

## Chapter 5: Memorisations

BankLink Practice automatically codes recurring entries by using criteria such as entry type, narration and reference to identify and code a transaction. In BankLink Practice, this process is called **memorisation**.

Bank fees, taxes, duties, interest payments, automatic payments, direct debits, indeed almost all recurring entry types except cheques, can be memorised. This is a powerful BankLink Practice feature - many accounting practices report that they can automatically code up to 80% of data for some clients using memorisations.

You create a memorisation by setting criteria for BankLink Practice to look for - these criteria can be a combination of entry type, transaction descriptions and amounts. You can add start and end dates to memorisations, which allows you to target exactly those transactions you want to code.

After you add the memorisation, BankLink Practice codes all current and future transactions in this client's bank account that match the criteria you set up. This includes any transactions already received that have not yet been locked or transferred whenever you open them in the **Code Entries Screen** or run certain reports such as the coding report.

Once memorised, you can manually override any exceptional transaction.

If you want a narration other than the default to be recorded against these transactions, you can enter a custom narration of up to 200 characters for the memorisation.

You can use the memorisation process to split (**dissect**) the memorisation to 250 codes, and also attach each line of a memorisation to a payee.

In this chapter you can find out more about:

- Memorising on entry type only
- Memorising on narrative
- Memorising on a variable narrative field using wildcards
- Memorising on value
- Memorising and dissecting by percentage
- Memorising and dissecting by value and percentage
- Viewing, editing and deleting memorisations
- Sequence of memorisation
- Master memorisations

## Memorising on entry type only

The first match in a memorisation is always on **Entry Type**.

Often the **Entry Type** alone is sufficient to identify and code a transaction, such as:

- Bank charges: There are several bank charge Entry Types recognised by BankLink Practice - to automatically code all bank charges, ensure that each type is covered by a separate memorisation.
- Interest payments and interest receipts
- Deposits

BankLink Practice creates the memorisation on the type of transaction only and ignores all the other fields.

You may choose to memorise all deposits to sales, since in many businesses all deposits are sales-related transactions. Once memorised you can manually override any exceptions.

### To memorise on Entry Type only:

1 Select the transaction whose details you wish to memorise

2 Click the **Memorisation** button (**Ctrl+M** or **F4**)

BankLink Practice displays the **Memorise Transaction** window showing the transaction details

3 If required, you can:

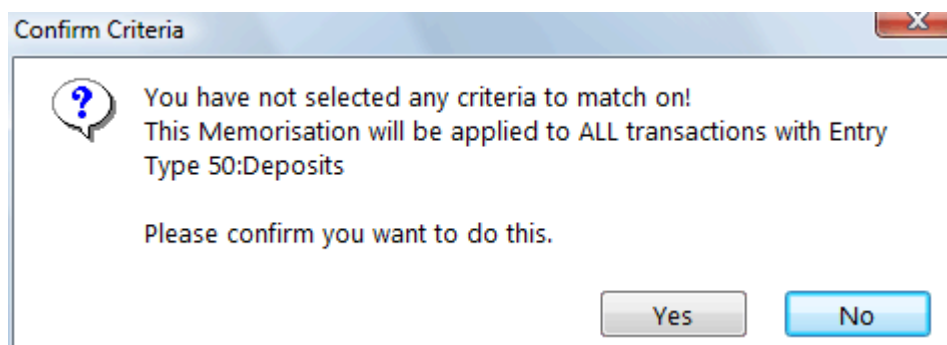
- Enable the check box next to the **Applies from** field, and enter the date from which you want BankLink Practice to start applying the memorisation, and/or
- Enable the check box next to the **Applies to** field, and enter the last date you want the memorisation to be applied

4 Click in the **Code** field of the first line and enter a code - use the **Chart Look up (F2)** to help you

5 If you want a narration other than the default Statement Details to be recorded against these transactions, enter it in the **Narration** column

6 Click **OK**

BankLink Practice displays the **Confirm Criteria** window, reminding you that you haven't selected any additional Match On criteria and that the memorisation will be applied to all transactions with this Entry Type



7 Click **Yes**

## Memorising on narrative

This is useful for any transaction that has a recurring narrative in the Statement Details column, such as:

- Automatic payments
- EFTPOS transactions
- Direct credit or direct debit transactions

### To memorise a transaction by matching on statement details:

**1** In the **Code Entries Screen**, click on the transaction whose details you wish to memorise

**2** Click the **Memorisation** button (**Ctrl+M** or **F4**)

BankLink Practice displays the **Memorise Transaction** window showing the transaction details

**3** Enable the **Match on Statement Details** check box - all boxes not enabled are disregarded in the matching process

Statement Details <input checked="" type="checkbox"/>	POS5032607 EFTPOS
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**4** If required, you can:

- Enable the check box next to the **Applies from** field, and enter the date from which you want BankLink Practice to start applying the memorisation, and/or
- Enable the check box next to the **Applies to** field, and enter the last date you want the memorisation to be applied

**5** Click in the **Code** field of the first line and enter a code &ndash; use the **Chart Look up (F2)** to help you

**6** If you want a narration other than the default Statement Details to be recorded against these transactions, enter it in the **Narration** column

**7** You can associate each line in a memorisation with a Payee (and therefore have them included in the Spending by payee reports - see Chapter 13) - to do this, either click in the **Payee** field and enter the Payee number directly or click the **Payee** button (**F3**) and select a Payee

**8** You can associate each line in a memorisation with a Job (so that they will be included in the Coding by Job report - see Chapter 13) - to do this, either click in the **Job** field and enter the Job code directly or click the **Job** button (**F5**) and select a Job

**9** Click **OK**

When BankLink Practice re-displays the **Code Entries Screen** you can see that all transactions that match the memorisation are automatically set to the relevant code, and that all the narration fields are set to the description entered in the **Memorise Transaction** window.

## Memorising on a variable narrative field using wildcards

In addition to matches on the exact contents of transaction fields, you can also match on part of a field. This is useful when transactions contain both fixed and variable details.

In the following example, the **TELSTRA** part of the **Statement Details** field is the essential part of the text for the matching process. The subsequent text contains variable information.

80.12	TELSTRA 01012435
85.00	TELSTRA 01201396

As all such transactions are will be coded to Telephone, you can create a memorisation to reflect this. Instead of setting up a memorisation for each different combination of text in this field and the text **TELSTRA**, you can memorise this transaction on the key word(s) only. This is called **wildcard matching**.

In BankLink Practice, we use the standard wildcards:

*	Meaning any number of characters (including none)
?	Meaning one character

### To memorise using wildcards:

- 1 In the **Code Entries** window, click on the transaction whose details you wish to memorise
- 2 Click the **Memorisation** button (**Ctrl+M** or **F4**)

BankLink Practice displays the **Memorise Transaction** window showing the transaction details

- 3 Enable the **Match On Statement Details** check box
- 4 Click on the **Statement Details** field
- 5 Delete the variable part of the text and replace it with the wildcard character \*

Statement Details <input checked="" type="checkbox"/>	TELSTRA*
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This means matches are made on the part of the Statement Details that remains, regardless of any other characters

- 6 If required, you can:
  - Enable the check box next to the **Applies from** field, and enter the date from which you want BankLink Practice to start applying the memorisation, and/or
  - Enable the check box next to the **Applies to** field, and enter the last date you want the memorisation to be applied
- 7 Click in the **Code** field of the first line and enter a code - use the **Chart Look up (F2)** to help you
- 8 If you want a narration other than the default Statement Details to be recorded against these transactions, enter it in the **Narration** column
- 9 You can associate each line in a memorisation with a Payee (and therefore have them included in the Spending by payee reports - see Chapter 13) - to do this, either click in the **Payee** field and enter the Payee number directly or click the **Payee** button (**F3**) and select a Payee

- 10** You can associate each line in a memorisation with a Job (so that they will be included in the Coding by Job report - see Chapter 13) - to do this, either click in the **Job** field and enter the Job code directly or click the **Job** button (**F5**) and select a Job
- 11** Click **OK**

***More examples of wildcard matching:***

<b>Wildcard</b>	<b>Meaning</b>	<b>Example of a Match</b>
<b>*POWER*</b>	Any characters before the text POWER followed by any characters after that text	<b>XX12 POWER99C</b>
<b>*POWER</b>	Any characters before the text POWER	<b>XX12 POWER</b>
<b>???POWER</b>	Exactly three characters before the text POWER	<b>123POWER</b>
<b>???POWER???</b>	Exactly three characters before the text POWER followed by exactly three characters after that text	<b>123POWER999</b>

## Memorising on value

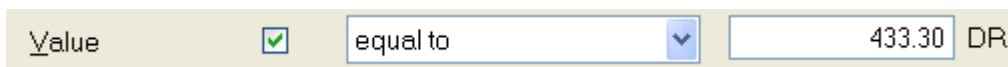
Use this technique to memorise recurring entries such as some automatic or periodic payments where the value is the same each month.

### To memorise a transaction on value:

- 1 In the **Code Entries Screen** click on the transaction whose details you wish to memorise
- 2 Click the **Memorisation** button (**Ctrl+M** or **F4**)

BankLink Practice displays the **Memorise Transaction** window showing the transaction details

- 3 Enable any required criteria check boxes
- 4 Enable the **Value** check box



The screenshot shows a section of the 'Memorise Transaction' window. It features a 'Value' label with a checked checkbox, a dropdown menu set to 'equal to', a text input field containing '433.30', and a 'DR' label.

- 5 Select a matching option from the drop-down list - the default option is **equal to** - the other value options are **smaller than**, **larger than**, **smaller than or equal to** and **larger than or equal to**
- 6 If you select **smaller than**, **larger than**, **smaller than or equal to** and **larger than or equal to** you can change the amount - this is the amount to use in applying the criteria, not necessarily the value of the transaction
- 7 If required, you can:
  - Enable the check box next to the **Applies from** field, and enter the date from which you want BankLink Practice to start applying the memorisation, and/or
  - Enable the check box next to the **Applies to** field, and enter the last date you want the memorisation to be applied
- 8 Click in the **Code** field of the first line and enter a code - use the **Chart Look up (F2)** to help you
- 9 If you want a narration other than the default Statement Details to be recorded against these transactions, enter it in the **Narration** column
- 10 You can associate each line in a memorisation with a Payee (and therefore have them included in the Spending by payee reports - see Chapter 13) - to do this, either click in the **Payee** field and enter the Payee number directly or click the **Payee** button (**F3**) and select a Payee
- 11 You can associate each line in a memorisation with a Job (so that they will be included in the Coding by Job report - see Chapter 13) - to do this, either click in the **Job** field and enter the Job code directly or click the **Job** button (**F5**) and select a Job
- 12 Click **OK**

### Dissecting memorisations based on value

When you create a memorisation and use **equal to** with the **Value** criterion, you can dissect it and specify fixed amounts for each line. With any other value options, you can specify fixed amounts, but your memorisation must also contain one or more lines with percentages totalling 100%. The easiest way to ensure that your percentages total 100% is to press = on the last line.



See Memorising and dissecting by percentage and Memorising and dissecting by value and percentage for more information.

## Memorising and dissecting by percentage

Use this technique to memorise recurring entries such as vehicle expenses, where the amount is split by a predetermined proportion by private and business usage.

You can split the transaction's value into several account codes by teaching BankLink Practice to automatically memorise and dissect by percentage in one operation.

### To memorise a transaction and dissect it by percentage:

- 1 In the **Code Entries Screen** click on the transaction whose details you wish to memorise
  - 2 Click the **Memorisation** button (**Ctrl+M** or **F4**)  
BankLink Practice displays the **Memorise Transaction** window showing the transaction details
  - 3 Enable one or more of the **Match On** check boxes
  - 4 If required, you can:
    - Enable the check box next to the **Applies from** field, and enter the date from which you want BankLink Practice to start applying the memorisation, and/or
    - Enable the check box next to the **Applies to** field, and enter the last date you want the memorisation to be applied
  - 5 Click in the **Code** field of the first line and enter a code - use the **Chart Look up (F2)** to help you
  - 6 If you want a narration other than the default Statement Details to be recorded against these transactions, enter it in the **Narration** column
  - 7 You can associate each line in a memorisation with a Payee (and therefore have them included in the Spending by payee reports - see Chapter 13) - to do this, either click in the **Payee** field and enter the Payee number directly or click the **Payee** button (**F3**) and select a Payee
  - 8 You can associate each line in a memorisation with a Job (so that they will be included in the Coding by Job report - see Chapter 13) - to do this, either click in the **Job** field and enter the Job code directly or click the **Job** button (**F5**) and select a Job
  - 9 Enter a value in the **Percent** field
  - 10 Repeat steps 5 to 9 for other accounts by which you want to dissect the transaction
-  You cannot leave the **Memorise Transaction** window until the sum of the percentages is equal to 100%.
-  Press (=) in the last Percent field to automatically enter the remaining value from the bottom of the screen.
- 11 Click **OK**  
In the **Code Entries Screen**, BankLink Practice confirms that the memorised transaction is **DISSECTED**

If you add a narration to the line, the **default** statement detail appears in the **Narration** field as a reference, but your narration appears in BankLink Practice audit trails and is imported into your main accounting system.

BankLink Practice applies both the memorisation and the dissection to each transaction that matches the criteria.



## Memorising and dissecting by value and percentage

In addition to memorising and dissecting by value or percentage, you can memorise and dissect by a combination of both.

This is designed for use with recurring transactions that include a fixed monetary value component, for example: any automatic payment that includes fixed bank charges as part of the total. You can enter the fixed and percentage amounts in any order you choose but it may make more sense to enter the fixed amounts first, then the percentages, because BankLink Practice:

- Subtracts the sum of the fixed value(s) from the transaction
- Allocates the remainder of the transaction according to the percentages you specify

### To memorise by value and percentage:

- 1 In the **Code Entries Screen** click on the transaction whose details you wish to memorise
  - 2 Click the **Memorisation** button (**Ctrl+M** or **F4**)  
BankLink Practice displays the **Memorise a Transaction** window showing the transaction details
  - 3 Enable one or more of the **Match On** check boxes
  - 4 If required, you can:
    - Enable the check box next to the **Applies from** field, and enter the date from which you want BankLink Practice to start applying the memorisation, and/or
    - Enable the check box next to the **Applies to** field, and enter the last date you want the memorisation to be applied
  - 5 Click in the **Code** field and enter a code - use the **Chart Look up (F2)** to help you
  - 6 If you want a narration other than the default Statement Details to be recorded against these transactions, enter it in the **Narration** column
  - 7 You can associate each line in a memorisation with a Payee (and therefore have them included in the Spending by payee reports - see Chapter 13) - to do this, either click in the **Payee** field and enter the Payee number directly or click the **Payee** button (**F3**) and select a Payee
  - 8 You can associate each line in a memorisation with a Job (so that they will be included in the Coding by Job report - see Chapter 13) - to do this, either click in the **Job** field and enter the Job code directly or click the **Job** button (**F5**) and select a Job
  - 9 Enter a value in the **Amount** or **Percent** field
  - 10 Repeat steps 4 to 9 for other accounts by which you want to dissect the transaction
-  You cannot leave the **Memorise Transaction** window until the sum of the percentages is equal to 100%.
-  Press (=) in the last amount field to automatically enter the remaining value from the bottom of the screen.
- 11 Click **OK**  
In the **Code Entries Screen**, BankLink Practice confirms that the memorised transaction is **DISSECTED**

In the **Code Entries Screen**, BankLink Practice confirms that the memorised transaction is **DISSECTED** - if you add a narration to the line, the **default** statement detail appears in the

**Narration** field as a reference, but your narration appears in BankLink Practice audit trails and is imported into your main accounting system.

BankLink Practice applies both the memorisation and the dissection to each transaction that matches the criteria.

## **Viewing, editing and deleting memorisations**

You can view, edit, copy and delete memorised entries that you create for the client. You can also copy a client's memorisations from one bank account to another.

### **To view client memorisations:**

**1** Click **Other Functions, Memorised Entries**

BankLink Practice displays the **Maintain Memorised Entries** window with the bank account(s) attached to the client file listed in the left pane

**2** Click to select the bank account for which you want to view memorisations

BankLink Practice displays the memorisations for the highlighted bank account in the right-hand pane in **Entry Type** order

### **To sort memorisations in a different order:**

- Click on the column header you want to use to sort the list

BankLink Practice changes the sort order and places an indicator in the relevant column header to indicate your sort choice (this does not affect the sequence of memorisation)

### **To view and edit details of a client memorisation:**

**1** In the **Maintain Memorised Entries** window, click on the memorisation you want to view or edit

**2** Click the **Edit** button (or press **Enter**)

BankLink Practice displays the **Edit Memorisation** window

**3** Edit the required fields

**4** Click **OK**

BankLink Practice displays the **Confirm Edit** window

**5** Click **Yes** to confirm the changes

**6** Click **Close** to exit the **Maintain Memorised Entries** window

Editing a memorisation affects all transactions coded via the memorisation that have not been transferred or finalised.

If you want to change a the way a memorisation is coded from a particular point onwards, you can use the **Copy to New** button in the **Edit Memorisation** window. Using this feature, you can enter an **Applies To** date to the existing memorisation, and then re-use the matching criteria for your new memorisation.

### **To copy an existing memorisation:**

**1** In the **Maintain Memorised Entries** window, click on the memorisation you want to copy

**2** Click the **Edit** button (or press **Enter**)

BankLink Practice displays the **Edit Memorisation** window

**3** Enable the **Applies To** check box and enter the last date you want the memorisation to apply

**4** Click **Copy to New**

BankLink Practice displays the **Confirm Edit** window

**5** Click **Yes** to confirm the changes

BankLink Practice displays the **Edit Memorisation** window with your new memorisation, ready for you to make changes as required



Don't forget to enter an **Applies From** date, and remove or change the **Applies To** date copied from the original memorisation

### To copy memorisations from one bank account to another:

1 Click on the memorisation(s) you wish to copy to another bank account

2 Click the **Copy To** button

BankLink Practice displays the **Copy Memorisations To** window

3 Click in the **Account** field to select the bank account you want to copy the memorisations to

4 Click **Copy all memorisations** to copy all memorisations from this bank account to the selected bank account, or click **Copy selected memorisations only** to copy selected memorisation(s) to the selected bank account

### To delete a client memorisation:

1 Click on the memorisation you wish to delete

2 Click the **Delete** button (or press the **Delete** key)

BankLink Practice displays the **Delete Memorisation?** window

3 Click **Yes (Y)** to confirm you want to delete this memorisation



When you delete a client memorisation BankLink Practice removes the code from data already coded using this memorisation when memorisations are re-applied.

If the data has been locked, either for GST purposes or because it has been transferred to your main accounting system, the code is not deleted.



Before you delete a memorisation you can check the date it was last applied. You do this by scrolling across to the last column on the **Maintain Memorised Entries** window.

## Sequence of memorisation

BankLink Practice applies memorisations to data in the entry type order they appear in the memorisation list. BankLink Practice adds new memorisations to the top of the list for that Entry Type.

If there is more than one memorisation of the same entry type that could be applied to a particular entry, BankLink Practice applies the first matching memorisation to that transaction.

You may want to alter the order in which the memorisations appear according to entry type.

### Example:

- Memorisation A - You create a memorisation, which codes all transactions to code **380/01** that have:
  - Entry Type: **3**
  - Statement Details: **Insurance Pol1234**
- Memorisation B - At a later date you create another memorisation to code to **380** all entries with:
  - Entry Type: **3**
  - Statement Details: **Insurance\***

Memorisation B appears first in the list of memorised entries as it was created later. Each time BankLink Practice finds a transaction of Entry Type 3 and Insurance in the **Statement Details** field it is coded to 380. Although BankLink Practice then attempts to apply Memorisation A to the data, there are no transactions left which match the criteria.

### To move memorisations within the memorisation list:

- 1 Click **Other Functions, Memorised Entries**  
BankLink Practice displays this displays a list of memorisations in **Entry Type** order
- 2 Click on the **Memorisation** you want to move up or down the list
- 3 Click **Move Up** or **Move Down** as applicable

You can only change the sequence of memorisations within an entry type; you cannot change the sequence of entry types.

## Master memorisations

A **master memorisation** is a memorisation that applies to all client bank accounts at a particular bank.

Practices that use both an accounting system and a superfund system can set up master memorisations to apply to one or other of their systems.

BankLink Practice stores the memorisation at the bank level, and applies it to all client bank accounts at the bank, providing that the client bank account is set up to accept master memorisations, and the accounting or superfund system set up for the client matches.

Master memorisations are useful for commonly occurring bank-generated transactions such as bank fees, bank interest payments and receipts, and other bank charges.

They are also very powerful for rural areas where line transactions are received from rural suppliers.

As with client memorisations, you can override a master memorisation.

Client memorisations are applied before master memorisations.

## Creating a master memorisation

You should only create master memorisations for transactions where you are sure that all clients use the same account code for the same kind of transaction.



The master memorisation facility is available by default for every bank account. For information on disabling this feature, see Chapter 2.



The ability to create master memorisations is part of your user profile. The option is greyed out if you do not have this option - see Chapter A1.

**Example:** A bank uses **Entry Type 8: Bank Charges** for bank charges to their clients. You can memorise all transactions with this Entry Type for all clients with bank accounts at this bank to the bank charges code.

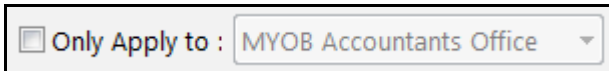
### To memorise to master:

- 1 Click on the transaction whose details you want to memorise
- 2 Click the **Memorisation** button (**Ctrl+M** or **F4**)  
BankLink Practice displays the **Memorise Transaction** window showing the transaction details
- 3 Enable **Match On** criteria check box(es) as required
- 4 If required, you can:
  - Enable the check box next to the **Applies from** field, and enter the date from which you want BankLink Practice to start applying the memorisation, and/or
  - Enable the check box next to the **Applies to** field, and enter the last date you want the memorisation to be applied
- 5 Enable the **Memorise to MASTER** check box

 Memorise to MASTER



If you have both an **Accounting System** and a **Superfund System** set up in your **Practice Details** BankLink Practice displays the **Only Apply to** checkbox



- Enable the **Only Apply to** checkbox  
BankLink Practice displays the system set up in the client file you are working in

**6** Click in the **Code** field of the first line and enter a code - use the **Chart Look up (F2)** to help you

**7** Enter a **Narration** if required

**8** Repeat steps 6 and 7 until you have entered all required details

**9** Click **OK (Alt+O)**

BankLink Practice memorises the transaction for the current client file you are working on and for all matching transactions for all clients with bank accounts at the same bank, where the bank accounts are flagged to accept master memorisations, and the accounting or superfund system set up for the client matches



Payee and Job lists can differ from client to client so if you enable the **Memorise to MASTER** check box before entering coding information you will not be able to enter Payee or Job codes.

However, if you enable the check box after entering lines with Payee and/or Job codes you see an **Information** window when you save the memorisation with the message that payees and/or jobs will not be saved.



You need Administrator rights in order to delete a master memorisation - see Chapter A9: The system menu for more details.



See page Chapter A2: BankLink Books clients for details on using master memorisations with the check in and check out facility.