

## Bank Statement Importing and Rule Matching (4.0.10.106)

Accredo allows you to Import your Bank Statements and match the Statement Lines with existing transactions. It can also create transactions from Statement Lines based off user defined Rules.

Rules can be matched with statement lines to create AR Receipts, AP Payments, CB Withdrawals, CB Deposits and CB Transfers. (note that Rules can only have one line of Analysis).

You can setup Rules from Maintain > CB > Rules List, but they are more likely to be setup on the fly as you are reconciling your Bank Statements.

### This topic covers

- Setting up your Cashbook for Statement Importing
- Importing the Statement file and matching transactions
- Creating Rules from Unmatched Statement Lines
- Applying the Rules to create reconciled transactions.
- Creating a one off transaction from a Statement.

### Cashbook Setup

Maintain > CB > Bank Accounts > [Select Bank Account]

**Account No** You must enter your Bank Account Number with dashes between the segments

Field	Value
Bank Code	00CHQ
Account Name	ABC GROUP LTD
Account No	00-0000-0123456-00
Currency Code	NZD
Alternate Account	
Web Address	
Comment	
G/L Account	9120.000
Branch	HO
Department	ADM

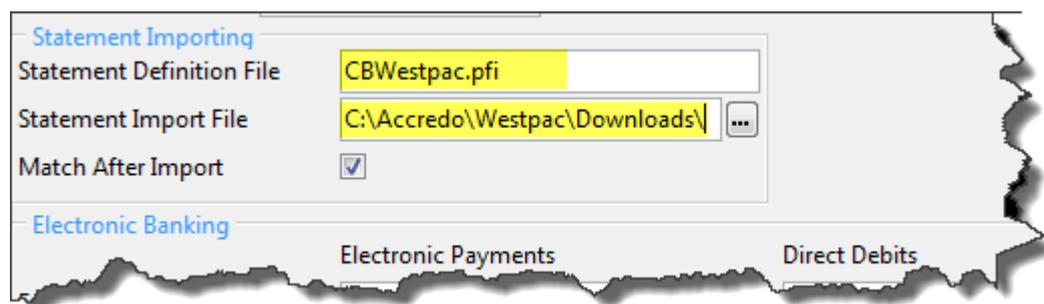
## > Details Tab

Statement Importing

**Statement Definition File:** Browse to your banks definition file

**Statement Import File:** We recommend you type in the path to the folder you will be downloading Statements to.

**Match After Import:** This option is turned on by default and means that for each Statement Line imported, it checks for a matching transaction then it checks for a matching Rule.



*Transaction matching is decided upon as follows:*

*First Accredo looks in the unreconciled transactions for a match on **Amount**. Any that match on amount are scored on the best match by matching on **Date, Particulars, Reference, Other Party and Comment**. The transaction with the highest score is matched to the Statement Line. A blank Reference is not considered a match.*

*Then Rule matching is applied (Rule matching is explained later).*

*After Matching has occurred, the **Action** field for each statement line shows the reconciliation status of each item. These are:*

**Reconciled** - one clear matching unreconciled transaction has been matched.

**Ambiguous?** - two or more unreconciled transactions match to the statement line or two or more statement lines match to one transaction

**Amount?** - One or more unreconciled transactions match on amount only.

**Withdrawal, Deposit, Transfer, Receipt or Payment** - A rule has been matched to the line. The Rule Type is displayed.

**Rules?** - Conflicting rules have been found.

**Unmatched** - No transactions match and no rules apply.

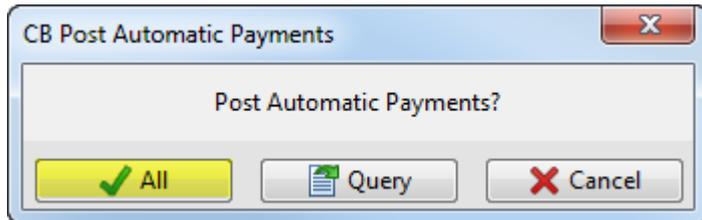
## Statement Importing Step by Step Example

*Note: If you wish to step through this example in a Demo Install using ABC Holdings Demo Data, go to Maintain > CB > Rules List and delete the rules before going any further.*

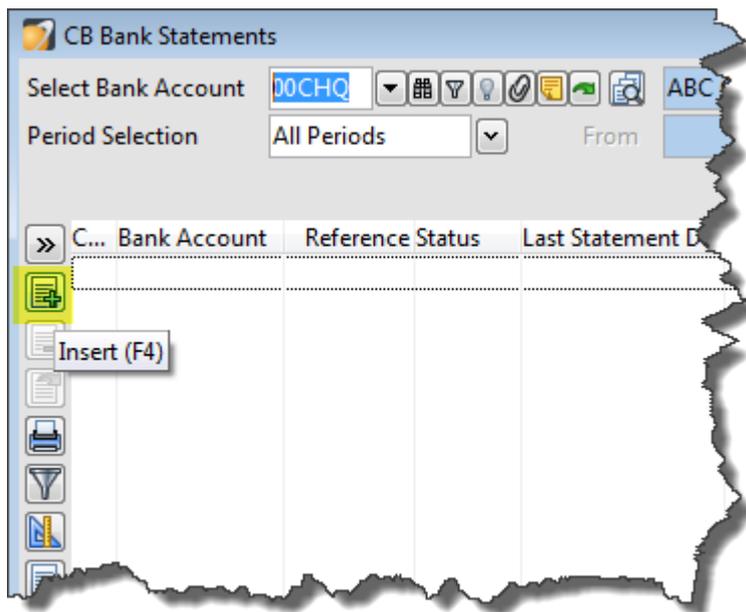
*For a live system you must first download your Statement File from your Banking Software.*

1. Ensure Automatic Payments have been posted

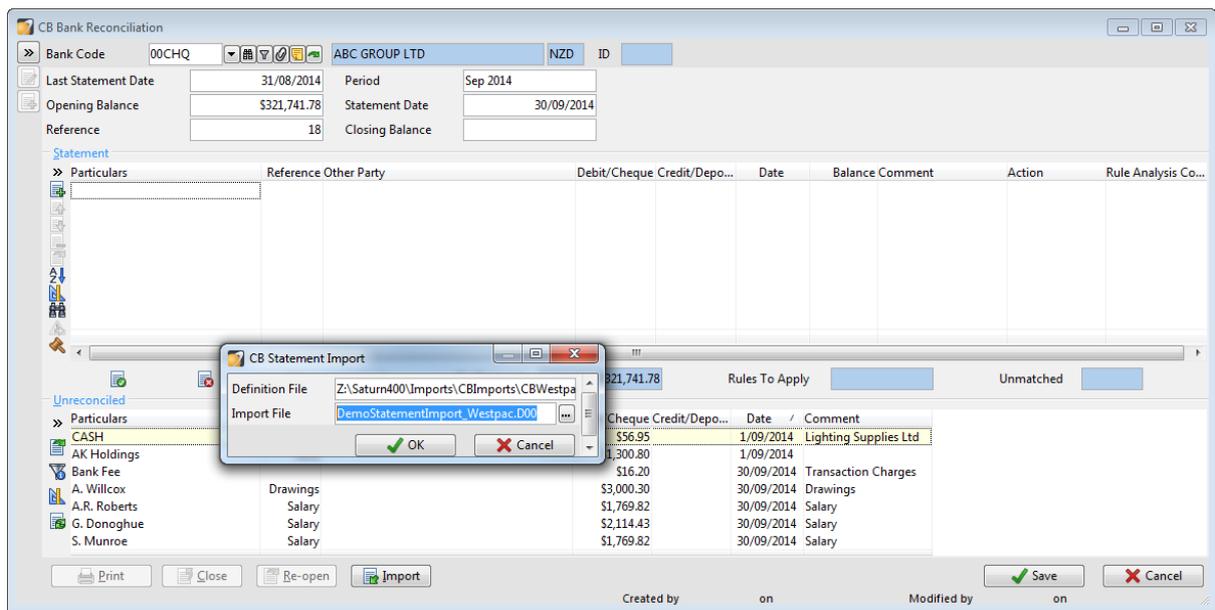
Tasks > CB > Post Automatic Payments – Select **All**



2. Tasks > CB > Bank Reconciliation > [Select Bank Account] > Click **Insert**



3. Click **Import** and browse to the Statement Import File you downloaded. Then press **Ok**



Automatic Matching with existing transactions is applied and the status of each Statement Line is shown in the **Action** field.

In this example there are **Reconciled** and **Unmatched** lines only.

You may also see lines with an Action Type of **Amount?** where it only finds a match on the amount. And/or **Ambiguous?** where it finds two or more possible matches. Refer to the Help for further explanation, or see the Trouble Shooting section at the end of this example.

The screenshot displays the 'CB Bank Reconciliation' window for 'ABC GROUP LTD' with bank code '00CHQ'. The statement period is 'Sep 2014', ending on '30/09/2014'. The opening balance is \$321,741.78 and the closing balance is \$311,897.16. The interface is divided into 'Statement' and 'Unreconciled' sections.

Particulars	Reference	Other Party	Debit/Cheque	Credit/Depo...	Date	Balance	Comment	Action	Rule Analysis Co...
A.R. Roberts	Salary		\$1,769.82		30/09/2014	\$316,920.41	Salary	Reconciled	
G. Donoghue	Salary		\$2,114.43		30/09/2014	\$314,805.98	Salary	Reconciled	
AK Holdings	Rent		\$1,300.80		1/09/2014	\$313,505.18		Reconciled	
S. Munroe	Salary		\$1,769.82		30/09/2014	\$311,735.36	Salary	Reconciled	
Asheng Eng	ABC150			\$17,713.30	20/09/2014	\$329,448.66	Aug	Unmatched	
Smith	HOLDIN...			\$500.00	20/09/2014	\$329,948.66	Debt	Unmatched	
Chq Duty			\$1.50		30/09/2014	\$329,947.16		Unmatched	
P A Rhodes	Trademe		\$50.00		30/09/2014	\$329,897.16	123456789	Unmatched	
20151R.C			\$18,000.00		30/09/2014	\$311,897.16	999-999-999TAX INC ...	Unmatched	

Summary: To Reconcile: [Empty], Rules To Apply: [Empty], Unmatched: 8

Particulars	Reference	Other Party	Debit/Cheque	Credit/Depo...	Date	Comment
CASH	166239	Cash Purchases	\$56.95		1/09/2014	Lighting Supplies Ltd

Buttons: Print, Close, Re-open, Import, Save, Cancel

## Next we can create Rules from Statement Lines for regularly occurring Transactions

Rules are used to interpret the type of Transaction and Analysis required.

**All Match Fields** in the Rule **must be found on the Statement line** in any of Particulars, Reference, Other Party, or Comment for there to be match.

The Match does break on spaces, and wild cards \* and ? can be used just like in filters. Text is not case sensitive.

### ***Some Examples are***

*Rule with **Match 1** of **Smith Bros** will match to any Statement line where it finds the phrase **Smith Bros** in any of Particulars, Other Party, Comment or Reference. Extra words found in the Statement fields are ignored. So **Match 1** of **Smith Bros** will still match to a Statement Line with **Smith Bros Ltd** in one of the fields.*

*Rule with **Match 1** of **Smith Bros** and **Match 2** of **John** will match to a Statement Line where it finds **Smith Bros** in one field and **John** in another. But it won't match if it only finds **Smith Bros***

*Rule with **Match 1** of **\*IRD\*** will match to any Statement Line where it finds the text **IRD** anywhere within a field*

#### 4. Creating a CB Withdrawal Rule

In this example we will select the first Unmatched Statement line which is for a Bank Charge and click **Add/Edit Rule** and select **CB Withdrawal**

The screenshot displays the 'CB Bank Reconciliation - 00CHQ - ABC GROUP LTD' window. The interface includes a header with bank details (Bank Code: 00CHQ, ABC GROUP LTD, NZD, ID) and a 'Statement' section with fields for Last Statement Date (31/08/2014), Period (Sep 2014), Opening Balance (\$321,741.78), Statement Date (30/09/2014), Reference (18), and Closing Balance (\$311,897.16).

The main table lists transactions with columns for Particulars, Reference, Other Party, Debit/Cheque, Credit/Depo..., Date, Balance, Comment, Action, and Rule Analysis Co... The 'Westpac' entry is highlighted in yellow and is marked as 'Unmatched'. A context menu is open over this entry, showing options: CB Withdrawal, CB Deposit, CB Transfer, AR Receipt, and AP Payment.

Below the table, there are fields for 'To Reconcile' and 'Rules To Apply', with a counter showing 'Unmatched 8'. At the bottom, there are buttons for Print, Close, Re-open, Import, Save, and Cancel, along with 'Created by' and 'Modified by' fields.

Particulars	Reference	Other Party	Debit/Cheque	Credit/Depo...	Date	Balance	Comment	Action	Rule Analysis Co...
Bank Fee			\$16.20		30/09/2014	\$321,725.58	Transaction Charges	Reconciled	
Westpac			\$25.00		30/09/2014	\$321,700.58	Monthly Charges	Unmatched	
Westpac	CR Int			\$89.45	30/09/2014	\$321,790.03	133.50 Less WH Tax	Unmatched	
A. Willcox	Drawings		\$3,000.30		30/09/2014	\$318,789.73	Drawings	Reconciled	
Teleco	Sept		\$99.50		30/09/2014	\$318,690.23	123456	Unmatched	
A.R. Roberts	Salary		\$1,769.82		30/09/2014	\$316,920.41	Salary	Reconciled	
G. Donoghue	Salary		\$2,114.43		30/09/2014	\$314,805.98	Salary	Reconciled	
AK Holdings	Rent		\$1,300.80		1/09/2014	\$313,505.18		Reconciled	
S. Munroe	Salary		\$1,769.82		30/09/2014	\$311,735.36	Salary	Reconciled	

The CB Rules window opens with the fields populated from the Statement Line

The screenshot shows a software window titled "CB Rules". The window contains several input fields and a table. The fields are populated with data from a previous screen. At the bottom, there are buttons for "Rules List", "Save", and "Cancel", along with labels for "Created by" and "Modified by".

Rule Type	ID
Withdrawal	0

Bank Code: 00CHQ      ABC GROUP LTD

Match 1: Monthly Charges

Match 2: Westpac

Match 3:

Match 4:

Branch Code: HO

Department Code: SAL

Last Used:

Analysis Code	Analysis Name	GST Code	Narrat

Buttons: Rules List, Save, Cancel

Labels: Created by, Modified by

**Bank Code** We will delete the Bank Code so that this Rule will apply to any Bank Account we reconcile.

**Match Fields** We will leave the text in the Match fields as we know it does not change. This Rule will match to any Statement Line with **Westpac** in one field and **Monthly Charges** in another.

**Analysis Code** We then need to select an Analysis code the transaction will be coded to.

Then Press **Save**

CB Rules

Rule Type: Withdrawal ID: 0

Bank Code: [Empty] ABC GROUP LTD

Match 1: Monthly Charges

Match 2: Westpac

Match 3: [Empty]

Match 4: [Empty]

Branch Code: HO

Department Code: SAL

Last Used: [Empty]

Analysis Code	Analysis Name	GST Code	Narrat
BANK	Bank Fees	E	

Buttons: Rules List, Save, Cancel

Created by: [Empty] Modified by: [Empty]

The statement Line is automatically matched to the Rule and assigned an **Action Type** of **Withdrawal**. The **Rule Analysis Code** for a **CB Withdrawal Rule** or **CB Deposit Rule** is always the **CB Analysis Code**.

CB Bank Reconciliation - 00CHQ - ABC GROUP LTD

Bank Code: 00CHQ    ABC GROUP LTD    NZD    ID

Last Statement Date: 31/08/2014    Period: Sep 2014

Opening Balance: \$321,741.78    Statement Date: 30/09/2014

Reference: 18    Closing Balance: \$311,897.16

Particulars	Reference	Other Party	Debit/Cheque	Credit/Depo...	Date	Balance	Comment	Action	Rule Analysis Co...
Bank Fee			\$16.20		30/09/2014	\$321,725.58	Transaction Charges	Reconciled	
Westpac			\$25.00		30/09/2014	\$321,700.58	Monthly Charges	Withdrawal	BANK
Westpac	CR Int			\$89.45	30/09/2014	\$321,790.03	133.50 Less WH Tax	Unmatched	
A. Willcox	Drawings		\$3,000.30		30/09/2014	\$318,789.73	Drawings	Reconciled	
Teleco	Sept		\$99.50		30/09/2014	\$318,690.23	123456	Unmatched	
A.R. Roberts	Salary		\$1,769.82		30/09/2014	\$316,920.41	Salary	Reconciled	
G. Donoghue	Salary		\$2,114.43		30/09/2014	\$314,805.98	Salary	Reconciled	
AK Holdings	Rent		\$1,300.80		1/09/2014	\$313,505.18		Reconciled	
S. Munroe	Salary		\$1,769.82		30/09/2014	\$311,735.36	Salary	Reconciled	

To Reconcile: [ ]    Rules To Apply: 1    Unmatched: 7

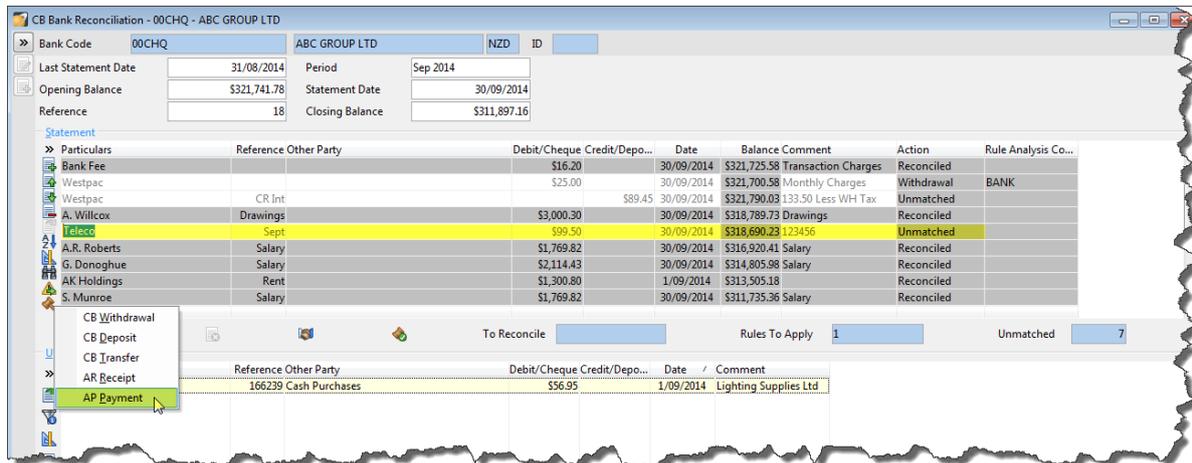
Unreconciled

Particulars	Reference	Other Party	Debit/Cheque	Credit/Depo...	Date	Comment
CASH	166239	Cash Purchases	\$56.95		1/09/2014	Lighting Supplies Ltd

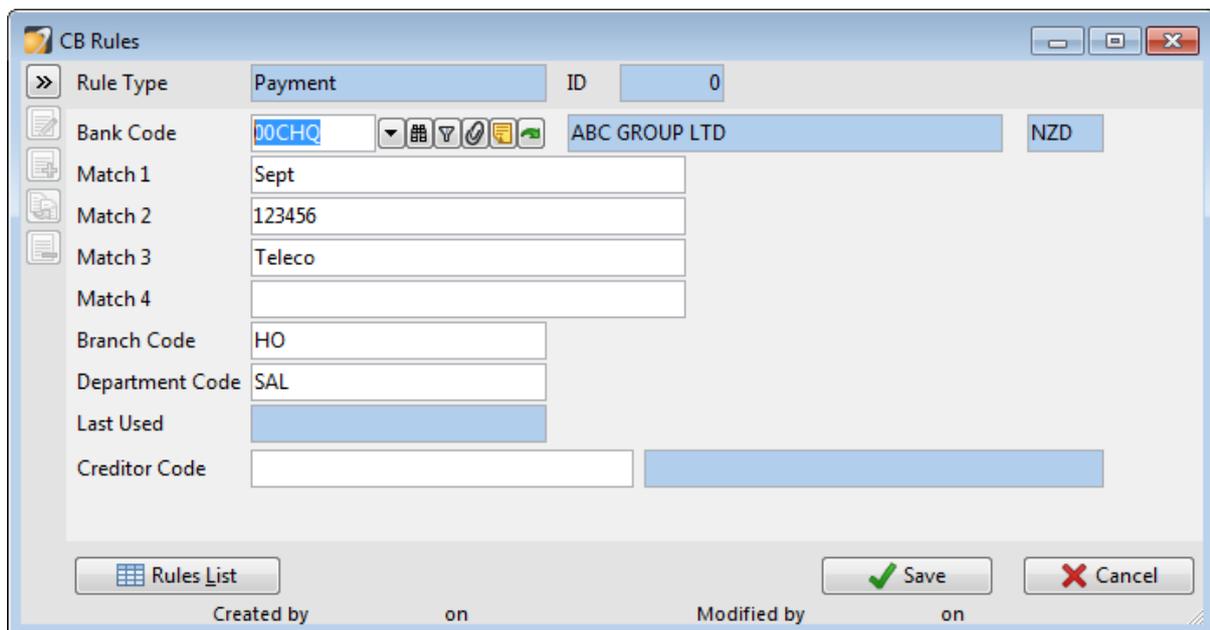
## 5. Creating an AP Payment Rule

These are useful for when a Creditor has a DD authority to take money from your Account.

We will select the Unmatched Statement line for Teleco and click **Add/Edit Rule** and select **AP Payment**



The CB Rules window opens with the fields populated from the Statement Line



**Bank Code** We will leave the Bank Code as we know that Creditor has a DD authority for this Account only.

**Match Fields** We need to delete the text in any fields that may change next time the Creditor is paid, so we will delete the text from Match 1 and Match 2. This Rule will match to any Statement Line with **Teleco** in any of the fields.

**Creditor Code** We then need to select the Creditor Code the transaction will be entered against.

Then Press **Save**

The screenshot shows a 'CB Rules' dialog box with the following fields and values:

Rule Type	Payment	ID	0
Bank Code	00CHQ	ABC GROUP LTD	NZD
Match 1			
Match 2			
Match 3	Teleco		
Match 4			
Branch Code	HO		
Department Code	SAL		
Last Used			
Creditor Code	TELECO		

Buttons at the bottom: Rules List, Save, Cancel.

Created by on Modified by on

The Statement Line is automatically matched to the Rule and assigned an **Action Type** of **Payment**.  
 The **Rule Analysis Code** for an **AP Payment Rule** is always the **Creditor Code**

CB Bank Reconciliation - 00CHQ - ABC GROUP LTD

Bank Code: 00CHQ    ABC GROUP LTD    NZD    ID

Last Statement Date: 31/08/2014    Period: Sep 2014

Opening Balance: \$321,741.78    Statement Date: 30/09/2014

Reference: 18    Closing Balance: \$311,897.16

Particulars	Reference	Other Party	Debit/Cheque	Credit/Depo...	Date	Balance	Comment	Action	Rule Analysis Co...
Bank Fee			\$16.20		30/09/2014	\$321,725.58	Transaction Charges	Reconciled	
Westpac			\$25.00		30/09/2014	\$321,700.58	Monthly Charges	Withdrawal	BANK
Westpac		CR Int		\$89.45	30/09/2014	\$321,790.03	133.50 Less WH Tax	Unmatched	
A. Willcox		Drawings	\$3,000.30		30/09/2014	\$318,789.73	Drawings	Reconciled	
Teleco		Sept	\$99.50		30/09/2014	\$318,690.23	123456	Payment	TELECO
A.R. Roberts		Salary	\$1,769.82		30/09/2014	\$316,920.41	Salary	Reconciled	
G. Donoghue		Salary	\$2,114.43		30/09/2014	\$314,805.98	Salary	Reconciled	
AK Holdings		Rent	\$1,300.80		1/09/2014	\$313,505.18		Reconciled	
S. Munroe		Salary	\$1,769.82		30/09/2014	\$311,735.36	Salary	Reconciled	

To Reconcile: [ ]    Rules To Apply: 2    Unmatched: 6

Unreconciled

Particulars	Reference	Other Party	Debit/Cheque	Credit/Depo...	Date	Comment
CASH	166239	Cash Purchases	\$56.95		1/09/2014	Lighting Supplies Ltd

## 6. Creating an AR Receipt Rule

We will select the Unmatched Statement line for Asheng Eng and click **Add/Edit Rule** and select **AR Receipt**

The screenshot displays the 'CB Bank Reconciliation - 00CHQ - ABC GROUP LTD' window. The interface includes a header with bank code '00CHQ', company name 'ABC GROUP LTD', and currency 'NZD'. It shows the last statement date as 31/08/2014 and the period as Sep 2014. The opening balance is \$321,741.78 and the closing balance is \$311,897.16.

The main table lists various transactions with columns for Particulars, Reference, Other Party, Debit/Cheque, Credit/Depo..., Date, Balance, Comment, Action, and Rule Analysis Co... The following table summarizes the visible data:

Particulars	Reference	Other Party	Debit/Cheque	Credit/Depo...	Date	Balance	Comment	Action	Rule Analysis Co...
Teleco	Sept		\$99.50		30/09/2014	\$318,690.23	123456	Payment	TELECO
A.R. Roberts	Salary		\$1,769.82		30/09/2014	\$316,920.41	Salary	Reconciled	
G. Donoghue	Salary		\$2,114.43		30/09/2014	\$314,805.98	Salary	Reconciled	
AK Holdings	Rent		\$1,300.80		1/09/2014	\$313,505.18		Reconciled	
S. Munroe	Salary		\$1,769.82		30/09/2014	\$311,735.36	Salary	Reconciled	
Asheng Eng	ABC150			\$17,713.30	20/09/2014	\$329,448.66	Aug	Unmatched	
Smith	HOLDIN...			\$500.00	20/09/2014	\$329,948.66	Debt	Unmatched	
Chq Duty			\$1.50		30/09/2014	\$329,947.16		Unmatched	
P A Rhodes	Trademe		\$50.00		30/09/2014	\$329,897.16	123456789	Unmatched	

A context menu is open over the 'Asheng Eng' line, showing options: CB Withdrawal, CB Deposit, CB Transfer, **AR Receipt** (highlighted), and AP Payment. Below the main table, a smaller table shows a transaction for '166239 Cash Purchases' with a debit of \$56.95 on 1/09/2014, linked to 'Lighting Supplies Ltd'.

At the bottom of the window, the 'To Reconcile' count is 2 and the 'Unmatched' count is 6.

The CB Rules window opens with the fields populated from the Statement Line

The screenshot shows a software window titled "CB Rules". The window contains a form with the following fields and values:

- Rule Type: Receipt
- ID: 0
- Bank Code: 00CHQ
- ABC GROUP LTD
- NZD
- Match 1: ABC150
- Match 2: Aug
- Match 3: Asheng Eng
- Match 4: (empty)
- Branch Code: HO
- Department Code: SAL
- Last Used: (empty)
- Customer Code: (empty)

At the bottom of the window, there are buttons for "Rules List", "Save", and "Cancel". Below the buttons, there are labels for "Created by" and "Modified by", both followed by "on".

**Bank Code** We will leave the Bank Code as we know that Customers only ever pay into this account.

**Match Fields** We need to delete the text in any fields that may change the next time the Customer pays, so we will delete the text from Match 1 and Match 2 and we will remove Eng from Match 3. This Rule will match to any Statement Line with **Asheng** in any of the fields.

**Customer Code** We then need to select the Customer Code the transaction will entered against.

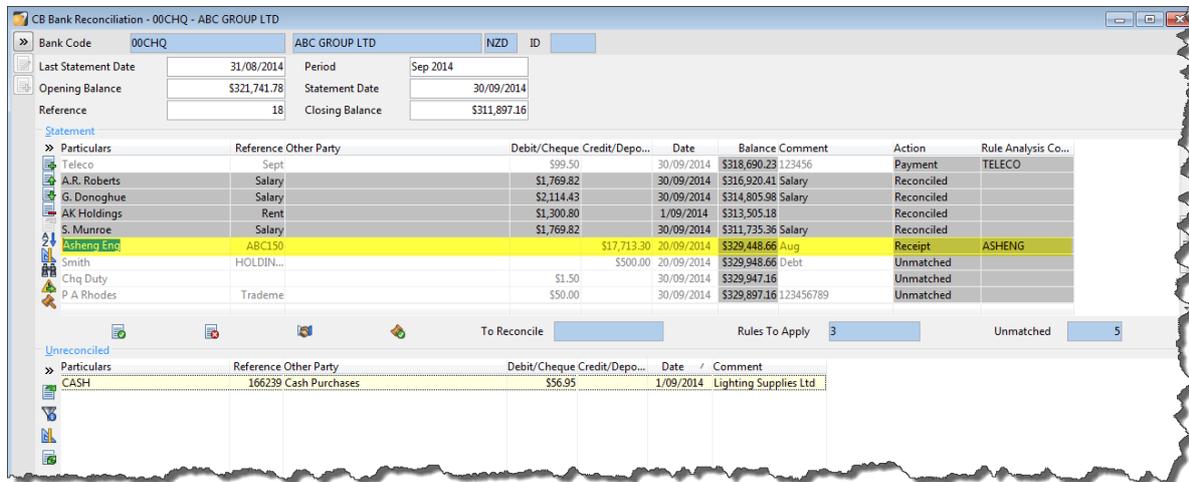
Then Press **Save**

The screenshot shows a software window titled "CB Rules" with the following configuration:

- Rule Type: Receipt
- ID: 0
- Bank Code: 00CHQ
- ABC GROUP LTD
- NZD
- Match 1: [Empty]
- Match 2: [Empty]
- Match 3: Asheng
- Match 4: [Empty]
- Branch Code: HO
- Department Code: SAL
- Last Used: [Empty]
- Customer Code: ASHENG
- Asheng Engineering Ltd

At the bottom of the window, there is a "Rules List" button, a "Created by" field, an "on" field, a "Modified by" field, and another "on" field. To the right are "Save" and "Cancel" buttons.

The Statement Line is automatically matched to the Rule and assigned an **Action Type** of **Receipt**.  
 The **Rule Analysis Code** for an **AR Receipt Rule** is always the **Customer Code**



**Tip:** You could notify Customers of your Banking Requirements on the bottom of your Invoices and/or Statements.

**For Example**

- Particulars      Customer Code
- Code             Other Party Code
- Reference        Customer Comment

## 7. Creating a CB Withdrawal Rule and Using Wildcards

You can use wildcards in match fields to match on exact blocks of text within a field.

We will select the Unmatched Statement line for the Tax Payment and click **Add/Edit Rule** and select **CB Withdrawal**

The screenshot displays the 'CB Bank Reconciliation - 00CHQ - ABC GROUP LTD' window. The interface includes a header with bank code '00CHQ', company name 'ABC GROUP LTD', and currency 'NZD'. It shows the last statement date as 31/08/2014 and the current period as 'Sep 2014'. The opening balance is \$321,741.78 and the closing balance is \$311,897.16.

The main table lists various transactions with columns for Particulars, Reference, Other Party, Debit/Cheque, Credit/Depo..., Date, Balance, Comment, Action, and Rule Analysis Co... The following table represents the data visible in the screenshot:

Particulars	Reference	Other Party	Debit/Cheque	Credit/Depo...	Date	Balance	Comment	Action	Rule Analysis Co...
A.R. Roberts	Salary		\$1,769.82		30/09/2014	\$316,920.41	Salary	Reconciled	
G. Donoghue	Salary		\$2,114.43		30/09/2014	\$314,805.98	Salary	Reconciled	
AK Holdings	Rent		\$1,300.80		1/09/2014	\$313,505.18		Reconciled	
S. Munroe	Salary		\$1,769.82		30/09/2014	\$311,735.36	Salary	Reconciled	
Asheng Eng	ABC150			\$17,713.30	20/09/2014	\$329,448.66	Aug	Receipt	ASHENG
Smith	HOLDIN...			\$500.00	20/09/2014	\$329,948.66	Debt	Unmatched	
Chq Duty			\$1.50		30/09/2014	\$329,947.16		Unmatched	
P A Rhodes	Trademe		\$50.00		30/09/2014	\$329,897.16	123456789	Unmatched	
TOTAL			\$18,000.00		30/09/2014	\$311,897.16	999-999-999TAX INC	Unmatched	

A context menu is open over the 'TOTAL' row, showing options: 'CB Withdrawal', 'CB Deposit', 'CB Transfer', 'AR Receipt', and 'AP Payment'. The 'CB Withdrawal' option is selected. Below the menu, a summary bar shows 'To Reconcile' as 0, 'Rules To Apply' as 3, and 'Unmatched' as 5.

Below the summary bar, a detailed view of the unmatched line is shown:

Reference	Other Party	Debit/Cheque	Credit/Depo...	Date	Comment
166239	Cash Purchases	\$56.95		1/09/2014	Lighting Supplies Ltd

The CB Rules window opens with the fields populated from the Statement Line

The screenshot shows a software window titled "CB Rules". The window contains several input fields and a table. The fields are populated with data from a previous screen. At the bottom, there are buttons for "Rules List", "Save", and "Cancel", along with labels for "Created by" and "Modified by".

Rule Type	ID
Withdrawal	0

Bank Code: 00CHQ      ABC GROUP LTD

Match 1: 999-999-999TAX INC 31/03/

Match 2: 2015I.R.D

Match 3:

Match 4:

Branch Code: HO

Department Code: SAL

Last Used:

Analysis Code	Analysis Name	GST Code	Na

Buttons: Rules List, Save, Cancel

Labels: Created by, Modified by

**Bank Code** We will leave the Bank Code in as Tax is only ever paid from this account

**Match Fields** We know that TAX INC is always Income Tax, so we need to remove all the other text from Match 1 and Match 2 as that will change, and put Wildcards around TAX INC. ie \*TAX INC\* . This Rule will match to any Statement line where the exact phrase **Tax Inc** is found within any field

**Analysis Code** We then need to select an Analysis code the transaction will be coded to.

Then Press **Save**

The screenshot shows the 'CB Rules' dialog box with the following configuration:

- Rule Type: Withdrawal
- ID: 0
- Bank Code: 00CHQ
- Company Name: ABC GROUP LTD
- Currency: NZD
- Match 1: \*TAX INC\*
- Match 2: (empty)
- Match 3: (empty)
- Match 4: (empty)
- Branch Code: HO
- Department Code: SAL
- Last Used: (empty)

Analysis Code	Analysis Name	GST Code	Narration
PTAX	Provisional Tax		

Buttons: Rules List, Save, Cancel

Created by: on Modified by: on

The Statement Line is automatically matched to the Rule and assigned an **Action Type** of **Withdrawal** and the **Rule Analysis Code** is the **CB Analysis Code**

The screenshot shows the 'Statement' section of the software. The 'Chq Duty' line is highlighted in yellow. The 'Action' column for this line is 'Withdrawal' and the 'Rule Analysis Co...' column contains 'PTAX'.

Particulars	Reference	Other Party	Debit/Cheque	Credit/Depo...	Date	Balance	Comment	Action	Rule Analysis Co...
A.R. Roberts		Salary	\$1,769.82		30/09/2014	\$316,920.41	Salary	Reconciled	
G. Donoghue		Salary	\$2,114.43		30/09/2014	\$314,805.98	Salary	Reconciled	
AK Holdings		Rent	\$1,900.80		1/09/2014	\$313,505.18		Reconciled	
S. Munroe		Salary	\$1,769.82		30/09/2014	\$311,735.36	Salary	Reconciled	
Asheng Eng	ABC150			\$17,713.30	20/09/2014	\$329,448.66	Aug	Receipt	ASHENG
Smith	HOLDIN...			\$500.00	20/09/2014	\$329,948.66	Debt	Unmatched	
Chq Duty			\$1.50		30/09/2014	\$329,947.16		Unmatched	
P.A Rhodes	Trademe		\$50.00		30/09/2014	\$329,897.16	123456789	Unmatched	
2015TAX			\$18,000.00		30/09/2014	\$311,897.16	999-999-999TAX INC	Withdrawal	PTAX

### 8. Add other Rules for all regularly occurring transactions from your Statement Lines.

In this example, I have added the following

**AR Receipt Rule for SMITH**

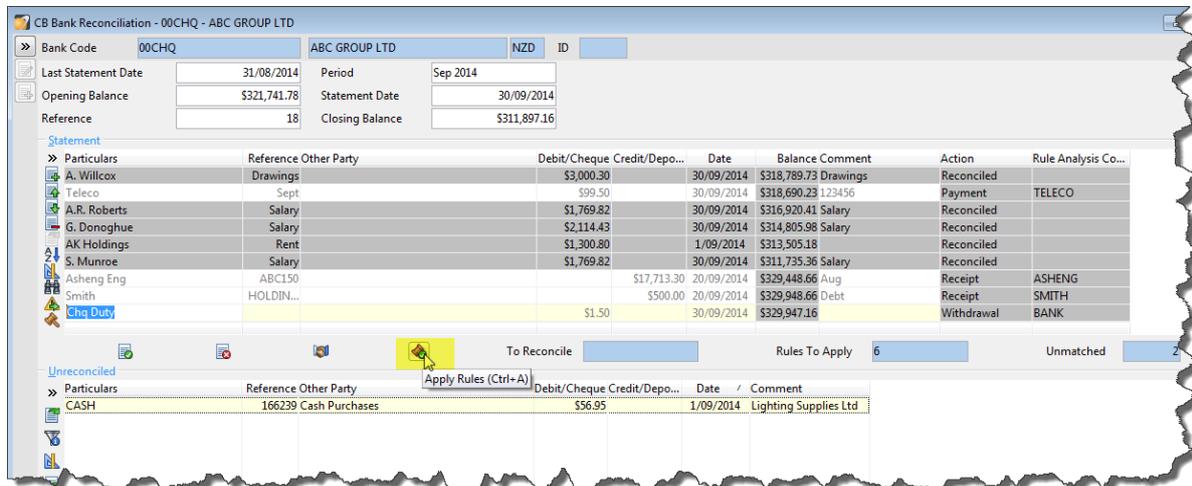
**CB withdrawal Rule for the Chq Duty**

The screenshot shows the 'Statement' section after adding rules. The 'Smith' and 'Chq Duty' lines are now highlighted in yellow. The 'Action' for 'Smith' is 'Receipt' and the 'Rule Analysis Co...' is 'SMITH'. The 'Action' for 'Chq Duty' is 'Withdrawal' and the 'Rule Analysis Co...' is 'BANK'.

Particulars	Reference	Other Party	Debit/Cheque	Credit/Depo...	Date	Balance	Comment	Action	Rule Analysis Co...
A. Wilcox		Drawings	\$3,000.30		30/09/2014	\$318,789.73	Drawings	Reconciled	
Teleco	Sept		\$99.50		30/09/2014	\$318,690.23	123456	Payment	TELECO
A.R. Roberts		Salary	\$1,769.82		30/09/2014	\$316,920.41	Salary	Reconciled	
G. Donoghue		Salary	\$2,114.43		30/09/2014	\$314,805.98	Salary	Reconciled	
AK Holdings		Rent	\$1,900.80		1/09/2014	\$313,505.18		Reconciled	
S. Munroe		Salary	\$1,769.82		30/09/2014	\$311,735.36	Salary	Reconciled	
Asheng Eng	ABC150			\$17,713.30	20/09/2014	\$329,448.66	Aug	Receipt	ASHENG
Smith	HOLDIN...			\$500.00	20/09/2014	\$329,948.66	Debt	Receipt	SMITH
Chq Duty			\$1.50		30/09/2014	\$329,947.16		Withdrawal	BANK

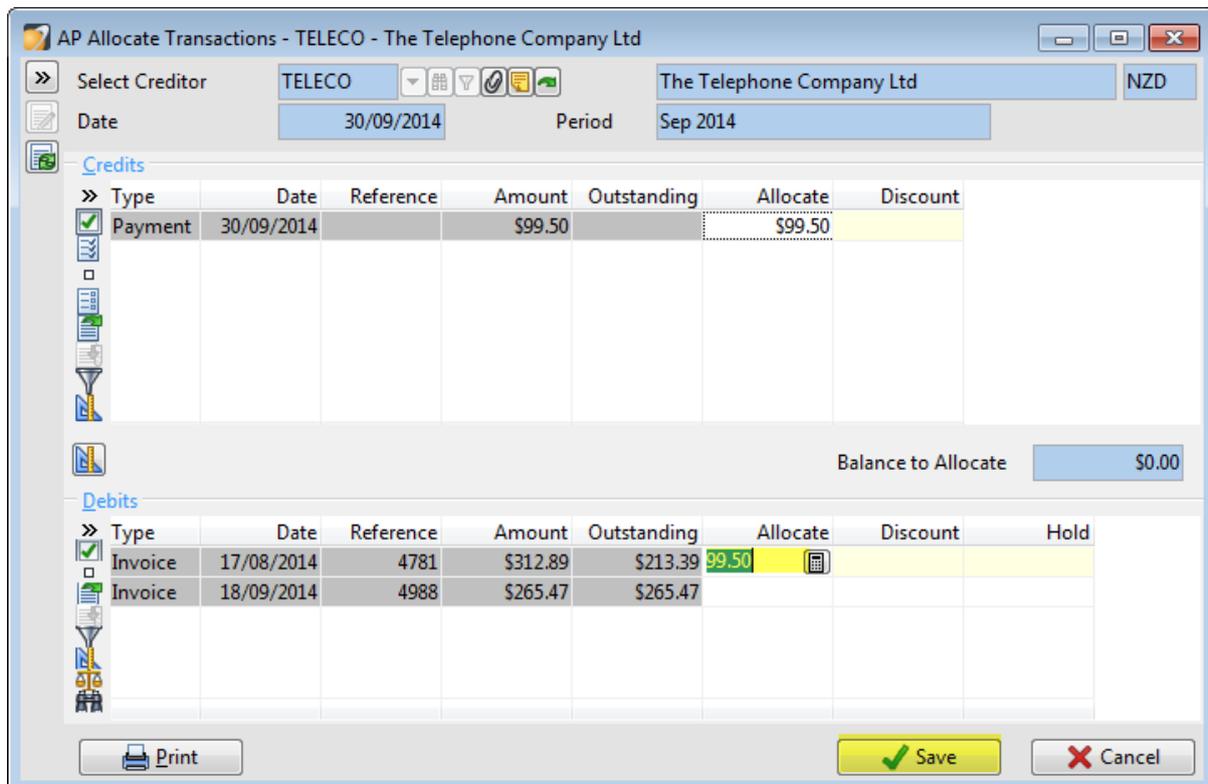
## 9. Apply Rules

Once you have finished entering Rules for all regularly occurring transactions, Click **Apply Rules** to create the transactions from the Rules.



If you have **Open Item** Customers LTD or Creditors that Rules are applied to, you will be prompted to Allocate.

You can choose to **Allocate** or just press **Save** to allocate later. In this example we will **Allocate**, then **Save** for each Transaction, as shown below.



AR Allocate Transactions - ASHENG - Asheng Engineering Ltd

Select Customer: ASHENG Asheng Engineering Ltd NZD

Date: 20/09/2014 Period: Sep 2014

**Credits**

Type	Date	Reference	Amount	Outstanding	Allocate
Receipt	20/09/2014	ABC150	\$17,713.30		\$17,713.30

Balance to Allocate: \$0.00

**Debits**

Type	Date	Reference	Amount	Outstanding	Allocate
Invoice	30/06/2013	100412	\$3,888.87		\$3,888.87
Invoice	7/08/2014	100379	\$435.63		\$435.63
Invoice	7/08/2014	100380	\$6,987.25		\$6,987.25
Invoice	14/08/2014	100385	\$9,997.56	\$3,596.01	\$6,401.55
Invoice	14/09/2014	100399	\$6,108.26	\$6,108.26	
Invoice	30/09/2014	100409	\$723.95	\$723.95	
Invoice	30/09/2014	100410	\$1,066.87	\$1,066.87	

Buttons: Print, Save, Cancel

AR Allocate Transactions - SMITH - Smith & Son

Select Customer: SMITH Smith & Son NZD

Date: 20/09/2014 Period: Sep 2014

**Credits**

Type	Date	Reference	Amount	Outstanding	Allocate
Receipt	20/09/2014	HOLDINGS...	\$500.00		\$500.00

Balance to Allocate: \$0.00

**Debits**

Type	Date	Reference	Amount	Outstanding	Allocate
Invoice	31/08/2014	100396	\$3,085.14	\$2,585.14	\$500.00
Invoice	7/09/2014	100398	\$6,688.39	\$6,688.39	

Buttons: Print, Save, Cancel

The Statement Lines the Rules were applied to now show an **Action** status of **Reconciled**.

Particulars	Reference Other Party	Debit/Cheque	Credit/Depo...	Date	Balance	Comment	Action	Rule Analysis Co...
Bank Fee		\$16.20		30/09/2014	\$321,725.58	Transaction Charges	Reconciled	
Westpac		\$25.00		30/09/2014	\$321,700.58	Monthly Charges	Reconciled	
Westpac	CR Int		\$89.45	30/09/2014	\$321,790.03	133.50 Less WH Tax	Unmatched	
A. Willcox	Drawings	\$3,000.30		30/09/2014	\$318,789.73	Drawings	Reconciled	
TELECO	Sept The Telephone Company	\$99.50		30/09/2014	\$318,690.23	123456 Teleco	Reconciled	
A.R. Roberts	Salary	\$1,769.82		30/09/2014	\$316,920.41	Salary	Reconciled	
G. Donoghue	Salary	\$2,114.43		30/09/2014	\$314,805.98	Salary	Reconciled	
AK Holdings	Rent	\$1,300.80		1/09/2014	\$313,505.18		Reconciled	
S. Munroe	Salary	\$1,769.82		30/09/2014	\$311,735.36	Salary	Reconciled	
Asheng Eng	ABCI50 Asheng Engineering Ltd		\$17,713.30	20/09/2014	\$329,448.66	Aug	Reconciled	
Smith	HOLDIN... Smith & Son		\$500.00	20/09/2014	\$329,948.66	Debt	Reconciled	
Chq Duty		\$1.50		30/09/2014	\$329,947.16		Reconciled	
P A Rhodes	Trademe	\$50.00		30/09/2014	\$329,897.16	123456789	Unmatched	
2015LRD		\$18,000.00		30/09/2014	\$311,897.16	999-999-999TAX INC ...	Reconciled	

### 10. Insert Transactions

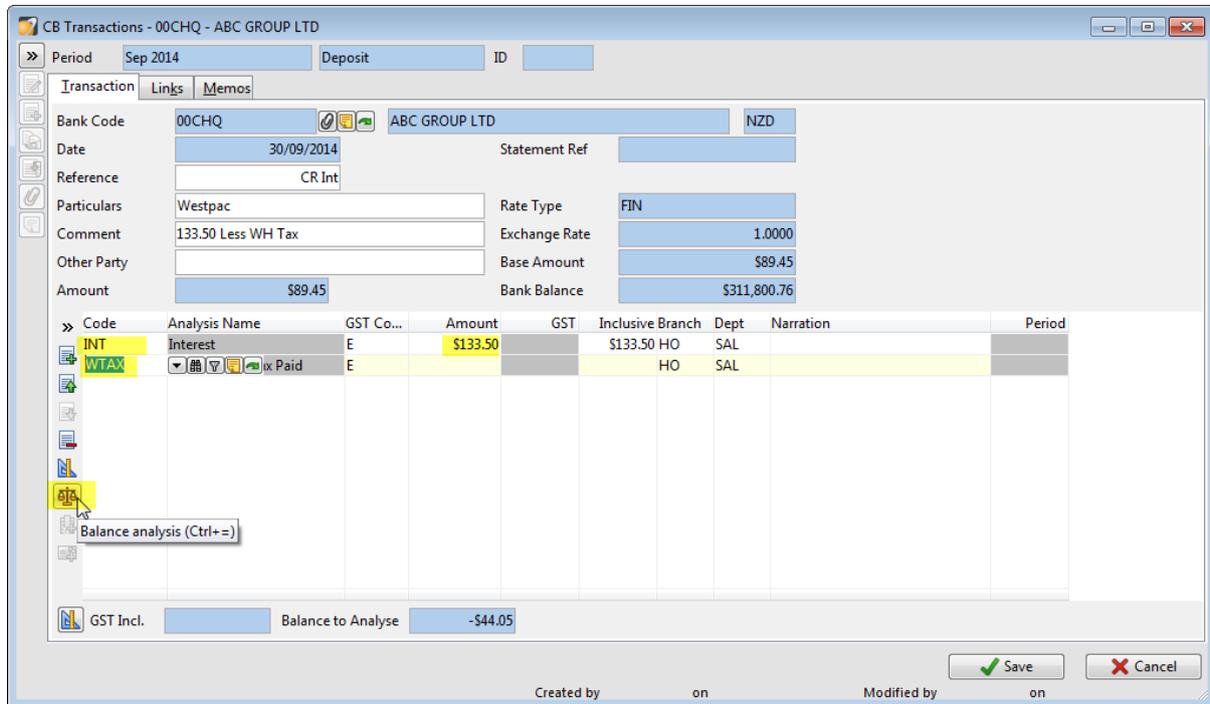
Any **Unmatched** items that are not for regularly occurring transactions or those that need more than one line of analysis can be turned into Transactions.

We will select the **Unmatched** Statement line for the **Westpac** Credit Interest and click **Insert** and select **CB Deposit**

As it requires two lines of Analysis we must create a Transaction rather than a Rule.

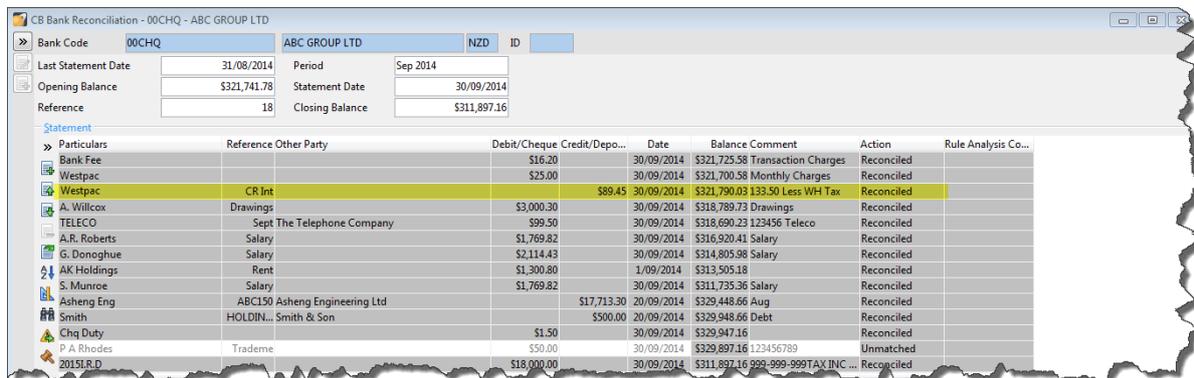
Particulars	Reference Other Party	Debit/Cheque	Credit/Depo...	Date	Balance	Comment	Action	Rule Analysis Co...
CB Deposit		\$16.20		30/09/2014	\$321,725.58	Transaction Charges	Reconciled	
CB Transfer	CR Int		\$89.45	30/09/2014	\$321,790.03	133.50 Less WH Tax	Unmatched	
AR Receipt	Drawings	\$3,000.30		30/09/2014	\$318,789.73	Drawings	Reconciled	
AP Payment	Sept The Telephone Company	\$99.50		30/09/2014	\$318,690.23	123456 Teleco	Reconciled	
Unmatched line	Salary	\$1,769.82		30/09/2014	\$316,920.41	Salary	Reconciled	
	Salary	\$2,114.43		30/09/2014	\$314,805.98	Salary	Reconciled	
	Rent	\$1,300.80		1/09/2014	\$313,505.18		Reconciled	
	Salary	\$1,769.82		30/09/2014	\$311,735.36	Salary	Reconciled	
	ABCI50 Asheng Engineering Ltd		\$17,713.30	20/09/2014	\$329,448.66	Aug	Reconciled	
	HOLDIN... Smith & Son		\$500.00	20/09/2014	\$329,948.66	Debt	Reconciled	
		\$1.50		30/09/2014	\$329,947.16		Reconciled	
	Trademe	\$50.00		30/09/2014	\$329,897.16	123456789	Unmatched	
		\$18,000.00		30/09/2014	\$311,897.16	999-999-999TAX INC ...	Reconciled	

The CB Transactions window opens with the fields populated from the Statement Line. In this example we need to **select the Code for Interest** and **change the Amount** to reflect the full Amount of Interest before tax as shown in the Comment field. Then we need **select the Code for Withholding Tax** on the next dissection line and use the **Balance Allocation** button to have Accredo work out the Amount for that line.

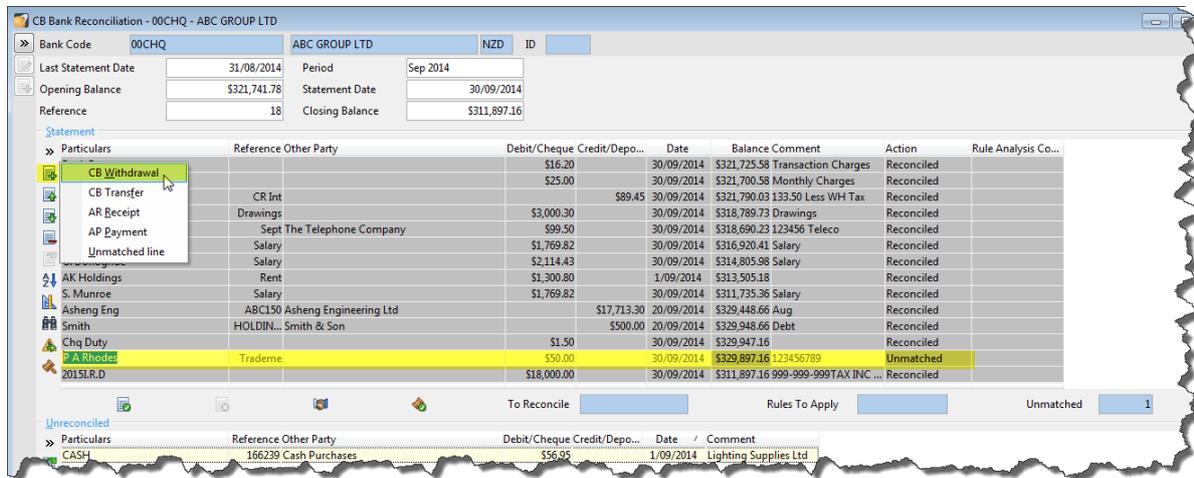


Then press Save.

The Statement Line becomes a reconciled Transaction. The **Action Type** is **Reconciled**

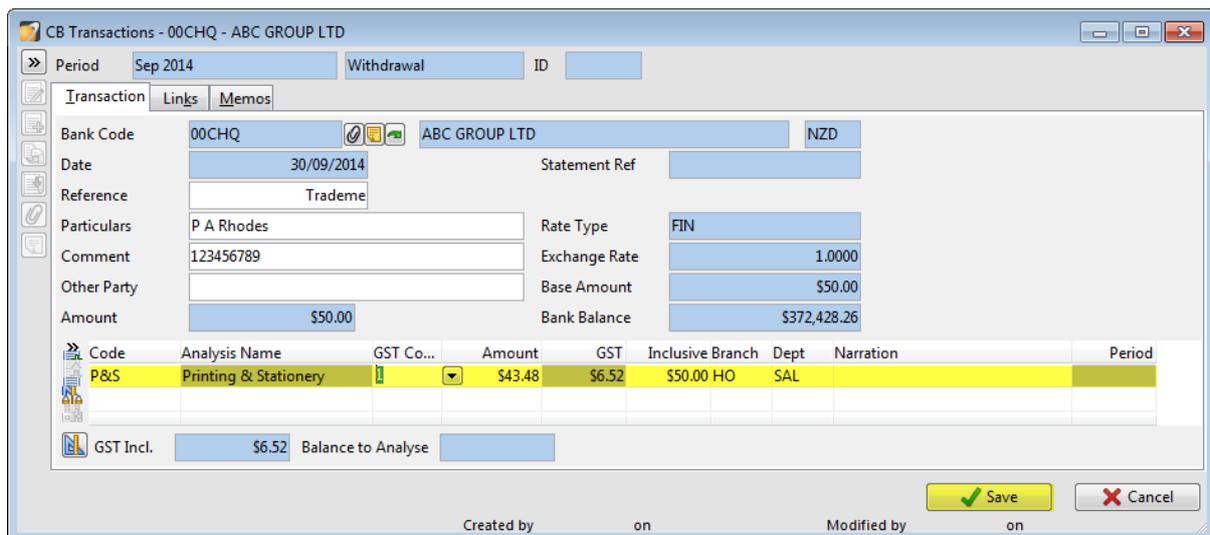


We will select the next **Unmatched** Statement line for P A Rhodes that we recognise as a one off payment and click **Insert** and select **CB Withdrawal**.



The CB Transactions window opens with the fields populated from the Statement Line

Select the **Code** then press **Save**.



The Statement Line becomes a reconciled Transaction. The **Action Type** is **Reconciled**

The screenshot displays the 'CB Bank Reconciliation - 00CHQ - ABC GROUP LTD' window. At the top, there are fields for Bank Code (00CHQ), ABC GROUP LTD, NZD, and ID. Below this, summary statistics are shown: Last Statement Date (31/08/2014), Period (Sep 2014), Opening Balance (\$321,741.78), Statement Date (30/09/2014), Reference (18), and Closing Balance (\$311,897.16).

The main area is a table titled 'Statement' with columns: Particulars, Reference, Other Party, Debit/Cheque, Credit/Depo..., Date, Balance, Comment, Action, and Rule Analysis Co... The table lists various transactions, most of which are marked as 'Reconciled'. The following table represents the data shown in the screenshot:

Particulars	Reference	Other Party	Debit/Cheque	Credit/Depo...	Date	Balance	Comment	Action	Rule Analysis Co...
Bank Fee			\$16.20		30/09/2014	\$321,725.58	Transaction Charges	Reconciled	
Westpac			\$25.00		30/09/2014	\$321,700.58	Monthly Charges	Reconciled	
Westpac	CR.Int			\$89.45	30/09/2014	\$321,790.03	133.50 Less WH Tax	Reconciled	
A. Willcox		Drawings	\$3,000.30		30/09/2014	\$318,789.73	Drawings	Reconciled	
TELECO	Sept	The Telephone Company	\$99.50		30/09/2014	\$318,690.23	123456 Teleco	Reconciled	
A.R. Roberts		Salary	\$1,769.82		30/09/2014	\$316,920.41	Salary	Reconciled	
G. Donoghue		Salary	\$2,114.43		30/09/2014	\$314,805.98	Salary	Reconciled	
AK Holdings		Rent	\$1,300.80		1/09/2014	\$313,505.18		Reconciled	
S. Munroe		Salary	\$1,769.82		30/09/2014	\$311,735.36	Salary	Reconciled	
Asheng Eng	ABC150	Asheng Engineering Ltd		\$17,713.30	20/09/2014	\$329,448.66	Aug	Reconciled	
Smith	HOLDIN...	Smith & Son		\$500.00	20/09/2014	\$329,948.66	Debt	Reconciled	
Chq Duty			\$1.50		30/09/2014	\$329,947.16		Reconciled	
B.A Rhodes		Trademe	\$50.00		30/09/2014	\$329,897.16	123456789	Reconciled	
2015LR.D			\$18,000.00		30/09/2014	\$311,897.16	999-999-999TAX.INC ...	Reconciled	

At the bottom, there is an 'Unreconciled' section with a table showing one entry:

Particulars	Reference	Other Party	Debit/Cheque	Credit/Depo...	Date	Comment
CASH	166239	Cash Purchases	\$56.95		1/09/2014	Lighting Supplies Ltd

The Statement can now be closed as there are no longer any **Unmatched items** or **Rules to Apply**.

The **Opening Balance** must equal the **Closing Balance** of the last Closed Statement and the **Last Statement Date** must equal the **Statement Date** of the Last Closed Statement.

Press **Close** to close the Statement

CB Bank Reconciliation - 00CHQ - ABC GROUP LTD

Bank Code: 00CHQ    ABC GROUP LTD    NZD    ID

Last Statement Date: 31/08/2014    Period: Sep 2014

Opening Balance: \$321,741.78    Statement Date: 30/09/2014

Reference: 18    Closing Balance: \$311,897.16

Particulars	Reference	Other Party	Debit/Cheque	Credit/Depo...	Date	Balance	Comment	Action	Rule Analysis Co...
Bank Fee			\$16.20		30/09/2014	\$321,725.58	Transaction Charges	Reconciled	
Westpac			\$25.00		30/09/2014	\$321,700.58	Monthly Charges	Reconciled	
Westpac	CR.Int			\$89.45	30/09/2014	\$321,790.03	133.50 Less WH Tax	Reconciled	
A. Willcox	Drawings		\$3,000.30		30/09/2014	\$318,789.73	Drawings	Reconciled	
TELECO	Sept	The Telephone Company	\$99.50		30/09/2014	\$318,690.23	123456 Teleco	Reconciled	
A.R. Roberts	Salary		\$1,769.82		30/09/2014	\$316,920.41	Salary	Reconciled	
G. Donoghue	Salary		\$2,114.43		30/09/2014	\$314,805.98	Salary	Reconciled	
AK Holdings	Rent		\$1,300.80		1/09/2014	\$313,505.18		Reconciled	
S. Munroe	Salary		\$1,769.82		30/09/2014	\$311,735.36	Salary	Reconciled	
Asheng Eng	ABC150	Asheng Engineering Ltd		\$17,713.30	20/09/2014	\$329,448.66	Aug	Reconciled	
Smith	HOLDIN...	Smith & Son		\$500.00	20/09/2014	\$329,948.66	Debt	Reconciled	
Chq Duty			\$1.50		30/09/2014	\$329,947.16		Reconciled	
A Rhodes			\$50.00		30/09/2014	\$329,897.16	123456789	Reconciled	
20151.R.D	Trademe		\$18,000.00		30/09/2014	\$311,897.16	999-999TAX INC ...	Reconciled	

To Reconcile: [ ]    Rules To Apply: [ ]    Unmatched: [ ]

Unreconciled

Particulars	Reference	Other Party	Debit/Cheque	Credit/Depo...	Date	Comment
CASH	166239	Cash Purchases	\$56.95		1/09/2014	Lighting Supplies Ltd

Buttons: Print, Close, Re-open, Import, Save, Cancel

Created by:    on:    Modified by:    on:

## Reconciling Next Time

1. **Import your Statement** - Transactions and Rules are matched
2. **Create other Rules** for regularly occurring Transactions from your Statement Lines.
3. Check the **Action Type** and **Rule Analysis Code** for all lines on your Statement Grid.

For Action Types: **Withdrawal, Deposit, Receipt, Payment** check the Action Type and Analysis code for matched Statement Line. You may need to Edit Rules or Unmatch for some Statement Lines if the Rules do not relate to the Statement Lines.

For Action Types: **Ambiguous?** and **Amount?** Lines must be manually matched.

For Action Type: **Rules?** Insert from a Selected Rule.

4. Click **Apply Rules** to create Reconciled Transactions.
5. **Create any one off Transactions** from Unmatched Statement Lines.
6. **Close your statement.**

## TroubleShooting

**Q: I've imported my Statement and found a Rule has been matched to a Statement Line that it does not relate to.**

A: Select the Line and click the Unmatch button. The statement line is now Unmatched so you can create a Transaction or a Rule.

**Q: A Rule has been matched to a Statement Line where the wrong Analysis Code has been used.**

A: Select the Line and click Add\Edit Rule. Then Change the Analysis Code and save. The Statement Line will now show the new Code.

**Q: A Rule has been matched to a Statement Line where the wrong Action Type (and Analysis Code) has been used. For example a Deposit has been matched to a Receipt.**

A: Rule Types cannot be edited. Select the Line and click the Unmatch button. The Statement Line is now Unmatched so you can create a Transaction or a Rule.

**Q: I wanted to insert a Transaction so clicked on a Statement Line and clicked Insert and it said Insert From Rule or Unmatched?**

A: A Rule has been applied to line.

If you want to apply the Rule, select Insert from Rule. A reconciled Transaction is created from the Statement Line.

Or if you need to Unmatch the Rule, Press Escape and then click the Unmatch Rule button. The Statement Line is now Unmatched so you can create a Transaction.

**Q: A Statement Line Action shows 'Rules?'**

A: One or more Rules Match (the Rules could have a different Rule Type or Analysis Code) Click Insert > Insert from Rule and choose the desired Rule. This will create a Reconciled Transaction based off the Rule.

**Q: A Statement Line Action shows 'Amount?'**

A: There is Unreconciled Transaction in the lower Grid where the Amount is the same as this Statement Line, but the other fields are different. If this is correct Transaction to reconcile, select the Transaction from the lower grid and click the 'Match Up' button. The Transaction is Reconciled.

If the Statement Line represents a different Transaction, you can create a Transaction or a Rule.

**Q: A Statement Line Action shows 'Ambiguous?'**

A: There are more than one Statement Lines that could match to an Unreconciled Transaction, or there is a Statement Line that could match to more than one Unreconciled Transactions.

If there are more than one Statement Lines for the same value that say **Ambiguous?**, select one of them, then select the Unreconciled Transaction it relates to and click the Match Up button. The Transaction will move to the Statement Grid and be marked as Reconciled. Then Click the Match All button to clear (Unmatch) the other Ambiguous Statement Lines that could have matched.

If there is one Statement Line that says Ambiguous, and more than one Unreconciled Transactions for the same value, select the desired Unreconciled Transaction and click the Match Up button. The Transaction will move to the top grid and be marked as Reconciled.

