

Operating Auto Bank Reconciliation

Total Standard Accounts users can now use online banking CSV transaction files (e.g. statements) to help the bank reconciliation process. This automatically ticks off un-reconciled transactions in Total against matching items from the CSV bank file.

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Overview

Handling has so far been put in place for CSV files from:

Barclays
HSBC
Lloyds
Nat West
Santander
Yorkshire Bank

Files from other bank systems may be compatible depending on the information they contain and the format they are in.

Total will notify you if the file you are trying to use is not recognised, please contact the **Support Team** with details as we would like to increase the compatibility of the facility.

Saving Transaction Documents from Online Banking

Before using this facility, you will need to download a file in CSV format of the transaction details for the account and period you are reconciling in Total. This file will need to be saved to your PC in a location you can access. Please refer to your bank website instructions for how to produce this type of file.

Auto-Bank Reconciliation in Total

From **Actions/Usage** select **Reconcile Bank**, select the bank **Account** you want to work with and set the **Target Balance** and **Date** you are trying match as you would normally.

An **Auto Bank Rec** button has been added to the normal **Bank Reconciliation** screen:

Customer/Supplier	Pay Date	Amount	Pay Ref	Rec	Payment	Receipt
The Feed Company	03/02/17	1,710.00	1000101			1,710.00
THE DIGGER COMPANY	03/02/17	1,560.00	1000102			1,560.00
The Fertilizer Company	03/02/17	1,320.00	1000103			1,320.00
The Spray Company	03/02/17	374.40	1000104			374.40
Various	03/02/17	220.00	256			220.00
THE STATIONARY STORE	05/02/17	10.48	1000105			10.48
The Electricity Company	05/02/17	668.51	1000106			668.51
Faraway Market	08/02/17	1,904.00	BACS			1,904.00
British Telecom	10/02/17	208.10	1000107			208.10
Faraway Market	10/02/17	156.00	1000108			156.00
The Insurance Company	10/02/17	1,062.62	1000109			1,062.62
FARMERS CO-OP	12/02/17	787.72	1000110			787.72
Ford Water	12/02/17	417.02	1000111			417.02
BURGETT	12/02/17	360.00	1000112			360.00
Agricultural Finance Compa	12/02/17	240.00	DD			240.00
The Electricity Company	13/02/17	44.31	257			44.31
HM Revenue & Customs (V)	13/02/17	834.61	BGC			834.61
THE FUEL COMPANY	15/02/17	662.09	1000113			662.09
CREDITCARD CO	15/02/17	396.92	1000114			396.92
THE CAR & VAN CENTRE	15/02/17	3,980.00	1000115			3,980.00
HM Revenue & Customs (V)	15/02/17	800.00	1000116			800.00
JAMES SMITH	15/02/17	80.00	1000117			80.00
TFR - Initial Payment	15/02/17	3,077.34	1000118			3,077.34
The Milk Company	15/02/17	18,420.40	BACS			18,420.40
CANCER RESEARCH	20/02/17	10.00	DD			10.00
Peter Field	20/02/17	2,012.40	WAGES1			2,012.40
Fred Smith	20/02/17	1,913.60	WAGES2			1,913.60
Bank Charges	25/02/17	37.85	BACS			
The Bulling Cow	25/02/17	388.25	BACS			388.25
The Life Insurance Compan	28/02/17	25.00	BACS			25.00
J & M Field	28/02/17	1,500.00	SO			1,500.00

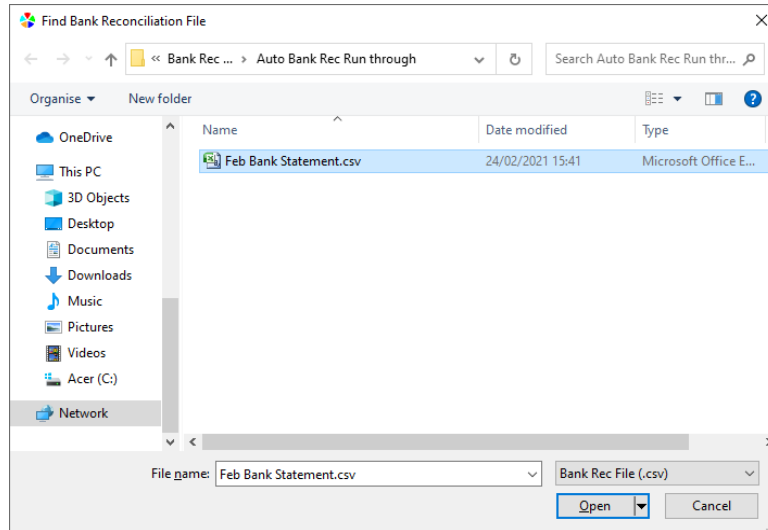
When you click it, Total will open a **Find Bank Reconciliation File** window. Use this to navigate to where you saved the **CSV bank file**:

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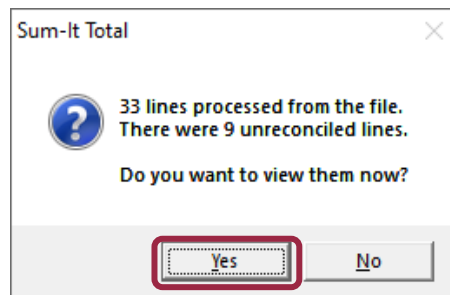
Double click on the **CSV bank file** to open it and start the **Matching Process**.

The Matching Process

Total will attempt to match the transaction values in the uploaded **CSV bank file** to un-reconciled transactions in Total to tick them as reconciled.

The type and format of the information available to Total varies greatly between banks. Total will attempt to match transactions based firstly on **Customers/Suppliers** or **Cheque Number**, then by transaction **Value** (must be exact) and **Date** (allowing +/-5 days for transactions to clear).

Once this initial process is finished, Total will display a dialogue box indicating how many lines have been processed and how many have not been matched:



Click **Yes** to view the lines from the **CSV bank file** that did not match a transaction in Total:

The screenshot shows a window titled "Sum-It Total - Unreconciled Transactions (User No: 00023)". Below the title bar, there is a message: "The following lines were not reconciled from the transactions file." and instructions: "To match a name to Sum-It Total double click in the 'Matched Customer/Supplier Name' field and select the Customer/Supplier from the drop down menu. To reset a match double click in the same field and select 'Remove Match' (first item in the list)." Below this is a table with columns: Line, Name, Reference, Date, Debt, Credit, Matched Customer/Supplier Name, and Partial File Name Match Text. The table is divided into two sections: "Unmatched Customers/Suppliers" and "Unmatched Date and/or Value in file to Sum-It Total (Customer/Supplier is Matched)".

Line	Name	Reference	Date	Debit	Credit	Matched Customer/Supplier Name	Partial File Name Match Text
Unmatched Customers/Suppliers							
2	Feed Company 10002039884		03/02/17	1,710.00	0.00		
3	THE DIGGER COMPANY 2736468773 P F		03/02/17	1,560.00	0.00		
20	HMRC VAT VIN 123456789		13/02/17	0.00	834.61		
24	HMRC VAT VIN 123456789		15/02/17	800.00	0.00		
26	TFR - Initial Payment		15/02/17	3,077.34	0.00		
27	The Milk Company inv 5355344421		15/02/17	0.00	18,420.40		
Unmatched Date and/or Value in file to Sum-It Total (Customer/Supplier is Matched)							
14	FARMERS CO-OP		12/02/17	787.72	0.00		
16	BURGETT		12/02/17	480.00	0.00		
17	BURGETT		12/02/17	0.00	120.00		

This report displays the details from the **CSV bank file** and is split into 2 sections:

Unmatched Customers

These are the lines that Total cannot match from the **CSV bank file** to **Customers/Suppliers** in Total.

Unmatched Date and/or Value

These are items that can be matched to a **Customer/Supplier** but there is no match for the **Value** and/or **Date** in Total.

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Handling Unmatched Customers/Suppliers

These are the lines from the **CSV bank file** that cannot be match to **Customers/Suppliers** in Total. The detail in the **Name** column is pulled directly from the **CSV bank file**. In the **Matched Customer Name** box double click (or hit enter on the keyboard) and select the **Customer/Supplier** you want the detail to be linked with.

Sum-It Total - Unreconciled Transactions (User No: 00023)

The following lines were not reconciled from the transactions file.

To match a name to Sum-It Total double click in the 'Matched Customer/Supplier Name' field and select the Customer/Supplier from the drop down menu.
To reset a match double click in the same field and select 'Remove Match' (first item in the list).

Line	Name	Reference	Date	Debit	Credit	Matched Customer/Supplier Name	Partial File Name Match Text
Unmatched Customers/Suppliers							
2	Feed Company 10002039884		03/02/17	1,710.00	0.00	THE FEED COMPANY	
3	THE DIGGER COMPANY 2736466773 P F		03/02/17	1,560.00	0.00	THE DIGGER COMPANY	
20	HMRC VAT V/N 123456789		13/02/17	0.00	834.61		
24	HMRC VAT V/N 123456789		15/02/17	800.00	0.00		
26	TFR - Initial Payment		15/02/17	3,077.34	0.00		
27	The Milk Company inv 5355344421		15/02/17	0.00	18,420.40		
Unmatched Date and/or Value in file to Sum-It Total (Customer/Supplier is Matched)							
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17	BURGETT		12/02/17	0.00	120.00		

Some banks will include additional information such as the invoice number or date as part of the name which will change each time you download a file.

If this is the case, click in the **Partial File Name Match Text** column to select the details Total should use in the match process going forward (so it ignores the details that will keep changing).

Sum-It Total - Unreconciled Transactions (User No: 00023)

The following lines were not reconciled from the transactions file.

To match a name to Sum-It Total double click in the 'Matched Customer/Supplier Name' field and select the Customer/Supplier from the drop down menu.
To reset a match double click in the same field and select 'Remove Match' (first item in the list).

Line	Name	Reference	Date	Debit	Credit	Matched Customer/Supplier Name	Partial File Name Match Text
Unmatched Customers/Suppliers							
2	Feed Company 10002039884		03/02/17	1,710.00	0.00	THE FEED COMPANY	
3	THE DIGGER COMPANY 2736466773 P F		03/02/17	1,560.00	0.00	THE DIGGER COMPANY	
20	HMRC VAT V/N 123456789		13/02/17	0.00	834.61	HM REVENUE & CUSTOMS (VAT)	HMRC VAT
24	HMRC VAT V/N 123456789		15/02/17	800.00	0.00	HM REVENUE & CUSTOMS (VAT)	HMRC
26	TFR - Initial Payment		15/02/17	3,077.34	0.00		HMRC VAT
			15/02/17	0.00	18,420.40		HMRC VAT V/N
27	The Milk Company inv 5355344421		15/02/17	0.00	18,420.40		
Unmatched Date and/or Value in file to Sum-It Total (Customer/Supplier is Matched)							
14	FARMERS CO-OP		12/02/17	787.72	0.00		
16	BURGETT		12/02/17	480.00	0.00		
17	BURGETT		12/02/17	0.00	120.00		

If there are multiple lines with the same **Unmatched Customer/Supplier** detail, you only need to set the match on the first line, all others will be updated.

Total will store the match details and use them next time the **Auto Bank Rec** facility is used. Over time unmatched items will reduce as Total 'learns'.

Note: If you set the match to the wrong Total **Customer/Supplier** you can click on the selected name and correct it or select the **REMOVE MATCH** option at the top of the list to clear both boxes or select **REMOVE PARTIAL MATCH**. You can also see and amend the details in **Total Configuration - Accounts - Auto Bank Reconciliation**.

Once you have made all the relevant matches (there may be lines remaining, for example transfers that aren't able to be matched, [see below](#)), click the **Update** button and Total will tick these payments where the **Value** and **Date** matches.

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Sum-It Total - Unreconciled Transactions (User No: 00023)

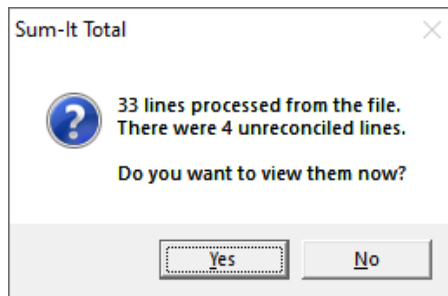
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To match a name to Sum-It Total double click in the 'Matched Customer/Supplier Name' field and select the Customer/Supplier from the drop down menu.
To reset a match double click in the same field and select 'Remove Match' (first item in the list).

Line	Name	Reference	Date	Debit	Credit	Matched Customer/Supplier Name	Partial File Name Match Text
Unmatched Customers/Suppliers							
2	Feed Company 10002039804		03/02/17	1,710.00	0.00	THE FEED COMPANY	
3	THE DIGGER COMPANY 2736468773 P F		03/02/17	1,560.00	0.00	THE DIGGER COMPANY	
20	HMRC VAT V/N 123456789		13/02/17	0.00	834.61	HM REVENUE & CUSTOMS (VAT)	HMRC VAT
24	HMRC VAT V/N 123456789		15/02/17	800.00	0.00	HM REVENUE & CUSTOMS (VAT)	HMRC VAT
26	TFR - Initial Payment		15/02/17	3,077.34	0.00		
27	The Milk Company inv 5355344421		15/02/17	0.00	16,420.40	THE MILK COMPANY	THE MLK COMPANY
Unmatched Date and/or Value in file to Sum-It Total (Customer/Supplier is Matched)							
14	FARMERS CO-OP		12/02/17	787.72	0.00		
16	BURGETT		12/02/17	490.00	0.00		
17	BURGETT		12/02/17	0.00	120.00		

Print Update F1 Help

A window will appear with the option to view the updated 'unreconciled lines':



You may find items moving out of the **Unmatched Customers** area in to the **Unmatched Date and/or Value** area if they fail to be matched under these criteria.

Handling Unmatched Date and/or Value

These are lines in the **CSV bank file** where Total can find a match for the **Customer/Supplier** (either directly or by the matching details supplied previously) but cannot find the exact **Value** on a **Date +/- 5 days** from that in the **CSV bank file**.

These will need to be investigated manually. **Print** the details to help track the records and reconcile the items as you usually would with the full bank statement, if appropriate.

When you **Exit** the **Unreconciled Transactions** screen you will return to the normal **Bank Reconciliation** screen with all the matched items ticked. Use the **Add Invoice** or **Add Interest/Charges** buttons if required or exit **Bank Reconciliation** to use reports to look for the 'missing' details and **View/Pay Debtors/Creditors** etc. to add in items, as you usually would.

You can view the details that couldn't be match by clicking the **Un-Reconciled Lines** on the **Bank Reconciliation** screen at any time:

Sum-It Total - Bank Reconciliation - B1 - Current A/c (User No: 00023)

Customer/Supplier	Pay Date	Amount	Pay Ref	Rec	Payment	Receipt
The Feed Company	03/02/17	1,710.00	1000101	✓	1,710.00	
THE DIGGER COMPANY	03/02/17	1,560.00	1000102	✓	1,560.00	
The Fertilizer Company	03/02/17	1,320.00	1000103	✓	1,320.00	
The Spray Company	03/02/17	374.40	1000104	✓	374.40	
Various	03/02/17	220.00	256	✓		220.00
THE STATIONARY STORE	05/02/17	10.48	1000105	✓	10.48	
The Electricity Company	05/02/17	668.51	1000106	✓	668.51	
Faraway Market	08/02/17	1,904.00	BACS	✓		1,904.00
British Telecom	10/02/17	208.10	1000107	✓	208.10	
Faraway Market	10/02/17	156.00	1000108	✓	156.00	
The Insurance Company	10/02/17	1,062.62	1000109	✓	1,062.62	
Ford Water	12/02/17	417.02	1000111	✓	417.02	
Agricultural Finance Company	12/02/17	240.00	DD	✓	240.00	
The Electricity Company	13/02/17	44.31	257	✓		44.31
HM Revenue & Customs (VAT)	13/02/17	834.61	BGC	✓		834.61
THE FUEL COMPANY	15/02/17	662.09	1000113	✓	662.09	
CREDITCARD CO	15/02/17	386.92	1000114	✓	386.92	
THE CAR & VAN CENTRE	15/02/17	3,880.00	1000115	✓	3,880.00	
HM Revenue & Customs (VAT)	15/02/17	800.00	1000116	✓	800.00	
JAMES SMITH	15/02/17	80.00	1000117	✓	80.00	
TFR - Initial Payment	15/02/17	3,077.34	1000118	✓	3,077.34	
The Milk Company	15/02/17	18,420.40	BACS	✓		18,420.40
CANCER RESEARCH	20/02/17	10.00	DD	✓	10.00	
Peter Field	20/02/17	2,012.40	WAGES1	✓	2,012.40	
Fred Smith	20/02/17	1,913.60	WAGES2	✓	1,913.60	
FARMERS CO-OP	21/02/17	787.72	1000110	✓	787.72	
BURGETT	21/02/17	360.00	1000112	✓	360.00	
Bank Charges	25/02/17	37.85	BACS	✓		
The Bulling Cow	25/02/17	380.40	BACS	✓	380.25	
The Life Insurance Company	28/02/17	25.00	BACS	✓	25.00	
J & M Field	28/02/17	1,500.00	SO	✓	1,500.00	

Transaction List View
Details for SO, DD & BACS

Computer £ -12,172.49

Un-Reconciled Figures
Credits £ 0.00
Debits £ 4,225.06
Total £ -4,225.06

Reconciled Figures
Credits £ 21,423.32
Debits £ 19,485.39
Total £ 1,937.93

Opening Bal. £ -9,885.36
Rec'd Bal. £ -7,947.43
Target £ -12,172.50
Difference £ -4,225.07

Options
Add Interest/Charges
Add Invoice

Auto Bank Reconciliation
Feb Bank Statement
Un-Reconciled Lines

Update Exit Print Preview Auto Bank Rec Feb Bank Statement.csv

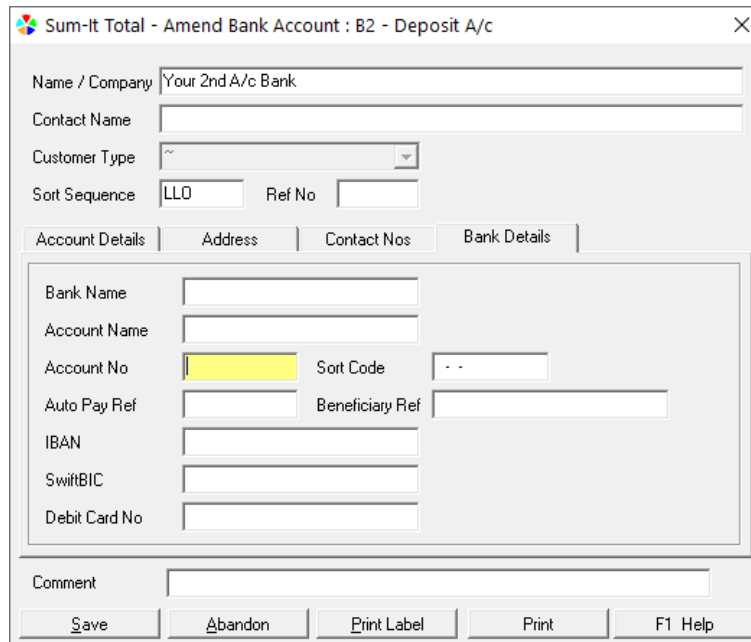
Note: the lines that you have ticked off manually will not update the **Un-Reconciled Lines** list as Total has no way of recognising these.

These details will be retained until you **Closedown** from the dataset or load a fresh **CSV bank file** using the **Auto Bank Rec** button.

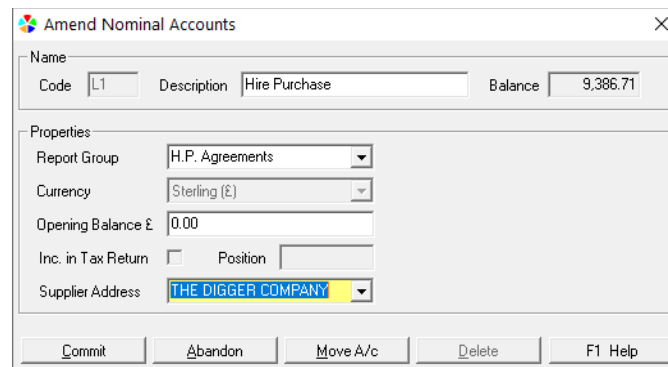
Note: the system will warn you if you try to load a new file when one is already being processed.

Transfers

If money is being moved between bank accounts and the **CSV bank file** has the **Account Number** in the reference, these can be automatically reconciled by setting the **Account No** on your **B** accounts in **Total Configuration**:



For bank payments that are transfers to **Liabilities** in Total (Loan/HP repayments etc), they can be automatically reconciled by setting a **Supplier Address** against the **L** code in **Total Configuration**:



Please call the Total Support Helpline on 01844 213003
if you have any issues getting going with Auto Bank Reconciliation.



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