iCash™ [User Guide]

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1.- Overview

The first step in getting your finances under control is keeping records!

Many of us don't make the most of our financial resources. The key to your financial independence is integrating all of your assets to meet your unique needs.

iCash is a software intended to control your personal finances, keeping track of incomes, expenses, credits, liabilities and Banks transactions for you. As simple as creating the accounts you need and move money between them! You don't even need to know about accounting or even care about it! Your finances depends largely on good organization that lets you know where your money comes from and to where it goes.

Please read carefully this guide as it will teach you how iCash works and how you can take full advantage of its features.

iCash is an easy-to-use, full featured and multi-purpose Personal Finance Manager tool for Macintosh intended to help you control all kinds of money issues. iCash can serve several small accounting needs for either private users, or clubs, associations, self-employed, small businesses or simply to be used at home, making keeping track of incomes, expenses and Banks transactions a snap. With a few clicks you can begin creating accounts and making transactions in minutes.

iCash is versatil and user-friendly. For this reason it doesn't use the principle of double-entry bookkeeping making it much easier to be used by people with very little or no accounting knowledge at all. Simply create accounts for all your expenses, incomes, Banks... and start moving money between them! iCash will then allow you to figure out where your money comes from and where it goes. All accounts are well organized according to user-defined categories and built-in types so reports can be tailored to include all records or only ones meeting specified criteria. iCash also allows you to have as many money manager documents as necessary so you can control almost anything from Clubs, associations, home and so on at the same time.

2.- Background

Unlike other products iCash uses accounts to represent absolutely everything from Banks to Expenses allowing you to get individual balances at any time, generate customized and detailed reports and track every single money matter. All those accounts are arranged into categories and types.

Categories are freely editable and are classified into types. Types are the topmost account classification. An account can belong to one only category and a category can belong to one only type. Types are not editable. Available types are: **Banks**, **Incomes**, **Expenses**, **Liabilities**, **Portfolio**, **Assets** and **Startup**.

Type	Description
Banks	Checking, Savings and Cash Accounts.
Incomes	Incomes accounts (sales, salary, pension, dividends, gifts...).
Expenses	Expenses accounts (auto, clothing, dining, insurances, taxes...).
Liabilities	Loans, mortgages and credit cards.
Portfolio	Bonds, Funds, Stocks...
Assets	Home, properties, furniture...
Startup	Any account you need to set opening balance (not included in reports)

It is extremely important to classify properly your accounts with corresponding types as iCash fully use them to generate reports and to display the general balance. Furthermore Types are organized into '**Balance**' and '**Profit and Loss**'. Balance types are **Banks**, **Liabilities**, **Portfolio** and **Assets**. Profit and Loss types are **Incomes** and **Expenses**. Balance represents your assets when Profit and loss show your money flow.

3.- Getting Started

When launching iCash you will be shown with a **Recent Documents** window from where you can open previous documents or create new ones. If it is the first time you are using iCash, just hit the **New** button in order to create a new document. Note that iCash documents contain everything you need to start managing your money so you will likely use one document only. This document can be opened directly from the Finder with a double-click.

If you choose to create a whole new document you will be asked to enter a name. This name will identify your document file and will be also the document title.

Once a name has been given you will be asked whether you want iCash to create default categories and accounts for you. You have the choice between two account sets labeled **Home** and **Office**. iCash uses accounts for everything from Banks to expenses allowing the user to get individual balances at any time, generate customized reports and track every single money matter. All those accounts are arranged into categories and types. Of course you can choose to create them yourself but it is

recommended you first create a document using a predefined set to understand how iCash works.

   - Home set includes 34 accounts and 38 categories for home use.
   - Office set includes 73 accounts and 32 categories for the office.

Note: You can also create a new document importing accounts and categories from previous iCash file. Just select iCash file from the pull-down menu and check the 'Copy Balances' box if you want to copy balances.

The file creation process can take anywhere from a few seconds to a couple of minutes depending on your machine speed.

iCash documents are made of 6 self-explanatory tab panels labeled **Overview**, **Transactions**, **Queries**, **Reports, Budgets** and **Statistics**. The window title always shows the document name, current general and reconciled Balances. The toolbar includes fast access buttons to most used features and functions:

   - Data **Import** and **Export**
   - Transaction **Favorites**
   - **Scheduler**
   - **Accounts**
   - **Categories** editor
   - **Contacts** editor
   - **Charts** visor
   - **Print**
   - **Preferences**

When **Overview**, **Queries**, **Reports** and **Statistics** panels are for getting information, **Transactions** one is for inputing data. Documents open showing the **Overview** panel by default.

4.- Overview Panel

The Overview Panel displays all your accounts structure along with related general and pending transactions total for the time period you selected. Note that the period affects money flow accounts only like Profit and loss. Balance accounts simply display current balance.

This panel is made of two sections, **Balance** and **Profit and loss**.

   - **Banks**, **Portfolio**, **Assets** and **Liabilities** are listed in the **Balance** section.
   - **Incomes** and **Expenses** are listed in the **Profit and loss** section.

The Overview Panel is nothing less than an account browser. It allows you to look at your accounts either classified by category and type or as a flat list. It also lets you get a quick overview of your situation by displaying the reconciled balance, the general balance and the pending reconciliation amounts. In addition you can set iCash to display only a given account type or category for a determinate period using the two pull-down menus located on the upper left side. When using the hierarchic view all the entries except accounts can be expanded or collapsed to show or hide their contents. You can expand/collapse all entries at once using the browser contextual menu (Control-Click or right mouse button click). Each entry name includes item count where applicable enclosed in brackets. You can open a type or a category by double-clicking on it, go back and forth using the left and right arrow buttons, return to root view clicking on the Home button and switch between hierarchic and flat view anywhere and any time.

The Overview Panel includes a Transaction browser you can use to quickly display transactions related

to a given account, category or account type for a given period. This browser is collapsed by default. Use the disclosure triangle to get it expanded and the window horizontal splitter to resize it.

Double-clicking a transaction will take you to that transaction but in the Transaction panel so you will be able to edit or delete it if required. If you double-click with option key pressed you will then be displayed with transaction details window.

5.- Accounts

The first step using iCash will be likely to add new accounts or edit existing ones. To add a new account just select the **Overview** panel and use the buttons on the left side, right above the list. Select any given type or category from the list and press the "**+**" button to add your new account to it. To delete an account, select it from the list and press the "**-**" button. To edit an account just double-click on it or use the tool button **Edit** menu on the left of the "**+**" button.

- **Adding accounts:**
To add an account click on the the '**+**' button or select **Account | Add Account** from the main menu or from the contextual menu, select a type and a category, choose a name and optionally an opening Balance, a currency and add a comment. Name must be unique. Keep default currency if your account doesn't use any specific one. Category pull-down menu only shows selected type categories. Once you are finished hit the **Add** button.

- **Editing existing accounts:**
To edit an account double-click it from the list or select it and choose the **Account | Edit** menu. Just change whatever you need and press the **Save** button. Remember, the account name must be unique.

- **Deleting accounts:**
To delete an account select it from the list and click on the "**-**" button. An account used at least in one transaction is automatically locked so it can't be deleted until you remove all the transactions where it is used.

You can manage your accounts from the account manager, **Account | Account Manager** menu as well. You will be shown with the current account list and all the necessary controls to add, edit or delete them. You can choose which accounts you want to be displayed by type or category and which accounts should be displayed when adding transactions using the rightmost checkbox. Rightmost columns display the opening amount and the currency of each account.

6.- Categories

iCash lets you create as many categories as you wish to classify your accounts. Categories are actually sub-categories of types. Any account belongs to one only category and this category to one only type. When types are predefined and not editable categories are fully customizable. You can create categories from both the **Overview** panel using the Tool button or from the category manager. You just need to choose a name that has to be unique and a type.

- **Adding categories:**
To add a category select **Category | New Category** from the main menu or from the contextual menu, select the category type, choose a unique name and click on the Add button.

- **Editing existing categories:**
To edit a category double-click it from the list or select it and choose the **Category | Edit** menu. Just change whatever you need and press the **Save** button. Remember, the category name must be unique.

- **Deleting categories:**

To delete a category select it from the list and click on the "-" button. Note that a category used at least in one transaction is automatically locked so it can't be deleted until you remove all the transactions where it is used.

7.- Transactions

Transactions allow you to move money between accounts. This includes absolutely everything from incomes, money transfer between accounts to expenses. Transaction panel only displays one month transactions at once, current month by default. You can easily navigate through months or years using right and left arrows or selecting the month from the month pull-down menu and entering year.

A transaction is made of a transaction Day, a transaction Type, an Origin Account, a Target Account, a Transaction Amount and a Comment:

- **Day:** The transaction day of selected month and year. (Required)
- **Transaction Type:** The transaction type. This information can be used when performing queries. (Optional)
- **Origin Account:** Account the money comes from. (Required)
- **Target Account:** Account where the money goes to. (Required)
- **Amount:** Transaction amount. (Required)
- **Comment:** Transaction comment. (Optional)

Transactions also admit other optional information depending on your needs including:

- **Payee/Issuing:** Transaction Payee/Issuing name - This entry is linked to the pull-down menu on the right so you can easily select existing payees or add new ones.

- **Project:** A project is a label that allows you to mark related transactions and perform queries using that label. You could for example mark a group of transactions as 'Home improvements' and then use the query panel to display them all.

- **Rates:** In case you are transferring money using different currencies. The first rate field is for setting the exchange rate between Origin and Target accounts. The second rate is for setting the exchange rate between the Origin account and the default rate. iCash always needs the exchange rate between the transaction rate and the default rate in order to show categories and types computed totals.

Origin Account	Target Account	Rate1	Rate2
Default	Default	-	-
USD	Default	USD to default	-
Default	USD	Default to USD	-
USD	CAD	USD to CAD	USD to default
CAD	USD	CAD to USD	CAD to default

- **Invoice:** Transaction related invoice.
- **Taxes:** Taxes applied to the transaction - This entry is linked to the pull-down menu on the right in order to select tax type.
- **Tracking number:** A custom number to link the transaction to paper documents.

Transactions can be easily identified looking at their icon:

Expense or liability payment

Income

Transfer between Bank accounts or Refund

Any other transaction

Transaction type names are fixed and can't be edited however you can type a transaction type first characters to get it selected and add custom data like a check number, ATM reference or whatever you need. A transaction type get selected once its name is displayed below the transaction type field.

Origin Account pull-down menu shows Banks and Incomes accounts by default. Target Account pull-down menu shows everything but incomes accounts by default. Both menus can display all accounts selecting the 'Show All Accounts' menu. When selecting the Origin and Target accounts from pull-down menus, iCash displays current balance on the upper right account field side.

- **Adding a transaction** is just a matter of setting the transaction data using available controls and clicking on the Add button. Note that a transaction can't have the same Origin and Target accounts. By selecting the origin and target accounts all other fields will be set automatically using the data from the very last transaction of the same kind (You can deactivate transaction auto-completion if needed from the preferences). You can clear the transaction entry fields at any time using **Edit | Clear** menu.

- **Changing a transaction** is as simple as selecting a transaction from the list, changing the data using transaction controls and pressing the Change button. Note that you will have to confirm on reconciled transactions.

- **Deleting a transaction** is just a matter of selecting the transaction from the list and pressing the Delete button. Note that reconciled transactions can't be deleted. They have to be unreconciled first.

- **Grouping transactions:** iCash gives you the possibility of grouping transactions together. It is as easy as selecting any given transactions with at least an account in common and select '**Group**' from the transaction menu or the transaction contextual menu (Control+Click or mouse right click). To ungroup just select a group and use the '**Ungroup**' menu the same way. Grouped transactions appear as a single expandable entry. To expand and collapse use first column disclosure triangle. Grouping is similar to Quicken™ splits. They make your life much easier when reconciling composite transactions with your bank.

- **The comment editor:** You can use the comment editor to create default comments to be used with your transactions. Comments can include tags. Those tags are automatically replaced with corresponding data. Available tags are: 'Year', 'Month', 'Day', 'Short Date', 'Long Date' and 'ID'. For example '[Month] payment' will be replaced with 'April Payment' on April. 'ID' stands for transaction number.

- **Transaction breakdown:** iCash lets you add more data to your transactions. To do so just double-click any given transactions from the list to be shown with the transaction details window. You can then add the transaction breakdown and a memo. An item editor is also included.

- **Duplicating and transferring transactions:** Transactions can be duplicated and transfered very easily. Duplication is intended to use existing transactions taking advantage of most of the information they contain. Transfer is similar but move the transaction to a different date rather than duplicating. To transfer or duplicate transactions just select them from the transaction or the query panel, and either control-click to access the contextual menu or select '**Transaction ı Duplicate...**' or '**Transaction ı Transfer to...**' main menu. A calendar window is then displayed in order to let you select the target date the transactions have to be duplicated or transfered to. Select 'Same Day(s)' to keep original transactions day or 'Other' to select a specific day. You can move between months using the left and right buttons, select a specific month from the pull-down list or choose a different year. When you are ready click on the **Duplicate** or **Transfer** button.

- **Recording transactions:** iCash lets you record the transactions you use more often as Favorites. As simple as selecting a transaction, pressing your mouse right button and selecting the '**Add to Favorites** or '**Transaction ı Add to Favorites**' from the main menu. You can see check that your transaction has been recorded recorded by opening the Favorites window (selecting the '**Favorites...**' menu from both

contextual and transaction menus). You can set the list to display all transaction types or a particular type using the types pull-down menu on the upper right corner. To use a transaction, select it from the list and click on the '**Select**' button or just double-click it on the list. The window is closed and favorite is copied to the transaction entry fields. Favorites can be edited to match your requirements, but also deleted or created from scratch by selecting a favorite from the list and clicking on the '**Edit...**' button.

- **Adding and editing contacts:** iCash includes a Contact database you can use to set transaction's payee or issuing. Contacts are created automatically as soon as you use them for the first time. You can access the contact editor from both the transaction Payee/Issuing field or the **Transaction | Contacts** menu. Contact panel includes all the required data for the transaction payee/issuing field. Contacts can be be categorized as 'Personal', 'Customers', 'Suppliers', 'Employees', 'Employers' and 'Service. Only 'Name' field is required. Note that you can't delete a contact if it has been used in at least one transaction.

8.- Scheduler

iCash can automatically create scheduled or recurring transactions. Recurring transactions can be configured to stop after a certain period or repetitions. Scheduled transactions are made to help entering repetitive money operations, like subscriptions, insurances or taxes. By using scheduled transactions, you only have to enter the concerned transaction once, set a few parameters like start date, frequency and end date, and then iCash will tell you whenever a scheduled transaction is ready to create, and create it for you.

You have the following options:

> Add a new scheduled/Recurring transaction.
> Delete an existing scheduled/Recurring transaction.
> Deactivate a recurring transaction using the list check box.
> Edit a scheduled/Recurring transaction.

The scheduled transaction editor window is made of two parts, the transaction data and the scheduling settings. The first part corresponds to the standard transaction info. Second part lets you schedule a single transaction to a given date or create a recurring transactions that will be created every given interval.

- **Beginning**: It is the date a scheduled transaction will be created or the starting date of a recurring transaction.
- **Repeat**: Only once, Every Day, Every Week, Every two weeks, Every four weeks, Every Month, Every two months, Every three months, Every four months, Every six months, Every Year.
- **End**: Never, after xx transaction(s) or on a given Date.

9.- Queries

The Queries panel provides a straightforward interface to search for transactions. You just have to set a date range, an account type, a category and a field name to look for and optionally a particular field. It is fast and easy.

Available date ranges are current year, current month, a given year or month or a custom range. You can look into any available type, category and account for any possible field. In addition, the Queries panel lets you reconcile your transactions using your Bank statements. You can search for a given Balance or inside a closed range. You can also simply search for unreconciled transactions inside a date range. Press the command key for composite queries (accumulated results between queries).

By double-clicking a transaction you will be taken to that transaction exact location in the Transaction

panel so you will be able to edit or delete it if required. If you double-click a transaction with the option key pressed you will then be displayed with the transaction details window.

The 'Group' check box lets you display grouped transactions as is or un-grouped.

10.- Reports

iCash lets you create, print and export several types of reports, the **Balance sheet**, the **Profit and loss statement**, the **Profit and loss summary**, the **Account Statement** and the **Tax report**. All reports are available through the report pull-down menu. The balance sheet and the profit and loss reports are the primary accounting reports that you will need.

   - To print your report select the **File ı Print** menu.
   - To export your report to a file select the **File ı Export ı Report** menu.

- The **Balance sheet** is a snapshot of your holdings at a given point in time. The balance sheet shows your assets, your liabilities and your investments. The balance sheet shows these figures on a specific date or for a date range. In simple terms it shows where everything is. The balance sheet is a fundamental accounting report and forms the basis for many other reports. The balance sheet is an excellent method for viewing your finances' health. You can choose from the **Summarized** report that shows account types only, the **Accounts** report that shows types and all related accounts or the **Categories** report that shows types and all related categories. In addition you can create a report at a given date or for a date range. By choosing a date range you simply ask iCash to calculate the balance at two different dates and the variation between them. In other words, you can get for example January 1st and December 31th balances on the same sheet along with the variation percentage between those two dates.

- The **Profit and loss Statement** provides one of the most valuable financial reports to view your finances. The Profit and Loss Statement is the most used business report. Simply stated the P & L, also commonly referred to as the Income Statement, is a snap shot or balance of money as it flows over a specific period of time, such as a month or a year. The basic formula is revenues minus expenses equals income/profit. The P & L breaks out 1) revenues or income 2) expenses and 3) profit or what is left over. A Profit and Loss statement is the easiest way to tell if you have made a profit or taken a loss over a given period of time. You can choose from the **Summarized** report that shows account types and categories or the **Detailed** report that shows types, categories and all related accounts. This report also displays the ratio for each account and category with respect to the type it belongs (Incomes or Expenses).

- The **Profit and loss Summary** is a variation of the previous report but displaying Incomes, Expenses and P&L per periods of time. Available periods are 'Monthly', 'Quarterly', 'Semiannually' and 'Annually'.

- The **Account Statement** report provides an easy way to view your Bank account activity showing all transactions debited or credited along with corresponding balance for the time period you selected.

   The **Tax Report** provides several reports for collected and refundable taxes. It displays each transaction date, payee data, gross amount, taxes and total.

11.- Charts

Charting is a way of tracking different types of information related to your personal finances to help you analyze your performance and determine how close you're to keeping within your goals. Charting can be done to analyze a single account, a category, a type of account, including Profit and Loss report. You can think of it as an extension of the statistics because it also serves to identify areas where improvements could be made.

iCash offers 3 types of charts, Line, Bars and Pie. Line and bar charts are intended to display the evolution of an account or a group of accounts over the time whilst the pie chart simply shows ratios allowing you to visually compare accounts or categories of the same type. For example it allows you to know the proportion of a given expenditure compared to others.

The fastest way to create a chart is selecting an entry from the Overview or the Account panel and press the **Chart** button. You can use a single account, a category or a whole account type. You can also start with a generic Chart window or edit parameters:

- **Period**, available options are: All, Current Year, Last Year.
- **Frequency**, available options are: Monthly, Quarterly, Semiannually, Annually.
- **Types**, available options are: All types, Banks, Incomes, Expenses, Liabilities, Portfolio, Assets.
- **Category**, available options are: All categories or any given single account.
- **Account**, available options are: All accounts or any given single account.

Charting windows is made of two panes. The left panel displays the values for each period (or account) allowing you to activate or deactivate corresponding nodes in the chart panel on the right. You can print your chart using the **File | Print** menu or copy it to the clipboard using standard **Edit | Copy** menu.

12.- Budgets

A budget is a projection of how much money you will spend or earn in the near future. Actually chances are you already do this in some way or another because anytime you figure out how much money you will have left at the end of the month after paying your bills, you are creating a budget. You can use budgets to estimate future income and expenses, and create "what if?" scenarios. As time goes by, you can create reports to compare actual incomes and expenses with your budget. It is a good idea to use budgets before making any major decisions. To ensure your financial goals can be reached, first create a budget and enter all the numbers so you can adjust and rework them as many times as necessary.

Typically a budget is created for a specified period of time. At the end of that period you can then compare your actual expenses and earnings with your predicted budget numbers. This can give you a good measure of the health of your economy. To create a budget go to the **Budgets** panel. Click on the budget pull-down menu and select 'New Budget'. Then enter a name for that budget.

The account list is then automatically filled up with your current accounts ordered hierarchically and grouped by types (Incomes and Expenses) and categories. You can then edit each entry individually by changing the amount, the interval and activating or deactivating it.

Below the account list is the Summary information. It shows Incomes and Expenses totals along with grand totals for each period of time. This summary is automatically updated as soon as you make changes to the account list. Deactivating an entry will remove its associated amount from the summary. That allows you to temporarily deactivate entries and create "what if?" scenarios.

A budget can also be filled with the results of an automated estimation taking your actual transactions for a given period of time. Just press the disclosure triangle to make the calculation panel visible. A bunch of controls enables you to set how the calculation has to be performed, which accounts to include and which transactions to use. You can choose to:

- Compute the total or the average Incomes/Expenses for a selected set of accounts.
- Select all accounts or just a given set by type or category.
- Increment or decrement the results by a given percentage.
- Keep existing calculations selecting not to overwrite previous values.
- Select the period of time.

Once you are done click on the Calculate button.

13.- Statistics

Statistics are produced from data. They represent a common method of presenting information. This panel lets you prepare information in order to be exported. You can set a range, a period and the account type or category. Click on the Create button. The statistic panel will display a flat list of accounts, as many columns as periods and an additional Total and Average columns. Click on the Export button to save the statistics to a file.

14.- Importing data

- Comma-Delimited Text
In order to import data from another database application, you need to export it to a common format like **Tab-delimited** or **Comma-Delimited** text. Once the data is available in a format iCash can handle, just click on the Import button, select your file from the dialog and click on the Open button. You'll then be presented with a screen showing all the fields included in the file. You can use the **Field Delimiter** pull-down menu to change the format and to preview the data. You can use the left and right arrows on the top left corner to scroll through all records.

iCash assists you during the import process by giving you the possibility to import the data from the file the way you want, that is, the fields you really need in the order you want using one of the four available delimiters: **tab**, **comma**, **colon** or **semicolon**. Your database field order likely won't correspond with the field order required by iCash. Just highlight a field and use the up and down arrows on the right hand side of the screen until it matches the correct field and repeat as often as required. You can go thru the file data in order to check that each field is really where expected. Once all the fields are lined-up and properly checked, click the Import button and your data will be imported.

Note: iCash lets you save your current import settings for later use. Just use the **Import Presets** pull-down menu to create, load or remove your import settings.

- Quicken QIF
iCash supports QIF imports. You have to export to QIF first from your previous accounting software into a single file or three separate files, Categories, Accounts and transactions. These files have to be imported to iCash in this same order.

- OFX | QFX (Open Financial eXchange)
iCash also supports the OFX imports (aka QFX). OFX is a unified specification for the electronic exchange of financial data between financial institutions, businesses and consumers via the Internet. OFX is very common as the online Banks preferred export format as it is based on the XML standard. To import an OFX file, select the **File | Import | OFX** menu, select OFX from the import window, press Import and select the file.

15.- Exporting data

iCash lets you export categories, accounts and transactions to an Excel sheet, Plain Text, HTML and Quicken™ QIF.

16.- Preferences

Use the preference panel to edit your document settings:

- **Check for updates at launch:** Set iCash to look for new versions at start-up.
- **Transaction Auto-Completion**: Activate/deactivate transaction auto-completion.

- **Account overdraw notification**: Activate this option to get notified when overdrawing an account.
- **Change confirmation**: Activate this option to be asked for a confirmation when editing an entry.
- **Deletion confirmation**: Activate this option to be asked for a confirmation when deleting an entry.
- **Balance display in title**: Select the account which balance will be displayed in the document status bar.
- **Number format**: Set number format, thousand separator, currency, decimals number and currency position.

17.- Currencies

iCash lets you mix accounts in different currencies. Each currency is identified with its standard ISO symbol which uniquely identifies it, a textual description and the exchange rate with respect to the default currency. ISO codes are made of 3 characters, for example USD for US Dollar, EUR for Euro or CAD for Canadian Dollar. Each account you hold can only use one currency. Currency conversions are handled by transferring money between accounts with different currencies.

Each currency has a given exchange rate with respect to the default currency. This enables iCash to calculate the exchange rate in between any two currencies. You need to select the default currency when first using iCash.

Most of the currency management is handled through the currency editor. You can access it opening the **Edit | Currencies** menu. The currency editor enables you to add new currencies, delete them and manipulate existing ones. You can select a currency from the list and then edit it or remove it. It also allows you to update rates thru the internet by clicking on the 'Update Now' button or to update a given currency rate by selecting it on the list, right clicking and selecting the 'Update' contextual menu.

You have the following options:

- Adding a new currency
- Delete an existing currency
- Change the currency code or description
- Alter the exchange rate
- Update the exchange rates thru the internet
- Set a currency as the default or base for rate calculation

- **Symbol**: When adding a new currency, you can save time by selecting it from the pull-down menu on the right of the symbol field. That way you will use the right ISO symbol and description. You just need to enter the rate and formatting settings.

- **Rate**: You can enter the rate as a division or a multiplication. The result is displayed on the right.

- **Formatting**: Set the number format, decimals, thousand separator, symbol and symbol position.

18.- Password protection

Keep your data private using a password. You can use a different password for each document. You will be asked for this password each time you open your document.

Note: It is highly recommended to avoid using accentuated characters.

19.- Tools

- **Checking the data accuracy**
iCash is secure and accurate handling your data and generating reports however a data accuracy

checker has been incorporated to allow you to re-calculate every account balances using the transactions to date in order to compare the results with current data. This system also allows you to fix any inaccurate calculation. To check your data open your document with iCash and run the Data Checker selecting the **File ⎮ Tools ⎮ Check Data...** menu.

- **Low level diagnose**
This command simply checks your iCash document integrity. To diagnose a document, select it first from the File Manager (Recent Documents) and launch the task from the **File ⎮ Tools ⎮ Diagnose (Low Level)** menu.

In addition, if you press the Option key on the Macintosh or the Control key on Windows when selecting the menu it also creates a text file with a detailed report. Report output file is named "Diagnosis of *Document name*" and it is saved on your desktop. If successful, the report file is automatically opened using the default text editor. If first line is "All right!", your document is OK.

- **Rebuilding a document Index**
This command rebuilds your iCash document index. iCash documents are database files made of indexed tables and fields. A database index is similar to an index for an instruction manual or a book. When you want to locate something in a book it isn't necessary to read the entire book from cover-to-cover every time you want to find a specific piece of information. Instead, you just look in the index and go to the page that contains the information you're looking for.

A database index is a special piece of information that functions in much the same way. When you perform a lookup of an account or a transaction by name, date, transaction type, and so on, iCash searches the index file for Name or Date, and then displays the results. iCash finds these lookups in just a fraction of a second because the database index file contains pointers that point to the location of the records in the database. This is why it's so much faster, to search an index than to have iCash search the entire database one record at a time.

To rebuild a document index, select it first from the File Manager (Recent Documents) and launch the task from the **File ⎮ Tools ⎮ Rebuild Index** menu.

- **Recovering a damaged document**
In case of an emergency you can recover a damaged or erratic document using the iCash buit-in database recovery tool. This tool first attempts to create a whole new file with the same structure as the original. If it succeeds all your data is then restored to it. Use this tool as soon as you detect problems with your file. To recover a document, select it first from the File Manager (Recent Documents) and launch the task from the **File ⎮ Tools ⎮ Recover Database** menu.

- **Getting a document Info**
iCash lets you know more about your files just as your operating system does. To get your document info, open it with iCash and select the **File ⎮ Get Info** menu.

- **Making Backups**
Don't forget to make backup copies of your documents regularly. Backup copies can be done directly from inside iCash using the **File ⎮ Tools ⎮ Backup copie...** menu or directly copying or duplicating the file from the Macintosh Finder or the Windows Explorer. You can also export your data to an XML file and reimport it into a new file to restore the original document.

In addition iCash also performs automatic backups for you to the ~/Documents/Maxprog/iCash/Backups folder every-time you close a document or open a document that needs updating. Each document backup is saved to a folder with the same name. Only the 15 more recent backup files are maintained. They are labeled with the backup date, for example '2005-10-13 19-43-09' which means 'October 13, 2005 19:43:09'. In addition iCash also performs redundant XML Backups to the '~/Documents/Maxprog/iCash/XML Dumps' folder.

Please bear in mind that this automatic backup system is useless if you lose your whole hard drive. It is highly recommended to perform backups to an external drive regularly.

20.- Troubleshooting

If you are having troubles getting started or using iCash, feel free to ask us using our support inquiry form located at http://inquiry.maxprog.com/. Please be as descriptive as possible.

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