This is the original list from ReconciliationProcess, annotated to think how this stuff might change for a new simplified process.

# To Do

* Review the old process – in the text file, not here - and see if it looks like there are any gotchas in there
  + Update to convert to new process – create a copy in something like ReconciliationProcess-new.txt
* Upload transactions from bank and cred cards into Reconciliate software, but DON’T upload files from Phone notes

# New Process

1. Don't copy transactions from Natwest, cred cards etc into spreadsheet
   1. Just automatically reconcile all transactions up to current date
   2. Accept that this will be approximate
2. Just scan through transactions in the native apps and check everything looks correct
3. Just copy balances into the spreadsheet
4. Use Reconciliate existing functionality for monthly budgeting
   1. So all transactions up to current date will be reconciled, and everything in the future will be via monthly budgeting
5. Instead of noting all transactions in Phone notes, just note things that I know are happening in *future* – in Expected In and Expected Out
6. Add in balances from cred cards for transactions that are not yet in statements
   1. So that’s just current balance basically – instead of balance at end of last statement
7. Find a way of verifying when monthly budgeted amounts have changed
   1. This might mean I’m still uploading bank and cred card transactions, but I’m only reconciling against budgeted amounts – I’m ignoring the rest – so basically I’m not bothering to upload Pending.txt
   2. Maybe because there’s no Pending.txt, the only transactions I’ll be asked to reconcile will be the budgeted ones?
8. Just trust that Asda and Amazon know what they're doing - don't bother trying to reconcile them.
9. If I continue with monthly budgeting for non-bank/cred card items (yoga etc), I need to add a new function for piano lessons.

# Old Process

1b) Make a note of anything from mail (eg upcoming phone bills, changes to water rates etc)

1c) Record all AmEx receipts from pot in kitchen

1d) Add one AmEx transaction per school term week of £8.20 "PAYPAL STAGECOACH", going out on Monday.

1e) Check for Paypal credits (eg from LeanPub or Lulu).

Any positive Paypal balance will get used to settle some bits of some Paypal transactions, which will make the amounts go cock-eyed.

!! Dollar amounts will only get used to settle dollar transactions, so they can sit there for a while before they get used.

!! Refunds often get sent straight through to my credit card rather than being used to settle further payments.

On paypal.com you can click through to transactions and it will tell you if they were settled using a positive balance.

Make sure any affected transactions are NOT in Notes on phone but ARE in Paypal tab in spreadsheet.

1f) ! If you start debugging, it's not a good idea to do it against the live spreadsheet.

This is because some spreadsheet data is written even if you don't do the final "Write csv and finish" at the end.

Data that's written to Expected Out and Totals, for instance, is written straight away at the start of Reconciliation.

2) Make a note of any cheques paid out or money paid in via pay-in book

6a) Notes files: For the main one, MAKE SURE THE FIRST LINE IN THE FILE DOESN'T START WITH "Bank out", "bank in" or "amex".

You can leave all the header stuff in that's in iPhone notes

If you c/p and find that every other line is blank, you can fix that in VS Code: https://joshdw.com/vs-code-delete-every-other-line

Email them to self (using Notes own email functionality - 3 dots top right | "Send a copy"),

!! Use Send a Copy, not "Share note"

!! Gmail insists on marking emails from clareworking as spam no matter what I do!

then convert text into MBNAInOutPending.csv (for MBNA) and Pending.txt

(everything else). Put both files into C:/Users/Clare/Dropbox/Desktop/ReconciliationConfig/RealCsvs.

6b) Note that you can't currently do real reconciliation on a Mac because even though results will be written to csv files like AmEx-recon.csv,

None of the functionality that takes budgeted data and various other bits from spreadsheet will work.

See code for data taken from spreadsheet (FakeSpreadsheetData folder) and all the spreadsheet access functionality (ISpreadsheetRepo.cs).

!! However it IS possible in an emergency, with a bit of finagling. See mac-reconciliation.md in the main code base.

6b) !! New pending files: Open both in Excel and check that the columns are all correct (Type column in wrong place, for instance).

!! But for Pending.txt this will have the effect of replacing blank lines with ",,,,," which breaks the parsing code

- so either don't save when you close or re-open in text editor and make those lines blank again. Don't bother about trailing commas on

"Bank In,,,," - they're fine.

Also check dates - for instance 1/1/20 often gets mis-typed as 1/1/29.

6c) It doesn't matter that there are now extended header sections in both pending files that give guidance on what descriptions should be

- these are ignored.

6d) MAC ONLY: Open both pending files in Excel and copy in unreconciled rows from spreadsheet (Bank In, Bank Out, AmEx, MBNA, ExpectedIn).

7a) Delete previous month-specific csvs from Amex (eg AmexApr.csv) in C:/Users/Clare/Dropbox/Desktop/ReconciliationConfig/RealCsvs.

7b) Download csv file from bank - call it Natwest.csv.

- The code to update bank balance (BankAndBankOutLoader.Choose\_balance\_row) assumes Natwest bank transactions are in reverse date order

- (which is I think the default at Natwest.com).

- Pay CAREFUL attention that you've got the date range correct for Natwest.

- Otherwise you could end up with duplicate transactions,

- and because I don't check the Natwest balance any more, the only way to notice this happening is when you find you're reconciling

- transactions that don't have matching pending transactions and feel like they should already have been reconciled.

- !! They've changed the format and started surrounding the date and the payment type with quotes.

- This breaks everything - so (until I edit the code) you have to go in and remove the quotes

- Do this using vertical column editing in NOtepad++ - it's quite easy because luckily they all line up.

- If you don't do this then when you do reconciliation do NOT say "Write csv and finish"

- it'll create a bunch of dummy budgeted transactions for Bank In that you don't want.

- instead, just enter "exit" to leave without saving.

- Put it in C:/Users/Clare/Dropbox/Desktop/ReconciliationConfig/RealCsvs.

7c) Download csv file from MBNA - call it MBNA.csv.

- !! MBNA have changed their UI, you have to click on View statement, then Recent transactions, then click on Earlier at the bottom,

- then click on Export (bottom left) for each page. Each page represents a full statement.

- !! Don't forget that if you've already downloaded MBNA statements on a monthly basis, you still need to combine the monthly files into MBNA.csv.

- Put it in C:/Users/Clare/Dropbox/Desktop/ReconciliationConfig/RealCsvs.

7d) Download csv files from AmEx

- Scroll down to recent transactions

- Click Current statement at the bottom of the transactions

- Under Previous Billing Periods on the left, select the period you're interested in

- Check the checkbox for Select All, top left above the transactions

- Then click the download icon top right, and select CSV

- (don't check the additional info checkbox)

- Name it after the second month - so if transactions are from 20 Mar to 19 Apr, it's called AmEx\_2021-04.csv

- Combine all monthly files into one master file called AmEx.csv, in C:/Users/Clare/Dropbox/Desktop/ReconciliationConfig/RealCsvs.

7e) Commit the files in recon-config now, before you delete older csvs later on (just in case they weren't already committed)

7f) Adjust Asda transactions in spreadsheet by looking at Amex.csv and changing recorded stuff to what actually happened

- (also do quick sums and check amounts tally)

- !! Don't include the £6 monthly delivery fees! These payments come out separately.

7g) Make sure the config is using the live config and not the dev config:

Go to C:/Config and copy RealConfig.xml into Config.xml.

7h) Rebuild the MASTER branch of the Reconcililate software, just in case I've done a build on the Refactor-examples branch and forgotten about it.

7i) Check the first monthly AmEx transaction in Budget Out isn't COFFEE & TEA DIRECT LYMINGTON. If it is, it'll get the dates wrong for budgeting.

7j) If you're reconciling the Xmas period (or even if not), do yourself a big favour:

Go to amazon.co.uk and compare your order history with the transactions you've recorded.

I use scratch-for-amazon.csv to copy AmEx transactions from Pending.txt and then I can order them by descrioption to get all the Amazon transactions

You need a separate transaction for each item you've ordered.

Check you have amounts and dates correct and check you haven't missed any items.

The problem is that if you have amounts or dates incorrect, and if you've missed items out it massively screws with the Amazon reconciliation code.

7k) Work out what your start month will be for budgeted transactions

Check AmEx and Bank Out tabs in main spreadsheet to see what was the last month that had budgeted transactions applied.

Remember you're looking BELOW the Divider line - for transactions that got budgeted in advance during the last reconciliation.

You won't be able to do this when you're in mid flow because the software will be holding on to the handle for the spreadsheet.

7l) There's a bug where the Amazon transaction matching gets buggered if there are any negative Amazon amounts because refunds.

The workaround is to check Amex.csv in advance to see if there are any negative Amazon amounts.

If there are, rename them - and matching transactions in Pending.txt - to not include the word "Amazon" (can still use "Amzn")

7m) Close down main spreadsheet.

8) Run reconciliation software - but look at instructions numbered 8 below first (you can stop when you get to 9).

8a) It's in C:/development/Reconciliate.

8b) ! Don't forget to load pending csvs (option 1) before you dive straight into reconciliation!

8c) Check current bugs in Trello: Reconciliation board

8d) ! Note that when it asks you what months you want to budget for, it normally already knows the starting month

- it's just asking for the end month

(unless it says "first month" - this happens when it can't find the budgeting row

- eg if the first monthly budgeted transaction for that card type has changed in Budget Out).

8e) ! Note that when looking at MBNA statements to get the monthly DD, it is NOT the minimum £25 amount

- look further down the page and it will tell you the actual DD that's going to come out.

8f) ! Note that when it asks you for AmEx direct debits, the easiest way to find these is by checking text messages from

American Express Direct Debits

8g) ! Note that AmEx monthly DD was once charged wrongly by AmEx (April 2020) - they didn't deduct the full balance.

This happened because of a refund.

As well as checking texts, you should also open pdf statements in the app and check actual balance.

8h) If either of the credit cards have been in credit (normally due to a refund), there might be months with zero DDs.

Sadly there's no way of entering 0 because it's taken as a sign to exit.

Instead just enter 0.01 and delete the rogue transaction(s) later (using the Go Again feature and entering N for third-party records).

8i) ! Note that if you want to delete either owned OR third-party records at the end of the first run,

just hit Go Again and you'll get an opportunity to do that.

It will give you a choice of whether you want to delete owned or third-party records (just hit N if you want to delete an owned record).

8j) Note that the issue with signs of cred card DD amounts has now been FIXED. Enter them all as positive.

8k) Note that sometimes it might ask you for a cred card DD you already entered the last time you did accounts,

and this will mean you end up with duplicate transactions. I have an item in my Trello to-do list to think about how to address this.

8l) LOOK at all the "Unmatched from third party" items. These things just happen silently and can contain stuff you need to know about!

8m) Remember that if the first match in the list is not correct, you can scroll down to check other matches!

Sometimes they have a typo or a bad date that pushes them down the results list.

8n) Don't forget to do "Write csv and finish" at the end of each reconciliation - if you forget, you lose all your data!

8o) Watch out for transactions that don't have matching pending transactions and feel like they should already have been reconciled.

This can happen if you got the Natwest date range wrong and the first few transactions have already been reconciled previously.

8p) Remember that MBNA often has no monthly budgeting items,

which means if you say yes to transaction budgeting, you'll get the DEFAULT BUDGET START MONTH of the month following the current month.

This doesn't matter and isn't a bug!

Just enter 0 for no budgeting required. It doesn't matter anyway because no budgeting will actually happen.

Or say no to all budgeting for MBNA.

8q) Sometimes the anti-virus software runs a scan on the exe and then closes it down and re-opens it.

This can mean that your first action - eg loading pending files - doesn't actually get executed.

8r) To see a list of previous transactions I've had queries about, see "queries" tab in main spreadsheet.

8s) I think there's a bug where, if you're at 18th Oct and Oct was never budgeted for,

instead of starting the monthly budgeting at Oct it will start at Nov.

In this case you have to start by manually adding the monthly budgeting transactions for Oct.

8t) If there are rogue Amazon transactions, remember they could be from Ally. You can cross-check in the AmEx app, which shows cardholder.

8u) Keep Amazon.co.uk open to check transactions.

If you have to click I in the first Amazon recon bit at the start, make a note of the amount, date and item

- because they'll reappear during manual matching, so you'll need to remember what they are.

9a) Fix date paid dates in Expected In (they'll all be set to 1/1/1900 - just delete those dates)

9b) (until bug fixed) The wages amounts in the reconciled col on Bank In might need adjusting to match the correct amount in col M

9c) Check all the "Unmatched from third party" items in MBNA, AmEx, Bank In and Bank Out and compare with unreconciled items

in case they were noted on wrong card.

9d) Go to the section just after the divider in Bank In, Bank Out, AmEx and MBNA (in spreadsheet) to check what remains unreconciled.

9e) Note that there will be lots of unreconciled "Coffee and tea direct" items on AmEx that can be deleted,

because they only happen every 3 months but they get added every month (they only happen in Mar, Jun, Sep and Dec).

9f) Look at any notes in Budget Out in the Notes column and make sure they have been acted on for Budgeted items.

12) Check to see whether a CHB transaction was taken from the following month because 2 in one month - adjust accordingly.

13) Update ISA tab with latest payments (the ones which have been budgeted in Bank Out)

(no need to update balance in Expected In - happens automatically)

13bi) Check Budget Out for any ANNUAL SOs / DDs that go to a cred card or cash rather than bank out

(at the moment it's assumed they're all going to bank out).

(you can tell them because they mention "cash", "Paypal", "MBNA" or "AmEx" the cred card under payment type)

Note that if you reconciled cred cards before Bank Out, you may already have some "Unmatched from 3rd party" items for annual budget items.

14) Update Expected Out:

15) Update amount for Oscar pocket money

16) Update amount for phone bill / broadband

16a) Update saved insurance amount

16c) Update Oscar dinner money

16d) Update money owed to/from Felix

16e) Update amounts for any other misc items

16f) Update Expected In: Expenses and bank transactions are automatically dealt with, but don't forget other rows will need manually checking.

16g) Monzo balance and any other misc items

16h) If one of the cred cards is in credit then I won't have entered a DD amount and they'll be stuck on the previous balance on Totals sheet

... so need to update balance on Totals sheet.

!! Remember this number needs to be the balance from the last statement, not the current balance! Don't assume. Check statement.

17a) Update amount in purse

17b) Check what the tax rebate amount is in Expected In

- This will need adjusting if MT have corrected tax code and/or pension contribs, and/or if the tax office have corrected my tax code.

17c) Update amount on Plum Savings tab, by just copying data direct from Bank Out (this then gets picked up automatically in Expected In)

19) If you want to compare this reconciliation with the previous one, you can use the Unexpected tab.

You'll have to tweak each formula though, for stuff like row numbers and what's being taken into account - CHECK CAREFULLY.

(For instance when I created it, it was after an unusual accounting period where I hadn't done any new monthly budgeting)

20) Save a copy of the main spreadsheet for this accounting period (in Dropbox/Accounting/Root)

21) Empty notes files on iphone

22) Delete all the month-specific MBNA csvs (eg MBNA\_2021-09.csv) in C:/Users/Clare/Dropbox/Desktop/ReconciliationConfig/RealCsvs.