NCH Software
MoneyLine

This user guide has been created for use with

MoneyLine Version 4.xx

Technical Support

If you have difficulties using MoneyLine please read the applicable topic before requesting support. If your problem is not covered in this user guide please view the up-to-date MoneyLine Online Technical Support at www.nchsoftware.com/personalfinance/support.html.
If that does not solve your problem, you can contact us using the technical support contacts listed on that page.

Software Suggestions

If you have any suggestions for improvements to MoneyLine, or suggestions for other related software that you might need, please post it on our Suggestions page at www.nch.com.au/suggestions/index.html.
Many of our software projects have been undertaken after suggestions from users like you.
You get a free upgrade if we follow your suggestion.

MoneyLine

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Introduction

Thank you for installing MoneyLine.

MoneyLine is a personal finance management software solution for tracking your bank accounts, spending and budgeting.

Features

- Checkbook register for all your personal accounts, including savings and checking accounts
- Add and track additional accounts, including credit cards
- Categorize transaction types and set budgets to manage finances and track spending
- Split transactions across multiple categories
- Schedule recurring transactions like paychecks and mortgage payments
- Download transactions directly from your bank
- Reconcile your purchases and transactions against your bank statement
- Track transfers between accounts
- Report on income and expenses by category and payee to help manage and track your spending

System Requirements

- Windows XP/Vista/7/8/10
- Internet Connection (for transaction retrieval)
- Printer (for printing reports)

Keyboard Shortcuts

The following list shows shortcuts for the most common tasks used in MoneyLine:

- Add Transaction Ctrl+N
- Edit Transaction Ctrl+E
- Delete Transaction Delete
- Void Transaction Ctrl+V
- Find Transaction Ctrl+F
- Find Next F3
- Retrieve Transactions Ctrl+R
- Account Information Ctrl+I
- Transfer Funds Ctrl+T
- Program Options Ctrl+O
- Open Program Help F1
- Exit MoneyLine Alt+F4

NCH Software Suite

This is a useful way to browse all the software available from NCH Software

You can see a set of products by type like Audio, Video and so on and view the product. From there you can try out the product and it will download and install it for you to trial. If you already have the product installed then you can click "Run It Now" and the program will be launched for you.

There is also a list of features for products in the category. Click on a feature, such as "Edit a Video File", to install a product with that ability.

Search

Search our website for products matching any keywords you type.

See more of our software

Browse our website for more software.

Subscribe to our newsletter

You can subscribe to our newsletter for announcements of new releases and discounts. You can unsubscribe at any time.

See the latest discounts for purchase

See the latest discounts we are offering for purchasing our products.

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3. This software, and all accompanying files, data and materials, are distributed "as is" and with no warranties of any kind, whether express or implied except as required by law. If you intend to rely on this software for critical purposes you must test it fully prior to using it, install redundant systems and assume any risk.

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7. Use of data collected by the software is subject to the NCH Software Privacy Statement which allows automatic anonymized collection of usage statistics in limited circumstances.

8. Choice of Law. If you reside in the United States, your relationship is with NCH Software, Inc, a United States company, and this agreement is governed by the laws and courts of Colorado. If you reside anywhere in the world outside of the United States, your relationship is with NCH Software Pty Ltd, an Australian company, and this agreement is governed by the laws and courts of the Australian Capital Territory. Such courts have continuing and exclusive jurisdiction over any dispute between you and us, regardless of the nature of the dispute.

9. U.S. Customers Only: Arbitration Agreement and Class Action Waiver: PLEASE READ THIS CAREFULLY. IT MAY AFFECT YOUR RIGHTS.

If you reside in the United States, NCH Software and you agree to arbitrate all disputes and claims between us. This agreement to arbitrate is intended to be broadly interpreted. References to "NCH" "you," and "us" include our respective subsidiaries, affiliates, agents, employees, predecessors in interest, successors, and assigns. This arbitration agreement does not preclude you from bringing issues to the attention of U.S. federal, state, or local agencies. Such agencies can, if the law allows, seek relief against us on your behalf. This Agreement evidences a transaction in interstate commerce, and thus the Federal Arbitration Act governs the interpretation and enforcement of this provision. This arbitration provision shall survive termination of this Agreement.

A party who intends to seek arbitration must first send to the other, by certified mail, a written Notice of Dispute ("Notice"). The Notice to NCH should be addressed to:

Legal Department

NCH Software, Inc.

6120 Greenwood Plaza Blvd, Ste 120

Greenwood Village CO, 80111

USA

("Notice Address"). The Notice must (a) describe the nature and basis of the claim or dispute; and (b) set forth the specific relief sought ("Demand"). If NCH and you do not reach an agreement to resolve the claim within 30 days after the Notice is received, you or NCH may commence an arbitration proceeding. The amount of any settlement offer made by NCH or you shall not be disclosed to the arbitrator.

A. The arbitration will be governed by the Commercial Arbitration Rules and the Supplementary Procedures for Consumer Related Disputes (collectively, "AAA Rules") of the American Arbitration Association ("AAA"), as modified by this Agreement, and will be administered by the AAA. The AAA Rules are available online at adr.org, by calling the AAA at 1-800-778-7879, or by writing to the Notice Address. The arbitrator is bound by the terms of this Agreement. All issues are for the arbitrator to decide, including issues relating to the scope and enforceability of the arbitration provision. Unless NCH and you agree otherwise, any arbitration hearings will take place in Greenwood Village Colorado. If your claim is for $10,000 or less, we agree that you may choose whether the arbitration will be conducted solely on the basis of documents submitted to the arbitrator, through a telephonic hearing, or by an in-person hearing as established by the AAA Rules. If your claim exceeds $10,000, the right to a hearing will be determined by the AAA Rules. Regardless of the manner in which the arbitration is conducted, the arbitrator shall issue a reasoned written decision. NCH will pay all AAA filing, administration, and arbitrator fees for any arbitration initiated in accordance with the notice requirements above. If, however, the arbitrator finds that either the substance of your claim or the relief sought in the Demand is frivolous or brought for an improper purpose then the payment of all such fees will be governed by the AAA Rules. In such case, you agree to reimburse NCH for all monies previously disbursed by it that are otherwise your obligation to pay under the AAA Rules. In addition, if you initiate an arbitration in which you seek more than $75,000 in damages, the payment of these fees will be governed by the AAA rules.

B. The arbitrator may award declaratory or injunctive relief only in favor of the individual party seeking relief and only to the extent necessary to provide relief warranted by that party's individual claim. YOU AND NCH AGREE THAT EACH MAY BRING CLAIMS AGAINST THE OTHER ONLY IN YOUR OR ITS INDIVIDUAL CAPACITY, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE PROCEEDING. Further, unless both you and NCH agree otherwise, the arbitrator may not consolidate more than one person's claims, and may not otherwise preside over any form of a representative or class proceeding. If this specific provision is found to be unenforceable, then the entirety of this arbitration provision shall be null and void.

C. Notwithstanding any provision in this Agreement to the contrary, we agree that if NCH makes any future change to this arbitration provision (other than a change to the Notice Address) you may reject any such change by sending us written notice within 30 days of the change to the Arbitration Notice Address provided above. By rejecting any future change, you are agreeing that you will arbitrate any dispute between us in accordance with the language of this provision.

D. To opt out of this Arbitration Agreement and class action waiver send an Opt Out notice to the Notice Address stating "I am electing to opt out of the Arbitration Agreement and class action waiver contained in the Legal Terms applicable to my purchase of an NCH product." Your Opt Out Notice must include the date and proof of purchase. The Opt Out Notice must be postmarked no later than thirty (30) days after the date of purchase. A separate Opt Out Notice must be sent for each product purchased.

Using MoneyLine - Getting Started

Upon installing MoneyLine, you have the option to set up your own account details or use the default accounts included with MoneyLine. If you select the option to set up you accounts, you will be guided through the process of setting up a Checking, Savings, and Credit Card account, and given the option to add additional accounts, using the Add/Edit Account dialog, which allows you to input your starting balance, account nicknames, and other basic information. If you choose to bypass the account setup, three basic accounts will be created for you: Checking, Savings, and Credit Card. The details for these accounts may be edited at any time by selecting the View Accounts option in the Accounts menu.

See Also:

- Main Window Reference
- Add/Edit Account

Using MoneyLine - Main Window Reference

The main window layout of MoneyLine consists of the menu and toolbars along the top, the explorer bar on the left, and the transaction list occupying the remaining space.

Menus

The menu bar provides ready-access to all of the features contained within MoneyLine. The File menu contains some common actions, as well as options for importing data from other programs for financial institutions into MoneyLine. The Accounts menu contains options for managing accounts, such as adding accounts, adding transactions and reconciling your accounts. The Manage menu contains options for viewing and adding categories, payees, scheduled transactions and budgets. The Reports menu allows you to view reports based on your spending and budgeting. The Tools menu is where you can select program Options and the backup and restore feature.

Toolbars

The toolbar provides one-click access to the most common tasks such as adding, editing, deleting and remotely retrieving transaction, budgeting, and program options.

Explorer Bar

The Explorer Bar provides account summaries and asset/liability standings at a glance, as well as quick access to reports, and actions such as transaction search and transaction retrieval. Note that the account summaries shown reflect all transactions entered, regardless of date.

Transaction List

The transaction list provides a summary of transactions which meet the criteria specified in the filters above the list. The available filters are account type and date range, with pre-defined time periods for daily, weekly, monthly and yearly results.

The first column in the transaction list denotes if a transaction has been cleared. Check this when a transaction is known to have cleared through the financial institution. The second column labeled "R" shows that this transaction has been reconciled with the financial institution by using the Reconcile Account feature in the Accounts menu.

The other columns of the transaction list provide information about each transaction, gathered at the time the transaction is entered into MoneyLine. You can double-click on any transaction in the list to edit its details. To quickly edit the category, click the category to make a drop-menu appear, from which you can select a new category for the transaction.

Using MoneyLine - Adding and Managing Transactions

Adding Transactions

There are two basic ways you can add your daily financial transactions to MoneyLine: manually, or by download.

Manually

This option for adding transactions means that you will enter each transaction for each account using the Add Transaction dialog, accessed by clicking the Transaction button on the toolbar. Use this option if you do not want MoneyLine to download your transactions automatically, if you do not have an internet connection, or if you prefer to manage each transaction entry yourself.

Download

This option means that you have enabled online account access for one or more of your accounts and entered all the bank details needed for online access. Online access can be managed from the Add/Edit Account dialog. Use this option if it is more convenient for you to automatically import transactions. To retrieve transactions, click the Retrieve button on the toolbar. Note that you may still make changes to each transaction once it has been loaded into MoneyLine.

See also:

- Tips for Retrieving Transactions from Your Financial Institution

Importing Transactions from Another Program or from Your Bank

You can also import transactions from some programs and from your bank if you can export an OFX, QFX or CSV file of your transactions from your other program or financial institution. To import, see either the Import Transactions from OFX or QFX or Import Transactions from CSV help topics in this manual.

Viewing Transactions

Once a transaction has been added to MoneyLine, it will appear in the main window in the transactions list. If you cannot see the transaction you have just entered, make sure you have the correct account and time period selected from the filter options above the transaction list.

Editing Transactions

You can edit a transaction after it has been added to the transactions list. If you only need to change the Category, double-click the existing category to open a drop-menu and select a new category assignment. To change any other detail, either double-click the transaction in the list, or select it and click the Edit button in the toolbar. The Edit Transaction window will open. Change any details you need and click OK to save them.

Additional Transaction Options

Right-clicking on a transaction in the transactions list opens a context menu with more options. From the context menu, you can void a transaction, schedule a transaction, split a transaction, and search for a transaction.

Using MoneyLine - Tips for Retrieving Transactions from Your Financial Institution

Several things can cause data to not be retrieved from your financial institution. If you find that there are no transactions to retrieve you may not have any data for the date range that you have input and you will need to change the date for your last import. Below are a few items that you should check in your Account information.

Last Import Date

Make sure that there are cleared transactions posted to your account after the last import date to MoneyLine. It can take several days for transactions to clear, particularly over weekends and holidays.

Account Information

Try reentering the information for your account, including routing number, account number, user ID and password. Some institutions require a different user ID for online banking and for retrieving transactions. Check with your financial institution.

Contact Your Financial Institution

You may need to inform your institution that you are planning to download transactions from them. Banks will often post such requirements on the online account access section of their websites.

Using MoneyLine - Reconcile with Statement

When you receive a statement from your financial institution, you can reconcile the transactions that you have entered into MoneyLine with that statement by selecting Reconcile Account from the Accounts menu. Enter the date and the closing balance from the statement you received and click OK.

The reconcile window will show the date of your last reconcile and the balance as the opening balance and date. Below that is the balance of the transactions from this statement that have been reconciled, followed by the closing balance entered from your financial institution's statement, and any difference between the values of your opening balance and your closing balance.

The bottom of the window will show all of your unreconciled entries for the current statement period. If you need to reconcile transactions from other periods with this statement click the checkbox at the top-right to show all unreconciled transactions. Check off transactions that have cleared from your statement in the R column in order to reconcile your account. If you find that you have made a mistake entering transactions, you can edit the amounts directly from the list by clicking the value and editing it.

Once you have finished reconciling your statement click OK. If there is a difference between your balance and the balance provided by the bank, you will be given the opportunity to add an adjusting entry. Selecting Yes will add a balance-adjusting entry in order to make your account reconciled, marking all of those transactions reconciled and cleared. Selecting Finish Later will keep any changes that you made to the transactions but will not mark any of the transactions reconciled.

Unreconciling a Transaction

If you need to unreconcile a transaction at a later date, you can right-click on the transaction from transaction list and select Unreconcile Transaction.

Using MoneyLine - Budgeting

Create a New Budget

To set up your first budget, click the Budget button on the toolbar, then click the Add button to open the New Budget Wizard. See the following topics in this manual to guide you through the New Budget Wizard:

- New Budget Wizard ~ New Budget
- New Budget Wizard ~ Select Accounts
-
- New Budget Wizard ~ Expense Budget

Tip: on the Expense Budget tab of the New Budget Wizard, check the Display a warning for each transaction that exceeds the budget checkbox at the bottom of the window to receive a notification as soon as you go over budget in any category. This will help you make adjustments to your budget quickly so you can stay within your spending limits.

Monitoring your Budget

From the Budget window, click the Report button. Select the budget, time period, and click OK. You'll see a list of your spending by category, the budget you set for that category, your spending in that category, and the variance between your budget and spending as a dollar amount and as a percentage.

See also:

- Budgets

Using MoneyLine - Reports

MoneyLine's reports can be accessed by clicking the Reports menu and selecting the desired report. There are four reports you can use to analyze your spending:

- Income/Expenses by Category - lists a summary of all transactions within the specified time period, grouped and sorted by category. Double-click any category to view all the transactions made in that category during the specified time period.
- Expenses by Payee - lists a summary of all expense transactions within the specified time period, grouped and sorted by Payee. Double-click any payee to view all the transactions made to that payee during the specified time period.
- Account Activity - lists all the transactions for an account within the specified time period. Also displays whether the transactions have been reconciled or not, denoted in the R column of the report.
- Budget - lists your spending by category and compares it to your budgeted amounts, listing variance by dollar amounts and percentages, for a specified time period.

See also:

- Report View

Screen References - Accounts

The Accounts dialog allows you to add, edit or delete accounts. To open the Accounts dialog, select View Accounts from the Accounts menu.

Add

Click the Add button to open the Add/Edit Account dialog, which allows you to create a new account.

Delete

Click the Delete button to delete the selected accounts.

Edit

Click the Edit button to open the Add/Edit Account dialog and edit the selected account.

Find Account

From the Accounts menu of this dialog, select Find Account to enter the name of the account you are looking for. Press the F3 key to advance through the results to the next match.

Screen References - Categories

This dialog allows you to add, edit or delete categories. To open the Categories dialog, select C ategories   from the Manage menu.

Add

Click the Add button to open the Add/Edit Category dialog, which allows you to create a new category for the Categories list.

Delete

Click the Delete button to delete the selected categories.

Edit

Click the Edit button to open the Add/Edit Category dialog and edit the selected category details.

Find Category

From the Categories menu of this dialog, select Find Category to enter the name of the category you are looking for. Press the F3 key to advance through the results to the next match.

Screen References - Payees

This dialog allows you to add, edit or delete payees. To open the Payees dialog, select Payees Manage menu.

Add

Click the Add button to open the Add/Edit Payee dialog, which allows you to create a new payee for the Payees list.

Delete

Click the Delete button to delete the selected payee(s).

Edit

Click the Edit button to open the Add/Edit Payee dialog and edit the selected payee details.

Find Payee

From the Payees menu of this dialog, select Find Payee to enter the name of the payee you are looking for. Press the F3 key to advance through the results to the next match.

Screen References - Securities

This dialog allows you to add, edit or delete securities. To open the Securities dialog, select Se curities from the Manage menu.

Add

Click the Add button to open the Add/Edit Security dialog, which allows you to create a new security.

Delete

Click the Delete button to delete the selected securities.

Edit

Click the Edit button to open the Add/Edit Security dialog and edit the selected security details.

Find Security

From the Securities menu of this dialog, select Find Security to enter the name of the security you are looking for. Press the F3 key to advance through the results to the next match.

Screen References - Report View

Use this window to preview, print or save a report. It opens any time you view a report in MoneyLine. To learn more about the specific information contained in each report, see the Reports topic in this manual.

Preview
You can preview a report printout or pdf by clicking the Preview button.

Print Ctrl+P
You can print a report by clicking the Print button.

Save Ctrl+S
You can save a report as a PDF or CSV file by clicking the Save button selecting Save as PDF or Save as CSV, and then choosing the location on your computer to save the report to.

Email Ctrl+E
You can email a report as a PDF file by clicking the Email button. Note that you may need to set up your email settings on the Other tab of Options.

Fax
You can send a report by Fax as a PDF file by clicking the Fax button. Note that you may need to set up your fax settings on the Other tab of Options.

Screen References - Import Transactions from OFX or QFX

Import Transactions

This dialog allows new transactions to be imported from either an OFX or QFX data file. To access this dialog, either select Import from OFX or QFX from the File menu, or click the Retrieve button on the toolbar to retrieve this file directly from your bank.

New transactions for import

This is a list of new transactions to be imported. Each transaction may be individually excluded from the import by unchecking the transaction in the far left column.

Balance after import

The projected account balance after importing the selected transactions is displayed under the lower right of the import list.

Existing uncleared transactions

This is a list of transactions currently on record with MoneyLine. If a transaction in this list has the same date and amount as a transaction in the import list, the transaction will be automatically unchecked for exclusion from the import to avoid duplicate transaction entries.

Screen References - Split Transactions

Split transactions are used to itemize larger transactions into smaller amounts with multiple categories. You can open the Split Transactions window from the Add Transaction window by clicking the Split Transaction button, or after a transaction has been added to MoneyLine by right-clicking the transaction and selecting Split Transaction from the context menu.

Add

Click the Add button to add a new split for the current transaction to the list.

Delete

Click the Delete button to delete the selected split for the current transaction.

Once you have the number of splits needed in the transaction list, you can edit the categories by clicking the assigned category and selecting a new category from the drop menu. Add any notes by double-clicking in the notes column and entering text. Change the Payment or Deposit amount by double-clicking in the column and editing the amount. Note that the Split Transactions window cannot be closed until the totals add up to the total of the original transaction.

Screen References - Scheduled Transactions

Scheduled transactions are used for recurring activities like paychecks or mortgage payments. You can create new scheduled transactions by clicking on the Manage Scheduled Transactions View Scheduled Transactions from the Manage menu. Scheduled transactions can also be created from existing transactions that were manually entered by right-clicking on the transactions and selecting Make a Scheduled Transaction from the context menu. This last option will take you directly to the Add/Edit Scheduled Transaction dialog bypassing the Scheduled Transactions list described here.

Add

Click the Add button to open the Add/Edit Scheduled Transaction dialog, which allows you to create a new scheduled transaction.

Delete

Click the Delete button to delete the selected scheduled transaction(s).

Edit

Click the Edit button to edit the selected scheduled transactions.

Only show overdue transactions

Check this box, located under the bottom left of the list, to only show transactions that are past the due date and need attention.

Skip Transaction

Click the Skip Transaction button, located under the bottom right of the list, to advance the selected scheduled transactions that are due to their next scheduled date without posting a transaction.

Post Transaction

Click the Post Transaction button, located under the bottom right of the list, to create a new transaction from a selected scheduled transactions that is due or past due.

Show old schedules

Use the Show old schedules option to show scheduled transactions that have expired.

Screen References - Scheduled Investment Transactions

Scheduled Investment transactions are used for recurring activities like paychecks or mortgage payments. You can create new scheduled transactions by clicking on the Manage a Scheduled Investment Transactions link on the left side of the screen or selecting View Scheduled Investment Transactions from the Manage menu. Scheduled investment transactions can also be created from existing investment transactions that were manually entered by right-clicking on the investment transactions and selecting Make a Scheduled Investment Transaction from the context menu. This last option will take you directly to the Add/Edit Scheduled Investment Transaction dialog, bypassing the Scheduled Investment Transactions list described here.

Add

Click the Add button to open the Add/Edit Scheduled Investment Transaction dialog, which allows you to create a new scheduled investment transaction.

Delete

Click the Delete button to delete the selected scheduled investment transaction(s).

Edit

Click the Edit button to edit the selected scheduled investment transactions.

Only show overdue transactions

Check this box, located under the bottom left of the list, to only show investment transactions that are past the due date and need attention.

Skip Transaction

Click the Skip Transaction button, located under the bottom right of the list, to advance the selected scheduled investment transactions that are due to their next scheduled date without posting a transaction.

Post Transaction

Click the Post Transaction button, located under the bottom right of the list, to create a new transaction from a selected scheduled investment transactions that is due or past due.

Show old schedules

Use the Show old schedules option to show scheduled investment transactions that have expired.

Screen References - Budgets

Create budgets to manage your finances and track your spending. To open the Budgets window, click the Budget button on the toolbar in the main window.

Add

Click the Add button to open the New Budget Wizard, which allows you to create a new budget.

Edit

Click the Edit button to edit the selected budget.

Delete

Click the Delete button to delete the selected budget(s).

Rename

Select Rename from the Budgets menu to rename the selected budget.

View Budget Report

Click the Report button or select View Report from the Budgets menu to view the budget report.

Screen References - Journal - Category Transactions

This dialog shows all the transactions for the selected category, within the specified time period from the Income/Expense Report by Category. To open the Journal, double-click a category from the Income/Expense Report by Category.

You can add, edit or delete transactions in the Journal.

Add

Click the Add button to open the Add Transaction dialog, which allows you to create a new transaction. Note that the transaction you add does not need to match the category of the journal you are viewing; it will be added to the general transactions list.

Delete

Click the Delete button to delete the selected transaction(s).

Edit

Click the Edit button to edit the selected transaction.

Screen References - Journal - Payee Transactions

This dialog shows all the transactions for the selected category, within the specified time period from the Expense Report by Payee. To open the Journal, double-click a category from the Income/Expense Report by Category.

You can add, edit or delete transactions in the Journal.

Add

Click the Add button to open the Add Transaction dialog, which allows you to create a new transaction. Note that the transaction you add does not need to match the payee of the journal you are viewing; it will be added to the general transactions list.

Delete

Click the Delete button to delete the selected transactions.

Edit

Click the Edit button to edit the selected transaction.

Screen References - Back Up and Restore Data

It is a good practice to back up your Invoice data often in the event that your PC fails, in order to reduce the loss of data. Invoice gives you several options for backing up your data, and makes it easy to restore your data when you need it.

To back up data, click the Tools menu and select Back Up Data. Select a method for backup depending on how you would like to access the data later on. Also see the NCH Backup Options page for more information about each backup option.

To restore data, click the Tools menu and select Restore Data. Confirm you want to restore, and browse to the location of your backup file.

Screen References - Back Up Data

It is essential that you backup your data regularly just in case something goes wrong. Please select one of the options below.

Backup Options

Back up to a Network Folder

This is a good option if you are working in an office. Ask your Network Administrator to create a safe folder on the shared server. Select this folder and click Backup. The entire application folder will be copied to that folder. If something goes wrong (like a hard drive crash) you just copy back the folder and everything will be restored.

Back up to a CD or DVD with Express Burn

Select this option to burn all the data to disc using Express Burn. See www.nch.com.au/burn to learn more about Express Burn.

Back up to a Removable Drive

As an alternative use this option to backup to an external USB hard drive or USB key flash drive. Please consider using MEO to encrypt the files if using removable media.

Screen References - Fax Settings

To send faxes you need an electronic gateway to send direct from your PC using email protocols. Click on the recommended gateways link for more information.

Gateway domain (after @):

To send faxes you must enter the gateway domain (that is the part after @). For example to send a fax to [FaxNumber]@yourfaxco.com enter yourfaxco.com as the domain.

Screen References - Fax Number

Please enter the telephone number for the fax to send to.

Remember this fax number

Tick 'Remember this fax number' to save the number for use in the future.

Screen References - Email Address

Please enter the email address you want to send to. This needs to be the full email address, e.g. tom.jones@example.net . To send to multiple email addresses, separate each address with a comma.For problems with sending an email, please refer to this page.

Remember this email address

If this option is available, tick 'Save this as email ...' to save the email address for use in the future.

Screen References - Print Preview

The Preview window displays each page of the document as it will be printed by the printer.

Print (if available)

You can print the document by clicking the Print button.

This will open the printer selection and settings dialog where you can select which pages of the document to print.

Previous and Next

Use the Previous and Next buttons to view each page of the document when there is more than one page to print.

Close

The Close button closes the window.

Screen References - Add/Edit Account

This dialog allows you to edit the details of an existing account or add a new account to your MoneyLine records. To add a new account, click on the Accounts menu and select Add Account. To edit an existing account, click on the Accounts menu and select View Accounts to view the list of existing accounts in MoneyLine, then select an account and click the Edit button on the toolbar.

Type of Account:

Select the appropriate type of account from the drop menu.

Account Name:

Enter a brief descriptive name to help you identify the account throughout MoneyLine.

Description:

Enter a description of the account.

Starting Balance:

Enter the balance held by the account prior to the earliest transaction entered or imported into MoneyLine.

Current Balance:

This field will be automatically populated with the current balance held by the account.

Current Check No.:

Enter the number of the next check to be used with the account.

Enable online account access

Check this box if you would like to enable online access to this account. This means that once you have entered your online banking login details, you will be able to retrieve transaction data from your bank through MoneyLine's interface.

Online Access

MoneyLine can be used to retrieve transaction and balance data from your financial institution if they support OFX connections. Contact your bank and ask if they allow connections to their OFX server, or if you are only allowed to download OFX files through their website. If downloading through their site is your only option, you can import transactions from the File menu by selecting Import from OFX/QFX File. If you are able to connect to their OFX server, you will need to gather the information required in the Online Access section of this window to connect.

Financial Institution:

Select the name of the financial institution with which the account should be associated. Alternatively, new financial institution information may be entered by using the Add new financial institution selection.

Routing Number:

Enter the routing number (or sort code, transit number, or BSB number) for your financial institution.

Account Number:

Enter the account number issued by the financial institution holding the account.

User ID:

Enter the user ID issued by the financial institution for accessing the account.

Password:

Enter the password associated with the above user ID.

Prompt me for my password when connecting to my bank

Check this box to prevent MoneyLine from storing your password. You will be prompted to enter your bank password each time your account information is retrieved.

Last Import:

Last date an import of transactions was performed for this account.

Notes:

This optional field may be used for notes relating to the account.

Screen References - Add/Edit Transaction

The Add/Edit Transaction window allows you to edit the details of an existing transaction or add a new transaction to your MoneyLine records. To create a new transaction, click the Trans action   button on the main toolbar. To edit an existing transaction, double-click it from the transactions list in the main window.

Account:

Select the account for this transaction.

Transaction Date:

Enter the date on which the transaction occurred.

Transaction Type:

Select the type of transaction entered.

- Deposit - Deposit income into this account.
- ATM - A withdraw from an ATM machine.
- EFT - An electronic funds transfer.
- Check - A written and numbered check.
- Purchase - Point of sale purchase.
- Transfer - A transfer to another account.

Check Number:

Enter the transaction check number, if applicable. The check number should contain no more than six numbers.

Payee:

Select or type in the name of the party to whom the transaction is credited. Once a payee is entered the first time, it will be added to the payees list and will be listed in this drop-down list.

Account (for transfers only): Select the account to transfer funds to.

Note:

This optional field may be used to enter a brief description about the transaction.

Category:

Select the income or expense category to which the transaction is assigned.

Note: If this is a split transaction click the Split Transaction button to allocate multiple categories.

Sub-Category:

Select or enter the income or expense sub-category, if applicable. Once a category is entered the first time, it will be added to the categories list and will be listed in this drop-menu.

Amount:

Enter the amount of the transaction.

Split Transaction

Click the Split Transaction button to allocate multiple categories for this transaction.

Tax Deductible:

Select the appropriate tax deduction for the transaction.

Screen References - Add/Edit Investment

The Add/Edit Investment window allows you to edit the details of an existing investment transaction or add a new investment transaction to your MoneyLine records. To create a new transaction, click the Transaction button on the main toolbar. To edit an existing transaction, double-click it from the transactions list in the main Investment window.

Account:

Select the account for this transaction.

Transaction Date:

Enter the date on which the transaction occurred.

Transaction Type:

Select the type of transaction being entered.

- Buy - Purchase shares.
- Sell - Sell shares you currently own.
- Dividend - A sum of money paid by a company to its shareholders.
- Income - Money received from investments.
- Misc Expense - Any other fees paid.
- Deposit - Deposit income into this account.
- Withdraw - Move funds out of this account.

Security Name:

Select the security for this investment.

Note:

This optional field may be used to enter a brief description about the transaction.

Number of Shares:

Enter the number of shares for this investment.

Price Paid per Share:

Enter the price of each share for this transaction.

Commission:

Enter the amount of the commission paid.

Total Cost:

Enter the amount of the total cost paid.

Screen References - Add/Edit Category

MoneyLine comes with a default list of spending categories installed. You may add to or edit this list at any time. You may also add sub-categories to any category.

The Add/Edit Category window allows you to edit the details of an existing category or add a new category to your MoneyLine records. To add a new category, either type the new category into any category field in MoneyLine, or select Category from the Manage menu. To edit an existing category, select Categories from the Manage menu, then select a category from the list and click the Edit button in the toolbar.

Note that if a category is a parent for other categories, you will not be able to edit the header category options.

Name:

Enter the name of the category.

Expense

Select this option for categories associated with expenditures.

Income

Select this option for categories associated with revenue.

Parent Category

Check this option to mark the category as a parent category. A category that can have sub-categories is called a parent category.

Parent Category:

If you want the new category to be a sub-category, select the parent category to which the category should be assigned.

Tax Deductible Category

Check this option if transactions associated with the category should be tax deductible.

Screen References - Add/Edit Payee

The Add/Edit Payee window allows you to edit the details of an existing payee or add a new payee to your MoneyLine records. To add a new payee, either type the new payee into any payee field in MoneyLine, or select Payee from the Manage menu. To edit an existing payee, select Payees from the Manage menu, then select a payee from the list and click the Edit button in the toolbar.

Name:

Enter the name of the payee.

Notes:

This optional field may be used to enter notes relating to the payee.

Screen References - Add/Edit Security

The Add/Edit Security window allows you to edit the details of an existing security or add a new security to your MoneyLine records. To add a new security, either type the new security into any security field in MoneyLine, or select Security from the Manage menu. To edit an existing security, select Securities from the Manage menu, then select a security from the list and click the Edit button in the toolbar.

Name:

Enter the name of the security.

Symbol:

Enter the security symbol.

Price:

Enter the current security price.

Screen References - Reconcile Transactions

The Reconcile Transactions window collects information needed from your bank statement to complete reconciliation. To reconcile the active account in MoneyLine, select Reconcile Account from the Accounts menu.

Last Reconciled Date:

Enter the date of that this account was last reconciled.

Bank Statement Date:

Enter the date of the current bank statement.

Closing Balance:

Enter the closing balance as shown on the current bank statement.

Screen References - Add Financial Institution

This dialog allows entry of OFX information for financial institutions not included with the installation of MoneyLine. This information is used by MoneyLine to connect with the financial institution for retrieval of transaction data -- if the OFX information is missing or incorrect, MoneyLine will be unable to connect to the financial institution. Many financial institutions will provide these details to their customers upon request.

Name:

Enter the name of the financial institution.

ID:

Enter the ID associated with the financial institution.

ORG Name:

Enter the organization name associated with the financial institution.

URL:

Enter the URL used by the financial institution for accepting OFX (transaction data) requests.

Port Number:

Enter the port number used by the financial institution for accepting OFX (transaction data) requests.

Bank ID:

Enter the Bank ID associated with the financial institution, if applicable. The routing number located on your checks and/or deposit slip is commonly used for the Bank ID.

Screen References - Add/Edit Scheduled Transaction

MoneyLine allows you to schedule recurring transactions, such as a paycheck or mortgage. To create a new scheduled transaction, either right - click on a transaction from the transactions list in the main window and select Make a Scheduled Transaction. To edit an existing scheduled transaction, select View Scheduled Transactions from the Manage menu, select a transaction and click the Edit button on the toolbar.

Account:

Select the account this scheduled transaction should be applied to.

Transaction Type:

Select the type of transaction entered.

Payee:

Select or type in the name of the party to whom the transaction is credited.

Amount:

Enter the amount for this scheduled transaction.

Category:

Select the income or expense category to which the transaction is assigned.

Sub-Category:

Select or enter the income or expense sub-category, if applicable.

Next Date:

Select the next date this transaction should occur.

End Date:

Select when this scheduled transaction should end.

No end date

Check this if the scheduled transaction should occur indefinitely.

Schedule

Every

Select this to choose an interval period for the transactions to occur.

Occurs once a month on

Select this to choose a specific day of the month for transactions to occur, then choose the day of the month from the drop menu.

Remind me before this transaction occurs

Select this to receive an alert that a transaction is about to occur.

Screen References - Add/Edit Investment Scheduled Transaction

MoneyLine allows you to schedule recurring investment transactions, such as a paycheck or mortgage.To create a new scheduled investment transaction, either right - click on a transaction from the transactions list in the main window and select Make a Scheduled Investment Transaction.To edit an existing scheduled investment transaction, select View Scheduled Investment Transactions from the Manage menu, select a transaction and click the button on the toolbar.

Account:

Select the account this investment scheduled transaction should be applied to.

Action Type:

Select the type of action entered.

No.of Shares:

Enter the no. of shares for this investment scheduled transaction.

Price Paid:

Enter the price paid per share for this investment scheduled transaction.

Commission:

Enter the commission for this investment scheduled transaction.

Total Cost:

Enter the cost for this investment scheduled transaction.

Security:

Select or type in the name of the party to whom the transaction is credited.

Next Date:

Select the next date this transaction should occur.

End Date:

Select when this scheduled transaction should end.

No end date

Check this if the scheduled transaction should occur indefinitely.

Schedule

Every

Select this to choose an interval period for the transactions to occur.

Occurs once a month on

Select this to choose a specific day of the month for transactions to occur, then choose the day of the month from the drop menu.

Remind me before this transaction occurs

Select this to receive an alert that a transaction is about to occur.

Screen References - Change Password Settings

Overview

This dialog allows you to change the password required to access MoneyLine. You can change your password by opening the Security tab of the Options window, and clicking the Change Your Password button.

Password

Current Password:

Enter your current password. If you are setting up your password for the first time, this field will be disabled.

New Password:

Enter the password you want to use to access MoneyLine.

Confirm New Password:

Re-enter your new password. The password entered in this field must match the password entered in the New Password field.

Password Hint:

Enter a hint that will be displayed if you enter the incorrect password.

Recovery Email Address:

Enter the email address you would like your password recovery email to be sent to.

Send a test email

Check this box to send a test email to your account, to make sure MoneyLine is configured for sending emails. If you are having difficulty with the email settings, see the article Problems when sending email

Screen References - Remove Password

Overview

This dialog allows you to remove password required to access MoneyLine. You can remove your password by opening the Security tab of the Options window, and clicking the Remove Your Password button.

Screen References - Accessing MoneyLine

If you set up MoneyLine to ask for a password on each run, you will see the Accessing MoneyLine dialog each time you open the program. Enter the correct password to gain access to the program.

To disable password protection, go to Options ~ Security and click the Remove Your Password button.

If you set up a hint and email recovery when you created your password, these will be shown to you if you enter the incorrect password.

Screen References - Report Period

Generate Report for Period

Select Period:

Select the period for the report. The fixed period choices available are the current month, the previous month, the current calendar year, and the last calendar year. If "Select" is chosen in the drop-menu, you can enter a custom Start Date and End Date in the fields below for the period of the report.

Start Date:

Enter the date (inclusive) the report period will start from. Clicking the down arrow will display a calendar from which the start date for the report can be selected.

End Date:

Enter the date (inclusive) the report period will end on. Clicking the down arrow will display a calendar from which the end date for the report can be selected.

Screen References - Report Period For Account

Generate Report for Period

Select Period:

Select the period for the report. Fixed period choices available are the current month, the previous month, the current calendar year, and the last calendar year. Or you can choose Select and then enter any custom Start Date and End Date you like in the boxes below for the period of the report.

Start Date:

Enter the date (inclusive) the report period will start from. Clicking the down arrow will display a calendar from which the start date for the report can be selected.

End Date:

Enter the date (inclusive) the report period will end on. Clicking the down arrow will display a calendar from which the end date for the report can be selected.

Expand by Accounts

Select to expanded the report by accounts.

Screen References - Report Period Account Activity

Generate Report for Period

Account:

Select the account for this report.

Select Period:

Select the period for the report. Fixed period choices available are the current month, the previous month, the current calendar year, and the last calendar year. Or you can choose Select and then enter any custom Start Date and End Date you like in the boxes below for the period of the report.

Start Date:

Enter the date (inclusive) the report period will start from. Clicking the down arrow will display a calendar from which the start date for the report can be selected.

End Date:

Enter the date (inclusive) the report period will end on. Clicking the down arrow will display a calendar from which the end date for the report can be selected.

Screen References - Budget Report Period

Generate Report for Period

Select Budget:

Select Budget for the report.

Select Period:

Select the period for the report. Choose monthly or yearly.

Month:

Select a month for a monthly period report.

Year:

Select the year for the report.

Select Expense/Income:

Select All, Income or Expense.

Screen References - Import Transactions from CSV

Transaction data can be imported into MoneyLine using csv files. To add a csv file, select Impo
rt from CSV File   from the File menu, then locate and open the csv file you want to import.

The Match CSV Fields dialog will appear, and is where you match all the needed fields from the CSV file to the MoneyLine item fields. To associate similar fields, click the Click to assign text in the right column of the left list to select the CSV field that matches the MoneyLine fields displayed in the left column.

Enter a value in the Data begins on row field under the list to let MoneyLine know where in the file your data begins. Typically, if the CSV Data Fields Preview displays headings such as "Amount," "Payee," etc., the data begins on row 2 or higher. If the preview displays headings such as "$54.11," "Grocery Store," etc., the data begins on row 1.

Screen References - Import Investments from CSV

Investments data can be imported into MoneyLine using csv files. To add a csv file, select Impo
rt Investment from CSV File   from the File menu, then locate and open the csv file you
want to import.

The Match CSV Fields dialog will appear, and is where you match all the needed fields from
the CSV file to the MoneyLine item fields. To associate similar fields, click the Click to assign
text in the right column of the left list to select the CSV field that matches the MoneyLine fields
displayed in the left column.

Enter a value in the Data begins on row field under the list to let MoneyLine know where in the
file your data begins. Typically, if the CSV Data Fields Preview displays headings such as
"Cost," "Security," etc., the data begins on row 2 or higher. If the preview displays headings
such as "$54.11," "Gold," etc., the data begins on row 1.

Screen References - Options ~ Regional

The Regional tab of the Options dialog is where settings specific to your region are set. Some default settings are set automatically according to the location set on your computer. To open the Regional tab, click the Options icon on the toolbar and click the Regional tab.

Regional Format Settings

Currency Symbol:

This is the symbol used for money in your country, such as $.

Currency Name:

This is the name used for money in your country. For example, Dollars or Pounds.

Currency Order:

Use this option to specify if the currency symbol appears before the number (e.g., $10.00) or after the number (e.g., 10.00$).

Currency Digits:

Use this option to set the number of digits after the decimal point. It can be set to zero, one, two or three.

Decimal Symbol:

This is the symbol used for the decimal point; usually a dot everywhere but in Europe, where a comma is used.

Thousands Symbol:

This is the symbol used to separate thousands, usually a comma.

Printed Date Format:

This is the date format used for printing or pdf generation.

Paper Size:

This is the paper size used for pdf generation and when the default printer is used.

Screen References - Options ~ Security

To open this tab, click the Options icon on the toolbar and click the Security tab. This tab contains configuration for password protect MoneyLine and antivirus software.

Password

Password protect access to MoneyLine

Check this box if you want to require a password when MoneyLine launches.

Change Your Password

Click this button to change the current password.

Remove Your Password

Click this button to remove the current password, which will uncheck the 'Password protect access to MoneyLine' checkbox.

Check antivirus status on start up

Allow MoneyLine to check if you have installed an antivirus and the antivirus is updated. Your personal finance information is stored on your local computer. We strongly recommend installing an antivirus to prevent malware.

Screen References - Options ~ Other

To open this tab, click the Options icon on the toolbar and click the Other tab. This tab contains configuration email and fax.

Send Settings

Email Settings...

Click the Email Settings button to view the email configuration settings. Please refer to the knowledge base article Problems when sending email using our software at http://www.nch.com.au/kb/10018.html for more information on the email send options.

Fax Settings...

Click the Fax Settings button to set up or view the fax gateway. An electronic gateway needs to be configured before you will be able to send faxes within MoneyLine. For more information and a list of recommended gateways, refer to http://www.nch.com.au/fax/services.html.

Screen References - New Budget Wizard ~ New Budget

MoneyLine allows you to create budgets to monitor your monthly spending. The budgets are flexible, so you can include any account and categories you want. To create a new budget, or to view existing budgets, click the Budgets button on the main toolbar.

Set Up New Budget

The first screen of the New Budget Wizard asks you to name the budget. Enter the name into the New Budget Name field.

Screen References - New Budget Wizard ~ Select Accounts

Select the accounts you would like to budget   The second page of the New Budget wizard is where you'll specify the accounts that should be included in this budget.

Check the accounts you wish to include. The current balance for each account is displayed in the right column.

Screen References - New Budget Wizard ~ Income Budget

Plan Your Income   The third page of the New Budget wizard is where you'll enter the income totals you expect to earn each month.

A list of income categories is displayed. You can add, edit or delete an income category using the buttons under the list. To project the monthly deposits for each category, double-click the dollar amount shown for the category and enter a new amount. Categories that remain at a $0.00 balance will be left out of the budget.

Under the income categories list, the running total of all budgeted monthly income will be displayed.

Add...

Click this button to add a new income category to MoneyLine.

Edit...

Click this button to edit the selected income category.

Delete

Click this button to delete the selected income category from MoneyLine. Note that this action may affect other budgets and transaction labels.

Screen References - New Budget Wizard ~ Expense Budget

Plan Your Expenses   The last page of the New Budget wizard is where you'll enter the expense totals you expect to spend each month.

A list of expense categories is displayed. You can add, edit or delete an expense category using the buttons under the list. To project the monthly expense for each category, double-click the dollar amount shown for the category and enter a new amount. Categories that remain at a $0.00 balance will be left out of the budget.

Add...

Click this button to add a new expense category to MoneyLine.

Edit...

Click this button to edit the selected expense category.

Delete

Click this button to delete the selected expense category from MoneyLine. Note that this action may affect other budgets and transaction labels.

Display a warning for each transaction that exceeds the budget

Check this box to display a warning when you manually enter a transaction in MoneyLine that would exceed the allocated amount.