rollover effect between taking different actions.

This implementation of the PBS includes some new features such as multiple currencies; multiple Bank Accounts; Building Society, credit card and petty cash accounts; on-screen help messages; password control (modelled on a Bank system!); scroll statement display; on-screen limit monitoring; transfers between Bank Accounts; standing orders for ANY frequency (daily, weekly, lunar monthly, monthly etc.) and even remembers which account you used last time so that it is loaded automatically for you. Every effort has been taken in the design of the PBS so it can really work for you.

Further modules are available to enable the PBS to cater for Bank reconciliation, budgeting and final accounts. These modules will be selected from the system sub menu.

We trust that you will now experience the pleasure enjoyed by thousands of other satisfied PBS users. We ask that you complete and return our registration form so that you can take advantage of our after sale maintenance to ensure that you remain happy with our product.

To produce working copies of the Personal Banking System is as easy as **A B C**:

A   boot your Coupe as described in your user manual and insert your PBS disk (source) in drive D1

B   type **COPY "*" TO "D1:*"** and press **Return**

C   when prompted, insert your blank formatted disk (target) in place of your PBS disk and continue to swap source and destination disks in this way.

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Should you have two drives then it is even easier: repeat the operations **A B C** (substitute "D2:" for "D1:" in operation B) and you will be prompted to insert your original PBS disk (source) in drive D1 and your blank formatted disk (target) in drive D2.

We recommend that you keep the original copy stored safely and use a copy for every day use. After you have set up your system and entered your own configuration, maybe your own system codes as well, then we recommend that you make another copy at this point also. In this way you can recover your normal working version without having to reconfigure again.

If you are unfortunate enough to lose everything then return a formatted disk to us together with a remittance of £3.00 to cover the cost of re-copying and return postage, etc.

The PBS can operate using the SAMDOS operating system supplied with your SAM Coupe. We do recommend, however, that you upgrade to MasterDOS and/or MasterBASIC as considerable advantages (such as speed of operation) are to be gained.

Your PBS incorporates routines that recognise the presence of MasterDOS/MasterBASIC and thus automatically use its superior facilities. You can delete the SAMDOS file on your PBS disk and replace it with MasterDOS so your PBS will load and run directly using MasterDOS, instead of SAMDOS.

Now you are ready to run our demonstration!

Insert your copy of PBS in drive D1 and press the Function key **F9**.

The PBS is fully menu driven so you will always know what to do next. The menu system consists of a main and a sub menu: the main menu contains all the options you would use on a day-to-day basis, such as entering and looking at transactions, enquiries and projections.

The main menu screen:

File: Jack Gibbons   with National Westminster Bank

WELCOME TO THE

P E R S O N A L   B A N K I N G   S Y S T E M

Version 2.06

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COMMANDS AVAILABLE	1 - BANK STATEMENT	3 - ENQUIRIES
	2 – ADD/CHANGE/DELETE	5 - FILE MANAGEMENT
MAIN MENU	3 - FORWARD PROJECTIONS	6 - SUB MENU

The separate modules are actioned from the sub menu which also contains the exit option.

The sub menu (which overlays the main menu):

COMMANDS AVAILABLE	1 - SYSTEM MAINTENANCE	3 - RECONCILIATION
	2 – ACCOUNTS	5 - EXIT
SUB MENU	3 – BUDGET	6 - MAIN MENU

The system maintenance module (included with the PBS) contains all the tools for setting up your accounts, standing orders and system codes and obviously maintaining them (yes, this contains its own main menu as well!).

The system maintenance menu:

COMMANDS AVAILABLE	1 - NEW FILE/DIRECTORY	3 - BANK NAMES
	2 - STANDING ORDERS	5 - FILE MANAGEMENT
MAINTENANCE MENU	3 - SYSTEM CODES	6 - PBS MENU

The Bank reconciliation module (included with the PBS) provides the facility to match up your Bank Statement, received from your Bank, to your PBS statement and perform a reconciliation between the two - to see where your Bank has gone wrong!

The reconciliation menu:

COMMANDS AVAILABLE	Y – ACCEPT	N - REJECT
	L - LIST UNCLEARED ITEMS	A - AMEND
RECONCILIATON MENU	H – HELP	M - SUB MENU

You will note that the remaining modules, final accounts and budget, are optional, and are supplied with their own user guides. In fact, if you do not have the accounts module then you are treated to a list of all your Bank balances instead.

The PBS will load with our demonstration file which includes some sample data so you can try all the operations and then read the rest of this manual! Some account and Bank transfers appear in this file also so you can understand what is happening. Make use of the help screens as required.

The demonstration version is configured to run from one drive only but a working version could use two drives with the disk containing your files in drive D2. How to change from 1 to 2 drive operation is explained in the Appendix, under system configuration, so don't worry about this now.

You should not remove a disk while the PBS is running unless you are specifically prompted to. Frequent access is made to the drive(s) for file or system information. Should you cause the PBS to stop running you must make sure your PBS disk is in drive D1 and press **F9** (after making a detailed note of the problem).

Should you be in the middle of entering a series of transactions that would otherwise be lost, you may wish to save the data to disk by typing **SAVEFILE** followed by **Return**, before restarting the PBS.

When you are displaying a **BANK STATEMENT**, you can scroll back and forth through your transactions by pressing keys **B** and **F** or you may, alternatively, use the **Up** and **Down Arrow** keys.

In addition, you can use the **Left** and **Right Arrow** keys to page back and forth one screen full at a time, whereas **Shift Left** or **Shift Right Arrow** key will take you to the start or end of your statement.

As all the information regarding a transaction is not displayed in summary format, you can use the **ZOOM** facility which explodes the first entry on screen into a detail format.

The display statement menu, with zoom screen enabled:

File: Jack Gibbons	with National Westminster Bank				
Date	Ref	Details	Analysis	Debit Credit	Balance
27JUN91	cc	Cashcard	MISC	50.00	385.42
30JUN91		Salary	SAL	950.00	1335.42
01JUL91	SO1	Allied Dunbar	INS	89.50	1245.92
10JUL91	123	Marks & Spencer	CLO	75.00	1170.92

```
      Date: [27JUN91]        Ref: [cc   ]        Details: [Cashcard         ]

   Analysis: [MISC]        Account: [   ]        Glcode: [   ]

    Amount: [    50.00]      DrCr: [D]              Vat: [        ]

      Recn: [ ]            DirRef: [ ]
```

COMMANDS AVAILABLE	F - SCROLL FORWARD	B - SCROLL BACKWARD
	Z – ZOOM	C - CANCEL ZOOM
DISPLAY STATEMENT	L - LOCATE RECORD	M - MENU

All the scroll features are still available so you can select additional items to ZOOM to by pressing **Z** again.

Press **C** to make the zoom screen go away and restore the full display of transactions.

You can also select different **SCREEN FORMATS** which control how you want to see your statements. If you have our Personal Filing System you can use this utility to design additional screen formats and even re-design your input screens if you wish.

Change format screen:

File: Jack Gibbons		with National Westminster Bank				
Date	Ref	Details	Recn	Debit	Credit	Balance
27JUN91	cc	Cashcard	R	50.00		385.42
30JUN91		Salary	R		950.00	1335.42
01JUL91	SO1	Allied Dunbar	R	89.50		1245.92
10JUL91	123	Marks & Spencer		75.00		1170.92
15JUL91	SO2	Sun Alliance		45.75		1125.17
20JUL91	124	Cash		50.00		1075.17

COMMANDS AVAILABLE	Format 4 of 5
CHANGE FORMAT	Select this item ? (Y/N)

Enquiries mode uses format no. 2 which substitutes VAT for the balance in your display or printout.

The PBS provides for very flexible **ENQUIRIES** so you can list selected transactions according to your requirements. The enquiry can span the whole file or you may specify a date range by entering a **?** at the date prompt.

The enquiry selection screen:

File: Jack Gibbons   with National Westminster Bank
Date   Ref   Details   Analysis Debit Credit   Vat

```
     Date: [JUL91  ]       Ref: [     ]         Details: [Cash            ]

Analysis: [   ]       Account: [   ]          Glcode: [   ]

Amount: [        ]        DrCr: [ ]               Vat: [       ]

   Recn: [ ]           DirRef: [ ]
```

```
DISPLAY ENQUIRIES          Enter search criteria for enquiry
```

The example given would locate all transactions for the month of July 1991 with the word 'Cash' appearing somewhere in the details.

Pressing **TAB** during the enquiry selection causes the PBS to skip over the remaining input boxes. Use the **Left Arrow** key to move back to the previous input box.

First of all put the original PBS disk away so it is not picked up and used by accident.

You may wish to set up your **SYSTEM CODES** at this stage, although the PBS can run quite happily without any codes if you do not require them.

Analysis codes are intended to be used in order that you can group various items under specific headings e.g., house repairs. This way you can extract all the items you have entered in the PBS under a heading and either display or print them, with totals. The printout can be restricted by the period of your choice, for just one month or can span the whole file. We plan to make more extensive use of analysis codes in the budget module we are developing.

Account codes are included so that you can set up a list of the people with whom you frequently have transactions. So instead of repeatingly typing in their name in the details field you can enter a code in the account code field instead. If you wish you could enter very brief details of the transaction in the details field. This facility could be used as the basis of using the PBS with true book-keeping conventions and keep separate accounts of the clients with whom you transact some business. Our budget module will use these codes.

General Ledger codes will be used in conjunction with the final accounts module, although they could be used now to enable you to set up a general ledger system of codes.

It is well worthwhile to give some time to planning which codes you wish to use but you can always change them or add further codes later as required. To give you some ideas we have supplied example codes in each code file which you can change or delete as you wish.

The PBS allows you to store up to 64 codes and descriptions each for analysis, account and general ledger, which should cater for most needs. If you find that this number is insufficient then you can increase it using our PBSIPL utility, as explained in the Appendix. The PBS does not restrict you to use these codes only and allows you to enter codes that are not known to the system. You can still make selective enquiries using these additional codes.

Select SYSTEM MAINTENANCE on the sub menu and then select SYSTEM CODES so that you can set up your own codes or modify those we have provided as an example. If you want a printout of your codes then press **P**.

The system codes menu:

System Codes: Analysis	
Code Description	Code Description

Code: [ ] Description: [ ]	

COMMANDS AVAILABLE	A – ADD	C - CHANGE
	L - LIST/P – PRINT	D - DELETE
SYSTEM CODES	H – HELP	M - MAIN MENU

Each code file is saved to the PBS disk in drive D1 on exit to the menu. If you require different sets of system codes e.g., one for personal use and one for business use then you must maintain separate PBS program discs.

When you have completed the setting up of your codes, it is a good idea to make another working copy of this disk as explained in chapter 2. Then you are ready to set up your files.

All you ever need to know about files, as far as the PBS is concerned, is that a file name is the name under which you wish to store your transactions on disk.

These transactions could be in one or more Bank accounts. When we use the term "Bank accounts" we also include Building Society, credit card and petty cash accounts within this description.

It is intended that the file name represents someone's name i.e., the account holder but additional information can be added as required. Bank names and addresses are used to identify the financial institution where the account holder maintains the account.

File names:	**Bank names:**
Your name	Your Bank account no 1
	Your Bank account no 2
	Your Building Society account
Your wife's name	Your wife's Bank account
	Your wife's Visa card

Part of the design characteristics of the PBS is that you need to type in a file or Bank name just once. So if you set up different Bank accounts under one file name then the PBS copies the original file name. Similarly if you wish to re-use an existing Bank name and address then the PBS will copy the original details entered.

All the file and Bank details are stored in the PBS directory which is a system file kept on the PBS file disk. Each file disk you create will have its own PBS directory which tells the PBS which files are on that particular disk.

There are three phases to setting up your system:

Initialise Directory -

create a PBS directory and erase any demonstration files

Open New File -

enter details of the account holders in the PBS directory

Open Bank Accounts for each File Name -

enter details of each Bank account, for each account holder, in the PBS directory and create respective files on disk

Prior to setting up your own accounts you must first initialise a file disk ready for use: we suggest that you initialise at least two so you always have a spare one. Make sure you have formatted these before proceeding further. If you are using just one drive then you will be using your working copy of the PBS disk to store your files, so programs and files will be on the same disk.

Phase 1 - Initialise Directory:

Restart the PBS by pressing the function key **F9** and select SYSTEM MAINTENANCE which is option 1 on the sub menu. Now select NEW FILE/DIRECTORY.

New file/directory menu:

COMMANDS AVAILABLE	F - OPEN NEW FILE	D - INITIALISE DIRECTORY
	H – HELP	M - MAIN MENU
NEW FILE/DIRECTORY		

As you are setting up your system for the first time then you need to select option D - INITIALISE DIRECTORY, which will create a new PBS directory and erase any demonstration files.

You **ONLY** use this option when you wish to initialise a disk by creating a new PBS directory on it. If you use this option with a disk containing your latest PBS files then your existing PBS directory, containing all your file and Bank names, will be overwritten! Worse still, perhaps, the PBS will not be able to read any of your transaction files.

A bold warning is displayed on screen to make you aware of this before proceeding further.

You will be prompted to specify whether you wish to use drive D1 or drive D2 for your files. If you specify D2 then you will asked to insert a blank formatted disk in drive D2 at this stage. By just pressing **Return** (or entering D1) the PBS will assume that you are using drive D1 for your programs and transaction files.

The PBS gives you another chance to CONTINUE or select MENU at this point. Selecting MENU will obviously return you to the previous menu without doing anything else.

If you have chosen to CONTINUE then the PBS will create a new PBS directory on the disk in drive D1 or D2 as appropriate and erase any demonstration files in the process.

Phase 2 - Open New File:

The PBS groups all the Bank accounts you wish to open under the file names (or account holders) that you have specified. This is necessary so that the PBS can identify the various files in order to create new carried forward files and for the Final Accounts and Budget modules.

Take option 1 (OPEN NEW FILE) of the SYSTEM MAINTENANCE main menu and enter a file name e.g., your name.

Open new file screen:

File: Jack Gibbons   with National Westminster Bank

This option enables you to enter the name of the ACCOUNT HOLDER, which can be you or your wife for example, the name of a club or society, or even a company name.
This FILE NAME will be stored in the PBS DIRECTORY and you will be prompted to add one or more BANK ACCOUNTS, as you require.

```
  Filename: [Joe Bloggs            ]

Bank code: [        ]        Bankname: [                    ]
                            Branchname: [                  ]
                             Accountno: [          ]

  Currency: [   ]    Limit: [     ]
```

```
OPEN NEW FILE           Correct ? (Y/N)
```

The PBS prompts you to respond to **Correct ? (Y/N)**. Press **N** to enable you to retype the filename, or press **Y** to proceed to entering the Bank accounts for this file name, as explained in phase 3 on the next page.

The PBS will allocate a file reference number for each entry in the PBS directory.

If you need to open another file (after entering your Bank accounts) e.g., for your wife or your business, then you re-select option 1 and enter the other file names.

Phase 3 - Open Bank Accounts for each File Name:

If you have just entered a file name in phase 2 then the PBS will automatically lead you to BANK NAMES - ADD and you are then invited to enter one or more Bank names representing each of your Bank accounts for the same file name, you have just entered.

You may add further Bank names later as required at any time, for existing file names using BANK NAMES - ADD, which is option 4 on the maintenance menu (this is explained on the next page). You do not have to select option 1, NEW FILE/DIRECTORY.

You are free to choose a two digit Bank code to identify the Bank name you are entering. Note however that Bank codes in the range 80 to 99 have been reserved for the General Ledger and Budget modules, so this does allow you to identify 79 different Banks, Credit Card companies and Building Societies.

Bank names - add screen:

File: Jack Gibbons   with National Westminster Bank

You may now proceed to enter several BANK accounts which will all relate to the FILE NAME you have just entered.

The BANK accounts can also include CREDIT CARD, BUILDING SOCIETY, PETTY CASH or even SUNDRY DEBTORS/CREDITORS.

```
  Filename: [Joe Bloggs             ]

  Bankcode: [20]          Bankname: [Barclays Bank PLC        ]
                          Branchname: [High Street, Guildford     ]
                           Accountno: [12345678    ]


  Currency: [GBP]     Limit: [1000  ]
```

```
BANK NAMES - ADD            Correct ? (Y/N)
```

If you repeat a Bank code already used for another file name then the PBS will copy the Bank details onto the screen and allow you to make changes if necessary e.g., a different account number.

However, if you repeat a Bank code for the same file name then you will create a "carried forward file". This is explained later in the manual in CHAPTER 13 so we suggest that you don't do this now.

When you have responded with a **Y** to the **Correct ? (Y/N)** prompt, you are asked whether you wish to CONTINUE or return to MENU. Selecting CONTINUE will enable you to enter a further Bank account for the same file name entered. This cycle repeats until you finally accept the MENU option.

BANK NAMES:

If you wish to open further Bank accounts, at a later stage, for one of the file names that you have already set up, then you need to select option 4 (**BANK NAMES**) on the maintenance menu and then select **A** for **BANK NAMES - ADD**. You do not need to select option 1 on the maintenance menu (NEW FILE/DIRECTORY) as the file name already exists.

Bank names menu:

COMMANDS AVAILABLE	A – ADD	C - CHANGE
	L - LIST/P – PRINT	D - DELETE
BANK NAMES	H – HELP	M - MAIN MENU

The operation differs slightly from that described previously in that you have to select from the file names displayed on screen, and then follow the BANK NAMES - ADD procedure.

Select file name screen:

File: Jack Gibbons		with National Westminster Bank	
Dir File Name and Date	Code, Ccy		Bank name and address
1 Joe Bloggs	20	GBP	Barclays Bank Plc
Newfile 12345678			High Street, Guildford
2 Joe Bloggs	60	GBP	National Westminster Bank Plc
Newfile 78654321			High Street, Guildford

COMMANDS AVAILABLE:	F - SCROLL FORWARD	B - SCROLL BACKWARD
	S - SELECT ITEM	M - MENU
SELECT FILE NAME		

The first file/Bank name shown on screen is always highlighted (the currently selected item) and using the **B** and **F** keys (or the **Up** and **Down Arrow** keys) all the file/Bank names will scroll back and forth, so you can make your selection.

You will then be asked if you wish to CONTINUE in order to ADD a Bank account or MENU to abort and return you to the BANK NAMES menu.

If you have chosen to CONTINUE you will be treated to a similar screen used for adding Bank accounts within the NEW FILE section.

If you repeat a Bank code already used for another file name then the PBS will copy the Bank details onto the screen and allow you to make changes if necessary e.g., a different account number.

However, if you repeat a Bank code for the same file name then you will create a "carried forward file". This is explained later in the manual in CHAPTER 13 so we suggest that you don't do this now.

Bank names - add screen (as selected from the BANK NAMES menu):

```
File: Jack Gibbons          with National Westminster Bank
 Dir File Name and Date      Code,      Ccy   Bank name and address

 1   Joe Bloggs             20          GBP   Barclays Bank Plc
     Newfile     12345678                     High Street, Guildford



     Filename: [Joe Bloggs           ]

     Bankcode: [30]           Bankname: [Lloyds Bank PLC        ]
                              Branchname: [High Street, Guildford    ]
                               Accountno: [12348765    ]


     Currency: [GBP]     Limit: [1000  ]



BANK NAMES - ADD          Correct ? (Y/N)
```

When you have responded with a **Y** to the **Correct ? (Y/N)** prompt you are returned to the BANK NAMES menu.

Otherwise press **N** to enable you to review the information entered, making corrections as necessary.

The PBS will initialise a file on disk for each file name/Bank name entered and on exit to the main menu will save the updated PBS directory onto disk.

LOADING and SAVING of transaction files:

The loading of files is simplified by just having to make your choice from the PBS directory displayed on screen. There is no need to remember transaction file names stored on your disk, the PBS takes care of all the remembering. Additionally, when you start up the PBS it will always load the last file you were using.

All saving of files is handled automatically by the PBS as you exit from the ADD/CHANGE/DELETE facility. Provision has been made for you to save copies of your files (and your PBS directory) onto a backup disk. This is covered in CHAPTER 14 of this manual.

A FILE MANAGEMENT facility is provided to enable you to view the files you have set up and load a different file when required.

The file management menu:

COMMANDS AVAILABLE:	D - DISPLAY DIRECTORY	P - PRINT DIRECTORY
	L - LOAD FILE	B - BACKUP/RESTORE
FILE MANAGEMENT	H – HELP	M - MAIN MENU

For example, when you need to load a different file then press **L** for LOAD FILE and the SELECT FILE NAME screen will be displayed.

Select file name screen:

File: Jack Gibbons		with National Westminster Bank		
Dir File Name and Date		Code,	Ccy	Bank name and address
1 Joe Bloggs		20	GBP	Barclays Bank Plc
Newfile	12345678			High Street, Guildford
2 Joe Bloggs		60	GBP	National Westminster Bank Plc
Newfile	78654321			High Street, Guildford

COMMANDS AVAILABLE:	F - SCROLL FORWARD	B - SCROLL BACKWARD
	S - SELECT ITEM	M - MENU
SELECT FILE NAME		

The first file/Bank name shown on screen is always highlighted (the currently selected item) and using the **B** and **F** keys (or the **Up** and **Down Arrow** keys) all the file/Bank names will scroll back and forth, so you can make your selection.

For the purposes of the PBS, both standing orders and direct debits are handled in the same way. These instruments differ only in how the funds are settled at your Bank.

Direct debits do tend to be for varying amounts, usually upwards, but normally you are advised how much is going to be charged in advance so you can budget for them. So any reference to standing orders in the PBS is deemed to include direct debits also. When you set up a standing order you can enter "SO" or "DD" in the reference field to distinguish between the two if required.

Before you select option 2 of the SYSTEM MAINTENANCE main menu to set up your standing orders have a quick look at the file name and Bank name/address displayed at the heading of the screen. This tells you which account is currently loaded into your computer. If this is not the account under which you wish to set up the standing orders then first select FILE MANAGEMENT and load the account required by selecting the file as already explained in CHAPTER 5.

The standing orders menu:

COMMANDS AVAILABLE:	A – ADD	C - CHANGE
	L - LIST/P – PRINT	D - DELETE
STANDING ORDERS	H – HELP	M - MAIN MENU

The **STANDING ORDERS - ADD** screen (selected by pressing **A** on the STANDING ORDERS menu) operates in split screen format so as you enter new standing orders they are displayed in the upper window on your screen, while you continue to enter new ones on the input screen in the lower window.

We shall step through all the input data items in the order that they occur.

Date:

All dates in the PBS are entered in English. By this we mean that "1st January 1991" is entered as 01JAN1991. After you have entered the very first date in the standing order file you can choose when making the next entry to accept the month and year, month and/or days. This all makes more sense when you have tried it. The default date is the last date that was entered in the standing order or transaction file accordingly.

You are prompted to enter the start date that you wish the PBS to commence the standing order. The PBS will check that you do not enter a date which is before the latest date of your statement transaction file. Otherwise you would have your standing orders being applied backwards!

The standing orders - add screen:

File: Jack Gibbons			with National Westminster Bank						
Date	Ref	Details	Analysis	Payment	DrCr	Nop	Month	Daily	
01JUL91	SO1	Allied Dunbar	INS	89.50	D	999	01	00	
15JUL91	SO2	Sun Alliance	INS	45.75	D	999	01	00	

```
Date: [01JAN1991]          Ref: [     ]          Details: [                 ]

 Analysis: [    ]          Account: [   ]          Glcode: [   ]

Payment: [        ]          DrCr: [ ]

   Nop: [ ]          Monthly: [   ]          Daily: [   ]
```

STANDING ORDERS - ADD   Date format is ddmmmyyyy eg 01JAN1991

Ref:

You may enter anything in the reference field but you may prefer to enter SO1, SO2, DD1, DD2 etc to identify standing orders and direct debits in your statements.

Details:

The details field can be used to store anything, including the counterparty name. The PBS will convert the first letter of each word into capitals (for the non-typists amongst us!).

Analysis:

Enter the appropriate analysis code for this standing order, if required. Whatever you enter will be validated against your analysis code file. Press **?** to obtain a list of codes to select from. All the system code files are optional.

Account:

Similarly, you can enter an account code in this field which will be validated against your account code file. Press **?** for a list.

Glcode:

If you are planning to use your PBS for business use, you can select a nominal heading to enter in this field. The look up option is just a key press away.

Payment:

As you might expect, you enter the amount to be paid on each due date, without a sign (+ or -). If your standing order is for two or more amounts, then you set up a standing order for each with different start dates and number of payments accordingly.

DrCr:

This tells the PBS whether the amount is negative (**D**ebit) or positive (**C**redit).

Nop:

Enter the **N**umber **o**f **P**ayments so that the PBS will stop posting the standing order when all payments have been made (the Nop reaches zero). For those that are paid "until further notice" enter 999.

Monthly:

It is important to enter the frequency so that the PBS will know how often to post the standing order. This is entered in the format of monthly/daily frequency and is an "either or" situation. Here you enter the monthly frequency or enter the daily frequency in the next input. So for a monthly standing order you enter 01, for quarterly 03, for annually 12 or press **Return** to skip to the next field.

Daily:

If you have skipped over the Monthly frequency then you must enter something in this field. So for a weekly standing order you enter 07, lunar monthly 28. Press **Return** to skip if you have entered something in the Monthly field.

Pressing the **Left Arrow** key within an input box restores the original information, if you haven't pressed **Return** to move to the next input box. Pressing the **Left Arrow** key again will take you back to the previous input box: so many of the usual mistakes can be corrected immediately.

When you have finished entering your standing order record you are asked **Correct ? (Y/N)**. Press **N** to enable you to retrace the data entered, making corrections as required, or press **Y** to accept it and file it away.

We include a facility to make changes and deletions to/from the standing order file (STANDING ORDERS - CHANGE and STANDING ORDERS - DELETE) together with the option to produce a hardcopy of all standing orders.

To set up standing orders for your other accounts re-select FILE MANAGEMENT and load another file.

All additions, changes and deletions to your Bank account are handled by option 2 of the PBS main menu (**ADD/CHANGE/DELETE**). Upon exit from this option your updated file is saved automatically. You will need to check that the file/Bank name displayed in the heading is the one you wish to update. If not then select FILE MANAGEMENT and load another Bank account as required.

We recommend that if you are entering many transactions or making many changes that you frequently exit to the main menu and re-select this option to continue. This will keep the Bank account updated on disk and will protect you to some extent.

The add/change/delete menu:

COMMANDS AVAILABLE	A – ADD	C - CHANGE
	B - CHANGE BANK A/C	D - DELETE
ADD/CHANGE/DELETE	H – HELP	M - MAIN MENU

ADD mode operates in split screen format: the upper half of the statement window displaying the last four transactions entered whereas the lower half presents you with an input screen. This is similar to the standing order input screen except that you do not have a number of payments or a frequency to enter.

The add/change/delete - add screen:

```
File: Jack Gibbons          with National Westminster Bank
 Date       Ref    Details          Analysis   Debit  Credit     Balance

 27JUN91    cc     Cashcard         MISC       50.00              385.42
 30JUN91           Salary           SAL               950.00     1335.42
 01JUL91    SO1    Allied Dunbar    INS        89.50             1245.92
 10JUL91    123    Marks & Spencer  CLO        75.00             1170.92
Date: [10JUL1991]        Ref: [     ]        Details: [              ]

Analysis: [    ]          Account: [   ]       Glcode: [   ]

Amount: [        ]         DrCr: [ ]            Vat: [       ]

 DirRef: [ ]              Recn: [ ]
```

```
ADD MODE              Date format is ddmmmyyyy eg  01JAN1991
```

The first transaction that you enter in a new file is the start or brought forward balance. You should date this entry with the date you wish to commence recording your transactions less one day e.g., to start from the 1st January 1992 enter the date 31st December 1991. This is needed in order that the PBS can make correct date comparisons for the posting of standing orders.

We shall step through all the input data items in the order that they occur.

Date:

All dates in the PBS are entered in English. By this we mean that "1st January 1991" is entered as 01JAN1991. After you have entered the very first date in the transaction file you can choose when making the next entry to accept the month and year, month and/or days. This all makes more sense when you have tried it. The default date is the last date that was entered in your transaction file accordingly.

The date is intended to be the date of the transaction e.g., the date you wrote the cheque. You can enter your transactions in any date order as the PBS will automatically sort them into the correct date order for you.

Note that any Bank balance displayed relating to a back valued transaction will be the balance at that date and should not be confused with current Bank balances being displayed with present dated transactions.

Ref:

You are free to enter a cheque or paying in slip number for a reference but it is a free format field, so you can choose to use it for any other purpose.

Details:

You can decide how to use the details field according to your needs. You can either enter the payee of a cheque, maybe enter "cashcard" if appropriate or, if you are making full use of the account code facility, perhaps enter a short description of the transaction. The PBS will automatically convert the first character of each word you type into upper case.

Analysis:

Enter the appropriate analysis code for this transaction, if required. Whatever you enter will be validated against your analysis code file. Press **?** to obtain a list of codes to select from. All the system code files are optional.

Account:

Similarly, you can enter an account code in this field which will be validated against your account code file. Press **?** for a list.

Glcode:

If you are planning to use your PBS for business use, you can select a nominal heading to enter in this field. The look up option is just a key press away.

Amount:

As you might expect, you enter the amount of the transaction, without a sign (+ or -). There is no need to enter a currency symbol (eg £ or P). If you need to track VAT then you have to decide whether to enter the gross amount or net of VAT amount here. The Vat element is recorded separately in a later field.

DrCr:

This tells the PBS whether the amount is negative (**D**ebit) or positive (**C**redit).

VAT:

You may need to record the VAT element of a transaction and the PBS provides this input for it, if required. You need to decide whether to record the principal amount as either gross or net of VAT in the **Amount** field, described previously.

Recn:

The reconciliation marker field is automatically updated by the reconciliation module, when you **ACCEPT** a transaction as being reconciled. The letter **R** indicates that it has been reconciled, otherwise you will see a space in this field. So during ADD mode just skip over by pressing **Return**; however, you may wish to unreconcile a transaction during CHANGE mode.

Dir/Ref:

This is intended as a display field to indicate if the transaction is a Bank transfer: the corresponding file reference number (in the PBS directory) will be shown in this case. Just skip over normally.

Account/Bank Transfer (A/B):

Entering an **A** or **B** here invokes a transfer between two **A**ccount codes or a transfer between two **B**ank accounts respectively. Just press **Return** at this prompt for a normal (non transfer) transaction. These transfers need quite a full explanation so we have allocated separate chapters (8 and 9) in the manual for them.

Pressing the **Left Arrow** key within an input box restores the original information, if you haven't pressed **Return** to move to the next input box. Pressing the **Left Arrow** key again will take you back to the previous input box: so many of the usual mistakes can be corrected immediately.

When you have finished entering your transaction record you are asked **Correct ? (Y/N)**. Press **N** to enable you to retrace the data entered, making corrections as required, or press **Y** to accept it and file it away.

When you have accepted the transaction the PBS will now check and **post standing orders** due since the last transaction that you entered. If any are due (assuming you have set some up) the standing order transactions will be displayed in the upper part of the split screen as they are posted to your Bank account. This is designed to enable you to see your money disappearing before your very eyes!

Should a transaction cause your balance to be overdrawn (in debit) or exceed any overdraft limit that you have set up, then the PBS will inform you immediately of any balance being in excess. This information is displayed in the title line of the Bank statement. Any overdraft limit is displayed here also.

After you have entered a transaction you will see it added to the list of entries displayed in the upper half of the screen. This is intended as an aid to help you to ensure that you do not miss entering an item say if you are distracted during input e.g., the phone rings. You can always return to the PBS and know exactly where you are at all times, even next month.

The ADD mode operates in a cycle so you can keep entering transactions by entering **C** to the "**C**ontinue/**M**enu" prompt or enter **M** to exit to the main menu.

To cater for any little mistakes that creep into your accounts the PBS offers a **CHANGE** mode. You can locate a transaction for changing by entering a search parameter. This can be any combination of a date, analysis code, account code, general ledger code, reference, details or amount.

Quite often the transaction that you wish to change has only just been accepted as being correct. In this case when you are presented with the search choices mentioned above just press **TAB** to skip over all search fields on screen.

However you have selected your transaction for changing you can use the keys **B** and **F** (or **Up Arrow/Down Arrow**) to scroll either forwards or backwards to ensure that the transaction you wish to change is the first one in the display window in the top half of the split screen. At this point if you press **M** then you will exit to the previous menu.

Press **C** to continue with the change and a screen similar to the ADD screen will appear, but this time all the fields will be completed with information from your transaction that you have selected. You can simply single step through by either pressing just **Return** to keep the original entry or re-type any fields that need changing. After you have made your change you can skip the remaining input boxes by pressing **TAB**. You are asked to confirm the transaction in the normal way.

If the incorrect transaction is beyond amendment or should not be there at all, you can select the **DELETE** mode. You select the transaction in the same way as a CHANGE but when you are satisfied with the selection you are asked to confirm the deletion.

After you have completed the update of transactions on one Bank account you may need to select another of your Bank accounts to update. You could exit from ADD/CHANGE/DELETE then select FILE MANAGEMENT, select your Bank account from the directory on your screen, return to the main menu, re-select ADD/CHANGE/DELETE, press **A** for ADD mode and then enter your transactions.

But, on the other hand, you could just select **CHANGE BANK ACCOUNT** on the ADD/CHANGE/DELETE menu, select your Bank account by choosing from the directory displayed and then enter your transactions. The PBS takes care of the saving of your files during the change.

These particular transactions are intended to record a settlement between two clients who have been allocated account codes in the PBS. You would probably be keeping records of all your dealings with clients and using the account code facility to its fullest extent as previously described in this manual. The planned budget module would also make much further use of this facility.

To invoke a client transfer you enter a transaction in the normal way except that you need to enter an **A** after the prompt "ACCOUNT/BANK TRANSFER (A/B)". The PBS will respond, after you have accepted the transaction, with the prompt "Enter ACCOUNT CODE" to which you must enter the account code of the other party.

The PBS will then proceed to update your Bank account with a pair of matched transactions of equal and opposite value e.g. a debit against one account code and a credit against the other code. Also note that these items, being of a compensating nature on your Bank account, do not feature in any Bank reconciliation to be performed by the Bank reconciliation module.

Because these are matched transactions any change or deletion to either of the transactions will be made to the corresponding transaction by the PBS automatically.

We have included an example client account transfer with our demonstration file to illustrate the concept and make it easier to understand.

These transactions can be effected between any two Bank accounts, set up in the PBS directory, to reflect the situation whereby the funds received and credited to one Bank account are financed by a drawing on another Bank account. The PBS requests you to enter the transaction once and then applies an equal and opposite copy to the other Bank account for you.

A good example of this is to draw a cheque on your Bank account for cash. You would enter the cheque against the Bank account by entering **B** in response to the "ACCOUNT/BANK TRANSFER (A/B)" prompt and then select the file/Bank name from the PBS directory for the petty cash account you have set up. An example we have included in our demonstration file to help you to understand the concept.

This facility operates in a similar manner to client transfers except that the PBS has to update two separate Bank account files on disk automatically and return you where you were in the PBS so that you can continue as required. While the PBS is swopping Bank accounts it also checks and posts any standing orders due in the second Bank account before returning to the original one. Your screen heading and the statement window will keep you informed of the Bank account changes and the posting of all items.

Each transaction keeps a record of the corresponding PBS directory reference of the matched transaction. As the transactions are matched pairs any change or deletion to either one causes the PBS to effect the same change to the other one.

Note that transfers between Bank accounts are not suited to accounts of differing currencies eg UK Pounds to US Dollars, as you would then have the burden of maintaining foreign exchange rates on a regular basis. We recommend that for transfers involving differing currencies you enter normal, single transactions.

Now you have some transactions entered we are able to display and print some statements.

The PBS offers comprehensive facilities for displaying and printing your Bank statements, so all the information you need is just a key press or two away. Additionally, you can choose many different screen formats so you can view the information in several ways. If you need to view all the information in respect of a particular transaction, then you can take advantage of the zoom facility. You can quickly find any transaction, using the minimum amount of information, by selecting the locate feature.

The bank statement menu:

COMMANDS AVAILABLE	D – DISPLAY	P - PRINT
	B - CHANGE BANK A/C	C - CHANGE FORMAT
BANK STATEMENT	H – HELP	M - MAIN MENU

In order to view your Bank statement you select main menu option 1 (**BANK STATEMENT**) and press **D** for **DISPLAY**, assuming that you have already made sure that the file/Bank account displayed in the screen heading is the one you wish to look at. If not, then choose FILE MANAGEMENT (option 5 on the main menu) or press **B** for CHANGE BANK A/C and select the file/Bank account that you require.

The display statement menu:

COMMANDS AVAILABLE	F - SCROLL FORWARD	B - SCROLL BACKWARD
	Z – ZOOM	C - CANCEL ZOOM
DISPLAY STATEMENT	L - LOCATE RECORD	M - MENU

The PBS will respond by displaying the last twelve transactions entered on this account and the menu in the bottom window will change to offer you more choices. You now have a window view of your Bank statement and by pressing **B** or **F** (or **Up Arrow**, **Down Arrow**) you can scroll the statement **B**ackwards or **F**orwards.

In addition, you can use the **Left** and **Right Arrow** keys to page back and forth one screen full at a time, whereas **Shift Left** or **Shift Right Arrow** key will take you to the start or end of your statement.

The first time you choose to view your Bank statement there may be a short delay while the PBS calculates the balances, so you will know how much you have (or don't have). When this happens a message will be displayed to this effect.

The balances are automatically updated after any ADD/CHANGE/DELETE activity so you know that the PBS has always done its sums!

The display statement screen:

File: Jack Gibbons   with National Westminster Bank

Date	Ref	Details	Analysis	Debit	Credit	Balance
27JUN91	cc	Cashcard	MISC	50.00		385.42
30JUN91		Salary	SAL		950.00	1335.42
01JUL91	SO1	Allied Dunbar	INS	89.50		1245.92
10JUL91	123	Marks & Spencer	CLO	75.00		1170.92
15JUL91	SO2	Sun Alliance	INS	45.75		1125.17
20JUL91	124	Cash	MISC	50.00		1075.17

COMMANDS AVAILABLE	F - SCROLL FORWARD	B - SCROLL BACKWARD
	Z – ZOOM	C - CANCEL ZOOM
DISPLAY STATEMENT	L - LOCATE RECORD	M - MENU

As all the information regarding a transaction is not displayed in summary format, you can use the **ZOOM** facility which explodes the first entry on screen into a detail format.

The display statement menu, with zoom screen enabled:

File: Jack Gibbons   with National Westminster Bank

Date	Ref	Details	Analysis	Debit	Credit	Balance
27JUN91	cc	Cashcard	MISC	50.00		385.42
30JUN91		Salary	SAL		950.00	1335.42
01JUL91	SO1	Allied Dunbar	INS	89.50		1245.92
10JUL91	123	Marks & Spencer	CLO	75.00		1170.92

Date: [27JUN91]   Ref: [cc   ]   Details: [Cashcard   ]

Analysis: [MISC]   Account: [   ]   Glcode: [   ]

Amount: [50.00]   DrCr: [D]   Vat: [   ]

Recn: [ ]   DirRef: [ ]

COMMANDS AVAILABLE	F - SCROLL FORWARD	B - SCROLL BACKWARD
	Z – ZOOM	C - CANCEL ZOOM
DISPLAY STATEMENt	L - LOCATE RECORD	M - MENU

Press 'C' to make the zoom screen go away and restore the full display of transactions.

Should you wish to jump to a particular period in your account or **LOCATE** a particular transaction, then you press **L** to activate the enquiry selection screen. This operation closely follows that for ENQUIRIES, except that in this instance the PBS will locate the **last** transaction that matches the search criteria you have entered, whereas within ENQUIRIES **all** transactions matching the criteria are extracted.

The locate screen:

File: Jack Gibbons		with National Westminster Bank				
Date	Ref	Details	Analysis	Debit	Credit	Balance
27JUN91	cc	Cashcard	MISC	50.00		385.42
30JUN91		Salary	SAL		950.00	1335.42
01JUL91	SO1	Allied Dunbar	INS	89.50		1245.92
10JUL91	123	Marks & Spencer	CLO	75.00		1170.92

```
      Date: [JUN91  ]              Ref: [     ]          Details: [                 ]

   Analysis: [    ]            Account: [   ]          Glcode: [   ]

   Amount: [        ]            DrCr: [ ]                Vat: [      ]

     Recn: [ ]                 DirRef: [ ]
```

```
DISPLAY STATEMENT          Enter search criteria to find record ...
```

The example shown would find the last transaction containing **JUN91** in the date, which would be the one dated **30JUN91** in the statement above. You can avail yourself of the scroll features to home in on the exact transaction you are interested in. Easy isn't it!

Do not be confused by the year being displayed as **91** instead of **1991** (which is what you are prompted to type in): the PBS displays dates without the century in order not to take up too much screen space. Well the century does not change too often on your Bank account, does it? In fact, next time you enter a transaction enter the date without the century and see what happens - the PBS will take care of it for you.

The LOCATE facility is also used in the CHANGE and DELETE modes to assist you in finding the transaction requiring change/deletion.

So you can keep printed copies of your Bank statements the PBS has comprehensive printing facilities. Select **P** on the **BANK STATEMENT** menu and the PBS will respond with a menu asking you to select which period you wish to **PRINT**.

The bank statement print menu:

COMMANDS AVAILABLE	B - BETWEEN TWO DATES	A - ALL
	S - SELECT MONTH	M - MENU
PRINT STATEMENT		

Press **B** to select **BETWEEN TWO DATES** if you want a statement spanning dates of your choice, which must fall within the range of dates of the transactions posted to your Bank account. Default start and end dates will already be provided which you can either accept or enter new ones.

The print statement date entry screen (between two dates):

File: Jack Gibbons		with National Westminster Bank				
Date	Ref	Details	Analysis	Debit	Credit	Balance

 Enter start date: [31DEC1990]   and end date: [30JUN1991]

PRINT STATEMENT   Correct ? (Y/N)

You will be asked to confirm your selection and then your statement will be printed using the currently selected screen format.

If you want a different format printed then select CHANGE FORMAT on the statement menu.

Similarly, you may wish to print a statement for a particular month only. To do this enter **S** for **SELECT MONTH** and enter the required month and year to print your selected statement.

The print statement date entry screen (select month):

File: Jack Gibbons	with National Westminster Bank					
Date	Ref	Details	Analysis	Debit	Credit	Balance

Enter start date of month required: [JUN1991]

PRINT STATEMENT   Correct ? (Y/N)

The PBS also offers you the ability to print the statement for the whole Bank account by pressing **A** for print **ALL**. In which case no date entry is necessary. But, if the account has many entries, make sure that your printer is loaded with lots of paper.

Before proceeding to print, the PBS asks you whether you wish to **CONTINUE** or return to **MENU**, just in case you wish to change your mind at this point.

If you find that your printed statements do not quite fit on your printer paper, ie the heading creeps up or down each subsequent page, then you need to refer to the Appendix. Here you will find the instructions of how to change the printer page length.

From the bank statements menu, the PBS provides you with a **STATISTICS** utility which informs you of how many transactions have been entered into your Bank account, plus how many standing orders have been set up. Press the **SPACE** bar to activate this (press again to make it go away). This will tell you whether it is a good idea to print the whole Bank account or not!

Have you ever wanted to know how much you have paid to the local supermarket in the past year? Do you really want to know how much it has cost to run your car? The PBS is capable of quickly providing you with this kind of information on demand. By using the **ENQUIRIES** mode you can dig out transactions that fulfil your selection criteria and either display them or produce a printout.

Select option 4 of the PBS main menu and the PBS will ask whether you wish to output to **S**creen or **P**rinter. Choose **S** or **P** as appropriate: the PBS will produce the same output, but will re-direct the report according to your selection.

The enquiry (output selection) menu:

COMMANDS AVAILABLE	S – SCREEN	P - PRINTER
	H – HELP	M - MAIN MENU
ENQUIRIES		

Next the PBS will display the enquiry screen which looks like the zoom screen, except you can enter your search requirements in the input boxes. This facility operates in a similar way to the LOCATE feature discussed earlier, except the PBS will now find **ALL** occurrences of transactions that meet your requirements.

The enquiry selection screen:

File: Jack Gibbons   with National Westminster Bank
 Date   Ref   Details   Analysis   Debit   Credit   Balance

     Date: [JUL91]   Ref: [   ]   Details: [Cash   ]

Analysis: [   ]   Account: [   ]   Glcode: [   ]

Amount: [   ]   DrCr: [ ]   Vat: [   ]

   Recn: [ ]   DirRef: [ ]

DISPLAY ENQUIRIES   Enter search criteria for enquiry ...

The example given would locate all transactions for the month of July 1991 with the word 'Cash' appearing somewhere in the details.

Pressing **TAB** during the enquiry selection causes the PBS to skip over the remaining input boxes. Use the **Left Arrow** key to move back to the previous input box.

The previous example will scan the whole Bank account: if you wish to limit the enquiry to a specific date range then press **?** at the date box.

The enquiry selection screen for specified date range:

File: Jack Gibbons   with National Westminster Bank
Date   Ref   Details   Analysis   Debit Credit   Vat

```
    Date: [?     ]        Ref: [     ]    Details: [                   ]

Analysis: [    ]      Account: [   ]       Glcode: [   ]

Amount: [          ]      DrCr: [ ]           Vat: [       ]
Enter start date: [31DEC1990]     and end date: [30JUN1991]
```

```
DISPLAY ENQUIRIES                    Correct ? (Y/N)
```

After entering the start and end dates (and accepting them with a **Y**) the enquiry screen is cleared ready for you to enter your selection criteria as before.

Remember, you can make use of the SYSTEM CODES look up facility by pressing **?** in one of the respective input boxes. The PBS will provide a list, in a separate window on your screen, from which you can make your selection. This way you can obtain a report of transactions selected by one or more of the categories you have identified.

The search parameter used for the enquiry is shown in the heading of the report, together with the period selected. If you are searching by system code, then the respective description will be displayed instead of the code.

At the end of each page debit, credit and VAT turnover subtotals are shown together with a net debit/credit subtotal. Similar totals are given at the end of the report.

In the event of no transactions being located for your enquiry then a message to that effect will be displayed.

Question: you have just been paid your salary and your mortgage, rates, car repayments etc., are all due on different dates in the month - how much money have you got left to play with?

Select option 3 (**FORWARD PROJECTIONS**) of the PBS main menu, enter the date which is one day before your next salary date and the PBS will have the answer for you.

The forward projection screen:

File: Jack Gibbons		with National Westminster Bank				
Date	Ref	Details	Analysis	Debit	Credit	Balance
01JUL91	SO1	Allied Dunbar	INS	89.50		1245.92
10JUL91	123	Marks & Spencer	CLO	75.00		1170.92
15JUL91	SO2	Sun Alliance	INS	45.75		1125.17
20JUL91	124	Cash	MISC	50.00		1075.17
01AUG91	SO1	Allied Dunbar	INS	89.50		985.67
15AUG91	SO2	Sun Alliance	INS	45.75		939.92
31AUG91				0.00		939.92

Enter projected date:	[31AUG1991]

FORWARD PROJECTIONS

When you are in this mode the PBS operates on a copy of whichever Bank account you have loaded. So any changes that appear to be made within this option do not affect the file stored on disk.

After entering a future date you will see the PBS posting your standing orders to the copy Bank account. Then you are offered all the facilities available within the BANK STATEMENT menu so you can display, scroll and print your projected statements.

On exit to the main menu the original copy of the Bank account is re-loaded.

We explained how to set up a new file in chapter 5 and described how the PBS re-uses Bank names and addresses where possible so you don't have to type things unnecessarily. We also touched on the distinction between new and carried forward files.

When you enter a new Bank name/address (identified by a Bank code) for a particular file name for the first time, according to the information contained in the PBS directory, then the PBS creates a new file, which is saved to disk.

On the other hand, if the Bank code describing the Bank name and address has been used for the same file name already then a carried forward file is created. In this instance the PBS brings the balance forward from the "old file", copies the standing order file into the carried forward S/O file and creates an entry in the PBS directory. The carried forward file is available then to continue entering transactions.

Directory listing screen:

File: Jack Gibbons with National Westminster Bank			
Dir File Name and Date	Code, Ccy		Bank name and address
1 Joe Bloggs	20	GBP	Barclays Bank Plc
Newfile 12345678			High Street, Guildford
2 Joe Bloggs	60	GBP	National Westminster Bank Plc
Newfile 78654321			High Street, Guildford
3 Joe Bloggs	60	GBP	National Westminster Bank Plc
C/f file 78654321			High Street, Guildford

COMMANDS AVAILABLE:	F - SCROLL FORWARD	B - SCROLL BACKWARD
	S - SELECT ITEM	M - MENU
SELECT FILE NAME		

To illustrate this, the file no 2 shown above has a Bank code of 60 which differs from that of file no 1 which is 20 (both have the same file name).

File no 3 has been set up with a bank code of 60 and has the same filename as no 2, therefore the PBS will create a carried forward file. This would normally happen when you had filled up file no 2 and wished to continue entering transactions. You would load file no 3 for new transactions instead of file no 2.

Carried forward files are not created for different file names.

You should avoid entering new transactions in an "old file" after you have carried forward to a new file unless you are entering back valued transactions, otherwise you may include standing order postings in error. You are free, however, to make any changes or deletions to/from the "old file" and in this instance all the carried forward balances in the latter carried forward files are automatically adjusted.

As you approach the end of each transaction file (which you can check by selecting STATISTICS) you could continue to create additional files in this way. Each would be readily selectable to load through the FILE MANAGEMENT menu. Be sure not to exceed the storage capacity of your disk however.

The PBS will warn you during ADD mode when you are nearing the end of a file and you are allowed to enter up to ten more transactions if necessary. Note that the PBS will continue to post any standing orders due until the file is full.

If you have backed up your earlier files onto another disk as explained in the next chapter, then you may wish to use the BANK NAMES - DELETE facility (option 4 on the SYSTEM MAINTENANCE main menu) in order to free some space on your current disk.

We believe that you cannot attach too much importance to this subject that is why we have decided to devote a separate chapter to it.

The PBS incorporates file utilities so that you can save a copy of the PBS directory and its associated transaction files onto a separate disk for backup purposes. However, you may wish to use a disk copy utility which is generally available.

The backup/restore menu:

COMMANDS AVAILABLE:	B - BACKUP FILES	R - RESTORE FILES
	H – HELP	M - MENU
BACKUP/RESTORE		

We recommend that you **WRITE PROTECT** your source disk (the one you are backing up) before proceeding with either backup or restore: do this by sliding the little black square in one corner of the disk so that the hole is showing.

The PBS will guide you through the backup process with prompts to insert the SOURCE and TARGET disks in the right sequence. The SOURCE disk is the one you are copying.

It is wise to operate a "parent/child" sequence of using disks for backup. With this method you backup on disk number 1 in the first instance. For the next backup you use disk number 2. On the next occasion, you backup using disk number 1 again. You keep rotating the sequence of using your disks so you never have to overwrite your latest backup copy. Do not forget to clearly label all disks for ease of identification.

How often you should take backups depends on the volumes you are handling. But it is a good idea to take copies at least once a month, or more frequently and perhaps even keep copies at a different location.

Remember to keep working copies of your PBS program disk also as this contains any system code files you have spent some time setting up.

We have all become more security conscious (or should have) since the Data Protection Act become law in the UK. However, the need to keep private information away from prying eyes has always been present.

The PBS has a password controlled security which can be switched on or off by using the utility PBSIPL which you may choose to keep on a separate disk to prevent its use by anybody. We have endeavoured to make the password control the least cumbersome as possible but at the same time effective.

When passwords are made active then a particular transaction file can only be accessed if the correct password is known. You are allowed three attempts at entering the password.

Select file name screen (with passwords enabled):

File: Jack Gibbons	with National Westminster Bank			
Dir File Name and Date		Code, Ccy		Bank name and address
1	Joe Bloggs	20	GBP	Barclays Bank Plc
	Newfile 78654321			High Street, Guildford
3	Joe Bloggs	60	GBP	National Westminster Bank Plc
	Newfile 78654321			High Street, Guildford

Enter PASSWORD: [   ]

COMMANDS AVAILABLE:	F - SCROLL FORWARD	B - SCROLL BACKWARD
	S - SELECT ITEM	M - MENU
SELECT FILE NAME		

So you can set up password profiles for selected persons to access their individual transaction files we supply the utility PBSIPL, which is described more fully in the Appendix.

The utility is designed so that you can select your file/Bank account from the PBS directory and enter your password. The holder of the first file/Bank account in the PBS directory is the Master Password holder and has access to all passwords.

Other holders of file/Bank accounts can only enter/display/change their own password and need their existing password to display and change it.

Since the first version of the Personal Banking System was published in April 1981 the author has adopted a policy of continual revision and improvement of the product. Where possible an upward compatibility has been maintained when releasing new versions operable on the same computer.

The author wishes to acknowledge the invaluable assistance, provided by many PBS clients, which has contributed very much in the development of this current implementation.

The present PBS design lends itself to the addition of new modules which can be invoked directly from the PBS. You will have discovered already the options on the PBS sub menu, which when selected, give you the message "This facility is not yet implemented". System codes incorporated already in the PBS form the basis of some of these modules.

The Budget module will, by making use of the analysis and account codes, allow you to track expenses described by your own headings and compare these against a budget which you have allocated for each one.

The Accounts module provides a full trial balance based on your transactions extracted from the PBS using the general ledger codes to describe the accounts to be maintained. Furthermore, you can produce a profit & loss and balance sheet or income & expense and statement of condition reports.

These modules will consolidate multiple Bank accounts within one file name to provide an overall position.

Should you have a need for an application which we have not yet covered in the PBS or, indeed, have some thoughts on any utility that you have not found available then we shall be pleased to hear from you. We welcome any constructive criticism of our products or suggestions.

Be sure to complete and return the enclosed registration form so that we can keep you informed of developments and provide you with our after sale maintenance.

So you can customise your PBS to your precise requirements, we provide you with an **I**nitial **P**rogram **L**oad utility - just like the biggest computer company in the world.

To run **PBSIPL** you must start up the PBS first by pressing function key **F9**, then select **EXIT** on the sub menu. Now type **LOAD "PBSIPL"** and press **Return**. You cannot run PBSIPL without running PBS first, otherwise you will get an out of memory message.

The pbsipl main menu:

```
** PBS IPL UTILITY **
```

<div align="center">

WELCOME TO THE

P B S   I N I T I A L   P R O G R A M   L O A D

Version 2.06

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</div>

COMMANDS AVAILABLE	1 - COLOURS	4 - PASSWORDS
	2 - PRINTER CONFIGURATION	5 - REPORT HEADINGS
MAIN IPL MENU	3 - SYSTEM PARAMETERS	6 - EXIT

Any changes made within PBSIPL are automatically saved to disk and become effective when you next run the PBS.

You may wish to experiment with the choice of **COLOURS** if you want a change from white on blue and white on black. The PBS operates with the SAM Coupe's default PALETTE which is set in the **AUTO** program. Changing the PALETTE will provide you with a different set of colours to choose from.

The colours screen:

** PBS IPL UTILITY **

```
              Restore defaults: [N]
                 Border colour: [ 0]          Example colours
        Foreground title colour: [ 7]
        Background title colour: [ 5]
         Foreground help colour: [ 7]          are displayed
        Background help colour: [ 0]
     Foreground display colour: [ 7]
    Background display colour: [ 0]          on this side.
        Foreground input colour: [ 7]
        Background input colour: [ 0]
        Foreground menu colour: [ 7]
       Background menu colour: [ 5]
```

```
COLOURS                           Correct ? (Y/N)
```

As you can see from the example display, different windows on the screen have been allocated different colour codes.

The **PRINTER CONFIGURATION** facility is intended to provide statements with different style typefaces eg elite, and bold report headings. There is an option to send an initialisation sequence of codes to your printer on start up.

The printer configuration screen:

** PBS IPL UTILITY **

Carriagereturn [13] [ ] [ ]	Bold [27] [71] [ ]
Linefeed [10] [ ] [ ]	Endbold [27] [72] [ ]
Formfeed [12] [ ] [ ]	Underline [27] [45] [1]
Elite [27] [77] [ ]	Endunderline [27] [45] [0]
Endelite [27] [80] [ ]	Doublewidth [27] [87] [1]
Condensed [15] [ ] [ ]	Enddoublewidth [27] [87] [0]
Endcondensed [18] [ ] [ ]	Initialise [27] [77] [ ]

PRINTER CONFIGURATION   Correct ? (Y/N)

Printer codes are defined in your printer manual for your particular make and model of printer. You may enter up to three sets of numbers for each printer effect - these are entered in decimal. We have entered some example codes for you already, based on an Epson printer.

For example, the printer (or ESCape) code on an Epson RX80 for setting the character set to Elite is **ESC M**. This is entered as **27 77** with nothing in the third box - **27** is the ASCII code for **ESC**, whereas **77** is the code for **M**. A table of ASCII codes will be found in your SAM Coupe users guide and most certainly in your printer manual.

Setting the Formfeed option to **13** will turn off the automatic formfeed carried out after printing.

The PBS is a parameter driven system, reflecting its flexible design, which means it can be customised to the users' needs. The **SYSTEM PARAMETERS** option enables you to access the heart of the system. Note that changes have to be made with extreme care. Do **NOT** experiment with the parameters that you do not understand.

The system parameters screen:

** PBS IPL UTILITY **

```
          Number of files per directory: [32]
           Records per transaction file: [256 ]
         Records per standing order file: [32  ]
           Records per system code file: [64  ]
             Number of fields per record: [17]
             Number of screen formats: [8 ]
             Number of number formats: [4 ]
                 Printer lines per page: [66]
                   Printer page width: [80 ]
                      Program path: [               ]
                        Data path: [               ]
        Activate password control (Y/N): [N]
        Activate autoload option  (Y/N): [Y]
```

SYSTEM PARAMETERS   Correct ? (Y/N)

This is where you can increase the size of the system code file, the transaction file and the standing order file. Where you can modify your printer settings and activate the password control feature.

If you have already opted to create a NEW DIRECTORY on drive D2 (in chapter 5) then the **Data path** will show **D2:** already.

We do not recommend your changing anything else, except under the direction of Hilton Computer Services Ltd.

In order to set up and maintain the passwords used in the PBS you need to select option 4 (**PASSWORDS**) of the main ipl menu. The PBS will respond by displaying the passwords menu, which offers you the following choices:-

The passwords menu:

COMMANDS AVAILABLE	O-CHANGE OWN PASSWORD	A-CHANGE ALL PASSWORDS
	D-SCROLL DIRECTORY	M-MENU
PASSWORDS		

The holder of the first file/Bank account in the PBS directory is the master password holder and has access to all passwords.

Other holders of file/Bank accounts can only enter/display/change their own password and need their existing password to display and change it.

All key presses for passwords are shown as £'s on screen so nobody can see what you are typing (in good password tradition). Why £'s? Well this is a financial program.

You are allowed three attempts at entering a correct password for the file selected. After three unsuccessful attempts you are returned to the passwords menu.

Selecting **CHANGE OWN PASSWORD** enables you to select a file just as if you were about to load it. You will then be prompted to enter the current password for the selected file. If you have not given it a password yet, type six spaces and press **Return**.

The enter password screen:

File: Jack Gibbons   with National Westminster Bank

Dir	File Name and Date	Code, Ccy		Bank name and address
1	Joe Bloggs	20	GBP	Barclays Bank Plc
	Newfile 78654321			High Street, Guildford

Enter PASSWORD: [   ]

CHANGE OWN PASSWORD

Having entered a correct password, the screen changes to show you the current password and request that you enter a new one.

The change own password screen:

File: Jack Gibbons   with National Westminster Bank

Dir	File Name and Date	Code, Ccy		Bank name and address
1	Joe Bloggs	20	GBP	Barclays Bank Plc
	Newfile 78654321			High Street, Guildford

Current password: [JOE   ]   Enter new password: [   ]

CHANGE OWN PASSWORD

Selecting **CHANGE ALL PASSWORDS** enables you to select each file in turn and change the respective passwords. In order to do this you must enter the current password for the **first** file in the PBS directory. If you have not given it a password yet, type six spaces and press **Return**.

The enter password screen:

File: Jack Gibbons	with National Westminster Bank

Dir	File Name and Date		Code, Ccy		Bank name and address
1	Joe Bloggs		20	GBP	Barclays Bank Plc
	Newfile	78654321			High Street, Guildford

Enter PASSWORD: [   ]

CHANGE ALL PASSWORDS

Having entered the correct password, the screen changes to show you the current password and request that you enter a new one.

The change all passwords screen:

File: Jack Gibbons	with National Westminster Bank

Dir	File Name and Date		Code, Ccy		Bank name and address
1	Joe Bloggs		20	GBP	Barclays Bank Plc
	Newfile	78654321			High Street, Guildford

Current password: [JOE   ]   Enter new password: [   ]

CHANGE ALL PASSWORDS

Having accepted the new password, or just pressed **Return** to leave it unchanged, you are then shown **each** password in turn, for **each** file in the PBS directory.

Either enter a new password or leave the password unchanged, as appropriate.

When you have cycled through all the files you are returned to the password menu.

Each transaction file is automatically updated with the new password.

Should you just wish to view the files stored in the PBS directory then select **SCROLL DIRECTORY**. This facility operates just like the option within FILE MAINTENANCE of the PBS.

Remember that the passwords facility only takes effect within the PBS when you have set the ACTIVATE PASSWORD CONTROL option in SYSTEM PARAMETERS to **Y**.

The **REPORT HEADINGS** option on the main ipl menu is designed to enable you to customise the headings that will be printed on specific reports generated by the final accounts module. This report headings facility is not used within the main PBS program.

For example, you may be keeping the books for a club or a small society. In which case "Profit and Loss Report" may not be appropriate as a heading and "Income and Expense Report" may be more suitable. The individual income and expense categories are governed by the GLCODE file you would have set up.

The report headings screen:

** PBS IPL UTILITY **

Profit and loss: [Profit and Loss Report for period ending:]

Profit and loss summary: [Profit and Loss Summary as at:]

Balance sheet: [Balance Sheet as at:]

Trial balance report: [Trial Balance Report as at:]

Audit of transactions: [Audit List of Transactions as at:]

Income/expense audit: [Income and Expense Audit for period:]

Bank/book convention: [ ]   Gross/net - VAT flag: [ ]

REPORT HEADINGS   Correct ? (Y/N)

The Bank **Reconciliation** module (included with the PBS) provides the facility to match up your Bank Statement, received from your Bank, to your PBS statement and perform a reconciliation between the two - to see where your Bank has gone wrong!

The bank reconciliation opening screen:

File: Jack Gibbons   with National Westminster Bank

WELCOME TO THE

P B S   B A N K   R E C O N C I L I A T I O N

Version 2.06

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RECONCILIATION MODE   Press a key to continue ...

Next you are asked to check whether you have entered items such as Bank charges etc.

The initial bank reconciliation screen:

File: Jack Gibbons   with National Westminster Bank

Have you entered all transactions such as

interest and service charges? (Y/N) [Y]

Enter the statement ending balance: [   ]

RECONCILIATION MODE

If you respond with a **Y**, then you are prompted to type in the closing balance taken from the statement received from your Bank, otherwise you are returned to the sub menu. If the balance is overdrawn then enter a minus in front of the amount (eg. -545.95).

At this point, you have now entered reconciliation mode and the PBS will display each **unreconciled** transaction in turn for you to compare with the items recorded on your statement received from your Bank.

The reconciliation menu:

File: Jack Gibbons		with National Westminster Bank			
Date	Ref	Details	An	Ac	Gl
10JUL91	123	Marks & Spencer CLO			

Does the bank statement reflect this transaction?

COMMANDS AVAILABLE	Y – ACCEPT	N - REJECT
	L - LIST UNCLEARED ITEMS	A - AMEND
RECONCILIATON MODE	H – HELP	M - SUB MENU

Simply press **Y** (ACCEPT)for those items that do match and **N** (REJECT) for those that have not been processed by your Bank, for each item displayed in turn.

If you feel that a particular item should match but your PBS entry contains a discrepancy, then just press **A** and the PBS will put you in **AMEND** mode so you can correct the mistake and then continue with the reconciliation. The AMEND mode operates just like the CHANGE mode in the PBS. Unfortunately, if the mistake is caused by your Bank you have to contact them yourself: we do not offer any amendment facility on their computer, yet!

So you can keep track of those items not yet processed by your Bank, the PBS provides a **LIST UNCLEARED ITEMS** facility just by pressing **L**. The report is shown on screen but should you require a printed report then press **P** instead (this is not shown on the reconciliation menu as there isn't enough room).

When you have cycled through all the unreconciled transactions the PBS will calculate an adjusted balance, based on the balance provided by your Bank and allowing for the unreconciled transactions. This is then compared with your PBS balance and shown on screen to prove that your Bank is in step with you.

The compare balances screen:

File: Jack Gibbons	with National Westminster Bank				
Date	Ref	Details	An	Ac	Gl

PERSONAL BANKING SYSTEM Balance = 1075.17

Adjusted BANK STATEMENT Balance   = 1075.17

RECONCILIATON MODE   Saving files ... please wait

Should you have a discrepancy then you have made an error during reconciliation and are therefore advised to re-check. You may do this by displaying your PBS statement on screen or you may prefer to print the transactions for the period you are reconciling and check them against the statement from your Bank.

Remember you can use the AMEND mode in Bank Reconciliation or the CHANGE mode in the PBS to select a transaction and **unreconcile** it by typing a space over the **R** in the **Recn** input box.

The PBS **Budget** is an optional module that extends your Personal Banking System to provide the facility to track your actual income and expenditure against what you have planned or expected, showing any under or over budget discrepancies.

We have kept the operation of PBS Budget as simple as possible, with as much work done for you as possible, but with the flexibility to handle your budgets in several ways.

Here are just some of the features included:

o   multiple budgets per group - Analysis, Account and Glcode

o   group budgets - consolidate all bank accounts

o   group budgets - all bank accounts per account holder

o   group budgets - each bank account

o   budgets span *all* accounts (bank, credit card etc) per group

o   show actual v budget & variance per month - report and graph

o   budget year starting any month

o   headings default to Analysis, Account and Glcodes

o   headings automatically updated from PBS - *including changes*

o   read your existing PBS files and system codes

o   full enquiry with single/multiple search criteria

o   no reports to design before you get started

o   reports to screen or printer

o   full audit list of all transactions processed

o   very easy to use, no complicated startup prcedures

o   always as up to date as your last PBS entry

The PBS Budget is intended as a useful tool to assist you in your financial planning, so you can make the best use of available funds and cover expected shortfalls, in a timely manner, and to your advantage.

Availability:

IBM PC and compatibles - March 1992   £19.95   3.5/5.25 disk
SAM Coupe -   April 1992   £12.95   3.5 disk

Say Goodbye to End of Year Accounts Headaches?

Enter your payments and receipts, as appearing over your Bank account, using the Personal Banking System as your Cash Book.

Run our general ledger module (directly from the PBS), press a key or two, and you can then select your Trial Balance, Profit & Loss and Balance Sheet reports - immediately.

Your **Final Accounts** are produced for you automatically, each time you run our PBSGL module. Thus, your accounts are as up to date as your last payment/receipt entry, always.

Here are some example menu displays taken from the PBSGL module, just to give you a flavour:-

The Final Accounts (PBSGL) main menu:

Financial Period ending 31/3/92   Hilton Computer Services Ltd

WELCOME TO THE

P B S G E N E R A L L E D G E R

Version 2.06

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COMMANDS AVAILABLE: 1 - VIEW REPORTS	4 - ENQUIRIES
2 - ADD/CHANGE GL ENTRY	5 - FILE MANAGEMENT
MAIN MENU 3 - WHAT IF?	6 - SUB MENU

The sub menu which overlays the main menu:

COMMANDS AVAILABLE: 1 - GL A/C MAINTENANCE	4 - CREDITORS/DEBTORS
2 - YEAR END CLOSE	5 - EXIT
SUB MENU 3 - SYSTEM CODES	6 - MAIN MENU

The view reports menu:

COMMANDS AVAILABLE: P - PROFIT & LOSS	B - BALANCE SHEET
T - TRIAL BALANCE	A - AUDIT
VIEW REPORTS H - HELP	M - MAIN MENU

Here is a brief summary of the many features at your disposal:-

o   flexible chart of accounts

o   user definable GL codes and GL accounts

o   direct journal entry in balanced batch

o   full audit lists

o   user definable accounting period

o   final accounts show this and last years figures

o   VAT accounting and reporting

o   individual company/group consolidation accounting

o   full enquiry feature with single/multiple search criteria

o   on screen look up codes and selection

o   on screen help

o   automatic loading and saving of files

o   backup and restore files

o   no reports to design before you get started

o   automatic double entry bookkeeping from single Bank entry

o   what if? facility e.g. to see effect of doubling turnover

o   optional password control

o   debtors/creditors reports

o   after sale maintenance

o   demonstration files included

o   very easy to use, although a powerful product

o   no complicated startup procedures

o   reports to screen, printer or file

o   GL and Bank accounts in any one currency

o   automated year end procedures

The PBS GL (Final Accounts) module is available for the IBM PC and all compatibles.

Following in the path of, and offering the same ease of use as, the well established Personal Banking System, Hilton are pleased to announce the release of the **Personal Filing System**.

The PFS is designed to be simple to operate but an effective tool at your disposal for most applications involving the storage and retrieval of information.

You could just simply use it to archive your ever expanding record collection or perhaps just to store names and addresses for your club or society. If you are running a small business you may need to keep track of your sales prospects and maybe keep a sales day book.

The accent is on providing you with an uncomplicated tool which you can use to organise your affairs very easily.

Here are some of the features of the Personal Filing System:

o   view records in summary form or zoom to detailed format

o   you can design the display/print format of your records

o   label printing facility provided

o   mail merge option to use with your favourite WP

o   extensive flexible enquiries - display or print

o   forgotten to include something in the file structure? The PFS has a
        restructure option

o   supplied with sample file structures which you can modify as you wish

o   sample data provided so that you can try all the options and then read our
        user manual

o   on line help facility

o   optional password control

o   compatible with Personal Banking System files

o   updates provided free so your PFS is never out of date

o   after sale maintenance provided to ensure you remain satisfied with our
        product

The Personal Filing System is available for the SAM Coupe and also for the IBM PC/XT/AT, PS2 and all compatible computers using MS DOS v 2.0 or later.

Notes

Exit

File: Jack Gibbons   with National Westminster Bank

Thank you for using the Personal Banking System

EXIT

Index

You have opened the manual upside down!