Personal
Stock
Tracker™

PST xl™ Version 3.5
User's Guide

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Introduction

Summary of PST xl Features

- Easy entry of stock transactions: buy, sell, fees, dividends, and changes in stock price.
- Easy editing of existing transactions. Full support for cut/copy/paste clipboard Notes for every transaction.
- Portfolio view shows you your holdings for each investment account on any date you select. Market value, gain/loss, and % gain/loss can be displayed for the selected date.
- Journal view shows you the list of transactions for each holding in your portfolio.
- Enter as many changes in stock price as you want, making it easy to track price movement and its effect on your portfolio value.
- Easy entry of Stock Splits
- Full seamless integration with PMT xl™. PMT xl™, the Personal Money Tracker™ for Palm OS® handhelds, is a full-featured personal accounting package. PST xl integrates with PMT xl, making it easy to record transfers between your bank accounts and your investment accounts. The balances of your investment accounts are included on the PMT xl Balance Sheet.
- Palm OS® Find support: you can enter notes for each transaction, and then use the Find command provided by your Palm OS® handheld to search through the database for the one you want to find.
- Auto-fill support for notes: makes entering recurring note text a breeze.
- Multiple databases: PST xl supports up to 20 different databases. You can keep track of more than one person's portfolio. You can also save your records from previous years in the additional databases.
- Multiple Currencies: PST xl supports transactions in foreign currencies being converted into your local currency, and supports accounts that maintain their balances in foreign currencies.
- Easy Synchronization: PST xl comes with a conduit that converts its internal database into a CSV format file (supported by Excel and other software packages) on your desktop PC. This allows you to view your financial data on your PC, as well as to transfer your financial data to your PC, edit it, and transfer it back.
- Export of Portfolio and Journal reports to Palm OS® Memo pad.
- Full range of devices supported: PST xl works with all Palm Computing® connected organizers running Palm OS® version 3.0 or higher (users of older devices can use PST instead of PST xl). PST xl uses color on devices that provide color display.

Installing PST xl

PST xl is distributed in a zip file. This file must be unzipped in order to install PST xl. To install PST xl from an IBM type PC, the following applies:

- Some unzip utilities such as WinZip have an install feature; if you are using such a utility, then invoking its install feature will install PST xl.
- If your unzip utility does not have the install feature, then unzip the zip file, and invoke the Setup utility by double clicking on the setup.exe file.

Either way, the Setup utility invokes the Palm Install App to install PST xl on your handheld (just reply to the prompts as usual), and then installs the PMT xl Conduit and documentation. If the Setup utility asks you to enter the path to your HotSync software, it means it is having trouble locating the HotSync software it needs to proceed with installation. If you don't know the name of the path, install PST xl manually by running your handheld's Install App. After the Conduit is installed, you may need to exit and restart the HotSync program. If you are not sure how to do this, just reboot the computer.

The PST xl Setup utility and PMT xl Conduit only work on IBM type PCs, not on Mac type PCs. If you are installing PST xl from a Mac, or if the Setup utility does not work (as mentioned above, for example), run your handheld's Install App in the usual way, and install the pstxl.prc file you unzipped.

Once installed, you invoke PST xl on your handheld by tapping on the PST xl icon on the applications launcher. PST xl will then create its own database. This database is backed up to your PC each time you invoke synchronize

You should save copies of this backup database (called pmtxldb0.pdb, pmtxldb1.pdb, and so on) on a different drive from your desktop as often as you think necessary to protect the information you enter into PST xl. Remember that if you accidentally delete data on your handheld, and then invoke HotSync, the data will be deleted from the backup copy as well, and your data will be lost. Make sure you save a copy of pmtxldb0.pdb somewhere from time to time to help guard against such an accident.

The PST xl database has been designed so that future releases of PST xl will be able to work with an existing database from a previous release. When you install and run a new version of PST xl, an alert is displayed confirming you have a new version.

Entering Your Registration Code

Beginning with version 3.5, PST xl uses a registration code to unlock the full set of features. This registration code is provided when you purchase a registered copy of PST xl based on the **HotSync id** you provide (registered features used to be provided in a different pstxl.prc file; version 3.4 was the last release issued this way).

Your HotSync id is used to validate your registration code, so make sure your case sensitive id has been provided correctly when registering your copy of PMT xl. If you are not sure of your HotSync id, it is displayed on the top right corner of the HotSync panel.

To enter your registration code, use the Options\About PST menu command, and the panel at right will be displayed. Enter your code into the field indicated and tap **OK**. Tap on the Home icon to exit PST, then invoke PST xl again. A dialogue thanking you for registering PST xl will be displayed, confirming your registered features have been unlocked. If the shareware warning is displayed, then your registration code does not correspond correctly with your HotSync id – repeat the above process and be sure to enter the code correctly.

Upgrading from PST

PST xl is an enhanced version of the earlier PST program. As such, it uses a new database format different from that used by PST. However, PST xl includes a conversion utility, which lets you convert your existing PST data into the PST xl format. To use this utility:

- invoke PST xl
- tap Menu, **Options**, **Convert old Database**
- a list of PST databases on your handheld will be displayed; highlight the database you wish to convert, and tap the **Convert** button.
- PST xl will convert the PST database and place the result in a new PST xl database

Note that converting a PST database to PST xl format leaves the original PST database unchanged; if you later want to delete the PST version of the data (to free up memory, for example), you must do this as a separate step, as it is not done automatically for you.

After you have converted the database, use the **Edit Account** menu command (described below) to verify the account details. In particular, make sure the **Gain/Loss Acnt** is set correctly. In some cases the PST xl conversion utility is not able to determine which account you were using to record Gain/Loss. In these cases, it creates a new *Gain on Investment* account, or in some cases just leaves this field blank. Select the appropriate account if it is not displayed correctly.

Significant enhancements since PST 2.3

PST xl has all the features of PST, and more. Users familiar with PST will find PST xl very familiar, and will notice many changes, some small, some large. The significant changes are:

- PST xl fully supports the entry of foreign currency transactions; PST had only limited foreign currency support.
- PST xl supports 253 different accounts and categories and 253 descriptions (PST supports 126), and 253 different currencies (PST supports 5).
- PST xl supports the system Find command by searching all PST xl databases (unless the database has the Disable Find Preference set); PST searches only the currently selected database.
- The PMT xl Conduit synchronizes all PST xl databases (PST can only do one for each HotSync session).
- PST xl needs Palm OS® version 3.0 or higher, and PST xl uses significantly more handheld memory than PST did.

Backup Your Files

Don’t forget to keep backup copies of your pstxl.prc and pmtxldb.pdb files. Especially be sure to do this before installing a new version of PST xl – this will enable you to return to your current situation without difficulty in case you run into any problems with the new release. If for any reason you need to return to an earlier version of PST xl and/or your pmtxldb.pdb database, it is best to delete PST xl completely, and then reinstall the .prc and .pdb files.

Registering PST xl

PST xl is Shareware, and is protected by copyright. If you find it useful, please register it. A registration code will be provided when you purchase the registered version, which you can use to unlock the registered features as described above. The registered version of PST xl is no longer provided as a separate file. Beginning with version 3.5, when a new release of PST xl is issued, simply download the updated version and install it on your device. If your registration code has already been entered, you will not need to enter it again. If the shareware warning is displayed when you start PMT, follow the directions above to enter your registration code and unlock the registered features.

Shareware Version Limitations

This guide describes all the features of PST xl. The Shareware version has the following limitations:

- Only one investment account may be used. The Registered version supports many investment accounts.
- A total of 100 transactions may be entered (an alert informs you when you reach the limit). In the registered version, the only limitation is available memory in the Palm OS® handheld (as transaction records are very small, there is no effective limit). Since some PST xl actions generate 2 or 3 transactions, you can do between 30 and 50 stock transactions to try PST xl before reaching the limit. If you use PST xl with the registered version of PMT xl, you may already have more than 100 transactions in your database. If so, you will need to create a new database in order to try the shareware version of PST xl.
- The registered version provides a "Delete Stock" menu command. This command deletes all entries for the highlighted stock. This feature is not provided with the Shareware version.
- A total of 16 currencies can be defined (an alert informs you when you reach the limit). In the registered version this limit is 253.
- The registered version provides a "Purge Transactions" command. This command totals entries in the database for each asset and liability account up to the date specified, makes the appropriate starting entries for the next accounting period, and then deletes all the entries up to the specified date. This feature is not provided with the shareware version.
- The registered version provides a "Select Database" command. This command allows you to maintain up to 20 different PST xl databases. In the Shareware version, the interface to this feature is present to allow you to select existing databases, but other

buttons are disabled (an alert reminds you that the feature is not available in the Shareware version).

Extended Display Support

Starting with version 3.4 PST xl supports 320x480 extended high resolution displays. At the time of writing this applies to certain models of Sonny Clie, and to the Palm Tungsten T3. Both portrait and landscape modes are supported for the Portfolio and Journal lists.

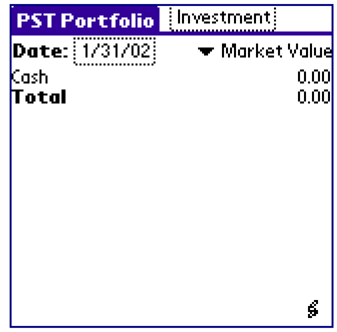
For the Sonny Clie, the device high-resolution mode may need to be enabled in the device preferences.

For the Tungsten T3 and other Palm OS devices, support for the extended display modes will be available as a standard part of the OS beginning with OS version 5.3. For the Tungsten T3 shipping with OS version 5.2, a patch must be installed. Download T3prcs.zip and install the two prc files it contains. This is only for the Tungsten T3, and only if the extended display does not work with PST xl (the trigger is not enabled). **Do not install these files on any other device or under any other circumstances. Be sure to backup all your data before installing these files.** IMPORTANT - You must install both prcs at the same time; installing them separately may force a hard reset.

Tutorial

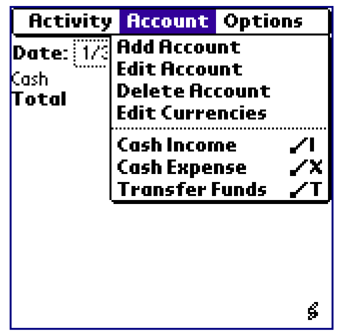
The easiest way to learn to use PST xl is to begin using it right away. After you have installed PST xl, work through each step in this tutorial (don't just read; actually do the steps on your handheld), and you will find most of your questions answered. Then, when you need more details, you can look them up in the Reference section that follows.

Getting Started

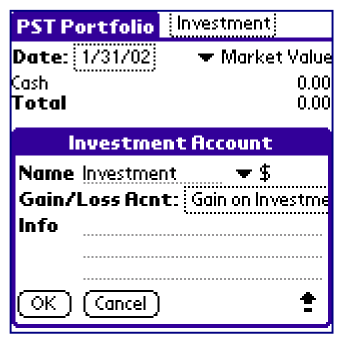


- When you first start PST xl, an empty Portfolio is displayed, as shown at right.

  Notice the small paper clip shown in the lower right of the display. This icon is displayed only if you have PMT xl installed. Tapping this icon brings you directly into PMT xl. PMT xl has a similar (graph) icon to bring you back to PST xl. This allows you to switch back and forth between the two programs easily.

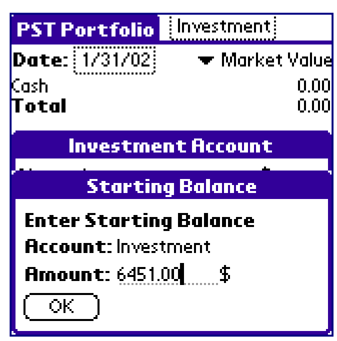


- Tap the menu icon on the silkscreen to bring up the menu commands, and tap on the word **Account** in the middle.



- Tap on **Edit Account**. This brings up the **Investment Account** edit form, as shown at right.

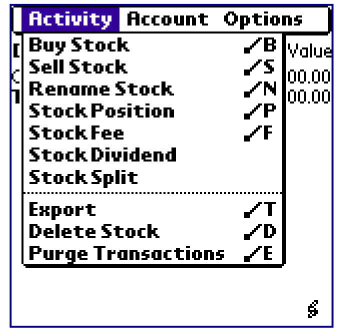
  This form is used to edit your investment account information. Details for the different fields are provided in the Reference Section below; for this tutorial we will leave them as they are. However, when you edit an account that has no transactions, PST xl, invites you to enter the starting balance for the account.



- Tap on **OK**. This brings up the **Starting Balance** form.
  - Enter 6451.00 for the **Amount**.
  - Tap **OK**.

  This is the total starting balance for this account. It is the total value of your portfolio, including any cash held in your investment account.

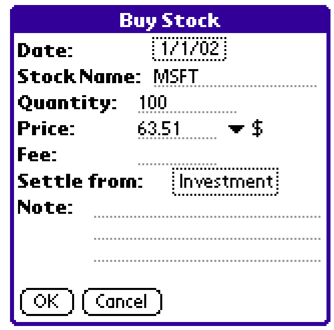
Entering Stocks you Already Own



Having entered the starting balance for your investment account, you now can enter the stocks already in your portfolio.

- Tap the menu icon on the silkscreen to bring up the menu commands.
- Tap the **Buy Stock** menu command. This brings up the form shown at right below.
- Tap the selector next to **Date** to select the date for the transaction. Select January 1st.

  When PST xl is started for the first time in a day, it will offer today's date for the date of a new transaction. Use the **Date** selector to choose the date if it is different from today. In this step of the tutorial, January 1 has been selected for the initial holding of this stock, but any date can be used.

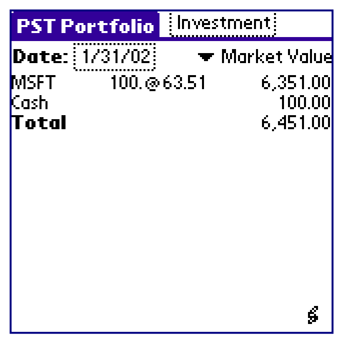


- Enter *MSFT* for the **Stock Name**.
- Enter *100* for the **Quantity**, and *63.51* for the **Price**.

  For this transaction we do not enter a **Fee**, because this is a stock we already hold in the portfolio. The **Settle from** selector allows us to choose the account from which this transaction is paid. Since we have already included the value of this stock in the starting balance entered above, we leave **Settle from** set to the *Investment* account.

- Tap **OK**. The Portfolio display appears as shown at right.

  For this tutorial, we begin with one stock in our portfolio with an initial value of 6,351.00. Notice the MSFT holding we just entered is displayed. Notice also the cash balance: the total balance of the account less the value of the holdings.

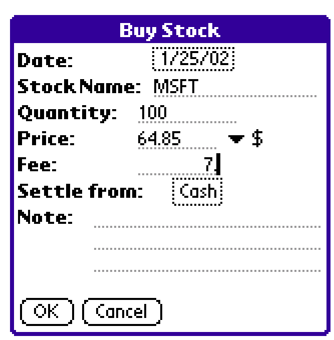


Buying and Selling Stock

Recording stock that you buy follows the same steps you followed above, except that you enter the **Fee** or commission if there is one (usually there is), and you enter the account the money is coming from for the purchase using the **Settle from** selector.

- Use the **Buy Stock** menu command, and fill in the form as shown at right.
- Set a new **Date** (here we have selected January 25).
- Enter *100* for the **Quantity**, and *64.85* for the **Price** (it went up!)
- Enter 7.00 for the **Fee**.

  The **Price** you enter in PST xl can have no decimal places or many; no decimal is implied if you don't enter one. The **Fee**, on the other hand, is an amount of money: 7 with no decimal point will be interpreted as 0.07. Use the **No Implied decimal point** preference (described below) if you want 7 to be interpreted as 7.00

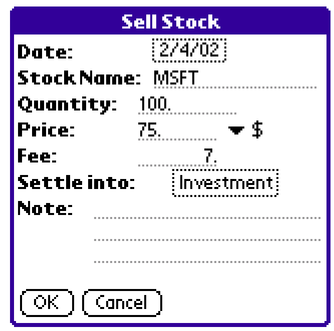


- Tap the selector next to **Settle from**, and select *Cash*.

  Settle from is used to indicate where the money for this purchase is coming from. If you are using PMT xl, then the list will include all PMT xl accounts. If the money is already in your Investment account, then you leave **Settle from** set that way. In this example, we select *Cash* to indicate the money is being transferred from somewhere other than the Investment account.

- Tap **OK**. Notice the portfolio now shows 200 shares. Cash is unchanged (we transferred the money from elsewhere).

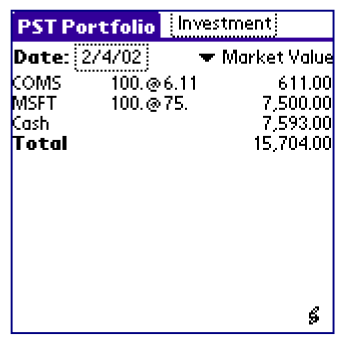
- Now use the **Buy Stock** menu command to buy *100 COMS* at *6.11* with a **Fee** of *7.00*, and **Settle from** set to *Cash*. Tap **OK** when done.



- Now use the **Sell Stock** menu command to record the sale of some MSFT shares, as shown at right.
  - Select a later **Date** (we used *February 4th* here).
  - Enter *75* for the **Price** (it went up again!)
  - Enter *7.* for the **Fee**.
  - Leave **Settle into** set to *Investment*

    This means the proceeds of the sale are deposited in your Investment account. If the proceeds are to be deposited elsewhere, use this selector to identify the account where the money will go.

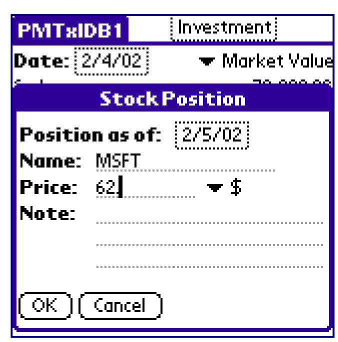
- Tap **OK**.



- Tap the **Date** selector and select the date you used for the **Sell** (we used *February 4th* here). If you have entered everything as described above, the Portfolio display should appear as shown at right

  Notice the holdings are shown for the date you select. Since we have bought and sold MSFT shares, the net amount we are holding is shown, along with the latest price recorded as of the date chosen for the Portfolio display. Finally, notice the Cash amount: we had 100.00, we sold 7,500.00 worth of MSFT, and we paid a 7.00 fee for that transaction, leaving us with 7,593.00 in cash in the Investment account.

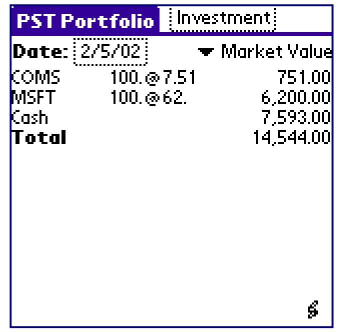
Recording Changes in Stock Prices



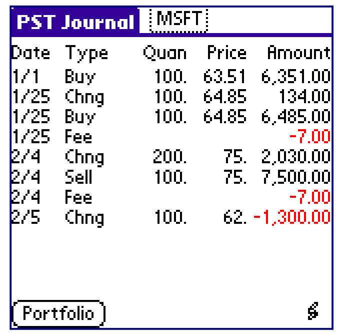
- Use the **Stock Position** menu command to record a change in stock price.
  - Set the **Position as of** date to the day after the **Sell** (we used *February 5th* here).
  - Set the **Name** to *MSFT*.
  - Set the **Price** to *62*. (it went down!)
  - Tap **OK**.

- Repeat the process, setting the price on the same day for *COMS* to *7.51* (at least it went up!)

- Notice that the Portfolio display has not changed. The changes were made for February 5th, but the Portfolio date is still set to February 4th.



- Tap **Date** and select the day you set for the price changes (we used February 5th. here). If you have entered everything as described above, the Portfolio display should appear as shown at right. The holdings and total have been updated to reflect the price changes you entered.



- Tap on *MSFT* to highlight it, and then tap on it again. This shows the list of entries (called the **Journal**) for this stock.

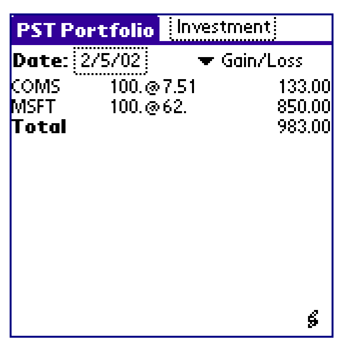
  Notice the **Chng** entries. These entries record a change in stock price, and the amount shown indicates the effect of this change on the value of your investment account. The **Chng** entries for 1/25 and 2/4 were entered automatically: when you specify the price for a **Buy** or a **Sell** transaction, if the price is different from the last one recorded for this stock, a **Chng** item is inserted automatically. The **Chng** entry on 2/5 was placed there in response to the **Stock Position** entry we made for this stock.

  If you tap on the 2/5 **Chng** entry and tap the **Edit** button that appears at the botom, you will see the **Stock Position** form appear, and you can edit this entry if you wish. If you tap on the **Chng** entries for 1/25 or 2/4 and tap **Edit**, you will see the **Buy Stock** or **Sell Stock** form appear. This is because these change entries are tied to the **Buy** and **Sell** transactions that created them, and cannot be edited separately from those transactions (this is also true for the **Fee** transactions shown here).

  Finally, notice that if you attempt to enter a **Stock Position** that is not a change in price (63.51 on 1/20, for example), PST xl will disregard it as it is not needed.

Checking Market Value and Gain/Loss

In the steps above, you have already seen that you can check the market value of your portfolio for any date by selecting that date on the **Portfolio** display. Comparing the portfolio display for February 5th shown above with the one for February 4th (shown above at the end of the Buying and Selling Stock section), you can see that COMS has gone up and MSFT has gone down, and you can see the change in total value of the portfolio. But have we gained or lost?



- Tap the **Market Value** trigger, and select **Gain/Loss.**

  Notice COMS gained 133.00. When the price went up to 7.51, it gained 140.00, but we paid a 7.00 fee when we bought it, so the net gain is 133.00.

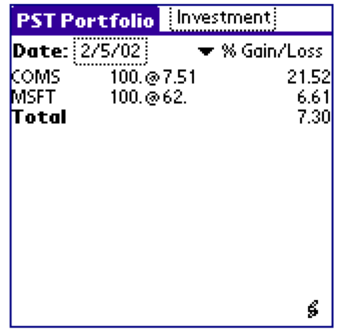
  Notice MSFT gained 850.00. We started with 100 shares at 63.51, and finished at 62, so we lost 151.00. But in between we gained 1015.00 when we bought and sold 100 shares for 64.85 and 75. respectively, for a gain of 1015.00. Finally, we paid 14.00 for those transactions, so adding it up, the net gain is 850.00

The Total is the total gain (or loss if the amount is negative) for the shares in your portfolio as of the date you select. This total includes both realized (stocks that have been sold) and unrealized (stocks that have gone up on paper, but you have not sold them yet) gains. It does not include interest on cash balances, nor does it include any other cash income not associated with a stock.

- Tap the **Gain/Loss** trigger, and select **% Gain/Loss**.

  The amounts shown are the % gain or loss for each stock. The formula is based on the amount gained divided by the cost of the shares; if you trade the stock (buy and sell and buy again) the percentage will be less meaningful.

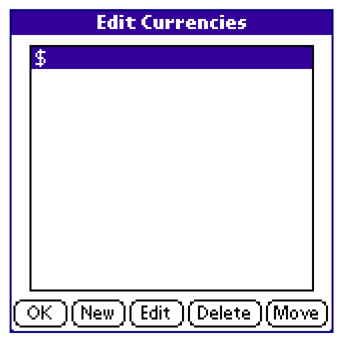
  The Total shown is the total gain divided by the total cost to acquire all the shares in the portfolio. In this example, the portfolio as a whole gained by 7.3% (COMS did well, but being a small dollar amount, could not pull the average up much over MSFT's gain).



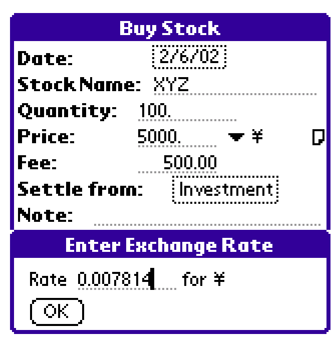
Entering Amounts in Foreign Currencies

You may have noticed each of the forms shown above had a $ symbol with a trigger next to Price field. Once you define the foreign currencies you use, PST xl allows you to enter foreign currency transactions.

- Tap the menu icon on the silkscreen to bring up the menu commands, and tap the **Account** heading.
- Tap **Edit Currencies**
  - Tap on **New**
  - Type the currency symbol: for this example use the ¥ (it can be entered using the popup keyboard available by tapping the 123 dot on the silkscreen).
  - Tap **OK** to complete entry of the Currency Name.
  - Tap **OK**.



- Tap the **Buy Stock** menu command.
  - Enter *XYZ* for the **Stock Name**.
  - Enter *100* for the **Quantity**.
  - Enter *5000* for the **Price**.
  - Enter 500.00 for the **Fee**.
  - Tap the $ trigger. Notice ¥ is on the list.
  - Select ¥.
  - Tap on the icon that appeared to the right of the ¥. The **Enter Exchange Rate** dialogue appears.



  - Enter the rate that converts from this currency to your local currency.
    - For this example, enter *0.007814*
    - Tap **OK**.

- From the **Buy Stock** form tap **OK**.

Notice after tapping **OK** that the price for XYZ shows as 39.07 on the Portfolio List. When you enter the exchange rate, it is saved with the transaction, and used to convert the **Price** and the **Fee** to local currency for the **Portfolio** and **Journal** displays.

Your Next Steps

So now you see how easy it is to enter PST transactions, and look at the results using the Portfolio and Journal views. The Reference section that follows fills in a few more details, and describes the menu commands that provide more controls and features. Experiment with PST a bit more before you start entering your own information, and you will master it in a very short amount of time

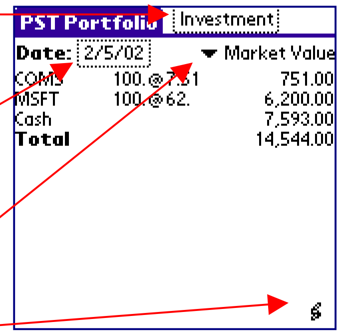
Tip: when experimenting with PST xl, use the **Select Database** menu command (described below) to copy your data, and experiment with the copy. That way, if you make a mistake, you won't lose any information.

Reference

The tutorial provides a brief, step-by-step guide to getting started with PST xl. This section describes in detail all the features on each screen PST xl presents.

The Portfolio Display

The Portfolio Display shows all stock holdings for the selected investment account, as of the date selected. Below is a sample (from the Tutorial).



Account Selector: shows the name of the currently selected investment account. Tap this selector to select another account if you have more than one defined.

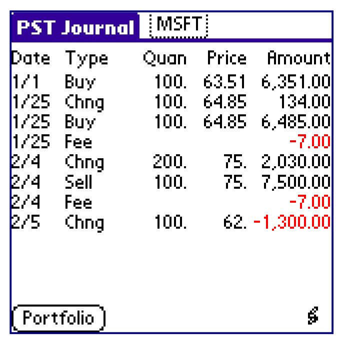
Date Selector: tap this to select the date for the Portfolio display.

Market Value Trigger: tap this to switch between a display of Market Value, Gain/Loss, and % Gain/Loss.

PMT xl Switch: this button only displays if you have PMT xl installed. Tapping this button switches to PMT xl (PMT xl has a corresponding icon to switch back to PST xl).

Tapping twice on any line on the Portfolio display will bring up the **Journal** for that line.

The Journal Display



The Journal Display shows all transactions for the selected stock in the selected account. The list begins displaying transactions as of the date selected on the Portfolio display. A scroll bar lets you scroll back and forth as required. At right is a sample (from the Tutorial) of the Journal Display

The selector at the right of the title is used to select the stock in the current investment account for the Journal Display.

The possible types displayed for each transaction are Buy, Sell, Chng (for Change in value), Splt (for Stock Split), Fee, and Div (for Dividend). Each of these types has a menu command describing it below. Note that Buy and Sell transactions also generate Chng and Fee transactions as required.

Buy, Sell, and Splt items show the Quantity and Price for the transaction.

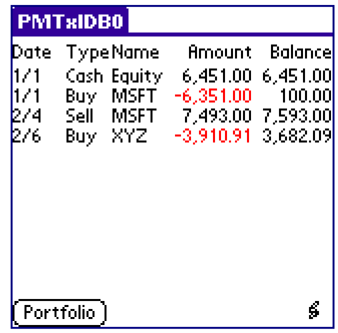
Buy and Sell items show the Quantity times the Price for the Amount. Chng and Splt items show the effect of the item on the stock holding value for the Amount: a positive Amount means the value went up, a negative Amount means the value went down.

Double tapping on a transaction will bring up a detailed display of the transaction information, or edit the transaction depending on the preference you select. If you tap on a Chng or Fee item that is tied to a Buy or Sell item, the Buy Stock or Sell Stock edit form will come up to allow you to edit the whole transaction.

Tapping once on a transaction will highlight it, and a Details or Edit button appears to allow you to perform that action. You can also use the **Delete Item** menu command to delete it, or the **Edit Item** menu command to edit it.

All the activity menu commands that can be used from the Portfolio Display can be used from the Journal Display as well. When invoked from the Journal Display, the name of the currently selected stock is automatically entered in the name field for the transaction dialogue.

The Cash Journal Display



The Cash Journal Display is shown if you double tap on the **Cash** line of the Portfolio display. This display shows all the transactions that have an effect on the cash balance of the investment account.

This display is similar to the Journal display, except that the **Type** can include Cash. A Cash transaction is cash income or expenses not associated with a particular stock (account maintenance fees, for example), and transfers to and from other accounts.

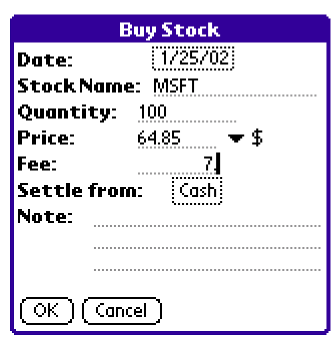
The **Name** column provides the name of the stock for transactions involving stocks, or the name of the account.

The **Amount** column shows the amount by which this transaction affects the cash balance. Note that this is different from the amount shown on the Journal display. For example, the Sell MSFT item on 2/4 shows an amount of 7,493.00 on the Cash Journal, but 7,500.00 on the Journal display. The difference is because the Cash Journal includes the amount of the Fee (in this case 7.00), as it changes the cash balance of the account.

The **Balance** shows the running balance of the Cash in the Investment account.

Notice that the Buy MSFT item on 1/25 does not show here. That is because for that transaction we used a different **Settle from** account (see the Tutorial if you don't remember). Since the money to buy the shares did not come from the Investment account, the transaction does not affect the Cash balance. The Buy XYZ item on 2/6 is in the Cash Journal, because we settled that purchase from cash in the Investment account (thus lowering its cash balance).

Entering Transactions



PST xl transactions are entered using the menu commands described below. All PST xl transactions have some or all of the following features.

Date

- Tap the selector to set the transaction date.

Stock Name

- The name can be up to 9 characters long.
- The stock ticker symbol is most often used as the portfolio name.

Quantity

- The quantity of stock for the transaction
- Quantity can be entered with a decimal point for fractional units (often used for mutual funds)

Price

- The price of the stock for the transaction
- Price can be entered with a decimal point. No decimal point is implied, and a decimal is always respected, no matter what preferences are set (e.g. a Price of 7 is always 7.00, not 0.07).

Currency Trigger

- Used to select the currency for the transaction
- For local currency accounts, by default it is the local currency. Other currencies may be selected.
- For foreign currency accounts, it must be account currency. The trigger is disabled, and the foreign currency symbol is shown.

Exchange Rate Button

- Appears to the right of the currency trigger if a foreign currency is selected.
- Invokes the **Enter Exchange Rate** dialogue.
- If no exchange rate is entered, the exchange rate from the transaction closest in time to the one you are entering is used. If no exchange rate has ever been entered, 1.0 is used.

Fee

- The fee charged by the brokerage for the transaction.
- The fee is in the same currency as is specified for the Price.
- Since the fee is a monetary amount, a decimal point may or may not be implied, depending on the preference you select (see below for details). By default 7 (with no decimal point entered) is interpreted as 0.07, not 7.00.

Settle from / Settle into

- Use this selector to indicate from which account the money will come for a Buy transaction, or into which account it will be deposited for a Sell transaction.
- If you are not tracking other accounts, select Cash if the transaction is not being settled from the Investment account itself, or leave it set to the Investment account if it is being settled there.

Note

- Enter any notation text you wish to associate with this transaction. The system Find command searches the note text of PST xl transactions.
- Up to 90 characters in total can be entered.
- Lines can be separated using the graffiti return stroke.
- Multi-line notes can be edited using the up and down hard buttons on the handheld to move from one line to another.

- If the **Disable Auto-fill** Preference is not checked, the auto-fill feature works on this field.
    - The auto-fill feature saves the text of up to 50 previously entered notes, and automatically fills in the most recently used one that begins with the text you have entered so far.
    - This text is selected, so if you keep entering text, the auto-filled text is replaced as you enter more characters.
    - The auto-fill feature only works when you enter text using Graffiti. It does not work if you enter text using the pop-up keyboard.

Foreign Currencies

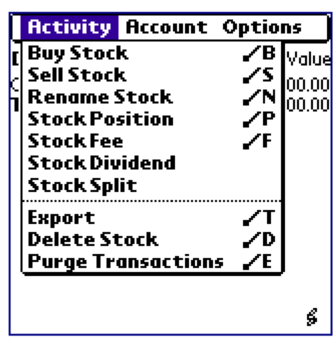
PST xl supports the entry of transactions in foreign currencies in two ways. As shown in the Tutorial, PST allows you to enter foreign currency transactions in local currency accounts. The exchange rate is saved with each transaction, and is applied to that transaction to convert it to local currency for the Portfolio and Journal displays.

PST xl also allows you to track foreign currency accounts. To do this, set the currency for the account using the **Edit Account** menu command (described below). This is useful primarily if you are using PMT xl along with PST xl, because it allows you to keep the account in its foreign currency, and convert it to local currency only on the PMT xl balance sheet (see the PMT xl User's Guide for more information).

Menu Commands

Menu commands are invoked by tapping the menu icon on the silk screen to the left of the graffiti area. Each form has its own menu commands appropriate to the context.

Activity Menu



Buy Stock

- Record a stock purchase.
- **Settle from** selector is used to indicate where the money for the stock purchase comes from. If you are paying from your investment account (either from a cash balance or from margin), leave it set to that. Otherwise select **Cash** (or any other account you have set up using PMT xl).
- If the **Price** entered is different from the previous price recorded for the stock, PST xl generates a **Stock Position** transaction (shown as Chng on the Journal display) for the gain or loss the new price represents for your existing holdings.
- When a fee or commission applies to the transaction, you enter the amount in the **Fee** field, and PST xl generates a **Fee** transaction.

Sell Stock

- Record a stock sale.

- **Settle into** selector is used to indicate where the proceeds from the sale are to be deposited. If the proceeds are remaining in your investment account, leave it set to that. Otherwise select **Cash** (or any other account you have set up using PMT).
- As with the **Buy** command, if the price entered is different from the previous price recorded for the stock, PST xl generates a **Stock Position** transaction (shown as Chng on the Journal display) for the gain or loss the new price represents for your existing holdings.
- When a fee or commission applies to the transaction, you enter the amount in the **Fee** field, and PST xl generates a **Fee** transaction.

Rename Stock

- Change the name for a stock.
- Highlight the stock on the Portfolio display, and tap this command.
- Enter the new name in the dialogue, and tap **OK**.

Stock Position

- Record a change in stock price as of the date you specify.
- PST xl determines the gain or loss the new price represents for your existing holdings, and enters a Chng entry in the Journal display.

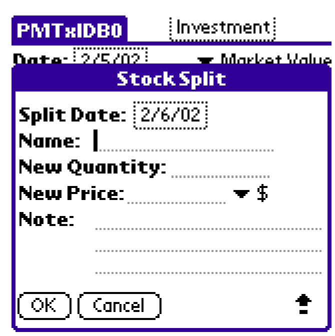
Stock Fee

- Stock fees are usually associated with a Buy or Sell transaction. Normally you enter the fee as part of that transaction, and PST xl generates the fee transaction for you.
- If some additional fee applies to a stock, it can be entered using this command.
- Stock fees entered against a stock reduce the Gain/Loss reported on the Portfolio list for the stock

Stock Dividend

- Record dividends (or other similar income) from a stock.
- Stock dividends entered for a stock increase the Gain/Loss reported on the Portfolio list for the stock

Stock Split



- Record a stock split.
- When a stock split occurs, you have a new **Quantity** of stock, and a new **Price** for the shares. Enter these values, and PST xl will calculate if the split results in a gain or loss.
- The gain or loss from the split is displayed as the amount in the Journal list.

Export

- Copies the currently displayed report to the Memo Pad database. This provides a way of sending this data to a non-Windows PC desktop computer.

Edit Item

- Appears from the Journal display only.

- Tap on a transaction to highlight it, and then select this command to edit it.
- Note that highlighting any transaction associated with a Buy or Sell will bring up the whole Buy or Sell entry form

Delete Item

- Appears from the Journal display only.
- Tap on a transaction to highlight it, and then select this command.
- After a confirmation dialogue, the highlighted transaction will be deleted.
- Note that PST xl generates **Stock Position** transactions (indicated as Chng on the Journal display) before Buy and Sell transactions where the price has changed, and generates **Fee** transactions after Buy and Sell transactions where a fee is entered. These transactions are linked together: deleting one deletes them all. The confirmation dialogue will indicate a Buy or a Sell is being deleted if you highlight a linked transaction.

Delete Stock

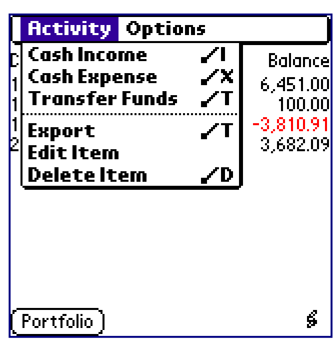
- Appears from the Portfolio display only.
- Tap on a stock to highlight it, and then select this command.
- After a confirmation dialogue, all entries for the selected stock will be deleted.

Purge Transactions

- This command should be invoked sometime early in a new accounting period, after all bank statements that include the previous period have been reconciled.
- When you invoke this command, a dialogue invites you to enter the date up to which you wish to purge your transactions.
- All entries from the previous accounting period (usually the previous year) are totalled, starting entries posted to Equity are created for all Asset and Liability accounts for the start of the current accounting period, and all entries from the previous period are deleted.
- Current stock holdings are posted as Buy transactions at their current value, as of the date to which you purged.

Cash Journal Activity Menu

The following items appear on the Activity menu only if you have the Cash Journal displayed.



Cash Income

- Records cash income in your investment account that is not associated with a specific stock (such as interest on cash balances).

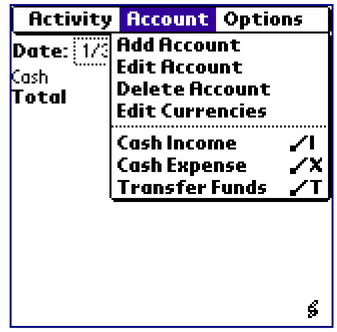
Cash Expense

- Records cash expenses in your investment account that are not associated with a specific stock (such as account administration fees).

Transfer Funds

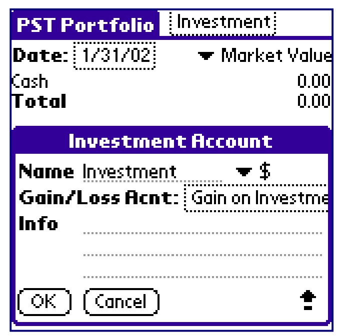
- Transfer funds from one account to another.
- If you transfer funds from one investment account to another, or if you transfer funds to or from some other account registered with PMT xl , use this command to record the transfer.

Account Menu



Add Account

- When PST xl first starts, it creates an investment account for you called Investment. You can create additional accounts using the Add Account command, which brings up the Investment Account information dialogue.
- Enter the **Name** you wish to give the Account, and use the trigger to specify the currency for the account if applicable (see Foreign Currencies above).
- Use the **Gain/Loss Acnt** selector to indicate the account you want to use to track investment gains and losses. PST xl creates such an account for you when it first starts, but if you are using PMT xl, you may wish to select another account.
- Generally you set up accounts that match your investment brokerage accounts. This way you can easily compare statements from your broker with your PST records



Edit Account

- Brings up the Investment Account information dialogue, allowing you to make changes to the currently selected account.

Delete Account

- Deletes the currently selected account. The account can only be deleted if it has no transactions entered – you must delete all transactions first.

Edit Currencies

- Allows you to define the currency symbols you use with PST. The dialogue is described under **Editing Currencies** below.

Cash Income

- Records cash income in your investment account that is not associated with a specific stock (such as interest on cash balances).

Cash Expense

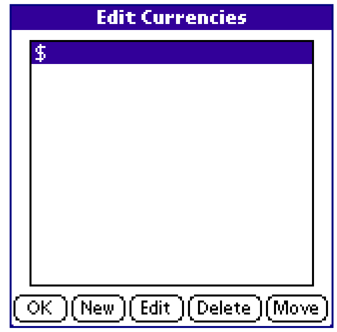
- Records cash expenses in your investment account that are not associated with a specific stock (such as account administration fees).

Transfer Funds

- Transfers funds from one account to another.

- If you transfer funds from one investment account to another, or if you transfer funds to or from some other account registered with PMT xl, use this command to record the transfer.

Editing Currencies



The Edit Currencies menu command brings up this form.

OK

- Tap this button when you are finished editing.
- PST xl will return to the Portfolio display.

New

- Tap this button to create a new item.
- The item will be positioned immediately following the highlight, so begin by highlighting the place you want the new item, and then tap **New**.

Edit

- Tap this button to edit the highlighted item.

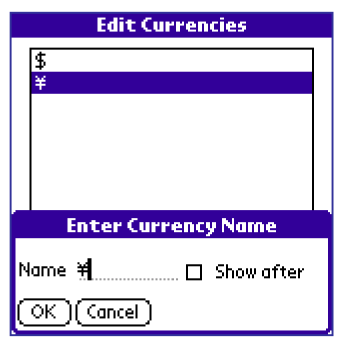
Delete

- Tap this button to delete the highlighted item.
- Note that you cannot delete an item that is in use; all transactions using it must be deleted first.

Move

- Tap this button to move the highlighted item.
- After tapping **Move**, tap where you want to move the item to; the item will be placed immediately above the item you tap.

Entering Currency Information



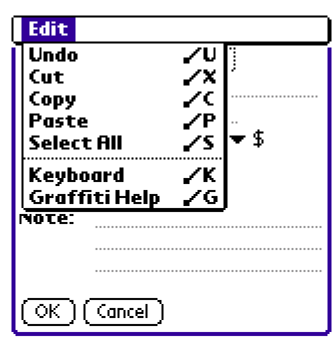
Name

- Use this field to enter the symbol or name of the currency

Show After

- Check this box if the currency symbol should be displayed after the amount instead of before the amount

Edit Menu



Copy

- This command will copy the selected text to the clipboard.
- This is useful to copy amounts from one PST xl form to another, and to copy amounts between PST xl and the calculator or other Palm OS® handheld programs.

Cut

- This command will remove the selected text from the field, and copy it to the clipboard.
- This command is useful to copy amounts from one PST xl form to another, and to copy amounts between PST xl and the calculator or other Palm OS® handheld programs.

Graffiti

- This command will display Graffiti help information.
- The display presented will be determined by the Graffiti shift state.

Keyboard

- This command brings up the keyboard dialogue.

Paste

- This command will insert text from the clipboard to the current cursor location.
- If text is selected, it will be replaced. Otherwise, the text is added to any other text already in the field, at the cursor.
- This command is useful to copy amounts from one PST xl form to another, and to copy amounts between PST xl and the calculator or other Palm OS® handheld programs.

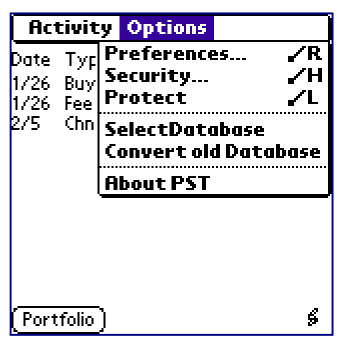
Select All

- This command will select all the text in the current field (the one that contains the cursor).

Undo

- This command will undo the last field menu command. It has no effect if you have left the field in question.

Options Menu



About PST

- Displays PST xl's about screen with the version number.
- If you aren't sure if you installed the Shareware or Registered version, the screen indicates which version you have.

Convert old Database

- PST xl is an enhanced version of the earlier PST program.
  As such, it uses a new database format different from that used by PST. However, PST xl provides the Convert old Database menu command to covert your existing PST data into the PST xl format
- a list of PST databases on your handheld is displayed; highlight the database you wish to convert, and tap the **Convert** button.
- PST xl will convert the PST database and place the result in a new PST xl database.
- Note that converting a PST database to PST xl format leaves the original PST database unchanged; if you later want to delete the PST version of the data (to free up

memory, for example), you must do this as a separate step, as it is not done automatically for you. The **Delete** button is provided for this purpose.

Preferences

- The Preferences command brings up the Preferences dialogue described below.

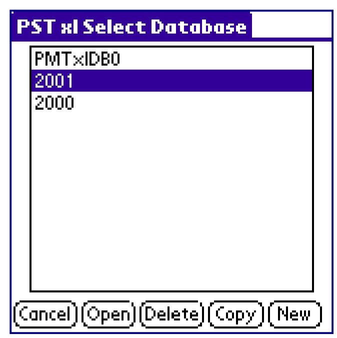
Protect

- If Password security has been selected (using the Options Security menu command – see below), the Protect menu command locks PST xl.

Security

- PST xl provides two kinds of security protection: PST xl password, and Palm native security.
- This commands brings up the dialogue at right.
- Selecting **None** sets PST xl security off.
- Selecting **PST** provides a field in which to enter a password. When this password is set, PST xl requires it to be entered when starting PST xl for the first time in the day, and after you have locked it using the **Lock** button provided. PST xl can also be locked using the **Protect** menu command described above.
- Selecting **Palm** sets PST xl to use the Palm Security settings. When privacy is set to Hide Records, PST xl is locked. When Set Privacy is set to Show Records, PST xl is unlocked.

Select Database

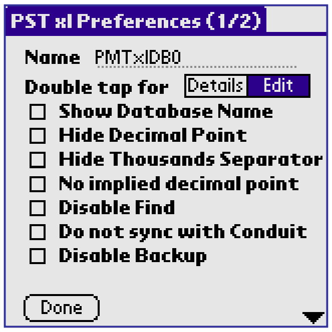


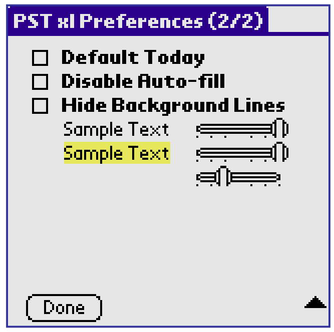
- PST xl supports up to 20 databases. This command brings up a display similar to that shown at right.
- Highlight the database you want to process, and then tap one of the buttons.
- **Open** opens the highlighted database.
- **Delete** deletes the highlighted database after a confirmation dialogue. You cannot delete the database you currently have open.
- **Copy** makes a copy of the highlighted database. The resulting database copy has the word **copy** appended to its name, and Reminders are set off for the copy.
- **New** creates a new database and opens it.

Preferences

The dates and numbers displayed by PST xl are formatted according to the handheld Formats Preferences you have specified (using the Prefs application). If you want a different format, change your handheld Preference settings. The Country specified in your Preferences determines the currency symbol used for your local currency; this can be changed using the **Edit Currencies** menu command.

PST also provides its own internal Preferences. The Preferences dialogue is invoked using the **Preferences** menu command which causes the dialogues below to be displayed.





Name

- The name of the PST xl database is displayed in this field. You can change this to any name you choose.
- Any combination of characters and spaces are valid.
- This name is displayed in the list of databases presented by the **Select Database** menu command.
- Note that the internal name used to store the database on the handheld is not changed; it is always PMTxlDB0, 1, and so on (up to 19). This internal name is also used as the name for CSV files when the PMT xl Conduit is used (see below for details).
- Note that because this command does not change the internal name of the database, the name you choose does not have to be unique. To avoid confusion, if you use the **Copy** button on the **Select Database** menu command dialogue, the copied database will have the same name as the original database, with the word **copy** appended.

Double tap for

- Tapping twice on an item on the Journal display will either display the details for the transaction, or invoke the edit function for the transaction. This preference allows you to select which it will be.
- Selecting *Details* will cause the button on the Journal display to provide the **Edit** function; while selecting *Edit* will cause this button to provide the **Details** function.

Show Database Name

- If checked, displays the database name you entered in **Name** in some of the dialogue headers.
- This makes it easier to remember which database you are using when using the multi-database feature of PST xl.

Hide Decimal Point

- If checked, the decimal point will not be displayed in PST xl reports.
- Note that this does not change the value of the numbers. That is, if 123.56 is the amount of a transaction, then checking this preference will cause it to display as 12356 (not 123 and not 124).
- This preference is useful in situations where numbers are very large and decimals are not used or not wanted, in order to use the available screen space more effectively,

and to permit the use of larger numbers; with or without decimal places, the largest amount PST xl can handle is nine digits.

- This preference does not affect **Price** fields. In only affects fields when you enter a monetary value (e.g. **Fee**), and places where PST xl calculates a monetary value (e.g. multiplying a price by a quantity).

Hide Thousands Separator

- If checked, thousands separators are not used when formatting numbers
- Use this preference if numbers are very large, in order to use the available screen space more effectively.

No implied decimal point

- If checked, no decimal point is implied for amounts entered without an explicit decimal point (e.g. 100 is treated as 100.00).
- If not checked, a decimal point is implied for amounts entered without an explicit decimal point (e.g. 100 is treated as 1.00).
- This preference does not affect **Price** fields (for which a decimal is never implied and must always be explicitly entered). It only affects fields where you enter a monetary amount (e.g. **Fee**).

Disable Find

- If you do not want the handheld's system Find command to search the current PST xl database, check this box.
- Note that the old version of PST searches only the currently selected database; PST xl searches all PST xl databases except those for which Disable Find is selected.
- Note that this preference affects only the current PST xl database, and is saved with that database. This allows you to use the system Find command with some databases and not others.

Do not sync with Conduit

- If checked, the PMT xl Conduit ignores the current PST xl database.
- This preference is used in conjunction with the **Disable Backup** preference. Check both preferences if you want no backup at all (to speed up HotSync® operation, for example), or check only one if you want one type of backup file in preference to the other. Both may be cleared, in which case you may create two backup copies for each PST xl database (depending on the PMT xl Conduit settings you have selected); there is nothing wrong with this, but it may slow down your HotSync® process.
- Note that this preference affects only the current PST xl database, and is saved with that database. This allows you to use the Conduit with some databases and not others.

Disable Backup

- If checked, clears the backup setting for the current PST xl database.
- With this preference checked, the standard backup conduit will NOT create pmtxldb0.pdb in your backup directory when you perform a HotSync® function.

- Use this setting if you do not want the pdb file created every time you perform a HotSync® operation (to speed up the HotSync® operation, for example). Be sure to clear this preference when you want a backup copy made.
- This preference is intended particularly for use with the PMT xl Conduit. When using the PMT xl Conduit, a CSV file containing the PST xl database entries is created on the host PC, making the creation of the pmtxldb0.pdb file unnecessary.
- Note that this preference affects only the current PST xl database, and is saved with that database. This allows you to backup some databases and not others.

Default Today

- If checked, new transactions always have the date defaulted to the current date.
- If not checked, new transactions default to the current date for the first transaction of the day, but then subsequent transactions default to the date of the previously entered transaction.

Disable Auto-fill

- If checked, the auto-fill feature for the transaction note field is disabled.

Simulate Navigation Keys

- If checked, PST xl maps five way navigation functions to three of the device hard keys.

Hide Background Lines

- If checked, the background shading for alternate lines is disabled. Otherwise, the slider controls allow you to set the shade of the background (gray scale for monochrome devices that support gray scale, and color for those that support color).

System Find

PST xl supports the Palm OS® handheld system find command. When you invoke find (by tapping the find icon on the silk screen to the right of the graffiti area), PST xl searches its databases in the Note field and the Check Number field of each transaction for the text you enter.

- The Matches dialogue will display the date of the transactions and the start of the Note text for each transaction that matches the search text you entered.
- Tapping a line in the Matches dialogue will cause PST xl to open the database for the transaction you tapped, and display the Details form for the transaction. Tapping Done will bring you to the Account List for the account of the displayed item.
- Note that if you have more than one PST xl database, the search begins with the current or last one in use, and then continues with the others. PST xl searches all PST xl databases that do not have the Disable Find preference checked.
- PST xl will not search its databases if the Security setting disables access (the Find Matches dialogue will indicate this).

End of Year Activities

There are a number of steps usually taken to start a new financial year. The following paragraphs describe how to perform these steps using PST xl.

Naming your Databases

- We recommend you set your database name to include the current year (e.g. *Personal 2001*, or just *2001*). To do this, use the **Name** Preference.

Copy database

- While not required, we recommend you copy your database before continuing with end of year activities. This allows you to recover your data in case you make a serious mistake in a subsequent step, and also provides an easy way of saving data from previous years.
- To copy your database, use the **Select Database** menu command (described above), highlight your current database, and tap the Copy button. This creates a copy of your data, which now appears on the list. Tap **Cancel** to return to the Account List screen.
  Note that the copy of your database has the word "copy" appended to its name; e.g. *Personal 2001* becomes *Personal 2001 copy*. You may wish to rename it to remove the word "copy."

Rename database

- Use the **Name** Preference to change the name of the current database. For example, you might name it *Personal 2002*. Now you have saved a copy of your 2001 data, and you have begun to set up your 2002 database. Tape the **Done** button on Preferences to return to the Account List screen.

Purge old data

- Use the **Purge Transactions** menu command to delete all of last year's transactions.
- When you invoke this command, a dialogue invites you to enter the date up to which you wish to purge your transactions.
- All entries from the previous accounting period are totalled, starting entries posted to Equity are created for all Asset and Liability accounts for the start of the current accounting period, and all entries from the previous period are deleted.
- Current stock holdings are posted as Buy transactions at their current value, as of the date to which you purged.

Using PMT xl and PST xl Together

PMT xl allows you to keep track of all your financial data. Best of all, it integrates seamlessly with PST xl: money can be transferred between your investment accounts and other accounts easily, and the value of your stock portfolio is included in your PMT xl balance sheet. With PMT xl and PST xl working together, you truly have all your financial data in the palm of your hand.

Switching between PST xl and PMT xl

- If you have both PMT xl and PST xl installed, a small icon appears at the bottom right of some PST xl screens (a small paperclip) and some PMT xl screens (a small graph).

- Tapping on this icon will switch you immediately to the other program. The same database is open in both programs, allowing you to easily enter data in one program and see it using the other.

Editing PST xl Transactions from PMT xl

- PST xl actions often require more than one PMT xl transaction. For this reason, PST xl transactions are shown in PMT xl displays, but you cannot edit them from PMT xl – you must switch back to PST xl to make changes.
- Cash Income and Expense items, and Account transfers can be edited freely from either program.

Deleting PST xl or PMT xl

- PST xl and PMT xl are deleted like any other Palm OS application – see you manual for details.
- If you decide to delete the PST xl program, only the program is removed; the databases are removed with the PMT xl program. Conversely, if you decide you want to delete the PMT xl program, **be careful**, as all PMT xl data **and all PST xl data** will be deleted with it.

The PMT xl Conduit

The PMT xl Conduit is a program (a Windows DLL, actually) that works with Palm's HotSync® program. The PMT xl Conduit allows you to export PMT xl data to the host PC, and import data from the host PC into PMT xl databases, using the CSV file format. This format is supported by a variety of packages, including Microsoft® Excel.

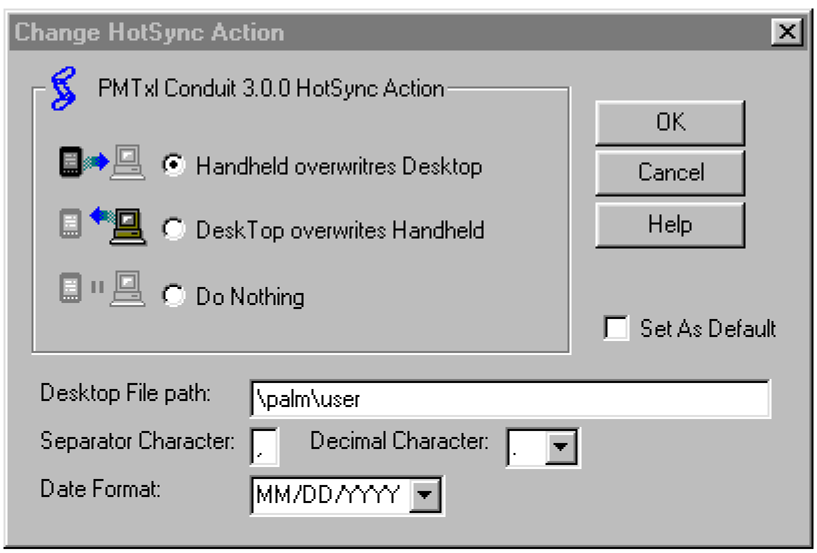
Conduit Limitations

The PMT xl Conduit:

- does not work with Windows 3.1
- does not work on Macintosh computers.
- will not work with versions of HotSync® earlier than 2.0.
- will transfer data from the database to a CSV file on the Host PC, or vice versa. It will not "synchronize" changes made on both files.
- only supports CSV format files. Quicken™ and Microsoft® Money formats are <u>not</u> available at present.

Controlling PMT xl Conduit Actions

You control the PMT xl Conduit in the same way as other conduits. To begin, click on the HotSync® icon, and select **Custom...** The list of conduits is displayed. If it has been installed correctly, the name "PMT xl Conduit" will be on the list, with the next HotSync® action displayed. To control PMT xl Conduit actions, click on the PMT xl Conduit entry to highlight it, and click on the **Change...** button. This displays the following dialogue:



Handheld overwrites Desktop

- Handheld databases will be copied to the PC, overwriting (destroying) any existing files with the same names on the PC.

Desktop overwrites Handheld

- CSV files on the PC will be copied to the Handheld, overwriting (destroying) any existing databases with the same names on the handheld (unless the database on the handheld has the **Do not sync with Conduit** preference set).

Do Nothing

- Select this action if you want the PMT xl Conduit to do nothing the next time you perform a HotSync® operation.

Set As Default

- Check if you want your selected action to be the default, that is, to be the action for all future HotSync® operations until you change it.

OK

- Click on **OK** when you settings are complete.

Cancel

- Click on **Cancel** to discard your changes.

Help

- Click on **Help** to display online help for the PMT xl Conduit.

Desktop File Path

- Use this field to set the location on your PC where the PMT xl Conduit will look for or put the CSV files.
- The path you specify must exist, or the PMT xl Conduit will not be able to find or create the CSV files.

Separator Character

- Normally CSV files use the comma as the delimiter character. To change this to another character (to a semi-colon, for example), enter the required separator character in the **Separator Character** edit box.
- Note that if you select **Desktop overwrites Handheld**, then the separator character that is actually used in the desktop file must match the character you have specified in this edit box.

Decimal Character

- The **Decimal Character** selector allows you to specify if the Conduit will use a period or a comma for the decimal character. When you select **Handheld overwrites Desktop**, this determines what character will be used in the CSV file. When you select **Desktop overwrites Handheld**, then the decimal character that is actually used in the desktop file must match the character you have specified in this selection box.

Date Format

- The **Date Format** selector allows you to specify the format the Conduit will use for dates. When you select **Handheld overwrites Desktop**, this determines what format will be used in the CSV file. When you select **Desktop overwrites Handheld**, then the format that is actually used in the desktop file must match the format you have specified in this selection box.

PMT xl Conduit CSV files

PMT xl stores its databases on the handheld using names PMTxlDB0, PMTxlDB1, and so on (up to PMTxlDB19). The PMT xl Conduit imports and exports data from using two CSV files for each handheld database; the names of these files correspond to the internal name of the file on the handheld. For example the names of the CSV files used for handheld database PMTxlDB0 are PMTxlDB0.act.csv and PMTxlDB0.csv. These CSV files are stored on your PC in the directory you specify using the **Desktop File Path** setting described above.

The .act.csv files contain the account, description, and currency definitions, and the .csv files contain the actual data.

The Account Definition CSV File Format

The .act.csv file is formatted as shown below:

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
1	PMTxlDB0			x	x	0			0													
2	Name	Type	SubCato	Currency	Limit/	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Info	isEqu	isIn	Gain	Share
3	Cash	Asset																				
4	Check	Asset																				
5	Credit Card	Liability																				
6	Salary	Income				2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000					
7	Groceries	Expense				500	500	500	500	500	500	500	500	500	500	500	500					
8	Housing	Expense																				
9	Phone	Expense	Housing																			
10	Rent	Expense	Housing			500	500	500	500	500	500	500	500	500	500	500	500					
11	Gas	Expense				500	500	500	500	500	500	500	500	500	500	500	500					
12	Equity	Liability																	x			
13	***																					
14	none																					
15	***																					
16	$																					
17	¥																					

- **Cell A1** contains the name of the database as entered in the **Name** Preference.
- **Cell B1** contains an x if the **Hide Decimal Point** Preference is checked.
- **Cell C1** contains an x if the **Hide Thousands Separator** Preference is checked.
- **Cell D1** contains an x if the **Reminders Enabled** Preference is checked.
- **Cell E1** contains an x if the **Limit Warning** Preference is checked.
- **Cell F1** contains the value of the **Limit Warning** Preference Days in advance field.
- **Cell G1** contains an x if the **Disable Find** Preference is checked.
- **Cell H1** contains an x if the **Disable Backup** Preference is checked.
- **Cell I1** contains the value of the **Budget starts in** Preference, where 0 represents January, 1 represents February, and so on.
- **Line 2** is the header for the account definitions. Each line that follows defines an account or a category.
    - **Name** is the name of the account or category.
    - **Type** is the type of the account (Asset or Liability) or category (Income or Expense). It must be one of the four valid types.

  - **SubCatof** is the name of the account or category of which this entry is a sub-category. It must match the name of another entry of the same type.
  - **Currency** is the name of the Currency for this account if it is kept in a foreign currency.
  - **LimitAmount** is the Overdraft Limit for asset accounts and the Credit Limit for liability accounts. This column is ignored if the entry is not of type Asset or Liability.
  - **Jan-Dec** is the budget amount for each month for the current entry. These columns are ignored if the entry is not of type Income or Expense.
  - **Info** is the text entered in the **Info** field on the Account Information form.
  - **IsEquity** contains an x if this entry is the Equity account. There must be one and only one such account.
  - **IsInvestmentAsset** contains an x if this is an investment asset for use with PST xl.
  - **GainOnInvest** contains the name of the Gain on Investment account for an investment asset; this is for use with PST xl.
  - **Share** contains an x if this account is marked shared on the Account Information form.
- ******* is used to indicate the end of the list of accounts and categories (as shown in the example above in cell A13). This is followed by the list of descriptions. The first description should always be **none**. In the above example, sample descriptions “1”, “3”, and “2” have been entered.
- The file concludes with the list of currencies. The first column contains the currency name, and the second column contains an x for any entry for which **Show after** is checked. In the above example, the local currency (first in the list) is $, and one foreign currency, the ¥ is defined. Neither of them have the **Show after** flag set.
- If any of the elements described above are missing or are inconsistent, the PMT xl Conduit cannot perform a **Desktop overwrites Handheld** action, and will put a message in the log to that effect.
- A blank in the first cell of any line will be treated as an end of file indication; if it is inserted by accident, the transfer will fail.

The Data CSV File Format

The .csv file is formatted as shown below:

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X
1	Date	Shared	Ctrl	Descr	Alarml	Cat	Cat	Act	Act	Crncy	CurConv	Ref	Rep	Note	Cash	Check	Credit	Salary	Groceries	Housing	Phone	Rent	Gas	Equity
2	1/1/2002					Check		Equity						Start		10000								10000
3	1/1/2002					Credit Card		Equity						Start			200							-200
4	1/1/2002					Cash		Equity						Starti	50									50
5	1/30/2002					Salary		Check								500		500						
6	1/30/2002					Groceries		Check								-100			100					
7	1/30/2002					Rent		Check								-100						100		
8	1/30/2002					Gas		Check								-100							100	
9	1/30/2002					Phone		Check								-50					50			
10	1/31/2002					Groceries		Check		¥	0.00781					-50			50					

You may notice that the entries shown above correspond to those entered in the PMT tutorial. Entries must be formatted as you see above. The first line is the header, and the following lines are the data entries.

- **Date**: transactions must be entered in ascending order by date (i.e. the PMT xl Conduit will not sort the CSV file, you must do so). The date must be entered in the format specified in the HotSync® action dialogue. PMT xl supports dates from Jan 1 1990 to Dec 31 2029 inclusive. Years entered as 90 through 99 are treated as 1990-1999. Dates entered as 0 through 29 are treated as 2000-2029. Years entered as four digits are processed as entered.
- **Shared**: contains an x if the transaction has been shared using the **Share** or **Transfer to DB** menu commands.
- **Ctrl**: used for PST xl transaction information. Non-PST xl entries should have this column blank. PST xl transactions following these rules: Description is PST, **Ctrl** is formatted as type/name/quantity/price. Type 1 is Position (price change), 2 is Buy, 3 is Sell, 4 is Fee, and 5 is Dividend (types 4 and 5 do not have the quantity or price values).
- **Descr**: the text of the Description for the transaction.
- **AlarmDays**: if not blank, a reminder is set for this transaction; the value indicates the number of days before the reminder should be issued.
- **Cat**: the Category for this transaction, or “Split” if it is a split transaction.
- **CatCleared**: contains an x if the transaction has been marked cleared for the Category.
- **Act**: the Account for this transaction.
- **ActCleared**: contains an x if the transaction has been marked cleared for the Account.
- **Crncy**: the name of the currency if this is a foreign currency transaction. Blank if this is a local currency transaction.
- **CurConv**: if **Crncy** is not blank, the conversion rate for this foreign currency transaction.
- **Reference**: the text of the Reference for the transaction.
- **RepeatGroup**: if this is part of a repeat transaction, the repeat group number. All transactions that are part of the same group have the same repeat group number. If the transaction is not part of a repeat group, this column should be blank.
- **Note**: the text of the Note for the transaction. If the text contains a comma (,), then it must be in double quotes ("like, this"). The text cannot itself contain a double quote. The text can be up to 90 characters long. If you enter a double quote in your Palm OS® handheld, the PMT xl Conduit will translate it to a single quote. If you enter a carriage return, it will be translated to a ^ character. When performing a **Desktop overwrites Handheld** action, ^ characters entered in notes will be translated to carriage return.

- **Accounts and Categories**: the rest of the cells in the header are the names of the Accounts and Categories. They must be in the same order as they appear in the .act.csv file.
- The amount of the transaction is usually entered twice, once in each column for the Account and Category, starting with column M (the Account and Category names are at the top of each column).
- The sign of the amount should be appropriate to whether the entry is making the Category or Account go up or down in value. The PMT xl Conduit only pays attention to the sign of the Category entry; thus, if you enter values with signs that do not make sense, the sign of the Category entry will dictate.
- If only a single amount is entered, this will be treated as a transaction that does not change the account total. This is only used for PST xl Buy and Sell transactions where the settlement account is the investment account.
- If the transaction has a Split Category, more than 2 amounts are entered. The columns of the entries indicate the categories of the split.
- The amount can be entered with or without the decimal point; truncation will occur if more than 2 decimal places are entered. The decimal point is recognized by the value specified in the in the HotSync® action dialogue. The sign of the amount can be indicated either with a leading – sign (as shown above), or by placing the amount in brackets.

PMT xl Conduit Log Messages

The log messages the PMT xl Conduit puts in the HotSync log are listed below, with their meaning following. In the messages, dbName stands for the internal name of the PMT xl database, and name stands for the database name you assign.

Handheld overwrites Desktop

`problem reading dbName, transfer aborted`

The database dbName exists but is incomplete. The database needs to be deleted and recreated.

`cannot open dbName.act.csv to write, transfer aborted`

Cannot open the dbName.act.csv file. Either the path does not exist, or the file is open in some other program.

`Transferring dbName(name) to dbName.csv`

Transfer from Handheld to Desktop has begun.

`cannot open dbName.csv to write, transfer aborted`

Cannot open the dbName.csv file. Either the path does not exist, or the file is open in some other program.

Desktop overwrites Handheld

`cannot open dbName.act.csv to read, transfer aborted`

File dbName.act.csv exists, but cannot open it to read. The file is open in some other program.

`cannot open dbName.csv to read, transfer aborted`

File dbName.csv exists, but cannot open it to read. The file is open in some other program.

`invalid header in dbName.act.csv, transfer aborted`

The header line (line 2) in dbName.act.csv is not formatted correctly.

`invalid header in dbName.csv, transfer aborted`

The header line in dbName.csv is not formatted correctly.

`invalid header: account in dbName.csv does not match, transfer aborted`
The indicated account name in the header in dbName.csv does not match the account name in dbName.act.csv.

`duplicate account in dbName.act.csv, transfer aborted`
The indicated account is a duplicate. Accounts names must be unique.

`invalid type for account in dbName.act.csv, transfer aborted`
The indicated type for the account definition is not one of Asset, Liability, Income, or Expense.

`invalid currency in dbName.act.csv, transfer aborted`
A currency has been specified for an Income or Expense Category. A currency can only be specified for an Asset or a Liability.

`invalid file: two Equity accounts in dbName.act.csv, transfer aborted`
dbName.act.csv has two Equity accounts defined; an account definition file must have one and only one Equity account.

`invalid file: Equity account not Liability in dbName.act.csv, transfer aborted`
In dbName.act.csv the Equity account is not defined as a Liability; the Equity account in an account definition file must be defined as a Liability.

`invalid file: too few accounts in dbName.act.csv, transfer aborted`
dbName.act.csv has fewer than two accounts defined; a valid account definition file must have at least two accounts defined.

`invalid file: too many accounts in dbName.act.csv, transfer aborted`
dbName.act.csv has more than 254 accounts defined.

`invalid file: no Equity account defined in dbName.act.csv, transfer aborted`
dbName.act.csv has no Equity account defined; an account definition file must have one and only one Equity account.

`invalid file: no descriptions in dbName.act.csv, transfer aborted`
dbName.act.csv has no descriptions defined. A valid account definition file has *** ending the account list, and has at least one description (none) defined.

`duplicate description in dbName.act.csv, transfer aborted`
The indicated description is a duplicate. Descriptions must be unique.

`invalid file: too many descriptions in dbName.act.csv, transfer aborted`
dbName.act.csv has more than 254 descriptions defined.

`invalid file: no currency names in dbName.act.csv, transfer aborted`
dbName.act.csv has no currency names defined. A valid account definition file has *** ending the description list, and has at least one currency defined.

`duplicate currency in dbName.act.csv, transfer aborted`
The indicated currency is a duplicate. Currency names must be unique.

`invalid file: too many currency names in dbName.act.csv, transfer aborted`
dbName.act.csv has more than 254 currency names defined.

`unknown subcategory in account in dbName.act.csv, transfer aborted`
The indicated sub-category of account for the indicated account does not exist.

`unknown currency in account in dbName.act.csv, transfer aborted`
The indicated currency entered as the currency for the indicated account does not exist.

`unknown gain account in account in dbName.act.csv, transfer aborted`
The indicated gain account for the indicated account does not exist.

`date out of order in dbName.csv, transfer aborted`
The indicated date is out of order. Dates in dbName.csv must be sorted in ascending order.

`too many descriptions in dbName.csv, transfer aborted`
The descriptions defined in dbName.act.csv plus additional descriptions in the dbName.csv data file total more than 254.

`unknown category in dbName.csv, transfer aborted`
The Category entered in on the indicated date does not match a Category in the account definition file.

`unknown account in dbName.csv, transfer aborted`
The Account entered in on the indicated date does not match an Account in the account definition file.

`too many currencies in dbName.csv, transfer aborted`
The currencies defined in dbName.act.csv plus additional currencies used in the dbName.csv data file total more than 254.

`invalid currency in dbName.csv, transfer aborted`
The currency indicated for the transaction on the date indicated is invalid: it does not match the currency of a foreign currency account that is part of the transaction.

`no data in dbName.csv, file skipped`
There are no data lines in dbName.csv.

`dbName has NoConduitSync set, file skipped`
Valid dbName.act.csv and dbName.csv files are present, and dbName exists on the handheld. However, dbName has the **Do not sync with Conduit** preference set, so these CSV files are skipped.

`cannot create dbName, transfer aborted`
The database dbName cannot be created. There may not be space on the handheld, or some other malfunction may have occurred.

`Transferring dbName.csv to dbName(name)`
Transfer from Desktop to Handheld has begun.

Removing the PMT xl Conduit

To remove the PMT xl Conduit:

- Click on the Windows Start button, and select Settings, and then Control Panel
- Double click on Add/Remove Programs
- Scroll down the list and highlight PMT xl Conduit.
- Click on the Add/Remove button
- When prompted to confirm you want to remove the PMT xl Conduit, click on OK.

The PMT xl Conduit has been removed from your system