

Cash Book 8

The Cash Book of Softwareretz is a simple bookkeeping program with which you can book your cash and bank bookings fast and comfortable without having any knowledge of bookkeeping.

Due to the userfriendly design 'non-experts' are able to use the Cash Book immediately. Therefore this manual will not go into detail of how to use the program because most of it will be clear at once or additionally explained by the help texts. This manual will stress the special functions and options the Cash Book has to offer you.

Multitenant

The Cash Book is multitenant. You can manage as many cash books as you like. For every bookkeeping a separate file will be created (with the extension '.kas'). This file contains all details (bookings, accounts, bank mutations.....) of this specific bookkeeping.

Book your bank transactions automatically

Based upon rules, which you can define yourself, the Cash Book is able to book your bank transactions automatically. To retrieve your bank transactions the Cash Book has several options: HBCI-Banking (only for German banks), CSV- or textimport and for PayPal-accounts a direct connection through the internet or as import file.

Based upon the rules the Cash Book will analyse your bank transactions and book them on the appropriate booking accounts. This way you can book your bank transactions within a few seconds.

Datev-interface for your accountant

The Datev-interface is only available in Germany. For more detailed information please read the German manual.

Profit & loss and VAT-report

The new Cash Book is able to create a profit & loss report over the selected period with just one click of the mouse. For one-man businesses it's possible to take the private revenues and expenses into account.

The VAT-report gives you the the information for the tax statement.

Digitalise receipts

The new cash book offers you the possibility to add or scan a PDF-document to every booking. Just add a paid invoice, receipt etc. Years later you are still able to display the receipt and print it if necessary. Besides that you can print the monthly journal including the documents or save it as a single PDF-file.

First steps with the Cash Book

When you start the Cash Book for the very first time, automatically a bookkeeping file with the name 'mybook.kas' will be created. A default chart of accounts will be selected which includes most important accounts.

You can always change the options afterwards under Settings, or create a new bookkeeping file with New bookkeeping.

You can open a new bookkeeping file with or without VAT. For a bookkeeping file without VAT, just deactivate the VAT-option whilst opening a new bookkeeping.

Additionally you can activate the option 'Monthly closure'. When you activate the monthly closure, the bookings of the previous month will be fixed and can not be changed anymore. If you don't activate the monthly closure you are able to change all bookings afterwards.

Attention: Once you have activated the 'Monthly closure' you can not deactivate this option anymore!

The moment you create a new bookkeeping file, this file will be saved into the subdirectory 'Daten'. You can create as many bookkeeping files as you wish with the Cash Book of Softwareretz.

When you start the Cash Book, the last opened bookkeeping file will be opened automatically.

Do you wish to select another file? Please click on 'open bookkeeping'. The program will present you 5 bookkeeping files which you have used previously. Do you still want to select another bookkeeping file? Please select 'Select other bookkeeping file'.

Finally you can use the option 'Search through hard discs' for bookkeeping files on your computer. Files which have been found can be opened with double click.

Save bookkeeping files

Directly after entering the booking, the booking is saved into the database. The Cash Book can be used within a network. E.g. you can enter bookings on one computer and evaluate the reports on the other. With the option 'Save copy as' we advise you to save your bookkeeping file on a regular basis onto an external disc (e.g. USB-stick). You find this option in the menu under Program. You only use 'Save as' in case you would like to move the bookkeeping file permanently to another directory, e.g. 'own documents'.

Usage of the program

The main menu on the left side of your screen is always available, no matter where you are in the program. With just one click of the mouse you are able to swap to the appropriate screen.

Cash All cash revenues and expenses

Bank All financial accounts (banks, credit cards, money transfer...)

Banking Retrieve bank transactions - HBCI Banking, Paypal- and CSV-import

Search Search for bookings

Journal Booking journal (including the options for Datev- or textexport)

Account totals Total of bookings of every single account, balances of financial accounts

Report Several reports with regard to bookkeeping, e.g. profit & loss.

Statistic Graphical evaluation of the accounts
New bookkeeping Create new bookkeeping (new tenant)
Open bookkeeping Open another bookkeeping file
Settings Program options, printer settings, internet update etc.
Close Close the Cash Book

Cash (cash book)

A cash book is a registration of all cash revenues and expenses in a chronological way. A cash book can never have a negative balance because you can't take money out of an empty cash register!

We advise to book your Cash Book on a regular basis, preferably every 2-3 days. It's important to keep all receipts and book them with a consecutive receipt number.

The Cash Book can assign a receipt number automatically. Please select under Settings whether you want to book your receipts with consecutive numbers or whether your receipts should start with 1 every month or every year.

To enter a booking into the cash book, select Cash in the menu. The cash book opens.

The first entry is always the opening balance at the start of the month. In case you have already used another cash book, please enter the opening balance of your cash book under Settings -> Chart of accounts -> Cash. If you don't enter an opening balance the cash book will start with zero.

New booking

To enter a new booking, click on + Book.

To book an expense, click on the red tab Expense. Now you can enter the date, the booking account (by entering either the account number or text). The program will present you automatically the appropriate account.

In case you work without a chart of accounts, just leave the field 'account' empty.

Into the text field you enter a brief text which explains this booking, e.g. 'rent office'. The Softwareretz Cash Book is not limited, you can enter a text as long as you wish. We however advise you to use short texts. In case you use the Cash Book in Germany in combination with Datev, the maximum is 30 characters.

Enter the gross amount into 'Amount' (amount incl. VAT). Underneath you can select the VAT-% which is included in the gross amount. In case you work with a cash book without VAT, this VAT-field will not be shown.

Finally you can enter a receipt number in case you have a receipt for this booking. You can assign the next free available receipt number by clicking on Next.

To enter the booking into the cash book, select OK. The entry field will (re)open automatically so you can continue with the next booking. Once you have entered all bookings, select Close.

Split

With Split you are able to enter a split booking. First you enter the total amount of the booking (e.g. € 100,00). Next you enter the amount of the first booking (e.g. € 70,00), the account number, text etc. and select OK. The entry screen shows you the remaining amount

(e.g. € 30,00). Book until the total amount has been booked.

Buchung anzeigen

New in Cash Book 8 the detailed view of a booking. Doubleclick onto a booking to open the detailed view. The booking details and eventually the document are displayed clearly. You can now print the single bookings, enlarge the document with a mouse click, print it or send it as PDF per e-mail.

Edit booking

In order to edit a booking afterwards, double click on the booking. Edit the details and confirm with OK.

Attention: In case you have activated the option 'monthly closure' for this bookkeeping file, it will not be possible to edit bookings of a month which already has been closed.

Delete booking(s)

To delete one or several bookings, please select these bookings in the journal and select Delete.

Attention! This procedure can not be undone!! In case the option 'monthly closure' has been activated you can't delete any bookings of a month which has already been closed.

Buchungen markieren

As of Cash Book 8 you can mark every single booking with a color. E.g. as a reminder that the invoice/receipt is missing. You have 4 colors at your disposal. You can create a list of marked bookings. Use the normal search function.

Print and export

To print the Cash Book, select Print and print. The print preview will be opened. You can decide whether to print or save as PDF-file. Under Settings -> Print options you set the borders for the print out. It is also possible to export the Cash Book as CSV-/text file so you are able to import the file within another program (e.g. MS Excel).

Bank transactions

With the Softwareretz Cash Book you can not only enter your cash revenues and expenses, but also the transactions of other financial accounts (e.g. bank accounts, PayPal, credit card...). You can create as many financial accounts as you wish. To enter a bank transaction, click on Bank. Select the appropriate account on the right side. The entry of a bank transaction is exactly the same as the entry of a cash booking. For more details see 'Cash book' as explained above.

In case your (German) bank supports HBCI 2.2 PIN/TAN or FinTS 3.0, the program is able to book the transactions automatically. For more information, please read the German manual. The cash book offers an import option for PayPal accounts with which you can book your PayPal transactions automatically.

The cash book is able to import CSV- or text files containing bank transactions. Almost every bank offers the possibility to download the bank transactions as text- or CSV-file.

Onlinebanking

In case you have a compatible (German) HBCI-bank account, or a PayPal-account, you can retrieve your bank transactions directly from the internet via the onlinebanking menu. With so called 'rules' you can have the program book your transactions automatically. Based upon the rules, the Cash Book will 'learn' to which account a transaction needs to be booked. In case a transaction has been recognised, the Cash Book will book it automatically onto the appropriate account number and the transaction will be deleted from the list 'new transactions'.

New transactions and completed transactions

The page 'New transactions' shows all transactions of the current bank account which have not yet been booked/completed. The page 'Completed transactions' shows all completed transactions. In case a booking account has been entered, this booking account will be visible next to the transaction.

Show details

You can view the details of all transactions, no matter whether the transaction has been completed or not. To view the details please select the transaction and select Details in the menu.

Set bank accounts

The Cash Book supports 3 different kinds of accounts.

HBCI- or FinTS-Onlinebanking is only available in Germany. For more information please read the German manual.

A PayPal-account will be connected over the internet with the PayPal-server and will retrieve the new transactions automatically. Before this can be done you need to allow access to the transactions within your PayPal-account. How to do this you find under 'PayPal-banking'.

All other accounts can be set as CSV- or textimport. In this case you need to download your transactions from your bank as CSV- or textfile. This CSV- or textfile can be imported into the Cash Book.

PayPal - Banking

PayPal offers the possibility to retrieve the transactions directly from the internet with the so called 'APIAccess'.

First you need to set the API-Access options in your PayPal-account in order to allow the Cash Book to have access to your PayPal-account.

To set the API-access please open your PayPal-account on www.paypal.com

Select 'Profile' and 'More'.

On the left side you find 'API-Access'.

Select Option 2 'Request API credentials...'

Click on Agree and Submit. Your access details will be shown.

Now open the Cash Book and select Banking, Bank accounts and New -> 'New Paypal account'.

Enter a short description for this PayPal account (e.g. PayPal business). Enter your PayPal E-mail address and the API entry information (API-user, password and signature). Enter the date from which you would like to retrieve the transaction.

Save the new account with OK.

Select Retrieve transactions to retrieve the new transactions.

CSV-/Text-import

Almost every bank offers the possibility to download the transactions as a text file. The Cash Book is able to import this text file.

Before you are able to import the transactions, you need to explain the construction of the CSV-/text file to the Cash Book. Every bank has its own format to export the transactions.

Select a text/CSV file which you have downloaded from your bank. The Cash Book will analyse this file and will try to define the format automatically.

Assign the fields from the text/csv file to the fields of the Cash Book.

The red line is the first line which contains transaction information. Many banks insert a few info lines at the beginning of the file (e.g. account balance). To select the 'starting line' click with the mouse on the line number with the first transaction.

Now you need to assign the columns to the appropriate fields. Click on the column and select the right field.

Select the field 'Date' and enter the format of the date.

Assigned fields are shown in color. You need to assign at least the fields 'Date', 'Amount' and 'Description or 'Sender'.

The transaction amounts are often shown in many different ways. Most banks use a column with (-) or (+) or without a specific character.

Other banks use two separate columns for revenues and expenses. In this case you select the fields 'Amount debet' and 'Amount credit'.

The final possibility is an abbreviation for revenues and expenses (e.g. D or C). In this case select 'Amount with debet/credit indication'. Enter the abbreviation for debet en credit.

You can set a currency for the column Amount.

Attention: the Cash Book can only handle 1 currency per bookkeeping file!

In case your text/csv file contains a column with the balance, assign the column to this field.

Then select whether the current balance should be at the first or final line.

HBCI/FinTS - Banking

Only available in Germany. For more information, please read the German manual.

Book bank transactions

Retrieve transactions and enter them into the bookkeeping

After you have entered all bank- and PayPal-accounts, close the bank account settings. In order to retrieve new transactions, select the appropriate bank account on the right and select Retrieve transactions.

PayPal-accounts will be connected to the PayPal-server over the internet and new transactions will be retrieved.

In case you have a CSV-import account you need to select the file with the new transactions and import them.

Enter new transactions into the bookkeeping

You are able to enter the transactions into the bookkeeping either manually or automatically. Manually: double click on the transaction, edit/enter the booking details and select Enter. The booking will be entered into the bookkeeping and added to the list 'Completed transactions'. You can enter several transactions at the same time. First you need to mark the transactions, then select Book. Enter the booking account and booking text. Select OK to enter the selected transactions.

Split transactions manually

Sometimes it happens that you need to book 1 transaction to different booking accounts. The procedure of entering a split booking is the same as entering a booking manually. Select the booking account and edit the amount. Click on Enter to enter the first part of the booking. The Cash Book will automatically calculate the remaining amount and the entry screen will open again. Enter the next booking account & amount until you have booked the total amount. Finally the transaction will be transferred to 'Completed transactions'.

Book transactions automatically

The Cash Book of Softwareretz is able to book your transactions automatically based upon 'Rules'. You can create as many rules as you like which recognises your transactions and book them automatically. This option is especially useful for recurrent transactions.

Rules

To book your transactions automatically, we have the so-called rules. With these rules the Cash Book 'learns' to recognise transactions and to book it onto the appropriate account number. Everytime you retrieve new transactions, the transactions are being compared with the existing rules. In case a transaction has been recognised, the name of the rule will be showed next to the transaction. Click on Automatic and all recognised transactions will be booked automatically into the bookkeeping and added to the list of 'completed transactions'.

Transactions which only occur once, you can book manually with just double click.

Example

Suppose you have a monthly transaction with the description 'Car insurance'. For this you can create a new rule. Select the transactions and select 'new rule out of transaction' (under 'transactions' or with the right mouse button). Activate the field 'Description contains this text' and enter the appropriate description. Assign the booking account and eventually the VAT-%. You can also enter a booking text, otherwise the sender and the description will be taken automatically out of the transaction. Everytime you retrieve new transactions, the Cash Book will check automatically if there is a transaction with the text 'Allianz Insurance'. If so, you just click on Automatic and the recognised transaction will be booked automatically into the bookkeeping. The transaction will be transferred to the list of 'completed transactions'. You can create as many rules as you like, and after some time almost every transaction will be recognised and booked automatically.

Combine several words

Into the field 'description contains' and 'does not contain', you can combine several keywords. To search for 2 keywords you insert "|" between the words. E.g. "blue | red". The program will recognise all transactions with "blue" **or** "red".

In case the transactions need to contains both keywords, use "&" between the words. E.g. "blue & red". The Cash Book will recognise all transactions with "blue" **and** "red". A transaction with just blue or red will be ignored.

Where to book the amount:

Book amount of transaction

Into the field 'Book' you can decide how to book the transaction into the bookkeeping. Default is to book the **amount of the transaction**. The transaction will be booked completely onto the designated booking account. You can add the booking text manually, or create the booking text automatically out of the sender and description.

Book transaction and fee seperately

This option is especially for PayPal-transactions. In case you receive a credit card payment on your PayPal-account, the credit card fee is already included in the transaction amount. With this option the Cash Book is able to create 2 bookings, 1 for the transaction amount and 1 for the fee.

Split transaction into 2 bookings

This option also offers you the possibility to create 2 bookings. You can set a fixed amount which should be deducted from the transaction amount. The remaining amount will be booked onto the second booking account. E.g. you have a foreign money transfer of € 50,00.

You need to pay € 5,00 for every foreign money transfer. Set € 5,00 as fixed and book it onto 'Fee transfer'. The remaining amount of € 45,00 will be booked onto the second booking account which you have selected.

Search

Click in the menu on the left side on Search. You can enter any key word you like. The Cash Book will find all bookings which contain this text (or part of the text).

You can search for bookings with a certain amount. In this case enter the amount e.g. 21,36. Additionally you can search through a specific account or specific period.

Journal

The journal shows a list of bookings in a certain period with accounts (from -> to).

With double click you can edit the booking. You can print the journal or save it as CSV/Text-file. The Cash Book offers 2 possibilities to export the details.

Datev-Export

The Cash Book supports the export into Datev-Format (DATEV-KNE-FORMAT). This is only applicable for Germany. For more information please read the German manual.

Text-export

With this option you can export the bookings of the journal into a text format. This text file could be opened by e.g. Microsoft Excel.

Account totals

The report shows the totals of all booking accounts. You can select whether you want to look at 'all accounts' or just a specific financial account. In case you select all accounts, transfers between accounts are not shown because they are neutral. In case you select one account transfers are shown as revenue or expense.

You can select whether you want to evaluate the revenues, the expenses or both.

In case you book with VAT, you can select on the right side whether you want to evaluate net- or gross amounts.

'Balances' shows you all financial accounts with the balance at the end of the selected period. You account can check, based upon the balances. whether you have entered your bookings correctly.

Options

Under Options you can set which accounts you want to be shown per tab (revenues, expenses, etc).

Report

Several reports are available.

Revenues, expenses, total report

These reports show all single bookings over the selected period, sorted by account. You can select whether you want to evaluate 'all accounts' or just a specific account.

In case you select all accounts, transfers between accounts are not shown because they are neutral. In case you select a specific account a transfer will be shown as revenue or expense.

With Options you can deactivate single bookings accounts (e.g. private accounts). These deactivated accounts will no longer be shown into the reports 'Revenues', 'Expenses' and 'total'.

Profit and loss

The 'profit and loss' report shows you the financial result over a specific period. Private and business accounts are being separated automatically. Under Options you can select whether you only want to evaluate the business revenues/expenses or also the private ones and whether you want show the VAT in this report.

In case you book with VAT, all amounts are net amounts.

Additionally the profit and loss reports provides a comparison with the results of the previous year.

VAT

The report 'VAT' is only available if you have activated the VAT into your bookkeeping. The amounts are shown per VAT-%.

EU-US_t. (MOSS)

This report shows you the turnover and the VAT per EU-country. You can see the net amount, the VAT-% and the VAT-amount per EU-country.

Statistics

The statistics show you all bookings as a graphic. You can select whether you want to see all financial accounts or just a specific one.

Capital

The capital development calculates the account balance at the end of the month. The curve shows you how your 'capital' has developed over the selected year.

Turnover

The turnover statistic shows all revenues and expenses over the year, presented as a chart bar. The monthly bars for revenues/expenses are next to each other you can see the difference at a glance.

Revenues and expenses

Division of expenses/revenues shown in %. At the right side you see the single accounts. In case you want to see the single bookings of a specific account, just double click on this account.

Result

Yearly overview (12 months) of the result (revenues - expenses). The previous year is also shown so you can compare the current year to previous year.

Settings

Under 'Settings' you find all program options (printer, language) including the specific options for the current bookkeeping file.

Set current bookkeeping

Here you set the currency and the decimal position for this bookkeeping file. For every client you can set specific settings.

Receipt no.: Select whether you want to have continuing numbers, or start with '1' every month or year.

VAT: Select whether you want to work with or without VAT.

Closure: In case you didn't activate this option whilst you created the new bookkeeping file, you can activate it afterwards. The Cash Book will only accept new bookings when the previous month has been closed. Closed months can NOT be changed afterwards.

Attention: Once you have activated the monthly closure, this setting can not be undone. The moment you activate the monthly closure, a copy of the current bookkeeping file will be saved automatically. This copy contains the bookkeeping just before you activate the monthly closure.

Password protection

Here you can protect the current bookkeeping file with a password. The moment you want to open this bookkeeping, you first need to enter the password.

Chart of accounts

Here you find the (default) chart of accounts for this bookkeeping file. You can add, edit, delete accounts. To every financial account you can enter the opening balance. The opening

balance is the balance before the first booking into the Cash Book. E.g. if you want to start at the 1.1.2011, you enter the balance of 31.12.2010.

To every booking account (revenues and expenses) you can set a default VAT-%. This VAT-% will be entered automatically when you enter a booking for this account. Ofcourse it will still be possible to edit the VAT-% manually if you wish.

For every booking account you can select more additional options.

Specific options for Datev-Export, e.g. Automatic-account. More info you find in the German manual under 'Journal', 'Datev-export'.

Account groups

You can assign every booking account to an account group. Enter the name of the group into the field 'Account group'. All booking account of the same group will be summarised in the Profit & Loss report.

E.g. to see all car costs, in the Profit & Loss, as a total amount you enter 'Car costs' as account group in the booking accounts 'car tax', 'fuel', 'car insurance'.

Taxfree EU-Konto

Activate this option if you want to book taxfree EU-transactions. In case of a revenue, the Cash Book will ask for the tax-ID of the customer.

The VAT-report will show the total of EU-bookings seperately. This is necessary for the VAT-declaration.

Number keys

Activate the option 'number keys' for the quick entry of bookings.

* key Swaps between 'revenue' and 'expense'

+ key enter booking

ENTER entry cursor 'jumps' to next field

Print options

Here you set the borders, font size, color of the lines for the print out of all reports and bookings.

Send bookkeeping

With this option it is possible to send you bookkeeping file per e-mail.

Note: The receiver is only able to open the bookkeeping file when the Cash Book has been installed onto his/her computer!

Search for bookkeeping files

This option searches for bookkeeping files (*.kas) on your hard disc(s). All bookkeeping files which have been found are listed/sorted by date. With double click you can open the file.

Automatic backup

The cash book is able to create a copy of the current bookkeeping automatically the moment you close the program. E.g. when you work from USB-stick, the program can create an automatic backup onto the hard disc. In case the USB-stick doesn't function anymore you always have a copy of your bookkeeping.

Backup manually

Make a backup of your bookkeeping on a regular basis and preferable onto an external medium (external hard disc, USB-stick). Go to 'save copy as' in the menu 'bookkeeping'.

Internetupdate

With this option you can check whether a new version of the Cash Book is available. If so, you can download and install this new version.

Select language

Select the language of the program and the format of the date for this work place. It's possible to use different languages for different work places within a network.

More information, like email addresses, telephone numbers etc. you find on our website www.softwarennetz.com