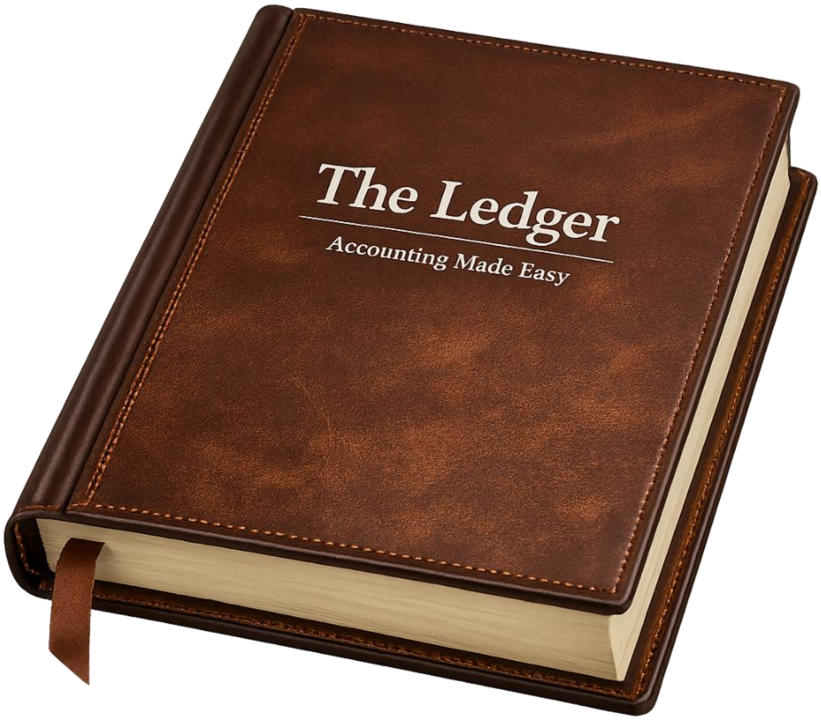
The Ledger V2 — User Manual

Professional guide for setup, navigation, bookkeeping workflows, POS integration, imports, and settings



A cloud-based bookkeeping app for small Australian businesses, with optional point-of-sale integration, with remote Login.

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1. Install & sign in

1. Download **The-Ledger-V2-Setup-2.0.x.exe** from

   https://fullstackpretender.tech/?page_id=9061

2. Double-click to install. The app opens automatically.

(If Windows SmartScreen warns you: "More info" → "Run anyway". The installer is not code-signed yet.)

3. On first run you'll be asked to **Register** (new business) or **Sign in** (existing business after invitation).

• **Register** creates a new tenant — you become the owner.

• **Sign in** uses the email and password you set when you accepted your invite.

4. If you forgot your password, click "Forgot password" — a reset

   link is emailed to you (link valid 1 hour).

Multiple businesses on one login? Yes. If you've been invited to more than one Ledger, the top-left dropdown lets you switch between them. Each tenant is fully isolated, so categories, customers, invoices, and ledger entries do not cross over.

2. The tabs

There are 16 screens. Read them in this order if you're new:

**Settings → Categories → Accounts → Customers → Suppliers →

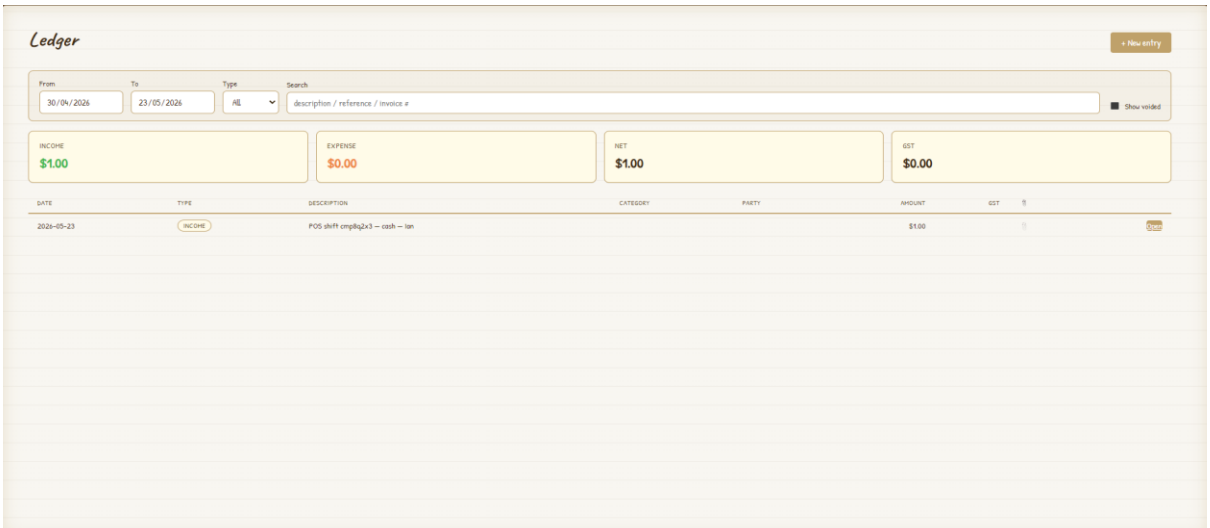
Products → Ledger → Invoices → Purchase orders → Rules → Import →

POS tills → Reports → Dashboard → Billing → Contacts.**

2.1 Dashboard

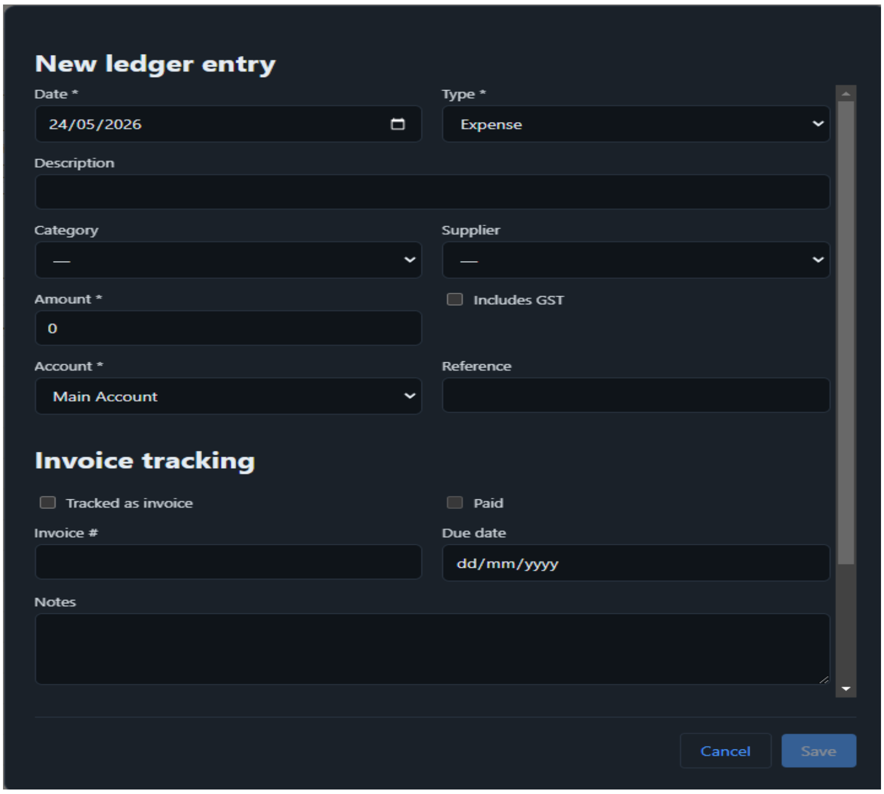
The home screen. Shows the current month's income/expense totals, GST collected/paid for the quarter, your top categories, and a card per bank/cash account showing today's balance. Click any number to jump to the underlying list filtered to that range. Nothing is editable from the dashboard — it's read-only.

2.2 Ledger



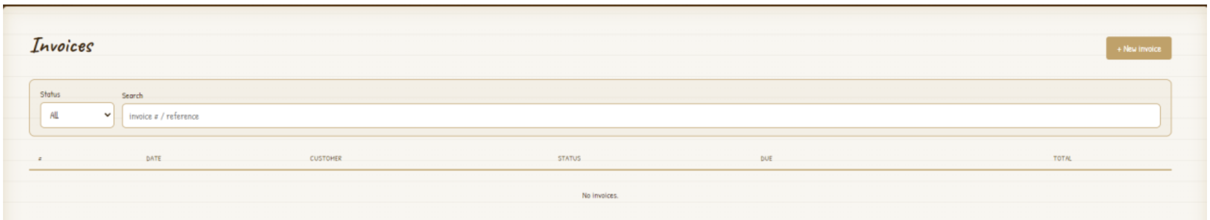
The core book. Every income and expense entry lives here. Each row has: date, description, amount, type (income/expense), category, supplier or customer, account it was paid in/out of, optional attachments (PDF receipt, photo), and a paid/unpaid flag.

Click **+ New entry** to add one manually.



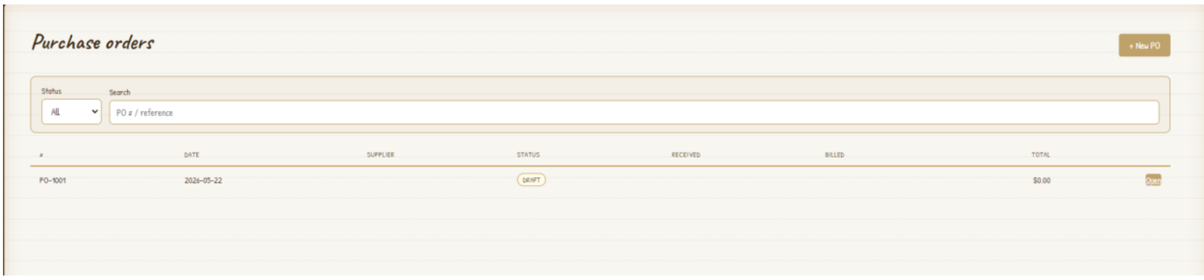
- Click any row to edit it.
- The paperclip column shows how many attachments are on each row.
- Filter by date range, type, category, account, or full-text description in the search box.
- Rows imported from a bank CSV show their source batch — see **Import** below.

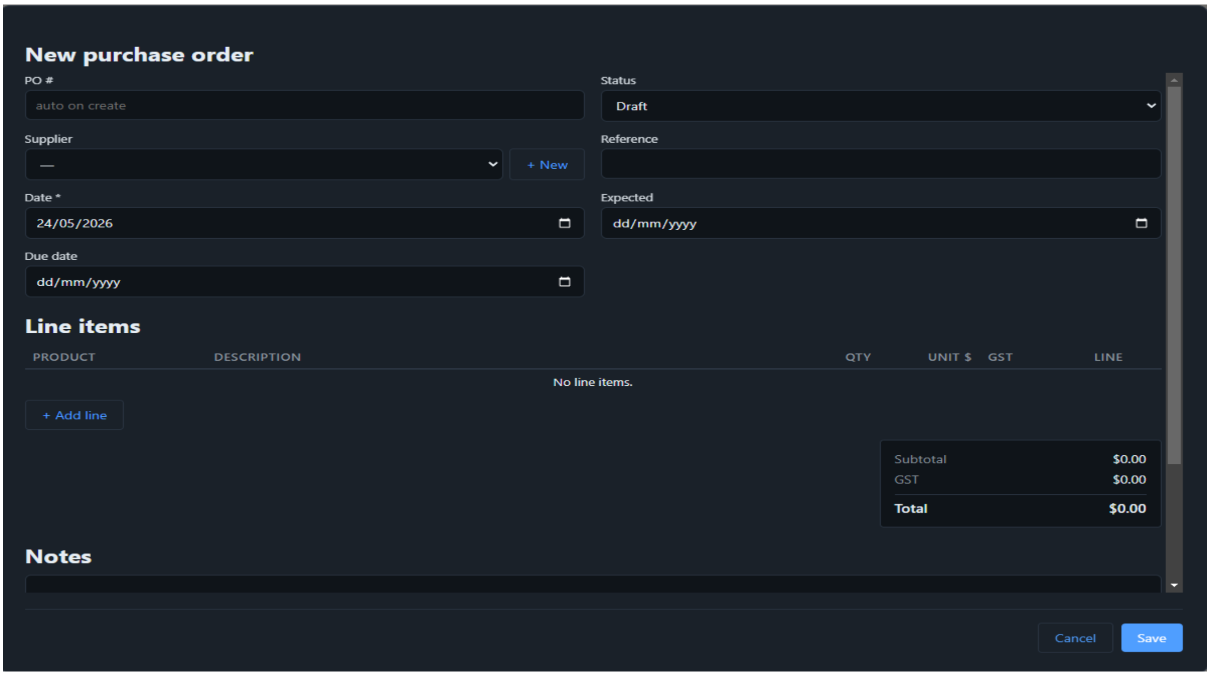
2.3 Invoices



Customer-facing invoices. Each invoice has a number (auto-generated from your **Invoice number prefix** + **Next invoice number** settings), customer, line items (product or free-text), per-line discount ($ or %), GST, and payment terms (days). Status moves through Draft → Sent → Paid (or Partially paid → Paid). Marking an invoice paid asks which **account** received the money and posts the corresponding income row to the Ledger automatically. You can download a PDF or copy a public link to send to the customer.

2.4 Purchase orders

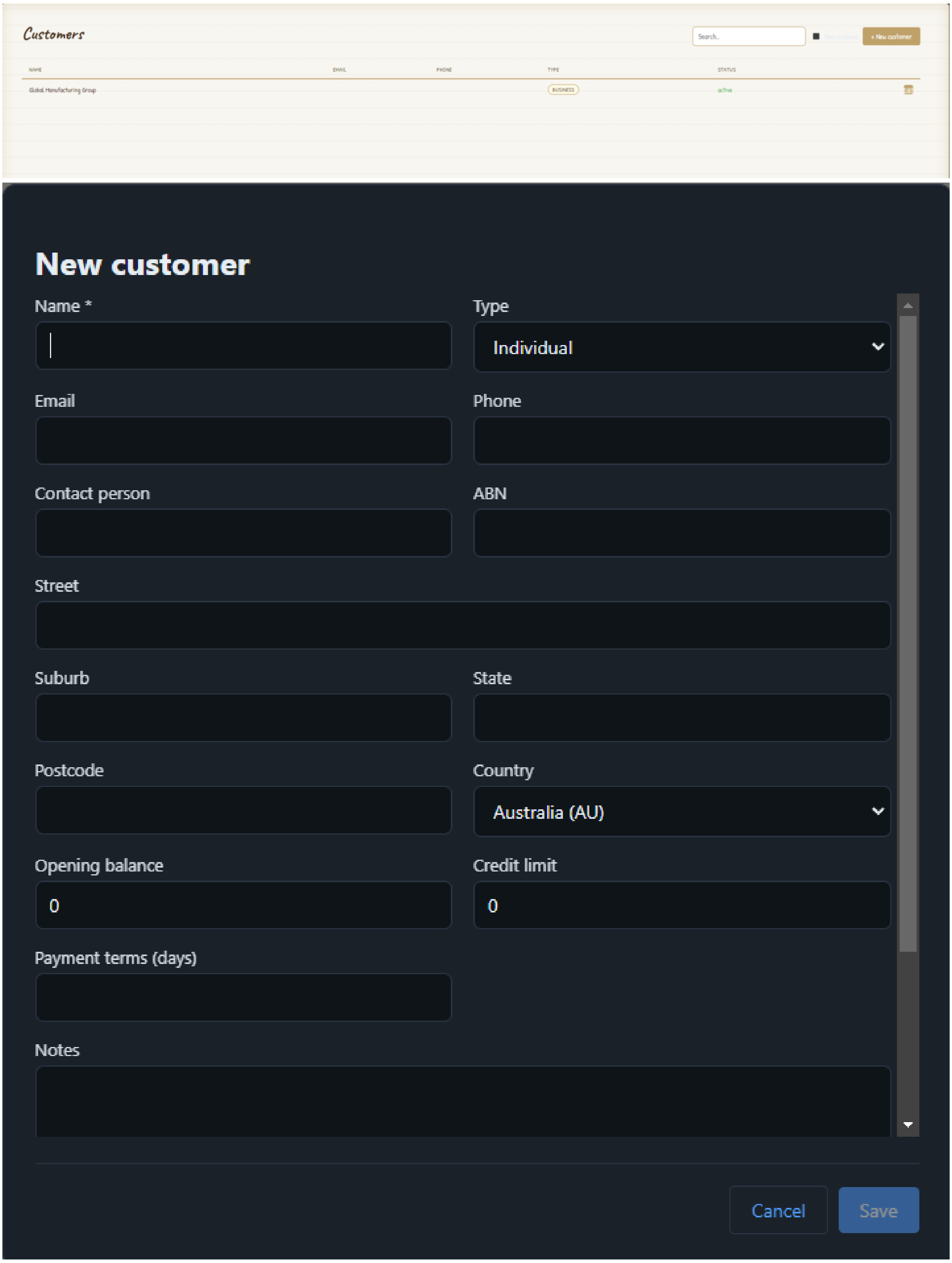




Supplier-facing orders, mirror of invoices. Number prefix and next number are configurable in Settings. Useful if you want to track what's on order vs. what's arrived. Marking a PO received doesn't post anything to the ledger — you record the actual expense when you pay the supplier's invoice (or import the bank line).

You must receive the stock in once it arrives to adjust stock counts (useful for long or unpredictable shipping.)

2.5 Customers



Your customer list. Each customer has contact details, billing

address, opening balance, credit limit, default payment terms, and optional notes. The "ledger" tab on each customer shows every

invoice and payment for them in one place.

2.6 Suppliers

Same as Customers, for the other side. Extra fields: default

expense category (auto-applied when you record a payment to them),

default payment terms, BSB + account number (for paying them).

The Ledger allows multiple contacts per customer / supplier after creation of a customer supplier you can go back in and add another contact.

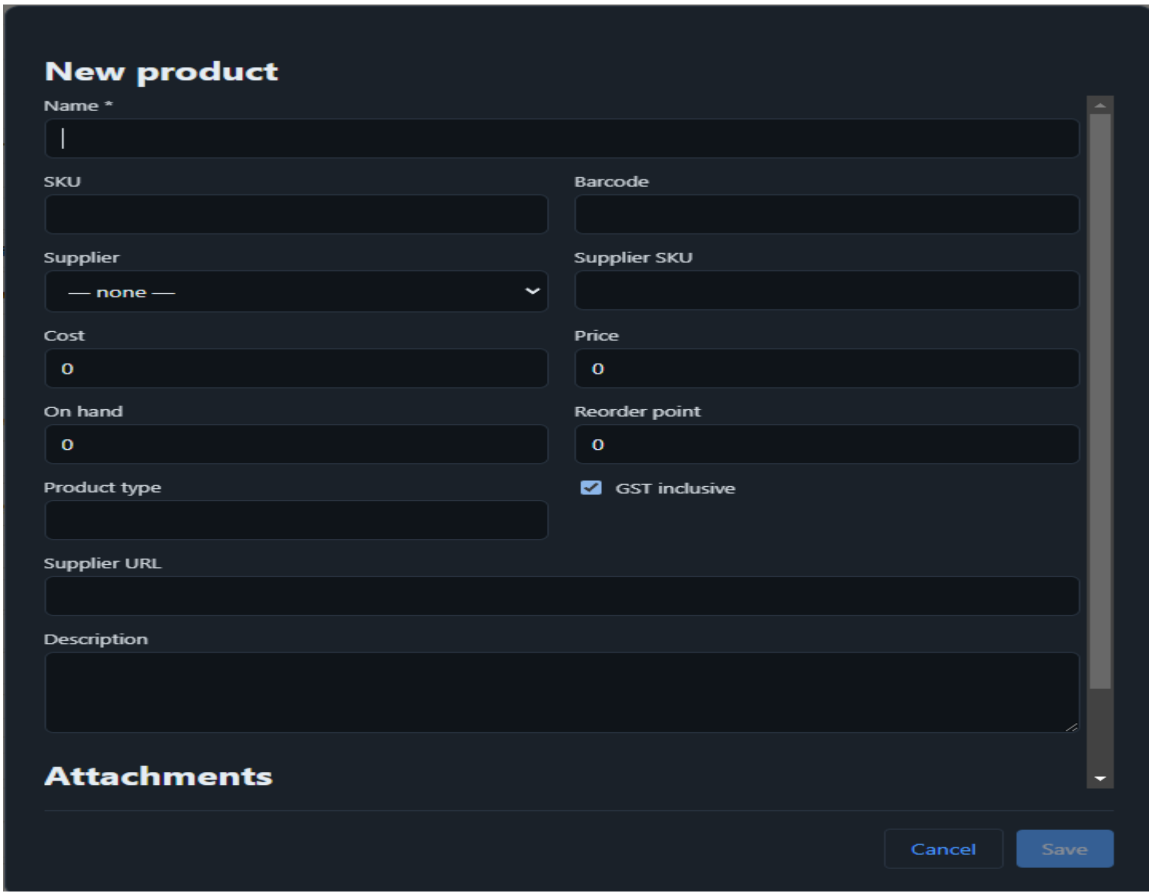
2.7 Contacts

A general-purpose address book for anyone who isn't strictly a

customer or supplier — accountants, landlords, the bank manager.

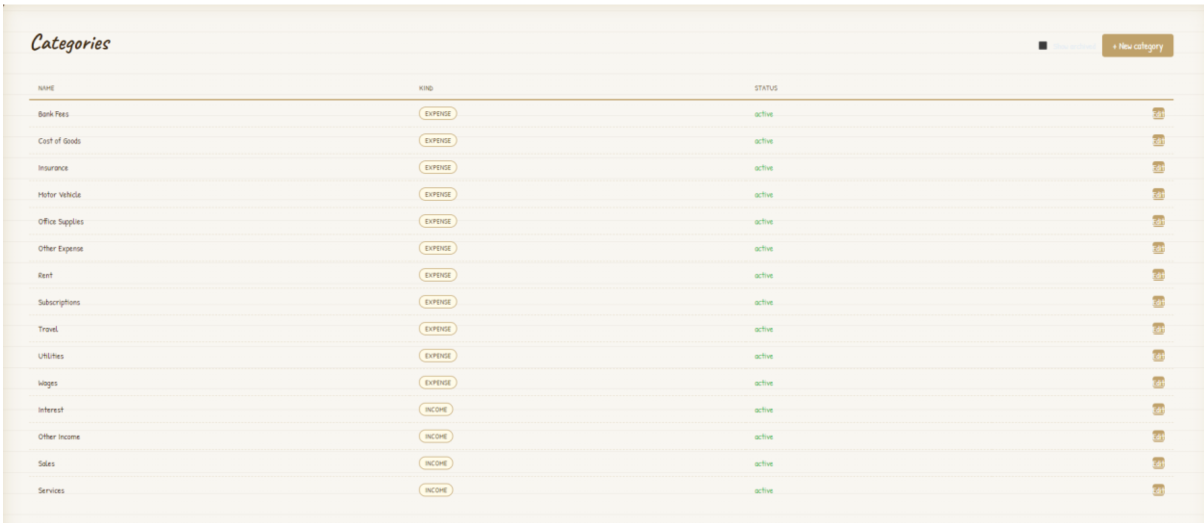
Lives separately so it doesn't clutter the books.

2.8 Products



Items you sell or buy regularly. Each has SKU, name, sale price, cost price, GST flag, category, and stock quantity (if tracked). Used by invoices, POs, and the Desktop POS tills. Editing a price here doesn't retroactively change existing invoices.

2.9 Categories


Categories

+ New category

NAME	KIND	STATUS
Bank Fees	EXPENSE	active
Cost of Goods	EXPENSE	active
Insurance	EXPENSE	active
Motor Vehicle	EXPENSE	active
Office Supplies	EXPENSE	active
Other Expense	EXPENSE	active
Rent	EXPENSE	active
Subscriptions	EXPENSE	active
Travel	EXPENSE	active
Utilities	EXPENSE	active
Wages	EXPENSE	active
Interest	INCOME	active
Other Income	INCOME	active
Sales	INCOME	active
Services	INCOME	active

Your chart-of-accounts-lite. Categorise every ledger entry as one of these. Common ones to set up first: "Sales", "Cost of goods", "Rent", "Wages", "GST collected", "GST paid". Reports group by category. Archive (don't delete) ones you stop using — old entries keep their original category.

3. Accounts

The bank, cash, credit-card and equity accounts your money flows through. Every Ledger entry is paid in or out of an account, every invoice payment lands in one, and every till at shift-close posts to its configured cash + card accounts. New tenants get a "Main Account" automatically; add more as needed (e.g. "Square card", "Petty cash", "Owner's loan"). The Dashboard shows a balance card per account.

3.11 POS tills

Connect Desktop POS installations to this Ledger. Generate one key per till, paste it into the till's Integrations panel, and from then on sales and stock movements flow automatically.

3.12 Rules

Auto-classification rules. When you import a bank CSV (or, in future, when POS sales come in with descriptions to classify), rules look at each row and suggest the category, supplier, customer and type — saving you from tagging every transaction by hand.

3.13 Reports

The four reports a small business actually needs:

- **Profit & loss** — income minus expenses by category, for any date range, cash or accrual basis (set in Settings).
- **GST summary** — what you collected, what you paid, what you owe, formatted for a BAS.
- **Bank reconciliation** — list of ledger entries vs. the bank statement balance, helps you spot missing rows.
- **Customer/supplier statements** — who owes you, who you owe.

Each report can be exported as PDF or CSV.

3.14 Import

Three tabs for getting data **into** the Ledger:

- **From bank CSV** — drag-drop NAB CSV, dedupe, classify, commit.
- **Past imports** — list every batch you've imported, undo any of

them with one click.

- **From The Ledger v1** — one-off migration from the old desktop app's SQLite file.

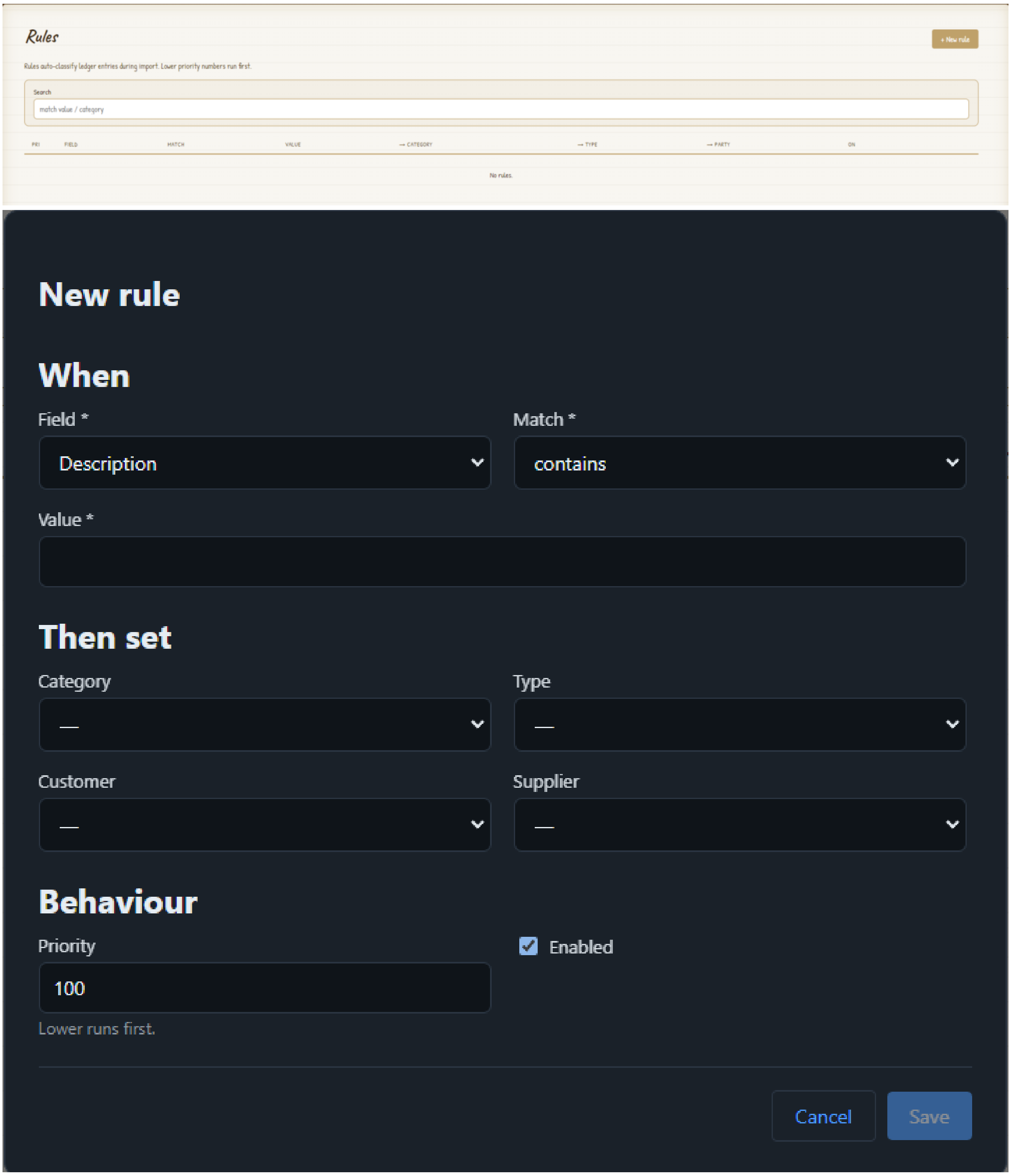
3.15 Settings

Business details, GST + financial year, document numbering, accounting basis, and the Team panel for inviting more people.

3.16 Billing

Your subscription with us. Plan, seats, next payment date, payment method, invoice history. Click "Manage subscription" to update card details or change plan — opens the Stripe billing portal.

4. Rules — auto-classification deep dive



Rules eliminate the 80% of bookkeeping that's the same five transactions repeating every week.

How a rule is built

A rule has two halves: **match** (what to look for) and **set** (what to apply when it matches).

Match half:
- **Field** — which part of the transaction to inspect. Options:
  - `description` — the bank narration / line item description. This is the field used during bank-CSV import.
  - `customer` — the customer name on the row (used for invoice payments).
  - `supplier` — the supplier name on the row.
  - `reference` — the reference / invoice number on the row.
- **Match type** — how strictly to compare:
  - `contains` — case-insensitive substring. Most flexible. Use this 90% of the time.
  - `equals` — exact match (case-insensitive).
  - `starts with` — useful when bank descriptions always start with the same merchant prefix.
  - `regex` — full power, regex syntax. Only use if you really need it.
- **Value** — the text (or regex pattern) to match.

Set half — what gets pre-filled when the rule fires. Any can be left blank:
- **Category** — the bookkeeping category to assign.
- **Type** — income or expense. Useful when the same merchant can be both (rare).
- **Customer** or **Supplier** — link the row to a known party.

Priority and enabled

- **Priority** is a number, lowest first. A rule with priority 10 beats a rule with priority 100 when both match the same row. Default new rules get priority 100 — leave room above for more specific rules later.
- **Enabled** — uncheck to temporarily turn a rule off without deleting it. Disabled rules show greyed out.

When rules fire

Today, rules only run during **bank-CSV import** preview. They look at the row's combined `description / merchant / bank category` text, find the first matching enabled rule (by priority), and pre-fill its suggestions in the editable preview table. You can override any suggestion before committing. Rules never overwrite existing data on rows already in the ledger.

Worked example

Your power bill from AGL hits the bank statement every month as `DD AGL ENERGY 12345678 BPAY`. You want every one of those rows to be: type=expense, category="Utilities", supplier="AGL Energy".

Create one rule:

- Field: `description`
- Type: `contains`
- Value: `AGL ENERGY`
- Set type: `expense`
- Set category: `Utilities`
- Set supplier: `AGL Energy`

- Priority: `50`

- Enabled: ✓

From the next bank import onwards, every AGL row arrives pre-filled. Click Commit, you're done.

Tips

- Build rules **as you import**. The first time you tag an AGL row by hand, write the rule before clicking Commit so the next import already knows.
- Keep `contains` matches **short and specific** — "AGL" is too short (might match "EAGLE BAKERY"), "AGL ENERGY" is fine.
- Use priority to handle special cases: rule 10 = "AGL ENERGY REFUND" → income, rule 50 = "AGL ENERGY" → expense.
- Don't over-engineer. Five rules covering your top recurring payments saves more time than fifty.

5.0 Connecting Desktop POS tills

This is the most powerful integration in V2. Once a Desktop POS till is paired with this Ledger, every sale you ring up becomes a ledger entry, stock counts decrement here automatically, and products you add in the Ledger appear on the till the next time it syncs.

Architecture overview

- The Ledger V2 is the **single source of truth** for products, customers, prices, stock and sale history.
- A Desktop POS till is a **local-first cash register** that runs offline against its own SQLite cache and syncs to the Ledger on a schedule (hourly while open, plus on every shift close).
- Each till has its own **token** (key) you generate in the Ledger. The till sends this token with every sync request — the Ledger uses it to identify the till and which tenant it belongs to.
- One till = one **seat** on your Ledger billing plan. Buying more seats is done from the Billing tab.

Step-by-step: connect a till

In the Ledger (do this once per till):

1. Open **POS tills** in the left nav.
2. Check the "Seats" line at the top. If it says "0 of 0", you need to upgrade your plan first — go to **Billing**, add POS seats, come back.
3. Click **+ Connect a till**.
4. Give it a label (e.g. "Front counter", "Workshop till", or just the staff member's name). This is only for your reference.
5. Pick the **Cash account** — which Accounts row sales paid in cash should land in (usually "Cash drawer" or "Main Account").

6. Pick the **Card account** — where card sales land (usually "EFTPOS clearing" or "Main Account").
7. Click **Generate key**. A long random key appears **once**. Copy it now — you cannot view it again afterwards, only the first few characters. If you lose it, revoke the key and create a new one.

In Desktop POS (do this on the till):

1. Open the till app.
2. Go to **Settings → Integrations** (admin-only screen).
3. Choose **The Ledger V2 (cloud)** as the backend.
4. Paste the key into "Pairing key".
5. Click **Test connection**. You should see "Connected — paired with [your business name]". The till then does a first sync — pulls products, customers and current stock counts.
6. Done. The till is ready to take sales.

Day-to-day operation

- **During a shift**: sales are recorded locally. The till syncs in the background hourly; if the internet drops, it queues up and catches up when it comes back.
- **At shift close** (or when you tap "End shift"): the till pushes a final sync, then posts **one summary ledger row per payment method** to the Ledger — e.g. "$430 cash sales" and "$890 card sales" instead of 47 individual sale rows. This keeps your ledger clean. The detailed sale-by-sale history is

still available on the till and via the API if you need it.

- **Stock**: every sale decrements stock on the Ledger's Products page. Receiving a new shipment is done from the Ledger (or via the POS' "Receive stock" screen) — the change flows back to all tills.
- **New products**: add them in the Ledger's Products tab. They appear on the till the next time it syncs (or click "Sync now" on the till to pull immediately).

POS tills screen reference

The table shows:

- **Label** — your chosen name.
- **Key** — the first 8 characters (the full key is shown only at creation time).
- **Cash / Card account** — where each payment method posts.
- **Last seen** — the most recent sync, with the POS version number it was running.
- **Status** — `active` (synced in the last while), `never used` (key generated but no till has paired yet), or `revoked`.
- **Edit** — change label, account mapping, or revoke.

Revoking a key

If a till is lost, stolen, or you fire the staff member who knows the key, hit **Edit → Revoke**. The Ledger will reject any sync attempts using that key from then on. Generate a new key for a replacement till — the revoked key cannot be reused. Revoked keys still occupy a seat for the current billing period; they free up at the next billing cycle.

Troubleshooting

- **"At capacity" message**: you've used all your seats. Either
  revoke an old key (Edit → Revoke) or buy more seats from
  Billing.
- **Till says "auth failed"**: key revoked or mistyped. Generate
  a new one and re-pair.
- **Till says "tenant not found"**: this Ledger has been deleted
  or you pasted a key from a different Ledger. Re-check.
- **Sales not showing up**: shift close hasn't run yet. Sales
  post in summary at shift close, not in real time. End the
  shift on the till and the rows appear immediately.

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6. Importing bank statements (CSV)

The fastest way to get a month of transactions into the ledger.
Currently supports the **NAB CSV format** (the file you download
from internet banking → Account → Export → CSV). Other banks may
work if they happen to use the same column order; ANZ / CBA /
Westpac / Bendigo will need format-specific support added later.

Please contact Support admin@fullstackpretender.tech if you require other supported formats.

Step-by-step

1. Download your bank CSV from internet banking.
2. In the Ledger, open **Import → From bank CSV**.
3. Click "Choose file" and pick the CSV. The app parses it and shows: row count, date range, total in/out.
4. Pick the **Account** the CSV belongs to (e.g. "Main Account"). This is what each row will be posted against.
5. Click **Preview**. The Ledger:
   - Computes a fingerprint per row (date + amount + balance + description) and checks against existing ledger entries — anything already imported is flagged as **duplicate**.
   - Marks zero-amount info rows (no transaction value) as **skip**.
   - Runs every enabled rule (see section 3) and pre-fills suggested category / supplier / customer.
6. The preview table is fully editable: tweak the category dropdown, change the supplier, untick rows you don't want, etc. The Status column tells you what'll happen:
   - **new** → will be inserted.
   - **duplicate** → already in the ledger, will be skipped.
   - **skip** → manually unticked or zero-amount info row.
7. Click **Commit**. The Ledger inserts everything in a single transaction. The summary tells you how many were created, skipped as duplicates, and skipped manually.

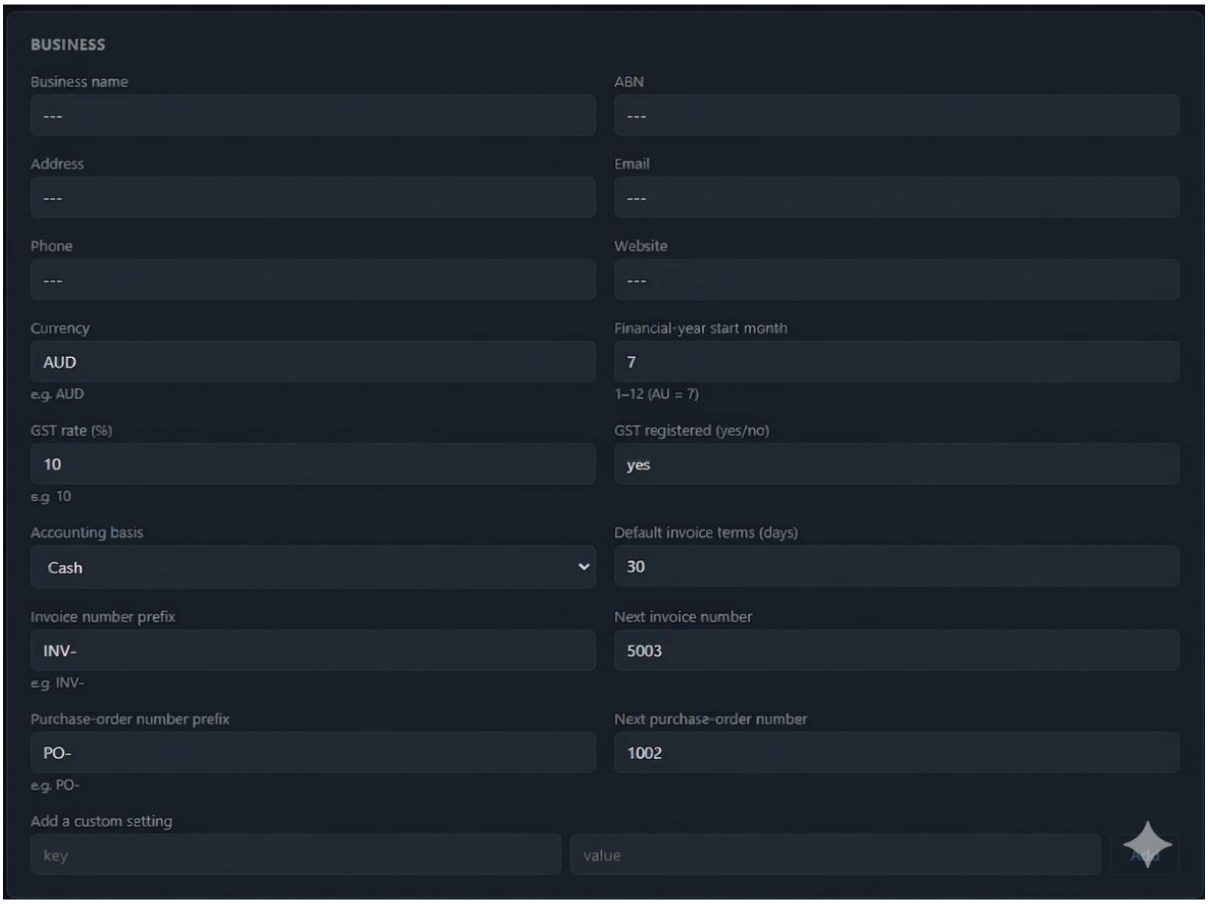
Past imports / undo

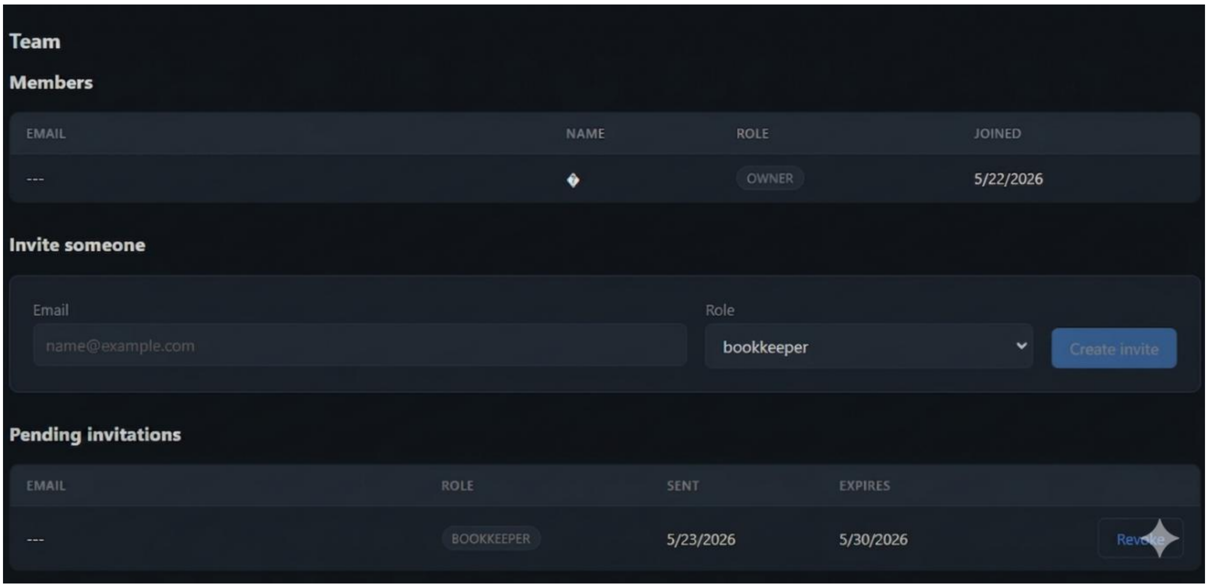
The **Past imports** tab lists every batch with: when, filename, account, row count, and an **Undo** button. Undo deletes every ledger row created by that import (safe even if you've added other rows around them) and removes the batch record. You'll be asked to confirm because it can't be undone.

From The Ledger v1

If you're moving from the old desktop-only app, this tab takes the SQLite file (`ledger.sqlite3` from `%APPDATA%\the-ledger\`) and imports the lot: ledger entries, customers, suppliers, categories, invoices, attachments, settings. One-shot — don't run it twice or you'll get duplicates.

7. Settings — every field explained





The Settings page has one big form. All fields are optional unless noted. **Save changes** at the top only sends fields you've actually edited, so you can come back and fill in more later.

Business

- **Business name** — appears on invoices, POs, statements. ⚠️ recommended.
- **ABN** — Australian Business Number, prints on invoices. Set this if you're GST-registered.
- **Address / Email / Phone / Website** — your details, used on document headers.
- **Currency** — three-letter code, e.g. `AUD`. Defaults to AUD.
- **Financial-year start month** — `1` to `12`. Australia is `7` (July). Reports use this to compute "this FY" vs "last FY".
- **GST rate (%)** — usually `10` for Australia.
- **GST registered (yes/no)** — controls whether GST columns appear on invoices and reports.
- **Accounting basis** — `Cash` or `Accrual`. Cash counts income when you're paid and expenses when you pay; Accrual counts on invoice/bill date. Most small businesses are cash basis.
- **Default invoice terms (days)** — how many days from issue date until an invoice is due. Pre-fills on new invoices, you can override per invoice.
- **Invoice number prefix** + **Next invoice number** — together drive the next invoice number (e.g. `INV-` + `5003` → `INV-5003`). The "next" counter auto-increments each time you issue an invoice.
- **Purchase-order number prefix** + **Next purchase-order number** — same idea for POs.

Other settings

Anything not in the labelled list above. Add custom key/value pairs here if you have niche needs (some Ledgers use it for shipping defaults, signature URLs, etc.). For most users this section is empty — that's normal and correct.

Team panel (owners + admins only)

Below the form. Manage who else has access.

- **Members** — current users with their role (owner / admin / accountant / bookkeeper / staff / read only) and date they joined.
- **Invite someone** — enter email + pick role, click "Create invite". A link appears — **copy it and email it to them** yourself. The Ledger doesn't send the email for you (yet). Link expires in 7 days.
- **Pending invitations** — invites not yet accepted; revoke if you change your mind.

Role cheat sheet

- **owner** — everything, including transferring ownership and deleting the tenant.
- **admin** — everything except deleting/transferring the tenant.
- **accountant** — full read of books, can adjust journals, cannot invite users.
- **bookkeeper** — day-to-day entries, invoices, payments. No settings or team management.
- **staff** — can view ledger and use POS, cannot edit.
- **read only** — view-only, useful for auditors.

8. Backups, data, and security

- Your data lives in a managed PostgreSQL database in Sydney (Neon). It's backed up automatically every day with 7 days of point-in-time recovery — ask support if you need an older snapshot.
- **You can also export everything** at any time: Reports tab → CSV/PDF exports. Keep your own copies if you want a local archive.
- Passwords are stored as salted hashes — even we can't see them.
- Each user's session is a signed token; logging out invalidates it. Revoking a team member kicks them out immediately.
- POS tokens are one-way: shown to you once at creation, stored hashed afterwards.

9. Getting help

- Issues / bug reports: email **admin@fullstackpretender.tech**.
- Feature requests: same email. We read everything.

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