

MoneyPlus™ for the Palm OS

Version 2.2

Users Guide





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1 Introduction

MoneyPlus™ is a money-flow tracking software that provides various account types, currency types, and different transaction records. With MoneyPlus™, users can track the daily expense and account balances easily, set budget plan, reconcile bank statements, and generate money flow analysis report. MoneyPlus™ allows users to synchronize user data directly with Microsoft Money, Quicken, and other software that support the QIF file format.

Account List			
Icon	Name	Balance	Unit
	AmEx	-2000.00	\$
	Bank of Am.	35000.00	\$
	ETrade	35000.00	\$
	Mastercard	-3500.00	\$
	Visa	-1500.00	\$
	Wells Fargo	10000.00	\$
<div> <div>▼ Today's Balance</div> <div>\$ 96000.00</div> </div>			
<div> <div>▼ All</div> <div>▼ by Name</div> </div>			
<div> <div>Add</div> <div>Edit</div> <div>Delete</div> <div>Exit</div> </div>			

Register			
Date	Category	Amount	Unit
02/10/2004	Auto	-100.00	\$
02/12/2004	Insurance	-500.00	\$
02/17/2004	Insurance	-500.00	\$
02/19/2004	Interest Expense	-2000.00	\$
02/24/2004	Mortgage	-2000.00	\$
02/28/2004	Mortgage	-2000.00	\$
02/28/2004	Interest Income	3000.00	\$
02/28/2004	Investment Inc..	5000.00	\$
<div> <div>▼ Available Funds</div> <div>\$ 900.00</div> </div>			
<div> <div>▼ All</div> <div>▼ by Date</div> </div>			
<div> <div>Add</div> <div>Edit</div> <div>Delete</div> <div>Done</div> </div>			

Major Features of MoneyPlus:

- Provides an account view. Supports different account types including the following: checking, saving, credit card, cash, assets, liability, investment, etc. Let user create unlimited number of new accounts, edit and delete the existing accounts information.
- Provides a transaction register view. Supports different transaction types including the following: charge or payment (decrease in an account), deposit or credit (increase in an account), transfer (money flow from one account to another). Let a user track unlimited number of transactions, edit, delete, void or purge the existing transactions.
- The transaction list shows the transactions date, payee, transaction type, amount category, class, status (cleared, reconciled, void, or uncleared), etc.
- MoneyPlus allows a user to create recurring transactions of certain dates. Let a user choose the repeat frequency (daily, weekly, twice a month, monthly, quarterly, yearly, weekdays, weekend days, etc). Let a user select the way that how a recurring transaction will be entered into the transaction register, a user can choose from entering a transaction manually, automatically or let the system remind him/her later. MoneyPlus also allows the user to select the type of alarm (visual, beep or none).
- A user can specify a transaction's category and class. The transaction category specifies where the income comes from and where the expenditure goes to, such as salary, bonus, or clothing, dining, etc. The transaction class specifies the characteristics of the transaction, such as business, personal, etc.
- MoneyPlus has a Journal function for each transaction to let user input any notes: unit price, payee's address, etc.
- Provides a budget view. AccessPlus allows a user to define a budget type (payee, category or class), set up a budget for each field and a total budget for overall balance. Provides a budget summery for all fields. Let a user select the type of alarm (visual, beep or none) when the balance is about to excess the budget.
- Provides a report view. A user can view the report of different time period, by different report type (account, payee, category, class, etc). MoneyPlus will also generate a report comparing the budget amount and actual amount, and show the difference.
- MoneyPlus supports different currencies. A number of basic currencies are provided by the system. In addition, a user will be able to set a default currency, and define new currencies, edit and delete the existing currencies. The new currencies will be added by inputting a currency rate or the amount. When entering the basic currency and new currency amounts, the currency converter will calculate the new currency rate.
- MoneyPlus provides a PC conduit that supports data import/export with the desktop applications such as Microsoft Money and Quicken through the QIF file format.
- MoneyPlus provides password protection to secure sensitive financial data.
- MoneyPlus supports storing user data in both internal memory and external VFS cards.
- MoneyPlus supports Palm and Sony high-density displays and high-resolution fonts and bitmaps.

MoneyPlus is shareware and it is priced at \$19.95 per copy. You can try it for free, but if you decide to keep it, you must purchase a registration code from us. Your evaluation license will be valid for 15 days. If you decide to keep MoneyPlus after the evaluation license is expired you must purchase a registration code from us. The registration code would unlock your software and enable it for unlimited use. Registered users will receive free software upgrades from us for one year. We also provide registered users free technical support for one year. You can order MoneyPlus from our web site at:

<http://www.smartcell.com>

2 Installation

Follow the steps below to install MoneyPlus on PC:

- Uncompress all files in the ZIP file containing MoneyPlus to a folder on your PC.
- Open folder "PC" and double click on the executable file. This will start the installation process for MoneyPlus. Please follow the instructions given by the installation program to complete the installation process.

Follow the steps below to install MoneyPlus on Macintosh:

- Uncompress all files in the ZIP file containing MoneyPlus to a folder on your Macintosh.
- Open folder "Mac" and use your Palm Desktop Install Tool to install MoneyPlus.prc and MathLib.prc.
- Perform a HotSync operation to transfer the MoneyPlus application to your Palm OS device.

If you are installing MoneyPlus to a Palm Tungsten T3 device, you also need to install the following PRC files:

<http://www.smartcell.com/Product/MoneyPlus/AppSlipRotate.prc>











<http://www.smartcell.com/Product/MoneyPlus/StatusBarLib.prc>

Because version 2.2 uses a different data format, if you have version 1.0 installed, you must completely uninstall the old version before install version 2.2.

3 User Interface

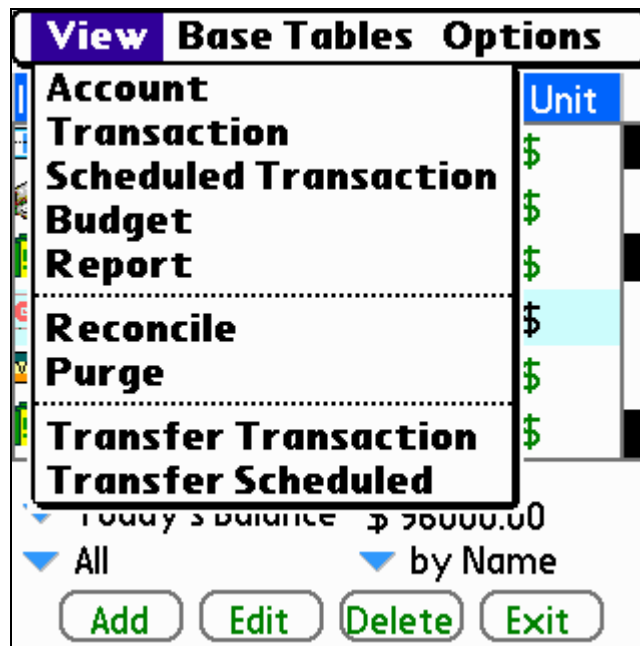
3.1 Icon Definitions

The follow table summarizes all icons used in the MoneyPlus application and their purposes.

Icon	Name	Purpose
	Account	Open the Account View
	Register	Open the Register View
	Scheduled	Open the Scheduled Transaction View
	Budget	Open the Budget View
	Report	Open the Report View
	Compute	Compute Result
	Clear	Clear List
	Delete	Delete an Item
	Edit	Edit an Item
	Add	Add an Item

3.2 MoneyPlus Menus

3.2.1 View Menu

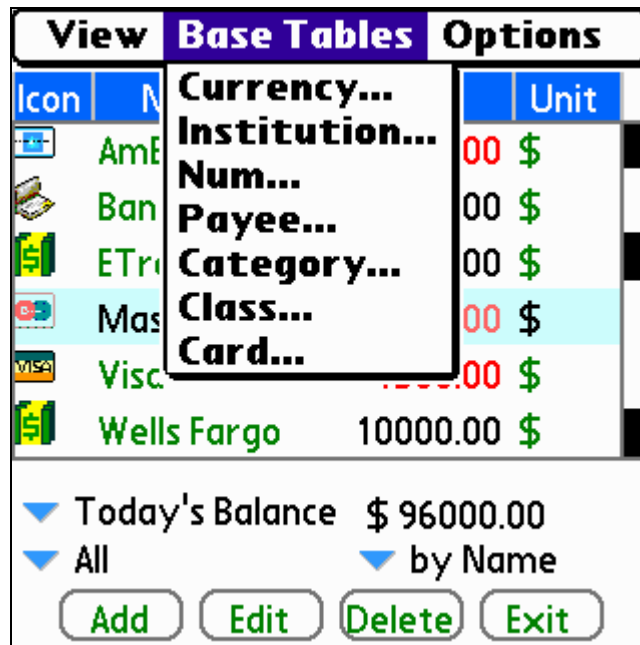


The view menu allows you to switch to all major views of the MoneyPlus applications. You can view account information, transaction information, scheduled transaction information, budget information, and customizable reports.

You can also use the view menu for the following operations:

- Reconcile an account
- Purge transactions in an account
- Transfer transaction from one account to another account
- Transfer scheduled transaction from one account to another account

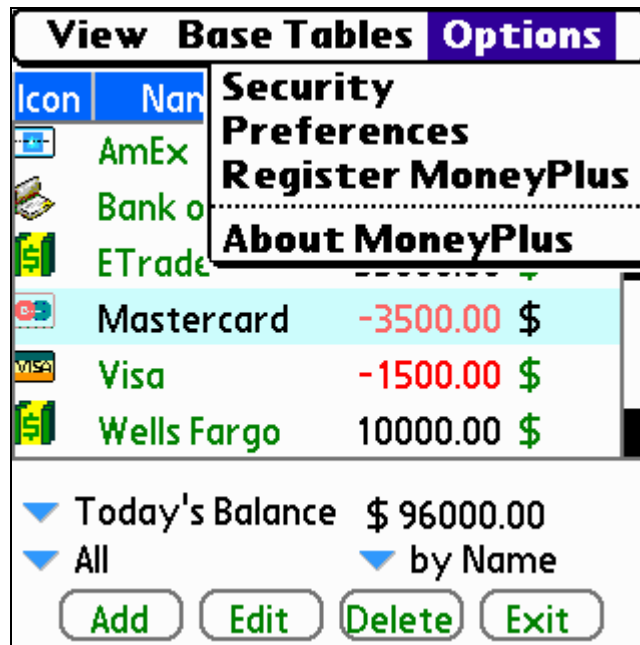
3.2.2 Base Table Menu



The Base Tables menu allows you to view and edit all basic data tables used by the MoneyPlus application:

- Currency List which contains currency names, symbols, and conversion ratios
- Institution List Which contains the names of all financial institutions used by the application
- Number List which contains used check numbers
- Payee List which contains payee names and their contact information
- Category List which contains all currently used categories
- Class List which contains all currently used classes
- Card List which contains information about currently used credit cards, ATM cards, etc.

3.2.3 Options Menu



The Options menu allows you to perform the following operations:

- Set, change, or clear password for accessing the MoneyPlus application
- Set user preferences such as Font preference and Data Storage Options
- Register MoneyPlus using the 9-digit registration code
- View MoneyPlus version and copyright information

3.3 MoneyPlus Views

3.3.1 Account View

3.3.1.1 Account List

Account List

Icon	Name	Balance	Unit
	AmEx	-2000.00	\$
	Bank of Am.	35000.00	\$
	ETrade	35000.00	\$
	Mastercard	-3500.00	\$
	Visa	-1500.00	\$
	Wells Fargo	10000.00	\$

▼ Today's Balance

\$ 96000.00

▼ All

▼ by Name

Add

Edit

Delete

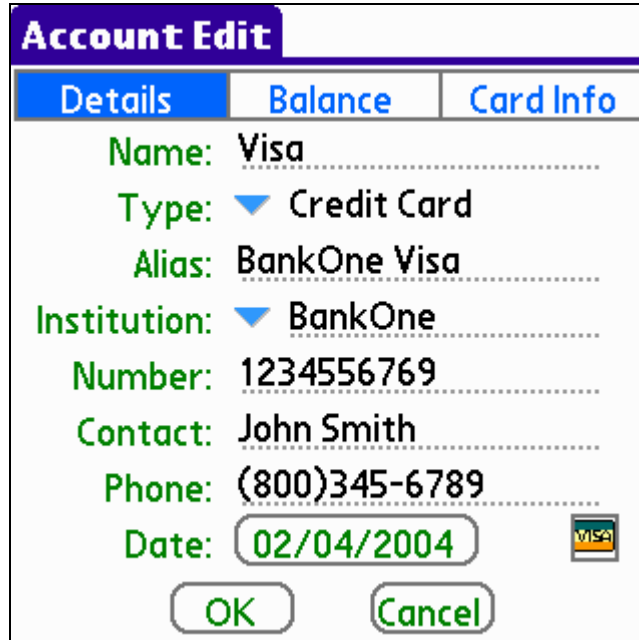
Exit


The account view displays a list of all your accounts with the account icon, account name, account balance, and account currency information displayed. You can select how you want to display your account information using the popup lists at the bottom of the screen:

- Choose what balance information to display - Available Funds, Beginning Balance, Ending Balance, Today's Funds, Today's Balance, Date Funds (select a date), Date Balance (select a date) for the balance information.
- Choose what accounts to display – All, Bank, Credit Card, Cash, Asset, Liability, and Investment.
- Choose how to sort the list – by Name or by Input.

Using the four buttons at the bottom of the window you can add a new account, edit an existing account, delete an existing account, and exit the program.

3.3.1.2 Account Edit



Account Edit		
Details	Balance	Card Info
Name:	Visa	
Type:	▼ Credit Card	
Alias:	BankOne Visa	
Institution:	▼ BankOne	
Number:	1234556769	
Contact:	John Smith	
Phone:	(800)345-6789	
Date:	02/04/2004	
<div>OK Cancel</div>		

Once you tap on the “Add” or “Edit” button in the Account List form, you will enter the “Account Edit” form. At the top of the “Account Edit” form there are three tabs – “Details”, “Balance”, and “Card Info” for you to edit various information related to the account.

In the “Details” view, you can enter or edit the following information related to an account:

- Account Name
- Account Type
- Account Alias
- Account Institution
- Account Number
- Account Contact
- Account Contact Phone Number
- Account Start Date
- Account Icon

Account Edit	
Details	Balance
Currency:	US Dollar
Begin Bal:	0.00
Today Bal:	-1500.00
End Bal:	-1500.00
Limit:	9000.00
Last Chk:	1000
<div>OK</div> <div>Cancel</div>	

In the “Balance View”, you can enter or edit the following information related to an account:

- Account Currency
- Account Beginning Balance
- Account Today’s Balance
- Account End Balance
- Account Limit – for credit card accounts this is your credit limit, and for savings or checking accounts this is the minimum balance required to maintain your account. You will receive an warning if the balance is above (for credit card accounts) or below (for checking and savings accounts) the limit.
- Last Check Number – for checking account only

Account Edit	
Details	Balance
Type: ▼	Visa
Number:	1234567812345678
Expire:	11/01/2004
Holder:	John Smith
PIN:	123456
<div>OK</div> <div>Cancel</div>	

For credit card or debit card accounts, you will also need to use the “Card Info” view. In this view you can enter or edit the following information related to a credit card or debit card account:

- Card Type – Visa, Master, Discovery, American Express, etc.
- Card Number
- Card Expiration Date
- Card Holder Name
- Card PIN number

3.3.2 Register View

3.3.2.1 Transaction List

Register

Date	Category	Amount	Unit
02/10/2004	Auto	-100.00	\$
02/12/2004	Insurance	-500.00	\$
02/17/2004	Insurance	-500.00	\$
02/19/2004	Interest Expense	-2000.00	\$
02/24/2004	Mortgage	-2000.00	\$
02/28/2004	Mortgage	-2000.00	\$
02/28/2004	Interest Income	3000.00	\$
02/28/2004	Investment Inc..	5000.00	\$

Available Funds \$ 900.00

All by Date

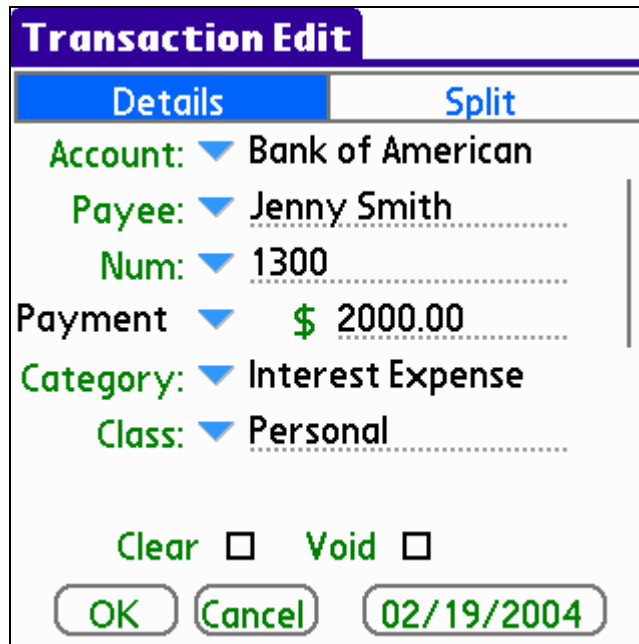
AddEditDeleteDone

The Register View displays a list of transactions with the Transaction Date, Transaction Category, Transaction Amount, and Transaction Currency information. You can choose what information to display using the three popup lists at the bottom of the screen:

- Choose what balance information to display - Available Funds, Ending Balance, Today's Funds, Today's Balance, Date Funds (select a date), Date Balance (select a date) for the balance information.
- Choose what category to display – once a category is selected, only transactions belong to this category is displayed.
- Choose how to sort the transaction list – by Date, by Payee, or by Amount.

You can use the four buttons at the bottom of the screen to add a transaction, to edit an existing transaction, to delete an existing transaction, or to return to the Account View.

3.3.2.2 Transaction Edit



The screenshot shows the 'Transaction Edit' form with two tabs: 'Details' (selected) and 'Split'. The 'Details' tab contains the following fields:

- Account: Bank of American
- Payee: Jenny Smith
- Num: 1300
- Payment: \$ 2000.00
- Category: Interest Expense
- Class: Personal

At the bottom of the form, there are two checkboxes: 'Clear' and 'Void', both of which are unchecked. Below these checkboxes are three buttons: 'OK', 'Cancel', and a date field showing '02/19/2004'.

Once you tap on the “Add” or “Edit” button in the Transaction List form, you will enter the “Transaction Edit” form. At the top of the “Transaction Edit” form there are two tabs – “Details”, and “Split” for you to edit various information related to the transaction.

In the “Details” view, you can enter or edit the following information related to a transaction:

- Account Name
- Payee
- Check Number (if applicable)
- Transaction Amount
- Transaction Category
- Transaction Class (business, personal, etc.)
- Transaction Attributes (Clear, Void)
- Transaction Date

Transaction Edit	
Details	Split
Category	Amount
Interest Expense	2000.00
Insurance	500.00
Investment Expe...	500.00
▼ Insurance	500.00
Split	3000.00
Total	3000.00
Remain	0.00
Adjust	
<input type="button" value="OK"/> <input type="button" value="Cancel"/> <input type="button" value="+"/> <input type="button" value="≡"/> <input type="button" value="X"/> <input type="button" value="□"/>	

A split transaction is a transaction that contains multiple parts, with each part belonging to a different category. To specify a split transaction you can use the "Split" view in the Transaction Edit form.

In the "Split" view you can divide the total transaction amount into several parts, with each part belonging to a different category. You can use the icons at the bottom-right corner of the screen to add an item, delete an item, edit an item, or clear the list. Three amounts are displayed below the category list – Split Amount, Total Amount, and Remaining Amount. The split transaction is completely defined when the Split amount equals to the Total Amount and the Remaining Amount becomes zero.

3.3.3 Scheduled Transaction View

3.3.3.1 Scheduled Transaction List

Scheduled List			
Date	Category	Amount	Unit
02/18/2004	Interest Expense	-200.00	\$
01/22/2004	Insurance	-500.00	\$
02/28/2004	Auto	-800.00	\$
03/28/2004	Mortgage	-2000.00	\$
02/03/2004	Interest Income	200.00	\$
02/17/2004	Investment Income	3500.00	\$
02/28/2004	Interest Income	5000.00	\$

▼ All Bills
 ▼ All ▼ by Date

Add Edit Delete Done

The Scheduled Transaction View displays a list of scheduled transactions with the Transaction Date, Transaction Category, Transaction Amount, and Transaction Currency information. You can choose what information to display using the three popup lists at the bottom of the screen:

- Choose the date range of the scheduled transactions to display – All Bills, This Week, This Month, This Year, or choose a Date Range.
- Choose what category to display – once a category is selected, only transactions belong to this category is displayed.
- Choose how to sort the transaction list – by Date, by Payee, or by Amount, or by Account.

You can use the four buttons at the bottom of the screen to add a scheduled transaction, to edit an existing scheduled transaction, to delete an existing scheduled transaction, or to return to the Account View.

3.3.3.2 Scheduled Transaction Edit



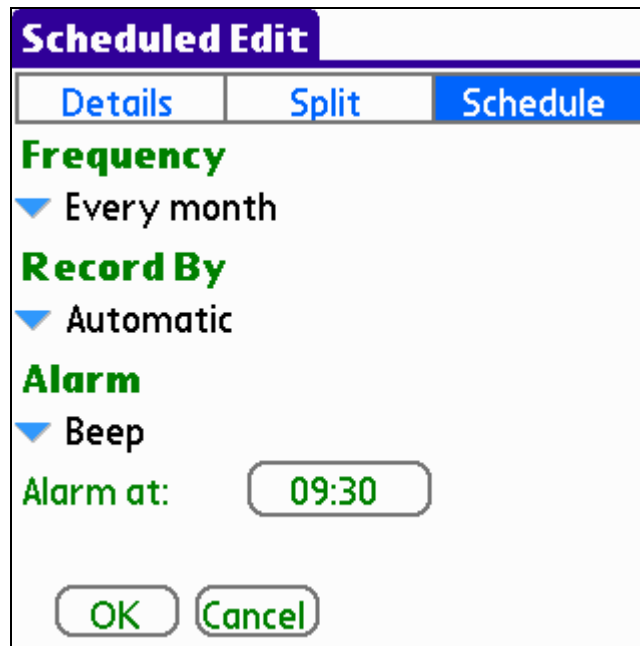
Scheduled Edit		
Details	Split	Schedule
Account:	▼	Bank of American
Payee:	▼	John Smith
Num:	▼	1100
Payment	▼	\$ 2000.00
Category:	▼	Mortgage
Class:	▼	Personal
Date:		01/28/2004
OK Cancel Skip Record		

Once you tap on the “Add” or “Edit” button in the Scheduled Transaction List form, you will enter the “Scheduled Transaction Edit” form. At the top of the “Scheduled Transaction Edit” form there are three tabs – “Details”, “Split”, and “Schedule” for you to edit various information related to the scheduled transaction.

In the “Details” view, you can enter or edit the following information related to a scheduled transaction:

- Account Name
- Payee
- Check Number (if applicable)
- Transaction Amount
- Transaction Category
- Transaction Class (business, personal, etc.)
- Transaction Date

You can use the “Skip” button to skip the scheduled transaction for the selected date, or use the “Record” button to record the scheduled transaction for the selected date.



Scheduled Edit

Details Split **Schedule**

Frequency
▼ Every month

Record By
▼ Automatic

Alarm
▼ Beep

Alarm at: 09:30

OK Cancel

The “Schedule” view of the “Scheduled Transaction Edit” form allows you to specify the schedule of the scheduled transaction:

- Frequency – Once, Every Day, Every Workday, Every Week, Every Month, Every Quarter, Every Year.
- Record By – Manual or Automatic. If you choose “Manual”, you need to manually tap on the “Record” button for each occurrence of the scheduled transaction.
- Alarm – None, Beep, and Visual. If you choose “Beep” or “Visual” alarms, you also need to specify the time of the alarm.

3.3.4 Budget View

3.3.4.1 Budget List

Budget List			
Name	Budget	Actual	Diff
Auto	-475.41	-100.00	375.41
Child Care	-950.82	0.00	950.82
Food	-1901.64	0.00	1901.64
Income	7606.56	8000.00	393.44
Insurance	-950.82	-1000.00	-49.18
Interest	-4754.10	-6000.00	-1245.90
Travel	-950.82	0.00	950.82

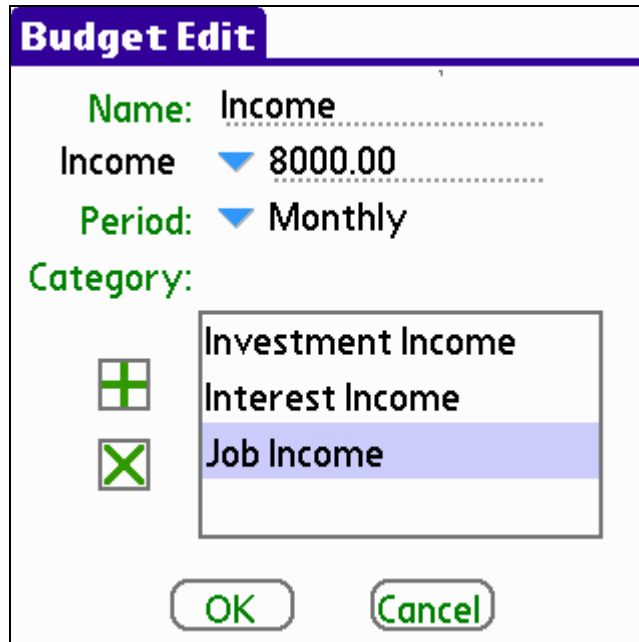
Month to date
 All by Name

Add Edit Delete Done

The budget view displays a list of budgets with the Budget Name, Budget Amount, Actual Amount, and Difference Amount information displayed. You can select how you want to display the budget information using the popup lists at the bottom of the screen:

- Choose the date range – Last Week, Last Month, Last Quarter, Last year, Week to Date, Month To Date, Quarter to Date, Year to Date, Current Week, Current Month, Current Quarter, Current Year.
- Choose what types of accounts to display – Income or Expense.
- Choose how to sort the list – by Name or by Input.

Using the four buttons at the bottom of the window you can add a new budget, edit an existing budget, delete an existing budget, and return to the Account View.



Budget Edit

Name: Income

Income ▼ 8000.00

Period: ▼ Monthly

Category:

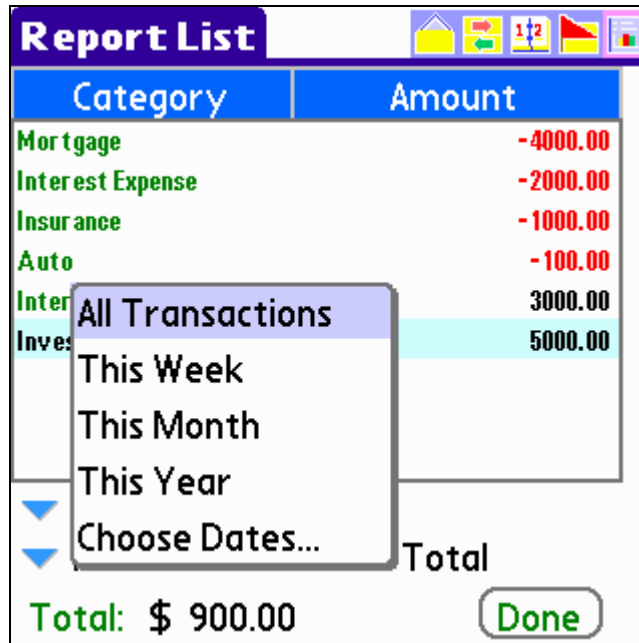
- ☐ Investment Income
- ☐ Interest Income
- ☒ Job Income

OK Cancel

Once you tap on the “Add” or “Edit” button in the Budget List form, you will enter the “Budget Edit” form. In the “Budget Edit” form, you can enter or edit the following information related to a budget:

- Budget Name
- Budget Amount
- Budget Period – Daily, Weekly, Every Two Weeks, Twice a Month, Monthly, Every Two Months, Quarterly, Twice A Year, Yearly
- Category List – This list specifies what categories are included in the current budget. You can use the “Add” and “Delete” icons next to the category list to add or delete categories to the list. Once a budget is set, it means the total balance of the all the selected categories in the specified time period cannot be higher the specified budget amount (for expense budget) or lower than the specified budget amount (for income budget).

3.3.5 Report View

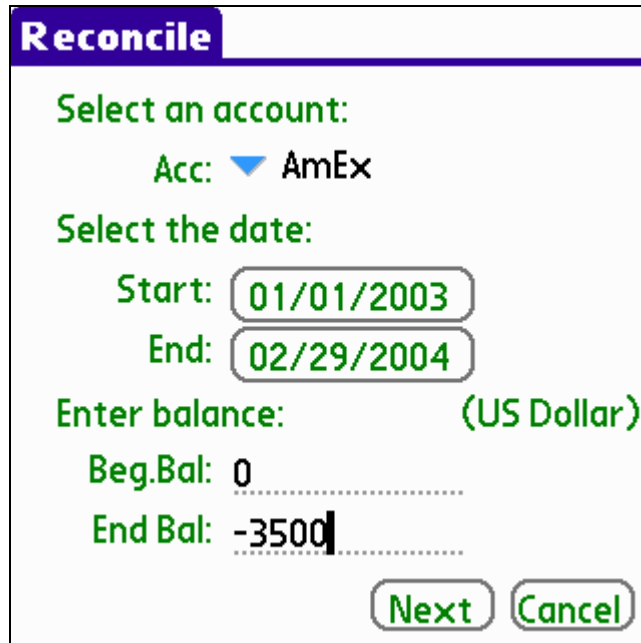


Category	Amount
Mortgage	-4000.00
Interest Expense	-2000.00
Insurance	-1000.00
Auto	-100.00
Interest	3000.00
Investment	5000.00
Total: \$ 900.00	

The Report View shows the total transaction balances for selected categories during a specified time period. You can use the popup lists at the bottom of the window to customize the Report View:

- Choose the date range to include transactions – All Transactions, This Week, This Month, This Year, or select a date range.
- Choose the accounts to display – All Accounts or select an account
- Choose the types of transactions to display – All Transactions or only Transactions associated with Income Accounts or only Transaction associated with Expense Accounts

3.3.6 Reconcile



Reconcile

Select an account:
Acc: ▼ AmEx

Select the date:
Start: 01/01/2003
End: 02/29/2004

Enter balance: (US Dollar)
Beg.Bal: 0
End Bal: -3500

Next Cancel

Account reconciliation is a process of verifying the propriety of account balances and correcting net worth of accounts to match bank statements. Reconciliation consist of three basic operations

- Setting beginning and ending balance
- Editing transactions made from/to the account for the period of reconciliation in order to adjust the ending balance
- Purging reconciled transactions

To reconcile an account, open the “Reconcile” from using the “View” menu and follow the following steps:

- Select an account to reconcile
- Select the start date
- Select the end date
- Enter the beginning balance
- Enter the end balance

Then tap on the “Next” button to continue.

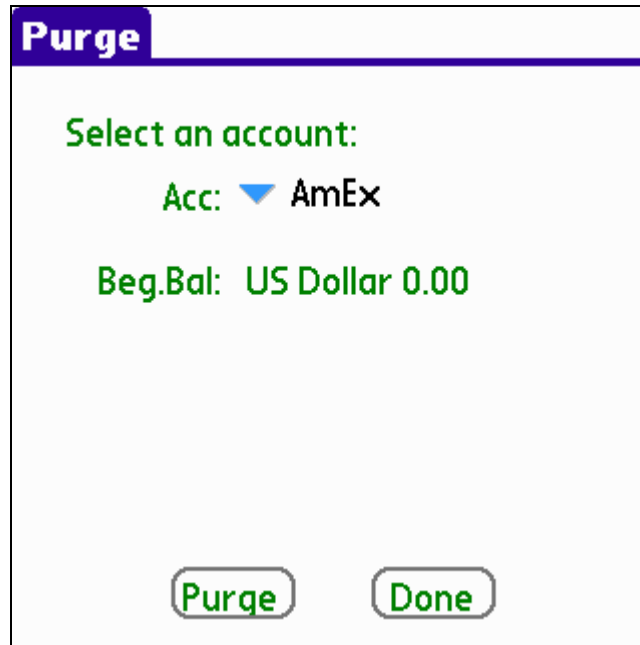
Reconcile					Acc: AmEx
Date	Category	Amount	Unit	Clr	
01/06/2004	Untitled	-200.00	\$	<input checked="" type="checkbox"/>	
02/10/2004	Auto	-100.00	\$	<input checked="" type="checkbox"/>	
02/12/2004	Insurance	-500.00	\$	<input checked="" type="checkbox"/>	
02/16/2004	Untitled	-1500.00	\$	<input checked="" type="checkbox"/>	
02/24/2004	Mortgage	-2000.00	\$	<input checked="" type="checkbox"/>	
				<input type="checkbox"/>	
				<input type="checkbox"/>	
				<input type="checkbox"/>	
				<input type="checkbox"/>	

Cleared: -4300.00
 Remain: 800.00

Once you tap on the “Next” button, the Reconcile form will open. The Reconcile form displays a list of all transactions that occurred during the selected date range. Below the list two amounts are displayed – the Cleared Amount and the Remaining Amount. To clear the Reconciled balance:

- Tap on the checkbox to clear a transaction, overlapping with transaction in your bank statement. By doing this you can verify transaction's propriety and in the same time adjust Reconciled Balance.
- Use the “Add” button to create new payments, deposits and transfers.
- To postpone reconciliation tap the “Later” button.
- When you have reached zero Reconciled Balance, tap the “Next” button to confirm.
- When you finish the reconciliation all cleared transactions appear as Reconciled.

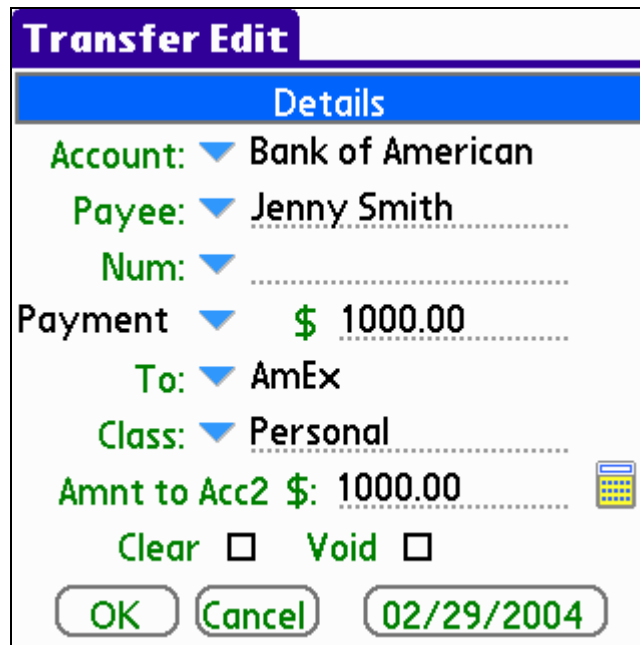
3.3.7 Purge

A screenshot of the "Purge" dialog box in the MoneyPlus application. The dialog has a purple title bar with the word "Purge" in white. The main area is white and contains the text "Select an account:" in green. Below this, it shows "Acc: ▼ AmEx" in green, where "▼" is a small downward arrow. Further down, it displays "Beg.Bal: US Dollar 0.00" in green. At the bottom of the dialog, there are two rounded rectangular buttons with green text: "Purge" on the left and "Done" on the right.

To purge reconciled transactions associated with an account, select "Purge" from the View menu. In the "Purge" form select the account to purge reconciled transactions, then tap on the "Purge" icon to confirm.

When you purge a transaction, it is removed from your register and your beginning balance is adjusted by the amount of the purged transaction. The result is that your ending balance will be accurate even though the purged transaction is no longer present in Register view. By purging reconciled transactions you free storage space.

3.3.8 Transfer



The image shows a screenshot of the 'Transfer Edit' screen in the MoneyPlus application. The screen has a title bar 'Transfer Edit' and a 'Details' section. The details include: Account: Bank of American, Payee: Jenny Smith, Num: (blank), Payment: \$ 1000.00, To: AmEx, Class: Personal, Amnt to Acc2 \$: 1000.00, Clear checkbox, Void checkbox, OK button, Cancel button, and a date field showing 02/29/2004.

Details	
Account:	Bank of American
Payee:	Jenny Smith
Num:	
Payment	\$ 1000.00
To:	AmEx
Class:	Personal
Amnt to Acc2 \$:	1000.00
Clear	<input type="checkbox"/>
Void	<input type="checkbox"/>
OK	Cancel
02/29/2004	

Transfer is any movement of funds between two existing accounts on your organizer; transfers do not charge your net worth, they decrease the balance of one account and increase the balance of another with the same amount.

You can create a Transfer Transaction in the Transaction View or the Scheduled Transaction View, or by selecting "Transfer Transaction" or "Transfer Scheduled" in the View menu.

To set up a transfer, you need to enter the following information:

- Account from which you are transferring money
- Payee of the transfer
- Check Number (if applicable)
- Payment or Deposit Amount
- Account to which you are transferring money
- Class of the transfer transaction
- Amount to transfer to the account
- Transfer transaction attributes (Clear and Void)
- Transfer transaction Date

3.4 Base Tables

3.4.1 Currency

Currency List			
Name	Rate	Symbol	Base
Australian Dollar	1.3581	A.D	
Brazilian Real	2.9078	B.R	
Canadian Dollar	1.3214	C.R	
Chinese Yuan	8.2645	RMB	
Czech Koruna	26.1780	C.K	
Danish Crone	6.0024	D.C	
Euro	0.8065	Euro	
Hong Kong Dollar	7.7640	HK.D	
Hungarian Forint	212.7700	H.F	
Japanese Yen	107.5300	J.Y	

▼ by Name

The currency table lists all currencies that can be used to record transaction amount. A default group of 16 currencies are included in the program – Australian Dollar, Brazilian Real, Canadian Dollar, Chinese Yuan, Czech Koruna, Danish Crone, Euro, Hong Kong Dollar, Hungarian Forint, Japanese Yen, New Zealand Dollar, Norwegian Kroner, Singapore Dollar, Swedish Krona, Swish Franc, and US Dollar. You can also add your custom currencies and modify the conversion ratio of existing currencies.

The Currency List shows Currency Name, Currency Conversion Rate versus the Base Currency (the default base currency is US Dollar), Currency Symbol, and Base Currency mark. You can sort the current list by Name or by Input. You can use the buttons at the bottom of the screen to add a currency, to edit an existing currency, to delete an existing currency, to set the base currency, and to return to the Account View.

3.4.2 Institution



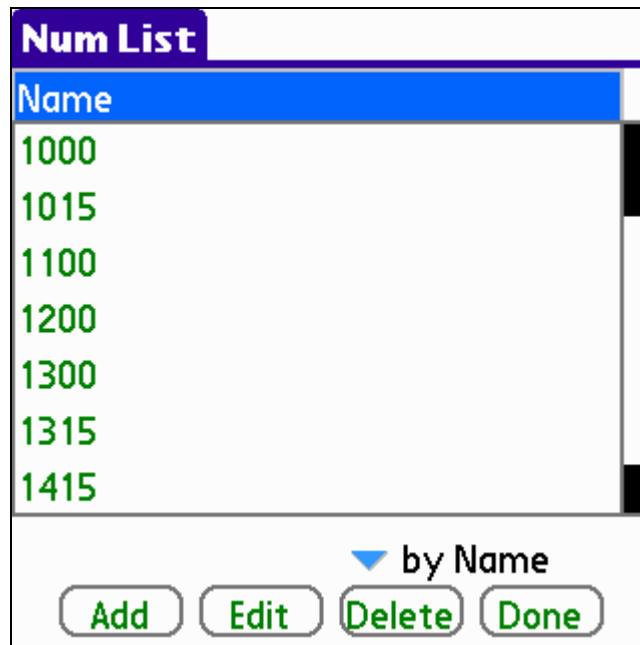
The Institution List shows all Institutions currently used by the program. You can sort the Institution List by Name or by Input. You can use the buttons at the bottom of screen to add a new institution, to edit an existing institution, to delete an existing institution, or to return to the Account View.

To add a new institution, tap on the “Add” button and enter the name of the new institution, then tap on “OK” to confirm.

To edit an institution, select the institution from the list, tap on the “Edit” button and then enter the new name for the institution. Tap on “OK” to confirm the change.

To Delete an institution, select the institution from the list, tap on the “Delete” button and then tap on “OK” to confirm the delete operation.

3.4.3 Number



The Number List shows all check numbers currently used by the program. You can sort the Number List by Name or by Input. You can use the buttons at the bottom of screen to add a new number, to edit an existing number, to delete an existing number, or to return to the Account View.

To add a new number, tap on the “Add” button and enter the name of the new number, then tap on “OK” to confirm.

To edit a number, select the number from the list, tap on the “Edit” button and then enter the new value for the number. Tap on “OK” to confirm the change.

To Delete a number, select the number from the list, tap on the “Delete” button and then tap on “OK” to confirm the delete operation.

3.4.4 Payee



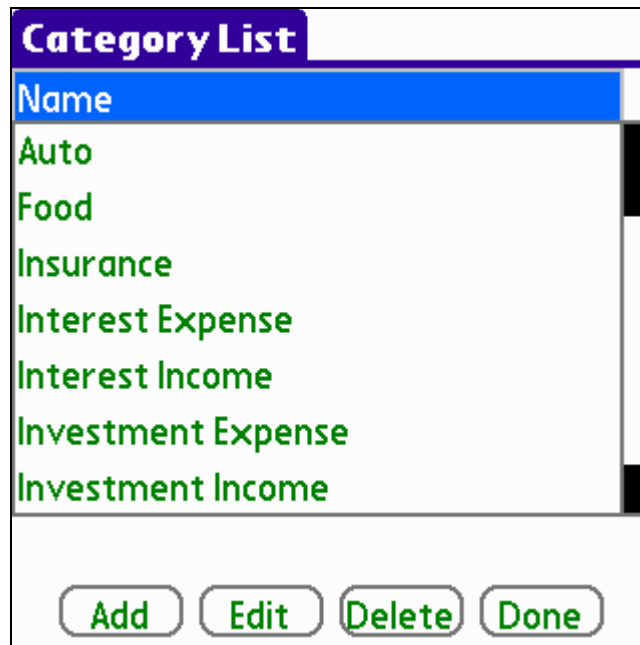
The Payee List shows all payees currently used by the program. You can sort the Payee List by Name or by Input. You can use the buttons at the bottom of screen to add a new payee, to edit an existing payee, to delete an existing payee, or to return to the Account View.

To add a new payee, tap on the “Add” button and enter the name of the new payee, then tap on “OK” to confirm.

To edit a payee, select the payee from the list, tap on the “Edit” button and then enter the new name for the payee. Tap on “OK” to confirm the change.

To Delete a payee, select the payee from the list, tap on the “Delete” button and then tap on “OK” to confirm the delete operation.

3.4.5 Category



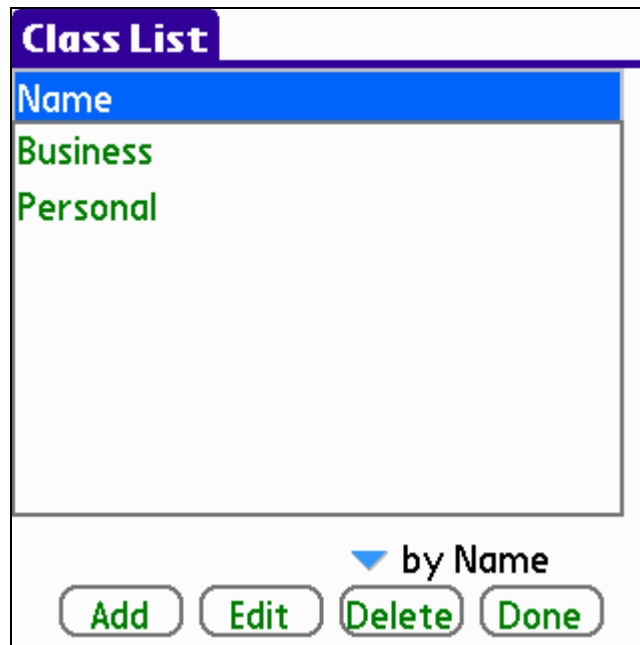
The Category List shows all categories currently used by the program. You can use the buttons at the bottom of screen to add a new category, to edit an existing category, to delete an existing category, or to return to the Account View.

To add a new category, tap on the “Add” button and enter the name of the new category, then tap on “OK” to confirm.

To edit a category, select the category from the list, tap on the “Edit” button and then enter the new name for the category. Tap on “OK” to confirm the change.

To Delete a category, select the category from the list, tap on the “Delete” button and then tap on “OK” to confirm the delete operation.

3.4.6 Class



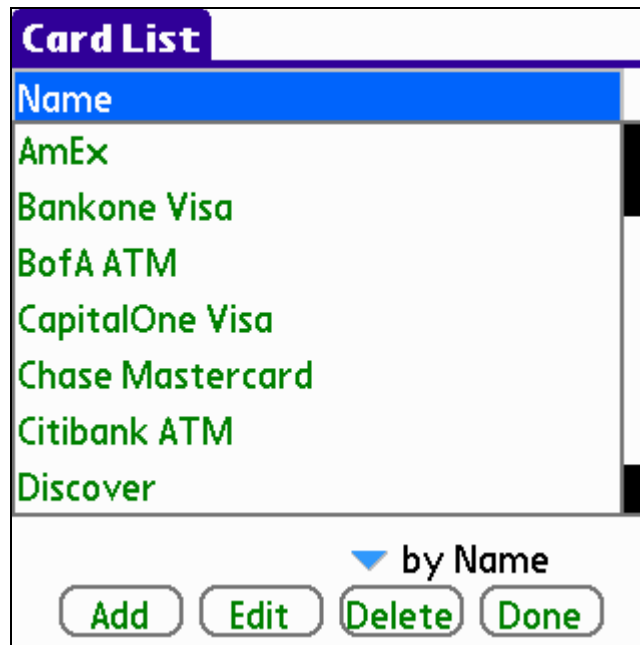
The Class List shows all classes currently used by the program. You can sort the Class List by Name or by Input. You can use the buttons at the bottom of screen to add a new class, to edit an existing class, to delete an existing class, or to return to the Account View.

To add a new class, tap on the “Add” button and enter the name of the new class, then tap on “OK” to confirm.

To edit a class, select the class from the list, tap on the “Edit” button and then enter the new name for the class. Tap on “OK” to confirm the change.

To Delete a class, select the class from the list, tap on the “Delete” button and then tap on “OK” to confirm the delete operation.

3.4.7 Card



The Card List shows all cards currently used by the program. You can sort the Card List by Name or by Input. You can use the buttons at the bottom of screen to add a new card, to edit an existing card, to delete an existing card, or to return to the Account View.

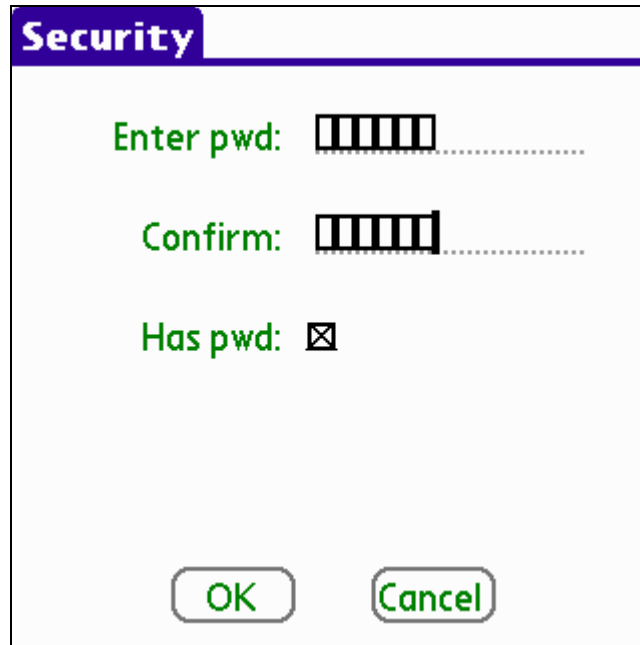
To add a new card, tap on the “Add” button and enter the name of the new card, then tap on “OK” to confirm.

To edit a card, select the card from the list, tap on the “Edit” button and then enter the new name for the card. Tap on “OK” to confirm the change.

To delete a card, select the card from the list, tap on the “Delete” button and then tap on “OK” to confirm the delete operation.

3.5 Options

3.5.1 Security

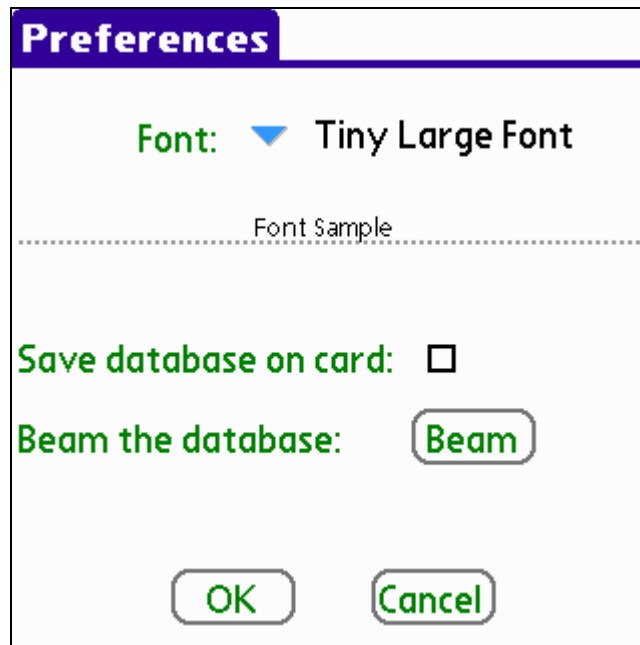


The image shows a 'Security' dialog box with a purple title bar. It contains three green labels: 'Enter pwd:', 'Confirm:', and 'Has pwd:'. Each label is followed by a text input field. The first two fields contain five black bars representing masked characters. The 'Has pwd:' label is followed by a checked checkbox. At the bottom, there are two buttons labeled 'OK' and 'Cancel'.

The Security Options form allows you to set a password for the MoneyPlus program. If a password is set, a user must enter the correct password to gain access to the MoneyPlus program. This prevents unauthorized persons from viewing your important financial information.

If you want to use a password, check the “Has pwd” checkbox in the Security form. You need to enter your passwords twice in this form and both inputs must match for the password to be considered valid. The password can only contain letters and numbers and it must be at least four-character long. To avoid losing the password, you must record it at a safe place.

3.5.2 Preferences



The Preferences form allows you to set the user preferences on Font, database storage, and beam.

MoneyPlus supports four Font types for standard-resolution devices and eight Font types for high-resolution devices:

- Standard Font
- Bold Font
- Large Font
- L/B Font
- Tiny Standard Font (high-resolution only)
- Tiny Bold Font (high-resolution only)
- Tiny Large Font (high-resolution only)
- Tiny L/B Font (high-resolution only)

If you want to store your account and transaction information on VFS memory card, check the “Save database on card” option.

To beam your MoneyPlus database to another Palm device, tap on the “Beam” button and the beaming operation will start.

3.5.3 Register MoneyPlus

A screenshot of the "Register MoneyPlus" dialog box. The title bar is purple with the text "Register MoneyPlus" in white. The main area is white and contains the following text: "Current License Type:" followed by "Evaluation" in bold; "HotSync Username:" followed by "John Smith" in bold; and "Registration Code: (9 digits)" followed by "123456789" in bold. Below the registration code is a dotted line. At the bottom are two buttons: "OK" and "Cancel".

Register MoneyPlus

Current License Type:
Evaluation

HotSync Username:
John Smith

Registration Code: (9 digits)
123456789

OK **Cancel**

This option brings up the Register MoneyPlus dialog. The Register MoneyPlus dialog shows the current license type, the HotSync user name, and the 9-digit Registration Code. To register, enter your 9-digit registration code and tap on OK. If the code is correct, a confirmation message will be shown and your copy of software is then fully functional. Please note that the registration code would not work if the HotSync Username you provide us when you place the order does not match the HotSync Username shown in this window.

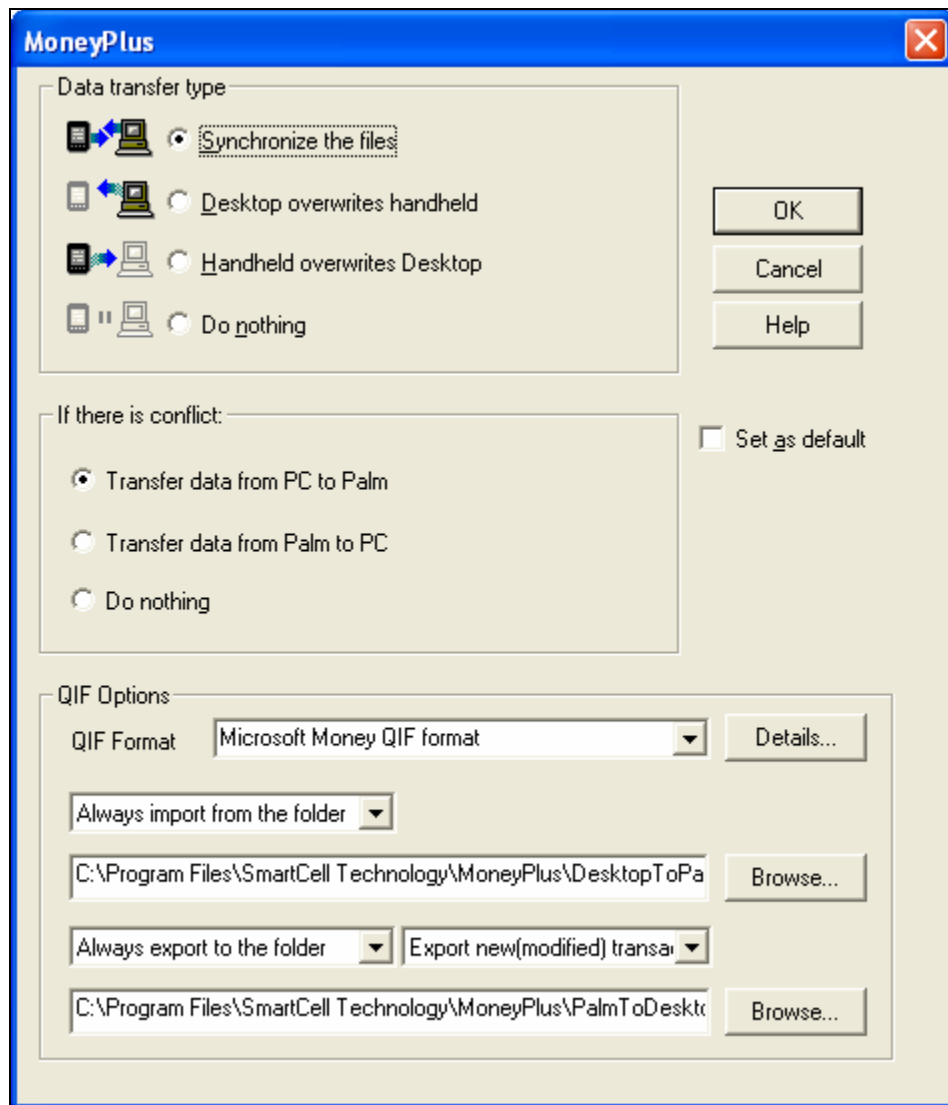
3.5.4 About MoneyPlus



This option brings up the About MoneyPlus dialog. The About MoneyPlus dialog shows the copyright and version information of the MoneyPlus application.

4 MoneyPlus Conduit

4.1 MoneyPlus Conduit Settings



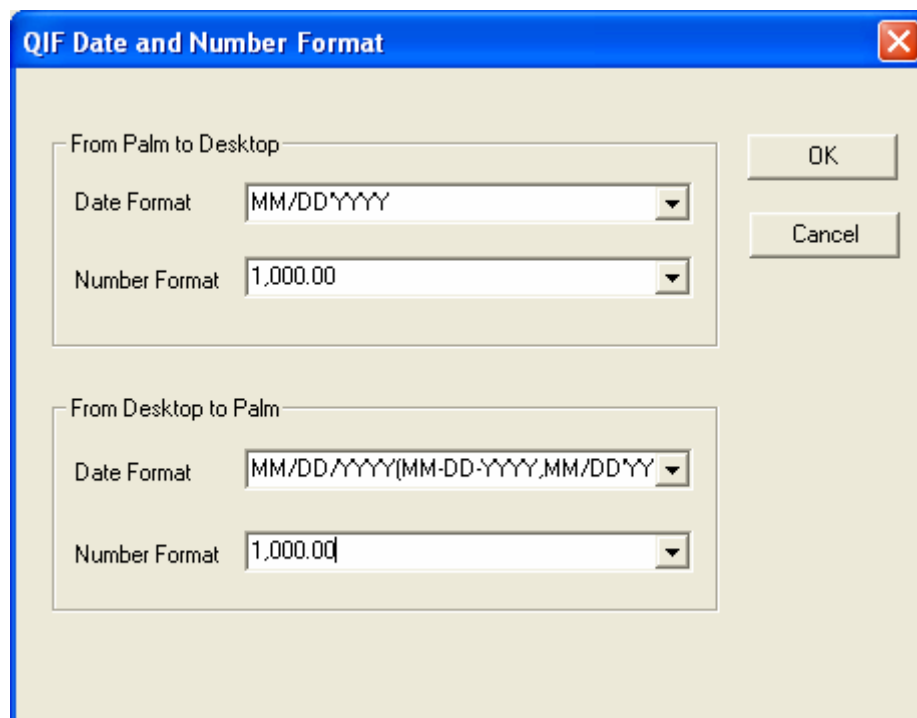
The MoneyPlus HotSync conduit supports data import/export with the desktop applications such as Microsoft Money and Quicken through the QIF file format. You can start the MoneyPlus conduit setup window by clicking the right mouse button over the HotSync icon, then select "Custom", select MoneyPlus, and Click on "Change...".

In the conduit set up window you can choose how to synchronize Palm device data and desktop program data. You can choose whether to use Microsoft Money QIF format, or to use standard Quicken QIF format. You can select the QIF file folder to import to the MoneyPlus database and select the QIF file folder to export the MoneyPlus database to.

The QIF import function is incremental, and it will not erase existing information in the MoneyPlus database. However, it does check for duplicated transactions so no duplicated entries would be created if you import the same file multiple times. The import process will import all QIF files in the selected folder into the MoneyPlus database. You can select whether to import once during the next HotSync, or import every time you perform a HotSync operation.

The export function will output all information that can be represented in the QIF format to the output QIF files. Each account will be stored in a different QIF file. The name of the QIF file will be the same as the name of the account. You can select whether to export once during the next HotSync, or export every time you perform a HotSync operation. You can also select whether to export all transactions in each account, or only transactions that are created or modified since the last HotSync.

You can also change the date and number formats used by the QIF import/export to match with your desktop software. To open the “QIF Date and Number Format” window, in the conduit settings window, click the “Details” button next to the QIF format field. The default date and number formats should work for most people. However, if you are using an international version or an older version of Money or Quicken, you may need to change the formats to match with the formats used in the QIF files generated by your desktop software.



The dialog box is titled "QIF Date and Number Format" and has a blue header bar with a close button (X) in the top right corner. It contains two sections for configuring date and number formats.

From Palm to Desktop

- Date Format: MM/DD/YYYY
- Number Format: 1,000.00

From Desktop to Palm

- Date Format: MM/DD/YYYY (MM-DD-YYYY, MM/DD'YY)
- Number Format: 1,000.00

On the right side of the dialog, there are two buttons: "OK" and "Cancel".

4.2 Using MoneyPlus with Quicken

4.2.1 Export Data from MoneyPlus to Quicken

To export MoneyPlus data to Quicken, select “Export Once...” or “Always Export...” in the conduit setup window, and the MoneyPlus data will be exported to QIF files in the selected export folder after the next HotSync. You can specify the MoneyPlus export folder to be the same as the import folder of Quicken so that Quicken will automatically start the import process when you start it next time. To manually import the QIF files into Quicken, please follow the instructions below:

- Back up your Quicken data file.
- If the Quicken account you want to import data into does not exist, create it.
- To open the **QIF Import** window, from the Quicken **File** menu, choose **Import**, and then choose **QIF File**.
- In the **QIF File to Import** field, enter the full path of the Quicken Interchange Format (QIF) file that you are importing from.
- In the **Quicken Account to Import into** field, select the account that you want to import the data into.
- Select the items you want to include in the Import process, and then click **OK**.

If you only want to synchronized new or modified transactions to Quicken, you should select “Export New(Modified) Transactions” in the conduit settings window. Also, you must delete the QIF files in the PalmToDesktop folder after you have imported them into Quicken. Otherwise, you may see duplicated transactions after you import the QIF files into Quicken.

If you have “Auto-Capitalize Payee & Categories” enabled under the QuickFill tab in Quicken General Options window, you must use UPPERCASE for the first letter of any category, subcategory, and payee names you enter in MoneyPlus. Otherwise, you may see duplicated categories, subcategories, payees, and transactions after exchange data between MoneyPlus and Quicken.

4.2.2 Importing Data into MoneyPlus from Quicken

To transfer data (Accounts, Transactions, Categories and Classes) from Quicken into MoneyPlus you must export QIF files from Quicken and import them into MoneyPlus. You may wish to perform this process when first setting up MoneyPlus to match your accounts in Quicken. To import transactions into MoneyPlus from Quicken, do the following:

Enable Import in Conduit Setup - Select "Import Once..." or "Always Import..." in the MoneyPlus conduit setup window to import QIF files into MoneyPlus. During the next HotSync, the MoneyPlus Conduit searches selected import folder for any QIF files and imports them into MoneyPlus.

Export - In Quicken, select Export QIF File from the File Menu. Quicken provides the following Export options:

- **QIF File to Export to:** Click the Browse button, locate the folder you want to save the QIF files to. The default location for storing QIF files to import into MoneyPlus is C:\Program Files\SmartCell Technology\MoneyPlus\DesktopToPalm; however, we recommend that you create a personal folder for this purpose. Enter a name for the QIF file and click OK. If you are exporting a single Account (see next) you should name the file the same as the Account name (e.g., Checking). If you are exporting All Accounts, you can name the file anything you'd like (e.g., All).
- **Quicken Account to Export from:** Specify the Account(s) you wish to export. MoneyPlus supports Checking, Savings, Credit Card, Cash, Asset and Liability accounts. You may select All Accounts, and MoneyPlus will ignore the Account Types it does not support.
- **Include Transactions in Dates:** Specify a date range. You can export the entire date range to export all of your transactions, or you can specify a shorter period to just export recent transactions.
- **Include in Export:** Specify the type of data you wish to export. You may select Transactions, Account Lists, and/or Category Lists. **It is recommended that you only select Transactions.** QIF files containing Transactions also contain the necessary Account info and Categories used in those transactions, so you end up getting only the Account and Category information you need and nothing more.

Save - Click OK to save the QIF file in the MoneyPlus import folder. All QIF files are placed in the MoneyPlus import folder, they are automatically imported into MoneyPlus during the next HotSync.

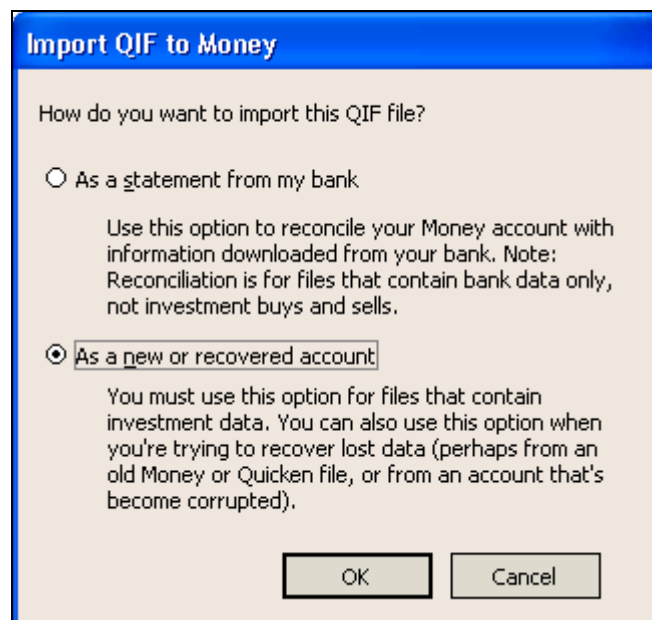
HotSync - HotSync your device and the QIF files will be imported into MoneyPlus. The imported data will appear the next time you start MoneyPlus on your Palm device.

4.3 Using MoneyPlus with Microsoft Money

4.3.1 Export Data from MoneyPlus to Microsoft Money

To export MoneyPlus data to Microsoft Money, select “Export Once...” or “Always Export...” in the conduit setup window, and the MoneyPlus data will be exported to QIF files in the selected export folder after the next HotSync. To import the QIF files into Microsoft Money, please follow the instructions below:

- On the **File** menu, click **Import**.
- Select the files that you want, and then click **Import**. **To avoid duplicated transfer transactions after the import, select all QIF files you need to import at this time by pressing down the “Ctrl” key.**
- When asked “How do you want to import this QIF file”, select “As a new or recovered account”. You must select this option if you want to keep the category information of all transactions in the QIF file.



- Select the Money account that is to receive the imported data, and then follow the instructions that appear on the screen.
- Money displays a message when the import is complete.

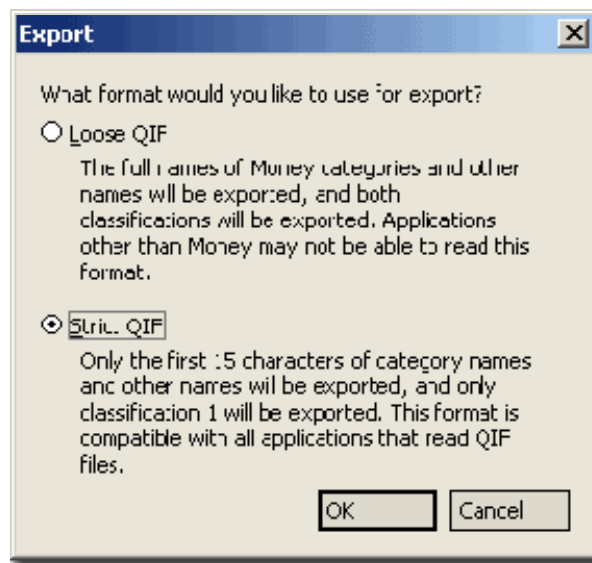
If you only want to synchronized new or modified transactions to Money, you should select “Export New(Modified) Transactions” in the conduit settings window. Also, you must delete the QIF files in the PalmToDesktop folder after you have imported them into Money. Otherwise, you may see duplicated transactions after you import the QIF files into Money.

4.3.2 Importing data into MoneyPlus from Microsoft Money

To transfer data (Accounts, Transactions, Categories and Classes) from Microsoft Money into MoneyPlus you must export QIF files from Microsoft Money and import them into MoneyPlus. You may wish to perform this process when first setting up MoneyPlus to match your accounts in Microsoft Money. To import transactions into MoneyPlus from Microsoft Money, do the following:

Enable Import in Conduit Setup - Select "Import Once..." or "Always Import..." in the MoneyPlus conduit setup window to import QIF files into MoneyPlus. During the next HotSync, the MoneyPlus Conduit searches selected import folder for any QIF files and imports them into MoneyPlus.

Export - In Microsoft Money, select Export from the File Menu, and then choose Strict QIF.



Save - Locate the MoneyPlus import folder, enter a name for the QIF file and click OK. Name the file the same as the Account name (e.g., Checking).

The default location for storing QIF files to import into MoneyPlus is C:\Program Files\SmartCell Technology\MoneyPlus\PalmToDesktop; however, we recommend that you create a personal folder for this purpose.

Regular - Select Regular in the Account Type dialog and click OK. MoneyPlus only supports Regular Account types (i.e., Checking, Savings, Cash, Credit, Asset and Liability accounts).



Account - Select the Account you wish to export and click Continue. Repeat the above steps for each Account you wish to export.



HotSync - HotSync your device and the QIF files will be imported into MoneyPlus. The imported data will appear the next time you start MoneyPlus on your Palm device.

4.4 Importing data into MoneyPlus from an online bank

Data (Transactions) may be transferred from the desktop into MoneyPlus by importing a QIF file. Most online banking institutions will allow you to export transactions in QIF format. To import data to MoneyPlus from an online bank, do the following:

Download a QIF file - From your online bank, follow the steps necessary to download transactions in QIF format. Name the QIF file the same as the account name in MoneyPlus. For example, if the account you will be importing the data into in MoneyPlus is called "Checking", name the QIF file "Checking.qif".

Place QIF files in the MoneyPlus import folder - The default location for storing QIF files to import into MoneyPlus is C:\Program Files \SmartCell Technology\MoneyPlus\DesktopToPalm. You may change the name and location of this folder if desired. Whenever QIF files are placed in the import folder, and "Import Once..." or "Always Import..." is selected, they are automatically imported into MoneyPlus during the next HotSync.

HotSync - HotSync your device and the QIF files will be imported into MoneyPlus. The imported data will appear the next time you start MoneyPlus on your Palm device.

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Questions about Your Order

Send email to sales@smartcell.com.

Technical Support

Send email to support@smartcell.com.

Comments, Suggestions, and Bug Report

Send email to feedback@smartcell.com.

Mailing Address

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USA
FAX: (949)305-4657

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