ACCOUNTING PRO

Accounting PRO — User Manual

Cloud accounting for New Zealand small and medium businesses

Product	Accounting PRO v1.0
Manual version	1.0
Date	18 October 2026
Audience	Business owners, administrators, accountants, bookkeepers and sales staff
Screenshots	Captured from the running application using the demonstration organisation **D&S Ltd** with sample data. Customer and supplier names, e-mail addresses, phone numbers, addresses, tax numbers, bank account numbers and links are blurred out.
Currency used in examples	NZD
Online manual	https://accounting.reddot.nz/Manual — the living copy, with a quick search
Support	info@reddot.nz

About this manual. Every screen in this manual is a real screenshot of the application. The organisation, customers, suppliers and amounts shown are demonstration data; your own figures will differ. Where a screen depends on your role or subscription plan, the manual says so.

Personal information is not published. The screenshots are processed before they are published: names, e-mail addresses, phone numbers, postal addresses, tax numbers, bank account numbers and any link that carries a token are blurred. What remains is the layout and the workflow.

This is a living manual. The online copy at https://accounting.reddot.nz/Manual is rebuilt every time a feature is added, so it always describes the release you are running. The PDF and the Word-style page breaks of this document are for printing.

Contents

1. Introduction
2. Getting started
3. The dashboard and navigation
4. Sales and accounts receivable
5. Purchases and accounts payable
6. Accounting: chart, periods, ledger and reports
7. Banking and reconciliation
8. GST and tax rates
9. Organisation administration
10. Subscription and billing
11. Global administration
12. Roles and permissions
13. Troubleshooting and FAQ
14. Glossary
15. Appendix: screen reference

How to use this manual

- **Bold** text is a button, menu item or field label you will see on screen.
- Notes, rules and warnings appear in tinted boxes; they explain behaviour that is easy to miss.
- Figures are numbered by section (Figure 4.9 is the ninth figure in section 4) and show the real screen at the point in the workflow where you need it.
- Section 12 summarises what each role may do; section 13 answers the most common questions; section 15 lists every screen and its route.
- If you are setting up a new organisation, read sections 2 and 3 first; if you are doing the books, keep sections 4 to 8 open.
- **Online:** read the same manual at https://accounting.reddot.nz/Manual. Type in the search box at the top of any page (or press **/** or **Ctrl + K**) and the manual jumps straight to the section that answers the question.
- **Stuck?** Ask your organisation Owner or Administrator first, then e-mail info@reddot.nz with the organisation name and the screen you were on.

1. Introduction

Accounting PRO keeps a complete set of double-entry books for one or more organisations behind a single login. It is designed around New Zealand practice: GST returns are prepared on the Inland Revenue **GST101** layout, the financial year commonly starts in April, and the default currency is **NZD**.

1.1 What the application does

- **Sales** — customers, products and services, invoices, credit notes, customer receipts and receivables reporting.
- **Purchases** — supplier bills, supplier credit notes and refunds, supplier payments and payables reporting.
- **Accounting** — chart of accounts, financial periods, the general ledger, manual journals and financial statements.
- **Banking** — bank accounts, statement import, transaction matching and reconciliation.
- **GST** — tax rates, GST101 preparation, ledger reconciliation and filing history.
- **Organisation** — settings, users, roles, invitations, invoice templates and a data-import wizard.
- **Billing** — subscription plans, free trials and feature entitlements.
- **Administration** — application-wide plan, feature and account-template management for global administrators.

1.2 The rules that keep the books trustworthy

Accounting PRO follows a few deliberate rules. Understanding them explains most of the screens in this manual.

1. **Drafts are not accounting records.** An invoice, bill or credit note only affects the ledger when it is **posted**. Drafts may be edited or deleted.
2. **Posted documents are never edited.** A posted invoice is corrected by **voiding** it (which creates a credit note) or by raising a credit note. A posted bill is voided with a reversing supplier credit note. A manual journal is corrected by **reversing** it, which writes a mirror entry and leaves the original in the ledger.
3. **Every posting balances.** Debits always equal credits, and the journal lines are derived on the server from the document, not from the browser.
4. **Everything belongs to one organisation.** Each record carries its organisation and is invisible to members of any other organisation.
5. **Money is only recognised once.** Posting a document, recording a payment and reconciling a bank line are separate steps; the application prevents a document from being posted twice.
6. **The ledger is the source of truth.** Reports are arithmetic over posted journal lines, so the statements, GST return and trial balance agree with one another.

1.3 Accrual and cash basis

The organisation's **accounting basis** changes what posting does:

Basis	What posting an invoice does	When revenue and GST are recognised
Accrual (default)	Writes the journal: debit Accounts Receivable, credit Sales and GST.	On the invoice date.
Cash	Issues the document (status **Sent**) and writes no revenue journal.	When a customer receipt is recorded.

The validate and post screens state which behaviour applies, as shown in Figure 4.9. Suppliers bills follow the same logic: on a cash basis the cost is recognised when the supplier payment is recorded.

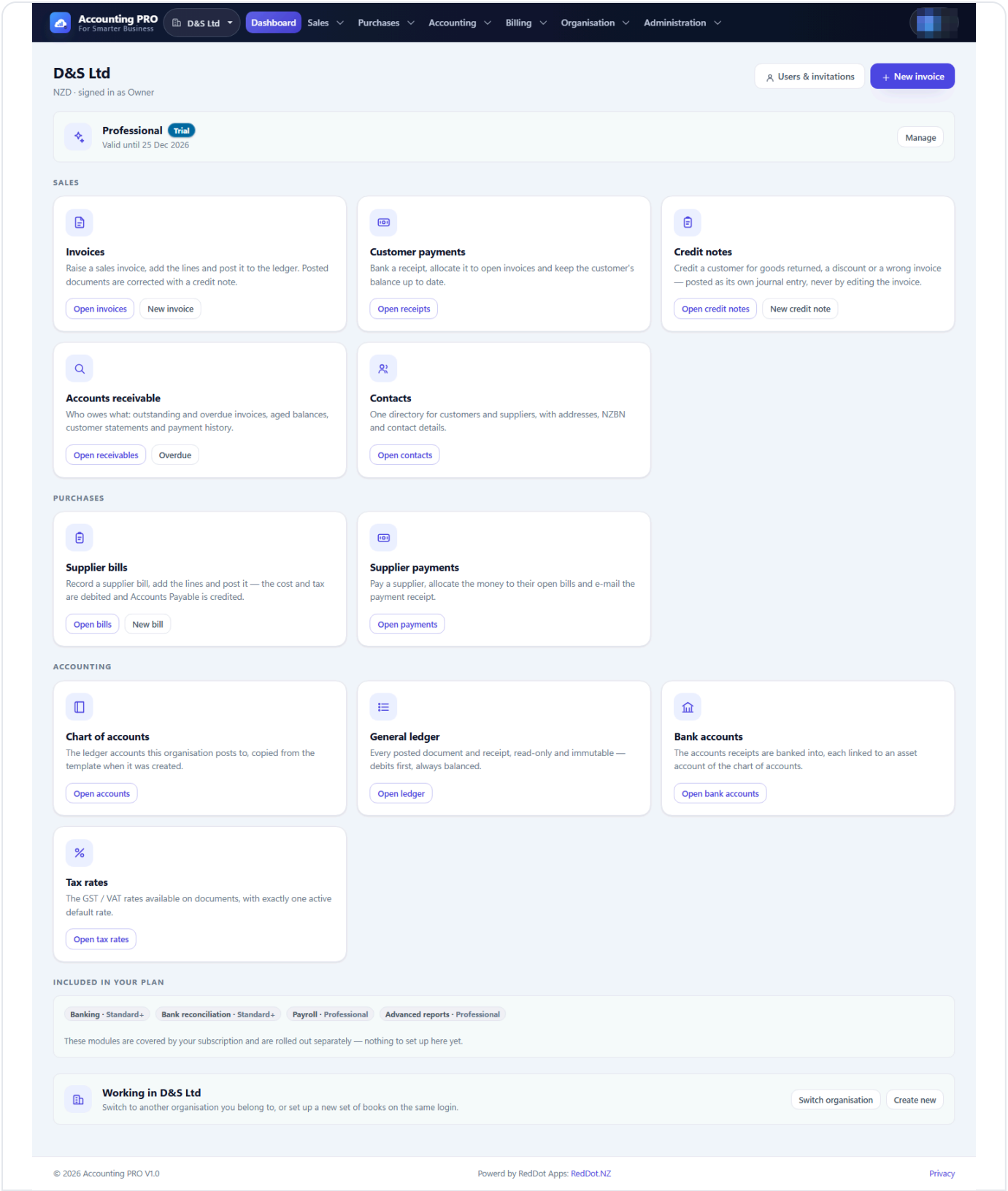


Figure 1.1 — The dashboard of the demonstration organisation, D&S Ltd.

2. Getting started

2.1 Create an account

1. Open the application and choose **Create your account** (or go to `/Identity/Account/Register`).
2. Enter your **first name**, **last name**, **email address** and a password. The password must be at least eight characters and contain a capital letter, a number and a symbol.
3. Confirm the password and select **Create account**.
4. Alternatively, select **Continue with Google**. Google sign-in is available only when the application has been configured with a Google OAuth client.

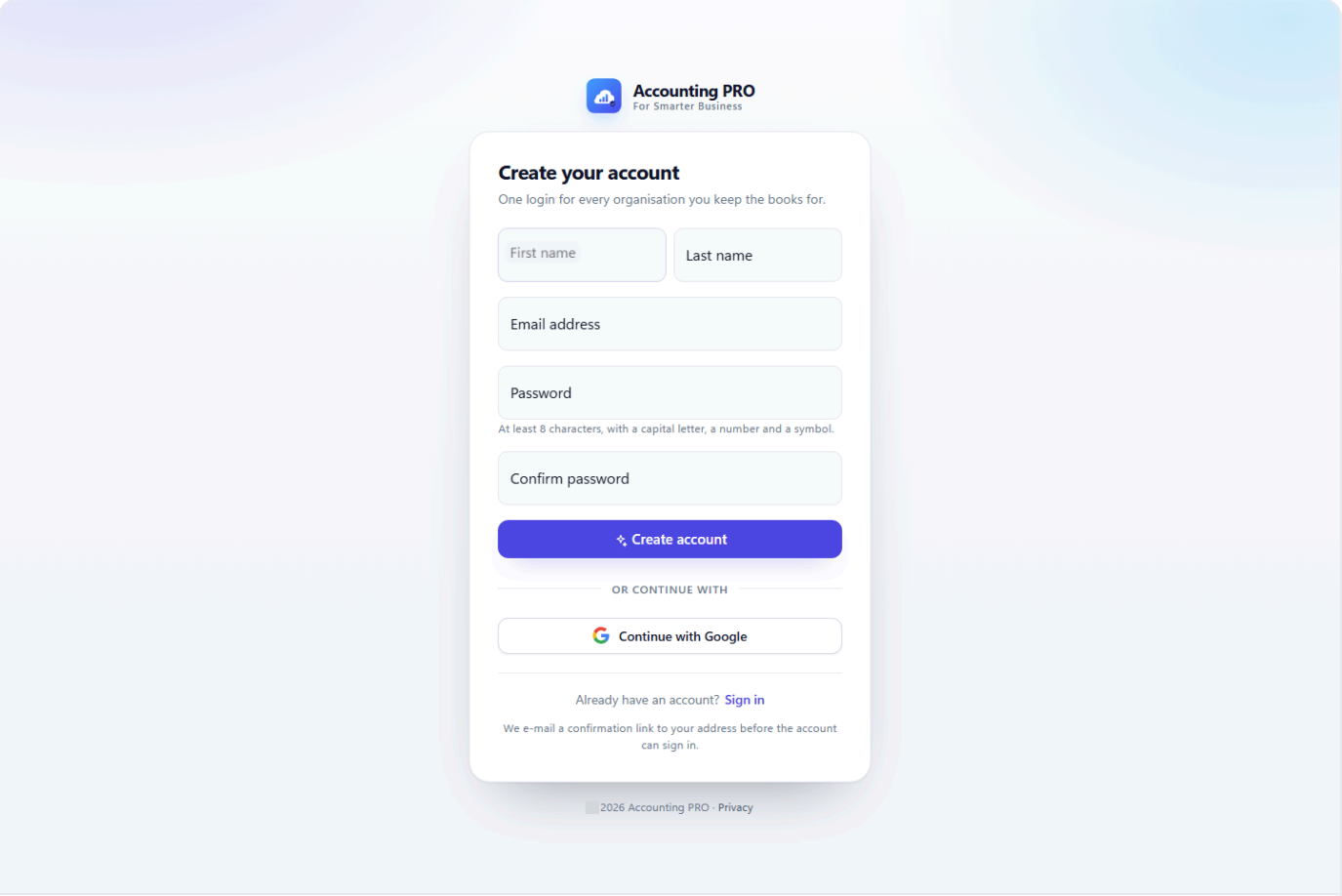


Figure 2.1 — The registration screen.

2.2 Confirm your email address

The account cannot sign in until the email address is confirmed. Accounting PRO sends a confirmation message containing a single-use link. After registration the application shows a confirmation screen; open the link from your inbox to activate the account.

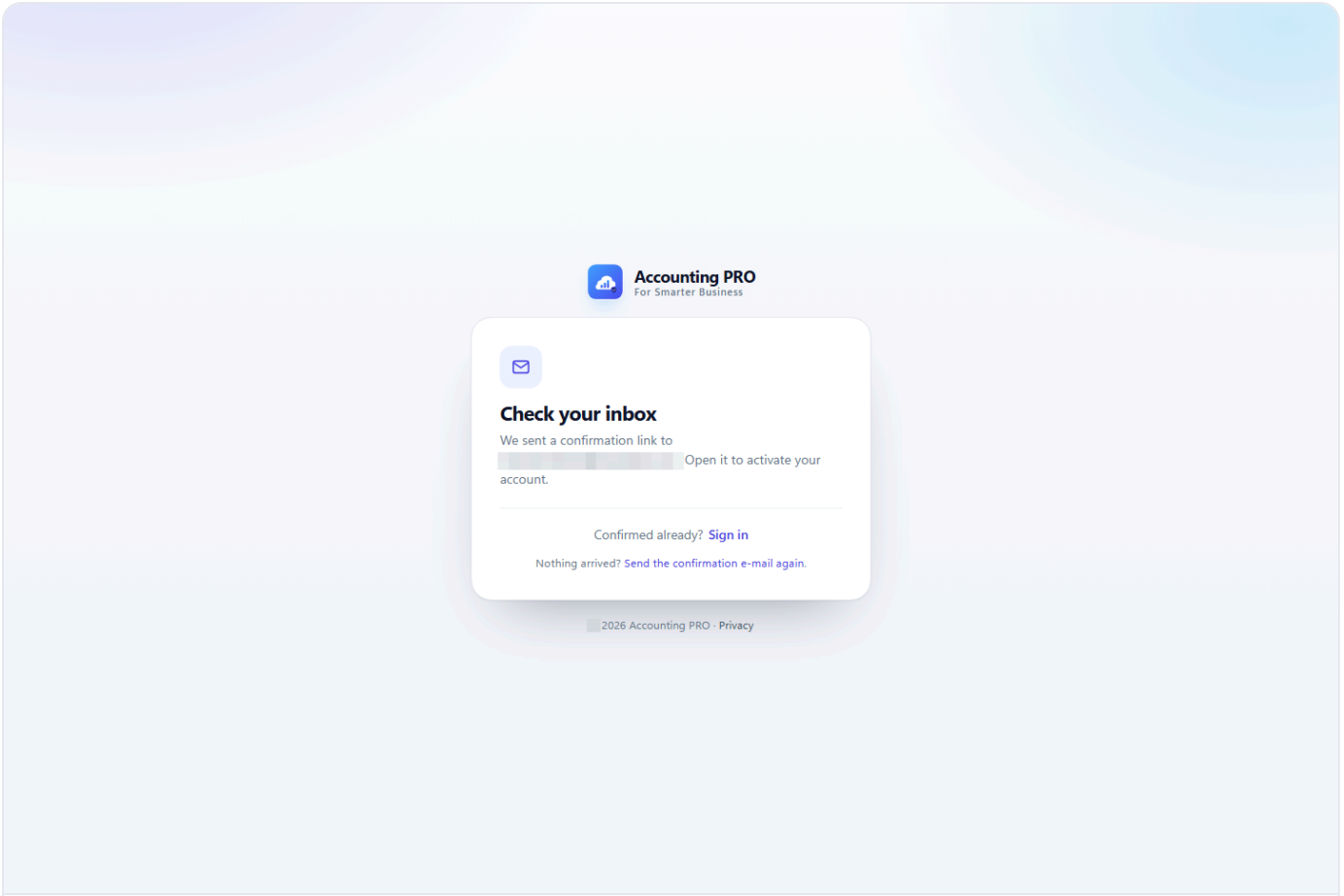


Figure 2.2 — Registration is complete once the confirmation email arrives.

If the message does not arrive, check the spam folder and use **Resend it** on the sign-in page. In a development environment the email may only be written to the application log instead of being delivered.

2.3 Sign in

1. Go to **Sign in** (`/Identity/Account/Login`).
2. Enter your email address and password.
3. Optionally tick **Remember me**.
4. Select **Sign in**.

Use **Forgot password?** to request a reset link, or **Resend it** to resend the confirmation email.

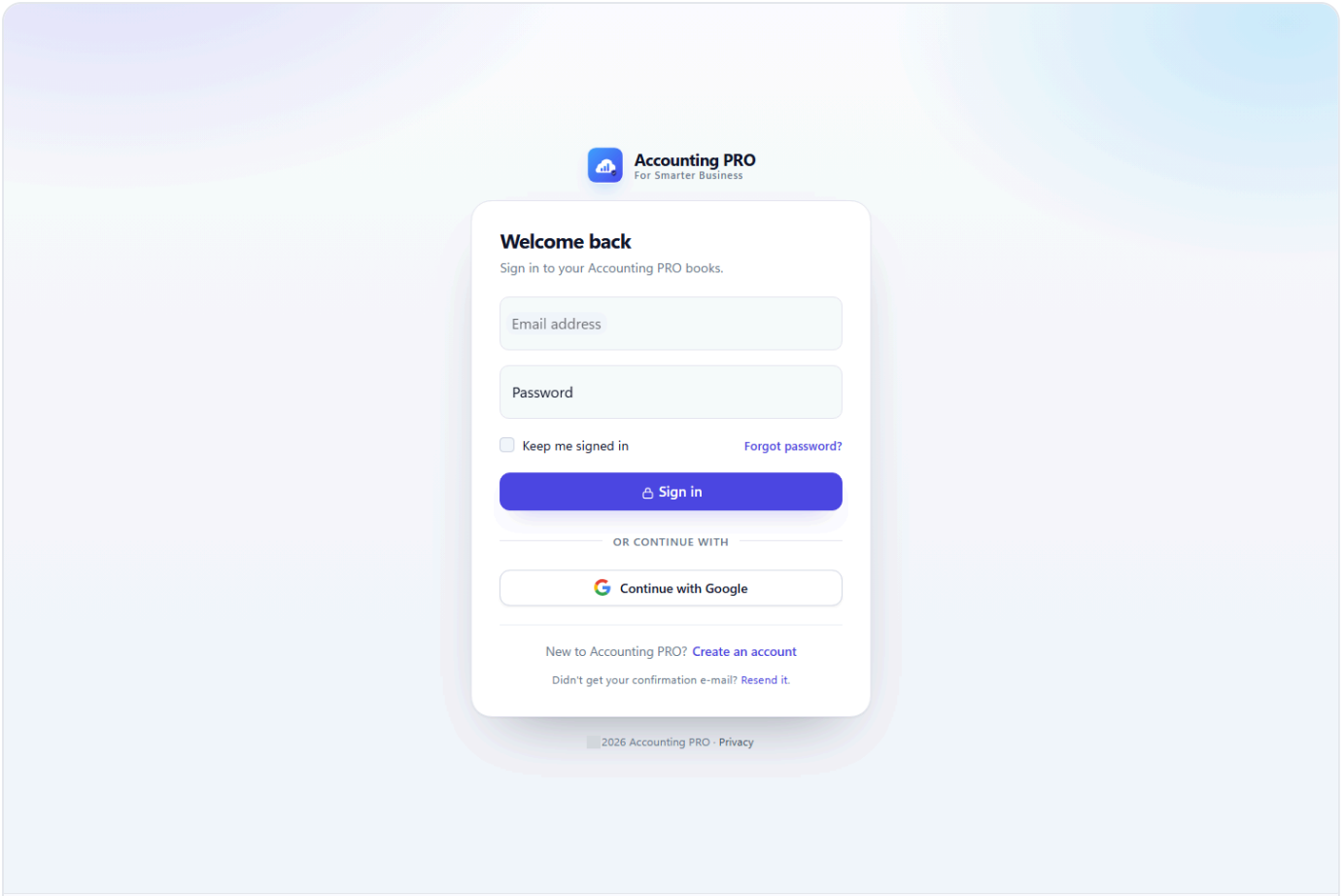


Figure 2.3 — The sign-in screen, including Google sign-in when configured.

2.4 Create your first organisation

A login can belong to any number of organisations. After confirmation, the application guides you to create the first one; there is no dashboard until an organisation exists.

1. Enter the **organisation name** (required), then optionally the trading name, NZBN/registration number and tax (GST) number.
2. Enter the organisation's **email address** — invoice and invitation emails use it as the reply-to address — plus phone and postal address.
3. Choose the **country**, **currency** (NZD by default) and **accounting basis** (accrual or cash).
4. Select **Create organisation**.

Creating an organisation also creates, in one transaction:

- the six default roles (Owner, Administrator, Accountant, Bookkeeper, Sales, ReadOnly);
- a chart of accounts copied from the account template;
- the default tax rates;
- your membership as **Owner**.

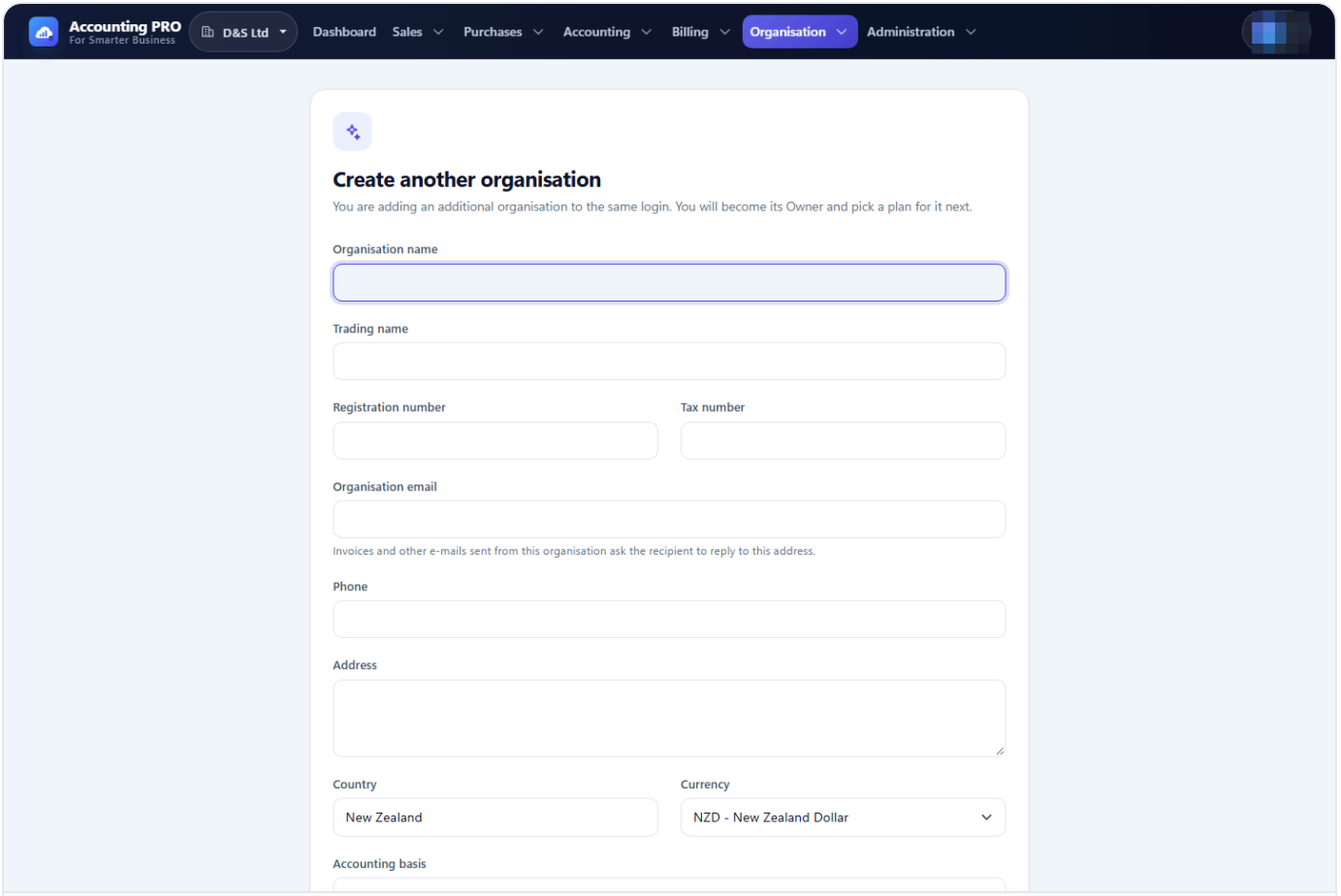


Figure 2.4 — Creating an organisation. An existing user sees "Create another organisation"; a new user sees "Create your organisation".

2.5 Choose a plan

The new organisation needs a subscription before the dashboard opens.

- **Free** plans activate immediately.
- **Paid** plans start with a **90-day free trial**; no payment is taken today.
- Choose **monthly** or **annual** billing for a paid plan.

Select a plan to continue. The trial can be changed later from **Billing → My subscription**.

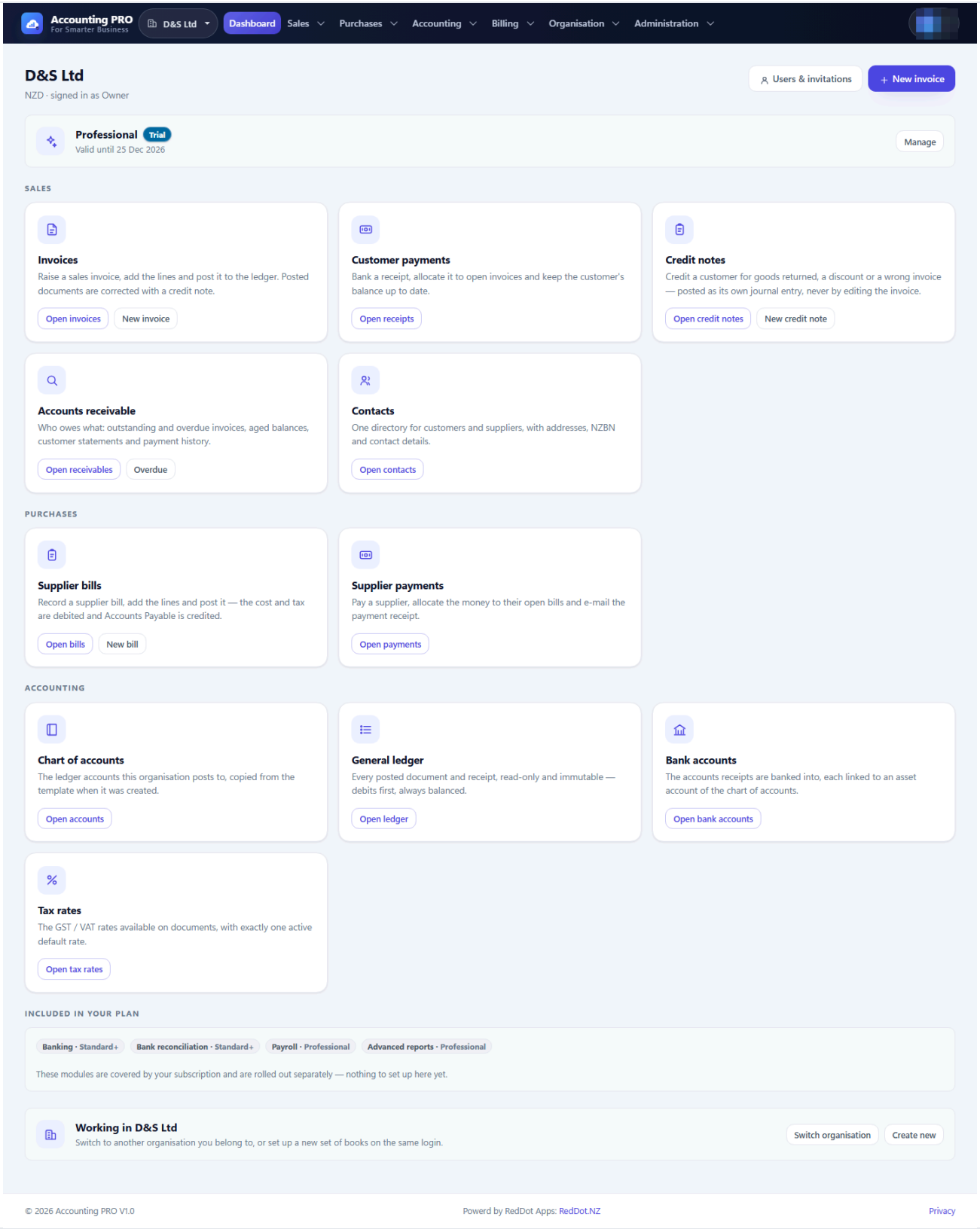


Figure 2.5 — Plan selection during onboarding.

2.6 Switch between organisations

Use the organisation selector in the top bar, or **Organisation → Switch organisation**, to move between organisations you belong to. The selected organisation is remembered in your session.

- With one organisation you are taken straight to it.

- With several, the application asks you to choose one when no organisation is selected.
- **Create new** adds another organisation to the same login.

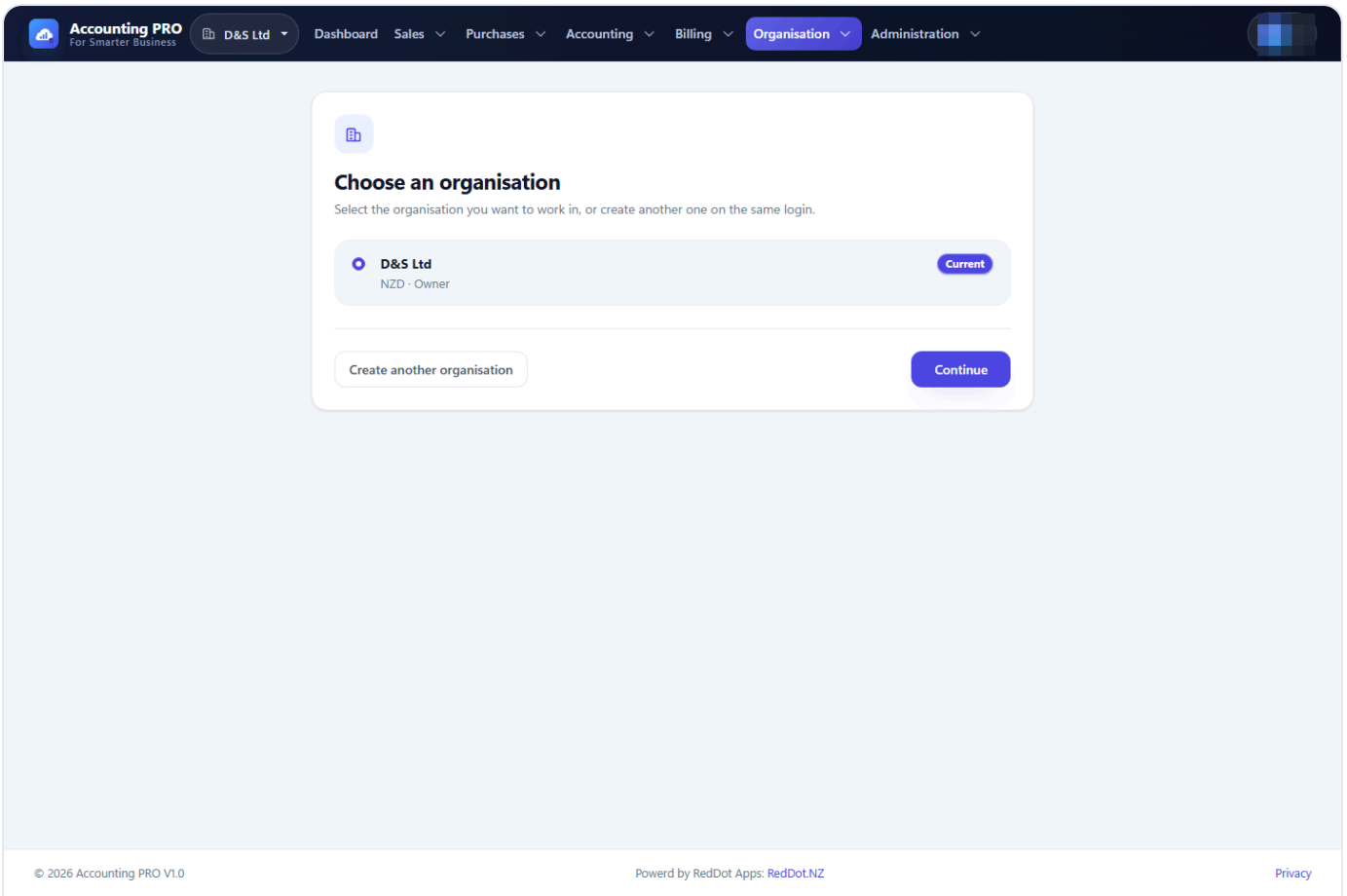


Figure 2.6 — Choosing an organisation.

2.7 The public home page

Signed-out visitors see a short product page with sign-in and registration links. Signed-in users are sent to their dashboard.

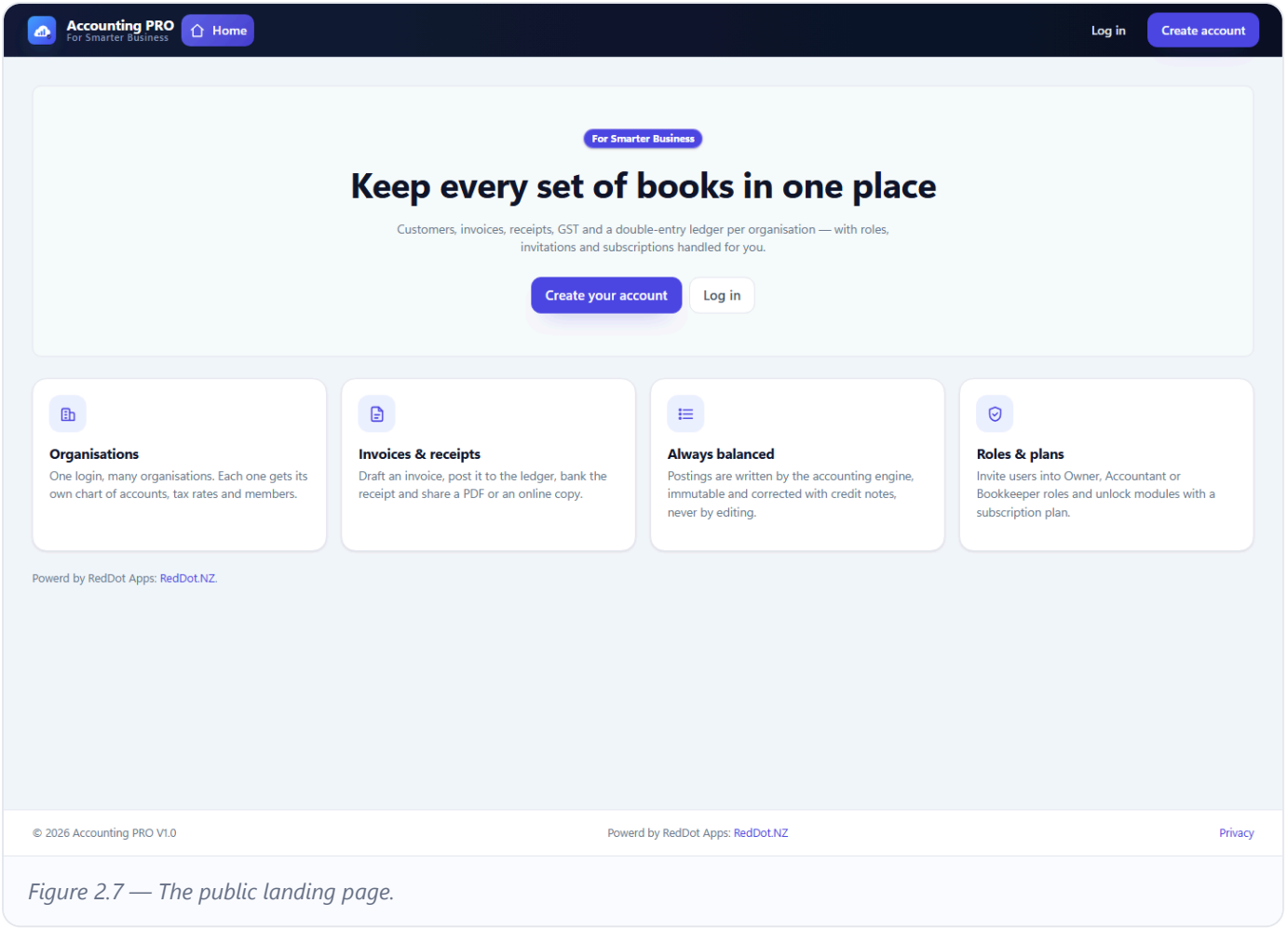


Figure 2.7 — The public landing page.

3. The dashboard and navigation

The top bar is the main navigation. Each group is a drop-down menu, and only the modules your role can open are shown.

Menu	Contents
Dashboard	Organisation overview and shortcuts
Sales	Invoices, credit notes, receivables, customer payments, contacts, products & services
Purchases	Supplier bills, supplier credit notes, supplier payments, payables
Accounting	Chart of accounts, financial periods, general ledger, reports, bank accounts, bank transactions, reconciliation, tax rates, GST returns
Billing	My subscription, plans & pricing
Organisation	Users, settings, document numbering, invoice template, import data, switch organisation, my invitations
Administration	Account templates, plans & features, all subscriptions (global administrators only)

The right-hand side of the bar holds the organisation selector and your account menu. The left side of the page header offers the actions relevant to the screen — for example **New invoice**, **Users & invitations** or **Manage** for the subscription.

3.1 What the dashboard shows

- The organisation name, currency and your role.
- The current plan, whether it is a trial, and the renewal/end date.
- Module tiles for Sales, Purchases and Accounting, each with shortcuts.
- The features included in your plan.
- A reminder that you can switch or create organisations.

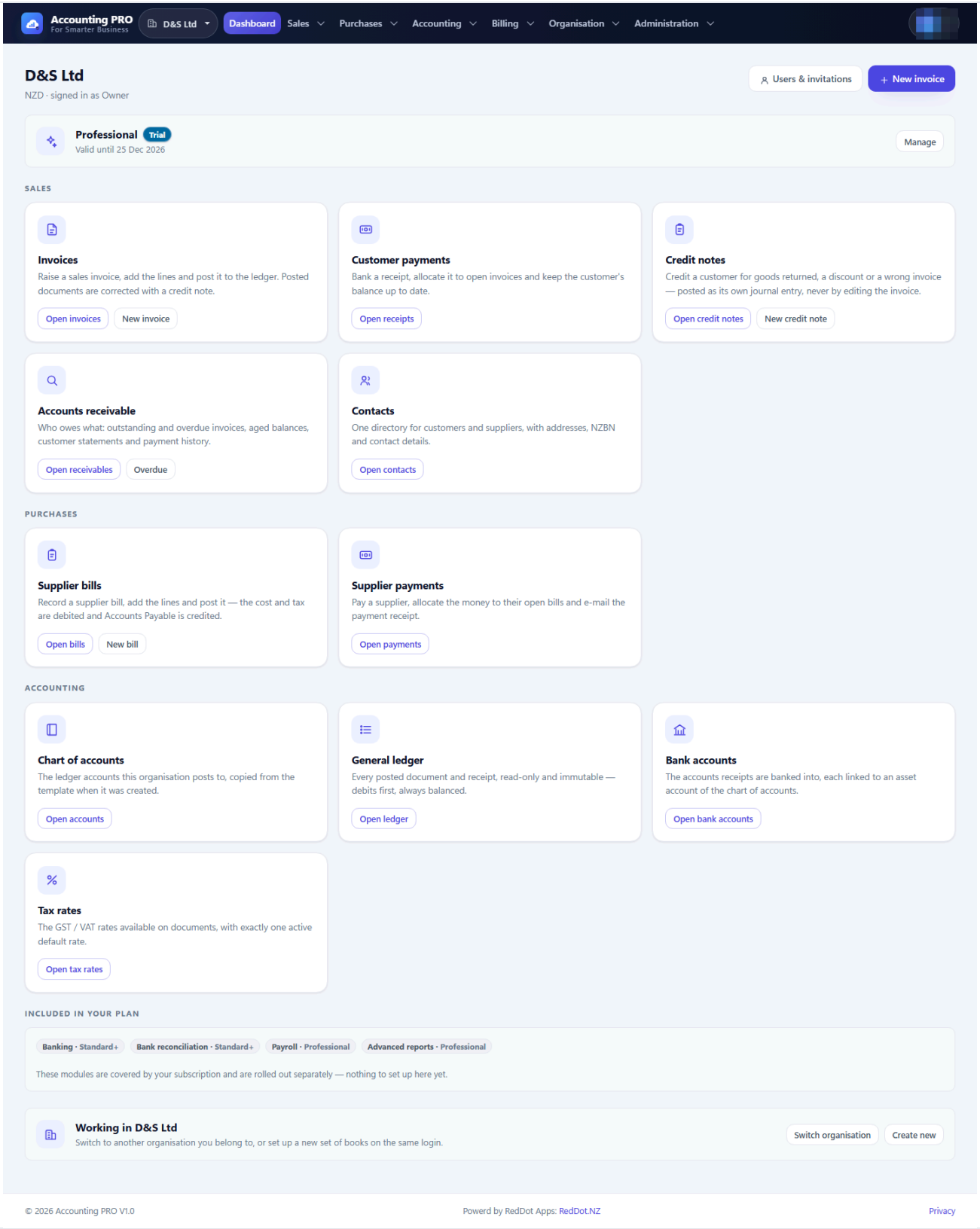


Figure 3.1 — The dashboard.

> **Tip:** The dashboard is the quickest way to move between modules. Every tile opens the module's main register, and most tiles include a second shortcut such as **New invoice** or **Overdue**.

4. Sales and accounts receivable

The **Sales** menu contains the complete customer cycle: the contact directory, the product and service catalogue, invoices, credit notes, customer receipts and receivables reporting.

4.1 Contacts (customers and suppliers)

Contacts are stored in one directory. A contact may be a customer, a supplier, or both.

1. Open **Sales** → **Contacts**.
2. Search by name, email, NZBN or phone.
3. Select a contact to edit it, or **Add contact** to create one.
4. A contact can be marked **inactive**; inactive contacts remain on historical documents but are not offered on new ones.

A contact holds a display name and optional legal name, NZBN, email, phone, full postal address, country, customer and supplier flags, and an active flag.

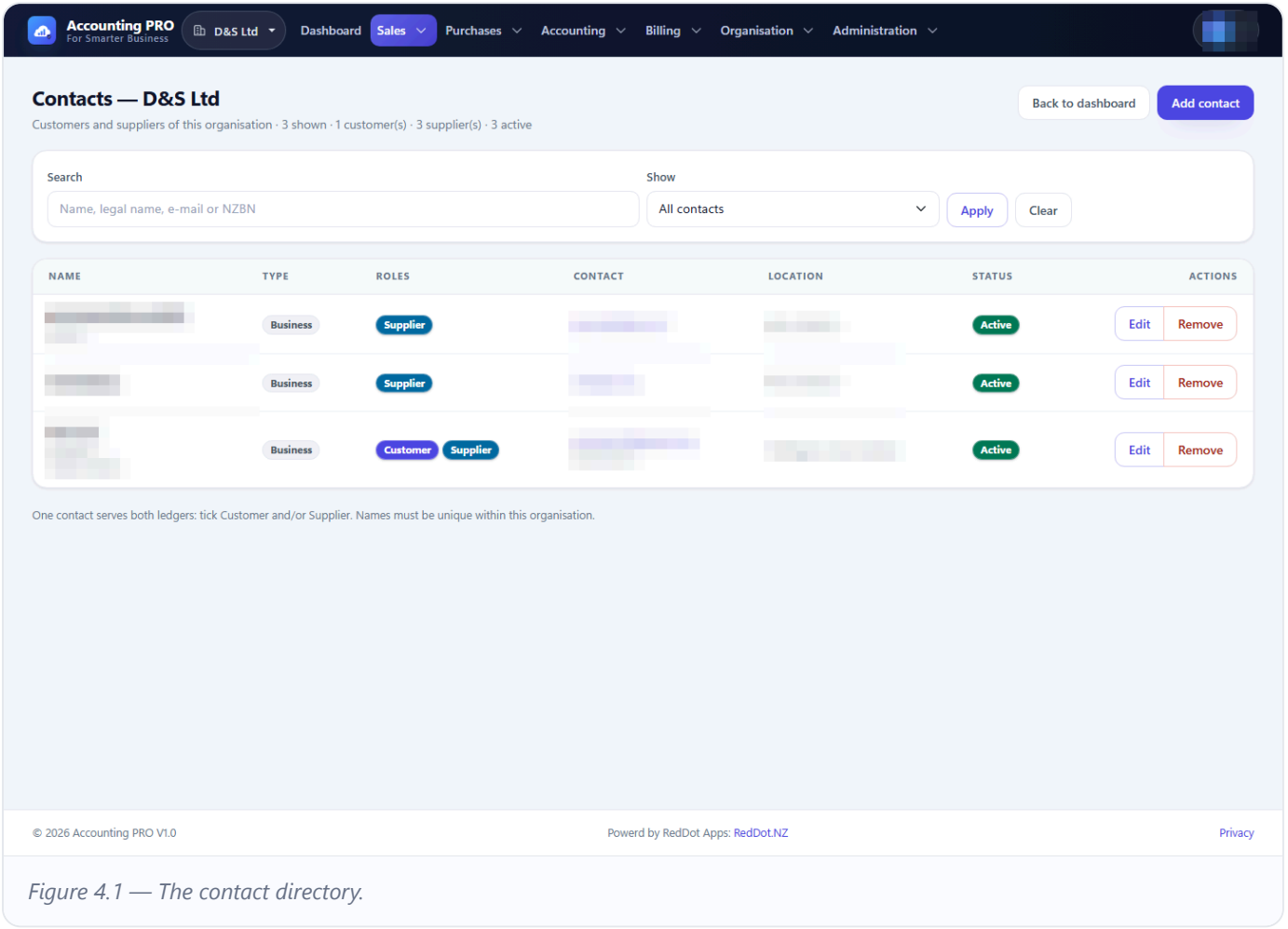


Figure 4.1 — The contact directory.

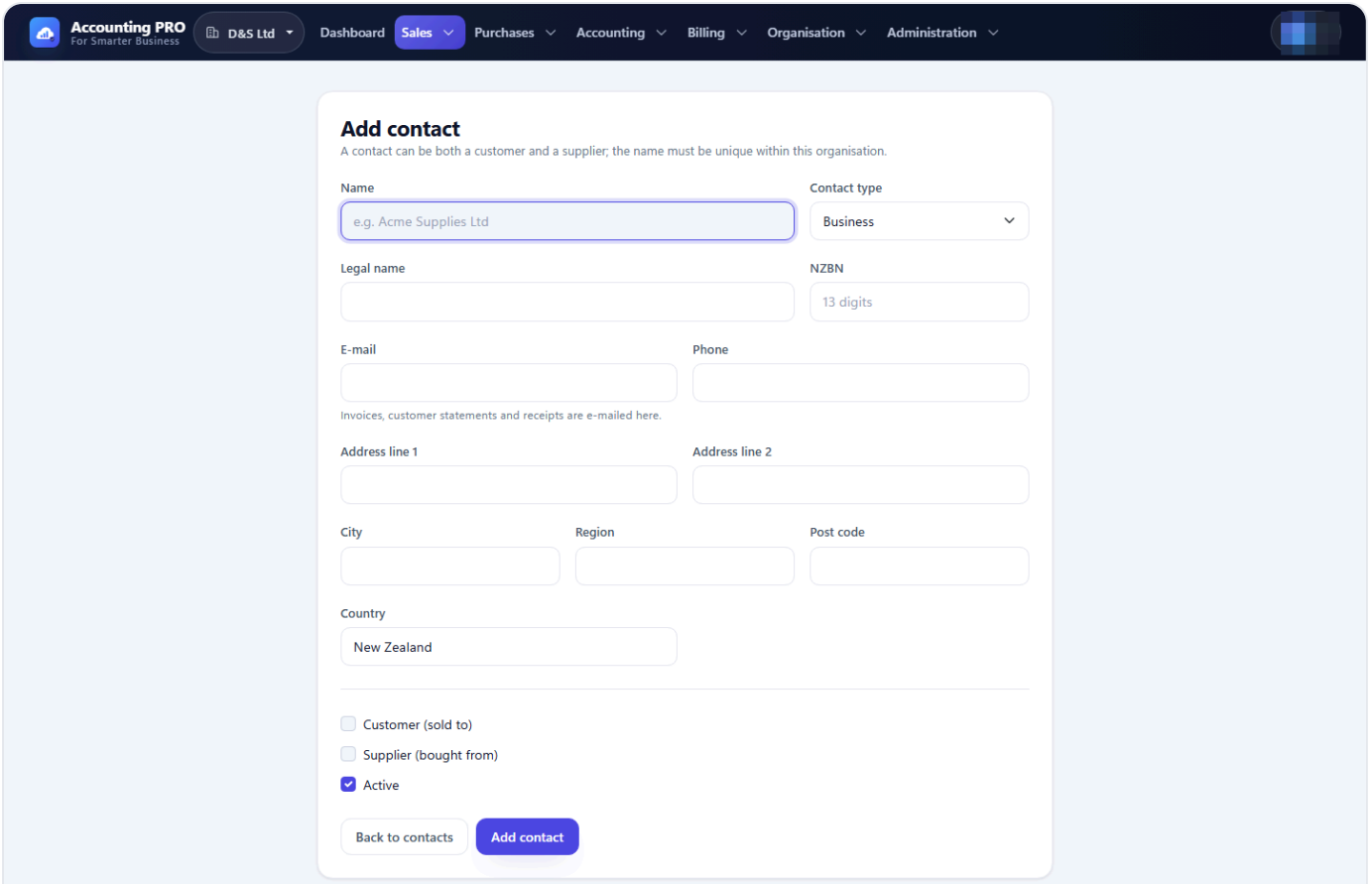


Figure 4.2 — Adding a contact.

4.2 Products and services

The catalogue is the pick list used by invoice lines. Each entry has a code, a name, a type (**Product** or **Service**), a description, an optional default price and an active flag.

1. Open **Sales → Products & services**.
2. Select **Add product or service**.
3. Enter the code and name, choose the type, and optionally set a default price.
4. Save. The item is now available in the invoice-line autocomplete.

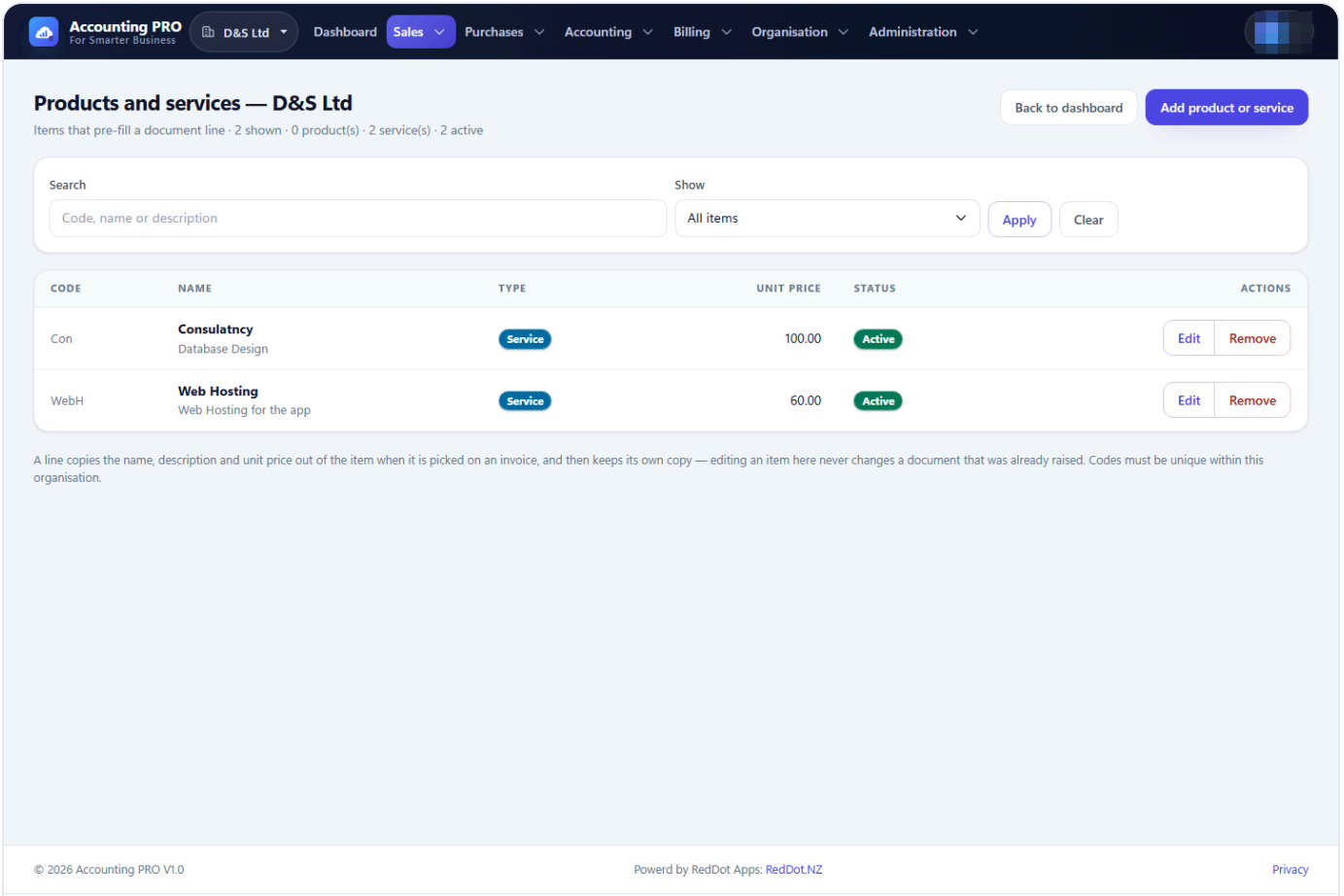


Figure 4.3 — The product and service catalogue.

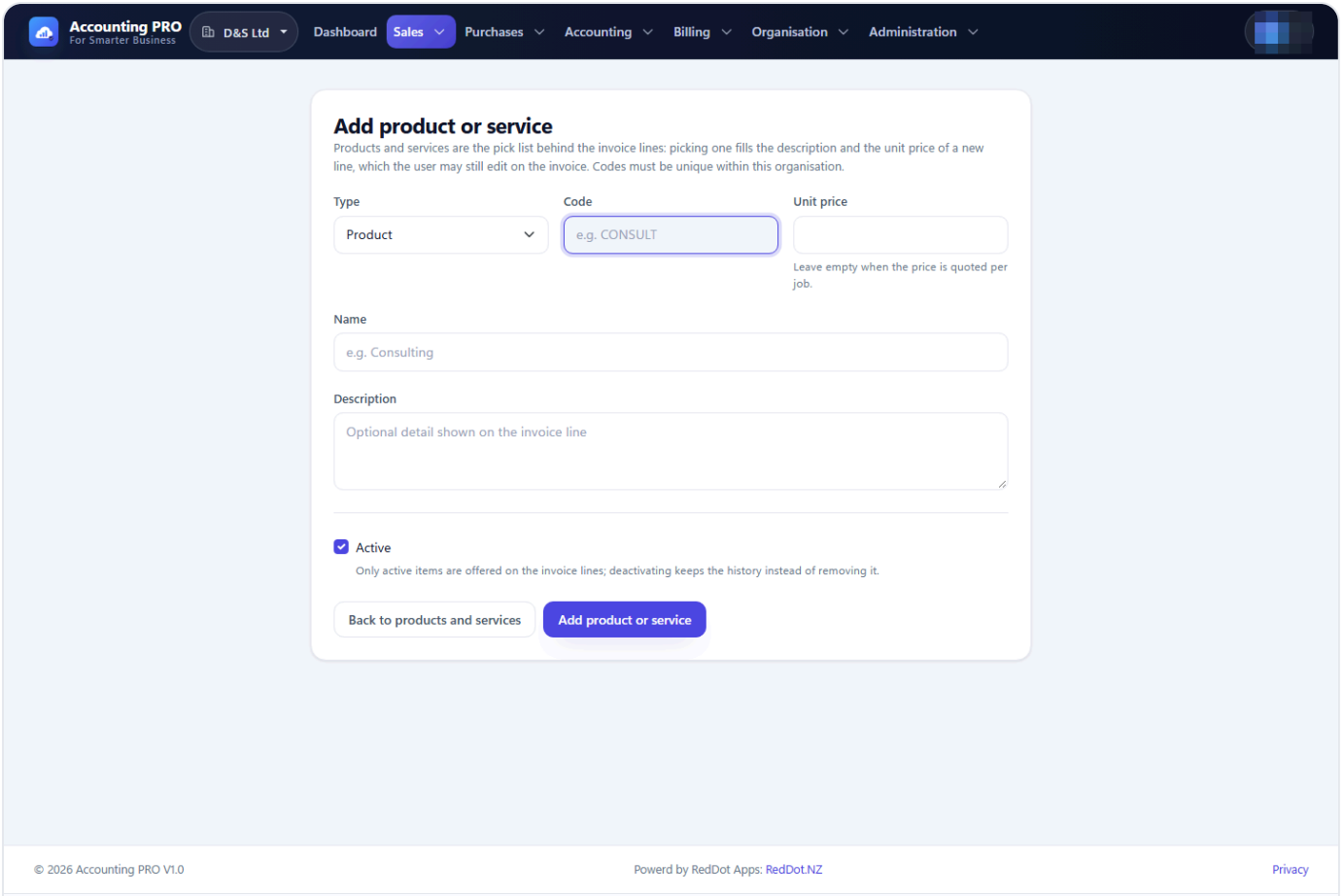


Figure 4.4 — Adding a product or service.

> **Note:** Products and services are a price list, not a stock system. The application does not track quantities on hand or inventory valuation.

4.3 The invoice register

Sales → **Invoices** lists every invoice with its customer, invoice date, due date, line count, status, total and amount still due. The header summarises the number of invoices shown, the number of drafts, the total value and the total still due.

- Search by invoice number, reference or customer.
- Filter by **All**, **Drafts**, **Open (issued)**, **Paid** or **Cancelled**.
- Select an invoice number to open it, or use the row actions to edit a draft, validate, post, send, duplicate or void.

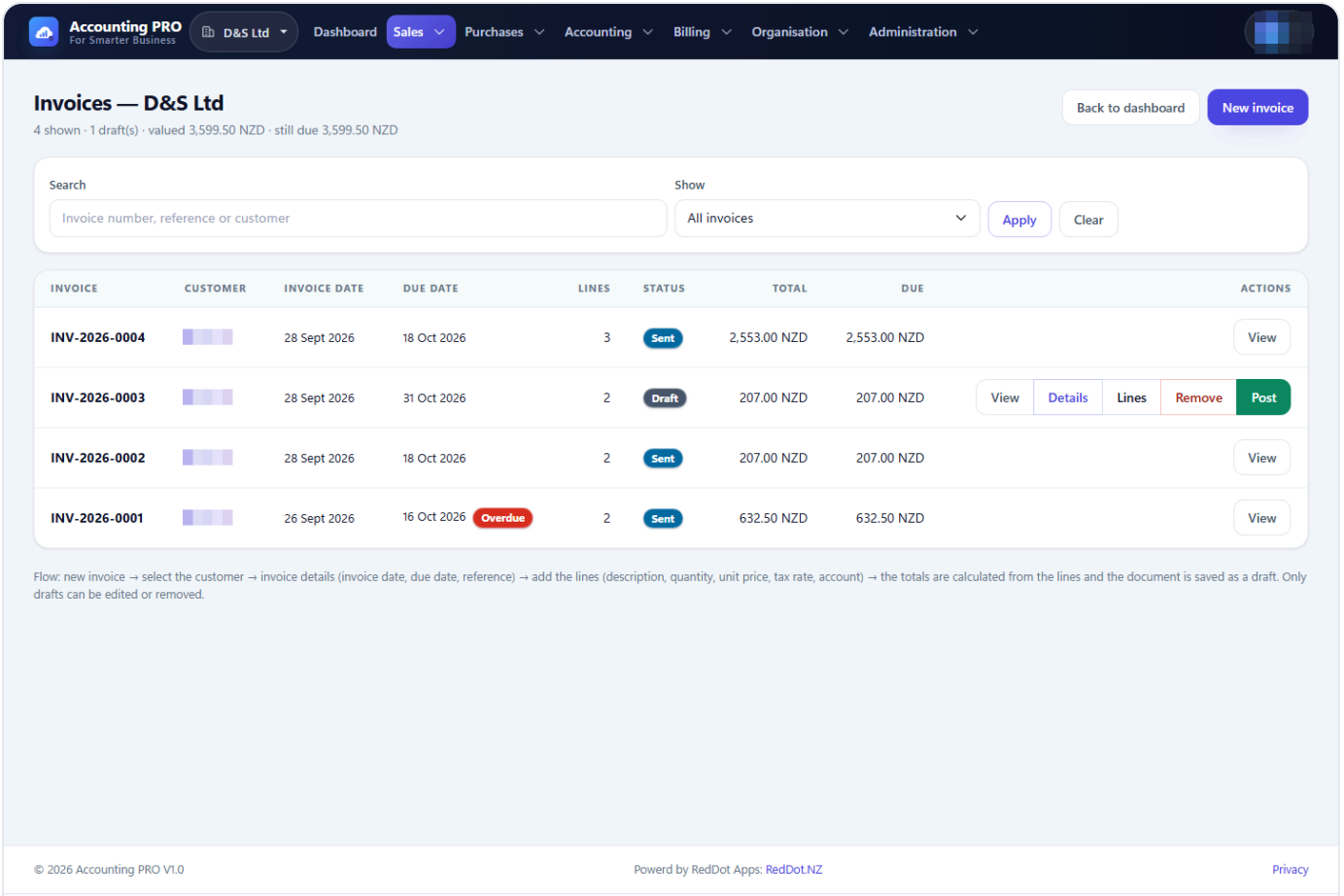


Figure 4.5 — The invoice register.

4.4 Create an invoice

1. Select **New invoice**.
2. Choose the customer. You can search the directory by name, email or NZBN.
3. Set the **invoice date** and **due date**; add an optional reference.
4. Select **Create draft and add lines**. The server allocates the next invoice number (for example `INV-2026-0004`) and creates a draft with zero totals. The prefix, next number and sequence are the organisation's own settings (**Organisation** → **Document numbering**); a number is never reused.

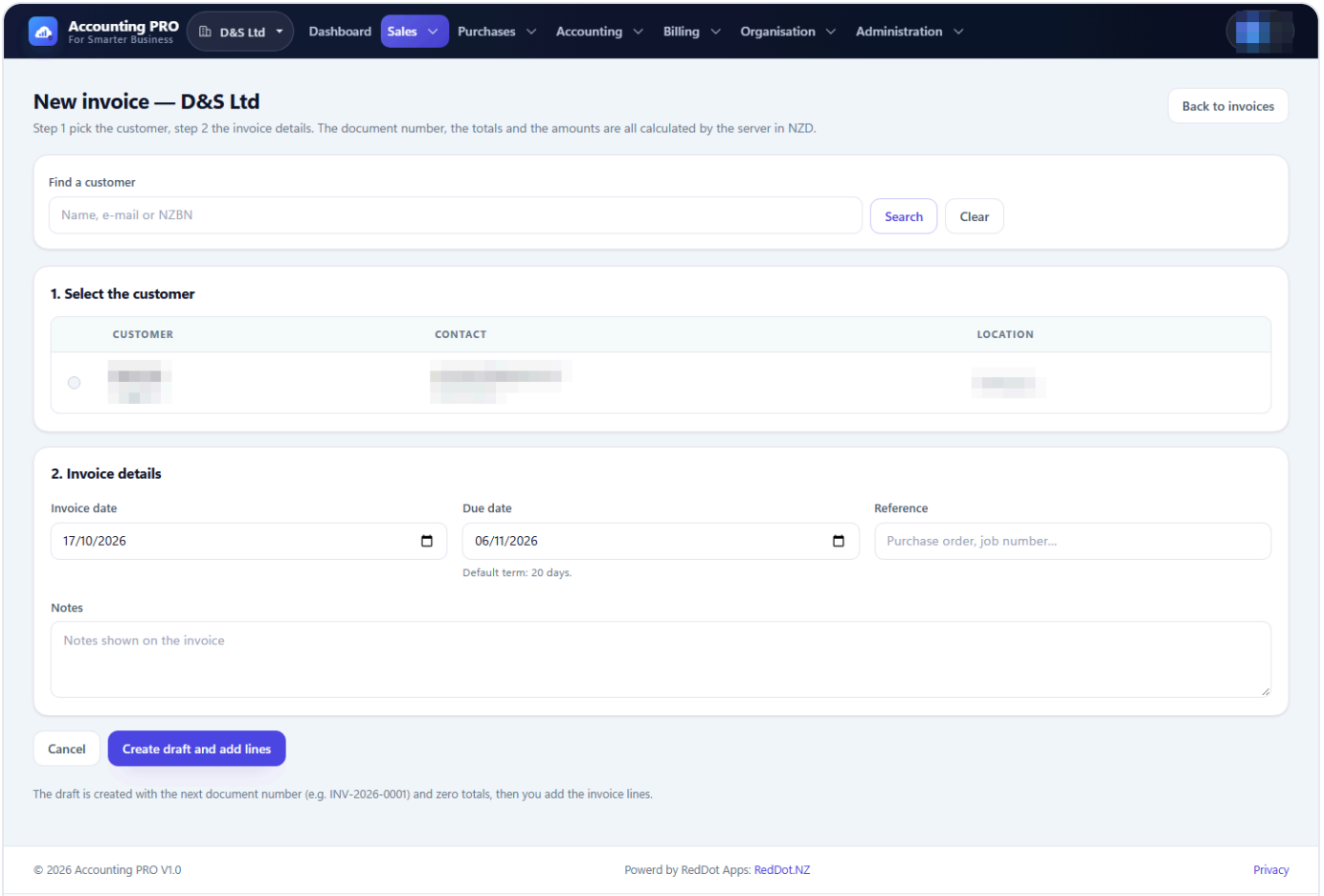


Figure 4.6 — Creating an invoice: choose the customer and the document dates.

5. On the lines screen, either type a description or search for a saved **product or service**. Picking an item fills its description, unit price, tax rate and ledger account; you can still change them.
6. Enter the **quantity**, **unit price**, **tax rate** and **account**, then add or update the line. Repeat for every line.
7. Remove a line with its delete action. Totals are recalculated by the server from the stored lines, in the organisation's currency.
8. Select **Save draft** when the document is complete.

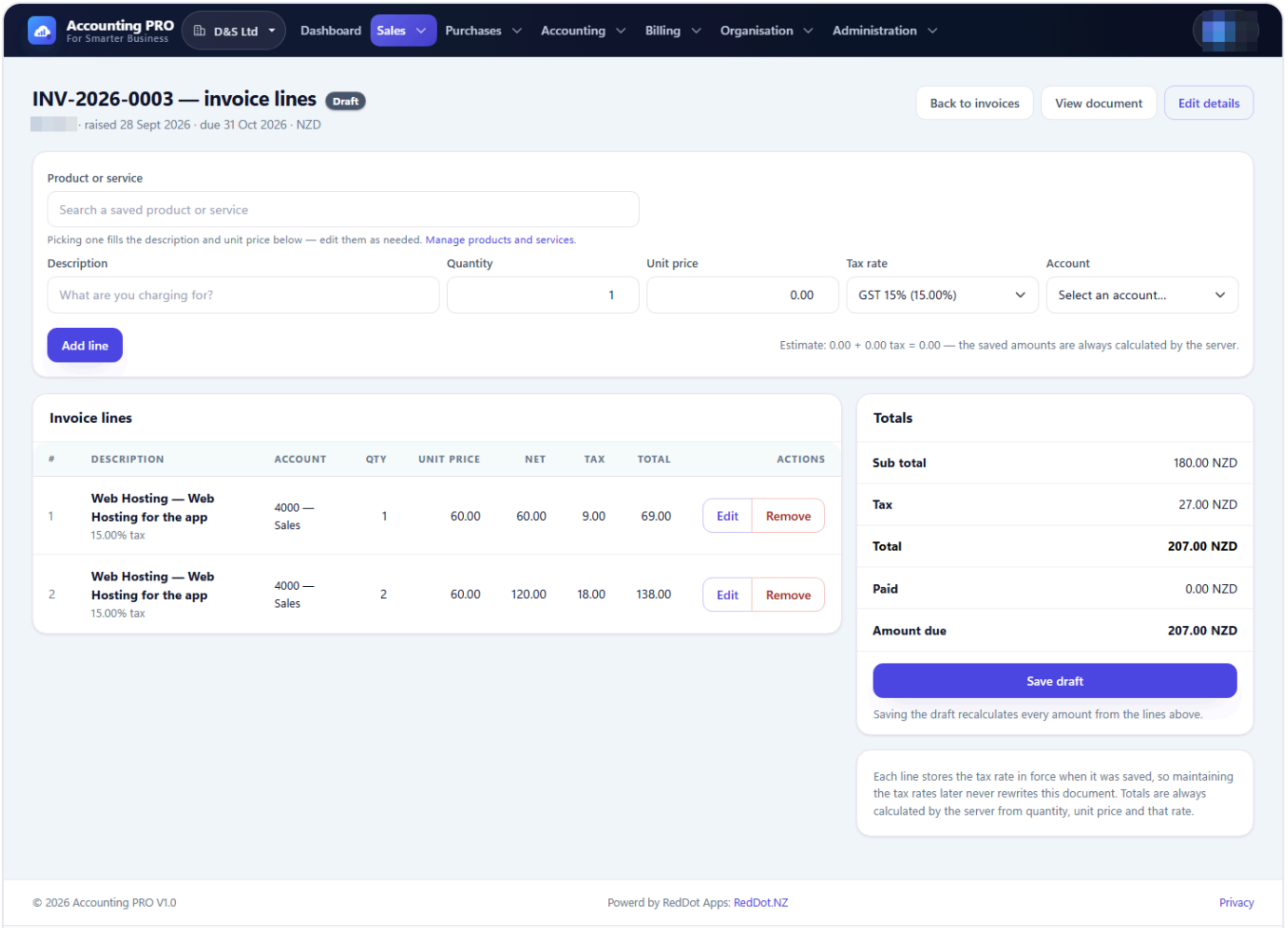


Figure 4.7 — The invoice line editor. Issued documents are read-only; a draft can be changed.

4.5 Validate and post

Validate is a read-only check that also previews the accounting. It verifies that the document:

- has not already been posted;
- is still a draft;
- has at least one line;
- has header totals that match the lines;
- has a positive total;
- has no payment allocated yet;
- belongs to an active customer;
- falls inside an open financial period.

On an accrual-basis organisation the screen also shows the exact journal that will be written. On a cash-basis organisation it explains that posting issues the document but does not write revenue yet.

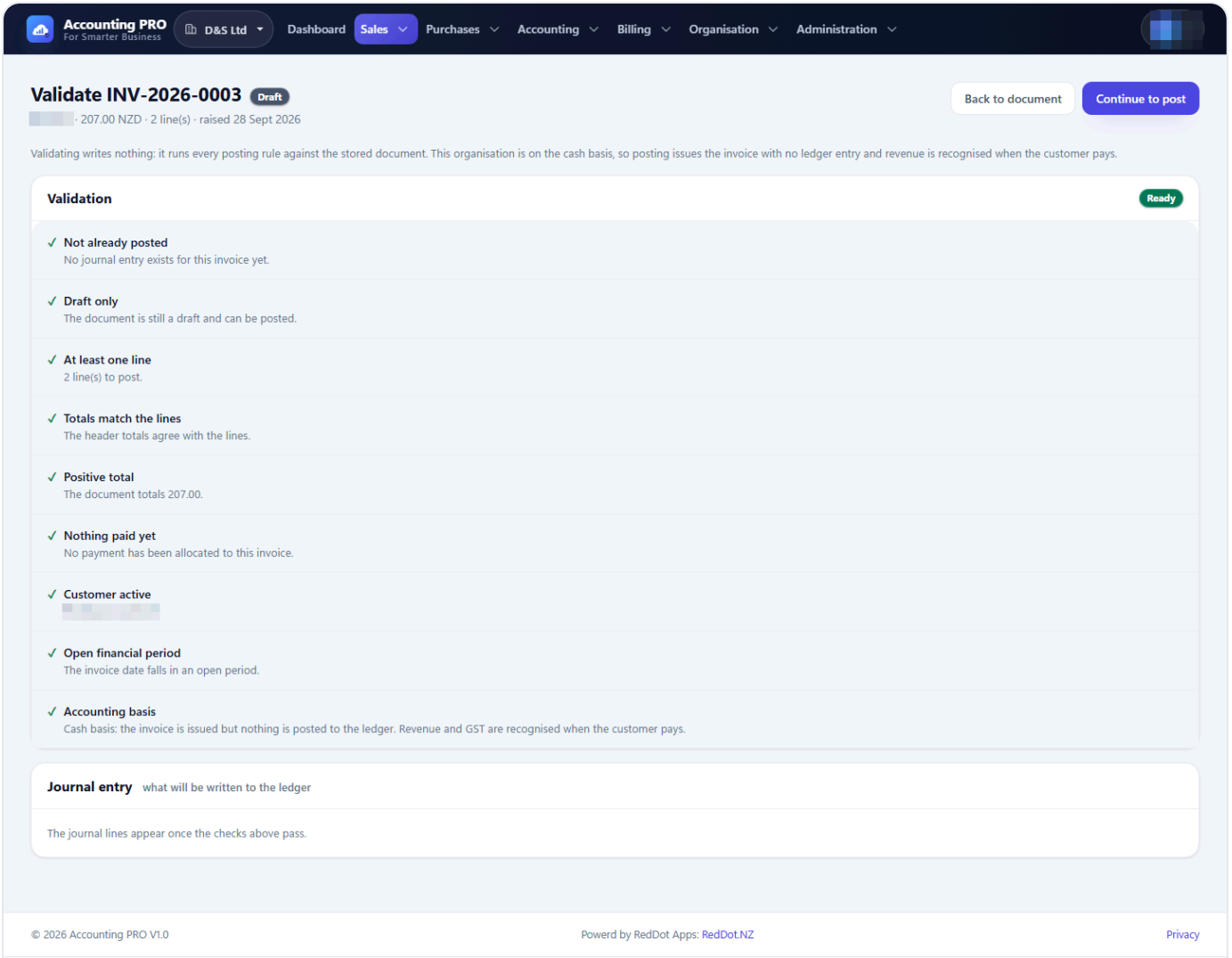


Figure 4.8 — Validation before posting.

Select **Post invoice** to issue the document. Posting:

- writes the journal entry (on an accrual basis);
- changes the status from **Draft** to **Sent**;
- allocates the public online-invoice token;
- records the action in the audit log.

If a check fails, the screen lists the reason and the document stays a draft.

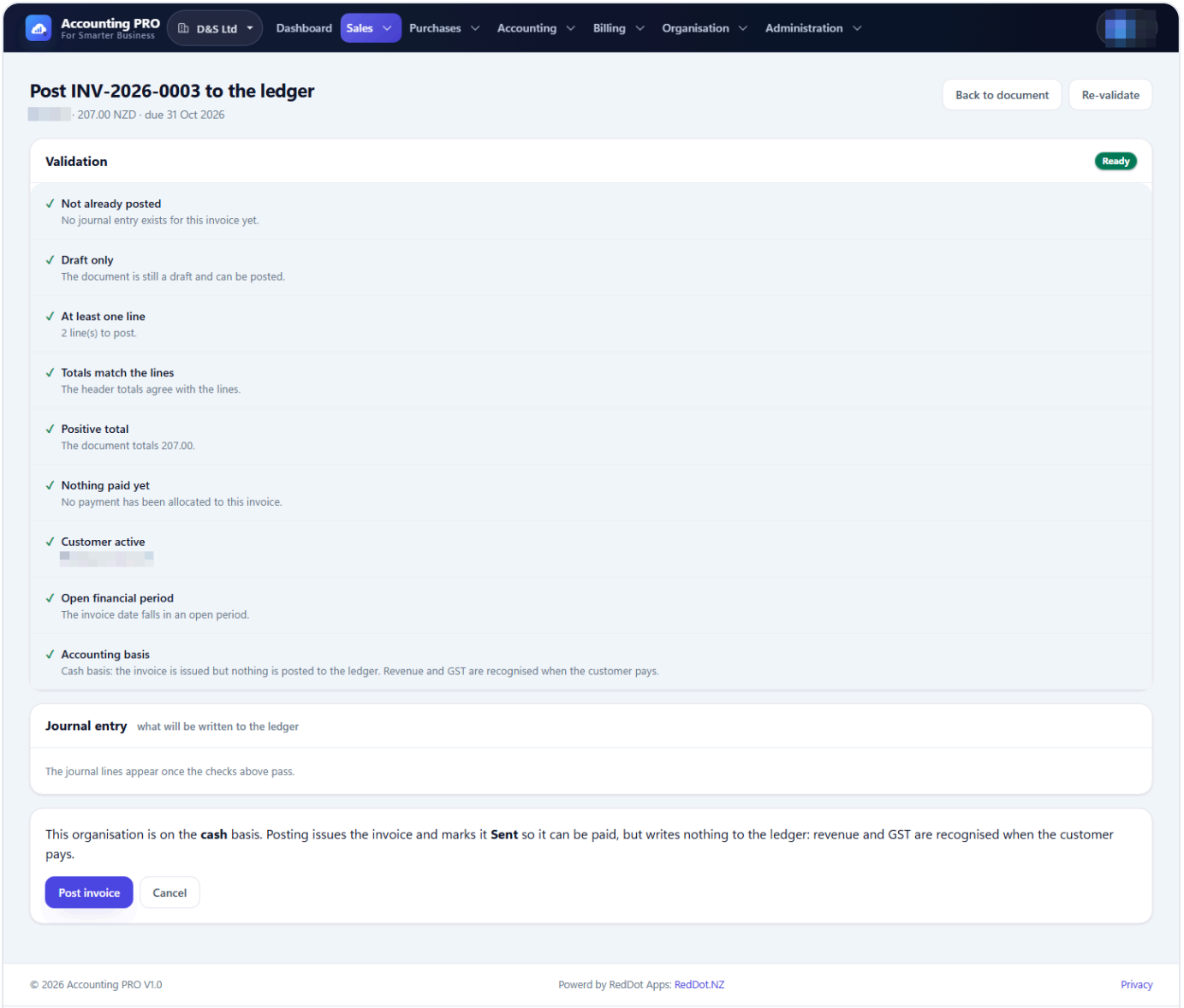


Figure 4.9 — Posting confirmation. This demonstration organisation is on the cash basis, so posting issues the invoice without writing revenue.

4.6 The invoice document

The invoice screen shows the document, its status, customer, lines, totals and ledger entry. Posted documents are read-only: the adjustment path is a credit note, not an edit.

Actions on a posted invoice:

Action	What it does
Download PDF	Renders the customer copy through the configured HTML-to-PDF renderer.
Download Word (.docx)	Merges the invoice into the organisation's Word template (or the shipped template).
Duplicate	Creates a new draft with the same customer, lines and amounts.
Send invoice	Emails the customer the PDF and a link to the online copy.
Void / credit note	Reverses the invoice with a credit note.

Action	What it does
Share link	Copies the secure public link to the online invoice.
Open online invoice	Opens the customer copy without signing in.

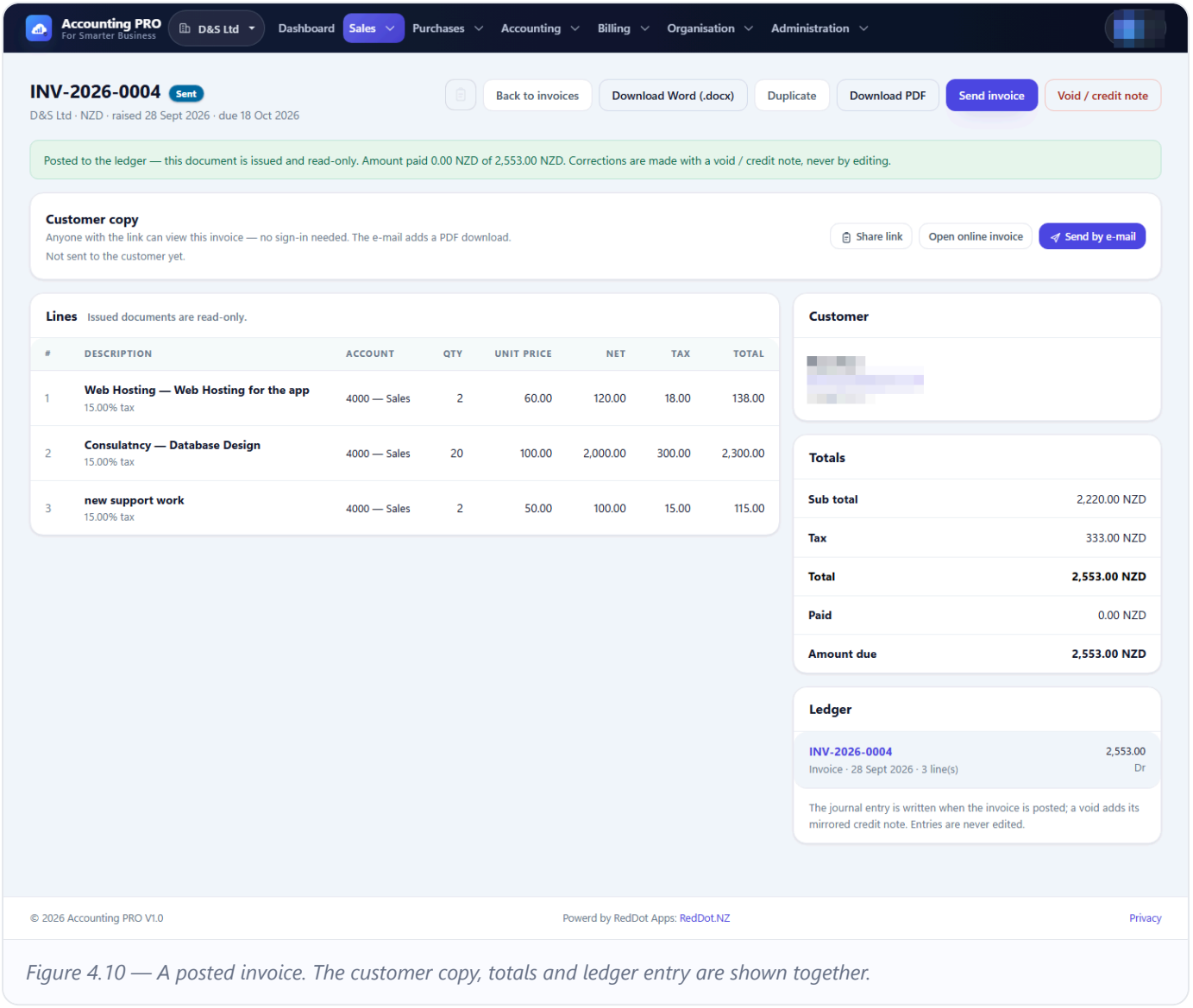


Figure 4.10 — A posted invoice. The customer copy, totals and ledger entry are shown together.

4.7 Send an invoice by email

1. Open the posted invoice and select **Send invoice**.
2. Review the recipient, subject, PDF attachment name and the two links: the online copy and the PDF download.
3. Select **Send invoice**.

The customer receives a branded email. Opening the online copy needs no account: the high-entropy token in the link is the only credential. Sending does not change the accounting; the document is already posted.

If the invoice cannot be sent, the screen names the blocker — most commonly a missing customer email address, an unposted draft or a missing PDF renderer. Delivery and views are written to the audit log.

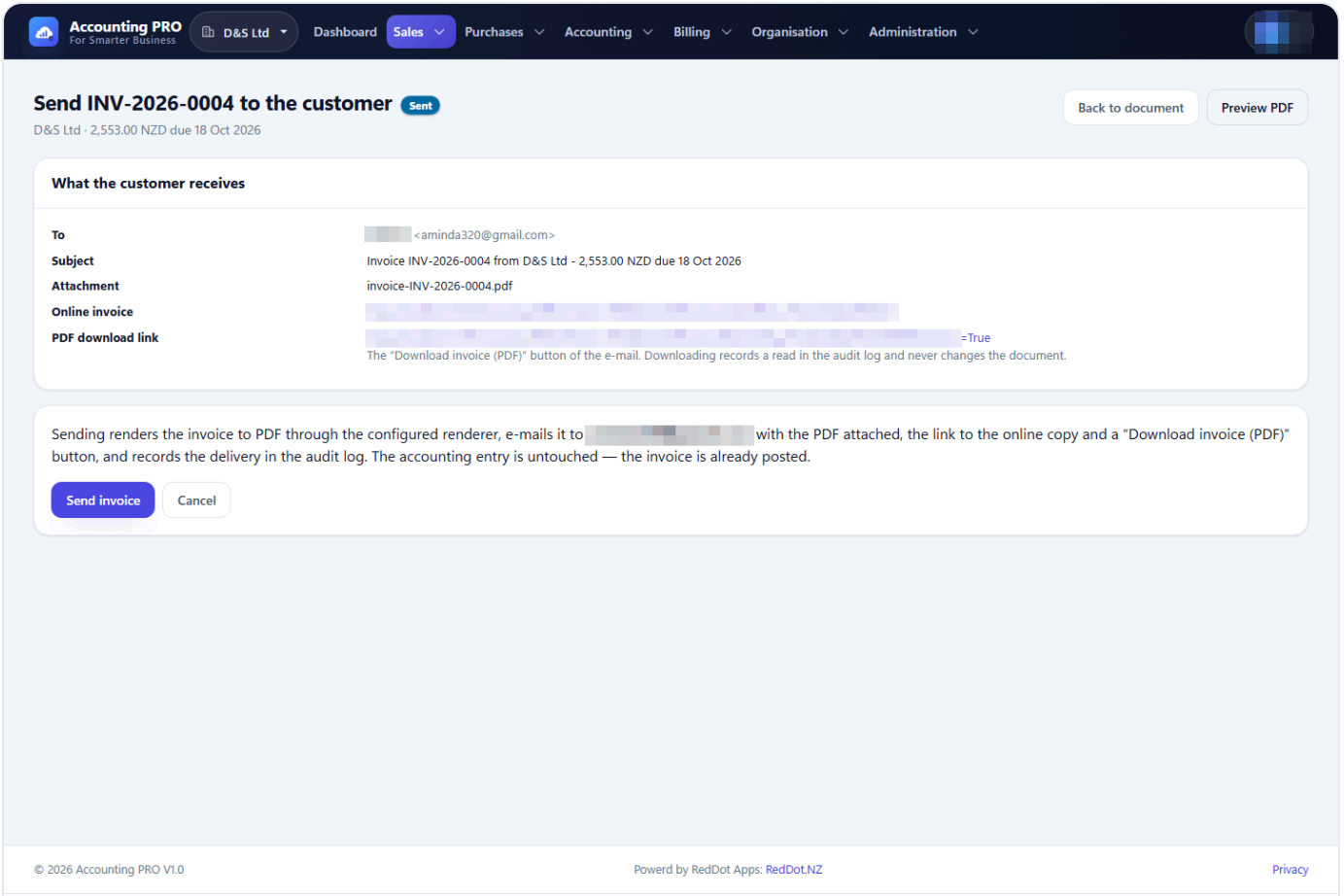
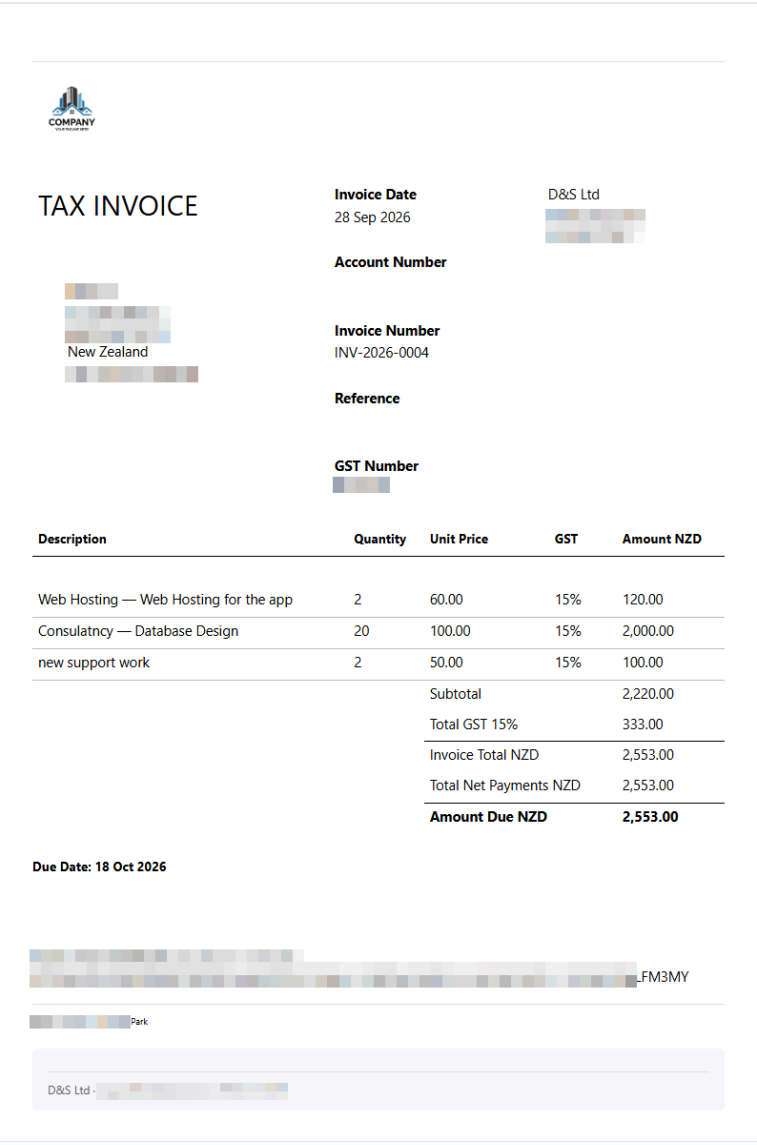


Figure 4.11 — Sending an invoice: what the customer receives.



TAX INVOICE

Invoice Date
28 Sep 2026

D&S Ltd

Account Number

New Zealand

Invoice Number
INV-2026-0004

Reference

GST Number

Description	Quantity	Unit Price	GST	Amount NZD
Web Hosting — Web Hosting for the app	2	60.00	15%	120.00
Consulatncy — Database Design	20	100.00	15%	2,000.00
new support work	2	50.00	15%	100.00
		Subtotal		2,220.00
		Total GST 15%		333.00
		Invoice Total NZD		2,553.00
		Total Net Payments NZD		2,553.00
		Amount Due NZD		**2,553.00**

Due Date: 18 Oct 2026

FM3MY

Park

D&S Ltd ·

Figure 4.12 — The public online invoice. This organisation uploaded its own Word template, so the online copy and PDF share its layout.

4.8 Void an invoice

Voiding is the correction path for a posted invoice.

1. Open the invoice and select **Void / credit note**.
2. Enter a **reason** (up to 500 characters).
3. Confirm the warning.
4. The application creates a reversing credit note and journal entry and marks the invoice **Cancelled**.

An invoice with money allocated to it cannot be voided. Reverse the customer receipt first, then void the invoice.

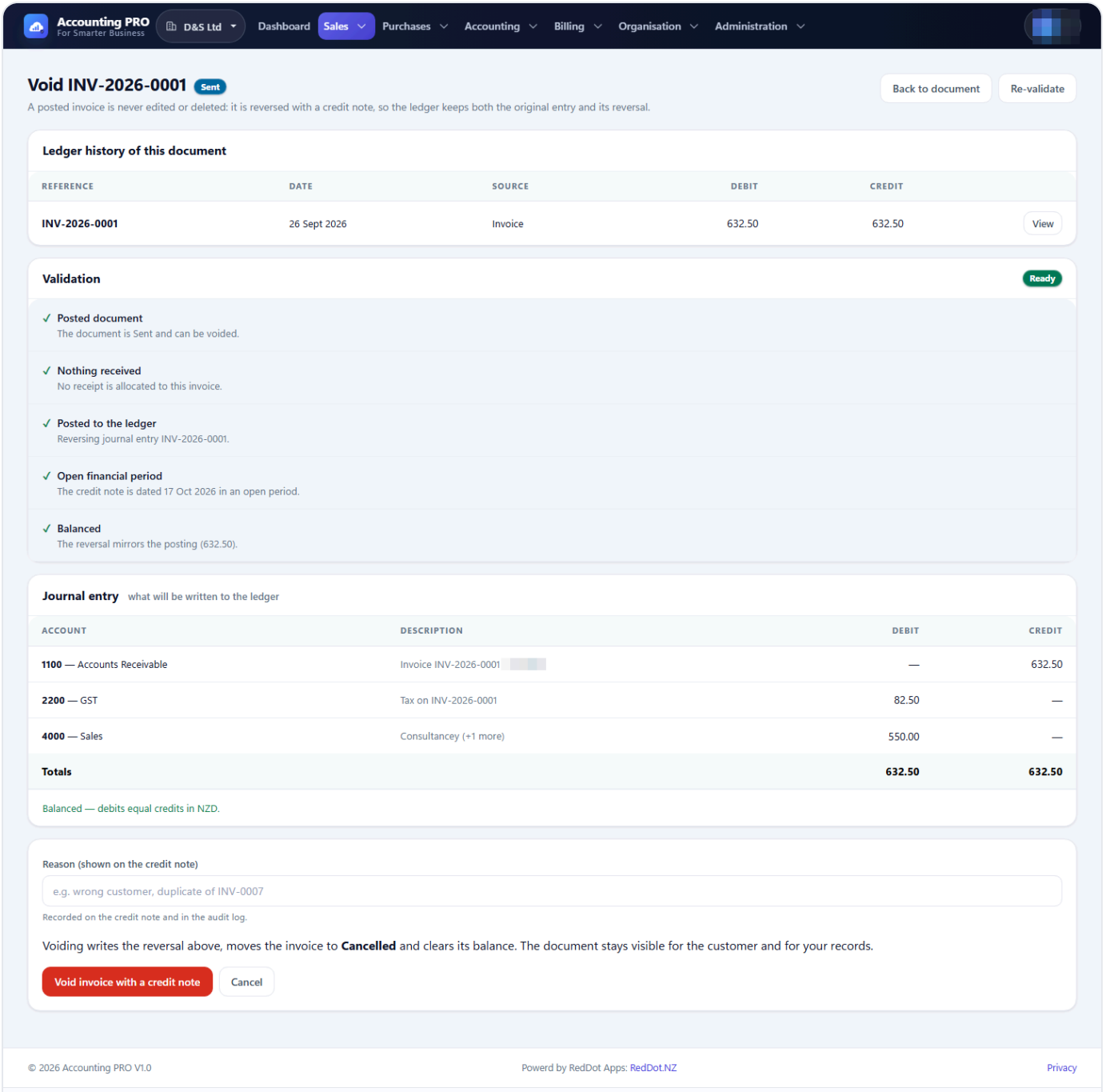


Figure 4.13 — Voiding a posted invoice requires a reason.

4.9 Credit notes

A credit note credits a customer for goods returned, a discount granted after invoicing, a wrong invoice or an adjustment. It is posted as its own journal entry; the original invoice is never edited.

1. Open **Sales → Credit notes**.
2. Select **New credit note**.
3. Choose the customer. Use **Load their open invoices** to show the invoices the credit may be tied to.
4. Optionally choose the **invoice being credited**. Without one, the credit sits on the customer's account; with one, the credit reduces that invoice's balance.

5. Set the **credit note date**, the **reason** and an optional reference and notes.
6. Select **Create draft and add lines**, then add the lines exactly as for an invoice.
7. **Post** the credit note to issue it, or **Reverse** a posted one to cancel it. Reason values are: Return, Discount, Incorrect invoice, Adjustment and Other.

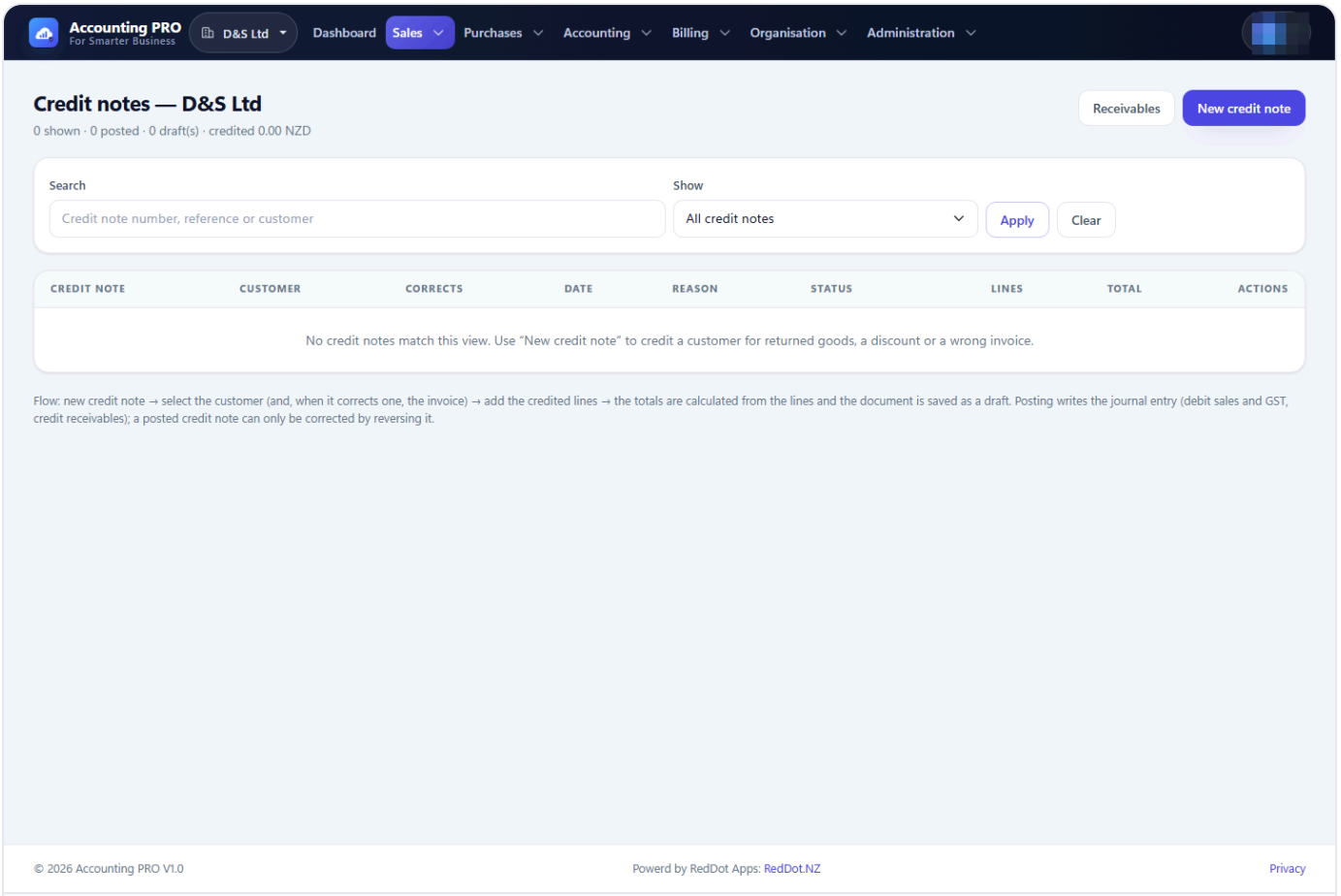


Figure 4.14 — The credit note register.

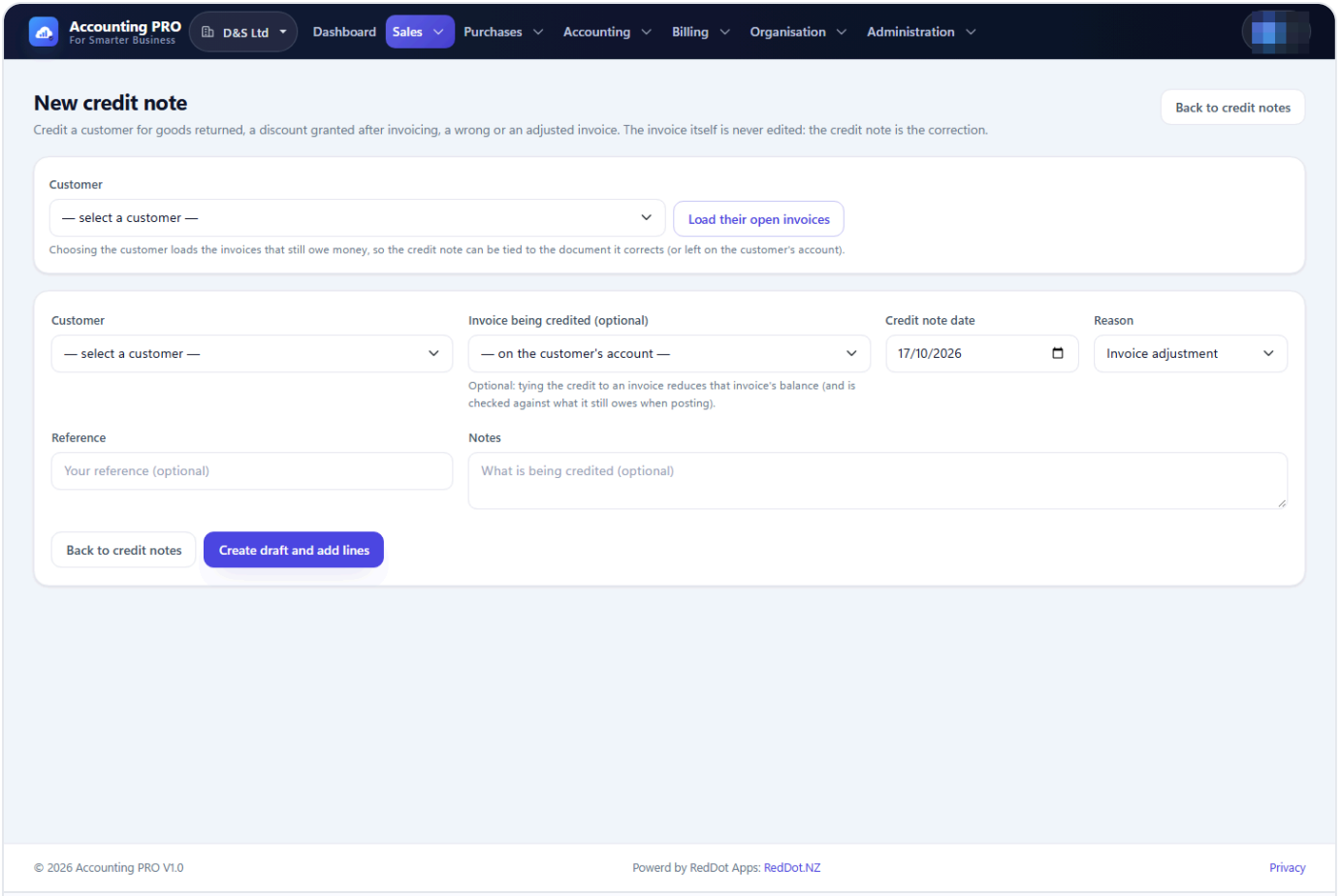


Figure 4.15 — Creating a credit note; it can be tied to an open invoice or left on the customer's account.

4.10 Customer payments (receipts)

A customer payment records money received, allocates it to one or more invoices and posts the matching ledger entry.

1. Open **Sales** → **Customer payments**.
2. Select **Record payment**.
3. Choose the customer and select **Load open invoices**.
4. Enter the **date received**, the **amount received**, the **bank account** it was paid into, and an optional reference and notes.
5. Allocate the amount across the open invoices. A payment may settle one invoice in full, several invoices, or part of one invoice.
6. Select **Record payment**.

The allocated invoices move to **Partially paid** or **Paid**, and their amount due is reduced. Unallocated money remains as a credit on the customer's account.

To correct a receipt, open it and select **Edit** (change the date, amount, bank account, reference or allocation) or **Delete**. Deleting a receipt reverses its journal entry and restores the invoice balances. A posted payment is never silently removed.

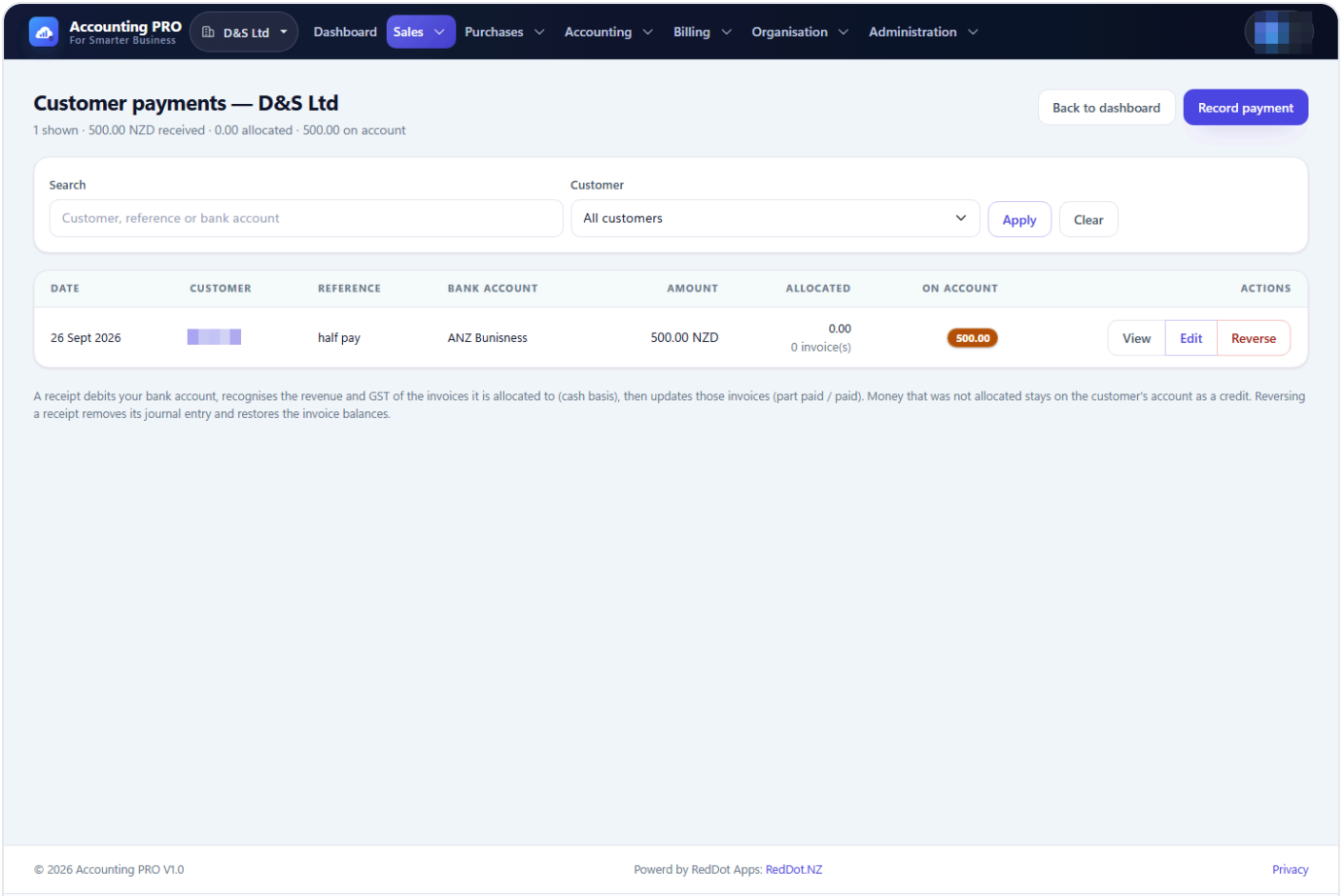


Figure 4.16 — The customer payment register.

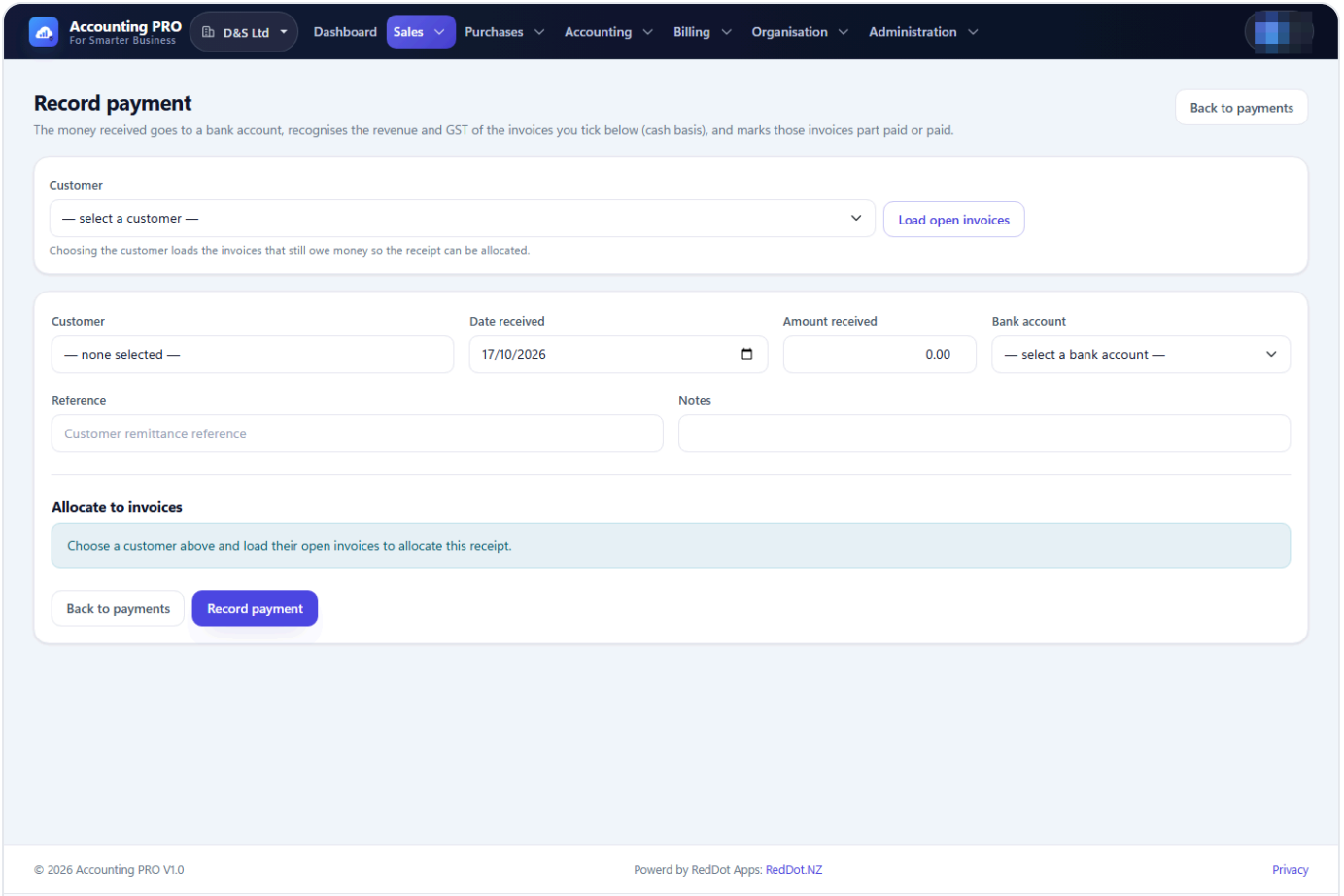


Figure 4.17 — Recording a receipt and allocating it to open invoices.

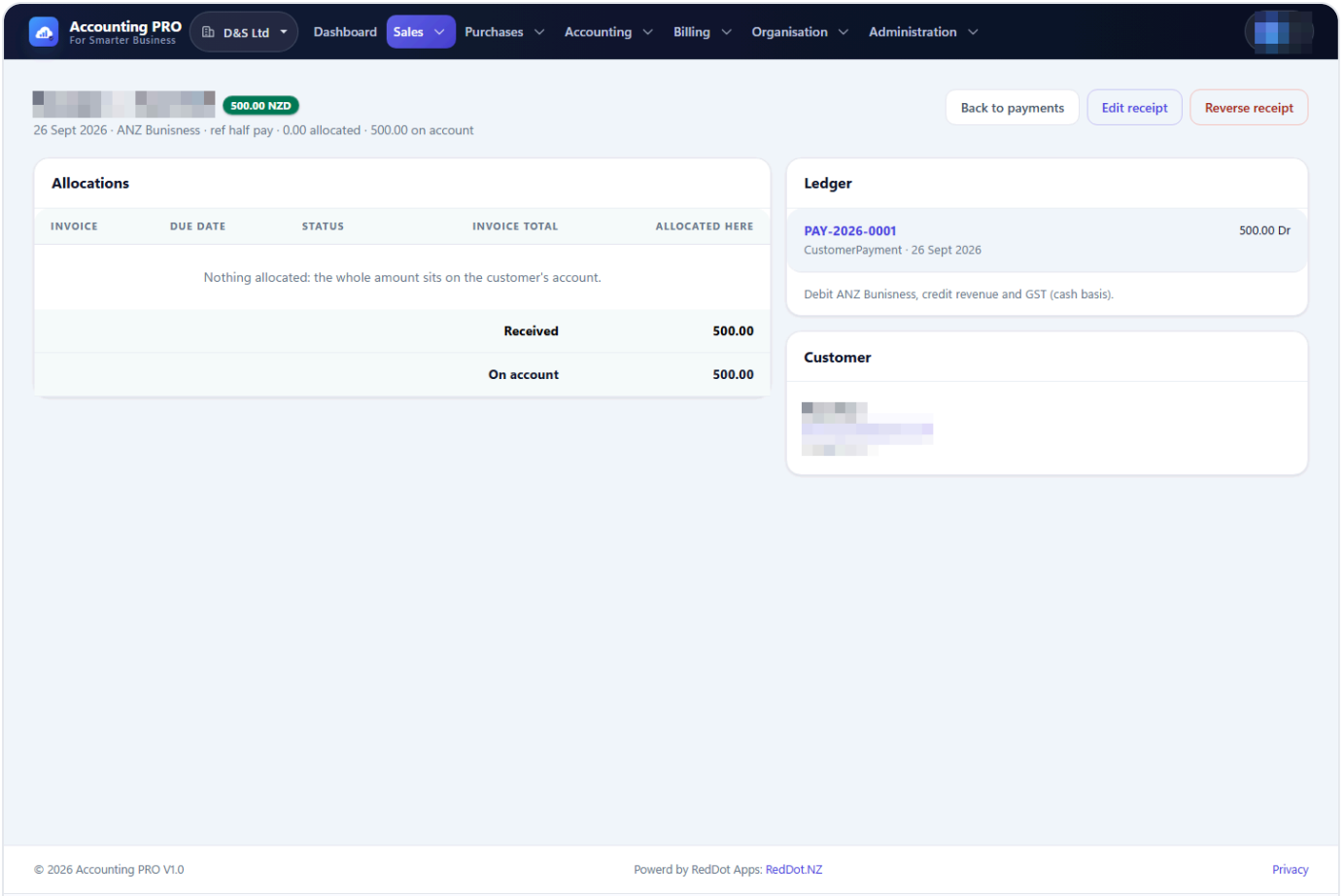


Figure 4.18 — A recorded receipt with its allocations and ledger entry.

4.11 Accounts receivable reporting

Open **Sales** → **Receivables** for the customer-position hub. The tabs are:

Tab	Contents
Summary	One row per customer: invoiced, received, credited and still owed.
Outstanding	Open invoices that have reached the ledger.
Overdue	Open invoices past their due date.
All	Every invoice that has reached the ledger, including paid and cancelled documents.
Aged	Current, 1–30, 31–60, 61–90 and 90+ day buckets as at a chosen date.
Statement	A printable customer statement for a date range.
Payment history	Every receipt, with its allocations, for a customer or period.

The figures are derived only from posted documents — issued invoices, customer receipts and posted credit notes — so they agree with the general ledger.

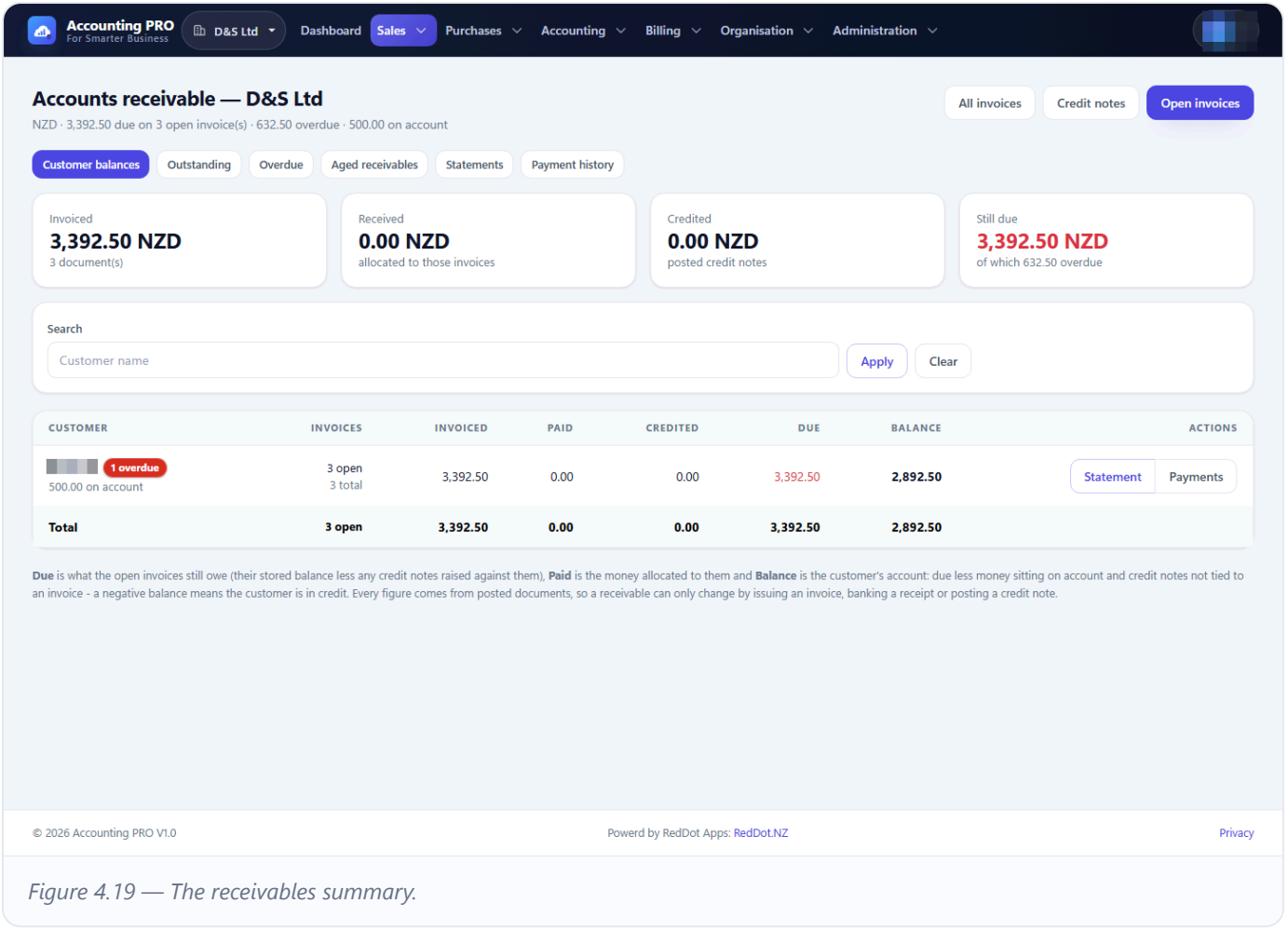


Figure 4.19 — The receivables summary.

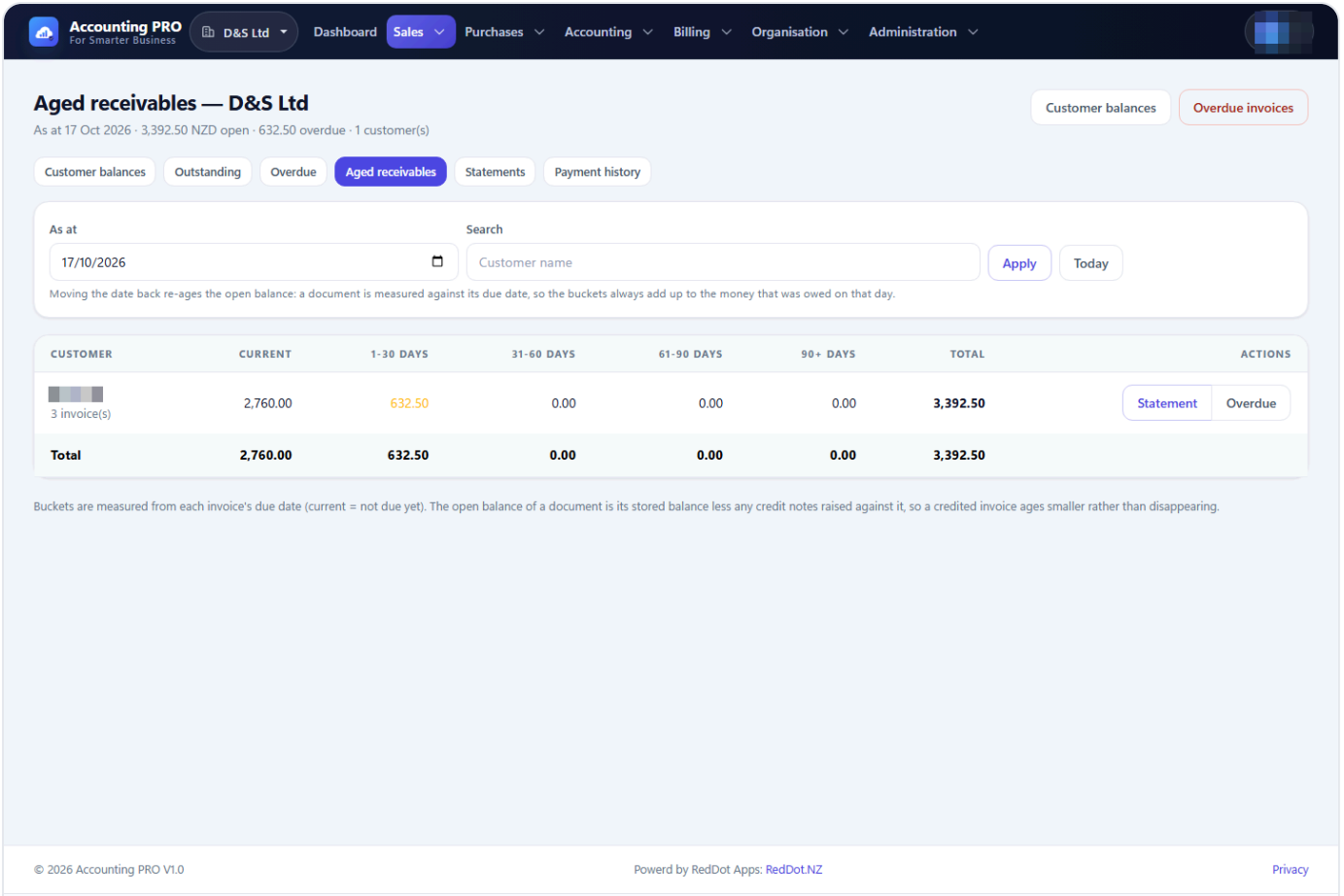


Figure 4.20 — Aged receivables.

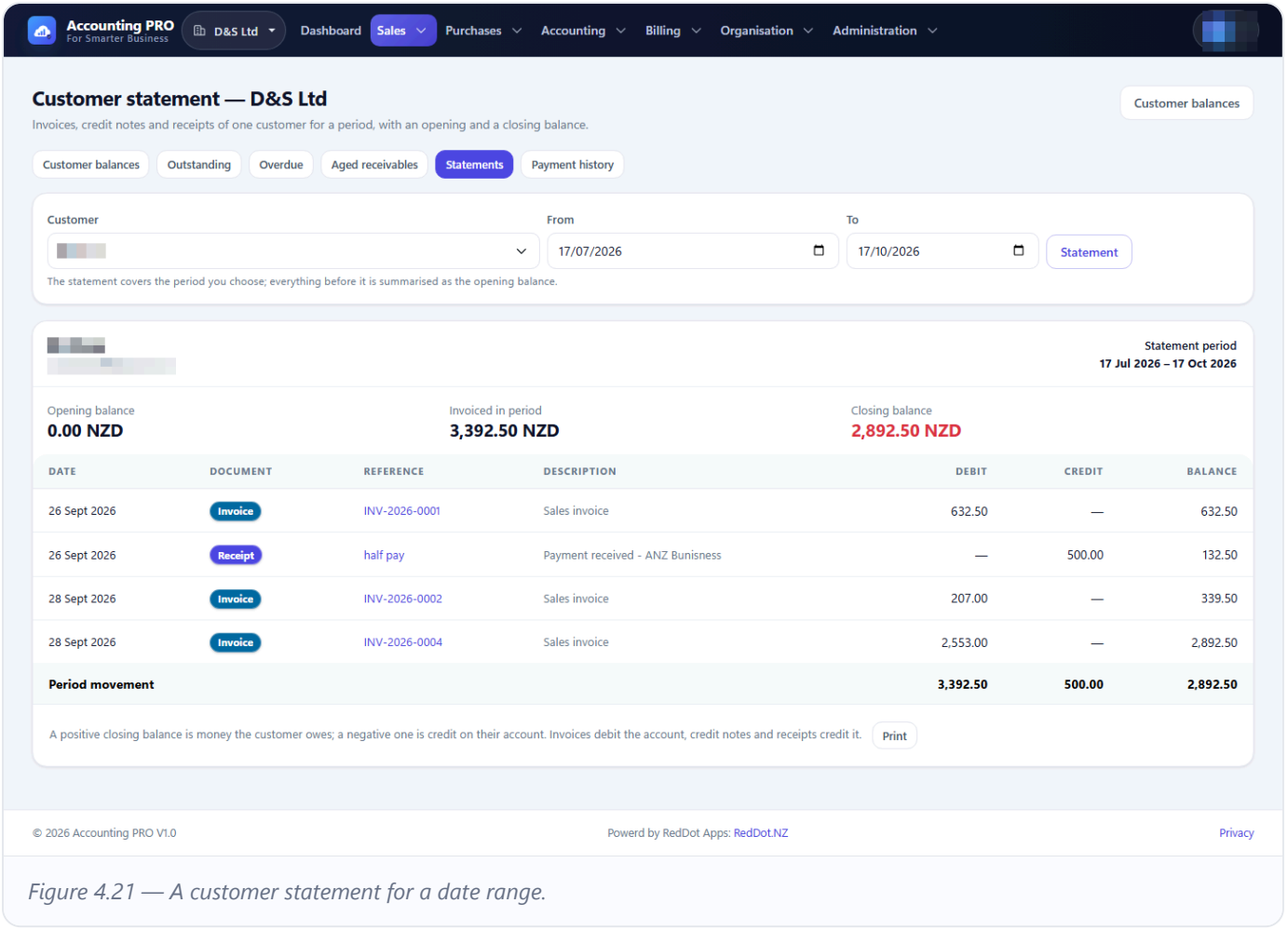


Figure 4.21 — A customer statement for a date range.

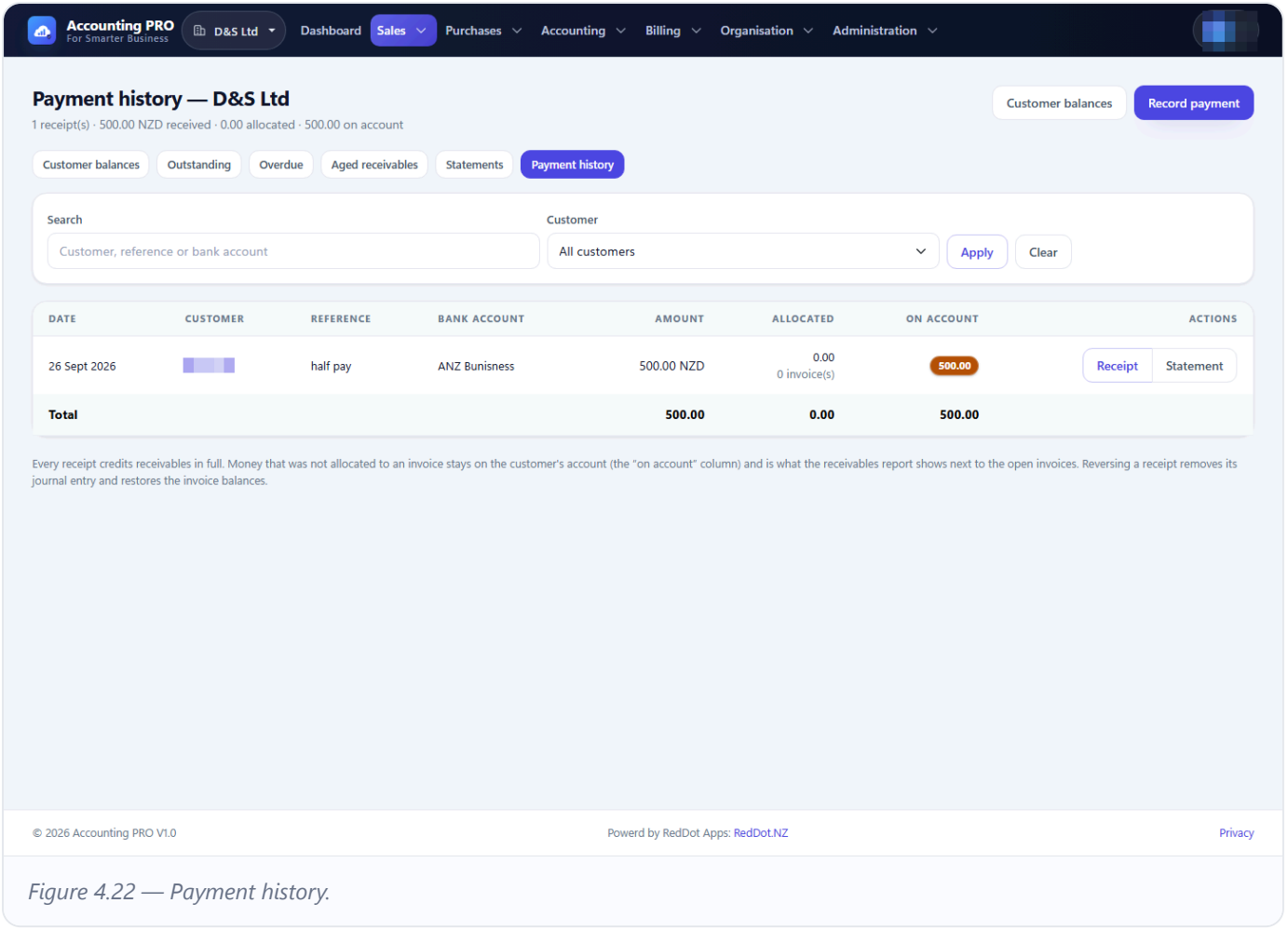


Figure 4.22 — Payment history.

5. Purchases and accounts payable

The **Purchases** menu mirrors the sales cycle on the supplier side.

5.1 Supplier bills

A supplier bill is a draft document that becomes a liability when it is posted. On an accrual-basis organisation the posting debits the expense (and GST) and credits Accounts Payable.

1. Open **Purchases** → **Supplier bills** and select **New bill**.
2. Find and select the supplier.
3. Enter the **bill date**, **due date**, reference, supplier reference and optional notes.
4. Select **Create draft and add lines**. The server allocates the next bill number (for example `BILL-2026-0001`).
5. Add lines with a description, quantity, unit price, tax rate and the expense or asset account to debit.
6. **Validate** the bill to preview the posting, then **Post** it.
7. If a posted bill is wrong, **Void** it. This creates a reversing supplier credit note; the bill is never edited.

Bill statuses are Draft, Posted, Partially paid, Paid, Overdue and Cancelled. Supplier payments reduce the amount due and move the bill through the paid states.

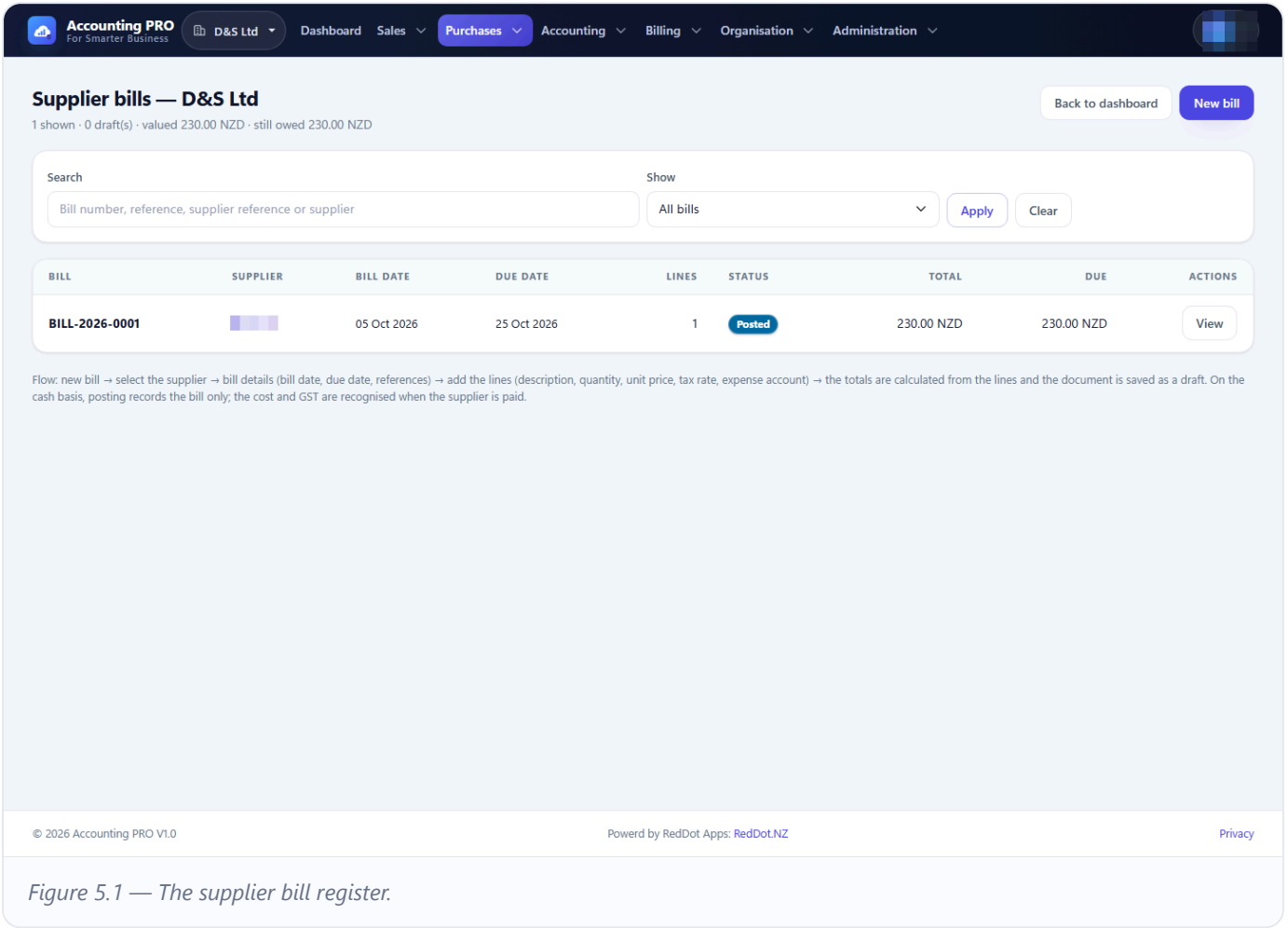


Figure 5.1 — The supplier bill register.

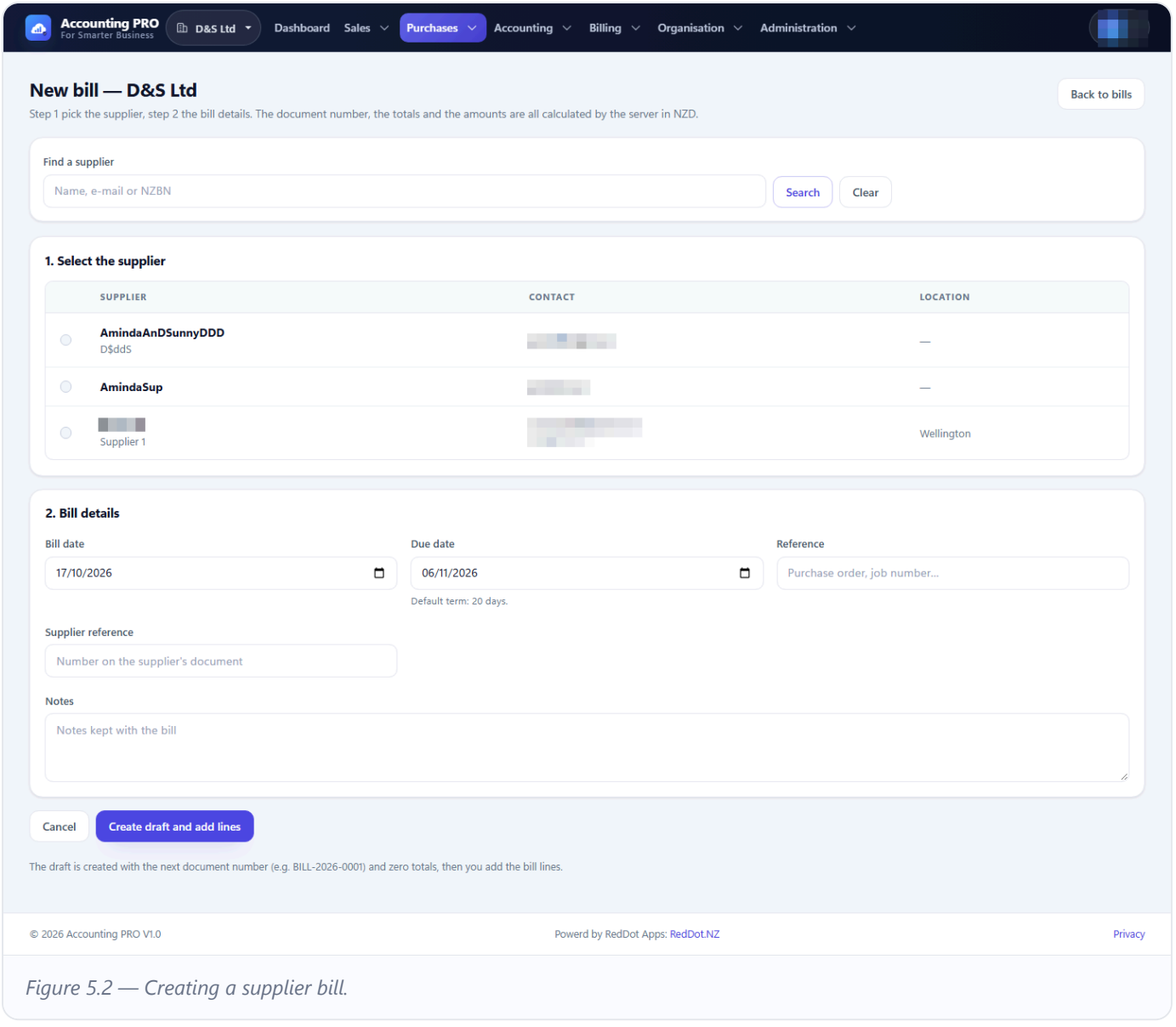


Figure 5.2 — Creating a supplier bill.

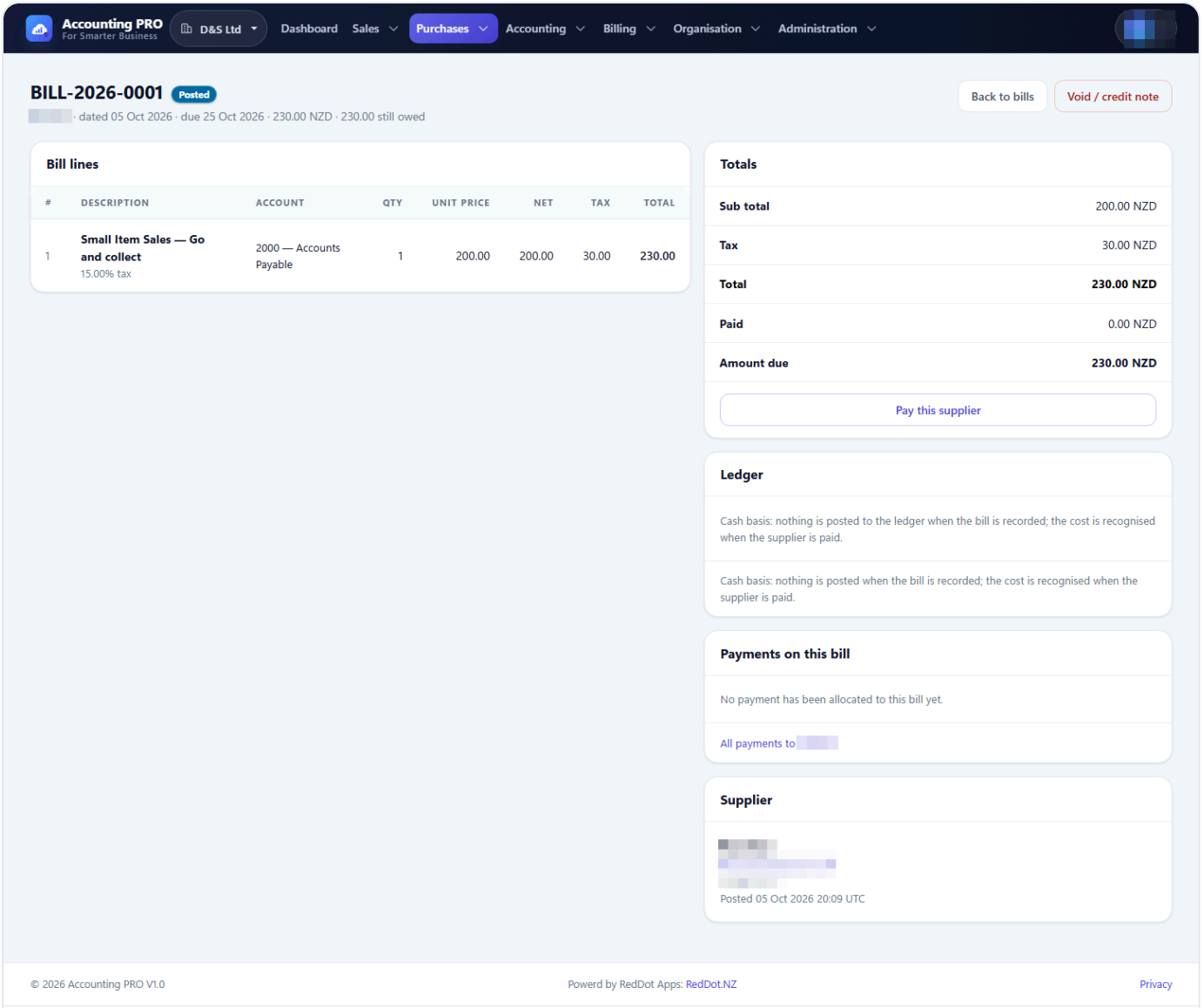


Figure 5.3 — A posted supplier bill, with its lines, totals and ledger entry.

5.2 Supplier payments

1. Open **Purchases** → **Supplier payments** and select **New payment**.
2. Choose the supplier and the bank account the money left.
3. Enter the **payment date**, **amount**, reference and optional notes.
4. Allocate the payment to one or more open bills.
5. Select **Record payment**.
6. Open the recorded payment and use **Send receipt** to email the supplier a payment receipt. The receipt email uses the organisation's branding.

Deleting a supplier payment reverses its journal entry and restores the bill balances.

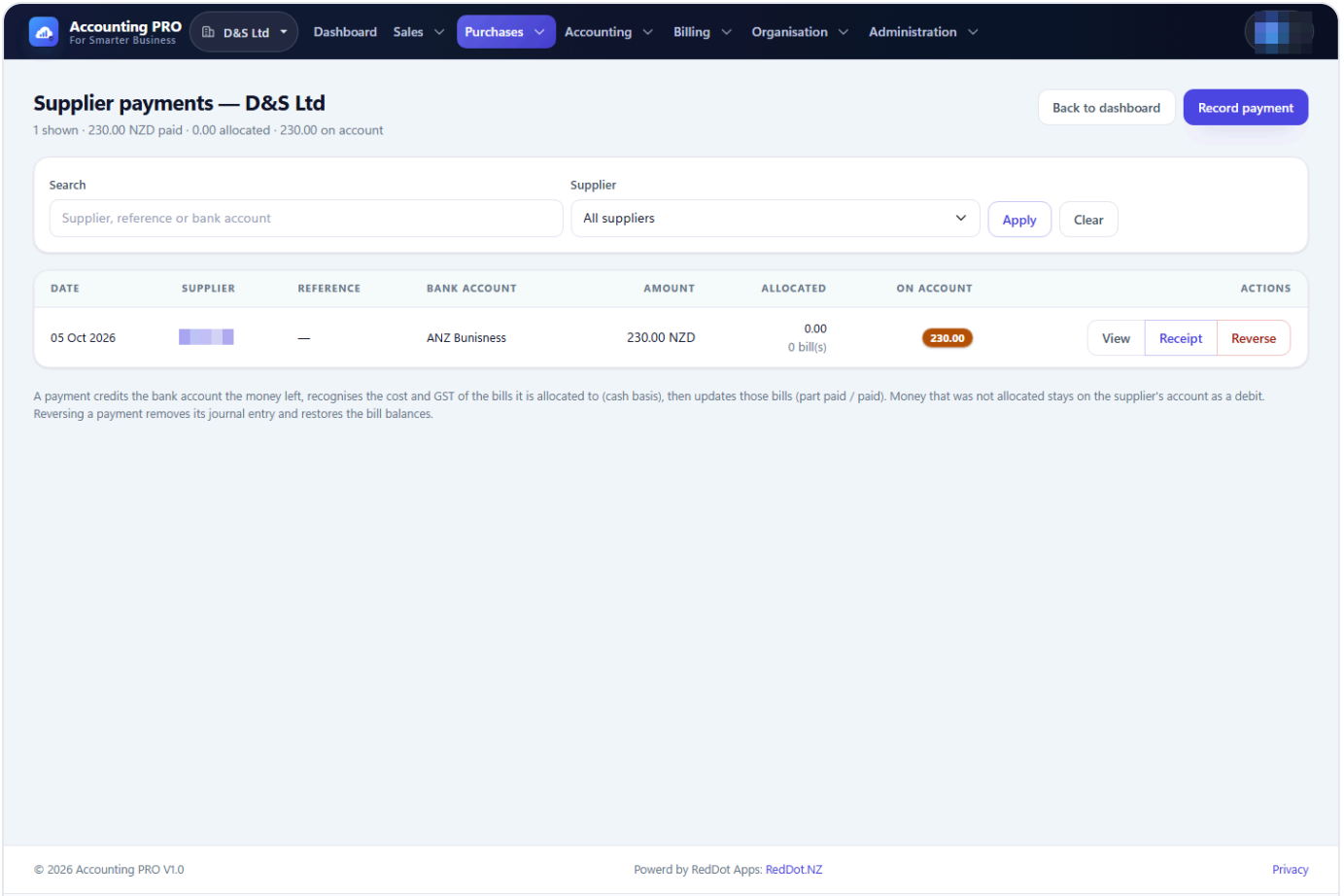


Figure 5.4 — The supplier payment register.

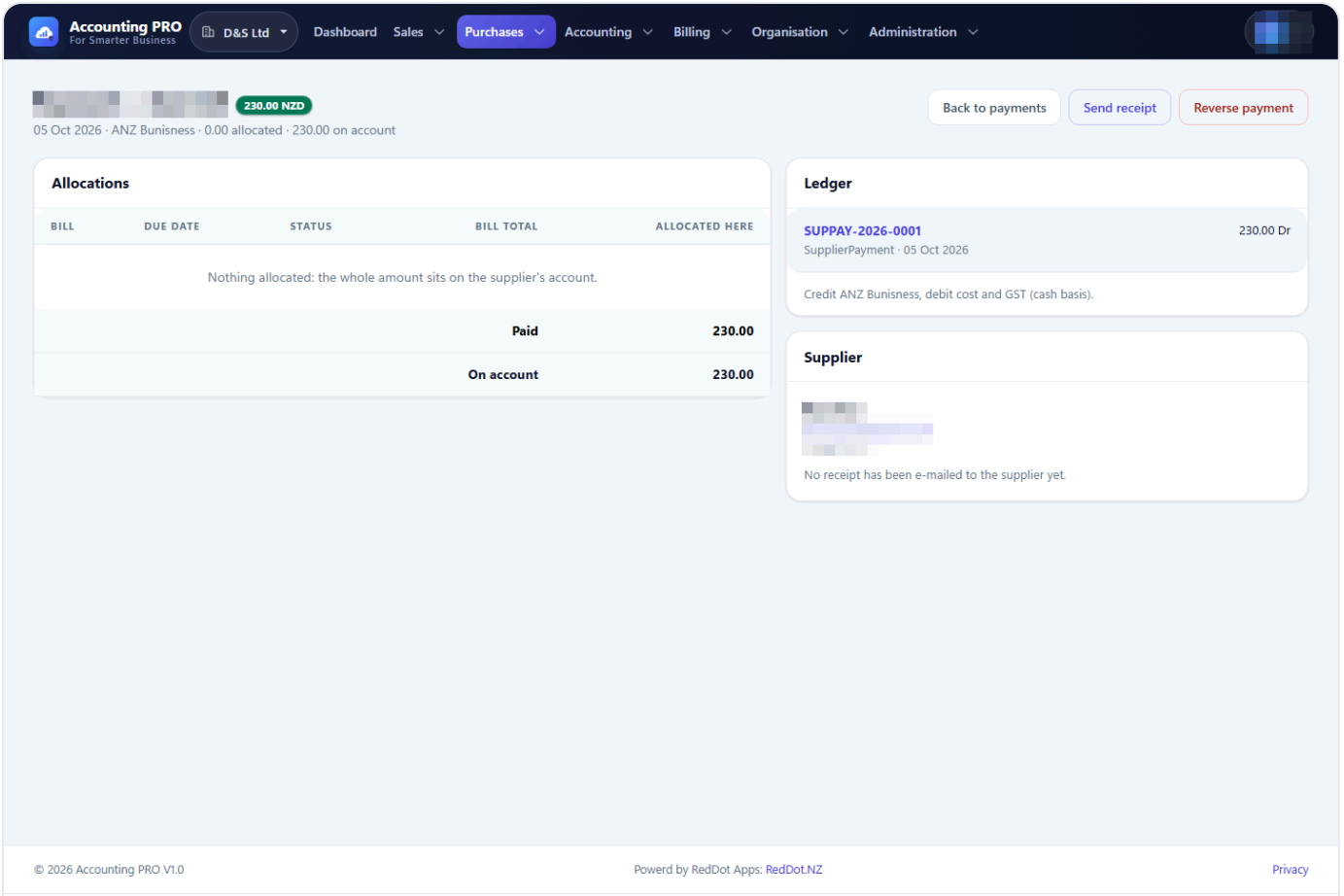


Figure 5.5 — A recorded supplier payment with its allocations.

5.3 Supplier credit notes and refunds

A supplier credit note is the payables mirror of a customer credit note: money a supplier gives back, because goods went back to them, because they granted a settlement discount, because a bill was wrong or because the organisation overpaid them. A posted bill is never edited, so the correction travels the other way round.

1. Open **Purchases** → **Supplier credit notes** and select **New supplier credit note**.
2. Select the supplier. The form then offers the bills that have reached the ledger, so the credit can be tied to the document it corrects (or left on the supplier's account).
3. Enter the **credit note date**, the **reason** (goods returned, discount, incorrect bill, overpayment, adjustment, other), the reference, the supplier's own number and optional notes.
4. Choose what should happen to the credit:
    - **Leave it on the supplier's account** — it reduces what is owed to them.
    - **The supplier hands the money back** — the credit is settled later with a refund into one of the organisation's bank accounts.
5. Select **Create draft and add lines**, then add the credited lines (quantity, unit price, tax rate and the account the cost was charged to).
6. **Review and post** the credit note. Posting debits Accounts Payable and credits the cost accounts and GST, and the supplier's balance drops by the credit.

When the money comes back, open the posted credit note and select **Record the refund**: choose the bank account and the date. The refund is recorded in full, debits the bank account and credits Accounts Payable, so the supplier's account goes back to zero.

A posted credit note is never edited. **Reverse** writes the mirror entries (and the mirror of the refund when the money already came back) and moves the document to Cancelled. The register can be filtered to **Awaiting refund** to see the credits the suppliers still have to hand back.

Only unrefunded credit notes reduce what is owed, so the payables reports, the supplier statement and the GST return all agree with the ledger: a credit note takes money off the supplier's account, and a refund puts it back on.

5.4 Accounts payable reporting

Purchases → **Payables** provides the supplier-position hub:

- **Summary** — what was billed, paid and is still owed per supplier.
- **Outstanding**, **Overdue**, **Paid** and **All** — bill-level detail.
- **Aged** — current to 90+ day buckets as at a chosen date.
- **Statement** — a supplier statement for a date range.
- **Payments** — supplier payment history.

As with receivables, only posted documents count, so the reports reconcile to the ledger.

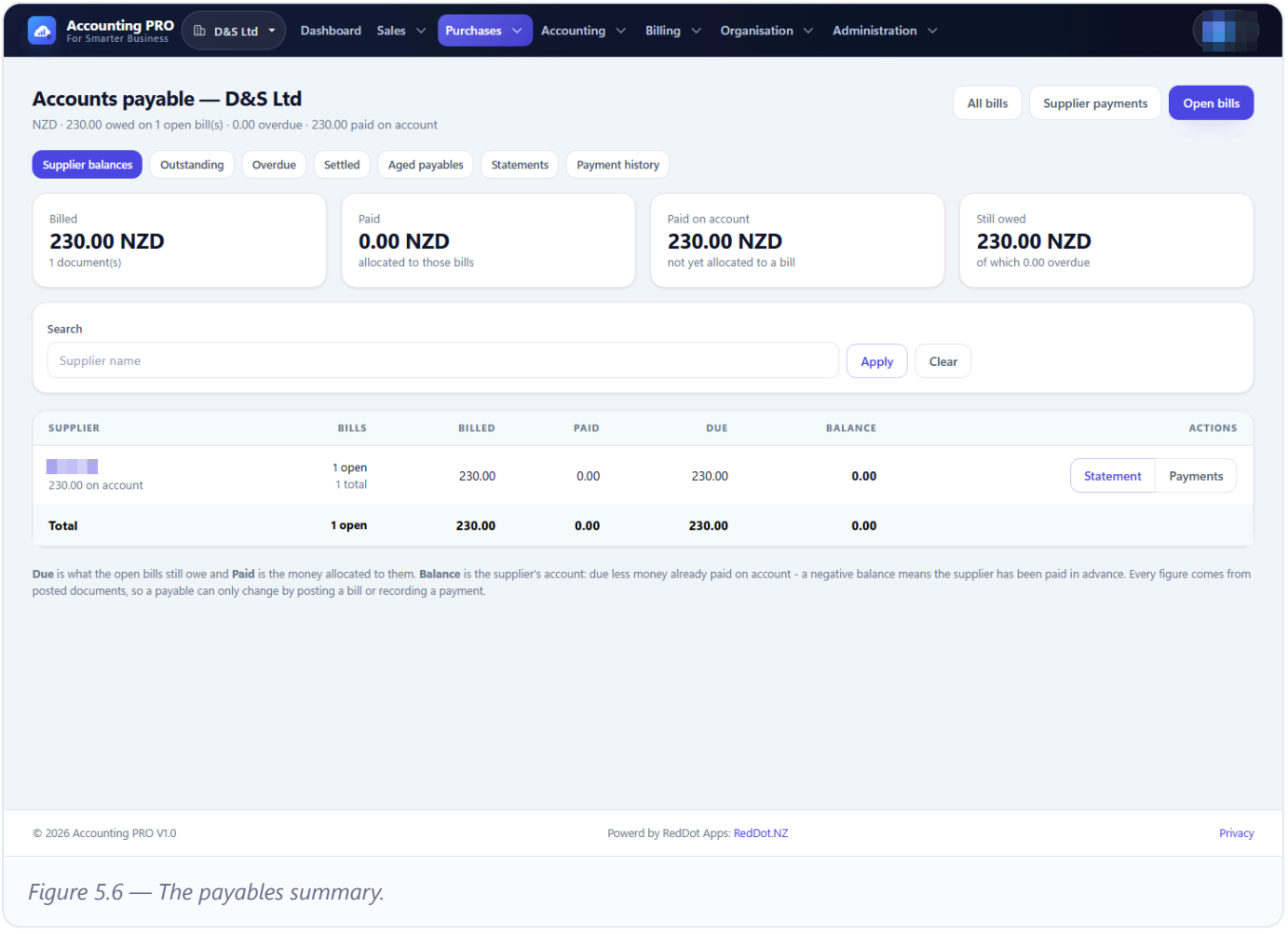


Figure 5.6 — The payables summary.

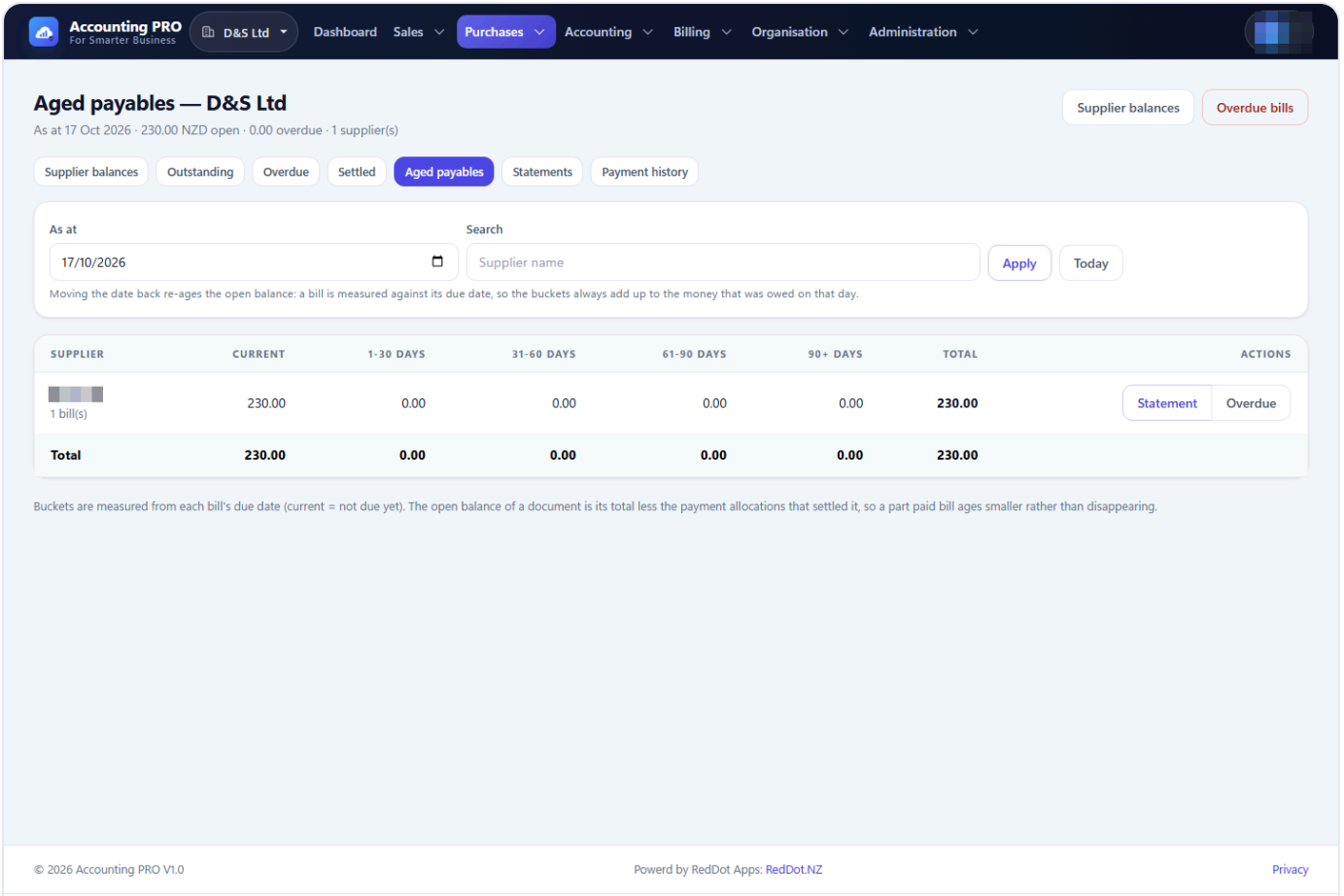


Figure 5.7 — Aged payables.

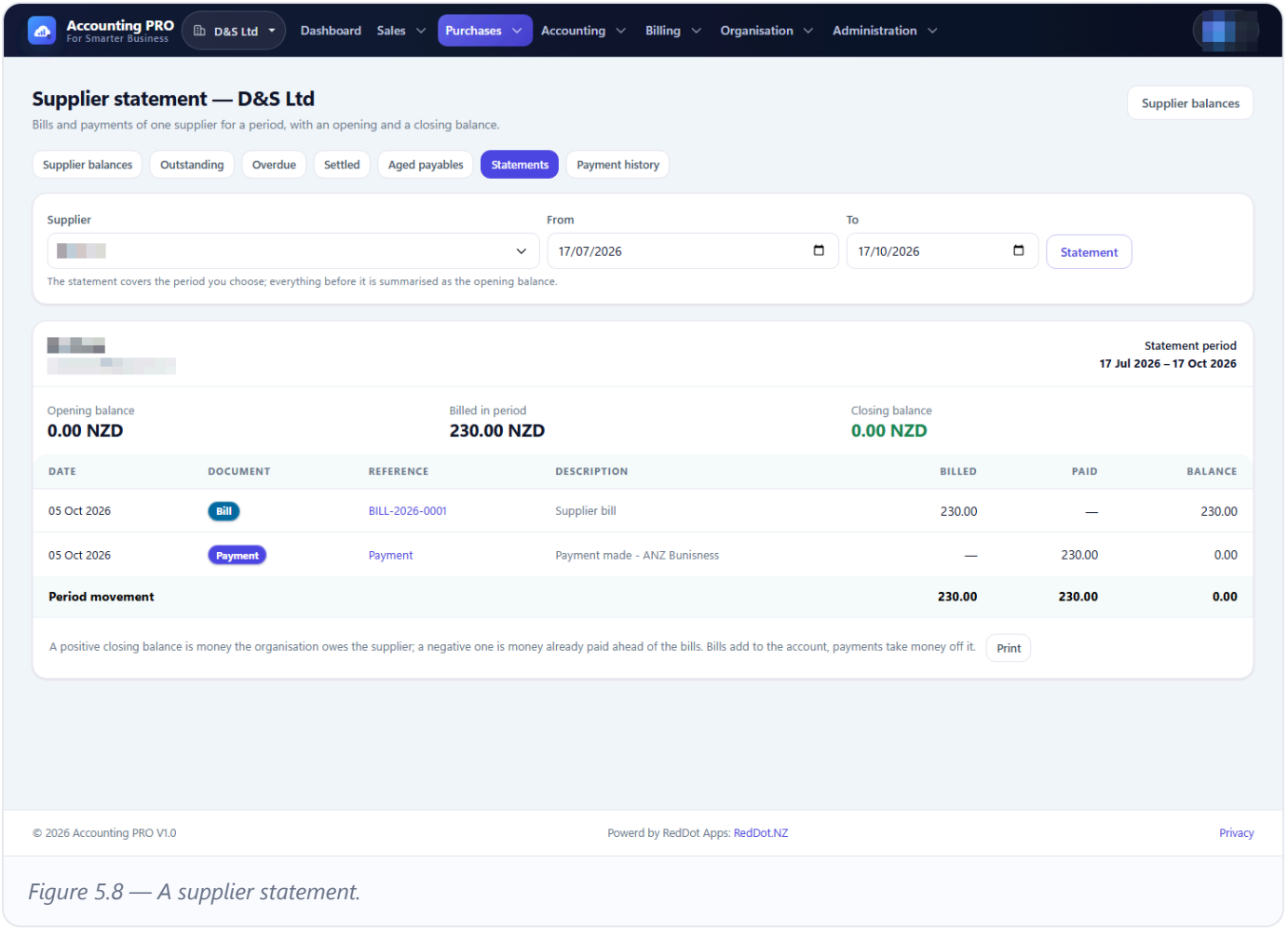


Figure 5.8 — A supplier statement.

6. Accounting: chart, periods, ledger and reports

6.1 Chart of accounts

The chart of accounts is the list of ledger accounts every posting points at. Each account has a **code**, a **name**, a **type** (Asset, Liability, Equity, Income or Expense), an active flag and, for the standard accounts, a protected "system account" flag.

1. Open **Accounting → Chart of accounts**.
2. Select **Add account** to create an account, or a row to edit it.
3. Codes are unique within the organisation. Keep the numbering convention (for example 1000 Bank, 1100 Receivables, 2000 Payables, 2200 GST, 4000 Sales, 5000 Cost of sales, 6000 Expenses).
4. Deactivate an account to remove it from pickers without breaking history.

The organisation's **default accounts** — sales, expense, receivables and payables — are chosen in **Organisation → Settings**. New organisations receive a chart copied from an account template; a global administrator maintains those templates under **Administration → Account templates**.

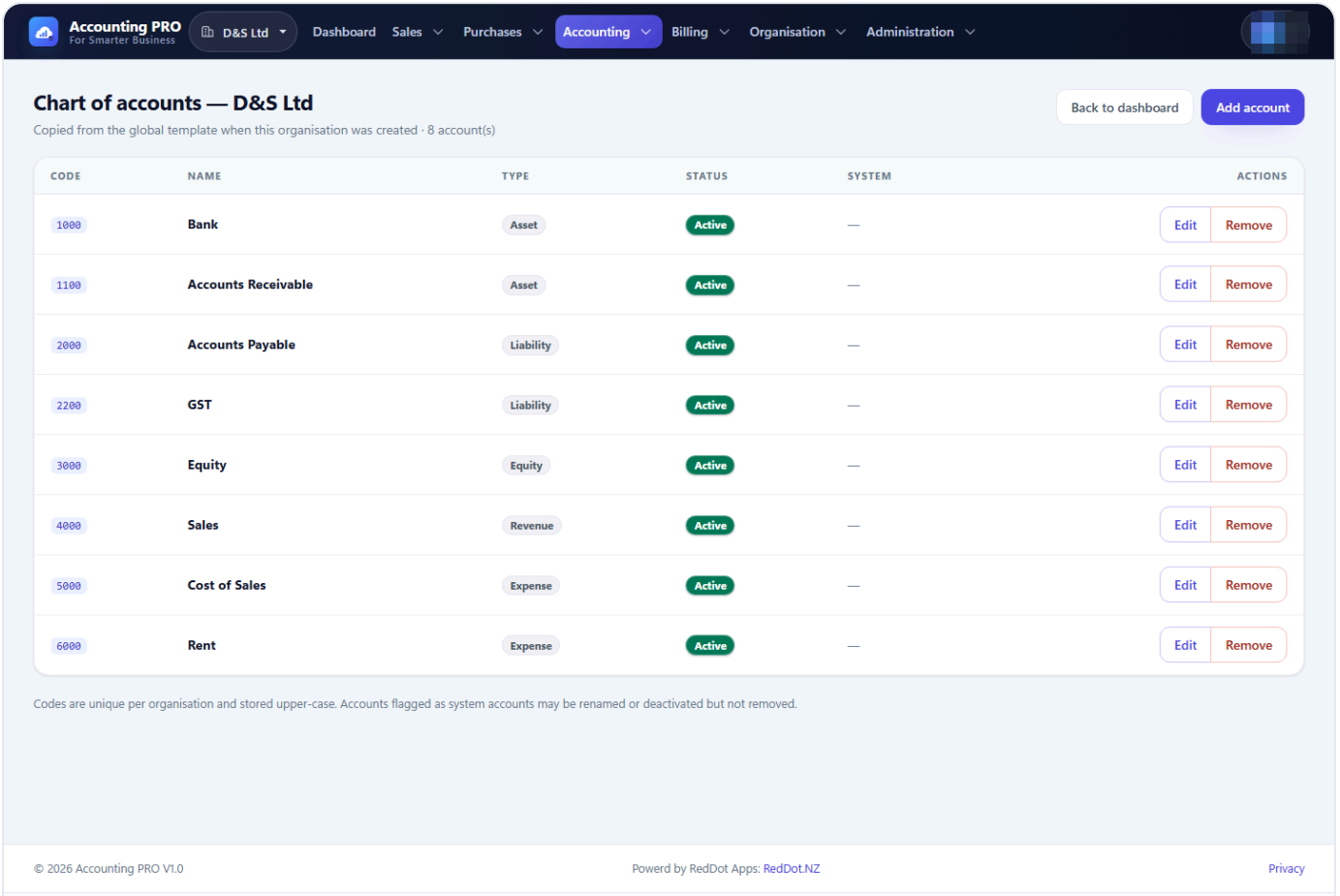


Figure 6.1 — The chart of accounts.

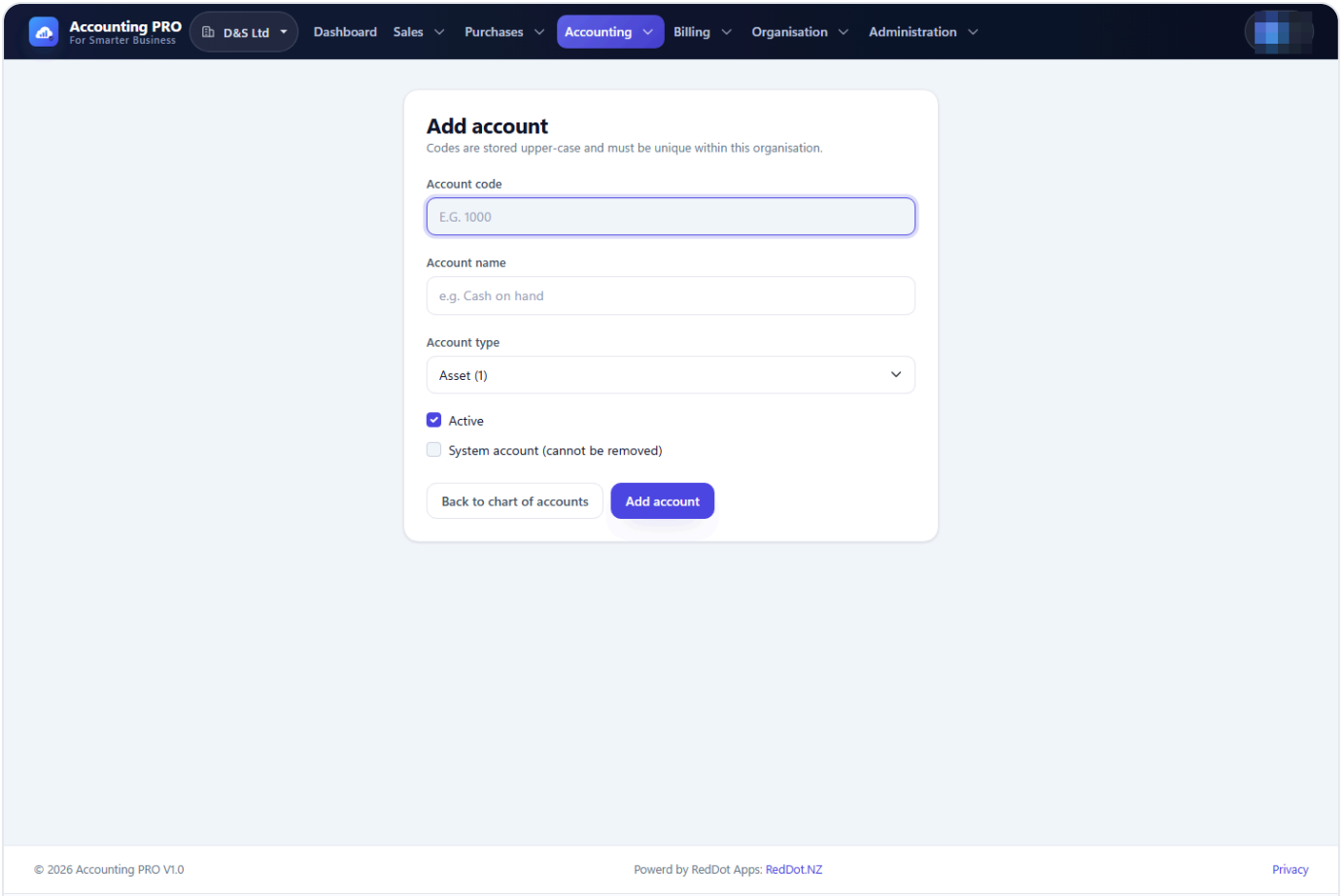


Figure 6.2 — Adding an account.

6.2 Financial periods

A financial period is a date range used to decide whether a posting is allowed. Closing a period locks it; no document or journal can be posted into a closed period.

1. Open **Accounting** → **Financial periods**.
2. Select **Add financial period**, enter a name and the start and end dates.
3. Use **Close** to lock a period and **Reopen** to unlock it. A period that is still open can be deleted.
4. Only Owner, Administrator and Accountant can manage periods; other roles may view them.

The organisation's **financial-year start month** (April by default) decides the default reporting period on the reports. Create the periods you intend to close before you start posting.

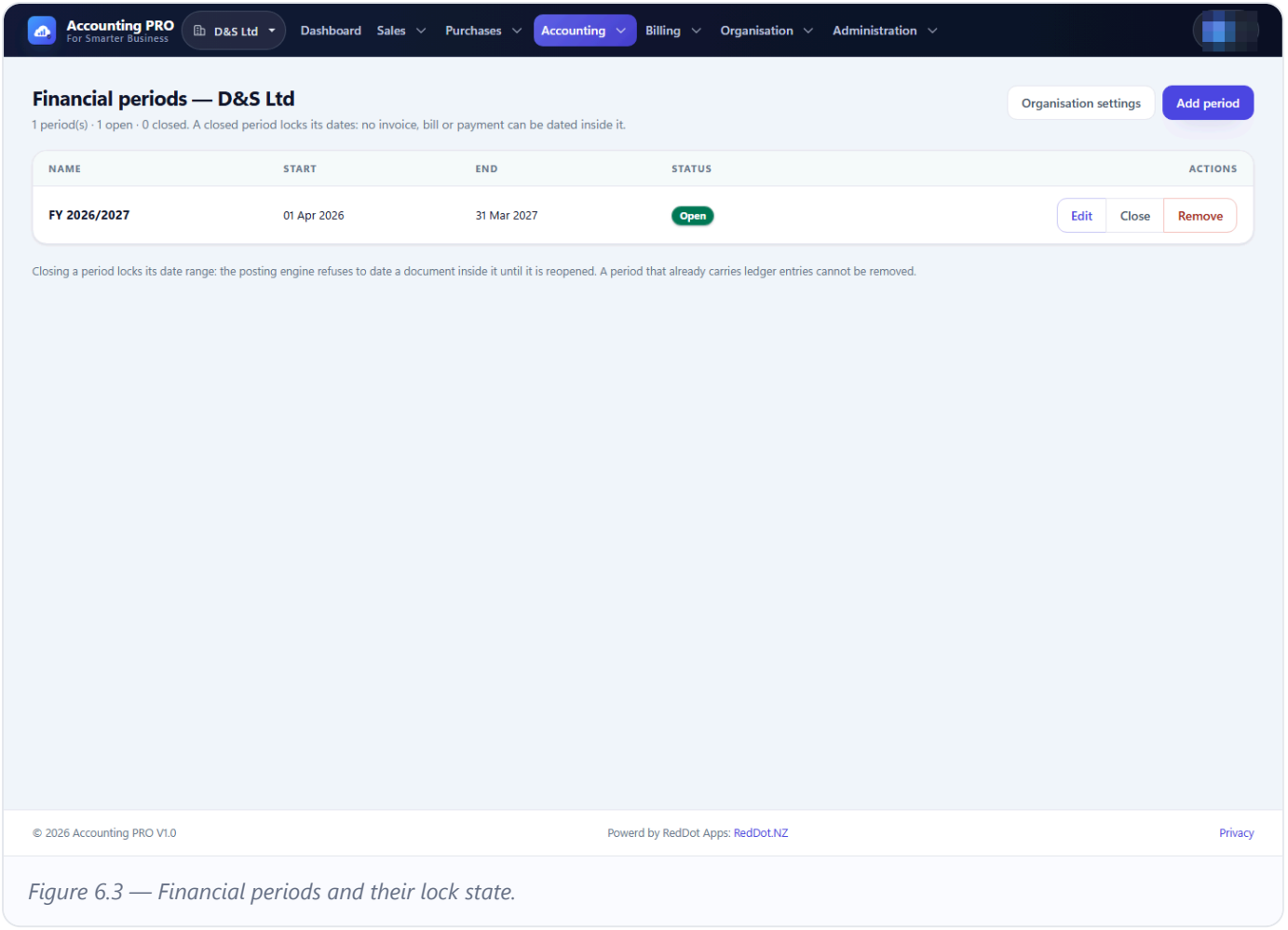


Figure 6.3 — Financial periods and their lock state.

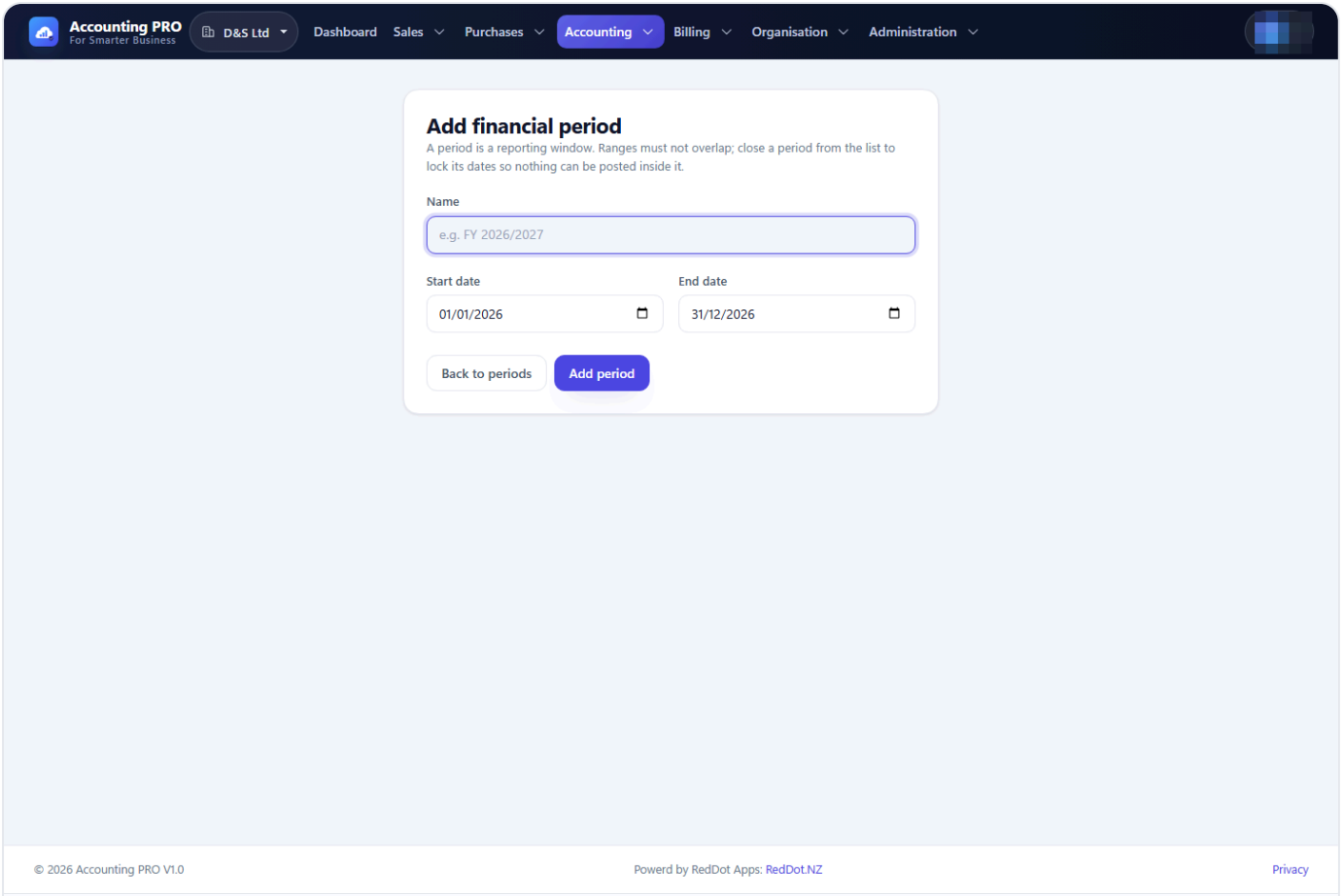


Figure 6.4 — Adding a financial period.

6.3 Year-end close

Closing a **financial year** is more than locking a period: it carries the year's result into retained earnings, opens the next year's period and locks the year. The wizard is behind **Accounting → Financial periods → Year-end close** (`/FinancialPeriods/YearEnd`).

1. Open **Accounting → Financial periods** and select **Year-end close**. The hub lists every financial year with its result, the retained earnings it brings forward and what it carries forward, and says whether it has been closed.
2. Select **Review & close** on the year to close. The review screen shows the pre-close checks and the exact journal entry that will be written.
3. Fix anything that fails a check — a year can only be closed once its periods cover it from its first to its last day, the year has ended, the year is not already closed and its periods are open. Draft documents that have not been posted yet are reported as a warning.
4. Tick the two options (both on by default): **open a period for the year that follows** and **lock the year's periods**. Then select **Close**.
5. The result screen shows what was written: the carry-forward entry, the periods that were locked and the period opened for the next year.

What the close writes is one entry, dated the last day of the year:

Account	Debit	Credit
Every revenue account the year moved	the balance it carries	
Every expense account the year moved		the balance it carries
3100 Retained Earnings		the year's profit (or debit, if a loss)

The retained-earnings account (3100) is created by the close if the chart of accounts does not have it yet, so the result of a year is never lost.

What the reports show afterwards. The **profit & loss** and the **cash flow** leave the carry-forward entry out, so a closed year still reports the revenue and expenses it earned. The **trial balance**, the **balance sheet** and the **general ledger** include it: the year really was carried forward, and the balance sheet shows the accumulated result as retained earnings.

Reopening a year. Open the close from the hub and select **Reopen the year**. The year's periods are unlocked and the carry-forward entry is reversed (the ledger keeps both entries, so the correction stays auditable), and the year can be closed again — the figures do not double.

Only Owner, Administrator and Accountant can close or reopen a year (*Close a financial year* permission).

6.4 General ledger and journals

Accounting → General ledger is the journal of everything that has reached the books. It is read-only: entries are written by documents, receipts, payments, bank matches and manual journals.

- Filter by date, reference, description or account.
- Open an entry to see its lines, debits, credits and source document.
- Source types include Invoice, Customer payment, Bill, Supplier payment, Bank transaction, Credit note and Manual.
- The **Source** filter also offers **Opening balances** and **Reversals**, which are the two kinds of entry kept apart from ordinary activity.
- A row that has been corrected is marked **Reversed**, and the reversal itself is marked **Reversal**; the opening journal is marked **Opening balance**.

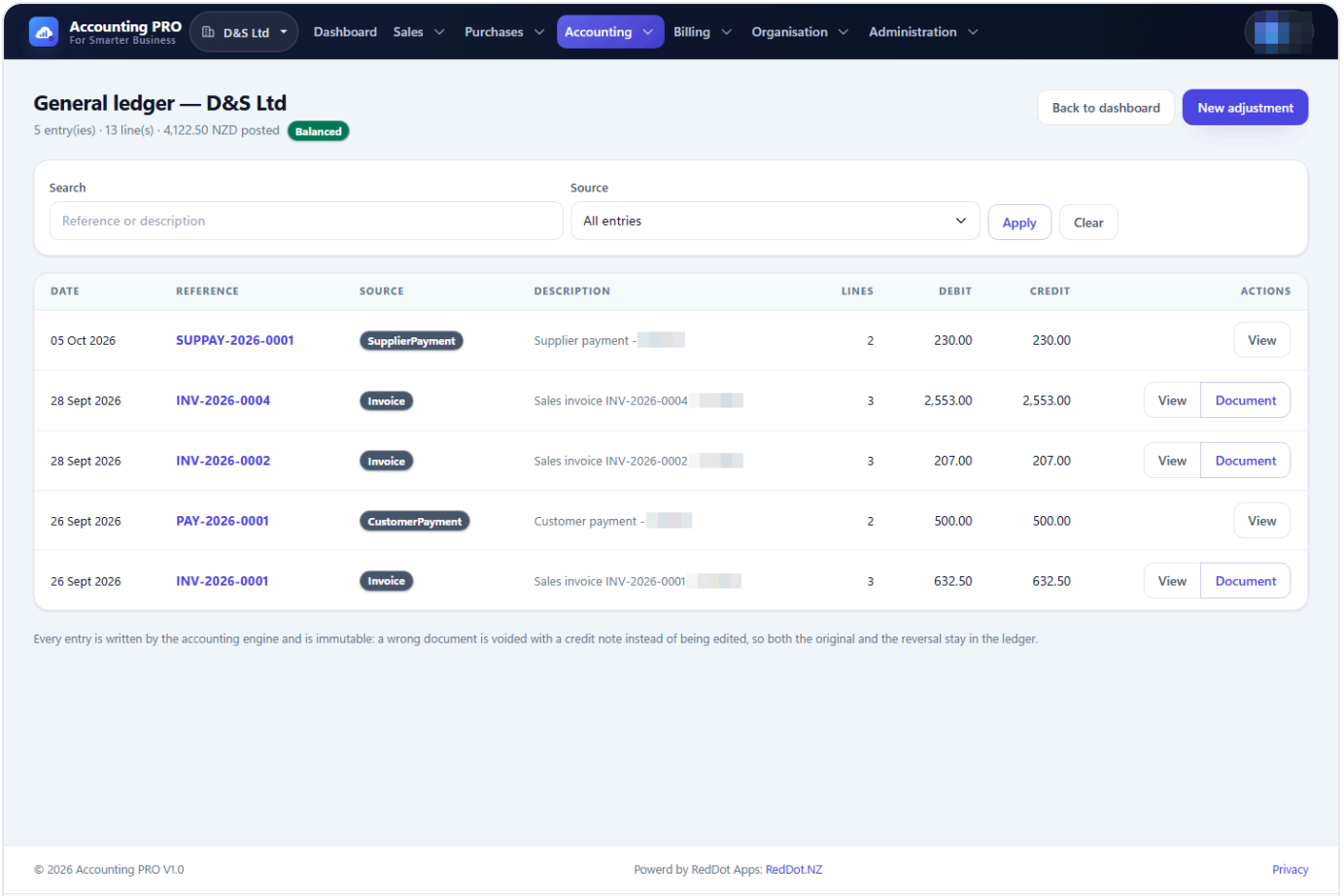


Figure 6.5 — The general ledger.

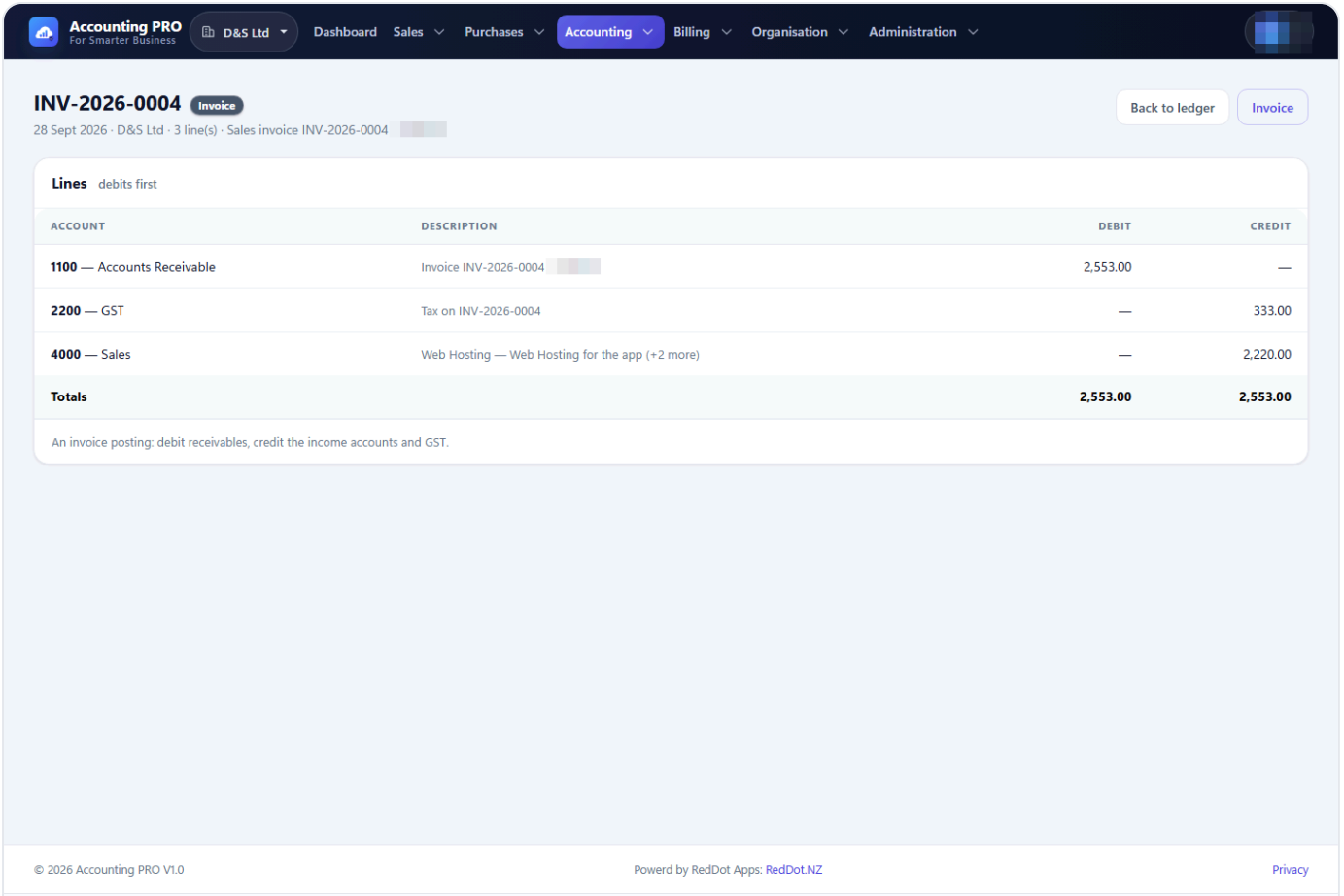


Figure 6.6 — A journal entry with its balanced lines and source document.

6.5 Post a manual adjusting journal

Manual journals cover accruals, depreciation, corrections and opening balances. The screen asks what the entry is: an **adjusting entry** or the **opening balances** the books start from.

1. Open **Accounting** → **General ledger** and select **New journal**.
2. Choose the **entry type** (adjusting entry, or opening balances), enter the **entry date** and a **description / narration**.
3. Add at least two lines: choose an account, then enter a debit or a credit and an optional line description.
4. Use **Add line** for more lines. The totals at the bottom must be equal.
5. Select **Post entry**.

The entry is written immediately and cannot fall inside a closed period. Only Owner, Administrator and Accountant have the `Journals.Create` permission.

An organisation opens its books once, so it may hold only **one opening balance**. The screen names the entry it already has and refuses a second one - posting it twice would double every balance it touches. To replace the balances, reverse the existing entry first (see below) and post the corrected one.

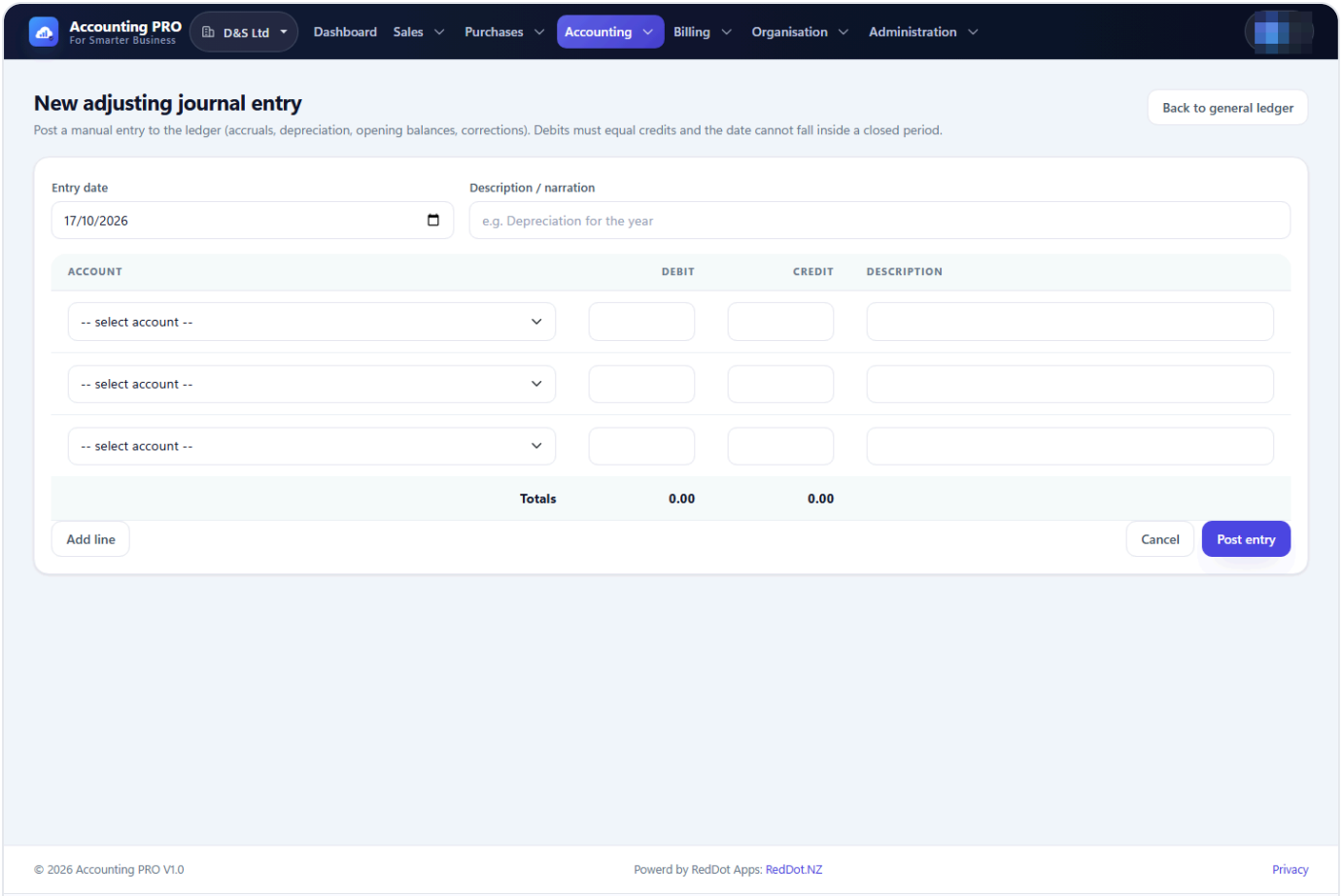


Figure 6.7 — A manual adjusting journal: debits must equal credits.

6.6 Reverse a posted journal entry

A posted entry is never edited or deleted. When it is wrong it is **reversed**: the ledger gets a mirror entry - the same lines, debit for credit - that points back at the entry it corrects, and both stay readable.

1. Open the entry from **Accounting** → **General ledger**.
2. Select **Reverse**.
3. Check the report: the entry being reversed, every precondition (the period is open, the entry has not been reversed yet, it was not written by a document) and the exact mirror rows that will be written.
4. Enter a **reason** and select **Reverse entry**.

What the ledger does:

- the original keeps its reference, its lines and its amounts, and is marked **Reversed**;
- the reversal is a new entry numbered in the JE series, marked **Reversal** and linked to the original;
- the two entries cancel out, so every report and the trial balance read the corrected position;
- the reversal is recorded in the audit log with the reason.

An entry is reversed **once** - a reversal is never itself reversed, so post a new adjustment if something further needs correcting. An entry written by a document (an invoice, a receipt, a bill, a payment, a credit note) is refused here: void or reverse the document on its own screen instead, so the document and the ledger move together. Only Owner, Administrator and Accountant have the `Journals.Reverse` permission.

6.7 Financial reports

Open **Accounting** → **Reports** for the report hub. Every report reads the posted ledger, so the figures agree with the trial balance and the GST return. Each report has a date filter, an optional comparison period and **Excel** and **PDF** export buttons.

Report	What it shows
Profit & loss	Revenue less cost of sales (gross profit) less operating expenses (net profit) for a period. Accounts coded 5xxx are treated as cost of sales; other expenses are operating expenses.
Balance sheet	Assets, liabilities and equity as at a date, including retained earnings. The report checks that assets equal liabilities plus equity.
Trial balance	The closing balance of every account that moved, in debit and credit columns, with a balanced check.
Cash flow	An indirect-method cash flow statement split into operating, investing and financing activities, reconciling to closing cash.
General ledger	Posted lines with a running balance, filterable by account and search text.
Account balances	Opening balance, movement and closing balance for each account over a period.

The Reports module is the **Advanced reports** subscription feature and requires the `Reports.View` permission.

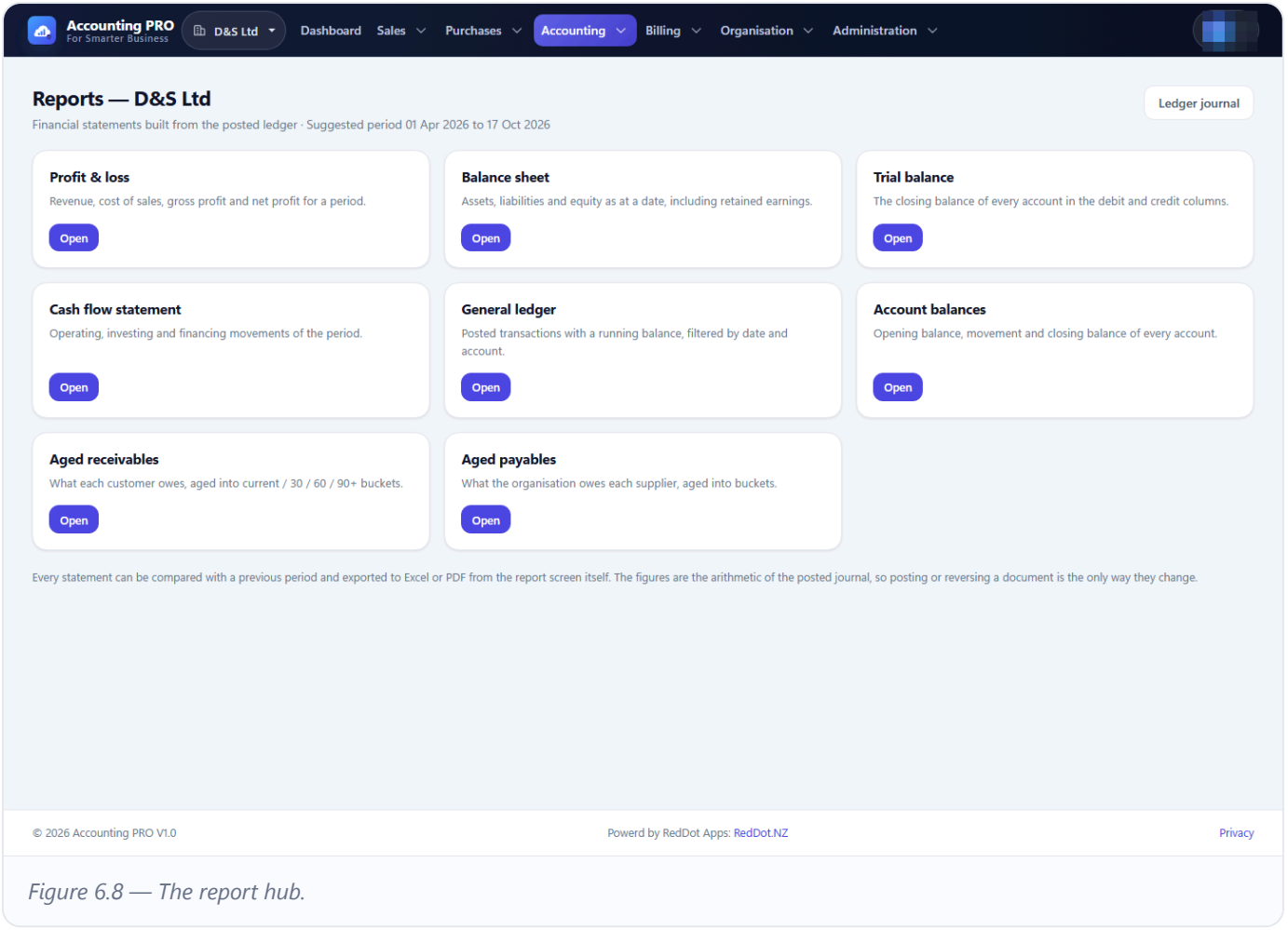


Figure 6.8 — The report hub.

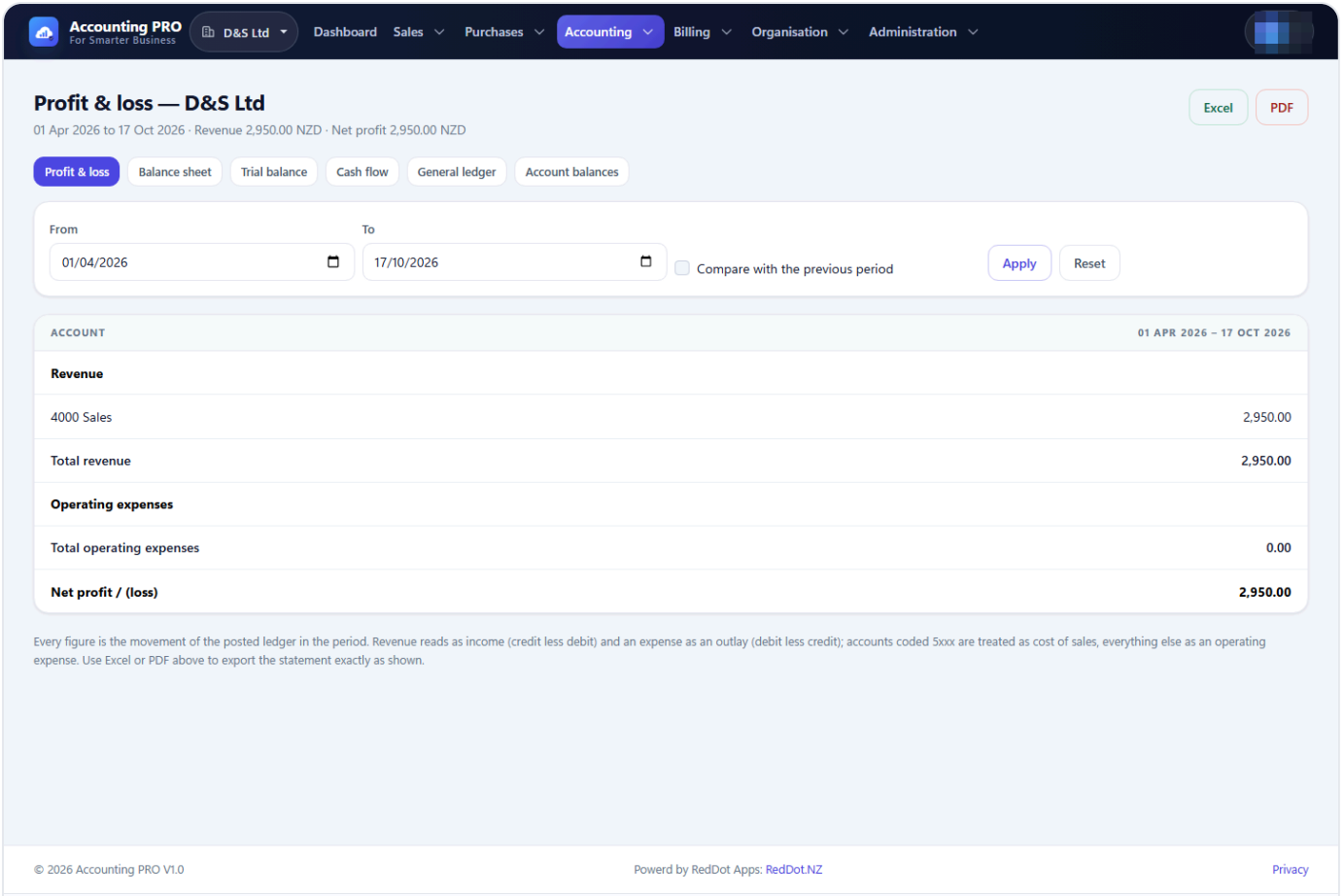


Figure 6.9 — Profit & loss with a period filter.

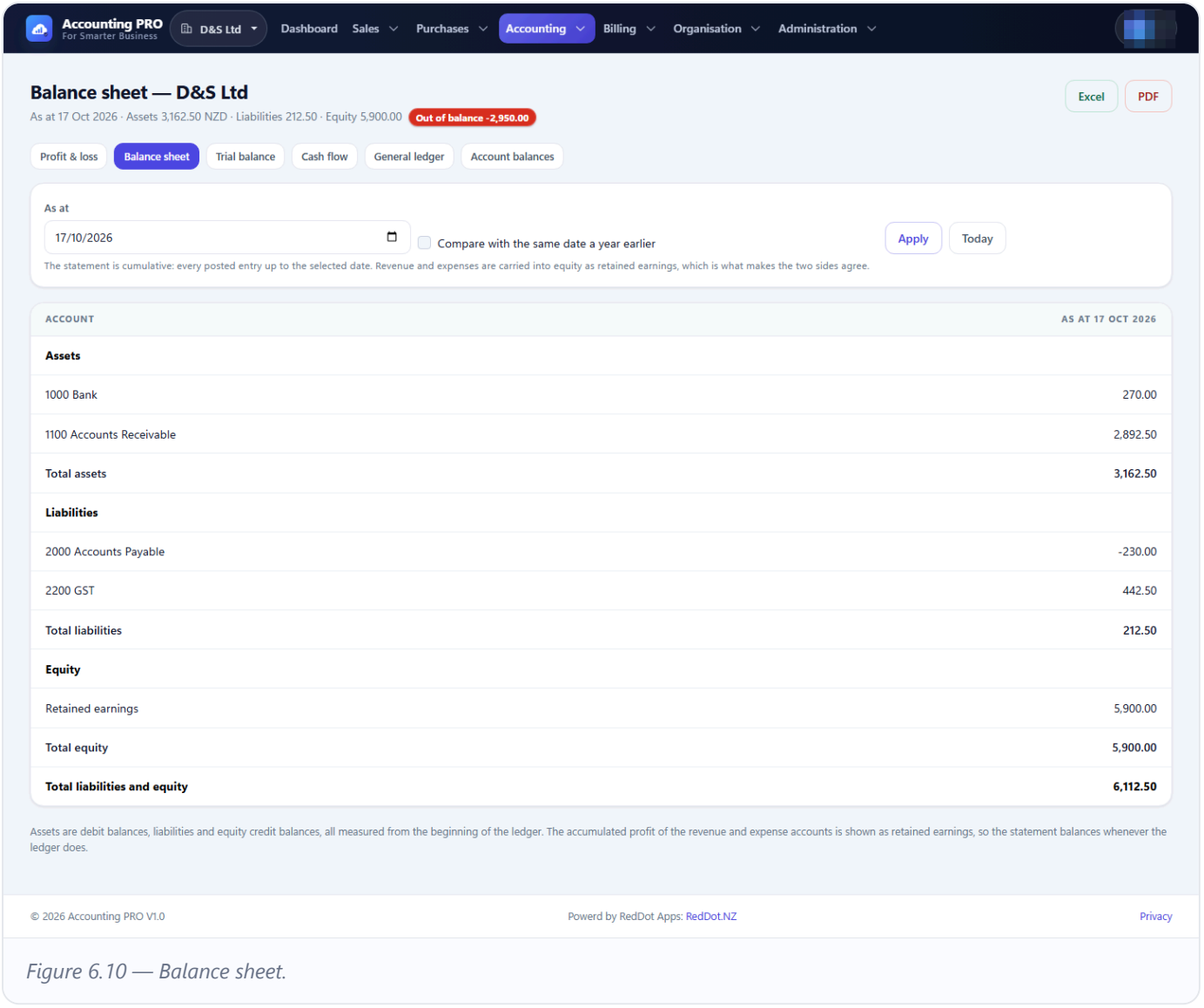


Figure 6.10 — Balance sheet.

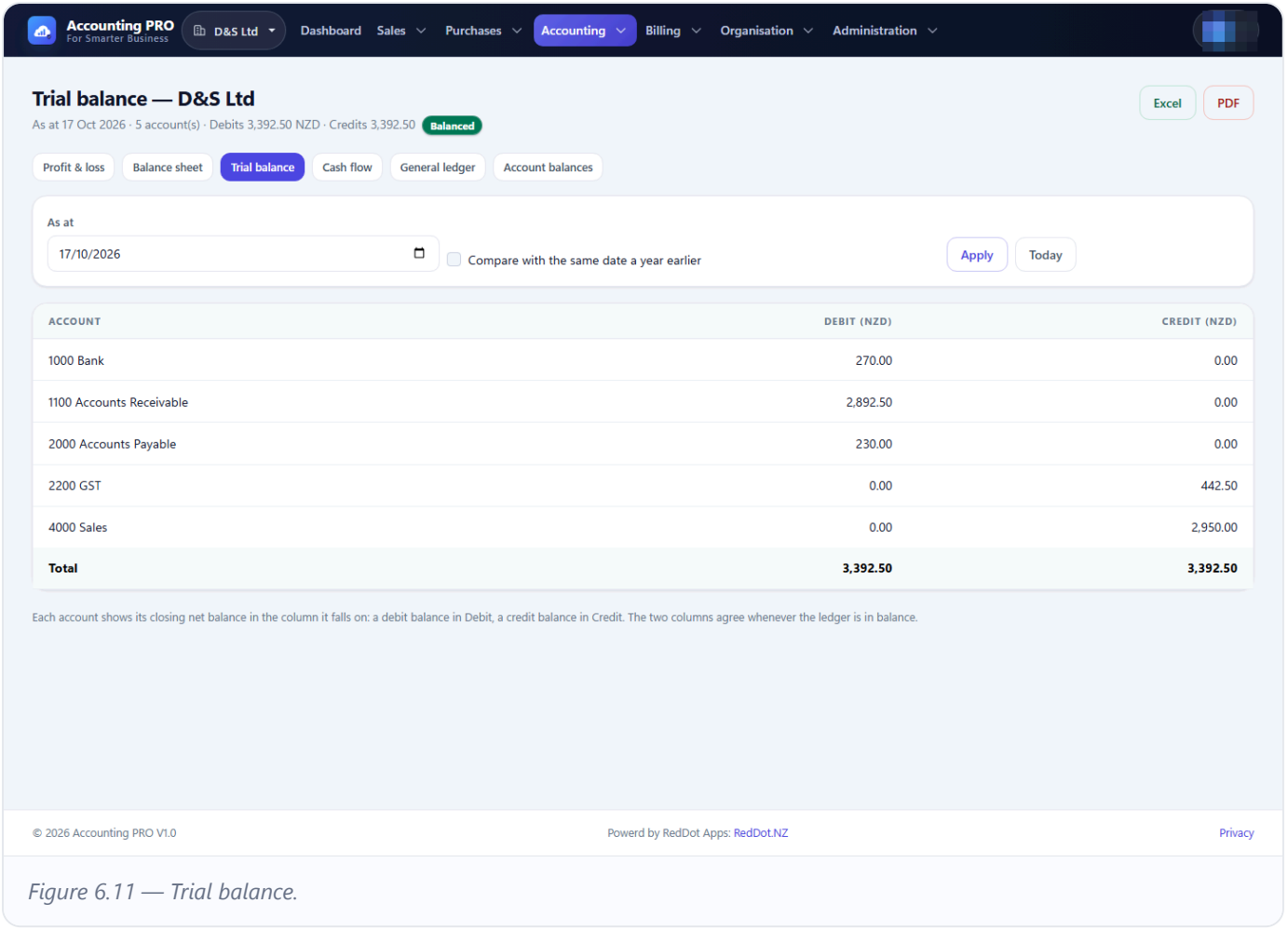


Figure 6.11 — Trial balance.

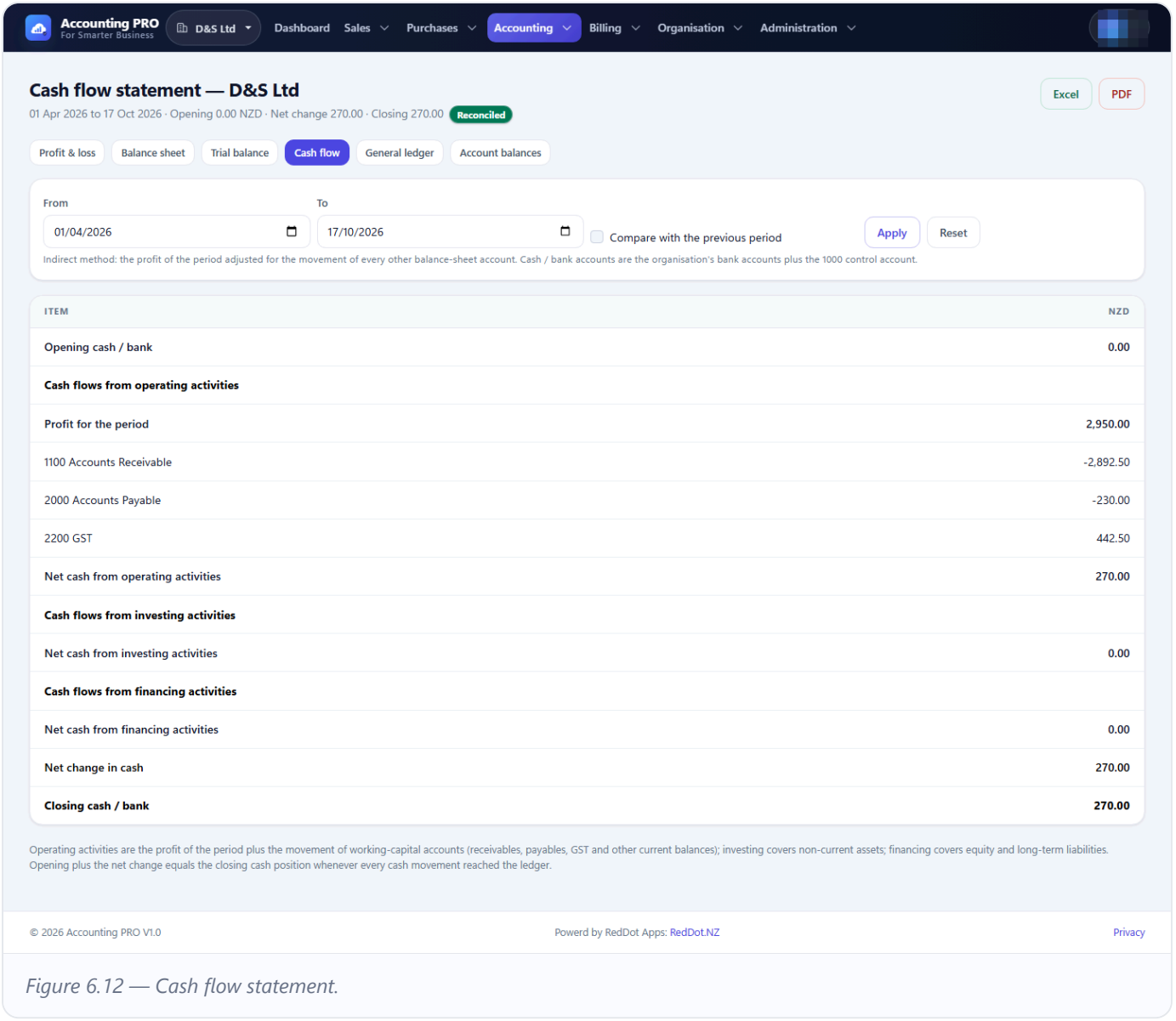


Figure 6.12 — Cash flow statement.

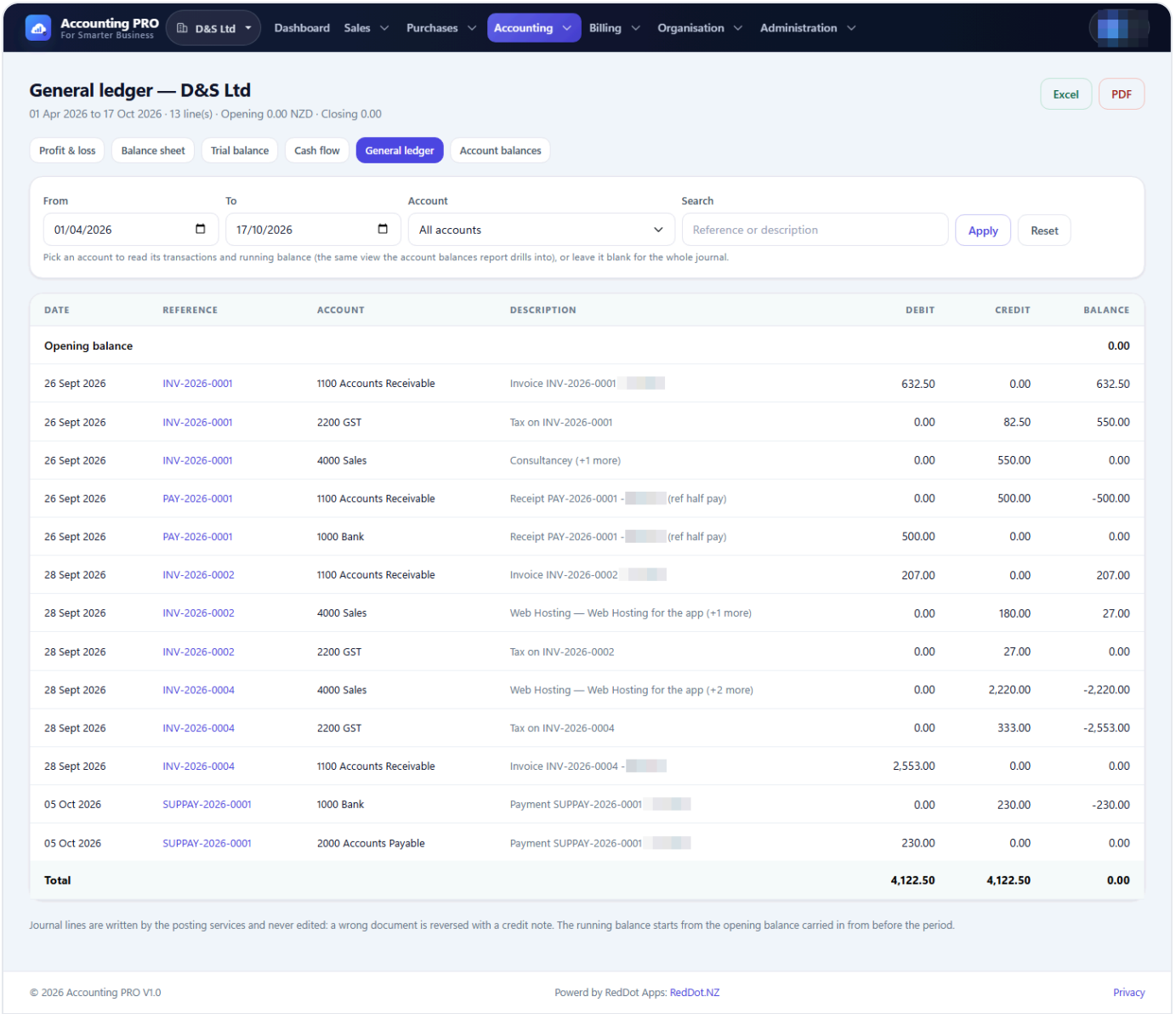


Figure 6.13 — General ledger report with a running balance.

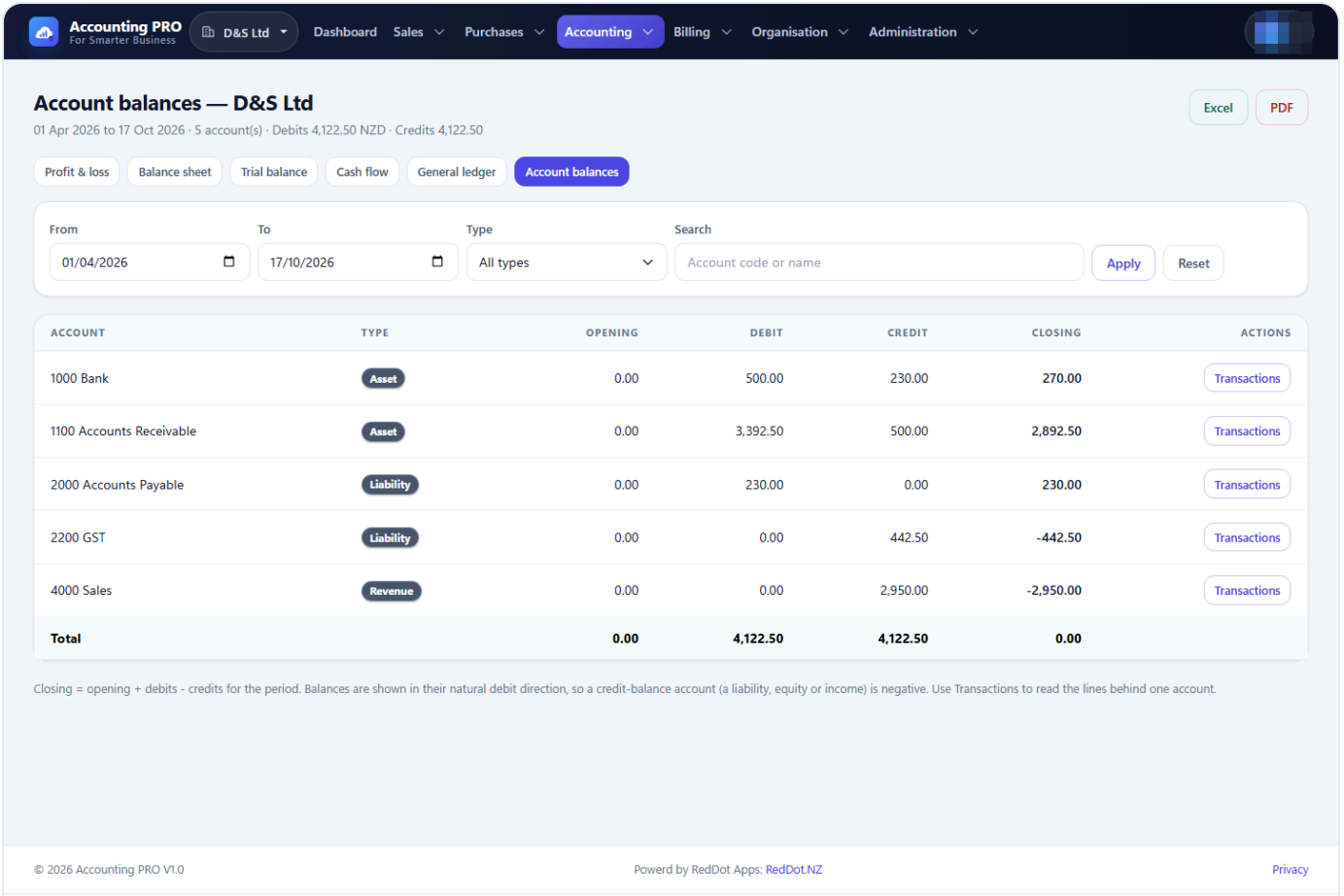


Figure 6.14 — Account balances: opening, movement and closing.

> **Tip:** Tick **Compare with the previous period** (or the equivalent on the balance-sheet reports) to add comparison columns and a variance column to profit & loss, balance sheet, trial balance and cash flow.

7. Banking and reconciliation

7.1 Bank accounts

A bank account represents a real-world account and links it to an asset account in the chart of accounts. Customer receipts and supplier payments are banked against it.

1. Open **Accounting → Bank accounts**.
2. Select **Add bank account**.
3. Enter the **name**, the **account number** and choose the **ledger account**.
4. Keep the account active while it is in use; inactive accounts remain on historical transactions.

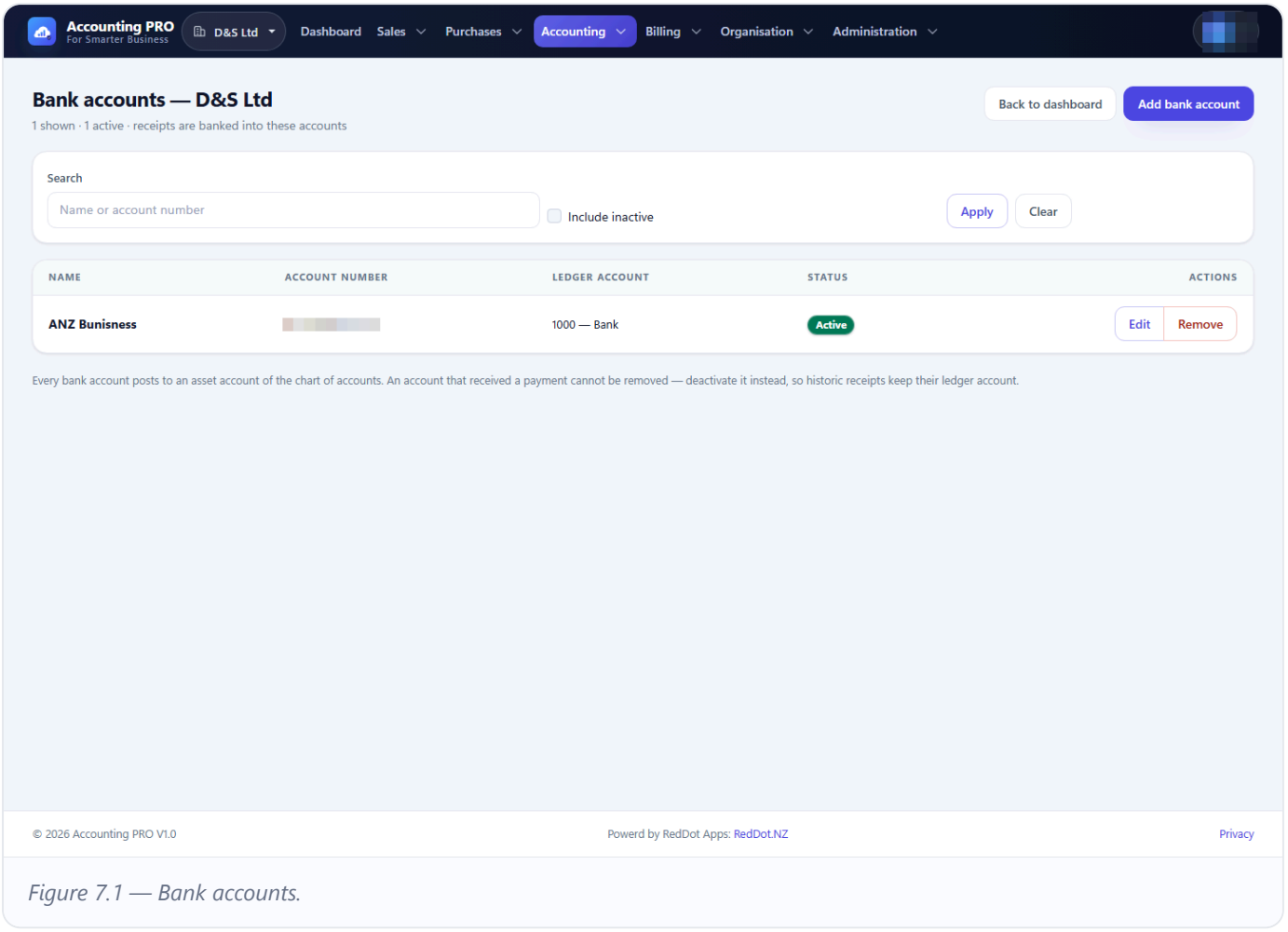


Figure 7.1 — Bank accounts.

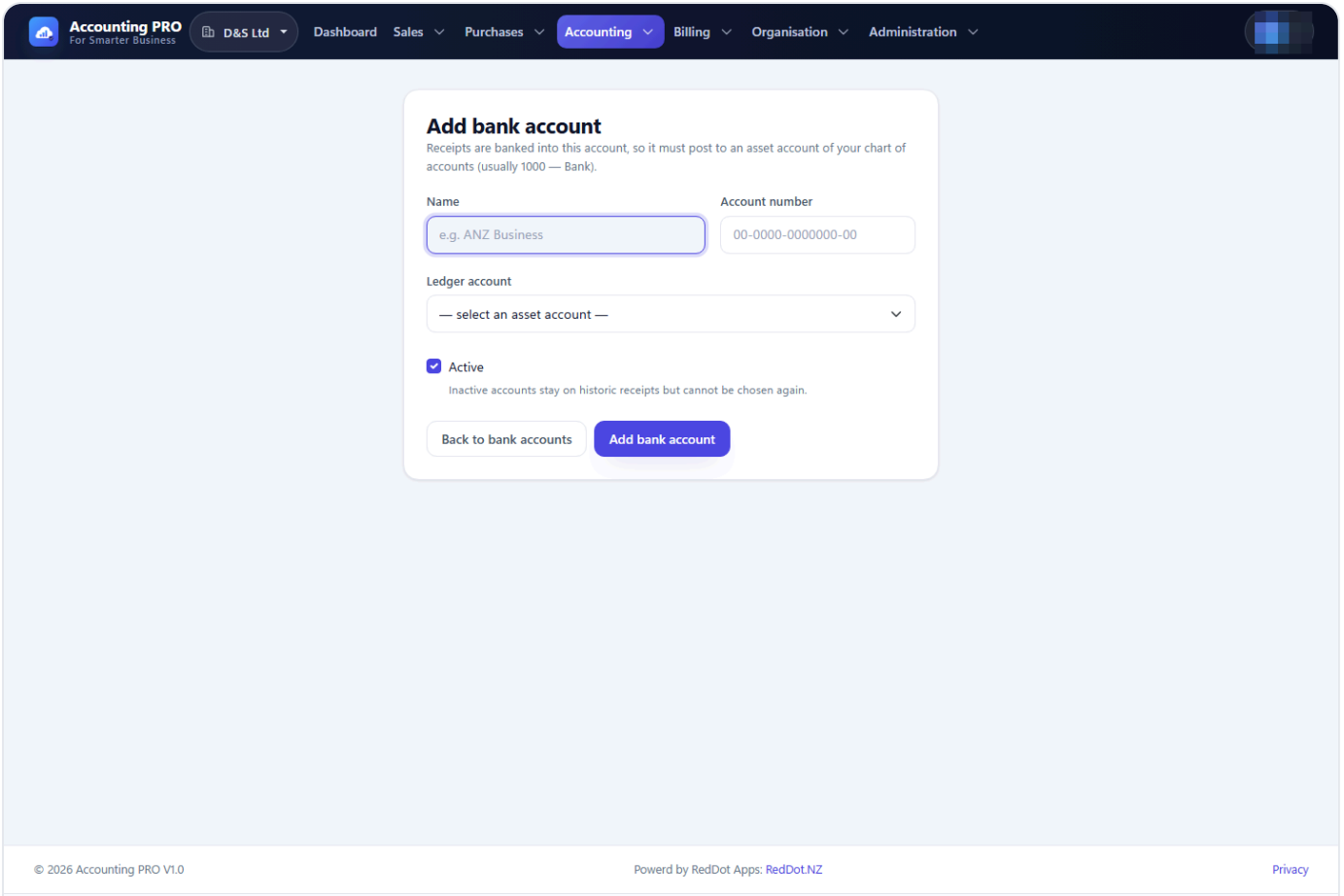


Figure 7.2 — Adding a bank account and linking it to a ledger account.

7.2 Bank transactions

Accounting → Bank transactions holds the statement or feed lines for every bank account.

- **Receive line** records a single deposit or withdrawal by hand.
- **Import statement** reads a CSV bank statement, validates every row and shows what will be created before anything is written.
- **Auto-match** matches the lines the engine is confident about, using amount, date, reference and contact.
- **Match** opens the matching screen for one line.
- **Unmatch** releases a matched line.
- **Ignore** marks a line as needing no accounting; **Delete** removes a line (permission required).

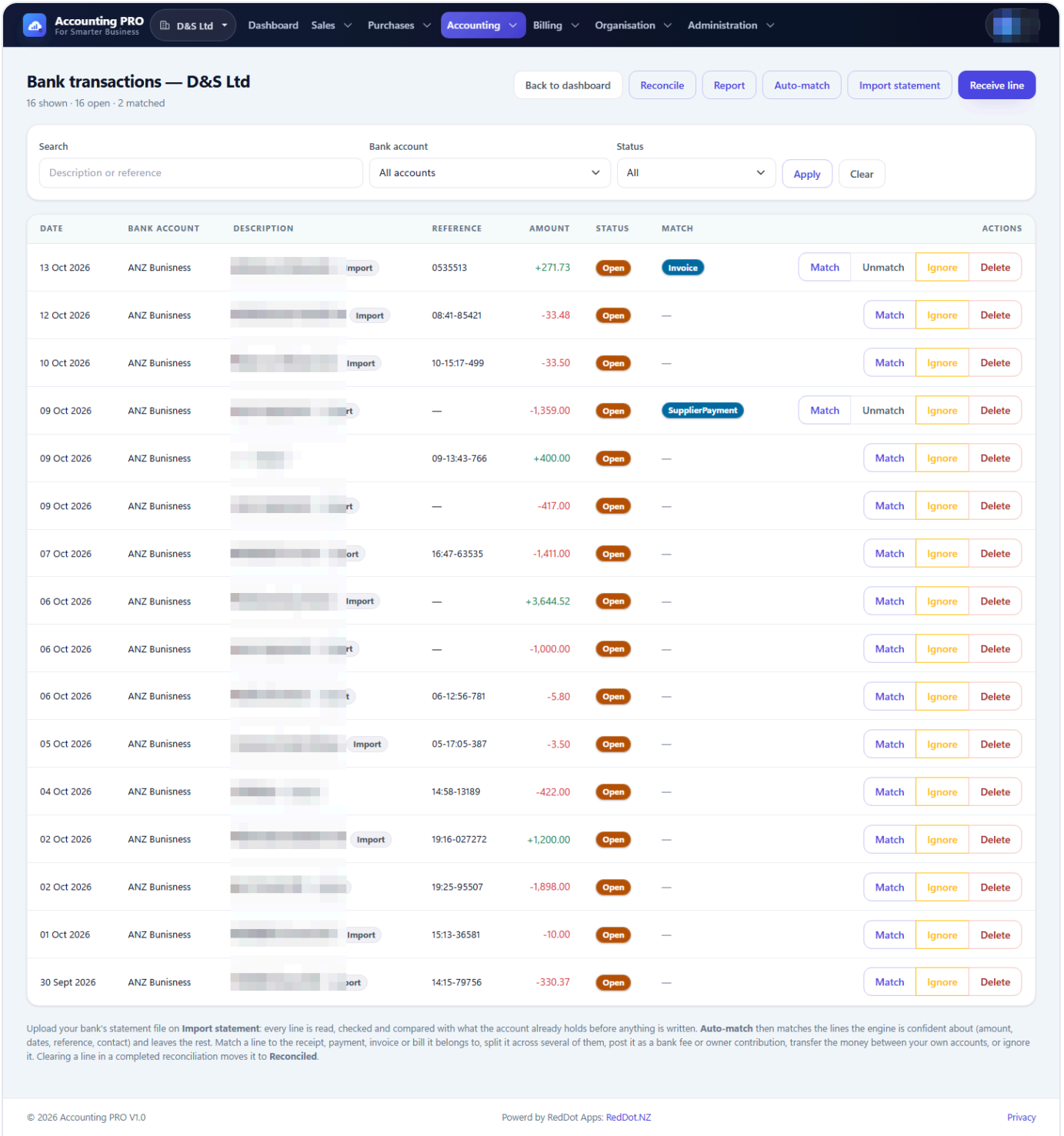


Figure 7.3 — The bank transaction register. Imported lines are marked "Import"; matched lines show what they settle.

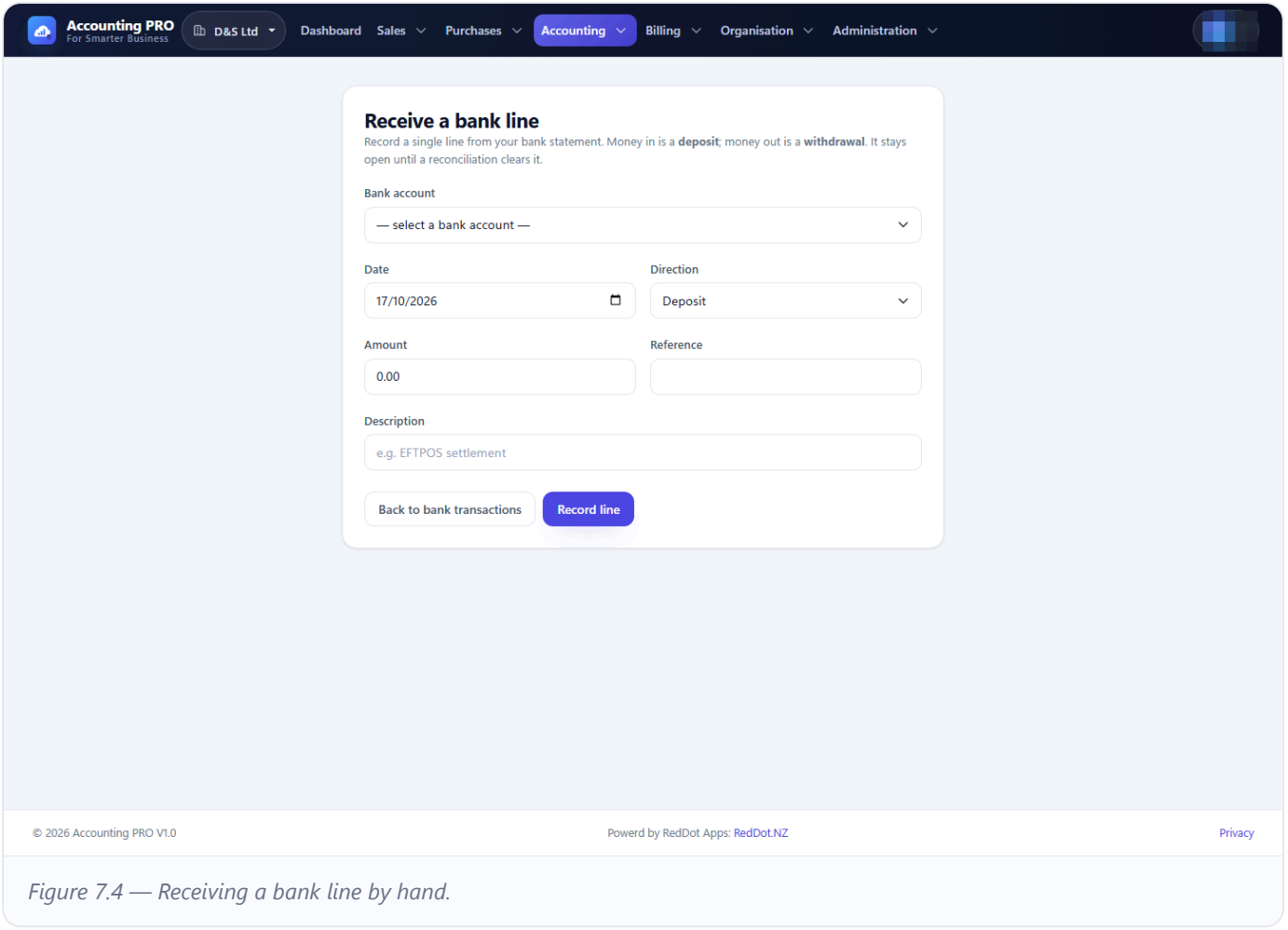


Figure 7.4 — Receiving a bank line by hand.

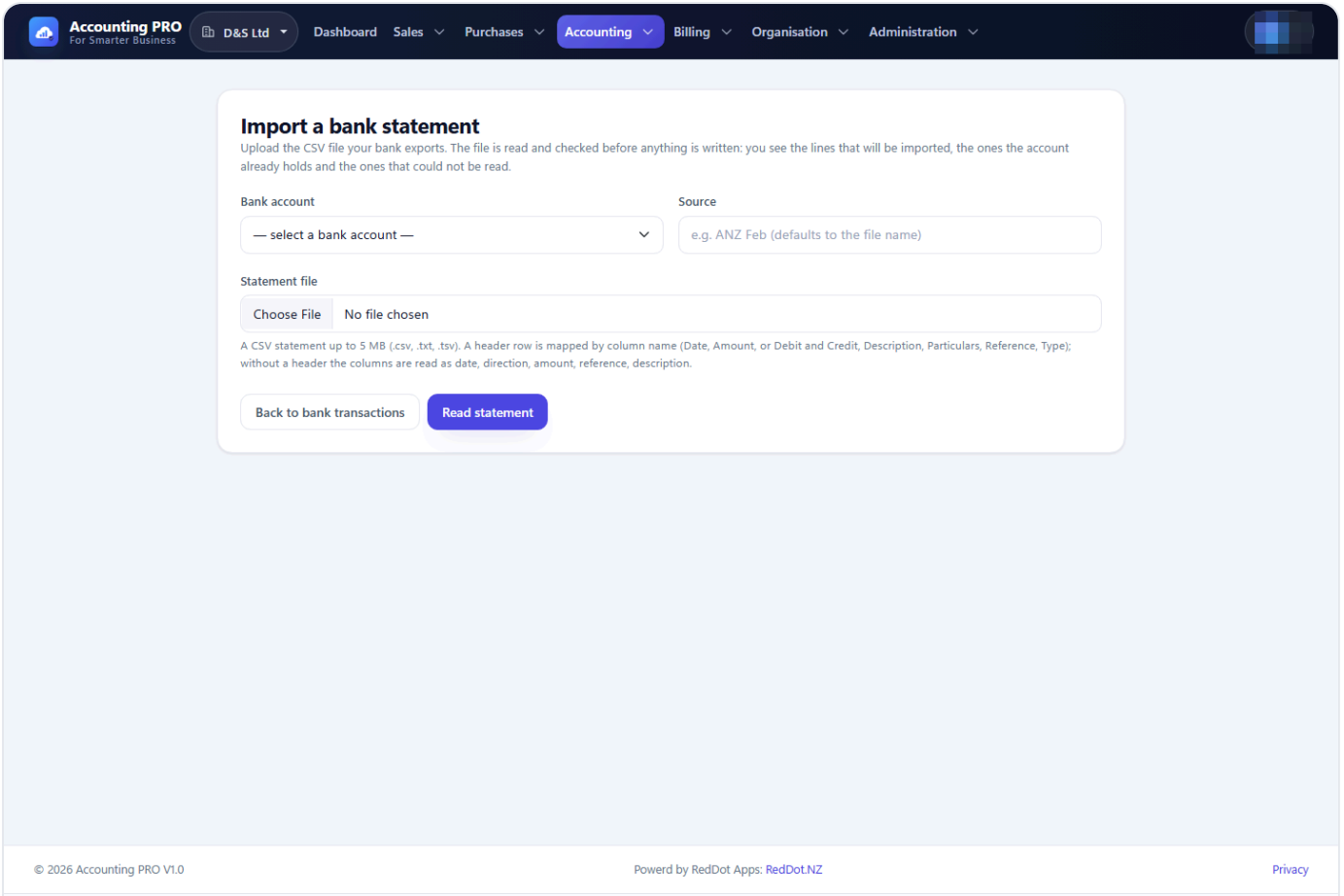


Figure 7.5 — Importing a bank statement.

7.3 Matching a bank line

The match screen scores the possible transactions and offers several ways to clear the line:

1. **Match** a suggested invoice, bill, customer receipt, supplier payment or journal entry.
2. **Match part of the line, or several at once** — add several allocation rows for a grouped deposit, or an amount smaller than the line for a partial payment. Anything unmatched stays open.
3. **Create a journal entry** with one contra account for a fee, interest or other unexplained movement.
4. **Transfer** the money to another of your bank accounts.
5. **Post what the line is** — interest, owner contribution or another category posted to the account you choose.
6. **Ignore this line** when no accounting entry is needed.

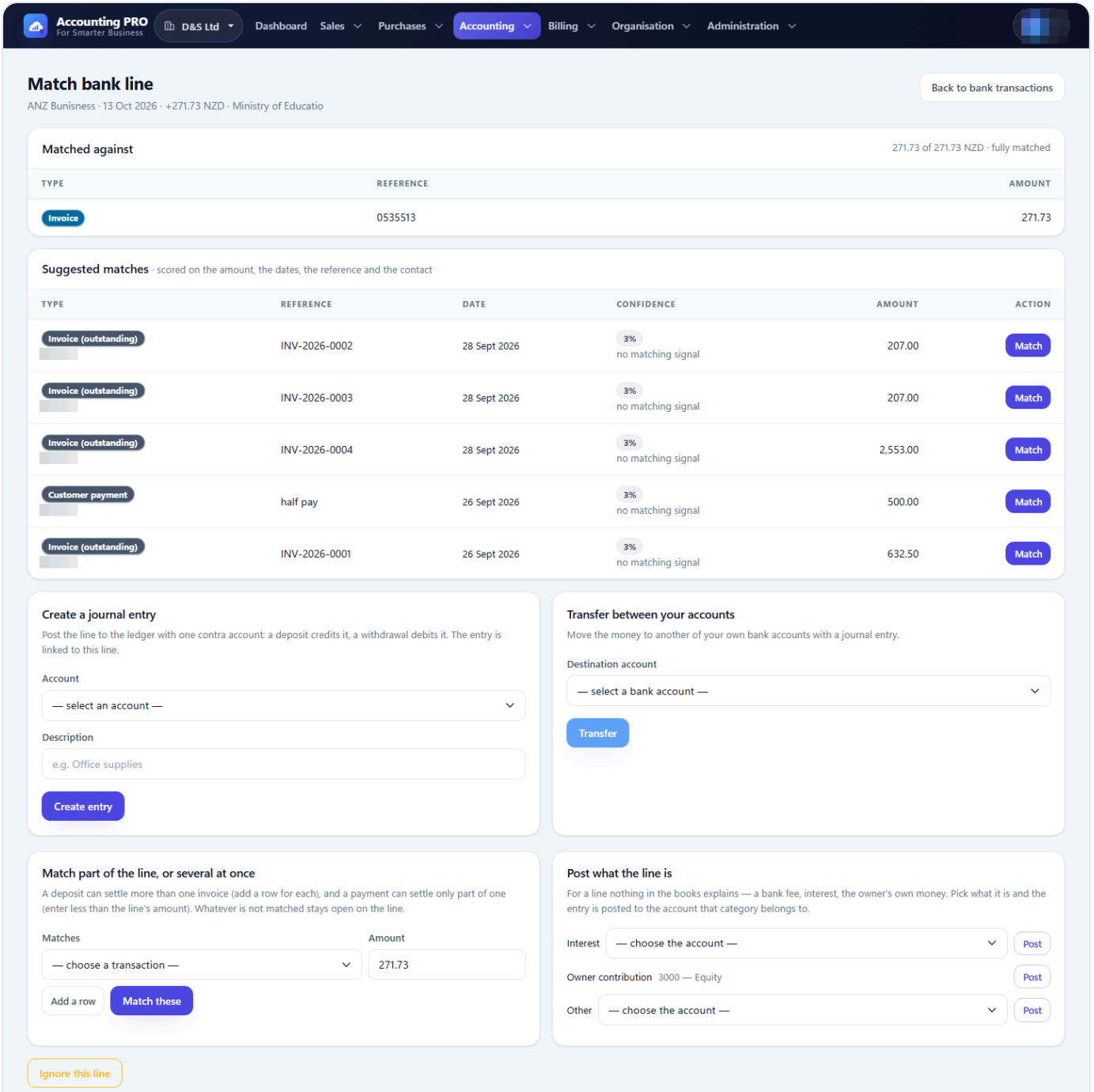


Figure 7.6 — Matching a bank line: suggestions, split matching, journal entry, transfer and posting by category.

7.4 Reconciliation

Reconciliation proves the bank statement against the ledger and locks the cleared lines.

1. Open **Accounting** → **Reconciliation** and select **New reconciliation**.
2. Choose the **bank account**, the **statement date**, the **opening balance** and the **closing balance**, and add optional notes.
3. Select **Start reconciliation**.
4. On the reconcile screen, add the statement items that clear the account and remove any that do not belong.

5. Select **Complete** when the reconciliation balances. The session is locked and its lines move to **Reconciled**.
6. Open **Report** from the register to see a completed reconciliation.

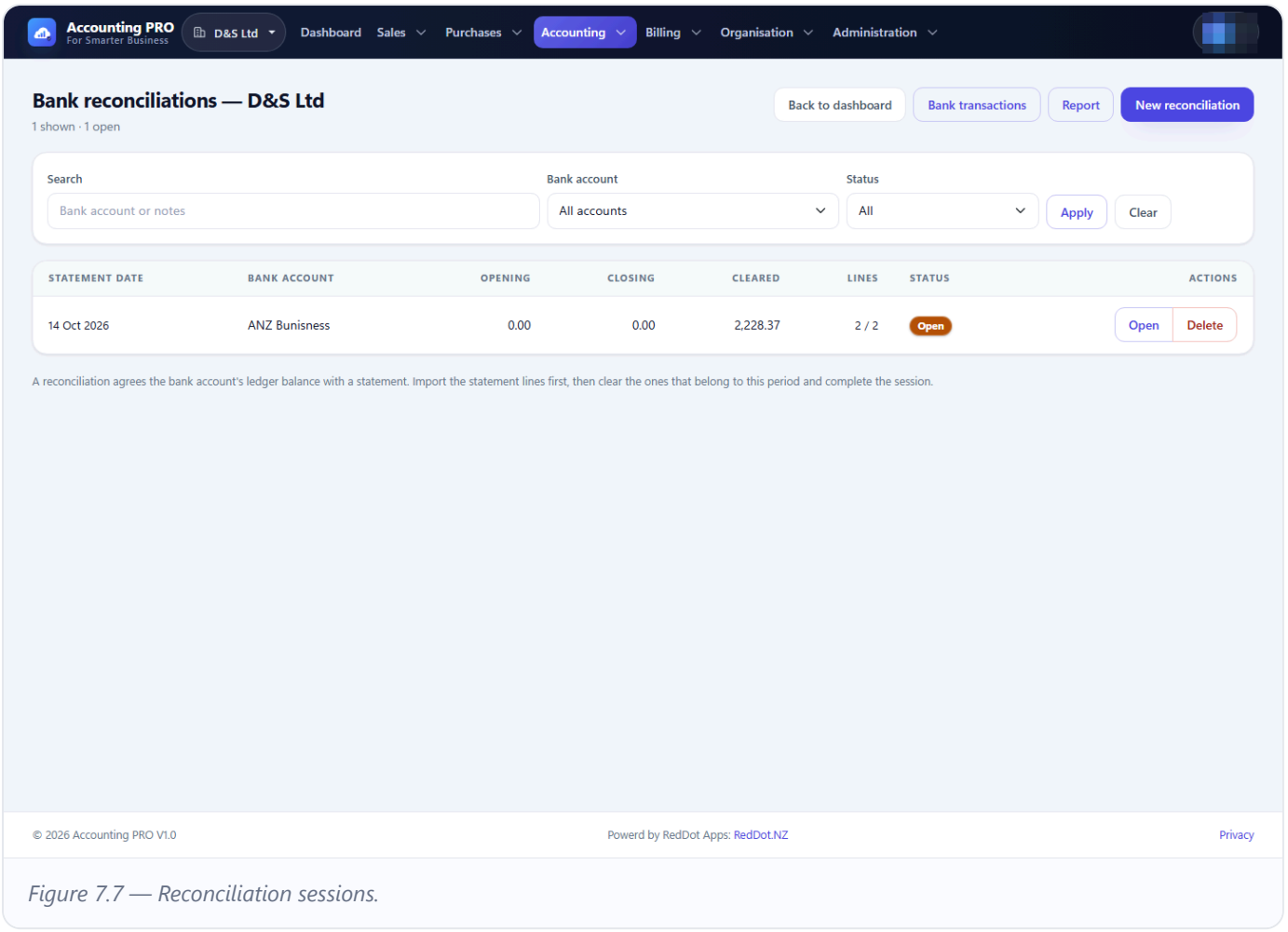


Figure 7.7 — Reconciliation sessions.

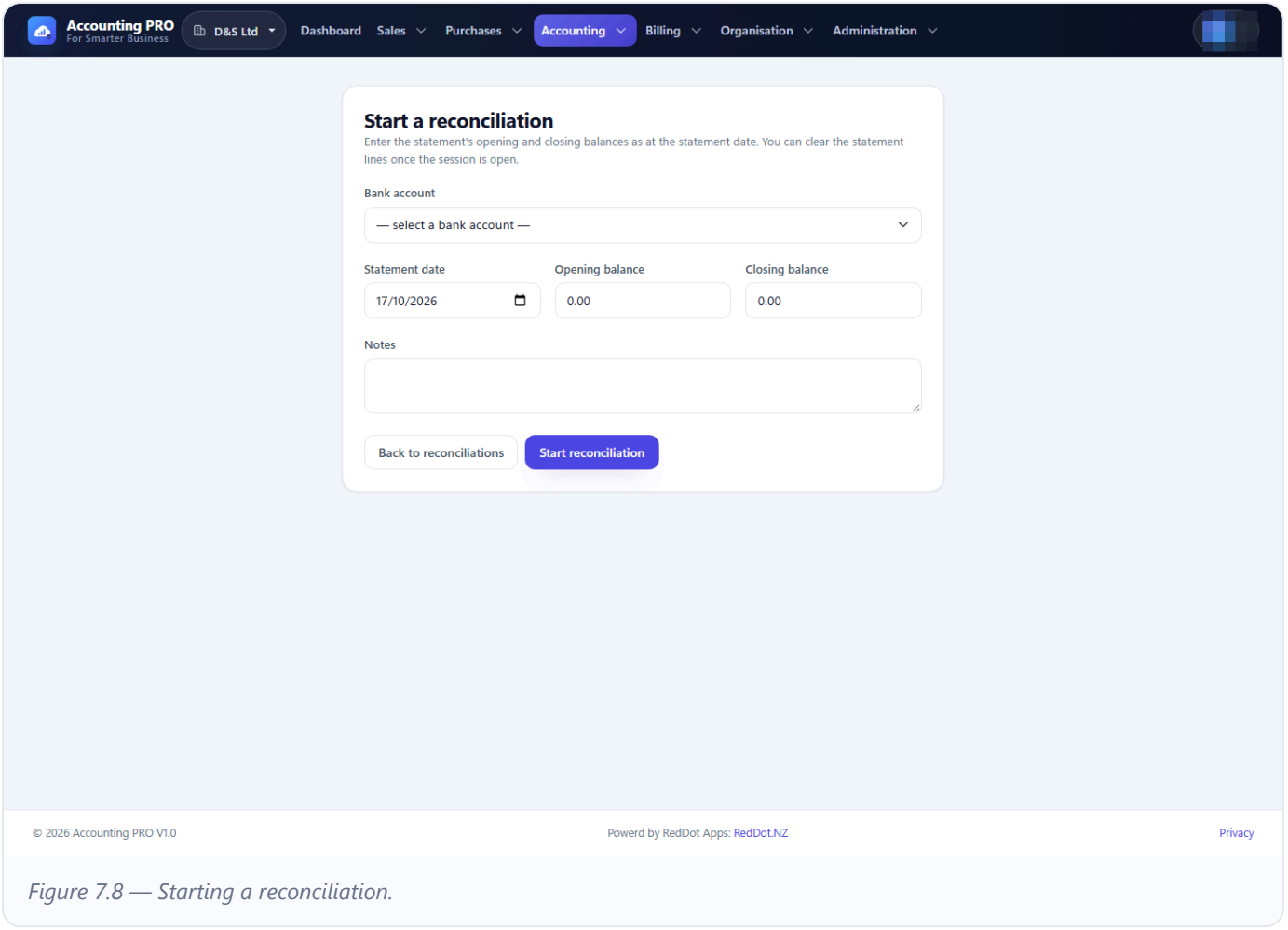


Figure 7.8 — Starting a reconciliation.

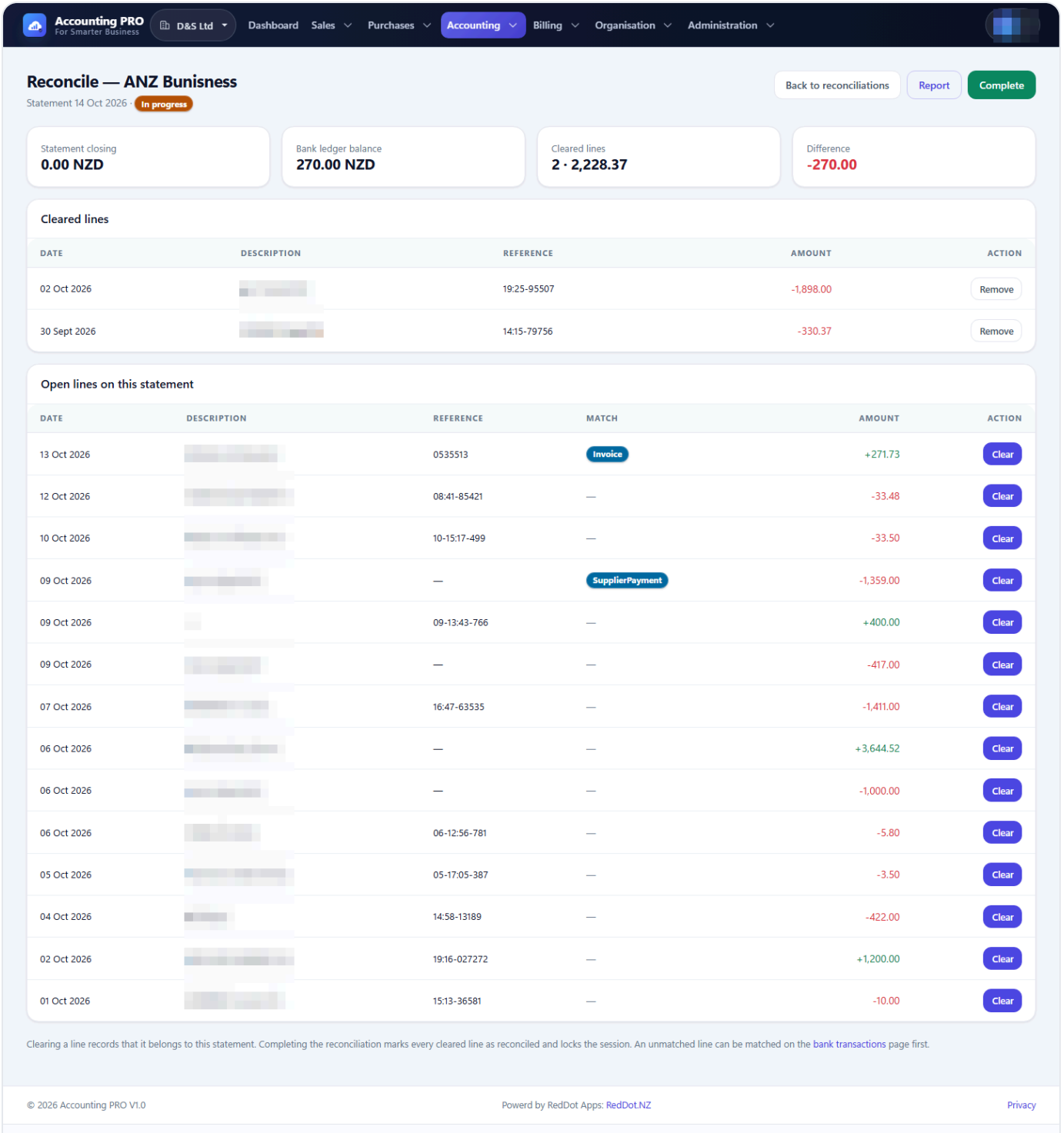


Figure 7.9 — Reconciling a bank account against the statement.

8. GST and tax rates

8.1 Tax rates

A tax rate describes how a supply is treated for GST: **Standard** (taxable), **Zero-rated** or **Exempt**. Each rate has a name, a percentage, an active flag and, for one rate, the default flag.

1. Open **Accounting → Tax rates**.
2. Select **Add tax rate**.
3. Enter a name (for example “GST 15%”), the rate and the treatment.
4. Mark the rate as default if it should be preselected on new lines. Only one active rate is the default.
5. Deactivate a rate to remove it from new documents; historical lines keep the rate they were posted with.

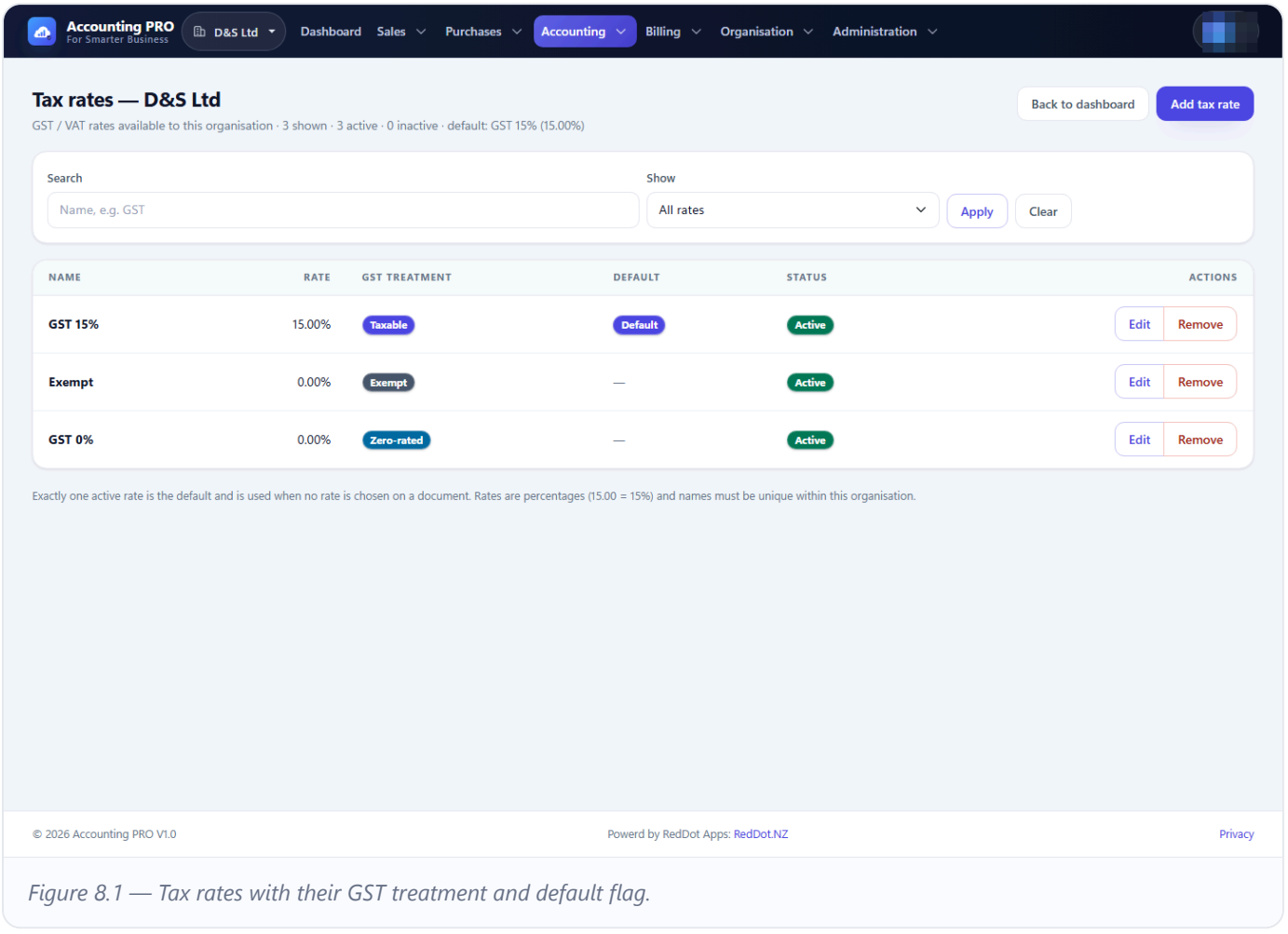


Figure 8.1 — Tax rates with their GST treatment and default flag.

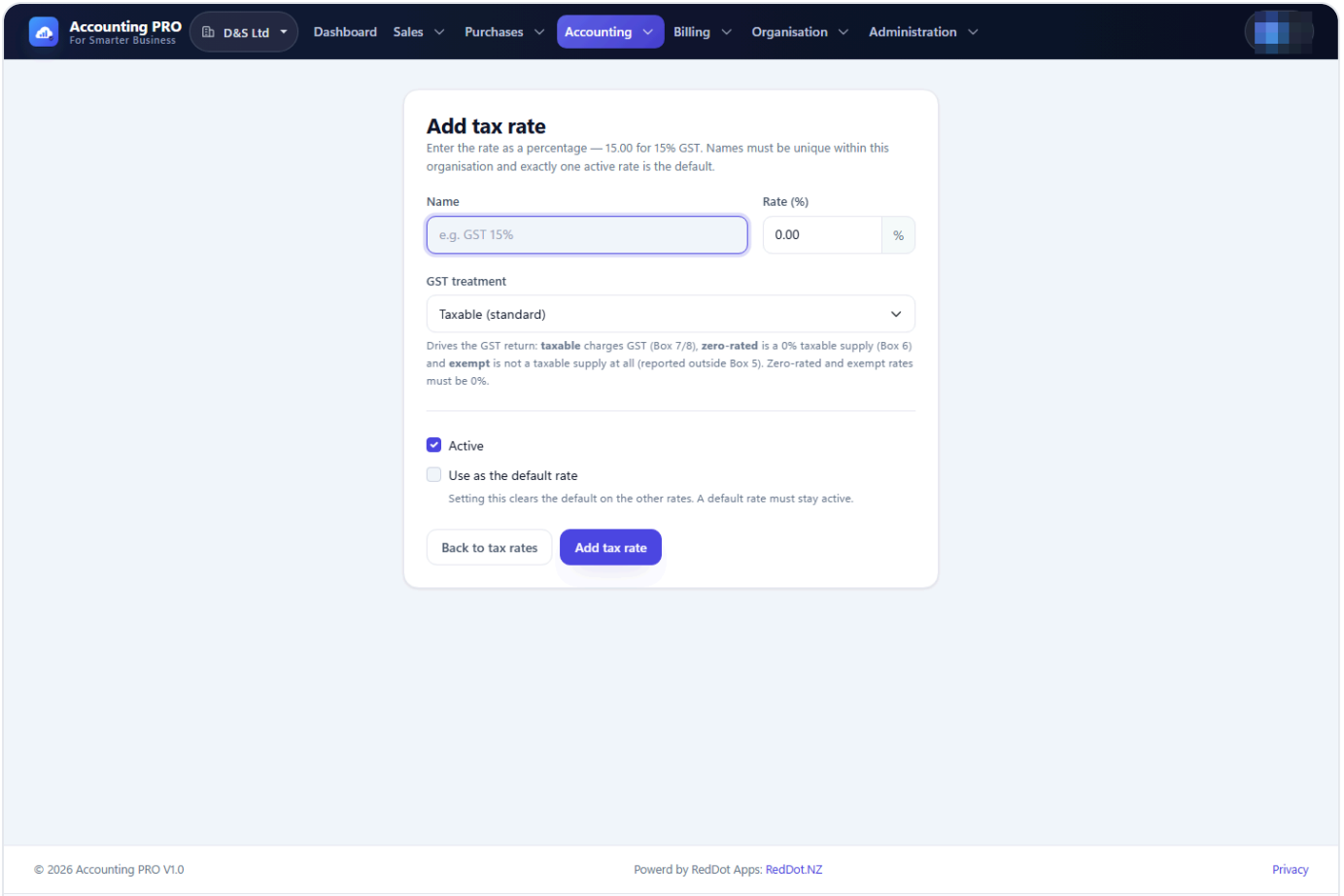


Figure 8.2 — Adding a tax rate.

8.2 GST configuration

GST registration and filing frequency are organisation settings:

- **Registered for GST** — when off, the organisation charges and claims no GST.
- **GST filing frequency** — monthly, two-monthly (the New Zealand default) or six-monthly.
- **Accounting basis** — accrual or cash, which determines when GST is recognised.

Set these in **Organisation** → **Settings** before preparing the first return.

8.3 The GST return register

Accounting → **GST returns** lists every prepared return with its period, due date, status, GST to pay or refund, and filing details.

- A **Draft** return can be recalculated, adjusted, deleted or marked filed.
- A **Filed** return is frozen with its filing trail and can only be reopened.
- Each taxable period may only have one return, so a period cannot be filed twice.

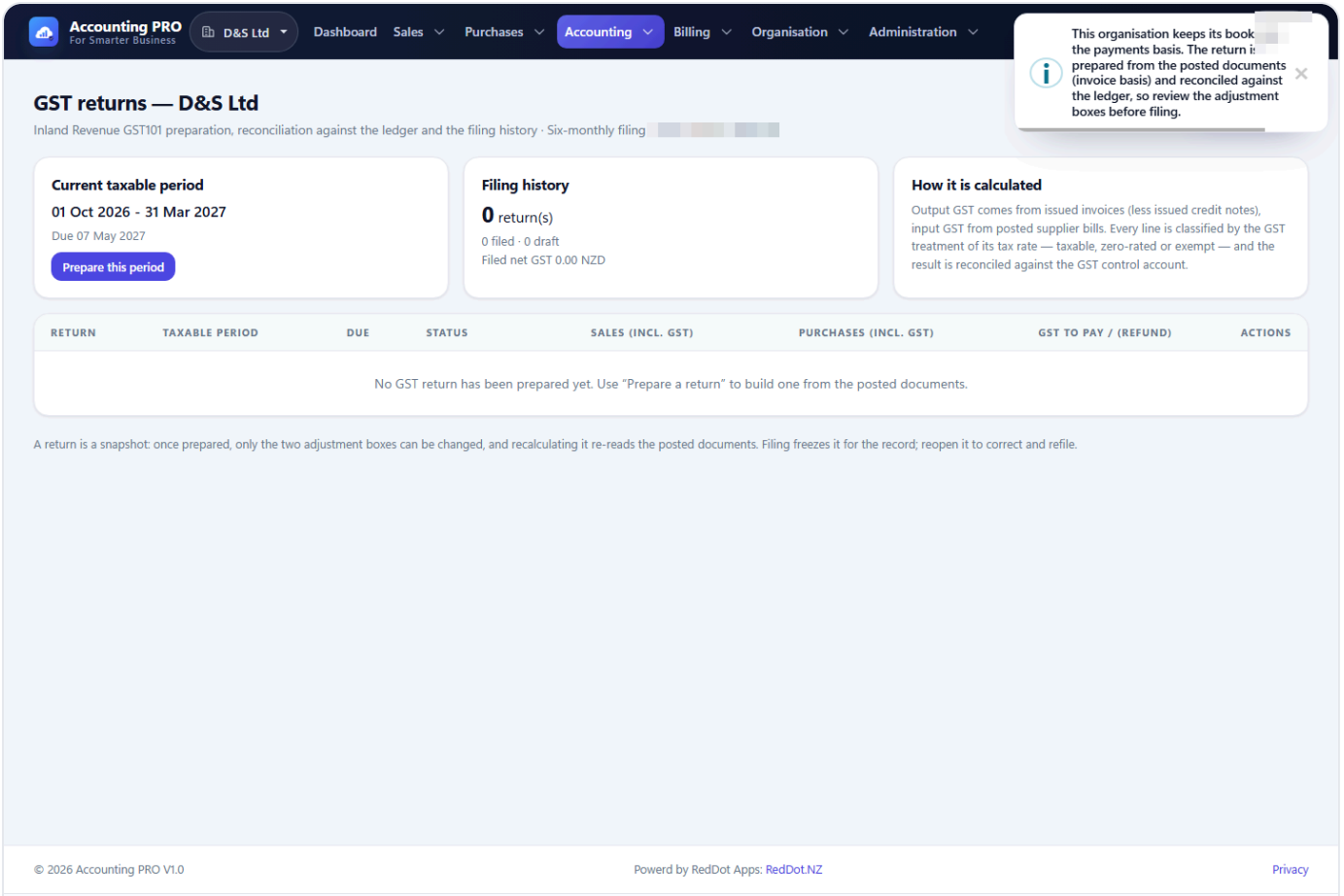


Figure 8.3 — The GST return register.

8.4 Prepare a GST101 return

1. Open **Accounting** → **GST returns** and select **Prepare GST return**.
2. Choose a period from the period picker, or enter a custom start and end date. The due date and return number are derived from the period end.
3. Review the GST101 boxes. They are calculated from posted invoices, credit notes and supplier bills, classified by each line's tax treatment:

Box	Meaning
5	Total sales and income, including GST and zero-rated supplies
6	Zero-rated supplies included in Box 5
7	Taxable supplies (Box 5 less Box 6)
8	GST collected on sales and income (output GST)
9	Debit adjustments (entered by you)
10	Total GST collected (Box 8 plus Box 9)
11	Total purchases and expenses, including GST

Box	Meaning
12	GST credit on purchases and expenses (input GST)
13	Credit adjustments (entered by you)
14	Total GST credit (Box 12 plus Box 13)
15	GST to pay or refund (Box 10 less Box 14)

4. If needed, enter **Box 9** and **Box 13** adjustments and a reason. The two adjustment boxes are the only figures you can type; every other box is calculated from the documents.
5. Check the **Supply breakdown** and the **Transactions in the period** panels: they list the documents behind the totals, grouped by tax rate and treatment.
6. Check **Reconciliation with the ledger**: it compares the GST control account movement with Box 15 and shows the variance.
7. Select **Prepare draft return**.

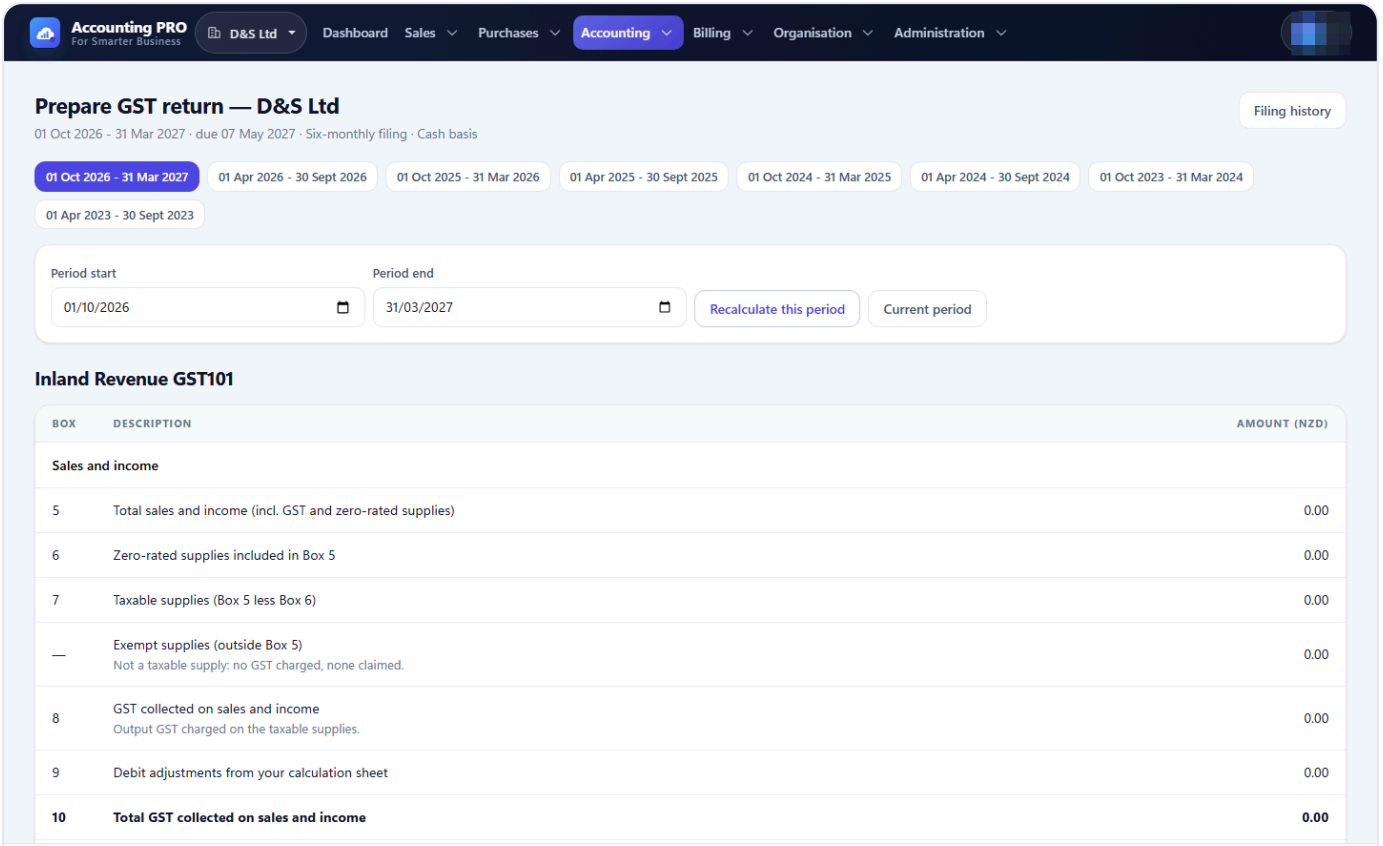


Figure 8.4 — Preparing a GST101, part 1: the period and the sales boxes (5–10).

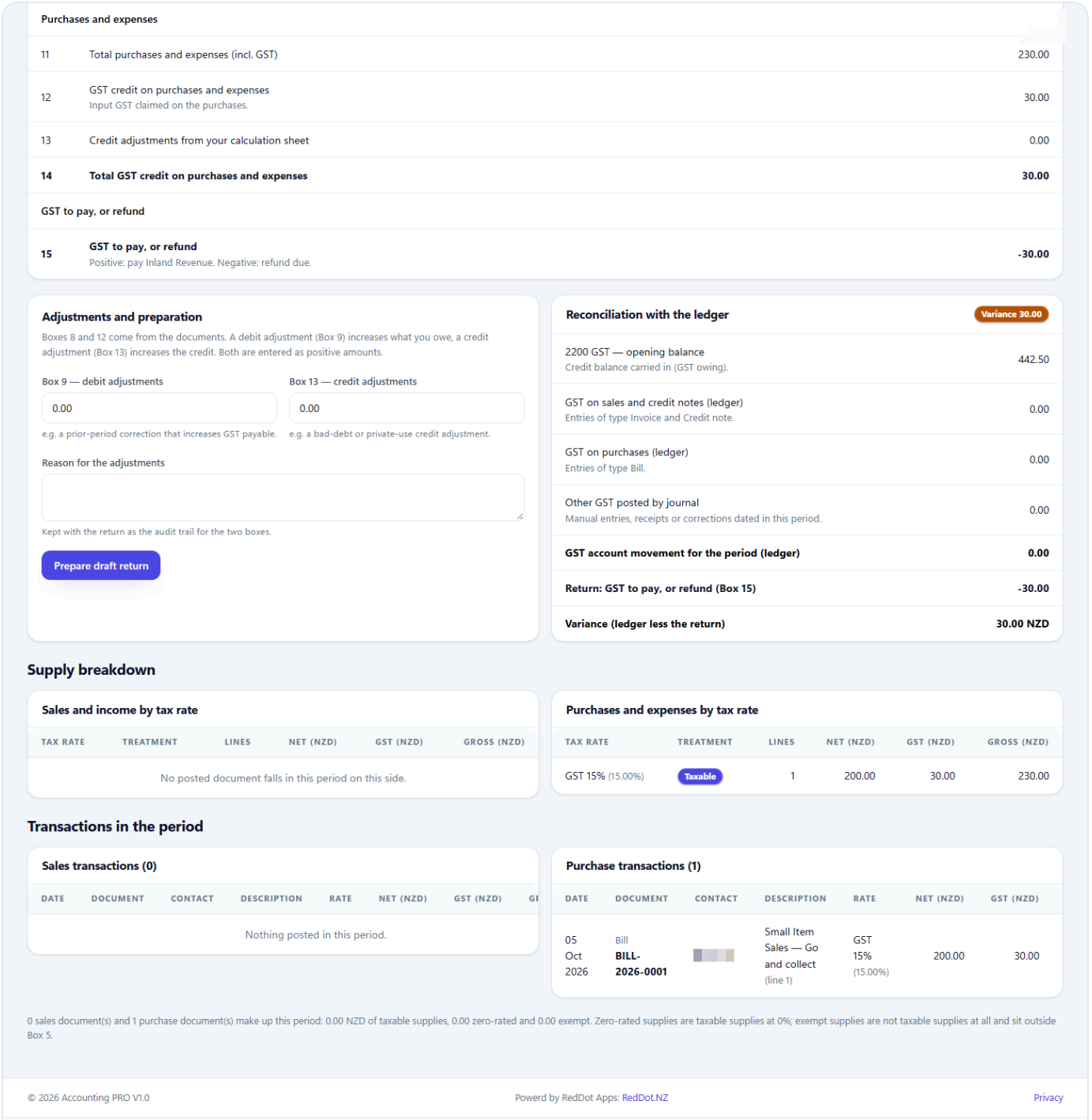


Figure 8.5 — Preparing a GST101, part 2: the purchase and GST boxes, adjustments, ledger reconciliation, supply breakdown and transactions.

8.5 Adjust, file and export a return

On a draft return:

- **Recalculate** re-runs the calculation after late postings, keeping your adjustment boxes and note.
- **Save adjustments** updates Box 9, Box 13 and the reason.
- **Mark filed** records the filing, the IRD receipt number (optional) and the filing date, and freezes the return.
- **Reopen** moves a filed return back to draft for correction.
- **Delete** removes a draft; a filed return is never deleted.
- **Export** produces the return as Excel or PDF.

A positive Box 15 is GST to pay; a negative amount is a refund. A variance in the ledger reconciliation is a prompt to check unposted documents, journals that touch the GST account, or adjustments.

---

9. Organisation administration

9.1 Organisation settings

Open **Organisation** → **Settings** (permission `Organisation.Edit` for changes, `Organisation.View` to read).

Accounting configuration

- **Accounting basis** — accrual or cash.
- **Registered for GST** — switches GST charging and claiming on or off.
- **GST filing frequency** — monthly, two-monthly or six-monthly.
- **Financial year starts** — the month that begins the financial year (April by default). This drives the default reporting period and the opening financial period.
- **Default accounts** — the sales, expense, receivables and payables accounts offered by default on documents.

Document numbering

Every document the organisation issues has its own numbering rule, with a **prefix**, a **next number**, a **sequence** (how many digits the counter is padded to) and whether the **year** is part of the number. The defaults keep the familiar shapes: `INV-2026-0001` for sales invoices, `BILL-2026-0001` for supplier bills, `CRN-2026-0001` for credit notes, and `PAY-`, `SUPPAY-`, `BCN-`, `CN-`, `JE-` and `BT-` for the general-ledger references.

- The screen shows a **preview** of the number the next document of each type will get.
- A number is **never reused**: the next document always gets one more than the highest number already used in that series. Raising the next number skips forward; lowering it below a number that is already in use has no effect.
- Prefixes must be unique inside the organisation, because every series shares the reference namespace of the general ledger.

The same screen links to the **Invoice template** settings.

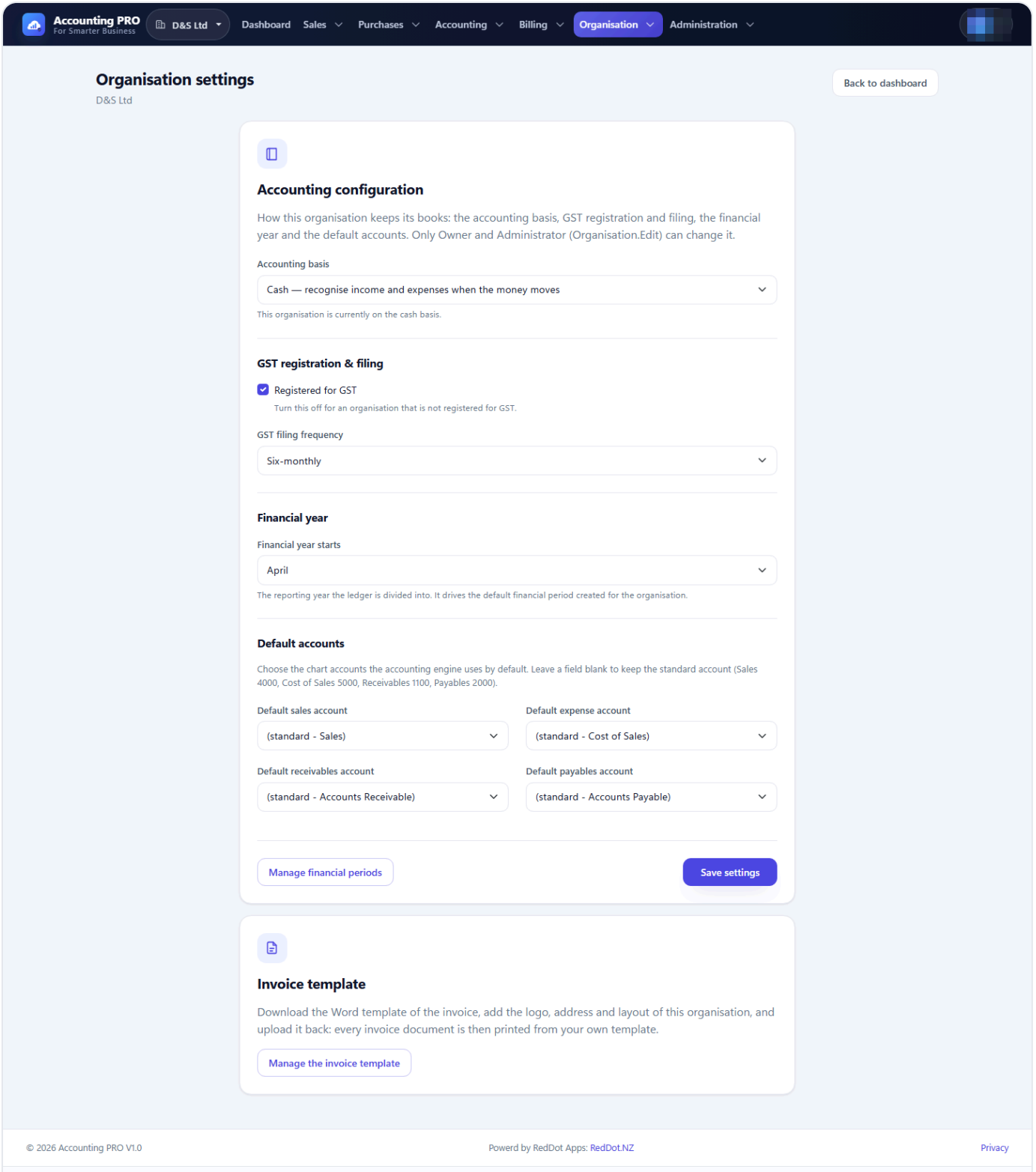


Figure 9.1 — Organisation settings.

9.2 Users, roles and invitations

Open **Organisation** → **Users** (permission `Users.View`; `Users.Manage` to change). Only Owner and Administrator can invite, resend or revoke.

1. In **Invite a user**, enter the person's **name**, **email address** and **role**.
2. Select **Send invitation**. The application emails a single-use link that expires automatically.
3. Pending invitations can be **resent** or **revoked**.

4. The recipient opens the link and accepts; the link works even when they are not yet a member of any organisation.
5. Existing members are listed with their role; the Owner can always manage users.

> **User limit.** Every plan has a maximum number of users (`MaxUsers`). One **active member** or one **pending invitation** holds one seat, so **Send invitation** is refused — and an invitation cannot be accepted — once the plan's seats are taken. The Users screen shows the usage next to the page title (for example *2 of 5 user(s) used (1 member(s), 1 invited)*) and explains the limit when it is reached; revoke a pending invitation or move to a plan with more users to free a seat. The dashboard shows a **User limit reached** warning as soon as the last seat is gone.

Invitations sent to you appear under **Organisation** → **My invitations** and can also be opened directly from the email.

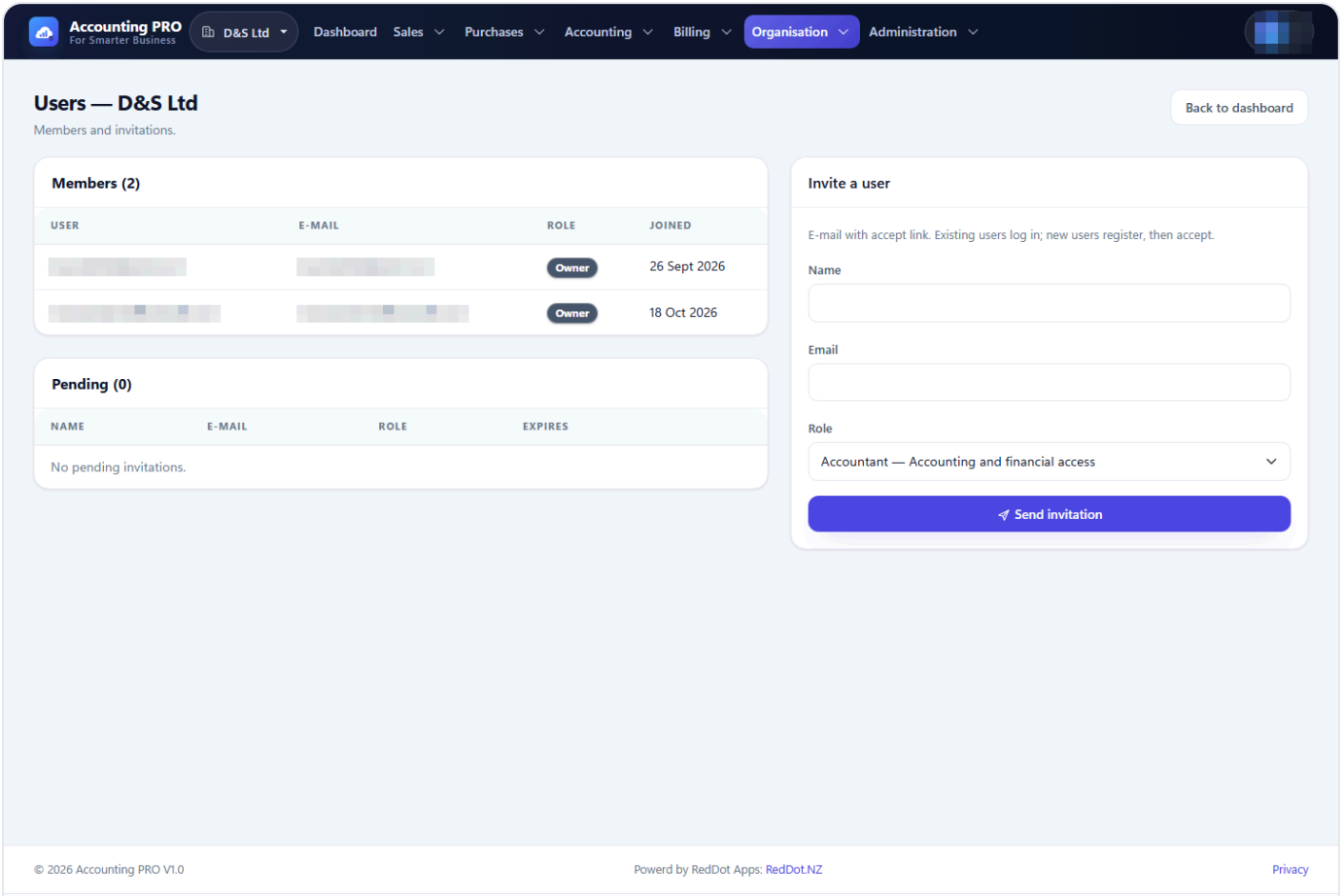


Figure 9.2 — Users and pending invitations.

9.3 Invoice template (Word)

The invoice document is produced from a Word template, so the layout, logo and fonts are yours.

1. Open **Organisation** → **Invoice template** (permission `Invoices.Template` ; Owner and Administrator only).
2. Select **Download the template (.docx)** and edit it in Word: replace the logo placeholder, type the business address and tax number, adjust colours, fonts and layout.

3. Upload the edited file with **Upload template**. The file must be a real `.docx`, no larger than 5 MB, and must still contain at least one known placeholder.
4. Select **Remove template** to fall back to the shipped document.

The uploaded template drives the **online invoice**, the **PDF** and the **Word download**, so all three carry the same layout. An invoice for an organisation without an upload uses the built-in document, so a customer copy is always available.

The template supports Word mail-merge fields for:

- organisation name, postal address, tax display name and number;
- customer name, account number, postal address and tax details;
- invoice title, number, dates, currency, reference, subtotal, tax, total, payments and amount due;
- a repeating **LineItem** region (item code, description, quantity, unit amount, tax code, tax percentage/name, line amount);
- a repeating **TaxSubTotal** region (tax code and tax total).

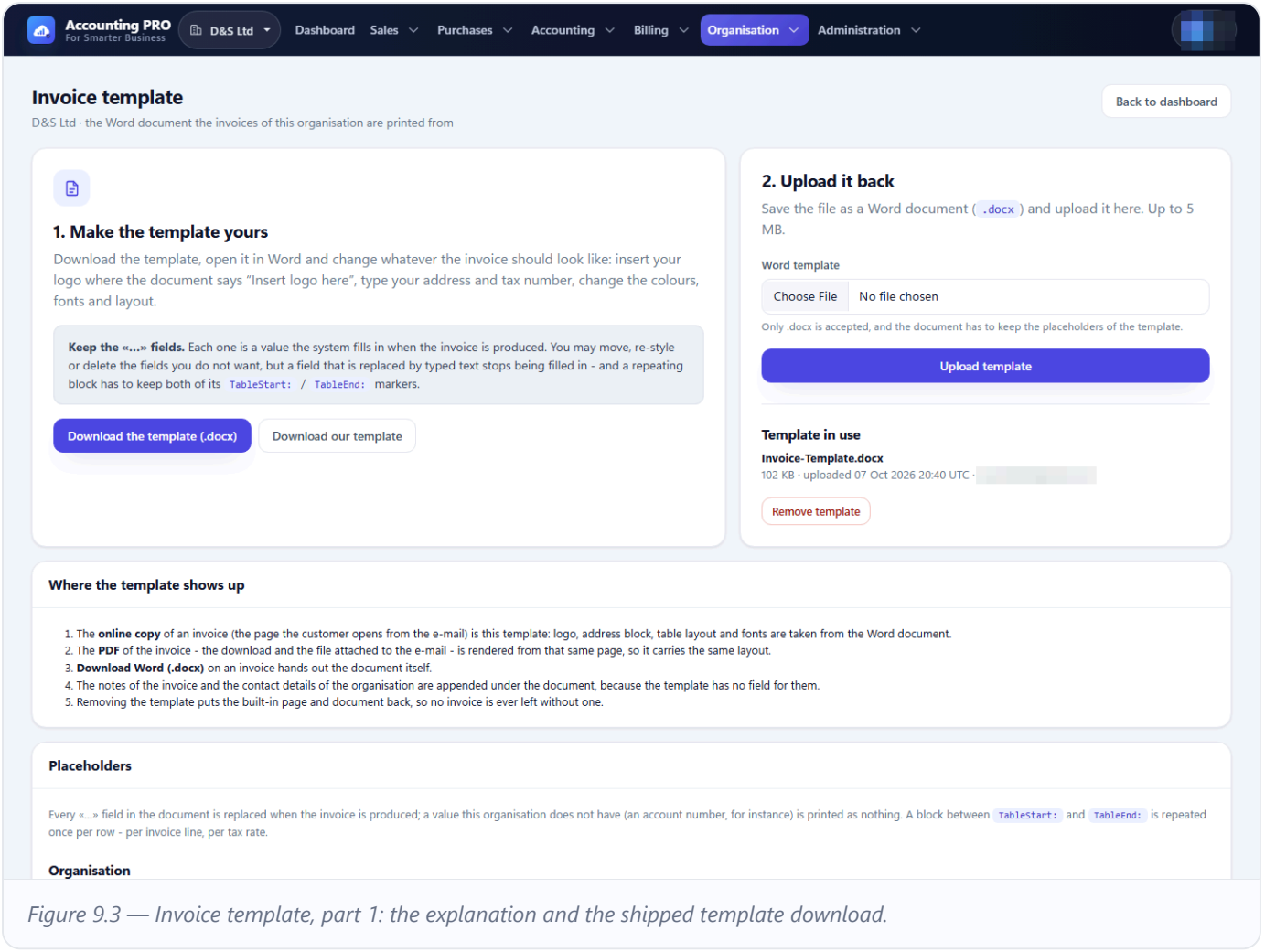


Figure 9.3 — Invoice template, part 1: the explanation and the shipped template download.

Filled from the organisation that issues the invoice (Organisation settings).

PLACEHOLDER	FILLED WITH	EXAMPLE
«OrganisationName»	Trading / legal name of the organisation	
«OrganisationPostalAddress»	Postal address of the organisation	
«OrganisationTaxDisplayName»	Label of the tax number (GST / VAT)	GST Number
«OrganisationTaxDisplayNumber»	Tax number of the organisation	
«RegisteredOffice»	Footer line: registered office of the organisation	

Customer

Filled from the customer of the invoice.

PLACEHOLDER	FILLED WITH	EXAMPLE
«ContactName»	Customer name	
«ContactAccountNumber»	Account number of the customer (left empty today)	
«ContactPostalAddress»	Postal address of the customer	
«ContactTaxDisplayName»	Label of the customer's tax number	GST Number
«ContactTaxNumber»	Business / tax number of the customer	

Invoice

Filled from the invoice itself. Dates are printed as dd MMM yyyy, money with two decimals.

PLACEHOLDER	FILLED WITH	EXAMPLE
«InvoiceTitle»	Document title (printed in upper case)	TAX INVOICE
«InvoiceNumber»	Document number	INV-2026-0001
«InvoiceDate»	Invoice date	08 Oct 2026
«InvoiceDueDate»	Payment due date	28 Oct 2026
«InvoiceCurrency»	Currency code of the organisation	NZD
«Reference»	Reference entered on the invoice	PO 4471
«InvoiceSubTotal»	Sub total (before tax)	1,000.00
«TaxTotal»	Total tax	150.00
«TaxUnitName»	Name of the tax column (GST / VAT)	GST

Figure 9.4 — Invoice template, part 2: the placeholders for the organisation, the customer and the invoice.

«InvoiceTotal»	Total including tax	1,150.00
«InvoiceTotalNetPayments»	Balance after payments already received	1,150.00
«InvoiceAmountDue»	Amount still due	1,150.00

Payment box

The block under the totals: how to pay and where the online copy lives.

PLACEHOLDER	FILLED WITH	EXAMPLE
«DefaultCurrencyTaxMessage»	Note about tax in the organisation's currency	The organisation's GST number
«CurrencyConversionMessage»	Note about currency conversion (empty: single currency)	
«PaymentImage»	Image of a payment provider (left empty)	
«PaymentMessageAndUrl»	Bank accounts of the organisation plus the online copy of the invoice	

Invoice lines (repeating)

Everything between the start and the end marker is repeated once per invoice line: keep both markers.

PLACEHOLDER	FILLED WITH	EXAMPLE
«TableStart:LineItem»	Start of the repeating invoice line	start marker
«ItemCode»	Item / SKU code (left empty today)	
«Description»	Line description	Consulting, October
«Quantity»	Quantity	12
«UnitAmount»	Unit price	95.00
«TaxCode»	Tax rate name of the line	GST 15%
«TaxPercentageOrName»	Tax rate of the line	15%
«LineAmount»	Line amount before tax	1,140.00
«TableEnd:LineItem»	End of the repeating invoice line	end marker

Tax summary (repeating)

One row per tax rate used on the invoice, between the two tax markers.

PLACEHOLDER	FILLED WITH	EXAMPLE
«TableStart:TaxSubTotal»	Start of the repeating tax row	start marker
«TaxCode»	Tax rate name	GST 15%
«TaxTotal»	Tax of that rate on this invoice	171.00
«TableEnd:TaxSubTotal»	End of the repeating tax row	end marker

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Figure 9.5 — Invoice template, part 3: placeholders for totals, the payment box, line items and the tax summary.

9.4 Import data (migration wizard)

The import wizard brings the data of another accounting package or a spreadsheet across in two phases: first the master data the ledger is built from, then what the ledger starts from.

Phase 1 — master data. Supported data types, in the order they should be imported:

1. **Chart of accounts** — code, name and type.
2. **Tax rates** — rate and GST treatment.
3. **Customers** — name, address and email.
4. **Suppliers** — the same contact directory, flagged as suppliers.
5. **Products and services** — code, name, type and price.

Phase 2 — balances and history. Each of these is read against what phase 1 has already put in place:

6. **Opening balances** — the balances the ledger opens with (bank, accounts receivable, accounts payable, GST and equity): one row per account, with a debit or a credit. The file has to balance, and it is written as one **opening balance** journal entry dated the date the file carries (today when it carries none). An organisation opens its books once, so the wizard refuses a second opening balance, and it refuses a file that names an account the ledger already carries a balance for — the balance is already represented by an imported document or journal, and posting it again would count the same money twice. Leave those accounts out of the file (move their amount to the equity line so it still balances) and import the aged documents instead. If the balances are wrong, reverse the opening-balance entry in the general ledger first, then import the corrected file.
7. **Aged invoices** — the customer invoices still owing at the cut-over date, with their own number, dates and outstanding amount. Each row becomes the invoice, its line and its journal entry (debit receivables, credit sales and GST), so the aged receivables and the customer statements match the old system.
8. **Aged bills** — the supplier bills still owing: the mirror of the aged invoices (debit the expense and the tax, credit payables).
9. **Credit notes** — the credit notes still open on customer accounts (returns, discounts, adjustments), which reduce what the customer owes.
10. **Historical journals** — the ledger journals from before the cut-over (accruals, depreciation, adjustments, brought-forward entries). One row is one line: every row that carries the same reference is one entry, and that entry has to balance.

A ledger type is validated as a whole before anything is written:

- the opening balances and every historical journal have to balance (an unbalanced file is refused with the difference it is out by);
- a document number has to be free both as a document number and as a ledger reference, so a document that is already posted is skipped rather than duplicated;
- the contact a document names has to exist and carry the right flag (a customer for an invoice or a credit note, a supplier for a bill);
- a date inside a closed financial period is refused, exactly as it is for a document entered by hand;
- the control accounts a document posts through (receivables, payables, GST, sales and the default expense account) have to exist in the chart of accounts.

The flow is:

1. Choose the data type and download its CSV template.
2. Upload a CSV or Excel export.
3. Map the columns in the file to the application's fields.
4. Preview and validate the rows. Invalid rows are listed with the reason.
5. Import the valid rows, or download the error report and fix the file.

The whole file is written in one transaction, each imported record is written together with its journal entry, and every import is recorded in the audit log.

The wizard requires the `Data.Import` permission — Owner and Administrator (and the global administrator onboarding the organisation).

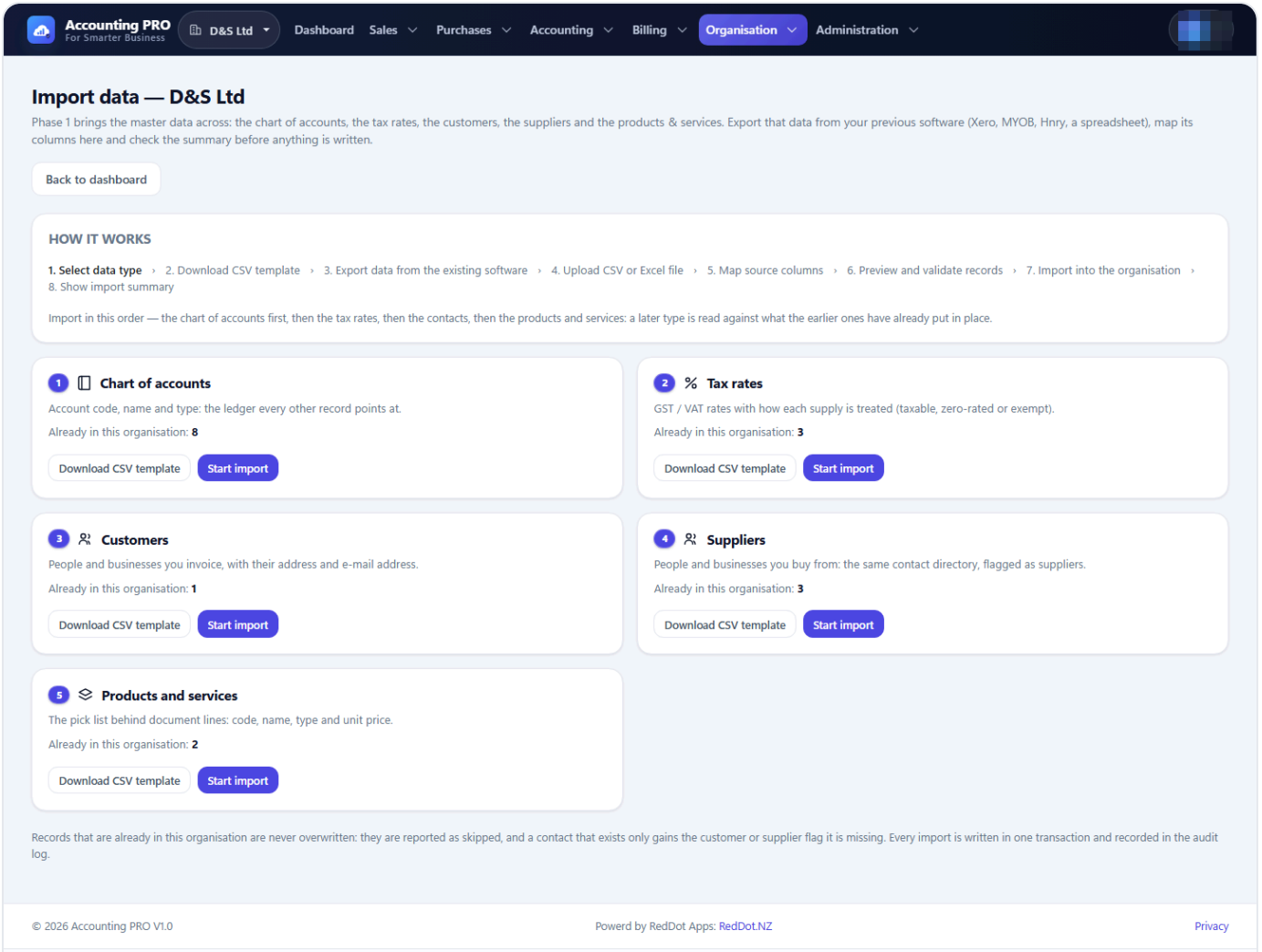


Figure 9.6 — The import wizard: choose a data type.

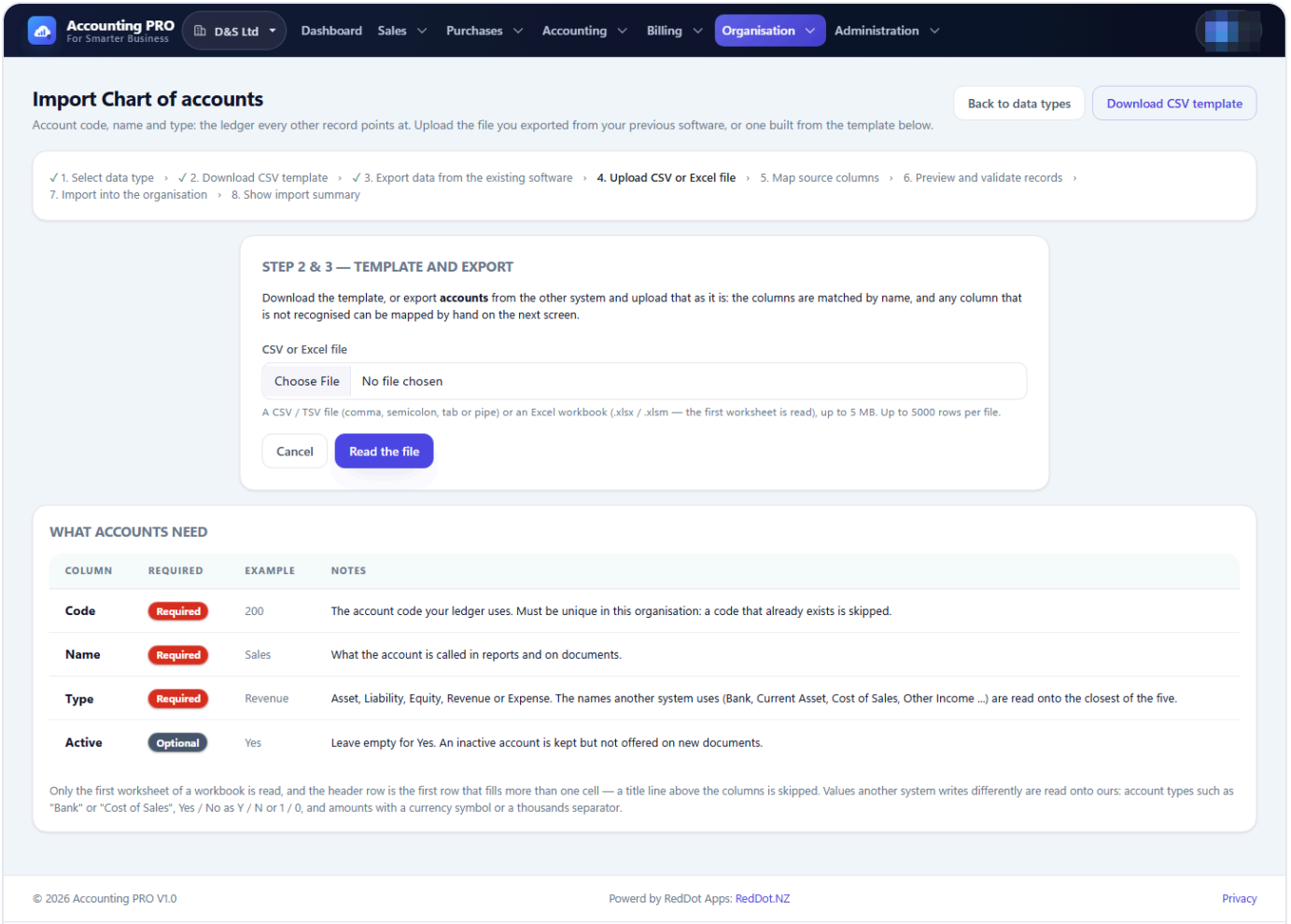


Figure 9.7 — Uploading a file for the chosen data type.

9.5 Organisations and switching

- **Organisation → Switch organisation** lists every organisation you belong to.
- **Create new** adds another organisation to the same login; you become its Owner and choose a plan for it next.
- Each organisation has its own chart of accounts, tax rates, contacts, documents, bank accounts and members. Data never crosses between them.

---

10. Subscription and billing

10.1 My subscription

Open **Billing** → **My subscription** to see the plan, its status, the period end and the features it unlocks.

- **Trialing** — the free trial is running; all plan features are available.
- **Active** — the subscription is paid and current.
- **Past due** — the renewal payment failed, but the paid period has not ended yet: everything still works and a banner in the header warns until the payment details are updated.
- **Trial ended**, **Expired** or **Cancelled** — the plan lapsed. The organisation becomes **read-only** (see 10.2).

Use **Compare plans** to change plan and **Payment options** for the checkout screen. Payment integration is currently a stub: trials and plan changes are recorded without charging a card.

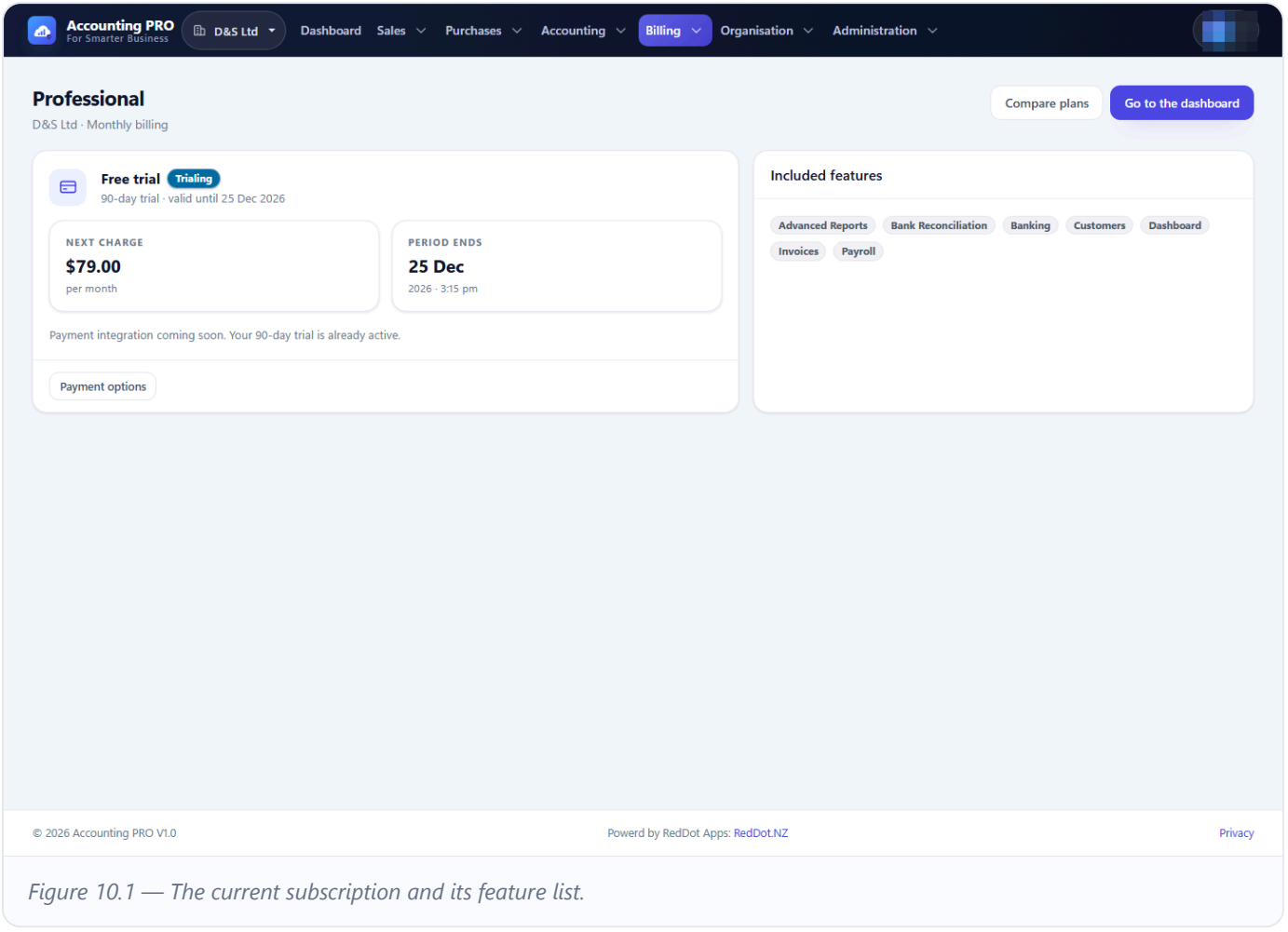


Figure 10.1 — The current subscription and its feature list.

10.2 Plans and pricing

Billing → **Plans & pricing** shows the available plans.

- **Free** plans activate immediately and never lapse.
- **Paid** plans start with a **90-day free trial**, with monthly or annual billing. The free trial is granted **once per organisation**: after it has been used, choosing a paid plan starts the subscription straight away.

- Each plan has a maximum number of users. The limit is enforced: active members and pending invitations count, invitations and acceptances beyond it are refused, and the dashboard warns when every seat is taken.

The plan's feature codes decide which modules open. Selecting a plan that the organisation does not yet have takes effect immediately for every member.

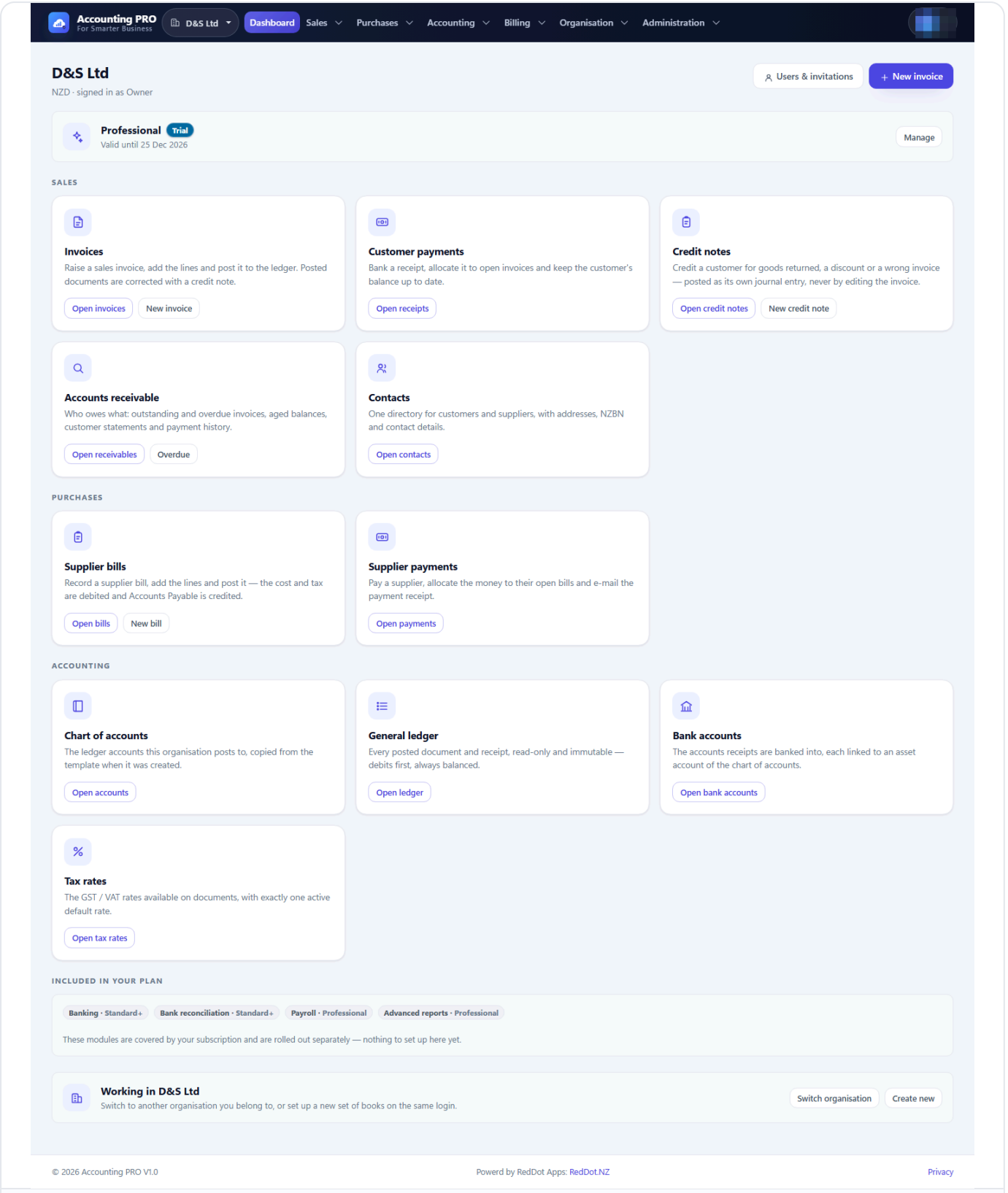


Figure 10.2 — Plan selection.

10.3 When a trial or a plan ends (read-only)

A trial or a paid period ends at the date shown on **My subscription**. From that moment the organisation is **read-only** — no data is lost and nothing is deleted:

- everything already recorded can still be **read, printed and exported** (invoices, statements, reports, GST returns);
- **new documents, postings, payments and customer e-mails are refused** — a save while read-only returns you to the read-only page with an explanation;
- automatic work stops too: recurring invoices are not generated and overdue reminders are not sent;
- a banner at the top of every page names the state, and **Choose a plan** opens the read-only page, which lists the plans and resumes the organisation in one click.

The read-only page is **Billing → Choose a plan** (`/Subscription/Expired`). A free plan never lapses; a cancelled subscription runs to the end of the paid period and then becomes read-only.

10.3 Plan features

Every module is gated to exactly one feature code, and every plan is built on a shared **core entitlement** — a plan is priced on what it *adds*, never on what it takes away.

Feature code	Module	Free	Standard	Professional
`dashboard`	Dashboard	✓	✓	✓
`customers`	Contacts — the customer / supplier master file	✓	✓	✓
`invoices`	Invoices, credit notes, recurring invoices, bills, supplier credit notes and refunds, supplier payments, receipts, receivables, payables, invoice templates and products & services	✓	✓	✓
`accounting`	Chart of accounts, tax rates, financial periods, journals and the data import wizard	✓	✓	✓
`gst-returns`	GST returns (prepare, reconcile, file, export)	✓	✓	✓
`banking`	Bank accounts and bank statement import / matching	✓	✓	✓
`bank-reconciliation`	Reconciliation sessions and reports	—	✓	✓
`advanced-reports`	Financial reports	—	—	✓
`payroll`	Reserved for a future payroll module	—	—	✓ (planned)

Screens that are deliberately outside plan gating — signing in, creating or selecting an organisation, members and invitations, billing, and the application-level administration screens — are exempt and say why in the code.

When a module is not in the plan, opening it shows the **feature locked** page instead of the module. Upgrade the plan to unlock it.

> **Note:** Bank accounts ship with every plan because a customer receipt has to be banked into one; the paid banking workflow is reconciliation.

> **Note:** Payroll appears as a Professional-plan feature in the catalogue but the payroll module itself has not been released yet.

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11. Global administration

Global administrators see an extra **Administration** menu. Access is controlled by the application's administrator email allow-list (`AppAdmin:Emails`) and the **GlobalAdmin** role; it is not an organisation role.

11.1 Account templates

Administration → Account templates maintains the chart-of-accounts templates used when an organisation is created or its chart is copied.

- Create, edit and delete templates.
- Each template carries the standard accounts and their types.
- Changes affect future organisations, not existing charts.

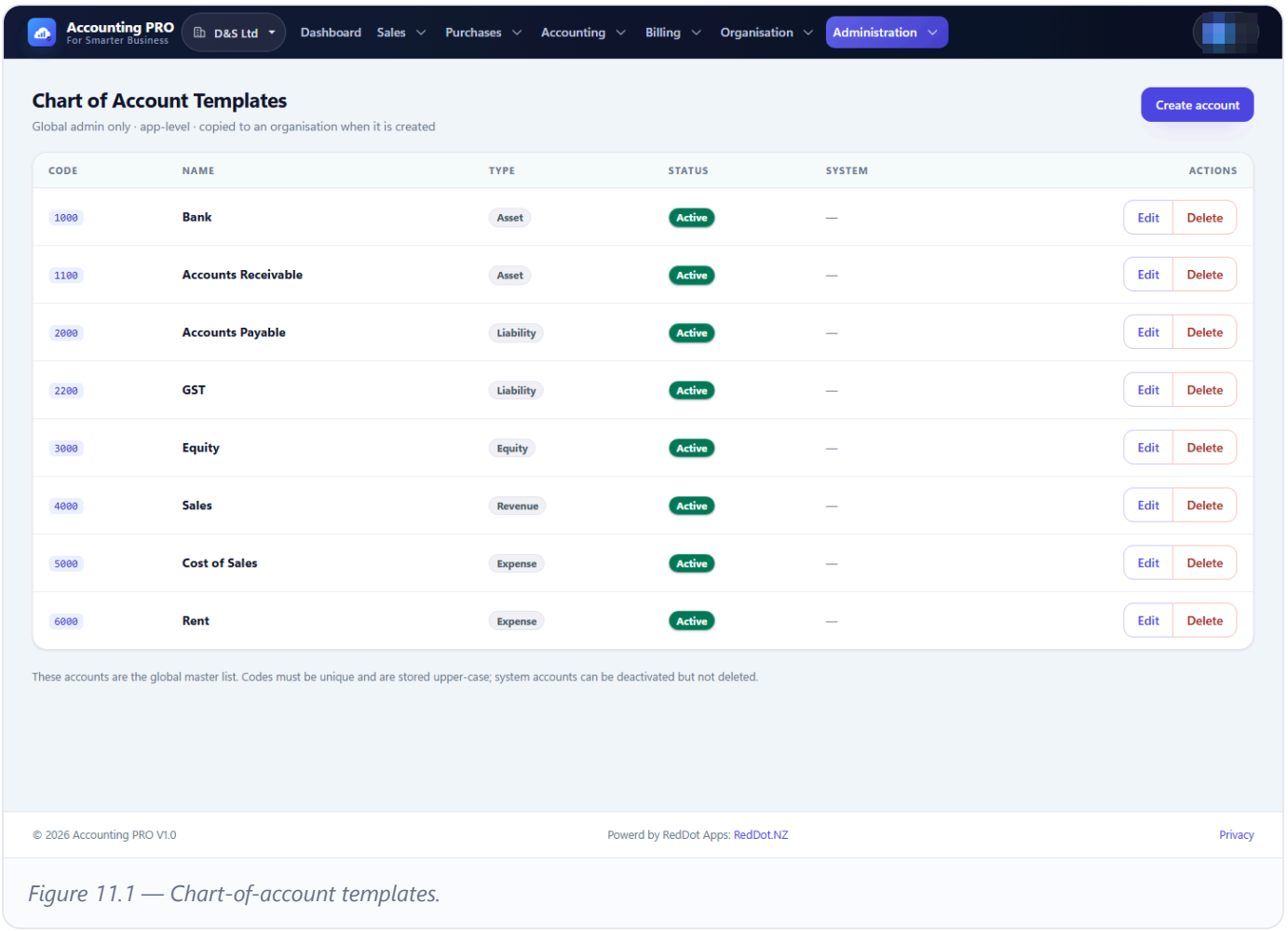


Figure 11.1 — Chart-of-account templates.

11.2 Plans and features

Administration → Plans & features has two screens:

Plans

- Create and edit a plan: name, code, description, monthly price, annual price, maximum users, active flag and display order.
- A plan can be deactivated without deleting its subscriptions.

Features

- Create, edit and delete feature definitions.
- Assign features to plans. The matrix determines which modules each plan unlocks.
- Built-in codes are the ones the application gates modules on: `dashboard`, `customers`, `invoices`, `accounting`, `gst-returns`, `banking`, `bank-reconciliation`, `payroll` and `advanced-reports`. They are marked **Built-in** in the list.
- A built-in code cannot be renamed or deleted — that would lock its module for every organisation. Change its display name, its **Active** flag or its plan assignments instead. Switching **Active** off locks the module on every plan until it is switched back on.
- Custom (non built-in) features can be created, renamed and deleted freely; a custom feature may not claim a built-in code.
- If a catalogue row is ever missing (for example a deployment that skipped a migration), the application restores it, together with the plan assignments the catalogue describes, at start-up and logs a warning. Assignments you made yourself are never overwritten.

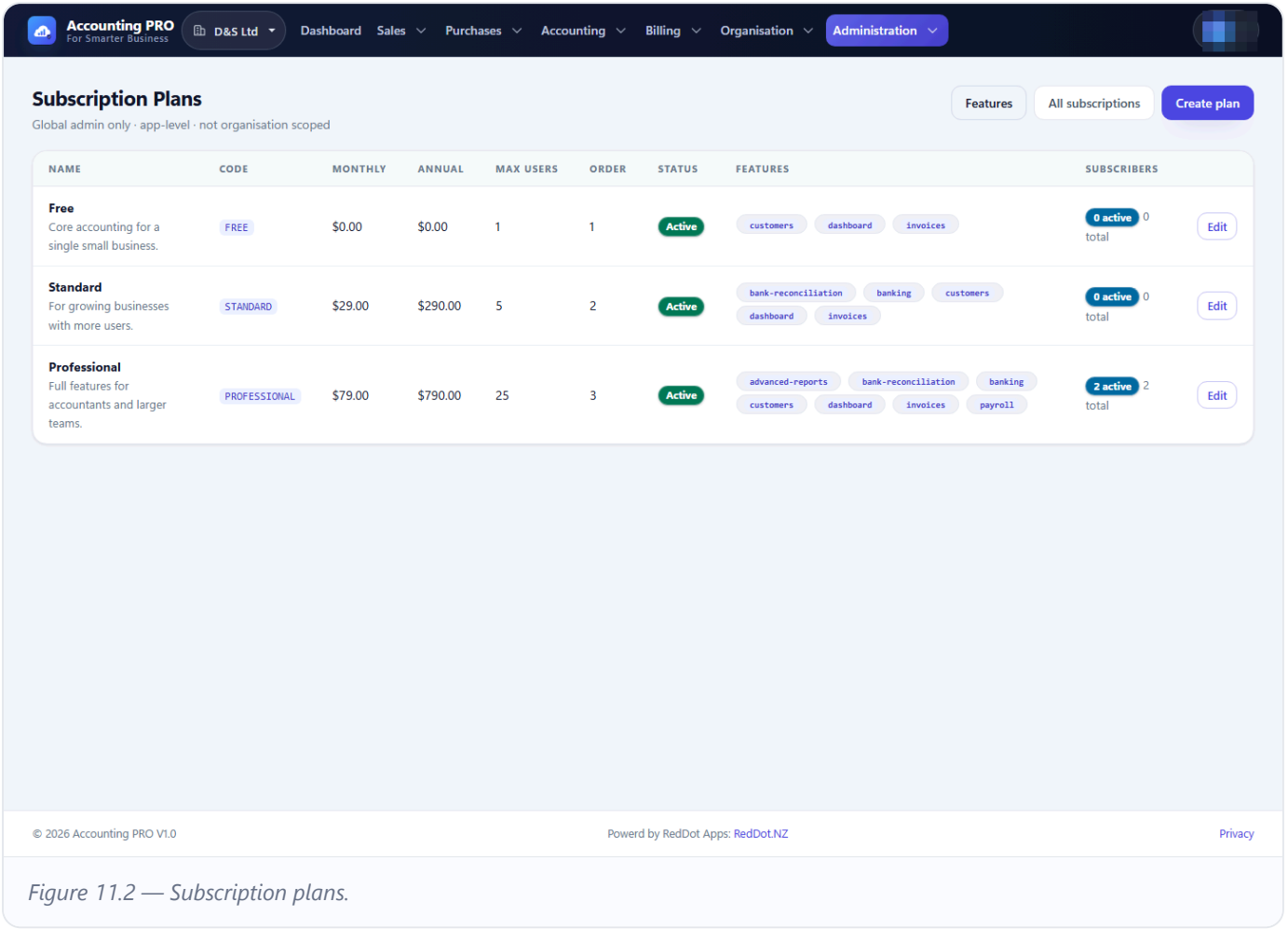


Figure 11.2 — Subscription plans.

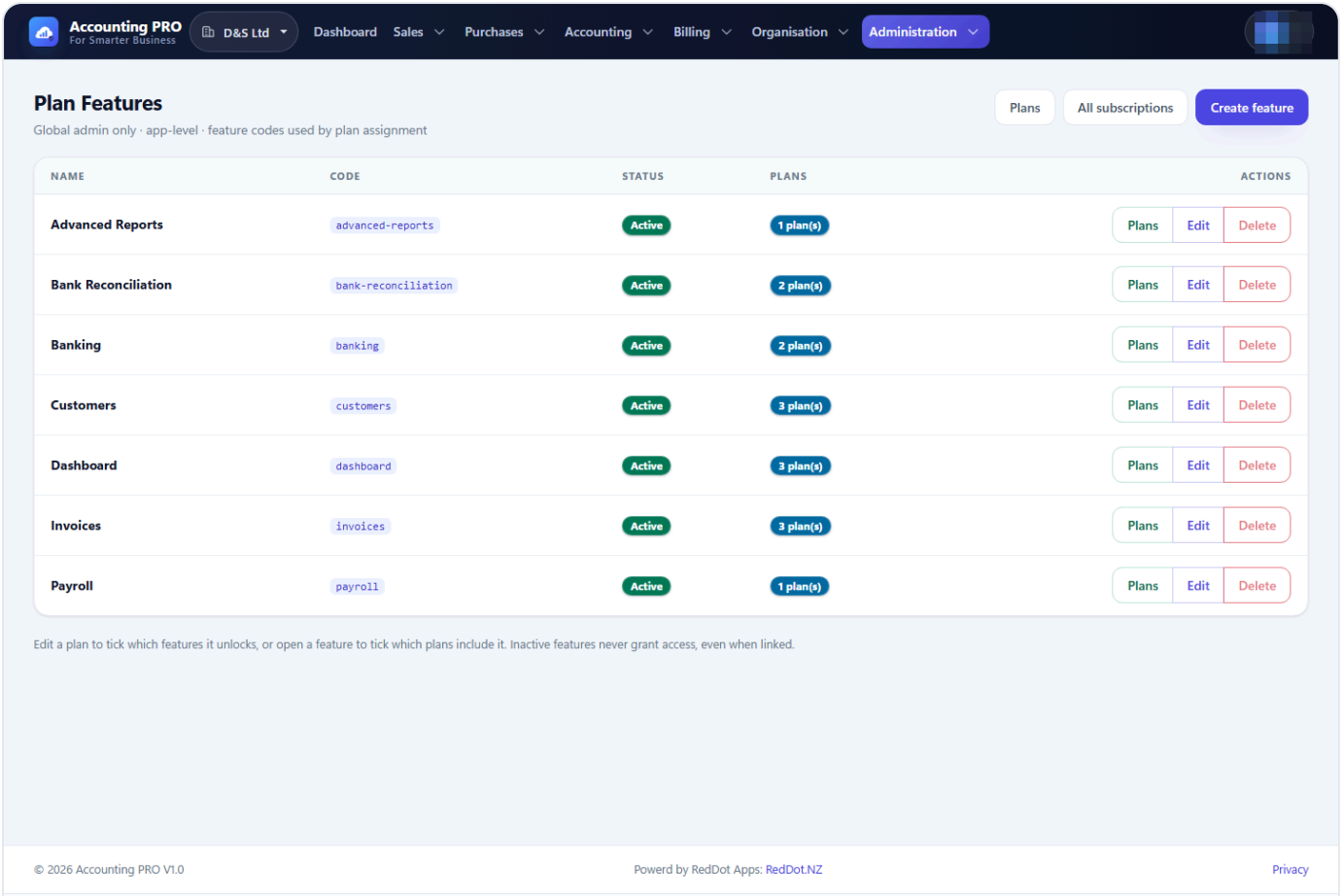


Figure 11.3 — Plan features and their plan assignments.

11.3 All subscriptions

Administration → All subscriptions lists every organisation's subscription. Search and filter, then open a subscription to change its plan, status or current period. This is how support can extend a trial, correct a status or move an organisation between plans.

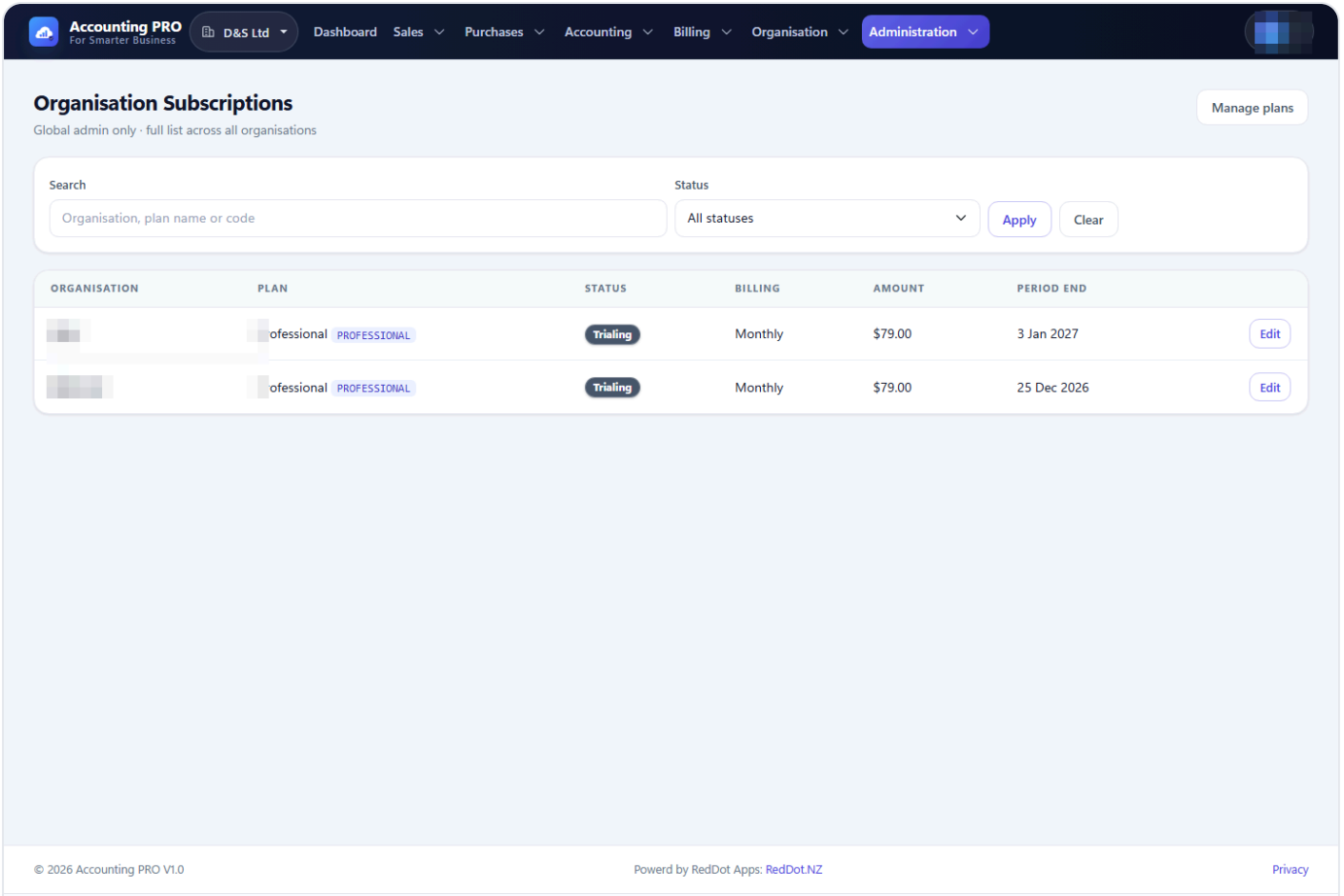


Figure 11.4 — Organisation subscriptions.

12. Roles and permissions

Every organisation gets six system roles. Permissions are granular, and the tables below summarise the default grants. A dash means the action is not available; where a role can view a screen but not change it, that is stated.

12.1 Administration and master data

Task	Owner	Administrator	Accountant	Bookkeeper	Sales	ReadOnly
View organisation settings	✓	✓	✓	—	—	✓
Edit organisation settings	✓	✓	—	—	—	—
Manage users and invitations	✓	✓	—	—	—	—
Contacts: create / edit	✓	✓	✓	✓	✓	—
Contacts: delete	✓	✓	—	—	—	—
Products & services: create / edit	✓	✓	✓	—	—	—
Products & services: delete	✓	✓	—	—	—	—
Chart of accounts: create / edit	✓	✓	✓	—	—	—
Chart of accounts: delete	✓	—	—	—	—	—
Tax rates: create / edit	✓	✓	✓	—	—	—
Tax rates: delete	✓	—	—	—	—	—
Invoice template	✓	✓	—	—	—	—
Document numbering	✓	✓	—	—	—	—
Data import	✓	✓	—	—	—	—

12.2 Sales, purchases and banking

Task	Owner	Administrator	Accountant	Bookkeeper	Sales	ReadOnly
Invoices: create / edit	✓	✓	✓	✓	✓	—
Invoices: post	✓	✓	✓	✓	—	—
Invoices: void (credit note)	✓	✓	✓	—	—	—
Invoices: delete draft	✓	✓	—	—	—	—
Invoices: send	✓	✓	✓	✓	✓	—

Task	Owner	Administrator	Accountant	Bookkeeper	Sales	ReadOnly
Credit notes: create / edit	✓	✓	✓	✓	—	—
Credit notes: post	✓	✓	✓	—	—	—
Credit notes: delete	✓	✓	—	—	—	—
Customer payments: create / edit	✓	✓	✓	✓	—	—
Customer payments: delete	✓	✓	—	—	—	—
Bills: create / edit / post	✓	✓	✓	✓	—	—
Bills: void	✓	✓	✓	—	—	—
Bills: delete	✓	✓	—	—	—	—
Supplier payments: create / send	✓	✓	✓	✓	—	—
Supplier payments: delete	✓	✓	—	—	—	—
Supplier credit notes: create / edit	✓	✓	✓	✓	—	—
Supplier credit notes: post / reverse	✓	✓	✓	—	—	—
Supplier credit notes: record the refund	✓	✓	✓	—	—	—
Supplier credit notes: delete draft	✓	✓	—	—	—	—
Bank accounts: create / edit	✓	✓	✓	✓	—	—
Bank accounts: delete	✓	✓	—	—	—	—
Bank transactions: receive / import / match	✓	✓	✓	✓	—	—
Bank transactions: delete	✓	✓	✓	—	—	—
Reconciliation: start / reconcile	✓	✓	✓	✓	—	—
Reconciliation: complete	✓	✓	✓	—	—	—
Manual journals	✓	✓	✓	—	—	—
Reverse a journal entry	✓	✓	✓	—	—	—
Financial periods: manage	✓	✓	✓	—	—	—
Close / reopen a financial year	✓	✓	✓	—	—	—
GST: prepare	✓	✓	✓	✓	—	—
GST: file / reopen	✓	✓	✓	—	—	—

Task	Owner	Administrator	Accountant	Bookkeeper	Sales	ReadOnly
Reports	✓	✓	✓	✓	—	✓
Receivables	✓	✓	✓	✓	✓	✓
Payables	✓	✓	✓	✓	—	✓

12.3 Notes on permissions

- **Read-only** covers the registers, statements and reports but no changes.
- **Sales** is the customer-facing role: invoices, sending, contacts, products, credit-note visibility and receivables. It has no purchases, reports, GST or banking access.
- **Bookkeeper** performs data entry (invoices, bills, receipts, payments, matching, draft GST returns) but cannot void, delete, complete a reconciliation or file GST.
- **Accountant** runs the accounting: posting, voiding, journals, periods, reconciliation completion and GST filing. It cannot delete master data or manage users.
- **Owner** has every permission, including deletion of master data and organisation settings.
- **Administrator** manages the organisation and users and runs both cycles, but cannot delete accounts or tax rates.
- The **Owner** always retains `Users.View` and `Users.Manage`, even if a role permission row is missing. A global administrator also bypasses tenant permission checks for support.
- Changing a user's role takes effect the next time their permissions are evaluated (normally on the next request).

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13. Troubleshooting and FAQ

13.1 Common situations

Symptom	Likely cause	What to do
A menu item is missing	Your role does not have the permission.	Ask the Owner or Administrator to review your role.
A module shows **Feature locked**	The organisation's plan does not include that feature.	Open **Billing** → **Plans & pricing** and upgrade, or ask the Owner.
You are redirected to plan selection	The subscription is not active or trialing.	Start or renew a plan from **Billing**.
The pages say **read-only** and a save is refused	The free trial or the paid period has ended.	Open **Billing** → **Choose a plan** (`/Subscription/Expired`): reading and exporting still work, choosing a plan resumes writing.
You are asked to create an organisation	Your login is not a member of any organisation, or none is selected.	Create one, accept an invitation, or choose an organisation.
You cannot sign in	The email address is not confirmed, or the password is wrong.	Use **Resend it** on the sign-in page or **Forgot password?**.
An invitation link does not work	The invitation expired or was revoked.	Ask an administrator to resend it.
A confirmation or invoice email does not arrive	The address is wrong, the message was filtered, or the mail provider is not configured.	Check spam, confirm the address on the contact, and ask your administrator to review the email settings.
Download PDF fails	The external PDF renderer cannot reach the online invoice.	The application's public base URL must be an internet-reachable HTTPS address; check the renderer configuration and the start-up log.
Download Word shows the wrong layout	No organisation template is uploaded, or the upload was rejected.	Upload a valid `.docx` under 5 MB that still contains the placeholders.
An invoice will not post	A validation check failed.	Read the validation list: lines, totals, customer, open period, draft status.
An invoice will not void	Money is allocated to it.	Reverse the customer receipt first, then void the invoice.
A posting is refused because the period is closed	The financial period is locked.	Reopen the period (Owner, Administrator or Accountant) or change the document date.

Symptom	Likely cause	What to do
A year cannot be closed	Its periods do not cover the whole year, the year has not ended yet, the year is already closed, or a period of it is still locked.	Read the pre-close checks on the review screen and fix the one that failed.
A closed year reports no profit	The carry-forward entry is the year's result moved into retained earnings — the profit & loss still reports the revenue and expenses.	Read the result on the balance sheet as retained earnings (account 3100) and the profit & loss for the year.
GST Box 15 differs from the ledger	Late postings, a journal touching GST, or unposted documents.	Recalculate the draft return and review the reconciliation panel and transactions.
A bank line will not auto-match	The amount, date, reference or contact is not close enough.	Use **Match** and match manually, split the line, transfer it, post it by category, or ignore it.
Imported rows are rejected	Missing columns, wrong date or number formats, or duplicate codes.	Download the error report, fix the rows, and re-upload using the supplied template.
A report total looks wrong	The date filter excludes the document, or the document is still a draft.	Check the period; only posted documents count.

13.2 Frequently asked questions

Can I edit a posted invoice or bill? No. Posted documents are immutable. Void the document or raise a credit note.

Can I delete a posted document? No. Delete is available for drafts only. Posted documents are reversed.

Does posting an invoice always write to the ledger? It depends on the accounting basis. On accrual, posting writes the journal. On cash, posting issues the document and revenue/GST are recognised when the receipt is recorded. The validate screen states which applies.

Can I change an organisation's GST frequency or financial year later? Yes, in **Organisation** → **Settings**. Existing returns keep the frequency and basis they were prepared with.

Does the application track stock or inventory? No. Products and services are a price list; quantities on hand are not tracked.

Does it support multiple currencies? Each organisation has one currency (NZD by default). Foreign-currency transactions and exchange-rate revaluation are not part of this release.

Is payroll included? The Professional plan lists payroll as a feature, but the payroll module has not been released yet.

Does it take real payments for subscriptions? Not yet. The checkout uses a stub payment service: trials and plan changes are recorded without charging a card.

Are bank feeds connected automatically? No. Bank lines are entered by hand or imported from a CSV statement, then matched and reconciled.

Is there an audit trail? Yes. Posting, voiding, sending, deletions, payment changes, bank matching and reconciliation actions are written to the audit log with the user, time, action, entity and IP address. A dedicated audit-log viewer is not part of this release.

Does it work on a phone or tablet? Yes. The layout is responsive; the navigation collapses into a drawer below the desktop breakpoint.

How do I get help, and what should I send? Ask your organisation Owner or Administrator first: they can see the users, roles and plan of the organisation. If the question is about the application itself, e-mail **info@reddot.nz** and include the organisation name, the screen you were on (for example "Sales → Invoices"), what you expected and what happened. Never e-mail a password.

Where is the rest of the documentation? The online manual at https://accounting.reddot.nz/Manual is the living copy: it is updated whenever a feature is added and it carries a quick search. The PDF is the same content formatted for printing.

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14. Glossary

Term	Meaning
Accrual basis	Revenue and expenses are recognised when the document is issued, not when cash moves.
Aged receivables / payables	Open balances split into current, 1–30, 31–60, 61–90 and 90+ day buckets.
Audit log	The internal record of who did what, when, to which record, and from which IP address.
Cash basis	Revenue and expenses are recognised when the payment is recorded.
Chart of accounts	The numbered list of ledger accounts (assets, liabilities, equity, income, expenses).
Control account	A ledger account that summarises a module: Accounts Receivable, Accounts Payable, GST, Bank.
Credit note	A document that credits a customer and reverses part or all of an invoice.
Draft	A document that has not reached the ledger and may still be edited or deleted.
Feature code	A plan entitlement such as `invoices`, `banking` or `advanced-reports`.
Financial period	A date range that can be open or closed; closed periods reject postings.
GST101	Inland Revenue's Goods and Services Tax return form; boxes 5–15 are used here.
Journal entry	A balanced set of debit and credit lines written to the ledger.
Ledger	The complete record of posted journal entries and lines.
Opening balance	The one journal entry an organisation's books open with: the balances the ledger starts from, posted by hand or by the migration wizard.
Organisation (tenant)	One set of books. All business records belong to exactly one organisation.
Plan	A subscription tier (Free, Standard, Professional) with a price, user limit and features.
Posting	Issuing a draft document to the ledger. The document becomes read-only.
Public token	The unguessable identifier in an online invoice link; the link needs no account.
Reconciliation	Matching bank statement lines to the ledger and locking the cleared items.
Reversal	The mirror entry that corrects a posted journal: the same lines, debit for credit, linked to the entry it corrects. The original is left untouched.
Role	A named set of permissions inside one organisation (Owner, Administrator, etc.).
Trial balance	The closing debit and credit balance of every account that moved.

15. Appendix: screen reference

The table lists the main screens and their routes. `{id}` is the record's GUID; query parameters are optional unless stated.

15.1 Public and account screens

Screen	Route
Landing page	`/`
Register	`/Identity/Account/Register`
Register confirmation	`/Identity/Account/RegisterConfirmation`
Sign in	`/Identity/Account/Login`
External (Google) sign-in	`/Identity/Account/ExternalLogin`
Forgot password	`/Identity/Account/ForgotPassword`

15.2 Dashboard, sales and purchases

Screen	Route
Dashboard	`/Dashboard`
Invoices	`/Invoices`
Invoice details	`/Invoices/Details/{id}`
New / edit invoice	`/Invoices/Create` , `/Invoices/Edit/{id}`
Invoice lines	`/Invoices/Lines/{id}`
Validate / post / void	`/Invoices/Validate/{id}` , `/Invoices/Post/{id}` , `/Invoices/Void/{id}`
Send invoice	`/Invoices/Send/{id}`
PDF / Word / online copy	`/Invoices/Pdf/{id}` , `/Invoices/Word/{id}` , `/Invoices/Online?token=...`
Duplicate invoice	`/Invoices/Duplicate/{id}`
Credit notes	`/CreditNotes` (details, lines, post and reverse follow the same pattern)
Customer payments	`/CustomerPayments` (details, create, edit, delete)
Accounts receivable	`/AccountsReceivable` (`/Outstanding` , `/Overdue` , `/All` , `/Aged` , `/Statement?contactId=...` , `/PaymentHistory`)

Screen	Route
Contacts	`/Contacts` (`/Create` , `/Edit/{id}`)
Products and services	`/Items` (`/Create` , `/Edit/{id}`)
Supplier bills	`/Bills` (`/Create` , `/Details/{id}` , `/Lines/{id}` , `/Post/{id}` , `/Void/{id}`)
Supplier payments	`/SupplierPayments` (`/Create` , `/Details/{id}` , `/Send/{id}`)
Supplier credit notes	`/SupplierCreditNotes` (`/Create` , `/Edit/{id}` , `/Lines/{id}` , `/Post/{id}` , `/Refund/{id}` , `/Reverse/{id}`)
Accounts payable	`/Payables` (`/Outstanding` , `/Overdue` , `/Paid` , `/All` , `/Aged` , `/Statement?contactId=...` , `/Payments`)

15.3 Accounting, banking and GST

Screen	Route
Chart of accounts	`/ChartOfAccounts` (`/Create` , `/Edit/{id}`)
Financial periods	`/FinancialPeriods` (`/Create` , `/Edit/{id}` , `/Close/{id}` , `/Reopen/{id}`)
Year-end close	`/FinancialPeriods/YearEnd` , `/FinancialPeriods/YearEndClose` , `/FinancialPeriods/YearEndResult/{id}` , `/FinancialPeriods/ReopenYear/{id}`
General ledger	`/JournalEntries` (`/Details/{id}` , `/Create` , `/Reverse/{id}`)
Reports	`/Reports` (`/ProfitAndLoss` , `/BalanceSheet` , `/TrialBalance` , `/CashFlow` , `/GeneralLedger` , `/AccountBalances` , `/Export`)
Bank accounts	`/BankAccounts` (`/Create` , `/Edit/{id}`)
Bank transactions	`/BankTransactions` (`/Receive` , `/Import` , `/Match/{id}` , `/AutoMatch` , `/Unmatch/{id}` , `/Ignore/{id}`)
Reconciliation	`/BankReconciliations` (`/Start` , `/Reconcile/{id}` , `/Report`)
Tax rates	`/TaxRates` (`/Create` , `/Edit/{id}`)
GST returns	`/GstReturns` (`/Prepare` , `/Details/{id}` , `/Recalculate/{id}` , `/MarkFiled/{id}` , `/Reopen/{id}` , `/Export/{id}`)

15.4 Organisation, billing and administration

Screen	Route
Create organisation	`/Organisation/Create`

Screen	Route
Choose / switch organisation	`/Organisation/Select`
Organisation settings	`/Organisation/Settings`
Document numbering	`/Organisation/DocumentNumbering`
Users and invitations	`/OrganisationUsers`
My invitations	`/Invitations/Mine`
Accept invitation	`/Invitations/Accept?token=...`
Invoice template	`/InvoiceTemplates`
Import data	`/DataImport` (`/Upload?type=...` , `/Preview` , `/Import`)
My subscription	`/Subscription/Current`
Plans and pricing	`/Subscription/ChoosePlan`
Read-only: choose a plan to continue	`/Subscription/Expired`
Checkout	`/Subscription/Checkout`
Plans (global admin)	`/SubscriptionAdmin/Plans`
Features (global admin)	`/SubscriptionAdmin/Features`
All subscriptions (global admin)	`/SubscriptionAdmin/Subscriptions`
Account templates (global admin)	`/ChartOfAccountAdmin`

15.5 The online manual itself

Screen	Route
User manual (home, search and section list)	`/Manual`
A section of the manual	`/Manual/Section/{slug}` (for example `/Manual/Section/banking-and-reconciliation`)
Manual search (works without JavaScript)	`/Manual/Search?q=...`
Printable manual (PDF)	`/manual/User-Manual.pdf`

Every section can be linked to and bookmarked: the heading of each topic has a stable address, for example `/Manual/Section/sales-and-accounts-receivable#44-create-an-invoice` .

Document notes

- **Conventions:** button and menu labels appear in **bold**; routes and codes appear in `monospace`.
- **Screenshots:** captured at 1440 × 960 (full-page where the screen is longer), from the demonstration organisation **D&S Ltd**. Personal and customer information (names, e-mail addresses, phone numbers, addresses, tax numbers, bank account numbers and links) is blurred before publication; see `tools/redaction.json` for exactly what is treated as private.
- **Version:** this manual describes Accounting PRO v1.0 as built in the `Acconting_PRO` solution (ASP.NET Core MVC, .NET 10, EF Core, SQL Server).
- **Living copy:** https://accounting.reddot.nz/Manual is rebuilt from this document whenever a feature is added.
- **Support:** contact your organisation Owner or Administrator first; global administrators can review plans and subscriptions from the Administration menu. For the application itself, e-mail **info@reddot.nz**.

End of manual.