Notova User Manual

Red7en LLC

Version 1.6

Contents

A complete guide to your books, from first launch to backup

Notova is local, self-hosted, encrypted double-entry accounting. Your books stay on your computer.

Getting Started

Introduction

Notova is a lightweight, self-hosted double-entry accounting application that runs entirely on your own computer. There is no cloud account and no subscription; Notova is a one-time purchase with a 30-day free trial, and your books never leave your machine. It is designed as a simple, private alternative to desktop accounting software for small businesses, individuals, and anyone who wants straightforward books.

Everything is encrypted. Each set of books is stored as an encrypted file that can only be opened with its password. Even someone with direct access to your computer's files cannot read your data without that password.

What's new in 1.6

Notova now does invoicing and bill paying. There is a complete Accounts Receivable side — customer invoices, partial payments, printable invoices on your own letterhead, an A/R Aging report, and open-item customer statements — and a complete Accounts Payable side: vendor bills, purchase orders, recurring bills, vendor credit memos you can apply to specific bills, remittance advice, A/P Aging, and a Cash Requirements report.

Alongside them: 1099 contractor tracking with a printable substitute 1099-NEC, a company profile with a logo letterhead, your choice of date format, the ability to rename a company, and emailing invoices and statements straight to your customers.

> **Upgrading to 1.6.** The first time you open each company in 1.6, Notova performs a one-time upgrade to make room for invoices, bills, and the company profile. It takes a backup of the database before it starts, and it is quick — but as with any upgrade, it is worth making your own backup first. Your existing accounts, transactions, payees, budgets, and reconciliations are untouched, and your password does not change.

Key features

- Double-entry accounting with a full chart of accounts (assets, liabilities, equity, income, and expenses).
- Multiple databases, each with its own password and its own encryption.
- Amounts stored as exact integer cents, so totals always reconcile to the penny.
- Import from CSV, Excel, or QIF, with payees created automatically.
- Customer and vendor lists with auto-suggest.
- Segment / class tracking, so profit & loss can be broken down by department, project, or location.
- Financial reports: Profit & Loss, Balance Sheet, Segment P&L, Cash Flow, Trial Balance, and more.

- Bank reconciliation, batch entry, and check printing.
- Yearly budgets per account, with a Budget vs Actual report.
- Automatic rotating encrypted backups, plus on-demand backups you can store anywhere.
- A complete audit log of every change, with a plain-English before-and-after.

> **Recommendation.** Before you rely on Notova as your only set of books, run it in parallel with your current bookkeeping method for several months. Keep recording your transactions in both, compare the results, and confirm that Notova's reports and day-to-day workflow fit the way your business operates. Once you are confident it meets your needs, you can switch over completely.

Installing Notova

Notova is distributed as a single, self-contained application — one download for Windows and one for Mac. Everything it needs is bundled inside, so there is nothing to install: no Python, no extra packages, and no setup wizard. Download the file for your platform, unzip it, and run it.

Requirements

- Windows 10 or 11, or a recent version of macOS.
- A web browser. Notova runs on your own computer and opens in your default browser.
- Nothing else. Python and every supporting component are bundled inside the download.

Starting Notova on Windows

1. Download `Notova.zip`, then right-click it and choose **Extract All** to unzip it.
2. Open the extracted folder and double-click `Notova.exe`. A small console window opens and the app starts.
3. Your browser opens to `http://localhost:5001` automatically. If it doesn't, open that address yourself.

> **Digitally signed.** `Notova.exe` is signed by Red7en LLC, using a code-signing certificate issued through Microsoft's Azure signing service after Microsoft verified Red7en LLC's identity. Windows checks this signature every time the app runs, and you can confirm it yourself: right-click `Notova.exe`, choose **Properties**, and open the **Digital Signatures** tab — it should list Red7en LLC. While Notova is new, Microsoft Defender SmartScreen may still show a blue "Windows protected your PC" notice the first time you run it, while Windows builds a reputation record for the app. If it appears, it will list Red7en LLC as the verified publisher — click **More info**, then **Run anyway**. This happens at most once, and stops entirely as the app's reputation grows.

> **Avoiding the prompt.** Right-click the downloaded `Notova.zip`, choose **Properties**, tick the **Unblock** box near the bottom, and click **OK** before you extract it.

> **Check the signature.** Only run a copy of Notova whose Digital Signatures tab shows Red7en LLC. If the signature is missing or shows a different name, the file is not a genuine copy — delete it and download again from the official source. Never override a SmartScreen prompt for software whose origin you are unsure of; doing so is a common way computers pick up malware.

Starting Notova on a Mac

1. Download `Notova.dmg` and double-click it to open the disk image.

2. Drag the Notova icon onto the Applications folder shown in the window, then open Applications and double-click Notova.
3. Your browser opens to `http://localhost:5001`.

The first-time security prompt

This version of Notova has not yet been certified (notarized) by Apple, so the first time you open it macOS may show a security warning. The wording depends on your macOS version — you may see “Notova can’t be opened because Apple cannot check it for malicious software”, or “…because it is from an unidentified developer”. This does not mean anything is wrong with the app: the warning appears for any app distributed outside the Mac App Store that Apple has not reviewed.

On macOS Sequoia (version 15) and later:

1. Double-click Notova once. When the warning appears, click **Done**.
2. Open the Apple menu, choose **System Settings**, then **Privacy & Security**.
3. Scroll to the Security section, where a note says Notova was blocked. Click **Open Anyway**.
4. Enter your Mac login password (or use Touch ID). Notova opens, and macOS remembers your choice.

The **Open Anyway** button only stays available for about an hour after the warning, so it is easiest to do this right away.

On macOS Ventura (version 13) and earlier:

1. In Finder, find the Notova app.
2. Control-click (or right-click) its icon and choose **Open**.
3. Click **Open** again in the dialog. macOS saves Notova as an exception, so future launches need only a normal double-click.

> **Only bypass this for software you trust.** Overriding macOS security is a common way Macs pick up malware. Never do it for software whose origin you are unsure of.

Stopping Notova

Three ways, and all of them lock and save your database first:

- Click **Quit Notova** in the sidebar.
- Close your browser. Notova notices the window is gone and shuts itself down a few seconds later.
- Close the console window, or press Ctrl+C inside it.

Where your data lives

An installed copy of Notova keeps your databases, backups, and the `notova.log` file in a per-user folder:

- **Windows:** `%LOCALAPPDATA%\Notova`
- **macOS:** `~/Library/Application Support/Notova`

If you run Notova from its source files instead of the installed app, it uses the app’s own folder instead. If anything ever goes wrong, `notova.log` is the first place to look.

Changing the port

By default Notova runs at `http://localhost:5001`. To use a different port, create a text file named `config.txt` containing a single line:

```
port=5005
```

Put it in the same folder as the Notova app, or in your per-user Notova folder (`%APPDATA%\Notova` on Windows, `~/Library/Application Support/Notova` on a Mac). If the file is missing or the value is not a number, Notova uses 5001.

Admin

When you open the app, the first thing you see is a list of databases. A *database* is one complete set of books — one company, a second business, or your personal finances. You can keep as many separate databases as you like, and each one has its own password.

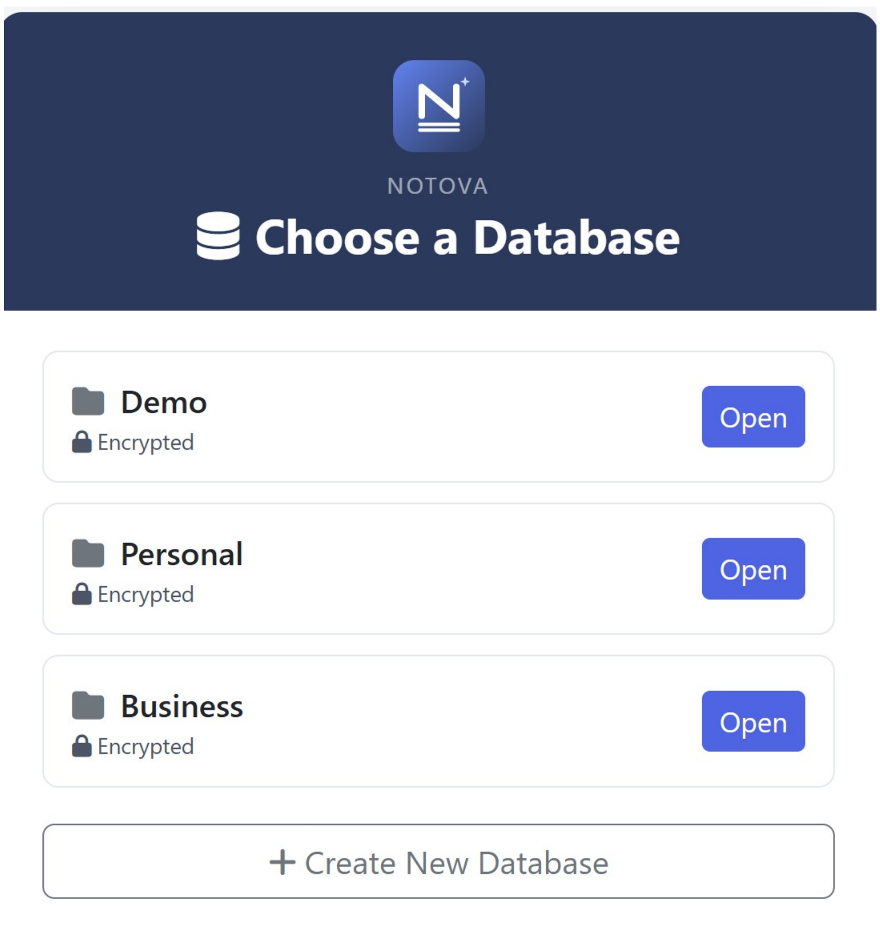


Figure 1: Figure 1. The database list — the first screen you see, showing each set of books and a button to create a new one

The **Admin** screen inside an open database is where you change that database's password.

How passwords work

- Every database has its own password. There is no master password, and opening one database has no effect on the others.
- **Your password is the encryption key.** It is never stored anywhere. The app confirms it is correct simply by successfully decrypting your data.
- Passwords must be at least 8 characters. A strength indicator helps you choose a strong one.
- After several wrong attempts, Notova briefly locks that database to slow down guessing. Wait the few seconds it shows, then try again.

> **There is no recovery.** Because your password encrypts the data, losing it means losing that database. There is no reset link, no backdoor, and no support line that can recover it. Keep a secure record of each database's password.

Creating a database

1. On the database list, click **Create New Database**.
2. Enter a name — for example *Acme Bakery*.
3. Choose a password and type it again to confirm. Use at least 8 characters; the strength meter will guide you.
4. Click **Create & Open**. Notova builds a fresh set of books, already including a standard chart of accounts, and opens it.

Opening a database

From the database list, click **Open** beside the database you want, then enter its password.

> **One window at a time.** A database can only be open in one running copy of Notova at a time. If you try to open one that is already open elsewhere, Notova tells you "This database is already open in another window." This protects your books from two copies overwriting each other.

Locking and switching

The sidebar has a **Lock / Switch Database** link. Clicking it re-encrypts the current database, clears it from memory, and returns you to the database list, where you can open a different one. Locking is also what you do when you step away from your computer.

Locking leaves Notova running. To close the app completely, click **Quit Notova** — it locks your database, stops the server, and shows a shutdown page you can close.

Changing your password

You can change a database's password at any time while it is open. Changing it re-encrypts that database with the new password, and takes effect immediately.

1. Open the database, then click **Admin** in the sidebar.
2. In the Change Password box, type your current password, then your new password twice. New passwords must be at least 8 characters.
3. Click **Update Password**. Notova checks your current password and re-encrypts the database under the new one.

> **The old password stops working immediately.** Next time you open this database you must use the new password. There is still no recovery, so record it somewhere

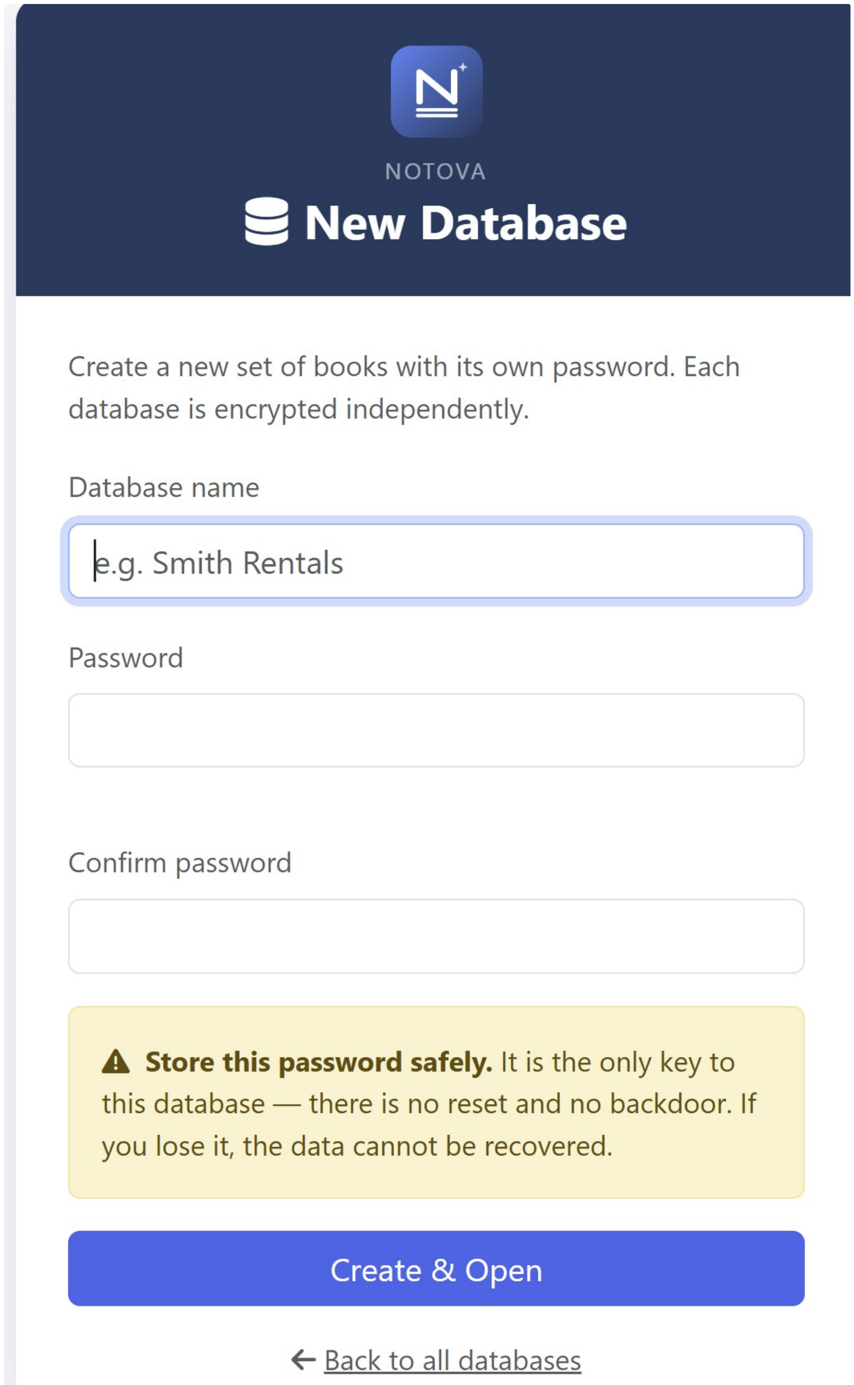


Figure 2: Figure 2. The New Database screen — name your books and set a password

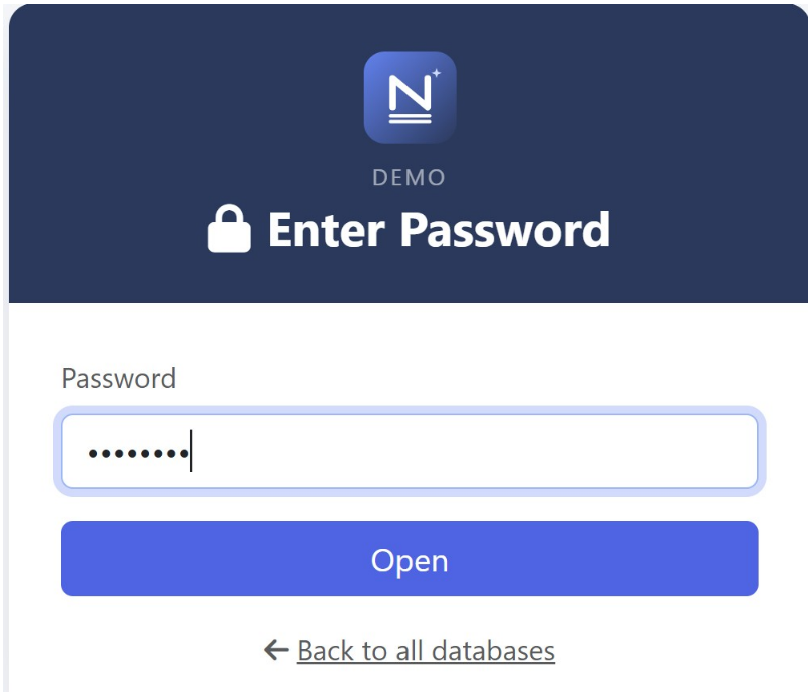


Figure 3: Figure 3. Entering a database's password to unlock it

safe. Notova automatically keeps a backup of the previous encrypted file in the database's backups folder.

Dashboard

After you open a database you land on the Dashboard. It summarises the current year — income, expenses, net income — alongside a chart of monthly activity, your bank balances, and the most recent transactions.

Understanding the Bank Balance card

One number is worth understanding. The **Bank Balance** card shows your *register balance*: the running total of every transaction you have entered, including any dated in the future — a post-dated check, say, or a scheduled payment. This matches what your own check register shows.

> **Why it can differ from the reports.** The Balance Sheet and Trial Balance are dated *as of* a particular day, so they leave out anything dated later than that day. The Bank Balance card deliberately does not. If the two disagree, a future-dated transaction is usually the reason.

How the sidebar is organised

The sidebar is grouped into three pillars, and each pillar holds both its day-to-day screens and its own reports.

- **General Ledger** — the chart of accounts, transactions, quick and batch entry, reconciliation, budgets, and the financial statements.

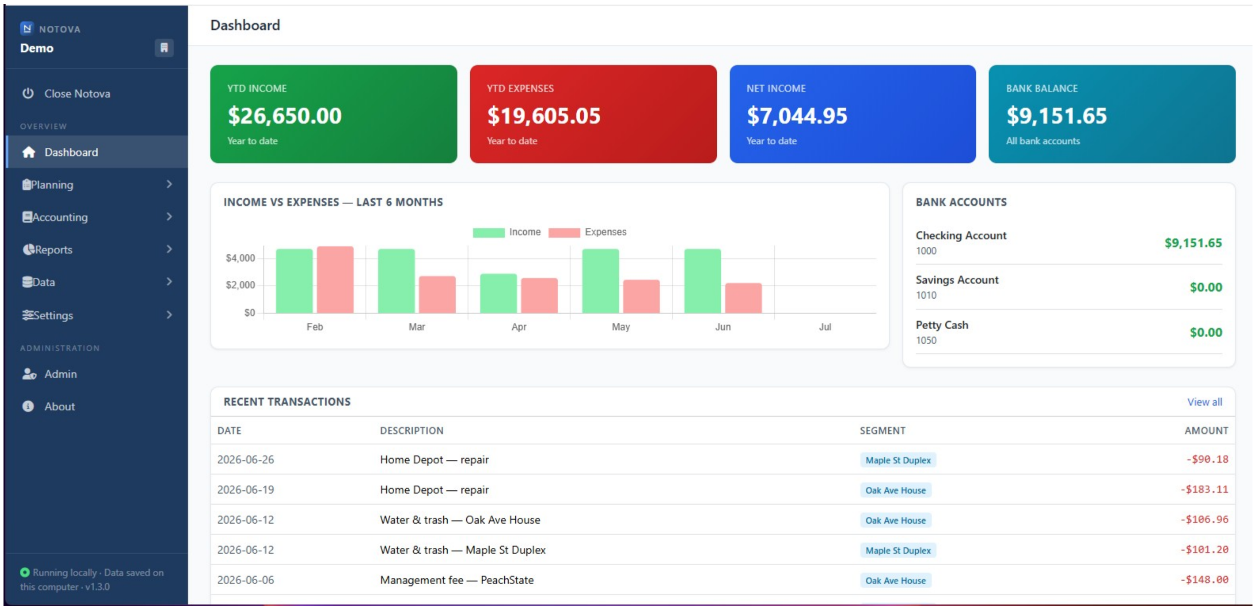


Figure 4: Figure 4. The Dashboard — year-to-date totals and the navigation sidebar

- **Accounts Receivable** — Customers and Invoices, with the A/R Aging report.
- **Accounts Payable** — Vendors, Bills, Recurring Bills, Vendor Credits and Purchase Orders, with A/P Aging, Cash Requirements, and the 1099 Summary.

Below them sit the utility groups: Overview, Data, Settings, and Administration.

> **Help follows the screen.** Press F1 or click the **?** in the header on any screen, and the help panel opens at the page for that screen.

The General Ledger

Chart of Accounts

The Chart of Accounts is the master list of categories your money flows through, grouped into **Assets**, **Liabilities**, **Equity**, **Income**, and **Expenses**.

New databases come pre-loaded with a standard set of accounts to get you started. You can add, edit, or deactivate accounts at any time.

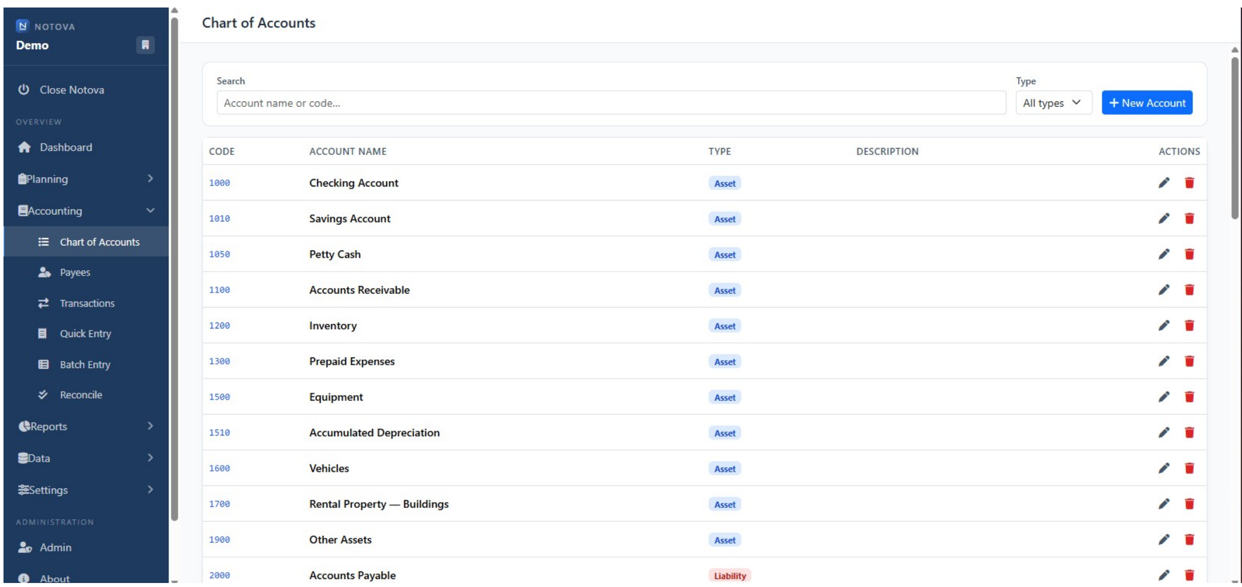


Figure 5: Figure 5. The Chart of Accounts

> **Setting an opening balance.** To give a bank or other account a starting balance, record a journal entry on the Transactions screen, dated your start date, that debits the account for the amount and credits an equity account such as *Owner's Equity*. Don't use Quick Entry or a deposit for this. Those post to income or expense, which would overstate your profit by the amount of the opening balance.

Transactions

Notova uses double-entry accounting: every transaction has at least two lines, and total debits must equal total credits. Because amounts are kept as exact cents, an entry must balance to the penny — there is no rounding slack.

Recording a transaction

1. Open the Transactions screen and start a new entry.
2. Enter the date, a description, and optionally a reference and a segment.
3. Add lines, choosing an account for each and entering an amount in the **Debit** or **Credit** column.
4. When debits equal credits, save the entry.

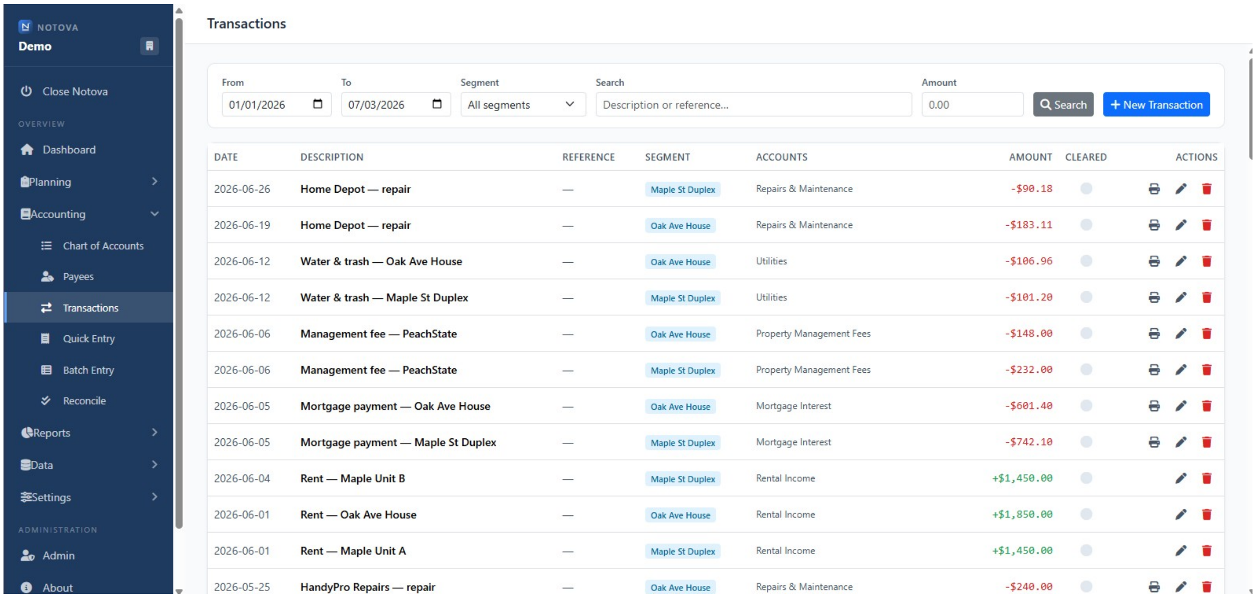


Figure 6: Figure 6. Recording a journal entry on the Transactions screen

> **An entry you cannot find.** The Transactions list filters to the current year by default. If an entry does not appear — imported history dated in a prior year, for instance — widen the **Start date** and click **Search**.
>
> **Entries owned by an invoice or bill.** Clicking the posting behind an invoice or a bill shows a short notice naming the document that owns it, with a button to open it, rather than an editable form. This keeps the ledger and the document lists from ever disagreeing. Ordinary transactions are unaffected.

Quick Entry

Quick Entry is the fastest way to log an everyday cost without building a full journal entry by hand.

Pick the date, the expense account, the account you paid from, an amount, and an optional segment. Notova records the balanced double-entry for you.

> **Not for opening balances.** Quick Entry posts to an expense account. To give an account its starting balance, use a journal entry against equity instead — see Chart of Accounts.

Batch Entry

Batch Entry is a spreadsheet-style grid for posting many deposit-style lines at once against a single bank account — handy when entering a stack of rent receipts or a day’s sales.

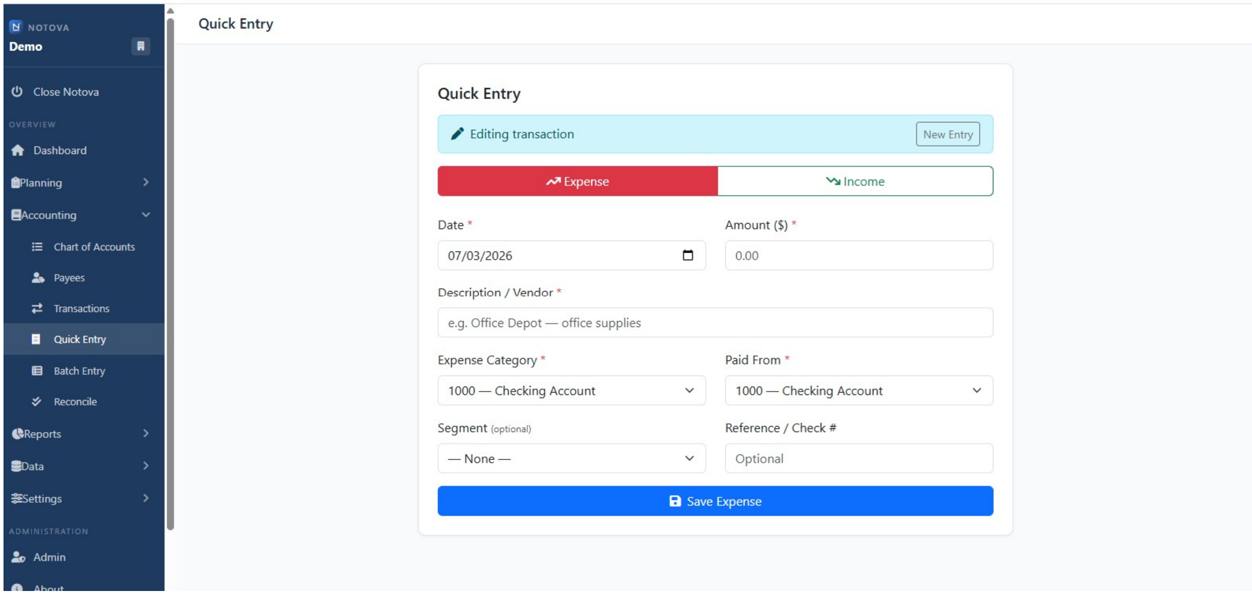


Figure 7: Figure 7. The Quick Entry form

1. Choose the bank account to deposit to, and the date, at the top.
2. Fill one row per item: the account, an optional memo, an optional segment, and the amount.
3. Click **Save All** to post them.

   Segment is optional. Rows without a segment save normally; they simply are not tagged for per-segment reporting. Only the account and a non-zero amount are required.

Reconcile

Reconciliation is how you confirm that your books match your bank statement.

1. Choose the account and the statement date.
2. Enter the statement's ending balance.
3. Tick off the transactions that have cleared the bank.

When the cleared balance matches the statement, the account is reconciled.

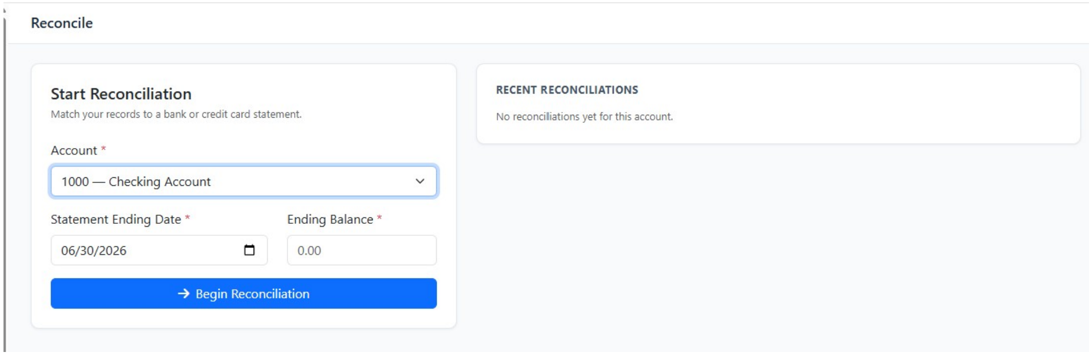


Figure 8: Figure 8. Reconciling an account against a bank statement

Reconciled items are protected. Once a transaction has been reconciled it cannot be quietly changed out from under the reconciliation. An invoice or bill payment that has been reconciled cannot be undone until the reconciliation itself is undone.

Printing Checks

The check-printing tool fills a standard check layout from a transaction — payee, amount in figures and words, date, and memo — so you can print onto check stock. Notova is designed for standard **voucher checks**: one check with two attached stubs per page.

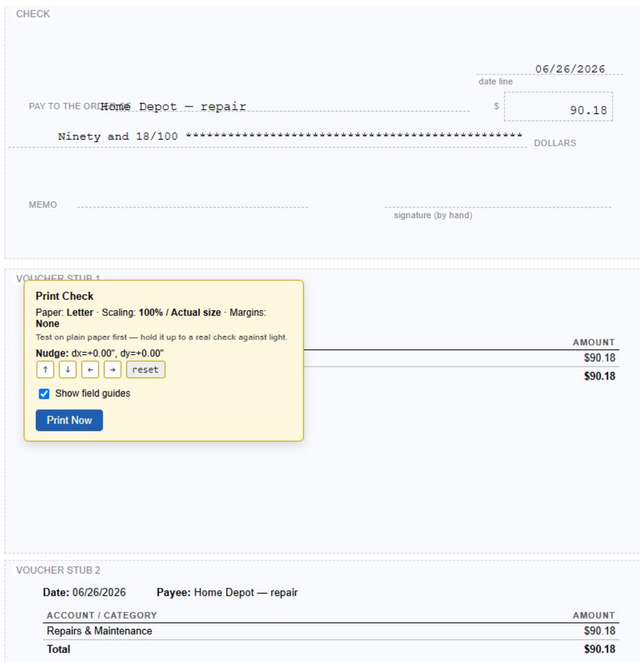


Figure 9: Figure 9. The check-printing screen

Aligning the print. Pre-printed check stock lines up a little differently on every printer, so each time you print you will need to nudge the layout up, down, left, or right so the text falls in the right places. Once you find the nudge amount that lines up on your printer, enter that same value every time.

Budgets

A budget is a plan for the year, account by account.

Budgets never touch your ledger. They are plan-only figures. Creating or changing a budget posts no journal entries, so your ledger, reports, and reconciliations are completely unaffected.

Creating a budget

1. Open **General Ledger ▸ Budgets** in the sidebar, then click **+ New budget**.
2. Enter a name — for example *2026 Operating Plan* — and the fiscal year.
3. The editor shows one row for every income and expense account, with a column for each month plus a **Year** column.

Only income and expense accounts are budgeted. Asset, liability, and equity accounts do not appear.

Filling in the grid

- Type an amount into any month cell.
- Or type an annual total into the **Year** column to spread it evenly across all twelve months. Any rounding remainder lands in December.
- **Prefill from last year's actuals** fills the entire grid from the previous year's real results, spread evenly across the months.
- Click **Save** when you are done.

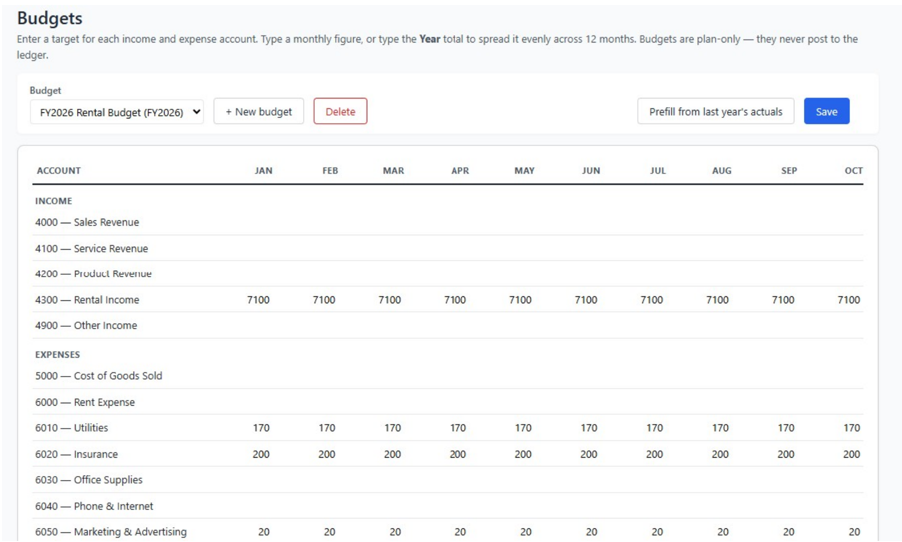


Figure 10: Figure 10. The Budgets editor — one row per account, one column per month

> **Prefill replaces the whole grid.** It overwrites whatever is currently there, so use it as a starting point and then adjust individual cells — not as a way to top up a plan you have already built.

You can return and revise a plan at any time. Saving replaces the stored figures with whatever is on screen.

Measuring against it

Once a budget exists, Budget vs Actual shows how the year is tracking against it.

> **Budgets belong to their database.** Each company keeps its own plans, and budgets are included in normal database backups like all other data.

Customers and Invoicing

Customers

Customers are the people and businesses you invoice. They live under **Accounts Receivable ▸ Customers**.

Customers and Vendors draw on the same underlying list, so a business that is both a customer and a supplier is a single record, not two.

What each record holds

- **Role** — Customer, Vendor, or Both. New records take the role of the screen you created them on.
- **Default category** — the account this payee usually posts to.
- **Default terms** — Net 30, for example. When you raise an invoice the terms are preselected and the due date is calculated for you.
- **Address and contact** — a full postal address plus phone and a contact line. The address prints as the **Bill To** block on invoices and statements, and the contact line is where Notova looks for an email address when you email one.

Working with the list

Search, add, edit, and deactivate records from the screen. Each row carries two icons:

- a **statement** icon, which opens that customer's printable statement
- an **envelope** icon, which emails it

Auto-suggest also works on Quick Entry and Transactions: start typing a name in the description and choose it from the list to have its default category filled in.

> **Upgrading from before 1.6.** Until 1.6 this was a single Payees screen. Everyone already on your list is carried over unclassified and appears on both screens, so no name disappears. Opening a record and saving it classifies it to whichever screen you opened it from, unless you choose **Both**.

Invoices

An invoice is a bill you send a customer. In Notova an invoice starts life as a **draft** — a working document that affects nothing — and becomes real when you **finalize** it, at which point Notova posts it to your ledger for you. From then on it is an ordinary part of your books: it appears on the Profit & Loss as income, on the Balance Sheet as Accounts Receivable, and on the A/R Aging report until it is paid.

Open **Accounts Receivable ▸ Invoices** in the sidebar. Three cards across the top show Outstanding, Overdue, and Drafts, and the list below can be filtered by status, customer, date range, or a search of the invoice number and memo.

Creating an invoice

1. Click **New Invoice**. Notova suggests the next invoice number (INV-0001, INV-0002, and so on). You can type your own instead — any format you like — and the suggested sequence is unaffected by it.
2. Choose the customer. If they have default terms saved, the terms and the due date fill in automatically; otherwise pick terms and Notova calculates the due date.
3. Add a line for each item: description, quantity, rate, and the income account it belongs to. You can add a segment to any line. The running total updates as you type.
4. Click **Save Draft**. The invoice appears in the list with a grey Draft badge and counts towards the Drafts card.

> **A draft posts nothing.** Until you finalize it, an invoice cannot affect a single figure on a single report. You can edit it, add and remove lines, or delete it outright, with no consequences for your books.

Finalizing

When the invoice is right, open it and click **Finalize**. Notova posts a journal entry that debits Accounts Receivable for the total and credits the income accounts named on the lines, and the status changes to **Open**. The invoice is now money owed to you.

> **A finalized invoice cannot be edited.** If something is wrong, void it and issue a new one — silently rewriting a document your customer already has, and that your books already reflect, is exactly how ledgers become untrustworthy.

Recording payments

1. Open the invoice and click **Record Payment**. Enter the amount, the date, and the account the money was deposited into.
2. Partial payments are fine. The balance drops, the status stays Open, and the remaining balance is what ages on the A/R Aging report. When the payments add up to the total, the invoice flips to **Paid** on its own.
3. The **Deposit to** list offers your cash accounts — checking, savings, petty cash. Notova also checks the account you chose: a payment must land in an asset account, and it cannot be deposited into Accounts Receivable itself, which would debit and credit the same account and leave the customer's balance untouched while appearing to have been recorded.
4. Each payment can be undone from the invoice: click the undo action beside it and the ledger entry is removed with it. A payment that has already been reconciled against a bank statement is protected and cannot be undone until the reconciliation is undone.

Voiding an invoice

Voiding posts a mirror-image reversing entry rather than deleting anything, so the original invoice and its posting stay in the ledger and the audit log for good. A voided invoice shows a zero balance, keeps its original total on the record, and drops off the aging report.

If the invoice has payments recorded against it, the Void button is replaced by a note asking you to undo those payments first — Notova will not quietly unwind cash you have already received. Drafts are simply deleted, since they never posted.

Printing and saving as PDF

Open any finalized invoice and click **Print / PDF**. A clean, print-ready copy opens in a new tab with your logo and company letterhead at the top, the customer's Bill To address, the line items, any payments received, and the balance due. Use your browser's Print command and choose Save as PDF to produce a file you can email or archive.

- Drafts have no Print button — finalize first.
- A voided invoice prints with a diagonal VOID watermark, a Void badge, and a zero balance, so a printed copy can never be mistaken for a live bill.

  Alignment. The printable view is a normal web page, so margins and scale are set in your browser's print dialog. Once you find settings that look right, your browser remembers them.

The A/R Aging report

Who owes you and how late they are — see A/R Aging.

A/R Aging

Open **Accounts Receivable ▸ Reports ▸ A/R Aging** to see who owes you and how late they are. Every open invoice balance is grouped by customer and bucketed by days past due: Current, 1–30, 31–60, 61–90, and Over 90, with per-customer and per-bucket totals and a grand total. Overdue amounts are shown in red.

- Drafts, paid invoices, and voided invoices are all excluded. Partial payments reduce the amount that ages — a $500 invoice with $300 paid ages its remaining $200.
- Set an as-of date to age the book as of any day you like. An invoice not yet due as of that date counts as Current.
- The grand total always matches the Outstanding card on the Invoices screen, and clicking a customer's name opens their statement.

  Invoice entries are locked in the ledger. If you click an invoice's posting or one of its payments on the Transactions screen, Notova shows a short notice explaining which invoice owns the entry, with a button that takes you there, instead of opening an editable form. This keeps the invoice list and the general ledger from ever disagreeing. Ordinary transactions are unaffected and are still edited normally.

Customer Statements

A statement is the account-level view of one customer: everything they currently owe you and how late each piece is. Notova produces **open-item** statements, the standard business format, in which every unpaid or part-paid invoice appears as its own line.

Opening a statement

- From **Accounts Receivable ▸ Customers**, click the statement icon on a customer's row. It opens in a new tab.
- Or, from the A/R Aging report, click the customer's name. The report's as-of date is carried across, so the statement matches the row you clicked.

What it shows

- One line per open invoice: number, date, due date, amount, paid to date, balance, and days past due.
- The total due, and an aging summary across the same buckets as the A/R Aging report — Current, 1–30, 31–60, 61–90, and over 90.
- Your full letterhead: logo, company name, address, and your chosen date format, so it is ready to print or save as PDF.
- A customer who owes nothing gets a friendly "fully settled" statement rather than an empty table.

> **A statement can never disagree with the aging report.** Both are produced by the same calculation, and the test suite checks them bucket for bucket. Two documents that disagreed about the same debt would be worse than no statement at all.

> **What the as-of date does, and does not, do.** It ages the open items against any day you choose. It shows the invoices that are open **now**, aged as of that date — it does not reconstruct what the account looked like historically. Invoices paid since have already left the statement, and the footer says so.

Emailing Invoices and Statements

Notova can send an invoice or a customer statement by email, using your own mail account. Nothing is routed through a Notova service — your mail goes out through your provider, the same way your mail client sends it.

Setting up email

1. Go to **Settings ▸ Email (SMTP)** and enter your mail server's host and port, the security method (STARTTLS on port 587, SSL on port 465, or none), your username and password, the From address, and the display name recipients see.
2. Click **Send Test** and enter your own address. Notova sends a short test message and reports any problem in plain language rather than a technical error.

> **Most providers need an app password.** Gmail, Outlook, and most modern providers will reject your normal account password. Create an app password in your mail account and use that instead.

> **Where your mail password is kept.** Inside the encrypted database, with the rest of your data. It is never sent back to the browser — reopening the settings shows a blank password box with a note that one is saved. Leaving it blank when you save keeps the stored password, so re-saving the form can never wipe it.

Sending an invoice

Open a finalized invoice and click **Email**. A compose window opens with the recipient filled in from the customer's contact details if one looks like an email address, and a subject of "Invoice INV-#### from *your company*".

Add a message of your own if you like. The email itself contains the line items, the total, anything paid, and the balance due.

- **Drafts cannot be emailed** — finalize first.
- **Voided invoices cannot be emailed** either, since mailing a cancelled document to a customer causes more problems than it solves.

- **Paid invoices can** be emailed, which makes a useful receipt.

Sending a statement

From the Customers screen, click the envelope icon on a customer's row. The compose window works the same way, with a subject of "Statement from *your company* — $X due".

The email lists their open invoices with due dates, balances, and days past due, and the total — the same figures as the printed statement. A customer who owes nothing gets the friendly "fully settled" version.

> **Every send is recorded.** The audit log records the recipient and subject of each message, so you always have a record of what went out and when.

Vendors and Bills

Vendors

Vendors are the people and businesses you pay. They live under **Accounts Payable ▸ Vendors**.

Vendors and Customers draw on the same underlying list, so a business that is both a supplier and a customer is a single record, not two.

What each record holds

- **Role** — Customer, Vendor, or Both. New records take the role of the screen you created them on.
- **Default category** — the expense account this vendor usually posts to. When a vendor is created during an import, Notova fills this in from the imported transactions; you can change it at any time.
- **Default terms** — Net 30, for example. When you enter a bill the terms are pre-selected and the due date calculated.
- **Address and contact** — the address prints on remittance advice and purchase orders.
- **1099 and Tax ID** — tick **1099 contractor** and record their Tax ID to include them in the year-end 1099 Summary and form.

Working with the list

Search, add, edit, and deactivate records from the screen. A vendor flagged as a 1099 contractor gains an extra icon for recording payments you made to them outside the bill system.

Auto-suggest also works on Quick Entry and Transactions: start typing a name and choose it from the list to have its default category filled in.

Bills

Bills are the mirror image of invoices: money you owe, rather than money owed to you. Enter a bill when it arrives, approve it to post it to your books, and pay it — in full or in instalments — when the time comes.

Open **Accounts Payable ▸ Bills**. Three cards summarise the position: Owed, Overdue, and Drafts.

> **Notova does not print bills.** You already hold the vendor's own document. A/P is about tracking and paying, not producing paperwork.

Entering a bill

1. Click **New Bill** and choose the vendor. Their default terms set the due date if you have saved any.
2. Enter the vendor's own bill number if it has one. This is *their* reference, so it is optional and does not have to be unique — two vendors may both number a bill "001".
3. Add a line for each cost: description, the expense account, an optional segment, and the amount.
4. Click **Save Draft**.

   A draft posts nothing. Like an invoice draft, it can be edited or deleted freely with no consequences for your books.

Approving and paying

- **Approve** posts the bill: it debits the expense accounts named on the lines and credits Accounts Payable for the total. The status becomes **Open**.
- **Pay** records a payment out of a cash account. Partial payments are supported, and the remaining balance is what ages on A/P Aging. When payments — and any credits applied — cover the total, the bill flips to **Paid**.
- A payment can be undone from the bill, unless it has already been reconciled.
- **Void** posts a reversing entry, the same way voiding an invoice does. Payments and applied credits must be removed first.

Remittance advice

After paying a bill, click the print icon beside the payment on the bill's detail view to open a printable remittance slip. It carries your letterhead, the vendor's details, which bill the payment settles, the amount, the check number if you recorded one, and the balance remaining afterwards.

Recurring Bills

A recurring bill is a template for a cost that arrives on a schedule — rent, insurance, a monthly service. Reach it from the **Recurring** button across the top of the Bills screen.

Set up the vendor, the lines, and a frequency — weekly, monthly, quarterly, or yearly — with the date of the next one.

> **Notova generates drafts, never posted bills.** Nothing hits your ledger without you approving it.

- Due templates generate automatically when you open the Bills screen.
- There is a **Generate due now** button if you would rather do it by hand.
- A template can be paused.
- A long-dormant template is capped when it catches up, so it cannot spawn a runaway number of drafts.

Vendor Credits

A credit memo is a credit a vendor has given you — a return, an overcharge corrected, a goodwill adjustment. Reach it from the **Credits** button across the top of the Bills screen.

Posting a credit memo debits Accounts Payable and credits the expense account, so it reduces what your books say you owe.

Applying a credit to specific bills

A posted credit can be applied against particular bills, so the balance you see on each bill is what you actually have to pay.

1. From Vendor Credits, click **Apply** on a credit that has value left.
2. Notova lists that vendor's open bills with their balances and pre-fills the amount it can cover.
3. Apply it to one bill, or spread it across several in one sitting.

The bill's detail view shows **Paid** and **Credits applied** as separate lines, so "paid" always means cash. A bill settled with $300 cash and a $200 credit reads exactly that way, not as a fictional $500 paid.

Every screen that reports what is still owed nets applied credits: the bills list, the summary cards, A/P Aging, Cash Requirements, and remittance advice.

Undoing and restrictions

- Applying a credit can be undone at any time.
- A credit that is applied somewhere cannot be voided until it is unapplied, and neither can a bill it is applied to.
- A credit from one vendor cannot be applied to another vendor's bill.

> **Applying a credit posts nothing to the ledger.** It does not need to. Posting the bill credited Accounts Payable and posting the credit memo debited it, so your general ledger already shows the correct net amount owed. Applying is bookkeeping within the sub-ledger: it decides which bill the credit belongs to. Your Accounts Payable balance always equals your open bills less your unused credits.

Purchase Orders

A purchase order records what you have ordered from a vendor before their bill arrives. Reach it from the **POs** button across the top of the Bills screen.

> **A PO is a commitment, not a cost.** Purchase orders never post anything to your ledger.

- POs are auto-numbered PO-0001, PO-0002, and so on, and take a vendor, an expected date, and line items.
- A PO is printable on your letterhead, because sending it to the vendor is the whole point of having one.
- When the goods or the vendor's invoice arrive, click **Convert to Bill**. Notova copies the lines into a new **draft** bill and marks the PO converted.
- A PO you no longer need can be cancelled.

> **Converting cannot surprise you.** Nothing posts until you approve the resulting draft, so a purchase order can never quietly become an expense.

A/P Aging

Accounts Payable ▸ Reports ▸ A/P Aging shows who you owe, grouped by vendor and bucketed by days past due — exactly as A/R Aging does for customers.

Its grand total matches the **Owed** card on the Bills screen.

Applied vendor credits are netted off, so the figure shown is what you actually have to pay.

> **Aging answers a different question from Cash Requirements.** Aging asks *how late am I?* If you need to know *what must I pay, and when?*, use Cash Requirements instead.

Cash Requirements

Where A/P Aging answers "how late am I?", Cash Requirements answers "what do I need to pay, and when?".

It groups every open bill by when it falls due:

- **Overdue**
- **Due this week**
- **Due in 30 days**
- **Later**

so you can plan around the money you will need.

Applied vendor credits are netted off, so each figure is real cash rather than a gross amount you will not actually pay.

1099 Summary

If you pay independent contractors, the IRS expects a 1099-NEC for anyone you paid $600 or more during the year. Notova tracks this for you and can print a substitute recipient statement.

Setting a vendor up

1. Open the vendor from Vendors, tick **1099 contractor**, and enter their Tax ID.
2. Enter your own Tax ID (EIN) once, in Company & Segments, so it can print as the payer TIN.

Tax IDs are stored inside your encrypted database like any other vendor detail, and appear only on the 1099 report and form.

Payments made outside the bill system

Notova counts what you paid each contractor through bill payments automatically. Payments made another way — a cheque written straight from Quick Entry, say — are recorded explicitly rather than guessed at.

A 1099-flagged vendor's row gains an icon that opens a small list where you add those payments: date, amount, and a memo.

> **These entries post nothing to your ledger.** They are for reporting only. The payment is already there as an ordinary transaction, and writing it again would double your books.
>
> **Why they are typed in rather than detected.** An ordinary transaction records its payee as free text in the description, so Notova would have to guess which payments belonged to which contractor. A guess that is silently wrong on a tax form is the worst possible outcome, so Notova asks instead.

Reading the report

Accounts Payable ▸ Reports ▸ 1099 shows every 1099-flagged vendor for the year with three amount columns — **Bill payments**, **Other payments**, and **Total paid** — so nothing is hidden inside a single number.

- Vendors at or over $600 for the year are flagged as reportable, and the threshold is applied to the combined total.
- Missing Tax IDs are called out so you can fix them before filing.
- Vendor credits never count towards 1099 totals: 1099 reporting is cash basis, and a credit is not cash paid.

Printing the 1099-NEC

Click **1099-NEC** on any vendor's row to open a print view laid out like the IRS form, with your payer block and EIN, the recipient's details and TIN, the Box 1 nonemployee compensation total, and a breakdown of how that total was paid. It defaults to last year, since forms are usually printed in January.

> **This is a substitute Copy B recipient statement.** You can give it to your contractor, and the form says so on its face. It is **not** a scannable Copy A — filing with the IRS must be done electronically or on official red-ink stock. Notova cannot produce Copy A.

Reports

Profit & Loss

The Profit & Loss report shows income and expenses over a date range you choose, and the net profit or loss between them.

Choose the **From** and **To** dates and the report rebuilds. Because amounts are kept as exact cents, the figures always tie out to the penny.

> **Breaking it down by segment.** To see the same period split by department, project, property, or client, use Segment P&L instead — it puts one column per segment beside each other.

Balance Sheet

The Balance Sheet shows what the business owns and owes as of a single date: assets, liabilities, and equity, with assets equal to liabilities plus equity.

Because amounts are exact cents, the Balance Sheet always ties out exactly.

> **Why it can differ from the Dashboard's Bank Balance.** The Balance Sheet is dated *as of* a day, so it excludes anything dated later — a post-dated check, for example. The Bank Balance card on the Dashboard is a register balance and includes future dates. A gap between the two usually means a future-dated transaction.

Budget vs Actual

Budget vs Actual shows how the year is tracking against a budget you have created.

1. Choose the budget and the **From / To** months.
2. Click **Update**.

Budget figures are prorated to the months your date window covers, so a part-year view compares like with like.

Reading the report

Three summary cards show **Income vs budget**, **Expenses vs budget**, and **Net vs budget** at a glance.

The table below breaks performance down account by account: **Budget**, **Actual**, **Variance**, and **%**.

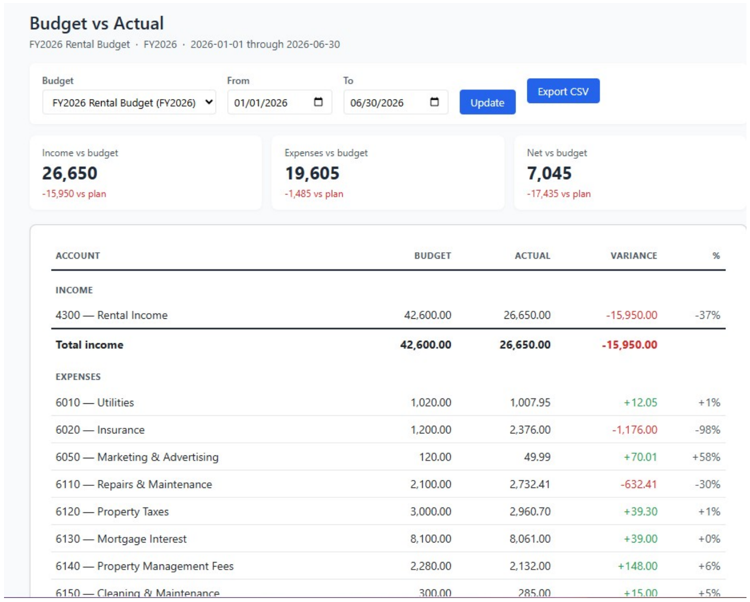


Figure 11: Figure 11. Budget vs Actual — summary cards and per-account variances

> **How the variance is signed.** Variance is signed as favourable (+) or unfavourable (−) rather than as a plain arithmetic difference. Income *above* plan and expenses *below* plan are both favourable, so a positive number is always good news regardless of which side of the ledger the account sits on.

Export CSV downloads the report as a spreadsheet-ready file.

Cash Flow

The Cash Flow Statement shows where cash came from and where it went over a date range, split into the three standard sections:

- **Operating Activities** — cash generated by the day-to-day running of the business.
- **Investing Activities** — cash spent on or raised from longer-lived assets.
- **Financing Activities** — cash from owners and lenders, and amounts repaid to them.

Choose the **From** and **To** dates and click **Update**.

> **Cash, not profit.** A profitable period can still consume cash, and a loss-making one can generate it. That is the point of this report: Profit & Loss answers whether you earned money, Cash Flow answers where the money went.

Trial Balance

The Trial Balance lists every account with its balance as of a date, in debit and credit columns, with totals at the foot.

Choose the **As of** date and click **Update**.

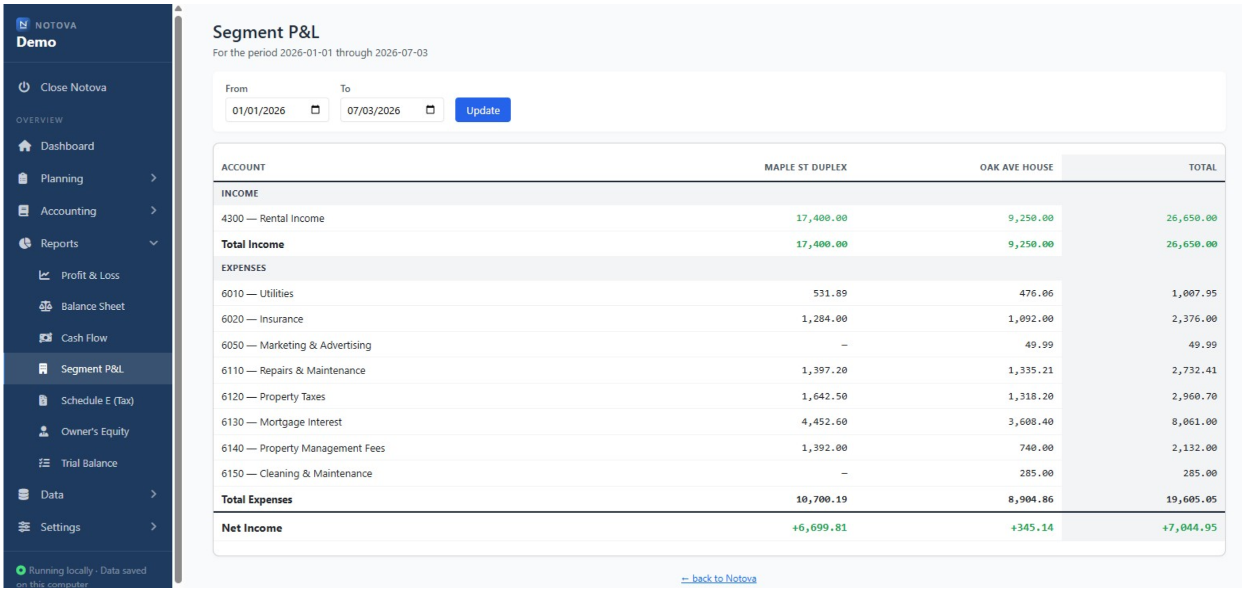
The two totals must be equal. Because Notova stores amounts as exact integer cents and refuses to save an entry whose debits and credits differ, they always are — a Trial Balance that did not balance would indicate corruption rather than a bookkeeping mistake.

What it is useful for. It is the fastest way to see every account's balance on one page, which makes it the natural starting point when a figure on another report looks wrong.

Segment P&L

Segment P&L is a Profit & Loss with one column per segment, so you can compare departments, projects, properties, product lines, or clients side by side over the same date range.

Choose the **From** and **To** dates to rebuild the report.



ACCOUNT	MAPLE ST DUPLEX	OAK AVE HOUSE	TOTAL
INCOME			
4300 — Rental Income	17,400.00	9,250.00	26,650.00
Total Income	17,400.00	9,250.00	26,650.00
EXPENSES			
6010 — Utilities	531.89	476.06	1,007.95
6020 — Insurance	1,284.00	1,092.00	2,376.00
6050 — Marketing & Advertising	–	49.99	49.99
6110 — Repairs & Maintenance	1,397.20	1,335.21	2,732.41
6120 — Property Taxes	1,642.50	1,318.20	2,960.70
6130 — Mortgage Interest	4,452.60	3,608.40	8,061.00
6140 — Property Management Fees	1,392.00	740.00	2,132.00
6150 — Cleaning & Maintenance	–	285.00	285.00
Total Expenses	10,700.19	8,904.86	19,605.05
Net Income	+6,699.81	+345.14	+7,044.95

Figure 12: Figure 12. The Segment P&L report — one column per segment

Only transactions tagged with a segment appear in that segment's column. Tagging is always optional, so untagged activity is simply not attributed to any one of them.

Creating and removing segments. Segments are managed on the Company & Segments screen. Removing a segment does not change past transactions — it only stops the segment appearing in the dropdowns.

Owner's Equity

The Statement of Owner's Equity shows how the owner's stake in the business changed over a date range: the opening balance, money the owner put in, money taken out, the net income for the period, and the closing balance.

Choose the **From** and **To** dates and click **Update**.

The closing figure agrees with the equity section of the Balance Sheet for the same date.

Schedule E (Tax)

The Schedule E Tax Summary arranges rental income and expenses to match the layout of the IRS Schedule E form, so the figures can be transferred across at tax time.

Choose the **From** and **To** dates and click **Update**.

If you track each property as a segment, the report can present them separately, in the way Schedule E expects one column per property.

> **Notova is not tax advice.** This report organises your own figures into a familiar shape. It does not decide what is deductible, and it is not a substitute for a tax professional.

Audit Log

Notova keeps a complete audit log. Every time you create, change, or delete a transaction — and payees and budgets too — it records what happened and when, together with a before-and-after snapshot of the entry.

The history is written in the same step as the change itself, so it is always complete. Deleting a transaction preserves its details in the log rather than erasing them.

Opening the Audit Log

Open it from the **Data** group in the sidebar. It lists every recorded change, newest first, showing when it happened, whether it was a create, edit, or delete, the type of record, and a short description.

You can filter by action, by record type, or by searching the description, and choose how many recent entries to show.

Seeing what changed

Click any row for a plain-English summary. For an edited transaction, Notova shows a **What changed** list — the description, date, amount, or segment that changed, with old and new values side by side — followed by the full before and after entries laid out as a simple ledger with account names, amounts, and segments.

Created and deleted entries show the new or removed entry in the same readable form. A **Technical details** toggle reveals the underlying data for anyone who wants it.

Exporting

Export CSV saves the list of audit entries currently shown as a spreadsheet file.

> **The history stays on your computer.** The audit log lives inside your encrypted database. There is no monthly cloud plan required to keep a clear record of how your books changed.

Settings and Your Data

Company & Segments

Notova prints documents you send to other people — invoices, customer statements, purchase orders, remittance advice, and 1099 forms. The company profile is where you tell Notova who your business is, so those documents carry a proper letterhead.

Everything on this screen is stored inside your encrypted database, so it travels with your backups and never exists as a loose file on disk.

What you can set

- **Company name** — shown in the sidebar, on the database picker, and printed at the top of every document.
- **Address** — two address lines plus city, state, ZIP, and country.
- **Phone, email, and website** — printed under the address block.
- **Tax ID (EIN)** — your payer tax identification number. It appears on the 1099-NEC form and nowhere else.
- **Logo** — click to choose an image file, up to about 500 KB. A preview appears immediately, and **Remove logo** clears it. The logo prints beside your company name on every letterheaded document.
- **Date format** — see below.

  Where the logo is kept. Inside the encrypted database, not as a separate image file. It survives moving Notova to another computer, is included in every backup, and is protected by your password like everything else.

Renaming a company

Type a new name into **Company name** and click **Save**. The name changes everywhere at once — the sidebar header, the database picker on the unlock screen, the reset confirmation, and every printed document.

- The database file is not renamed, your backups folder is not moved, and your password does not change. A rename is purely a label.
- Names must be 100 characters or fewer, and must not match another database's name — upper and lower case count as the same name. If a rename is rejected, nothing changes.
- Leaving the name blank does not make the company nameless: it falls back to the name the database was created with.
- A rename is recorded in the audit log with the old and new names.

Choosing a date format

Pick one of `YYYY-MM-DD`, `MM/DD/YYYY`, `DD/MM/YYYY`, or `Mon DD, YYYY`. Every date Notova displays switches to your choice — the dashboard, the transactions list, invoices and bills, reports, and printed documents.

> **This only changes how dates look.** Dates are always stored the same way internally, so switching format can never alter or corrupt your data. Date entry is unaffected — the calendar pickers work the way your browser and operating system present them. Printed checks always use MM/DD/YYYY regardless of this setting, because banks require that format.

Segments

A segment is a label you attach to transactions so you can report on them as a group. Segments are entirely up to you — departments, projects, locations, product lines, or clients. Tagging is always optional.

Once a transaction is tagged, it appears in the Segment P&L report and can be filtered throughout the app.

To manage them, use the segments card on this screen: type a name and click **Add Segment**, or remove one you no longer use.

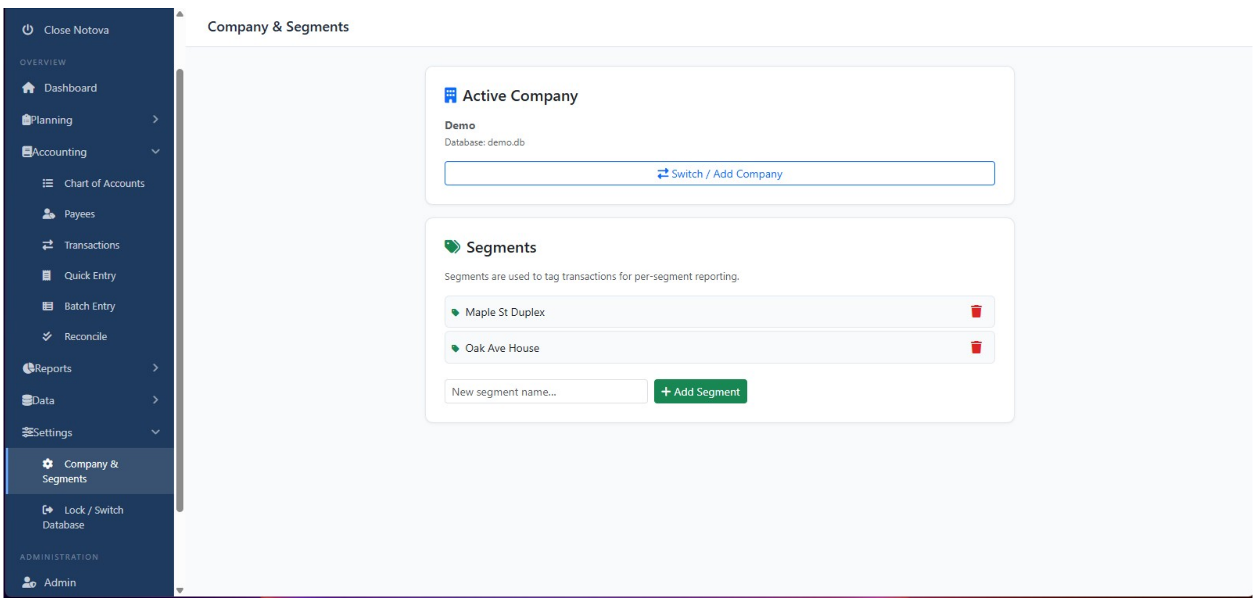


Figure 13: Figure 13. Managing segments under Company & Segments

> **Removing a segment does not change past transactions.** It simply stops appearing in the dropdown lists.

Import

Notova can import transactions from a CSV or Excel file, or from a QIF exported by your bank.

Drop your file on the Import screen. Notova reads it, lets you map each account or category in the file to a Notova account — creating new ones automatically when needed — shows a preview, and adds the entries to your current database.

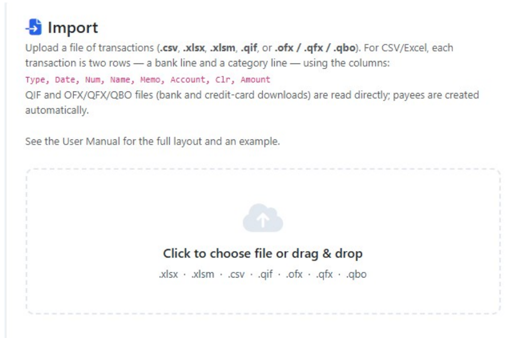


Figure 14: Figure 14. The Import screen

A backup is taken first. Before the import runs, Notova automatically takes a backup of your database, so you can always revert.

Re-importing is safe

Notova recognises transactions it has already imported and skips them. Entries carrying a bank transaction ID are skipped automatically. Look-alike entries *without* one are listed for you to review, with an option to import them anyway, so genuine repeat charges are never lost.

CSV layout

The file needs a header row with these columns, in this exact order:

`Type, Date, Num, Name, Memo, Account, Clr, Amount`

Each transaction is written as **two consecutive rows** — a bank line and a category line. Their amounts are opposite and cancel to zero. For a check the bank line is negative and the expense line positive; for a deposit the bank line is positive and the income line negative.

```
Type,Date,Num,Name,Memo,Account,Clr,Amount
Check,01/15/2026,1001,City Power,Electric,Checking,X,-120.00
Check,01/15/2026,1001,City Power,Electric,Utilities,,120.00
Deposit,01/20/2026,,Acme Co,Invoice 100,Checking,X,500.00
Deposit,01/20/2026,,Acme Co,Invoice 100,Service Revenue,,-500.00
```

QIF files

Pick a `.qif` file on the Import screen just as you would a CSV.

- Bank, credit-card, and cash accounts are supported, including split transactions.
- Investment QIF files are **not** supported, and are reported as such rather than imported incorrectly.
- If a file's dates could be read two ways — `03/04`, for instance — Notova shows a **Date format** selector in the preview so you can choose MM/DD or DD/MM. Glance at the Date column before importing.
- Payees are created automatically from the imported records, and Notova remembers the category each payee usually uses.

Imported entries you cannot see. The Transactions list defaults to the current year, so history dated in a previous year is hidden until you widen the **Start date**. The Dashboard shows recent activity regardless of date.

Export

You can export your transactions or your chart of accounts to CSV at any time — useful for handing data to an accountant, or for your own records. Where Excel support is available, exports can also be produced as `.xlsx` workbooks.

> **Exported files are not encrypted.** Unlike your database, an export is plain readable data. Store it carefully, and delete it when you no longer need it.
>
> **Safe to open in a spreadsheet.** A value that looks like a spreadsheet formula — text beginning with =, for example — is written as plain text rather than being run as a formula when the file is opened.

Backup

Automatic backups

Notova protects your data without you having to think about it. Every time you open a database it saves a timestamped snapshot, and it takes one before any risky operation — an import, a database reset, or an automatic upgrade.

Snapshots are kept in a folder named after your database with a `.enc.backups` extension, and the most recent 15 are retained. They are encrypted with your password, just like the live database.

Every time Notova saves your database it immediately re-reads and decrypts the file to confirm the save is intact, so a bad write is caught at once rather than silently corrupting your books.

Making an on-demand backup

From the **Backup** option, choose a destination folder. Notova writes a `.zip` named for the company containing:

- your encrypted database
- two recovery helpers — a browser page, `restore_backup.html`, and a Python script, `restore_backup.py`
- a short README
- a manifest listing the company, the app and data-format version, and a checksum

The zip holds your data only, not the app. Because the database inside is encrypted, the backup is safe to copy to a USB drive or a cloud folder, and it still requires your password to open. This is the recommended way to keep a copy somewhere separate from your computer.

Restoring a backup

From inside Notova (recommended). Open the company, then go to **Admin ▸ Restore from Automatic Backup** and click *Choose a Backup to Restore…*. Notova lists its snapshots, each labelled by when it was taken — “When you opened it”, “Before an import”, “Before a data upgrade”. Pick one and confirm.

A “Before a restore” safety copy of the current state is saved first, so the restore itself can be undone, and Notova checks that the chosen backup opens with your current password and passes an integrity check before anything changes. Only the active company is affected.

By copying a file. Copy the database’s `.enc` file from the backup, or from a `.enc.backups` snapshot, into your Notova data folder, then open it normally with its password.

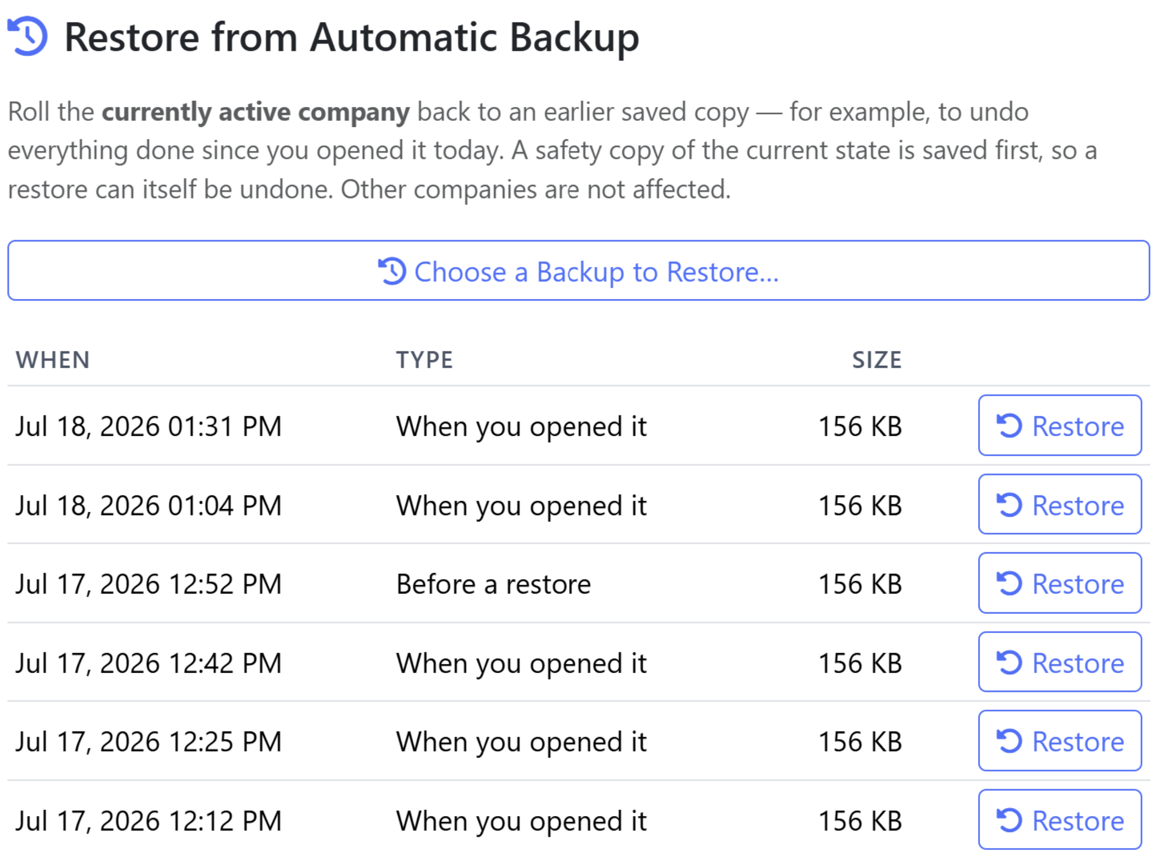


Figure 15: Figure 15. Restoring a company from an automatic backup

In a web browser — no install needed. The zip includes `restore_backup.html`. Double-click it to open in any browser on Windows or Mac; your backup is already loaded, so you only enter your password. It unlocks entirely on your own computer — nothing is uploaded — then lets you download the decrypted database, or export any table to CSV.

Using Python. The zip also includes `restore_backup.py` and `RESTORE_README.txt`. Running the helper with your password unlocks the database, writes a plain `.db` you can open in any SQLite tool, and exports a spreadsheet.

> **A backup is only as recoverable as your password.** The encrypted backup cannot be opened without it. Not by you, and not by anyone else.

Reference

Security and Your Data

Encrypted at rest. Each database is stored as an AES-256-GCM encrypted file, with its key derived from your password using scrypt — a deliberately slow, modern method that resists guessing. On disk it is unreadable without your password.

Decrypted only in memory. While a database is open, its data lives in your computer's memory, not as a readable file on disk. Locking the database or closing the app clears it.

Independent databases. Each set of books has its own password and key, so one password never exposes another database.

Local only. Notova listens only on your own computer (127.0.0.1) and rejects requests from other web pages, so a site open in your browser cannot reach into the app. There is no cloud, no account, and no telemetry.

Everything lives in the database. Your company logo, vendor tax IDs, and your mail-server password are all stored inside the encrypted database, not as loose files — so they are protected by your password and included in every backup.

> **What this does not protect against.** While a database is open and you are logged in, the data is necessarily readable by the app. Lock the database when you step away, keep your passwords private, and remember that a lost password means lost data.

Your License and Free Trial

Notova is a one-time purchase — buy it once and it is yours to keep, with no subscription and no recurring charges. Every new installation begins with a 30-day free trial, so you can use the complete application before deciding.

The 30-day free trial

A banner across the bottom of the window shows how many days remain. During the trial you have full access to every feature; you do not need a license key to try Notova.

What happens when the trial ends

After 30 days, Notova switches to **read-only mode**. Nothing is deleted and your data stays completely safe. You can still open your books, browse every screen, run all reports, export to CSV or Excel, and make backups.

The only thing that pauses is saving new changes — adding, editing, or deleting transactions and other records — until you enter a license.

Buying a license

A license is a one-time purchase of $99. It is perpetual: it never expires and includes all 1.x updates. One license covers up to three of your own computers.

1. In the trial banner, or on the About screen, click **Buy a license — $99**. This opens the store page in your browser. You can also go directly to `red7en.gumroad.com/l/notova`.
2. Complete the purchase. Your license key is emailed to you with your receipt, and is also shown on the confirmation page.

Keep your license key somewhere safe — it is your proof of purchase.

Activating your license

1. Open Notova.
2. Click **Enter license key** in the banner at the bottom of the window.
3. Paste your key and click **Activate**.

> **The only moment Notova needs the internet.** Activation checks your key with the store one time. After that Notova runs completely offline as always, and your books never leave your computer.

Using Notova on more than one computer

Your license works on up to three computers. Install Notova on each and activate with the same key. If you replace a computer or run out of activations, contact `support@red7en.com`.

Troubleshooting

A database will not open, or something looks wrong after an upgrade

Notova refuses to open a database it believes is damaged, rather than risk making it worse, and it tells you why.

Restore the most recent snapshot from that database's `.enc.backups` folder, or use **Admin ▸ Restore from Automatic Backup**, then reopen it. See Backup for the full procedure.

> **A good copy is almost always close at hand.** Every risky operation and every upgrade takes a backup first.

Where to look first

The `notova.log` file records what the app was doing. It lives alongside your data:

- **Windows:** `%LOCALAPPDATA%\Notova`
- **macOS:** `~/Library/Application Support/Notova`

An entry I know exists is not in the list

The Transactions list filters to the current year by default. Widen the **Start date** and search again — imported history is the usual cause.

The Dashboard bank balance disagrees with the Balance Sheet

That is expected when a transaction is dated in the future. The Dashboard card is a register balance and includes future dates; the Balance Sheet is dated *as of* a day and excludes anything later.

A database is "already open in another window"

A database can only be open in one running copy of Notova at a time. Close the other copy, or lock the database there first.

Email will not send

Most providers reject a normal account password. Create an **app password** in your mail account and use that instead — see Emailing Invoices and Statements.

Quick Reference

Keyboard

Key	Does
F1	Open help for the screen you are on
Esc	Close the help panel

Where things live

What	Windows	macOS
Databases, backups, log	`%LOCALAPPDATA%\Notova`	`~/Library/Application Support/Notova`
`config.txt` (port)	`%APPDATA%\Notova`	`~/Library/Application Support/Notova`

Running from source instead of the installed app? Notova uses the app's own folder.

Defaults

Thing	Default
Address	`http://localhost:5001`
Automatic snapshots kept	15
Minimum password length	8 characters
Free trial	30 days
1099 reporting threshold	$600

Which balance is which

- **Dashboard Bank Balance** — register balance, includes future-dated entries.
- **Balance Sheet / Trial Balance** — as of a date, excludes anything later.

What posts, and what does not

Action	Posts to the ledger?
Invoice or bill draft	No
Finalizing an invoice, approving a bill	Yes
Purchase order	No
Recurring bill template	No — it generates drafts
Applying a vendor credit	No — the postings already exist
1099 “other payments”	No — reporting only
Budgets	No