

# **The KMyMoney Handbook**

## **for KMyMoney version 5.0**

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## The KMyMoney Handbook

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## **Abstract**

KMyMoney, the personal finance manager by KDE.  
This handbook describes KMyMoney version 5.0.

# Chapter 1

## Introduction

2018-01-13

5.0.0

### 1.1 What is KMyMoney?

Put simply, KMyMoney is a personal finance manager by KDE. It enables users of open source operating systems and applications to keep careful track of their personal finances by providing a broad array of financial features and tools.

The principal goals of the project are:

- **Feature Parity** KMyMoney intends to provide all important features found in the commercially available personal finance managers. Although every release of KMyMoney gets closer and closer to that goal, there is still work to be done.
- **Ease of Use** KMyMoney strives to be the easiest open source personal finance manager to use, especially for the non-technical user.
- **Correctness** Based on tried and tested double entry accounting principles KMyMoney ensures that your finances are kept in correct order.

### 1.2 What KMyMoney is not

As a personal finance manager, KMyMoney is not intended to scale to the needs of an average business. A small business might find sufficient functionality to use KMyMoney, but features such as accounts-receivable and accounts-payable are not directly supported. However, it would be possible to create client, supplier, document, or other features through plugins.

KMyMoney is not simply a clone of the commercially available personal finance programs. Although many of the features present in KMyMoney can be found in other similar applications, KMyMoney strives to present an individual and unique view of your finances.

## Chapter 2

# What's new in this release

2019-04-04

5.0.4

### 2.1 Bug fixes and enhancements to functionality

As with every release, the KMyMoney development team continues to work hard to make each version better and easier to use in every way. This is the third release in the 5.1 series, and most of the activity has been directed to fixing bugs.

As of 5.1, the conversion to using KDE Frameworks is essentially complete, although that and the work to update many of the underlying libraries used by the application are behind the scenes and not directly visible to the end user. The general look and feel should be stable, although some minor changes may still occur. The basic functionality of the program also remains the same, aside from intentional improvements and additions.

In past releases, this page of the manual has included a list of many of the specific bug fixes and functional enhancements. However, rather than duplicating that information, you can find it directly in the [Changelog](#).

Since the release of 5.0, there have been some changes which will need adjustments on the user's side if you are upgrading from 4.8.x or an older version. However, we expect that most users have converted to 5.x by now.

- For some time now, the program searches for the templates for the printcheck plugin in different locations than previously. If this is still an issue for you, you need to account for this in the plugins setting dialog, [see this section for more details](#).

### 2.2 Updates to this Handbook

While we continue to make progress, there are still chapters of this handbook which have not been updated to reflect all changes in the program which are visible to the user as of 5.0. Each chapter does identify the release of KMyMoney for which it was last updated, but we present the complete list here, as a quick reference.

However, please note that extent to which the chapters which have not been explicitly updated do or do not reflect the current operation of the program depends on how much that area of the program has changed between the 4.8 and the 5.0 and 5.1 releases.

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<b>Chapters updated for 5.x</b>	<b>Chapters not yet updated for 5.x</b>
<ul style="list-style-type: none"><li>Introduction</li><li>What's new in this release</li><li>Making the most of KMyMoney</li><li>Using KMyMoney for the first time</li><li>Institutions</li><li>Accounts</li><li>Categories</li><li>Tags</li><li>Payees</li><li>Schedules</li><li>Ledgers</li><li>Investments</li><li>Settings</li><li>Questions and Answers</li><li>Reference: Menus</li><li>Credits</li></ul>	<ul style="list-style-type: none"><li>Currencies</li><li>Reconciliation</li><li>Reports</li><li>Importing and Exporting</li><li>Loans</li><li>Budgets</li><li>Forecast</li><li>Search Transactions</li><li>File Formats</li><li>Database</li><li>Reference: Widgets</li></ul>



## Chapter 3

# Making the most of KMyMoney

Joe (joe1011010)

2010-04-05

5.0.4

While you could go ahead, clicking some buttons and filling in some data, after a time, you could decide you have done it wrong and start again, even if you did read the documentation on each part of KMyMoney.

You will get a more effective system if you spend a little time planning how you are going to use KMyMoney, so follow the steps given here.

### 3.1 Basic Accounting

Imagine your money as balls, or beans, and to stop them rolling around you keep them in a box, or pot. Accounting, or Bookkeeping, is the process of counting and keeping track of the beans in the pot, or several pots.

You have some money in the pot marked 'Cash'. You buy some goods, so you take some beans out of the cash pot and place them into another pot marked 'Supplier'. The supplier gives you some goods in exchange for the cash, so you take the beans out of the pot marked 'Supplier' and put them in the pot marked 'Goods'.

The goods have a value (the price you paid) so you still have the same amount of beans, some representing cash and some representing goods.

In this case you have two movements of beans, or transactions. Each transaction needs two entries, one to take beans out and one to put beans in. This is called 'double entry bookkeeping' or 'double entry accounting'. The recording of the transactions is done in a 'Ledger'; each pot is known as an 'Account' or 'Ledger code'.

Now you take some goods and give them to a customer, who gives you some cash in exchange. The goods were worth some beans and, hopefully, the customer has given us more beans than that, so making a profit. To over simplify, the beans from the Goods pot come back as Cash, but we can split that as the 'Cost of Goods sold' and 'Profit'. This transaction has three entries; one side of the 'double entry' has been split.

This will be covered in more detail later on in this handbook.

### 3.1.1 Defining the accounts (personal records)

Most accounts, or pots, above represent a measure of our 'Worth'. The cash and goods represent our 'Assets'; so does what we are owed if our customers have not yet given us the money. The money we owe, say if we had not paid our suppliers, are our 'Liabilities'. These accounts are transferable to Cash and have a value.

Any pots that cannot be valued are 'Income' or 'Expense'. Our phone bill (or the phone company to which we pay the bill) cannot be valued; we know how much we have paid, but not how much anyone else has paid. We know how much our employer has paid us, but we do not know how much they have paid anybody else, or how much money they have left to pay us next month. Although we cannot determine an actual value for these pots, it is useful to monitor how much we have put into or taken out of each of them.

In some cases a supplier is a 'Liability,' in others it is an 'Expense'. This is something we need to consider and decide for each case. Similarly, you may set up a loan as a Liability, particularly if you transfer the money into your bank account, but it could be an Expense if it was to buy some furniture.

Consider how you want to track and analyze your income and expenses. This will help you decide how to set them up in KMyMoney.

Finally, consider if you want everything in one set of accounts, or two or more. This may depend on the legal framework or just how you want to analyze things. Each set of accounts would be handled separately.

### 3.1.2 Defining the accounts (business records)

There are similarities to setting up accounts for personal use, but there are additional considerations, including legal guidelines and requirements. KMyMoney does not explicitly address any of these issues, as it has been designed as a 'personal' finance manager. In addition, these additional issues are not addressed in this handbook, but you must be aware of them if you are going to attempt to use KMyMoney for a business.

## 3.2 Mapping your finances to KMyMoney

So, collect up your papers and see the following sections for each item in KMyMoney.

### 3.2.1 Accounts

These hold a value. Transactions are created against one or more accounts.

#### 3.2.1.1 Accounts - Asset

These are the accounts which hold your money and possessions that you wish to monitor. The following types are available:

##### Checking

Standard bank checking account.

##### Savings

Standard bank savings account.

**Cash**

Money in your hand or wallet.

**Loan**

Loans you make to someone else.

**Investment**

Money you invest.

**Asset**

Property, collections, etc.

**3.2.1.2 Accounts - Liability**

These are the accounts which represent your debts and money owed that you wish to monitor. The following types are available:

**Credit card**

Standard credit card account.

**Loan**

Loans made to you, mortgages, etc.

**Liability**

Anything else you owe that is not a loan.

**3.2.2 Institutions**

These are completely optional and can be used to group accounts, and show a total value for all accounts in each group.

**3.2.3 Categories**

These represent non-managed income and expense accounts that do not have a value. The total value of transactions is shown against each category. A category or transfer account is required for each transaction.

**3.2.4 Sub-Categories**

Categories can be split into sub-categories, but this relationship is only for display purposes, as the sub-category totals are not included in the higher level category total.

**3.2.5 Tags**

Tags are very similar to Categories, as they are also non-managed accounts that do not have a value. However, unlike Categories, the use of Tags is completely optional.

**3.2.6 Payees**

These are optional for transactions. They are required for Scheduled transactions. A transaction history, with category, is shown against each payee.

### 3.2.7 Scheduled transactions

Where transactions occur on a regular basis, these can be set up against a Schedule. Transactions are created from a schedule; any that are overdue can be seen on the home page.

## 3.3 Useful Tips

Unless you keep your money under your mattress or under the floorboards, you probably make use of one or more institutions where you have accounts, which may be in credit or debit. In order to familiarize yourself with the way KMyMoney works, choose an account you want to track with KMyMoney and select the **File** → **New** menu item in order to set up an account file.

If you have used another personal finance manager, you may be able to import the data from it into KMyMoney.

If you have some regular receipts into or outgoings from this account, go to Payee and enter the names of both the payers and the payees involved; then go to Schedule and fill in a New Schedule for each recurring transaction. If you haven't entered the payee or payer, KMyMoney will offer you the opportunity to do this in the middle of entering the schedule.

To add other new transactions go to Ledgers; you can add new payees and categories in the middle of a transaction or by going to Payees or Categories before entering the transaction.

You will probably find that the default Categories do not exactly match your needs; you can easily delete ones you know you are never going to need and add others that you need. But when you are entering a transaction, you only have to type a few letters of a category and KMyMoney will offer you a drop down list of the matching categories from which to choose.

You can add different accounts managed by different institutions; the preferred one will show when you open KMyMoney but you can quickly switch to any of the others.

When you make a payment, KMyMoney will work out what the next check number should be; delete this if you are not making a check payment or edit it if the first check you enter is not check number 1. Alternatively, it is possible to switch off auto-increment of check numbers.

Every so often you may get statements of your account from the institutions you use; you can reconcile your KMyMoney accounts against these statements so that you have an accurate statement of the current state of your finances.

If you go to Reports, you will find several default reports; to customize these, open one similar to the sort you prefer and then select 'New' (not 'Copy'); you can then customize this to your needs and mark it as a preferred report if you wish.

Though KMyMoney is not intended for use in a business context, if you are running a business on your own and so do not need payroll functions, you will probably find that KMyMoney is sufficiently customizable to meet your needs particularly as it comes with budgeting and forecasting features and you can export your customized reports via CSV into other applications.

## Chapter 4

# Using KMyMoney for the first time

Michael T. Edwardes  
Jack H. Ostroff

2018-02-01

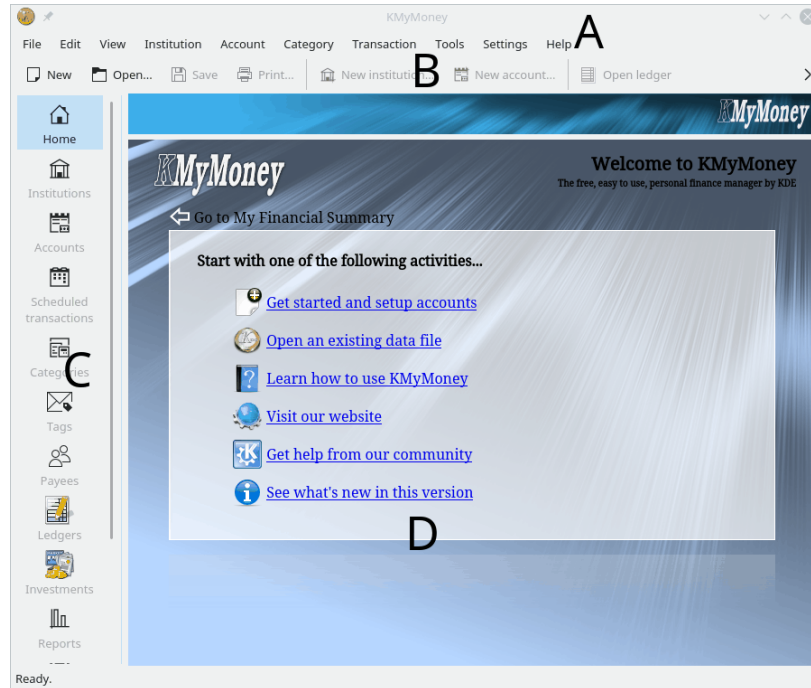
5.0.0

### 4.1 Running KMyMoney for the first time

**NOTE**

When you run KMyMoney, it might not look exactly like the screenshots in this manual. Many details, such as fonts, colors, and icons, can be customized, either using the **Settings** → **Configure KMyMoney...** menu item or the KDE System Settings application, depending on your operating system.

## 4.2 The main window






The KMyMoney main window consists of four major parts

- A. The menu bar
- B. The toolbar
- C. The View selector
- D. The view

The menu and toolbars provide access to the features of KMyMoney and allow you to **Create** files or configure how KMyMoney operates.

On the left side of the main window, the view selector consists of at least eleven icons with optional labels, depending upon the software provided by your system. More icons could be added by various plugins. By clicking on an icon, the view window on the right hand side is loaded with the appropriate view of your financial data. Each view provides a unique representation of your financial situation and allows you to view or edit the information shown.

The view selector may contain the following icons


-  Home: A configurable overview of your current financial situation (or an introduction page when no data file is open).
-  Institutions: All of your institutions and accounts displayed in a hierarchy.
-  Accounts: All of your accounts displayed in a hierarchy.

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-  Scheduled Transactions: Your recurring bills and deposits.
-  Categories: Special accounts that provide a means for you to group associated transactions.
-  Tags: Special accounts that provide an additional means to Categories for you to group associated transactions.
-  Payees: All Payees used by KMyMoney. These are all the people or organizations you pay money to or receive money from.
-  Ledgers: Your account transactions.
-  Investments: Your portfolio summary.
-  Reports: A collection of useful reports, providing alternate, customizable views of your financial data.
-  Budgets: Your budgets.
-  Forecast: This view provides a forecast of your accounts and categories.
-  Outbox: Used by the online banking module to provide feedback on running processes. This view is provided by the KBanking plugin and may not be present on your system.

### 4.3 Creating a new file

KMyMoney keeps all the data about your finances in a file. As was stated in [Defining the accounts \(personal records\)](#), you can keep more than one set of accounts, but the data for each will be kept in a separate file, and KMyMoney can only have one file open at a time. See the chapter on [File Formats](#) for more details about KMyMoney's data files.

To create a new file you can either select **File** → **New** menu item or choose the  new icon from the toolbar. In addition, if the main welcome page is displayed, you can also select the first link: "Get started and setup accounts."

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KMyMoney will then open the 'New File Setup Wizard' which will guide you through the process of creating the file.

The screenshot shows the 'KMyMoney New File Setup' wizard window. The title bar reads 'KMyMoney'. The main window title is 'KMyMoney New File Setup'. Below the title bar, there is a blue header with the KMyMoney logo. The main content area is titled 'Personal Data' and contains the following text: 'Use the fields below to enter some information about yourself. All information is optional and only used to personalize your KMyMoney file.' Below this text are several input fields: 'Your name:', 'Street:', 'Town:', 'County/State:', 'Postal Code:', 'Telephone:', and 'Email:'. A 'Load from Addressbook' button is located below the 'Email' field. At the bottom left of the main area, it says 'Step 1 of 5'. At the bottom right, there are four buttons: 'Help', '< Back', '> Next', and 'Cancel'.

Since all fields are optional, you can use KMyMoney without entering any information now. Any information entered here is used only to personalize your file. In the future, it may be used in some reports and for online banking. If KMyMoney requires any personal information in future releases and finds none, you will be prompted to enter the relevant data then.

Please enter your name and address or nothing and press **Next**.

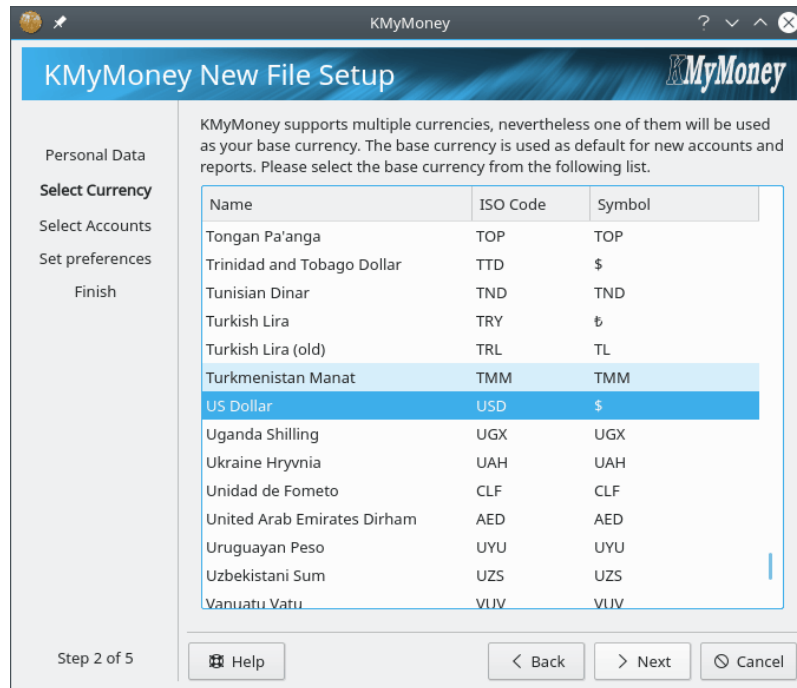
In case you have an address for yourself stored in the KAddressBook, the button **Load from Addressbook** is enabled and pressing it imports all information into KMyMoney.

KMyMoney supports multiple currencies. To set your base currency (the currency you use day to day and which will be used for your reports), select the appropriate entry from the list provided and press **Next**. A default will be selected from KMyMoney based upon your locale settings.

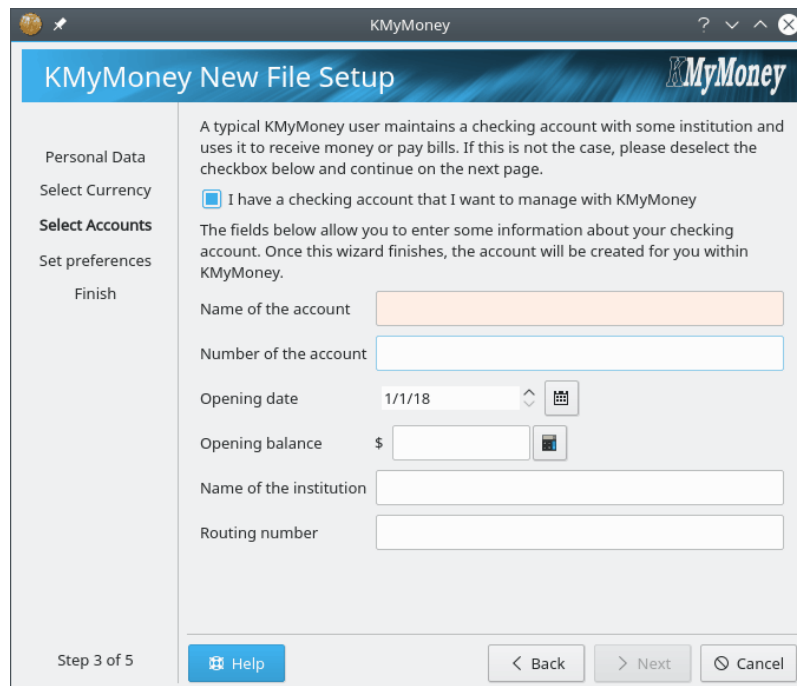
In the following example, US Dollar has been selected as the base currency.



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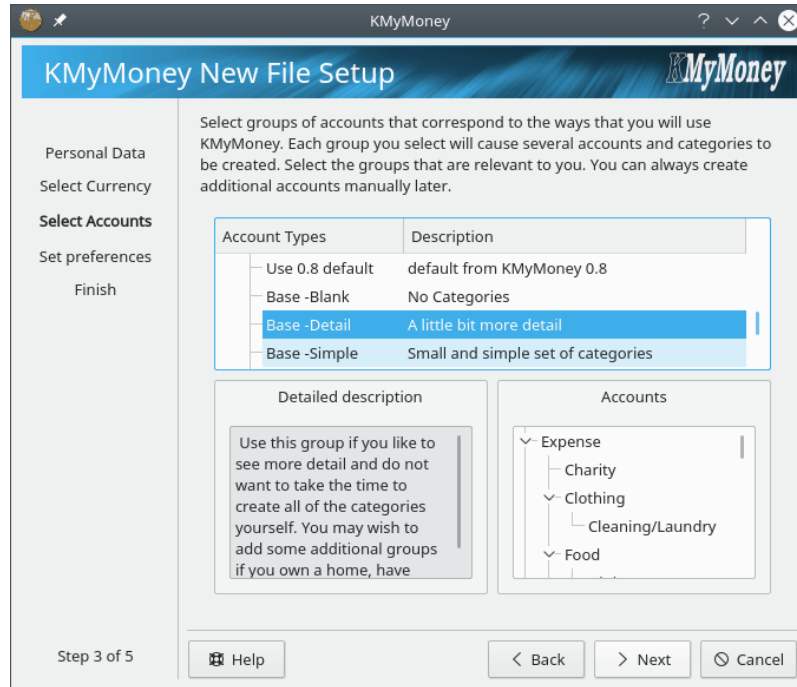
The following page allows you to create an initial account. For the typical KMyMoney user this is a checking account.



Enter the name of the account and a possible account or reference number assigned by the institution managing the account. Enter the opening date of the account and the opening balance of the account. For example, you want to use KMyMoney to manage all your finances as of 2008-01-01, then enter the balance of the account at the beginning of this date. The number can possibly be obtained from a paper statement. You may also enter the name and the bank code of the institution. The latter, known as the routing number in the US or the sort code in the UK, is optional and only required for online banking purposes, but it may also be helpful when importing bank statements in some of the formats supported (OFX, QFX).

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In case you don't want to setup an initial account, please uncheck the check box. Once finished, press **Next** to proceed.

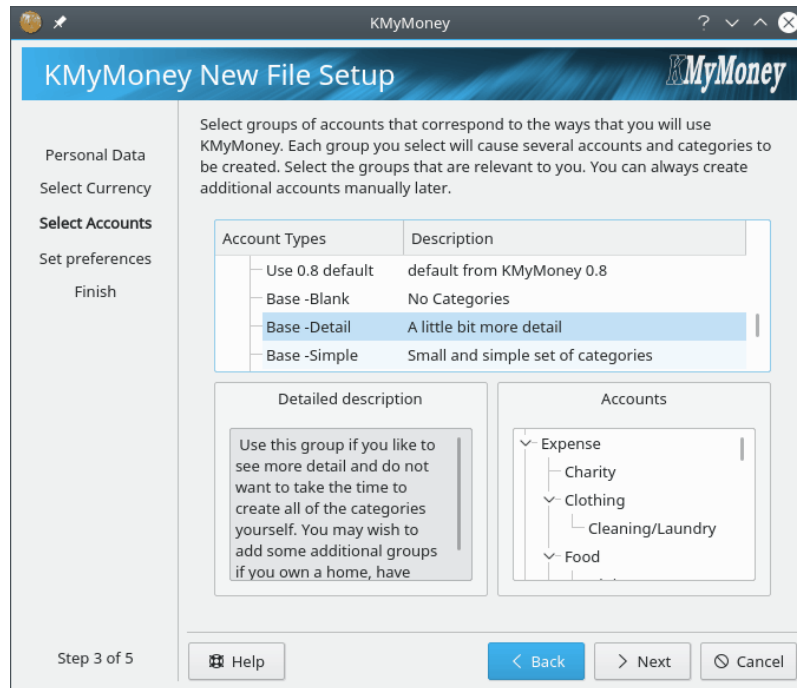


Choose the appropriate country and account template(s). Each template provides a different set of categories for organizing your finances. Multiple templates, even from different countries, can be selected using a combination of **Ctrl** and **Shift** together with the left mouse button. The account hierarchy to be setup will be shown in a preview part of the wizard. In case you cannot find a template that suits your needs, don't select a template at this time, and you can manually set up categories later.

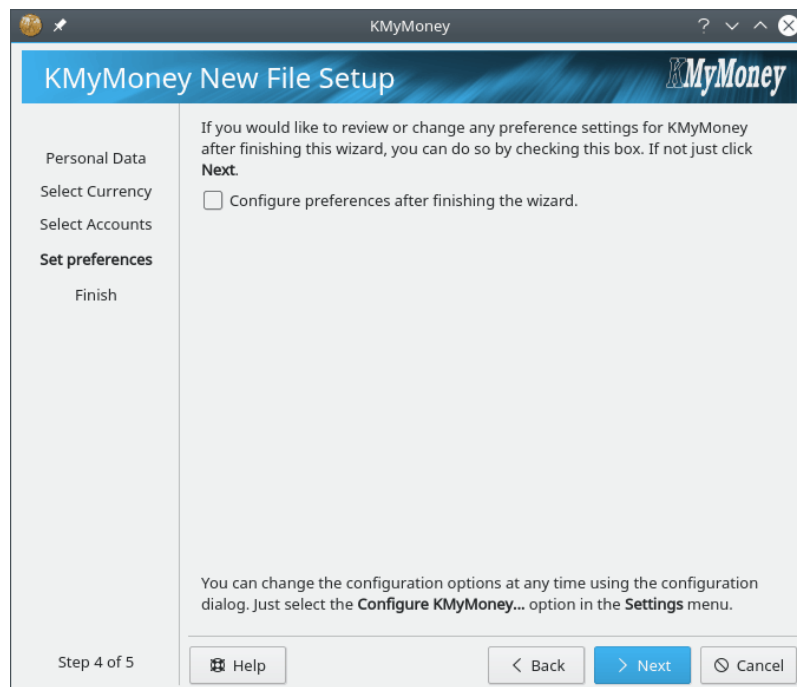
Once finished with the template selection press **Next** to proceed.

The next page of the wizard allows you to setup user preferences. If you select the checkbox, the application settings dialog will be displayed after you have completed the account setup wizard. Press **Next** if you are done and want to proceed.

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The last page of the wizard allows you to select the location and filename that will be used to store your financial data. Initial values will be constructed out of your HOME folder and user name. In case the file exists, a warning will be displayed which reminds you to select a name of a non-existing file.



Now you have entered all relevant information to create the file. Press **Finish** and KMyMoney will create the file for you and open it.

## 4.4 Creating accounts

There are multiple ways you can create an account, which are described here:

### Using the menu

To create an account using the menu select **Accounts** → **New account** menu item.

### Using the Accounts view



To create an account using the accounts view click on the accounts icon in the view selector to display the Accounts View. Right click on the either the Asset tree icon or the Liability tree icon in the right hand view and select **New account** from the popup menu. The Asset tree holds all of your accounts that are an asset, such as savings and investments. Liabilities are accounts that represent money you owe, such as loans and credit cards. These and all the other account types are discussed in more detail later in this manual.

### Using the toolbar

If the **New Account...** button is displayed on the toolbar, you can click it to create an account.

#### TIP

Note that KMyMoney uses context menus a lot throughout the whole application. If you find yourself stuck trying to figure out how to do something, try right-clicking where you would expect to see a feature.

Creating a new account by either method opens the *New Account Wizard*. This wizard will take you step by step through the process of creating an account, gathering the required information at each step. To navigate through the pages click on the **Next** and **Back** buttons.

Create an account using any of the previously mentioned methods to continue. A full description of creating accounts can be found in the [Accounts](#) section.

Now that one or more accounts exist in KMyMoney, your account summary is shown in the Home view. You can create transactions manually in the [Ledgers](#) view, or set up automatic transactions through the [Schedules](#) view.

## 4.5 Schedules

Sometimes called a recurring transaction, a [Schedule](#) is a transaction that occurs one or more times over a certain period of time. A typical example is your pay check that you receive every month or week. Rather than have to enter the transaction details each time you get paid, you can instruct KMyMoney to create a schedule that will enter a transaction for you when you get paid.



To maintain [schedules](#) click on the schedules icon in the view selector.

## 4.6 Categories



To maintain [categories](#) click on the categories icon in the view selector.

A full description of this topic can be found in the [Categories](#) section.

## 4.7 Tags



To maintain [tags](#) click on the

tags icon in the view selector.

A full description of this topic can be found in the [Tags](#) section.

## 4.8 Payees



To maintain your list of payees click on the

payees icon in the view selector.

A full description of this topic can be found in the [Payees](#) section.

## 4.9 Quicken Interchange Format (QIF) Import

If you currently use another financial manager application, KMyMoney can import an account's transactions as long as they can be exported or saved in a format KMyMoney understands. The most common of these is the Quicken Interchange Format (QIF). Most financial programs can export this format, although the different applications' methods of exporting QIF is not discussed here for brevity.

A full description of this topic can be found in the [QIF Import](#) section.

## 4.10 Searching for transactions

KMyMoney provides a useful and powerful transaction search facility in the form of the search dialog.



The search dialog can be opened from the toolbar using the

find icon or by selecting

the **Edit** → **Find Transaction** menu item.

A full description of this topic can be found in the [Search](#) section.

## 4.11 Reconciliation

At some point you will want to reconcile the transactions you have entered with the transactions listed in a statement, be it a bank statement, credit card statement, loan statement, or any other statement. Reconciliation involves matching what you have entered with what the statement lists. If any discrepancies are found then either you or the person who created the statement have made a mistake.

To reconcile an account, first select the account, either from **Accounts** view or from **Ledgers** view. Then, either click on the **Reconcile** icon on the Toolbar, or select the **Account** → **Reconcile** menu item.

A full description of this topic can be found in the [Reconciliation](#) section.

## 4.12 Backing up

Now that you have created some accounts and entered transactions it's a good idea to perform a backup. Because the file used by KMyMoney is a standard Unix file you can just copy the file to another location to back it up or use the dialog provided by KMyMoney. Using the dialog is the preferred method because if KMyMoney ever starts using other file formats, such as SQL, then it would be much harder to copy the file manually.

To backup your file through KMyMoney Select **File** → **Backup** menu item and enter the folder where you wish the file to be saved. If the folder needs mounting first and you have the sufficient privileges then check the tick box labeled **Mount this folder before backing up** and click on **OK**.

The file will be saved to the folder specified with the current date appended to the filename so it is easy to see the date the file was backed up.

## 4.13 Launching KMyMoney

Most commonly, you will launch KMyMoney from an icon or a start menu of your window manager. In this case, the default behavior is that KMyMoney will open the last file you had open. However, in some circumstances, you will want or need to launch KMyMoney from the command line.

For a complete description of all the available command line options, see the man page for KMyMoney. However, there are two special cases which we describe here.

**kmmoney -n** The **-n** option tells KMyMoney not to open the last file it had open. This can be useful if the program crashes on startup.

**kmmoney <path to file>** Giving KMyMoney a filename on the command line tells it to open that file instead of the last file it had open. You can use the name of any valid KMyMoney file, as described in the chapter on [file formats](#). In addition, this can be used to import a [GnuCash](#) file.

## 4.14 How to move KMyMoney to a new computer

### 4.14.1 Moving your data

If you get a new computer, it's very easy to move your data. In fact, all you have to do is to copy your KMyMoney data file. The name of the file is shown in the title bar when KMyMoney is running, it usually ends in `.kmy`. The first time you run the application on the new computer you will have to tell it where you have put the data file, either by running from the command line, or from the **File** → **Open...** menu item. You should even be able to move between Windows<sup>®</sup>, Mac<sup>®</sup> OS, and Linux<sup>®</sup> systems.

If you have encrypted your data file, be sure the appropriate software and keys have also been set up on the new computer.

If your data is in an SQL database, refer to documentation for your database software for guidance on migrating your data.

Note that this assumes you have installed the same version of KMyMoney on the new computer as you were running on the old computer. Installing a newer version should also be safe, but you need to be aware of any issues related to that upgrade. Any such issues should be noted in the release notes for the new version.

## 4.14.2 Moving your settings

If you only move your data file to the new machine, as described in the previous section, KMyMoney will work correctly, but you will have lost any settings you changed from the default on your old machine. To maintain these settings, you also need to copy your configuration file. This file is called `kmymoneyrc`. This file will be in a folder with other KDE application configuration files. On a Linux<sup>®</sup> system, this will be in `~$KDEHOME/share/config` where `~$KDEHOME` is usually `~/.config` within your home folder. If you are migrating from a version of KMyMoney prior to 5.0 or later, the old location of `~$KDEHOME` was `~/.kde4`.

### 4.14.2.1 Moving plugin settings

If you have run any KMyMoney plugin, such as the csv importer or exporter, it may also have created a configuration file in that same folder, such as `csvimporterrc` or `csvexporterrc`. These should also be copied to the new computer.

As with the main data file, this assumes the same version of the plugin on both computers. Upgrades are generally safe, but if the functionality of the plugin has changed greatly, it is advisable to carefully test using the old configuration file, to be sure the plugin behaves as you expect.

Note that when upgrading from a previous version to version 5.0 or higher, the location of the template files used by the plugin for printing checks has changed. Please consult the release notes or the project [website](#) for more details.

#### NOTE

These instructions are solely for moving your KMyMoney data and settings. However, there may be important items which are stored by KDE and not by KMyMoney, such as passwords stored in Keychain. Moving other parts of your KDE setup is beyond the scope of this manual, although many of the relevant files are also stored under `~$KDEHOME`.

## 4.15 Contacting the Developers / Reporting Bugs

### 4.15.1 Contacting the developers

For general questions or comments about KMyMoney, there is a users' mailing list [kmy-money@kde.org](mailto:kmy-money@kde.org). ([more details here.](#)) In addition, you can contact the developers through their mailing list [kymoney-devel@kde.org](mailto:kymoney-devel@kde.org). ([more details here.](#)) Since replies are often sent only to the list, you may not get any response unless you subscribe to one of the lists before sending to it.

We're happy to hear about your experiences using KMyMoney.

### 4.15.2 Reporting bugs

To report a bug please use the interface provided by KMyMoney by selecting **Help** → **Report Bug** menu item and filling in the required information. However, in case you have any difficulties with that method, you can report a bug (or file a wish-list or enhancement request) directly at the [KDE bug reporting web site](#). Reports should be filed against the product 'kmymoney'.

In any case, before reporting a bug, please read through the guidelines below. Following them will make it more likely that the developers will be able to quickly identify the problem without having to ask you for more information.

#### 4.15.2.1 Writing High Quality Bug Reports

We encourage users to take extra time to write high-quality bug reports when submitting them. This reduces wasted effort on all sides, as the reporter and the developer who will fix it trade emails until this information is really in place.

Eli Goldberg wrote the canonical Bug-Writing Guideline, available at <https://issues.apache.org/bugwritinghelp.html>. Generally, you'll be well-served by following these guidelines:

**Include your system information** The **Help** → **Report Bug** menu item will fill this in automatically, but if you would prefer not to use this interface, there are several items you need to include in the report. We will need to know what operating system you are using (Linux<sup>®</sup>, Mac<sup>®</sup> OS, or Windows<sup>®</sup>), the version of KDE, and the version of KMyMoney you're running, and either the version of Mac<sup>®</sup> OS or Windows<sup>®</sup> or the name and version of your Linux<sup>®</sup> distribution and the version of your kernel.

**Include a backtrace for crashes** The backtrace is often the single most useful piece of information in solving crashes.

**Try to reproduce it** Let us know if you were able to do so. It's useful to know whether the bug only happened once and you couldn't get it to happen again or happens every time or happens sometimes but not others.

**Include specific steps** This is a bad bug report: 'I entered a transaction, and KMyMoney crashed.' A much better bug report is: 'Using the transaction form, I entered a new transaction in my Credit Card account. I selected the Transfer tab, entered in an amount, then changed to the Deposit tab, and back to the Transfer tab. When I returned to the Transfer tab, KMyMoney crashed. This bug is fully reproducible for me.'

**Tell us what you expected to happen** In some cases, this is obvious, but in more subtle bugs, sometimes you'll see a bug report where it is not obvious what the reporter expected to happen. Always tell us what you think should have happened.

**Consider running with debugging enabled** By compiling a version configured with `--enable-debug=full` you can ensure that the best possible backtraces are generated. If you encounter a crash, run KMyMoney again from within gdb, and reproduce the crash. When it crashes, type 'bt' to generate a backtrace.

Running this way is a bit more difficult, so we don't expect all users to do this. However, if you're interested in helping KMyMoney become as stable as possible, this is the best way to do it short of finding the bug in the code and sending in a patch.



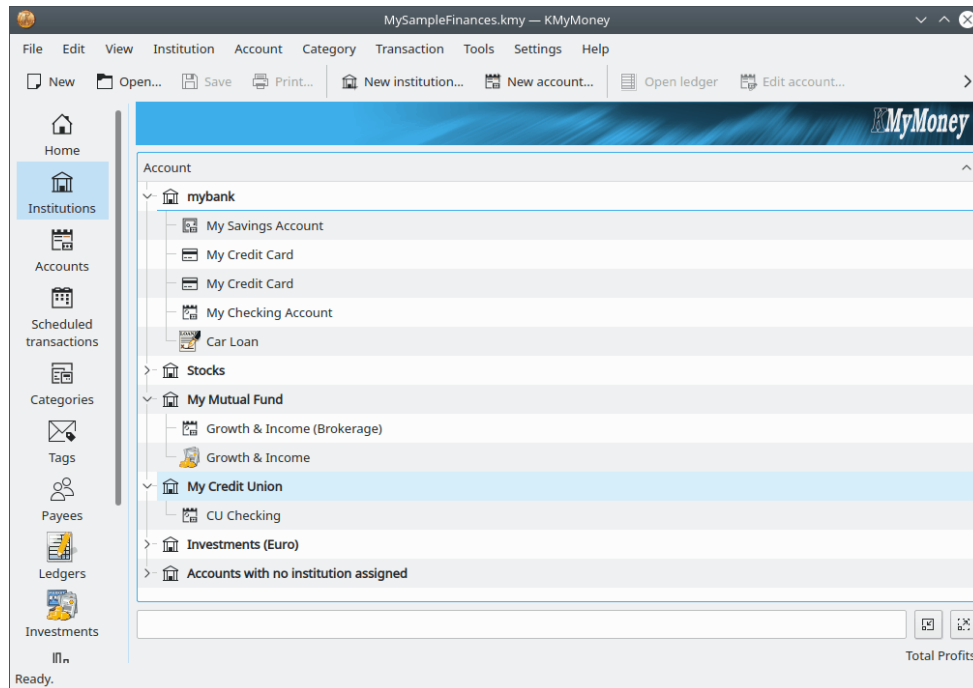
## Chapter 5

# Institutions

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Jack H. Ostroff  
2018-02-01  
5.0.0

The Institutions view provides a summary of all the accounts grouped under their respective institutions. The list of accounts under any institution can be expanded or collapsed by clicking on the arrow to the left of the institution name. The last listed institution is "Accounts with no institution assigned."

The Institutions view displays several columns, showing information about the account. It also shows the total value of all accounts in each institution. You can select which columns are shown by right clicking on any column heading and selecting or unselecting the checkbox next to the name of the column.



The following columns are available in the Institutions view.

### Account

The name of the institution or account.

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### **Type**

The type of account, e.g., Savings, Checking, Credit Card, ...

### **Tax**

An indication whether this account has been configured as important for tax purposes.

### **VAT**

An indication whether this account has been configured to apply a VAT on transaction.

### **CC (Cost Center)**

An indication that a cost center assignment is necessary under certain conditions when entering a transaction for this account. This is a new feature, which is not yet implemented, so this column is not currently used.

### **Total Balance**

Another new feature, not yet implemented.

### **Posted Value**

This is the balance of the account as provided by the institution.

### **Total Value**

The balance of the account in KMyMoney. Note that for Institutions, this is the total of the balances for all accounts in that institution.

### **Number**

The account number, if one was entered.

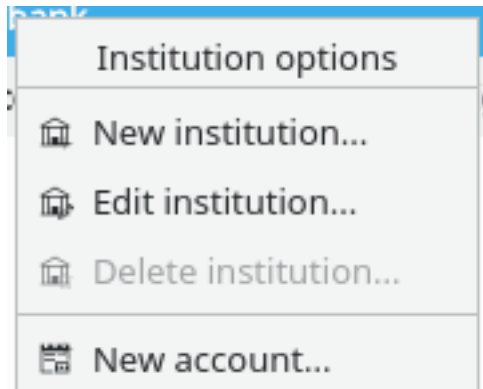
### **Sort Code**

This shows the IBAN number, if there is a value entered in the appropriate field on the Account information dialog.

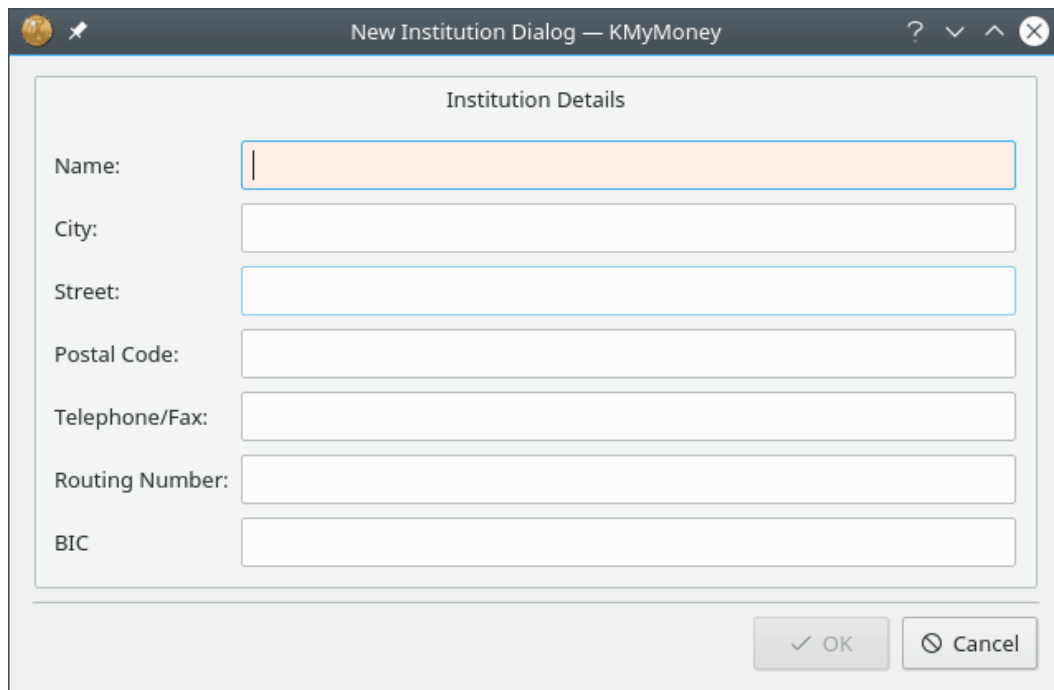
Note that many of these same columns are also available in other views, such as the Accounts view. When you select or unselect a checkbox to display or remove a column, you will see a popup asking if you want to show or remove that column from all other views where it is present. If you check "No," you will only change the display of that column in the current view.

## 5.1 Institution Options

Right-clicking an institution name brings up an Institution Options sub-menu, providing you with several choices. Selecting **New Institution...** opens the New Institution Dialog, where you can enter all the necessary information to create a new institution. Selecting **Edit Institution...** brings up an editable window with institution details such as name and address. Selecting **Delete Institution** removes the entire institution and all its associated accounts. Keep in mind that you will only be able to delete an institution if you can delete all of its accounts, and you will only be able to delete each associated account if it has no transactions and no schedules refers to it. Selecting **New account...** steps you through the new account process, which is described in more detail in the next section.



### 5.1.1 New Institution



**NOTE**  
You must have a file open before you can create a new institution. If you do not have an existing file, you will need to [create one](#).

















Only the name is required in the New Institution Dialog, all other fields are optional. As with the personal information dialog, this data is not currently used by KMyMoney, but will be required by future releases for certain features. In particular, the [Bank Code](#) and the [BIC \(Bank Identifier Code\)](#) will be required for online banking.

## 5.2 Account Options

Right-clicking an account name brings up an Account Options sub-menu. Selecting **New account...** steps you through the new account process. Selecting **Open Ledger** brings you directly

## The KMyMoney Handbook

to the Ledgers view or Investments view, depending on the account type. Simply double-clicking an account name also opens the account. Selecting **Edit account** brings up a window allowing you to change an account's name, start date, associated banking institution, and parent account. Deleting an account is only possible if there are no transactions associated with that account, and the account is not referred to in any scheduled transaction. Selecting **Reconcile...** opens up the Reconcile Wizard, which steps you through the process of comparing your account statement to your electronic entries. More details, as well as information about the other options, are presented in the appropriate sections of this manual.

Account options	
 New account...	
 New category...	
 Open ledger	
 Edit account...	
 Delete account...	
 Reconcile...	Ctrl+Shift+R
 Postpone reconciliation	
 Finish	
 Transaction report	
 <b>Close account</b>	
 Reopen account	
 Unmap account...	
 <b>Map account...</b>	
 Update account...	
 New credit transfer	
 New investment...	

# Chapter 6

## Accounts

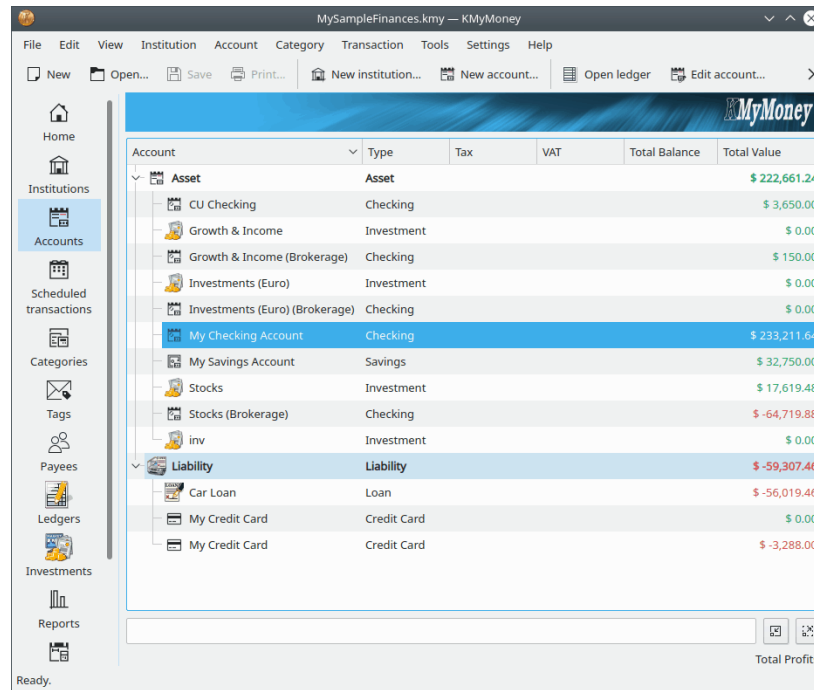
Michael T. Edwardes  
Roger Lum  
Jack H. Ostroff  
2018-02-01  
5.0.0

### 6.1 The Accounts View

The Accounts view provides a summary of all the accounts. It is similar to the Institutions view, except accounts are grouped under the Asset and Liability asset categories. Typical asset accounts include bank accounts, cash, and investments, while typical liability accounts include credit cards and loans.

There are actually two other account categories: Income and Expense. Categories are a way to organize your transaction; they are grouped under either the Income or Expense account category and are treated internally by KMyMoney as accounts. They are described in more detail in the chapter on [Categories](#). The Income and Expense account categories are always displayed in the Categories view, but it is possible to [configure KMyMoney](#) to also display them on the Accounts view.

## The KMyMoney Handbook



Similar to the Institutions view, the Accounts view displays several columns with descriptive and summary information about each account. The rest of this chapter will focus on Asset and Liability account functionality. Income and Expense accounts, i.e., Categories, are described in the chapter on [Categories](#).

## 6.2 Creating an Account

### NOTE

You must have a file open before you can create a new account. If you do not have an existing file, you will need to [create one](#).

To create a new account, you can either select the **Account** → **New account...** menu item or



choose the new account icon from the toolbar. You can also create an account from the Accounts view; click on the Accounts icon in the view selector and then right click on the Asset or Liability tree icon and select **New account...** from the popup menu.

## 6.2.1 The Institution (Bank) name

KMyMoney New Account Setup

If this account is managed by an institution please select the institution from the list. If the institution does not exist yet, please choose the **New Institution** button to create it. Otherwise, leave this field empty. Enter the account number used by the institution to identify the account.

Institution mybank New Institution

Account number

IBAN

Step 1 of 4 Help < Back > Next Cancel

The first step involves selecting an institution for the account. If this is an account for an institution you have already created, you can select the institution from the dropdown list. If you want to create a new institution, click on the **New Institution** button. This will bring up the New Institution Dialog, as described in the previous section. If this is not a bank account, or if you do not want to use online banking, you do not need to specify an institution.

The Account Number and the **IBAN (International Bank Account Number)** are not currently used by KMyMoney. These fields may be left blank and filled in at a later time; they are only required for online banking.

To proceed to the next step click on **Next**.

## 6.2.2 Account

First, enter a name for the account. This name will be used to identify it.

Next, select the type of account from one of the types available from the dropdown list. Different account types are handled differently within KMyMoney, so it is important to choose the correct type when creating the account. Also, different types of accounts require different setup information, and may display different pages in the new account setup wizard to collect that information.

### Checking

A normal checking account, the type you get with any bank or credit union.

### Savings

A normal savings account, the type you get with any bank or credit union.

### Credit Card

An account to represent your credit card.

### Cash

A general purpose account, typically used for accounts not held at a bank, such as the cash in your wallet.

### Loan

An account to manage a loan for money either borrowed or lent. With a Loan account KMyMoney automatically calculates interest payments to help you track the remaining principal on the loan. Loans with no interest might use the plain Asset or Liability type below, depending on whether the money is lent or borrowed.

### Investment

An account to manage an investment such as stocks, bonds, or mutual funds.

### Asset

An account to manage an asset that does not fit in one of the above types.



## Liability

An account to manage a money you owe or a future expense that does not fit in one of the above types. This is most commonly used for loans with no interest. If interest needs to be calculated, you might be better using the Loan type above.

Select the currency to be used for the account from the dropdown list.

Enter the date the account was opened or select it from the calendar using the icon to the right. You will not be able to enter any transaction with a date earlier than the account opening date, but you can change this date later, if necessary.

Enter the opening balance for the account. If this is an existing bank account, this information can be found on your statement. If it is a new account, the opening balance can be left at zero.

Selecting the *Preferred Account* check box will allow preferred access in some dialogs and views of KMyMoney.

To proceed to the next step click on **Next**.

## 6.2.3 Credit Card Accounts

When creating a Credit Card account, after entering the basic information and clicking **Next**, you can optionally have KMyMoney create a [scheduled transaction](#) for you.

The screenshot shows the 'KMyMoney New Account Setup' dialog box. The 'Schedule' section is active, with the following fields and options:

- For credit card accounts you can create a monthly schedule which will automatically remind you about the payment. Please fill in the details about this payment here.**
- Yes, remind me when the payment is due
- Name of schedule: Credit Card My Credit Card monthly payment
- Payee: Credit Card Company
- Estimated monthly payment: 200.00
- Due date of next payment: 6/6/18
- Payment should be made from account: My Checking Account
- Payment method: Direct deposit

At the bottom, there are buttons for 'Help', '< Back', '> Next', and 'Cancel'. The status 'Step 3 of 5' is shown in the bottom left corner.

If you want such a transaction generated, make sure the check box is selected and enter the required information.

Click on **Next** to continue.

## 6.2.4 Investment Accounts

In KMyMoney, Investment accounts contain only equities (stocks, bonds, etc.) but do not contain cash. (This is why you cannot specify a Opening balance for an Investment account.) If a transaction in an Investment account requires or generates cash (such as to buy or sell stock,) a Brokerage account is used for the cash. Brokerage accounts are described further in the chapter

## The KMyMoney Handbook

on [Investments](#). When you create a new Investment account, after entering the basic information, and clicking **Next**, you have the option to create an associated Brokerage account.

The screenshot shows the 'KMyMoney New Account Setup' window, specifically 'Step 3 of 5'. The window title is 'KMyMoney'. The main heading is 'KMyMoney New Account Setup' with the KMyMoney logo. A sidebar on the left lists steps: 'Institution', 'Account', 'Broker', 'Parent Account', and 'Finish', with 'Broker' highlighted. The main content area asks 'Does this investment account have a brokerage account?' and provides instructions: 'Check the mark if this investment account has an associated account for money that is not invested. Uncheck it if you do not use this account for active stock brokerage. You should also uncheck it if the account is not maintained by a bank or broker.' Below this is a checkbox labeled 'Create brokerage account' which is checked. There are three input fields: 'Currency' (a dropdown menu showing 'US Dollar (USD)'), 'Account number', and 'IBAN'. At the bottom, there are buttons for 'Help', '< Back', '> Next', and 'Cancel'.

It is generally best to create the Brokerage account here, which will be given the same name as the Investment account, with "(Brokerage)" appended. Currently it is not possible to specify the opening date or balance for the Brokerage account at this point; you may do by editing the account details after the account has been created.

### 6.2.5 Loan Accounts

Loan accounts are special accounts used to help you manage Loans with interest and scheduled repayments. By providing KMyMoney with information about the loan, KMyMoney can help you track interest payments and the remaining principal of the loan.

## The KMyMoney Handbook

KMyMoney New Account Setup

Please select the required options. Please use the **What's this?** feature to see more information about the items.

Institution

Account

**Details**

Payments

Fees

Schedule

Payout

Finish

What is the type of the loan? I am borrowing money

Who is the payee/payer of the loan? Big Loan Company

Did you make/receive any payments yet? No

Which payments do you want to record? All payments

Balance before start of recording

Payment frequency Monthly

Interest Compounding frequency Monthly

Due date of first payment to be recorded 6/30/18

Type of interest rate Saturday, June 30, 2018

Time between interest changes 1 Years

Next interest change is due 6/30/19

Step 3 of 8

Help < Back > Next Cancel

On the Details page you enter the general information about the loan.

First, select whether you are borrowing or lending money. If you are borrowing money the loan will be listed in Accounts under Liabilities. If you are lending money the loan will be listed under Assets.

Next, select the payee or payer of the loan. As always, if the name doesn't yet exist in the Payees list, enter it here and KMyMoney will create it for you.

The next three items are for handling Loans on which you've already made payments. If you select **Yes** in the **Did you make/receive any payments yet?** dropdown, you can then select whether you want to record all payments or just those from the beginning of the current year. If you want to record from the beginning of the current year, you are then asked to input the balance at the beginning of this year.

Next, select how often payments will be made and how often interest is compounded. Compounding is where the interest is added to the amount owed on the loan so that when the interest is next calculated there will be more interest paid on the interest. It's common for interest to be compounded at the same frequency that payments are made.

Next, enter the date the first payment to be recorded.

Finally, enter information about how the interest rate varies. If the loan is fixed-rate there is nothing to do. If the rate varies, select **Variable** in **Type of interest rate** and then enter the interval between interest rate changes and the date the first change of interest rate is due: KMyMoney will ask you to update the interest rate when that date arrives. Click **Next** to continue.

## The KMyMoney Handbook

KMyMoney New Account Setup

Now enter the details for your loan. You can leave one of the fields empty and KMyMoney will calculate it when you press the **Calculate** button. Before you can continue with the next page you also need to press **Calculate** so that KMyMoney can check the logical correctness of the values you have supplied.

The interest rate gets calculated

Loan amount

Interest rate

Term

Payment (principal and interest)

Balloon payment

Step 4 of 8

The Payments page is where you enter the payment and interest values for the loan.

First, select whether the interest rate is calculated when the payment is received or when it becomes due. If you don't know, leave it on the default value.

Next, enter the following values:

### **Loan amount**

The amount of the loan.

### **Interest rate**

The annual percentage interest rate of the loan.

### **Term**

The length of the loan. Enter a number and select either Months or Years.

### **Payment (principal and interest)**

The amount of each loan payment. This is the total of the principal and interest paid with each payment.

### **Balloon payment**

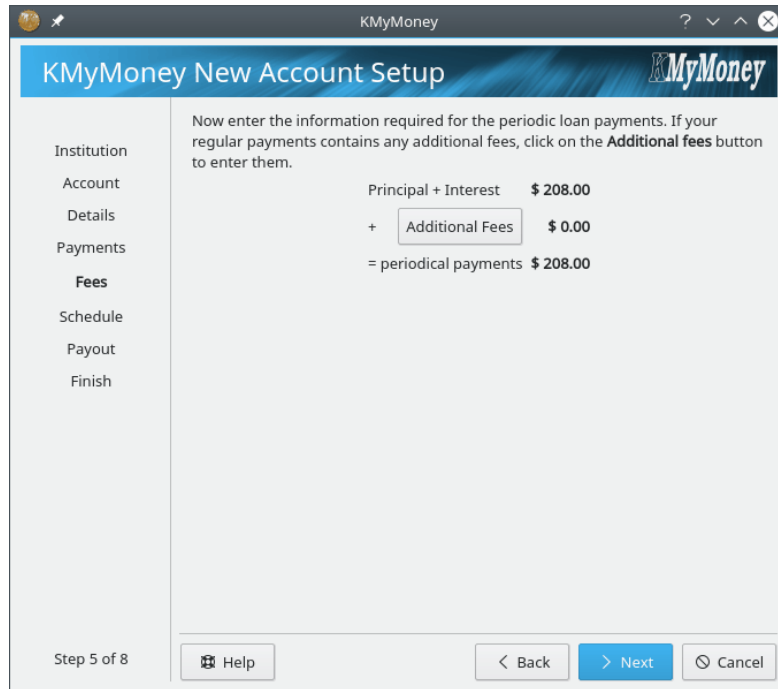
Additional final payment made at the end of the term to pay off the remaining principal of the loan. For a repayment loan this is often zero. For an interest-only loan this will be the same as the loan amount.

Finally, use the **Calculate** button to check the values you have entered. You must have entered either all or all but one of the values listed above. If you omit two or more values the button is disabled because it is not possible to check that the entered values are consistent: in that case you will not be able to use the Loan account facility in KMyMoney and will instead have to use a Liability or Asset account to track the loan manually.

If you omit one value, KMyMoney will try to calculate it for you. If you have entered all values KMyMoney will check the values are consistent. KMyMoney will not adjust entered values other than the "Balloon payment", which it may adjust slightly to deal with rounding. If the values are inconsistent or KMyMoney cannot calculate the omitted value, KMyMoney will let you know so that you can correct any errors and repeat the calculation.

## The KMyMoney Handbook

Once the values are consistent, the **Next** button is enabled and you can advance to the next page.



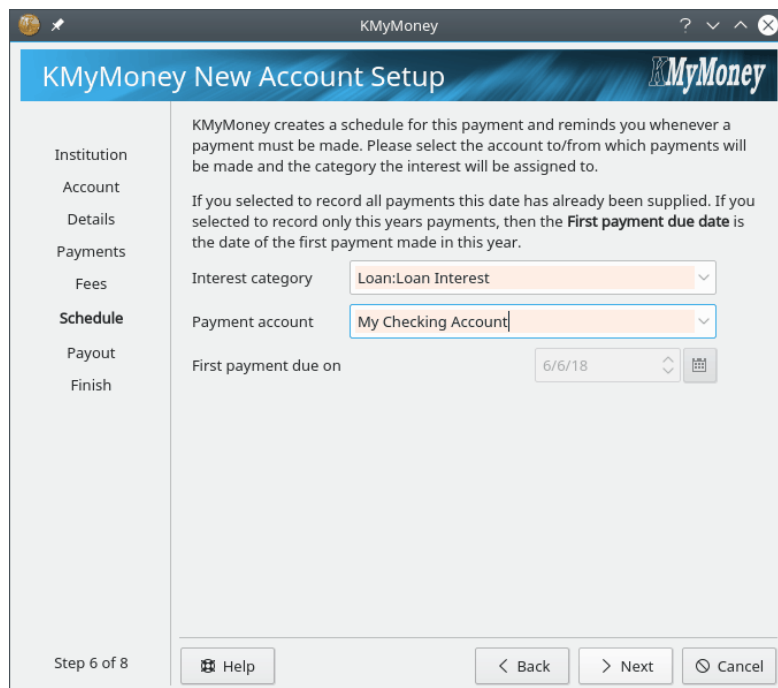
The screenshot shows the 'KMyMoney New Account Setup' window at the 'Fees' step. The left sidebar lists navigation options: Institution, Account, Details, Payments, Fees (selected), Schedule, Payout, and Finish. The main content area contains the following text: 'Now enter the information required for the periodic loan payments. If your regular payments contains any additional fees, click on the **Additional fees** button to enter them.' Below this, a summary table is displayed:

Principal + Interest	\$ 208.00
+ Additional Fees	\$ 0.00
= periodical payments	\$ 208.00

At the bottom of the window, there is a 'Step 5 of 8' indicator, a 'Help' button, and navigation buttons for '< Back', '> Next', and 'Cancel'.

The Fees page is where you can enter any fees added to the loan payments.

If there are any fees press the **Additional Fees** button. The Transaction Split editor will be displayed for entry of the fees. Any lines added here will be included in the payment schedule for the loan. When you save the splits the Fees page will display the principal and interest payment, the total additional fees, and the total periodic payment.



The screenshot shows the 'KMyMoney New Account Setup' window at the 'Schedule' step. The left sidebar lists navigation options: Institution, Account, Details, Payments, Fees, Schedule (selected), Payout, and Finish. The main content area contains the following text: 'KMyMoney creates a schedule for this payment and reminds you whenever a payment must be made. Please select the account to/from which payments will be made and the category the interest will be assigned to.' Below this, there is a note: 'If you selected to record all payments this date has already been supplied. If you selected to record only this years payments, then the **First payment due date** is the date of the first payment made in this year.'

The form fields are:

- Interest category: Loan:Loan Interest
- Payment account: My Checking Account
- First payment due on: 6/6/18

At the bottom of the window, there is a 'Step 6 of 8' indicator, a 'Help' button, and navigation buttons for '< Back', '> Next', and 'Cancel'.

KMyMoney will create a [scheduled transaction](#) for your loan. The Schedule page is where you enter the remaining details needed to create the schedule.

## The KMyMoney Handbook

First enter the Category to which loan interest will be assigned. Then enter the account from which the loan payment will be made.

The page also displays the first payment date for which the Schedule will be created.

KMyMoney New Account Setup

Institution  
Account  
Details  
Payments  
Fees  
Schedule  
**Payout**  
Finish

If this loan is for an asset, such as a car or a house, you can create the asset account now. An asset account represents the total value of an asset. The money from this loan will be transferred into the asset account you create or select. If this loan is a 'consumer loan' (money to use however you want), you can use a checking account instead.

Do not create payout transaction  
 Refinance existing loan

Asset Account: My Checking Account [Create...]  
Loan account: [ ]  
Date of payment: 6/6/18 [ ]

Step 7 of 8 [Help] < Back > Next [Cancel]

Optionally, KMyMoney can create a transaction representing what was received or paid when the loan was created.

If you borrowed or lent cash select the account from which or to which the loan amount was paid.

If you borrowed money to purchase a car you can select or create an Asset account to help you track the value of the new car.

If you re-financed an existing Loan, check the **Refinance existing loan** check box, select the Loan account and KMyMoney will create a transfer transaction paying off the existing loan.

If you don't want to create the payout transaction, check the **Do not create payout transaction** check box.

## 6.2.6 Parent Account

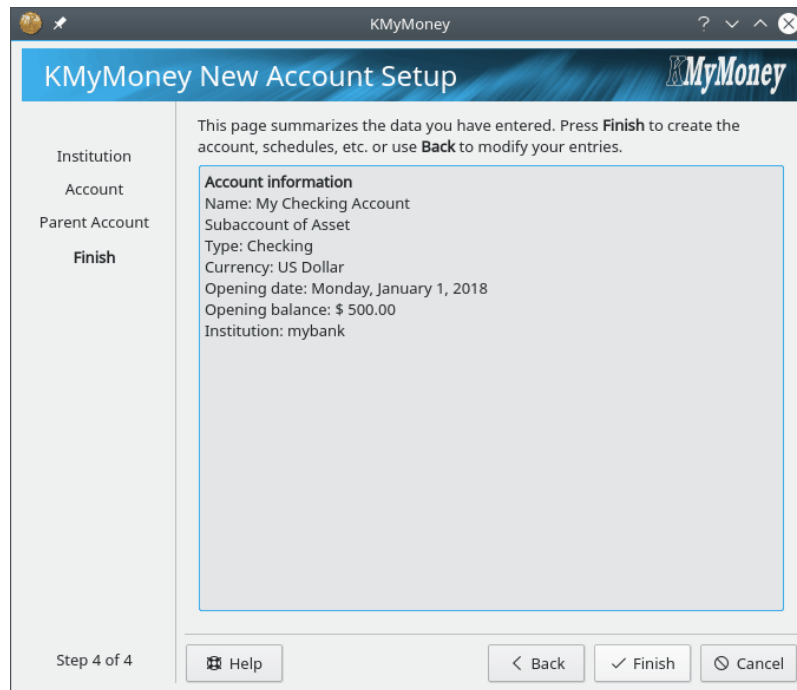


This is the penultimate step in creating any new account except a loan. Depending on the type of account that is being created, a tree of your Asset or Liability accounts will be displayed.

The Parent Account page is not currently shown for Loans because they cannot be created as subaccounts. Also, Investment accounts cannot contain other accounts so they are not shown in the tree.

Select the account you wish contain the new account. If you do not select a parent account, the new account will be created at the top level.

## 6.2.7 Review and save the account details



This is the final step in creating a new account. A summary of the information entered is displayed. Review it, and if everything is OK press **Finish**. Otherwise, either press **Back** to make corrections or **Cancel** to abandon creating the new account.

**NOTE**  
The Type and Currency cannot at present be changed after the account is created.

## 6.3 Opening / viewing accounts

To open an account in the Ledger view you can either click on the link to the account from the



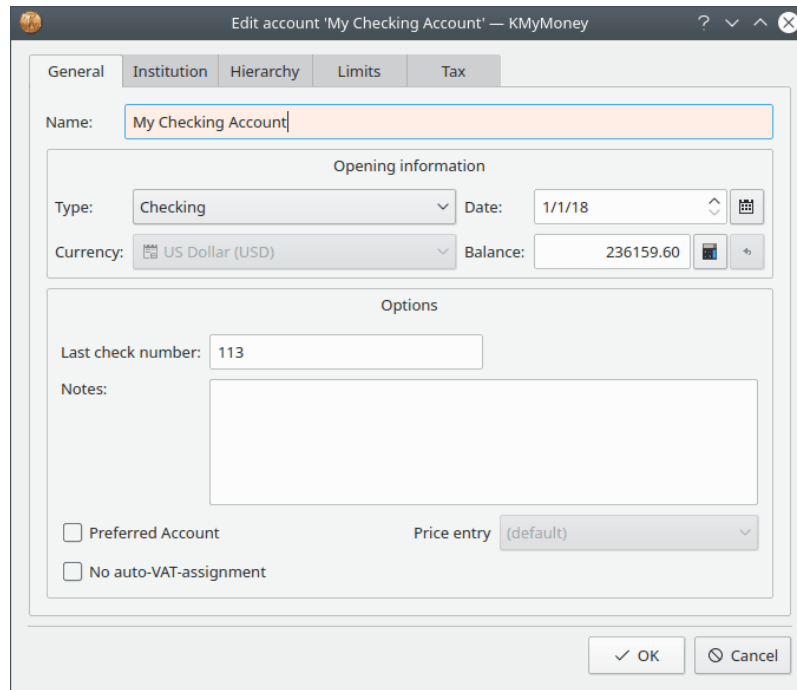
Home view, or click on the ledgers icon in the view selector and select the account in the drop down box at the top of the view. Alternatively, in the **Account** view, either double-click the account entry or right click and select **Open ledger**.

## 6.4 Editing Account Information

To edit a particular account, right-click that account and choose **Edit account...** or with that account open in the ledger, select **Account** → **Edit Account...** A window will pop-up with several tabs, each allowing you to view and change certain information about the account. For more information on any of these details, see the section on [creating a new account](#).



## The KMyMoney Handbook



**General** View the general information about the account, and change the name, start or opening date, as well as some of the other basic settings of the account.

**Institution** View and change the associated banking institution and account numbers. You can also create a new institution here.

**Hierarchy** You can change the parent account by clicking on another parent account in this view of the account hierarchy.

**Limits** This tab is only present for asset and liability accounts. If you enter amounts in the available fields, KMyMoney will warn you when the account balance reaches those values.

**Tax** Here you can check whether this is a VAT account, and whether to include this account on tax reports.

**Online Settings** This tab is only be present if the account has been mapped to an [online account](#). It has three subtabs.

- *Account Details*: This shows the status of the online connection, the bank/broker and account number, and allows you to store or change the password for the online account.
- *OFX Details*: Here you can adjust certain details KMyMoney uses when it establishes an OFX connection with the institution. This should only be necessary if you get certain errors when you first set up the online account, or perhaps if your institution changes its OFX server software.
- *Import Details*: Here you can tell KMyMoney what to use as the start date for the import. In addition, starting with version 4.6, you can choose whether the payee's name is based on the PAYEEID, NAME, or MEMO field of the imported transaction.

## 6.5 Deleting accounts

To delete an account, first remove all the transactions from that account in the ledger. Next, find the account in the accounts view and after right clicking on the entry to show the popup menu select **Delete account...** from the popup menu.

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If you are unable to delete an account which looks like it has no transactions in it, check your filter. See **Settings** → **Configure KMyMoney** → **General** → **Filter**. Clear all filters. Set the start date to 1.1.1900 or so.

There may be transactions in your ledger that are not shown, for example, if you have inadvertently typed in the wrong year when making an entry so that an entry remains outside the opening date of KMyMoney. This appears beneath the ledger page as remaining funds.

# Chapter 7

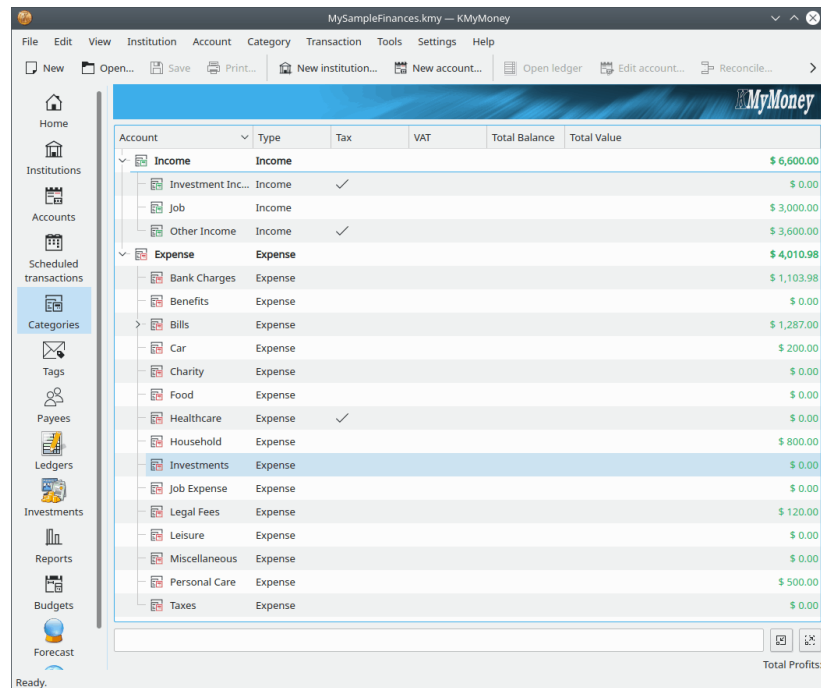
## Categories

Roger Lum  
Michael Carpino

2020-02-06

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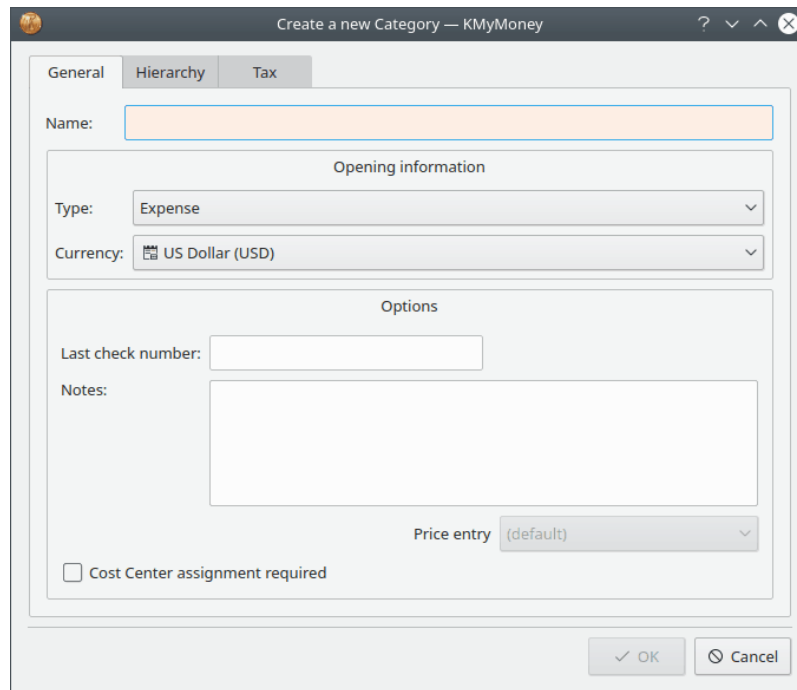
The Categories view provides a summary of all the existing categories in your current database. The categories are split into income and expense, sorted alphabetically, and shown along with the respective balance for each.



### 7.1 Creating a category

There are 3 ways to create a new category: either select the **Category** → **New category** menu item; select a parent in the tree in the Categories view, right-click and select the **New Category** option, or directly type the name of the new category when adding or editing a transaction in the Ledger. Doing any of these steps will direct you to the **Create new Category** dialog. The dialog contains

three tabs: **General**, **Hierarchy**, and **Tax**. The General tab includes editable fields for the new category name, type, and currency (with the default currency preselected,) as well as options for Last check number, Notes, and a checkbox for Cost center assignment required. In the Hierarchy tab, you are able to select the appropriate parent account for the category. Finally, in the Tax tab, there are fields to enable and configure VAT support, and a checkbox to include this category in tax related reports.



## 7.2 Editing a Category

To edit a category, right-click on a category name, and choose **Edit category**. A window appears with the same three tabs as the new category dialog: General, Hierarchy and Tax. Each tab allows you to edit certain details of the category.

The General tab allows you to edit the name of the category, any notes you entered when you created the category, the Last check number, and the state of the Cost Center assignment required checkbox. The Type, Currency, and Price entry cannot be changed from their initial values.

The Hierarchy tab allows you to change the parent category by clicking on another category in this view of the category hierarchy. In an earlier version of KMyMoney it was possible to change the parent of a category by dragging and dropping. This functionality is expected to return in a future version of the application.

The Tax tab allows you to assign or change VAT details, or to alter the automatic VAT assignment. It also allows the ability to toggle whether or not the category is included in tax related reports.

## 7.3 VAT Support

You can turn an expense/income category into a VAT category, which means that it receives all the splits that actually make up the VAT payment towards the government. You can also enter a specific percentage rate.

Categories can be assigned a VAT category, which allows KMyMoney to split a transaction for a category into two parts, one for the category and one for the VAT. Depending on the setting of the gross/net amount switch, the amount you enter for the transaction is the gross or net amount.

Example: In Germany, there are three VAT percentages (0%, 7%, and 19%). So I have a main category "VAT paid" and three subcategories, one for each percentage rate. I create these on both the income and the expense sides so that I have six categories in total. For the goods I buy, I select one of the above mentioned categories as the "VAT category assignment".

When I buy goods, I enter them into a transaction. Let's assume I have selected the gross amount entry method, once I enter the category and amount, KMyMoney will recognize that there's a VAT assignment and calculate the VAT part, create a second split with the VAT account and VAT amount and reduce the category amount.

The same applies to income categories but the other way around. Hope that makes sense.

## 7.4 Deleting a category

To delete a category, select it in the tree, right click to bring up the popup menu, and select **Delete**. If the category has no transactions, schedules, or budgets associated with it, and it is not set as the default category for new transactions with any payee, it will be deleted.

If the category has any of those items, a popup will be displayed allowing you to choose another category to which all those items can be reassigned before the category is deleted.

If you delete a category which is the parent of any other categories, a dialog will be displayed for you to choose whether to delete that category and all its sub-categories or just the parent category. If you choose to just delete the parent category, then all its sub-categories will be moved to its parent category.

Note that deleting some categories may prompt both for where to reassign its data and also whether or not to delete any sub-categories.

## 7.5 Open ledger for a category

By right-clicking on any category there is an option to open a ledger for that category. You can also double-click on the category. When this option is selected KMyMoney will display a ledger with all the transactions for the selected category. This allows you to quickly review all the transactions in detail for the selected category. You can then right-click on any transaction to obtain additional details about the specific transaction ultimately allowing any editing that may be required. Note that you cannot edit a transaction in the Category ledger; you need to switch to the ledger display for the other account, using one of the selections in the popup menu when you right click on the transaction.

## Chapter 8

# Tags

Cristian One&#539;  
Michael Carpino

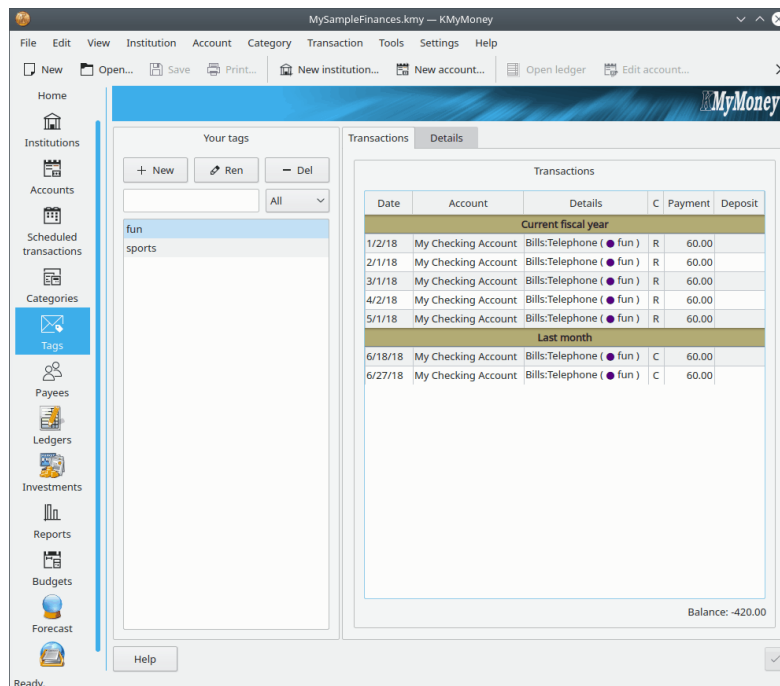
2020-02-06

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The Tags View provides information about all the tags that have been added by the user. The Tags screen is split into two main areas: a list of tags and a detail area, which has two tabs: Transactions and Details. The **Transactions** tab displays all the transactions associated with the tag. The **Details** tab includes a user-defined color, as well as Notes, which are not used elsewhere. Note that if you change the color, which is used in the symbol displayed before the tag name in any associated transactions, you need to click the check button at the lower right of the Details area for it to be saved.

### 8.1 Tags List

A list of all tags, sorted alphabetically, is displayed on the left side of this screen.




### 8.1.1 Adding a Tag

There are three different ways to create a new tag. First, you can click on the  new tag icon. Second, you can right-click on any tag and choose **New tag**. This creates a new tag called 'New tag.' Right-click on this tag and select **Rename tag** to enter the name of the new tag. Finally, you can add a new tag directly into the ledger page or within a split transaction by typing the name of the tag in the tag field. KMyMoney will ask if you want to add this tag and after selecting 'yes' it will be added.

### 8.1.2 Renaming a Tag

To rename a tag, either click on the tag name to select it and click on the **Rename tag** (between the add and remove icons) or right-click on the name and then select **Rename tag**. The name then becomes editable. Changing the name will affect the name in all the transactions in which it appears.

### 8.1.3 Deleting a Tag

To remove a tag, either click on the  delete tag icon or right-click the name and select **Delete tag**. If the tag has any transactions, you will be presented with a dialog that allows you to reassign them to a different tag.

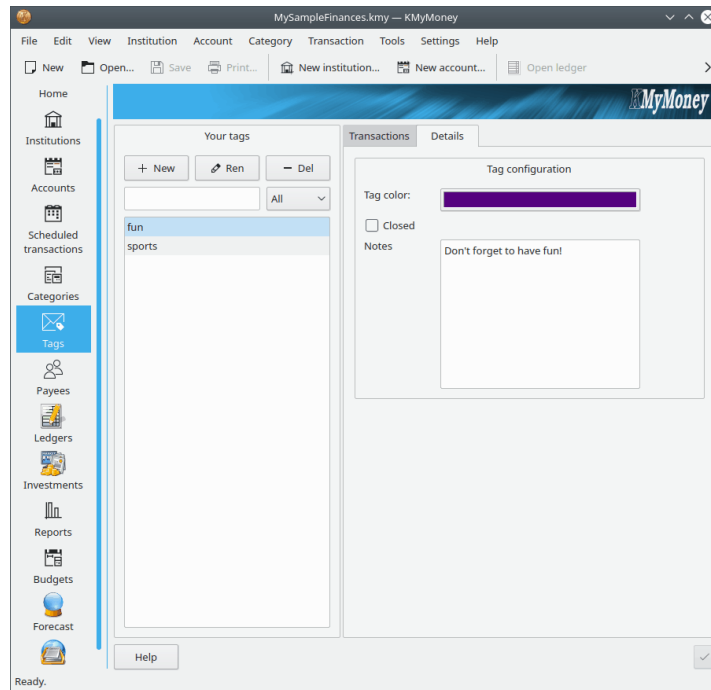
#### NOTE

As Tags were only introduced to KMyMoney in version 4.7, none of the methods for importing data are able to import tags. It is understood that this is an important feature, and each import method is likely to introduce it in an upcoming release.

## 8.2 Tagged transactions and Tag details

To view the transactions or view and edit the information associated with a particular tag, select the tag from the list and select the appropriate tab on the right side of the dialog.

## The KMyMoney Handbook



### 8.2.1 Tagged transactions

To see a list of the transactions associated with the selected tag, select the **Transactions** tab. This list is similar to the list of transactions for a Payee. You can double-click on a transaction, and you will be taken to the ledger view of that transaction for the account in which the transaction has been tagged.

### 8.2.2 Tag details

To view and edit the information associated with a particular tag, select the **Details** tab.

- You can select the color used to highlight transactions with which this tag has been associated. If you click on the color bar, you will get a color chooser dialog.
- Clicking the **Closed** checkbox will not alter any transactions already associated with the tag, but it will prevent assigning the tag to any additional transactions.
- To modify the notes associated with the tag, just edit the text in the box.

When you are done, don't forget to click the **Update** button, at the lower right of the window, although you will be prompted if you leave the dialog without having done so.



## Chapter 9

# Payees

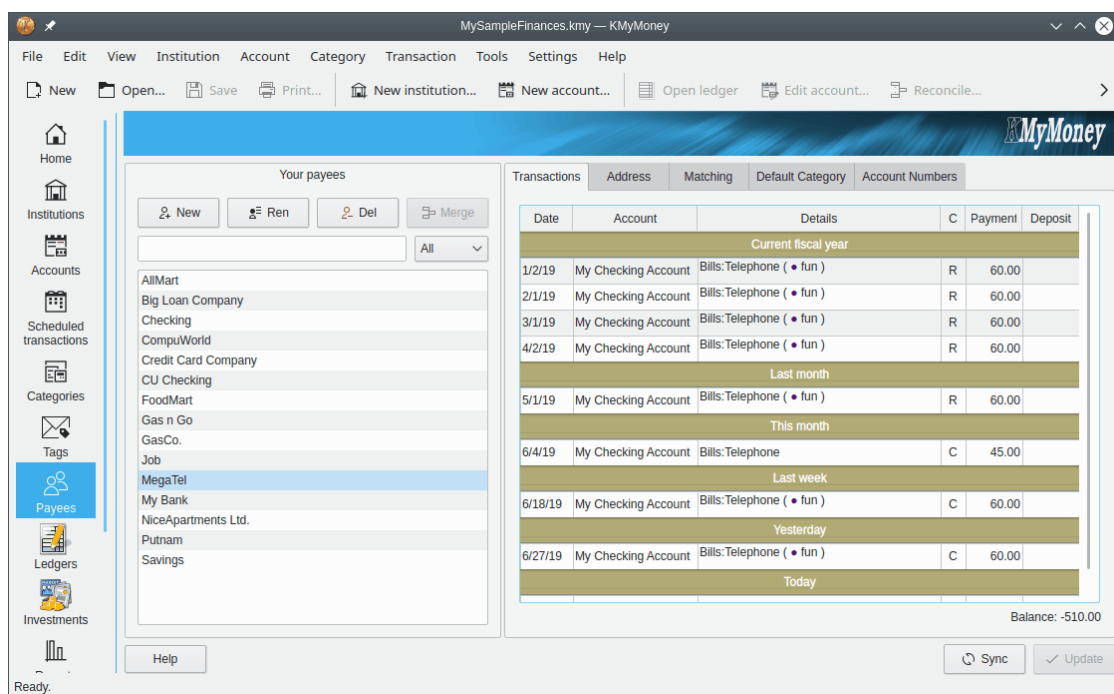
Roger Lum  
 Ace Jones  
 Michael Carpino

2019-06-24

5.0.5

The Payees View provides detailed information about all the payees and payers involved in transactions. These are the entities to and from which you transfer money. KMyMoney stores information about all the payees and payers from all existing transactions. This makes it possible to pick a payee from a list instead of having to type the full name, which also decreases the chance of misspelling or typing the wrong name.

The Payees View is split into two main areas: a payees and payers list on the left, and a detail area on the right. The **Your payees** section allows for adding, deleting, renaming, and merging payees. The detail area has several tabs, showing the transactions, address, matching information, default category, and account numbers for the payee selected in the list.



## 9.1 Payees List

The list of all payees and payers in your data is shown on the left side of this view. The payee list is sorted alphabetically.

### 9.1.1 Adding a Payee or Payer

To add a payee or payer, choose **+New**. This creates a new payee called 'New Payee'. You can also right-click on any existing payee and select **Add payee**.

### 9.1.2 Renaming a Payee or Payer

To rename a payee or payer, either double-click on the name or right-click on the name and select **Rename payee**. The name then becomes editable. Changing the name will affect the name in all the transactions in which it appears.

### 9.1.3 Deleting a Payee or Payer

To remove a payee or payer, right-click the name and select **Delete payee**. If the payee has any transactions, you will be presented with a dialog that allows you to reassign them to a different payee, and also a check box to enable the deleted name to be added to the new payee's matching list. Another option for deleting an existing payee is to select the payee or payer by left clicking it and then left clicking **Del**.

## 9.2 Additional Payee Details

### 9.2.1 Personal Information

To view and edit the personal information associated with a particular payee, select the payee from the list and select the Address tab. Along with address information you can also store a telephone number, email address, and notes pertaining to the selected payee. To modify this information, edit the detail area directly and press the Update button when finished.

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Transactions	Address	Matching	Default Category	Account Numbers
Address:	123 Main St. My Town, CA			
Postal Code:	94596			
Telephone/Fax:	801-234-5678			
E-Mail:	sales@allmart.com			<input type="button" value="Send"/>
Notes				

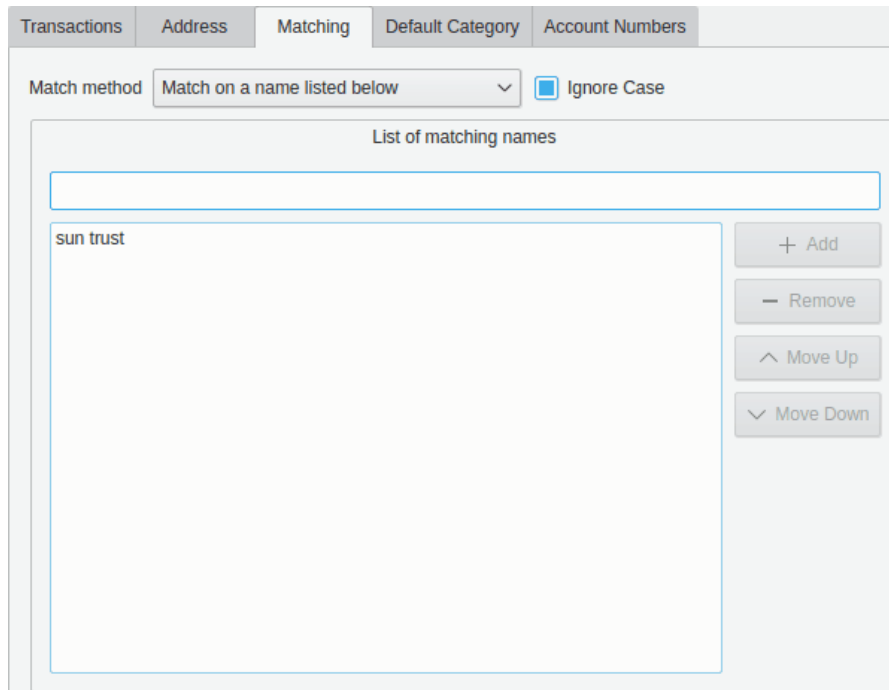
### 9.2.2 Transaction Matching Settings

#### 9.2.2.1 Overview

KMyMoney has the ability to automatically assign the proper payee to imported transactions. This can be handy when importing transactions from your bank, when the payee name has extra unnecessary characters, or worse, if the payee names change. The ability to match transactions to a particular payee assists in providing a consist naming of payees within the ledger and reports.

For example, let's say your monthly mortgage payment comes in from your bank like this 'SUN TRUST BANK MAPLE VALLEY, GA 111506' one month and then 'SUN TRUST BANK MAPLE VALLEY, GA 121606' the next month. You would really like both of those transactions to be assigned to your payee 'Sun Trust'. The transaction matching feature is for you!

## The KMyMoney Handbook



### 9.2.2.2 Setting up

From the Matching tab, you can set the transaction matching settings. You can select one of four options with the **Match method** dropdown.

- No Matching. This disables the feature for this payee. This is the default setting for all payees.
- Match Payees name (partial). This enables the feature based on a partial name matching of the Payee and uses the payee name itself as the Match Key.
- Match Payees name (exact). This enables the feature based on an exact match of the Payee. You would use this matching ability when you want to keep track of different Payees that have the same business name but have different locations.
- Match on a name listed below. This enables matching based on multiple different or optional names for a Payee. You would use this matching ability when you have a particular Payee that has different business names but you want all imported transactions identified by any of those names to be associated with a single Payee in KMyMoney.

With any of these options you can choose whether or not to ignore the case sensitivity of the spelling of the payee based on whether you check **Ignore Case**.

### 9.2.2.3 Importing Transactions

The Match Keys you have set will be considered whenever you import transactions using the QIF import, or using a plugin such as OFX or AqBanking. If the Match Key for one of your payees is found anywhere in the payee of the imported transaction, the corresponding payee from your list will be assigned to that transaction. Thus, a Match Key of 'Sun Trust' will match 'SUN TRUST BANK MAPLE VALLEY,GA' or even 'MORGEN SUN TRUST&LOAN'. So choose your Match Keys carefully.

**NOTE**

If a transaction payee matches more than one Match Key, the behavior is undefined. KMyMoney will arbitrarily pick one of the matching payees.

### 9.3 Viewing Transaction History

To view all transactions associated with a particular payee, select the payee from the list and select the Transaction tab in the detail area. Double-clicking a particular transaction will bring you directly to that transaction in the Ledgers View for the appropriate account.

Transactions							
Address		Matching		Default Category		Account Numbers	
Date	Account	Details			C	Payment	Deposit
Last month							
5/21/19	My Checking Account	Other Income			R		300.00
This month							
6/4/19	My Checking Account	Other Income			C		3,000.00
Yesterday							
6/27/19	My Checking Account	Other Income			C		300.00

## Chapter 10

# Schedules

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2019-04-01

5.0.3

### 10.1 Introduction

‘Schedules maintain information about transactions that occur one or more times over a specified period of time.’

Sometimes called a recurring transaction, a schedule provides a means to record information about a transaction that happen on a regular basis. You can schedule deposit, transfer, withdrawal, and loan transactions. There is a lot of flexibility built in with scheduling transactions that include doing it Once, or on a basis of number of Day(s), Week(s), Half-month(s), Month(s), or Year(s).

Because you know these transactions are regularly made, whether they are payments made to you or payments you make to someone else, you can create a Schedule to record information about the recurring details to simplify and easily remember when the event will occur.

Schedules can be considered to reflect money coming in or out of your accounts on a consistent basis. Common uses include paychecks, taxes, insurance, credit cards, dues, interest, loans, mortgage, and rents. Scheduling a payment like these provides for a useful reminder so you can manage expected future financial matters effectively.

A schedule consists of two main parts: the transaction data and the scheduling data. The scheduling data records the occurrence of the schedule, i.e., when the transaction is to be entered into the ledger and how. The transaction data records the normal details about the transaction. These include options for Payment method, Account, Pay to/from, Category, Tags, Memo, Due date, Amount and status. Along with this, you can also select additional options based on when to process the transaction.

### 10.2 Types of schedules

There are four different types of schedules in the current version of KMyMoney:

- Deposits

## The KMyMoney Handbook

- Bills
- Transfers
- Loans

### 10.2.1 Deposit

A Deposit is for money coming into your account, such as paychecks, bonuses, or interest income.

### 10.2.2 Bills/Withdrawals

A Bill or Withdrawal is for money going out of your account, such as a membership, utility bill, taxes, or car registration.

### 10.2.3 Transfer

A Transfer is for money going out of one account and into another, such as making a credit card payment from your checking account.

### 10.2.4 Loans

A Loan Schedule is a special type of schedule and is created when dealing with a [Loan account](#).

## 10.3 The Schedules View



Open the Schedules View by clicking on the  schedule icon in the view selector.

Type/Name	Account	Payee	Amount	Next Due Date	Frequency	Payment Method
<b>Transfers</b>						
Savings	My Checking Account	Savings	\$ 250.00	7/25/18	Every other week	Direct debit
Credit Card	My Checking Account	My Bank	\$ 50.00	7/27/18	Monthly	Direct debit
Car Loan	My Checking Account	My Bank	\$ 1,048.98	7/27/18	Monthly	Other
<b>Loans</b>						
<b>Deposits</b>						
My PayCheck	CU Checking	Job	\$ 3,000.00	7/28/18	Every other week	Direct deposit
<b>Bills</b>						
Rent	My Checking Account	NiceApartments Ltd.	\$ 800.00	7/30/18	Monthly	Write check
My Phone Bill	My Checking Account	MegaTel	\$ 45.00	7/29/18	Monthly	Direct debit
Gas Bill	My Checking Account	GasCo.	\$ 60.00	7/27/18	Monthly	Direct debit

The Schedules View consists of a view area with **New Schedule** button and **Filter** and **Filter:** text box above it.

To create a new schedule click on the button. For Deposit, Transfer, and Withdrawal/Bills schedules, KMyMoney will display the new schedule dialog. Loan schedules are handled differently, as described in the Loans section of this manual.

## 10.4 The New Schedule dialog

A New Schedule dialog is now shown, prompting for the schedule and transaction details. The requested data include the following:

1. Schedule Name
2. Next due date
3. Frequency
4. Payment method
5. Amount
6. Other transaction details
7. Schedule options

### 10.4.1 Filling in the Schedule name, Frequency, and Payment information.

Enter the name of the schedule and the date of the next occurrence into their respective fields. The name is how the schedule will be labelled in the Schedules View, and other displays. Specify how often the schedule should occur, using the Frequency field and drop down list. For example "every 6 weeks" or "every 3 months." If the amount varies transaction to transaction make sure to check the **Estimate** check box and you will be prompted for the correct amount when it is entered into the ledger. The other required fields in the Payment information section include the Account and Category. The remaining fields in this section are optional.



## 10.4.2 Modifying the Schedule Options section

You can choose how to handle non-processing days. If the schedule occurs on a non-processing day you can choose whether to **Do not change the date**, **Change the date to the previous processing day**, or **Change the date to the next processing day**. This option is available to replicate some of the real world banking operational processing. Non-processing days include weekends and holidays known to KMyMoney for the region specified in the [appropriate configuration option](#).

You can also select whether or not the amount is an estimate so you'll be prompted to update the amount when the schedule is due. Selecting the process at the last day of the month allows for scheduling for irregular month-end date processing. By checking the box for automatically enter when it's due provides for KMyMoney to enter the transaction into the ledger without human intervention. Otherwise, when the transaction is due to be entered, KMyMoney will open a dialog box asking you to confirm that you want it to be entered. This behavior is configurable, and more information can be found in the [Settings](#) section.

If you know how many transactions are left or when they are due to finish, this information can be entered so the transactions are not entered indefinitely. Checking the schedule will end box and enter either the number of transactions remaining or date of final transaction will end the scheduled transaction based on this criteria.

When you have entered all the necessary information click on **OK** to continue.

## 10.5 Editing schedules

To edit a schedule simply select the entry in the list and right click to bring up the context menu and select **Edit scheduled transaction**. This will bring up a dialog similar to the Edit Schedule transaction dialog, where you can update the necessary data.

## 10.6 Deleting schedules

To delete a schedule simply select the entry in the list and right click to bring up the context menu and select **Delete scheduled transaction**.

## 10.7 Duplicating schedules

To duplicate a schedule simply select the entry in the list and right click to bring up the context menu and select **Duplicate scheduled transaction**.

## 10.8 Entering scheduled transactions

Entering a scheduled transaction means actually entering a transaction into the appropriate ledger, using the details specified in the schedule. Scheduled transactions can be entered in one of 3 different ways:

- Manually by right clicking on the entry in the Schedules View
- KMyMoney can enter them with or without your interaction upon startup
- KMyMoney can enter them with your interaction during online banking or import of an electronic bank statement

### 10.8.1 Manually entering scheduled transactions

You can enter a scheduled transaction manually by right clicking on the list entry and selecting **Enter** from the popup menu.

### 10.8.2 Confirming the transaction to enter

After selecting either method the Enter Scheduled Transaction dialog window is shown prompting you with the required information that was entered when you created the schedule.

The screenshot shows a dialog box titled "Enter Schedule — KMyMoney". Inside, there's a section for "Schedule Details" with the following information:

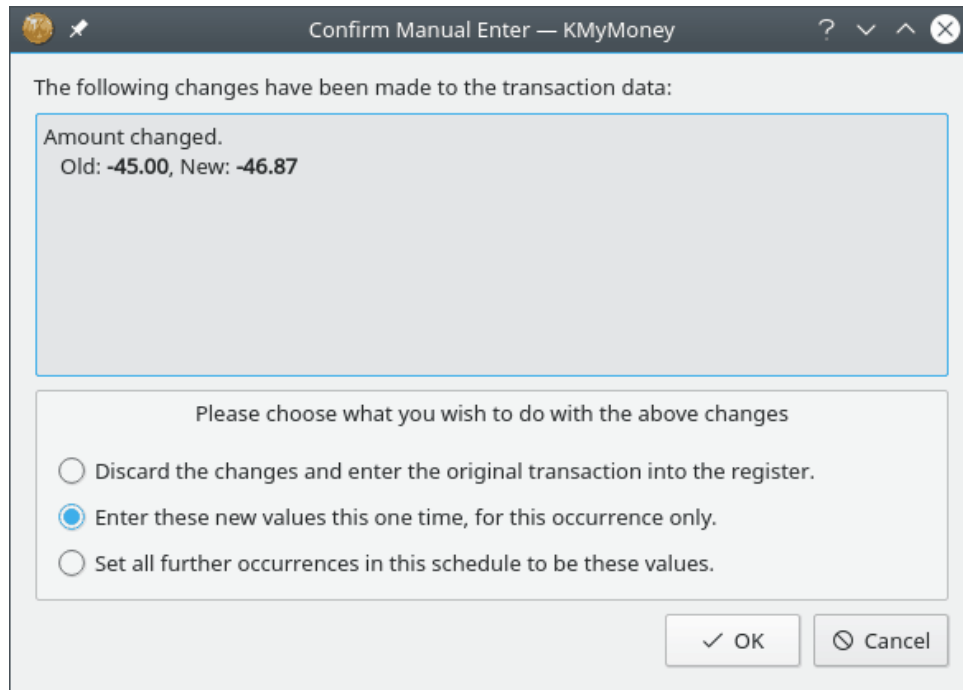
- Name: Test Schedule
- Type: Bill

Below this, there are three tabs: "Deposit", "Transfer", and "Withdrawal". The "Withdrawal" tab is selected. The fields are as follows:

- Account: CU Checking
- Pay to: MegaTel
- Category: Bills
- Tags: (empty)
- Memo: (empty)
- Number: (empty)
- Date: 6/9/18
- Amount: 51.00
- Status: Not reconciled

At the bottom, there are three buttons: "Help", "Enter", and "Cancel".

This information can be changed, and the changes can be applied to just this one instance of the schedule or to all subsequent transactions. After checking that all the data is correct clicking **OK** will add the transaction to the ledger and update the next due date of the schedule to the next occurrence. If you have changed any of the transaction data a further confirmation of what you changed will be displayed, giving you a final chance to accept or reject the changes.



Select what you want to do with the information presented and click **OK** or **Cancel**.

### 10.8.3 Letting KMyMoney enter the scheduled transaction(s) for you

Alternatively, KMyMoney can check which schedules are due upon startup and enter them for you if the appropriate option was checked when setting up the schedule.

If the option was not checked then KMyMoney will open the previously mentioned dialog and you can follow the steps mentioned there. KMyMoney will also open the dialog if the amount is an estimate so you can enter the real amount.

You can also opt to have KMyMoney not check which transactions are scheduled on startup by deselecting the option in the Settings dialog and any overdue transaction or transactions due 'today' will be shown in the Home view for you to enter manually.

# Chapter 11

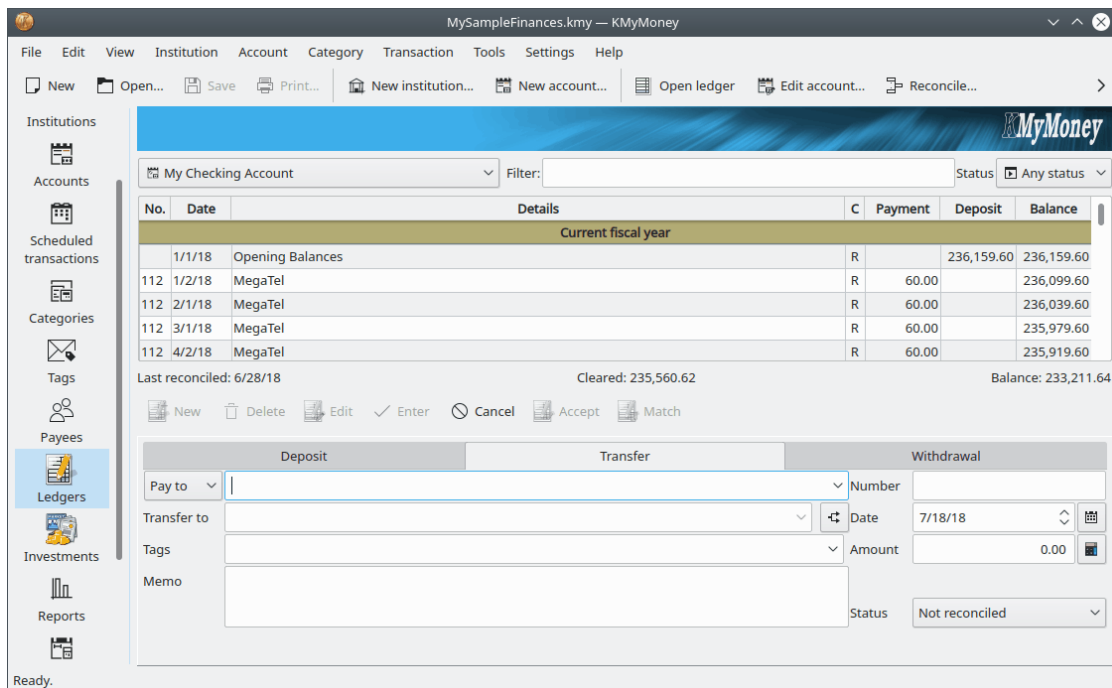
## Ledgers

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 Roger Lum  
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 2019-04-02  
 5.0.3

### 11.1 The Ledger View

The Ledger view is functionally the data integration center of KMyMoney. This view is for entering, examining, deleting, and editing transactions in your defined accounts. The view is split into three main areas: the filter area, the transaction list, and the input area.

This view allows for several key actions: searching and viewing transactions; entering new transaction; and editing, duplicating, deleting, and scheduling existing transactions. Along with this it also provides the ability to move, mark, and go to additional account transaction details. Other functionality within the Ledgers View includes modifying and reconciling the account.

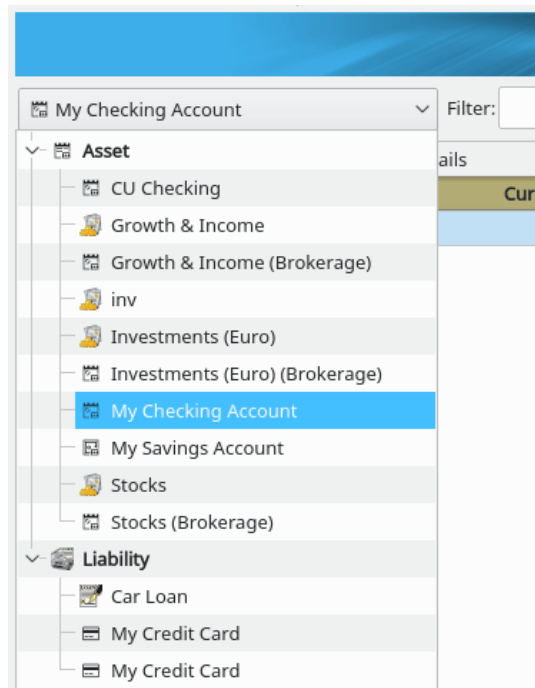


## The KMyMoney Handbook

The view has three elements:

- The filter area
- The transaction list
- The transaction form, which may or may not appear, depending upon your configuration as selected in the Configure KMyMoney Ledger section.

### 11.1.1 The filter area



You can easily select any account via the account dropdown list at the top of the view area. Note that depending upon the type of the account the [transaction form](#) at the bottom of the view may change.

To the right of the account dropdown list, are two additional fields. The filter box provides the ability to search for matching transactions that will be displayed in the list view. The text specified can be in any of the fields of the transaction for the specific account. The status field is a dropdown list. The status field list allows for the selection of: Any status, Imported, Matched, Erroneous, Not marked, Not reconciled, Cleared, and scheduled transactions.

### 11.1.2 The transaction list

No.	Date	Details	C	Payment	Deposit	Balance
106	5/15/18	NiceApartments Ltd.		800.00		235,359.60
107	5/18/18	GasCo.		60.00		235,299.60
	5/21/18	Checking			300.00	235,599.60
	5/21/18	Savings		250.00		235,349.60
108	5/28/18	My Bank		1,048.98		234,300.62
<b>This month</b>						
	6/4/18	Checking			3,000.00	237,300.62
109	6/4/18	MegaTel		45.00		237,255.62
	6/4/18	Savings		250.00		237,005.62
Last reconciled: 6/26/18			Cleared: 236,159.60		Balance: 237,005.62	

After a transaction has been entered, it is displayed in the transaction list. You can also change transaction properties or even create new transactions directly in the list. In the transactions list, the default order of transactions is sorted by date with the most recent transaction on the bottom. Clicking the right mouse button on the header of the transaction list brings up a dialog box that will allow the ability to change the sort order of the transactions. For instructions on how to change the default sort order, see the [Sorting tab](#) section of the [KMyMoney Settings](#) Chapter.

Note that the balance column is based on the currently displayed sort order, and will not be calculated if the display is filtered by the searching within the filter box or transaction type dropdown, as described above.

At the bottom of the transaction list, KMyMoney displays three values:

**Last reconciled** This is the most recent date when you reconciled this account. Reconciliation is an important process for many accounts, and is described [here](#).

**Cleared** This is the total of all cleared and reconciled transactions in this account. See [this section](#) for more information about the cleared and reconciled states of transactions.

**Balance** This is where KMyMoney displays the total balance of the account, which is the sum of all transactions in the account. However, if you select more than one transaction in the transaction list, this changes to display the sum of the selected transactions. This returns to the balance when only one transaction is selected.

### 11.1.3 The transaction form

The exact layout of the bottom area of the ledger view depends on your configuration and the type of account being displayed. However, it generally includes fields for all the details of a single transaction, as well as buttons for various actions that can apply to a transaction. It is described in more detail in the following sections.

## 11.2 Entering Transactions

There are two methods of entering transactions into the ledger: using the transaction form or entering the data directly into the transaction list. The transaction form is displayed by default and this is the method we will discuss first. Turning off the transaction form can be accomplished by going to the Ledger section in the Configure KMyMoney that's within the Settings.

The fields in the input area match the information fields in the transaction list. Additional fields include the Memo field, for a more detailed description of the transaction, and a Category selection. The Split button allows you to split the transaction into multiple categories.

## 11.3 Using the transaction form

The transaction form at the bottom of the ledger view is the interface for manually creating transactions.

Depending upon the type of transaction you wish to enter there are several tabs available on the transaction form. Click on the tab that best defines your transaction (deposit, transfer, or withdrawal) and the form will load several fields available for your input.

Please note that the actual transaction method is not used directly by KMyMoney but is purely for grouping/reporting purposes.

If you are unsure which method to choose simply use Deposit for any money coming into the account, Withdrawal for money going out of the account, and Transfer for money moving from one account to another. The transaction methods and the differences between them are discussed in more detail elsewhere.

Select the transaction method by clicking on the appropriate tab.

### 11.3.1 The fields of a transaction

Enter the information using the following notes on the available fields. Note that many fields have 'Auto Completion' turned on. That is, if you start typing, KMyMoney will offer alternatives matching the characters you begin to enter. To select the matching content simply click on the entry by using your mouse or selecting the appropriate keyboard keys. If the entry is not listed finish typing the content to add the new value. The next time you type the content, KMyMoney will find it for you as you begin to enter the initial characters.

#### 11.3.1.1 The Payee

The Payee is who the money came from/to. If the payee is a new entry KMyMoney will ask if you wish to add this to the list of Payees. Any other information related to a payee or payer, such as address, phone number and account number as well as notes can be updated in the Payees view.

### 11.3.1.2 The Category

The Category associates a transaction with an income or expense category for accounting and reporting purposes, and enables you to group certain transactions. Type the name of the category into the defined field. If you have entered the category and it does not exist then KMyMoney will ask if you want to create a new one. If the selection is Yes KMyMoney will then open a dialog box that allows for the further definition of the category based on General, Hierarchy and Tax characteristics.

If you wish to associate parts of the transaction with different categories, KMyMoney can handle this need. An example transaction might be a cash withdrawal of 50 of which you use 10 on food, 20 on beer and 20 as cash. The transaction will therefore be assigned three categories: Food, Beer, and Cash. To do this, you need to use [Split Transactions](#), which is described in more detail below. See the special [KMyMoney fields](#) section for more information on how to use this field.

### 11.3.1.3 The Tag

Tags are similar to Categories, and can be used to maintain an orthogonal view to Categories. They provide the ability to group transactions within a Category based on your defined needs. This need could be defined by a specifics to Person, Place, or Thing. For example, you might have a Category for each different type of automotive expenses, and then have a Tag for each vehicle. As with Categories, you can select from the dropdown list, or type a new Tag name, and be prompted if you want to create a new Tag with that name. Within the Tag field KMyMoney will allow for multiple tags entered within a single transaction. Also, you can enter a tag on an individual split.

### 11.3.1.4 The Memo

A multi-line memo can be entered if you wish to help you remember further details of a specific transaction.

### 11.3.1.5 The Check Number

The check number can be entered if needed. Note that the check number field can be made visible or invisible in the ledger if desired. This is configured in the Ledger Settings dialog.

### 11.3.1.6 The Date

The transaction's date must be entered to specify when the transaction took place. See the special [KMyMoney fields](#) section for more information on how the date input field can be used to make entering dates quicker and easier. For transactions in checking and credit card accounts, it is your choice whether to use the actual date (when you wrote the check or made the purchase) or the posting date as reported by the bank or credit card company. Using the actual date can help you track when you made the purchase, for example, but the statement or downloaded data from the bank is more likely to use the posting date.

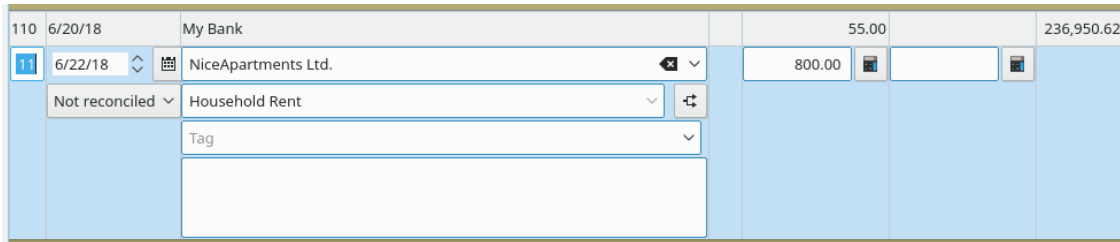
### 11.3.1.7 The Amount

Finally, enter the transaction amount into the required field. Note that a simple calculator can be displayed, either by clicking the icon to the right of the amount field, or by entering the % character into the field, or by entering any of these mathematical symbols: + - \* / in a formula, as in  $12 + 3$ . When entering the plus sign, the calculator will be opened. Note that only the final result of any calculation will be saved as the amount of the transaction.

When you are satisfied that all the fields have been adequately filled in, click on **Enter**. If you accidentally press or click on **Enter** before you have finished entering all the data, click on **Edit** to resume entering the data.



## 11.4 Directly inputting transactions into the list




The second method of entering transactions into the ledger involves editing the transaction list directly.

To do this you must first let KMyMoney know that you don't want to use the transaction form by opening the settings dialog and unchecking the **Show transaction form** option.

This is performed by selecting the **Settings** → **Configure KMyMoney...** menu item and selecting



the  register icon from the list on the left. The option to uncheck is labeled **Show transaction form**. When finished click on **OK** to be ready to directly enter or edit transactions.

### 11.4.1 Starting the edit

To enter a new transaction into the register you can now either click on an empty entry, press **Ctrl+Ins**, or click **New** at the foot of the window. The **Up** and **Down** arrow keys let you navigate through the list. After pressing **Enter** or double clicking on an entry, the transaction list displays the fields required to enter the transaction and waits for input.

To move through the fields press the **Tab** key and when done press **Enter** to save the changes or **Esc** to cancel.

In case the option **Use Enter to move between fields** is selected, the **Enter** key moves to the next field just as the **Tab** key except for the last entry field where it saves the data.

Which method you use to enter transactions is up to you and is a matter of personal preference.

## 11.5 Split Transactions

The Split transaction feature allows you to divide up a transaction into multiple categories, representing, for example, the different items bought with a single purchase at a store.

To enter a split transaction, using either the transaction form or the transaction list, start a new transaction, including entering the total amount. Then, instead of selecting a category, click the **Split** button to the right of the **Category** field. If you have already selected a category, that becomes the first entry in the split editor screen.

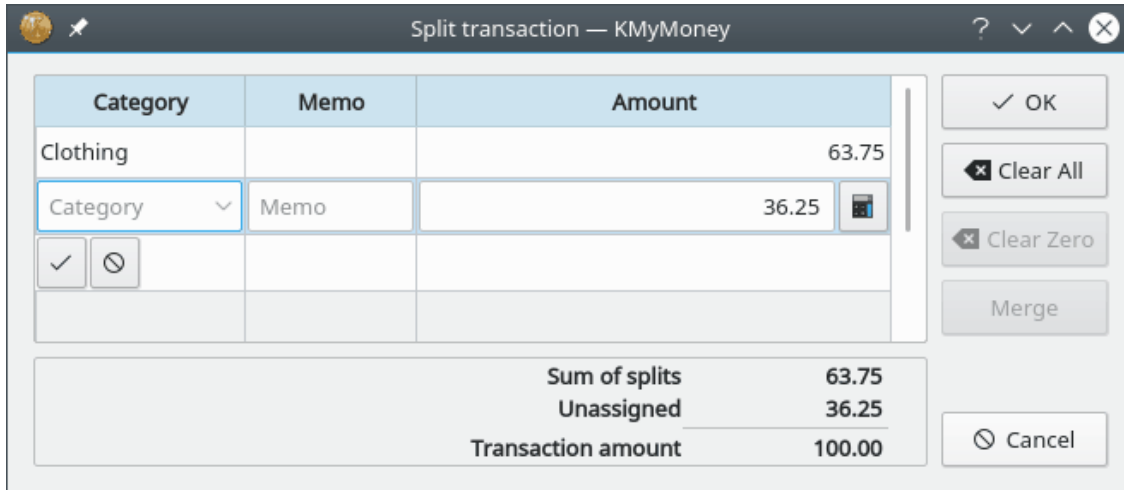
In the split editor screen, double-click an empty line to enter a new sub-transaction or press **Ctrl+Ins**. Specify the category, add an (optional) memo, and enter the amount. To save this part of the split, press the green check mark under the category. To cancel, press the red cross.

After entering a split, the bottom of the split editor shows how much of the total transaction is still unassigned. After entering all the splits, press the **OK** button to save the entire transaction. If there is still an unassigned amount, you will be prompted to either return to editing the splits, change the total transaction amount, or leave part of the transaction unassigned.

Split with unassigned amount

To redistribute an 'Unassigned' or 'Overassigned' amount, select a split item that has to be adjusted. After that click on a button **Apply Difference**. If 'Unassigned' was previously shown and non-zero, that amount will be added to the selected line item value. If 'Overassigned' was previously shown and non-zero, that amount will be subtracted from the selected line item value. As the result, the 'Unassigned' amount will be set to zero and a transaction could be saved successfully.

Note that the category field in the transaction form or the transaction list now displays *Split transaction*.



## 11.6 Editing transactions

To edit a transaction, select it in the list view and either click on **Edit** in the transaction form or right click on the entry and select **Edit** from the popup menu. If you are editing transactions directly in the list you can edit the transaction simply by double clicking on an entry or by pressing **Enter** when a transaction is highlighted.

## 11.7 Deleting transactions

To delete a transaction, select it in the list view, right click on the entry, and select **Delete** from the popup menu when it appears, or click **Delete** on the transaction form.

## 11.8 Matching Transactions

Generally, when you import transactions, either via QIF, OFX, or HBCI, KMyMoney will automatically attempt to match them against existing transactions. To allow for differences in the dates, there is a default setting of 4 days, which may be changed in the settings - Register/Import. Any transactions so matched will be highlighted in green. On completion of the import, you should review these and either accept or unmatch them.

If you should find that an imported transaction was not automatically matched with an existing transaction when it should have matched, then it is possible to match them manually. Note there is a difference between manually matching two transactions and simply deleting one of them, even though they may appear to have the same effect. Specifically with OFX or HBCI, it is important not to delete the imported transaction, because you will find that the next time you import your transactions, the deleted transaction may show up again. This is because modern

import formats like OFX and HBCI use a 'Transaction ID' to identify transactions. When you delete the imported transaction, the transaction ID goes with it, so the importer has no way to know this transaction was already imported.

The solution is to tell KMyMoney that the transactions are the same, using the manual matching interface. This allows you to match an imported transaction with a hand-entered (non-imported) transaction. To do so, select one of the transactions to be matched by clicking on it, then select the other by left clicking on it while pressing the **Ctrl** key, and then select **Match** from the context menu. This will match and combine the two transactions together. The values of both transactions must be the same for the match to work, except that the dates may differ by the window specified in the settings, as described above. If you are happy with the result, right click the matched transaction, then select **Accept**.

During import of online statements, either directly or by importing a downloaded file, KMyMoney performs matching as best as it can based on the name of the payee and the amount of the transaction. In case of an invalid match, a matched transaction can be unmatched.

**NOTE**  
 The matching interface will not allow you to match two transactions which have both been imported. Likewise, it won't allow matching between two transactions which have both been entered by hand.

## 11.9 Understanding the State of a transaction

A transaction can have one of three states: non-reconciled (blank), cleared (C), or reconciled (R). When a transaction is entered, it has state of non-reconciled. Once the bank posts the transaction, the user can clear it and thus transform it to state (C). When you receive a statement from the bank, all cleared transactions should be on the statement.

	C	Payment	Deposit	Balance
	C	45.00		232,593.24
	R		3,000.00	235,593.24
	C	250.00		235,343.24
		50.00		235,293.24
		800.00		234,493.24
		60.00		234,433.24

When you **reconcile** your account, you actually mark the statements as cleared and check that the difference between the beginning balance and the cleared transactions equals the ending balance of the statement. When this is the case, you can 'finish reconciling' which actually changes the state of all cleared transactions (C) to reconciled (R).

If you try to edit a transaction with at least one split marked as reconciled (R), you will be warned.

## 11.10 Changing Transaction Settings

There are several options that change the appearance and behavior of the Ledger view in terms of transactions. These settings are found by selecting **SettingsConfigure KMyMoney** from the



menu bar, and selecting the ledger icon from the list on the left.

Most of the settings are self explanatory. For clarity, several of the settings are explained below.

- Show transaction form (under the Display tab) - toggle to hide the transaction form at the bottom of this screen. Transactions can still be entered directly into an empty line at the end of the transaction list, through an automatic compact entry area.

These images show what direct transaction entry looks like compared to the transaction form.

The transaction form

Transactions entered directly

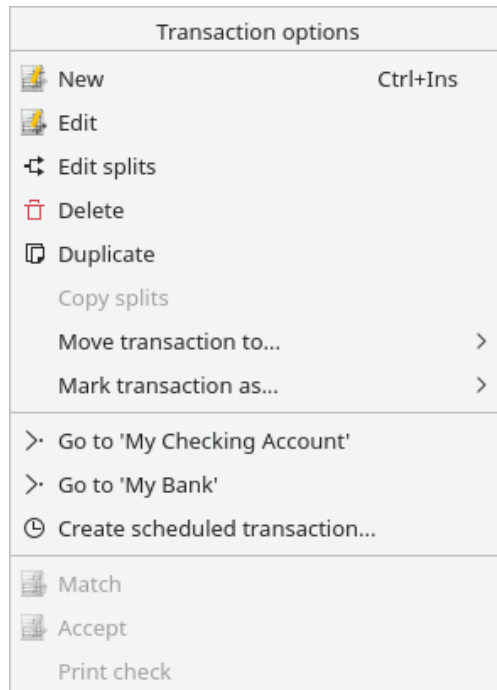
110	6/20/18	My Bank		55.00		236,950.62
111	6/22/18	NiceApartments Ltd.		800.00		
		Not reconciled	Household Rent			
			Tag			

- Keep changes when selecting a different transaction/split - by selecting the next line in the transaction list or split editor, the changes are kept, instead of the default behavior where you have to push the green check mark to save changes.

## 11.11 Other Functionality

Additional options are available from the **Transaction Options** menu, accessed by right-clicking any transaction in the list.

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Options include jumping to the Payees view for the Payee in the transaction, creating a schedule, and changing the reconciled or cleared status.

To edit the account information from the ledger view, select **Account** from the menu bar. From the **Edit Account...** menu item, you can change the account details. There is also a menu item to bring up the Reconcile menu, which allows you to match transactions against an official bank statement or credit card notice.

## Chapter 12

# Investments

Ace Jones  
Michael Carpino  
Jack H. Ostroff  
2019-12-30  
5.0.7

### 12.1 Investments in KMyMoney

#### 12.1.1 Investments

In very general terms, an investment is any allocation of money with the expectation of a future benefit. KMyMoney's Investment accounts are designed for one particular type of investment: securities. A security investment (or just a security) is an instrument for investing money that is traded on a market with the intention of a profitable return in the form of either appreciation in value, or income such as interest or dividends. Stocks and mutual funds are the most common securities; and they are the ones specifically supported within KMyMoney. Bonds have a different financial structure, but can usually be handled by KMyMoney. Futures, commodities, options, and more complex investment instruments like derivatives are other types of investments, but KMyMoney has no special functionality for them. As long an investment has similar characteristics to a stock or mutual fund, it can be tracked.

#### 12.1.2 Base Currency

Each security has a Base Currency. This is the currency in which it is traded. When a price quote is entered for an investment, the currency of the value given is always its base currency. A stock on the NYSE (New York Stock Exchange) would be in US dollars (USD), and one on an Australian market would be in Australian dollars (AUD). The Base currency for a security does not need to be the same as the default currency for the Investment account holding that security.

#### 12.1.3 Investment Accounts

An Investment Account holds a collection of Securities, also referred to as Equities. An Investment account contains transactions, recording activities such as buys, sells, dividends, reinvestments, yields, splits and income of those investments. Each transaction in an Investment account must relate to a specific security.

It is common for an account at a Brokerage Institution to contain both securities and cash. In KMyMoney, an Investment account holds *only* securities. It cannot contain any cash balance. This was a design decision made when Investment accounts were first included in KMyMoney, and it might be changed in a future version. For now, any cash needed to purchase a security or gained from a sell or dividend transaction requires the use of a Brokerage Account.

#### 12.1.4 Brokerage Accounts

When an investment transaction uses (to buy a security) or produces (from a sell or dividend) cash, that transaction must refer to another account which can hold the money, most commonly a checking account. You can specify any suitable account for any investment transaction which requires one. However, KMyMoney has the concept of a *Brokerage Account*, also sometimes referred to as a 'Cash Account', which is the default account for such transactions.

When you create an Investment Account, you have the option of creating an associated Brokerage Account with it. The default name of the Brokerage account will be the name of the investment account with " (Brokerage)" appended.

### 12.2 Creating an Investment Account

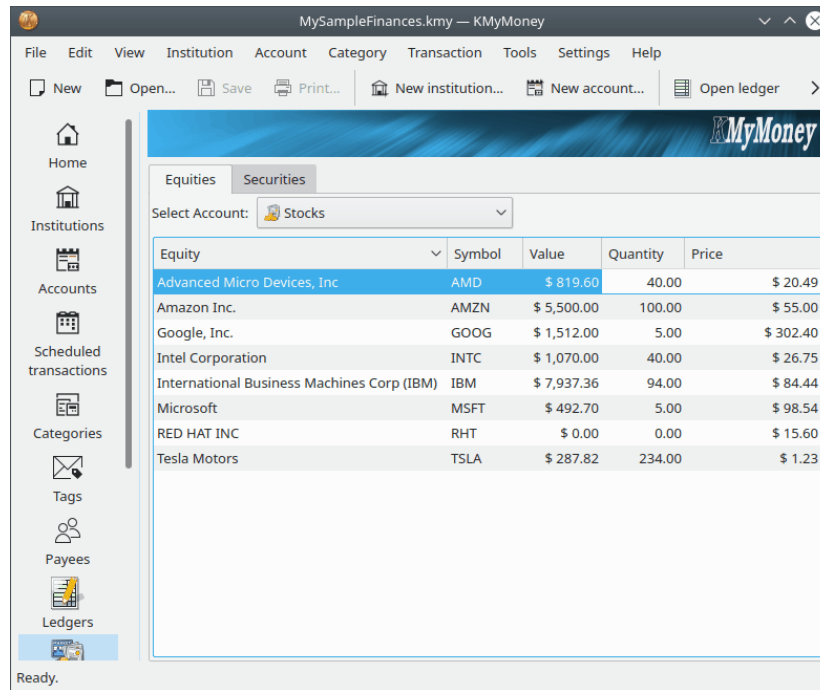
The first step on the path to working with investments is to create an account to hold your defined securities. Choose the **Account** → **New account...** menu item to begin the process. Create an account as previously defined in the adding **Account** section, making sure to choose 'Investment' as the type of account.

To work with the new investment account, navigate to the **Investments** view, and choose the account you have just created from the **Select Account** dropdown box.

### 12.3 Adding Investments to Your Account

To add individual securities to your Investment Account, navigate to the **Investments** view, select the **Equities** tab, and choose the Investment account where the investment is held from the **Select Account** drop-down box.

## The KMyMoney Handbook



Right-click the mouse in the empty space in the view. This brings up the **Investment Options** context menu. Choose **New investment...** from this menu. This launches the **New Investment Wizard** which you use to create your new Investment.

### 12.3.1 New Investment Wizard

The first thing you'll be asked to enter is the type of investment, whether it's a stock, bond, etc.

Next, the investment details page is presented. The following information is entered on this page:

- **Trading Symbol.** A trading or ticker symbol is an abbreviation used to identify a publicly traded security of a particular instrument on a particular stock market exchange. KMyMoney requires a trading symbol for all securities; however some investments do not have symbols. In this case, you will need to make up a symbol for it.
- **Full name.** The friendly, readable name of the investment you're creating, e.g., 'Advanced Micro Devices, Inc.' This name is also referred to as the security.
- **Fraction.** This indicates the degree of precision to which your holdings are measured. For example, in the US most mutual funds measure holdings to three decimal places, so you would enter 1000 in this field. Stocks are often measured to only whole units, so you could enter 1 for a stock like this. You'll want to mirror the same decimal places that your brokerage uses to record your securities so the transactions amounts match within KMyMoney. Using extra precision will not cause a problem, but using too little precision can cause rounding errors which can make KMyMoney unable to exactly match the information shown by your brokerage institution.
- **Trading market.** Where the stock trades. This is an optional field which is provided for your convenience. This information is not used anywhere else within KMyMoney.
- **Identification.** An optional field to enter additional identification information you might like to keep track of. Again, this information is not used anywhere else.
- **Trading currency.** The market exchange currency in which this investment trades. This is typically the country that the security trades within. It is usually, but not necessarily, the same as the default currency for the Investment account holding that security.



- Price entry. Choose whether the price will be entered as the price per share or as the total for all shares when entering a transaction.

If you are using Online Quotes, ensure that the symbol exactly matches the symbol used by your quote source. Yahoo covers most of the world's markets, and requires a suffix on the end of symbols outside the US, to specify the country or market. For example, Rubicon Limited on the New Zealand market should be entered as 'RBC.NZ'.

Finally, you're presented with the Online Update screen. This is where you tell KMyMoney how you would like to update the prices of your investment. The following items are set here:

- Use Finance::Quote. This is an option for GnuCash users who are used to this style of quotes. Most users can leave this unchecked.
- Online Source. The online source you'd like to use for this particular investment. The most common choice is 'Yahoo'. Try that first, and if the investment cannot be found using this source, then experiment with the others.
- Factor. A multiplier that should be applied to quotes retrieved for this investment. This is most commonly needed for UK stocks where the price quoted is in pence (1/100), and the stock is denominated in pounds. In this case, enter 0,01 for the Factor.

### 12.3.2 Using a Security in more than one Investment Account

#### NOTE

This section has been added just in time for the release of Version 5.0.8. The author felt it was important to include at least the basic information now, since this topic has been a source of difficulty for some time. The discussion will be expanded and screenshots of the New Security Wizard will be added as soon as possible.

It is possible to own shares of the same security in different investment accounts, such as a regular investment account and also a retirement account. If you follow the instructions above, you will have that security show up in both accounts, but KMyMoney will actually treat them as if each of the securities is a different underlying equity. This results in duplicate storage, such as having two copies of the entire price history of the equity. Therefore, you may prefer to have both securities refer to the same underlying equity.

When you add a security to an investment account, and that security already exists in another investment account, you need to be careful if you want to reuse it rather than creating a new, duplicate security. When you see the **New Investment Wizard**, after selecting the type of investment and clicking **Next**, you need to be sure the **Full Name** field is empty before entering the **Trading Symbol**. When you hit **Tab**, if KMyMoney already has a security using that symbol, it will ask if you wish to reuse it. If you click **Yes**, it will fill in the rest of that dialog, and you can then just click **Next**.

## 12.4 Editing an Investment

The **Equities** tab of the Investments view window lists your current holdings in this account, along with their symbol, value, quantity, and price. Right-click the mouse on any of the investments to bring up the **Investment Options** context menu, where you have the option to add, edit, or delete individual investments from this account. Also, you can update the price of your investments here either manually or via their online source. In addition, it is possible to close an empty account, or to reopen a closed account. The order for value, quantity and price can be

changed on the screen by selecting any of them by left clicking on the item in the top bar and dragging it to the left or right.

If you choose to Edit an Investment, you will use the **Investment detail wizard**, which looks and functions just like the **New Investment Wizard**, as described in the previous section.

## 12.5 Investment Transactions

Investment transactions are entered and edited in the [Ledger](#) view, as with other kinds of accounts. However, the fields will appear different, and vary depending on the transaction type or activity. Investment transactions have some additional elements:

- Activity
- Security
- Account
- Shares, Price, & Total Amount
- Fees
- Interest category

### 12.5.1 Activity

The Activity for an investment transaction describes what action is happening to the security. The following activities are supported:

#### Buy/Sell

Use to record purchases or sales of individual securities. This action requires an account to transfer the funds from/to, which defaults to the Brokerage account, if one has been created.

#### Dividend/Yield

Also known as a 'Cash Dividend', this action is used when you receive an interest or dividend disbursement from your security. This action also requires an account to transfer the funds to.

#### Reinvest Dividend

Reinvest Dividend. This is a dividend where the proceeds are used to purchase additional shares of the security.

#### Add/Remove Shares

A simple increase or decrease in the number of shares you own. This should be used very rarely, because it's uncommon for shares to just show up in your account (or disappear) unless it's a purchase or a sale. One use of these activities is for some situations KMyMoney does not natively handle, such as the exchange of some number of shares of a security for a different number of shares of a different class of the same security.

### Split Shares

This is used when the stock is split. Enter the ratio of the split in the 'Split Ratio' field. For example, in a 3:2 split, enter 1.5. Reverse splits, where the ration is less than one, such as 2:3, although uncommon, are also allowed.

### 12.5.2 Security

Each investment transaction must be associated with an individual security. Choose the security name when adding or editing a transaction. The symbol will be displayed when viewing it.

### 12.5.3 Account

For any transaction which generates or requires money, you must enter the account where the money is transferred to/from. If your investment account has an associated Brokerage account, it is usually best to transfer the funds there. This applies to funds for purchase or sale of the security, as well as for fees paid or interest or dividends earned.

### 12.5.4 Shares, Price & Total Amount

For buy, sell, and reinvestment transactions, the number of shares, the price per share, and the total amount of the transaction must be established. You can enter any two of these, and KMyMoney will calculate the third. It's usually best to enter just the total amount and the number of shares, because these are the known facts of the transaction. KMyMoney will automatically calculate the price per share. Note that there is only one entry field for the price, and it will be labeled 'Transaction amount' or 'Price/share' depending on the setting of the **Price entry** option when the account was [set up](#).

### 12.5.5 Fees

With many investment transactions you can include the fees (or commission) you paid the broker. If you enter a category for the fee, then a field will be shown to the right where you can enter the amount of the fee. If you need to enter more than one fee for the transaction, you can use the [Split Transactions](#) feature. In this case, when you complete entering all the splits, the total amount of the fees will be shown to the right.

### 12.5.6 Interest

This is how you enter an interest or dividend payment from a security. As with fees, if you enter a category, then a field will be shown to the right where you can enter the amount. You can also use the split transaction feature, if required.

## 12.6 Working With Foreign Investments

KMyMoney supports multiple currencies and securities, and you may want to combine the two. However, doing so requires extra care to assure accurate records. As noted above, when you add a security, you must specify its trading currency. This might not be the same as the base currency for your KMyMoney file, and it also might not be the same as the default currency for the investment account in which you hold the stock or the account where you transfer your funds to/from for buys/sells.

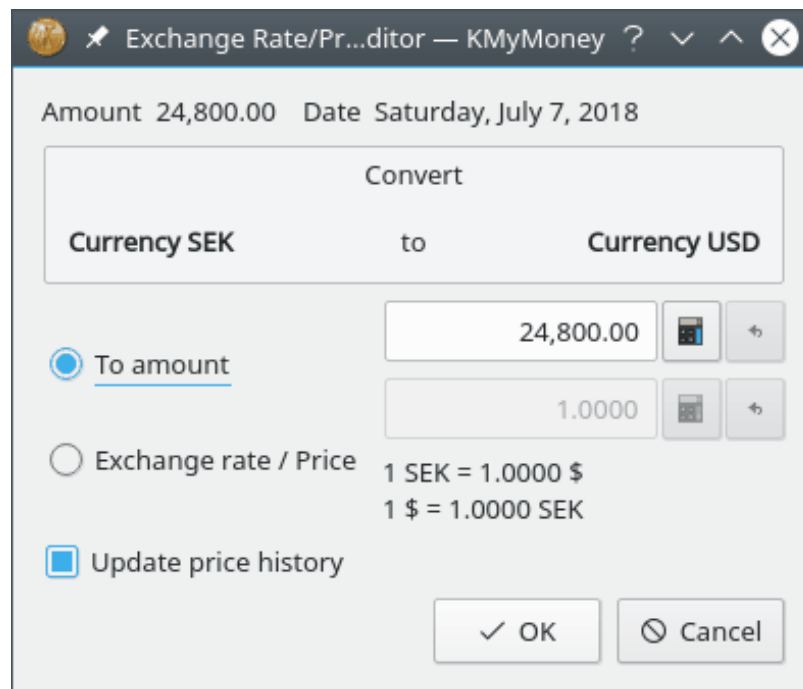
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Consider a hypothetical case, where your base currency is USD. You have an investment account in EUR, and a brokerage account also in EUR. In that investment account, you hold shares of TietoEnator, which is traded in SEK.

When you enter a buy transaction for this investment, use SEK as the currency. So if you buy 100 shares at a price of SEK 248.00, for a total of SEK 24,800.00, enter these values in the transaction.



When you choose the brokerage account to fund the transfer, you'll be warned that it's in a different currency.



When you finish entering the transaction, you will be prompted for a price update to the investment account's currency, in this case, SEK -> EUR. Review the documentation on [Entering Prices Manually](#) for more information on the price dialog.

If you then switch over to the brokerage account, you will see the transaction as EUR 2,254.54, assuming an exchange rate is 11.0000 SEK/EUR.

## 12.7 Updating Prices

There are two ways of updating the prices for your investments. You can either enter the price manually or have KMyMoney fetch it from the web.

### 12.7.1 Manual Price Updates

You can enter prices for your investments using the same [Price Editor](#) as used for currencies.

### 12.7.2 Online Price Quotes

KMyMoney has the ability to download the latest prices for your securities and currencies via the web.

#### 12.7.2.1 How Online Quotes Work

At your request, KMyMoney will fetch a page from the web that contains the latest price for each security. By default, prices are fetched from [finance.yahoo.com](http://finance.yahoo.com), and are subject to the terms and conditions of that site.

The online quote lookup uses the security's trading symbol to find the price. Therefore, it is important to set the symbol correctly. Yahoo supports stocks from most major world markets, so it's usually just a matter of finding the correct symbol. For example, TietoEnator trades on the Stockholm Stock Exchange market, and its Yahoo symbol is TIEN.ST.

To find the trading symbol for a security supported by Yahoo, use the 'Symbol Lookup' feature at [finance.yahoo.com](http://finance.yahoo.com).

#### 12.7.2.2 Assigning a Quote Source

In order to get online price quotes, you first have to enable it for each security or currency you want updated, by setting a 'Online Quote Source'. This is the name of the service from which the quote should be fetched. KMyMoney ships with several sources to choose from. Yahoo is the recommended default source, and should work for most investments and all currencies.

To assign a quote source for an investment, navigate to the investment summary view for the account in which the security is held. Edit the security by right-clicking it and selecting **Edit Investment ...**. In the Investment Detail Wizard, click **Next** twice, for the Online Update section. In the Online source dropdown box, select the online source for your needs.

Versions of KMyMoney starting with 0.9 contain support for the Finance::Quote package for obtaining online quotes. This is intended primarily as a convenience for those users converting from the GnuCash finance package, which uses it as its native method. If you do select this option, you should see a different list of sources, those supported by Finance::Quote. If the list is empty, it suggests that the package is not properly installed. See their web site at <http://finance-quote.sourceforge.net> for more information.

#### 12.7.2.3 Adjusting a quote

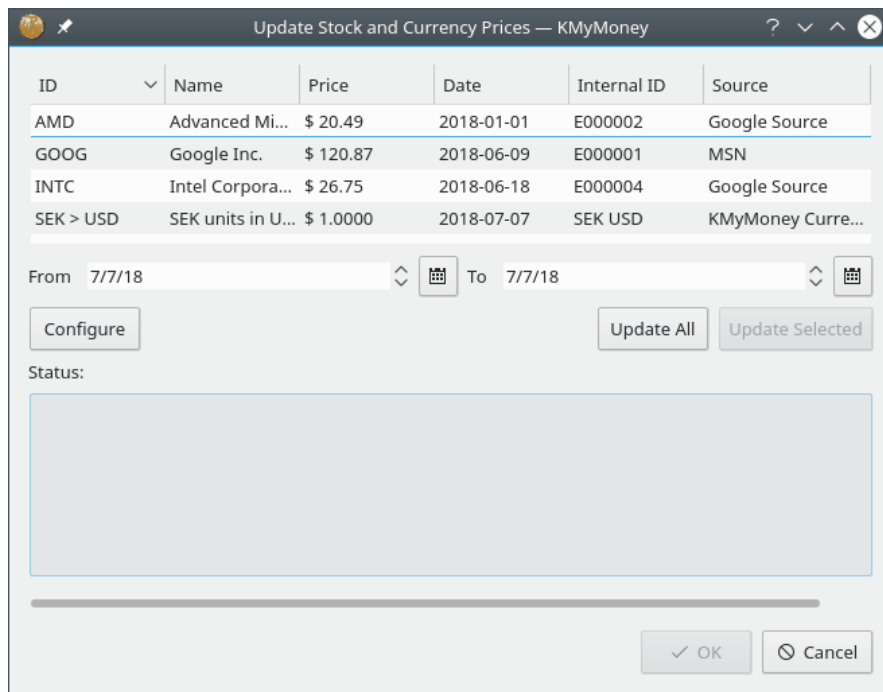
Some online sources do not report the price in a base quantity (e.g., EUR) but in a fraction (e.g., Cent). Using this information as price will produce wrong values for your investments.

If this is the case for your online source, you can use the **Factor** field to enter an adjusting factor. For the above mentioned example the factor would be 0.01.

The **Factor** field is only available if a **Quote Source** has been selected.

### 12.7.2.4 Fetching Quotes

Typically, you will update the prices for all your securities and currencies as a single operation. Choose the **Tools** → **Update Stock and Currency Prices...** menu item to bring up the online price quotes dialog. Press **Update All** to fetch quotes for all securities and currencies in your KMyMoney file.



### 12.7.2.5 Adding or Editing Quote Sources

Adding or editing quote sources is not recommended for anyone but the most technical user. You should feel comfortable reading HTML and writing complex regular expressions. If this doesn't sound like you, we recommend writing to the developer's list if none of the quote sources work for you. Ideally, please point us to a web page where these quotes can be obtained. Additionally you can consult with members of the KDE Community Forum for KMyMoney as they may already have a solution available for your needs.

If you do feel up to the challenge, here's how it works. The quote sources are contained in the settings dialog. Choose the **Settings** → **Configure KMyMoney** menu item. From there, choose the **Online Quotes** section. You can choose an existing source to edit, or create a new one. When you are done with your changes, be sure to press the **Update** button before exiting the dialog. Your changes are not saved by default.

The first thing to consider in an online quote source is the URL. This is the page that is fetched from the web. You will see a %1 in all sources, and a %2 in currency sources. For investments, %1 is replaced by the trading symbol. For currencies, %1 is replaced by the From currency, and %2 is replaced by the To currency. This URL is then fetched, all HTML tags are (optionally) removed, and that stripped file is then sent to the page parser.

Note that the URL can also be a file: URL, which the quote fetcher takes to be the path to an executable script. It will pass any command-line arguments to it that you have specified, and feed the stdout to the page parser. For example, you might have a script called getquote.sh that contains custom quote logic, taking the symbol as a single parameter. Your URL would be 'file:/path/to/getquote.sh %1'.

The page parser looks for a symbol, a date, and a price. Regular expressions tell it how to extract those items from the page. Please review the documentation for the [QRegularExpression class](#) for

the exact syntax regular expressions used by KMyMoney. There should be exactly one capture expression, surrounded by parentheses, in each regexp field. The date format further tells the date parser the order of year, month, and day. This date format should always be in the form "%x %x %x". where x is y, m, or d. The date parser is very smart. '%m %d %y' will parse 'December 31st, 2005' as easily as '12/31/05'. Two digit years are interpreted as being in the range of 1950-2049.

## 12.8 Unimplemented Features

There are some features that are normally associated with investments which are not yet implemented in KMyMoney. These include, but are not limited to derivatives, options, and futures. In addition, when you sell a security, KMyMoney does not know which specific shares you are selling, i.e., the oldest or the most recently purchased, so it cannot calculate return on investment. Finally, it has no direct knowledge about any country's specific tax reporting requirements, but these can usually be handled by marking as Tax related all the categories you use for transactions which might have tax consequences.

## Chapter 13

# Currencies

Thomas Baumgart  
Michael Carpino

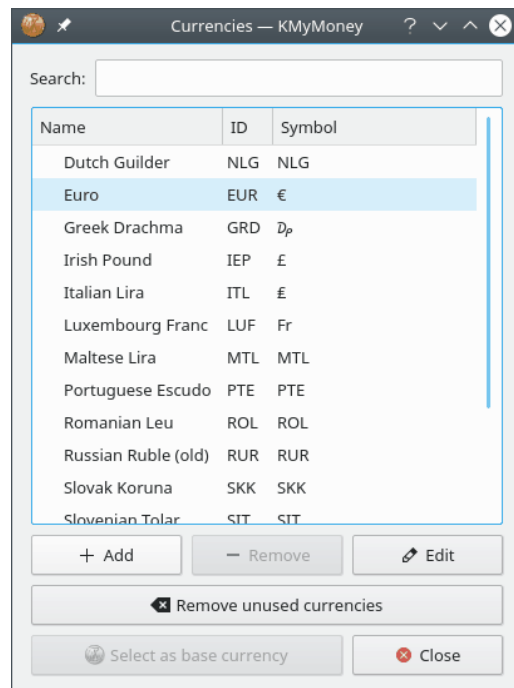
2020-02-20

5.0.8

KMyMoney supports the use of multiple currencies in different accounts. For example, you can set up a bank account in Euros, another in British Pounds, and still have your credit card account in US Dollars.

### 13.1 Base currency

During the initial KMyMoney New File Setup, you will be asked to select the base currency. Usually, the base currency is the currency you use in your country. The base currency is the one that all income and expense categories use and that reports will be based on. When you set up a new account KMyMoney will automatically default to the base currency. If your account requires you to use a different currency, you can change it during the New Account Setup.





### 13.1.1 Adding a new currency

Although it does not happen often, sometimes a new currency is introduced. This can be a new virtual currency, such as Bitcoin, or a change introduced by a country for financial policy reasons. While any such currency will be added to the next version of KMyMoney it is possible to add it manually, in case you have a need to begin using it immediately.

To manually add a currency, select the **Tools** → **Currencies...** menu item to display the **Currencies** dialog, as shown above. Right click on any existing currency and select **New currency** from the **Currency Options** context menu. Enter the official code for the currency and click **OK**. The currency will be created with the name 'New Currency'. To change the name, either press **F2** or right click and select **Rename currency**.

## 13.2 Account setup

When you create a new account, you specify the currency in which it will be managed. The New Account wizard defaults this setting to the [base currency](#). If you require a different currency, you need to select it during this initial setup. The ledger for the account will then show all values in the selected currency.

## 13.3 Entering transactions using different currencies

Whenever a transaction is entered that refers to more than one currency, the exchange rate editor pops up and allows you to enter an exchange rate. Initially, the current price available from the price database will be used as exchange rate. See [Entering exchange rates for currencies](#) for more information on how to provide exchange rates manually and obtain online price information.

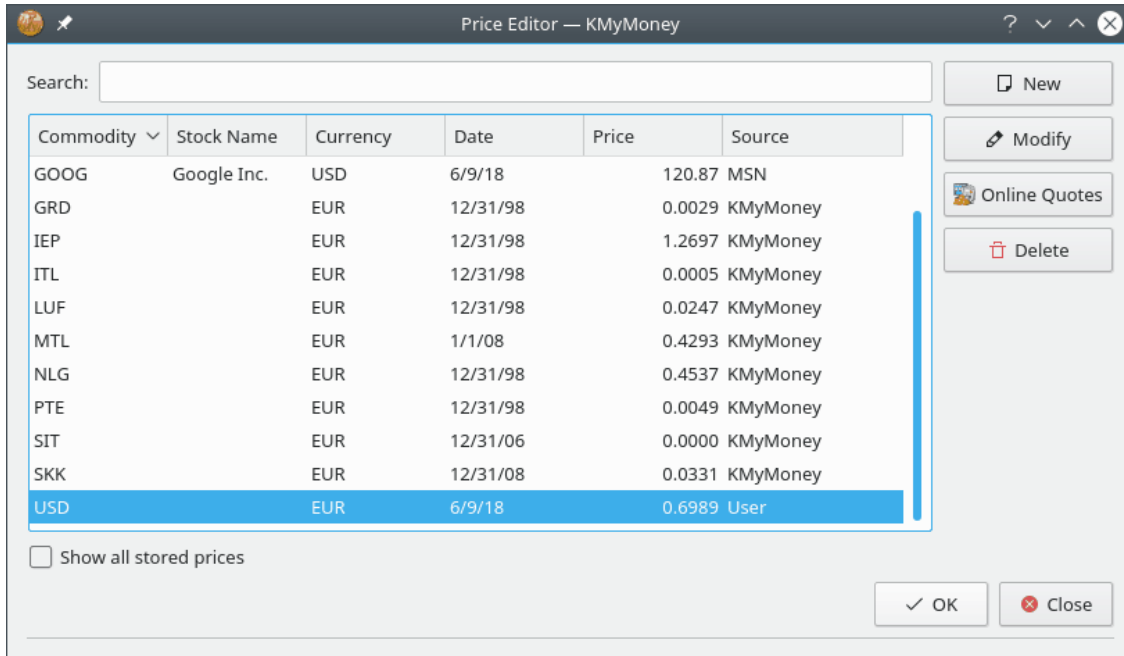
Optionally, the exchange rate is saved in the price database once entered by the user.

## 13.4 Exchange rates for currencies

### 13.4.1 Entering prices manually

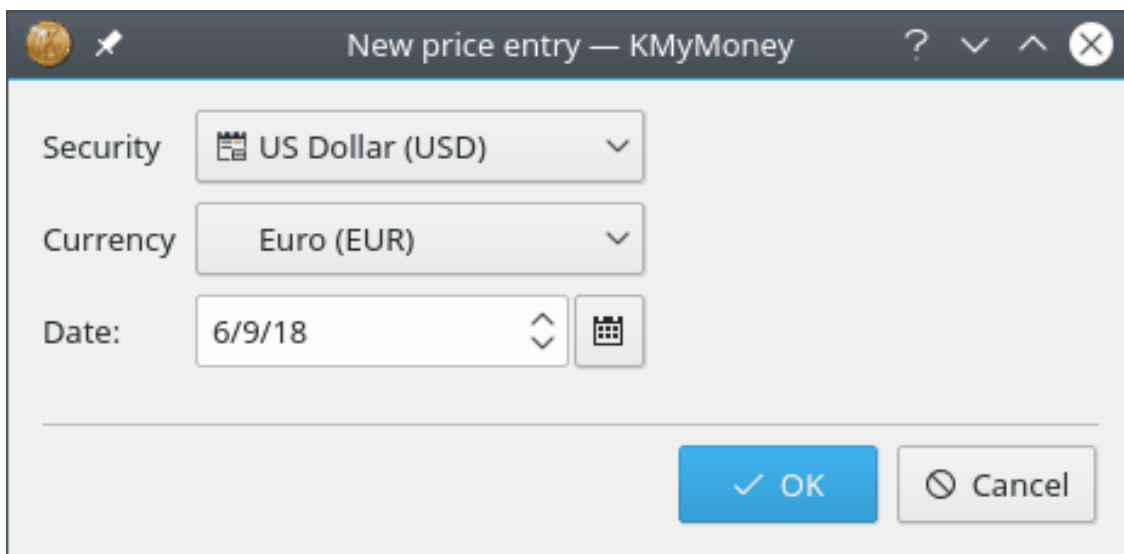
The price database editor allows you to enter exchange rates between currencies or prices for investments. You can pull it up using the **Tools** → **Prices...** menu item.

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In KMyMoney a 'Price' is the price of one currency in terms of a second currency. For example, as I write this, the price of 1 USD in terms of 1 EUR is 0.83; that is, 1 USD costs 0.83 EUR. The first currency is the one being bought or sold, and the second one is the currency used to buy or sell it.

When you press the **New** button, you get the New Price Entry dialog. Enter the first currency (USD in the example above) in the Security field. Enter the second currency (EUR in the example above) in the Currency field. Enter the effective date of the price in the Date field.



### 13.4.2 Online currency updates

KMyMoney will fetch currency conversions from the web. Once you have entered a single price for a pair of currencies, the online quote feature will always list that pair amongst its options.

See the section on [Online Price Quotes](#) in the Investments chapter for more details.

## Chapter 14

# Reconciliation

Michael T. Edwardes

2010-07-21

4.5

### 14.1 What is reconciliation?

Reconciliation is the process of matching the transactions you have entered into KMyMoney with the transactions listed for that account by the institution. This is most commonly done with the list of transactions in a statement, be it a bank statement, credit card statement, loan statement, or any other statement. It can also be done against an on-line listing of the account, although this is less common. If any discrepancies are found, then either you or the person who created the statement have made a mistake.

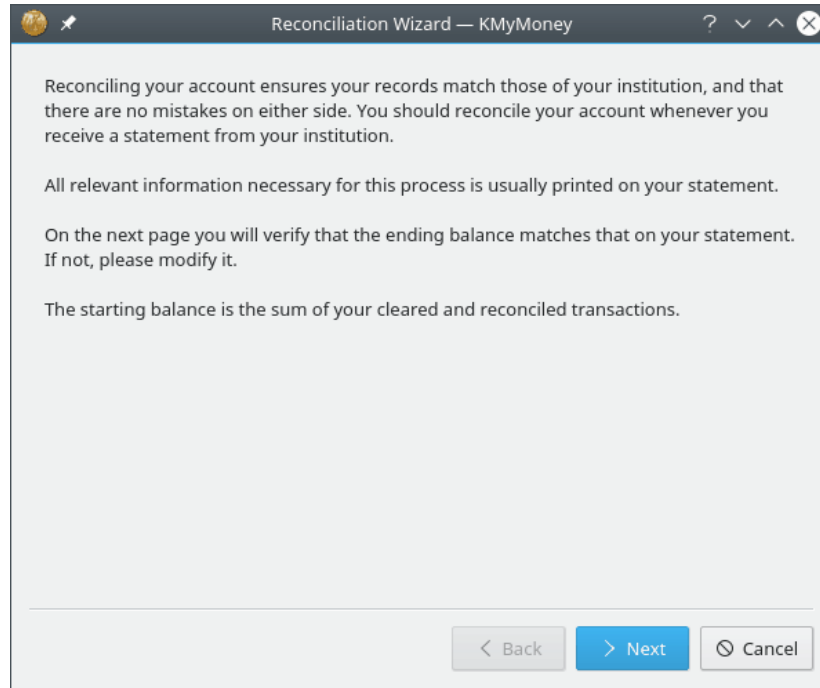


To reconcile an account, choose your account from the drop down box and click on the reconcile icon, select the **Account** → **Reconcile...** menu item or use the **Ctrl-Shift-R** shortcut.

### 14.2 The reconciliation wizard

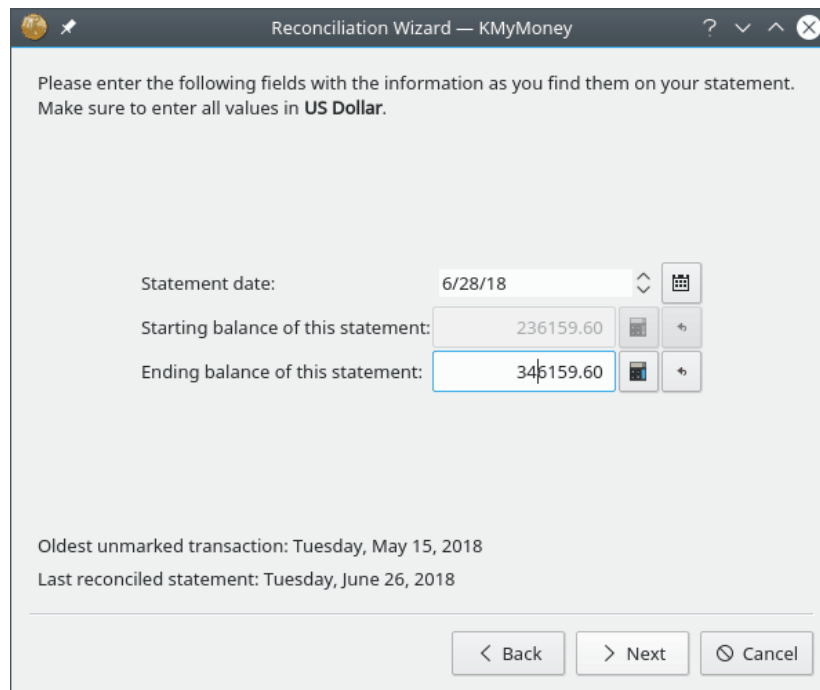
This will open the reconciliation wizard. The first page of the wizard briefly describes the process you will follow. Click on **Next** to actually start the wizard.

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### 14.2.1 Statement details

The statement date, starting balance, and ending balance can be found in your statement. Make sure that the figures match and click on the **Next** button. If the figures do not match then enter the figures as listed on your statement and click on the **Next** button.



## 14.2.2 Interest

If the statement reconciliation is on a bank account or any account with interest and/or charges fees, then enter these values in the appropriate fields. A category can be assigned for each of these amounts.

### NOTE

The interest field is for interest you gained. If you have to pay interest, e.g., for a credit card account, this has to be entered as a charge.

Reconciliation Wizard — KMyMoney

If necessary, enter information about interest or charges here. KMyMoney will create transactions and clears them directly for you.

Payee

Interest

6/28/18

Charges

6/28/18

< Back > Continue Cancel

Click on **Continue** to start matching your statement to what you have entered. Note that this completes the Reconciliation Wizard, but not the process of reconciliation. It also changes the ledger display by only showing transactions that have not already been marked as reconciled. As described below, you still need to clear transactions and then tell KMyMoney that the account is reconciled.

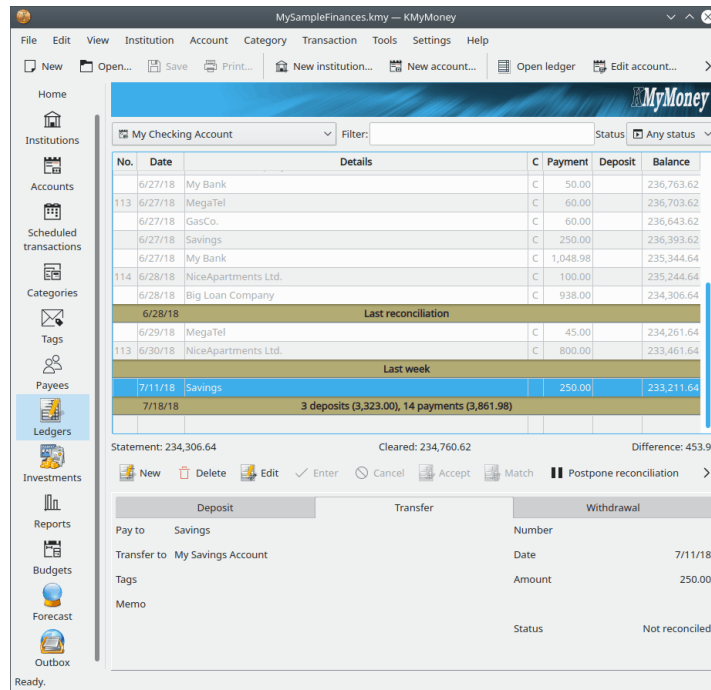
## 14.2.3 Clearing transactions

During the reconciliation, any transaction can be edited to make it match the statement, and new transactions can be created as usual. To mark a transaction as cleared, click on the **C** column in the list view. A transaction is cleared when it matches the transaction on your statement.

The command frame (just below the transaction list area) displays the statement amount on the left, the cleared amount in the center, and the difference on the right. As you mark transactions cleared, these values update to show the change.

Note, however, that as reconciliation is the process of matching the data in your account with that on a statement, changes to any transaction with dates after the statement date you entered in the wizard will be saved, but will not have any effect on the cleared amount shown in the command frame.

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### 14.2.4 Completing Reconciliation

#### 14.2.4.1 Finishing Reconciliation

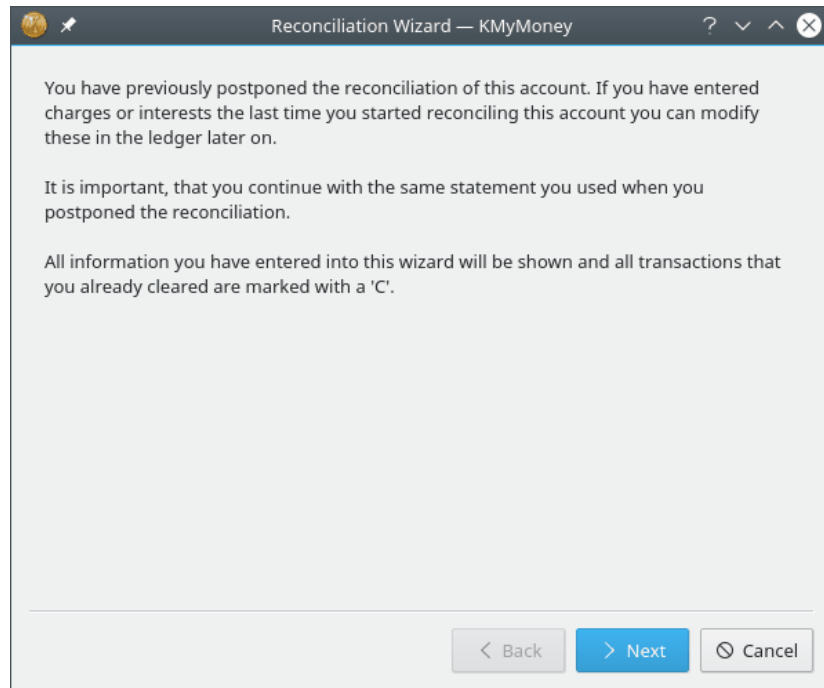
When the difference between the statement and the cleared balance is zero then the account is reconciled and you can click the **Finish** button. When you do this, KMyMoney takes all the transactions which have been marked as cleared and marks them as reconciled, and the value in the C column changes from 'C' to 'R' to reflect the change. In addition, it saves the changes and records that the account has been reconciled. (You still need to save the file to permanently save all the changes.)

#### 14.2.4.2 Postponing Reconciliation

If you're having trouble completing the reconciliation, or you need to gather some additional information before you can complete the process, you can postpone the process to a later time by clicking on the **Postpone** button. When you do this, KMyMoney remembers the values you entered when you started the wizard, it does not mark cleared transactions as reconciled, and it returns the ledger to its normal view. If you exit KMyMoney before clicking either **Finish** or **Postpone**, it has the same effect as clicking **Postpone**. Any edits you have made, such as marking transactions cleared or entering new transactions, are not touched, and you can still save them before you exit KMyMoney. However, you will have to run the reconciliation wizard again in order to reconcile the account.

When you run the reconciliation wizard on this account the next time, KMyMoney remembers the values you entered when you previously ran the wizard, and you will be able to change them, if necessary. In this case, the initial screen of the wizard is different, to remind you of this.

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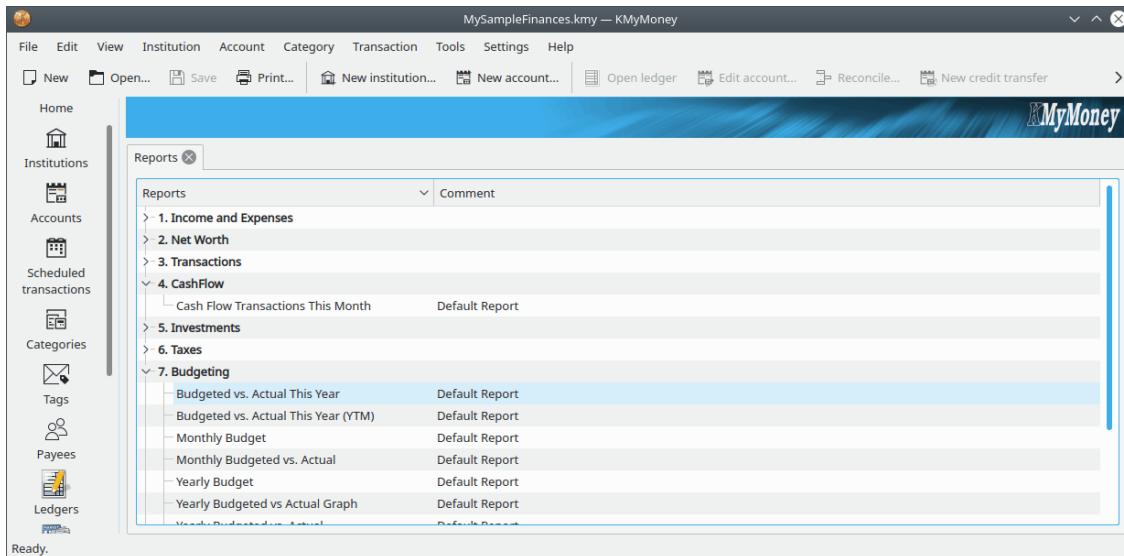


## Chapter 15

# Reports

Ace Jones  
2010-07-25  
4.5

### 15.1 Available Reports



The Reports View lists all available reports, grouped under the following headings.

#### 15.1.1 Income and Expenses

The reports in this section show your income and expenses either for the current month or for each month in the current year. Of course, the duration of the overall report and the duration captured by each column can be configured to your liking. Graphs and Pie Charts also may be produced.



### 15.1.2 Net Worth

Here there are reports that describe your net worth, either at the current moment, every month for the current year, or every year of your history. In addition, there is a 7-day Cash Flow Forecast and a Net Worth Graph. There are also reports to get the balances for all of your accounts at any given point in time.

### 15.1.3 Transactions

This section includes reports that list individual transactions. This is the best way to print your account register for a specific period of time. The transactions printed can be grouped together according to your liking by choosing the appropriate report, such as:

- By Account
- By Category
- By Month or Week
- By Payee

### 15.1.4 Cash Flow

The Cash Flow report is similar to a Transaction report, but it displays all cash-flow related transactions.

### 15.1.5 Investments

These reports help you keep track of your investments. They only include investment accounts. There are a variety of presentation filters and styles, as shown in this partial list.

- Investment Transactions: Similar to a Transactions report, and includes the share price and quantities.
- Investment Holdings by Account: Shows the current shares, price, and value for each account.
- Investment Holdings by Type: Same as the previous report, but organizes the accounts by type (Stock, Mutual Fund, etc.)
- Investment Performance by Account: Shows the annualized performance over any period of time. This performs a cash flow analysis of all money coming into and going out of the account. As a result, this is a very accurate picture of how well your investments are doing.
- Investment Performance by Type: Same as the previous report, but organizes the accounts by type (Stock, Mutual Fund, etc.)

There are also graphs for Investment Prices and Investment Worth.

### 15.1.6 Taxes

The tax reports are just like the transactions reports, with the addition that only Tax related categories are included. This allows you to flag certain categories as being tax-related, and then get one big report at the end of the year to see them all in one place. They may be listed either by Category or by Payee, and for the last fiscal year.

### 15.1.7 Budgeting

The budgeting reports are similar to net worth reports, but the reports can display the budget for a given year, or even compare it to the actual income and expenses for the same period.

### 15.1.8 Forecast

The forecast reports are just like the net worth reports, but they use the information to display forecast information. You can display the information at various levels and for the time frame of your choosing.

### 15.1.9 Information

These reports display non-transaction information about schedules, accounts, and loans.

### 15.1.10 Charts

If [Charts](#) are enabled, this section lists all the reports which are marked to display a graphical chart as the default. They are also listed in one of the other sections, but they are also aggregated here for your easy reference.

### 15.1.11 Favorite Reports

This section lists all the reports you have marked as a favorite in the report configuration dialog. They are still listed in one of the other sections, but they are also aggregated here for your easy reference. Favorite reports are also included on the financial summary page for even easier reference.

### 15.1.12 Configuring Reports

To access the report configuration dialog, bring up the report you wish to configure, and press the **Configure** button at the top of the report.

## 15.2 Working With Reports

There are a number of actions you can take on each report. You can access these by right-clicking the report name in the list of reports. Alternately, once you have run a report, there are buttons across the top of the view to invoke each of these:

- **Chart:** Only present if the report is capable of displaying a chart. Clicking this option toggles between the report and the chart.
- **Configure:** Change the properties of this report. You can customize the report to your liking and save it for future use.
- **New:** Create a new customized report based on the selected report.
- **Copy:** The report output can be copied to the clipboard to paste them in another application, like a spreadsheet, for further analysis.
- **Export:** Reports can be saved in HTML or CSV format.
- **Delete:** Customized reports can be deleted. The default reports that ship with KMyMoney cannot be deleted.
- **Close:** Close the current report.

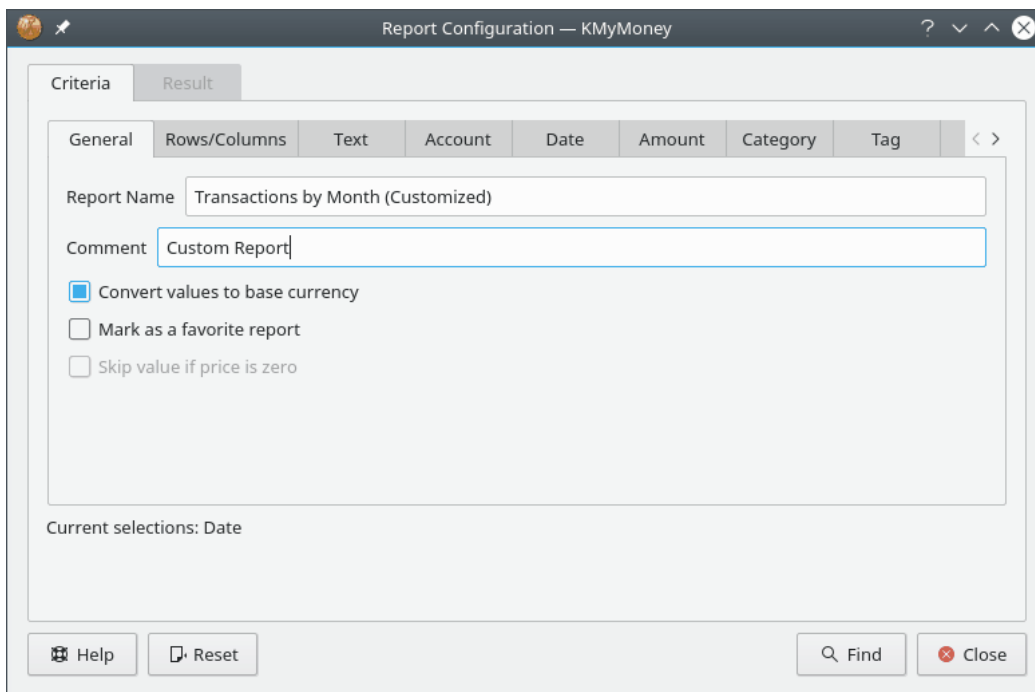
## 15.3 Configuring Reports

### 15.3.1 Working with custom reports

You can configure the default reports or create your own from them by selecting 'New' and then configuring the new report. When you select 'Configure' you will be presented with the Report Tab. Initially, it is named the same as the old report with '(Customized)' added to the end. You can change the name to whatever you want. You can even name your custom reports the same as a default report, or the same as another custom report. Also, you can always use the Comment field to further distinguish reports.

The Report Configuration dialog has a number of tabs across the top. Each tab displays options for configuring different aspects of the report.

### 15.3.2 Report Tab



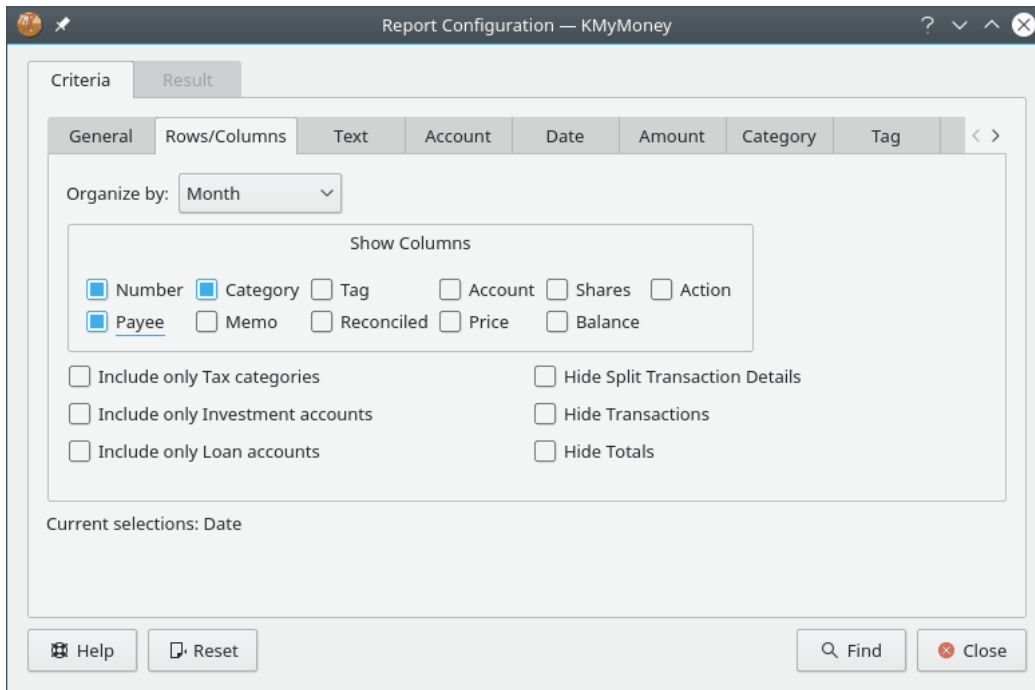
On this tab, you set the basic properties of this report.

- **Report Name:** Choose a name for this report.
- **Comment:** Enter a comment to help you remember the details of this report.
- **Convert values to base currency:** Select this option to convert all values in the report to your base currency. Leave it unchecked if you'd like to see values in their original currency. If currencies are not converted, then subtotals will not be shown.
- **Mark as favorite report:** Check this to cause this report to show up on the home page and in the group of **Favorite Reports**.

### 15.3.3 Rows/Columns Tab

On this tab, you configure how you would like the rows and columns to be selected and organized. This tab presents different configuration options depending on the style of report you have selected.

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For income/expense and net worth reports:

- Columns: Choose how large of a time period each column should encompass
- Rows: Choose what kind of accounts to display as the rows of this report
- Detail: Choose the level of detail required for this report.

The following levels of detail are available:

- All: Show every category or account.
- Top-Level: Show only the highest-level categories or accounts, and roll up the sums of the subordinates categories or accounts into those values.
- Groups: Show only the totals of the income, expenses, assets, or liabilities.
- Total: Show only the grand totals line.

For transaction reports:

- Organize by: Choose how to group the transactions in this report.
- Show Columns: Choose which columns should be shown in the report. The date and transaction amount are always shown.
- Include only Tax Categories: Only show categories which have been marked as tax-related.
- Include only Investment Accounts: Only show transactions from investment accounts.
- Include only Loan Accounts: Only show transactions from loan accounts.

### 15.3.4 Chart Tab

This tab allows you to configure what the report should look like when it is displayed as a chart. See the [Graphs & Charts](#) section for more explanation of the charting functions.

- Chart Type: The visual format of chart desired.
- Show grid lines: Whether to print horizontal and vertical grid lines on the chart.
- Draw values on chart: Whether to print the data values on the chart itself for chosen data points.
- Show chart by default: Whether this report should first be displayed as a chart when it's opened.
- Line width: The width of data lines on the chart.

### 15.3.5 Other Tabs

The other tabs in this dialog are the same as in the Search Transactions interface. Please refer to the [documentation](#) on that interface for details on the other tabs.

## 15.4 Graphs & Charts

### 15.4.1 Viewing as a Chart

Each report can be viewed in either textual form or graphical (chart) form. The same report configuration parameters are used in either case. You can easily jump back and forth between the textual and graphical forms by pressing the **Chart** or **Report** buttons along the top of the report view.

Care should be taken to limit the amount of data you choose to display on a chart. If you are not careful, using the same configuration for both textual and graphical forms means it's possible to configure a chart to be visually cluttered, unappealing, and uninformative. KMyMoney will not force you to keep your charts readable and useful!

### 15.4.2 Available Chart Types

#### 15.4.2.1 Line Graph

A line graph is one of the most simple forms of a chart. There is one line for each series. (Usually a series is a single account or category; see below for more details on that.) The time periods stretch out along the bottom axis, and the currency values are along the left.

The detail level for each line is controlled in the [Rows/Columns](#) Tab of chart configuration. If you choose the 'Top-Level' detail level, there will be one line for each of the top-most accounts or categories which show the sum total of all underlying accounts or categories. If you choose 'Groups' it will instead show one line each for Income, Expenses, Assets, or Liabilities, depending on the other settings.

#### 15.4.2.2 Bar Graph

The bar graph works exactly the same as the line graph, except there is one bar for each series in each time slice.

#### **15.4.2.3 Pie Chart**

The pie chart is the most simple chart available. It shows only one time slice, as opposed to showing the values across time. This chart shows only the totals column of whatever report is selected. If your report is configured to NOT convert values to the base currency, there will be no totals column, and therefore this report is not useful.

#### **15.4.2.4 Ring Chart**

The ring chart is very similar to a pie chart, except there is one 'ring' for each time slice in the report.

## Chapter 16

# Importing and Exporting

Ace Jones  
2011-07-03  
4.6

### 16.1 GnuCash Importer

#### 16.1.1 GnuCash Files

The KMyMoney GnuCash importer handles direct reading of standard (XML) files as produced by GnuCash versions 1.8 and 2.0. The following are not supported:

- import of database (Postgres) data
- import of 'multi-book' files
- import into an existing KMyMoney file
- import of small-business specific features (Employees, Invoices, etc.)
- export to GnuCash files.

The import will probably only work correctly if presented with a valid file. It is recommended that the **Actions** → **Check & Repair All** menu item of GnuCash be run before attempting to import.

Files can be opened by specifying the filename on the command line (**kmymoney <path to file>**), or by means of the KMyMoney **File** → **Open (Ctrl-O)** or **File** → **Import** menu items.

The similarity between the two products means that much day-to-day data can be imported in a straightforward fashion. However, there are some areas where differences arise, and various options are provided to deal with these. The following sections will describe some of these differences; understanding them should lead to a smoother importation.

#### 16.1.2 Similarities, Differences, and Terminology

##### 16.1.2.1 Small Business Usage

It should be noted that KMyMoney is a *personal* finance manager, and as such, does not directly support any of the business features of GnuCash, such as tax tables, payroll, and tracking of lots. Any Accounts Payable or Receivable accounts found in a file will be imported as Liability or Asset accounts respectively.

### 16.1.2.2 Accounts

#### 16.1.2.2.1 Account types

For both products, the highest level of structure in the file is the account. KMyMoney supports 5 main types of account: Asset, Liability, Income, Expense and Equity, each of which may have various subtypes, e.g., Checking, Credit Card, etc. KMyMoney includes a 'standard' account for each of these five types, and all other accounts are held subordinate to one of these. KMyMoney enforces more consistency (or less flexibility, depending on your point of view) between account types than does GnuCash, and the importer will correct any inconsistencies it detects. This may result in a slightly different account structure, though this can, within reason, be amended after the import is complete.

#### 16.1.2.2.2 Categories

KMyMoney uses the term Category to denote an account of an Income or Expense type. Unlike GnuCash, these are not considered as 'ledger' accounts, and entry of transactions folder into categories is not supported; allocations are made during transaction entry into other account types.

#### 16.1.2.2.3 Structure and Placeholders

GnuCash supports the use of Placeholder accounts. In effect, these are just read-only accounts into which no transactions can be entered, but which function in an analogous fashion to folders in a folder structure, as a holder for other accounts. Though KMyMoney does not support this feature as such, it does provide a parent/child account relationship, so the importer simulates placeholders by creating empty accounts.

#### 16.1.2.2.4 Account Type map

GnuCash type	KMyMoney type
BANK	Checking
CHECKING	Checking
SAVINGS	Savings
ASSET	Asset
CASH	Cash
CURRENCY	Cash
MONEYMRKT	MoneyMarket
STOCK	Stock
MUTUAL	Stock
EQUITY	Equity
LIABILITY	Liability
CREDIT	CreditCard
INCOME	Income
EXPENSE	Expense
RECEIVABLE	Asset
PAYABLE	Liability



### 16.1.2.3 Transactions and Splits

#### 16.1.2.3.1 Balanced transactions

As with GnuCash, data is entered in the form of transactions, each generally consisting of 2 or more split entries. In fact, valid GnuCash transactions will always contain at least 2 splits, and to conform to GnuCash's double-entry bookkeeping standard, these must be in monetary balance (i.e., they must balance out to zero). KMyMoney encourages, but does not enforce, this standard, but any imported transaction which is not balanced will be marked in the ledger view as having a problem.

#### 16.1.2.3.2 Payees

KMyMoney prefers that all transactions have a Payee (a generic term that encompasses both payees and payers), and unlike GnuCash, a list of these payees is maintained. Payee names are generated by the importer from the GnuCash transaction's Description field.

#### 16.1.2.3.3 Transfers

KMyMoney uses the term Transfer to describe a transaction which does not involve a Category, but only transfers money between Asset and/or Liability accounts.

#### 16.1.2.3.4 Reconcile

KMyMoney provides an account reconciliation function similar to that of GnuCash, and the corresponding transaction status will be imported.

### 16.1.2.4 Commodities

GnuCash uses the term Commodity to cover both currencies and non-currency assets. These are treated separately in KMyMoney.

#### 16.1.2.4.1 Currencies

KMyMoney has built-in support for all foreign [currency](#) types. KMyMoney also requires that the user specify a base currency, this being the default currency for new accounts. The importer will attempt to determine the most likely base currency, though this choice may be rejected in favor of an alternative.

#### NOTE

KMyMoney does not currently support accounts denominated in 'defunct' currencies (except those replaced by the Euro). At present, it will be necessary to remove any such accounts from your GnuCash file before importing. We hope to improve on this situation in a future release.

#### 16.1.2.4.2 Securities and Investments

Non-currency assets (normally stocks and bonds) are called Securities by KMyMoney, and represent the main difference between the two products, in that KMyMoney requires any account denominated in a security to be subordinate to an Investment Account. This is described in more detail in the chapter on [Investments](#). Though users may have implemented such a relationship, GnuCash imposes no defined structure on it, so the importer is unable to detect it and perform an automatic conversion. Three options are therefore made available:

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- Create a separate Investment account for each security, with the same name as the security
- Create a single Investment account which will act as 'parent' for all security accounts
- Create several Investment accounts, and assign securities to them as directed by the user.

It depends entirely on user requirements which of these options is relevant in each situation, and in some cases, manual restructuring of accounts after importation may be necessary.

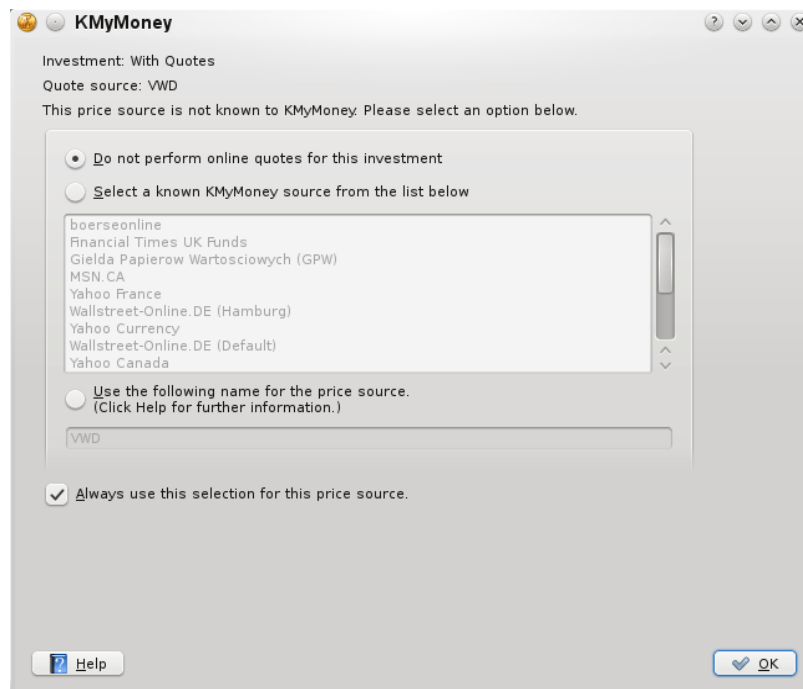
### 16.1.2.4.3 Prices and currency rates

Security prices and currency exchange rates as displayed in the GnuCash Price Editor will be imported. In addition, price and rate entries will be generated from all transactions involving securities and multiple currencies.

### 16.1.2.4.4 Online Quotes

For obtaining online price and currency rate quotations, GnuCash uses a package called `Finance::Quote`. Recent versions of KMyMoney contain support for this package for obtaining stock quotes, and this will be used by default when importing data. You may however select to convert to the native method used by KMyMoney which is covered in more detail in [online quotes](#).

If you choose to do so, the following dialog will allow selection of a 'native' KMyMoney price source, or a user-defined source, for each account for which online quotes are required. However, the stock (ticker) symbol will be imported unchanged. Since this symbol will almost certainly be different in the two packages, it will need to be manually edited after completion of the import process. Future currency rate updates will not use `Finance::Quote`, and will always use the native retrieval method.



### 16.1.2.5 Scheduled Transactions

KMyMoney does not retain the separation made in GnuCash between template transactions and their frequency of occurrence. Transaction data will be duplicated if the same template is used in different schedules, but this is not likely to be of great significance.

### 16.1.2.5.1 Schedule types

KMyMoney classifies all schedules as one of three types, Bills, Deposits, or Transfers. Since GnuCash does not make such a distinction, the importer attempts to determine the classification from the accounts and direction of money movements. It may be that in some cases incorrect assumptions are made, and these will need manual correction.

### 16.1.2.5.2 Suspect Schedules

Some features of GnuCash scheduled transactions are not available in KMyMoney, so the importer tries in each case to reach a reasonable compromise in converting the data. These transactions will be flagged as suspect, and the user will be given the option of editing them directly during the import process. Examples of situations which may cause this are:

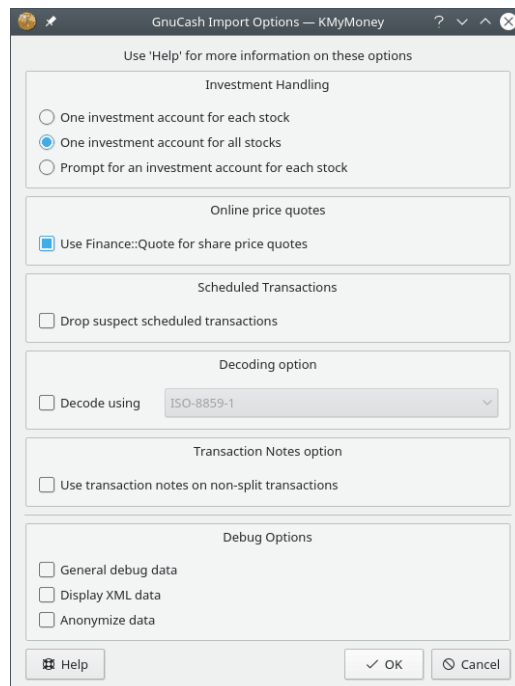
- some frequency intervals supported in GnuCash are not currently available in KMyMoney
- KMyMoney does not support the use of formulae and variables in amount fields
- complex cases which have not yet been identified for import.

Despite best efforts, it is possible that, due to the many options involved, a scheduled transaction may cause a fatal error within KMyMoney. If this sort of problem seems to be occurring, the importer offers the option to drop all suspect schedules.

### 16.1.2.6 Reports

KMyMoney provides a comprehensive selection of configurable reports, described in more detail in [Reports](#). These will not necessarily, however, match precisely those reports available in GnuCash.

## 16.1.3 Selecting Importer Options



#### 16.1.3.1 Investment Handling

See “[Securities and Investments](#)” above.

#### 16.1.3.2 Online Quotes

Turn this off if you wish to use the native method for future online price quotes.

See “[Online Quotes](#)” above.

#### 16.1.3.3 Scheduled Transactions

See “[Scheduled Transactions](#)” above.

#### 16.1.3.4 Decoding Options

If your native language is written in letters or symbols which are different from those used in the ‘Latin’ languages (i.e., generally Western European), these are represented in a special fashion (‘encoded’) in your GnuCash file. If these letters are not displayed correctly on your screen, then they must be decoded. Currently, it is often not possible to detect accurately which form of decoding must be used, so you may need to set this option and select an entry from the list. In general, the first item in the list will be that which is considered appropriate for your locale (i.e., the country and language which was selected as native when your operating system was installed), so this should be tried first. Since the import process does not overwrite your GnuCash file, you are free to experiment with any of these selections.

#### 16.1.3.5 Transaction Notes option

Under some usage conditions, non-split GnuCash transactions may contain residual, often incorrect, memo data which is not normally visible to the user. When imported into KMyMoney however, due to display differences, this data can become visible. Often, these transactions will have a Notes field describing the real purpose of the transaction. If this option is selected, these notes, if present, will be used to override the extraneous memo data.

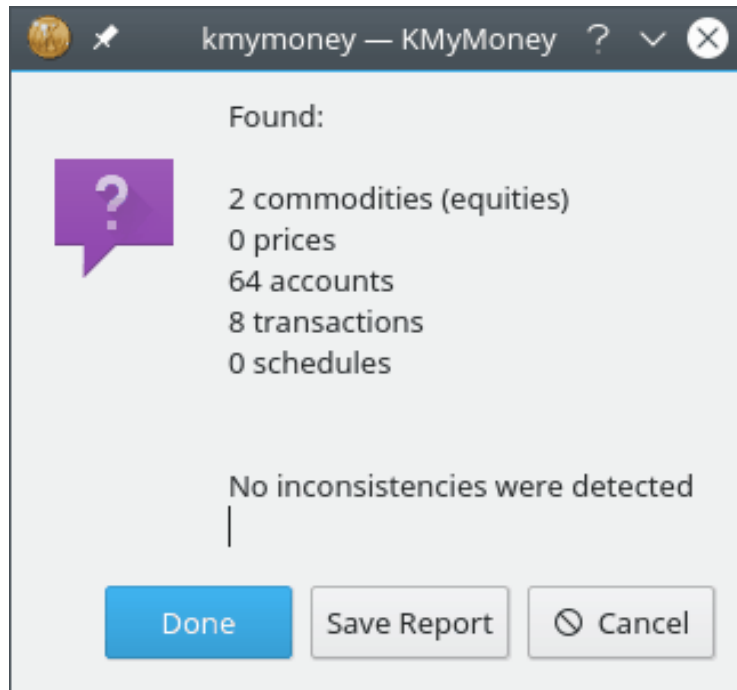
#### 16.1.3.6 Debug Options

These need only be used in the event of import problems. If you have such problems, you should also report them to the KMyMoney developer list [kmymoney-devel@kde.org](mailto:kmymoney-devel@kde.org). Note that the traces produced by these options may contain data of a confidential nature, and the **Anonymize data** option should be used if they are to be made publicly available.

### 16.1.4 Import Report

At the end of processing, the importer produces a report showing the number of different entities processed, and any errors or anomalies encountered. This report will be displayed on screen, and may be saved to a file for later review. A full report may contain the following sections:

- Record counts
- Inconsistencies in account types and actions taken
- Details of suspect schedules



## 16.2 QIF Importer

### 16.2.1 QIF format considered harmful

Generally speaking, the QIF format should be avoided wherever possible. It is a poor choice for transporting financial data. Among other things, QIF suffers from these problems:

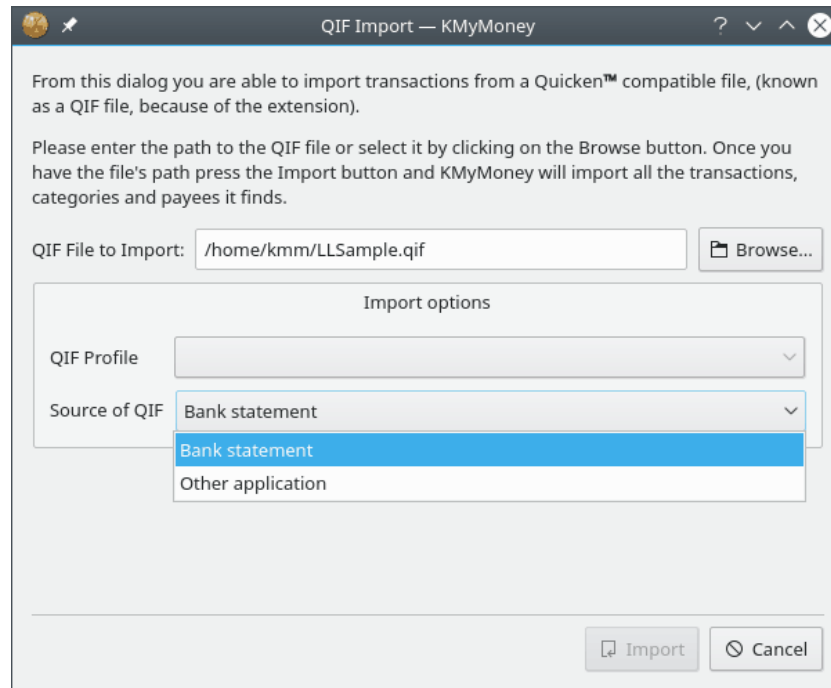
- Lack of standardized format: Different versions of the same program will impart different meanings to the same element.
- Lack of transaction identifier: Because there is no ID number associated with each transaction, matching duplicate transactions is haphazard at best.
- Lack of expressiveness: The grammar is really simple, and cannot portray the depth of financial information found in today's financial environment.

This is generally why Intuit stopped supporting QIF input at all with Quicken 2005. If you have the option of getting data some other way, like OFX, always choose that option.

### 16.2.2 How to import a QIF file

To import a QIF file, first ensure you have a valid KMyMoney file open. Then select **File** → **Import** → **QIF...** menu item.

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The resulting dialog prompts for the QIF filename allowing you to locate the file by clicking on the **Browse** button.

Also, KMyMoney differentiates between the import of a bank statement file and historic data exported from another application. The default is to import a bank statement file. In case you are importing data from your previous personal finance manager application select the appropriate option.

In general the default QIF profile should work with your QIF data. In some cases it might become necessary to use a modified QIF profile. See the [next section](#) for more details on that subject.

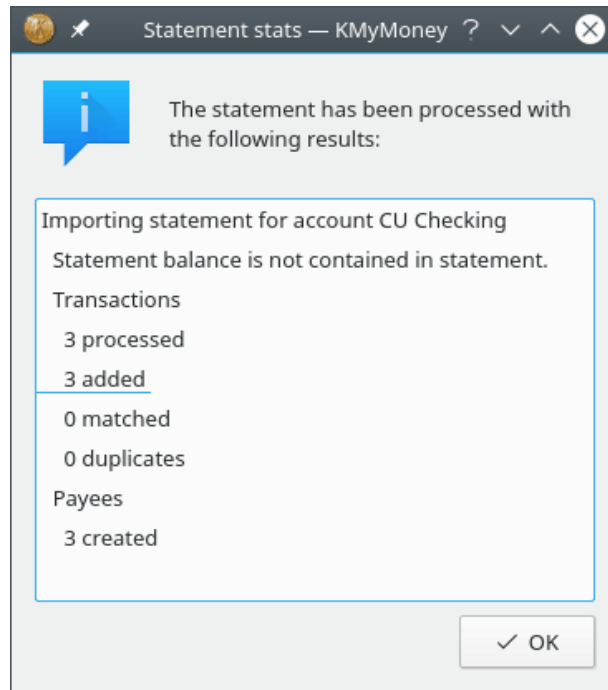
Click on **Import** to import the QIF file.

KMyMoney will start scanning the file to determine the formats used to represent dates and numbers. In case it cannot determine a date format unambiguously, KMyMoney will ask the user to select one from the list of possible date formats.

Next, KMyMoney imports the data and creates all necessary objects, such as payee information, accounts and category records, and stock price information. Wherever possible, existing transactions will be matched against the imported information. A progress bar is shown and updated during the import process.

In case KMyMoney could not detect the name of the account to be imported, the user will be asked to select the account into which the data should be imported. If the account does not already exist in your file, a new account can be created by clicking on **Create**.

At the end of the import, KMyMoney shows a statement import statistics window.



After importing, all of the imported transactions will be shown with a yellow background in the ledger view. In case KMyMoney was able to match an imported transaction with an already existing transaction, the background is shown in light green.

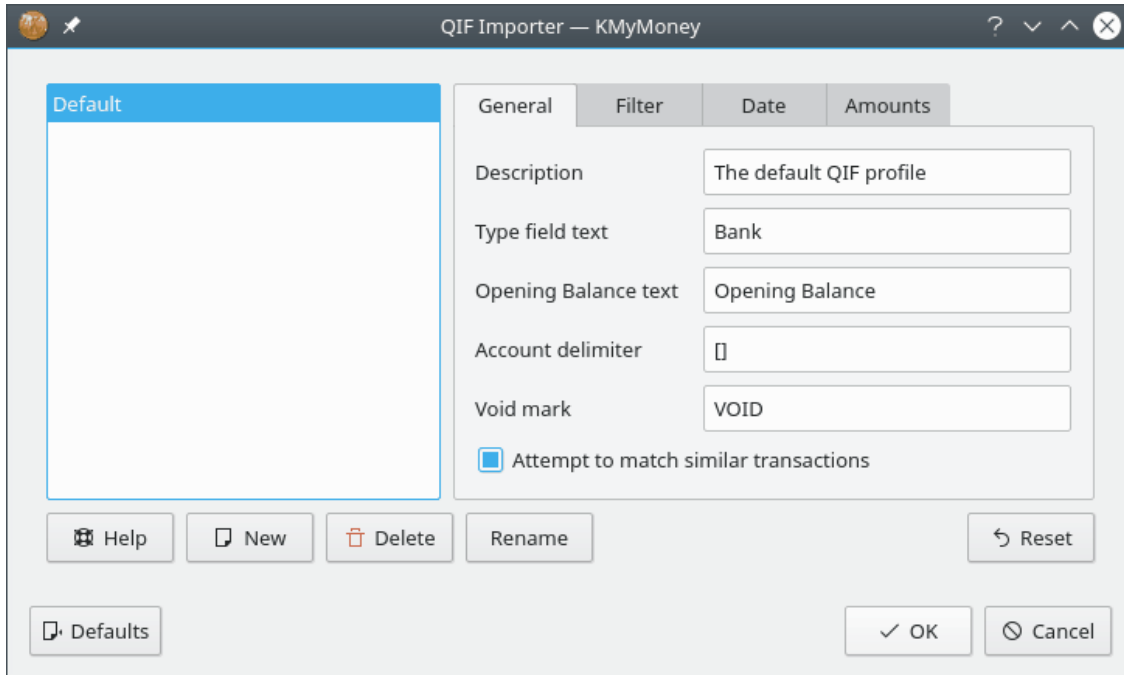
The next step is to verify the imported data and accept it. This is a general process and also applies to imports from other sources. It is outlined in a separate section of this document.

**NOTE**

The colors used to mark imported and matched transactions are customizable and may be different in your environment.

### 16.2.3 Setting up a QIF profile

Because there is no universally standard format for a QIF file, different vendors have taken liberties with the format, and introduced their own nuances. The QIF Profile allows KMyMoney to know about the peculiarities of your file. To edit an existing QIF Profile, or to create a new one, press the **New** button on the QIF Import dialog, near the profile selector.



**NOTE**  
 Previous versions of KMyMoney used to have a tab for date and amount specifications. KMyMoney now determines those settings by scanning the file. If it cannot figure out all settings, it will interrogate the user during import.

### 16.2.4 Transaction matching

As noted previously, one of the major drawbacks of the QIF format is the lack of a unique identifier for each transaction. Thus, if you import a QIF file and some of the transactions are already in your ledger, you may get duplicates. KMyMoney attempts to get around this by looking for transactions that look similar to those you already have. If it finds something that looks like the same transaction, it will match the apparent duplicate.

This can be a problem if you have transactions that look too similar but are actually different. In this case, you can unmatched those transactions later in the ledger view.

### 16.2.5 Writing an import filter

Sometimes you may have data in a custom format, like comma-separated-values (CSV) or something else unique to your situation. As of version 4.6, KMyMoney includes a CSV Importer Plugin, but you can still import other types of files into KMyMoney using a QIF Import Filter. A filter is a custom program you write which takes your special file as input, and produces a QIF file as output. This can be a shell script, a perl script, a compiled program written in C/C++, or anything else you can dream of, as long as the system can run it.

To use it, edit your favorite QIF Profile, and select the Filter tab. Enter the location of your filter program where prompted. Then, whenever you do a QIF import using this profile, the file you select for importing will be run through your filter first.

A common problem is to convert a list of comma-separated-values into a QIF file. This is a textbook case for the `awk` tool. Create a script called `csv2qif.awk`, with the following two lines as contents:



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```
BEGIN { FS=","; print "!Type:Bank" }

{ print "D"$1; print "T"$2; print "N"$3; print "P"$4; print "M"$5; print "\n" } }
```

Then, change the QIF keys (D,T,N,P,M) to match the order of your CSV data. Set the input filter to **awk -f csv2qif.awk**.

Another problem sometimes arises in the encoding of QIF files. KMyMoney expects files to be UTF8 encoded. If your file is encoded in something else, it can be useful to convert it to UTF8. For example to convert it from iso-8859-1, you would set the input filter to **recode iso-8859-1..utf-8**.

### 16.2.6 Special KMyMoney QIF extensions

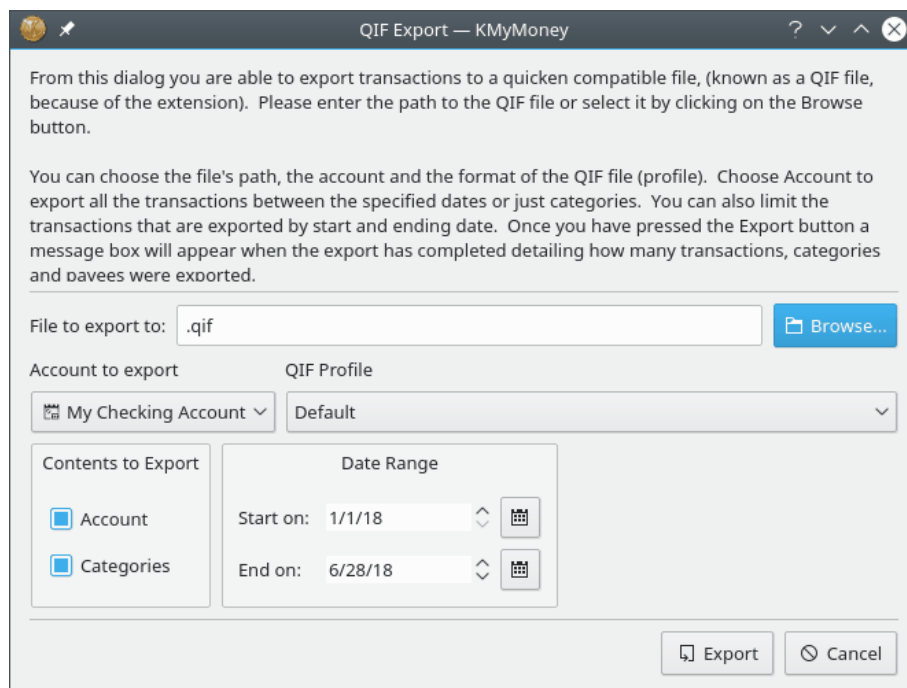
As already mentioned, one of the major drawbacks of the QIF format is the lack of a unique identifier for each transaction. If you are writing your own QIF file creator (or filter, as described above), you can overcome this problem. KMyMoney supports the '#' field. The importer will interpret this as a unique transaction ID, and disregard the record if the transaction is already in the system.

## 16.3 QIF Exporter

To export one of your accounts to a QIF file, choose the **File** → **Export** → **QIF...** menu item. You will be prompted for which single account to export, what file to export it to, and what QIF Profile to use.

### NOTE

At the moment, QIF Exporter does not handle export of investments.



## 16.4 OFX Importer Plugin

### 16.4.1 Getting the plugin

KMyMoney will import OFX files painlessly. However, this functionality is not built into the core program. You must obtain and install the OFX Importer Plugin. Once that is installed, the command to import OFX files will automatically show up under the **File** → **Import** submenu.

Note that many prepackaged versions of KMyMoney were built with the OFX importer already included or available as a separate package. If the OFX importer does not seem to be installed in your version, the first place to check is in the same place you got your base KMyMoney package.

If you have installed from RPM, the OFX Importer Plugin is contained within the `kmymoney-ofx` package. It should be available from whatever source you got the base KMyMoney package. If you have built from sources, all you need to do is have preferably the `libOFX 0.9` development headers and libraries installed on your system. The KMyMoney build process will detect these and compile the plugin. At the time of release of KMyMoney 4.6, the latest `libofx` version was 0.9.4, which is also the minimum required version.

Should you run into trouble trying to compile KMyMoney, and you are certain you have the correct version of `libOFX` installed, please contact the developers list [kmymoney-devel@kde.org](mailto:kmymoney-devel@kde.org) for assistance. Include a copy of your `config.log` file, compressed first via `gzip`.

### 16.4.2 What is OFX

OFX stands for ‘Open Financial Exchange’. According to the [OFX web site](#) ‘Open Financial Exchange (OFX) is a unified specification for the electronic exchange of financial data between financial institutions, businesses and consumers via the Internet. OFX is not a financial institution.’ The specification defines formats for transfer of financial data both by file and by direct interchange.

Although the standard is much more complete and robust than QIF, there are still variations, depending on the specific implementation used by any institution. OFX files may have an extension of ‘OFX’ or ‘QFX’ (upper or lower case); this does not imply any particular difference in the content. The specification is based on XML, so the files can be read in any text editor, but as whitespace is not relevant to the content itself, some implementations do not use any, making it very hard for a human to read.

Another site with good information is [OFX Home](#). They maintain a directory of financial institutions that support OFX. This can be useful if you have problems setting up [OFX direct connect](#). They also have a forum for discussions about OFX issues.

### 16.4.3 Importing an OFX file

The most basic way to import an OFX file is to choose the importer from the menu bar. From the **File** → **Import** → **OFX...** menu item. If OFX does not show up under Import, you do not have the OFX Importer Plugin installed correctly. Please see the previous section.

The first thing the importer will do is ask you into which account to import the transactions. If there are transactions from multiple accounts in your file, you will be asked this question multiple times.

After importing, some of your transactions may be shown with an exclamation mark on a yellow triangle in the ledger. This is because they need to be assigned a category. The importer was not able to automatically assign a category based on your past transaction history. You can edit each transaction in the ledger to assign a category, and the mark will be removed.

Please note that this section describes the ‘native’ OFX importer. OFX files may also be imported using the AqBanking Importer Plugin if you have installed that. Note that the two importers do behave slightly differently, and they are written and supported by two different developers.

### 16.4.4 Importing Investments

Please note that if you are importing a file with investment transactions, those investments must first exist in your KMyMoney file. The trading symbol is used to match, so please ensure that the symbol in KMyMoney is exactly the same as the one in the file you're importing.

### 16.4.5 Web Connect

The easiest way to import an OFX file is to set up Web Connect. Visit your bank's web site, and click on a link to download an OFX file. Your browser should ask you what program you would like to use to open the file. Point your browser to KMyMoney. It will then import the downloaded OFX file into the KMyMoney file you most recently had open. You can also change the file associations of your desktop environment, and have KMyMoney open the OFX file automatically for you.

If you need to import the OFX file into some other KMyMoney file, load up that file in KMyMoney first, and then visit your bank's web site.

### 16.4.6 Direct Connect

OFX Direct Connect is now supported in KMyMoney. This gives you the ability to contact your bank directly to obtain statements. In the future, there will be more help written, and this will be moved to its own section.

To enable this feature, you must compile KMyMoney with the `--enable-ofxbanking` switch (now the default).

Please be warned: Many banks require a separate signup, will give you a separate password or PIN, and may even charge you a separate fee for this service. No bank directly supports KMyMoney. You will have to tell them you want to bank directly from MS Money or Quicken.

The first step is to configure each account for which you wish to download statements. Go to the Accounts view, right click on the account you wish to configure, and choose **Map to online account...** In case more than one online banking plugin is installed on your system you will be asked which one to use. For the internal OFX method select **KMyMoney OFX**. A list of banks will be downloaded from the Internet and a wizard will guide you through choosing a bank, entering your username and password, and selecting an account. Should you find that your bank is not listed, then it may still be possible to use the manual option. Your bank may be able to provide the required parameters, or you may have to do some research to find them.

#### NOTE

Setting up OFX Direct Connect can sometimes be a challenge, especially as the implementation at most institutions do not provide sufficient details in error messages. One particular issue to note is that many institutions require you to change your password the first time you access it online using this method. Unfortunately, at this time, the library that KMyMoney uses (libofx) does not have a way to interactively change a password. In some cases, it is possible to get a technical support person at the institution to change the password for you. Until we are able to expand this section with more detailed troubleshooting information, if you have trouble getting this to work for you, you can ask for help on the KMyMoney developer list [kmymoney-devel@kde.org](mailto:kmymoney-devel@kde.org).

Once you have an account set up with online banking, go to the ledger for that account. Then choose **Account** → **Update account...** menu item. This will connect to your bank, and download a statement for the last 60 days.

**NOTE**

In version of KMyMoney prior to 4.6, the payee name was always taken from the `PAYEEID` field. As of version 4.6, the payee name can be based on either the `PAYEEID`, `NAME`, or `MEMO` field in the OFX transaction. You can configure this feature and some other OFX direct connect settings by selecting the appropriate tab in the [Edit account](#) dialog.

### 16.4.7 Exporting an OFX file

It is not possible to export your data as an OFX file currently. If you are interested to contribute in this area, please contact the libofx development team for details.

## 16.5 CSV Importer Plugin

### 16.5.1 Reasons for importing CSV Files

In general, it is preferable to import OFX. However, not all institutions provide data in that format. CSV (comma separated value) files are almost always available, sometimes described as Excel or spreadsheet files. Also, they can often be created fairly easily by capturing the data you want to import, such as in a text file, and manually editing it.

The primary focus of the plugin is on importing data from bank statements, but there is also a capability to import some investment statements. This plugin was initially created, before becoming a CSV importer, to produce QIF files from CSV, which could then be imported. This functionality is still present, but is likely to be removed, as the plugin now focuses on directly importing CSV files. Also, KMyMoney has the native ability to [export QIF files](#), so there is no real reason to produce a QIF file from a CSV file.

### 16.5.2 Getting the plugin

KMyMoney will import CSV files. This functionality is provided as a plugin, and it is now built into the core program, both in distro packages and in the source files. Once the distro package is installed, or the source files are compiled and installed, the menu choice to import CSV files will automatically show up under the **File** → **Import** submenu.

The CSV importer plugin is much newer than the OFX plugin, but most distributions are now built with the CSV importer already included or available as a separate package. Ensure that it is enabled within KMyMoney. Check the **Settings** → **Configure KMyMoney...** → **Plugins** menu item. If the CSV importer does not seem to be installed in your version, the first place to check is in the same place you got your base KMyMoney package. See if a later version is available, or if the importer is available as a separate package.

If you have installed from RPM or Deb, the CSV Importer Plugin should be contained within the `kmmoney` package. If you have built from source, there should be no additional requirements. The KMyMoney build process should detect the plugin source and compile the plugin.

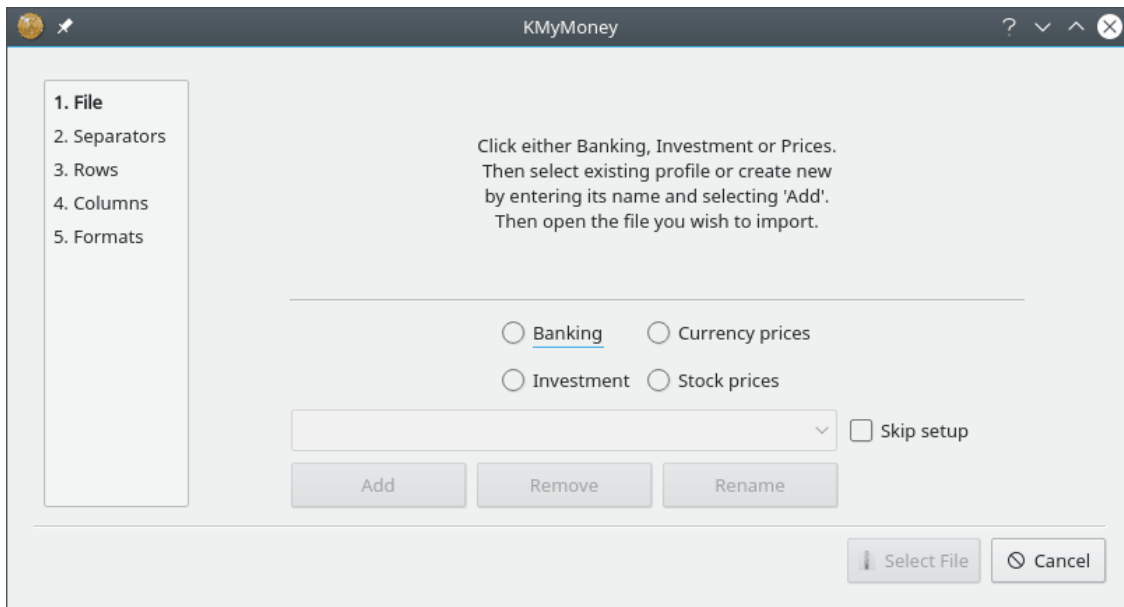
### 16.5.3 Importing a CSV file

To import a CSV file, choose the importer from the menu bar: **File** → **Import** → **CSV...** If CSV does not show up under Import, you do not have the CSV Importer Plugin installed correctly. Please see the previous section.

The CSV Importer is in the form of a wizard, with a separate page for each individual step of the process. There may be some minor differences between the text in this handbook, the labels in the screenshots, and the labels you actually see in the wizard. In such cases, the handbook describes what the wizard will look like in the next release.

### 16.5.3.1 CSV Import Wizard: Start

When started, the CSV Importer displays the **Start** page. The upper area, where data will be displayed, is initially empty. Below that, on the left, is a list of the steps of the import process, with the current one highlighted. To the right of that are some brief instructions and two radio buttons, allowing the choice of either **Banking** or **Investment**. Next there is a profile selector box, which is enabled once one of the radio buttons has been selected. At the bottom of the display are buttons to move on to the next step of the wizard, go **Back** to the previous step, or **Cancel** the import. At the initial step, there is also a button **Select File** to initially select the file to import.



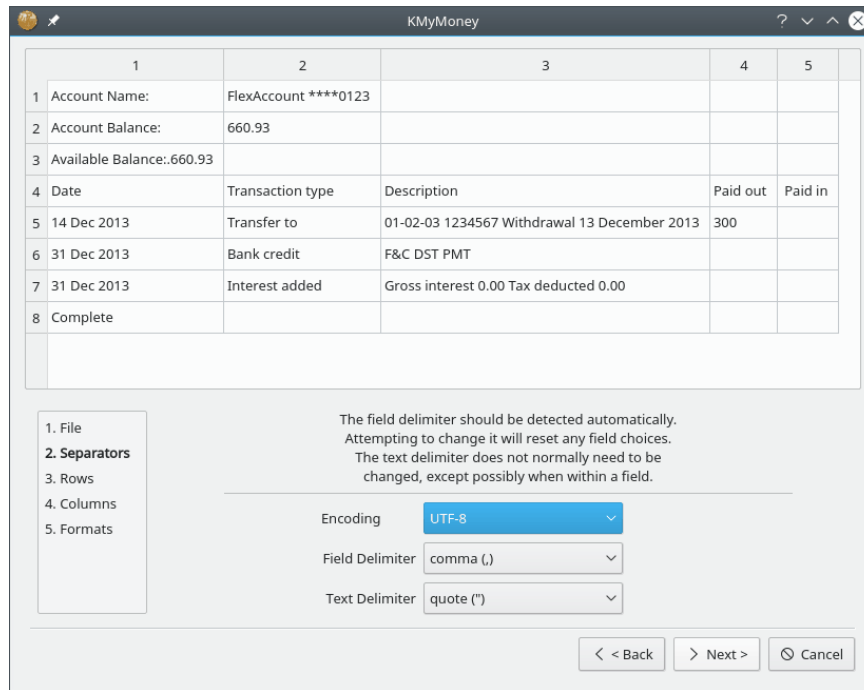
Also, note the **Skip setup** checkbox next to the profile selector. Initially, you should not select this check-box. Once you have set up a profile and finished the wizard, those parameters are saved in the resource file. Next time you use that same profile, the parameters will be loaded into the UI (User Interface). The wizard would then plod through the following pages of parameters that you won't need to change. So, instead, once you are happy with a profile, it may be helpful to check this box. The wizard will then move directly to the final page, and, assuming no problems are found, you just have to click **Import**.

First select either **Banking** or **Investment**, then click in the selector box, which displays "Add New Profile." If you have previously created any profiles, you can select one of them, otherwise enter a new profile name, possibly the name of the account into which you wish to import. If you enter a new profile name, hit **Enter** to create it. Then, click on **Select File**, and a standard file selector box will open, from which you should select the CSV file you wish to import.

### 16.5.3.2 CSV Import Wizard: Separators

The wizard will now have advanced to the **Separators** page, and you should now see your data.

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### WARNING

It may appear that the displayed entries in the upper section of the plugin window may be edited, and in fact they may, but any edits are not kept. The table is purely for display, not for editing. The input file is never altered by the plugin, and the data actually imported comes from the input file, not from the display. The one exception to this is covered in [Securities and Symbols](#) below.

The plugin should have detected the appropriate **Field Separator** to use, and it is not usually possible to select a different one. In fact, attempting to do so will reset any field choices you may already have made. There is also a selector for the **Text Delimiter**, but generally the quote (") is correct. Now click on the **Next** button. Depending upon the earlier selection you made, you will now be on either the Banking page or the Investment page.

### 16.5.3.3 CSV Import Wizard: Banking

On this page, you select the column numbers from which to import the relevant fields.

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1	2	3	4	5
1 Account Name:	FlexAccount ****0123			
2 Account Balance:	660.93			
3 Available Balance:	660.93			
4 Date	Transaction type	Description	Paid out	Paid in
5 14 Dec 2013	Transfer to	01-02-03 1234567 Withdrawal 13 December 2013	300	
6 31 Dec 2013	Bank credit	F&C DST PMT		
7 31 Dec 2013	Interest added	Gross interest 0.00 Tax deducted 0.00		
8 Complete				

Please select the appropriate columns to use, corresponding to your data.

Number  Amount  Amount

Date  Debit/credit  Debit

Payee/Description  Credit  Clear

Category

Memo   Opposite signs

< Back Next > Cancel

For most fields, you just need to use the appropriate dropdown to select the appropriate column. However, there are a few special considerations.

- In the center are two radio buttons. If your file has a single column for all values, select **Amount** column. However, if there are separate columns for debits and credits, select **Debit-credit** column. This will enable either the **Amount** column selector or the **Debit** and **Credit** column selectors.
- It is possible to select more than one column for the Memo field, by consecutive selections. Memo columns already selected are marked in the drop-down with an asterisk (\*). If you select multiple columns in this way, their contents will be concatenated in the Memo field.
- If you attempt to choose the same column number for two fields, the plugin will alert you and clear both selections. However, it is possible, if desired, to use the same column in both the **Payee/Description** and **Memo** fields. If you select a column for the **Payee/Description** field, and then select the same field for the **Memo** field, you will receive a warning that duplicate columns have been selected, but asking if you wish to proceed. If you do, click **Yes**.
- One particular reason to also capture the Payee/Descriptor field in the Memo field is that the incoming Payee/Description field might get completely changed on import when KMyMoney does transaction matching. Selecting that field also as Memo will preserve that data, which would otherwise get lost.

If you notice you have made an incorrect choice, just change that selection. If several changes need to be made, click the **Clear** button.

Once columns have been chosen for all the necessary fields, the **Next** button will be enabled, and clicking it will advance the wizard.

### 16.5.3.4 CSV Import Wizard: Investment

This page is similar to the **Banking** page, although it is somewhat more complex. Most selections are fairly obvious, but there are some items which can seem confusing until you have completed the process once or twice.

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The screenshot shows the KMyMoney application window. At the top, there is a title bar with the text "KMyMoney". Below the title bar is a table with 5 columns and 10 rows. The first row is a header row with columns labeled 1, 2, 3, and 4. The second row contains the text "Transactions for account Brokerage XXXX-1234 as of 04/13/2011 19:43:20 ET". The third row has headers "Date", "Action", "Quantity", and "Symbol". The fourth row contains "03/30/2011", "", "", and "". The fifth row contains "03/17/2011", "Buy", "735.0000", and "URA". The sixth row contains "02/25/2011", "", "", and "". The seventh row contains "02/15/2011", "Buy", "1000.0000", and "NOK". The eighth row contains "01/28/2011", "", "", and "". The ninth row contains "12/30/2010", "", "", and "". The tenth row contains "12/06/2010", "", "TM", and "". Below the table is a configuration dialog with a sidebar on the left containing a tree view with items: 1. File, 2. Separators, 3. Rows, 4. Columns, and 5. Formats. The main area of the dialog contains the following fields and controls: "Please select the appropriate columns to use, corresponding to your data. If there is just a single security in the file, enter its name below. Otherwise, select the column for the symbol, and for the description or name." "Date" (dropdown), "Price" (dropdown), "Price Fraction" (dropdown with value "1"), "Type/Action" (dropdown), "Quantity" (dropdown), "Symbol" (dropdown), "Memo" (dropdown), "Amount" (dropdown), "Name" (dropdown), "Clear" button, "Fee Column" (dropdown), "Fee is Percentage" (checkbox), "Clear Fee" button, "Fee rate" (text box), "Minimal Fee" (text box), "Calculate Fee" button, "< Back" button, "Next >" button, and "Cancel" button.

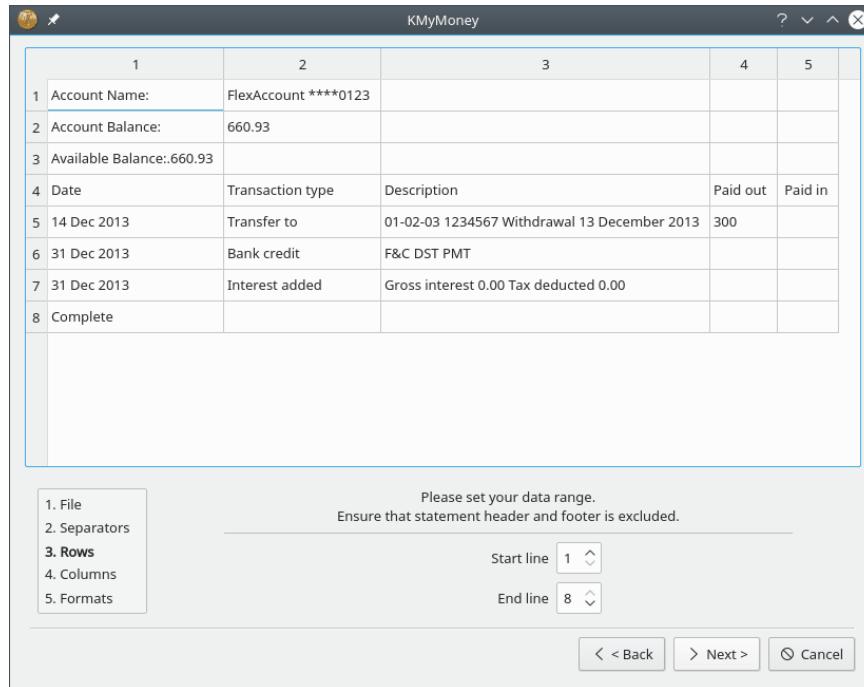
- As on the **Banking** page, you may select more than one column for the Memo field
- The **Type/Action** selector is to identify the column which contains the action type, such as Buy, Sell, Dividend, etc.
- The **Price Fraction** selector is to indicate the fraction/multiplier for compatibility between imported and stored prices. For instance, if the import file price is in cents, but your KMyMoney account is priced in dollars, select 0.01. Or, if your KMyMoney data file pricing is in dollars, and so is the CSV file being imported, then set **Price Fraction** to 1.0.
- Use the **Fee Column** selector if your file has a distinct column for fees. Beware, though, that the fee might have been taken into account in the price. If there is a fee, and it is a percentage figure, rather than a value, click the **Fee is percentage** check box. Note that on this page, this is the only field to explicitly include "column" in the label, to emphasize that it is for the fee column, not for any actual fee.
- Below the column selectors are two areas for the security identity. Depending upon your broker or financial institution, your file may contain entries for only one or for several securities.
  - If the file contains transactions for just a single security, with the name possibly in a header row, the name should be entered into the **Security Name** box. The name you enter will be added to the drop-down list for future use. You may subsequently wish to remove that name from the list. If so, select it, then click the **Hide security** button. This removes it only from this list, and has no effect on your main KMyMoney file.
  - If the file includes transactions for several securities, each will be identified by its ticker symbol in a column with further detail in another column. Select those columns in the **Symbol** and **Detail** selectors. It may be that a security has no official symbol, and in this case a pseudo-symbol may be invented; this is not a problem, as long as it uniquely identifies that security in the import file. Sometimes the actual activity type is embedded in the detail column, possibly prefixed by a standard text. For instance, if the field contains 'type: dividend', go to **Filter** text box and enter 'type: ' including the trailing space.

When all required fields are selected, the **Next** button will be enabled, and clicking it will advance the wizard.



### 16.5.3.5 CSV Import Wizard: Lines

On this page, you indicate if any lines should be ignored at the beginning or end of the file. You also indicate the format of any date column.



**Start line** Set this so the importer skips any header lines in the file. Your choice will be saved in this profile for future use. The start and end lines interact, and the start line may not be higher than the end line. If the **Start line** selector does not respond, check the end line setting.

**End line** The importer will automatically set this to the last line in the file, or to the setting last saved. You will only need to adjust it if there are footer lines in the file the importer should ignore. Otherwise, you are likely to get a data error warning when the plugin attempts to parse incorrect data. Again, if the **End line** selector does not respond, check the **Start line** setting.

**Date format** This needs to be set according to the order of year, month, and day in the dates in the file. If the plugin finds data incompatible with this setting, it will complain when you try to import. However, if the setting is wrong, but it produce invalid results not detected (such as data with no days higher than 12, so month and day could be switched) you will simply get incorrect data, because the plugin cannot know you made a mistake. In this case, the error will be obvious in the ledger after import.

Once ready, the **Next** button will be enabled, and clicking it will advance the wizard.

### 16.5.3.6 CSV Import Wizard: Securities and Symbols

For an Investment file, after the **Lines** page has been accepted, you need to assure that each security in the file is matched to the correct security in your KMyMoney file, before import can proceed. At this point, another window will open, showing the securities and symbols contained in the import file. Note that unlike the data display in the main wizard windows, the changes you make on this page *are* imported.

Completing this page is straightforward, if you consider these items:

- Each row represents one transaction, and so it may appear there are duplicate rows. This is OK.

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- Each security name must match exactly the existing security as specified in KMyMoney. If it does not match, it will be created as a new security, which you probably do not want, unless it represents the purchase of a new security.
- A symbol must be shown for each security.
- The *only* information on this page should be the security symbol and name. Any other information initially shown (such as date or activity type) is still in the actual import file, but should not be shown here.

You can edit a symbol or security name by double clicking the cell. For each security, if necessary, edit the name in one of its rows. If the correct security name appears in the imported file, double click on it to select it, then copy and paste/edit, taking care if you have used a variation or abbreviation within KMyMoney. If you edit a security name, that edit will be applied to all rows with the same symbol.

Any line without a symbol will be treated as a brokerage-type checking item. If any transaction involves another account, e.g., a checking or brokerage account for a received dividend or for making a payment, a message box will pop up for the account name to be entered for the transfer. This will generally be the Brokerage account you chose or created when you created the Investment account. Similarly enter the column number containing the payee, if requested. If a mistake is made when entering the account name, the import will go ahead, but KMyMoney will not recognize it, and will flag those transactions as missing a category assignment. If the required account name is rather long, just enter a few characters. The import will proceed but the transactions will be flagged by KMyMoney as missing a category assignment, and you will need to select the correct transfer account after the import. Click **OK** when done. The import process then gets handed over to KMyMoney.

If you have more than one transaction referring to the same security, you can edit all of them at once, using multi-select. For instance, to add a symbol for several lines, press and hold the **Ctrl** key, and in the symbol column, select each transaction. While still holding the **Ctrl** key, all those symbol cells should still be selected, so click on one and enter the symbol. Click inside the window but outside that column, or hit **Enter** (not **OK**). Now that those transactions all have the same symbol, double click one detail entry and edit the security name as you wish. Click elsewhere on the window (or **Enter**) to accept the edit, which will then change all those entries. The remaining entries will show the symbols picked up from the transactions in the import file.

Now click **OK**, then **Import**. In the **Enter Account** box, enter the name of a Brokerage/checking account for funds. If you enter a valid name that account will be used. If you can't be bothered entering a correct but long name, enter a few characters. The import will accept that but the transactions in the ledger after import will need a proper account to be selected. For the **Brokerage** box, enter the number of the column containing that detail. Now, on the **Invalid transaction** box you may get a few entries because the activity type does not match the qty/price/amount combination. On each message, click **Select Transaction Type**, and a drop down will appear indicating valid activity types for that combination of values.

Now the import has occurred and you're into KMyMoney to select the investment account to use. Then the checking account, if there were any brokerage type transactions.

### 16.5.3.7 CSV Import Wizard: Finish

On reaching the Final page, the plugin automatically validates the values. If the numeric value column/s is/are highlighted in green, then the validation was successful and all that is necessary is to click **Import CSV** and control then passes to the main KMyMoney program. However, if the start and/or end lines are incorrectly set, or if the wrong columns were selected, the highlighting will be in red, and an error message will appear indicating where the error lies. The user will then need to click **Back** to get to the relevant page to correct the error.

It might also be that if debit and credit columns are in use, one of those columns may legitimately contain no entries. This would mean that that column has no decimal symbol present, and this

would result in a warning. If you see that this is the case, you may click either of the buttons to accept (**Accept this** or **Accept all**.)

**Decimal Symbol** Another possible problem might be that the selected decimal symbol is incorrect. Selecting the symbol to match the data should clear that error. Normally, you should not need to change this selection. Note that the **Decimal Symbol** must be set to match your file, not your locale. If your locale setting has a different value, conversion will be seen to take place. The display of the file in the upper part of the window will show numeric fields highlighted in green if the current setting produces valid results, otherwise in red. The highlighting also reflects the **Start line** and **End line** settings. There could be warnings if any of the selected cells appear not to contain the selected symbol.

**Thousands Symbol** This does not need to be selected, as it is set automatically based on the **Decimal Symbol**. It is provided purely as a guide. In addition, the selector will be inactive if none of the values to be imported is greater or equal to 1000.

**Import CSV** Clicking this button tells the plugin to actually import the data from the file, based on the choices you have made above. KMyMoney will prompt you for the correct account into which to import the data.

#### 16.5.3.8 Make QIF File

This button gives you the ability, after the import has been completed, to save the data from the CSV file as a QIF file, should you require one for any reason. This was actually the original functionality that drove the creation of this plugin. However, as KMyMoney itself is now able to export a qif file, the capability is now probably of little use and is likely to be removed eventually.

#### 16.5.3.9 Finishing up

For a **Banking** import, the plugin has finished, and KMyMoney will prompt you, as stated above, for the correct account into which to import the data. For an **Investment** import, however, a little more may be required. If, during import of a transaction, the plugin finds no valid transaction type, it will display the offending transaction, and the user may select a valid type to substitute, depending on the combination of quantity, price, and amount values. For every transaction, the plugin will validate the column contents to ensure they match the action type. For instance, if a quantity appears but no price or amount, it is assumed that the transaction can be only an Add or Remove Shares. Or, if there is an amount but no quantity or price, then a Dividend is assumed, etc.

If you wish to save your settings, remember to click the **Finish** button, and the plugin will then close.

#### 16.5.3.10 Adding Investment Activity Types

If you find that your investment statements keep including activity types that are not recognized, just add them to the section in the resource file. (See [below](#) for more details on this file.) For instance, in the [InvestmentSettings] section of the file, the BuyParam field includes entries for Purchase, Buy, New Inv, and Switch In. If you find a different one, add it to the correct list and restart the plugin. You may notice that there are similarities in the entries in different fields, and you may find that the wrong activity type is being selected. The plugin checks these lists in the following order: Shrsin, DivX, Rein divid, Brokerage, Buy, Sell, and Remove. Re-ordering the lists to suit this does not work as might be expected, since the entries in the resource file get sorted into alphabetical order. If the offending parameter is one you don't need, just delete it from the file. If that is not possible, you may need to edit your file before input.

### 16.5.3.11 Configuration of CSV importer plugin

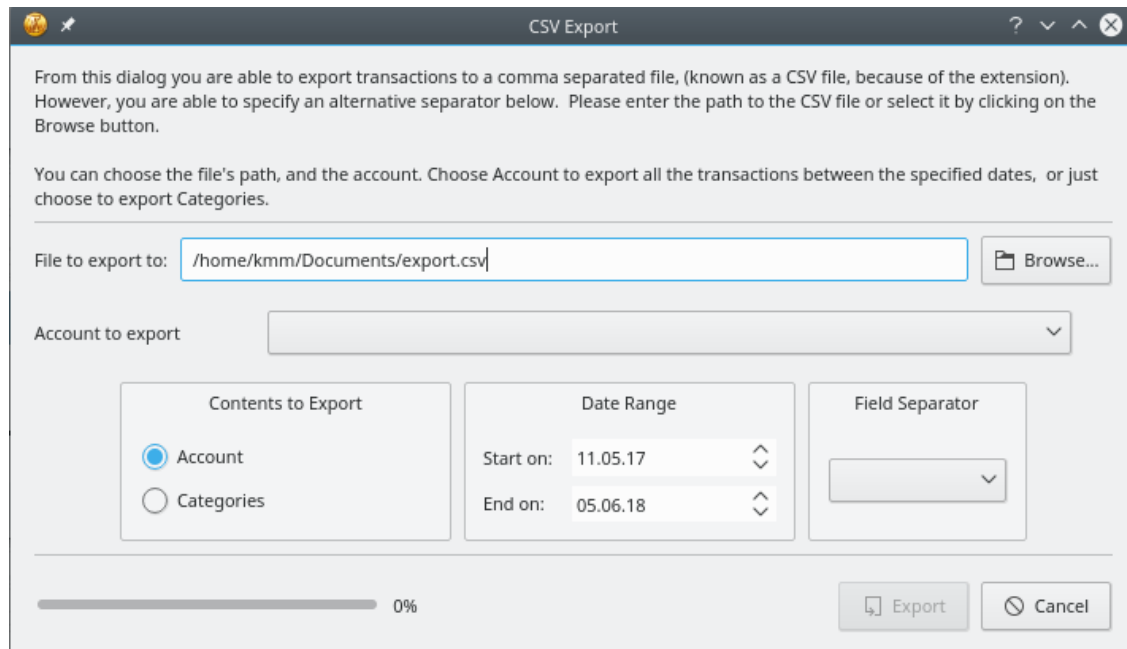
A well-known drawback of QIF format is that it is a fairly loose format. With CSV files, there is this same problem, only more so, in that there is no agreed standard at all. With investment files, in particular, there is much more scope for variation in specifying the different types of activities represented in the data. The plugin handles this by listing these activity types in a resource file, called `csvimporterrc`. The location of this file depends on your distribution. On a Linux<sup>®</sup> system, this will be in `$KDEHOME/share/config` where `$KDEHOME` is usually `'.config'` within your home folder. If you are migrating from a version of KMyMoney prior to 5.0 or later, the old location of `$KDEHOME` was `'.kde4'`. Using this resource file allows the user to add an activity type that the developer had not encountered. If the file does not exist when the importer first runs, the plugin will create a default version, containing a few of the more obvious descriptions.

A number of sample CSV files are provided (in the `kmymoney/contrib/csvimporter/` folder in the source tree) in the hope that they may help. For example, in the investment sample, an activity type is `"ReInvestorContract Buy : ReInvested Units"`. In the validation process, the first successful match is on the `ReInv` in `ReInvestorContract Buy`, so the transaction therefore gets classed as `ReInvdiv`, even though `Buy` also is mentioned. Another example which has been observed is an activity type of `Reinvest` even though the transaction included neither price nor amount, but only a quantity, so that needed to be treated as `Add Shares`, or `Shrsin`.

When this plugin was created, only a few investment formats had been seen as examples, and it may well be that you will encounter one which cannot be handled correctly. If you find such a file, please send a suitable example (edited to remove or replace personal information) to the KMyMoney user list [kmymoney@kde.org](mailto:kmymoney@kde.org) or developer list [kmymoney-devel@kde.org](mailto:kmymoney-devel@kde.org), the developer will do his best to modify the plugin to handle it.

## 16.6 CSV Exporter

To export one of your accounts to a CSV file, choose the **File** → **Export** → **CSV...** menu item. You will be prompted for some options.



## 16.7 Woob Importer

### 16.7.1 What is Woob?

**Woob** is ‘a collection of applications able to interact with websites, without requiring the user to open them in a browser’. One of [such applications](#) allows specifically to interact with [financial institutions](#). KMyMoney provides a plugin that employs it directly, therefore allowing to import transactions from those accounts which otherwise do not offer support for any other financial protocol that KMyMoney handles.

**NOTE**

KMyMoney currently requires that you install Woob independently. Refer to the further sections for details.

### 16.7.2 Installing Woob

You need to install Python 3 first before continuing. You can download a package for your system from the [official website](#).

With Python 3 installed, you should now be able to easily download and install required Woob modules. Please refer to the instructions on [Woob website](#).

## 16.8 Writing Importer Plugins

KMyMoney contains explicit support for importer plugins. If you have a custom format, and you would like to write an importer plugin, we would value your contribution. To do so, you’ll need to compile the program from source. Then use the OFX Importer Plugin as an example.

## Chapter 17

# Loans

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2010-07-25  
4.5

### 17.1 Understanding Loans

This section provides an overview of how KMyMoney handles loans. Loan regulations and customs vary from locality to locality. For detailed explanations of loans, as well as information on local regulations and customs, please see other resources.

A loan is an agreement under which a borrower receives money from a lender and agrees to repay the money at some future date. KMyMoney allows you to track loans by which you, as borrower, borrow money from or, as lender, lend money to someone else. Most individuals borrow more than they lend, so you will generally be the borrower and a finance company will generally be the lender. If you lend money to a family member or a friend, you can use KMyMoney to keep track of this loan as well.

This guide will assume that you are borrowing from some sort of finance company, but the topics discussed here apply equally well to loans that you might make to a person. The main difference between borrowing and lending money is that an expense category is used to keep track of interest when borrowing money and an income category is used to keep track of interest when lending money.

**Loan Principal** The amount that is lent out is called the 'loan amount' or 'principal'.

**Term** The period of a loan is called its 'term' of the loan. At the end of the term, the entirety of the principal will have been returned to the borrower. Terms are generally expressed in weeks, months, or years. A term can also be expressed by the number of payments. For example, a one year loan with weekly repayments could be described as a one year loan or a loan with 52 repayments.

**Repayments** The repayment of the principal to the lender is generally not done as a lump sum. Instead, a series of repayments are made, each representing a portion of the principal. Such repayments are sometimes known as 'amortization payments' and in KMyMoney 'Amortization' is defined as the act of paying off a loan in installments.

**Payment Frequency** The frequency of installments is referred to as 'Payment Frequency' in KMyMoney. Examples of period might be weekly, bi-weekly, monthly, quarterly, or yearly. In the US, periodic payments are most commonly made every month, therefore the loan's period is one month.

**Interest Rate** For the privilege of being able to use the money, the borrower will pay the lender a fee called the 'interest', normally expressed as a percentage of the amount of the principal over

a defined period. Interest rates can be fixed, where the interest rate does not change over the lifetime of the loan, or variable, where the interest rate can change over time. Typically, interest payments are included with each periodic repayment.

**Periodic Repayments** Since these repayments are generally made on some sort of scheduled basis, such as weekly, monthly, quarterly, or yearly, they are referred to as 'periodic repayments'. The sum of all periodic repayments plus the final repayment will add up to the loan principal plus the interest.

**Fees** There may be other fees besides interest that are required to be paid with every installment. These are called 'recurring fees'. Examples of recurring fees include (but are not necessarily limited to):

- 'Impound' or 'escrow' account payments. (Payments of this sort are commonly used to hold funds to pay annual or bi-annual property taxes.)
- Mortgage insurance
- Disability insurance
- Loan account maintenance fees

**Summary** In summary, the borrower receives a lump sum from the lender at the start of the loan. The borrower makes a periodic payment to the lender. The periodic payment is the sum of the principal payment (which is used to pay down the balance of the loan) plus the interest payment (which rewards the lender for allowing the use of the money by the borrower) plus any recurring fees (which cover any incidentals.) At the end of the loan, the borrower has paid back the entire principal.

## 17.2 Example

For an example, you might borrow \$25,000.00 for a new auto and agree to pay the bank one payment each month for 60 months. The interest rate on the loan might be 5.5%.

In this scenario, the loan amount is \$25,000.00. The term of the loan is 60 months or 5 years. The term of the loan could also be described as 60 payments since there will be one payment per month for 5 years. The repayment frequency is one month since periodic repayments will be made once a month. The periodic repayment, which is calculated by KMyMoney, would be \$477.53.

A 'loan schedule' is a chart or table that shows the date that a repayment should be made and the amount of each periodic payment. Often, these schedules break the periodic payment down into its constituent parts: the principal repayment, the interest payment, and the recurring fees payment.

## 17.3 Creating a New Loan

In KMyMoney, a loan is a type of account. Therefore, to create a new loan, you begin by selecting the **Account** → **New Account** menu item. Continue by answering the questions that the wizard poses to you.

Optionally, a loan can be associated with a particular institution. If you are borrowing from a mortgage company or a car loan company, you could create an institution entry that describes this firm and associate the institution with your loan. If you are borrowing from your Uncle Ted, there is no requirement to set up an institution.

## 17.4 Making Extra Principle Repayments On Loans

If you would like to make an extra principal repayment, you can do so. Simply [enter a transaction](#) using the ledger. This extra repayment of principal will be taken into account for the interest calculation that happens for the next periodic payment.

Examples of extra principal payments include (but are not necessarily limited to):

- Contributing an extra \$50 a month
- Doubling the periodic principal repayment for every period. (The principal repayment can be found for any particular period by referring to the loan schedule.)
- Making a 13th principal repayment every year. (This assumes a loan that is repaid in monthly installments.)

### NOTE

If you are doubling the principal repaid with every periodic payment, you will need to recalculate the loan schedule for each installment. This will allow there to be an accurate value for the required principal repayment with each installment.



## Chapter 18

# Budgets

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2011-06-29  
4.6

### 18.1 What is a budget?

A budget is a categorized list of expected income and expenses for a period.

The Budget facility of KMyMoney allows you to create annual budgets. More than one Budget can be created for any year. You set monthly Budget values against any Income or Expense categories that you have defined. The values can be set in three ways, depending on the Period:

#### Monthly

(Default) specify a single value applied to every month in the Budget

#### Yearly

Specify a single value to divide evenly across each month in the Budget

#### Individual

Specify separate values for each month.

This is used for income and expenses spread irregularly through the year.

KMyMoney provides a number of reports which compare actual income and expenses against the entered Budgets. These are described in more detail in [another section](#).

### 18.2 Your budgets

You can access your budgets by clicking the appropriate icon in the navigation pane at the left hand side of your KMyMoney window.

There are two major sections to the budget window. These are described in more detail below. On the left, the main section displays the list of budgets you have created. Above that are buttons for creating, renaming, and deleting budgets. On the right, there are three sections. At the top is the Accounts List. At the bottom is a display of the amounts assigned to the budget for the category selected in the Accounts List above. Between those two areas are some additional controls for managing the budget.

## 18.2.1 Viewing, creating, renaming, and deleting budgets

This section of the Budgets window displays the list of Budgets contained in the current KMyMoney file. If no Budget has yet been created the list will be empty. The list of Budgets has two columns:

### **Name**

Name of the Budget

### **Year**

Fiscal year of the Budget. Note that the starting month and day of the fiscal year can be specified in the [Configure KMyMoney dialog](#).

Values from the selected Budget are displayed to the right. To select a different Budget you can click on the Budget in the list. Alternatively, when the list has focus, you can select a different Budget using the **Up** and **Down** keys. If you have made changes to a Budget and then select a different budget KMyMoney will ask you whether you want to save or discard the changes.

There are three buttons above the list of Budgets.

### **New**

Create a new, empty budget. The default name of a new budget is "Budget <year>" where <year> is the current fiscal year.

### **Rename**

Edit the name of the selected Budget.

You can also edit the name of a Budget by double-clicking on the name of a Budget in the list.

### **Delete**

Delete the selected Budget.

Additional options are available on a menu accessed by right-clicking on a Budget.

### **New Budget**

Create a new, empty Budget.

### **Rename Budget**

Rename the selected Budget.

### **Change budget year**

Displays a window with a list of years to select a different fiscal year for the budget.

### **Delete budget**

Delete the selected Budget.

### **Copy budget**

Creates a copy of the selected Budget. The new Budget has the name "Copy of <budget>", where <budget> is the name of the copied Budget.

### **Budget based on forecast**

Fills in budget amounts based on data from KMyMoney's Forecast values. See the section on [Forecasts](#) for more information.

### 18.2.2 Account List

The Accounts List displays the list of Income and Expense Categories. (Remember, within KMyMoney, categories are treated as a special type of account.) As in other places in KMyMoney, the list is organized in a tree structure. The list can be expanded or collapsed to show or hide Subcategories within a Category. The Accounts List has a number of columns:

**Account**

Account (Category) name

**Type**

Category Type (Income or Expense)

**Total Balance**

Current balance of Account. This will be blank for Categories, unless the Category is defined in a foreign currency. In this case, Total Balance will show the value for the Category in its defined currency.

**Total Value**

Total yearly value in the Budget. If a Category has Subcategories and the Category's list of Subcategories is collapsed the value displayed is the sum of the values for the Category and all of its Subcategories. If a Category is defined in a foreign currency, the Total Value will show the value in the base currency.

Below the Accounts List are several controls. The **Update** and **Revert** buttons are described further below. The collapse and expand buttons collapse or expand the entire Accounts List.

The Accounts List can be filtered in two ways. Checking the **Hide unused categories** checkbox hides any Categories for which no value has been assigned to the Category or any of its Subcategories. To the right of this, is an unlabelled text box. Only categories which include whatever is typed in this box are listed, but their parent categories are also listed.

Note that changing either the **Hide unused budget categories** or the filter value is likely to change the list of Categories display. You may need to re-expand the list to see all the Categories that should be displayed with the current settings.

### 18.2.3 Assignments

The Assignments area shows the values for the Category selected in the Accounts List.

**Account**

Displays the name of the selected Category. If the Category is a Subcategory, its full name is displayed in the Category:Subcategory format.

**Total**

Displays the total yearly value assigned to the Category.

**Include subaccounts**

If this is checked, then Reports show actual income or expenses in Subcategories belonging to the Category against the Category instead of the Subcategory.

If a Subcategory has a value defined in the Budget, then the income and expenses are shown against the Subcategory.

If the Category selected in the Accounts List has its Subcategories collapsed, although its Total Value will show the sum of the Total Values for all its Subcategories, the amounts in the Assignments area may still show 0, unless this box has been checked or an amount has explicitly been assigned to the Category.

In general, for you will either check this box and assign values to the Category and not to any of its Subcategories, or not check the box, and assign values to the Subcategories but not the Category. If any Subcategories have assigned amounts when this box is checked, then those amounts are rolled up to the Category.

**Clear**

The **Clear** button resets the budgeted category value or values to zero.

**Period**

The **Period** radio buttons allow you to select the period for which the value applies

**Monthly**

A single value is entered, specifying the amount per month. This is the default setting.

**Yearly**

A single value is entered, specifying the amount per year.

**Individual**

Values are specified for each Calendar month. This is used where expense or income is spread irregularly through the year.

If a value is or values are already specified and the Period is changed KMyMoney will ask whether to use the current total yearly value to assign the new values.

## 18.2.4 Update and Revert

For performance reasons, changes made to a Budget are not saved immediately. Instead, they must first be stored using the **Update** button and then permanently saved using the **Save** button.

When a Budget's values are first modified, the **Update** and **Revert** buttons are enabled. Multiple changes can be made to the Budget. Pressing **Update** will store the changes and disable these buttons.

The **Save** button only saves changes that have been stored using the **Update** button. Thus, if you have modified a Budget but not yet stored the changes **Save** button will not affect the modified Budget and the **Update** and **Revert** buttons remain enabled.

Revert undoes any changes made to a Budget since the last Update and disables the **Update** and **Revert** buttons.

Changes stored using **Update** but not yet saved using **Save** can only be reverted by reloading the KMyMoney file.

## 18.3 Budget Reports

KMyMoney provides a number of reports to compare actual income and expenses against a Budget. These are listed in Reports under "Budgeting". There are two types of Budget Reports:

**Budget only**

These reports display values from a Budget.

**Monthly Budget**

Displays the monthly values from a Budget.

**Yearly Budget**

Displays the monthly values from a Budget, with yearly total.

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### **Budget vs. Actual**

These reports compare values from a Budget to actual income and expenses. In each budget report you can find the columns Budget, Actual, and Difference. Each report differs in the period that is shown.

#### **Budget vs. Actual This Year**

From the beginning of the year until today

#### **Budget vs. Actual This Year (YTM)**

From the beginning of the year until the last day of the previous month

#### **Monthly Budgeted vs. Actual**

From the beginning of the year until the last day of the current month

#### **Yearly Budgeted vs. Actual**

From January 1st until December 31st

#### **Yearly Budgeted vs. Actual (Graph)**

Same as the previous report but it shows the graph by default

These reports provide a base from which custom reports can be created by changing the date range and Budget, among other options.

## Chapter 19

# Forecast

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2010-07-25

4.5

### 19.1 What is a Forecast?

In KMyMoney, a Forecast is a prediction of the balances of Accounts during a specified future period of time.

Forecasts can be predicted using one of two methods.

#### **Scheduled and Future Transactions**

KMyMoney uses a combination of future transactions already entered into the ledgers and the entries in the Schedule.

#### **History-based**

KMyMoney uses values from past transactions in the ledgers to predict future transactions.

The forecast method and forecast period can be set in the KMyMoney Settings, in the Forecast pane.

KMyMoney Forecast provides a summary, showing the predicted balances at account cycle dates and the expected difference between the starting and ending balances. The length of the account cycle can be set by the user. The summary also displays messages about significant predicted changes to the accounts during the forecast period.

As well as the summary, KMyMoney Forecast also allows you to view day-by-day balances and view the minimum and maximum balances for each forecast account cycle.

By default the Forecast is created for 90-days, with 30-day account cycles using Scheduled and Future Transactions.

### 19.2 Viewing Forecasts

You can view a Forecast by clicking the appropriate icon in the navigation pane at the left hand side of your KMyMoney window.

The Forecast window is split into five tabs:

## 19.2.1 Summary Tab

The Summary tab is split vertically into two halves.

### 19.2.1.1 Account Summary

The Account Summary contains a grid displaying a row of information for each Asset and Liability.

The following columns are displayed:

#### **Account**

The name of the Asset or Liability account

#### **Current Balance (Current)**

The current balance of the account is displayed.

#### **Account Cycle Balance**

The Forecast period is split into account cycles. The default account cycle length is 30 days, but can be set by the user.

The first account cycle date is the first Forecast date. By default this is the current date plus one account cycle, but can change depending on the "Day of Month to start Forecast" setting.

Remaining account cycle dates are determined by adding the account cycle length to the previous account cycle date. This is continued until the calculated account cycle date would be beyond the Forecast period.

For each account cycle date the predicted balance is displayed.

#### **Total Variation**

The rightmost column displays the predicted difference in value between the balances at the start and end of the forecast. If the predicted end value of the account (in terms of net worth) is less than the start value the whole row is highlighted in red.

### 19.2.1.2 Key Summary Information

The bottom half of the Summary tab displays noteworthy information about accounts. This includes:

#### **Assets below zero**

A message is displayed for any asset for which the value starts or will drop below zero during the forecast period.

#### **Liabilities above zero**

A message is displayed for any liability for which the value starts or will rise above zero during the forecast period. Note that the value of a liability is the negative of its ledger balance, since a positive balance indicates money owed.

### 19.2.2 Details Tab

The Details tab contains a grid displaying a row of information for each Asset and Liability.

#### **Account**

The name of the Asset or Liability account

#### **Dates**

For each date in the Forecast period a column displays the predicted balance of the account on that date. The date columns are in ascending order from left to right.

#### **Total Variation**

The rightmost column displays the predicted difference in value between the balances at the start and end of the forecast. If the predicted end value of the account (in terms of net worth) is less than the start value the whole row is highlighted in red.

### 19.2.3 Advanced Tab

The Advanced tab contains a grid displaying a row of information for each Asset and Liability. The information is split into columns as follows:

#### **Account**

The name of the Asset or Liability account

#### **Minimum Account Cycle Balance**

For each account cycle number <n> in the Forecast period the following columns are displayed:

##### **Minimum Balance (Min Bal <n>)**

The minimum predicted balance during the account cycle

##### **Minimum Balance Date (Min Date <n>)**

The date on which the balance reaches its predicted minimum.

#### **Maximum Account Cycle Balance**

For each account cycle number <n> in the Forecast period the following columns are displayed:

##### **Maximum Balance (Max Bal <n>)**

The maximum predicted balance during the account cycle

##### **Maximum Balance Date (Max Date <n>)**

The date on which the balance reaches its predicted maximum.

#### **Average**

The average balance of the account during the forecast period

### 19.2.4 Budget Forecast Tab

The Budget tab displays a forecast calculation for the Income and Expense categories. The columns are similar to the Summary and Details tabs.

### 19.2.5 Chart Tab

It displays a chart showing the forecast. The level of detail varies depending on the detail level selected on the option above.



## Chapter 20

# KMyMoney Settings

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2019-03-31

5.0.3

The settings described below modify the behavior of KMyMoney, allowing you to customize it to meet the needs of your unique financial affairs, and to modify its look and feel to match your personality. These settings can be changed through **Settings** → **Configure KMyMoney..** menu item or by using the keyboard shortcut **Ctrl+Shift+,**. In order for any changes to take effect the **Apply** button must be clicked.

On the left of the settings dialog is a list of icons and labels, each representing a particular area of the program. When you click on one of those icons, the right part of the dialog will display controls for configuring that area of the program, often divided into several tabs.

### 20.1 General

#### 20.1.1 Global tab

##### Autosave options

Checking the **Autosave periodically** box instructs KMyMoney to autosave your files at a defined interval. The default value is 10 minutes. You can change this setting from 0 (backup immediately after entering a transaction) up to 60 minutes.

Checking the **Autosave when file is modified upon close** box instructs KMyMoney to autosave your file when the program is closed. You also have the option upon closing the program to backup your KMyMoney file. The Number of backup to keep can be set at 0 (Off) upto to 20 backups. Any backup files will be stored in the same folder as the main file. They will be labeled sequentially with 1 being the most current.

##### Fiscal Year

Enter the day and month of your fiscal year. This value is used for budgets and some reports.

##### External programs

This setting does not directly affect the operation of KMyMoney, but provides a convenient way to launch any external utility, such as an advanced calculator. The first step is to enter

the full path to your chosen program in the **Calculator** text box. There are then two ways to launch the program.

First, you can use **Settings** → **Configure Toolbars...** menu item to place the **Calculator** icon on the Toolbar. Then, when you click that icon on the Toolbar, KMyMoney will launch the selected application.

Second, you can use **Settings** → **Configure Shortcuts...** menu item to set a custom keyboard shortcut. (The entry is under KMyMoney/Calculator in that list.) You can then use that shortcut to launch the application.

## 20.1.2 Views tab

### Startup page options

When KMyMoney starts up, this option indicates whether to start with the Home View or with the view displayed when the program was last closed.

### Type of the KMyMoney view

You can select one of three general layouts for KMyMoney to use. If you select the List or Tree view, the icons and their labels will be located at the left side of the window. The List view displays larger icons while the Tree view has smaller icons. The Tabbed view locates the icons and labels across the top of the window.

### Show title bar on each page

Checking this box will display the blue KMyMoney title bar across the top of each page. Unchecking it will remove the title bar and provide a larger area for viewing the content of each page.

### Synchronize account selection of ledger and investment view

If this option is selected, the accounts displayed in the Ledger View and Investment View will be synchronized, meaning if you change the account displayed in one of the views, and then switch to the other view, the information for the same account will be displayed. This increases the efficiency of navigating between these 2 tab views. If it is not selected, selecting either of those views will show the same account previously selected in that view, regardless of the account selected in the other view.

## 20.1.3 Filter tab

### 20.1.3.1 Accounts / Categories

#### Do not show unused categories

Checking this box hides unused categories in the Categories View. A hidden category is still available should a transaction require it. By typing a hidden category in the ledger it will become available for use.

#### Show equity accounts

By default, equity accounts are hidden in the Accounts View. Selecting this option will display the equity accounts in the Accounts View. Equity accounts are used to track individual equities or investments held in an Investment Account. This should not be confused with the top level *Equity* group of accounts, which includes the account(s) which contain the opening balances for other accounts.

### **Show categories in the accounts list view**

By default, Categories are hidden in the Accounts View. Selecting this option will display the Categories in the Accounts View.

### **Do not show zero balance equities**

Checking this option will remove any zero balance equity accounts from appearing in the Accounts View.

## **20.1.3.2 Schedules**

### **Do not show finished schedules**

Checking this box will hide all finished schedules from appearing in the Scheduled transaction View.

## **20.1.3.3 Transactions**

### **Do not show transaction prior to**

Transactions prior to the date entered here will not be displayed in the Ledger View. This can be useful if your data includes many years of transactions; setting this to one or two years ago hides older transactions.

Setting this option to January 1, 1900 (the default value) is a good way to debug date-related data import problems, in case some dates were erroneously very far in the past.

### **Do not show reconciled transactions**

Checking this box will filter transactions by reconciliation state. Transactions that are marked as *Reconciled* will not be shown in the Ledger View.

## **20.2 Home**

### **20.2.1 Home page display sections**

These options allow you to customize the appearance of the [Home View](#) (also called the Home Page or Main Window) by choosing which information to display there and the order in which it appears. Selected sections can be reordered by clicking the respective **Up** or **Down** button.

#### **Assets and Liabilities**

This will display the asset and liability accounts that are open along with their current balances. This and other account lists on the Home Page are sorted in alphabetical order, unless otherwise noted.

#### **Payments**

This will display upcoming occurrences of Scheduled transactions, distinguishing Overdue payments from Future payments. It shows the date, schedule name, account and amount of the payment, and the account balance after the payment. By default it will show up to six transaction. If six are displayed, there is a link you can select to show more, up to 30 days in advance.

### **Preferred accounts**

This will display the accounts that are identified as Preferred accounts within the **Account** → **Edit account...** Configuration dialog.

For this and all other account list sections addressed by this set of options, the display will include the account name and current balance, and other columns specific to that type of report, and in some cases, as configured elsewhere.

### **Payment accounts**

This will display all Payment accounts; these include any account into which income can be deposited, and/or out of which bills can be paid.

### **Favorite Reports**

This will display a list of all reports that have been identified as a favorite in the Configuration dialog of the Report. The list ordered chronologically by when each report became a favorite.

### **Forecast (schedule)**

This will display a 30, 60, and 90 day forecast for asset and liability accounts with non zero balances and with non reconciled transactions.

### **Net worth forecast**

This will display chart of your forecast net worth for the next 90 days.

### **Budget**

This will display a current month summary and overruns for any defined budget(s). If no budget is defined, it will display no budget or overruns, with the actual current month spending.

### **Cash Flow**

This will display a Cash Flow Summary analysis for the current month.

## **20.2.2 Homepage/Summary page scaling**

### **Zoom factor:**

This option allows for the selection of the font size as a percentage to fit the Home View based on the user preference.

### **Remember zoom factor when leaving the program if manually changed with mouse-wheel**

Selecting this will save your font size preference if you have changed it on the Home page by using the mouse-wheel.

## **20.2.3 Account information display**

These options allow you to customize what information is included in any list of accounts.

### **Show account limit information**

Displays the account limit as set in the Account Edit dialog. It affects any list which includes Payment accounts.

### **Show balance-status of mapped online accounts**

Shows the balance-status of mapped accounts, symbolized by an icon in the columns preceding the account name. A green checkmark indicates the online balance and local balance are the same. A mailbox with a green arrow indicates that the local file has transactions newer than the most recent online update. This alerts the user to start an online-update. A red warning sign indicates a mismatch between the local file and online-balance.

**Show number of not marked transactions per account [!M]**

Inserts an additional column next to the account name, showing the number of not marked transactions in the account.

**Show number of cleared transactions per account [C]**

Inserts an additional column showing the number of cleared transactions for the account.

**Show number of not reconciled (not marked + cleared) transactions per account [!R]**

Inserts an additional column showing the number of not reconciled transactions for the account, i.e., the sum of all not marked and cleared transactions.

**Show date of last reconciliation**

Inserts an additional column showing the last reconciliation date for the account.

## 20.3 Ledger

The following options outlined within this section allow for the modification of the transaction register contained within the Ledger view tab.

### 20.3.1 Display tab

**Show a grid in the register**

Selecting this option displays grid lines in the transaction register or Ledger View. It provides an additional viewing option that may make it easier to visualize separate transactions and their component parts.

**Show all register entries in full detail**

Selecting this option makes the register show all the information for all displayed transactions, with separate lines in the Detail Column for Category and Tags and for the Memo. If it is not selected, Category, Tags, and Memo will not be displayed.

This has the same effect as selecting the [Show Transaction Detail](#) menu option.

**Use the ledger lens**

Selecting this option displays all the detail lines for the selected transaction, even if **Show all register entries in full detail** is not selected.

**Show transaction form**

Selecting this option displays the [transaction form](#) at the bottom of the register, and that is where you edit a transaction. If the transaction form is not displayed, you edit a transaction within the ledger itself. With this option enabled fewer transactions are visible in the ledger, compared to when it is disabled.

**Always show a No. field**

Always display the number ('No.') field when entering or editing a transaction. With this enabled you'll be able to check numbers entered in this field for checking accounts.

**Show group header between transactions**

Selecting this option will display group headers in the register. These refer to time periods or milestones such as Last month, Last week, This month, Last reconciliation, Next week, and Next Month.

### **Show header for the previous and current fiscal year**

Selecting this option will display group headers in the register for the current and the previous fiscal year.

### **Display overdue schedules with planned date**

Scheduled transactions with future dates are shown in the Ledger View for the relevant account. When the date passes, and a scheduled transaction becomes overdue, it is no longer shown in the ledger, unless this option is selected.

## **20.3.2 Sorting tab**

These three sections allow you to set the default sort order of transactions in the Ledger View. In all cases, the list on the left shows all the fields available for sorting. To sort on an item, select it (single mouse click) and click the right arrow between the two lists. The list on the right shows all the fields which have been selected as part of the sort order for that view. You can adjust the relative order of the fields by selecting one and adjusting its position in the list using the up and down arrows to the right of the list. You can switch between ascending and descending sort for any item by double clicking on it.

The fields available for sorting are the same for all three sections: Amount, Category, Entry Order (date the transaction was created,) Number, Payee, Post date, Reconcile state, Security, and Type.

### **20.3.2.1 Normal view tab**

This tab controls the default sort order of the regular Ledger View.

### **20.3.2.2 Reconciliation view tab**

This tab controls the default sort order of the ledger while in the Reconciliation view. This is the display of transactions shown during the process of [Reconciliation](#).

### **20.3.2.3 Search view tab**

This tab controls the default sort order of the ledger while in the [Search view](#).

## **20.3.3 Data Entry tab**

These options affect the process of creating new transactions.

### **Auto increment check number**

Enabling this will automatically increment the check number whenever entering a new check transaction. They have the same effect whether you use the Ledger Lens or the Transaction Form.

### **Keep changes when selecting a different transaction/split**

When enabled, selecting a different transaction or split will save edits to the current transaction. When disabled, selecting a different transaction split will prompt you whether or not to save any changes.

### **Use Enter to move between fields**

When enabled, pressing **Enter** will change the focus to the next field of the transaction. When in the last field, the transaction will be saved. When disabled, navigation between fields would occur by using the **Tab** key or the mouse. Pressing the **Enter** key would save the transaction, no matter which field is currently in focus.

### Match names from start

This option controls [payee matching](#). When enabled, payee names will always be matched from the start. When disabled, any substring will be matched. Also, when enabled additional options for matching can be established in the Matching Tab of the Payees View.

### Automatic reconciliation

This option needs to be documented.

### Default reconciliation state

Select the default reconciliation state for new transactions: Not reconciled, Cleared, and Reconciled.

### Autofill

This option allows you to select the desired behavior for autofill. This controls which, if any, previous transactions for the same payee are displayed, and which, if any, of those transactions are used to auto-fill details of the new transaction.

- No Autofill  
This will deactivate autofill, and you must manually enter all details for the new transaction.
- Same transaction if amount differs less than percentage set below  
With this option selected, when you enter a new transaction, KMyMoney will display a list of previous transactions for the same payee and account. If the amount of a previous transactions differ less than X percent from the amount you have entered, they will be considered identical, and details from the previous transaction will be used to autofill details of the new transaction. The "X" above is specified in the box next to **Same transaction if amount differs less than**, and can range from 0 to 100%. If the percentage is 0, all previous transactions for the payee and account will be displayed, and you can select one of those transactions to use for autofill by clicking on it.
- With previously most often used transaction for the payee  
With this option selected, when you enter new transaction, KMyMoney will fill in all the transaction details based on the previously most often used transaction for the selected payee.

### Use memos from previous transaction

When selected, the memo from the previously entered transaction will be automatically entered as the memo for the new transaction.

## 20.3.4 Import tab

### Match transaction within days

Search for matching transactions within the range of the imported transaction +/- the given number of days, which can be set from 0 to 99.

### Ask for a new payee's default category

If this option is selected, whenever a new payee is detected during an import, the user will be asked for the default category for the payee.

## 20.4 Scheduled Transactions

These options allow you to modify the behavior of [Scheduling Transactions](#).

### 20.4.1 Startup options

#### Check schedules upon startup

Enables checking the schedule upon startup of KMyMoney. If a scheduled transaction matches the schedule criteria set then KMyMoney will produce a notification requiring handling of the transaction.

#### Enter transactions this number of days in advance

Specify how many days in advance a scheduled transaction should be entered.

### 20.4.2 Processing Days

#### Use holiday calendar for region

Select the region of the world that best suits your needs.

### 20.4.3

#### Number of days to preview schedules in ledger

Specify how many days should the scheduled transactions show up in the ledger.

The scheduled transactions will be listed in the ledger. You can enter or skip the scheduled transactions by right-clicking on them.

## 20.5 Online Quotes

These settings modify how financial quotes are retrieved from different online sources. These include both stock, bond, and other equity prices, as well as prices for precious metals and currency conversion.

This tab allows you to change the online quote sources for KMyMoney. Generally speaking, this is an advanced feature, and should only be attempted by the most technically adept users.

For more details, please refer to the [Online Price Quotes](#) section.

## 20.6 Colors

This section allows you to customize the colors used within KMyMoney. If **Custom colors** is not checked, then default colors will be used.

To customize colors check the box Custom colors.

Modify any of the colors by clicking on the color button, which will open color select palette. This will provide unlimited options in color selection. You can select a defined basic color, pick a color by clicking anywhere on the screen, input an HTML defined color, specify values for Hue, Saturation, Value, Red, Green, and Blue.



## 20.7 Fonts

These options allow you to modify the fonts within the Cell or Header fields.

### Use system fonts

Select this to use system fonts. Deselecting this option allows the select the fonts of your choice.

### Cell font

Specify the custom font to use within each cell of the registers.

### Header font

Specify the custom font to use for the headers of each view within the register.

## 20.8 Icons

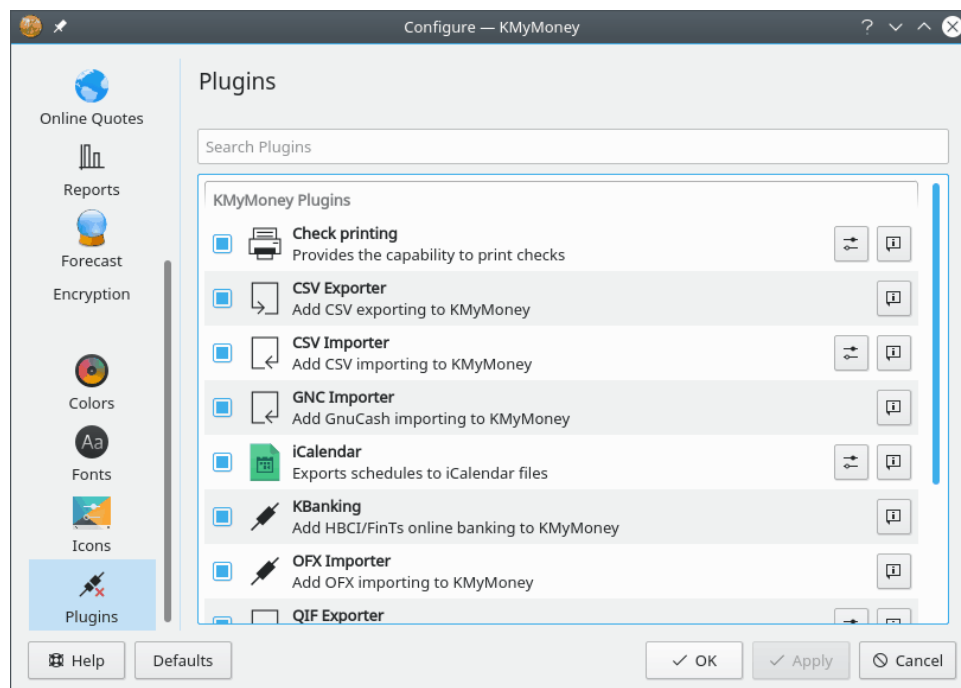
This option allows for the selection of icons that will be displayed.


### Individual icon settings

Using the pull-down menu there is a selection of available icons available for use. Additional icons may be available for downloading and use depending on the operating system installed.


## 20.9 Plugins

This section provides information about the available plugins, and allow you to modify the behavior of installed plugins. Note that the list of plugins displayed will depend on which plugins KMyMoney found when it started. It does not matter whether the plugin was compiled as part of the application or added as a separate package.



Every plugin can be enabled or disabled, according to the state of the checkbox next to the name of the plugin. In addition, at the right, there is also an **information** (  ) button for each, which will show the plugin version and author. For some plugins, further information on configuring and using it may be found by clicking the configure, or tool icon just to the left of the information button. There is only one plugin that requires configuration, and that is the Check printing plugin.

### 20.9.1 Check printing plugin

As one example, there is a plugin for printing checks, which is included with the source of KMyMoney, and should always be enabled. It allows printing of a check based on the data from a selected transaction, with the layout controlled by an HTML template. You need to use a template which is matched to your pre-printed checks. A default, built-in template is provided. You may also choose a custom template. To do so, click on the **configure** (  ) button to get the **Check printing** configuration dialog displayed. At the top you can check the box to use a custom template. To the right of that is a button which brings up a file chooser, to select an alternate template file.

A template file is an HTML file, in which specific strings are used to reference the fields from the transaction and from the current account and institution to show where they will be printed on the check. KMyMoney ships with a default, built-in template. At [this](#) address you can find the HTML source file of default template, as well as some additional templates. You should either be able to use one of them, or modify one to suit your needs. Note that only a *subset* of the HTML standard is supported — the detailed documentation on that can be found [here](#).

### 20.9.2 KBanking

This plugin adds support for HBCI/FinTs, OFX and PayPal online banking to KMyMoney. After this plugin has been enabled, online banking can be configured in the [Settings](#) menu.

## Chapter 21

# Search Transactions

Darin Strait  
2010-07-25  
4.5

### 21.1 General

The **Search Transactions** dialog searches your data based on criteria that you specify. You can access the dialog by going to the **Edit** menu and selecting **Find transaction....**

There are two main tabs in this dialog. The 'Criteria' tab displays a number of sub-tabs for specifying the search criteria.

The results will be displayed under the 'Result' tab after the search has completed. Below the list of results, KMyMoney shows the number of transactions that met the search criteria. Double-clicking on an individual transaction in the result list will bring up the appropriate ledger and display the transaction.

When the **Find** button is pressed, the search is initiated and all criteria that have been entered on any tab will be taken into account.

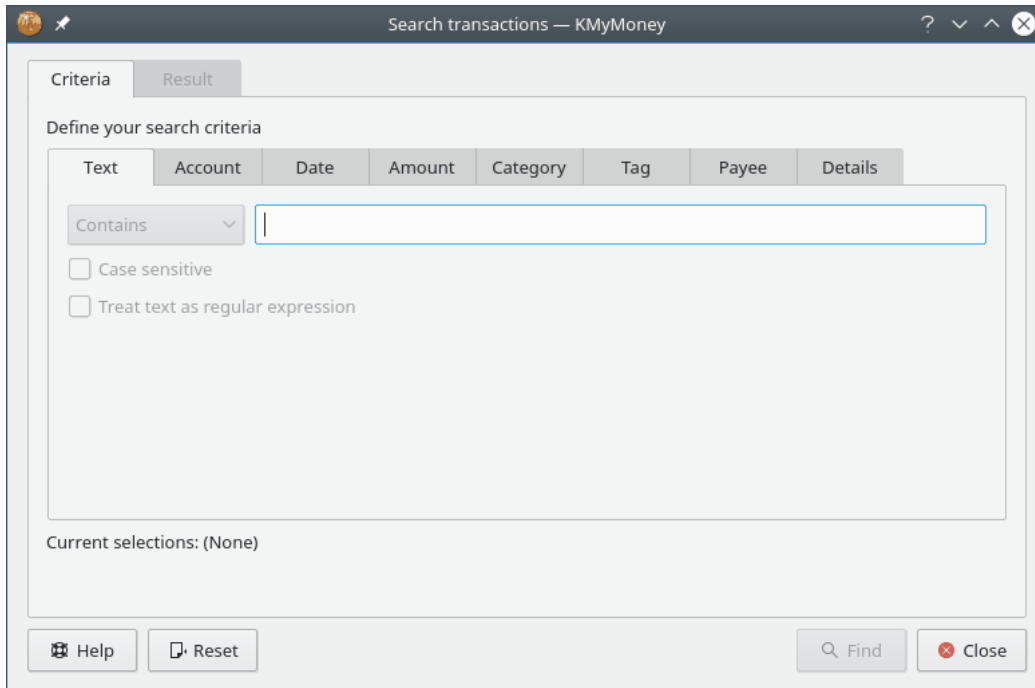
The **Reset** button resets all of the fields on all of the criteria sub-tabs back to the defaults. This allows you to specify new search criteria.

The **Close** button closes the **Search Transactions** dialog box.

### 21.2 Search Criteria

There are several sub-tabs under the main 'Criteria' tab, each of which allows you to specify different types of search criteria. Below the area for specifying the criteria, KMyMoney lists each of the different types of criteria that are currently specified for the search.

## 21.2.1 Text



This tab allows you to specify text to search for. There are also two check boxes that control how the text is used in the search.

By default, this will match on simple substrings. For example:

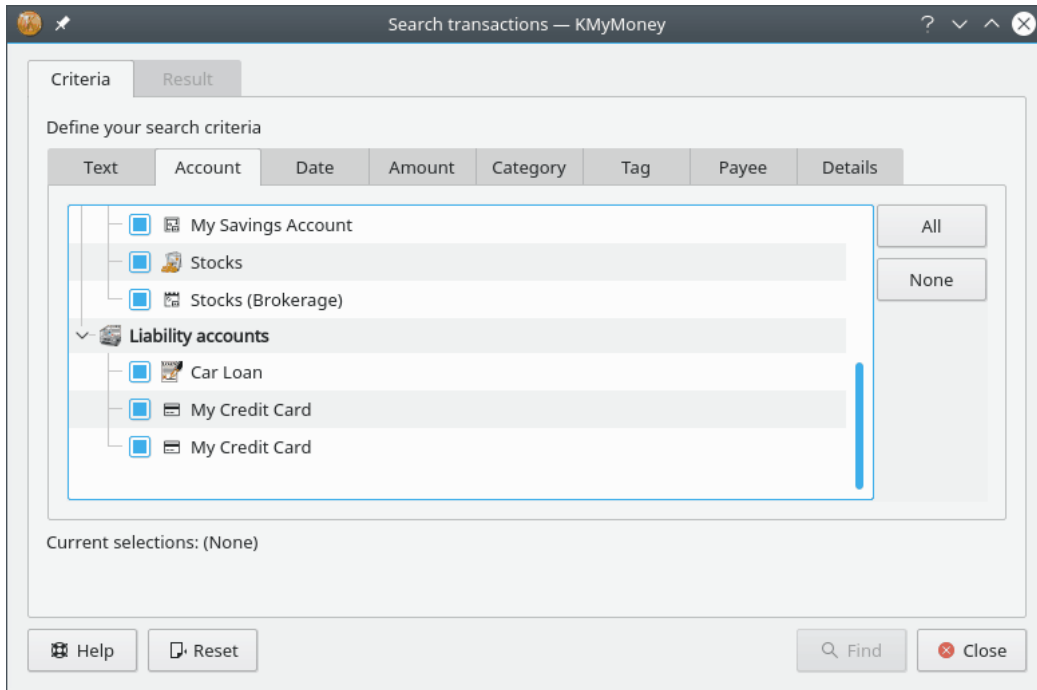
- 'Best' will find 'Best Cakes, Inc.'
- 'est' will also find 'Best Cakes, Inc.'

In the dropdown field next to the text field, select **Contains** if you want to find transactions that contain the text, or select **Does not contain** if you want to find transactions that do not contain the specified text.

If you check the **Case Sensitive** box, the search will be case sensitive. For example, 'best' would not find 'Best Cakes, Inc.' if this option is set.

If you check the **Treat Text as regular expression** box, the text will be treated as a regular expression. For details on how to craft a regular expression, visit the Qt™ documentation about the [QRegularExpression class](#).

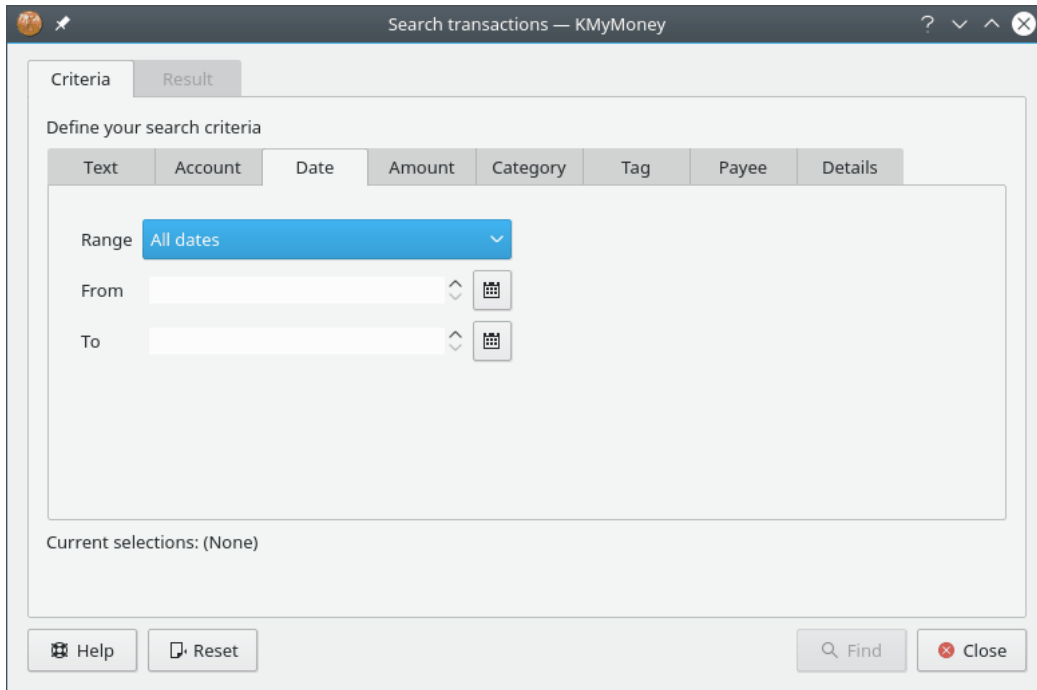
## 21.2.2 Account



This tab allows you to specify the accounts that should be searched.

Accounts are displayed in a tree format. Accounts that are marked for search are indicated with a check box. If you click the **All** button, all accounts are marked for searching. If you click the **None** button, no accounts will be marked for searching. Individual accounts can be marked or unmarked by clicking on the box next to the account name using the left mouse button. A complete hierarchy of accounts can be marked or unmarked by clicking on the box using the right mouse button.

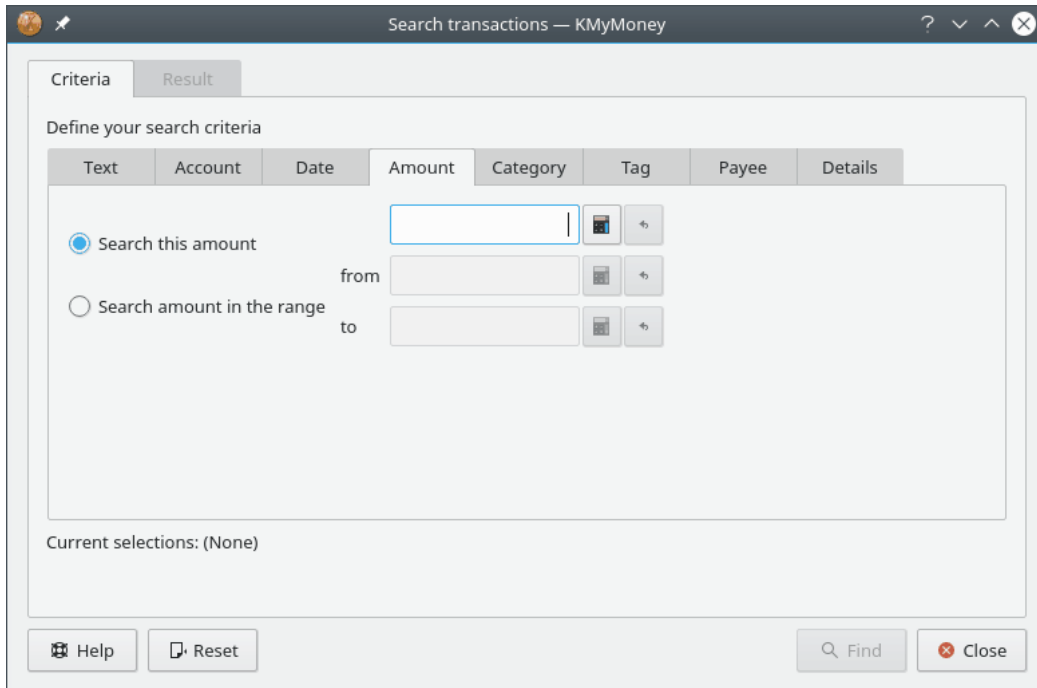
### 21.2.3 Date



This tab allows you to specify which dates should be searched.

The 'Range' control provides a convenient way to set the From and To controls. The From and To controls can be manipulated individually. Dates can be entered manually. The controls will prevent you from entering non-existing dates. Date values can also be changed by clicking on the up and down arrows when a particular part of a date is highlighted. Clicking on the small calendar icon will bring up a calendar to easily select dates.

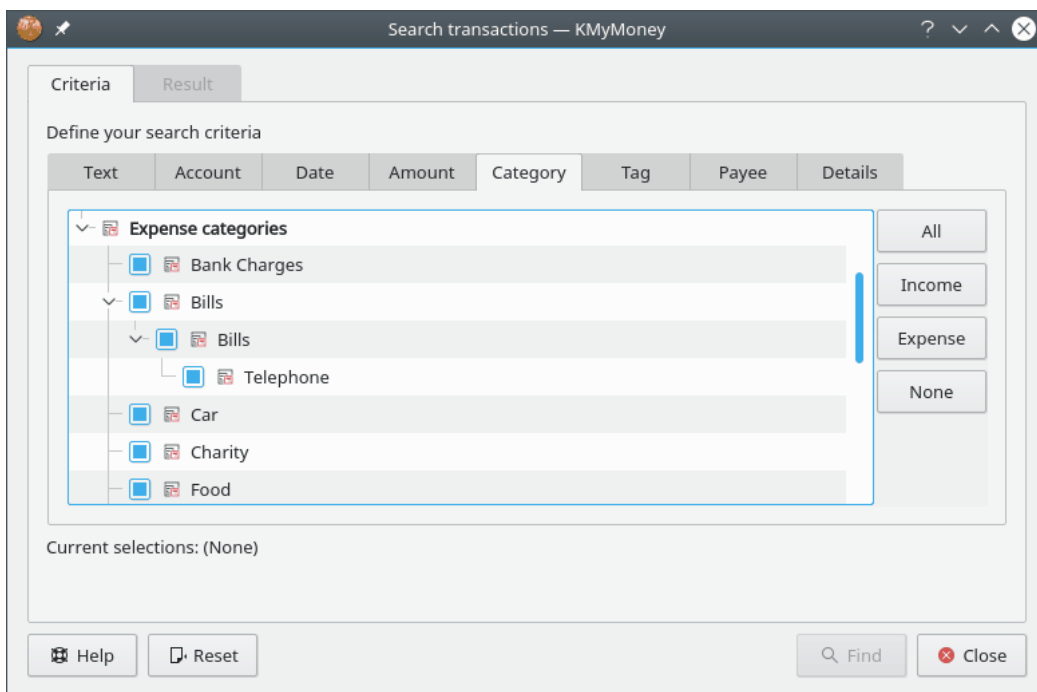
### 21.2.4 Amount



This tab allows you to specify what amounts should be searched for.

You can search for an exact amount or for a range of amounts. If you click on the calculator icon, a small on-screen calculator will pop up to assist you in entering a value.

### 21.2.5 Category



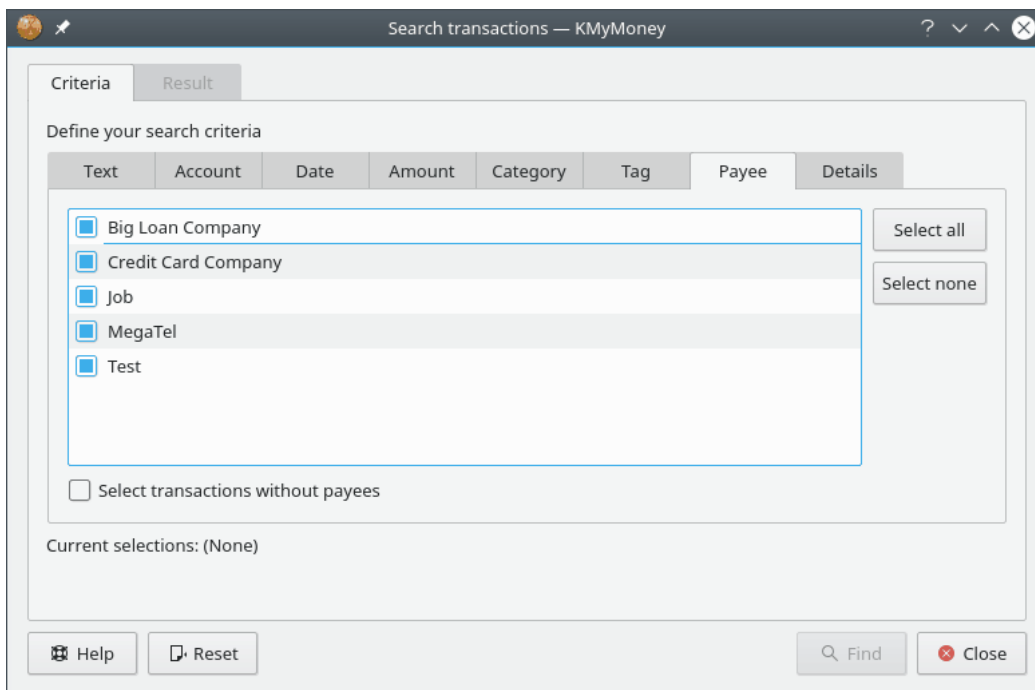
This tab allows you to specify which categories should be searched.

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Categories are displayed in a tree format. Categories that are marked for search are indicated with a box. If you click the **All** button, all categories are marked for searching. If you click the **None** button, no categories will be marked for searching. If you click the **Income** button, income categories will be marked and expense categories will be unmarked. If you click the **Expense** button, income categories will be unmarked and expense categories will be marked.

Individual categories can be marked or unmarked by clicking on the box next to the category name using the left mouse button. A complete hierarchy of categories can be marked or unmarked by clicking on the box using the right mouse button.

### 21.2.6 Payee



This tab allows you to specify which payees should be searched.

Payees that are marked for search are indicated with a box. If you click the **All** button, all payees are marked for searching. If you click the **None** button, no payees will be marked for searching. Individual payees can be marked or unmarked by clicking on the box next to the payee name.

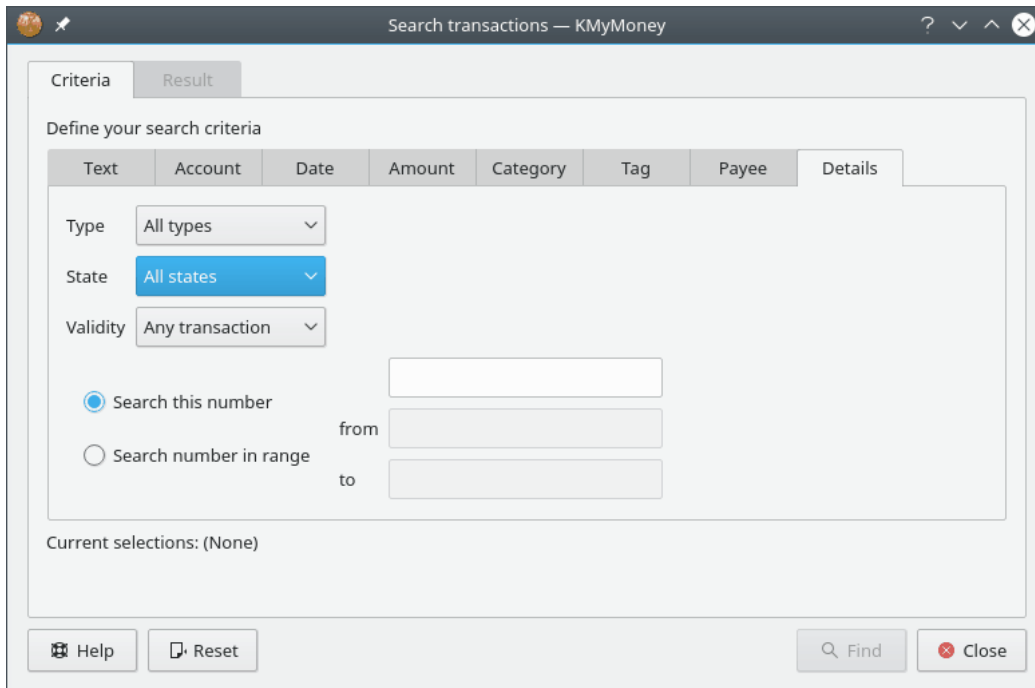
If you check the **Select transactions without payees** box, only transactions with no payee will be selected.

### 21.2.7 Details

This tab allows you to specify various additional search criteria.



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TYPE CAN BE ONE OF THE FOLLOWING:

- All Types
- Payments
- Deposits
- Transfers

STATE CAN BE ONE OF THE FOLLOWING:

- All states
- Not reconciled
- Cleared
- Reconciled

VALIDITY CAN BE ONE OF THE FOLLOWING:

- Any transaction
- Valid transaction
- Invalid transaction

You can search for a particular transaction number or search for a range of transaction numbers.

### 21.3 Search results

The 'Result' tab displays the Date, Account, Details, Reconciliation status, Payment, and Deposit for each transaction that matches the search criteria you have entered. Right clicking on the header row of the results list allows you to alter the sort order of the results.

Double-clicking on a transaction will display the corresponding account ledger and focus on the selected transaction.

## Chapter 22

# File Formats

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2014-08-30

4.7.01

Unless you choose to use a [relational database](#), KMyMoney will store all your financial information in a file ending in `.kmy`. Also, unless you use a [command line option](#) that tells it not to do so, when you launch KMyMoney, it will open the last file it had open. However, it is important to know that there is more than one type of file KMyMoney can use to hold your financial data.

This chapter describes the formats in which KMyMoney stores its data in permanent form on the user's storage device. In general, KMyMoney stores its information in form of an XML document. Depending on the actual format, this XML document will be written:

- as a [plain text file](#) encoded in UTF-8,
- as a [compressed file](#) using GZIP compression,
- as an [encrypted file](#) using GPG encryption, or
- as an [anonymous plain text file](#) encoded in UTF-8 but with all your personal data scrambled.

### 22.1 Plain text file

This is the most space consuming format supported, as no compression is performed. It is not intended for normal use, and is provided to support debugging purposes and the capability to modify the file manually. If you end a filename in `.xml`, the file will be stored in this format.

#### CAUTION

Manual modification of the file is not recommended to the normal user, and should only be performed if the internal working of KMyMoney is fully understood or if instructions from the developers tell you what to do. Don't blame the KMyMoney developers if you screw up your data: You have been warned!

### 22.2 GZIP-compressed file

This is the normal format used by KMyMoney when you store a file with the extension `.kmy`.

**NOTE**

If [encryption](#) has been selected, the file will be stored encrypted.

If you want to look at the contents of a GZIP compressed file, rename it to a filename ending in `.gz` (e.g., rename `myfinances.kmy` to `myfinances.kmy.gz`), then use **gunzip** to uncompress the file and look at it. You don't have to compress it before loading it into KMyMoney the next time, because KMyMoney can read the uncompressed data as well. Nevertheless, if you save it thereafter, it will be saved compressed again. Use the `.xml` extension to write it in uncompressed format.

## 22.3 GPG-encrypted file

Using the GPG-encrypted file format is a very secure method of storing your personal finance data on your storage device. When KMyMoney has been instructed through the settings dialog to store your data encrypted, it will cipher the data using GPG and the key you provided before actually storing it. When opening an encrypted file, you have to provide the passphrase necessary to open your keyring. The encrypted file itself will be stored in GPG's *ASCII armored* format.

**NOTE**

When using GPG encryption, GPG also compresses the file, so no extra compression is necessary.

### 22.3.1 GPG-Keys

If you have not done so already for mail encryption, you need to generate a key-pair in order to use the GPG encryption feature of KMyMoney. Also, GPG must be installed on your system.

The details about how to generate a key-pair and how to take care of it are beyond the scope of this document. A Mini Howto on this subject can be found at <https://www.gnupg.org/documentation/howtos.en.html>.

### 22.3.2 Setting the keys in KMyMoney

On the encryption page of the settings dialog, there is a drop down list where you can select the key that should be used for encryption and decryption. Additionally you can find a field where you can enter the key-id of a key not in the listbox. You can use either the key-id, the email address associated with this key, or any other valid GPG key identification as the value for this field. When you enter the key-id, KMyMoney will check its validity and display a green LED icon in the dialog if a key is found.

**CAUTION**

Make sure you have both the public and the private key for this id. If you do not own the private key for the id entered, you will not be able to open the file again.

### 22.3.3 The KMyMoney recover key

Also on this page of the settings dialog you have the choice of selecting supplemental encryption with the KMyMoney recover key. This option is available to you if that key is stored in your GPG keyring. Selecting this option will allow you to recover your data even in the case you

lose your own private key. This is possible because the data is not only encrypted for your own key, but also for the KMyMoney recover key. This key is only available to selected KMyMoney developers (at the time of writing only to the author). As of the release of KMyMoney version 4.7, the recover key is set to expire on 3 January 2015.

Under normal circumstances, you will open/save/close your file as usual. In the abnormal case of loss of your key, you have the chance to contact one of the developers who has access to the KMyMoney recover key and request help to recover your data. You may contact the developers via email to the KMyMoney developer mailing list at [kmymoney-devel@kde.org](mailto:kmymoney-devel@kde.org).

## 22.4 Anonymous file

This format is not intended to be used for normal data storage. It is supported so that in case of a problem, you can supply the KMyMoney development team with your file without disclosing any of the confidential details in your financial data. For example, it changes institution, account, payee, and category names to strings such as "I000001" and "A000001", it makes similar changes to all data such as account numbers, and it also randomly changes the amounts of transactions.

If instructed by the developers, use the **Save as...** menu item to store your data in anonymous format by selecting `Anonymous files` as the filter. This also changes the file extension to `.anon.xml`.

To verify that your problem still exists, reload this anonymized file and try to duplicate your problem. If the problem is still present, send the file to the developer mailing list at [kmymoney-devel@kde.org](mailto:kmymoney-devel@kde.org) for further investigation. If the problem does not show ... well, I don't want to think about this scenario right now.

## Chapter 23

# Database

Tony Bloomfield

2011-07-21

4.6

### 23.1 Using relational databases

#### 23.1.1 Introduction

As of release 1.0, KMyMoney allows you to hold your data in a relational database. One of the advantages of using this industry-standard format is that it may allow you to view your data using one of the graphic front ends such as OpenOffice.org™ or LibreOffice™, perhaps in some format that KMyMoney currently doesn't provide. Also, a little knowledge of SQL (Structured Query Language, the language used world-wide to access relational databases) should enable you more easily to export data to an external program, for example, a budgeting application.

#### 23.1.2 Preparation

To access the database, KMyMoney uses the SQL module supplied by Qt™ Software as part of their Qt™ programming system. This module supports a number of different database systems through a collection of drivers. Among the more popular open-source systems for which drivers are available are MySQL™, SQLite (version 3 and upwards only), and PostgreSQL. The module also supports the 'heavier', more industrial, systems such as Oracle® and IBM DB2®.

With the exception of SQLite, these systems use a client/server model, where the 'client' software sits on 'your' machine, while the server lives on the same machine as the database itself, which may be elsewhere on a network. Of course, in the normal scenario for a personal finance application such as KMyMoney, 'your' machine acts as both client and server. Your first task therefore, having decided which database system you wish to use, is to install the client, and most probably server, software.

In addition to the database software itself, you must also install the corresponding Qt™ driver module. Most distributions will include driver modules for the more popular databases. Otherwise, check with the [Qt software web site](#) and search for 'SQL drivers'.

**NOTE**

SQLite does not operate on a client/server model; each database is held in a regular file, local or remote, accessed using the normal methods supplied by the underlying operating system. In this case, therefore, there is only one software package and the driver to install. Also, some of the following information, particularly that related to administration, may not apply to SQLite.

### 23.1.3 Administration

Looking after databases is a little more complex than dealing with regular files. Each system has different methods for performing those necessary administrative tasks such as creating databases, assigning permissions to various users, producing backups, etc. Describing these tasks is outside the scope of this manual, but all of the supported products provide comprehensive reference documentation, and a quick search of the web will point you at many tutorials on the subject.

#### 23.1.3.1 Creating the database

Code has been included to create an initial database to hold your data if one doesn't exist. However, it is strongly recommended that you pre-create a database, because most of the products provide a number of options which may be relevant. One that may be of particular importance to some would be the designation of the character set (e.g., UTF-8) to be used for text fields.

At this time, you will also need to specify permissions for various users to perform different operations on the database. In most systems, the user who creates the database will be automatically assigned all permissions, but this is an area in which the documentation should be consulted.

For your first use of the database, and occasionally at other times when the database layout changes, you will need permission (also called privileges) to create and alter tables and views (see next paragraph). There may be different names for the permission/privilege in different systems, but something like `CREATE` and `ALTER` should be commonplace. For normal running, you will need to be able to read and write records; these are normally defined in SQL as `SELECT`, `INSERT`, `UPDATE`, and `DELETE` permissions.

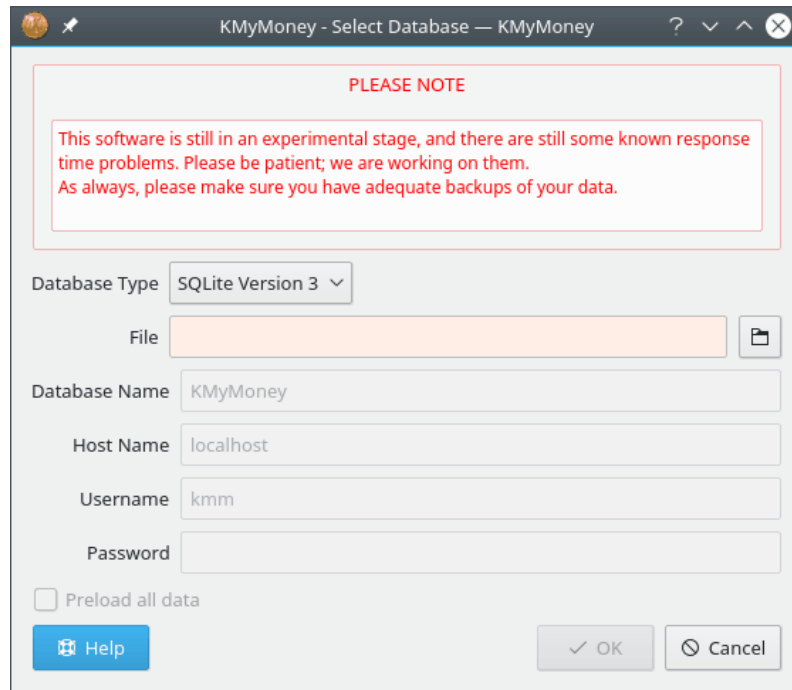
#### 23.1.3.2 Creating Tables

On your first use, KMyMoney will attempt to create the necessary table structures. In order to achieve the maximum compatibility between various database types, only a subset of common data types are used. There may nevertheless be situations where a particular type is not supported, and in this case, provision has been made to generate the SQL code necessary to create tables. This code can then be modified as required and used to create the tables outside of KMyMoney. Should you find yourself in this situation, help can usually be obtained from [kymoney-devel@kde.org](mailto:kymoney-devel@kde.org). See [Manual Database Creation](#) for more information.

### 23.1.4 Creating a Database

Using KMyMoney, open or import an existing data file, or create a new one. Then select **File** → **Save as Database** menu item. This will present the following dialog:

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Complete the fields appropriate to the database type you have selected (as usual, mandatory fields will be highlighted) and click **OK** to create the database.

### 23.1.4.1 Database Type

This box lists all Qt™ SQL drivers installed on your system. Select the driver for your database type. If the one you want is not in the list, you need to install the appropriate driver. See your distribution documentation, or visit the [Qt software web site](#) and search for 'SQL drivers'.

### 23.1.4.2 File (SQLite only)

SQLite has one database per file so enter the filename in which you wish to create the database. To browse the file system, click the icon to the right of the filename. For SQLite databases, the **Host name**, **Username**, and **Password** fields are not relevant. The SQLite file must have the appropriate read/write permissions set by the underlying file system to enable the appropriate access for the currently logged-in user.

### 23.1.4.3 Database name (others)

The default database name is `KMyMoney`, but you may choose some other name if you like. For some database types, KMyMoney may not be able to create the database, so it must be pre-created using the appropriate administrative procedure. However, KMyMoney will usually be able to create all table structures where necessary. If not, you can create them yourself. See [Manual Database Creation](#) for more information.

### 23.1.4.4 Host name

For the average user, the default name of 'localhost', being the machine you are currently using, is correct. For networked databases, enter the connected host name.

#### 23.1.4.5 User name and password

Check the permissions set up on your database, or contact the database administrator, for the correct values to use here. The user name must be capable of selecting, inserting, updating, and deleting records. If the user name is the same as your login name, a password is not normally required.

### 23.1.5 Accessing your data

#### 23.1.5.1 Table design

To access your data in KMyMoney, use the **File** → **Open Database** menu item. This will open a dialog similar to the above.

**NOTE**

If you created your database by first opening a file, and then doing **Save as Database**, as described above, then any subsequent changes to your data are saved only in the database, not in the file. This means that you can use the file as a backup or snapshot of your data at a particular time. To make a new backup like this, open your database, choose the **File** → **Save As...** menu item, giving an appropriate file name. Remember to re-open your database, so KMyMoney does not continue to use the file.

To access your data in other formats, you will need to know a little about how it is held in relational databases. By far the easiest way to get a feel for this is to open the database in a front-end such as OpenOffice.org™. This provides a list of the various tables which make up the database, and enables you to see the layout of each of them.

To extract data, e.g., into a spreadsheet or external file, it is almost invariably necessary to select linked data from more than one table. This is done by 'joining' the tables, using a field which is common to each. You can find a lot more information about how this is done from the online database tutorials mentioned above. The following table lists the fields used to define these inter-table relationships.

Relationship	Match	With
Institutions and Accounts	kmmInstitutions.id	kmmAccounts.institutionId
Accounts Parent/Child	kmmAccounts.id	kmmAccounts.parentId
Transactions and Splits (see Note 1)	kmmTransactions.id	kmmSplits.transactionId
Accounts and Splits	kmmAccounts.id	kmmSplits.accountId
Payees and Splits	kmmPayees.id	kmmSplits.payeeId
Schedules and Transactions	kmmSchedules.id	kmmTransactions.id
Transactions and Currencies	kmmTransactions.currencyId	kmmCurrencies.ISOCode
Accounts and Securities (see Note 2)	kmmAccounts.currencyId	kmmSecurities.id
Securities and Prices	kmmSecurities.id	kmmPrices.fromId <b>or</b> kmmPrices.toId
Currency Rates	kmmCurrencies.ISOCode	kmmPrices.fromId <b>or</b> kmmPrices.toId



Notes:

- 1 – txType = “N” for normal transactions, “S” for scheduled transactions
- 2 – if kmmAccounts.isStockAccount = “Y”

#### 23.1.5.2 Field formats

Several of the data fields are held in an internal format which may not be immediately useful to external programs. In these cases, the information has been duplicated in both internal and external formats.

Monetary amounts and share values are shown both in numerator/denominator format, and, with a field name suffixed with `'Formatted'`, in the form as shown on your screens.

Similarly, some fields, such as account type appear both as a numeric code, and in a field suffixed `'String'` in the form and language of the application.

#### 23.1.5.3 Updating your data

Having data in an industry standard format does give you the ability to modify it outside the KMyMoney application. **DO NOT DO IT** unless you really know what you are doing, and always be certain to make a backup copy of your data first. If you get it wrong, KMyMoney may not be able to access your data, and you could even end up losing it altogether. You have been warned!

#### 23.1.5.4 Stored queries

Most database systems allow you to store commonly used queries and procedures, and in some cases, these may be held as tables or other objects within your database itself. As you will have guessed from the above, all the tables used by KMyMoney begin with the lowercase letters `'kmm'`. This standard will be maintained, and only tables beginning with these letters will be updated. Thus, provided you avoid these in the naming of your queries etc., you should not experience any problems.

### 23.1.6 Manual database creation

**NOTE**

This section covers more advanced database usage and may be skipped by the general user.

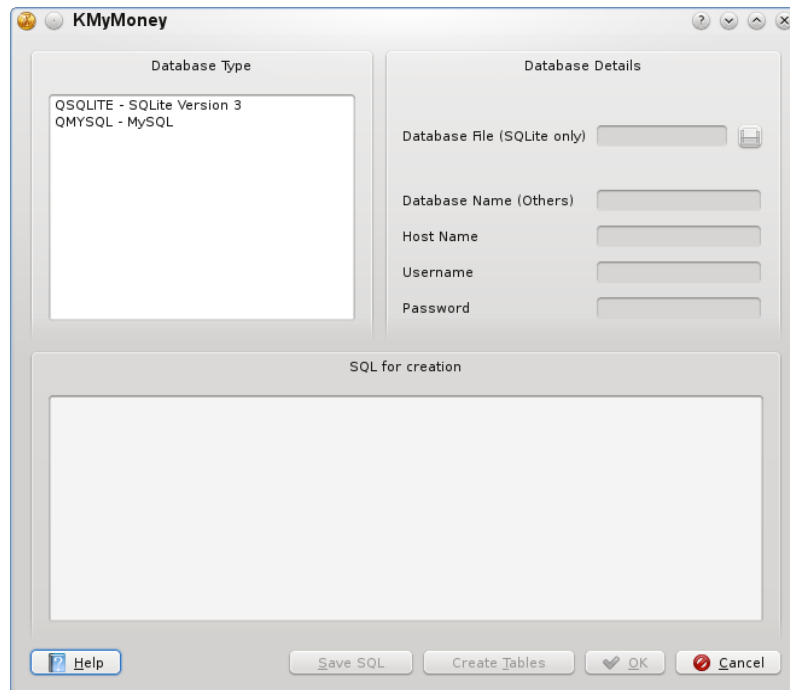
#### 23.1.6.1 When to use

There may be occasions when KMyMoney is unable to create the database automatically, or creates it without some options required by the user. For example, the database system used may not completely conform to standard SQL usage, or support may be introduced for new systems which have not been fully tested in KMyMoney.

Prior to using this facility, you should try just creating the database entry itself (i.e. with the `CREATE DATABASE` statement). Provided the database exists, KMyMoney may well be able to create the tables, etc. in the normal database save procedure described above.

### 23.1.6.2 Generating the SQL

If this fails, it is possible to generate the basic SQL commands needed to create the various tables, views and indexes required by the application. Select the **Tools** → **Generate Database SQL** menu item. This will present the following dialog:



On selecting the database type, the appropriate SQL will appear in the **SQL for creation** text box; this can be edited by the user, or saved to a text file by clicking **Save SQL**. In the latter case, the database must be created using the administrative functions provided by the database system.

If after editing the text in the dialog, you want KMyMoney to create the database, you will need to complete the other fields in the dialog, as detailed in [Creating a Database](#) above, and click **Create Tables**. Note that, except in the case of SQLite, you will need either to include a suitable `CREATE DATABASE` statement as the first command, or have previously issued such a command externally to KMyMoney.

### 23.1.6.3 Warning

You should be very careful editing the definitions of any of the basic tables or views (those with names beginning with 'kmm'). Some changes, such as increasing the length of an integer field, may have little impact, but you should not remove or change the sequence of any fields, or KMyMoney may refuse to function, or may corrupt your data.

Whilst adding or removing indexes may improve performance, you should also be aware that the opposite may happen. Some knowledge of the internal operation of KMyMoney may help to get the best performance in these circumstances.

## 23.1.7 Encryption

Encryption of data in your database is not currently supported.

## Chapter 24

# Questions and Answers

Jack H. Ostroff

2022-12-10

5.1.3

This chapter addresses a number of issues that frequently cause confusion, especially for new users of KMyMoney. If you find that KMyMoney is doing something you don't understand (or sometimes not doing something you want it to do,) please check this list before asking for help on one of the mailing lists. If your problem is not mentioned here, refer to the section on [getting help](#).

### Installation and Startup Questions

1. *KMyMoney crashes when I try to launch it.*

There are many reasons KMyMoney might crash or give an error instead of starting up normally. Sometimes an error message is shown, but if not, you can run KMyMoney from a command line, to see if any useful information is output to the console. On Linux<sup>®</sup>, this just means typing "kymoney" in a shell. macOS<sup>®</sup> should be similar. On Windows<sup>®</sup>, you will need to type the full path to the KMyMoney executable.

If this does not show the cause of the problem, you need to determine if there is an issue with the software or with your data. To do this, you need to [launch KMyMoney](#) without opening your data file. If the application starts up, but crashes when you try to load your data file, try loading an older copy of your file. (You did make a backup, didn't you?)

If KMyMoney crashes on startup without trying to load a data file, there may be a problem with your installation. See the section on [getting help](#).

2. *Will KMyMoney work on my X/Ubuntu™ desktop? Will KMyMoney work without a full KDE desktop?*

Yes, KMyMoney will work without a full KDE desktop, but you will have to install the basic KDE libraries first. The easiest way to do this is to use your distribution's package management system, which will handle these requirements automatically. If you are going to install from source, you will probably need development versions of those libraries.

### Configuration Questions

1. *Can I change the start of the fiscal year, to match my tax year or accounting year?*

Yes, you can easily set the start of the year in the [Global Options](#) section of the **Configure KMyMoney** dialog.

## Account and Transaction Questions

1. *Why can't I edit a transaction?*

You cannot make any changes to a transaction with a date before the opening date of the account it is in. The most common reason for this is importing all the data for an account. If the import file does not contain an opening date for the account, KMyMoney will use the current date. The way to fix this is to edit the account, and [change the opening date](#) to be earlier than any transaction in that account.

2. *Why is a transaction shown in red and how can I get rid of the color?*

A transaction is shown in red if any part of the amount has not been assigned to a category. This is most commonly caused by importing a QIF or OFX file or by downloading statement data online. All you have to do is to modify the transaction such that the whole amount of the transaction is assigned to categories.

3. *Why can't I add an opening balance to an account?*

If you provide an opening balance when you create an account, it is shown as the first transaction for the account. If you do not, then the transaction is not there, and because it is a special type of transaction, you cannot simply add it as you could a deposit or withdrawal. However, you can add it later by [editing the account](#).

4. *When I created an account, I used the wrong type, and now it won't let me change it. I can edit the account, but the dropdown for account type is either disabled, or does not list all the possible types.*

You can easily change an account type between checking, savings, and cash. However, because of the way KMyMoney stores the account information, it does not allow other changes of account type. The way around this is to [create a new account of the correct type](#), move all the transactions from the old to the new account, and then [delete the old account](#).

5. *I have a loan with 0% interest, but I get an error in the New Loan Wizard that does not let me use this value.*

The internal calculations of the new loan wizard do not allow a 0% interest rate. The best way to handle this situation is to [create a simple liability account](#) with a starting balance for the amount of the loan, and then [create a schedule](#) for the required payments.

6. *Why don't I see all my transactions in the ledger?*

There are several settings that control which transactions are displayed in the ledger view of an account. First, check the [ledger filter area](#). If there is anything typed in the search box, only transactions containing that text will be shown. If the status dropdown has been changed from 'Any status,' then only transactions of the selected type will be shown. In addition, there are two important settings in the [filter options](#) section on the KMyMoney Settings dialog. If the **Do not show transactions prior to** field is set, only transactions on or after that date will be shown in the ledger. If the **Do not show reconciled transactions** box is checked, then no reconciled transactions will be shown.

7. *I mistyped the name of a payee and want to change it in all transactions. Is there a global search/replace?*

There is no global search and replace function in KMyMoney. Nevertheless, it is easy to change a payee's name: select the Payees View and find the entry with the name you want to change. Click with the right mouse button on the payee, select **Rename payee** from the context menu, and enter the new name. Since the transactions only use a reference to the payee's record, all transactions now show the new name.

8. *Why can't I delete an account?*

In order to delete an account, KMyMoney can have no other references to it. That means you must delete all transactions from that account or move them to another account. If you still can't delete an account, there may be scheduled transactions referring to that account, which may not be visible in the ledger. You need to delete any future transactions and the schedule itself, or switch them to a different account.

## Import and Export Questions

1. *Where do I find some more information about OFX parameters?*

Searching the web with specific questions can sometimes provide useful results, but there is still one site which which might give you more information: [OFX Home](#).

## Miscellaneous questions

1. *Why is there no translation for 'my' language?*

KMyMoney uses the KDE settings for language, so first, make sure that your region and language settings are correct. If they are, the most likely reason is that no one has offered to translate it yet. Translating KDE/Qt™-based applications is very simple, and does not require any programming skills. If you would like to translate KMyMoney into your language, please post a message to the proper [team mailing list](#). Should you fail to find your language in the list or could not contact the team members please mail directly to the [KDE translation mailing list](#) ([subscription](#) required) and we will give you the details on how you can easily provide a translation for KMyMoney.

2. *Why did the version number jump from 1.0.5 to 4.5, and what happened to KMyMoney2?*

The use of KMyMoney2 was a historical legacy from when the project went from KDE 1 to KDE 2. To avoid changing the name every time there was a new KDE version, we decided to stick with KMyMoney.

The first version of KMyMoney that was considered sufficiently stable was labeled 1.0, even though it ran under KDE 3. As the project became more closely aligned with KDE we decided to use the same major release number.

3. *How can I report a bug? How can I request a new feature?*

The developers encourage your feedback. See the section on [Contacting the Developers / Reporting Bugs](#).

4. *Why isn't there an easy way to print some scheduled transactions, or part of the ledger, or ...*

Look in the [Reports](#) section. Many of the reports actually provide an easy way to print thing you can't quite do directly from the ledger or other screens.

## Chapter 25

# Reference

2016-12-05

5.0

### 25.1 Menus

Below is a complete list of the menu selections in KMyMoney, with a very brief description of what each one does. Note that many of these menu choices will be unavailable, or grayed out, depending on the current display or state of the application. For example, you are not able to edit an account unless you have an account selected or displayed in the current view.

#### 25.1.1 File Menu

**File → New (Ctrl-N)**

Creates a new empty KMyMoney data file. Only one KMyMoney file can be open at once, so this will close your current file first, if one is open.

**File → Open (Ctrl-O)**

Opens an existing KMyMoney data file.

**File → Open Recent → ...**

Allows quick access to recently opened files.

**File → Open Database...**

Opens an existing database.

**File → Save (Ctrl-S)**

Saves the currently open file.

**File → Save As... (Ctrl-Shift-S)**

Saves the currently open file with a different filename.

**File → Save As Database...**

Saves the currently open file in a [Database](#).

**File → Import → ...**

Imports financial data from other file types, such as QIF and GnuCash, or a template file of accounts and categories that can be used in setting up new accounts.

**File → Export → ...**

Exports the current file as a different file type, such as QIF, or exports a list of your accounts and categories as an template.

**File → Print (Ctrl-P)**

Prints the current file.

**File → Backup**

Saves a backup the current file.

**File → Personal Data**

Allows to edit personal data.

**File → File information**

Displays information about the currently open KMyMoney file.

**File → Close (Ctrl-W)**

Closes the current file.

**File → Quit (Ctrl-Q)**

Quit KMyMoney.

### 25.1.2 Edit Menu

**Edit → Find transaction... (Ctrl-F)**

Search transactions.

### 25.1.3 View Menu

**View → Show Transaction Detail (Ctrl-T)**

Shows transaction details in the [Ledger](#) view. With this option turned on, all lines of the transaction will be shown in the ledger. When it is turned off, only one line will be shown.

If you only want to see details for the currently selected transaction, but only one line for the others, you can turn on the [Ledger Lens](#).

**View → Hide reconciled transactions (Ctrl-R)**

Hides reconciled transactions on the register.

**View → Hide unused categories (Ctrl-U)**

Hides unused categories in the views.

**View → Show all accounts (Ctrl-Shift-A)**

Shows all accounts in the views.

### 25.1.4 Institution Menu

**Institution → New institution...**

Add a new institution.

**Institution → Edit institution...**

Edit an institution.

**Institution → Delete institution...**

Delete an institution.

### 25.1.5 Account Menu

**Account** → **New account...**

Adds a new account.

**Account** → **Edit account...**

Edits an account.

**Account** → **Delete account...**

Deletes an account.

**Account** → **Open ledger**

Displays the ledger view of an account.

**Account** → **Reconcile... (Ctrl-Shift-R)**

Reconciles an account through the reconciliation wizard.

**Account** → **Postpone reconciliation**

Postpones reconciliation of an account.

**Account** → **Finish**

Finishes reconciliation of an account.

**Account** → **Transaction report**

Opens a transaction report of an account.

**Account** → **Close account**

Closes an account.

**Account** → **Reopen account**

Reopens an account, if closed.

**Account** → **Unmap account**

Unmaps an online account.

**Account** → **Map to online account**

Maps an account to an online account.

**Account** → **Update account...**

Imports transactions from online banking for an account.

**Account** → **Update all accounts...**

Import transactions from online banking for all accounts.

### 25.1.6 Category Menu

**Category** → **New category...**

Adds a new category.

**Category** → **Edit category...**

Edits a category.

**Category** → **Delete category...**

Deletes a category.

**Category** → **Open ledger**

Displays the ledger view of a category.



## 25.1.7 Transaction Menu

**Transaction → New (Ctrl-Ins)**

Adds a new transaction.

**Transaction → Edit**

Edits a transaction.

**Transaction → Edit splits**

Edits the splits of a transaction.

**Transaction → Delete**

Deletes a transaction.

**Transaction → Duplicate**

Duplicates a transaction.

**Transaction → Mark transaction as ... → Not Reconciled**

Changes a transaction to Not Reconciled status.

**Transaction → Mark transaction as ... → Cleared (Ctrl-Alt-Space)**

Changes a transaction to Cleared status.

**Transaction → Mark transaction as ... → Reconciled (Ctrl-Shift-Space)**

Changes a transaction to Reconciled status.

**Transaction → Go to account**

Displays the other account of a transaction.

**Transaction → Go to payee**

Displays the Payee view and focuses on the payee of the selected transaction.

**Transaction → Create scheduled transaction...**

Creates a new scheduled transaction.

**Transaction → Match**

Matches imported transactions.

**Transaction → Unmatch**

Unmatches a transactions that KMyMoney has proposed as a match of imported transactions. Note that this menu choice is only present if a matched transaction exists.

**Transaction → Accept**

Accepts a proposed merge of imported transactions.

**Transaction → Select all (Ctrl-A)**

Selects all transactions on the register.

**Transaction → Print check**

Prints the contents of the selected transaction in the displayed register, formatted according to the selected template. Note that this menu choice is only present if a transaction is selected in the register. See the section on configuring the [Print check](#) plugin for more information.

### 25.1.8 Tools Menu

**Tools → QIF Profile Editor...**

Modifies the QIF profile used to import or export QIF files.

**Tools → Currencies...**

Lists the currencies known to KMyMoney.

**Tools → Prices...**

Lists stock and currency prices.

**Tools → Update Stock and Currency Prices...**

Updates stock and currency prices from online sources using the [Online Price Quotes](#) feature.

**Tools → Consistency Check**

Runs a check on your file and tries to fix any problem it finds, if possible.

Make a backup of your file before running this option.

**Tools → Performance-Test**

Runs a performance test on your file and displays the results.

### 25.1.9 Settings and Help Menu

KMyMoney has the default KDE Settings and Help menu as described in the [KDE Fundamentals](#) with one additional entry:

**Settings → Enable all messages**

Re-enables any messages you may have turned off by checking **Don't tell me about this again** in a dialog box.

**Settings → Configure Aqbanking**

Configure online banking settings, see [How do I configure online banking](#) for further details.

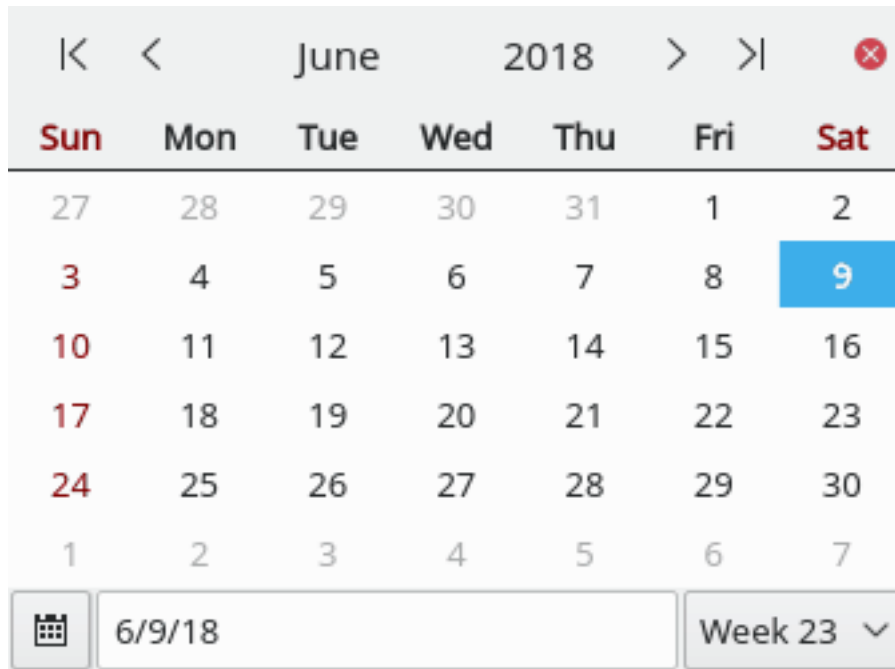
Note that this menu selection is only available if the KBanking module is enabled. See the section on configuring the [KBanking plugin](#) for more information.

## 25.2 Widgets

KMyMoney has some specific widgets not found in other applications. The usage of these widgets is explained in this chapter.

### 25.2.1 Date entry widget

Whenever KMyMoney needs information about a specific date, e.g., the posting date of a transaction or the opening date of an account, it offers the user the *date entry widget*. This widget consists of three fields and a button. The fields present the *day*, the *month*, and the *year*, separated by the date separator characters specified by your locale settings. If you push the button, will open the *datepicker* widget.



Within the date entry widget, the **Left/Right** cursor keys can be used to switch between the *day*, the *month*, and the *year* fields. Using the **Up/Down** cursor keys, the value of the selected field can be incremented/decremented. The **+** and **-** keys can be used to increment/decrement a single day. Month and year boundaries are considered and incremented/decremented if necessary. Pressing **T** will set the date to today's date.

The date can also be changed using the mouse. Clicking on the *day*, *month*, or *year* field selects the field. The value can then be incremented/decremented using the arrow buttons on the right of the widget. They act exactly the same as the **Up/Down** cursor keys.

The datepicker opens when the button to the right of the arrow buttons is pressed. It shows four arrow buttons at the top, two on each side of the currently selected month name and year. The leftmost buttons are used to decrement the year and the month; the buttons to the right of the year are used to increment the month and the year. The button to the very right closes the datepicker.

Beneath the buttons, the widget presents a calendar page for the selected month. Clicking a day on the calendar selects that date, closes the datepicker, and transfers the selected date into the *day*, *month*, and *year* fields.

At the bottom of the datepicker widget, there are a button, a text edit field, and a combo box. Pressing the button selects today's date in the datepicker. The text field can be used to enter a specific date. Pressing the **Enter** key shows that date in the datepicker widget. The combo box allows the user to select a specific week, and continue to pick a date from there.

## 25.2.2 Value entry

The value entry widget consists of a text field (that accepts digits, thousands separators, and decimal symbols) as well as a button to the right. Use the digits to enter the value. Separate the fractional part by entering the decimal separator for your locale. If you click on the button to the right or press a key representing a numeric operation (e.g., **+**, **-**, **/**, **\*** or **%**) a little calculator will pop up and allow you to calculate the final value.

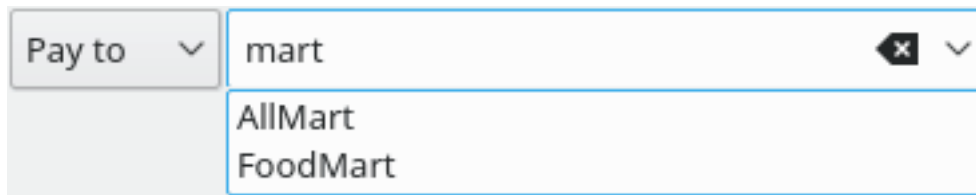
Negative values can be entered by preceding the value with a minus sign. In case your locale is set to display negative numbers with parentheses around the value, the value can also be enclosed in parenthesis in the value entry widget.



Use the calculator widget just like a normal calculator and once done leave it by clicking on the = button or press the = key on your keyboard.

### 25.2.3 Payee/Payer entry

When you are requested to enter a payee/payer for a transaction, you can start entering the name by pressing keys on your keyboard. As long as matching entries exist in the list of payees/payers maintained by KMyMoney they will be presented in a box beneath or above the text entry area. Using the mouse or the **Up/Down** keys one can select a name from that list. Using the keyboard additionally requires you to select the entry by pressing the **Enter** key.



If a name is entered that is not yet known to KMyMoney you will be asked if you want to create a new payee/payer record. If you do not wish to do so, then the field will be blanked. Otherwise, the record will be created and added to the list.

Once the edit field contains characters, the list only shows those payees that match the character sequence entered. Double-click on the arrow of the combo box to show all payees in the list.

### 25.2.4 Category/account entry

When you are requested to enter the name of a category or account, you can start entering the name by pressing keys on your keyboard. As long as matching entries exist in the list of categories/accounts known to KMyMoney they will be presented in a box beneath or above the text entry area. Using the mouse or the **Up/Down** keys one can select a name from that list. Using the keyboard additionally requires you to select the entry by pressing the **Enter** key.

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If a name is entered that is not yet known to KMyMoney you will be asked if you want to create a new category record. If you do not wish to do so, then the field will be blanked. Otherwise, the record will be created and added to the list.

Once the edit field is filled with characters, the list only shows those categories/accounts that match the character sequence entered. Double-click on the arrow of the combo box to show the complete list.

## Chapter 26

# Credits

2019-04-05

5.0.4

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- **Migration to KDE4/Qt4** This was a massive effort, and many developers contributed. Apologies to any we forgot to name explicitly.