

Cashac2 features

ACCOUNTS

Account types

- o External (corresponding to bank accounts, store cards, etc)
- o Internal (corresponding to budget Pots)
- o Counterparty (subtypes : Payer, Payee)
- o Category (for example Gas, Groceries, Rent, Salary, ...)

Account groups / subgroups for all Account types, can nest to unlimited depth.

Suggestions for External Account Groups

- o Current Accounts
- o Saving Accounts
- o Store cards
- o Credit cards
- o Credit spending (I owe)
- o Credit income (I am owed)

Suggestions for Internal Account Groups

- o Recurrent Income/
- o Recurrent Expenditure
- o Reserves
- o Projects (= non-recurrent Expenditure)
- o Non-recurrent Income

Suggestions for Counterparty Groups

- o the various geographic areas where I have lived
- o friends & acquaintances
- o mail order / internet

Account Balances are stored & maintained for External Accounts/Groups and for Internal Accounts/Groups, but not for Counterparties or Categories.

Transaction Postings are stored for all 4 account types, but not for Groups.

Auto-dormancy of Accounts after <n> days inactivity (<n> configurable, default 365)

Auto-revival of Dormant Accounts if posted.

Account search / retrieval :

- o account name contains / starts with specified text
- o account notes contain specified text

TRANSACTIONS

Transaction types

- o Payment / purchase) each affects all 4 account types
- o Receipt / sale)
- o Transfer - between Internal Accounts, or External Accounts, or combined
- o FX Gain/Loss (see below under currencies)
- o Diary - creates a zero-value information posting visible in every account

Streamlined transaction input / date input (calendar) / account selection

Posting date option : Purchases and Sales can post External Accounts and Counterparties on a different date from the transaction date

Repeating transactions,

- o every <n> days / weeks / months / years, until <date> or for <count> occurrences or indefinitely.
- o option to generate a reminder <n> days before a repeater instance

Cashback option on Payments (generates a linked Receipt transaction)

Batch option : transactions can be grouped into a batches. Some linked transactions are automatically batched, for example the linked payment & receipt an FX transaction, or for example Cashback with its underlying payment.

Account sweep by individual account or by Account Group, clears balance(s) down to zero.

Un sweep = undo any individual sweep.

Transaction search

- o for <amount>
- o for <text> in reference or narrative fields
- o for <id>

ENQUIRIES

Account balances

- o by account type
- o zoom in/out of account group(s),
- o filtering by account status in Period – Active, Available, Dormant, Closed
- o columns for opening balance / payments / receipts / transfers / closing balance
- o counts/totals

Postings list for specified account,

- o columns for debits / credits / running balance
- o jump to start / end / last reconciled balance / <date>
- o period / all

Movement analyses for Internal Accounts & their Groups, or for Categories and their Groups

- o for any 12 consecutive months
- o for any 3 consecutive financial years

Transaction Journal : all transactions in period in date sequence, with facility to jump to <date>

Account details / amend

Transaction details / amend;

Jump from transaction details to any of this transaction's postings, in the Postings List for the relevant account.

Export of Balances / Postings displays

- o to printer – this facility unfortunately removed due to a bug in Quick Reports
- o to file (tab-delimited)
- o to clipboard (eg for pasting into spreadsheet)

Account balances as at any date.

CURRENCIES

- o Multi-currency is supported. One currency is the 'base currency'.
- o Mid-market exchange rates held per currency, per day (although gaps allowed, Cashac uses the nearest available rate).
- o External Accounts are currency-specific, and can only be posted in their own currency.
- o Internal Accounts and Categories are in base currency and are only ever posted in this currency : the base-currency *value* of foreign currency transactions is automatically calculated using the mid-market rates, for posting to these Accounts.
- o Counterparties are not currency-specific and may be posted in any currency.
- o Account valuation lists all Internal or External Account values in base currency at specified date.
- o FX Gain/Loss is the difference between total External & Internal Account values; this may be posted to an Internal Account to adjust total Internal Account value so that this is once again equal to total External Account value
- o Streamlined input of Foreign Exchange transactions (stored as a Payment in one currency and a Receipt in the other currency).

OTHER

Posting flags for reconciliation of postings and running balances to outside sources (eg external statements).

Protection of reconciled balances : Confirmation sought for transaction input that would change any reconciled balance.

Financial year start configurable (eg 1st Jan, 6th Apr)

Archive : strips out transactions/postings before <date> with auto update of brought-forward balances

Database integrity check / repair

Option for multiple databases

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