

Lexicon

This section is intended to give you a brief introduction to the basic concepts and terminology you will need to understand in order to make sense to the rest of the documentation.

A-B	C-D	E-O	P-S	T-Z
Accounts Assignment Budget	Category cash check credit card Cleared debit card deposit direct debit	electronic payment fi fee internal transfer	Payee [payment] Reconciled Remind [status] Scheduled Split standing order	Tags Template Transaction transfer Wallet

Wallet

Wallet is the 1st level of data's. It represent a HomeBank file (.xhb)
Managing the few wallet properties is done in the [Properties dialog](#).

[↑ Back to Top](#)

Accounts

Accounts is the 2nd level of the data's. An account is a division of the wallet, that will contains your financial transactions.
Managing the accounts is done in the [Accounts dialog](#).

[↑ Back to Top](#)

Transaction

Transaction is the last level of data's. A transaction is a financial transaction, attached to its own account.

In addition to the usual fields you can find in most accounting application, HomeBank offers the following:

- tags: like in the web, you can assign some tags to a transaction
- payment: small image showing the payment mode
- info: miscellaneous data's for payment, like date, cheque number and so on
- remind state: to keep track of debt
- vehicle-cost data's: memo field can contain data's for your vehicle refuels

Managing transactions is done in the [main window](#) or the [account window](#).

[↑ Back to Top](#)

Status of transaction

Cleared

a transaction is cleared when the bank has recorded it, those transaction are not taken into account in the bank balance.

Reconciled

a transaction is checked when you have controlled it with your bank statement, those transaction are part of the bank balance.

Remind

Remind is a special status for the transaction.

The purpose here is to keep the transaction into the list for later uses to remind you about a bill to pay, a bill to be paid for.

Remind transaction are excluded from any computing: balance, reports, etc.

[↑ Back to Top](#)

Payment mode

(none)

When payment do not applied or is unknown.

credit card

A credit card is a payment card issued to users (cardholders) as a method of payment. It allows the card-holder to pay for goods and services based on the holder's promise to pay for them. The issuer of the card (usually a bank) creates a revolving account and grants a line of credit to the card-holder, from which the card-holder can borrow money for payment to a merchant or as a cash advance.

check


A check (or cheque in English) is a document that orders a bank to pay a specific amount of money from a person's account to the person in whose name the cheque has been issued.

cash

Cash refers to money in the physical form of currency, such as banknotes and coins.


transfer

A transfer is a method of electronic funds transfer from one person or entity to another. It can be made from one bank account to another bank account.

 *normal transfer are to be used with different bank institution*

internal transfer

An internal transfer is like a normal transfer but is designed to occurs within your Financial institution only, you emit and receive money, so there is no payee.

 *internal transfer are to be used within the same bank institution (yours) and with same currency account*

This is a special transfer for HomeBank, as it will link the source and destination transaction for further changes data to be synced. It means that Date, Amount (opposite), Memo, Payee and Category are synced. The status is not because the reconciliation might be different in time within accounts.

When you change the payment of a transaction to this one, HomeBank may, if some exists, also propose some target transaction for you to select within [this dialog](#).

debit card

A debit card (also known as a bank card or check card) is a plastic payment card that provides the card-holder electronic access to their bank account(s) at a financial institution. Some cards may bear a stored value with which a payment is made, while most relay a message to the card-holder's bank to withdraw funds from a payer's designated bank account.

standing order

A standing order (or a standing instruction) is an instruction a bank account holder ("the payer") gives to his or her bank to pay a set amount at regular intervals to another's ("the payee's") account. The instruction is sometimes known as a banker's order.

electronic payment

Electronic payment is a feature of on-line, mobile and telephone banking, similar in its effect to a giro, allowing a customer of a financial institution to transfer money from their transaction or credit card account to a creditor or vendor such as a public utility, department store or an individual to be credited against a specific account.

deposit

A deposit is money placed with some other entity. It is a credit for the party who placed it, and it may be taken back (withdrawn), transferred to some other party, or used for a purchase. It is often used with respect to banks, where deposits are usually their main source of funding.

financial institution fee

Bank fees are assessed to customers for various services and as penalties. There are unauthorized overdraft fees, ATM usage fees, and fees for having an account balance under a required amount.

direct debit

A direct debit or direct withdrawal is a financial transaction in which one person withdraws funds from another person's bank account. Formally, the person who directly draws the funds ("the payee") instructs his or her bank to collect (i.e., debit) an amount directly from another's ("the payer's") bank account designated by the payer and pay those funds into a bank account designated by the payee.

[↑ Back to Top](#)

Split

Split is the ability to cut out the amount of a transaction to multiple categories.

Managing split is done in the [Split dialog](#) from the [Transaction dialog](#).

[↑ Back to Top](#)

Scheduled

Scheduled is a transaction you can configure to be automatically inserted.

Typical such transactions are the one's occurring very often, for example: *Wage, Rent, Phone, Taxes, etc...*

Managing scheduled is done in the [Scheduled/Template dialog](#).

Please have a look at [Using the Scheduled transaction feature](#) for more details.

[↑ Back to Top](#)

Template

Template will enable to fast add manually some transactions without too much seizure, most of the fields already populated with correct data

Managing templates is done in the [Scheduled/Template dialog](#).

Templates can also be created from existing transactions from the [Account window](#). Every template is available as a bookmark for fill purpose in the [Transaction dialog](#).

[↑ Back to Top](#)

Payee

A payee can optionally be set for each transaction to later perform sorting, filtering and analysis. The payee identify people you give money to, as like as those you receive money from.

Managing payees is done on the [Payee dialog](#). Payees are global to the wallet and are

shared between all the accounts.

[↑ Back to Top](#)

Category

A category can optionally set for each transaction to later perform sorting, filtering and analysis. The categories are another classification model of your financial transactions. Managing categories is done on the [Categories dialog](#). Categories are global to the wallet and are shared between all the accounts.

Please also note well that categories and subcategories are the same from a HomeBank point of view, the subcategories are only to create a hierarchy in category tree. This is especially important for the [budget dialog](#)

[↑ Back to Top](#)

Tags

Some tags can optionally be set for each transaction to later perform sorting, and analysis. The tags are most common to those you can find in the web, so it is words separated by space.

[↑ Back to Top](#)

Assignment

Assignments are some rule to fast set payee and/or category to the transactions

Please refer to the [Using the Automatic assignment feature](#) for details on how using this feature.

[↑ Back to Top](#)

Budget

The budget is aimed towards reporting comparing actual values to predefined budget values allocated to each expense/income category. The budget report shows the difference (decay) between the budget and the actual expense/income for each categories. You can select which accounts are included in the budget report.

[Using the Budget feature](#) provides a quick overview to get you started. For more in-depth details see the [Budget dialog](#) and the [Budget report](#).

The budget is global to the wallet, so if you need to manage a different budget each year, you can use csv import/export capabilities.

[↑ Back to Top](#)