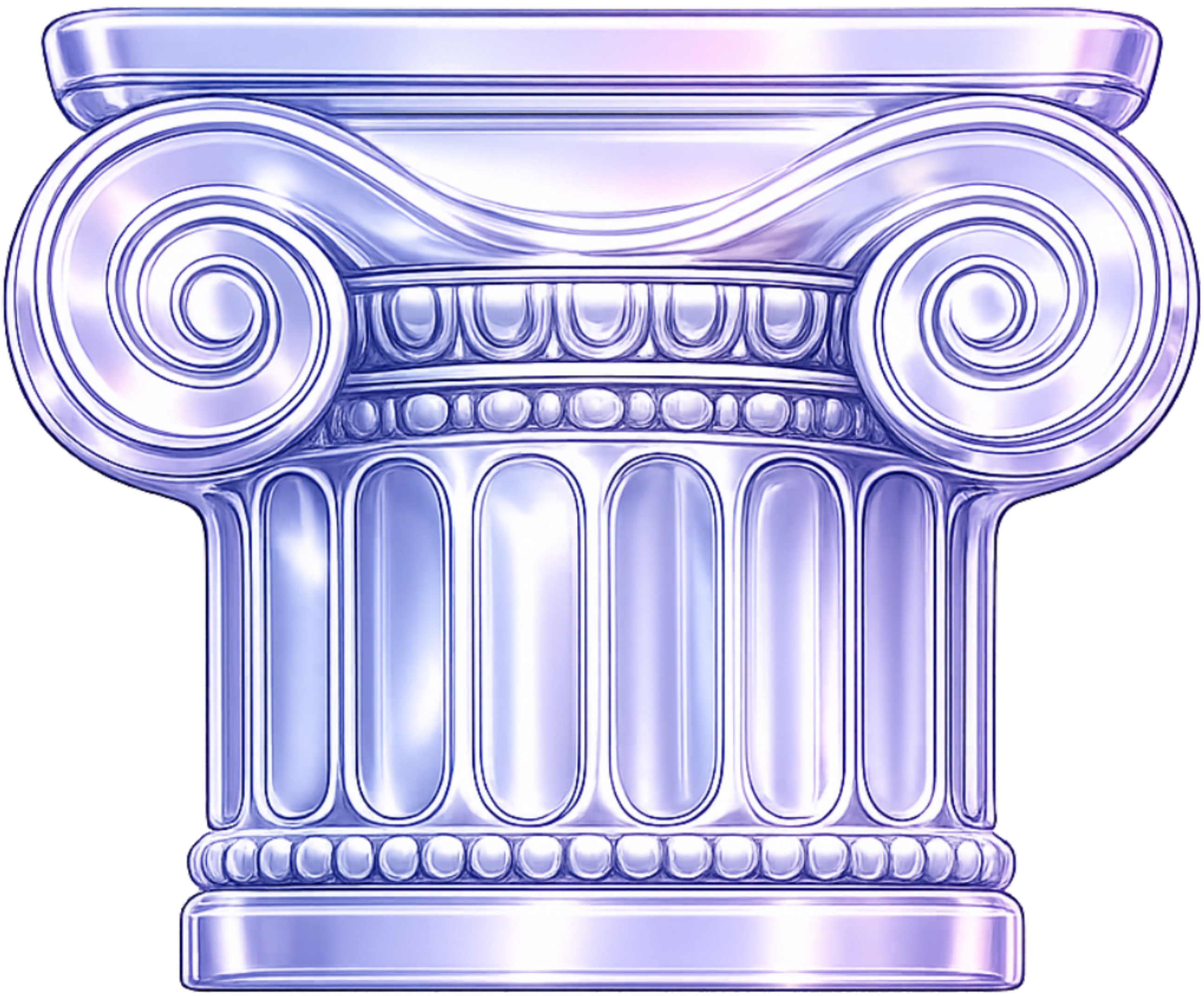

Neo-Capital

User Guide

Local-first bookkeeping for solo small-business owners.

Neo-Capital — User Guide

Local-first bookkeeping for your **business, your personal finances, or both**. Everything lives on your computer, your books are one file, and the AI assistant runs on your own Claude / Codex / API key — there's no required cloud account and nobody else looking at your numbers. (The optional extras — **Connected** sync and **Get Paid** online payments — are strictly opt-in; everything else works with no internet at all.)

Get your transactions in (sync your bank automatically with **SimpleFIN**, or drop in CSV/PDF statements), make sure they're categorized correctly, and every report writes itself from there. Neo-Capital also **backs itself up automatically** so you're never one mistake away from losing your books.

Neo-Capital comes in three editions — **Basic, Pro, and Firm** — and this guide is organized in two parts to match them:

- **Part I — Basic** is simple, plain-English bookkeeping: sync your bank, categorize, and read your P&L. It's real double-entry underneath — the same ledger Pro uses — just with the accountant tools tucked away. If you just want clean books and tax-ready numbers, this is all you need.
- **Part II — Pro** reveals the full **double-entry accountant toolkit** on those same books: a chart of accounts and general ledger, accounts receivable & payable, accountant reports (Trial Balance, Balance Sheet, General Ledger, aging), a CPA-ready exports hub, and **QuickBooks migration**. (**Firm** is Pro plus unlimited separate businesses.)

The **Getting started** and **Reference** sections (install, onboarding, backups, the AI assistant, troubleshooting) apply to both. This guide walks you through install → first launch → daily use → backups → uninstall.

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Getting started (all editions)

Part I — Basic edition

Part II — Pro edition (accountant / double-entry)

Reference (all editions)

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1. Install Neo-Capital

Windows

1. Download `Neo-Capital-Setup.exe` from your purchase email (or the link you were given).
2. Double-click the file. Windows will show a SmartScreen warning the first time — click **More info** → **Run anyway**. (The Windows build is unsigned for now; SmartScreen warns about anything it hasn't seen before. It's safe.)
3. The setup wizard opens. Walk through it: - **Welcome page** — click Next. - **Where do you want to install?** — leave the default (`C:\Users\<you>\AppData\Local\Programs\Neo-Capital`). No admin password required. - **Additional shortcuts** — tick "Create a desktop shortcut" if you want one. The Start Menu entry is automatic. - **Ready to install** — click Install. - **Finish** — leave "Launch Neo-Capital" ticked, click Finish.
4. Neo-Capital opens in its own window.

That's it. No Python install, no terminal, no extra steps.

macOS

The Mac build is a **signed and Apple-notarized `.dmg`** — it installs like any normal Mac app, no right-click workaround, no Terminal commands.

1. Download `Neo-Capital.dmg` from your purchase email.
2. Double-click the `.dmg` to mount it. A window opens showing the **Neo-Capital** app icon next to an **Applications** shortcut.

3. Drag **Neo-Capital** onto the **Applications** shortcut.
4. Eject the disk image (drag it to the Trash / click the eject arrow in Finder), then open Neo-Capital from your Applications folder or Launchpad.
5. The very first launch may take a few seconds while macOS verifies the notarization. After that it's fast.

Because the app is notarized, macOS opens it without the "unidentified developer" warning. (The publisher shows as **OMNIS Softworks Inc.** — that's us.)

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2. First launch — onboarding

The first thing you'll see is a setup modal. The first choice shapes everything else:

- **What will you track with Neo-Capital?** — pick one:
- **My business** — full business books: deductions, Schedule C, sales tax.
- **Just personal** — track your own spending, budgets, and reports. Business-only tools (Schedule C, equipment depreciation, sales-tax Nexus, 1099 tracking) are hidden, and there's no Business/Personal switch to fuss with — everything is simply *yours*.
- **Both** — business and personal money side by side, with a **Business / Personal / All** switch on every page to filter between them.

You can change this any time later (gear menu → **Edit business details** → **Tracking mode**).

The rest of the modal asks for:

- **Business name** (or **Your name**, in personal mode) — shown in the header and on reports. Required.
- **Your legal name** — used on 1099 forms and the AI Assistant context. Optional. (Hidden in personal mode.)
- **Fiscal year start month** — most people leave this on January.
- **Currency** — defaults to USD.
- **Light or dark theme** — pick whichever you prefer; flip it later from the gear menu in the bottom-right corner.

In **business** and **both** modes you'll also be asked:

- **What kind of business is this?** — pick the closest industry. We seed a starter category set tuned for it (a tradesman's chart of accounts looks different from an e-commerce store's). Edit categories any time from **Books** → **Categories & Vendors**.
- **Do you pay 1099 contractors?** — surfaces 1099-NEC candidates each year on the Tax → Legal page.
- **Do you sell products to different US states?** — surfaces the Nexus tracker for sales-tax economic-nexus thresholds. Mostly for e-commerce.

(**Do you drive for work?** appears in every mode — the mileage deduction applies to freelancers and the self-employed too.)

Fill it in and click **Get started**. Neo-Capital drops you on the **Accounts** page — getting your transactions in is always step one — and the guided tour begins there.

You can change any of these later from the **gear icon** in the bottom-right corner of any page → **Edit business details**.

Product tour

After onboarding, an interactive guided tour walks you through the actual **workflow** — not just the menus. It spotlights real parts of each page and moves through them in order:

1. **Accounts** — where transactions come in (SimpleFIN sync + CSV import).
2. **Review** — categorizing every transaction so your reports are accurate.
3. **Rules & Transfers** — automating categorization and flagging account-to-account moves.
4. **Reports** — the payoff: your P&L and the rest.
5. **Tax** and **Assistant**, then a wrap-up back on the Overview.

Click **Next** to advance, **Back** to revisit, or **Skip tour** to explore on your own. Replay it any time from the gear menu → **Replay tour**.

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3. The navigation

Neo-Capital uses a **left sidebar** (QuickBooks-style). Each top-level bucket is a row with an icon; click one and it **expands in place** (an accordion) to reveal its pages, so you always see where you are. At the top of the sidebar is your **plan badge** (Basic / Pro / Firm) and your business name; at the bottom is the **gear** (settings). Two conveniences sit in the sidebar:

- **Search** — a search box that jumps straight to any page, account, customer, or vendor. Fastest way to get somewhere without hunting through buckets.
- **Favorites** — pin the pages you use most (the star/pin on a page or its sidebar row) and they collect at the top of the sidebar, per business.

Basic shows four buckets (Pro/Firm show a fuller accountant sidebar — see P2):

- **Overview** — landing page. Filters at the top, then the monthly cash-flow chart + top-categories donut, income/expense/net tiles, a "Heads up" panel for anything that needs attention, an accounts summary, and a tax-deductible savings tile at the bottom.
- **Books** — getting transactions in and clean: **Accounts** → **Review** → **Transactions** → **Categories & Vendors** → **Work & Billing** → **Monthly Close** (+ **Mileage** if enabled). *Rules* and *Transfers* are tabs on the Review page; *Jobs* and *Invoicing* are tabs under Work & Billing.
- **Reports** — reading your books: **P&L** → **Year over Year** → **Cash Flow** → **Vendor Concentration** → **Budgets** → **Forecast** → **Balance Sheet** → **Exports** (the Exports page pulls any report as CSV/PDF).
- **Tax** — **Legal** (deadlines + 1099-NEC + document gallery), **Receipts & Bills**, **Deductions & Schedule C** (one workspace with *Deductions*, *Equipment*, and *Schedule C* tabs), **Estimator**, and **Year Close** — plus **Nexus** if multi-state selling is enabled. *In personal mode the Tax bucket trims to just Deductions, Estimator, Legal deadlines, and Year Close.*
- **Assistant** — connect Claude / Codex / any MCP-capable AI to your books, or chat in-app with your own API key.

Several things that used to be their own pages now live *inside* a related page, because they share the same data:

- In **Basic**, **Import** is part of the **Accounts** page — each account card has its own statement dropzone. (In **Pro/Firm**, Import is its own sidebar bucket — an Import hub.)
- **Deductions**, **Equipment**, and **Schedule C** are three tabs of one **Deductions & Schedule C** workspace.
- **Monthly Close** lives under **Books** (it's bookkeeping hygiene); **Year Close** stays under **Tax**.
- **Invoices** (bills you received) is the bottom section of the Accounts page; **Bill Tracker** (formerly "Recurring") is the bottom of **Budgets**; **Sales Tax reconciliation** is the bottom of **Nexus**.

Old bookmarks to `/import`, `/invoices`, `/recurring`, and `/tax/sales-tax` still work — they redirect you to the right place.

The gear menu & themes

The **gear icon** in the bottom-right corner is your settings hub: save/load a backup, auto-backup settings, the accountant package, data-health check, edit business details, the user manual, and the **Theme** picker.

Three themes:

- **Light** — a clean, bright Stripe-influenced look.
- **Dark** — a sophisticated low-glare dark theme (the default).
- **Custom** — build your own. Click **Custom** to open a color picker where you set six colors and watch the app update **live** as you choose: **Text**, **Muted / secondary text** (captions + chart labels), **Background**, **Container & modal** color, **Topbar** color, and **Button** color. Button labels **auto-contrast** (the app picks black or white text for you) so they stay readable on any button color. Changes save automatically and stick across restarts; **Reset** returns to the default colors, and switching back to Light or Dark restores those themes completely.

Editions — Basic, Pro & Firm

Neo-Capital ships as one app with three license tiers. The tier you activate decides how much of the app you see.

	Basic	**Pro**	**Firm**
Bookkeeping model	Categorize transactions (real double-entry underneath)	Double-entry, on the surface (debits & credits, a real ledger)	Double-entry
Bank sync, CSV import, categories, rules	✓	✓	✓
P&L, Cash Flow, Budgets, Forecast, Tax	✓	✓	✓

Chart of Accounts & General Ledger	—	✓	✓
Trial Balance & Balance Sheet (ledger)	—	✓	✓
Accounts Receivable / Payable + aging	—	✓	✓
Items & inventory, reconciliation, period close	—	✓	✓
Exports hub (CSV / Accountant format / PDF)	—	✓	✓
QuickBooks migration	—	✓	✓

Audit trail with integrity check	—	✓	✓
Number of separate businesses	1	1	**Unlimited**

Which one am I running? Basic shows a **Books / Reports / Tax** menu. Pro and Firm show a richer menu with a **Ledger** bucket and split **Sales** / **Expenses** sections — that's the double-entry UI.

Switching:

- **Basic** → **Pro/Firm** — upgrade your license (gear menu → **License** → enter the new key, or buy an upgrade at neocapital.app). The whole UI flips to the accountant layout automatically; your existing data carries over — every categorized transaction is already in the ledger underneath.
- **Pro** → **simpler view** — a Pro/Firm user who wants the lighter layout can turn on **Simple Mode** (gear menu) to show the Basic menu without giving up the Pro entitlement. Turn it back off any time. Your books are identical either way — Basic and Pro are two **lenses on the same ledger**, so the same numbers show in both; Pro just exposes the accrual detail (A/R, A/P, journal entries) that Basic keeps out of the way.

If you only want clean books and tax numbers, **Part I** is everything you need. If you (or your accountant) need GAAP-style double-entry, statements, and the QuickBooks bridge, read **Part II**.

Your license, the free trial & activation

Neo-Capital is **buy-once, own-forever** software — there's no required subscription to use it. Here's how you get from download to activated.

The free 5-day trial

The first time you launch Neo-Capital, it starts a **free 5-day trial of the full Pro experience** — the whole accountant toolkit, every report, no credit card, nothing to configure. A small banner shows how many days are left, so the end is never a surprise.

When the 5 days are up, the app locks to the activation screen until you enter a license key. **Nothing is lost** — your books stay exactly where you left them on your computer, and the moment you add a key you're right back in.

Activating your license

Buy a key at neocapital.app (it arrives by email), then in the app open the **gear menu** → **License** and paste it in.

- Activation contacts our licensing server **once** — only to confirm the key is valid and to register *this* computer against your license (that's how the app knows how many machines a license covers).
- **After that one check, Neo-Capital never phones home again for everyday use.** Your license is verified locally from then on, so the app keeps working with no internet at all — your books never depend on our servers being up. (Neo-Capital only reaches the server again if you activate a *new* computer or start/renew a trial.)

How many computers a license covers

One license works on every computer you own, up to:

Edition	Computers
Basic	2
Pro	3
Firm	10

Reinstalling or updating Neo-Capital **doesn't** use up a slot — it recognizes the same machine. To move your license to a new computer once you're at the limit, open **gear menu** → **License** → **Deactivate this computer** on the old one to free a slot, then activate on the new one.

Activated a computer while it was offline? You get a **14-day grace window** to get it a connection and finish the check — you're never blocked in the meantime.

Upgrading (Basic → Pro → Firm)

Upgrading is just a new key. Buy the upgrade, paste the new key into **gear menu** → **License**, and the app unlocks the new tier immediately — your books, history, and settings are already there, with nothing to migrate.

Part I — Basic edition

Everything in Part I also works in Pro/Firm — it's the shared, day-to-day bookkeeping core. Pro simply adds the accounting layer on top (Part II).

4. Add your accounts

Books → **Accounts** is where your accounts live (your checking, your credit card, your Shopify Balance, etc.) and where every transaction comes in. There are two ways to get transactions in: **sync your bank automatically** with SimpleFIN, or **add accounts by hand** and drop CSV/PDF statements on them.

> Neo-Capital never invents accounts for you — the only accounts that exist are the ones you create here or the ones you explicitly link through SimpleFIN.

Option A — Connect your bank (SimpleFIN, recommended)

The fastest setup. SimpleFIN is an open, **read-only** bank-sync service: Neo-Capital pulls your transactions for you, and your bank credentials never touch the app (they stay at the bridge).

1. At the top of the Accounts page, click **Connect bank**.
2. The dialog links you to **bridge.simplefin.org** — link your bank(s) there, then copy the one-time **setup token** it gives you. *(The bridge charges about $15/yr; that's the only cost and it's billed by them, not us.)*
3. Paste the token and click **Connect**. Neo-Capital lists the accounts the bridge sees. For each one, either: - **Create new account** — names it for you (editable) and pulls full history; or - **Link to an account I already have** — point it at an existing account and set a **"Sync only on/after"** cutover date (pre-filled to the day after that account's last transaction), so a bank whose history you already imported via CSV isn't pulled twice.
4. Click **Add selected & sync**. Transactions import immediately and run through the same categorization as everything else.

Once connected, the panel collapses to a compact bar showing **Connected · last sync · Sync now**; click the chevron to expand it for **Manage accounts** and **Disconnect**. Click **Sync now** any time to pull new activity. Re-syncing is safe: it never duplicates transactions already in your books — neither ones it synced before, nor ones you imported via CSV (matched by date + amount). **Manage accounts** re-opens the picker; **Disconnect** forgets the bridge credentials (your imported transactions stay).

Option B — Add an account by hand

1. On the Accounts page, open the **Add a new account** form.
2. Fill in the required fields: - **Account name** — a unique short label, lowercase with underscores (e.g. `business_checking`, `chase_visa`, `shopify_balance`). - **Type** — Business or Personal. *(Only shown in "both" mode; in a single-mode install every account is automatically that one type.)* - **Institution / Parser** — pick the one that matches your bank. It tells Neo-Capital what file formats this account accepts. If your bank isn't listed, pick **Generic CSV** and export in any standard date/description/amount format. - **Credit card?** — tick for a credit card (we flip the sign conventions so charges show as outflows and payments as inflows).
3. The other fields (Display name, Account type, Import folder, Description) are optional — leave them blank for now.
4. Click **Add account**, then drop statements on its card (next section).

Add as many accounts as you want. You can mix methods — sync some accounts, import others by hand.

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5. Import statements & invoices

Importing happens right on the **Books** → **Accounts** page (Import isn't a separate page anymore). If you connected your bank with SimpleFIN, you can skip this entirely — your transactions sync automatically (section 4). This section covers the **manual / CSV** path and uploading individual invoices.

Statements

1. Log into your bank or Shopify and download a recent statement. **CSV exports are fastest and are supported everywhere** (Chase, Bank of America, Amex, Wells Fargo, Citi, Stripe, PayPal, Shopify, …). **PDF** statements are supported for **Bank of America (bank & card)** and **Citi credit cards**; for every other institution, use CSV. To import an **OFX/QFX** file, set that account's institution to **Other / Generic** (the generic importer reads OFX/QFX; the branded parsers expect CSV/PDF).
2. On the Accounts page, **expand the matching account's card** and drag the file onto its dropzone. (You can also click the dropzone to browse.)
3. The file uploads, parses, dedupes, and categorizes immediately. There's no save button.
4. Watch the result panel under each dropzone: - **success** — `inserted N new (parsed M)` — the file was processed - **duplicate** — file was already imported, skipped harmlessly - **overlap** — the date range collides with an existing import; the file is left in place for you to investigate - **error** — parser couldn't read the file

5. The summary line shows how many transactions auto-matched a rule and how many landed in the review queue.

You can re-drop the same file safely — the dedupe key prevents duplicates.

Invoices

Got individual vendor invoices instead of a statement? Scroll to the **Invoices** section at the bottom of the Accounts page.

1. Drag PDFs or receipt photos onto the upload box. Neo-Capital parses each one and extracts the vendor, dates, total amount, and invoice number when it can. (Different vendors lay invoices out very differently — if a field comes through blank, you'll fill it in next step.)
2. Each parsed invoice becomes a card showing a thumbnail + the extracted fields. For each one you choose: - **Create transaction** — opens a form pre-filled from the invoice. Pick which account paid it, adjust anything wrong, save. A new transaction is created with the invoice PDF auto-attached. - **Link to existing** — if the charge already landed via a statement import, this shows transactions with a similar amount + date. Click **Link** and the invoice becomes an attachment on that transaction. - **Trash** — discard the upload.
3. Resolved invoices move into a collapsible "Resolved" log at the bottom of the section, linked back to their transaction.

> The section above is for invoices/bills you **received**. To **send** invoices to your own customers, see *Customer invoicing & A/R* next.

Customer invoicing & A/R (Books → Invoicing)

Bill your clients and track what they owe you. Open **Books** → **Invoicing**.

- **Issue an invoice** — pick the customer, add line items (description · qty · rate); the amount and a running **Total** update live. Set an invoice number, issue/due dates, and status (Open / Draft / Already paid), then **Issue invoice**. Open invoices roll up as **Accounts Receivable** on your Balance Sheet.
- **Customers** — click the **Customers** card to open a modal where you can see, add, and remove every client in one place.
- **Generate a PDF invoice** — click the **PDF** button on any invoice row. Neo-Capital renders a clean, professional invoice (your logo + business details up top, the line items, total, and a footer note) that you can save, print, or email to the client.

- **Branding** — expand **Invoice branding & issuer details** to set your business name, address, email, phone, footer note, and upload a **logo**. These populate every PDF automatically.
- **Mark paid** — click the check on an invoice. You can optionally link it to the income transaction that cleared it (for your records); the open balance drops off your A/R.

Get Paid — let customers pay invoices online (all editions)

Get Paid turns any invoice into a card-payable link, so your customers can pay you online instead of mailing a check — and the payment lands back in your books automatically. It's included on **every edition** (Basic, Pro, and Firm).

One-time setup — connect your Stripe. Open **Get Paid** from the gear menu and click **Connect Stripe**. You're sent to Stripe to log in (or create a free account) and confirm a few business details, then you're back in Neo-Capital, connected. The money always goes **straight to your own Stripe account** — Neo-Capital never holds your funds.

Send a pay link. On an invoice, create a **payment link**. Neo-Capital generates a clean, **your-branded pay page** — your business name and logo, the invoice details, and a Pay button. Copy that link into your invoice email or share it however you like; your customer pays by card on the page, with no account and no login.

It posts itself. When a customer pays, Neo-Capital pulls the payment in on the next sync and books it for you: the **invoice is marked paid**, the cash lands in your books, and the processing fee is recorded as an expense — no manual matching.

The cost. You pay Stripe's standard per-transaction card fee (their rate, billed by them) plus a small Neo-Capital platform fee per payment. There's **no monthly charge** for Get Paid — you only ever pay when you actually get paid.

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6. Review & categorize

Most rows auto-categorize via the built-in rules. Anything else lands in the **Review Queue** at **Books → Review**.

For each row: pick a category, toggle Business / Personal if needed, click **Save**.

For repeating vendors: - **Search** for the vendor (e.g. "Alibaba"), click **Filter** - Pick the category in the bulk bar at the top - Tick **save as rule** so this pattern auto-categorizes future imports - Click **Apply to all N rows**

That categorizes the existing rows AND creates a saved rule, so next month's statement handles them automatically.

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7. Manage your categories

Books → Categories is where you shape the chart of accounts your transactions get bucketed into.

- The page lists every category grouped by section, with a badge marking each as **default** (shipped with your industry template) or **custom** (added by you), plus how many transactions currently use it.
- **Add a custom category** — use the form at the top: a lowercase snake_case name (e.g. `etsy_fees`), a group (pick an existing one from the dropdown or type a new one to start your own bucket), and the tax-deductible checkbox.
- **Reorder by dragging** — grab the ■ handle on any group header or category row to drag groups (and the categories within them) into the order you want. You can also drag a category into a different group. That order is exactly how categories appear in **every picker** in the app, so put the ones you use most at the top.
- **Hide** any category (default or custom) to remove it from the pickers going forward without touching existing transactions that already use it. **Unhide** brings it back.
- **Delete** any category — default *or* custom — as long as nothing references it (you'll get a count of where it's still used if it does, so you can reassign or hide instead). Deleting a *default* category is reversible: it drops into a **Removed categories** strip at the bottom of the page with a **Restore** button. Custom-category deletion is permanent.

Renaming isn't supported on purpose — it would orphan every transaction, rule, budget, and bill that points at the old name. To "rename," hide the old one and add a new one.

Categories you add or hide here apply everywhere — the manual-add form, the inline edit dropdown, rules, budgets, and the Bill Tracker.

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8. Build your own rules

Two kinds of rules exist:

- **Built-in rules** — shipped with each industry template. Cover generic vendors you'll hit regardless of industry.

- **User rules** — managed from **Books** → **Rules**. These run AFTER the built-in rules and override them.

The Rules page lets you see every rule, see how many rows each currently matches, edit a rule's pattern/category/scope inline, delete bad rules, and add new ones.

Patterns are case-insensitive substring matches by default. So `FACEBK` matches `FACEBK *ADS123` but not `FB ADVERTISING`. If a built-in rule miscategorizes something, add a more-specific user rule — user rules win.

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9. Transactions — add, edit, split, attach

Books → **Transactions** is the full ledger. Filter by description, category, account, or Business/Personal scope. When any filter is active, a summary strip appears showing the **count**, **net total**, and **money in / money out** across the entire filtered set (not just the visible page).

Add a transaction manually

Click **+ Add transaction** (top right). Use this for cash spending, transfers between non-tracked accounts, or anything that won't come in via a statement. The modal takes date, account, type (income/expense — you type a plain amount, the sign is applied for you), description, category, scope, tax-deductible, notes, and optional file attachments. Manually-added rows get a `manual` badge and are protected from auto-rules.

The row action menu

Each row has a ■ (kebab) button that opens a small menu:

- **Edit** — inline-edit the category, scope, and deductible flag.
- **Split** — slice one transaction into multiple categorized lines (e.g. a $400 Costco run = $250 office supplies + $150 personal groceries). You type plain magnitudes; Neo-Capital applies the parent's direction. Split rows show inline under the description, and the row gets a **split** badge.
- **Attachments** — upload receipts/invoices/supporting docs to that transaction (images or PDF, up to 25 MB each). A count appears on the paperclip; view inline or download any attachment later.

Every transaction with an attachment also shows up on **Tax** → **Receipts & Invoices** (see section 15), so receipts are findable later without hunting through rows.

Bulk edit

Need to recategorize a whole batch at once? Each row has a checkbox, and the header checkbox selects every row on the page. As soon as anything is ticked, a **bulk action bar** appears where you can, for the whole selection:

- **Set category** to a chosen category,
- **Set scope** to Business or Personal, or
- **Delete** the selected transactions.

A common move: filter by a category (e.g. `travel`), select all, and set them to the right category in one click. You'll get a styled confirmation showing the count before anything is applied.

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10. Match transfers between accounts

When you move money between your own accounts, both sides show up as transactions. Left alone they'd count as income on one side and expense on the other, inflating your P&L.

Open **Books** → **Transfers** (Pro: **Banking** → **Transfers**). Neo-Capital finds likely pairs (matching absolute amounts, dates ≤ 3 days apart, two different accounts). Click **Match** to tag both sides as `transfer_internal` so they're excluded from your P&L. Do this whenever you spot a P&L anomaly, or as periodic hygiene.

Loans — auto-split principal & interest

A loan payment isn't all an expense: part pays down what you owe (**principal** — off the P&L) and part is **interest** (an expense). **Books** → **Review** → **Loans** (Pro: **Banking** → **Loans**) tracks this for you.

1. **Register the loan** — its lender, opening balance, and either an **amortizing** setup (balance + APR, so each payment's split is computed from the remaining balance) or a **fixed** split. Give it a matching pattern so its payments are recognized.
2. When a matching payment lands, Neo-Capital **splits it automatically** — principal reduces the loan balance (a liability), interest posts to interest expense — so your P&L shows only the interest, and the loan balance winds down correctly.

Without this, a whole loan payment would look like an expense and understate your profit — this is exactly what it prevents.

Jobs & job costing

Books → **Work & Billing** → **Jobs** (Pro: **Sales** → **Jobs**) tracks profitability per project, client, or job.

- Create a **job**, then **assign** transactions (income and costs) to it — from the transaction row, or in bulk.
- Optionally break costs down with **cost codes** (labor, materials, subcontractor, …) for a job-cost breakdown.
- Each job shows its **income, cost, and profit**, so you can see which work actually makes money.

Mileage

If mileage tracking is enabled (onboarding, or the gear menu), **Books** → **Mileage** (Pro: **Banking** → **Mileage**) is a simple trip log — date, miles, purpose. Neo-Capital applies the **IRS standard mileage rate for that year** and totals your deduction, which flows into **Schedule C** (§15). Log business driving here rather than trying to expense it as a transaction.

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11. Reports — read your books

The **Reports** bucket collects your read-only views (P&L, Year over Year, Cash Flow, Vendor Concentration, Budgets, Forecast, Balance Sheet, and Exports). They share a consistent filter row: a **Year** dropdown, (where it applies) a **Month** dropdown with "All months" plus Jan–Dec, and — in **both** mode — a **Business / Personal / All** toggle. (In personal- or business-only installs there's nothing to switch between, so the toggle is hidden and every report just shows your data.)

Your filter choices **persist for the session** — set a year/month/scope on one report, drill into a transaction, and when you come back the report is still filtered the way you left it.

P&L (`/pnl`)

Classic profit-and-loss. Income above, expenses below, net at the bottom. Two color-coded bar charts at the top show income and expenses by category, each ordered largest-first.

- **Drill in** — click any category row to open a filtered Transactions view. The drill-in carries the report's date window, so you see exactly the transactions behind that number.
- **Sort** — click the **#** or **Total** column headers to sort the rows (click again to flip ascending/descending); the TOTAL row stays pinned.

- **Include loans, draws & transfers** — this toggle folds the off-P&L balance-sheet movements (loans, owner draws, transfers, credit-card payments) into the view for a total-cash-movement picture rather than accounting profit.
- **Export** — the Export button is a dropdown: download the selected period as **CSV** or as a clean, branded **PDF** statement (your business name + logo, Income/Expenses tables, Net P&L, and the off-P&L section).

Year over Year (`/reports/yoy`)

Side-by-side comparison of any year against the one before, with delta arrows + percent change, sorted by biggest swings.

Cash Flow (`/reports/cashflow`)

Standard 3-section statement: Operating, Investing, Financing. Now filterable by month as well as year. This is the report a CPA or buyer wants.

Vendor Concentration (`/reports/vendors`)

Every vendor by spend (no longer capped at 25), with cumulative share and a concentration-risk score (HHI — below 1500 = well diversified, 1500–2500 = moderate, above 2500 = high risk). **Click any vendor** — in the donut, the bar chart, or the table — to drill into that vendor's transactions below. A **Clear filter** button returns to the full view. **Click any column header** (Payee, # Tx, Spend, Share, Cumulative) to sort the table; click again to flip the direction. Filterable by month too.

Balance Sheet (`/balance-sheet`)

Manual entries for assets, liabilities, and equity. Add / edit / delete from the page.

Forecast (`/forecast`)

Projects your cash position forward. The chart is pinned at the top so any input change shows its effect immediately. Quick-fill has two presets: **6-month historical average** (what actually happened) and **Recurring floor** (just your predictable recurring charges from the Bill Tracker — see section 12).

Exports (`/exports`)

Reports → **Exports** is the one place to pull your books out — **P&L**, **Balance Sheet**, **Cash Flow**, **P&L by Month**, **Year over Year**, **Vendor Concentration**, and a full **Transactions CSV** — each as **CSV** (for Excel) or **PDF**. Set the period and scope once in the bar at the top and it applies to every export. This is the fastest way to hand your numbers to an accountant or your own spreadsheet. *(Pro/Firm get a richer Exports hub with accountant-format statements and a close-package ZIP.)*

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12. Budgets & the Bill Tracker

Books → **Budgets** is two related tools on one page.

Budgets (top of the page)

Set a monthly target per category, toggled by Business / Personal scope. Each row also shows the **Recurring expected** amount derived from your Bill Tracker, with a drift badge when your target and your real recurring spend diverge. A one-click button adopts the recurring number as the target. Categories that have recurring expectations but no budget line yet get an **Adopt** shortcut in a panel below the table. The **Budget vs Actual** report (Reports bucket) compares targets to real spend month by month.

Bill Tracker (bottom of the page)

Formerly the "Recurring" page. These are **expectations**, not auto-created transactions — Neo-Capital does *not* invent a transaction every month. Instead, when a real charge lands via statement import, it's **reconciled** against the matching template so you can see:

- **Last actual** — the most recent real charge that matched
- **Trend** — a sparkline of the last six charges (orange if the amount is creeping up, green if flat/down)
- **Status** — `on track`, a drift badge like `+19%` when an amount changed, or `missing` when an expected charge didn't show up

Add an expectation with the form (description, amount — negative for an outflow, account, category, frequency, first/next charge date). Use **Reconcile now** to re-scan imports for new matches at any time; it also runs automatically on launch. This is how you catch a phone bill that's crept up $15 over six months, or a subscription you forgot to cancel.

Because the Bill Tracker only ever describes *expectations* and the real transaction always comes from your statement import, there are never duplicate transactions.

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13. Daily workflow

If your bank is synced (SimpleFIN):

1. Open Neo-Capital.
2. On **Books** → **Accounts**, click **Sync now** to pull the latest activity.
3. Glance at **Books** → **Review** and categorize anything new.
4. Glance at **Reports** → **P&L** to spot anything weird.

If you import statements by hand:

1. Log into your bank / Shopify and download the latest statement.
2. Open Neo-Capital, expand the right account on **Books** → **Accounts**, and drop the file on its dropzone (and any loose vendor invoices into the Invoices section at the bottom).
3. Glance at **Books** → **Review** and handle anything that needs attention.
4. Glance at **Reports** → **P&L** to spot anything weird.

Total time: 2–5 minutes most days. Often nothing. And whatever you do, Neo-Capital is backing your books up automatically in the background (section 17).

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14. Connect an AI assistant (optional)

Neo-Capital can hand its data to your AI assistant directly, so you can ask plain-English questions about your books and have the AI categorize transactions, run reports, surface 1099 candidates, and more — grounded in your actual numbers. The chat happens in your AI tool's own window; Neo-Capital never hosts the AI, never charges for it, and never sees your conversation.

Open **Assistant** from the sidebar and pick whichever method matches the AI you already use. Each setup is a one-time copy-paste.

Easiest — Claude Desktop *(recommended)*

1. Open Neo-Capital's **Assistant** page.
2. Click the **Claude Desktop** option, then **Copy prompt**.
3. Open Claude Desktop, start a new chat, paste, hit Enter.
4. Claude updates its config for you — restart Claude Desktop and you're connected. Any chat can now read and write your Neo-Capital books.

Claude Code (terminal users)

Copy the one-line command from the Assistant page and run it once.

Codex CLI

Same flow as Claude Desktop, inside a Codex session.

Any other MCP-capable AI

The Assistant page provides a generic connection prompt — paste it into your tool's setup flow.

AI API keys (chat inside Neo-Capital)

Prefer to chat right inside Neo-Capital instead of a separate window? Bring your own API key from **any** supported provider — you only need one:

- **Anthropic (Claude)** — https://console.anthropic.com/settings/keys
- **OpenAI (GPT)** — https://platform.openai.com/api-keys
- **Google (Gemini)** — https://aistudio.google.com/app/apikey

1. Open the **Assistant** page and expand **AI API keys (in-app chat)**.
2. Each provider has its own row with a "get a key" link. Paste a key into the provider you want and click **Save**.
3. The chat panel appears. Pick which model to talk to from the dropdown above the message box — it automatically uses that provider's key. (Models whose provider has no key are greyed out.)

Trade-off: you pay per message against that provider's own credits, separate from any chat subscription. Many people still prefer Claude Desktop (above) because it reuses an existing subscription with nothing to install.

Where the keys are stored

Each key is saved to your **operating system's secure credential store**, encrypted by your user account — one entry per provider:

- **Windows** — Windows Credential Manager (DPAPI). Inspect it via **Win + R** → `control /name Microsoft.CredentialManager` → **Windows Credentials** tab → entries labeled *"Neo-Capital"*.
- **macOS** — the system Keychain. Open **Keychain Access**, search *"Neo-Capital"*.

Keys are never written to any Neo-Capital file — not the database, not a config file, not a backup. A restored backup on a new machine prompts for the key again. A key only leaves your machine when you send a chat message, and only to that provider's API. Click **Remove** on a provider any time to delete its key from the credential store.

If your OS has no secure credential store (rare — locked-down corporate Linux), a key set as an environment variable (`ANTHROPIC_API_KEY`, `OPENAI_API_KEY`, or `GEMINI_API_KEY`) is used as a fallback.

Suggested prompts

The bottom of the Assistant page has ready-to-use prompts (review queue, P&L, ad spend, 1099 contractors, cost-cutting, YoY, cash-flow projection, audit prep, and more). Click any to copy, then paste into your AI chat.

No AI? That's fine.

The dashboard works fully without any AI connection.

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15. Tax prep

> **Personal mode:** the Tax bucket trims down to **Deductions**, the **Estimator**, **Legal** deadlines, and **Year Close**. The business-only tools below — Schedule C, equipment depreciation, Nexus, and 1099 tracking — are hidden, since they don't apply to a personal-only install.

Tax → Legal

- **1099-NEC candidates** — contractors paid ≥$600 in a given year, grouped by extracted payee across ACH, PayPal, wire, etc.
- **Tax calendar** — upcoming federal deadlines.
- **Document gallery** — upload tax/legal docs (W-9s, prior returns, formation docs, loan agreements) right in the app: drag PDFs or images into the upload box and they appear as a thumbnail gallery you can view, download, or delete. (This replaced the old "drop files in a folder" approach — there's nothing to find in the filesystem anymore.)

Tax → Receipts & Bills

Every transaction that has one or more attached documents, in one filterable gallery — search by description, date range, account, category, or Business/Personal, sorted however you like. Each card shows the transaction's details plus thumbnails of its receipts/invoices. This is the fast way to find "the receipt for that thing in March" at tax time.

Tax → Nexus (if multi-state selling is enabled)

One page now covers the whole sales-tax workflow:

1. **Nexus** → **Import** — upload your orders/transactions CSV (Shopify, Amazon, WooCommerce, or generic) to track economic-nexus thresholds per state. You can also upload a filed-return PDF; auto-parsing currently recognizes the **TaxJar Autofile** layout. Using a different filing service (Avalara, a state portal, your accountant)? Enter the filing by hand on the **Add filing** page — it reconciles identically.
2. The main Nexus page shows threshold % per state, registration status, and closure warnings.
3. **Sales Tax Reconciliation** (bottom of the Nexus page) compares tax **collected** from customers against tax **filed/remitted**, per state, and flags shortfalls (you owe / over-collected) or overpayments (refund due). It reads the same data you imported above.

Year-end workflow: open **Tax** → **Legal**, pick the filing year, request a W-9 from each flagged 1099 payee and upload it to the document gallery, generate the 1099-NEC forms via your accountant or a service, and cross-reference **Reports** → **P&L** for your Schedule C totals.

Vendor W-9 / 1099 tracking

On any 1099 candidate (and from the **Vendors** list), click the vendor to open its tax modal. Record the vendor's tax classification, mark whether you have a **W-9 on file**, and store the tax ID — Neo-Capital keeps only the **last 4 digits** of the TIN on disk; the full number is never written anywhere. The 1099 candidate list shows a W-9 ✓/✗ at a glance so you know who to chase before January.

Deductions, Equipment & Schedule C (Tax → Deductions & Schedule C)

These three live as tabs in one workspace:

- **Deductions** — every transaction flagged tax-deductible for the year, totaled by category, with an estimated tax-savings tile. (In personal mode this is the whole Tax → Deductions page — the other two tabs are hidden.)
- **Equipment** — capital purchases with depreciation schedules (straight-line, Section 179, MACRS 5/7-year). You can "capitalize" a transaction straight into an asset from its row menu.

  Schedule C — maps your business income and expenses straight onto IRS **Schedule C** line numbers, so you (or your CPA) can transcribe the return in minutes:

Positive amounts roll up to **gross receipts (Line 1)**; refunds you issued land on **Returns & allowances (Line 2)**; refunds you *received* reduce the matching expense (Line 6 / other income), not your sales.

- Expense categories are mapped to their Schedule C lines (advertising, car, supplies, etc.); anything unmapped shows under **Other expenses**.
- A **mixed-sign** flag calls out any category that has a meaningful chunk of both inflows and outflows, so a miscategorized transaction can't quietly distort a line. The worksheet's net ties out to your **Reports** → **P&L** net.

Detailed tax estimator

Beyond the quick set-aside number, the detailed estimator projects **self-employment tax** (Social Security + Medicare on net SE earnings) and **federal income tax** off your year-to-date business net, so you can size quarterly payments. It's an estimate to plan around — not a filed return.

Opening balances (Settings → Opening Balances)

Starting Neo-Capital partway through your business's life? Set each account's balance **as of a date** (your "day one"). Everything before that anchor is treated as already accounted for, so your current balances and Balance Sheet are correct from the first import without back-loading years of history.

Closing the books

Monthly Close (**Books** → **Monthly Close**) — a month-by-month grid where you review and **lock** each month once it's reconciled. It lives under Books because it's bookkeeping hygiene, not a tax step. Locked months are protected: editing or deleting a transaction inside a locked month is blocked, and every attempt is written to an audit log, so your reconciled history can't drift after the fact.

Tax Year Close (**Tax** → **Year Close**) — lock an entire year (Business or Personal scope independently) once the return is filed. Before it locks, a readiness checklist flags loose ends — unreviewed transactions, missing W-9s for 1099 payees, an incomplete mileage log, equipment not yet capitalized (each item only appears when the matching feature is turned on). After close, that year's transactions are read-only, with the same audit trail as Monthly Close. Need to post a correction? Unlock, edit, and re-close — the edit is logged either way.

Part II — Pro edition (accountant / double-entry)

Part II covers the features that appear when Pro or Firm is active. If your menu shows a Ledger bucket, you're in Pro. Everything in Part I still applies — Pro builds on it.

P1. What Pro adds & turning it on

Basic keeps one number per transaction (a category). **Pro keeps the real accounting**: every transaction is a **balanced journal entry** — equal debits and credits posted to named accounts — and the **general ledger is the single source of truth** for every report. That's what makes a true Trial Balance, Balance Sheet, and A/R / A/P aging possible.

You don't lose anything by switching. Your Basic books were already being mirrored into the ledger underneath, so when Pro turns on, your history is already there as double-entry — nothing to re-import.

Turning it on: activate a **Pro** or **Firm** license (gear menu → **License**). The menu changes immediately to the accountant layout. To go back to the simpler menu without losing Pro, toggle **Simple Mode** in the gear menu (see Editions).

P2. The Pro navigation

Pro expands the Basic sidebar into a full accountant-first left sidebar. Its buckets, top to bottom:

- **Dashboard** — an accountant's dashboard: cash position, A/R & A/P, net income, and anything needing attention.
- **Import** — the Import hub: bank/card statements, the QuickBooks migration, received invoices/receipts, and CSV list imports, all in one place.
- **Banking** — getting money in and reconciled: **Bank Feeds · Transactions · Review · Rules · Reconcile · Transfers · Loans · Expenses & Deposits · Monthly Close** (+ **Mileage** if enabled). This is where day-to-day bookkeeping happens; it feeds the ledger automatically.
- **Ledger** — the books themselves: **Chart of Accounts · Journal · Recurring Entries · Period Close**. (The **General Ledger / account register** isn't a menu item — you open it from the **Register** button on a Chart-of-Accounts row, from an account link, or from the Exports hub. **Trial Balance** and **Audit Trail** live under **Reports**.)

- **Sales** — money in: **Customers · Estimates · Sales Orders · Receivables · Open Invoices · Items · Jobs**.
- **Expenses** — money out: **Categories · Vendors · Contractors · Purchase Orders · Payables · Unpaid Bills · 1099 Summary**.
- **Reports** — **Income Statement · Balance Sheet · Trial Balance · P&L by Month · Year over Year · Cash Flow · Vendor Concentration · Inventory · Budgets · Forecast · Audit Trail · Exports**.
- **Tax** and **Assistant** — same as Basic.

Getting transactions in (bank sync, statement import, review, categorize, rules) works as in **Part I** — those flows feed the ledger automatically — with the Pro extras covered next (Review matching, Loans, Expenses & Deposits).

Viewing your personal money (Pro "both" users): switching to the **Personal** scope keeps the Pro chrome but hides the pure-business machinery — the whole **Sales** bucket, plus the double-entry plumbing (Recurring, Trial Balance, Period Close, Audit Trail), A/R-A/P, sales orders, items, and vendors. That's expected; flip back to **Business** and they return.

Pro Review — matching to invoices, bills & transfers

In Pro, the **Review** queue does more than categorize. When a bank line settles something already on your books, **match** it instead of categorizing it — otherwise you'd record the income (or expense) twice, once on the invoice and again on the deposit:

- **A deposit → one or more open invoices.** Match a customer's payment to the invoice it pays; a lump deposit can settle **several** invoices at once (the running total shows when the set is fully settled). This clears A/R instead of posting new income.
- **A withdrawal → open bills.** Match a payment to the vendor bill(s) it pays, clearing A/P.
- **A transfer → its other leg** (money moving between your own accounts).

Matching posts the correct clearing entry; **unmatch** on a row voids that payment and sends the bank line back to the queue. Rule of thumb: if you invoice customers or enter bills, **match** their payments — don't categorize them as income/expense.

P3. The Ledger

The heart of Pro. **Ledger → Chart of Accounts.**

- **Chart of Accounts** — every account, grouped by type (Bank, Accounts Receivable, Other Current Asset, Fixed Asset, Accounts Payable, Credit Card, Other Current Liability, Long-Term Liability, Equity, Income, COGS, Expense). Add, rename, renumber, or deactivate accounts here; account numbers are auto-assigned by type if you don't set one. Bank and credit-card accounts also appear in your Banking list automatically.
- **Journal entries (the Journal)** — post a manual entry (e.g. depreciation, an accrual, an adjusting entry) from **Ledger** → **Journal** → **New journal entry**: pick the accounts, enter debits and credits, and it only saves when they balance. Tag an entry with a **class** to track it by department, location, or project.
- **Trial Balance** — every account's debit or credit balance as of a date, with totals that must (and always do) tie. Your starting point for any review.
- **Recurring Entries** — define an entry that posts on a schedule (monthly rent, amortization), then run it each period.
- **Period Close / Audit Trail** — see P11 and P12.

Browsing the Journal — the source picker

The Journal lists every entry on your books. Because a full set of books mixes what you typed by hand with postings the app derived and data you imported, a **source picker** at the top splits them so a real journal entry isn't buried:

- **Manual** *(the default)* — entries you posted **by hand**: journal, adjusting, and the reversals you posted from the Reverse button.
- **Imported** — entries that came in from a **QuickBooks import**. (QuickBooks maps each transaction to a native type — a QuickBooks "Journal Entry" even imports as a journal — so imports are identified by their *source*, not their type. Your migrated books therefore read as **Imported**, not Manual.)
- **Auto-posted** — postings the app **derived** from a source document (an invoice, bill, payment, deposit, transfer, recurring entry, or depreciation).
- **All** — every entry, from every source.

Each pill shows a live count, and the counts respect whatever filters you've set.

Filter the Journal with the **Account** dropdown (show only entries with a line touching that account) and the **From / To** date pickers. These compose with the source picker and with the Business/Personal scope. **Export CSV** (top-right of the list) exports exactly the view you're looking at — source bucket, account, and dates.

Editing an entry in place

You can **edit some entries directly** — journal and adjusting entries, and standalone cash movements (deposits, checks, transfers, expenses) — whether you typed them or imported them. Expand the entry and click **Edit**; the change is recorded in the audit trail with a *before-image* of the old date, total, and memo, so a reviewer can see exactly what changed. Imported line detail (per-line memos and QuickBooks names) is preserved through an edit.

Some entries are **not** edited directly — the app steers you to the correct method instead, so your books can't silently desync:

- **Invoices, bills, and payments** carry A/R-A/P balances and aging, so you correct them by **reversing and re-posting** (or, for a payment, unapplying it first). The Edit button doesn't appear on these.
- **Bank-feed transactions** are edited on the Transactions page (the ledger entry is derived from them), not in the Journal.
- **Reconciled** entries and entries that have already been **reversed** are locked; so is anything in a **closed period**.

The Edit button only appears when an entry is of an editable kind and isn't bank-derived, reversed, payment-linked, or reconciled — so you're not sent into a dead end. (A **closed period** is the one case checked when you save rather than up front: if the entry's date falls in a locked period, the edit is refused at that point.)

The Account Register (General Ledger)

The **Account Register** (also called the General Ledger) is one account's running register: each line with its date, type, the offsetting account, amount, and a **running balance**, ending at the account's **true balance**. It isn't a menu item — open it from the **Register** button on a **Chart of Accounts** row, by clicking an account anywhere it's linked, or from the **Exports** hub. On a very large account (e.g. a checking account migrated from QuickBooks) it shows the most recent activity with an **Opening balance** row for everything before it, so the running balance is always exact and the newest activity is never hidden. The register follows your Business/Personal scope. Hover a row and, if the entry is editable, an **Edit** link opens it in the Journal.

Reversing an entry

Posted entries are **never deleted**. To correct one, **reverse** it — the app posts an offsetting (mirror-image) entry and keeps both, so history stays intact. A reversal posts to the **same books** (Business or Personal) as the original, and reversing an invoice or bill **removes it from your A/R / A/P**

aging so the aging always matches the ledger. An entry can be reversed once; a reversed entry shows a **Reversed** badge.

The reversal is dated **today** by default, so you can undo an entry that fell in a **closed period without unlocking** it. (If the entry has a **payment applied**, unapply or refund the payment first — reversing it out from under a payment would leave the payment pointing at nothing.)

Transactions, or the Register, or both (Pro/Firm)

On the **Transactions** page a **Transactions / Register / Both** toggle controls what you see:

- **Transactions** — your **bank feed**: imported bank/card lines to review, categorize, split, and match.
- **Register** — bank/card activity posted **straight to the ledger** (a QuickBooks import, a journal entry, a direct deposit or check) that never came through the bank feed. This is **read-only** — editing here would desync the books — and it never double-counts a transaction that's already in your bank feed.
- **Both** — your bank feed, then a labeled "Posted to the ledger" section.

This is what keeps the Transactions page from looking empty right after a QuickBooks migration (QuickBooks posts to the ledger, not to a bank feed). In the Register, a bank deposit reads positive and a withdrawal negative; on a **credit card**, a charge reads positive (matching a QuickBooks card register). Click a row's description to open the full entry, or its account to open that account's register; a totals footer sums in/out (a single-account net when you filter to one account), and **Export CSV** pulls the whole filtered register.

P4. Sales & Accounts Receivable

Sales is everything owed *to* you.

- **Customers** — your customer list with contact details and balances.
- **Estimates** → **Sales Orders** → **Invoices** — quote, confirm, then invoice. A posted invoice debits **Accounts Receivable** and credits income (and sales tax payable, if any).
- **Receivables** — the A/R aging: who owes you, bucketed by age, with a detail view per open invoice. Record a payment to clear an invoice (it credits A/R and debits the bank), applied oldest-first or to a specific invoice. If you apply a payment to the wrong invoice, **unapply / reassign** it from the invoice's detail view and re-apply it correctly. To reverse a sale, issue a **refund** against the invoice (money out + the credit to the customer).
- **Open Invoices** — just the unpaid ones, with age.
- **Items** — the products/services you sell (see P6).

Expenses, deposits & Undeposited Funds

Banking → Expenses & Deposits is where you record money moving by hand:

- **Write a check or card charge** — pay a vendor or expense directly (debits the expense/vendor, credits the bank or card).
- **Make a deposit** — record money coming in.
- **Undeposited Funds** — when you record a customer payment, you can send it to **Undeposited Funds** instead of straight to the bank. This is a holding account for payments you've received but not yet taken to the bank — so several checks can be **grouped into one deposit** that matches the single line on your bank statement. From Expenses & Deposits, **move the held payments into the bank** as one deposit when you actually make it. If you deposit each payment straight to the bank instead, you'll never touch this account.

P5. Expenses & Accounts Payable

Expenses is everything you owe.

- **Vendors / Contractors** — who you pay; contractors carry W-9 / 1099 status.
- **Purchase Orders** — order, then receive against the PO.
- **Bills → Payables** — enter a vendor bill (credits **Accounts Payable**, debits the expense or inventory). **Payables** is the A/P aging; **Unpaid Bills** lists what's still open. Pay a bill to clear it (debits A/P, credits the bank/card).
- **1099 Summary** — contractor totals for the year, ready for 1099-NEC filing.

P6. Items & inventory

Sales → Items. Each item is a product or service with a sales price and an income account; inventory items also track quantity on hand and a weighted-average cost.

- **Inventory items** post **COGS** and reduce **Inventory Asset** when sold.
- **Receive / adjust** stock, set a **reorder point** and a **preferred vendor**, and build **assemblies** from a bill of materials.
- **Reports → Inventory** shows stock status (on hand, value, what's below reorder) and item profitability (units, revenue, COGS, margin).

P7. Reconciliation

Banking → Reconcile. Reconcile your bank and credit-card accounts to the statement so your books match reality. Enter the statement's ending balance and date, tick off the transactions that cleared, and Neo-Capital shows the difference until it's zero. Uncleared items are carried forward. This is the monthly hygiene step that keeps the ledger trustworthy. (Once an entry's line is part of a **finalized** reconciliation it's locked from in-place edits — reverse it or undo the reconciliation to change it.)

P8. Import your existing books

Pro can absorb books you already keep elsewhere. Everything lives in the **Import** hub (the **Import** bucket in the sidebar), with **Migrate from QuickBooks** as the panel at the top.

- **Bank/card statements & processors** — CSV and PDF (per Part I §5), plus **OFX/QFX** when the account's institution is set to *Other / Generic*.
- **CSV lists** — customers, vendors, and items, with a preview before committing.
- **QuickBooks migration** — bring a whole company over from **QuickBooks Desktop**: 1. **Export from QuickBooks.** For the lists, use **File** → **Utilities** → **Export** → **Lists to IIF File** (chart of accounts, customers, vendors, items). For the transactions, run the **Journal** report (**Reports** → **Accountant & Taxes** → **Journal**), set the date range to *All*, and save/print it to CSV (or Excel, then save as CSV). Add the **Trial Balance** report (also under Accountant & Taxes) so the import can tie out to it. *Optional:* the **A/R & A/P Aging Detail**, and a **Balance Sheet** / **P&L** — these are read as summaries for reference, not re-posted. 2. **Drop them into the Import hub** → **Migrate from QuickBooks.** You can add several files at once; Neo-Capital recognizes each one, rebuilds the journal (it even reconstructs a grouped General Ledger), creates the chart of accounts, customers, vendors, and items, and reconstructs the A/R / A/P sub-ledger from the parties named on each entry. 3. **It ties out to your source.** After posting, each account's balance is cross-checked against your imported **Trial Balance**, account by account, and the rebuilt Balance Sheet and Income Statement are verified to balance. Any account that doesn't tie is flagged so you can look before you rely on the numbers.

Every import shows a **preview first** (it writes nothing): how many accounts, customers, vendors, and transactions it will create, how many are **already on your books** (identical rows are skipped, so re-running a file is safe), and how many don't balance and will be skipped.

The import is **fail-closed and atomic**: a mandatory safety backup is taken first, the result is validated (the ledger must balance), and if anything fails the books are **rolled back** to exactly how they were. While an import runs, the app shows an "import in progress" notice so nothing reads half-finished books.

Preferred format: when QuickBooks gives you a choice, export the **Journal** report — it carries a per-transaction id, which reconstructs transactions most precisely (when a CSV Journal is present, transactions inside an IIF are skipped in favor of it, so there's no double-up). **IIF** is best for the lists. You can drop **several files at once** and Neo-Capital sorts out which is which. For bank and card history, use CSV/PDF statements (per Part I §5).

Avoid double-counting: if the import covers dates you've **already brought in through a bank feed**, the preview warns you (*"you already have N bank-feed transactions between these dates — this import may double-count"*). Because the two arrive on different paths, that's the one overlap the "already imported" check can't catch — so **either** import your QuickBooks history **or** connect the bank feed for a given period, not both, and use the warning to review Transactions for duplicates afterward.

Coming from QuickBooks? A quick map of where things live:

In QuickBooks	In Neo-Capital
Chart of Accounts	Ledger → Chart of Accounts
Make General Journal Entries	Ledger → Journal → New journal entry
Registers	The account **Register** (open from a Chart-of-Accounts row)
Banking / Bank Feeds	Banking → Bank Feeds · Transactions · Review
Reconcile	Banking → Reconcile
Write Checks / Make Deposits	Banking → Expenses & Deposits
Undeposited Funds	Same — cleared from Banking → Expenses & Deposits
Memorized Transactions	Ledger → Recurring Entries
Loans / Loan Manager	Banking → Loans (auto-splits principal/interest)
Invoices / Receive Payments	Sales → Receivables (or **match** the deposit in Review)
Enter Bills / Pay Bills	Expenses → Payables

Reports → Accountant & Taxes	Reports (Trial Balance, GL, Journal, Audit Trail) + the Exports hub

P9. Pro reports

Beyond the Part I reports, Pro adds the accountant statements, all read straight from the ledger:

- **Income Statement (P&L)** — revenue, COGS, gross profit, operating expenses, net income.
- **Balance Sheet** — assets = liabilities + equity, with nested subsections (Checking/Savings, Fixed Assets, Credit Cards, Long-Term Liabilities, …).
- **General Ledger** & **Trial Balance** — per P3.
- **A/R & A/P Aging** — summary and detail.
- **Sales by Customer / Sales by Item**, **Customer / Vendor Balance Detail**, **Open Invoices / Unpaid Bills**, **Reconciliation**, **Inventory**, **1099**.
- **Cash Flow**, **Year over Year**, **Vendor Concentration** — shared with Basic.

Every report is the same numbers in Basic and Pro; Pro just shows the accountant-grade ones.

P10. The Exports hub

Reports → **Exports** is one place to pull everything for your accountant or your records. Set the period, basis (accrual/cash), and branding once; it applies to every export.

- **Per report** — **CSV** (raw data for Excel), **Accountant CSV** (a statement-shaped layout that matches mainstream desktop accounting software, so a CPA can open or re-import it as-is), **PDF**, and **Print**.
- **Lists & journal** — Accountant-format Chart of Accounts, Customer & Vendor Contact Lists, Item Listing, and the full Journal — the exports that **re-import into other accounting software** (the round trip back out of Neo-Capital).
- **Close package (ZIP)** — Income Statement, Balance Sheet, Trial Balance, full General Ledger, and every account register in one download.
- **Customer statements** — a statement of account to send each customer.

P11. Closing the books

- **Ledger → Period Close** — lock a month (or any period) once it's reconciled so nothing on or before that date can be edited or posted. Reopen if you must.
- **Tax → Year Close** — close a fiscal year. Like QuickBooks, Neo-Capital does **not** post a closing entry; it sets a closing-date lock and computes **Retained Earnings** on the fly (prior-year net income rolls into Retained Earnings automatically; the current year's P&L reads fresh). Income/expense accounts keep their full history, so prior-period reports still run.

P12. Audit trail & integrity

Ledger → Audit Trail records every **post**, **edit**, and **reversal** — with the actor and timestamp, and filterable by action. An **edit** records a *before-image* (the old date, total, and memo) so you can see what changed, not just that a change happened. It's **append-only at the database level** (it can't be edited or deleted through the app; corrections add new rows), and it carries a **hash chain + sealed checkpoint** so accidental corruption or casual tampering is detected by the on-page **integrity check**. You can export the trail (with its hashes) as a CSV for an independent re-check.

Scope: this is local integrity detection — strong against mistakes and casual edits, but not independent tamper-evidence against someone with raw database access. For that, keep off-machine backups.

P13. Firm — multiple businesses

Firm is Pro plus **unlimited separate businesses** (Pro and Basic are one business each). Use the business switcher in the gear menu to create and jump between completely separate sets of books — each with its own ledger, chart of accounts, and data.

Accountant's Copy (gear menu) packages a business as a portable `.neobooks` file you can hand to your accountant; they edit it in their own copy of Neo-Capital and send it back, and you **import it over the original** (no duplicate business). The replace takes a mandatory safety backup first and rolls back cleanly if anything goes wrong, so the round-trip is safe.

P14. Connected — sync across your devices & your team (Pro/Firm)

Everything so far is local-first: your books live on your computer. **Connected** is the optional layer that syncs them — securely — across your own computers and, if you have a team, the people you work with. It's a **$12/month** cloud subscription available on **Pro and Firm**.

End-to-end encrypted. Connected is built so only you and the people you invite can read your books. Everything is encrypted on your machine *before* it's sent, so the cloud only ever stores scrambled data — **not even we can read it.** It stays local-first, too: everyone keeps a full copy of the books on their own computer, and Connected just keeps those copies in sync.

Turning it on. Open **Connected** from the gear menu, then:

1. **Subscribe** — start the $12/month Connected subscription right in the app.
2. **Create your account** — pick an email and a master password. *Your master password is the key to your encrypted books — we can't see it and we can't reset it for you, so keep it somewhere safe.*
3. Your books sync up automatically. Sign in on another computer with the same email and password, and they sync down.

Working with a team. From the Connected page, **invite** a teammate by email and choose their **role**. When they install Neo-Capital and sign in, they see the shared books — with exactly the access their role allows. You (the owner) set each person's role when you invite them, and can change it later.

Role	What they can do
Owner	Everything, including inviting people and setting roles. (That's you.)
Accountant	Full books — add & edit, reconcile, close periods, run reports, export.
Staff	Day-to-day bookkeeping — add and categorize transactions, run reports, export.
Field	Add entries only — e.g. log an expense or mileage from the road.
Viewer	Read-only — view and export, but change nothing.

P15. Client dashboards (Firm)

If you keep the books for clients, **Client Dashboards** lets each client see their own financials — a clean, read-only dashboard they open in a web browser, under your brand, without ever touching Neo-Capital or your ledger. It's included with **Firm**.

How it works. You do the books as usual. When you want to share where a client stands, switch to that client's business, open **Client Dashboard** from the gear menu, and click **Publish**. Neo-Capital builds a snapshot from that business's books — revenue, profit, cash, expenses, receivables, and month-over-month and year-to-date trends — and posts it to a private web page.

What the client gets. A link (and an optional **passcode** you set) to view their dashboard on the web. It shows the numbers and a note from you — and nothing else: they can't edit anything, and they can't see any other client.

Keeping it current. The dashboard is a **snapshot** — it shows what the books looked like when you published. Publish again any time to refresh it (say, after each month's close), and the client always sees your latest posted view.

Per business. Each client/business has its own separate dashboard, so a client only ever sees their own books.

Reference (all editions)

16. Where Neo-Capital stores your files

Neo-Capital splits its files into the **program** and your **data**. They're independent — moving the program doesn't touch your data, and wiping the program doesn't delete your books.

The program

OS	Path
Windows	`C:\Users\<you>\AppData\Local\Programs\Neo-Capital\`
macOS	`/Applications/Neo-Capital.app`

On Windows, paste `%LOCALAPPDATA%\Programs\Neo-Capital` into File Explorer's address bar to jump there (no need to unhide folders).

Your data

OS	Path
Windows	`C:\Users\<you>\AppData\Local\Neo-Capital\`
macOS	`~/Library/Application Support/Neo-Capital/`

Inside that folder:

```
Neo-Capital/ ■■■ neocapital.db ← the SQLite database — ALL your transactions, rules,
■ budgets, bills, categories, invoice metadata ■■■ imports/ ← statement files staged
for import ■■■ processed/ ← statements already imported ■■■ attachments/ ←
receipts/invoices attached to transactions ■■■ invoices/ ← uploaded invoices still
pending (not yet linked) ■■■ documents/ ← Tax → Legal document gallery uploads ■■■
backups/ ← your saved backups
```

You no longer manage any of these folders by hand — everything is driven from the app's upload boxes. `neocapital.db` is the one file that matters: if you back up only one thing, back up that. (See section 17.)

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17. Backups & restore

Your entire financial state is one file: `neocapital.db`. Neo-Capital backs it up **automatically**, and you can also save one by hand any time.

Automatic backups (on by default)

You don't have to remember to back up — Neo-Capital snapshots your books on its own:

- **On launch** and **on a schedule** while the app is open (default: at most once a day).
- It keeps the most recent **10** auto-backups and quietly prunes older ones. **Your manual backups are never auto-deleted** — rotation only touches the automatic ones.

Tune it from the **gear icon** → **Auto-backup settings**:

- Turn automatic backups **on/off**.
- Set how often (6h / 12h / daily / every 3 days / weekly) and how many to keep (5–50).
- See when the last automatic backup ran, and hit **Back up now** for an immediate snapshot.

Automatic backups show an **AUTO** badge in the Load-a-backup list so they're easy to tell apart from the ones you saved deliberately.

Save a backup

1. Click the **gear icon** (bottom-right) → **Save a backup**.
2. (Optional) type a label — e.g. *"Before importing Q4 statements"*.
3. Click **Save backup**. A green toast confirms.

Backups go to the `backups/` folder (section 16) with a timestamp + label.

Restore a backup

1. Gear icon → **Load a backup**.
2. The list shows every backup, newest first. Click **Load**.
3. Confirm. **Before the swap, Neo-Capital auto-snapshots your current data labeled *"auto - before restoring backup"*** — so a wrong restore is itself reversible.
4. The page reloads with the restored data.

Trash icon next to any backup deletes it; old auto-snapshots are fine to prune periodically.

When to save one

Before any big change you might want to undo: a large import batch, a long categorization session, letting the AI make sweeping changes, year-end close, or deleting accounts/rules/categories you're unsure about. If unsure — save. They're cheap.

Off-machine backups

In-app backups still live on your computer. For real safety, copy the `backups/` folder to a USB drive weekly, or put the data folder in iCloud Drive / Dropbox / OneDrive / Google Drive. **Quit Neo-Capital before a cloud sync runs**, or the file may copy mid-write and be unusable.

Restoring on a new computer

1. Install Neo-Capital fresh, launch once (creates the data folder), quit.
2. Drop your backup `.db` into the `backups/` folder (section 16).
3. Launch → gear menu → **Load a backup** → Load the file. Books are back. (You'll re-enter your AI API key — it lives in the OS keychain, not the backup.)

Wiping everything

Quit Neo-Capital, delete the entire `Neo-Capital\` data folder, relaunch — it re-bootstraps a fresh empty database and shows onboarding again.

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18. Updating Neo-Capital

You'll get a download link when a new version ships. Your data is never touched by an update.

Windows

1. Download the new `Neo-Capital-Setup.exe`.
2. Quit any running Neo-Capital window.
3. Double-click the setup file — it detects and overwrites the existing install.
4. Launch. New version is live; `neocapital.db` and imports are untouched.

macOS

1. Download the new `Neo-Capital.dmg`.
2. Quit any running Neo-Capital.
3. Mount the `.dmg`, drag the new app onto Applications, replace when prompted.
4. Eject the disk image and launch.

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19. Uninstalling Neo-Capital

Windows

1. **Start** → **Settings** → **Apps** → **Apps & features**.
2. Find **Neo-Capital** → **Uninstall**.
3. The uninstaller asks whether to also delete your books at `AppData\Local\Neo-Capital\`. Default is **No** — pick that unless you really want to wipe everything, so a future reinstall picks up where you left off.

macOS

1. Drag `Neo-Capital.app` from Applications to the Trash, empty Trash.
2. (Optional) delete `~/Library/Application Support/Neo-Capital/` to also remove your books.

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20. Troubleshooting

"Nothing happens when I double-click" (Windows)

- Wait 5–8 seconds. First launch extracts the bundled program; later launches are near-instant.
- Check Windows SmartScreen didn't silently block it — look for a small popup, click **More info** → **Run anyway**.
- Still nothing? Check `C:\Users\<you>\AppData\Local\Neo-Capital\launch.log` — startup errors get written there.

macOS won't open the app

The Mac build is signed and notarized, so the old "unidentified developer" and "damaged app" workarounds shouldn't be needed. If macOS still refuses on a very old OS version, make sure you fully downloaded the `.dmg` (a truncated download won't verify) and that you're on macOS 10.15 or later. Re-download from your purchase link if in doubt.

"Port already in use"

You shouldn't see this — Neo-Capital auto-finds a free port. If it somehow happens, restart your computer.

"I imported the wrong file — how do I undo?"

- **Restore a backup** (section 17), or
- **Manually fix** — gear menu → **Data health check** lists individual transactions with delete buttons. Remove the bad rows. You can also use the Transactions filter + the row ■ menu to find and edit them.

"Rules aren't matching what I expect"

- A built-in rule may be winning. User rules run AFTER built-ins and override them — add a more-specific user rule.
- Use the Rules page match counts to see what each rule catches.

- Patterns are case-insensitive substrings: `FACEBK` matches `FACEBK *ADS123` but not `FB ADVERTISING`.

"An invoice didn't parse / fields came through blank"

Vendors lay invoices out very differently and not every PDF has selectable text (a photo of a receipt has none). Just fill the blank fields in the **Create transaction** form — the extraction is a head start, not a requirement. The invoice file still attaches correctly either way.

"A recurring bill shows as 'missing'"

The Bill Tracker expected a charge that hasn't been reconciled. Either the statement containing it isn't imported yet (import it, then click **Reconcile now**), the real charge differs enough from the expected amount to fall outside the match tolerance, or the bill genuinely didn't happen (cancelled / skipped).

"AI Assistant says 'Connect AI' with no chat panel"

You haven't set up an AI yet. Open **Assistant** and pick a setup path (section 14). For the API-key path the chat panel appears immediately after **Save key** — no restart.

"The product tour won't appear / I want it again"

Gear menu (bottom-right) → **Replay tour**.

"Bank sync (SimpleFIN) isn't pulling, or asks me to reconnect"

- **Setup tokens are single-use.** If a connect attempt failed, generate a fresh token at the bridge and paste the new one.
- **"Access denied / 403"** means the connection was revoked at the bridge — click **Disconnect**, then **Connect bank** again with a new token.
- A sync **adds 0 transactions**? That's normal if nothing new has posted, or if the new activity is older than the account's cutover date. It's also how duplicates are prevented — re-syncing never re-adds what's already there.
- Your bank credentials live at the SimpleFIN bridge, never in Neo-Capital, so there's nothing to fix on this side beyond reconnecting.

"I'm an individual, not a business — can I still use this?"

Yes. Pick **Just personal** during onboarding (or switch later via gear menu → **Edit business details** → **Tracking mode**). The business-only tools hide and the app tracks purely your own money. Choose **Both** if you want business and personal side by side.

"I want to change the theme / colors"

Gear menu → **Light**, **Dark**, or **Custom**. Light and Dark switch instantly. **Custom** opens a color picker for your own Text, Muted text, Background, Container, Topbar, and Button colors — it updates live and saves automatically. Switching back to Light or Dark fully restores those themes. (See section 3.)

"My data is gone after reinstalling"

Don't panic — your data is at the location in section 16; installing or uninstalling the program doesn't touch it. If you clicked **Yes** on the "delete data folder?" prompt during a Windows uninstall, restore from a backup (section 17).

Getting help

- **Bug or weird behavior:** email River@vapor95.com with a screenshot and what you were doing.
- **Want a feature:** same email — we read every message.

Good luck — happy bookkeeping.