**Hilton Computer Services Ltd**

**THE PERSONAL BANKING**

**SYSTEM**

**USER MANUAL**

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HARDWARE REQUIREMENTS

The Personal Banking System can operate on any QL or CST Thor

computer with a minimum of 256K RAM.

TRADEMARKS

QL is trademark of Sinclair Research Ltd. Thor is a trademark of

Cambridge Systems Technology.

Acknowlegements are given to Liberation Software whose Q\_Liberator

compiler was used to provide the distributed version of the

software supplied with this manual.

Written by Jack Gibbons ACIB.

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 and anything else you can think of!

**Chapter 1 — Introduction and overview**

The Personal Banking System keeps track of your personal finances

in an orderly and easy way. it takes some of the drudgery out of

keeping proper records and provides you with Bank statements more

up to date than your Bank does!

Used in the most simple way it will just keep records and let you

know how much money you have or don‘t have. However, the PBS can

offer you much, much more in the way of powerful analyses, keeping

separate client accounts with whom you transact some business,

even some double entry book—keeping can be managed. Having this

power at your disposal in no way interferes with how easy it is in

use.

The PBS (as it has become known) could be used equally to keep the

accounts of a club, society or even a small business in addition

to handling your personal money.

A major design characteristic of the PBS was to provide a split

screen format so that the file names are displayed in the header

window with all menu selections printed in the bottom window of

the screen. The space between the two is the display window.

This offers the benefit of a rollover effect between taking

different actions.

This implementation of the PBS includes some new features such as

multiple currencies; multiple Bank Accounts; Building Society,

credit card and petty cash accounts; on—screen help messages;

password control (modelled on a Bank systemllg scroll statement

display; on—screen limit monitoring; transfers between Bank

Accounts; standing orders for ANY frequency (daily, weekly, lunar

monthly, monthly etc.) and even remembers which account you used

last time so that it is loaded automatically for you. Every

effort has been taken in the design of the PBS so it can really

work for you.

Further modules are under development for the PBS to cater for

budgetting, accounting and Bank reconciliation (also modelled on a

Bank system!). These modules will be selected from the System Sub

Menu.

We trust that you will now experience the pleasure enjoyed by

thousands of other satisfied PBS users. We ask that you complete

and return our registration form so that you can take advantage of

our after sale maintenance to ensure that you remain happy with

our product.

**Chapter 2 — How to make your working copies**

To produce working copies of the Personal Banking System is as

easy as A B C:

A insert original PBS cartridge in drive 1 and a blank

 formatted cartridge in drive 2

B type LRUN MDV1\_PBSCLONE and press ENTER - the files

 being copied will be displayed on screen

C remove cartridges when finished and make sure you label

 the copy

We authorise you to make as many copies as you wish for your own

use only. We draw your attention to the copyright notice at the

beginning of this manual. Please observe the copyright law.

Hilton Computer Services keeps a record of all authorised users.

Should you wish to copy the PBS to disc then follow the A B C but

substitute FLP1\_ for destination drive, when running PBSCLONE.

The System Maintenance and Bank Reconciliation modules can be

copied by running PBSCLONEM. If your PBS has been supplied on

disc then wherever MDV1 or MDV2 are mentioned in this manual then

substitute FLPl or FLP2 instead, as appropriate.

We recommend that you keep the original copy stored safely and use

a copy for every day use. After you have set up your system and

entered your own configuration, maybe your own system codes as

well, then we recommend that you make another copy at this point

also. In this way you can recover your normal working version

without having to reconfigure again. If you are unfortunate

enough to lose everything then return a formatted disc/cartridge

to us together with a remittance of £3.00.

Now you are ready to run our demonstration!

**Chapter 3 – Using the demonstration**

Insert your copy of PBS in drive 1 and reboot your QL. Press F1

or F2 depending on whether you are using a monitor or television.

The demonstration version is configured to run from one drive only

but a working version would use two drives with the cartridge or

disc containing your files in drive 2. How to change from 1 to 2

drive operation is explained in the next chapter.

The PBS will load with our demofile which includes some sample

data so you can try all the operations and then read the rest of

this manual! Some account and Bank transfers appear in this file

also so you can understand what is happening.

Make use of the help screens as required. To display a list of

system codes (analysis or account) during the entry of a

transaction enter a "?" at either input prompt. You can abort an

entry of a transaction in a similar way by entering a "\*" at any

input prompt.

You should not remove a disc or cartridge while the PBS is running

unless you are specifically prompted to. Frequent access is made

to either drive for file or system information. Should you cause

the PBS to stop running you can recover by typing RUN and pressing

ENTER.

**Chapter 4 - Getting started**

First of all put the original PBS cartridge away so it is not

picked up and used by accident.

We supply an Initial Program Load program just like the biggest

computer company in the world. With this utility you can change

the system parameters of the PBS to suit your own requirements. To

load this program insert your copy PBS cartridge in drive 1, type

LRUN MDV1\_PBSIPL and press ENTER. We have already included

default values which are displayed on screen as follows:

File size: 400 Printer page 55

S/0 file size 32 Passwords N

Drive name 1 MDV1\_ Background colour 0

Drive name 2 MDV1\_ Menu colour 6

Printer Driver SER1 Input colour 2

Baud rate 9600 Statement colour 4

You are invited to change any items according to your needs or

just press ENTER at any item that you wish to keep as it is. We

do suggest that at least you change drive name 2 to MDV2\_ : just

type this over the top of MDV1\_ and then press ENTER. If you are

running your PBS on disc then you must replace these drive

descriptors with those used by your disc system e.g., FLPl\_ .

Similarly your printer may require extra printer driver options or

a lower baud rate in order to operate. Consult your printer

manual together with page 16 of the QL User Guide (QL Concepts) to

determine the correct values required. If the printer page size

is changed to 0 (zero) then all the printer options in the PBS are

switched off.

Before proceeding further you need to ensure that you have

inserted the PBS disc in drive 1 if you have changed the drive 1

descriptor. You will need also to insert another copy of the PBS

cartridge/disc lor the original PBS cartridge if necessary) in

drive 2 as the PBS will now look here to load our demofile on

loading.

Dn exit from PBSIPL the amended IPL file is saved to the PBS

cartridge in drive 1 which is needed at all times (even if you are

using your PBS on disc), as the PBS will frequently look here for

the system parameters contained in the IPL file. Reboot your QL

to load the PBS.

**Chapter 4 — Getting started**

You may wish to set up your analysis and account codes at this

stage, although the PBS can run quite happily without any codes if

you do not require them.

Analysis codes are intended to be used in order that you can group

various items under specific headings e.g., house repairs. This

way you can extract all the items you have entered in the PBS

under a heading and either display or print them, with totals.

The printout can be restricted by the period of your choice, for

just one month or can span the whole file. We plan to make more

extensive use of analysis codes in the budget module we are

developing.

Account codes are included so that you can set up a list of the

people with whom you frequently have transactions. So instead of

repeatingly typing in their name in the details field you can

enter a code in the account code field instead. If you wish you

could enter very brief details of the transaction in the details

field. This facility could be used as the basis of using the PBS

with true book—keeping conventions and keep separate accounts of

the clients with whom you transact some business. Our planned

accounts module will use these codes.

It is well worthwhile to give some time to planning which codes

you wish to use but you can always amend them or add further codes

later as required. To give you some ideas we have supplied

example codes in each code file which you can amend or delete as

you wish. Select SYSTEM MAINTENANCE on the sub menu and then

select SYSTEM CODES so that you can set up your own codes. if you

want a printout of your codes then press "P".

Each code file is saved to the PBS disc/cartridge in drive 1 on

exit to menu. If you require different sets of system codes e.g.,

one for personal use and one for business use then you must

maintain separate PBS program discs/cartridges.

The PBS allows you to store up to 32 codes and descriptions each

for analysis and account which should cater for most needs. if

you find that this number is insufficient then write to us. The

PBS does not restrict you to use these codes only and allows you

to enter codes that are not known to the system. You can still

make selective enquiries using these additional codes.

Now you have completed the configuration of your PBS it is a good

idea to make another working copy of this disc/cartridge as

explained in chapter 4. Then you are ready to set up your files.

**Chapter 5 - Files and more files**

All you ever need to know about files, as far as the PBS is

concerned, is that a fiie name is the name under which you which

you wish to store your transactions on disc/cartridge. These

transactions could be in one or more Bank accounts. When we use

the term "Bank accounts" we also include Building Society, credit

card and petty cash accounts within this description. It is

intended that the file name represents someone's name i.e., the

account holder but additional information can be added as

required.

Bank names and addresses are used to identify the financial

institution where the account holder maintains the account.

The PBS is not fussy about what you type in for file and Bank

names. Everything will still work but you get some strange

headings on your screen displays and printouts!

Part of the design characteristics of the PBS is that you need to

type in a file or Bank name just once. So if you set up different

Bank accounts under one file name then the PBS uses the original

file name. Similarly if you wish to re-use an existing Bank name

and address then the PBS will use the original details entered.

All the file and Bank details are stored in the PBS directory

which is a system file kept on the file disc/cartridge which

usuaily resides in drive 2. Each file disc/cartridge you create

will have its own PBS directory which tells the PBS which files

are on that particular disc/cartridge.

Should you execute the QL DIR command to look at the contents of a

file disc/cartridge then you will note that file names DIRPBS and

PBSTRANS are displayed together with one or more file names

consisting of six digits which are the internal file names used by

the PBS. DIRPBS is the directory file whereas PBSTRANS is the

file which enables the PBS to remember which particular account is

currently being used or was last used.

In order to set up your own accounts you must first initialise a

file disc/cartridge ready for use: we suggest that you initialise

at least two so you always have a spare one. Make sure you have

formatted these before proceeding further, also that you still

have a PBS program disc/cartridge in drive 1 and another copy in

drive 2 as explained in the previous chapter.

Reboot your QL and select SYSTEM MAINTENANCE which is option 1 on

the sub menu. Now select FILE MANAGEMENT and then NEW DIRECTORY.

You will be prompted to insert a blank formatted disc/cartridge at

this stage. If you have used your original PBS cartridge in drive

2 to enable the PBS to restart then make sure that you remove it

and put it in a safe place.

Next you can take option 1 (OPEN NEW FILE) of the SYSTEM

MAINTENANCE main menu and enter a file name e.g., your name. You

are then invited to enter one or more Bank names representing each

of your Bank accounts for the same file name. If you need to open

another file e.g., for your wife, then you re—select option 1 and

enter her name followed by her Bank accounts. You may add further

Bank names later as required at any time.

The PBS will allocate a file reference number for each entry in

the PBS directory. You are free to choose a two digit Bank number

to identify the Bank name you are entering. Those of you using a

Winchester disc can use 1 to 99! If you repeat a Bank number

already used for another file name then the PBS will copy the Bank

details onto the screen and allow you to make changes if necessary

e.g., a different account number. But if you repeat a Bank code

for the same file name then you will create a "carried forward

file". This is explained later in the manual in CHAPTER 13 so we

suggest that you don't do this now.

As you complete each file name and Bank name the details are

displayed in the window above where you are entering the

information on your screen.

It is wise to spare a little thought here as to how much activity

is going to be recorded in these accounts. If you feel that your

accounts are going to be very busy, for example, then ask yourself

will all these transactions fit on one cartridge (or disc)? If

you are in any doubt then only have one file name per

disc/cartridge (one file name plus all Bank accounts). As a rule

of thumb one full file of 400 transactions occupies about 25K of

space.

The PBS will initialise a file for each file name/Bank name

entered and on exit to the main menu will save the new PBS

directory onto the disc/cartridge in drive 2.

The loading of files is simplified by just having to make your

choice from the PBS directory displayed on screen. Enter one of

the file references displayed on the left of your screen to make

your selection.

All saving of files is handled automatically by the PBS as you

exit from the INSERT/AMEND/DELETE facility. Provision has been

made for you to save copies of your files (and your PBS directory)

onto a backup disc/cartridge. This is covered in CHAPTER 14 of

this manual.

**Chapter 6 — Standing orders and direct debits**

For the purposes of the PBS both standing orders and direct debits

are handled in the same way. These instruments differ only in how

the funds are settled at your Bank.

Direct debits do tend to be for varying amounts, usually upwards,

but normally you are advised how much is going to be charged in

advance so you can budget for them. So any reference to standing

orders in the PBS is deemed to include direct debits also. When

you set up a standing order you can enter "SD" or "DD" in the -

reference field to distinguish between the two if required.

Before you select option 2 of the SYSTEM MAINTENANCE main menu to

set up your standing orders have a quick look at the file name and

Bank name/address displayed at the heading of the screen. This

tells you which account is currently loaded into your QL. If this

is not the account under which you wish to set up the standing

orders than first select FILE MANAGEMENT and load the account

required by entering the file reference as already explained in

CHAPTER 5.

The standing order insert screen (selected by pressing "I" on the

STANDING ORDERS menu) operates in split screen format so as you

enter new S/D's they are displayed in the upper window on your

screen while you continue to enter new S/O’s on the input screen

in the lower window.

We need to mention a few details about entering your S/O

information at this point. All dates in the PBS are entered in

English. By this we mean that "January 1987" is entered as jan87

(or JAN87). So that we can break up the date we enter the days

separately e.g., 1st = 1 or 01. We have adopted the splitting of

the date like this so you can choose to accept a part of the date

as a default. After you have entered the very first date in the

S/O file you can choose when making the next entry to accept the

default year, month and year, and/or days. This all makes more

sense when you have tried it. The default date is the last date

that was entered in the S/O or transaction file accordingly.

You are prompted to enter the start date that you wish the PBS to

commence the S/O, followed by prompts for analysis code, account

code, reference, details, and amount. None of these fields are

mandatory but your S/O will be meaningless if they are all left

incomplete. We recommend that you complete the number of payments

required so that the PBS will stop posting the S/O when all

payments have been made. For "until further notice" enter 999.

It is important to enter the frequency so that the PBS will know

how often to post the S/O. This is entered in the format of

monthly/daily frequency and is an “either or" situation. You

enter the monthly frequency in the first two digits or enter the

daily frequency in the last two digits. So for a monthly S/O you

enter 0100, for quarterly 0300, weekly 0007, lunar monthly 0028.

We include a facility to make amendmente and deletions to/from

the S/O file together with the option to produce a hardcopy of all

standing orders.

All details are saved to disc/cartridge on exit to the main menu

automatically.

To set up S/O's for other accounts reselect FILE MANAGEMENT and

load another file.

**Chapter 7 — Entering your transactions**

All additions, amendments and deletions to your Bank account are

handled by option 2 of the PBS main menu (lNSERT/AMEND/DELETE).

Upon exit from this option your updated file is saved to

disc/cartridge automatically. You will need to check that the

file/bank name displayed in the heading is the one you wish to

update. If not then select FILE MANAGEMENT and load another Bank

account as required.

We recommend that if you are entering many transactions or making

many changes that you frequently exit to the main menu and

reselect this option to continue. This will keep the Bank account

updated on disc/cartridge and will protect you to some extent in

the event of something nasty happening like someone tripping over

your QL power lead for example.

INSERT mode operates in split screen format: the upper half of the

statement window displaying the last six transactions entered

whereas the lower half presents you with an input screen. This is

similar to the standing order input screen except that you do not

have a number of payments or a frequency to enter.

After you have entered a transaction you will see it added to the

list of entries displayed in the upper half of the screen. This

is intended as an aid to help you to ensure that you do not miss

entering an item say if you are distracted during input e.g., the

phone rings. You can always return to the PBS and know exactly

where you are at all times, even next month (if you have long

phone calls!).

The entry of your transaction is similar to that of standing order

entry, however, the date is now the date of the transaction e.g.,

the date you wrote the cheque. You can enter your transactions in

any date order as the PBS will automatically sort them into the

correct date order for you. This caters for the situation where

you discovered a transaction from last month that you omitted to

enter, for example, Bank charges. Similarly, you can enter dates

in the future also but beware...read the paragraph later in this

chapter detailing the posting of standing orders before doing

this! Note that any Bank balance displayed relating to a back

valued transaction will be the balance at that date and should not

be confused with current Bank balances being displayed with

present dated transactions.

The first transaction that you enter in a new file is the start or

carried forward balance. You should date this entry with the date

you wish to commence recording your transactions less one day

e.g., to start from the 1st January 1987 enter the date 31st

December 1986. This is needed in order that the PBS can make

correct date comparisons for the posting of standing orders.

Enter your date in English format e.g., 1jan87 as explained in the

previous chapter. After you have entered the first date you will

be able to accept or modify the default date on entry of

subsequent transactions.

When entering either analysis or account codes the PBS will look

to see if the code is on file and display the description if it

is. If not, then you will get a message to this effect. You can

still choose whether to accept the code or not irrespective of

whether the code is on file. If you enter nothing in a system

code field or if you haven’t set up any system code descriptions

then the PBS will skip the check altogether. If you are not sure

which code to enter just input "?" and your list of system codes

will be displayed in the header window.

The reference that you may enter is intended to be a cheque or

paying in slip number but it is free format so you can choose to

use this field for any other purpose. We shall be using this

field for reconciliation in a planned new module.

You can decide how to use the details field according to your

needs. You can either enter the payee of a cheque, maybe enter

"casheard" if appropriate or, if you are making full use of the

account code facility, perhaps enter a short description of the

transaction.

You will notice that we provide a separate input to determine

whether the amount of the transaction is to be a debit or credit

(D or C). So when you enter an amount you just enter the figures

without any sign. The PBS will accept up to two decimal places.

It is up to you to decide which accounting convention to follow:

either "debit = money out, credit = money in" as used in the

demonstration which is a copy of your Bank statement or you could

adopt "debit = money in, credit = money out" to follow true book

keeping and have a mirror copy of your Bank statement. Whatever

you choose, it is wise to keep to one convention throughout the

PBS and make sure you have set up your standing orders correctly!

Otherwise, this could be a good chance to try out the amendment

facilities of the PBS.

One input we haven’t covered yet is the one preceded with the

prompt “ACCOUNT/BANK TRANSFER lA/B)". Entering an “A" or "B" here

invokes a transfer between two account codes or a transfer between

two Bank accounts respectively. Just press ENTER at this prompt

for a normal (non transfer) transaction. These transfers need

quite a full explanation so we have allocated separate chapters (8

and 9) in the manual for them.

Upon completion of all the fields you are presented with a prompt

to either accept the transaction by pressing “Y" or, if you spot a

mistake, by pressing “N“ the cursor is returned to the date field

so you can single step through changing your entries as necessary.

Press ENTER at the fields which are correct and retype those that

are in error. We do offer an AMEND and DELETE facility if you

find later that a transaction is incorrect.

When you have accepted the transaction the PBS will now check and

post any standing orders due since the last transaction that you

entered. If any are due (and assuming you have set some up) the

standing order transactions will be displayed in the upper part of

the split screen as they are posted to your Bank account. This is

designed to enable you to see your money disappearing before your

very eyes!

Should a transaction cause your balance to be overdrawn (in debit)

or exceed any overdraft limit that you have set up then the PBS

will inform you immediately of any balance being in excess. This

information is displayed in the title line of the Bank statement.

Any overdraft limit is.displayed here also.

The INSERT mode operates in a cycle so you can keep entering

transactions by entering “C" to the "continue/menu“ prompt or

enter "M" to exit to the main menu.

To cater for any little mistakes that creep into your accounts the

PBS offers an AMEND mode. To amend a transaction you must find it

first so the PBS asks you to enter a search parameter. This can

be either a date, analysis code, account code, reference, details

or amount. Quite often the transaction that you wish to amend you

have only just accepted as being correct. In this case when you

are presented with the search choices mentioned above just press

SPACE and the last transaction will be selected.

However you have selected your transaction for amendment you can

use the keys "F" and "B" to scroll either forwards or backwards to

ensure that the transaction you wish to amend is the first one in

the display window in the top half of the split screen. At this

point if you press "M" then you will exit to the previous menu.

Press "C” to continue with the amendment and a screen similar to

the insert screen will appear, but this time all the fields will

be completed with information from your transaction that you have

selected. You can simply single step through by either pressing

just ENTER to keep the original entry or retype any fields that

need changing. You are asked to confirm the transaction in the

normal way.

If the incorrect transaction is beyond amendment or shouldn’t be

there at all, you can select the DELETE mode. You select the

rogue transaction in the same way as an amendment but when you are

satisfied with the selection you are asked to confirm the

deletion.

After you have completed the update of transactions on one Bank

account you may need to select another of your Bank accounts to

Update. You could exit from lNSERT/AMEND/DELETE then select FlLE

MANAGEMENT, select your Bank account from the directory on your

screen, return to the main menu, re-select lNSERT/AMEND/DELETE,

press I for INSERT mode and then enter your transactions.

But, on the other hand, you could just select CHANGE BANK ACCOUNT

on the INSERT/AMEND/DELETE menu, select your Bank account by

entering a Bank code and then enter your transactions. You need

to be aware of the Bank codes you have allocated in the PBS

directory to use this facility and you are permitted only to

change to a Bank account set up under the same file name as the

one you are currently using. The PBS takes care of the saving of

your files during the change.

This facility is made available under other main menu options also

in order to make your PBS convenient and easy to use.

**Chapter 8 — Transfers between client accounts**

These particular transactions are intended to record a settlement

between two clients who have been allocated account codes in the

PBS- You would probably be keeping records of all your dealings

with clients and using the account code facility to its fullest

extent as previously described in this manual. The planned

accounts module would also make much further use of this also.

To invoke a client transfer you enter a transaction in the normal

way except that you need to enter an "A“ after the prompt

"ACCOUNT/BANK TRANSFER lA/Bl“. The PBS will respond, after you

have accepted the transaction, with the prompt "Enter ACCOUNT

CODE" to which you must enter the account code of the other party.

The PBS will then proceed to update your Bank account with a pair

of matched transactions of equal and opposite value e.g. a debit

against one account code and a credit against the other code.

Additionally, the code of the other client in each instance will

be inserted in the directory reference field (which will be

displayed in the "Dr" column on your statement screen). You will

also note that an “R" appears in the reconciliation (R) column so

that these items, being of a compensating nature on your Bank

account, do not feature in any Bank reconciliation to be performed

by the Bank reconciliation module.

Because these are matched transactions any amendment or deletion

to either of the transactions will be made to the corresponding

transaction by the PBS automatically.

We have included an example client account transfer with our

demofile to illustrate the concept and make it easier to

understand.

**Chapter 9 — Transfers between Bank accounts**

These transactions can be effected between any two Bank accounts,

set up in the PBS directory, to refect the situation whereby the

funds received and credited to one Bank account are financed by a

drawing on another Bank account. The PBS requests you to enter

the transaction once and then applies an equal and opposite copy

to the other Bank account for you.

A good example of this is to draw a cheque on your Bank account

for cash. You would enter the cheque against your Bank account,

enter "B" in response to the "ACCOUNT/BANK TRANSFER (A/B)" and

then select the file/Bank name, by entering the PBS directory

reference when prompted, for the petty cash account you have set

up e.g., 6. This example we have inciuded in our demofile to help

you to understand the concept.

This facility operates in a similar manner to client transfers

except that the PBS has to update two separate Bank account files

on disc/cartridge automaticaliy and return you where you were in

the PBS so that you can continue as required. While the PBS is

swopping Bank accounts it also checks and posts any standing

orders due in the second Bank account before returning to the

original one. Your screen heading and the statement window will

keep you informed of the Bank account changes and the posting of

all items.

Each transaction keeps a record of the corresponding PBS directory

reference of the matched transaction which is displayed in the

"Dr" column on your statement screen. As the transactions are

matched pairs any amendment or deletion to either one causes the

PBS to effect the same change to the other one.

The PBS makes no distinction between Bank accounts which have been

set up in different currencies and will still post an equal and

opposite numerical amount to the selected Bank account, because

the PBS does not maintain any system foreign exchange rates (PBS

III ?).

Now you have some transactions entered we are able to display and print some statements.

**Chapter 10 — Displaying and printing your transactions**

As soon as you have entered a transaction then the respective Bank

account is updated immediately and the balance is adjusted. This

means that you can look at your PBS statement at any time and it

will always be up to date. The PBS takes care of all the posting

of standing orders automatically.

A major design criteria was to provide clear, informative displays

throughout the PBS and to concentrate on a purely functional

utility. Because of this we have avoided what we feel could be

described as gimmicky such as flashing text, extreme multiple

colours and unnecessary noises.

If you just want to scan your Bank statement you select main menu

option 1 (BANK STATEMENTS) and press "D", assuming that you have

already made sure that the file/Bank account displayed in the

screen heading is the one you wish to look at. The PBS will

respond by displaying the last fourteen transactions entered on

this account and the menu in the bottom window will change to

offer you more choices. You now have a window view of your Bank

statement and by pressing "F" or “B“ you can scroll the statement

forwards or backwards.

Should you wish to jump to a particular period in your account

then you press "S“ to select the month and year which you wish to

see. The required month will now be positioned in the statement

window.

You can take a screen dump of any statement display at this point

by pressing "P".

The PBS provides an option to CHANGE BANK ACCOUNT within the BANK

STATEMENTS mode. This facility, which is explained in some detail

in chapter 7, will enable you to rapidly select different Bank

statements to look at.

So you can keep hard copies of your Bank statements the PBS has

comprehensive printing facilities. Select "P" on the BANK

STATEMENTS menu and the PBS will resPond with a menu asking you to

select which period you wish to print out. You can enter the

dates of your choice but they must fall within the range of dates

of the transactions posted to your Bank account. Default start

and end dates will already be provided which you can either accept

or enter new ones. You will be asked to confirm your selection

and then your statement will be printed.

Similarly, you may wish to print a statement for a particular

month only. To do this enter "S“ and enter the required month and

year to print your selected statement.

The PBS also offers you the ability to print the statement for the

whole Bank account but, if the account has many entries, make sure

that your printer is loaded with lots of paper.

On the BANK STATEMENTS menu the PBS provides you with a STATISTICS

utility which informs you of important data relating to your Bank

account and will tell you whether it is a good idea to print the

whole Bank account or not!

**Chapter 11 — Looking for things**

Have you ever wanted to know how much you have paid to the local

supermarket in the past year? Do you really want to know how much

it has cost to run your car? The PBS is capable of quickly

providing you with this kind of information on demand. By using

the ENQUIRIES mode you can dig out transactions that fulfil your

selection criteria and either display them or produce a printout.

Option 4 of the PBS main menu gives you a similar menu of choices

to that for BANK STATEMENTS. After you have selected either “D"

or "P", for display or print, then you have the opportunity to

select the period of your Bank statement which you wish to include

in the enquiry.

If you have selected "B" then you can enter start and end dates

which you need to confirm before proceeding further. Should you

wish only to look at one particular month then press "S" followed

by the month and year as required. Alternatively you may wish to

select transactions from the whole file so enter "A" for all.

Next the PBS will prompt you for a search parameter. This can

consist of any transaction input field e.g., analysis code,

account code, reference, details, or amount. When searching for

transactions by details you can enter the first few characters

only and all items with details starting with the same characters

will be included.

If you wish to skip the search parameter, select 1 for ALL ITEMS

to be included in the enquiry. This latter option will provide a

list of transactions similar to that which can be obtained from

the BANK STATEMENTS mode but with a total for the period instead

of a balance.

All transaction lists contain the search parameter in the heading

together with the period selected.

The CHANGE BANK ACCOUNT facility is included within the ENQUIRIES

mode so you can quickly load another bank account and continue

with your enquiries.

**Chapter 12 - Forward projections**

Question: you have just been paid your salary and your mortgage,

rates, car repayments etc., are all due on different dates in the

month - how much money have you got left to play with?

Select option 3 (FORWARD PROJECTIONS) of the PBS main menu, enter

the date which is one day before your next salary date and the PBS

will have the answer for you.

When you are in this mode the PBS operates on a copy of whichever

Bank account you have loaded. So any changes that appear to be

made within this option do not affect the file stored on disc or

cartridge.

After entering a future date you will see the PBS posting your

standing orders to the copy Bank account. Then you are offered

all the facilities available within the BANK STATEMENTS mode so

you can display, scroll and print your projected statements.

On exit to the main menu the original copy of the Bank account is

re-loaded.

**Chapter 13 — New and carried forward files**

We explained how to set up a new file in chapter 5 and described

how the PBS re-uses Bank names and addresses where possible so you

don‘t have to type things unnecessarily. We also touched on the

distinction between new and carried forward files.

When you enter a new Bank name/address (identified by a Bank code)

for a particular file name for the first time, according to the

information contained in the PBS directory, then the PBS creates a

new file, which is saved to disc/cartridge.

On the other hand, if the Bank code describing the Bank name and

address has been used for the same file name already then a

carried forward file is created. In this instance the PBS brings

the balance forward from the "old file", copies the standing order

file into the carried forward S/O file and creates an entry in the

PBS directory. The carried forward file is available then to

continue entering transactions.

You should avoid entering new transactions in an "old file" after

you have carried forward to a new file unless you are entering

back valued transactions, otherwise you may include standing

order postings in error. You are free, however, to make any

amendments or deletions to/from the "old file" but you will need

to adjust the carried forward balance in the carried forward file

by using the AMEND mode.

As you approach the end of each transaction file (which you can

check by selecting STATISTICS) you could continue to create

additional files in this way. Each would be readily selectable to

load through the FILE MANAGEMENT menu. Be sure not to exceed the

storage capacity of your cartridge, however.

The PBS will warn you during INSERT mode when you are nearing the

end of a file and you are allowed to enter up to ten more

transactions if necessary. Note that the PBS will continue to

post any standing orders due until the file is full.

If you have backed up your earlier files onto another disc or

cartridge as explained in the next chapter, then you may wish to

use the BANK NAMES - DELETE facility (option 4 on the SYSTEM

MAINTENANCE main menu) in order to free some space on your current

disc or cartridge.

**Chapter 14 - Backing up**

We believe that you cannot attach too much importance to this

subject that is why we have decided to devote a separate chapter

to it.

The PBS incorporates file utilities so that you can save a copy of

the PBS directory and its associated transaction files onto a

separate disc or cartridge for backup purposes. Alternatively,

you may wish to use a disc/cartridge copy utility which is

generally available. We recommend that you clearly label all

discs or cartridges for ease of identification.

It is wise to operate a “parent/child" sequence of using discs or

cartridges for backup. With this method you backup on disc or

cartridge number 1 in the first instance. For the next backup you

use disc or cartridge number 2. 0n the next occasion, you backup

using disc or cartridge number 1 again. You keep rotating the

sequence of using your discs/cartridges so you never have

overwrite your latest backup copy.

How often you should take backups depends on the volumes you are

handling and whether you are using disc or cartridge. But it is a

good idea to take copies at least once a month as a mininum and

perhaps even keep copies at a different location.

Remember to keep working copies of your PBS program disc or

cartridge also as this contains any system code files you have

spent some time setting up.

**Chapter 15 — Security**

We have all become more security conscious (or should have) since

the Data Protection Act become law in the UK. However, the need

to keep private information away from prying eyes has always been

present.

The PBS has a password controlled security which can be switched

on or off by using the utility FBSIPL which you may choose to keep

on a separate disc or cartridge to prevent its use by anybody. We

have endeavoured to make the password control the least cumbersome

as possible but at the same time effective.

When passwords are made active then a particular transaction file

can only be accessed if the correct password is known. You are

allowed three attemps at entering the password.

So you can set up password profiles for selected persons to access

their individual transaction files we supply the utility PBSPWM

(which you may wish to keep on a separate disc/cartridge with the

PBSIPL).

The utility is designed so that you can select your file/Bank

account from the PBS directory and enter your password. The

holder of the first file/Bank account in the PBS directory is the

Master Password holder and has access to ail passwords and

transaction files. Other holders of file/Bank accounts can only

enter/display/change their own password and need their existing

password to display and change it.

When entering the first password for a file/Bank account in

response to the prompt "ENTER PASSWORD:" press ENTER to proceed.

Each transaction file is automatically updated with the new

password.

**Chapter 16 - Future development**

Since the first version of the Personal Banking System was

published in April 1981 the author has adopted a policy of

continual revision and improvement of the product. Where possible

an upward compatibility has been maintained when releasing new

versions operable on the same computer.

The author wishes to acknowledge the invaluable assistance,

provided by many PBS clients, which has contributed very much in

the development of this current implementation.

The present PBS design lends itself to the addition of new modules

which can be invoked directly from the PBS. You will have

discovered already the options on the PBS sub menu, which when

selected, give you the message “This facility is not yet

implemented". System codes incorporated already in the PBS form

the basis of some of these modules.

Of the three modules included on the sub menu, RECONCILIATION has

already been implemented on versions for other computers. This is

a full Bank reconciliation utility based on the real thing and

keeps you informed of why your Bank statement is different to what

you think it should be.

The Budget module will, by making use of the analysis codes, allow

you to track expenses described by your own headings and compare

these against a budget which you have allocated for each one.

In the Accounts module you will be able to record items extracted

from the PBS transaction files in an account format. We will use

the account codes to describe the accounts to be maintained.

The latter two modules will consolidate multiple Bank accounts

within one file name to provide an overall position.

Should you have a need for an application which we have not yet

covered in the PBS or, indeed, have some thoughts on any utility

that you have not found available then we shall be pleased to hear

from you. We welcome any constructive criticism of our products

or suggestions.

Be sure to complete and return the enclosed registration form so

that we can keep you informed of developments and provide you with

our after sale maintenance.