

# PAYABLES

Payables is the fortune teller of InView, or mis-fortune teller, as the case may be. It's just the opposite of Receivables. Payables keeps track of how much you owe and looks into the future to predict what you need to pay and when. It serves as a major budgeting tool. Payables is a very important partner of Checkbook. The look and feel is similar, so if you're familiar with one, the other is easy.

Use Payables to keep track of anything you bought but have not yet paid for. Some examples are scheduled payments like a car loan, taxes or rent. When you use your credit card or buy from a vendor, on account, enter the purchase directly in Payables. The credit card or vendor statements can be reconciled with your entries, and interest and fees entered.

When your bills are due, use Payables to access one or several of Checkbook's checking accounts and generate the check or mark an auto withdrawal. Payables transfers information about bills to Checkbook, Open Jobs and Worksheet.

In general Payables keeps all of its information together as a set, a Payables Account. If you prefer, Payables handles multiple Payables Accounts, perhaps one for business and another for personal expenses. A temporary Payables Account can serve as a job file to track expenses related to a job.

Paying bills is easy and automatic since Payables reminds you when bills are due and gives you the choice of paying by vendor or by all vendors at once.

Tag	Date	Due	Paid	Vendor	Owed	Paid	Balance
<input type="checkbox"/>	04/01/99			Balance B/F			0.00
<input type="checkbox"/>	04/28/99	5/31/99	05/08/99	Amer iBank Visa	1,140.00		1,140.00
<input type="checkbox"/>	05/06/99	6/30/99	05/24/99	Dawson Photo	327.24		1,467.24
<input type="checkbox"/>	05/07/99	6/30/99	05/24/99	Dawson Photo	633.52		2,100.76
<input type="checkbox"/>	05/08/99			Amer iBank Visa		1,140.00	960.76
<input type="checkbox"/>	05/08/99	6/30/99		Amer iBank Visa	175.00		1,135.76
<input type="checkbox"/>	05/08/99	6/30/99		Amer iBank Visa	245.00		1,380.76
<input type="checkbox"/>	05/08/99	6/30/99		Amer iBank Visa	175.00		1,555.76
<input type="checkbox"/>	05/08/99	6/30/99		Amer iBank Visa	1,542.35		3,098.11

## GETTING STARTED

Payables is simple to use, especially if you're familiar with Checkbook. You can immediately start using it. Just follow these three steps. Remember to read the rest of this chapter, because there are some things to learn that make Payables more valuable to you.

## NAMING THE ACCOUNT

When you open Payables for the first time, a dialog box opens where you name your account(s). The name of any Payables Account can be changed later, so don't toil too long over what to call it. The name must end with the last two digits of the current fiscal year. Use a meaningful name, such as "My Business 99."

Most likely you need just one business and, perhaps, a personal account. If you have more than one business, records can be kept in separate accounts. Since accounts in Payables work with any number of checking accounts you DO NOT need a separate Payables Account for each Checking Account.

*Note:* The name is limited to a total of 28 characters including spaces and punctuation marks.

Once the name is entered, click Save and accept the offer to open the account. You're taken to the Payables Register window.

## BALANCE B/F AND DATE

The Balance B/F (Balance Brought Forward) should remain at 0.00 and its Date must be the oldest date in your Payables file. Perhaps the first day of the year is best.

*Note:* If you have not already done this, set up your Chart of Accounts and Checkbook. Each entry in Payables uses information from both files.

## VENDORS

For Payables to work properly, each vendor you enter in Payables needs a record in Contacts. In the Contacts Billing & Shipping window, enter your account number, the due date, and your credit limit in the Special Numbers cell. (see *Special Numbers in the Contacts chapter*.)



MAKING NEW ENTRIES

Start off on the right foot and eliminate stumbles. Start entering all your new outstanding debts now, and as time allows enter all previously acquired debts. Enter a single debt to a particular Vendor by choosing New Entry from the Functions menu or type Cmd/Ctrl-E. A new record is created and the Entry window opens. Enter multiple outstanding debts to a particular Vendor using New Vendor Entries, also in the Functions menu. (see *New Entry and New Vendor Entries later in this chapter*.) From then on, just type and tab. **Tip**

**Tip:** To delete the displayed transaction in the Entry or Payment windows or the highlighted transaction in the Register, choose Delete Transaction from the Functions menu.

PAYABLES REGISTER

This is the main window in Payables and works like the Register in Checkbook. Activities in Payables start several ways. Click on a button or make a selection from one of the popup menus, from a drop down menu, or double-click on the item you want to go to.

Each record is an entry. There are two basic kinds. The first is debts (or bills), what you owe. Big debts are usually broken into many entries, each representing an individual payment, as in the case of mortgage payments. When you pay off a debt, the second kind of entry, a payment, is created. The two types of entries cancel each other out.

Double-click on an entry to open the Entry or Payment window and display the active record in greater detail.

At the top of the Register window is the Pay button. Below that is a display of the number of entries selected vs. the total number in the file.

At the top right is the total dollar amount of all the Selected entries. This number changes each time you select different records. Because the number is based on the records selected, you have constant on-screen reports and powerful reporting possibilities. The Register window can be printed at any time to make a hard copy of on-screen information.

You can move up and down in the Register window using the scroll bar on the right or with the arrow keys found on most computer's keyboards.

ACCOUNT

The Account popup menu provides access to a variety of account management functions for use with multiple Payables accounts. These functions are documented later in this chapter under Managing Payables Accounts.

TAG

Tag works in the same manner as Tag in Checkbook. (see *Tags in the Checkbook chapter*.)

DATE

Date is the date that a debt is incurred, the day you buy the farm, so to speak, or the date that a payment is made. If you have multiple payments for the same debt this date is the same for each entry. The other date fields, such as Date Due, help distinguish individual payments.

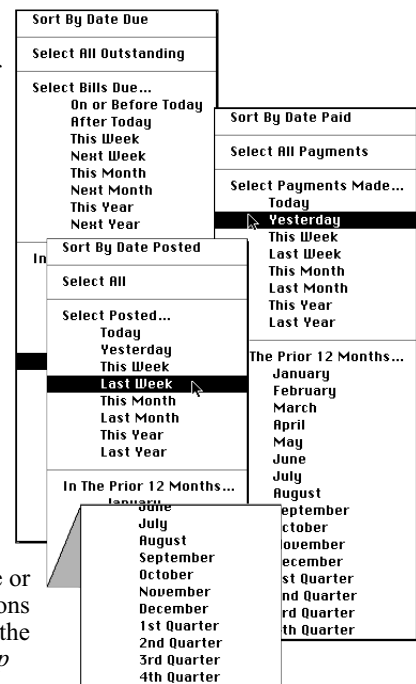
The popup menu on the Date field's title sorts entries by Date or makes other Date selections. Entries dated for the specified period are selected. If you hold the Opt/Alt key, the menu changes to Select Within.

DATE DUE

Date Due is the date the payment is to be made. The Date Due is usually, but not always, filled in for outstanding and paid entries.

*Note:* The popup menu on the Date Due field title is one of the most important tools in Payables. Use it to find out what you owe for specific periods and make budgeting and forecasting your financial future a breeze.

The Date Due popup menu sorts transactions by Date Due or makes a number of other Date Due selections. Transactions dated for the specified period are selected. As usual, hold the Opt/Alt key and the menu changes to Select Within. **Tip**



**Tip:** The Date Due entries change color based upon today's date. A red date warns you that the entry is either now due or is past due. A yellow date indicates an entry that is due within the next 7 days.

DATE PAID

Date Paid displays the date an entry is paid. It fills in automatically each time you make a payment.

The popup menu on the Date Paid field title Sorts entries by Date Paid There are other Date selections for payments, too. Select and Select Within are still with us. *Tip* ♣

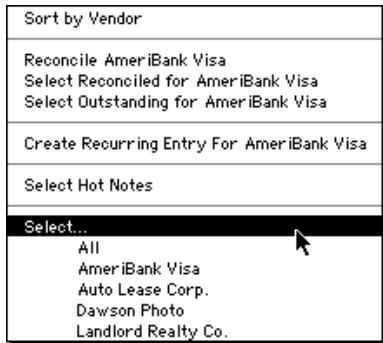
*Note:* Paid Debts have all three date columns filled. Entries representing Payments have a line of their own with only the Date column filled

*Tip:* The Date, Date Due, Date Paid and Vendor popup menus have powerful report generating abilities. For instance, use the Date Due popup to Select outstanding Bills Due as of today, hold the Opt/Alt key and use the Vendor menu to Select Within entries for a particular vendor. You now have a report of what you presently owe the vendor.

**V E N D O R**

Vendor is for the name of the person or company you owe, as it is to appear on checks if you print them. The name should be the same as it appears in Contacts file, Company field since Contacts holds information such as the account number, due date, default expense account, etc. This information is automatically accessed by Payables to create entries and write checks.

Depress the mouse on the Vendor field of any transaction. A display pops up showing details of the transaction, such as, Memo, Notes, Expense Account, and the Checking Account it is assigned to.



The Vendor popup menu displays a list of the names already entered in Payables. Choose Sort By Vendor to arrange the Register window in an alphabetic list. Choosing a Vendor name selects all entries for that vendor. The Opt/Alt key modifies the selection to Select Within. The menu also has options to Select Hot Notes, or in some cases, Create a Recurring Entry for the active records vendor.

The other functions of this menu are covered later in this chapter. The menu includes options for selecting, sorting, reconciling and entering Hot Notes. *(See Hot Notes in Checkbook for details. Create Recurring Entry For... opens the Recurring Entry dialog, and Reconcile opens the Reconcile dialog, both described later in this chapter.)*

**O W E D**

Owed displays your debts. Click on the Owed popup menu to select entries based on the amount in the currently active record. This is handy for times when you want to find other entries of the same amount as the active record. Select... opens a dialog box where you enter the amount you're seeking. Type in a number and all debts equaling your entry are selected.

**P A I D**

The Paid field displays amounts of payments. Its popup works the same as for Owed except that it searches in the Paid field.

**B A L A N C E**

Balance is the total of what you owe at any given time.

The Balance is automatically updated and is based on all the entries in Payables. There are times however, that you may want to have the balance reflect only the selected entries. For example, you can select all of the payments for your car. Click on the Balance button so the Balance is recalculated and you can see how much you have paid on the car at any given time. The overall Balance is recalculated when you do other actions such as add a new entry or hold down the Opt/Alt key and click on the Balance button again.

Some things can disrupt the Balance, particularly doodling about by advanced users. But, that same doodling is handy for analyzing payment schedules and seeing how things change over the life of a debt. *Warning!* ♣

**P A Y**

The Pay button initiates the process of issuing checks to pay bills. This is explained in detail further on in the chapter.

**H O T N O T E S**

A Hot Note indicates that something is important. Pay ASAP. Don't pay! I love you. Whatever you think is hot, make a note. *(See Checkbook for elaborate instructions on entering Hot Notes).*

***Warning!***  
If a selection of entries is not contiguous, the Balance is not accurate. Don't worry, the Balance isn't really messed up. Sort by Date and select all entries in a given period, such as a month, and, you see, the Balance is correct.

" Let us all be happy, and live within our means, even if we have to borrow the money to do it with."  
Artemus Ward

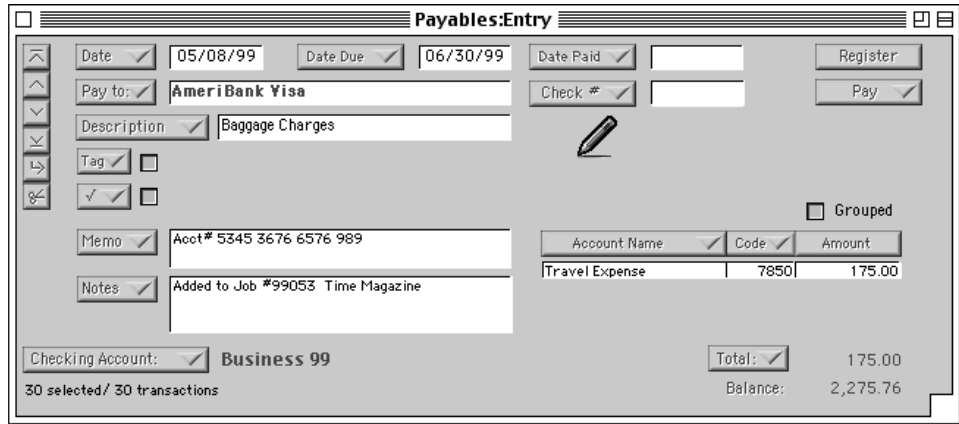
**A D D E N T R Y**

Choose New Entry from the Functions menu or typing Cmd/Ctrl-E to create a new record for a debt. For multiple entries to the same vendor, say a credit card, choose New Vendor Entries. For payments, choose New Payment from the Functions menu. You're taken to the Entry window, Vendor Entry window, or Payment window, respectively.



ENTRY WINDOW

As the name indicates this is where you enter what you owe. The layout and function are very similar to Payment in Checkbook. The Entry window is opened whenever you create a new entry or when you review an existing one. The Entry is opened by double-clicking on any debt in the Register, type Cmd/Ctrl-R to open the active record, or Cmd/Ctrl-E to enter a new record. The Entry and Vendor Entry windows are where nearly all information is entered in Payables.



*Tip:* The Special Numbers in the Contacts Billing & Shipping window has provisions for a Vendor Account Number, Vendor Due Date, and Vendor Expense Account. For Due Date, enter a number representing the day of the month on which your account payment is due. For bills due on the 15th of each month, enter 15 after choosing Vendor Due Date from the Special Numbers popup menu.

Since the last day of the month can be 28, 29, 30 or 31; for bills due at the end of each month enter 31.

The Entry window shows only one transaction at a time. The Register button returns you to the Register. The Pay button initiates the pay sequence and only appears for unpaid entries. Arrows for scrolling through records, the add and cut record buttons, the √ button, and the Tag box and the respective popup menus are the same as in Checkbook.

All of the Buttons for the date and money fields work just as they do in the Register window. Glance back and pick up that info if you missed it.

DATE

If you don't enter a date manually, the Date cell is filled in automatically with today's date when you enter a new transaction.

DATE DUE

Enter the date by which this bill needs to be paid. If you have the Vendor Due Date entered in Contacts Special Numbers cell, the Date Due is automatically entered once you enter the vendor's name. *Tip*

DATE PAID

This is filled in automatically when an entry is paid. You don't usually do a thing here, 'cept read.

PAY TO:

In the Pay to: field, enter the name as you want it to appear on the check in Checkbook. This should be the same as it is in the Company field in Contacts. You can change this later in Checkbook when you're about to print. If your entry matches one in Contacts, the address is printed on the check, too. The cell is linked by Clairvoyance to the Company names in the Contacts file to ensure accuracy and consistency, but the Contacts file must be open in the background for the link to work. *Tip*



*Note:* The name entered in Pay to: serves as the name of your vendor account. For example, if you have two credit cards from the same bank, make this name unique for each card. Make a corresponding, unique entry in Contacts with the appropriate account information for each.

Create Recurring Entry turns the active entry into a Recurring Entry explained later in this chapter.

Copy This Entry makes a new record which is an exact duplicate of the entry except for the date which is updated to the current date. Copy Entry/Delete Amount omits the dollars and updates the date. You can change the copy if you need to in either case.

Void works as it does in Checkbook and is used on the great occasions that a debt is wiped out or when you merely decide not to pay.

*Tip:* As long as the Contacts is open, hold Opt/Alt and click on the menu to change the listing to Companies listed as Vendors in the Contacts file.

Hold the Shift key to change the listing to Contacts listed as Vendors in the Contacts file.

At the bottom of the menu is a list of payees already entered in Payables. If you choose a name, it's automatically entered in the Pay To: cell.

### C H E C K #

To the right of Pay To: is the check number for any payment or paid items. A check number is automatically entered, if appropriate, when this entry is paid by Checkbook.

Check# has a popup with choices for selecting all entries with the same number as the current entry or opens a dialog where you enter the number of a check you are looking for.

### D E S C R I P T I O N

Description is a reference field that tells more specifically what this entry is for. For credit cards you can enter the name of the actual vendor the purchase was made from, or the actual item purchased, or both. Use the Description popup menu to choose a description for automatic entry.

### M E M O

Memo is for references to what bill is being paid, such as invoice number or account number, etc. The information here prints on the check, so keep it to a minimum. If you use the Vendor Pay window, you may leave this blank and enter it as you write the check. Memo has a popup menu for selecting Memos that contain what you enter into the "Select Memo contains..." dialog that will open.

### N O T E S

The Notes field is for your personal notes regarding this entry. It's also transferred to Checkbook.

Notes is where you make entries for auto withdrawals and items added to jobs.

The popup menu has choices for "Selecting Notes Contains..." and lists the Job Numbers of all Jobs that have had expenses added from Payables. This makes it easy to select all expenses related to a particular job.

If this entry is for an automatic withdrawal, click on the Notes popup and choose Make Entry Auto Withdrawal. "Auto Withdrawal" is entered in Notes. When this entry is paid, a withdrawal is created in checkbook.

### C H E C K I N G A C C O U N T

The checking account assigned to this entry defaults to the same one as the last entry for this vendor or, if this is the first entry for a vendor, the same as the last entry in Payables.

To change the assigned account click on the Checking Account button and a list of the current checking accounts shows in a popup menu. Choose the account that you want, and, when this entry is paid, a check or withdrawal is made in this checking account.

### A C C O U N T N A M E A N D C O D E

In the lower right the Account Name and Code from Chart of Accounts, and Amount owed are entered. These work as in Checkbook. Choose an Account Name or Code from the popup menus or enter it manually. When you fill in one, the other is automatically entered. *Tip* ♦

### G R O U P E D

In general, each entry in Payables is for only one Account Code. Single account code entries may later be combined with other Payables entries when checks are written. However, for things like paychecks, the items, such as salary, federal, local, and state taxes are always grouped together in one entry. Click in the Grouped checkbox and more lines appear for entering more accounts. A Grouped entry is transferred to Checkbook exactly as it appears in Payables to make up a single check that is not combined with other entries for the same Pay To:.

Note: A grouped entry does not show the specific accounts when you look at them in other windows, such as the Pay and Vendor Pay windows. Instead, it just shows the word "Grouped" in the Account Name column and the total for the entry in the Owed column.

### A M O U N T

Enter the amount you owe here. If you don't know how much is owed, as with recurring entries like quarterly tax payments, or utility bills, leave the cell blank and enter the amount later when you are ready to pay. For budgeting purposes you may choose to enter an approximate amount and correct it when the correct amount is known.

### A D D T O J O B

The Add To Job button appears below the Pay button. If your Expense is work related, something you can bill for, click on this button and a popup menu appears listing the jobs in Open Jobs and an

*Tip:*

The Special Numbers in the Contacts Billing & Shipping window has provisions for a Vendor Expense Account, (and Vendor Account Number and Due Date; Remember?)

In the Contacts Special Numbers choose Vendor Expense Account and enter the default account code as listed in your Chart of Accounts. It, and it's corresponding Account Name, will automatically be entered into Account Name and Code when the Pay To: is entered.



option to add the expenses to Worksheet. If Link Open Jobs file is listed instead of Job#'s, choose it. The next time you click on Add To Job, available Job#'s will list.

When Expense data is added to the job, Added to Job #n is inserted in the Notes of the transaction in Payables and the button vaporizes. Hot button, eh?

*Note:* You can only add each entry to a Job once, from either Checkbook or Payables.

### B a l a n c e

This shows the running Balance of Payables and is updated automatically.

### P A Y

Press the Pay button when you are ready to pay people and create checks in Checkbook. What? You're never ready? Well, the process is explained in detail below anyway.

### V E N D O R   E N T R Y   W I N D O W

The Vendor Entry window is accessed through the Functions menu. This entry window is particularly useful for entering multiple credit card entries for a single credit card. An empty Vendor Entry window opens automatically when you choose New Vendor Entry from the Functions menu.

The Vendor Entry window shows multiple entries for one vendor at a time in a list view. It's useful for making several new entries at once when they're for the same vendor.

Anything entered in Date, Pay to, Memo or Checking Account is applied to all the entries listed below. Any selecting done in the Vendor Entry window selects only data that pertains to the particular vendor listed in Pay to. If you entered this information in Contacts, your credit limit is displayed and compared to your outstanding balance. The window also displays the total of all the selected entries.

To add a new single entry, choose New Entry from the Functions menu or type Cmd/Ctrl-E. To Delete an entry, choose Delete Transaction from the Functions menu.

### P A Y I N G   B I L L S

To find out what bills are due, click on the Date Due popup and choose the time frame you want to see.

The total listed at the top of the window gives you the amount due. Now compare that total to your Checkbook balance and hope the right one has the higher number.

You can pay many different bills from a variety of vendors in one quick process. First Select the period you want to pay.

If you start in Register and click on the Pay button, a popup menu appears, and, since you can only pay from one checking account at a time, choose the checking account from the list on the menu. All outstanding bills allocated to that checking account are selected from among the currently selected records. Alternately, choose one of the vendors names that appears lower down on the menu to pay just that vendor.

Starting payments in the Entry window is more selective. In this case, when you click on Pay, outstanding bills for the vendor and checking account shown in the window are selected from among the currently selected records. The Pay popup menu offers you the choice of the Pay or Vendor Pay windows described below.

In either window, click in the  field to mark the bills to pay. If you're paying most of the bills, press Tag All, then deselect the few in the bunch you are not paying. The total in the upper part of the window keeps updating to show the total dollar amount of the bills you've chosen to pay. The information in any of the cells in the Pay window can be changed at this time. If you left an amount blank, it can be filled in now.

After you've made all your decisions, click on the Write Check button. Checks and withdrawals are generated in the Checkbook file. The checks can be printed from Checkbook now or later.

*Note:* If the wrong account is open in Checkbook you're warned and not able to proceed until you open the proper checking account. If this is the case, go into Checkbook and choose the right one from the Account popup menu.

The nasty deed is done and now, in Payables, the bills you paid show the Date Paid and the Check#. A new line for each payment is created with the amount entered in the Paid field.

All done? You can turn off the computer and go for a walk.

"Creditors have better memories than debtors."  
Benjamin Franklin

**PARTIAL PAYMENTS**

If you decide not to pay a particular entry in full, choose the particular Vendor from the Pay popup button to take you to the Pay or Vendor Pay windows. Highlight the entry and choose Partial Payment from the Functions Menu. You're prompted to enter the amount to pay and a new entry is created for the amount carried over. The original entry is adjusted to show the amount of the partial payment. The Date Due stays the same for the new entry, the one with the unpaid amount, unless you change it manually. Now click the Create Check button to write the partial payment.

**MANUAL PAYMENTS**

If there is an occasion where you bypass Payables and write a check directly in Checkbook or pay cash, you can enter a manual payment. Choose New Payment from the Functions menu and enter the appropriate data. If you just need to correct an error or omission, all of the fields are editable, not to be confused with edible.

Note: If you make a manual payment you will also have to manually enter the date in the Date Paid field for all the entries that the payment covers. Your balance will not be accurate if you don't.

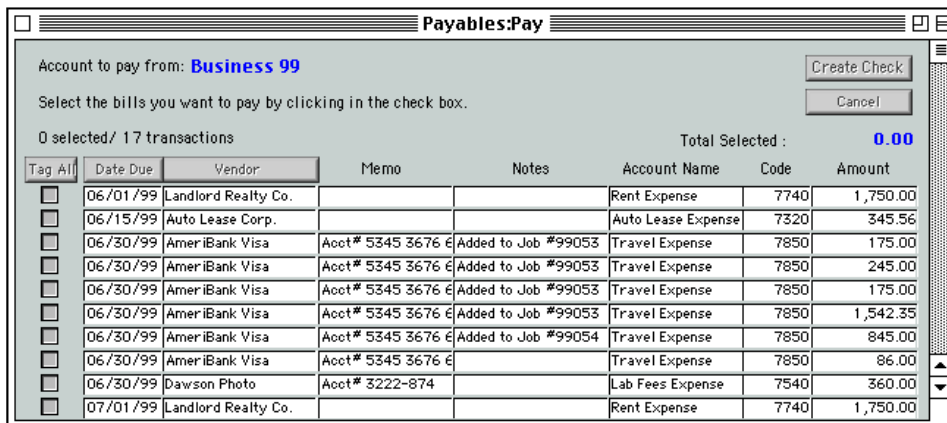
**PAYMENT WINDOW**

This window is for viewing payments and where data is entered for a manual payment

Since payment entries are usually automatically generated, there is rarely anything to enter here. The buttons in Payment perform the same selecting functions as in Entry.

**PAY WINDOW**

You can generate checks to a number of vendors at a time from the Pay window. The Pay window opens only when you click on the Pay button in either the Register or the Entry window. It shows the checking account you are paying from in the upper left hand corner. (see illustration next page.)



Only unpaid debts are shown in this window. Which ones show depends on the data selected and the window you start from. The information for each entry may be modified in the Pay window.

In the Pay window, select the actual entries to be paid by clicking in the checkboxes in the Tag field. As you click in these boxes the Total Selected amount updates to show how much cash you're about to unload. You also see the number of entries you selected for payment out of the total displayed.

The Date Due and Vendor buttons sort up their respective columns to give more options for viewing data.

**VENDOR PAY WINDOW**

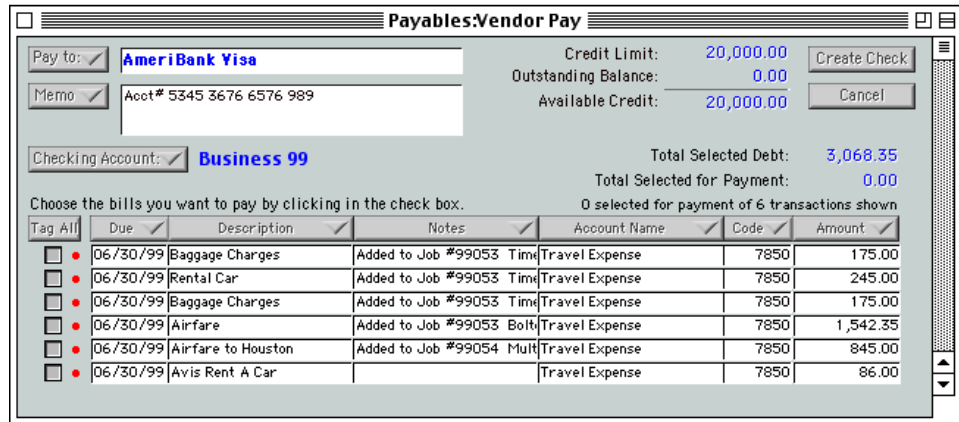
Vendor Pay is an optional use window accessed from the Pay popup menu in the Entry window. This window serves the same function as the Pay window, but, since it displays only the entries for one vendor, it has more room for each item and displays more Vendor information.

If you entered your Credit Limit in Contacts Billing & Shipping window, it shows here. As you check off entries to be paid, the available credit is updated.

The bottom portion of the window displays a list of outstanding bills for the vendor.

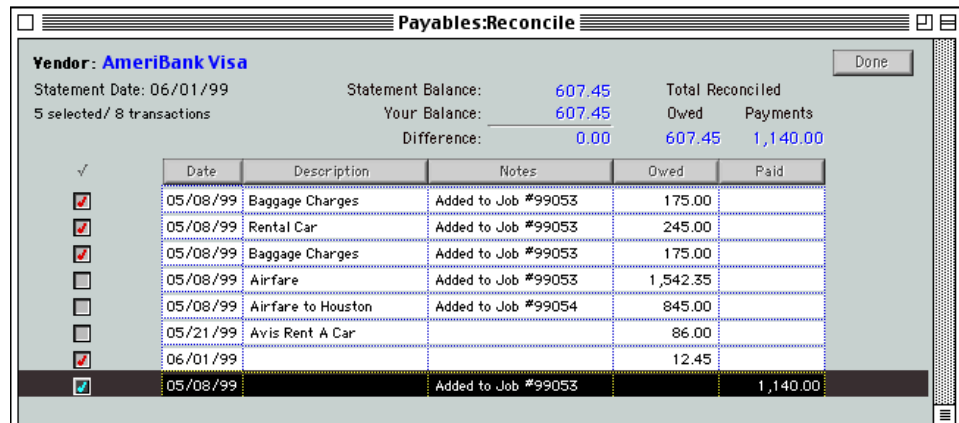
Changes made at the top of the window apply to all the entries below, so, at this point, you can change the vendor, the memo or even the checking account this is allocated to.





RECONCILING A PAYABLES ACCOUNT

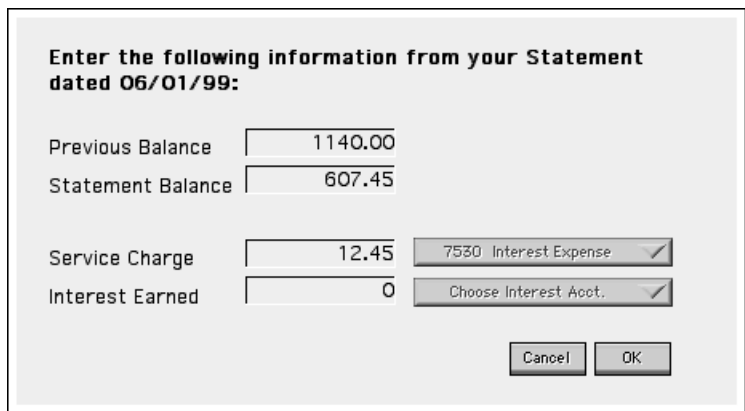
To reconcile a credit card statement or a statement of account, in the Register window, click on a line of the Vendor you wish to Reconcile. Choose Reconcile Vendor Name from the Vendor Popup menu. A dialog asking for the Statement Date opens. Enter the Statement Date.



Next a "Reconcile Setup" window opens for entry of the Statement Balance and a place for entering any Service Charges or Interest Earned. Use the popup menus to enter the appropriate Account Codes for Service Charges and Interest Earned. Click the OK button when everything has been entered and you're ready to proceed to the Payables Reconcile window.

Note: Reconcile one statement at a time so that you can compare balances and enter the dates correctly. If you get behind and have more than one statement to do, repeat this process for each statement.

The Reconcile window opens to show only entries that have not been reconciled previously. Click on the checkboxes to mark entries that appear on your statement. Your Balance, and the totals update automatically as you Reconcile each entry. Here, too, the window works like the Register. The popup shows entry details, and double-clicking on a transaction takes you to it. To return to the Reconcile window press the red Continue button in the upper right corner of the Entry window. To sort up entries in a particular column, click on the column titles. *Tip*



*Tip:* To add a new entry during a reconcile first double-click a like entry to get the the appropriate entry window. Now choose New Entry or New Payment to create a new transaction. Click the red Continue button to return the the Reconcile window.

After you finish marking cleared transactions Your Balance should match your Statement Balance and the Difference should be zero. If you disagree, *find the problem*. Recheck what you have reconciled or, as a last resort, let Payables enter an automatic Balance Adjustment, or leave things as they are and keep looking until you find the error. It's possible the vendor made the mistake, but

you need to find out where it is. Maybe you didn't enter service charges or late fees or, that all too rare item, a credit.

When you finish reconciling, click Done. If there is an error Payables offers to make an adjustment, otherwise, you're taken back to Register.

If you want to print the Reconciled statement, Print from the File menu before clicking the DONE button. *Tip* 📌

**SELECT RECONCILED OR OUTSTANDING**

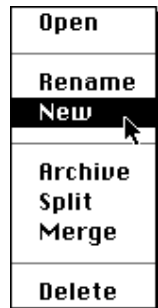
The Vendor popup button, on the Register window allows two selects specific to a Vendor. To select reconciled transactions, click on a line of the Vendor you wish to select for. Choose Select Reconciled for Vendor Name from the Vendor popup button. To select outstanding transactions, choose Select Outstanding for Vendor Name..

*Tip:* You can always restart, or continue a previous reconcile. Choose Reconcile from the Register Window's Vendor popup and enter an existing Bank Statement Date - one you used before Enter your Bank Statement Balance but DON'T enter any charges again. When you click OK your previous statement and all cleared items will be listed. Just like you never left the window.

*Tip:* Hold the Opt/Alt key down, then click and hold on the Account popup menu to Export your Payables data to a text file.

**MANAGING PAYABLES ACCOUNTS**

Payables is capable of handling multiple Payables accounts. Your access to managing these accounts is through the Account popup menu in the upper left corner of the Payables Register window. When you make selections from the Account popup menu, the dialog window for creating, renaming and deleting Payables Accounts opens. *Tip* 📌



Most of the items in this section apply only if you have multiple payables accounts. If you have only one account, see the section below on Split. It's useful for closing your books at the year end and for keeping Payables from growing too large and unwieldy. When working with multiple payables accounts, you need to close one account before you open another.

**O P E N**

To open a different payables account, choose Open from the Account popup menu in Register. An Open dialog appears. Choose the account to open. At the top of the window is a popup menu showing the folder holding the listed files. To open an archived account, choose Archived Accounts and the contents of that folder are displayed, but usually the Checking Accounts folder is all you need.

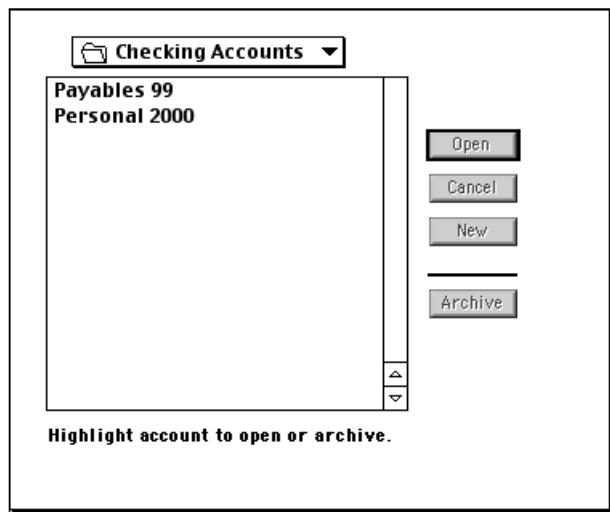
Highlight the account name and press Open. A dialog box asks if it's OK to close the account that is presently open . If you click Yes, all of the information in the open account is stored in its own named file in the Checking Accounts folder inside the Checkbook Resources folder. The information for the other account is now open and displayed in Payables.

**N E W**

To create a new Payables Account, click on the Accounts popup menu in the Register window and choose New. The dialog window for creating, renaming and deleting Payables Accounts opens. Type in the name of your new Payables account and click on Save or press the Enter key. Payables sets up this new account, then gives you the option of creating more or using the one just created.

*Note:* Names of your accounts should be simple and represent their purpose or your business name. Payables requires the year following the name, as in, "Operations 99" or "Payables 2001." With each account identified by year, it's easy to close your books at the beginning of each fiscal year. The name is limited to 28 characters total, including spaces. Do not use punctuation marks.

When you create a new Payables account, a file named PB-(Your Account Name) is created in the Checking Accounts folder nested inside the Checkbook Resources folder. *Warning!* 📌



***Warning!***  
PB-(Your Account Name) is the reference file Payables uses to store account information. Do not change that file's name in any way and do not move it or the folder to another location. That's a sure way to create havoc with Payables. Payables looks for reference files in that folder by the name you assigned when you created the account.

**R E N A M E**

To rename an account, choose Rename from the Accounts popup menu. A dialog opens. Click to highlight the account to rename, then enter the new name for the account.at the bottom of the dialog.



**D E L E T E**

You may never need to, but Payables has the option to Delete an account. The same dialog as above opens. Highlight the account and press Delete/Backspace. You have a couple of chances to change your mind. If you respond Yes often enough, the account is wiped out. It's gone forever!

**A R C H I V E**

This is for inactive accounts, such as those from previous years, that you rarely if ever access but don't want to get rid of. In the dialog window, select the account to archive and press Archive. It is moved from the Checking Accounts folder to the Archived Accounts folder, both inside the Checkbook Resources folder. (Payables uses the folder too)

**S P L I T**

To clear out old data at the end of a fiscal year, choose Split to separate last year's data and this year's data into two accounts. The old data is stored with the current name, such as "Payables 99" and the account name for the current data is updated to the current year; "Payables 00.". The old account is stored in the Archived Accounts folder. The default date for separation is the end of the previous year, but you have a chance to override this. You can do a Split at any time so you can wait if you want.

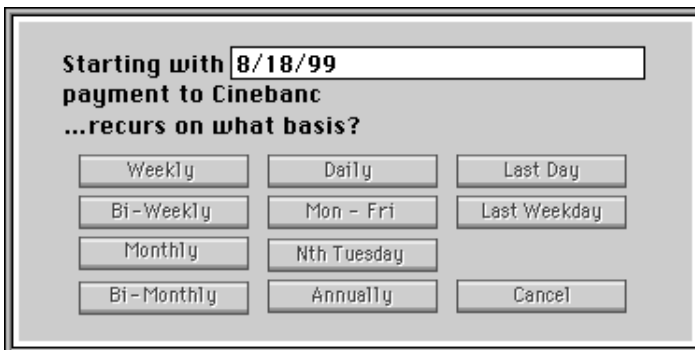
**M E R G E**

The opposite of Split is Merge. It brings the two accounts you split back together again . This is a handy tool for analyzing your data over multiple years.

**R E C U R R I N G   E N T R I E S**

After you have a bill entered, you can have Payables automatically repeat it. Rent, Quarterly tax payments, or any series of payments due for a particular purchase are recurring entries.

To repeat an entry you need to be in the Entry window. If you're in the Register window, first highlight the entry to become recurring then choose Register-Entry (Cmd/Ctrl-R) from the Windows menu. Choose Create Recurring Entry For... from the Pay To... popup menu. ⚡ *Warning!*



*Warning!*  
 Entries that are Paid, or ones missing a Due Date cannot be made recurring. Create a new entry if you need to with the starting due date.

Recurring Entry opens a dialog box which shows the starting date. This is the due date of your entry and is considered the first recurring item. If necessary, the date can be changed here.

Each button in the dialog lets you choose the cycle this bill recurs.

*Note:* Last Day and Last Weekday are calculated from the end of each month during the recurring period

Some choices sound tricky, but they're easy. In response to the day of the week that your start date falls on, the choice, Nth —day, updates to display the same day of the week. When you click this button, you're be asked to define N. In other words, is it the 1st, 2nd, 3rd or 4th occurrence of this day in each month? Enter the appropriate number. If it's a payment due on every third Thursday, just enter a 3.

No matter which button you click, it immediately asks you to indicate the last date the bill recurs. The date should be entered in the mm/dd/yy format. Payables then creates the entries and presents you with the finished list in the Register window for your inspection and approval. Look at all the payments and decide whether that expensive car was worth it.

PS: The last installment of a series includes a Hot Note reminding you that this is the last one .. and now you can buy another expensive car.

**M E N U S**

**S E A R C H**

**F I N D / S E L E C T . . .**

Find/Select... opens the standard Panorama selecting dialog box. It defaults to the field highlighted when you ordered the search, but can be easily changed. (See the Getting Started chapter, Finding

Information if you are unfamiliar with this procedure).

Search	
Find/Select....	⌘F
Find Next	⌘G
Select All	⌘A
Select Reverse	
Remove Unselected	
Look Up Contact	⌘1
Look Up Company	⌘`

**FIND NEXT**

Find Next resumes scanning for matches after Find is used. Continue using Find Next to scan all the selected records.

**CHANGE...**

Change opens a dialog window in which you enter the specifics about the desired change. The Change is applied to the selected records so either Select All or make the selection you want the change to apply to.

Choose the field from the Change popup button you want the change applied to. In the cell on the left side enter the existing word, words or numbers that you wish to change. On the right side enter the word, words or numbers that should replace those you've entered in the left side.

**SELECT ALL**

Select All selects every entry in the file.

**SELECT REVERSE**

Select Reverse converts all of the currently selected records to unselected and the unselected become the selected.

**REMOVE UNSELECTED**

Remove Unselected deletes all unselected records from the database. Do this removal with great caution. Once records are removed, they cannot be recovered except by using Revert to Saved or by closing the file without saving.

**LOOK UP CONTACT**

Look Up Contact opens the Contacts file, or brings it forward if it's already open, and initiates the Find/Select dialog in Contacts so you can look up an individual.

**LOOK UP COMPANY**

Look Up Company opens the Contacts file, or brings it forward if it's already open, and initiates the Find/Select dialog in Contacts. Now you can look up a company or organization.

**FUNCTIONS**

**NEW ENTRY**

New Entry adds a new record to the Payables file and opens the Entry window.

**NEW VENDOR ENTRY**

A New Vendor Entry takes you to the Vendor Entry window and adds a new entry to the file. This minimizes the effort of adding several bills for one vendor. This is the ideal entry method for entering Credit Card bills that normally have more than one charge and are for different types of expenses. Unless you're the type that only makes a single credit card charge per billing cycle. (See Vendor Entry window earlier in the chapter.)

Functions	Windows	Report
New Entry		⌘E
New Vendor Entries		⌘N
New Payment		
Delete Transaction		
Change Account Code		
Tag		⌘8
UnTag		⌘9

**NEW PAYMENT**

New Payment adds a new record to the Payables file and opens the Payment window.

**PARTIAL PAYMENT**

Appears only in the Pay windows and prompts you for the amount of the partial payment. Payables enters the amount of the partial payment into the currently active record, and creates a new entry carrying forward the difference, based on that entry's original value. Click Create Check to write the partial payment.



**WRITE CHECK**

Appears only in the Pay windows and creates check(s) for the tagged entries.

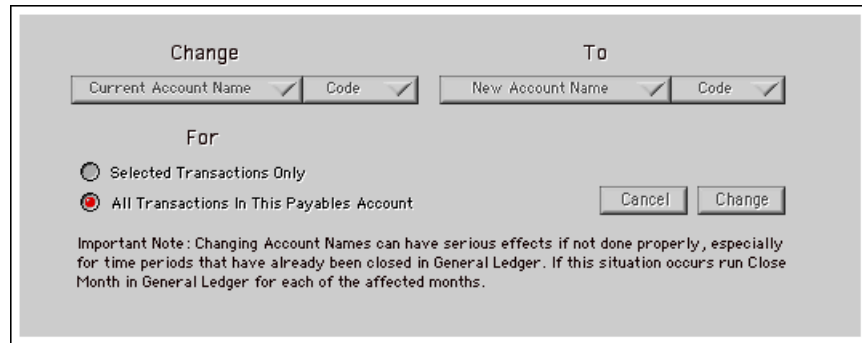
**DELETE TRANSACTION**

Delete Transaction deletes the active line in the Register window, or the transaction you are viewing in either Entry window or Payment window.

**CHANGE ACCOUNT CODE**

Use this menu choice if you have changed the name or number of an account in your Chart of Accounts, or if an account has been entered improperly on more than one transaction.

If you want to change the account code on a selected group of transactions only, select the transactions before choosing Change Account Code from the Functions Menu.



A dialog appear with popup menus with which you choose the current account code that you want to change and the new account code that you want to change to. There are two radio buttons for choosing the options of having the change occur to only the selected transactions or for all transaction in the presently open checking account. Click the Change button to have your changes carried out, or click on Cancel to exit the window without making changes.

**TAG**

Tag puts a tag on the active record.

**UNTAG**

UnTag removes a tag from the active record.

**WINDOWS**

**REGISTER - ENTRY**

Register - Entry toggles between the Register window and Entry window.

**REGISTER - VENDOR ENTRY**

Register - Entry toggles between the Register and Vendor Entry window.

**CHECKBOOK**

Checkbook opens the Checkbook file.

**FORMS**

The Forms submenu opens the printing forms, Outstanding Bills and Statement, so you can modify them.

**CONTACTS**

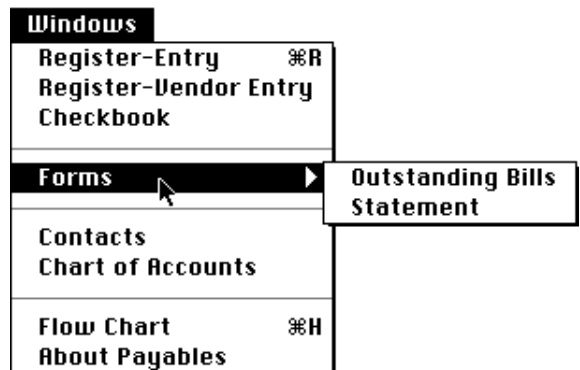
Contacts opens the Contacts file.

**FLOW CHART**

Flow Chart opens the Flow Chart.

**GRAPHICS MODE**

Graphics Mode appears only in the Windows menu of forms windows and puts the window in Graphics mode to modify printouts.



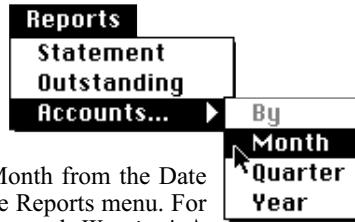
**ABOUT PAYABLES**

About Payables displays a dialog showing the copyright and version of Payables.

**REPORTS**

The Reports menu appears only in the Register and Entry windows. All of the reports that it accesses are based on the currently selected data. If you use the various popup menus to select and hold down the Opt/Alt key to select within (thus narrowing your selection), you can create almost any report.

For instance, to report on the previous month, choose Last Month from the Date popup menu, then choose the type of report you want from the Reports menu. For many reports the Date Due and the Date Paid popup menus are used. *Warning!* ⚡



***Warning!***  
 If all the transactions for a given period are *not* selected when a report is activated, it is not a full report for that period. Select the period from the popup menu located in the appropriate Date field of the Register.

**REPORT DESCRIPTION**

A simple window for those who don't read manuals. Actually, Report Description does give you more detailed information about each report since reports often increase in ability and in choice.

**STATEMENT**

Statement produces a printed report similar to the Register window. The report includes only currently Selected records in the Register.

**OUTSTANDING**

Outstanding produces a printed report of outstanding bills grouped by payee using the records currently selected in Register.

**ACCOUNTS**

The Accounts report groups and totals entries for the currently selected data by the accounts they are assigned. It displays debts by the Date they were incurred. The submenu gives you a choice of printing reports grouped by month, quarter or year.

**VENDOR**

The Vendor menu show in the Vendor Entry and Vendor Pay windows only. The records displayed in the window bears markers along the left side to indicate their status. Payments are marked with a black monetary symbol, such as \$. Paid bills are marked with a blue checkmark. Due bills are marked with a red bullet and unpaid but not yet due bills are marked with a green triangle.

**SELECT PAID**

Select all paid entries for the active Vendor.

**SELECT UNPAID**

Select all unpaid entries for the active Vendor.

**SELECT DUE**

Select all due entries for the active Vendor.

**SELECT ALL**

Select all entries for the active Vendor.

**OTHER VENDOR...**

Other Vendor... opens a dialog where you may enter a different Vendor's name so their transactions can be viewed without leaving the window.

" Don't go around saying the world owes you a living; the world owes you nothing. It was here first."  
 Mark Twain

