

GOLDSIMPLE

Takes care of your accounts!



Capture your expenses in a second!

budgets, automatic analyses, alarms...

Import your bank statements from your on-line bank account statements!

For all handhelds PalmOS Zire, Tungsten, Tréo, Clié...

(160x160-320x320-320x480)

...or directly on your Tréo !



+ automatic reconciliated transactions

Synchronization EXCEL, MONEY, QUICKEN...

Finally an easy management !



Tous les logiciels sont développés par Indispensimple Software. Windows, Excel, Money sont des marques déposées par Microsoft Corporation, USA et en autres pays.

TECSIMPLE
Indispensimple Software

**Use the program straight from the box. Very easy to use
No manual to read, just watch the video manual on CD!**

TECSIMPLE

The Indispensimple Software

GOLDSIMPLE 3.5

GOLDSIMPLE on all handhelds Tungsten, Treo, Zire, Clie...

With a Treo 600 and above :
Start the web browser of your TREO from GOLDSIMPLE
and import DIRECTLY your bank statements from
your on-linebank account.

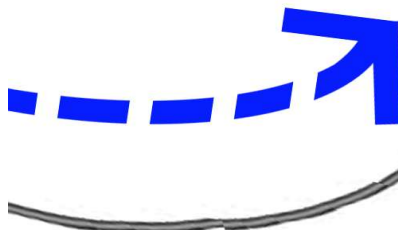
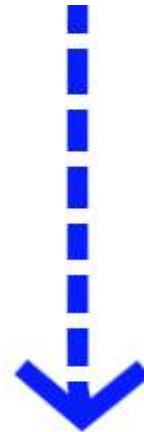
Optimization : Tungsten 3, Treo and above.

Screens : all sizes (hight resolution or not).

With the browser of your PC
(or Macintosh)
you can also import your ebank
statements from your on-line
bank account !

Then, GOLDSIMPLE reconciles
your transactions, automatize totals,
hierarchy.

Import/Export from Excel, Money,
Quicken...



And more ! and more !..

CONTENTS

1- Enter 1 transaction in 5 seconds

GOLDSIMPLE is optimized for ultra-quick data entry!

... you only have this to do

2- The 6 key buttons : TOTALS, EDIT, HISTORY, REPEAT, BUDGET, OPTIONS

3- TOTALS : The automatic analysis of your spending - you don't have to do anything !

3- This first level answers the 5 questions you ask yourself every day (for each of your accounts) :

4- Now, discover how you have spent your money

4- Discover the distribution by expense type (house, taxes...)

5- See the list of transactions for one category

5- see 1 detailed transaction

6- Analyze your spending from date to date

6- **SEE** another period analyzed

6- Distinguish reconciled transactions

7- EDIT : list, reconcile, total, sort your transactions in 1 click !

7- A simple interface

8- Automatic totals

9- Reconcile a transaction MANUALLY

10- Access the details of a transaction

11- The control panel for repetitive transactions

12- The history of past months

13- Transfer from account to account

13- Enter a repetitive transaction

13- a monthly transaction

13- a daily or weekly transaction...

13- Create a new account

14- Create / delete / modify a new expense type

14- Create a new mode (bank card, credit card, joint check book...)

14- Generate cheques numbers automatically

15- The options

15- Select PERSONALIZE MY ACCOUNTS

The function Held in

The function Default mode

The function Transaction alarm

The function IR Synchro

16- SYNCHRONIZE JOINT ACCOUNTS BETWEEN 2 PDAs

16- SYNCHRONIZE !

16- How to identify transactions coming from another PDA ?

16- Select Alarm exceeded

17- Select Currency conversion

17- Select BUDGET

17- Select Deferred debits

17- Select Bank fees

18- Select History

19- Select Security

19- Import your bank statements downloaded from your bank's internet site.

20- What kind of configurations do I need to import my electronic bank statements in GOLDSIMPLE ?

21- How can I import my electronic bank statements in GOLDSIMPLE with a HANDHELD-PHONE or with a HANDHELD connected to my mobile?

22- How can I import my electronic bank statements in GOLDSIMPLE connecting to my bank website from my PC (or my Mac) ?

22- How can I import my accounts in GOLDSIMPLE from MONEY (ou other software)?

22- Reimport into your PDA the qif or csv files generated by GOLDSIMPLE

23- Just 1 way to open a file generated by GOLDSIMPLE !

24- On a PC : Where are the files generated by GOLDSIMPLE ?

24- On a Mac : Where are the files generated by GOLDSIMPLE ?

24- Find out more about the backup files generated by GOLDSIMPLE

25- Reconcile the transactions imported from the electronic bank statements from your bank

26- First find your target !

26- list...

27- Choose !

28- RECONCILE !

28- And if the transaction imported doesn't exist in GOLDSIMPLE ?

28- Bulk import without reconciliation

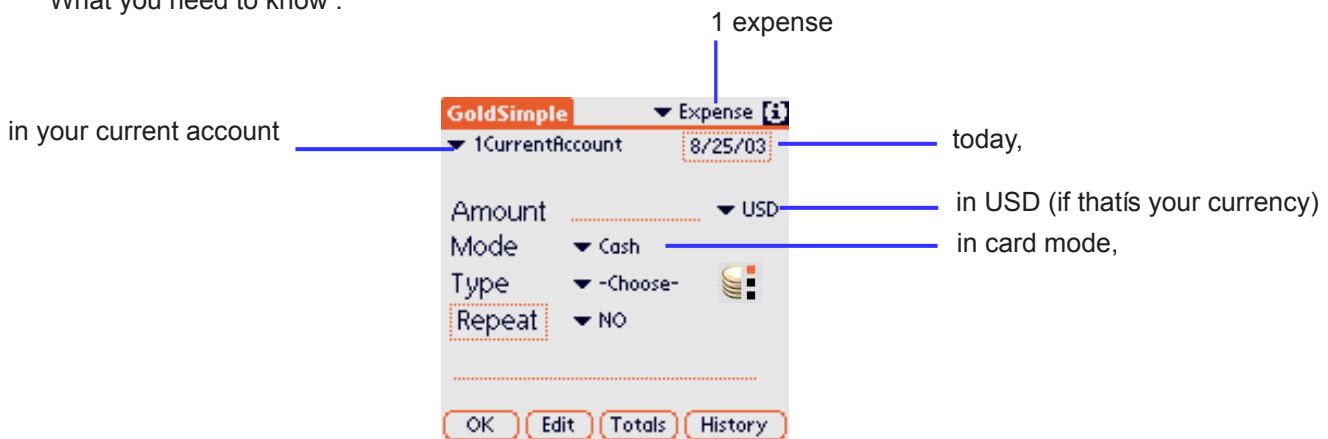
30- Any questions ?

Enter a transaction in 5 seconds

GOLDSIMPLE is optimized for ultra-quick data entry!

The GOLDSIMPLE interface is set up to allow you to enter, **in a minimum of clicks**, the transaction you use the most.

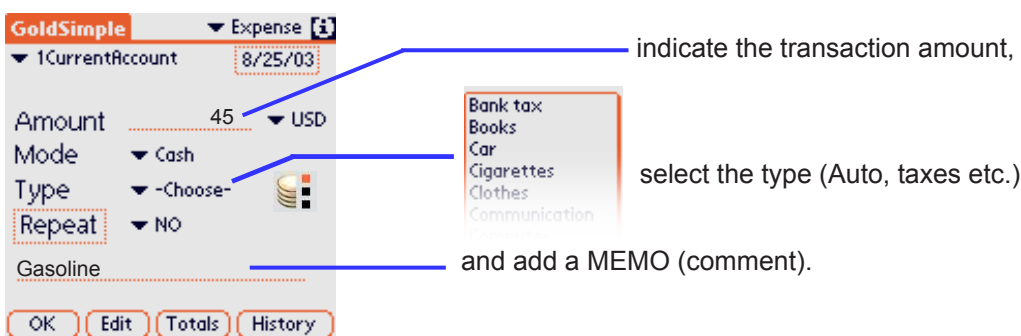
What you need to know :



ASTUCE ! If you wish, you can modify the default parameters using options !

... just do the following :

For each new transaction...



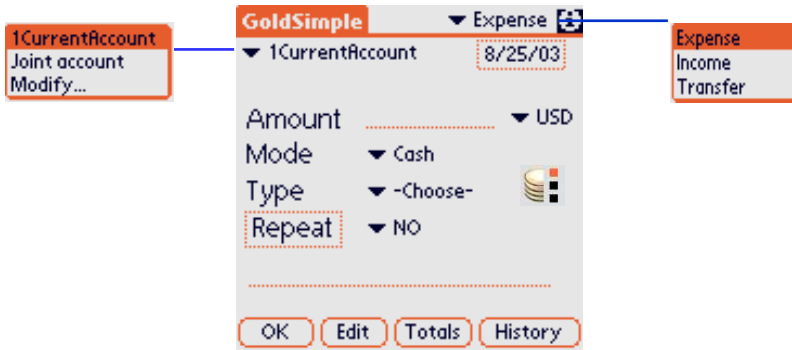
Communications ! you now know how to enter a transaction in GOLDSIMPLE !

Entering a transaction takes just 5 seconds on average. Less time it takes a cashier to calculate your change ! AND YOUR ACCOUNTING IS UP TO DATE !

But you can also simply import your electronic bank statements provided on your bank's internet site, then edit your spending statistics.

And depending on the situation...

...you choose another account



...you do a deposit or a transfer (on another account)

The 6 key buttons : Total, Edit, History, Repeat, Options

Whether you are a beginner or an expert, your personal finances have become child's play.

REPEAT :
Control panel for your repetitive transactions.
(You can choose whether or not to use it)

BUDGET :
Create a budget by expense categories. GOLDSIMPLE will keep you informed in real time for each of your expenses.
(You can choose whether or not to use it)

EDIT :
Display the list of transactions for the current month. You can sort, total, and reconcile your transactions.
(You can choose whether or not to use it)

HISTORY :
Allows you to access your transactions from past months.
(You can choose whether or not to use it)

TOTAL :
Automatically analyze your spending. Very useful. You don't have to do anything.

OPTIONS :
To personalise GOLDSIMPLE according to your profile and needs. This functionality is very powerful.

Also allows :

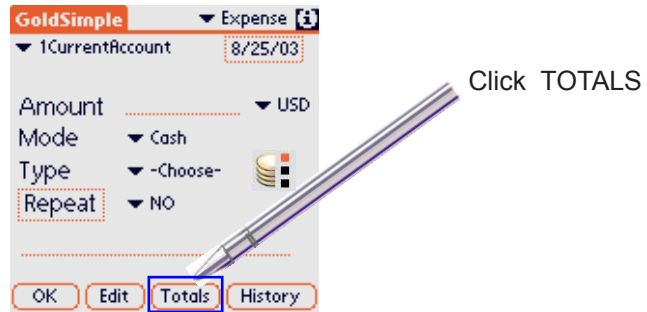
- the import of your electronic bank statements provided by your bank's internet site*
- Reconciliation with transactions entered on the fly (Very simple to use. Allows you to feel in total control of your personal finances).
- Export of your accounts to other software packages on your PDA (certain spreadsheets for example).



* CSV or QIF files

Totals : The automatic analysis of your spending (you don't have to do anything !)

To manage your finances in the blink of an eye ...



This first level answers the 5 questions you ask most frequently (for each of your accounts) :

- 1) how much did I have left at the end of last month ?
- 2) what are my total movements this month ?
- 3) what is my available total ? (last month's balance + my deposits from this month)
- 4) how much have I spent ?
- 5) how much do I have left ?

The response from GOLDSIMPLE is simple and IMMEDIATE :

Totals		USD
1 Current Account	1973.34	
▶ Month income	2173.34	
Thus	4146.68	
▶ Spent	672.20	16%
Grand Total	3474.48	<input checked="" type="checkbox"/>
2 joint account	3288.90	
▶ Month income	0.00	
Thus	3288.90	
▶ Spent	0.00	0%
Grand Total	3288.90	<input checked="" type="checkbox"/>
Done	+6763.38	<input checked="" type="checkbox"/>

Each account is presented in 5 lines

balance on the last day of the previous month

deposits this month

line 1 + line 2 = total available

amount spent since the beginning of the month

today's balance

TP !
The % on the Debit line means you have spent 16% of your available total

Useful ! If for example it is only the 3rd day of the month, you know you need to moderate your spending !

Balance from all accounts checked.
Uncheck those you don't want to take into account in this total.

Now, discover **how** you have spent your money

... Because you wish to know more about your debits, click **the arrow** on the DEBIT line

Totals		USD
1 CurrentAccou 1973.34		
▶ Month income	2173.34	
Thus	4146.68	
Spent	672.20	16%
Grand Total	3474.48	☑
2 joint account 3288.90		
▶ Month income	0.00	
Thus	3288.90	
Spent	0.00	0%
Grand Total	3288.90	☑
Done		+6763.38

TIP ! Navigation in GOLDSIMPLE is easy. To access more detailed information, click on the arrow.

Discover the distribution of your spending by category (house, taxes...)

In front of each category the amount AND the percentage appear representing this category compared to other categories.

Ideal for understanding your expense hierarchies.

breakdown by modes (bank card, chequeÖ).

Account/Total	USD	
1 CurrentAccount: Monthly recap.		
▶ Clothes	221.56	32%
▶ Communication	45.00	6%
▶ Computer	274.08	40%
▶ House	131.56	19%
Total spent	672.20	
Cash	131.56	19%
Cheque	274.08	40%
Credit Card	221.56	32%
Transfer	45.00	6%
Grand Total	+3474.48	
Done		👁

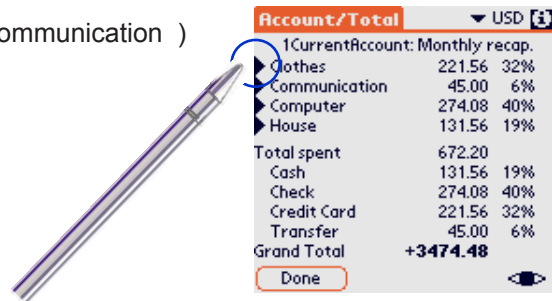
TIP ! Everywhere in GOLDSIMPLE, the menu listing currencies converts the amounts displayed into the currency of your choice.

EUR
EUR
DEM
FRF
ITL
ESP
NLG
BEF
ATS
FIM
PTE
IEP
LUF
GRD
USD

See the list of transactions for one category

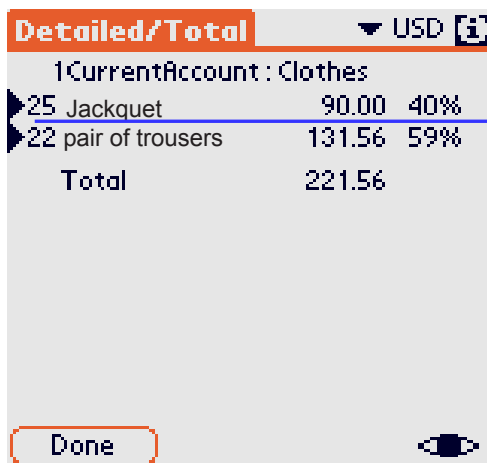
To see the list of transactions for one particular category...

...click on the arrow for this type (here the type is Communication)



Account/Total		USD
1CurrentAccount: Monthly recap.		
▶ Clothes	221.56	32%
▶ Communication	45.00	6%
▶ Computer	274.08	40%
▶ House	131.56	19%
Total spent	672.20	
Cash	131.56	19%
Check	274.08	40%
Credit Card	221.56	32%
Transfer	45.00	6%
Grand Total	+3474.48	

Detail of the list of transactions for a category.

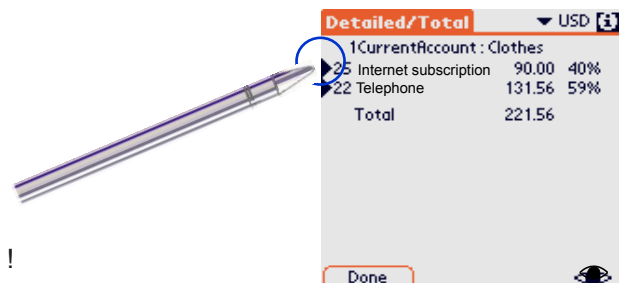


Detailed/Total		USD
1CurrentAccount: Clothes		
▶25 Jackquet	90.00	40%
▶22 pair of trousers	131.56	59%
Total	221.56	

Each transaction is listed as follows :
DATE / MEMO / AMOUNT / % this transaction represents compared to others **in this category**.

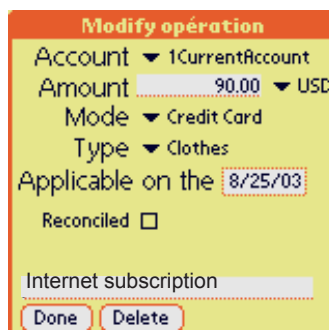
TOTALS : see 1 detailed transaction

To display the details of a transaction click on the arrow...



Detailed/Total		USD
1CurrentAccount: Clothes		
▶25 Internet subscription	90.00	40%
▶22 Telephone	131.56	59%
Total	221.56	

All parameters can be modified !



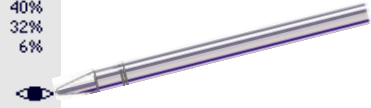
Modify opération

Account ▼ 1CurrentAccount
Amount 90.00 ▼ USD
Mode ▼ Credit Card
Type ▼ Clothes
Applicable on the 8/25/03
Reconciled
Internet subscription

TOTALS : day to day spending analysis

By default, the spending analysis covers the period from the 1st day of the month up to today.
To modify this period, **in other words to SEE another period analyzed**, click on the eye...

Account/Total		USD
1CurrentAccount: Monthly recap.		
▶ Clothes	221.56	32%
▶ Communication	45.00	6%
▶ Computer	274.08	40%
▶ House	131.56	19%
Total spent	672.20	
Cash	131.56	19%
Check	274.08	40%
Credit Card	221.56	32%
Transfer	45.00	6%
Grand Total	+3474.48	
<input type="button" value="Done"/>		



SEE another period analyzed

See the analysis

Operations:

Period:

From: 8/1/03
To: 8/25/03



This symbol means :
Choose what you want to see

Modify the period analyzed

Return to the default period (from the 1st day of the month to today)

Identify the reconciled transactions

See the analysis

Operations:

Period:

From: 8/1/03
To: 8/25/03

Select **RECONCILED** : the analysis will take into account only the reconciled transactions. *

Select **ALL** : the analysis will take into account ALL the transactions for this period, whether they are reconciled or not.

Being able to tell apart the RECONCILED transactions and ALL the transactions allows you to compare:

- 1) your spending according to the amounts taken into account by your bank
- 2) your spending such as it really is today. That is to say including the transactions you have performed, and which have not necessarily been taken into account yet by your bank.

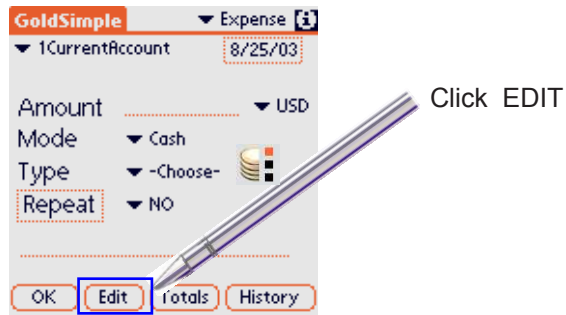
* Reconcile a transaction consists of comparing your theoretical accounting situation (that you note daily) with your real situation (your accounts as listed on your bank statements). We say therefore that you reconcile the transactions common to these two domains.

To see how to reconcile a transaction, see the chapter EDIT or IMPORT YOUR ELECTRONIC BANK STATEMENTS CREATED BY YOUR BANK'S INTERNET SITE.

EDIT : list, reconcile, total, or sort your transactions in 1 click !

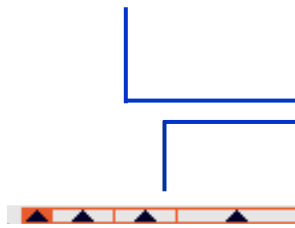
The EDIT function gives you a very detailed view of your transactions for the current month. But it's not indispensable to use it.

To go to the complete list of your transactions for the current month...



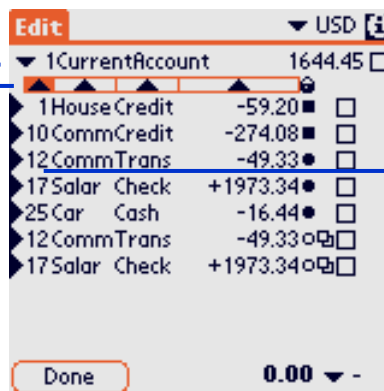
A simple interface

Select an account : the list of transactions for the current month is displayed.

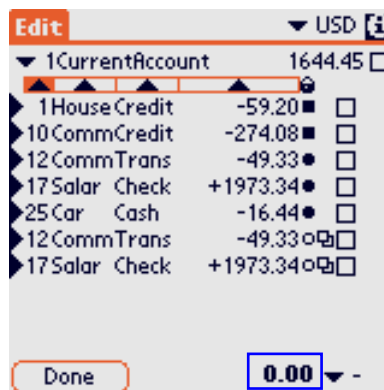


Sorting toolbar (just like Outlook Express for sorting your emails)

Allows 4 types of sorting :
By date, type, mode, amount.



Each transaction is summarized as follows :
DATE / TYPE / MODE / AMONT



Last month's balance (for this account)

The total of all checked transactions displays here. At the moment no transactions are checked.

Automatic

After each transaction you will see 1, 2 or 3 symbols. Each symbol informs you about the status of your transaction.

it's not necessary to memorize them !

These symbols are :



Confirmed transaction



Repetitive transaction



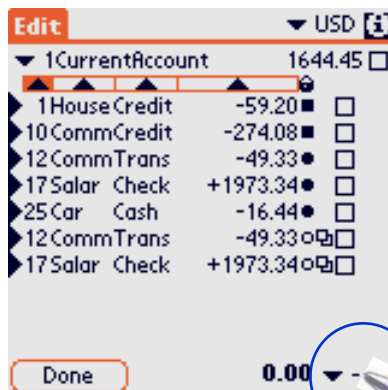
Transaction downloaded by infrared from partner's PDA



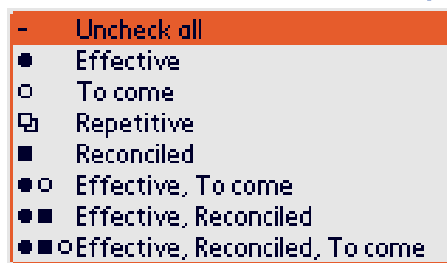
Upcoming transaction



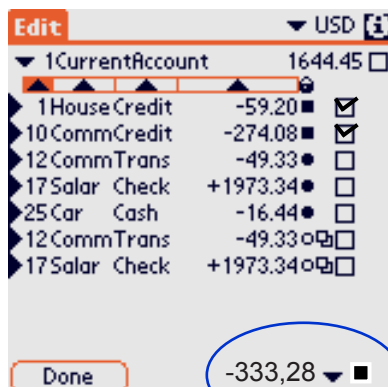
Reconciled transaction



To generate automatic totaling of certain transaction types, click here.



Select the symbol (or the group of symbols) of your choice. GOLDSIMPLE automatically checks the corresponding transactions.



Here all reconciled transactions are automatically checked. Their totals displays.

TP !

In the present case, you only need to check last month's balance (1644,45) and you will obtain the same result as on your bank statement.

Reconcile a transaction MANUALLY



For maximum convenience, GOLDSIMPLE allows you to reconcile your transactions using 2 methods. Lets look at the manual method. It's meant for those users who cannot download their bank statements by internet.

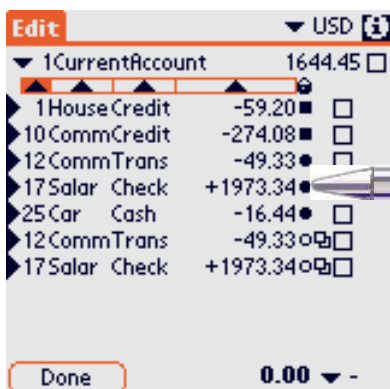
Lets imagine : you have just received your bank statement by mail.

Using this bank statement, you will reconcile the matching transactions already entered in GOLDSIMPLE.

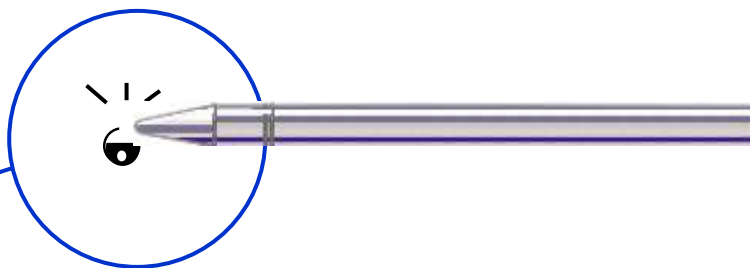
The goal is to display the symbol  to the transactions you reconcile.

Since the screen of a PDA is small, a default security method allows you to avoid incorrect reconciliations.

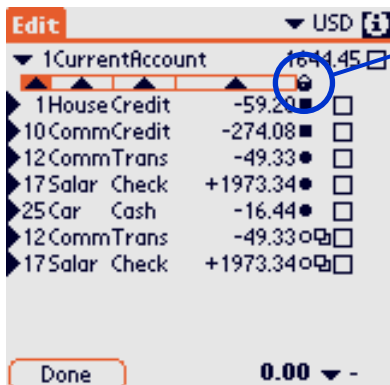
If you click on an unreconciled transaction, the symbol  does not appear because the lock is closed. 



To open the lock : click it.



Now you can reconcile your transactions.
Tap your stylus ON THE SYMBOL (a black circle for example).
It changes into a black square.

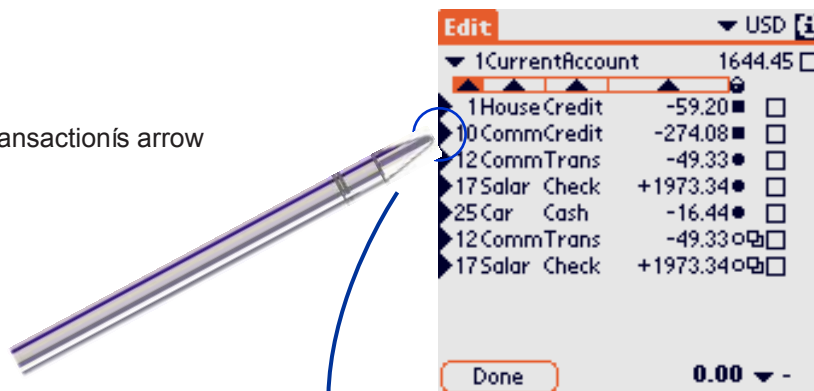


TP !

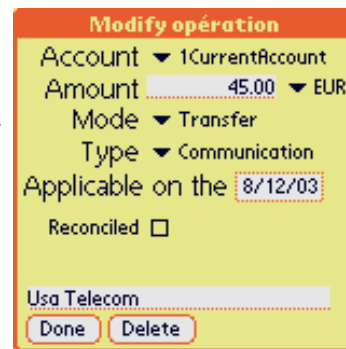
If you can download your bank statements from your bank's internet site, read RECONCILE BANK STATEMENTS DOWNLOADED FROM YOUR BANK'S INTERNET SITE.

EDIT : access a transaction in detail

Simply click on the transaction's arrow

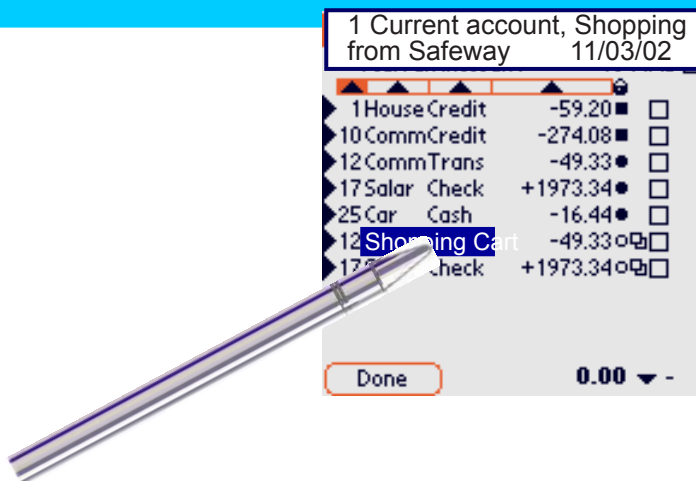


...all the parameters can be modified.



TIP!

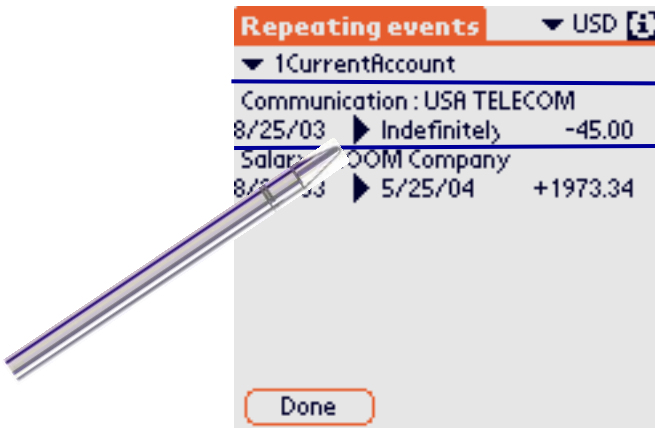
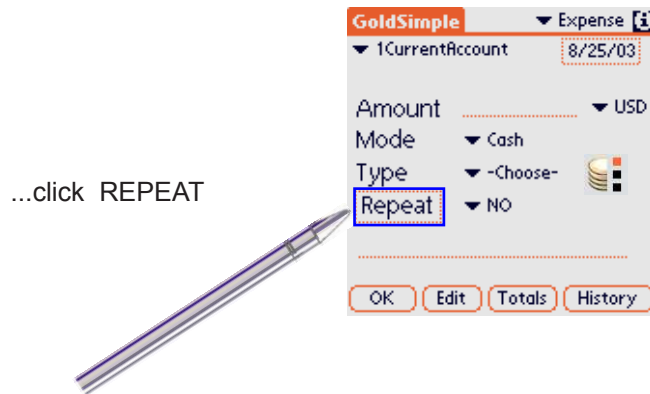
To see the details of a transaction, tap it with your stylus !



The control panel for repetitive operations

From day to day, you generate 2 types of transactions : one-time transactions (example : buying a lightbulb), and repetitive transactions (salary, rent, credit...).

GOLDSIMPLE provides you with a control panel to oversee repetitive operations. This way, whenever your regular habits change (an increase in salary, in rent) it's very easy to update the transaction concerned.



Each transaction is summarized on 2 lines :

TYPE : MEMO
BEGINNING DATE ► END DATE AMOUNT

...click the arrow to display the transaction details.

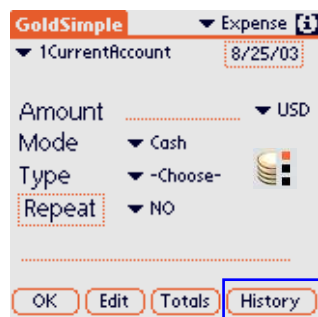


All parameters can be modified, including the periodicity.

Previous months' history

To access the history from previous months...

...click HISTORY



Under this heading GOLDSIMPLE archives the transactions and balances from previous months.

Archived transactions stay accessible and modifiable on the PDA.

By default GOLDSIMPLE saves in memory 2 months of detailed archives (that's to say with the complete transaction list). But using the options, **you can save up to 12 months of archives accessible on your PDA.**

Beyond this period, transactions are no longer visible. They are purged during the synchronization with your computer.

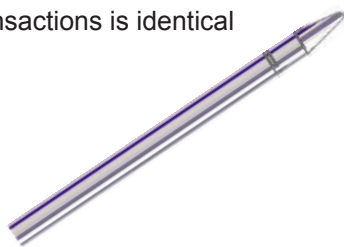
GOLDSIMPLE never loses a transaction, even if your HotSyncs occur at long intervals.

ASTUCE !

- There are two possibilities for modifying the detailed history archives :
- 1) click OPTIONS / HISTORY and request up to 12 months of detailed archives
 - 2) when you create a new account, create it with a date going back to up to 12 months previously.

Be careful not to saturate and therefore slow down your PDA. The longer the History period, the larger your archives will be. In a mobile situation, 2 months are often sufficient.

The months for which the history is accessible are preceded by an arrow.
Click the arrow and the display of the transactions is identical to that under the EDIT heading.



A screenshot of the History screen. The title bar is 'History' and the subtitle is 'EUR'. Below the title bar, there is a dropdown menu for '1CurrentAccount'. The screen displays a list of months and their corresponding balances:

December 2002	2504
November 2002	1796
October 2002	3896
September 2002	1475

At the bottom of the screen, there is a 'Done' button.

Transfer from one account to another

You must have at least two accounts to transfer from one account to another .

- 1) on the top right of the software's welcome page (or data entry interface) click the word EXPENSE . Select TRANSFER .
- 2) An arrow appears prompting you to choose a destination account. Select the destination account, then fill in the other fields. Click enter. It's done.

Enter a repetitive transaction

With GOLDSIMPLE, you program once and for all your repetitive transactions (salaries, rents, regular purchases,..) And you don't worry about them again. Each month, the transactions will run automatically on the days you chose.

A MONTHLY TRANSACTION

On the welcome page, across from the word REPEAT , click NO . Choose a duration between 1 and 11 months. 6 months for example. The transaction will be repeated for six more months, one time per month. If you click INDEFINITELY , the transaction will repeat each month indefinitely.

A DAILY OR WEEKLY TRANSACTION etc...

On the welcome page, across from the word REPEAT , click NO . Then OTHER . A menu displays allowing you to choose the frequency and the number of repetitions you want.

Create a new account

- 1) Above and to the left of the welcome page, click the account name. Then on MODIFY , then on NEW .
- 2) Indicate the name of the new account.
- 3) Indicate the mode most often used for this account. This way it will be selected by default each time you call up this account.

TIP ! We recommend that you give it a number (for example Savings 2 A). This number will determine its place in the drop-down menu.

Of course you can change the mode when you enter a transaction if you need to. You can also modify the default parameter using the options (read OPTIONS : Personalise my accounts).

- 4) Indicate the initial balance (click on - if it's negative, on + if it's positive). Then change the currency if necessary.
- 5) Indicate the month the account was created by clicking the date. **IMPORTANT** : the further in the past the date you choose, the further in the future GOLDSIMPLE will save the transactions in memory. If for example you choose 12 months (which is the maximum), GOLDSIMPLE will always save the last 12 months in the PDA. Depending on the type of PDA used and the free space in memory, this could create a slowdown. By default GOLDSIMPLE saves 2 months of detailed archives on the PDA. This is usually sufficient in mobile situations.

Anyway GOLDSIMPLE never loses a transaction, and safeguards all your data during your synchronizations.

Create / delete / modify a new expense category

To begin with, GOLDSIMPLE offers you a list of expense categories. You can adapt it to your needs. We even recommend that you delete categories you don't need.

- 1) On the welcome page, across from TYPE , click CHOOSE .
- 2) At the bottom of the drop-down menu select MODIFY .
- 3) choose new , rename or erase

Create a new mode (bank card, credit card, joint check book...)

- 1) On the welcome page by the word MODE, click the drop down menu.
- 2) select MODIFY
- 3) Click NEW to create a new mode
- 4) indicate whether or not it's a check book. If you wish GOLDSIMPLE will generate check numbers automatically.

Create cheque numbers automatically

On the welcome page, choose in MODE the type CHEQUE .
Then at the bottom of the welcome page, on the dotted line (which is used to write a memo associated with a transaction), indicate a number. You can still write a memo on the same line.
For example : 1315 Gasoline.

Enter your transaction. The next time you select the mode CHEQUE , the number 1316 will appear automatically.

Options

To get to the options...

...click the icon **OPTIONS** situated to the left of your graphics area.



Then on the word **OPTIONS**

Select PERSONALIZE MY ACCOUNTS

First select the account you want to personalise. Then...

Then **HELD IN**

This is used to associate a default currency to an account. This is useful if you're traveling in a country that uses a currency other than your regular one. During your trip you will record your transactions in the local currency.

THE FUNCTION DEFAULT MODE

It's used to associate a default mode with a particular account. But when you enter a transaction for this account you can modify the mode if necessary.

If for example you have created an account **CASH** in which you calculate the cash you have on hand, apply the mode **CASH** by default on this account. You will save time when you enter transactions in this account.

THE FUNCTION TRANSACTION ALARM

If you check this, an alert will display each time an upcoming transaction comes due. This way, when you launch **GOLDSIMPLE** the alert will remind you of the transaction. You will still have the choice to validate or cancel it.

THE FUNCTION SYNCHRO IR

This stands for **SYNCHRONIZATION BY INFRARED**. If your domestic partner also uses a Palm OS PDA and **GOLDSIMPLE**, you will find this functionality very useful.

In fact, **SYNCHRO IR** will make your accounts synchronizable by infrared

TIP !

Only those accounts for which you have checked **SYNCHRONIZE** will be seen by your partner. The other accounts will stay confidential and will only be visible on your PDA.

SYNCHRONIZE YOUR JOINT ACCOUNTS BY INFRARED BETWEEN TWO 2 PDAs

This functionality is very practical. In fact, if you have a joint account and each use a PDA and GOLDSIMPLE, your balances will be incorrect if each PDA hasn't ALSO integrated the transactions performed by the other person.

Synchronizing a joint account by infrared is very easy.

First make sure that :

- 1) Both PDAs function using the Palm OS
- 2) that GOLDSIMPLE is present on both PDAs (and that you have installed GOLDSIMPLE on each PDA using the installation tool and not by infrared).
- 3) that for each PDA the account to synchronize has exactly the same name (same capital letters, spaces...).

SYNCHRONIZE !

Place both PDAs in position to transmit by infrared. Then in the Options menu select **Synchro IR** .

Your transactions from the sending PDA pass to the receiving PDA. Now do the same manoeuvre in the other direction.

To sum up :

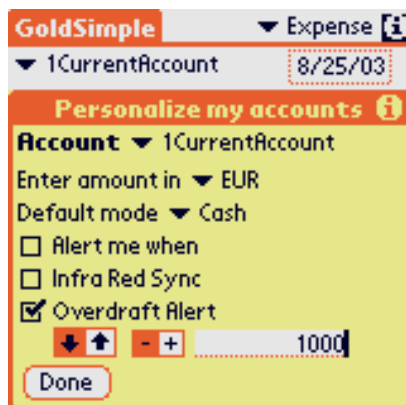
- 1st synchronization : PDA 1 > PDA 2
- 2nd synchronization : PDA 2 > PDA 1

HOW TO IDENTIFY TRANSACTIONS RECEIVED BY THE OTHER PDA ?

It's very easy and visual : in **EDIT** all the transactions received show a smiley face, symbolising your partner. You just need to check the operations concerned to display the total at the bottom of the page.

Select Alarm exceeded

The objective is to be alerted when your account has reached a ceiling or a floor.



In this example, an alert will be displayed when the balance goes below (downward arrow) less than (less than sign selected) 1000 euros.

It's really easy !

To program an alert for a ceiling, select the upwards arrow and the + sign.

Select Currency conversion

When you travel, start here by indicating the value of the currency of the country where you're going. Then in [personalise my accounts](#) select this currency by default in the account or accounts you will use during your trip. This way, transactions will be recorded in your local currency but the analysis (in TOTALS), will always be performed in your currency of choice.

If the country you visit uses a currency not listed, choose a currency in the drop down menu for the currency of a country where you never go. And assume that for you it will stand for the currency of the country you are visiting. You can also let us know by email (info@tecsimple.com) the currency or currencies you're missing. We'll make them part of our next update.

The abbreviations for the currencies for which the indexes can be modified :

USD : US dollar	JPY : Japanese yen
GBP : Pound sterling	HKD : Hong Kong dollar
CHF : Swiss franc	CAD : Canadian dollar
SGD : Singapore dollar	AUD : Australian dollar

Select BUDGET

The BUDGET option will help you to reach your consumption plans. Choose a monthly budget for each category (Car, house...). Now, each time you capture a new expense, GOLDSIMPLE will show you in real time the remaining percentage in that category. Try IT NOW ! It's very USEFUL !

Select Deferred debits

Use this function to determine with precision the bank processing delays for certain transactions conducted with debit cards.

Here are some examples :

EXAMPLE 1

If your transactions up to the 27th are debited the 5th of the following month, check :
DIFFERED the 5th of the month, / delay of 9 days.
Because 28, 29, 30, 31, 1, 2, 3, 4, 5 = 8 days

EXAMPLE 2

If your transactions up to the 15th are debited the 3rd of the following month, check :
DIFFERED the 3rd of the month, / delay of 19 days.
Because 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 1, 2, 3 = 19 days

Select Bank fees


This functionality is useful for certain banks or in certain countries where fees are taken out by the bank for certain transactions.

For example checks or withdrawals charged at certain bank machines.

Thanks to this functionality, GOLDSIMPLE will automatically calculate the fee associated with the use of one or another mode of payment. As time passes the fees generated will AUTOMATICALLY be calculated in a mode named BANK FEES by default.

Choose the account concerned

Choose the mode concerned



indicate the amount if it's a fixed amount for each transaction.

indicate the amount and the ceiling if it's an amount fixed by level.

3 levels are possible.

It is also possible to have a fixed tax + taxes by level.

TIP ! If your bank takes a fee each time you use a cash machine from another bank, create a mode that you use for example withdrawal and in BANK TAXES p

Select History

Keep archives in your PDA for the number of months of your choice. This parameter, like the others, is child's play.

You can keep up to 12 months of detailed archives. The greater the time period you save, the more you risk slowing down GOLDSIMPLE.

Don't be afraid you will lose your transactions beyond the timeframe of the GOLDSIMPLE history. In fact, GOLDSIMPLE saves your transactions when you synchronize.

Even if your history is saved for only two months and you synchronize, for example, once a year. GOLDSIMPLE never loses a transaction.

In this case, your transactions older than two months will no longer be accessible on your PDA. However, they will remain in storage until your next synchronization.

Select Security

This security mode is very clever. In fact, it allows you to safeguard your information without even obliging you, when you record your new transactions, to enter a password.

HOW DOES IT WORK?

- 1) You must have a password set up for your PDA (See the user instructions for your PDA). During this configuration, check **DISPLAY RECORDINGS** .
- 2) Launch **GOLDSIMPLE**, click **OPTIONS** , then **SECURITY** , then **LOCK** .
- 3) Close **GOLDSIMPLE** (**IMPORTANT** : you must exit the software. Switching off the PDA is not sufficient).
Now your personal information is locked.

When you use **GOLDSIMPLE** again, you can freely enter your transactions. However, your personal data is secured.

Import your bank statements downloaded from the internet site of your bank.

GOLDSIMPLE is the first software package for the PDA to allow you to import your bank statements downloaded from the internet site of your bank ; and to then ensure the reconciliation of your transactions quickly, simply and efficiently.

WHAT FORMATS TO IMPORT?

GOLDSIMPLE imports ALL **qif** or **csv** file containing bank data including current accounts, savings accounts, etc...

These formats are universal because they are offered by most banks. Some banks call them **MONEY** format or **QUICKEN** (for **qif**) or **EXCEL** or **SPREADSHEET** format (pour **csv**).

As long as your bank allows you to download your files in one of these 2 formats (**qif** or **csv**) you will be able to import your data into **GOLDSIMPLE**.

If your bank does not allow either one, but the format proposed can be used in a spreadsheet (such as Excel for example), use this spreadsheet to save your data in **CSV** format. (in **File / save as**).

It can now be imported into **GOLDSIMPLE**.

WHERE TO PERFORM THE CONFIGURATIONS ?

To configure this functionality **VERY EASILY AND ONCE AND FOR ALL**, **TECSIMPLE** has created the **TECSIMPLE MANAGER** module.

This module is accessible :

- on a **PC** : Click on the **HOTSYNC MANAGER** icon (red and blue arrows) at the bottom right of your screen.
Select **PERSONALIZE** .
In the list of software, select **GOLDSIMPLE**
Click **MODIFY**
- on a **MAC** : click the **PDA** icon at the top of your screen, then **HOTSYNC MANAGER**, then **BEHAVIOR PARAMETERS** .
Select **GOLDSIMPLE** then click **BEHAVIOR PARAMETERS** .

What kind of configurations do I need to import my electronic bank statements in GOLDSIMPLE ?

What are the different configurations possible ?

To communicate with my bank website, my handheld must :

- Have an integrated phone and an internet browser



OU

- Or have an internet browser and communicate by infra-red or bluetooth with my mobile phone

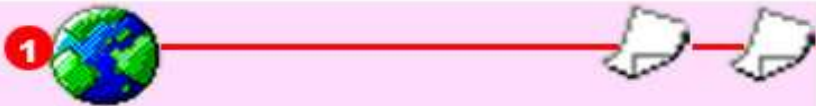


OU

- Or synchronize with my PC connected to the internet



How can I import my electronic bank statements in GOLDSIMPLE with a HANDHELD-PHONE or with a HANDHELD connected to my mobile?

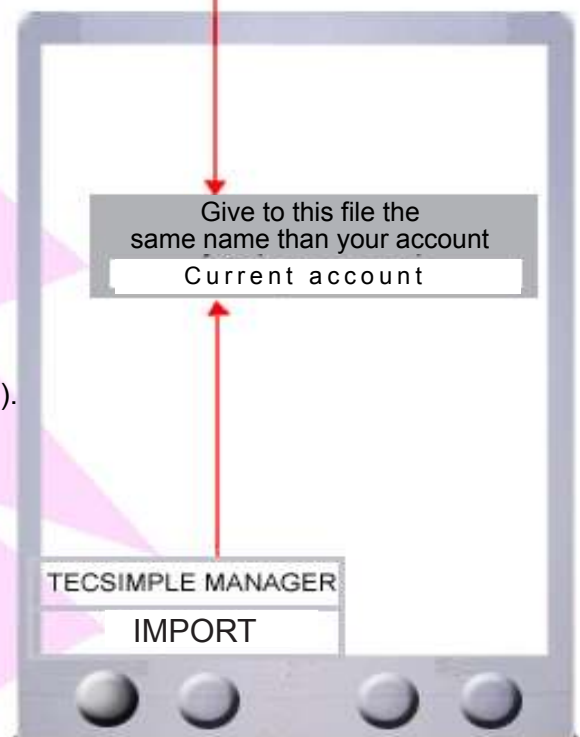


1 From the website of my bank, I download ma current account, joint account ebank statements... (no limit on the number of accounts)

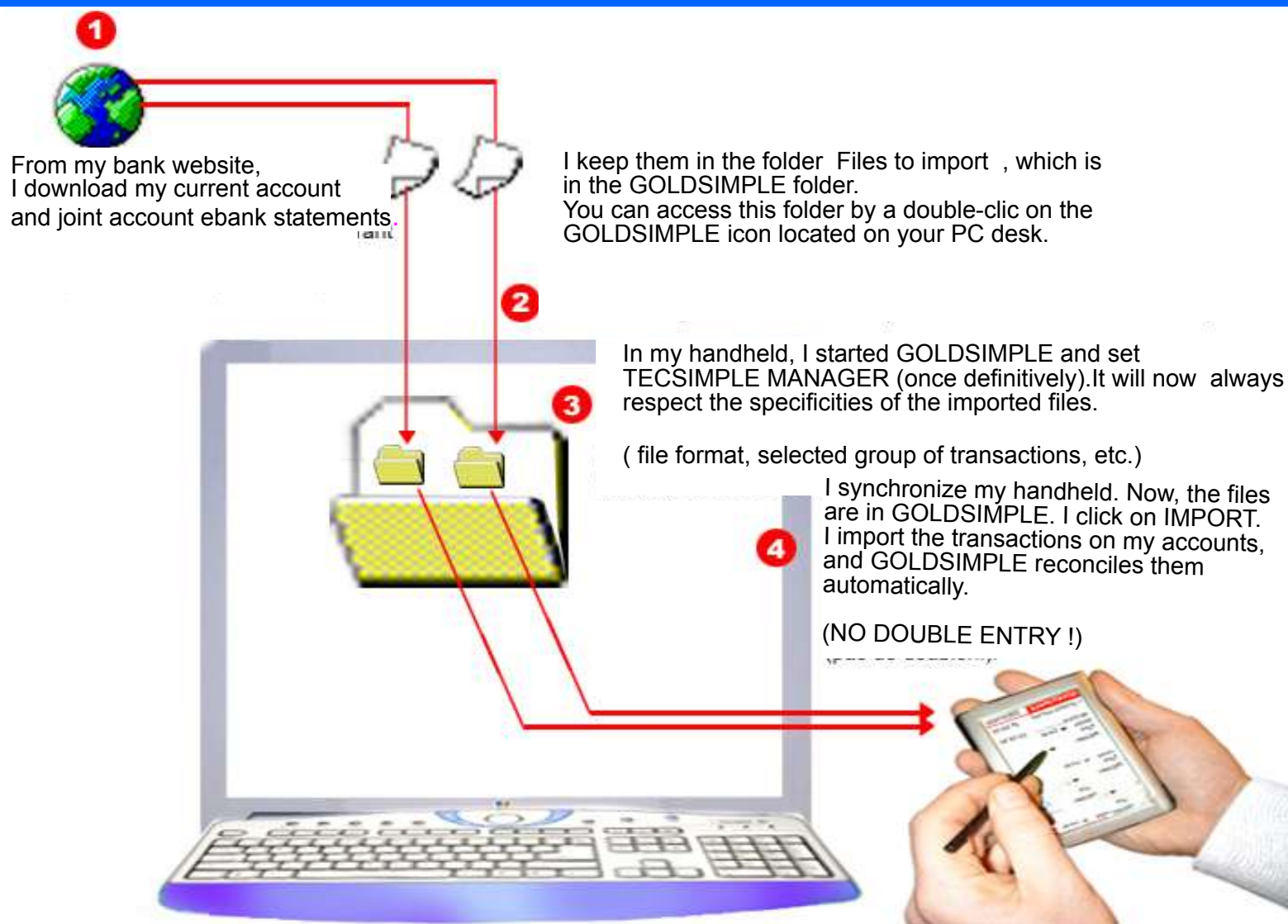
2 When I import it, I give to that file the name of the account in GOLDSIMPLE.

3 In GOLDSIMPLE, I set TECSIMPLE MANAGER (only once). It will take into account the specificities of my imported files (Format, place to keep them...)

4 In GOLDSIMPLE, I click IMPORT to import my bank statements. I can also reconcile my transactions automatically, (no double entry). It's recommended ! This function is very useful !



How can I import my electronic bank statements in GOLDSIMPLE connecting to my bank website from my PC (or my Mac) ?



To import in GOLDSIMPLE your account from Money or other financial software or spreadsheet, process the same way from step 2.

Additional information

Using TECSIMPLE MANAGER you can import ALL QIF FILES coming from any software package (that creates qif files respecting all norms for qif files).

If up to now you used Excel (or another spreadsheet) to keep your accounting up to date, all you need to do is convert your file to CSV format, and follow the import procedure.

You accounting will be integrated in one place : GOLDSIMPLE !

You can save some profiles for CSV files and other profiles for QIF files.

GOLDSIMPLE will import them all during your next synchronization.

You can import files coming from different banks, no matter what country they're in.

IMPORTANT :

If you download your bank statements from your bank's internet site, you must give them names that can be understood : CURRENT ACCOUNT.qif , JOINT ACCOUNT.csv etc.

And to save them on your computer in different folders.

We recommend that you also name these folders with names that can be understood, for example CURRENT ACCOUNT , JOINT ACCOUNT etc.

Reimporting files generated by GOLDSIMPLE into your PDA

CSVs : In TECSIMPLE MANAGER, simply click on CSV GOLDSIMPLE, then fill in the fields listed on the form. Hit enter. Then do a synchronization.

QIFs : see the section on importing QIF files. The procedure is identical.

There's just 1 way to open a CSV file created by GOLDSIMPLE !

Don't double click directly on a CSV file, as its data will not be displayed in columns.

To read the information contained in the backup files generated by GOLDSIMPLE under the best conditions, it is indispensable to FIRST LAUNCH EXCEL, then click FILE , then OPEN , then with the help of the navigation window that is displayed, go into the GOLDSIMPLE folder located on the desktop and click the file you wish to open.

If once you're in the GOLDSIMPLE folder you don't see the files generated by GOLDSIMPLE (which end with .CSV) click the bottom of your EXCEL navigation window and choose DISPLAY ALL FILE TYPES in the drop-down menu.

How do I export my transactions from my handheld to my computer ?

Click on TO EXPORT, then synchronize your handheld with your computer.

On a PC : where are the files generated by GOLDSIMPLE ?

The easiest thing to do is click on the GOLDSIMPLE icon (the gold bar on a black background) located on your desktop. Then on the folder EXPORTED FILES

If you don't see a csv file inside there are 3 possibilities :

- 1) you don't have any transactions recorded in GOLDSIMPLE
- 2) you have not synchronized since registering transactions in GOLDSIMPLE
- 3) the user profiles in your PDA are not set up properly for your GOLDSIMPLE usage.

If the GOLDSIMPLE shortcut on your desktop doesn't provide you access to the GOLDSIMPLE folder, you can also find the files saved under :

C:/palm/ your username /goldsimple

If you still cannot find the files generated by GOLDSIMPLE, do an automatic search for .CSV or .QIF files.

On a MAC : where are the files generated by GOLDSIMPLE ?

In My profil/GOLDSIMPLE/FILES EXPORTED .

More information about the backup files generated by GOLDSIMPLE

GOLDSIMPLE backs up your data on your computer during each exportation, + synchronization. GOLDSIMPLE generates 1 file per account and per month + 1 file summarizing by account all the transactions on that account since it was created.

The name of the files generated each month is GS_Account name_date.csv (or qif)

If you synchronize several times a month, the information in the files of the current month is updated.

If in GOLDSIMPLE you modify a transaction classified in the HISTORY, GOLDSIMPLE will update the backup file(s) concerned during the next synchronization.

Reconcile the transactions imported from the electronic bank statements from my bank

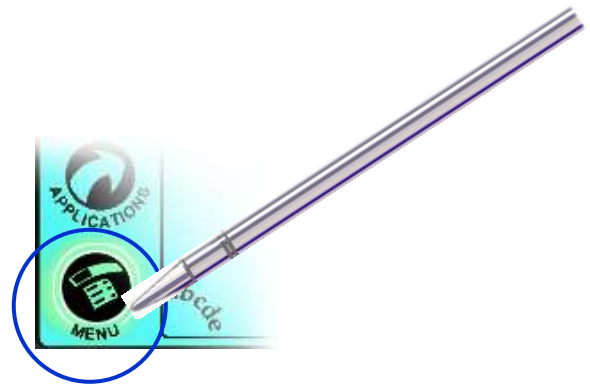
WHAT IS A RECONCILIATION ?

This action consists of marking 2 transactions as identical : one that you have entered in GOLDSIMPLE at the time of your purchase for example, the other that you have just imported from your bank's internet site.

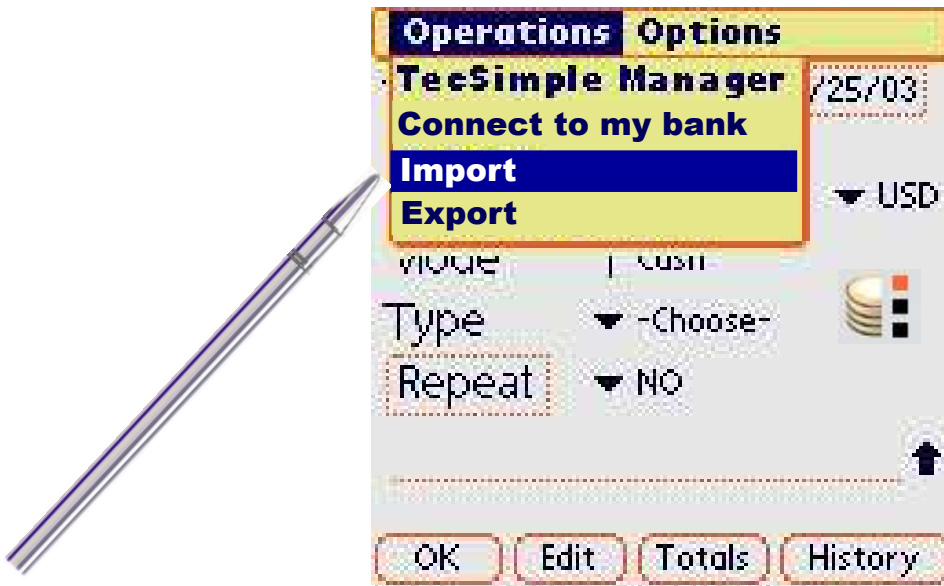
Reconciling these 2 transactions allows you to see precisely those transactions processed by the bank and those that are not yet processed.

This task which is usually tedious has become simple and efficient thanks to GOLDSIMPLE.

First click on the options icon :

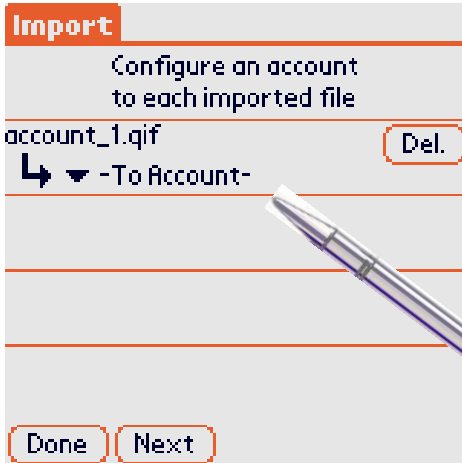


Then on :

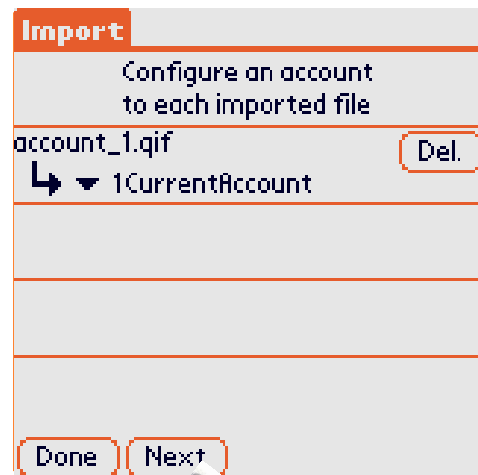


First find your target !

You have just done a synchronization. The file you downloaded (current account.qif) appears.



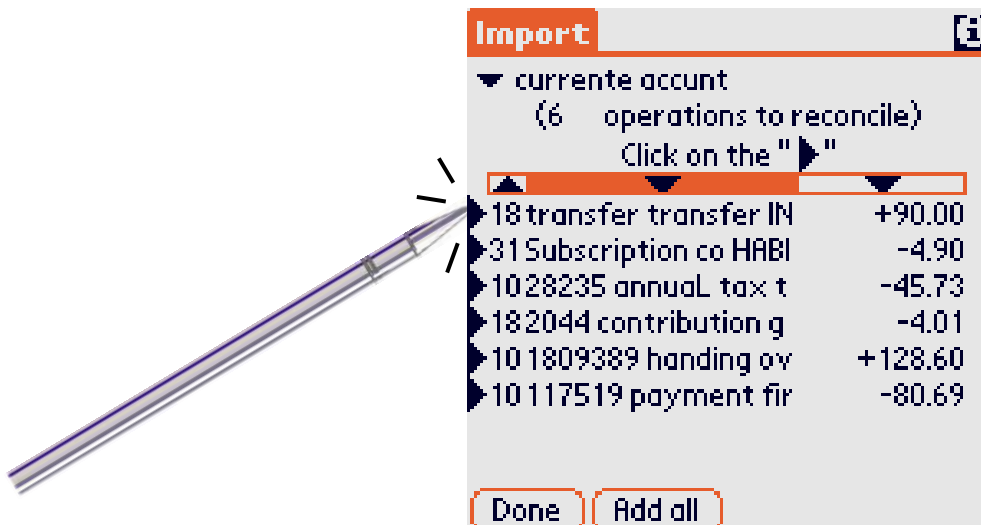
Click the drop-down menu and select the account under import the transactions.



then click NEXT

list...

Here is the list of transactions you have imported. Follow the guide : it indicates you must click on the arrows



Choose !

Here GOLDSIMPLE presents the details of the transaction you have just selected.

To reconcile this import

1/18/03 transfer transfer INTERN +90.00

Choose an operation

18	Stock Cash	+90.00****
19	Other Cash	+222.00**
6	Rent Check	+52.60
23	Bills Cash	+28.00

Or

Create this operation in GoldSimple

Follow the guide !

it tells you that to reconcile this import, you must choose, from the list below, the transaction that resembles it the most.

BUT GOLDSIMPLE HAS MADE IT MORE EFFICIENT:

IT HAS SEARCHED ITS MEMORY FOR ALL THE TRANSACTIONS YOU HAVE ENTERED AND WHICH RESEMBLE THE IMPORTED TRANSACTION.

BUT THAT'S NOT ALL : IT SHOWS YOU THE TRANSACTIONS IN ORDER OF RELEVANCE. THE MOST SIMILAR TRANSACTION FIRST.

IT EVEN USES A LABELLING SYSTEM BY ADDING STARS.

4 STARS ? IT'S THE SAME TRANSACTION ! SELECT IT !

To select the transaction to reconcile, click it with the stylus.

To reconcile this import

1/18/03 transfer transfer INTERN +90.00

1/18/03 by internet +90.00

Stock Options, Cash

Choose an operation

18	Stock Cash	+90.00****
19	Other Cash	+222.00**
6	Rent Check	+52.60
23	Bills Cash	+28.00

Or

Create this operation in GoldSimple

GOLDSIMPLE then displays the details of the transaction selected.

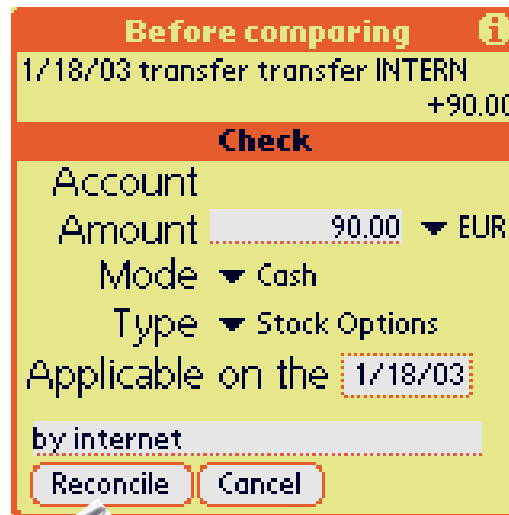
You can therefore compare it with the imported transaction.

Is it in fact the same? yes ? then click enter !

RECONCILE !

In this final step, you can still modify the parameters of the transaction as it will be once its reconciled.

Take advantage of this to refine the amount or the date if necessary.



Before comparing ⓘ

1/18/03 transfer transfer INTERN +90.00

Check

Account

Amount 90.00 ▼ EUR

Mode ▼ Cash

Type ▼ Stock Options

Applicable on the 1/18/03

by internet

Reconcile Cancel

Or click directly on RECONCILE

Click enter... it's reconciled !

Tedious reconciliations that take an hour each month are over ! with GOLDSIMPLE 3.0 a few minutes are enough.

From now on you can do your bank reconciliations at your leisure during a coffee break or your morning train ride !

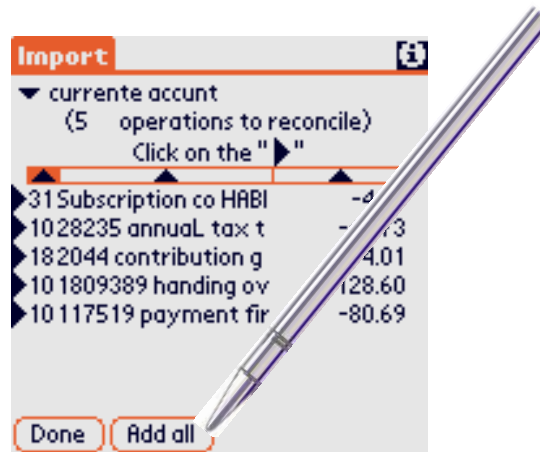
No need for paper anymore, your reconciliations are quick and easy !

And if the imported operation doesn't exist in GOLDSIMPLE ?

In this case, scroll down to the end of the list of transactions proposed. Then click on CREATE A TRANSACTION IN GOLDSIMPLE or ERASE THE TRANSACTION .

Bulk imports without reconciliation

You can also import your transactions IN BULK without reconciling them one by one. Click on **ADD ALL** It's done !



If your QIF folder comes from the software packages MONEY or QUICKEN, and in GOLDSIMPLE you have been careful to create EXACTLY the same categories (House, auto etc...), GOLDSIMPLE will classify them automatically.

If the imported file doesn't contain any category (a bank file for example), you just need to go into EDIT to apply the category corresponding to each transaction. This will only take you a few minutes. And this way you can see your spending statistics in TOTALS.

You have just discovered GOLDSIMPLE 3.0

We thank you for the interest that you have shown in this software package.

Any questions ?

Visit GOLDSIMPLE.COM. You will find a guided tour of the software using flash...

Or else...

At GOLDSIMPLE.COM, click FAQ. The FAQs are complete and updated regularly to provide even more information !

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