

Account v0.21

So you don't like to read documentation?

Please, take some time out to read this. I find that a lot of good software is ruined by the curse of poor or non-existent documentation. A great example here is the very capable *Media Player Classic* for Windows.

If chatty documentation bugs you much, then just install and run the software and see how you get on... :-)

Welcome to Account

Account is an easy-to-use program for keeping track of your bank account.

Let's face it – I wanted an easy-to-use way to keep tabs of my own account, so I visited a Psion 3A website and downloaded *everything*. I found nothing suitable, for the following reasons:

- Too basic.
- Too complicated (equals 'big size and/or memory').
- Needed registration or support, but the URL/address was around 10 years old and no longer exists.
- Y2K issues.
- Fundamental errors in the software.

The best I found was *PsiBank*, but it too failed on account of the latter four items in my list.

So, what could I do?

Any geek will know the answer – if you can't find software that fits, write it!

And that's exactly what I have done. Allow me to present *Account*.

What makes Account different?

There are a number of bank manager programs, so what makes *Account* stand out?

- **Low memory requirements – around 32K (in use) plus a further 32K (on disc).**

This is important for those using lower-memory machines. My own organiser, an Acorn PocketBook II (rebadged 3a) has only 256K on-board, plus a friend has loaned me his 128K SRAM SSD.

In keeping with the low-memory philosophy, extensions to the basic functionality of *Account* (i.e. CSV import/export) will be plug-in modules that you may choose whether or not to install. There is also a "Lite" version that takes even less space.

- **Multiple accounts possible.**

While current versions do not allow direct transfers *between* accounts, you can create as many individual accounts as necessary – just highlight the *Account* icon in the system screen and press `Acorn-N` to create a new file.

To access an account, simply choose it from the system screen!

- **Quick-add facility.**

For times when you want to add an entry rapidly (with a choice of item descriptions), simply press `Acorn-Q`.

This facility also prompts you, so in PC terms you might think of this as a simple "wizard".

In addition, if you enter a cheque debit, *automatic sequential cheque numbering* is supported.

- **User-definable credit limit.**

What could be *worse* than your bank software saying that you are "overdrawn" when you are not? Many banks offer a selection of "unarranged borrowing" credit limits ... mine was set to allow my balance to go down to -£250 (they once offered something larger but I told them I didn't want it). It is possible to write many paragraphs on the ethics of a banking system that seems designed to encourage people, especially those on a lower income, to get into debt. But this is neither the time nor the place. Instead, you can instruct *Account* to say OVERDRAWN only when you actually technically *are* – at which point you can expect to be hit for an unreasonable rate of interest, plus around £30 for the privilege of informing you of what your little bank account program already knows...

- **All entries may be edited.**

Say you took out 50 euros from the cash machine. You didn't have your organiser with you so you couldn't log it immediately...

Two weeks later you want to see if you can go out on Friday night. Your pay comes in on Saturday. You recall you took out 50 but you don't remember exactly what day.

Don't worry! Add an entry for any date between when you think you took out the money and 'today'. The resultant balance will be correct.

Then, when your statement arrives, you can go back to that entry and update it with the correct date.

I once tried a bank account manager that didn't allow existing entries to be modified. How pointless was that!?!)

- **Three-column accountancy.**

This means that the credits and debits are shown in separate columns, with a running total on the right. This, I feel, provides the maximum clarity. I spent two hours looking for a ~50 euro discrepancy in my French account because they listed only the amounts (in euros and Francs) with no running total; so I had to step through with a calculator. The running total shows you *at a glance* what is going on.

- **Validation markers.**

These are big ‘blobs’ to the right of the descriptions. Confused? It is *easy!* These blobs boldly mark entries which have not been “validated”. You see, your organiser will be recording when you performed the transactions. Your bank statement will record when they could be bothered to get around to it – sometimes you’ll notice shocking disparity, such as a POS payment that turns up a week later.

In order to try to rationalise this, all account entries are initially *unvalidated*. When you get your statement, you can work your way down the list checking off what you think and what the bank thinks. This may sound like a hassle, but it is useful, especially in those times when you find strange errors like a small direct debit has been paid out twice, or “oops” you were kinda ‘happy’ after wining and dining your cute new girlfriend and you forgot to enter the 40 euros the meal cost...

Once an entry has been *validated*, the blob will disappear and it will display correctly.

- **No currency.**

Since you know what currency you use (euros, £ sterling, dollars (US\$, CA\$, AU\$, etc), there seems little point in marking the currency on-screen. Additionally, the “euro” symbol would have to be either a compromise (i.e. “E”) or a new font, as the organiser itself predates the Euro.

The *only* assumptions are that the amounts will not be larger than 9 characters, with two digits after the decimal point (i.e. 123456.78). The choice of period or comma for decimal separation (12,34 vs 12.34) is read from the system configuration.

- **Password protection.**

Each account can have its own unique password to prevent unauthorised access to the account data.

- **CSV export (*extension module*).**

An extension module provides an output of your account entries in standard CSV format for direct transfer into popular software such as Microsoft Excel.

As this may not be applicable to everybody, you don’t need to install this unless you want to.

CSV import will be implemented as a separate extension module.

- **Scheduled (regular) transactions.**

These are for Direct Debits, Standing Orders, and other scheduled payments (such as a pension). You can debit or credit. You are able to select if the payment is to be taken on a specific day of the month (i.e. the 5th), or after a specific interval (i.e. 28 days).

As far as I am aware, the only main difference between *Account* and common (British) banking practice is:

- **Account entries are processed in the order given.**

A nasty technique employed by certain banks (certainly the NatWest in 2001) is that if you have £40, there is £100 to come out and £500 to go in; they will take out all outgoing payments first, then hit you with charges if you overdraw, and then credit the money to go in. This is especially unfair when you consider that the money may have taken time within the banking system itself.

A brief warning

Remember to back up your data files regularly. Both PSIWin 1.xx and 2.xx have capable backup options).

The files used by *Account* are stored in the directory `\accounts` in the device referenced. Each account has three files, extensions `.ACC`, `.REG`, and `.CFG`.

If you delete an account, please be certain to delete the support files too!

Date ranges

This version of *Account* will allow any dates between 2000/01/01 and 2020/12/31.

Contact me if you wish for dates outside of this range.

For Psion users

The Acorn logo key should be considered identical to the Psion logo key. When it says things like “press Acorn-Z”, just press Psion-Z instead.

The “*Desktop*” is the system screen; however it is referred to as the system screen in this document, basically because Acorn’s RISC OS GUI is also called the “Desktop”!

Installing Account

Place the `Account.opa` file into the `\APP` directory on the internal device, a RAM SSD, or a Flash SSD. At the system screen, press `Acorn-I` to install the software, as is usual. Read “*install.txt*” for specifics. The instructions are *this* PDF document.

Using Account for the first time

In the system screen, highlight the “*euro money bag*” icon and press `Acorn-N`.

The usual “Create New ‘Account’ File” dialog will appear. Enter a filename of up to 8 characters, choose a device (Internal, A, or B, as applicable) and press `Enter`.

Sorry, I called my own account “*Account*”. Not very original, is it?

Account does *not* prevent you creating your account on a Flash SSD, however the database file(s) are updated for *every* modification, and the account options is updated upon exit. For this reason, saving your account to a Flash SSD would be a very poor idea! You can, however, install the *Account program* to a Flash SSD.

Account will then ask you to enter four items of information:

- **Name.**
This is the name of the account-holder. I would suggest that you enter the name as shown on your bank card and/or cheque book.
Example: **MR MURRAY RICHARD**
- **Bank/branch.**
Enter here the details of your bank. It is free-form, so you may wish to enter the name of the bank and where it is.
Example: **La Banque Postale, Paris.**
- **IBAN.**
This is the *International Bank Account Number*, which is a long code that uniquely identifies your bank account in the world.
Example: **FR85 1234 1010 1110 1234 1A23 123**
You can enter with or without spaces, and letters in the account number are accepted. Alternatively you can enter a regular account number (with or without sort code), or if you don’t want to hold this sort of information on your organiser, press `SPACE` (if you leave it blank, a ‘default’ string will be inserted).
- **Initial balance.**
It is quite likely that you will be ‘migrating’ to *Account* with an active account. This allows you to set the starting balance.

Press `Enter` and your account will be created, a message will appear informing you of this fact.

Please note that account details, once created, *cannot* be modified. I will make available a separate utility should this unlikely event occur.

The main display will then appear...

The main display

The main display is a five-column list:

Date

This is the date of the entries, in DD/MM or MM/DD format (according to system configuration). The year is not shown, for compactness.

Item

This is a description of the item. It can be either automatically generated (as in the case of Quick-Add entries), or free format (as in the case of Add/Edit item entries). The ‘blob’ means the item has not yet been checked against your statement. If the entry appears italicised, this is because it is dated in the future.

Debits

Debits are shown in the left-hand numerical column.

Credits

Credits are shown in the middle numerical column.

Balance

The running balance is shown in the right-hand numerical column. A “D” is suffixed to the value if you went overdrawn.

This display also shows you the latest balance, at the bottom of the screen, as well as “OVERDRAWN” inverse if you are overdrawn. Finally the software information is squeezed in the unused space on the lower left. Please be aware that the balance shown at the bottom left *does not* include entries in the future, while the running balance (right-most column) *does*.

There is no indication of which account you are looking at (use `Acorn-I` if you forget). This is deliberate, omitting something you probably don't require allows you to see two extra entries...

Keypresses in the main display**Cursor Up / Cursor Down**

This moves up or down an entry. It is possible to go one-beyond the end of the list, so you can press `Enter` to add a new entry. You will hear a short beep if you are at the top or bottom-plus-one of the list.

Page Up / Page Down

This moves up or down twelve entries.

Control-Page Up / Home

This will move to the start of the list of entries.

Control-Page Down / End

This will move to one place beyond the end of the list of entries.

Enter

If you are on an entry, pressing `Enter` will allow you to edit the selected entry. If you are on the blank line at the end, it will allow you to add a new entry.

(if you want to add an entry without going to the end of the list, use `Acorn-N`)

Acorn-About

This will tell you about the version of *Account* that you are using, as well as my contact details.

Acorn-Delete / Delete

If you have selected an entry, this will allow you to delete it. You will be prompted.

Important: Deleted entries are forever deleted. There is no “undo” (but if you remember, you could always recreate an accidentally deleted entry).

If you think the `Delete` key may make it too easy to delete things by accident, you can disable it in the account options.

Acorn-Extension module

This will show you a list of extension modules available (up to eight), allowing you to choose which you would like to start.

Extension modules are utilities which provide additional functionality to *Account*. An example is the supplied “`CSVEAEXT.OPO`” module, which allows you to export your account entries in CSV format, for import into software such as Microsoft's *Excel* spreadsheet.

Technical details of modules are available separately.

Acorn-Go to date

This will allow you to jump to the first entry found on a specific date. It will briefly display an error message if no entries exist for the date given.

Acorn-Info

This will tell you some things about the current bank account.

Acorn-New item

Adds a new item.

Acorn-Options

Set up account options. Each account has individual options.

Acorn-Quick Add item

The “wizard” approach to adding items.

Acorn-Scheduled transactions

This allows you to view, and set up, scheduled transactions.

Acorn-Update item

If an item is selected, this will allow you to update it.

Acorn-X (eXit)

Exits *Account*.

You do *not* need to leave *Account* running and “in the background”.

Many of these features are also accessible via the Menu key.

The Diamond key will cause the screen to be completely redrawn, though this should not be necessary.

Add/Edit items

You will be asked for four pieces of information:

Description

Enter here what the item is, up to 64 characters, i.e. “**Card purchase, SuperU Châteaubriant**”.

Date

Choose the date. The default date is *today*.

Amount

Enter here the amount. All amounts *should* be entered without sign, however *Account* will let you enter debits with a ‘-’ prefix if you prefer it.

The number style (12,34 vs 12.34) depend upon your system settings.

Type

This can be *Credit* or *Debit*. The default is *Debit* as this is the most likely choice.

Validated

Only answer *Yes* when you have checked the item against your bank statement. The default is *No*.

If you enter a credit for a negative amount, you will be asked if you meant “Credit” (for positive amount) or “Debit” (for the negative amount).

Account entries are *always* kept in date order, there is a small delay as the list is sorted, please be patient.

New item or Edit item? It is the same dialogue in both cases, the title will reflect what you are doing.

In the case of editing an item, you can *completely* change anything. Debits can become credits, the date and description can change, and there is no restriction on altering the amount. This level of flexibility is an important attribute of *Account*.

Quick-add facility [not available in the “lite” version]

This is the quick way to add entries. There are more dialogues to prompt you, so it can also be seen as a kind of “wizard”.

You will be asked only for the item type, and the amount. With “*Type*” highlighted, pressing `Tab` is the quickest way to call up the list. The available types are:

- **ATM withdrawal** (*debit*)
- **ATM deposit** (*credit*)
- **Card payment** (*debit*)
- **Cashback** (*debit*)
- **Charges** (*debit*)
- **Cheque** (*credit or debit*)
- **Direct Debit** (*debit*)
- **Interest** (*credit*)
- **Pay** (*credit*)
- **POS purchase** (*debit*)
- **Other transaction** (*credit or debit*)
- **Standing Order** (*debit*)

Some of the options may seem to be duplicates, for example *Card payment* and *POS purchase* are mostly the same thing. Use whichever terminology you prefer.

For options which may be a credit *or* a debit, you will be asked if the payment is a ‘C’redit, or a ‘D’ebit.

For cheques, *if a debit*, a further dialogue will pop up asking you to enter the cheque number. This number increments automatically every time you add a numbered cheque.

If you would prefer not to record a cheque number, set the number to ‘0’ (or leave it blank). The difference is the item entry. It will either look like “Cheque #000123” (for cheque 123), or it will look like “Cheque”.

You should use “Other transaction” for anything not on the list. If you regularly make a type of credit or debit *not* supported – email me, it can be added!

The final dialogue that you see will be a confirmation. Press `Enter` to add the item, or `Esc` to abort.

You cannot change the description of an item while Quick-Adding it. If this is necessary, you should create the item, then edit it (in this case, adding it normally would be easier).

You can press `Esc` at any dialogue to cancel Quick-Add. Note that Quick-Add entries are “unvalidated”.

Deleting items

To delete an item, select it and press `Acorn-D` (or the `Delete` key, if configured).

You will be asked to confirm by pressing ‘D’ to delete, or `Esc` to cancel.

Deleted entries are *not* recoverable – there is no ‘undo’. If you delete something by accident, you will need to add it as a new entry.

Account options

Pressing `Acorn-I` brings you to the account options. You can set...

Whether or not to use the `Delete` key to delete entries.

The next cheque number to give in Quick-Add.

Your credit limit (at which point *Account* will say “OVERDRAWN”).

You may also choose if your account is protected by an entry password.

If you choose *Yes* to password protection, you will be asked to enter your desired password *twice*. If both match, the password will be applied and the next time you try to open that account, you will be asked to enter the password.

If a password was set and you chose *No*, you will be asked to enter the password in order to remove it.

Important: If you enter the password incorrectly here, *Account* will quit and your organiser will switch itself off and back on again (in case there is a power-on password). This is done on the assumption that you had to enter the password to access the account so you shouldn’t get it wrong here; if you do, it was maybe a harmless typo but then again maybe the person trying to remove the password isn’t the person who is supposed to?

The password should be between five and eight characters in length. It is not “flattened”, so unlike the organiser, “secret” and “s  cret” are two different passwords.

Each account may have its own password settings. A password set for any account applies *only* to that account.

The password itself is not stored anywhere in the data file. An algorithm is performed upon the password that you enter, and the results of the calculation are recorded.

If you forget your password, you will not be able to access your data. In exceptional circumstances, an “Unlock” utility is available from me (this tool works on a challenge/response system so you will need to contact me during each utilisation). Or, alternatively, you can send me your account files for unlocking.

Scheduled transactions [editing not available in the “lite” version]

Scheduled transactions are transactions that take place to a schedule – obviously enough. Pressing `Acorn-S` will take you to a display that looks and feels much like the main account view, only it says “Scheduled transactions” where the final balance should be.

This display shows you:

Op

Operation type – Regular (“*RG*”), Direct Debit (“*DD*”), Standing Order (“*SO*”), Transfer (“*TR*”), Other (“*OT*”), or Bank Charges (“*BC*”). There is another operation code, None, which does not print anything in the “Op” column.

Description

A description of the operation, such as “**Cotisation trimestrielle**”.

Amount

This is the amount to be transferred. To keep things simpler (fewer dialogues), you should enter a *negative* value for debits, and a positive value for credits. A prompt on-screen reminds you of this.

Frequency

You can select that the schedule repeats on a specific day of the month, or after a specified period of time.

When you press `Enter`, you will be taken to the second dialogue. This depends on the chosen Frequency.

If a specified day: You can choose on day 1 (to 31) of every/other/third/fourth/fifth/sixth week/month/year.

If a specified period: You can choose after 1 (to 31) days/weeks/months.

In both cases you are asked to set a starting date.

In the example above, “Cotisation trimestrielle” means “Three-monthly subscription”. My first was taken out on the 17th of September. Therefore I would set the starting date to 2006/09/17, and get it to repeat on the 17th day of every third month.

The following keypresses are available in this display:

Cursor Up / Cursor Down

Page Up / Page Down

Control-Page Up / Home

Control-Page Down / End

These do the same thing as in the account list.

Enter

If you are on a scheduled item, pressing `Enter` will allow you to edit it. If you are on the blank line at the end, it will allow you to add a new scheduled item.

Acorn-Delete / Delete

If you have selected a scheduled item, this will allow you to delete it. You will be prompted. If the Delete key is disabled in the account entries, it will be disabled here as well.

Acorn-New scheduled item

Adds a new scheduled item.

Acorn-Return to account entries view

This returns you to the normal account entries view.

Scheduled transactions which are set up in this dialogue will be then be processed, prior to returning you to the normal view.

Acorn-Update scheduled item

If an item is selected, this will allow you to update it.

Many of these features are also accessible via the Menu key.

The Diamond key will cause the screen to be completely redrawn, though this should not be necessary.

When you add or edit scheduled entries, they are *not* immediately actioned. You should press Acorn-R to return to the normal view, at which point the pending entries will be examined.

Scheduled entries – how they work

When an entry is created, it contains a start date and the repeat interval. When the entries are scanned, either when you return from the scheduled entries display *or* as Account starts up, start dates which have expired are “actioned”.

What happens in this situation is that the details of the scheduled entry (date, description, amount) are copied into the account details as a new entry. The schedule date is updated according to the repeat interval.

This process will repeat as often as necessary until the schedule date is in the future, so it is okay to create an entry in the past with a repeat interval that means several instances of the entry will need to be created.

Scheduled entries, when put into the account database, are created as normal account entries. These may be deleted or modified as desired.

Extension module: Backup Utility

This extension module allows you to back up the files used by the currently-loaded account. It is very simple, it just copies the files replacing the last two characters of the file extension with “bk”.

The backup utility does not currently restore. This, if desired, would need to be done using the file manager.

Extension module: CSV Export

This extension module allows you to save your account entries in the “industry standard” CSV format. This, when copied to your PC, will permit your entries to be loaded into software such as Microsoft®’s Excel™.

Support and contact information

To check for new versions, please visit:

<http://www.heyrick.co.uk/software/pb2/>

To contact me, to request features or report bugs (etc), email me at:

heyrick1973 -at- yahoo -dot- co -dot- uk

Please note that my internet access is usually one half hour per week, so my replies cannot be come as quickly as I’d like. *At this early stage of development, it is vital that you report all bugs to me. Thank you.*

Licence

The installation and use of this software implies full acceptance of this licence. You also agree to it if you (re)distribute the software.

This software is **free** (as in “*gratis*”). Therefore you will not charge for this software, nor should you have paid for it.

This software may be (re)distributed provided it is (re)distributed in its original archive (.zip) form. The insertion of any additional files (whether “automatic” or not) or the modification of archive contents and/or format is expressly forbidden.

You will not modify this software, either in ‘binary’ or de-translated source.

You are *not* permitted to disassemble this software in order to discover the file format (as provided by European law for software interactivity) *because* I am willing to provide file format details to those who ask.

Anybody that uses a hex editor or the like to replace my name with theirs really ought to get a clue. That is the sort of “cool hack” performed by lusers who aspire to be script kiddies when they grow up. Assuming, of course, they ever bother to grow up...

This software is supplied as-is, without warrany and without any guarantees. I have authorised nobody to make such claims. Therefore, if any third-party makes guarantees, warranties, or promises; then the responsibility of such rests solely with the third-party concerned.

As this software was free, my maximum liability to you is exactly what you, personally, paid me (in currency) for this software – exactly \$0.00, or £0.00, or 0,00 euros...

This software was created entirely within dépt. 35, France, in the Autumn of 2006, and revised on-and-off after that date... at home, in dépt. 35, France.

Thanks to...

- Mom
- Glenn Richards
- John Williams
- Ewen Cathcart
- David Pilling
- The Psionics files; and Psion for making a lot of technical information available
- Classic FM TV, and FilmFour

Did you know?

- There is a cut-down “*lite*” version that requires less space and less memory, yet retains many of the useful parts of the *Account* software.
More info at : <http://www.heyrick.co.uk/software/pb2/>
- There is a version of *Account* for **Windows** that is file-compatible, and is fairly lookee-likee.
More info at : <http://www.heyrick.co.uk/software/account/>
- To ask a Japanese person if they speak English, say “*eye-go-ga wa-ka-ree-mas ka?*”. The response you want to hear is “*yes*” or “*hei!*”. If you hear “*ee-ay*” then you’d better find somebody else to ask...
- In the news as I am writing this, *Sony* is in trouble for making a violent computer game and setting it in Manchester Cathedral (United Kingdom).
It is lead item on the news (ahead of Bush meeting the Pope, ahead of Paris Hilton in-out-in-out-shake-it-all-about) and everybody is asking how they could be so sacrilegious. Me? I’d ask “Why Manchester?” Using a *real* religious place is always a bad idea, a lesson learned hard after the not-terribly-pretty brick monster that is Guildford Cathedral was used as the setting for the film *The Omen*.