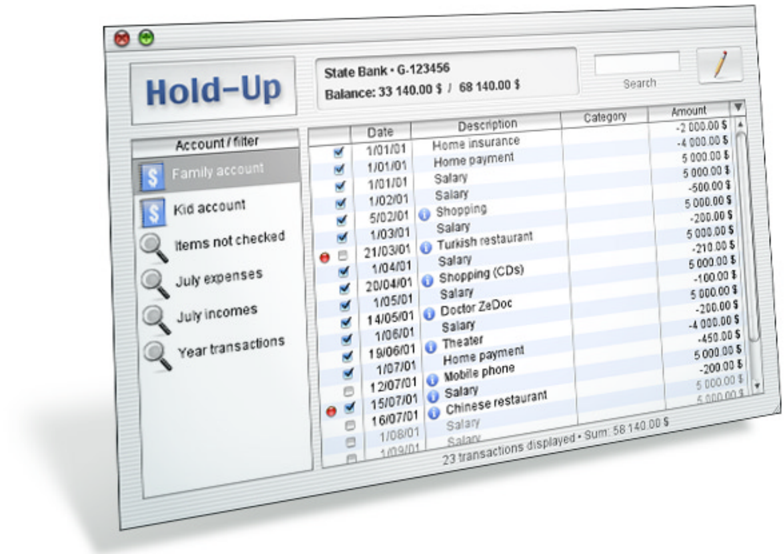
Hold-Up 1.7

Users manual for the Basic and Pro versions



Personal finance manager software for Mac
by Pierre-Olivier Latour & Didier Larue

Hold-Up is a simple and powerful software to manage your personal bank accounts.

Even if you have never use your computer to manage your personal finance, now you can do it easily!

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Introduction

Required configuration :

- 800x600 256 colors screen
- 32 Mb of RAM
- 10 Mb of free hard-drive space
- MacOS 8.5 or later, or MacOS X Final (for the Carbon version of Hold-Up)

Installation :

Simply copy the Hold-Up folder anywhere on your hard-drive.
Then launch the application: since it's the first launch, you need to enter your personal serial number. Enter it carefuly (respect lowercase / uppercase characters), then click on «OK». Hold-Up is now ready for use.

Internet web site :

Make sure you visit our web site (to get the latest version of Hold-Up, read the F.A.Qs...): http://www.hold-up.fr.st
For technical support, feedback, suggestions or requested features, please use our new public forums at this address: http://www.hold-up-forums.fr.st

Contact :

If you need to contact us directly, send an e-mail to: hold_up@mac.com

Thanks to :

Main betatesters of Hold-Up, Vella Bruno (htto;//www.pyxart.it) for the Italian translation, Stéphane Rosset for the German translation and Simon Soenens for the dutch translation (http://www.intermactivity.com).

DISCLAIMER :

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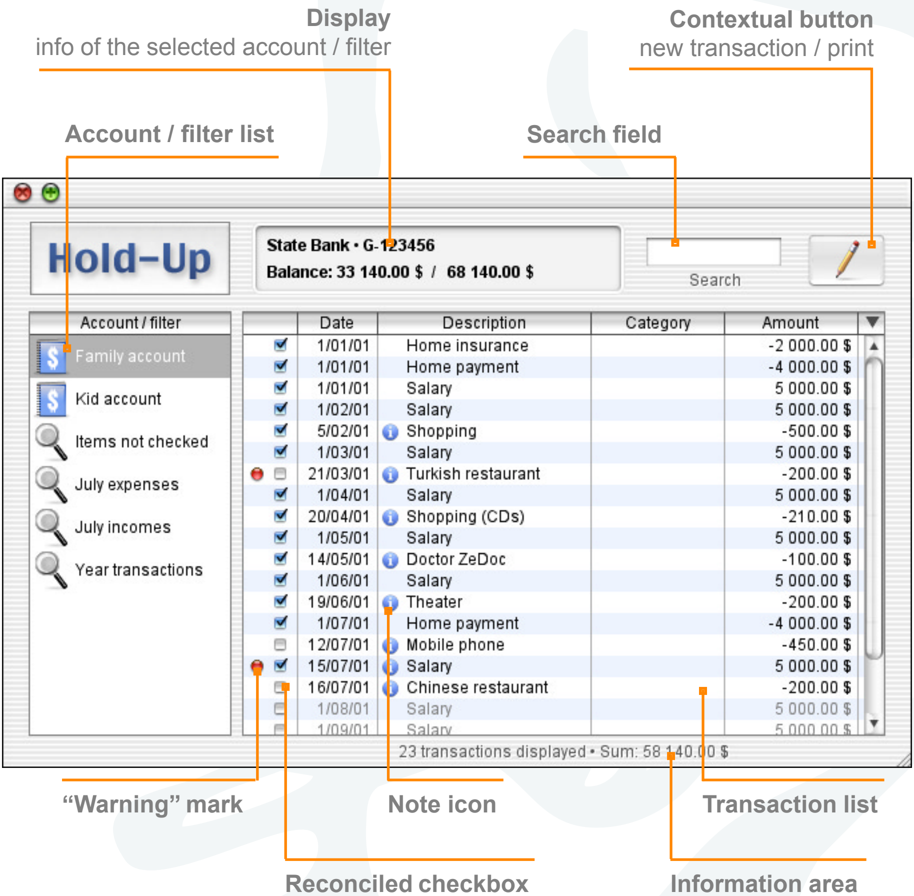
Hold-Up interface

One single window, two lists and one button...

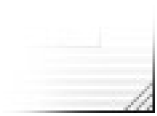
Using a personal finance manager software has never been so easy.



Hold-Up has a very simple interface: it's a unique window where you can see what matters at a glance.

Hold-Up interface (follow-up)

Click on the red button to quit Hold-Up.
Use the green button to make the window full-screen or restore the window's previous size.

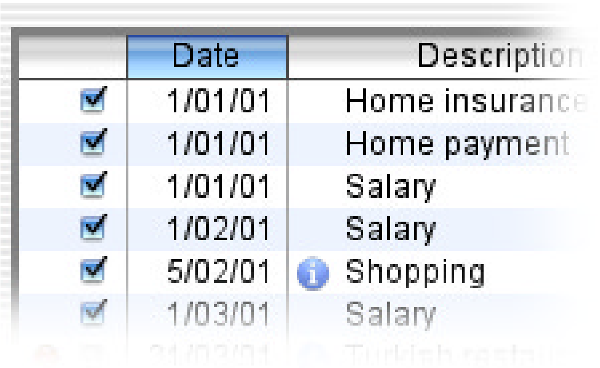


Window resize corner: click on it and leave the button down while moving the mouse to resize the window.

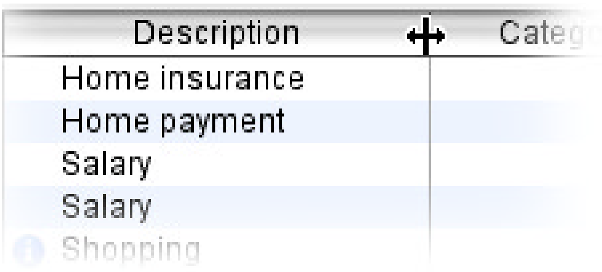
The left list displays the accounts and filters (see pages 8 and 14).
Select an account to display all its operations in the right list; select a filter and the right list will only display the transactions related to this filter (according to a date range, payment type, etc...).

If an account is selected, the display indicates the bank name and account number and the account balance. Click on the display to switch between the balance types: current (balance until today), future (balance including future transactions) and reconciled (balance considering only reconciled transactions).
If a filter is selected, then its name and description are displayed.

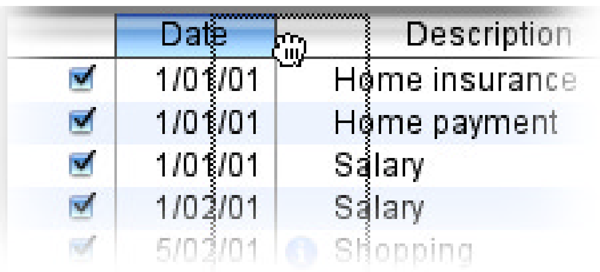
Hold-Up interface (follow-up)



You can sort the transaction list by date, name, amount, etc... by clicking on the appropriated column header (press the [Option] key at the same time to reverse the sorting order).
Type the first letters of a transaction's description to select it directly.



To resize the columns:
1) move the mouse cursor between two columns (the cursor changes),
2) then click and move the mouse.

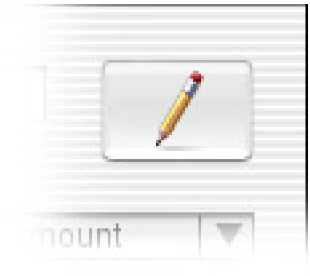


To move a column:
1) click on its header and keep the button down until the cursor changes into the hand cursor,
2) then drag the mouse.

Use the «Display» menu to show or hide the account / filter list or some columns of the transaction list.
Note that the «Balance» column is displayed only if an account is selected and the «Account» column only if a filter is selected.

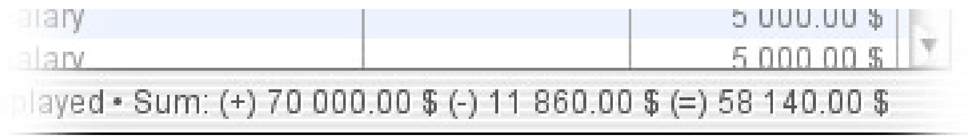
Hold-Up interface (follow-up)

Use the search field to find quickly one or several transactions: just type the first characters of the name, amount, category name... and Hold-Up filters dynamically the transactions to keep only the ones matching the criterion.



The window button is a shortcut for common functions.
Its function depends on the context: it can create a transaction (pen icon), print (printer icon) or create an account (book icon).

The information area displays the number and sum of all the visible transactions in the window: <u>this is not the account balance!</u>



If you wish, the information area can display the detailed sums: positive transactions, negative transactions and total (see page 18).

Creating and protecting accounts

Note :

The Basic version of Hold-Up can only create one account.

Creating an account :

Select «New account...» in the «File» menu. You need to enter the currency name and symbol that will be used for the transactions of this account. Also indicate if this currency uses cents and if its symbol should be displayed before or after the amount.
Optionaly, you may enter detailted account information: account number, bank address, contacts...

Editing the account information :

To read or edit the account information, double-click on its name in the list.

Protecting an account :

To protect the access to your account, choose «Set password...» in the «Account» menu, then enter a password.

The next times you launch Hold-Up, your account will remain unreadable until you unlock it. To do this, click on it and enter the password in the dialog box that appears.

To remove the protection, once the account is unlocked, choose again «Set password...» and clear the password text field.

Deleting an account :

To delete an account, select it, then choose «Delete account...» in the «File» menu. An alert will ask you to confirm in order to prevent unwanted actions.

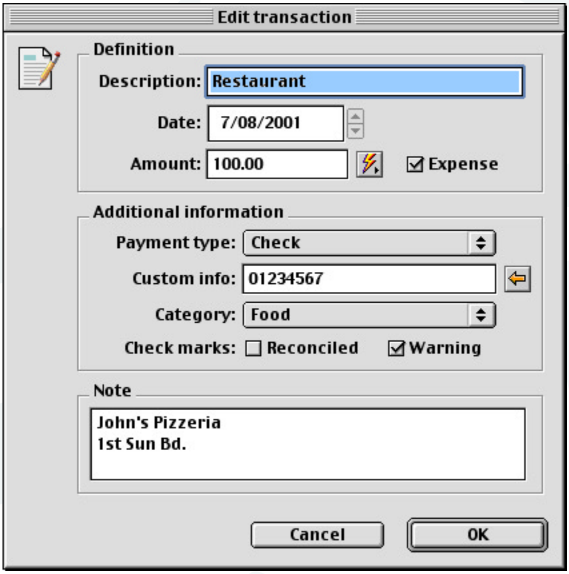
Creating and editing transactions

Creating transactions :

To create a new transaction in the current account, choose «New transaction...» in the «Account» menu.

To avoid entering again and again the same transaction descriptions, when typing a transaction name, the autocomplete feature completes it with the name of the last transaction created that fits the first characters entered.

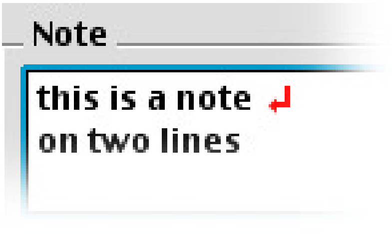
To create an «expense» type transaction, enter a negative amount, or enter a positive amount and check the «Expense» checkbox. To create an «income» type transaction, enter a positive amount and leave the «Expense» checkbox unchecked.



Use the button on the right of the «Amount» field to display a pop-up menu where you can select a currency conversion rate to apply to the «Amount» field content. (see page 20).

If you use the «Custom info» field to store check numbers, you can use the button on the right of the field to enter automatically the last check number entered on the account, increased by one. You can click again on the button to continue increasing the number one by one.

Creating and editing transactions (follow-up)



In the «Note» field, use [Shift-Return] to insert a new line.

To see directly the note when in the transaction list, move the mouse cursor over the note icon, located on the transaction line.

Creating several transactions sequentially :

To create several transactions without opening and closing the dialog box, press the [Option] key while you click on the «OK» button.

Editing transactions :

To edit an existing transaction, double-click on it in the transaction list.

Deleting transactions :

To delete a transaction, select it in the transaction list then press the [Backspace] key. An alert will ask you to confirm your decision.

Editing multiple transactions

Note :

Multiple transactions edition is only available in the Pro version of Hold-Up.

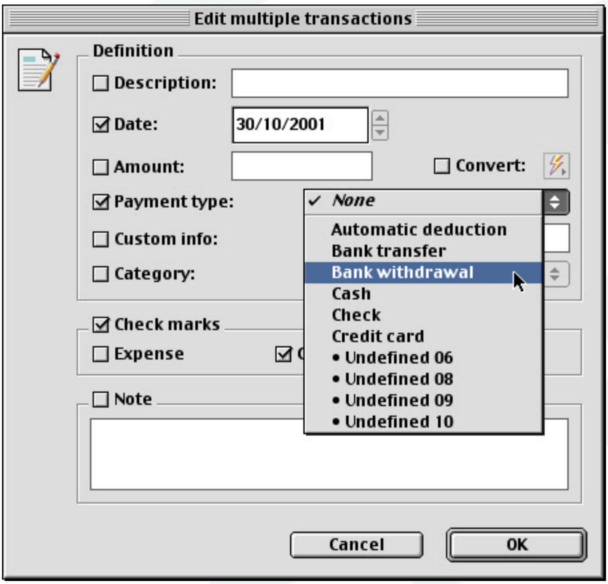
Selecting multiple transactions :

To select a group of transactions, click on the first and last ones while pressing the [Shift] key.

To select discontinuous transactions, click on their lines while pressing the [Command] key.

Editing multiple transactions :

Multiple edition allows you to change some parameters of all the selected transactions at once, instead of editing them one by one.



Choose «Edit multiple transactions...» in the «Account» menu. In the dialog box that appears, check the parameters you wish to change and enter their new values. Then click on «OK».

Use the «Convert» option to apply a currency conversion rate to the selected transactions (see page 20).

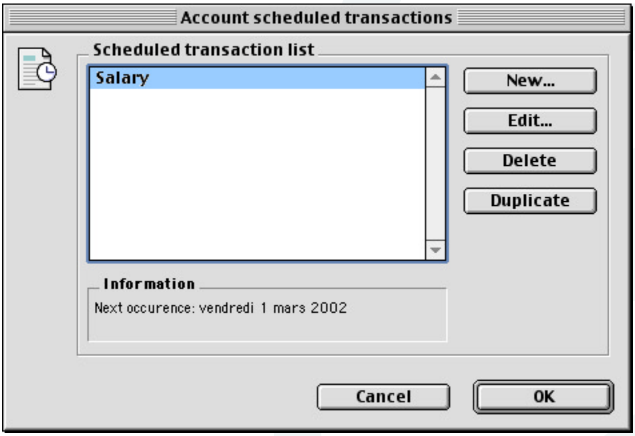
Scheduling transactions

Note :

Scheduled transactions are only available in the Pro version of Hold-Up.

Managing scheduled transactions :

Use scheduled transactions instead of entering manualy redundant transactions e.g. salary, rent payment, loan... The related transactions are automatically created in the account at the correct date. You can create an unlimited number of scheduled transactions.



Select an account, then choose «Scheduled transactions...» in the «Account» menu.

The dialog box that appears allows you to manage the scheduled transactions of this account.

Deleting scheduled transaction :

To remove an existing scheduled transaction, select it, then click on «Delete».

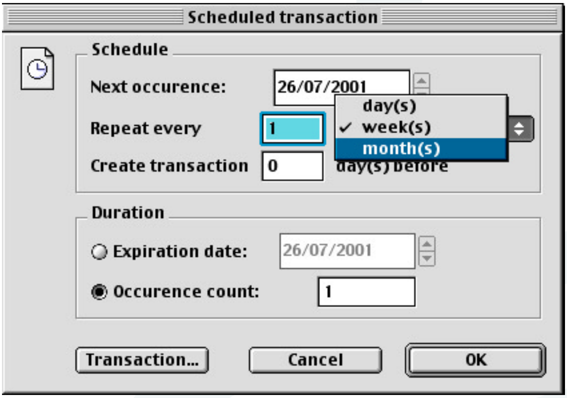
Duplicating an existing scheduled transaction :

If you want to create a new scheduled transaction based on an already existing one, select it, click on «Duplicate» to create a copy, then click on «Edit».

Scheduling transactions (follow-up)

Creating and editing scheduled transactions :

To create a scheduled transaction, click on «New». To edit an existing one, select it in the list and click on «Edit...».

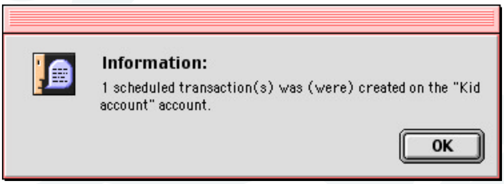


You have to define the schedule and the duration.

You also need to define the parameters of the transactions that will be created: click on the «Transaction...» button to display the usual transaction edition dialog (see page 9).

Transaction creation :

At the given date, Hold-Up will create a new transaction in the account and will inform you by displaying a message window like this one:



Scheduled transaction expiration :

When the scheduled transaction has expired, Hold-Up will ask you if you want to delete it or keep it to use it again later.

Creating filters

Note :

You cannot create more than 5 fiters in the Basic version of Hold-Up .

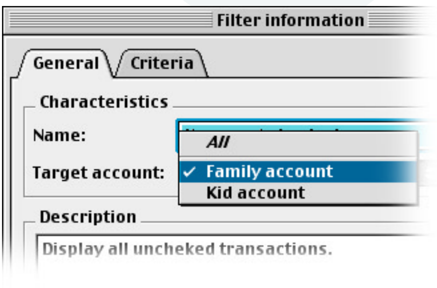
How filters work :

This is definitely the most powerful Hold-up feature: filters are a kind of "virtual accounts" that appear in the account list and which display a selection of transactions extracted from one or several accounts.
The selection may be done according to the transaction type, its date range, its amount range, its payment type...

To take a simple example, you can create a filter that displays only the transactions of the current month. But you can do much better e.g. display only the checked transactions of the current month which are in the «Food» category.
Filter possibilities are limitless.

Creating a filter :

Choose «New filter...» in the «File» menu. You need to enter the filter name and its description if you wish to.

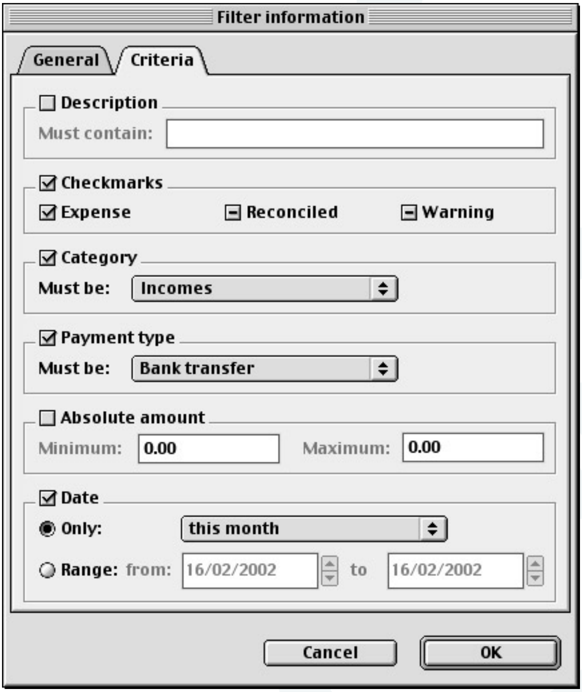


Filters can apply to a given account or to all accounts at the same time. In the second case, you can for example, see at a glance all the transactions in a given category and from all accounts.

Creating filters (follow-up)

Filter criteria :

The filter will select transactions to be displayed using a given set of criteria. Check the criteria to activate and define their values.



About the «Checkmarks» criterion, three states exist for each checkbox: «checked» (the checkmark must be on), «uncheked» (the checkmark must be off) and «half-checked» (the checkmark may be on or off).
For example, to filter transactions with the «Warning» checkmark, activate the «Checkmarks» criteria, then set the «Expense» and «Reconciled» checkboxes to «half-checked», and the «Warning» checkbox to unchecked. To see the transactions with only the checkmark «Reconciled» on, set the «Reconciled» checkbox to «checked» and the other checkboxes to «uncheked».

You may use positive or negative values with the «Absolute amount» criteria.

Deleting a filter :

To delete a filter, select it, then chosse «Delete filter...» in the «File» menu. An alert will ask you to confirm to prevent unwanted actions.

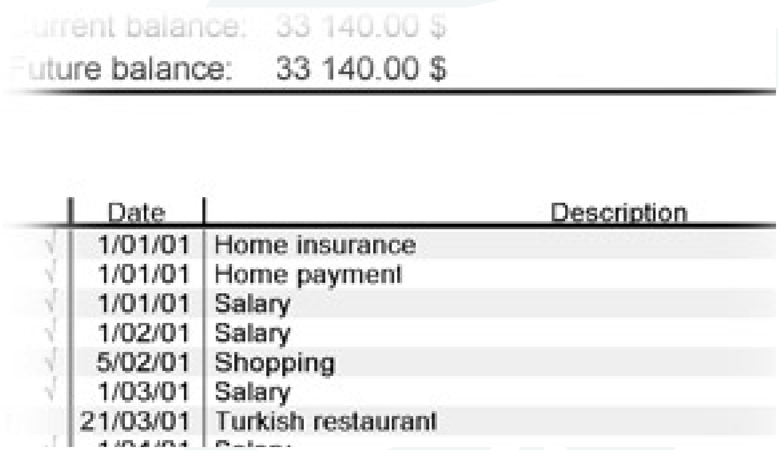
Printing

Page setup :

Before you print for the first time, you should choose «Page setup...» in the «File» menu and configure your printer.

Transaction list printing :

Choose «Print...» in the «File» menu to print the transaction list <u>as it appears on screen</u>. As a consequence, if you want to print all the transactions of a given account, make sure this account is selected (and not a filter) and the search field is empty.
The transaction list will be printed using the same sorting and order as on screen, and the same set of columns will be visible.



The column and transaction layout on the page (column order and width, number of transactions per page...) is completely automatic and cannot be edited.
However you can choose the font and font size used to display the transactions, or set the page printing margins (see page 19).

Importing and exporting transactions

Note :

Transactions export is available only in the Pro version of Hold-Up.

Importing transactions :

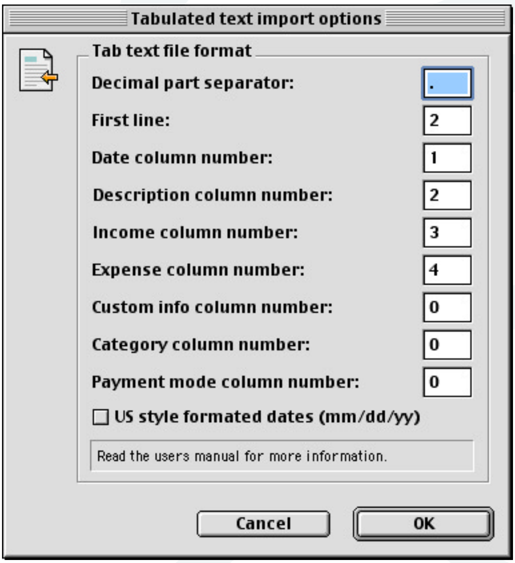
Hold-Up is able to import transactions from a tabulated text file or a Quicken™ QIF text file into the selected account.

Choose «Import transactions...» in the «Account» menu and select the file. Hold-Up detects the file format automatically and displays a dialog box with related importing options.

The imported transactions will be automatically selected so you can do a multiple edition on them (see page 10).

Importing from a tabulated text file :

The import options allow you to specify how the text file is formatted.



Column and line numbers start at 1.

If the text file does not contain any column for custom info, category or payment mode, enter «0».

If the text file uses the same column for income and expense, simply enter its number twice.

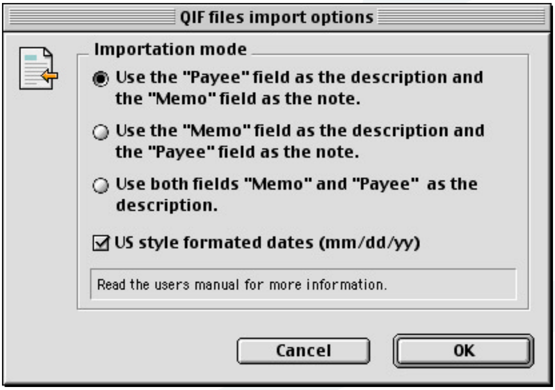
Categories and payment modes are imported correctly provided there are ones with the same names defined in Hold-Up (see page 20).

Also indicate how the dates are formatted (US or European style).

Importing and exporting transactions (follow-up)

Importing from a Quicken™ QIF file :

The import options allow you to specify how to decode the QIF file.



You first need to define which field should be used as the transaction description. If you choose «Use both fields Memo and Payee as the description», the content of these two fields will be merged.
You also need to indicate how the dates are formatted (US or European style).

Note that the sections «Investment account transactions», «Category list», «Class list», «Account list» and «Memorized transaction list» are not imported, and so are the transaction splits.
If categories are assigned to transactions in the QIF file, this assignements will remain <u>only if</u> categories with the same name exist in Hold-Up (see page 20).
Many QIF files do not respect the «official» file format. As a consequence, Hold-Up may not be able to import correctly the data. In such an event, contact the authors of Hold-Up.

Exporting transactions :

Hold-Up can export the transaction list as a tabulated text file or as a Quicken™ QIF text file so you can import them later in another software e.g. a spreadsheet if you want to draw graphics.
To export the transaction list <u>as it appears on screen</u>, choose «Export transaction list...» in the «Account» menu and indicate where to save the file and select the text file format (under MacOS 8.5 and 8.6, the transactions are exported by default in a tabulated text file - to export as a QIF file, press the [Option] key while choosing the menu command).
Note that all the columns, including the ones not visible, will be exported.

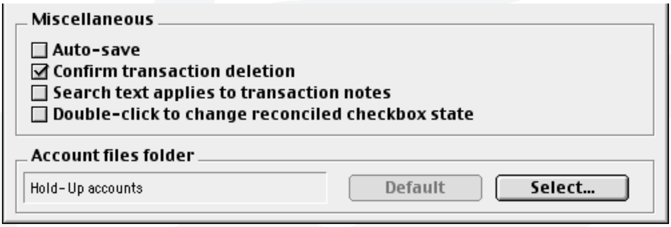
Preferences

Setting preferences :

Choose «Preferences...» in the «Edit» menu (MacOS 8 or 9) or in the «Hold-Up» (MacOS X).

“General” pane :

In the «General» pane, you can choose the skin for the main window and edit various options.
If the «Search text applies to transaction notes» option is checked, the text entered in the search field will also be searched into the transaction notes (as in the category, description...).



By default, Hold-Up account and filter files are saved in a «Hold-Up accounts» folder inside your «Documents» folder. Click on «Select...» if you want to save the files into another folder.

“Transactions” pane :

In this pane, you can edit the display and printing settings for the transaction list.
If you check the «Income and expense columns» option, the «Amount» column will be replaced by two columns: «Income» and «Expense».

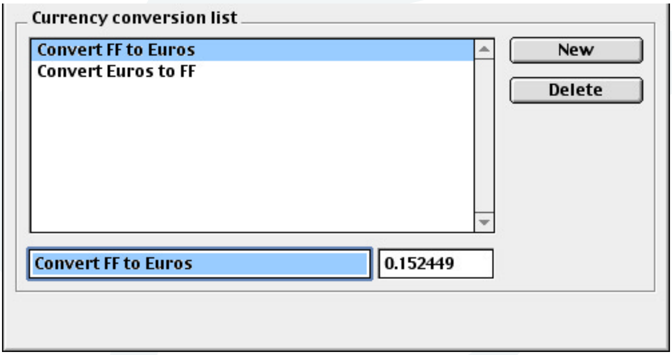
Preferences (follow-up)

“Payments” and “Categories” panes :

Use these two panes to edit the payment type and category list that appears in the various transaction edition dialogs.
To modify a label, click on it in the list and just enter a new name. You cannot delete labels or create new ones.
When editing categories, you can change their colors by clicking on the «Color...» button.

“Conversions” pane:

In this pane, you edit the currency conversion list that you can use in the dialog boxes for transaction edition.



To edit a currency conversion rate and its name, click on it in the list and just enter the new rate or name. Use the «New» and «Delete» buttons to add or remove conversion rates.
Conversion rates have a maximal precision of 6 decimal digits.