

# PayBiz – Native Accounting

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29/09/2021

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## Native Accounting

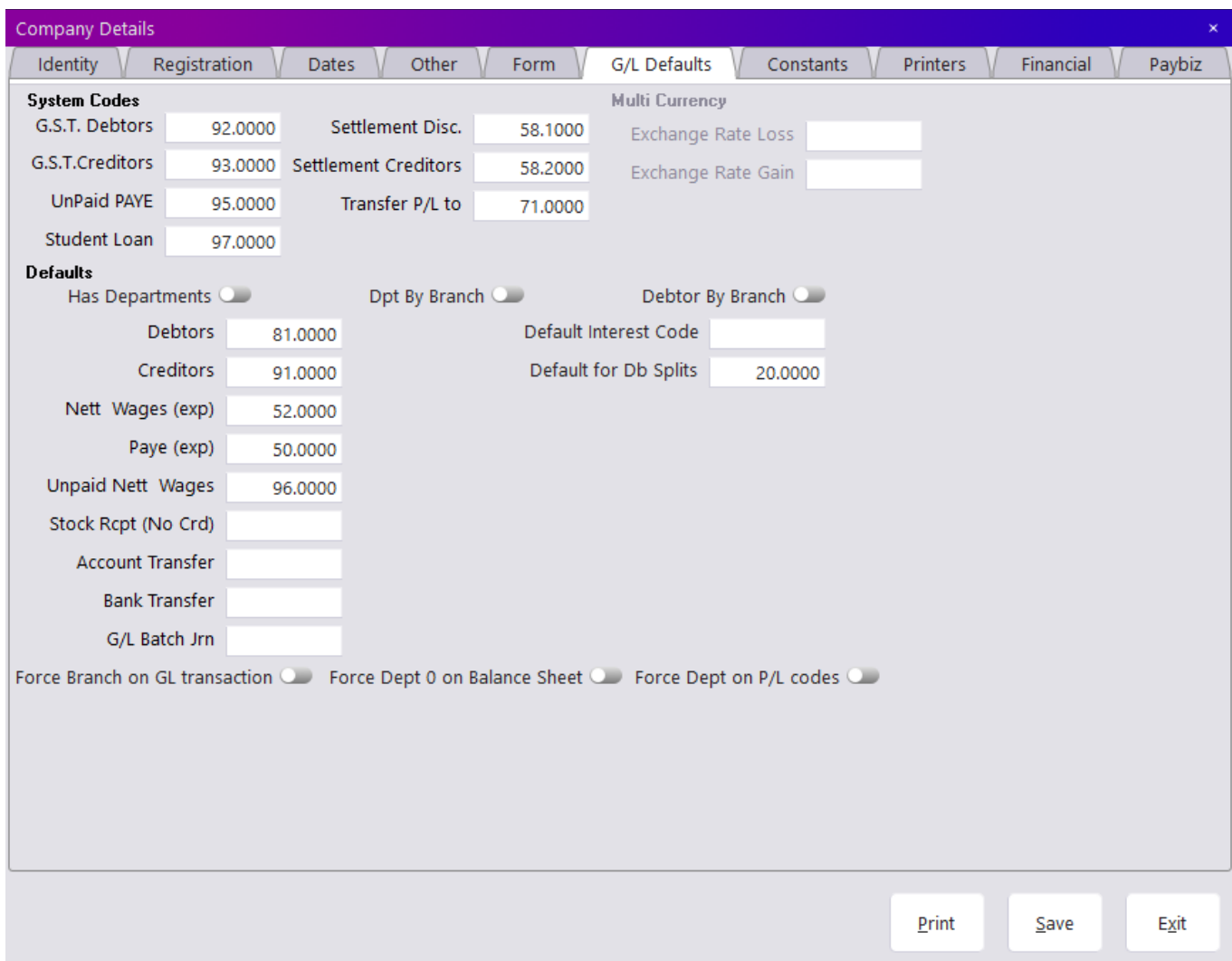
Native accounting in PayBiz has four modules: General Ledger, Accounts Payable (Creditors), Accounts Receivable (Debtors) and Cashbook (Banking).

This covers the financial side of your business and manages your balance sheets and profit and loss accounts with a customisable tree structure. You can set up multiple bank accounts with bank statement reconciliation.

There is a comprehensive cashbook to facilitate all financial transactions and allocate them to specific invoices.

You can set up your general ledger (G/L) defaults from the G/L Defaults tab in Company Details.

**PayBiz main menu > File > Company > Company Details > G/L Defaults**



System Codes				Multi Currency	
G.S.T. Debtors	92.0000	Settlement Disc.	58.1000	Exchange Rate Loss	
G.S.T. Creditors	93.0000	Settlement Creditors	58.2000	Exchange Rate Gain	
UnPaid PAYE	95.0000	Transfer P/L to	71.0000		
Student Loan	97.0000				

Defaults		
Has Departments	<input type="checkbox"/>	
Dpt By Branch	<input type="checkbox"/>	
Debtor By Branch	<input type="checkbox"/>	
Debtors	81.0000	Default Interest Code
Creditors	91.0000	Default for Db Splits
Nett Wages (exp)	52.0000	20.0000
Paye (exp)	50.0000	
Unpaid Nett Wages	96.0000	
Stock Rcpt (No Crd)		
Account Transfer		
Bank Transfer		
G/L Batch Jrn		

Force Branch on GL transaction  Force Dept 0 on Balance Sheet  Force Dept on P/L codes

Figure 1: G/L Defaults in Company Details

## General Ledger

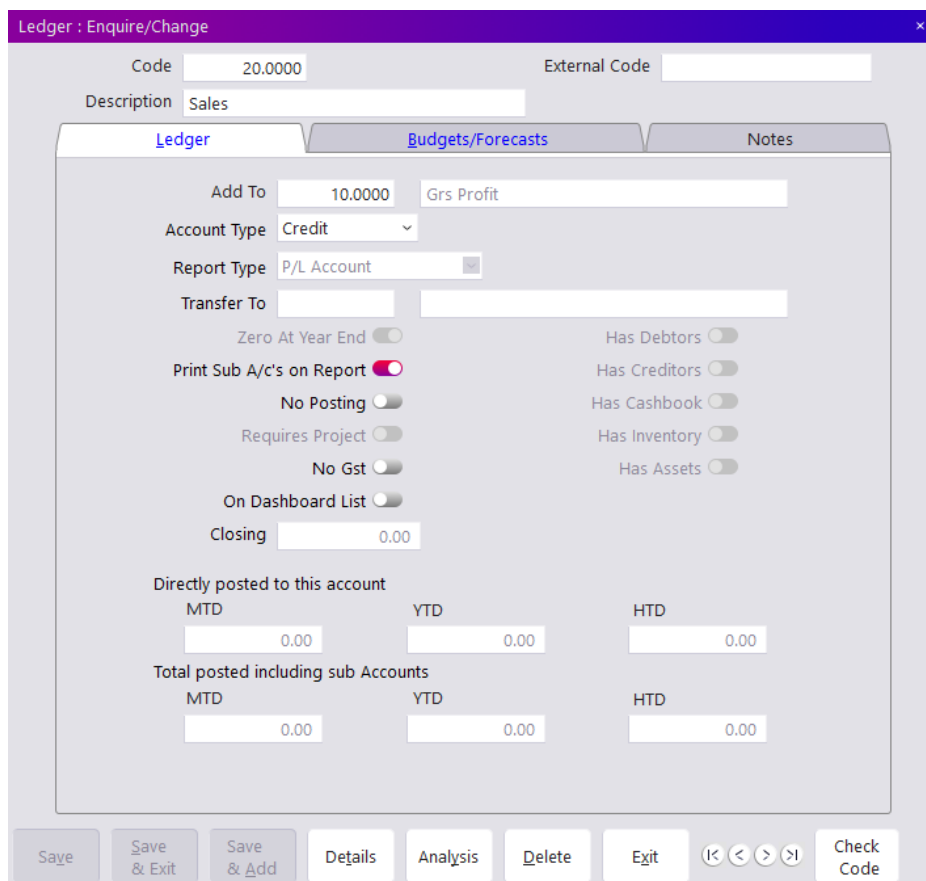
The General Ledger module operates at real time and is fully integrated with all other PayBiz modules. This leads to automatic reconciliation to accounts receivable, accounts payable and cashbook. It has a simple, customisable tree structure that allows for flexibility. You can add multiple bank accounts and reconcile bank statements. You can set up standing transactions for both General Ledger and Bank accounts.

There are many reports that can be used through the General Ledger giving you the information required. You can also custom design reports to gain the information you need. There is also simple Profit & Loss, Balance Sheet and Trial Balance reporting.

## G/L Codes

PayBiz main menu > Ledger > Analysis Codes

You can set up and see what code it adds to on the tree. You can set whether it's a debit or credit and what report it should go on. There is also a Check Code button that will list transactions against that code which might cause errors with reconciliation.



**Ledger : Enquire/Change**

Code: 20.0000 External Code:

Description: Sales

**Ledger** | Budgets/Forecasts | Notes

Add To: 10.0000 Grs Profit:

Account Type: Credit

Report Type: P/L Account

Transfer To:

Zero At Year End:

Print Sub A/c's on Report:

No Posting:

Requires Project:

No Gst:

On Dashboard List:

Closing: 0.00

Has Debtors:

Has Creditors:

Has Cashbook:

Has Inventory:

Has Assets:

Directly posted to this account

MTD	YTD	HTD
0.00	0.00	0.00

Total posted including sub Accounts

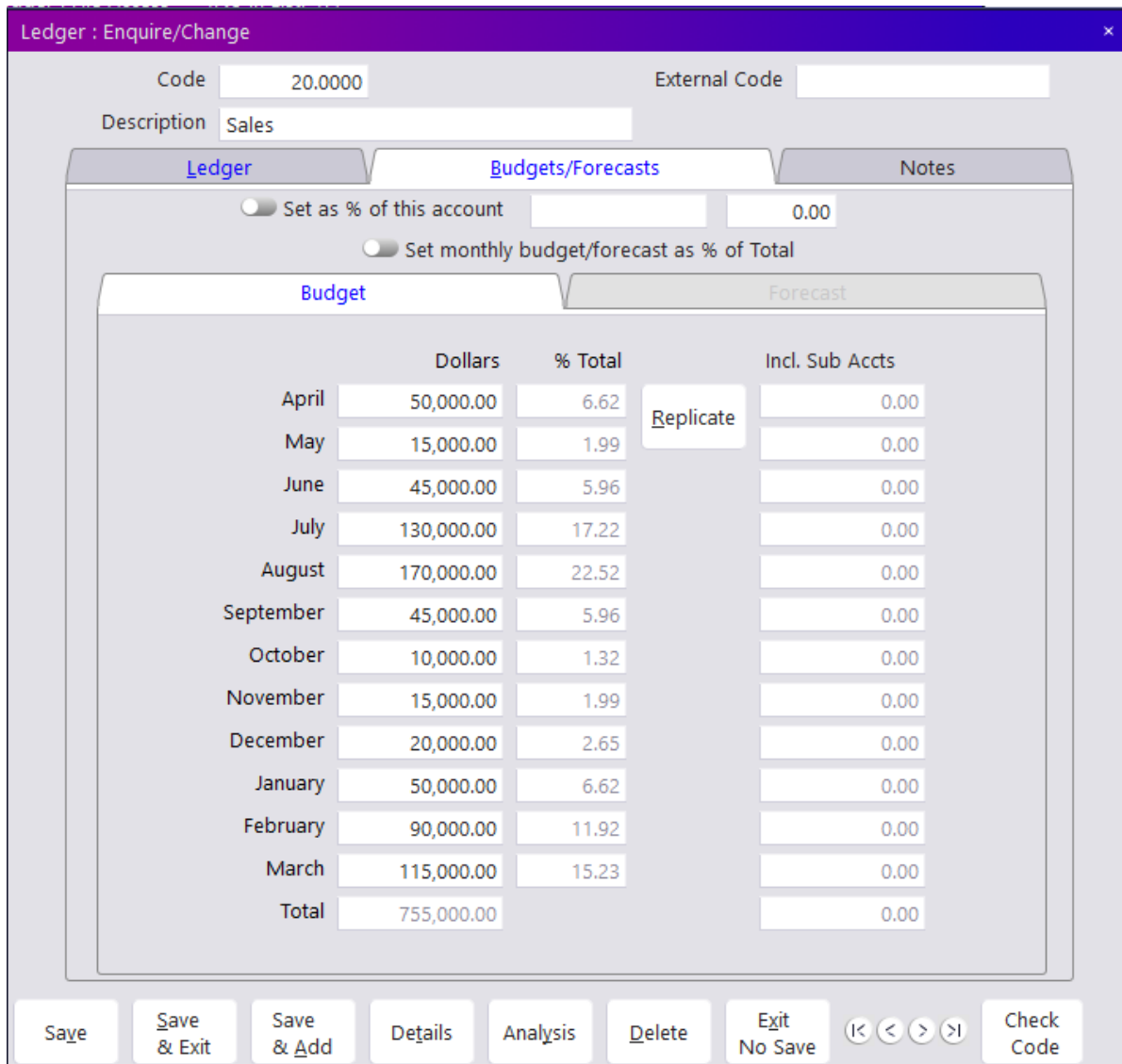
MTD	YTD	HTD
0.00	0.00	0.00

Buttons: Save, Save & Exit, Save & Add, Details, Analysis, Delete, Exit, Navigation, Check Code

Figure 2: G/L Code

## G/L Code Budgets

PayBiz main menu > Ledger > Analysis Codes > Budgets tab



Ledger : Enquire/Change

Code  External Code

Description

**Ledger** Budgets/Forecasts Notes

Set as % of this account

Set monthly budget/forecast as % of Total

**Budget** Forecast

	Dollars	% Total		Incl. Sub Accts
April	50,000.00	6.62	Replicate	0.00
May	15,000.00	1.99		0.00
June	45,000.00	5.96		0.00
July	130,000.00	17.22		0.00
August	170,000.00	22.52		0.00
September	45,000.00	5.96		0.00
October	10,000.00	1.32		0.00
November	15,000.00	1.99		0.00
December	20,000.00	2.65		0.00
January	50,000.00	6.62		0.00
February	90,000.00	11.92		0.00
March	115,000.00	15.23		0.00
<b>Total</b>	<b>755,000.00</b>		<b>0.00</b>	

Save Save & Exit Save & Add Details Analysis Delete Exit No Save < > >> << Check Code

Figure 3: G/L Code Budgets

The budget tab on the G/L Code screen allows you to set budgets for the code. You can then see what the actual amounts were. The % Total is the budget month amount in regards to the total budget amount.

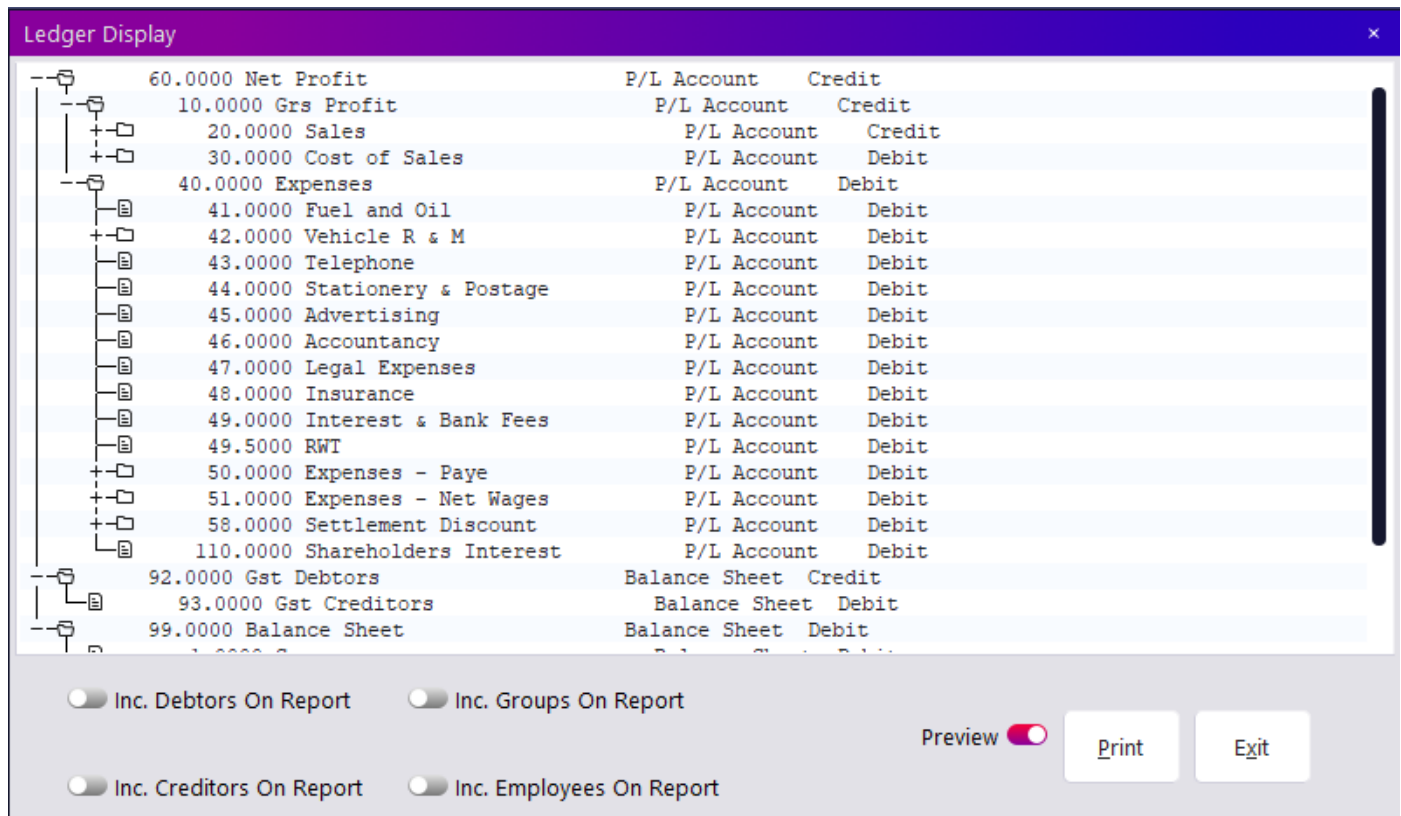
There is also a utility to export a proposed set of G/L budgets based on actuals, with the option of +/- a percentage, to a tab separated file which may be opened in Excel and edited. This can then be imported as a new set of budgets.

## G/L Tree

PayBiz main menu > Ledger > G/L Tree

This allows you to see your G/L Codes in a tree format.

You can print this report with options to include customers, suppliers and employees (requires the payroll module).



Account Code	Description	P/L Account	Credit/Debit
60.0000	Net Profit		Credit
10.0000	Grs Profit	P/L Account	Credit
20.0000	Sales	P/L Account	Credit
30.0000	Cost of Sales	P/L Account	Debit
40.0000	Expenses	P/L Account	Debit
41.0000	Fuel and Oil	P/L Account	Debit
42.0000	Vehicle R & M	P/L Account	Debit
43.0000	Telephone	P/L Account	Debit
44.0000	Stationery & Postage	P/L Account	Debit
45.0000	Advertising	P/L Account	Debit
46.0000	Accountancy	P/L Account	Debit
47.0000	Legal Expenses	P/L Account	Debit
48.0000	Insurance	P/L Account	Debit
49.0000	Interest & Bank Fees	P/L Account	Debit
49.5000	RWT	P/L Account	Debit
50.0000	Expenses - Paye	P/L Account	Debit
51.0000	Expenses - Net Wages	P/L Account	Debit
58.0000	Settlement Discount	P/L Account	Debit
110.0000	Shareholders Interest	P/L Account	Debit
92.0000	Gst Debtors	Balance Sheet	Credit
93.0000	Gst Creditors	Balance Sheet	Debit
99.0000	Balance Sheet	Balance Sheet	Debit

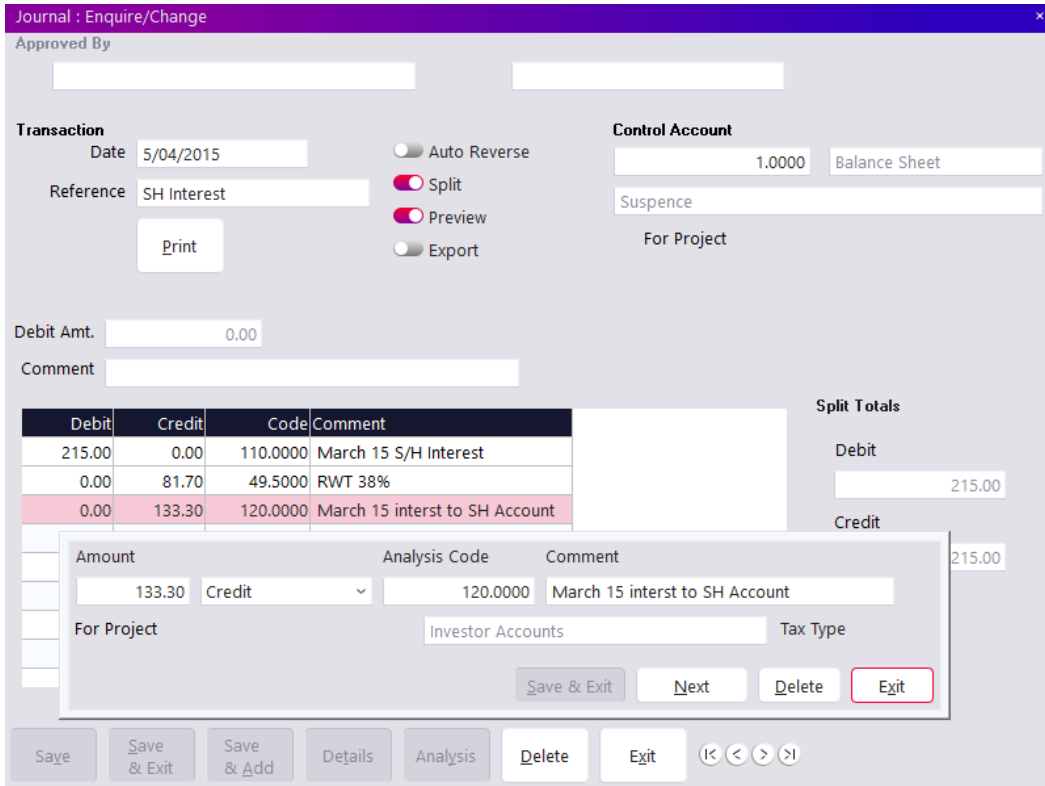
Inc. Debtors On Report     Inc. Groups On Report  
 Inc. Creditors On Report     Inc. Employees On Report

Preview        

Figure 4: Sample G/L Tree

## G/L Journals

PayBiz main menu > Ledger > G/L Journals



Journal : Enquire/Change

Approved By

Transaction Date: 5/04/2015 Reference: SH Interest

Control Account: 1.0000 Balance Sheet

Debit Amt: 0.00

Debit	Credit	Code	Comment
215.00	0.00	110.0000	March 15 S/H Interest
0.00	81.70	49.5000	RWT 38%
0.00	133.30	120.0000	March 15 interst to SH Account

Split Totals: Debit 215.00, Credit 215.00

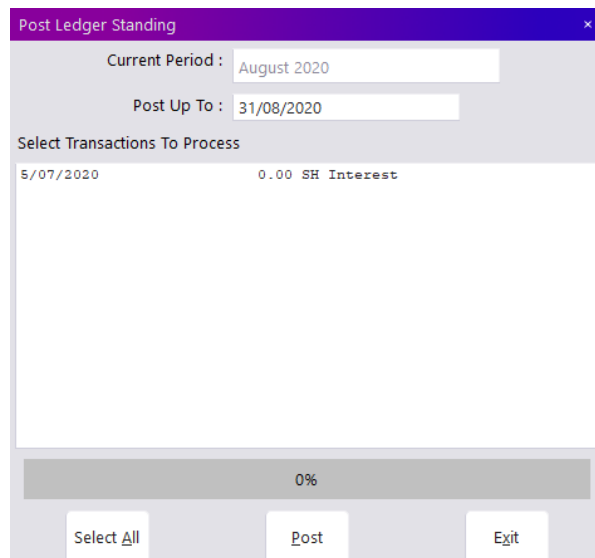
Amount: 133.30 Credit Analysis Code: 120.0000 Comment: March 15 interst to SH Account

Buttons: Save, Save & Exit, Save & Add, Details, Analysis, Delete, Exit

Figure 5: G/L Journal

G/L Journals can also be set up as Standing G/L Transactions.

You can then post your standing G/L transactions up to a certain date and select which ones to process:



Post Ledger Standing

Current Period: August 2020

Post Up To: 31/08/2020

Select Transactions To Process

5/07/2020	0.00	SH Interest
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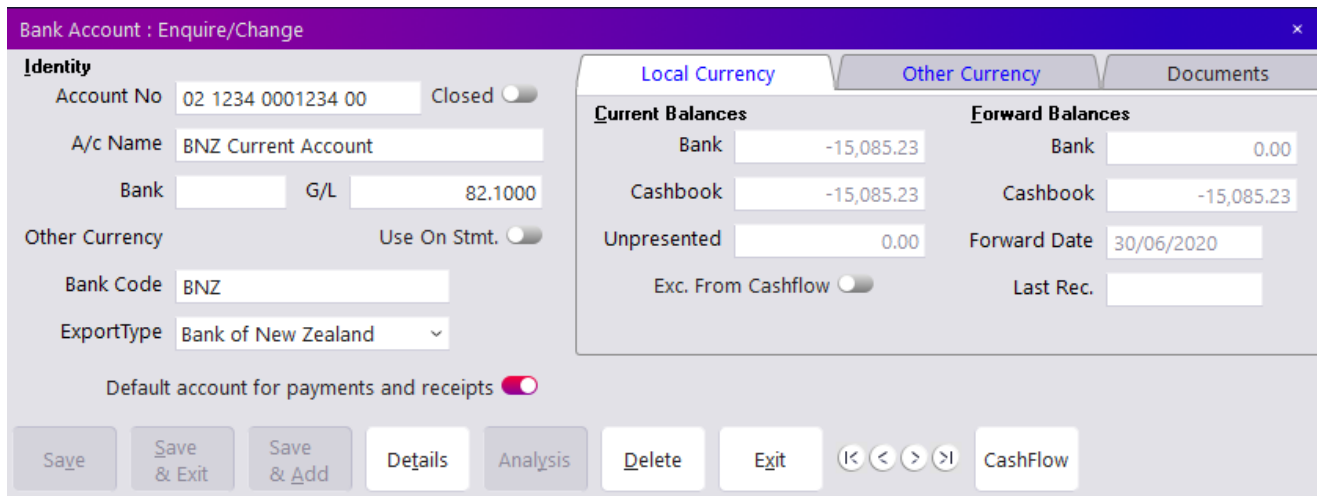
0%

Buttons: Select All, Post, Exit

Figure 6: Post Standing Ledger Journals

## Bank Accounts

PayBiz main menu > Banking > Bank Accounts



**Bank Account : Enquire/Change**

**Identity**

Account No  Closed

A/c Name

Bank  G/L

Other Currency  Use On Stmt.

Bank Code

ExportType

Default account for payments and receipts

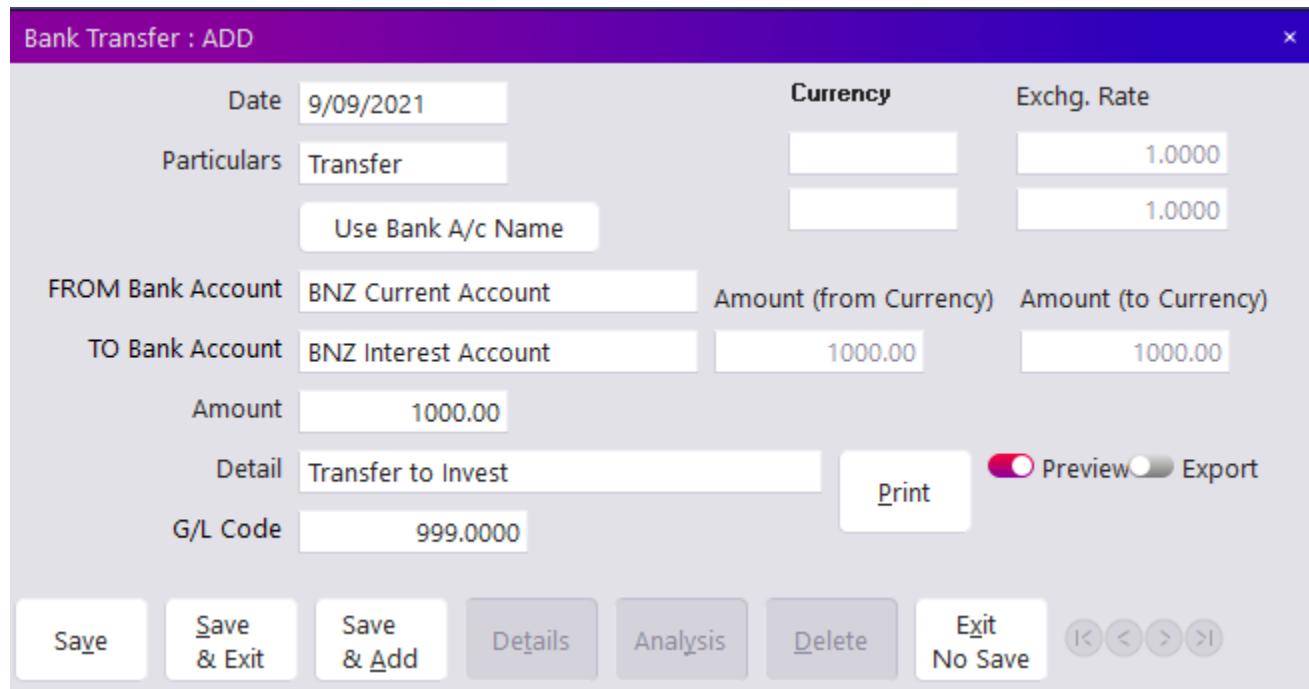
Local Currency		Other Currency		Documents	
<b>Current Balances</b>		<b>Forward Balances</b>			
Bank	<input type="text" value="-15,085.23"/>	Bank	<input type="text" value="0.00"/>		
Cashbook	<input type="text" value="-15,085.23"/>	Cashbook	<input type="text" value="-15,085.23"/>		
Unpresented	<input type="text" value="0.00"/>	Forward Date	<input type="text" value="30/06/2020"/>		
Exc. From Cashflow	<input type="checkbox"/>	Last Rec.	<input type="text"/>		

Buttons: Save, Save & Exit, Save & Add, Details, Analysis, Delete, Exit, CashFlow

Figure 7: Bank Account

There is an option to transfer money between bank accounts:

PayBiz main menu > Banking > Bank Transfer



**Bank Transfer : ADD**

Date  Currency  Exchg. Rate

Particulars

FROM Bank Account  Amount (from Currency)  Amount (to Currency)

TO Bank Account

Amount

Detail     Preview  Export

G/L Code

Buttons: Save, Save & Exit, Save & Add, Details, Analysis, Delete, Exit No Save, Print

Figure 8: Bank Transfer

## Bank Statements

PayBiz main menu > Banking > Bank Statements

You can enter and reconcile your bank statements.

You select the date range, check the opening balance and enter the closing balance. Then you can select a transaction and click the arrow to move it from the unrepresented list to the included list:

Bank Statement : Enquire/Change

Bank A/c Name: PAYBIZ Test Account

Local Currency: Opening 6056.65, Closing -1265.66, Line -1265.66, Diff. 0.00

Currency: Opening 0.00, Closing 0.00, Line 0.00, Diff. 0.00

Date Entered: 23/09/2014, From Date: 1/09/2014, To Date: 30/09/2014

Page: 7

Use Other Currency:  Balanced:

Transactions		Documents	
Included		Unrepresented	
17/09/2014	ADVANCES -200.00	13/07/2021	ADVANCES -1.00
17/09/2014	Wages Cash -642.30	1/04/2021	PAY WAGES -3222.01
17/09/2014	PAY WAGES -3144.53	31/10/2019	ADVANCES -70.00
17/09/2014	Wages Cash -981.90	13/09/2019	inv 1082 958.62
17/09/2014	PAY WAGES -3346.68	9/05/2019	ADVANCES -45.00
17/09/2014	Wages Cash -22.30	27/09/2018	Wages Cash 0.00
17/09/2014	PAY WAGES -190.07	27/09/2018	PAY WAGES -482.02
17/09/2014	Wages Cash -475.10	23/09/2018	ADVANCES -220.00
17/09/2014	PAY WAGES -546.42	13/12/2017	ff 11000.00
20/09/2014	POWER -231.50	2/10/2017	DEP 7112.38
20/09/2014	ADVANCES -20.00	20/07/2017	DM Testing -9.50
23/09/2014	dep 2555.88	11/07/2017	BP -7838.19
23/09/2014	DEP 4122.49	6/07/2017	Wages Cash -1707.90
23/09/2014	ADVANCES -150.00	6/07/2017	PAY WAGES -15721.92
23/09/2014	ADVANCES -155.00	22/06/2017	gdsq -7658.00
23/09/2014	T/FER IN 1000.00	22/06/2017	Wages Cash -1030.40
23/09/2014	ADVANCES -20.00	22/06/2017	PAY WAGES -1784.13
23/09/2014	ADVANCES -20.00	24/05/2017	Wages Cash -13.40
23/09/2014	Wages Cash -2082.71	14/09/2016	ADVANCES -750.00
23/09/2014	PAY WAGES -2066.61	25/12/2015	FUEL CARD -200.00
23/09/2014	PAY WAGES -155.62	25/11/2015	FUEL CARD -200.00
23/09/2014	PAY WAGES -349.94	25/10/2015	FUEL CARD -200.00
25/09/2014	FUEL CARD -200.00	25/09/2015	FUEL CARD -200.00
		25/08/2015	FUEL CARD -200.00
		15/08/2015	ADVANCES -2.00
		25/07/2015	FUEL CARD -200.00

Select Sort Order: [v] Sort By Date Descending [v]

Deposits: 7678.37 Withdrawals: -15000.68

Deposits:  Withdrawals:

Comment: [text area]

Buttons: Save, Save & Exit, Exit & Add, Details, Analysis, Delete, Exit, Print, Bank Rec. Report, Add Tfer, Preview, Export

Figure 9: Bank Statement



## Accounts Payable - Creditors

PayBiz main menu > Creditors

The Accounts Payable ledger lets you manage your creditors with multiple payment options and terms and multiple payment schedules on each invoice. System defaults in the company details allow you to define the default payment terms.

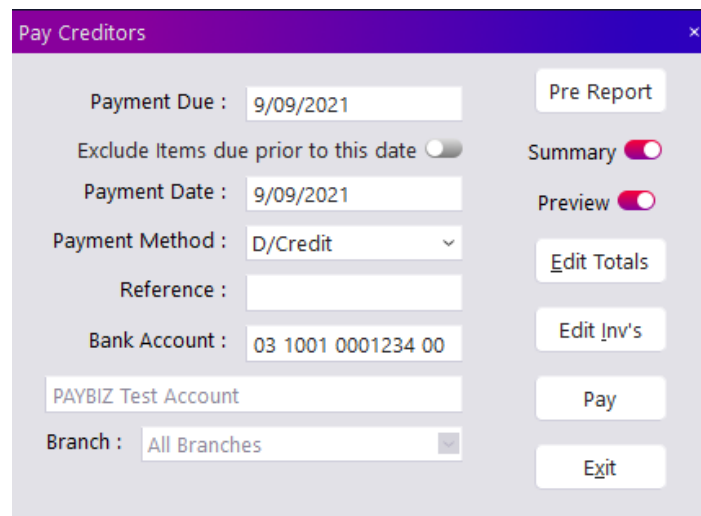
### Creditor (Supplier) Invoices

Creditor Invoices can be created, edited and printed via the Creditor Invoices option in the Creditors menu. Templates can be created for creditors with regular invoices eg power, phone, fuel and insurance suppliers. There is also a facility to create a copy or a reverse of an existing invoice.

### Creditor Payments

Individual payments can be made via the **Pay** button directly from the creditor screen. Multiple payments can be made quickly via the **Batch Payments** option:

PayBiz main menu > Creditors > Batch Payments



The screenshot shows a 'Pay Creditors' window with the following fields and buttons:

- Payment Due : 9/09/2021
- Exclude Items due prior to this date
- Payment Date : 9/09/2021
- Payment Method : D/Credit
- Reference : [empty]
- Bank Account : 03 1001 0001234 00
- PAYBIZ Test Account
- Branch : All Branches
- Buttons: Pre Report, Summary , Preview , Edit Totals, Edit Inv's, Pay, Exit

Figure 10: Batch Payments

Invoices and Total can be edited and modified from the Batch Payments screen if you do not wish to pay the full amounts.

Direct credit payments can have the bank export file generated for importing directly into your banking program.

## Accounts Receivable - Debtors

PayBiz main menu > Debtors

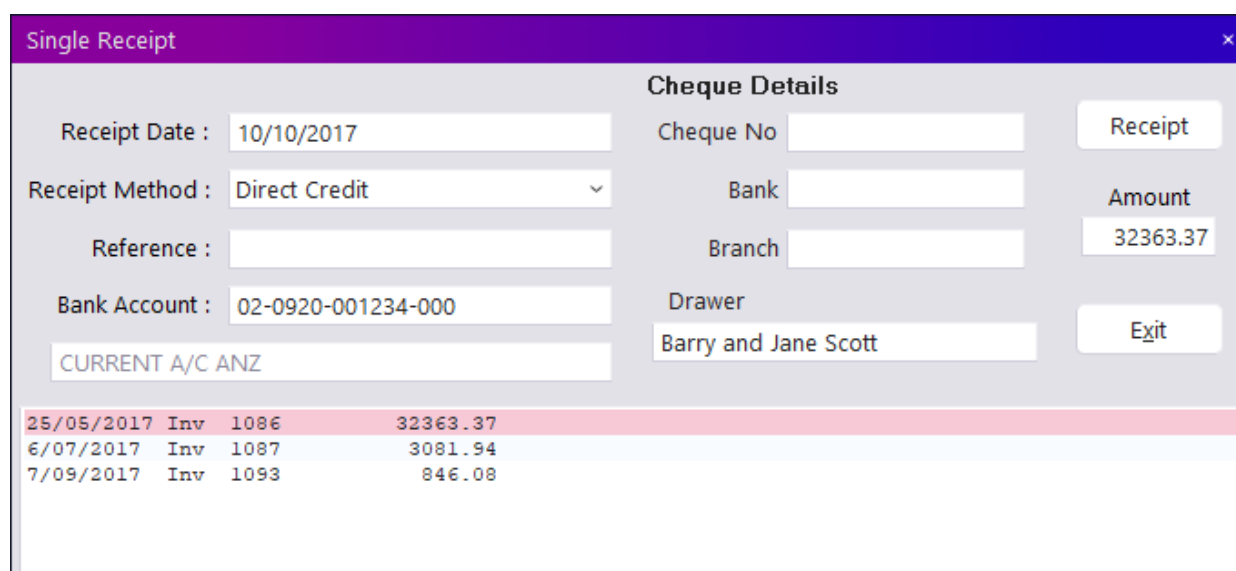
The Accounts Receivable module lets you manage your purchasers and suppliers.  
The Aged Trial Balance allows you to keep track of your outstanding invoices.  
There is a variety of Debtor Statement options so you can give your customers the information required.

### Debtor (Customer) Invoices

Debtor invoices are generated automatically for your customers form job/tally sheets.  
You can also enter debtor invoices that are not associated with a job/tally sheet.  
The default penalty interest rate and due days can be modified on a per invoice basis.

### Debtor Payments

Individual receipts can be made via the **Receipt** button directly from the debtor screen.



Single Receipt			
Receipt Date :	10/10/2017		
Receipt Method :	Direct Credit		
Reference :			
Bank Account :	02-0920-001234-000		
CURRENT A/C ANZ			
Cheque Details		Cheque No	Receipt
		Bank	Amount
		Branch	32363.37
		Drawer	Exit
		Barry and Jane Scott	
25/05/2017	Inv	1086	32363.37
6/07/2017	Inv	1087	3081.94
7/09/2017	Inv	1093	846.08

Figure 11: Single Receipt

Multiple receipts can be entered via Bank Transactions in the Banking menu.  
Cash Payments that have been received can be entered and deposit slip generated for your bank.  
Direct Debit and Credit Card payments can also be entered and an electronic bank file generated for import into your banking software.

There is also a Batch option for Monthly or Weekly Direct Debit and Credit Card receipts.  
Batch Direct Debits automatically generates the cashbook transactions for the receipts that are due and produces the bank file for import into your banking software.

## Cashbook / Banking

The cashbook is where all financial transactions are recorded and linked or allocated to their corresponding supplier and customers etc.

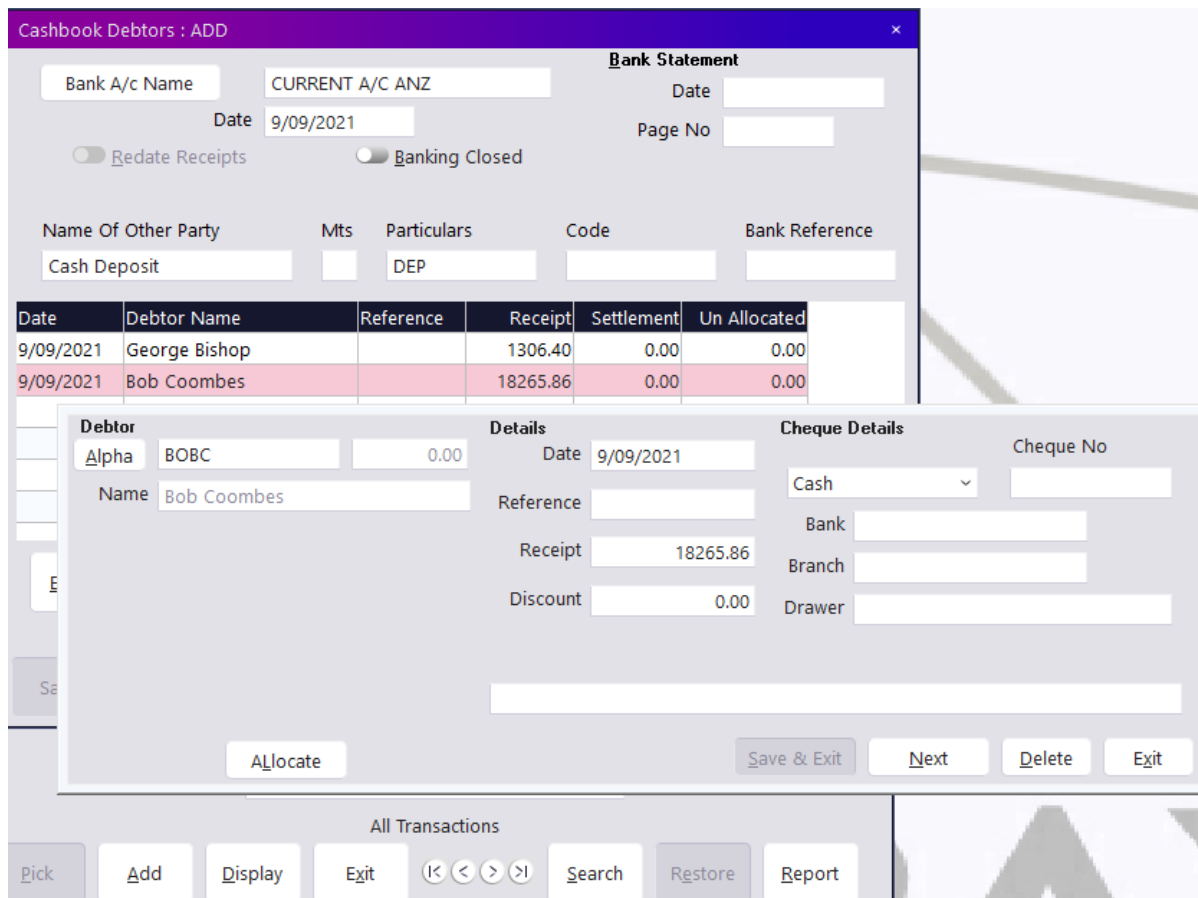
There are four options for cashbook entries:

- creditors (suppliers and vendors)
- debtors (customers and purchasers)
- cashbook other
- payroll

Bank deposit lists can be generated for receipts.

Bank export files for direct credits and direct debits can be created for importing directly into your bank program.

### PayBiz main menu > Banking > Bank Transactions



Cashbook Debtors : ADD

Bank A/c Name: CURRENT A/C ANZ

Date: 9/09/2021

Bank Statement: Date: \_\_\_\_\_ Page No: \_\_\_\_\_

Redate Receipts  Banking Closed

Name Of Other Party	Mts	Particulars	Code	Bank Reference
Cash Deposit		DEP		

Date	Debtor Name	Reference	Receipt	Settlement	Un Allocated
9/09/2021	George Bishop		1306.40	0.00	0.00
9/09/2021	Bob Coombes		18265.86	0.00	0.00

Debtor: Alpha BOBC 0.00

Name: Bob Coombes

Date: 9/09/2021

Reference: \_\_\_\_\_

Receipt: 18265.86

Discount: 0.00

Cheque Details: Cheque No: \_\_\_\_\_

Cash: \_\_\_\_\_

Bank: \_\_\_\_\_

Branch: \_\_\_\_\_

Drawer: \_\_\_\_\_

Buttons: Allocate, Save & Exit, Next, Delete, Exit

Navigation: Pick, Add, Display, Exit, Search, Restore, Report

Figure 12: Cashbook Debtors

**Cashbook Creditors : Enquire/Change**

Bank A/c Name: CURRENT A/C ANZ      Bank Statement Date: \_\_\_\_\_

Date: 6/05/2020      Page No: \_\_\_\_\_

Name Of Other Party: FOODSTUFFS      Mts: \_\_\_\_\_      Particulars: 1002031      Code: OTAGO      Bank Reference: 61653

Memo: \_\_\_\_\_

Date	Creditor Name	Reference	Payment	Settlement
6/05/2020	Foodstuffs	1002031	129.44	0.00

Export    Remittance

Remit. Copy

Nett	Gst	Gross	Other
-112.56	-16.88	-129.44	0.00

Save    Save & Exit    Save & Add    Details    Analysis    Delete    Exit    < << >> >

Figure 13: Cashbook Creditors

**Cashbook Other : Enquire/Change**

Bank A/c Name: CURRENT A/C ANZ      Bank Statement Date: \_\_\_\_\_

Date: 6/07/2017      Page No: \_\_\_\_\_

Int Ref: FEES

Name Of Other Party: BNZ Bank      Mts: \_\_\_\_\_      Particulars: FEES      Code: \_\_\_\_\_      Bank Reference: \_\_\_\_\_

Name On Cheque: BNZ Bank

Memo: \_\_\_\_\_

**Details**      Documents

Analysis Code	Reference	Purpose	Gross
FEES			-10.00

Analysis code	Reference	Purpose	Amount	Included GST
FEES		Payment	10.00	0.00

Imported from file      Gst

Capital      For Project

Save & Exit    Next    Delete    Exit

Figure 14: Cashbook Other Transaction

## Standing Transactions

PayBiz main menu > Banking > Cashbook Standing Transactions

Standing cashbook transactions can be used for regular payments eg insurance, hire purchase payments etc. You can then post standing cashbook transactions by selecting a date and posting all transactions up to that date.

Standing Transaction : Enquire/Change
✕

**Details**

Name Of Other Party

Particulars

Bank Account

**Frequency**

Last Posting

Repeat

Next Posting

Final Posting

Tax Type  Gst  Gross

Code	Purpose	Gross	Gst
	Business Continuity In...	-115.00	-15.00

Save
Save & Exit
Save & Add
Details
Analysis

Delete
Exit
⏪
⏩

Figure 15: Cashbook Standing Transactions