

REX Accounts

User Manual

Double-entry bookkeeping for New Zealand and Australian small businesses, trusts and households.
Runs entirely on your own computer. Windows 10/11 and macOS.

Energy Conscious Design Limited · rexofficesoftware.com · support@rexofficesoftware.com
Version 1.4 · 09 November 2026



Contents

Chapters and page numbers. If the numbers are missing, click in the list and press F9 (Word) to update it.

Right-click and choose Update Field (or press F9) to fill in the page numbers.

1. About REX Accounts

REX Accounts is a complete bookkeeping program that lives on your own computer. It keeps a proper double-entry ledger behind a simple screen: you raise invoices, enter bills, import your bank statement and tick things off, and REX works out the Profit and Loss, Balance Sheet and GST return for you. Nothing is uploaded anywhere and there is no monthly fee.

Each copy is licensed to one company. That company's name, and its logo if you add one, appear at the top of every screen, on every invoice, quote, statement and purchase order, on every PDF report and in every export, so anything that leaves REX Accounts is clearly yours.

What it does

- **Sales:** quotes, invoices, recurring invoices, customer statements, payment reminders, receiving payments against one or many invoices.
- **Purchases:** purchase orders, supplier bills, paying bills, staff and owner expense claims.
- **Received invoices and receipts:** import a supplier's invoice or a receipt as a PDF or a photo (photos are turned into PDFs). REX reads the supplier, number, date and total from it where it can, you confirm or correct them, and the bill or expense is created with the file attached. Files are stored inside the platform and copied into a folder for the financial year, named with the supplier's company name, the date and the number, so the folder is searchable by supplier.
- **Statements:** tick any number of customers, choose a date range, and save, print or email a statement of all activity with a running balance for each.
- **Banking:** any number of bank, credit-card and cash accounts; CSV and QIF statement import; categorise with the GST split done for you.
- **Stock:** items with cost, sale (list) price, retail, trade and discount-level prices (levels you can rename and add to), margin; tracked quantities move as you invoice and bill; reorder levels, stock valuation and a movement history.
- **Jobs and costing:** unlimited projects with timesheets, tagged income and costs; costing templates and line items to cost each job, a quote or invoice straight from the costing, and plan-versus-actual for every job.
- **Payroll:** record each pay run (gross, PAYE or PAYG, KiwiSaver or super, net) and REX posts the wages journals.
- **Planning:** monthly budgets per account and a Budget versus Actual report.
- **Reports:** Profit and Loss, Balance Sheet, Trial Balance, aged receivables and payables, cash flow, GST101A, budget versus actual, stock valuation, job costing, payroll, audit log, dashboard graphs, plus a Report Writer for your own lists, all exportable to a spreadsheet.
- **Supplier and contractor payments:** tick the payees and get a separate report for each one, the figures the Australian Taxable Payments Annual Report asks for and NZ accountants want, as PDFs and a spreadsheet.
- **Year-end export:** the whole financial year as a multi-tab spreadsheet, one PDF per dataset, a full-accounts PDF and copies of the received invoices, so the accounts can be reviewed and audited without REX Accounts.
- **People:** user logins with administrator and user roles, Google Authenticator two-factor sign-in, an audit trail, offline password recovery.
- **Safety:** automatic backups every time you close the program and hourly while it is open; Save as a named version and roll back to it; restore with a click.

What it does not do

REX Accounts is bookkeeping software. It records the transactions you enter and calculates totals, GST (New Zealand) and BAS (Australia) figures and reports from them. It does not give accounting, tax or legal advice, and nothing in this manual is advice about your business. It does not file anything: you are responsible for preparing, checking and filing your own returns with Inland Revenue, the Australian Taxation Office or any other authority, and for paying what is due on time. The figures it produces are only as good as the entries behind them, so check them, and have your accounts and tax figures reviewed by a chartered accountant or registered tax agent before you rely on them. REX Accounts records payroll amounts you enter; it does not calculate wages, PAYE, KiwiSaver, superannuation, ACC or other deductions, and it is not a payroll system. Your data lives only on your computer, so keeping backups is your responsibility. Energy Conscious Design Limited is not liable for penalties, interest or losses arising from figures you file or decisions you make using the software, as set out in the REX Licence Agreement at rexofficesoftware.com/licence.html.

- Calculate payroll tax. REX records pay runs you have worked out with your payroll provider, IRD's PAYE calculator or the ATO tax tables, and posts them to the ledger. Appendix D explains what a full payroll module would involve.
- File GST returns, payday filing or Single Touch Payroll electronically. REX lays out the GST101A figures box by box; you type them into myIR or hand them to your accountant.
- Connect to your bank automatically. You export a statement file from internet banking and import it (Appendix B).
- Run on a phone or tablet. REX Accounts is a Windows and Mac program. Photograph a receipt with your phone or iPad, get the photo onto the computer (AirDrop, iCloud or Google Photos, email, a cable) and import it (chapter 12).

Requirements

	Windows	Mac
Operating system	Windows 10 or 11, 64-bit	macOS 11 or later, Apple silicon (M1 or newer)
Memory and disk	4 GB RAM, 400 MB free, plus room for your received invoice files	4 GB RAM, 300 MB free, plus room for your received invoice files
Internet	Not needed, except to email invoices through your own email account	Same

Where your data lives

Everything is in one file, rex-accounts.db, in REX's data folder (shown under Settings). Automatic backups sit in a backups folder next to it, saved versions in a snapshots folder, and the platform's copies of received invoice files in an attachments folder. The browsable Received Invoices folder is also there unless you point it somewhere else. Copy that folder somewhere safe now and then, and read chapter 27 before you move computers.

2. Installing

Windows

1. Download REX-Accounts-Setup.exe from rexofficesoftware.com/downloads.html.
2. Double-click it. If Windows shows "Windows protected your PC", click More info, then Run anyway (the installer is not yet signed with a Microsoft certificate).

3. Click through the installer. It installs for your user only, adds a Start-menu entry and a desktop shortcut, and an Uninstall entry under Windows Settings.

Prefer not to install anything? The portable zip works too: right-click it, Extract All, open the folder and double-click REX Accounts.exe.

Mac

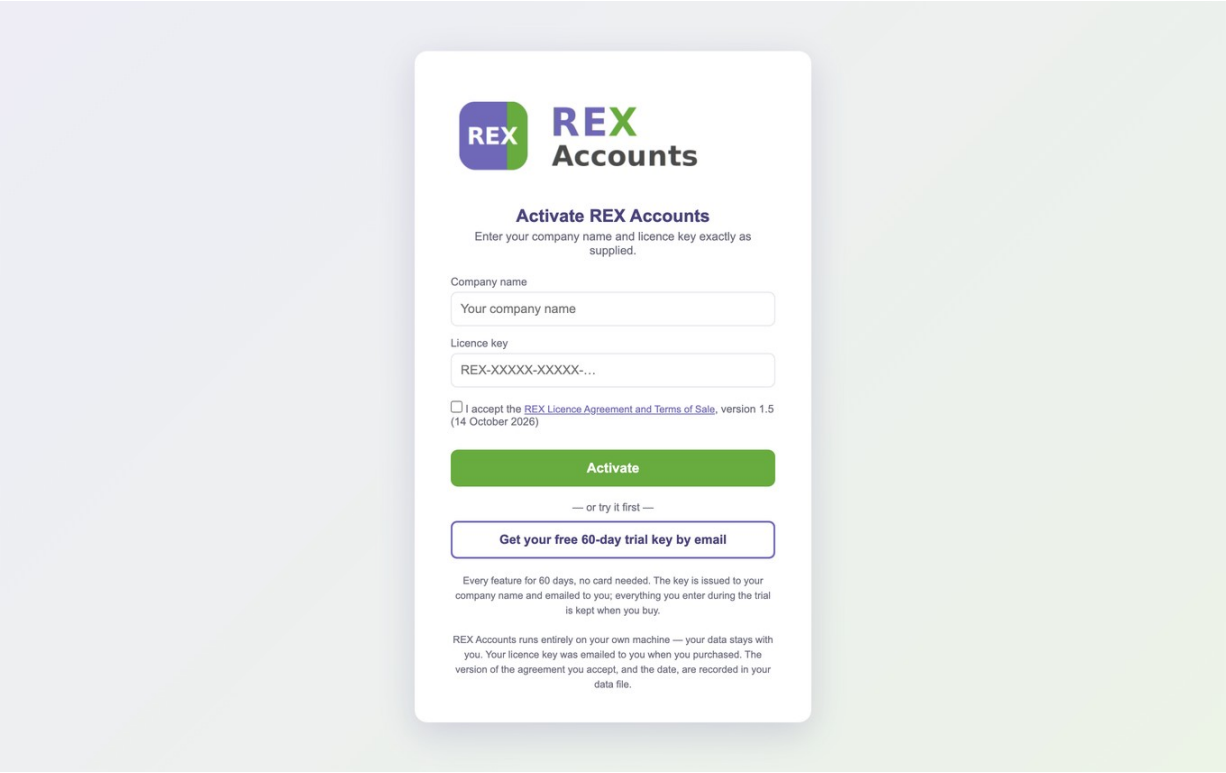
4. Download the macOS zip from the same page and double-click it to unzip.
5. Drag REX Accounts.app into your Applications folder.
6. The app is signed but not yet notarised with Apple, so the first start is refused with "Apple could not verify … is free of malware". On macOS 15 and later: close that message, open System Settings > Privacy & Security, scroll down to Security, click Open Anyway next to REX Accounts, confirm with your password, then Open; it opens normally from then on. On older macOS: right-click the app, choose Open, then Open again. In Terminal the same is: xattr -dr com.apple.quarantine "/Applications/REX Accounts.app".

Updating

Install the new version over the old one. Your data file, received invoices, saved versions and licence are untouched; they are not inside the program folder.

3. Starting: trial or licence, first user, setup wizard

3.1 The activation screen



The activation screen: enter a purchased key, or start the free trial.

Tick "I accept the REX Licence Agreement and Terms of Sale" before you activate or start the trial; the link opens the agreement in your browser. The version you accepted and the date are recorded in your data file (shown under Settings, Licence).

REX Accounts opens on the activation screen. You have two ways in:

- **Get your free 60-day trial key by email.** Click the trial button: the trial page on rexofficesoftware.com opens in your browser. Give your name, your company or trading name and your email, tick the licence agreement, and the key arrives by email within a minute. Back in REX Accounts tick the agreement, enter the company name exactly as in the email and the key, and click Activate. Every feature is on, no card is needed, and the days left show in the bottom-left corner of the window.
- **Activate with a licence key.** Type the company name exactly as it appears in your purchase email, paste the key, click Activate. Capitals and spaces do not matter; extra words do.

  Company name: The company name you activate with becomes the name on this copy of REX Accounts. It cannot be changed afterwards: it is shown on every screen, document and export. Check the spelling on your purchase before you activate.



Harbour Joinery

Harbour Joinery Ltd

14 Wharf Road
Auckland 1010
09 555 0142 · office@harbourjoinery.co.nz
GST: 123-456-789

TAX INVOICE

INV-1008
Date: 12/11/2026
Due: 26/11/2026

To: Kate Marsh
1 Sample Street Auckland
kate.marsh@gmail.com

Description	Qty	Unit (ex GST)	GST %	Ex GST	Total
Joinery supply and install	1	980.00	15%	980.00	1,127.00

Subtotal (excl GST)	**980.00**
GST	147.00
TOTAL NZD	**1,127.00**

Payment: Harbour Joinery Ltd 12-3456-0789012-00

Produced with REX Accounts
REX Accounts trial version

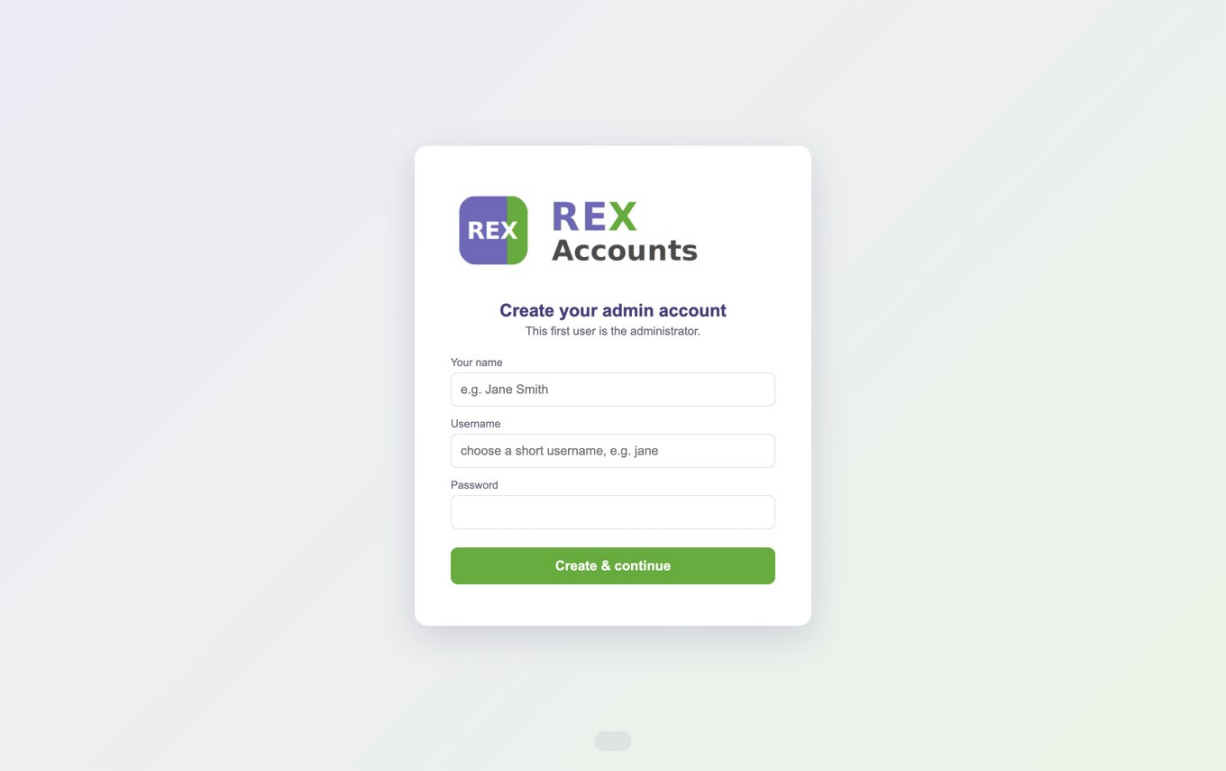
REX Accounts trial version

An invoice produced during the free trial carries the trial watermark.

Note: When the trial ends the program stops opening your books until a purchased key is entered. Nothing is deleted. Buy a licence at rexofficesoftware.com, then enter the key here or under Settings, Licence, and carry on where you left off.

Licence: By activating you accept the licence agreement at rexofficesoftware.com/licence.html (the link is on the screen). One licence covers your business on all of your own computers, Windows or Mac, with the same key.

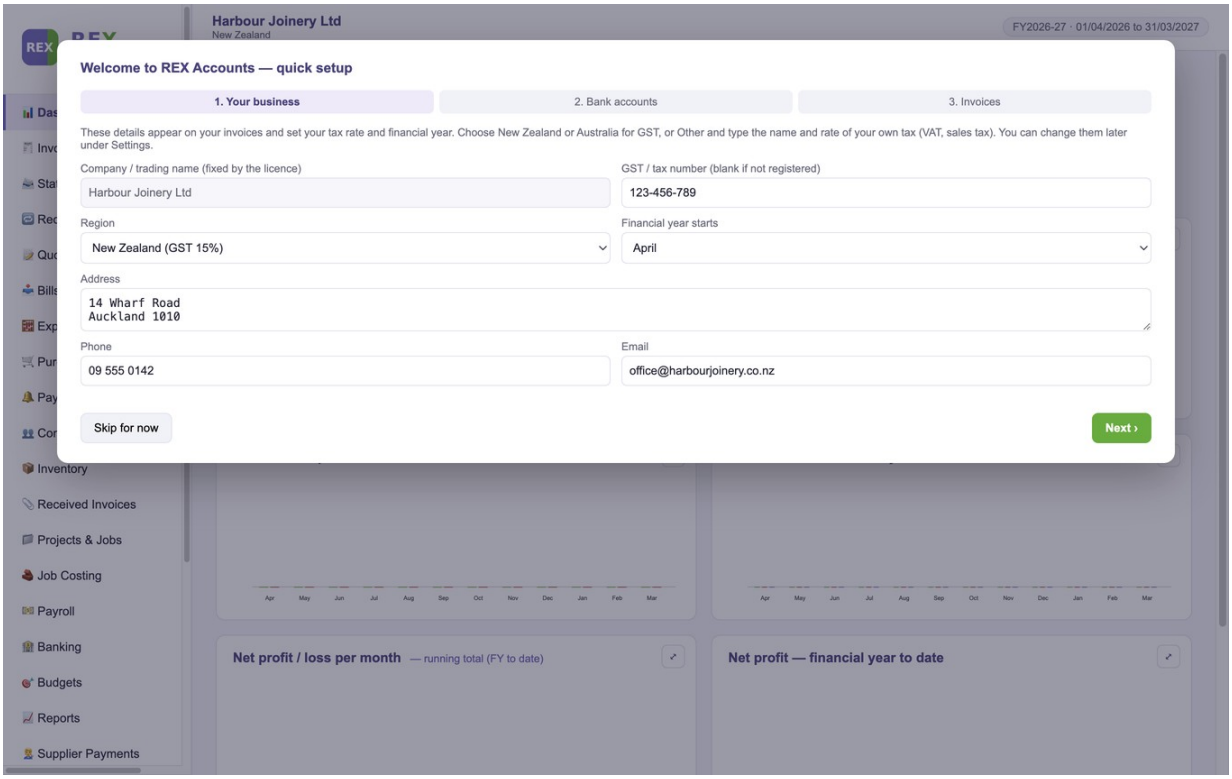
3.2 Create the administrator



The first user is the administrator.

The first user you create is the administrator: they can add other users, reset passwords, change email settings, restore backups and roll back to saved versions. Choose a short username (you type it every time) and a password of at least four characters. You can add staff users later under Settings.

3.3 The setup wizard



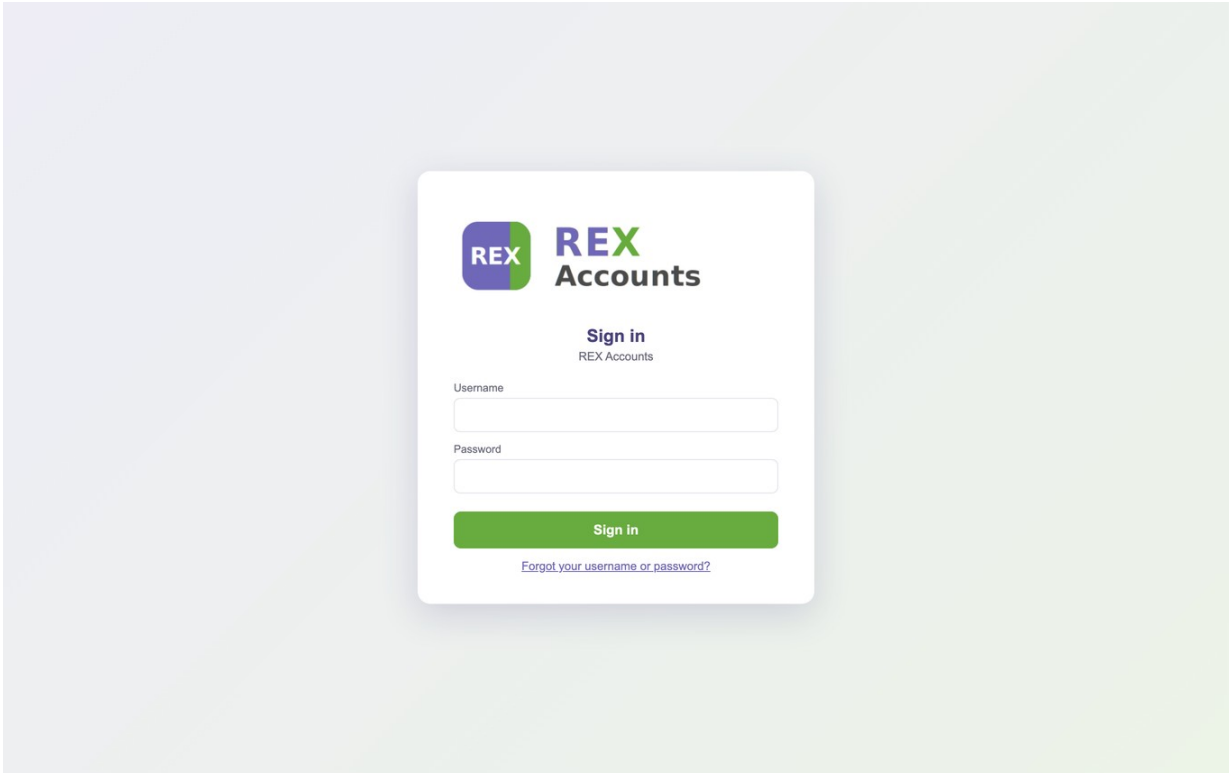
Three steps: business details, bank accounts, invoice numbering. The company name is already filled in from the licence.

On the first sign-in a three-step wizard collects what REX needs to produce a correct invoice and GST return:

7. **Your business:** GST or tax number (leave blank if not registered), region (New Zealand sets GST at 15%, Australia at 10%; Other lets you type the name of your tax, such as VAT or Sales tax, and its rate, and that name then appears on every screen, invoice and report instead of GST), the month your financial year starts (April for most NZ businesses, July for AU), address, phone and email. These print on invoices. The company name is fixed by the licence.
8. **Bank accounts:** REX starts with one account called Main Bank. Add your other bank, credit-card and cash accounts here, or later under Banking.
9. **Invoices:** the invoice prefix and next number (carry on from your old system if you like), the bank account to print on invoices, and the accent colour for your documents.

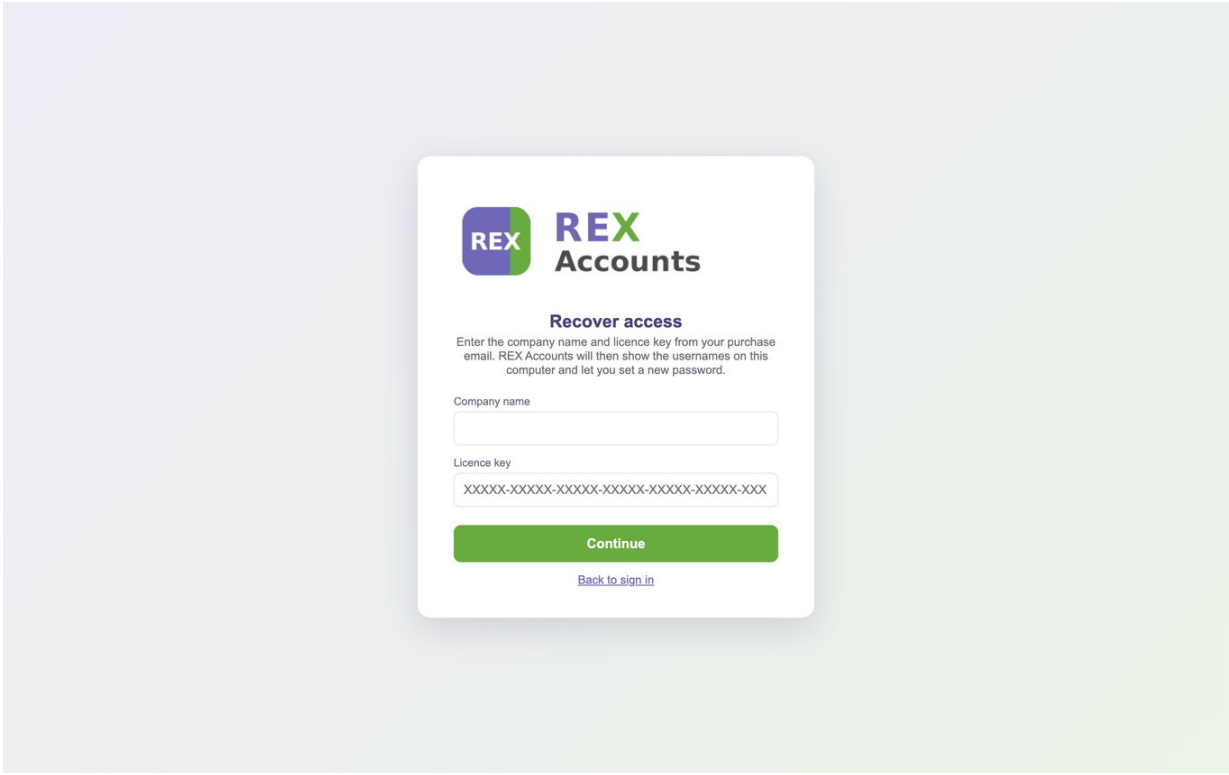
Click Finish. Skip for now does the same without saving, and Settings has a Run setup wizard button if you want it back. Add your logo under Settings, Company logo (chapter 25).

3.4 Signing in



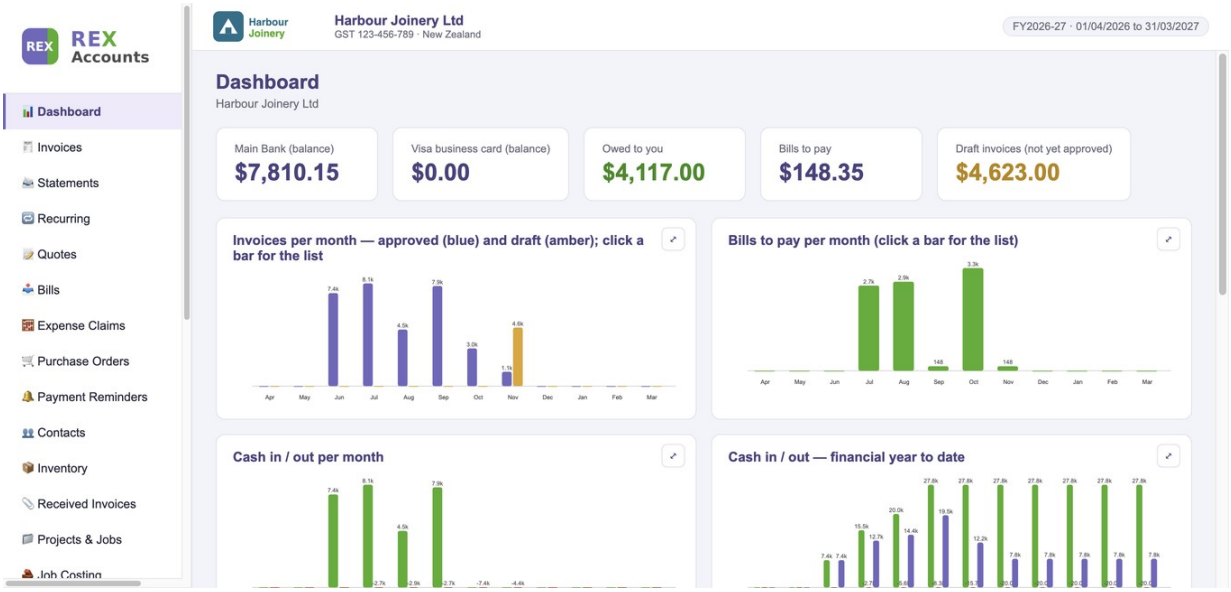
Sign in with your username and password. Two-factor users are asked for their code next.

Every time REX starts you sign in. Forgot your username or password? The link under the button asks for the company name and licence key from your purchase email, then shows the usernames on this computer and lets you set a new password (chapter 26).



Recover access with the company name and licence key.

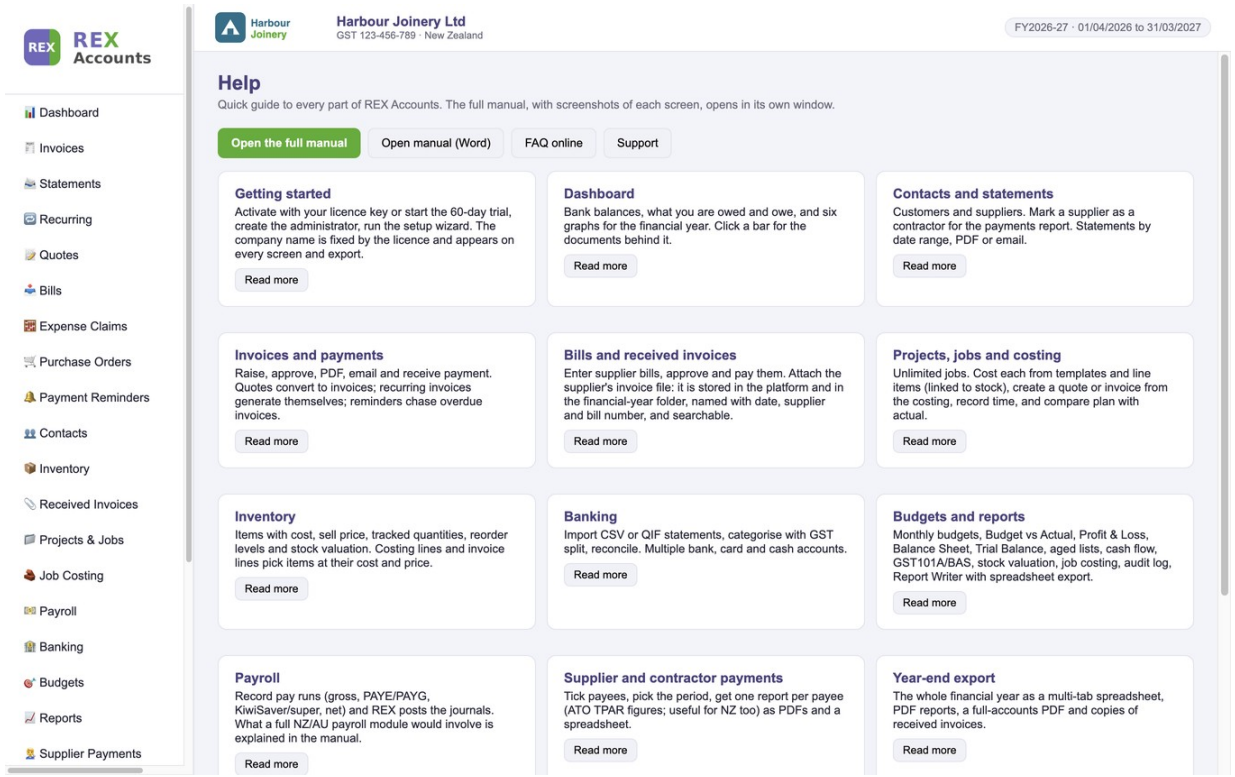
4. Finding your way around



The company header: your logo, company name, GST number and the current financial year appear above every screen.

The dark strip on the left is the menu. Click a name to open that screen; the strip scrolls if your window is short. Across the top of every screen is the company header: your logo, the company name the licence is issued to, your GST number and the financial year you are in. The bottom of the menu shows who is signed in, the trial countdown if you are on the trial, a User guide button that opens this manual, and Log out.

- **Toolbar.** Under each screen's title: the New button, actions such as Receive Payment, and an Export CSV button that saves the list on screen as a spreadsheet file.
- **Grids.** Lists are tables. Open opens a record in a window; Edit changes it; the coloured badge shows its status (draft, approved, partial, paid, converted).
- **Windows (dialogs).** Forms open on top of the screen. Save keeps, Cancel throws away. Click outside a window to close it.
- **Dates and years.** Type or pick from the calendar. Screens that work by financial year (Payroll, Supplier Payments, Year-End Export, Received Invoices) have a year selector showing the dates each year covers.
- **Help.** The Help entry at the bottom of the menu summarises every area and opens this manual, with screenshots, in its own window.

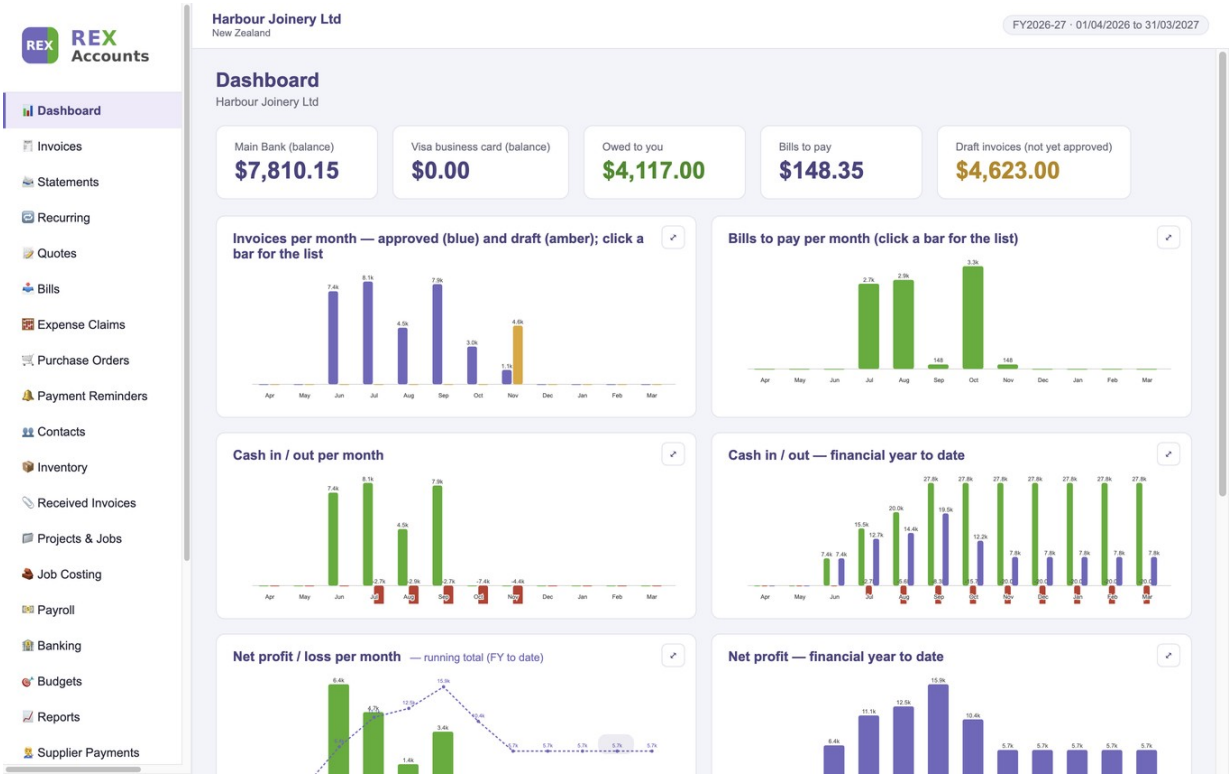


The Help screen: a card per area with Read more opening the manual at that chapter.

Document statuses:

Status	Meaning
draft	Saved but not yet posted to the ledger. Can be edited or deleted.
approved	Posted. Shows in reports and GST. Cannot be edited; raise a credit or a new document instead.
partial	Approved and partly paid.
paid	Fully paid.
converted	A quote turned into an invoice, or a purchase order into a bill.

5. Dashboard

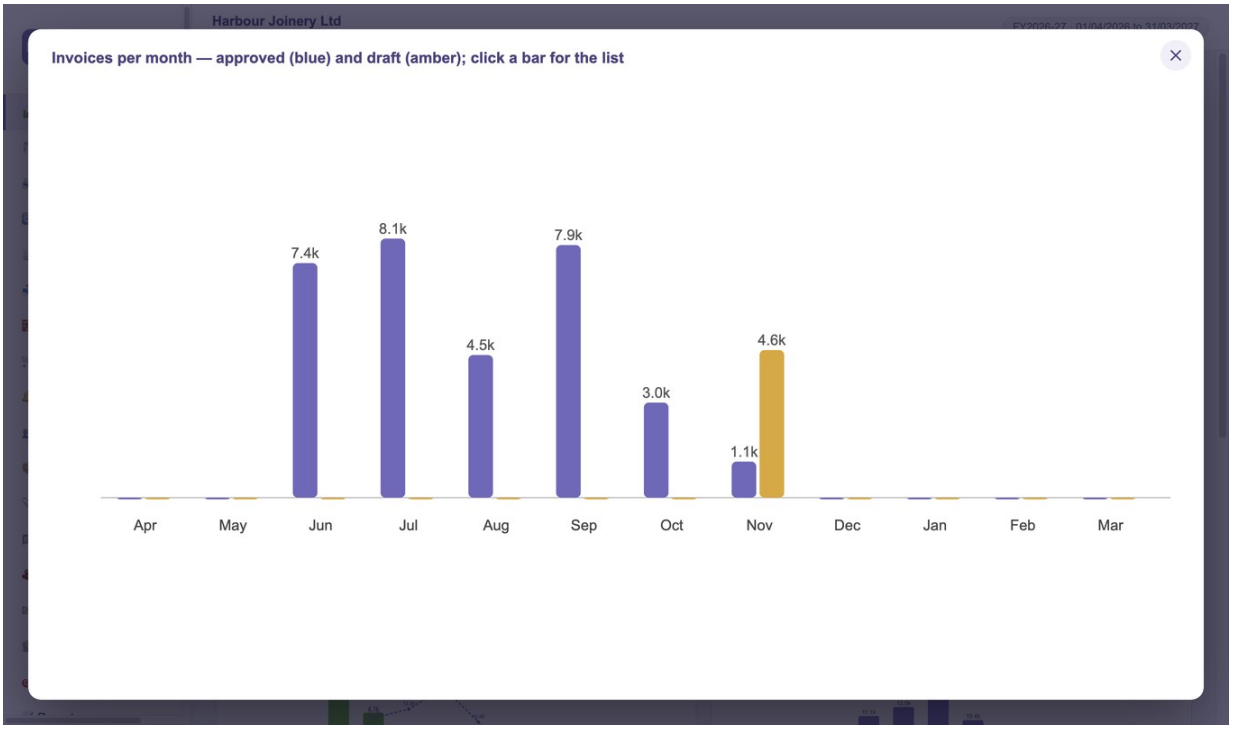


Dashboard: tiles, six graphs for the financial year, recent invoices.

The dashboard is the home screen. The tiles show each bank account's balance, what customers owe you, and what you owe suppliers. Below are six graphs for the current financial year:

- Invoices per month, approved in blue with draft (not yet approved) invoices in amber beside them, so you can see what is about to be billed; and Bills per month. Click a bar to list the documents behind it. A Draft invoices tile shows the total of all drafts.
- Cash in / out per month, and the same figures accumulated financial-year-to-date.
- Net profit per month with a dashed running total, and net profit financial-year-to-date.

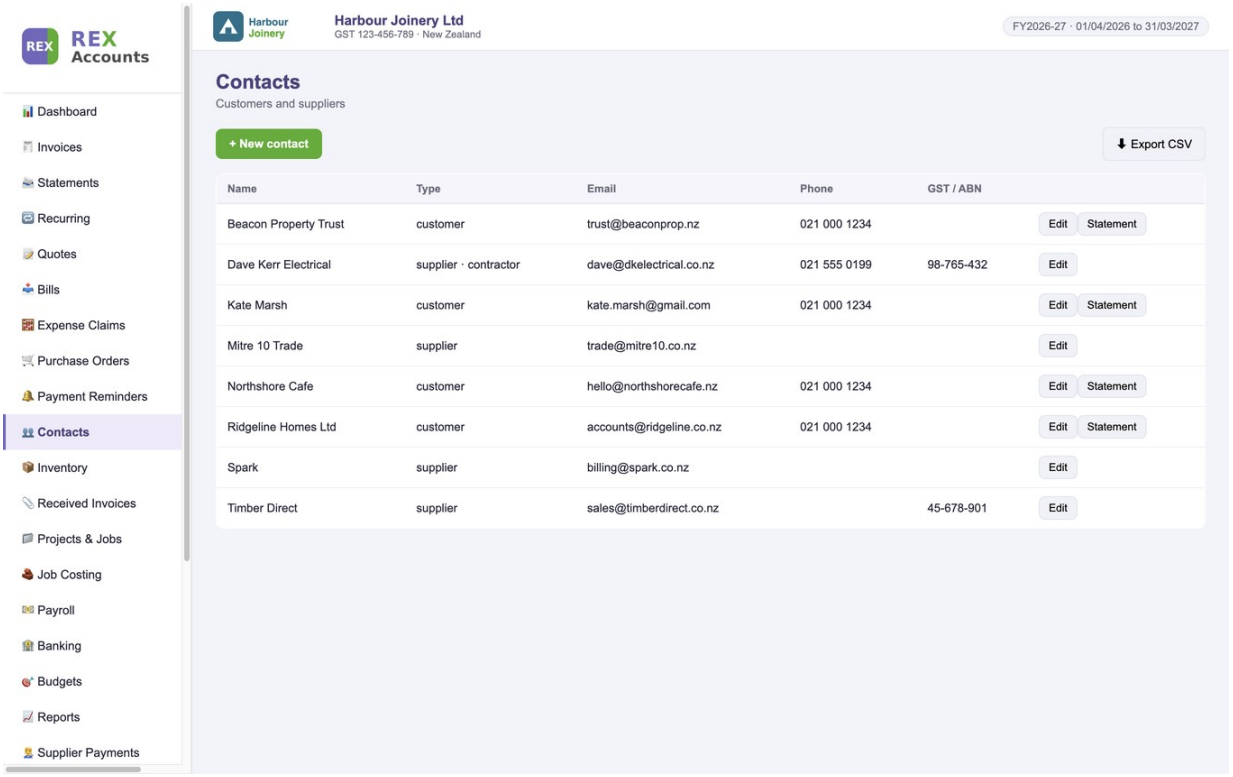
Click anywhere on a graph (or its ⤢ button) to open it full screen so the figures are easy to read; close it with the ✘ in the corner, the Escape key or a click on the dark background. On a wide window the six graphs sit three across; on a smaller window they sit two across in three rows so each stays readable.



A dashboard graph opened full screen; the ✕, Escape or a click outside closes it.

Figures come straight from the ledger, so the dashboard is only as up to date as your bank reconciliation. If the bank tile does not match your real balance, there are statement lines still to categorise (chapter 17).

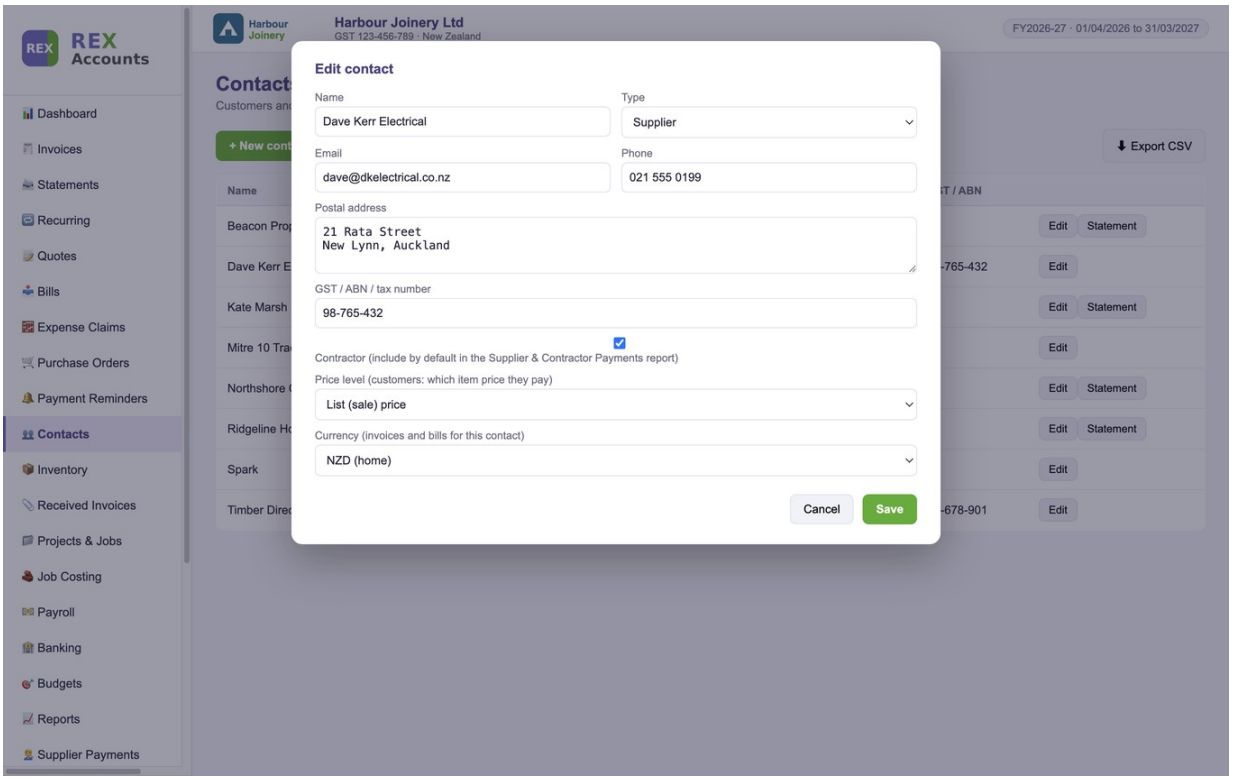
6. Contacts, contractors and statements



Customers and suppliers in one list, with GST or ABN numbers.

Contacts are your customers and suppliers. A contact needs only a name and a type; add an email address if you want to email invoices, statements and reminders, the postal address and GST, ABN or tax number so they print on documents and on the supplier payments report.

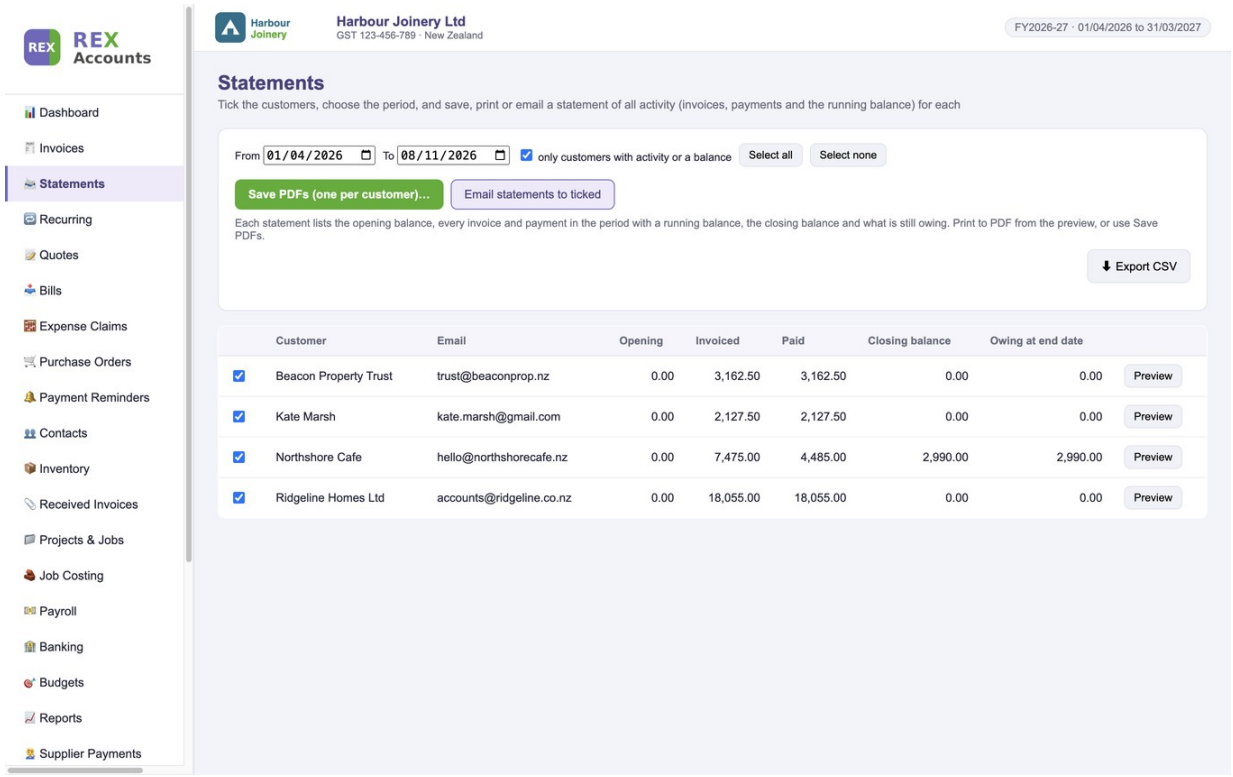
Contractors



Tick Contractor on a supplier to include them by default in the Payments to Suppliers and Contractors report.

Tick Contractor on any supplier who does work for you rather than selling you goods: tradespeople, subcontractors, consultants. The Payments to Suppliers and Contractors screen (chapter 22) pre-selects contractors, and the supplier payments tab of the year-end export marks them.

Statements

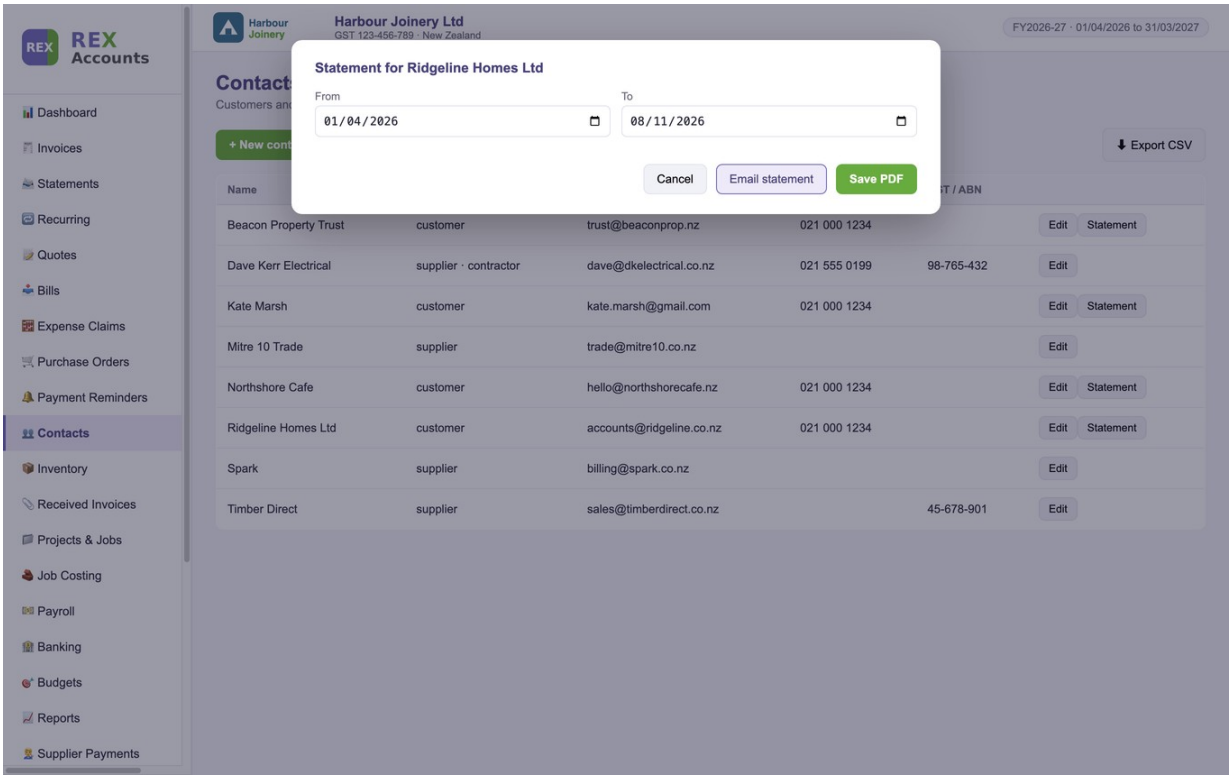


Statements: tick the customers, set the period, then save PDFs, print or email.

Statements on the menu lists every customer with their opening balance, what was invoiced and paid in the period, the closing balance and what they owed at the To date. Tick the customers you want (those with activity or a balance are ticked for you), set the From and To dates, then:

- **Save PDFs (one per customer)…** writes a statement PDF for each ticked customer into a folder you choose, named with your company name, Statement, the customer and the To date.
- **Email statements to ticked** sends each customer their statement as a PDF attachment (email must be set up under Settings).
- **Preview** opens one customer's statement on screen, from where you can print it or print to PDF with your computer's print dialog.

A statement shows all activity for the period: the opening balance, every invoice and every payment with a running balance, the closing balance, and a list of the invoices still outstanding as at the To date, with the total owing as at that date. Payments received after the To date are not deducted (they belong on the next statement), so the total owing always equals the closing balance. Dates on statements and on every printed document are shown day/month/year. Draft invoices are not included. The Statement button beside a customer under Contacts produces the same statement for one customer.

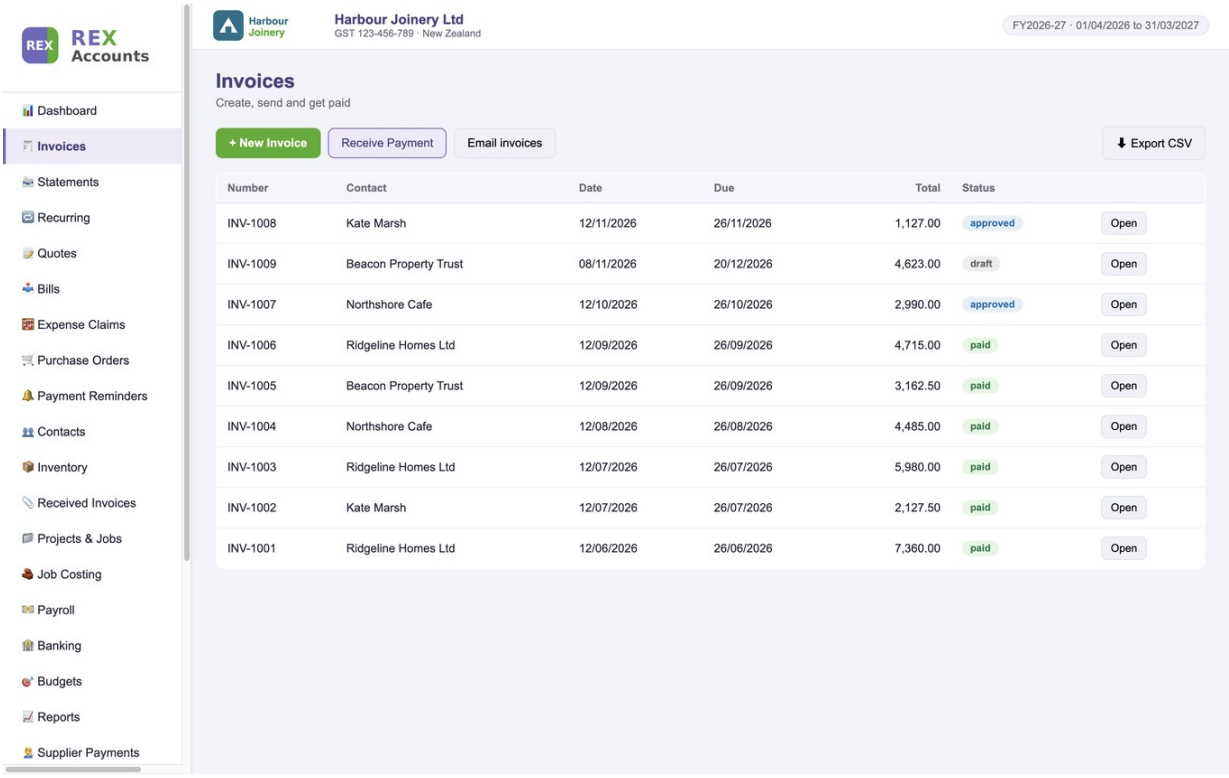


The single-customer statement dialog under Contacts.

Importing contacts

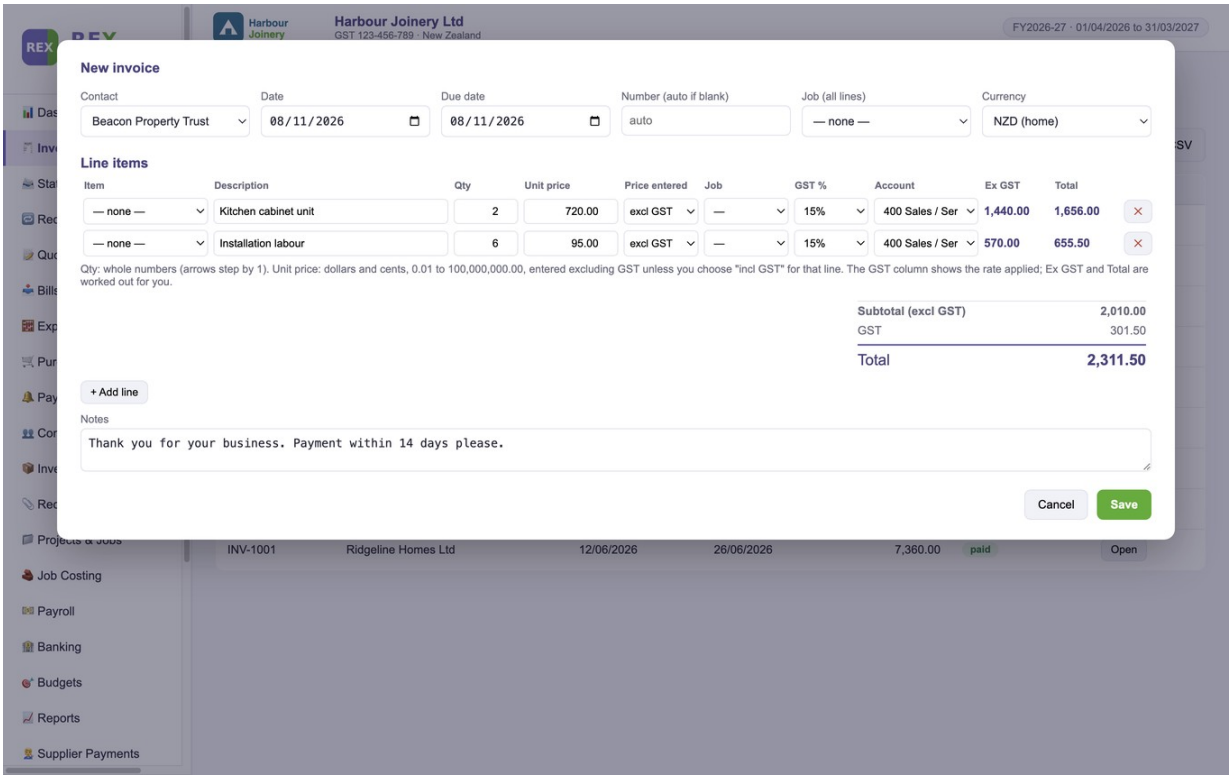
Settings, Import from Xero / MYOB, Import contacts CSV reads the contact export from Xero, MYOB or a spreadsheet with Name, Email, Phone and Address columns. Suppliers are recognised from a Supplier or Type column; anything else becomes a customer.

7. Invoices and receiving payment

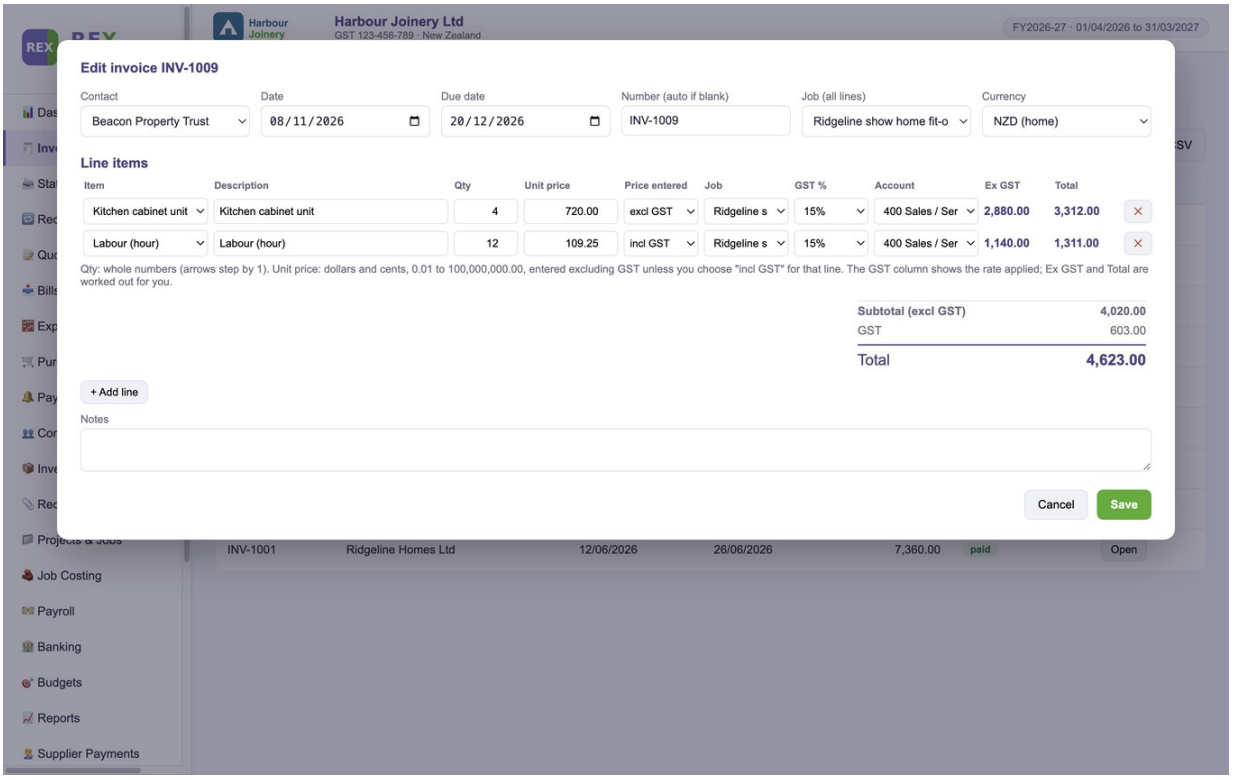


The Invoices screen.

7.1 Raising an invoice



The invoice form: pick a contact, add lines, totals update as you type.



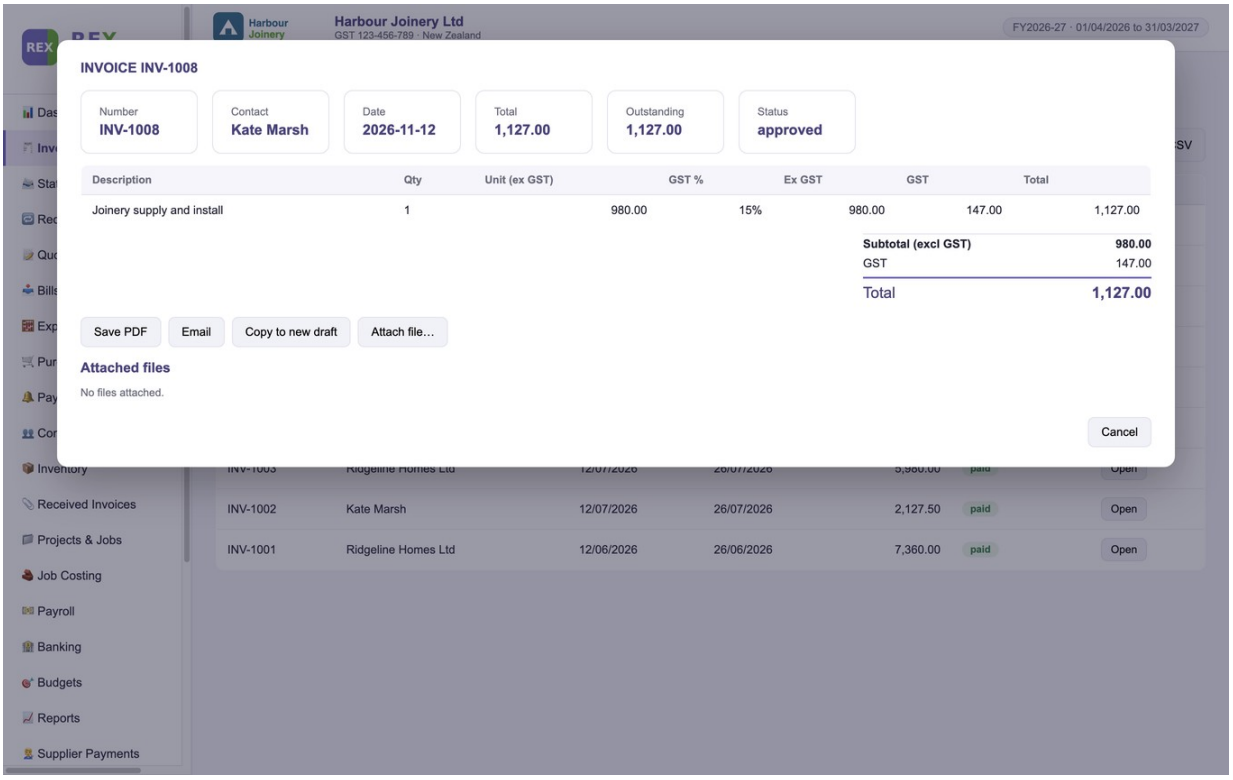
Each line can be entered ex GST or inc GST; the GST % column and the bold subtotal and total update as you type.

10. Invoices, + New Invoice.
11. Choose the customer, the date and the due date. Leave the number blank to use the next number in sequence. Job (all lines) tags every line to one job; a line can still be given its own job.
12. Add lines. Pick an item to fill the description, price and account (the price is the customer's price level if they have one, chapter 14), or type a description. Set the quantity and the unit price.
13. Price is: choose ex GST (REX adds the GST) or inc GST (you type the price including GST and REX takes the GST out). Each line can be different. The GST % column shows the rate applied: 15% (10% in Australia), 0% for zero-rated exports, or Exempt. Account: the income account the sale belongs to.
14. Below the lines the Subtotal (excl GST) is shown in bold, then the GST, then the Total in bold and larger; they update as you type. Add notes for the bottom of the invoice, for example payment terms. Save.

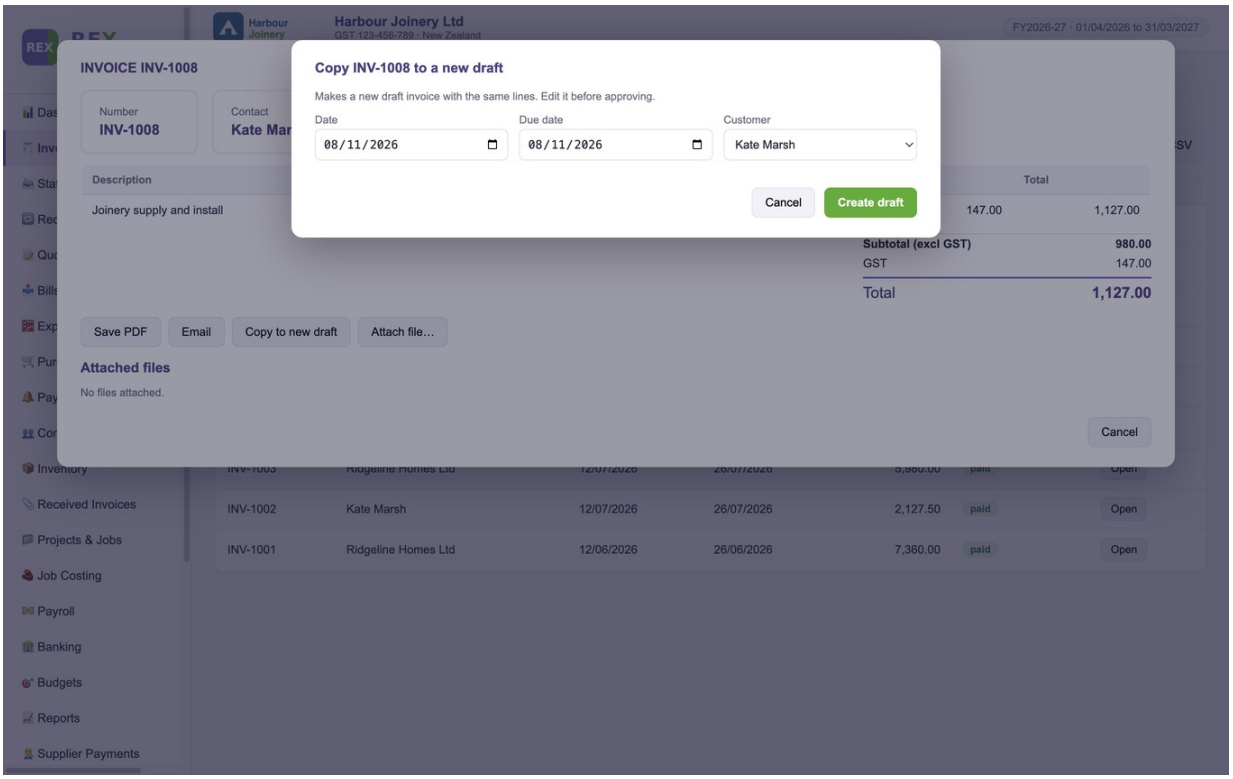
The printed invoice has the same layout: unit prices shown ex GST, a GST % column, the subtotal excluding GST in bold under the lines, the GST, and the total in bold below that.

A saved invoice is a draft: it is not yet in your figures. Open it and click Approve to post it. Approving is what makes it count for reports and GST, reduces stock for tracked items, and lets you receive payment against it. Drafts can be edited or deleted; approved invoices cannot.

An invoice can also be created from a job's costing (chapter 16), from unbilled time on a project (chapter 15), or by copying an existing invoice: open any invoice (draft, approved or paid) and click Copy to new draft. You pick the date (today by default) and the customer (the same one by default, but you can change it), and a new draft with the same lines opens for editing. The same works for bills, quotes and purchase orders.



An approved invoice: Save PDF, Email, attach a file, Copy to new draft, and the outstanding amount.

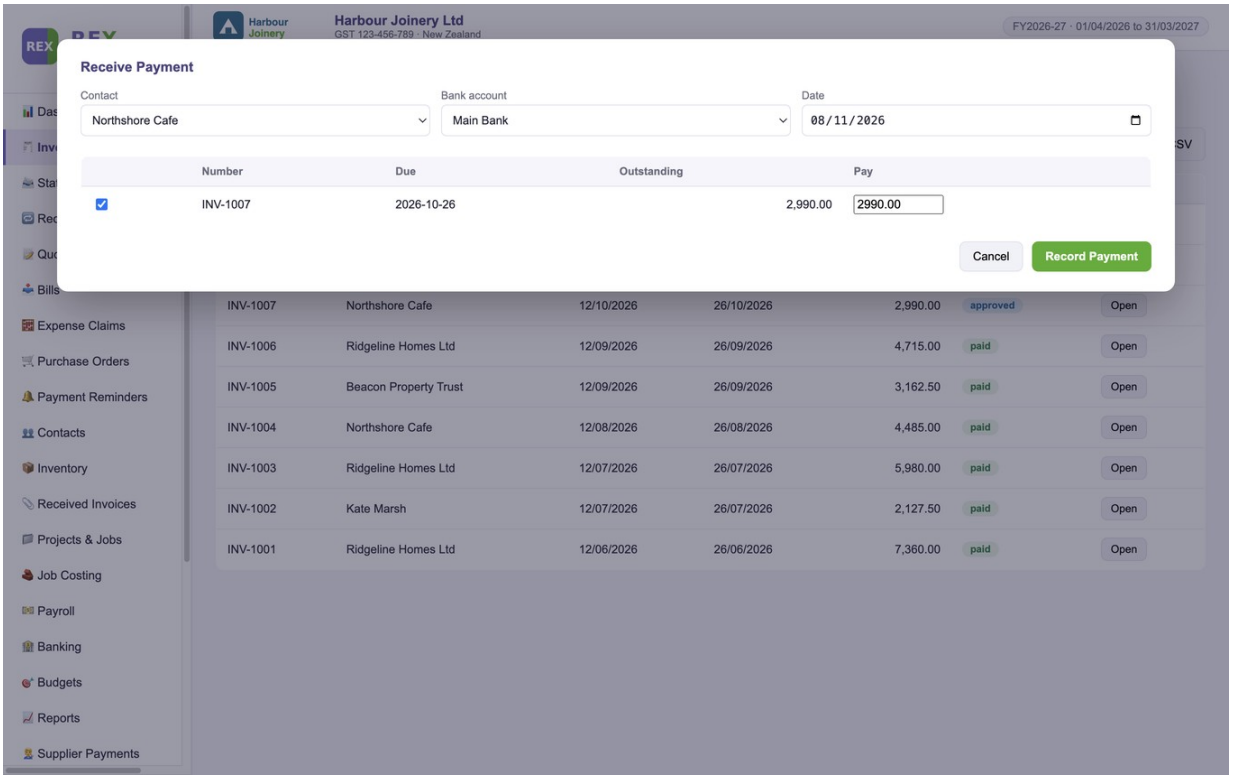


Copy to new draft: choose the date and the customer for the copy.

7.2 Sending it

- **Save PDF** writes the invoice as a PDF you can attach or print. The file is named with your company name followed by the invoice number, for example Harbour Joinery Ltd INV-1001.pdf, so the customer knows who it is from. Your company name, logo, details and accent colour come from Settings.
- **Email** sends it as a PDF attachment with the same file name through the email account set up under Settings, Email. Email invoices on the toolbar sends several at once.
- **Attach file** keeps a signed copy, a purchase order from the customer or any related document with the invoice, filed by financial year like received invoices (chapter 12).

7.3 Receiving payment

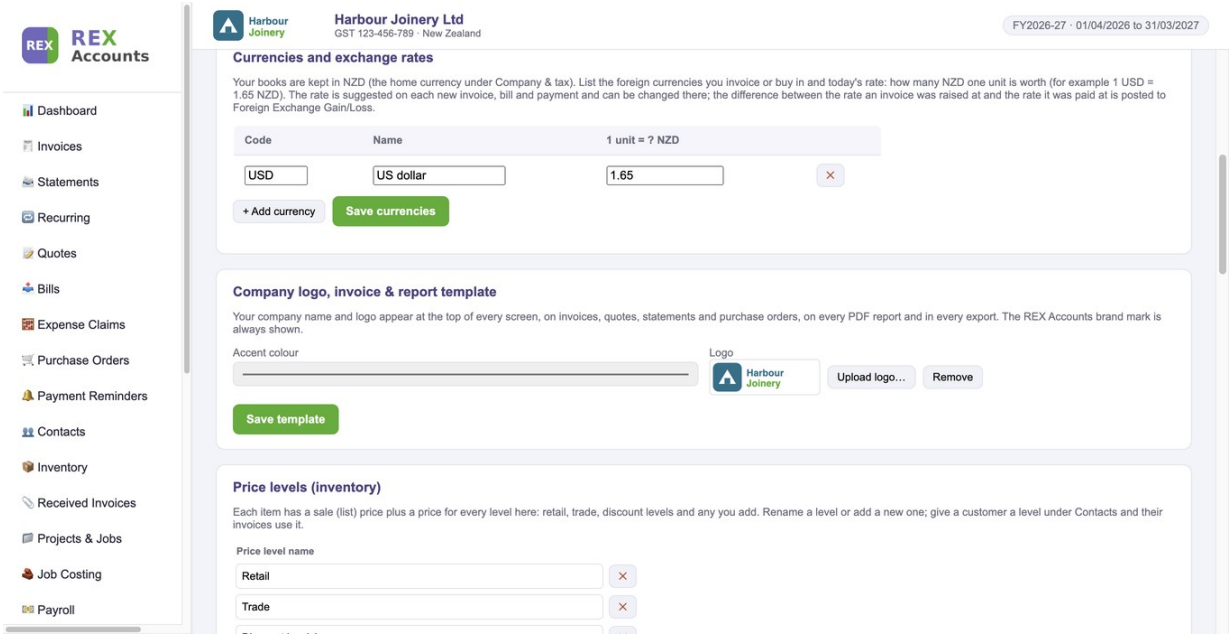


Tick the invoices being paid; the amounts fill in.

Invoices, Receive Payment. Pick the customer and the bank account the money arrived in, tick the invoices covered, adjust an amount for a part payment, and click Record Payment. The invoice becomes paid (or partial) and the bank account balance rises. REX refuses a payment larger than what is outstanding and tells you the figure.

> **Tip:** When you later import the bank statement, the deposit is already in the ledger. Leave that statement line uncategorised, or categorise it only if it is a different receipt.

7.4 Foreign-currency customers, suppliers and bank accounts



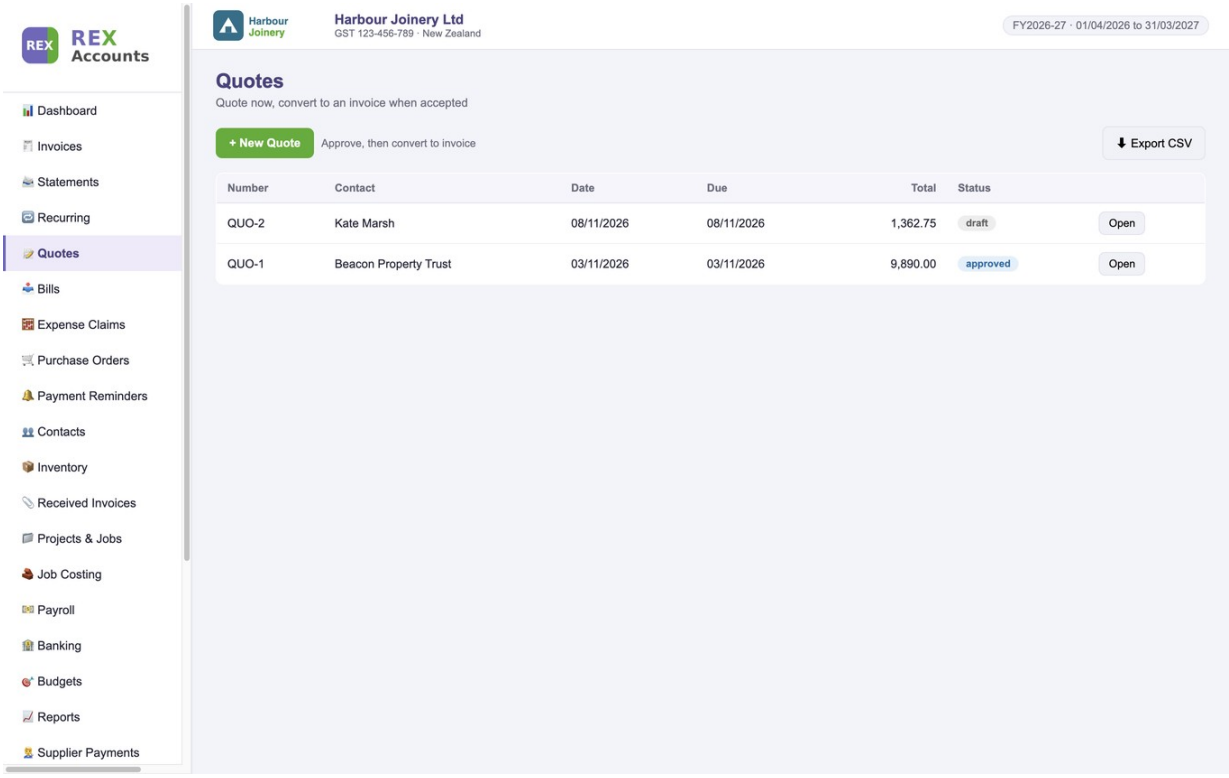
Settings, Currencies and exchange rates: list each foreign currency and how many units of your home currency one unit is worth.

Your books are kept in your home currency (Settings, Company & tax). To deal with a customer or supplier in another currency, first list that currency under Settings, Currencies and exchange rates, with today's rate expressed as how many units of your home currency one unit is worth (for example 1 USD = 1.65 NZD). Then give the contact that currency on the Contacts screen.

- **Invoices and bills:** a new invoice or bill for that contact is raised in their currency; the rate from the table is filled in and can be changed on the document. Line prices, the subtotal, tax and total are in the document currency and the PDF shows the currency code. The ledger is posted in your home currency at the document's rate, so Profit and Loss, the Balance Sheet and the GST figures stay in home currency.
- **Receiving and making payments:** the payment dialog works in the documents' currency and asks for the rate on the day of payment (the table rate is suggested). The bank is posted at the payment rate, the receivable or payable is cleared at the invoice rate, and the difference is posted automatically to the Foreign Exchange Gain/Loss account, so your Profit and Loss shows what the exchange rate movement cost or earned you. One payment can only settle documents in one currency.
- **Bank accounts:** a bank account can be created in a foreign currency. Statement lines you import are in that currency and are posted to the ledger at the table rate when you categorise them.
- **Lists and reports:** invoice and bill lists, document detail, statements and the aged receivables and payables show the document currency, and the aged reports add a column in your home currency. The dashboard tiles are in home currency.

  Note: Rates are typed by you; REX does not fetch live rates and does not revalue unpaid foreign invoices at month end. Update the table whenever you raise or pay a foreign document and check the rate on the document itself.

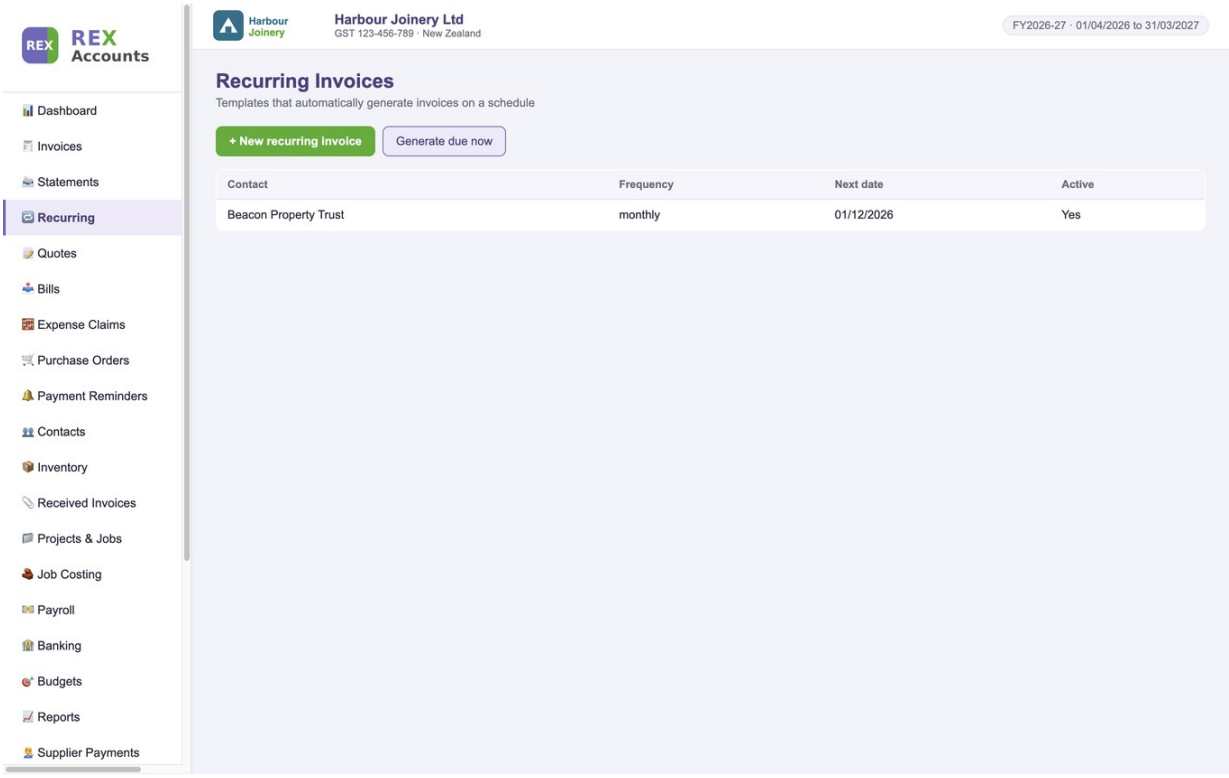
8. Quotes



Quotes: approve, then convert to an invoice.

A quote is an invoice that does not count. Create it the same way, Save PDF or email it to the customer, and click Approve to mark it as sent. When the customer says yes, open it and click Convert to invoice: a draft invoice with the same lines appears under Invoices and the quote shows as converted. Quote lines tagged to a project count as quoted value on the project screen. A quote can be produced straight from a job's costing (chapter 16).

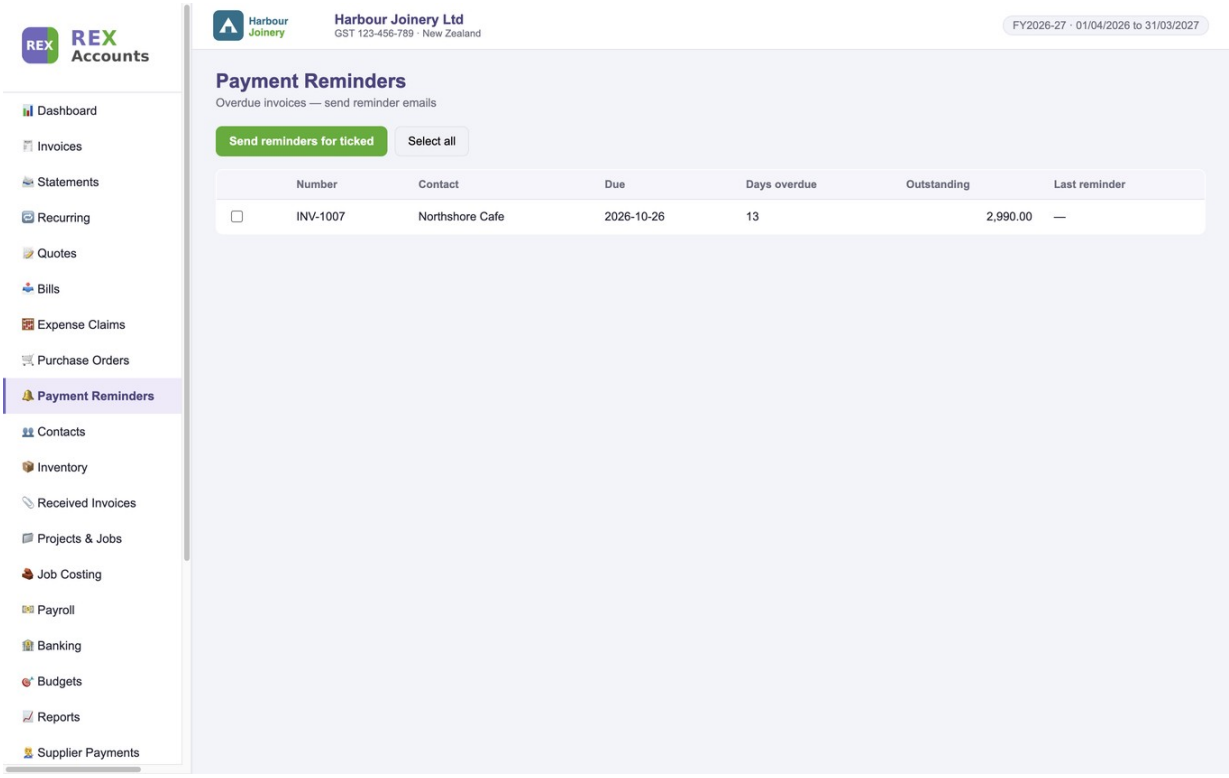
9. Recurring invoices



Templates that create invoices on a schedule.

For retainers, rent and subscriptions: Recurring, + New recurring invoice. Choose the customer, the frequency (weekly, fortnightly, monthly, quarterly, yearly), the first date and the lines. REX creates the invoices as drafts when you click Generate due now, which you should do at the start of each period (it never creates one twice). Approve and send them like any other invoice. A monthly template dated the 31st falls back to the 30th or 28th in shorter months and returns to the 31st afterwards.

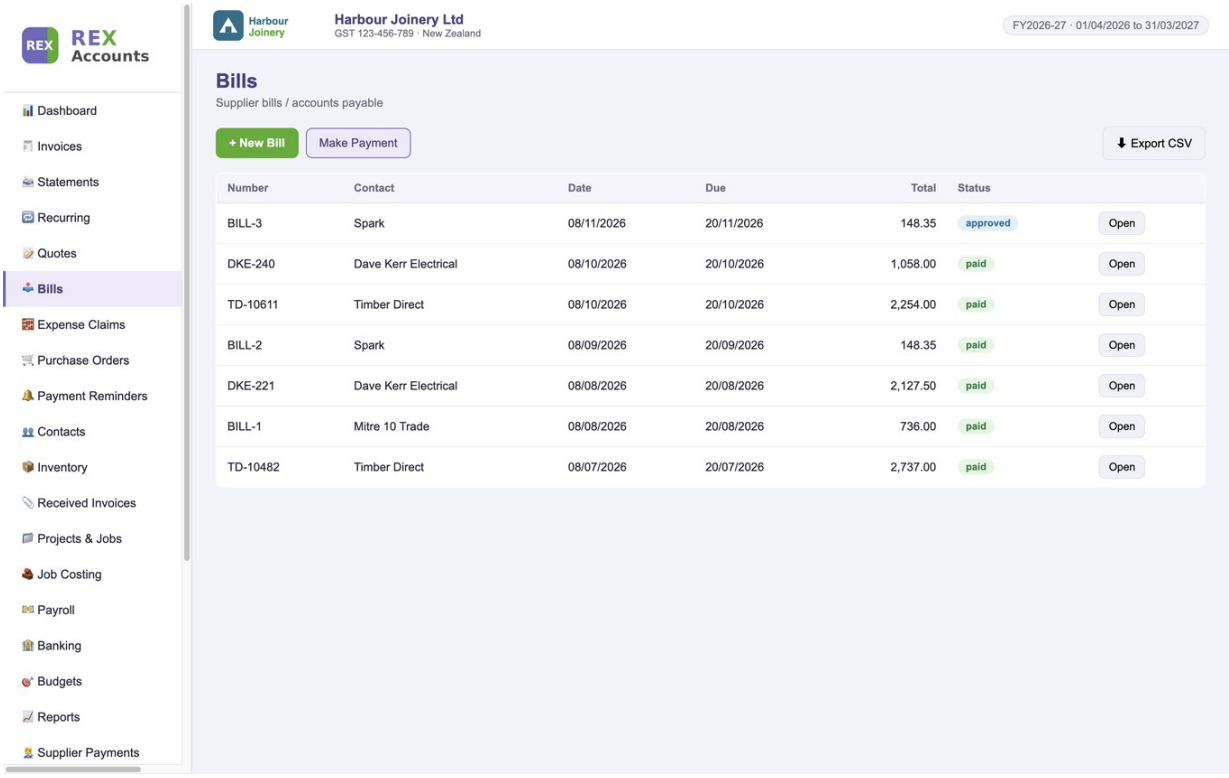
10. Payment reminders



Overdue invoices with days overdue and the last reminder sent.

Payment Reminders lists every approved invoice past its due date, how many days overdue, the amount outstanding and when a reminder was last sent. Tick the ones to chase (Select all is there too) and click Send reminders for ticked. Each customer gets a short email naming the invoice, the amount and the due date. Email needs to be set up under Settings first; contacts without an email address are shown so you can phone them instead.

11. Bills, purchase orders and paying suppliers



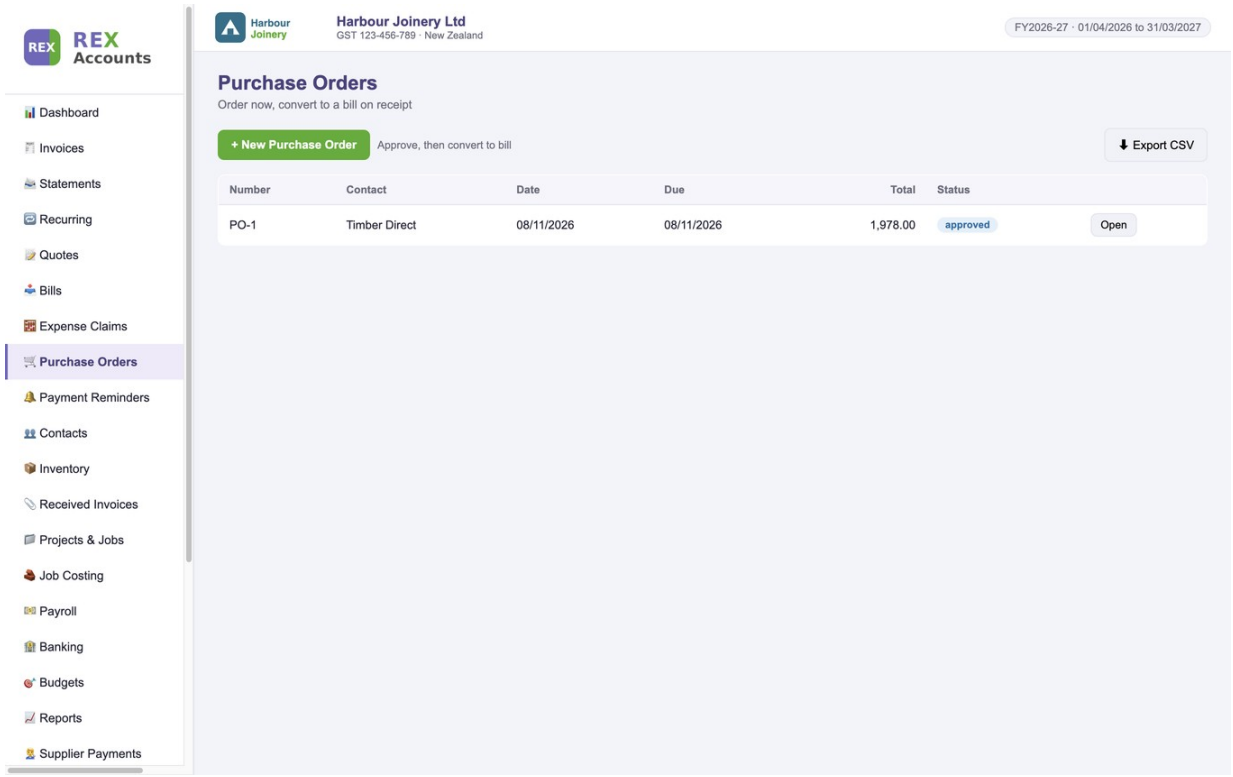
Supplier bills (accounts payable).

A bill is what a supplier has invoiced you. Bills, + New Bill: the supplier, the bill date and due date, the supplier's own invoice number (type it in the Number box so the bill, and the stored copy of their invoice, carry it), then the lines with the expense account each belongs to (Materials, Office Expenses and so on), the GST treatment and the job if any. Save, then Approve to post it: the expense and the GST claim go into the ledger and the bill appears in Bills to pay on the dashboard.

Paying

Bills, Make Payment works exactly like receiving money: pick the supplier and the bank account, tick the bills, Record Payment. Payments made this way are what the supplier and contractor payments report (chapter 22) adds up, so pay bills through REX rather than only categorising the bank line.

Purchase orders



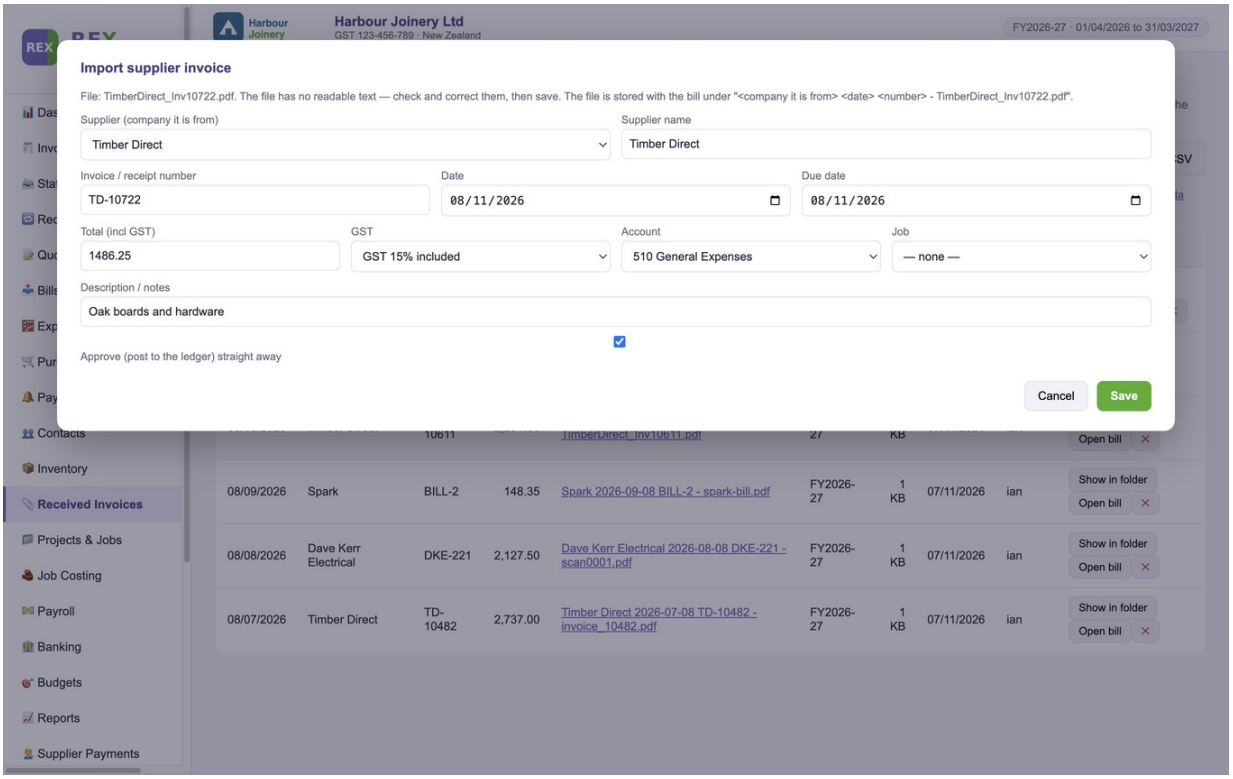
Order now, convert to a bill on receipt.

A purchase order is a bill that has not happened yet. Raise it, Save PDF or email it to the supplier, Approve it when sent, and when the goods and the invoice arrive click Convert to bill. For tracked stock items, approving the resulting bill adds the quantity to stock at the bill's unit price.

12. Received invoices: storing supplier invoices by financial year

Every file a supplier sends you can be kept with its bill, and every receipt with its expense. REX stores the file twice: a copy inside the platform's data folder, and a copy in a Received Invoices folder with one sub-folder per financial year. Both copies are renamed so the name starts with the supplier's company name, then the bill date and the bill number, followed by the original file name. Searching the year folder for a supplier's name therefore finds every invoice from them, and each year's folder holds an index.csv listing every file with its supplier, number, date and total.

12.1 Importing an invoice from a file or a photo



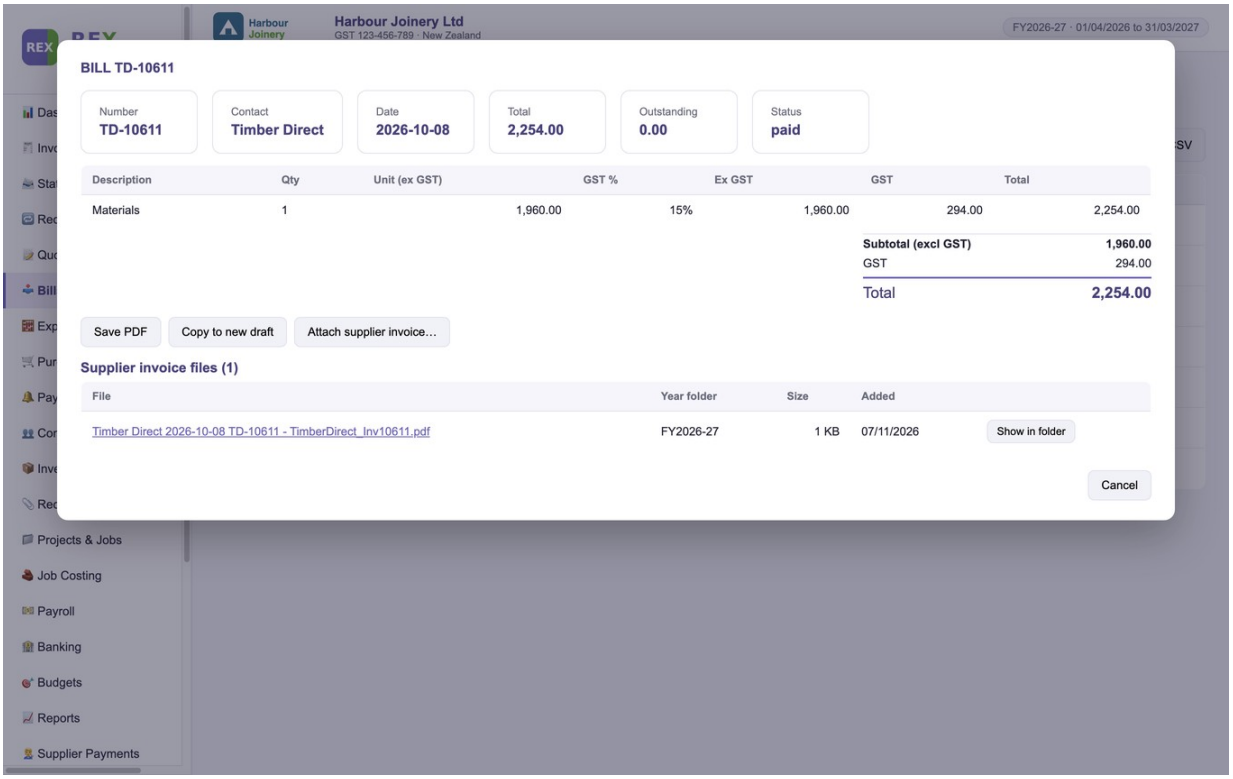
Importing a supplier invoice: the supplier, number, date and total are read from the file where possible and can be corrected before saving.

Received Invoices, Import invoice (file or photo). Pick one or more PDFs or photos (JPG, PNG, and so on; photos are converted to PDF). For each file REX reads what it can, the supplier's company name (matched against your suppliers, or taken from the file name), the invoice number, the date and the total, and shows a form:

15. Supplier: the company the invoice is from. If the guess is wrong, pick the right supplier or type a new name; a new supplier contact is created for you.
16. Invoice number, date and due date; the total including GST and its GST treatment; the expense account; the job, if any; a description.
17. Approve straight away is ticked by default, so the bill is posted to the ledger at once. Untick it to keep the bill as a draft.
18. Save. The bill is created and the file is stored with it (chapter 12.2) under the supplier's name, the date and the number.

Photographing a receipt on an iPad or phone: take the photo, get it onto the computer (AirDrop or iCloud Photos on a Mac, Google Photos or a cable on Windows, or email it to yourself) and import it the same way. REX Accounts itself runs on Windows and Mac, not on the tablet.

12.2 Attaching the supplier's invoice to a bill

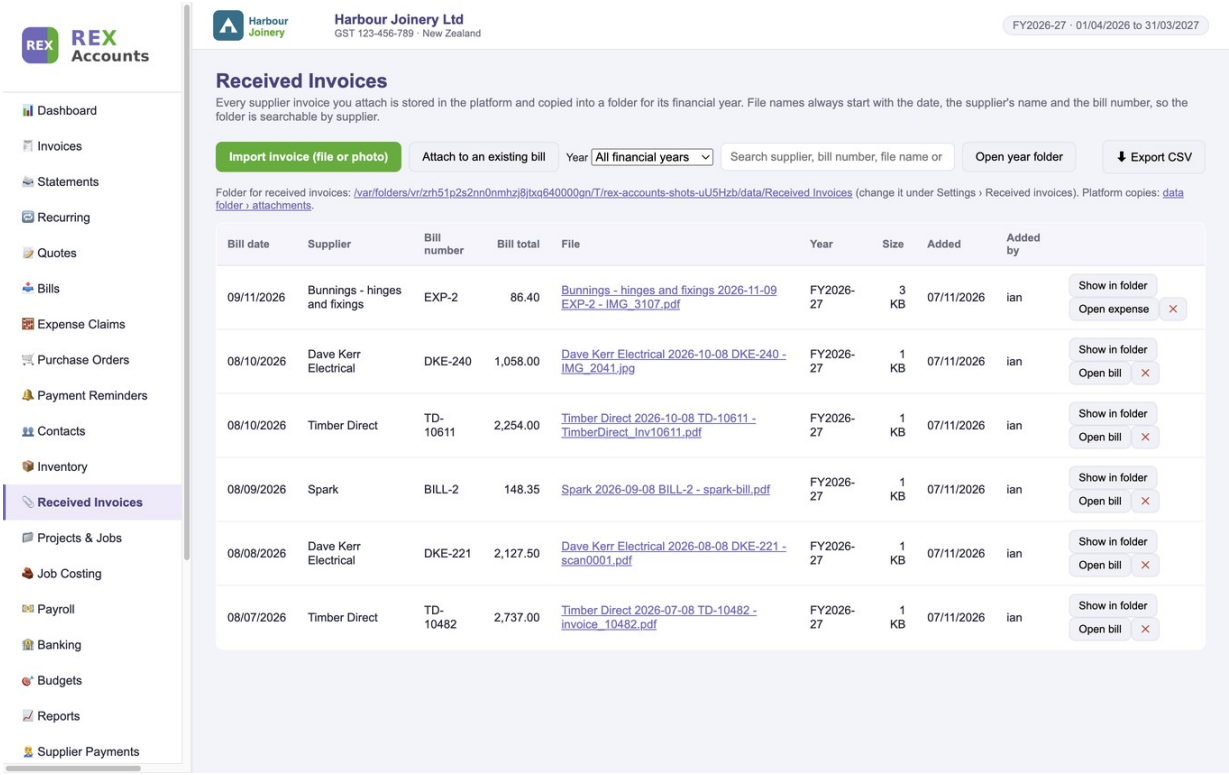


A bill with its supplier invoice file attached; the stored name starts with the date, supplier and bill number.

19. Enter the bill as usual (chapter 11), with the supplier's invoice number in the Number box.
20. Open the bill and click Attach supplier invoice…. Pick the PDF, photo or scan (you can pick several at once).
21. REX copies the file into the platform and into the year folder, renames both copies, updates the year's index.csv and lists the file on the bill. Click a file name to open it, or Show in folder.

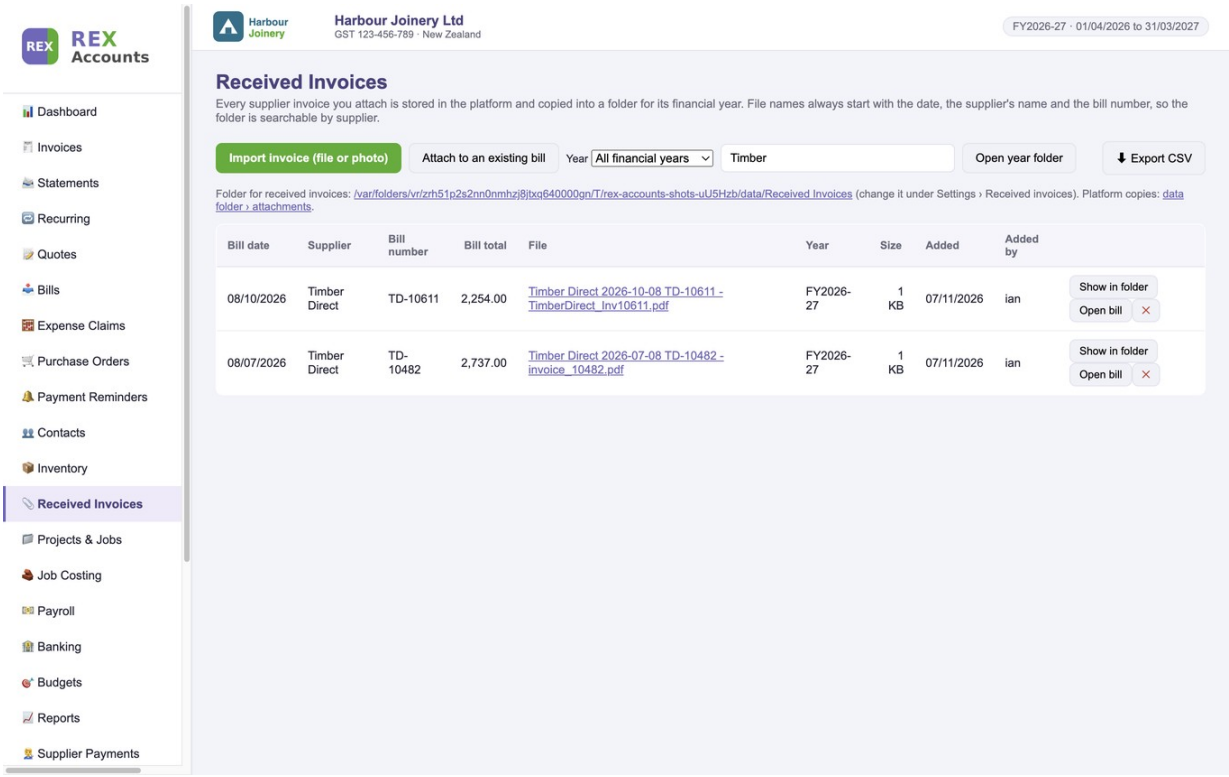
Example: a file called scan0001.pdf attached to bill TD-10611 from Timber Direct dated 12 May 2026 is stored as Timber Direct 2026-05-12 TD-10611 - scan0001.pdf, inside the folder FY2026-27. The company it is from comes first, so the folder sorts and searches by supplier. If the same name already exists a number is added; nothing is ever overwritten.

12.3 The Received Invoices screen



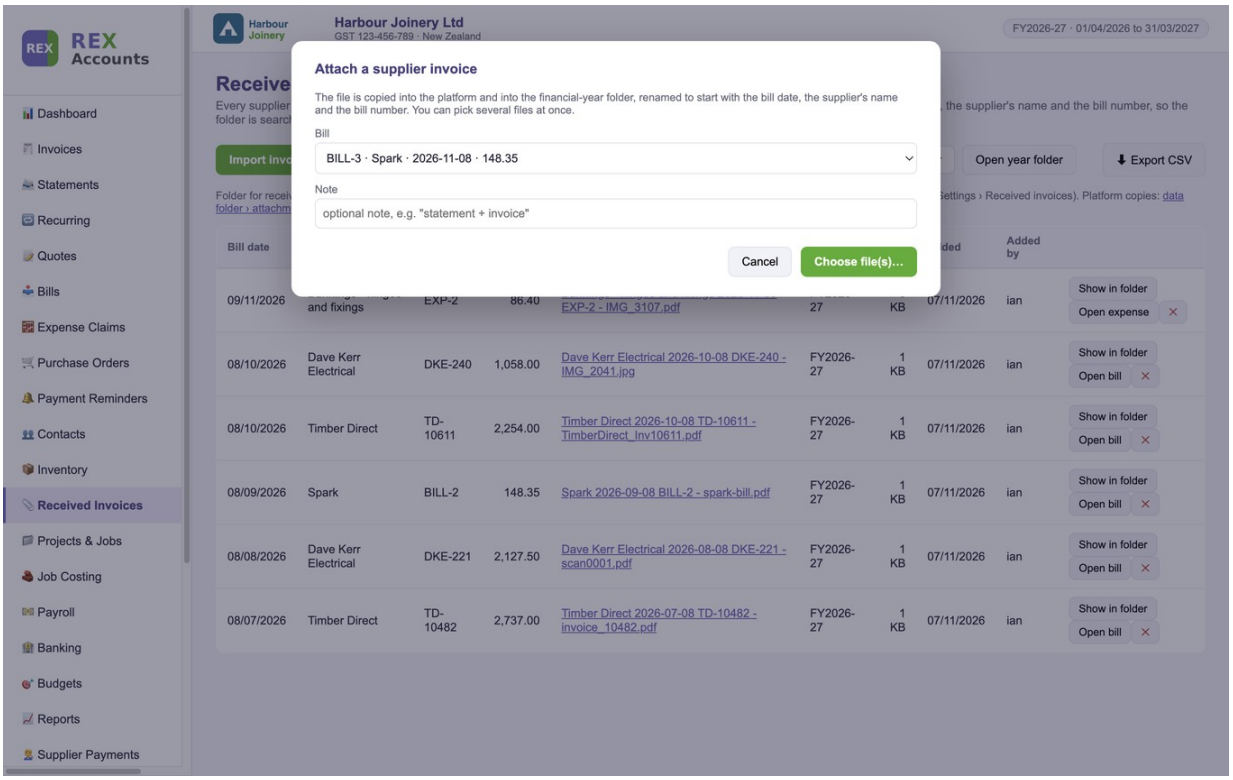
Every stored supplier invoice, newest first, with the year filter and search box.

Received Invoices lists every stored file: bill date, supplier, bill number, bill total, the stored file name, the financial year, size, when and by whom it was added. Use the year selector to see one financial year (the count of files is shown for each), and the search box to find files by supplier, bill number, file name or note.



Search by supplier: typing part of the name lists all of their invoices.

- **Open year folder** opens the financial-year folder in Finder or File Explorer, refreshing index.csv first. Search it, sort it, copy it to a USB drive or send it to your accountant.
- **Show in folder** highlights one file in its year folder.
- **Open bill** jumps to the bill the file belongs to.
- **+ Attach a supplier invoice** attaches a file to a bill you pick from a list, without opening the bill first.
- **Export CSV** saves the list on screen; the Report Writer also has a Received invoice files source.



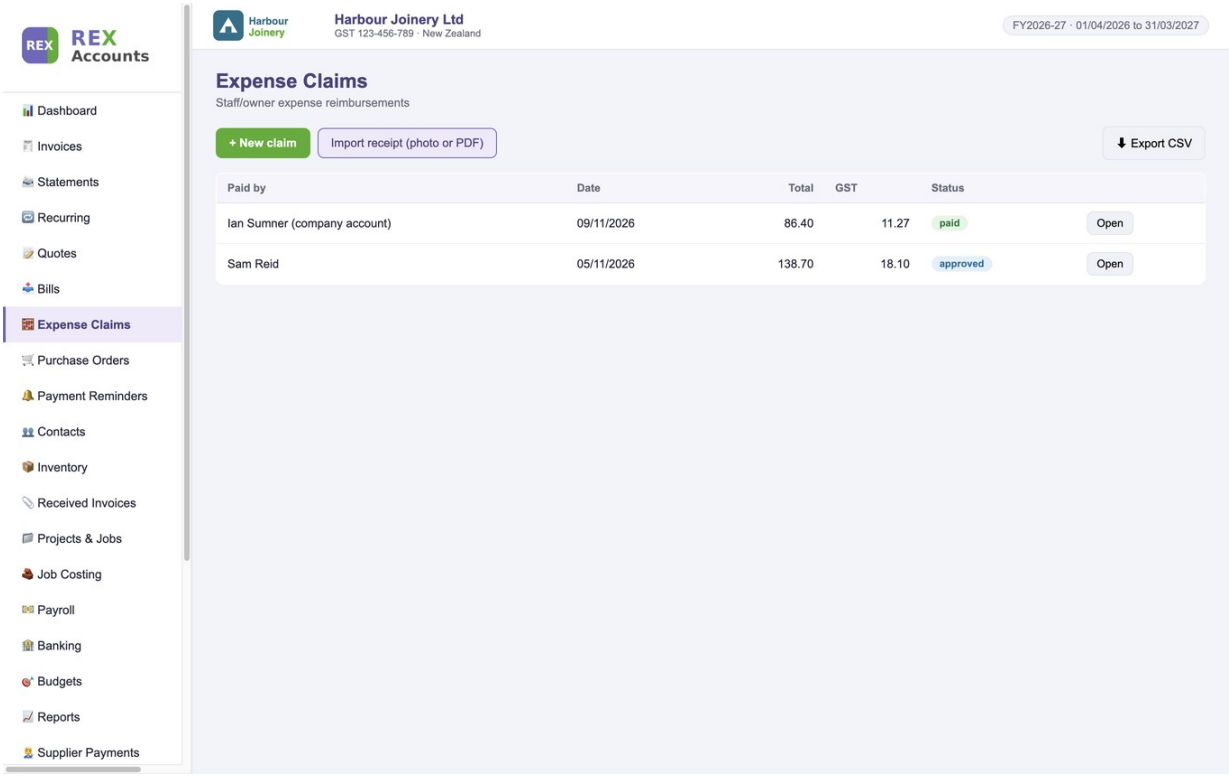
Attaching from the Received Invoices screen: pick the bill, add a note, choose the file.

12.4 Where the folder lives and how to move it

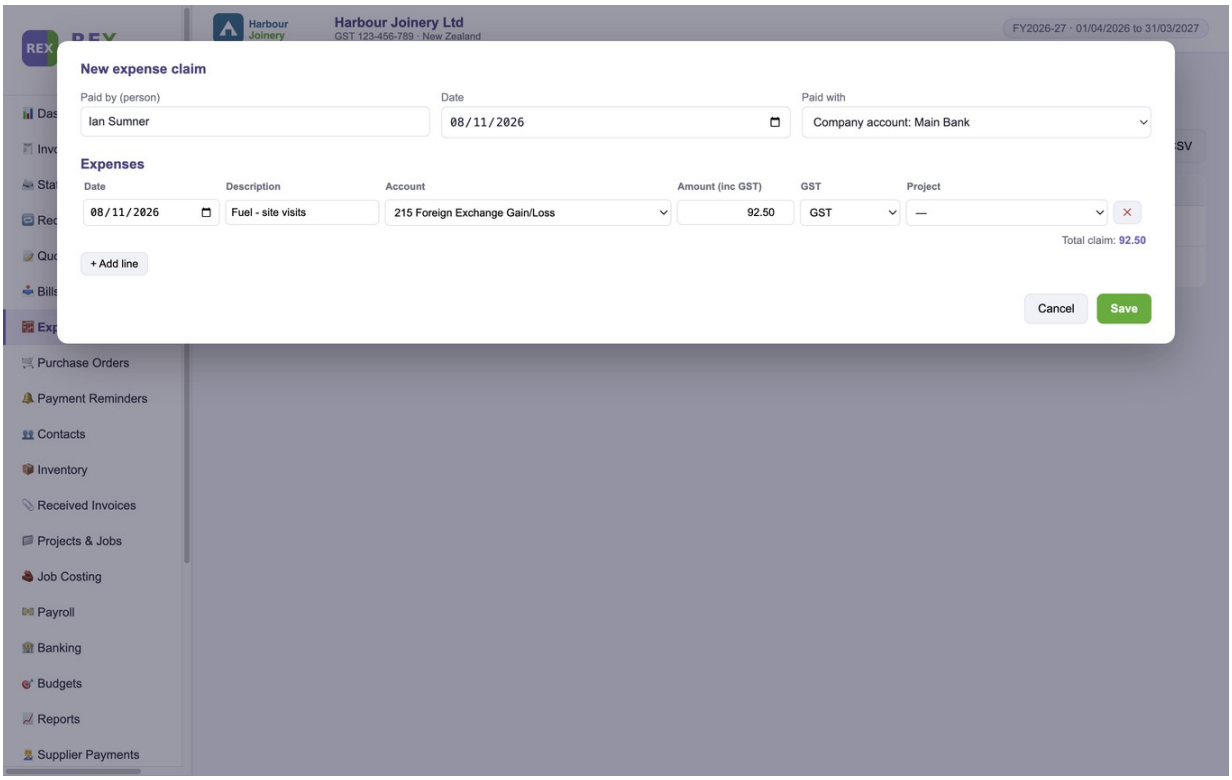
By default the Received Invoices folder is inside REX's data folder. Settings, Received invoices folder, Choose folder… points it at any folder you like, such as a shared drive or a Dropbox, OneDrive or Google Drive folder, so your accountant can browse it. After changing the folder click Rebuild year folders and index: REX copies every file from its platform copies into the new location and rewrites each index.csv. Administrators only when there is more than one user. Deleting a file from the Received Invoices screen (administrators) removes both copies.

> **Important:** The year folder is a convenience copy. The platform copy in the data folder is the one REX relies on and the one the year-end export (chapter 23) packages, so include the data folder in your backups.

13. Expense claims



Expenses: who paid, how, and Import receipt.

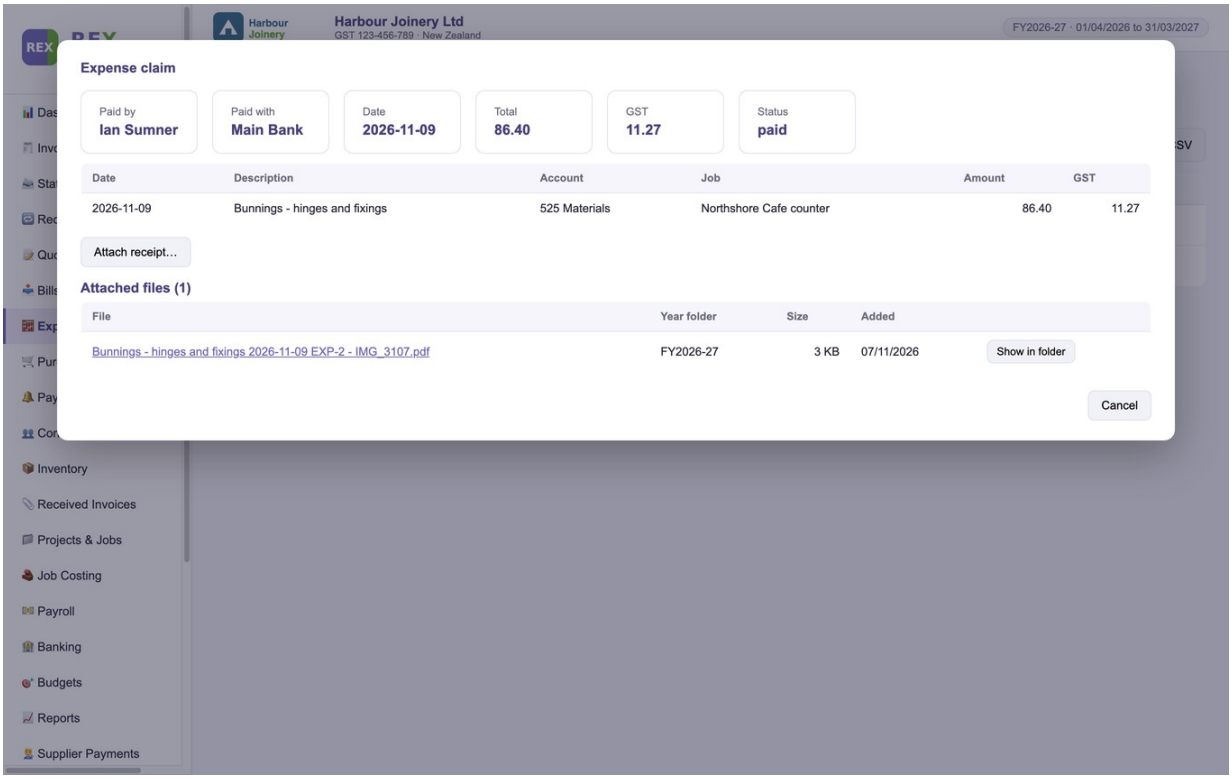


A new expense: paid by a person with their own money, or with a company bank or card account.

When someone pays for something directly, record an expense rather than a bill. Expense Claims, + New claim: who paid (the person), the date, Paid with (their own money, to be reimbursed, or one of the

company's bank or card accounts), then a line per receipt with the description, the account, the amount as paid (GST inclusive: REX works the GST out), the GST treatment and, if it belongs to a job, the project.

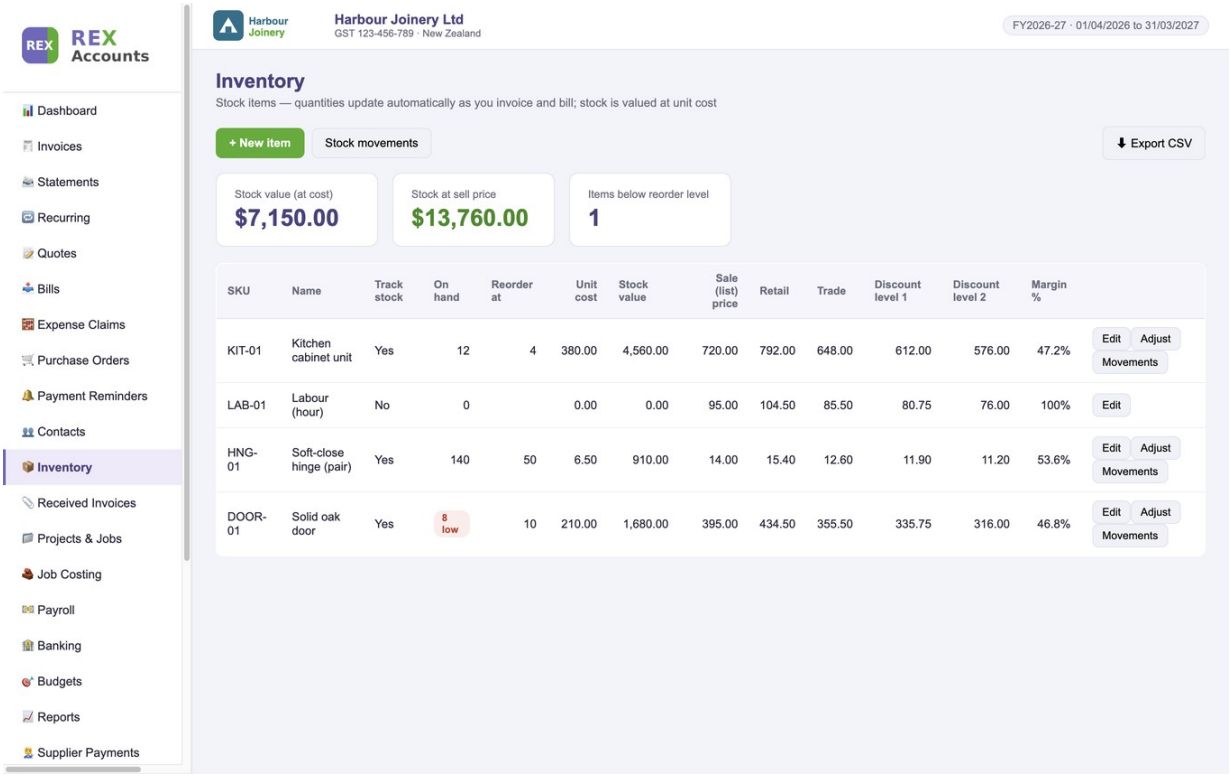
Import receipt (photo or PDF) on the toolbar does the same from a file: REX reads the supplier, date and total where it can, you confirm the account, job, who paid and how, and the expense is created with the receipt stored under the supplier's name and date (chapter 12). Attach receipt… on an existing claim stores a file against it.



Approve, then Mark paid from the bank account used to reimburse.

Approve posts the expenses. If the expense was paid with a company account it is posted straight from that account and shows as paid; if it was paid with someone's own money, the amount owed to them is posted and, when you reimburse them, you open the claim, pick the bank account and click Mark paid. Approved claims are included in the GST return.

14. Inventory, stock costing and valuation

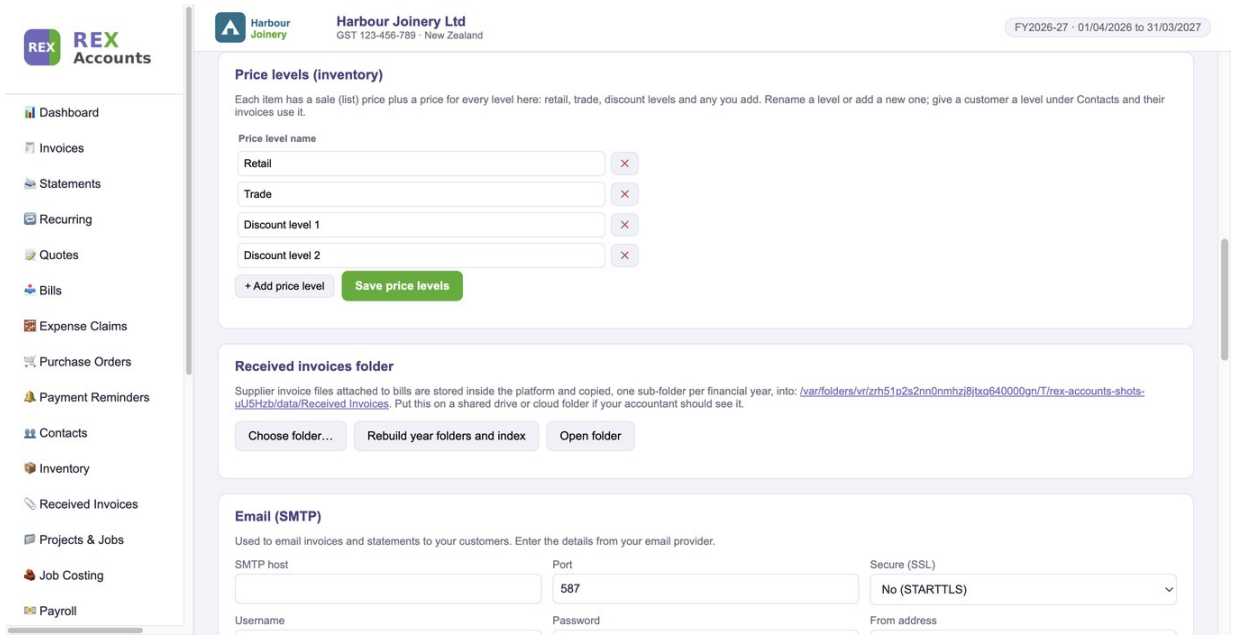


Items with cost, sale price, margin, stock value and reorder levels; the tiles total the stock.

Items save typing and, if you tick Track stock quantity, keep a running count and a value. Give each item a code, a name, the cost you pay and the sale (list) price you charge (both ex GST), the sales and cost-of-goods accounts, an opening quantity and, if you like, a reorder level. Then:

- Picking an item on an invoice fills in the description, price and account; approving the invoice reduces stock and posts the cost of goods sold.
- Picking it on a bill (or a purchase order that becomes a bill) fills in the cost; approving adds the quantity.
- Picking it on a costing line (chapter 16) costs the job at the item's unit cost and sells it at its sale price.
- Adjust records a stocktake correction with a note. Untracked items (services, labour) never change quantity.

Price levels: retail, trade and discount levels



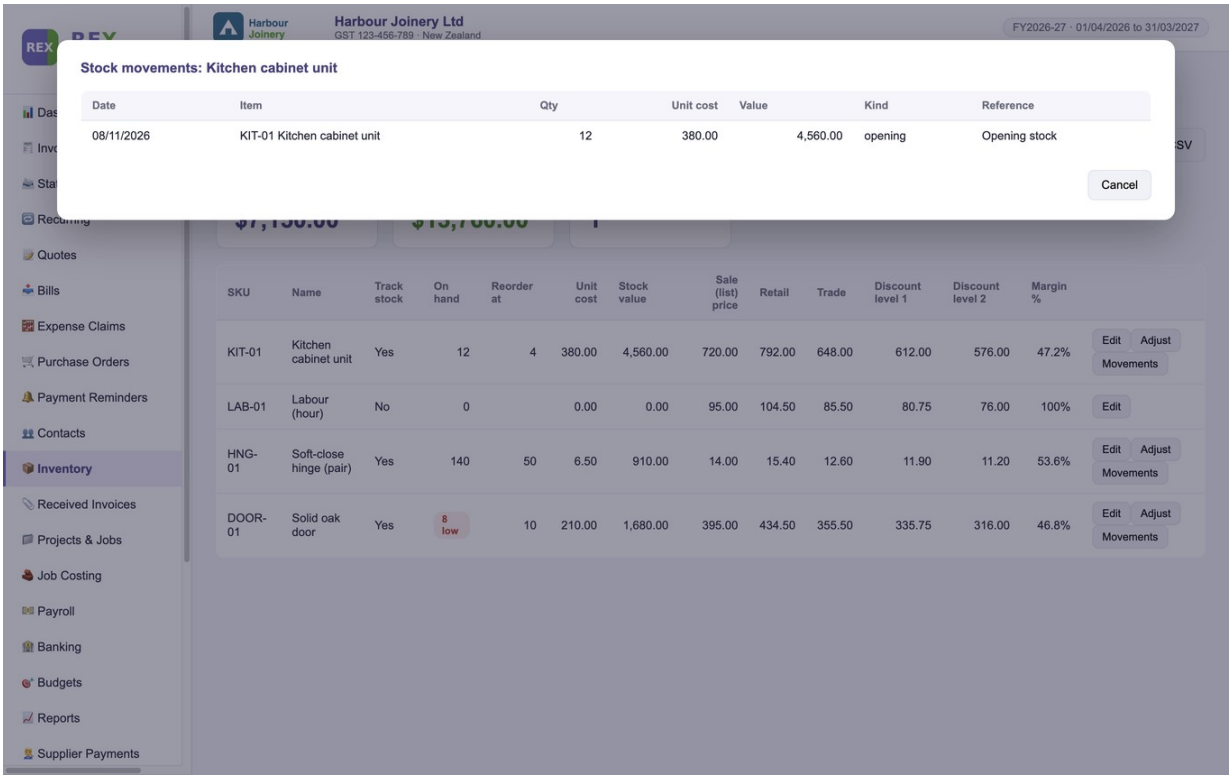
Price levels under Settings: rename them or add your own; each item then has a price per level.

Besides the sale (list) price, each item can carry a price for every price level: Retail, Trade, Discount level 1 and Discount level 2 are supplied, and under Settings, Price levels you can rename any of them or add as many more as you need. Leave a level blank on an item and the list price is used. Give a customer a price level under Contacts, Edit, and when you pick an item on their invoice the price for their level is filled in.

Stock value, margin and reorder

Each tracked item shows its stock value (quantity times unit cost), its margin (sale price less cost as a percentage of the sale price) and its reorder level. When the quantity on hand falls to or below the reorder level the quantity turns red with a low badge, and the Items below reorder level tile counts them. The tiles at the top give the total stock value at cost and at sale price. Reports, Stock Valuation prints the same figures for the year-end stocktake, and the Inventory tab of the year-end export carries them.

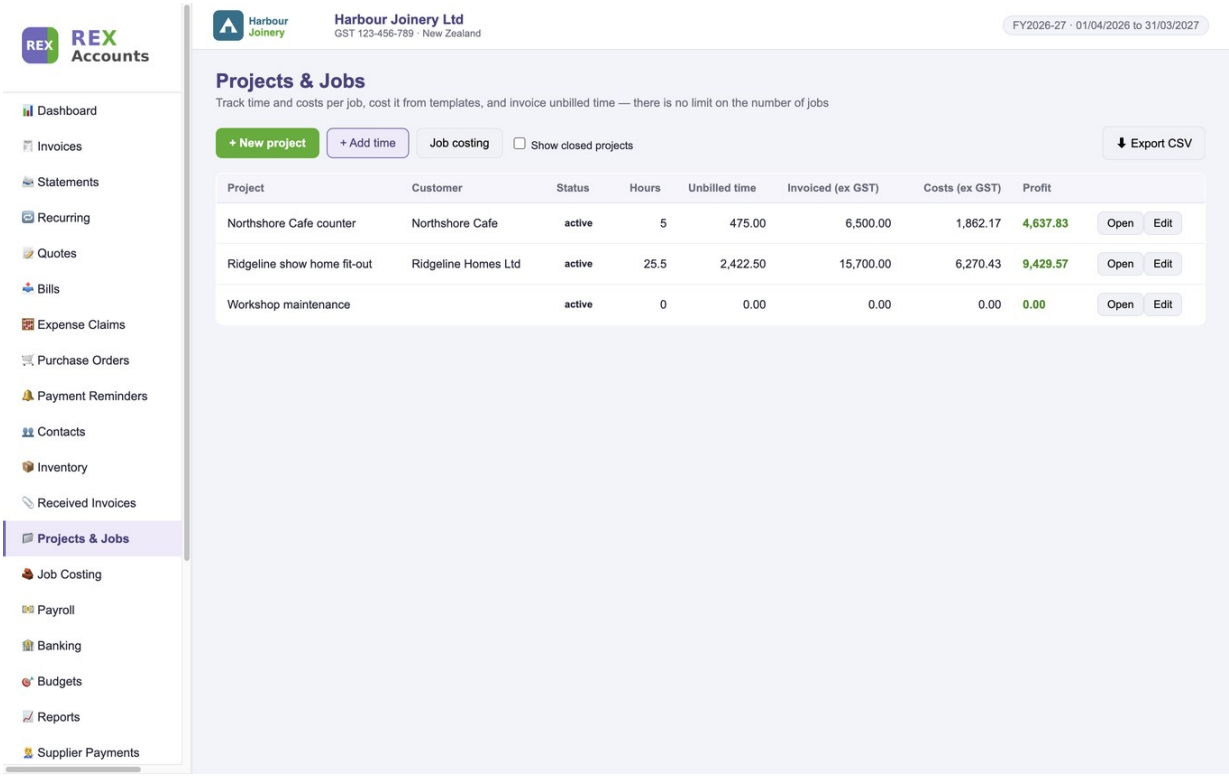
Stock movements



Every movement of an item: opening stock, sales, purchases and adjustments.

Movements, on an item or on the toolbar for all items, lists every change: the opening stock when the item was created, each sale (with the invoice number), each purchase (with the bill number) and each adjustment with its note. The year-end export includes a Stock Movements tab for the year.

15. Projects, jobs and timesheets

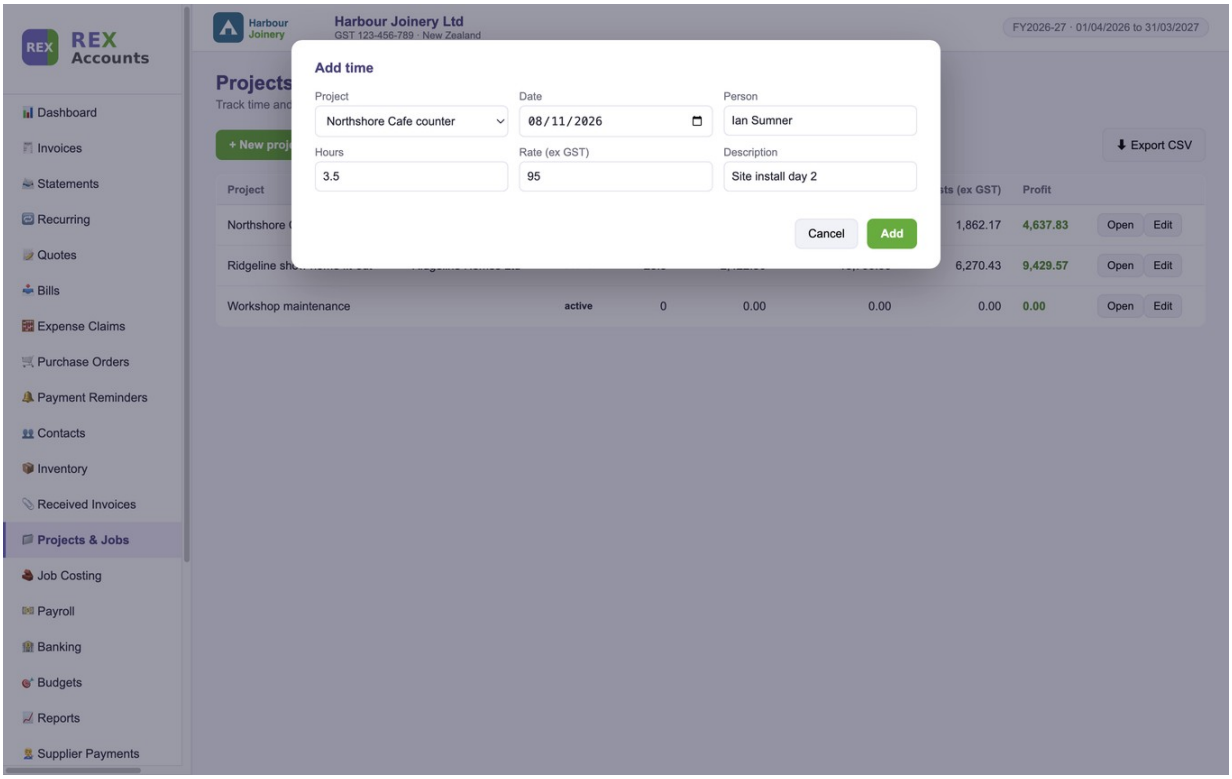


Every job with hours, unbilled time, invoiced value, costs and profit. There is no limit on the number of jobs.

A project (or job) collects everything that belongs to one piece of work so you can see whether it made money. Create as many as you need: there is no limit. Projects & Jobs, + New project: a name, the customer to invoice, a default hourly rate, an optional budget and notes. Then tag things to it:

- **Invoice and quote lines:** the Project column on the invoice form. Approved invoice lines count as invoiced value.
- **Bill lines:** the same column on the bill form. Approved bill lines count as costs.
- **Expense claim lines:** the Project column on the claim form.
- **Bank transactions:** the project drop-down next to Categorise on the Banking screen (it appears once you have a project).
- **Time:** timesheets, below.
- **Costing:** a planned cost and sell price for the job, chapter 16.

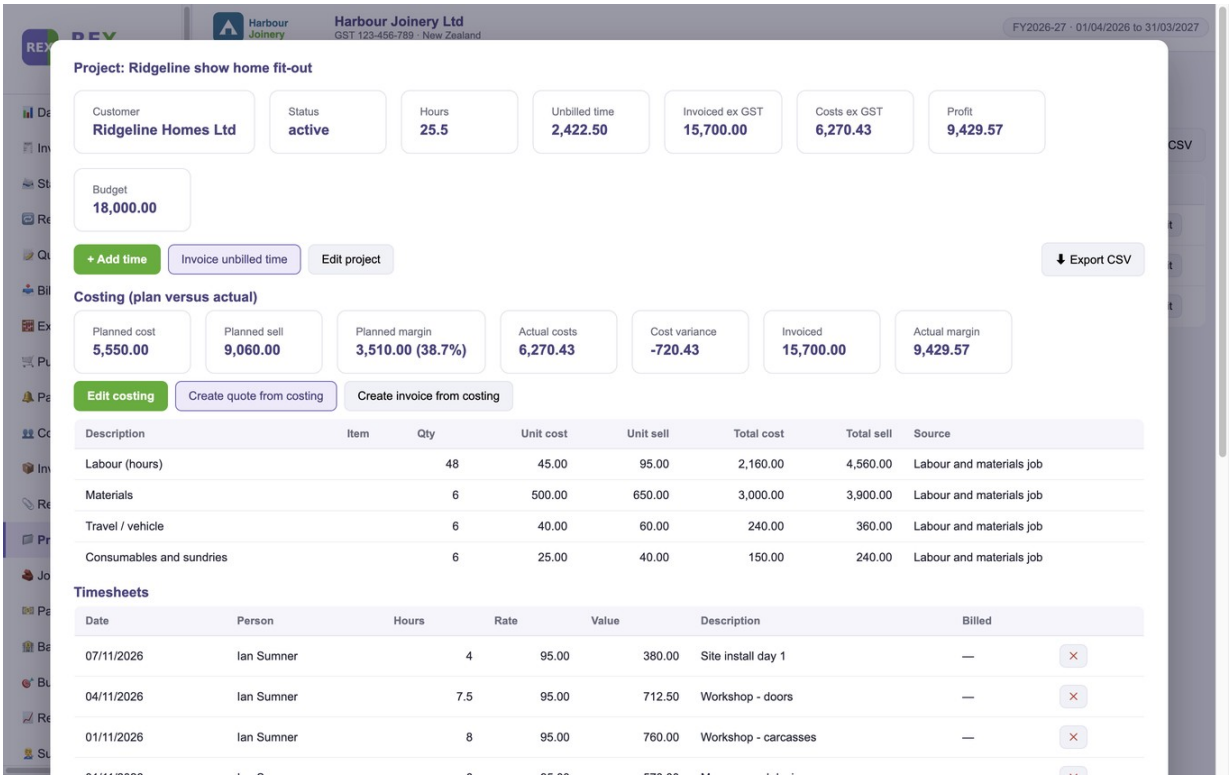
15.1 Timesheets



Adding time: project, date, person, hours, rate, description.

+ Add time on the Projects screen or inside a project: the date, who did the work, the hours, the rate (pre-filled from the project) and what was done. Time shows as unbilled until it is invoiced. Unbilled entries can be deleted; invoiced ones cannot.

15.2 Invoicing time



The project window: totals, costing, timesheets, and everything tagged to the job.

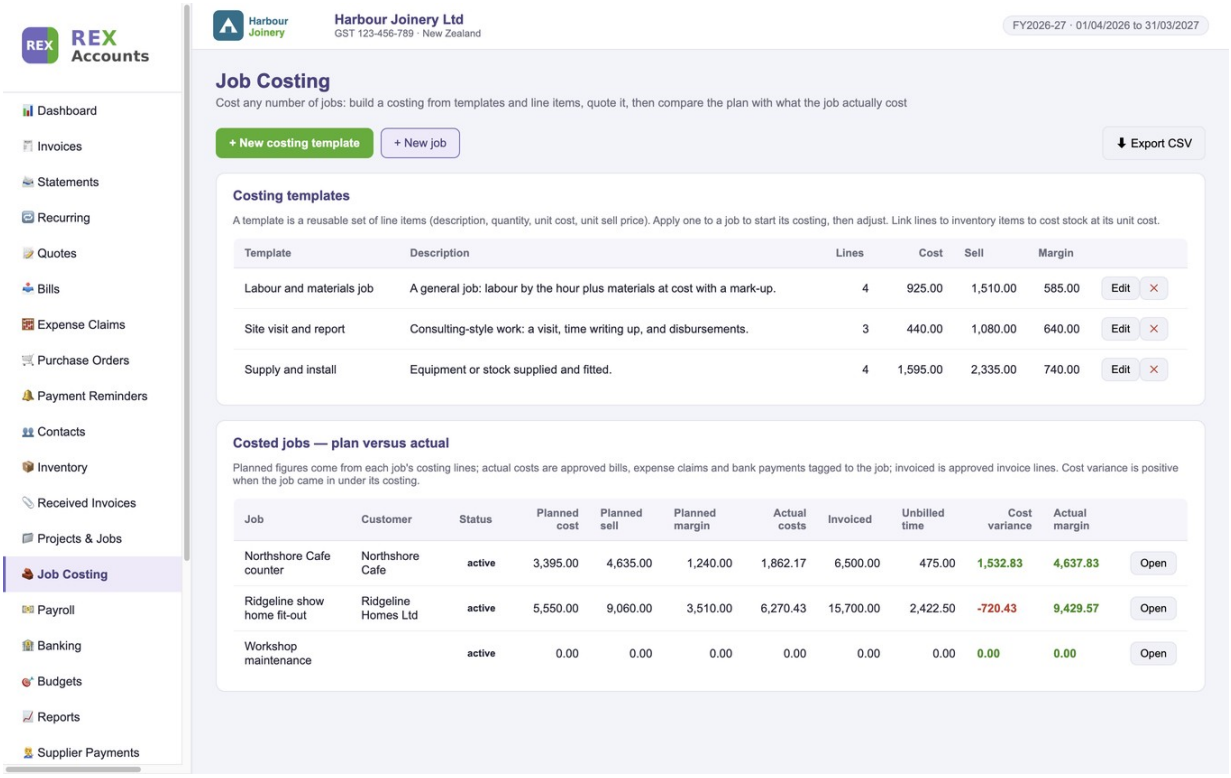
Open a project and click Invoice unbilled time. REX creates a draft invoice to the project's customer with one line per timesheet entry (date, person, description, hours at the rate) and marks that time as billed. Edit the draft as you like, then approve and send it as usual.

15.3 Reading the numbers

Column	What it is
Hours	All time recorded, billed or not
Unbilled time	Hours not yet invoiced, at their rates (ex GST)
Invoiced	Approved invoice lines tagged to the project, ex GST
Costs	Approved bill lines, approved expense-claim lines and categorised bank payments tagged to the project, ex GST
Profit	Invoiced minus costs. Unbilled time is not yet income.

Show closed projects reveals jobs you have marked closed; Export CSV saves the list. The Report Writer (chapter 20) has Timesheets and Job costing sources.

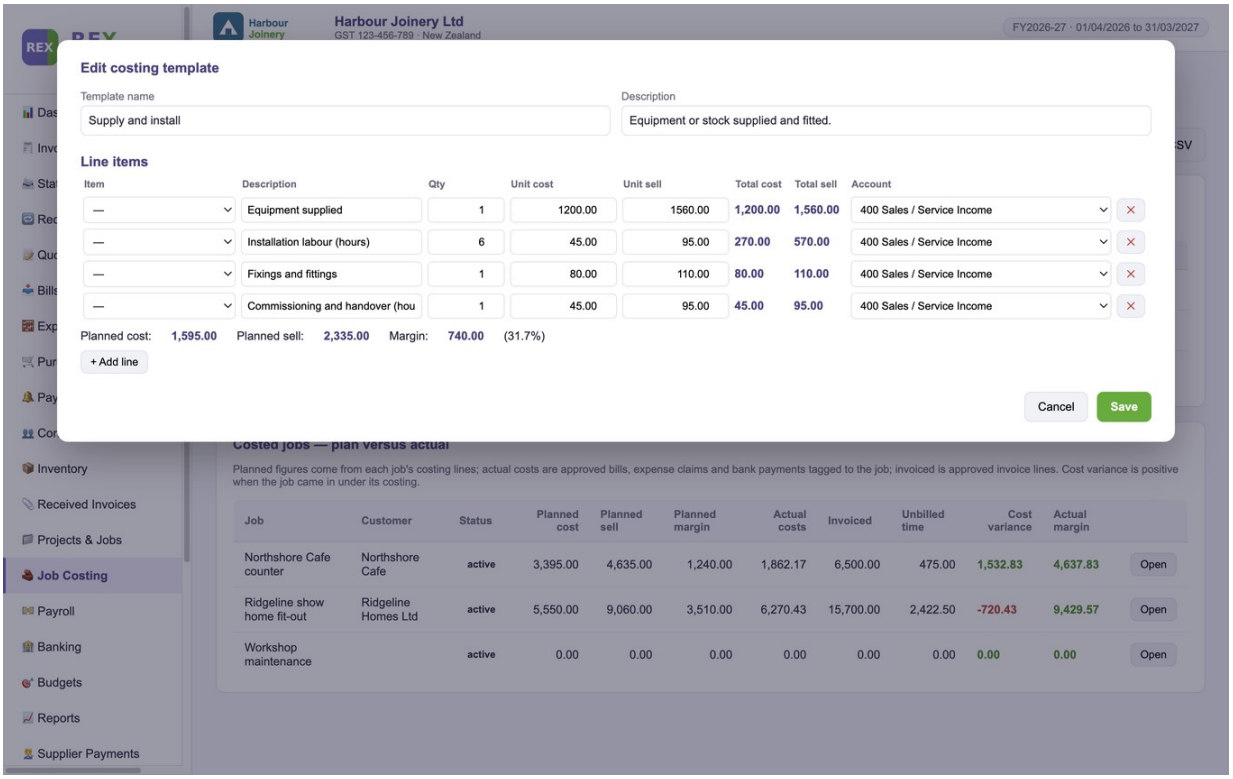
16. Job costing: templates, costing a job, quoting from it



Job Costing: reusable templates above, and every costed job with plan versus actual below.

Job Costing is where you work out what a job should cost and what to charge before you start, then see how it actually went. It is built on line items: each line has a description, a quantity, a unit cost (what it costs you) and a unit sell price (what you charge), and can be linked to an inventory item so stock is costed at its unit cost. Any number of jobs can be costed.

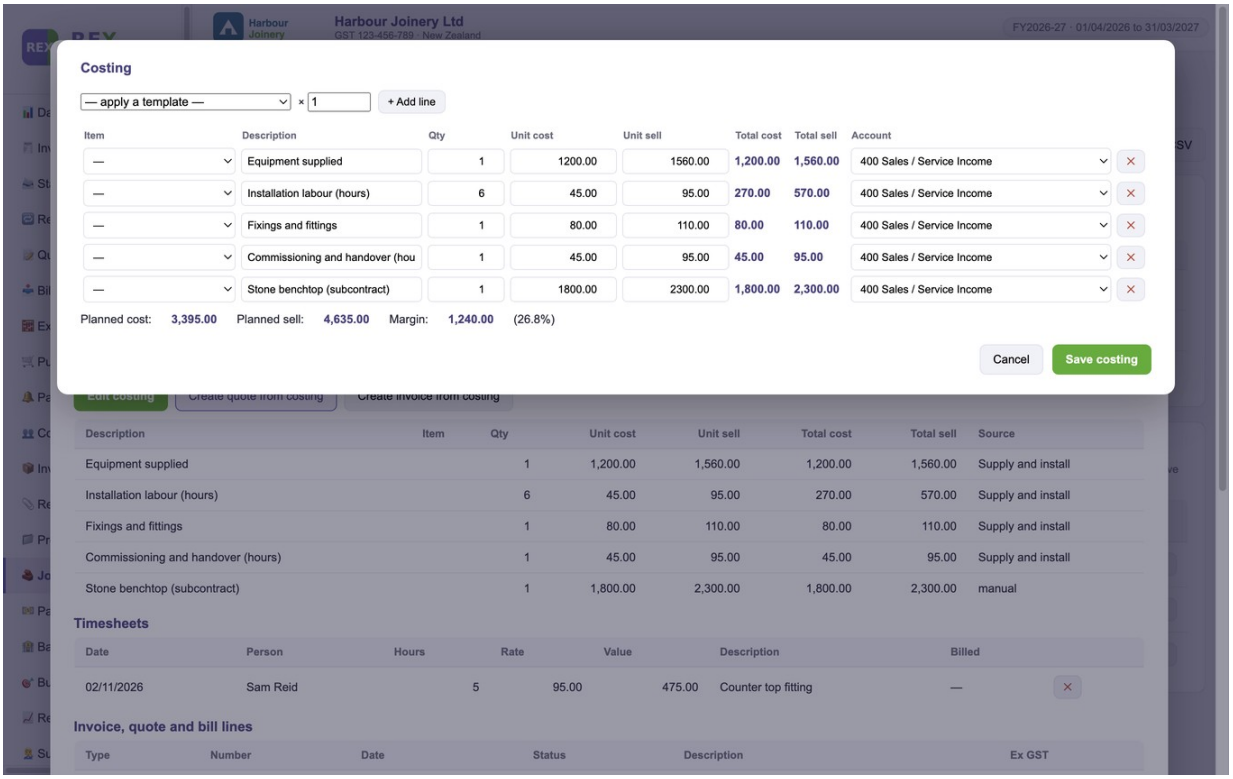
16.1 Costing templates



A costing template: the line items a typical job is built from.

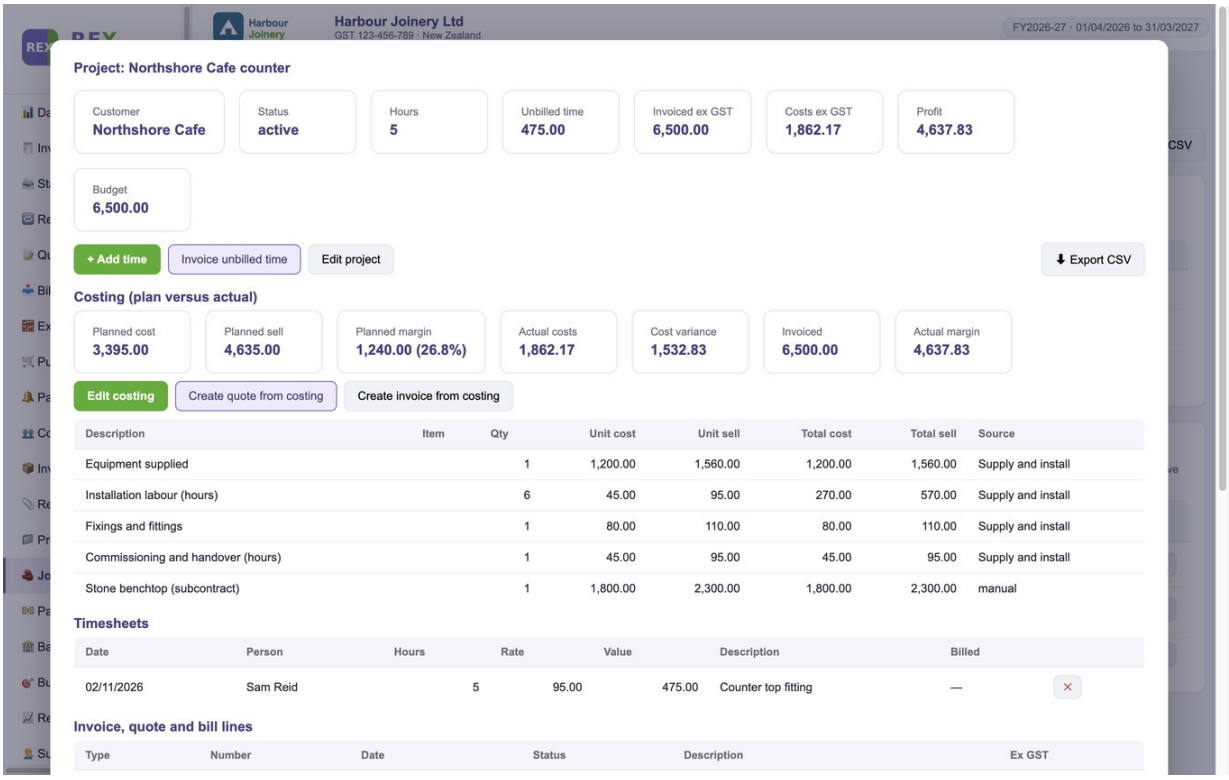
A template is a reusable set of line items for a kind of job you do often. REX starts you off with three (a labour-and-materials job, a site visit and report, and a supply-and-install job); edit them to your own rates or make your own with + New costing template. Each template shows its total cost, total sell and margin. Templates can be applied to a job any number of times, with a multiplier, so a template for one unit can cost a job of six.

16.2 Costing a job



Costing a job: apply a template, add lines, link inventory items; the planned cost, sell and margin total as you type.

22. Open the job (Projects & Jobs or Job Costing, Open) and click Cost this job (or Edit costing).
23. Pick a template from the drop-down, set the multiplier if you need more than one of it, and its lines are added. Add any number of extra lines by hand, or pick an inventory item on a line to use its cost and price.
24. Adjust quantities, costs and sell prices. The totals at the bottom show the planned cost, planned sell and margin.
25. Save costing.



The project window shows the costing: planned cost, planned sell, margin, actual costs, cost variance, invoiced and actual margin, with the costing lines.

16.3 Quoting and invoicing from the costing

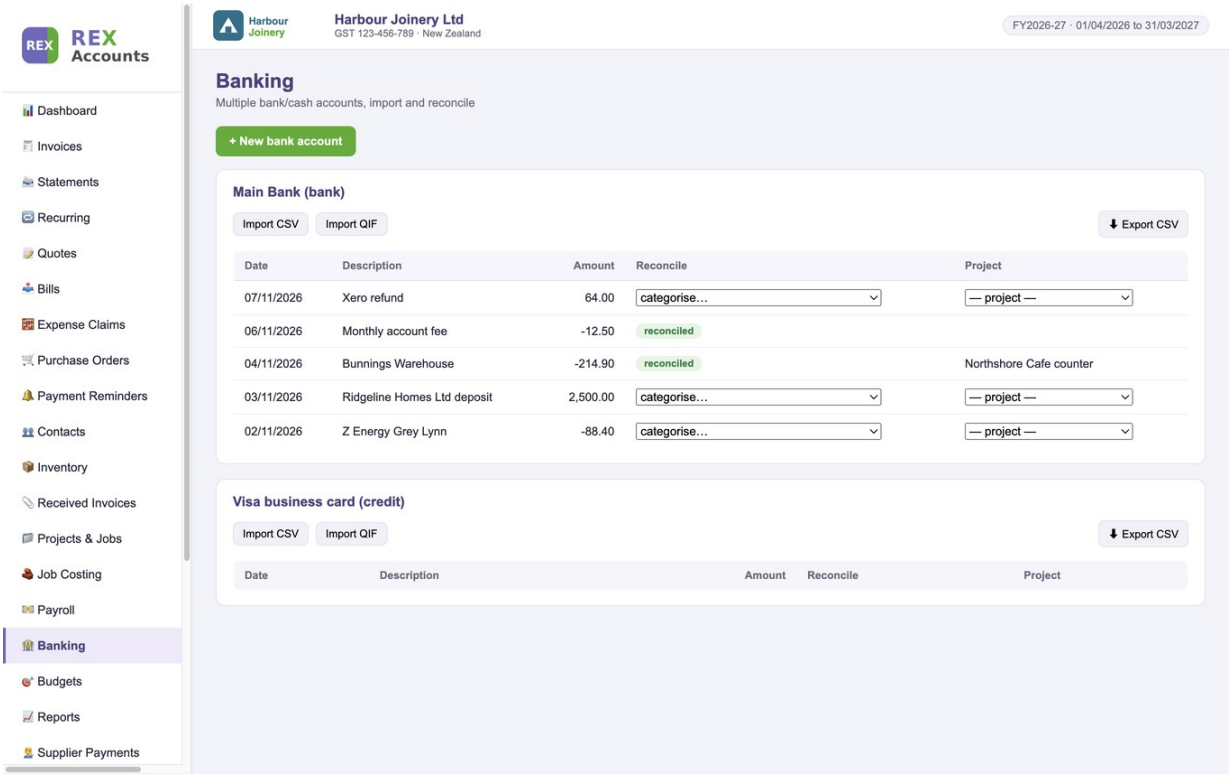
With a costing saved, Create quote from costing makes a draft quote to the job's customer with one line per costing line at the sell price, every line tagged to the job. Send it as any quote and convert it to an invoice when accepted; or use Create invoice from costing to invoice directly. The costing itself stays with the job for comparison.

16.4 Plan versus actual

Figure	What it is
Planned cost	Sum of quantity times unit cost over the costing lines
Planned sell	Sum of quantity times unit sell price
Planned margin	Planned sell less planned cost, and as a percentage of sell
Actual costs	Approved bill lines, expense-claim lines and categorised bank payments tagged to the job (ex GST)
Cost variance	Planned cost less actual costs: positive when the job came in under its costing
Invoiced	Approved invoice lines tagged to the job (ex GST)
Actual margin	Invoiced less actual costs

The Costed jobs table on the Job Costing screen and Reports, Job Costing show these figures for every job; the year-end export has Projects & Job Costing and Costing Lines tabs. Stock used on a job is costed through bills and inventory as usual, so the actual figures include it.

17. Banking: importing statements and reconciling



One card per bank account: import, then categorise each line.

Banking lists every bank, credit-card and cash account, each with its recent transactions. + New bank account adds one (REX creates the matching ledger account for it).

17.1 Importing a statement

26. In internet banking, export the account's transactions as a CSV or QIF file for the period (Appendix B has the route for each bank).
27. In REX, on that account's card, click Import CSV or Import QIF and pick the file.
28. REX reads the date, description and amount (or separate debit and credit columns), skips lines it has already imported, and lists the new ones.

17.2 Categorising

Each unreconciled line has a Categorise drop-down. Choose the income or expense account it belongs to, and the project if any, and the line is posted immediately: money out becomes an expense with the GST split off (for taxable accounts); money in becomes income with GST on it. The line then shows as reconciled.

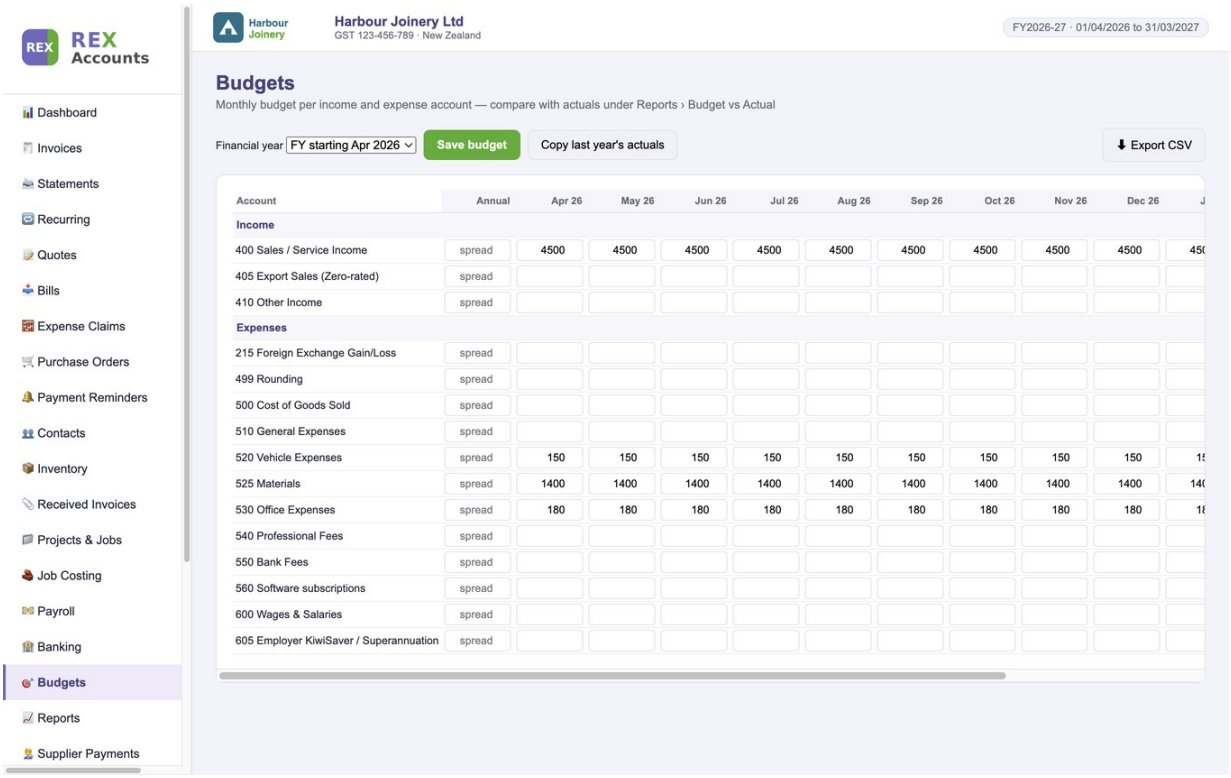
Leave alone any line that REX already knows about because you recorded it as a payment: customer receipts you entered with Receive Payment, bill payments from Make Payment, expense-claim reimbursements and net wages from pay runs paid from a bank account. Categorising those again would count them twice.

> **Tip:** Bank fees are usually GST-exempt: categorise them to Bank Fees, which is set up as exempt. Transfers between your own accounts should be categorised to the other bank account's ledger account, not to income or expense. PAYE, KiwiSaver and super paid to IRD or a fund go to the PAYE / Super payable accounts (chapter 21).

17.3 Checking the balance

When every line is dealt with, the bank tile on the dashboard should equal the closing balance on your statement. If it does not, look for lines categorised twice, a payment recorded against the wrong bank account, or a period of statement never imported. The Trial Balance report and the Report Writer's Bank transactions source help track it down.

18. Budgets

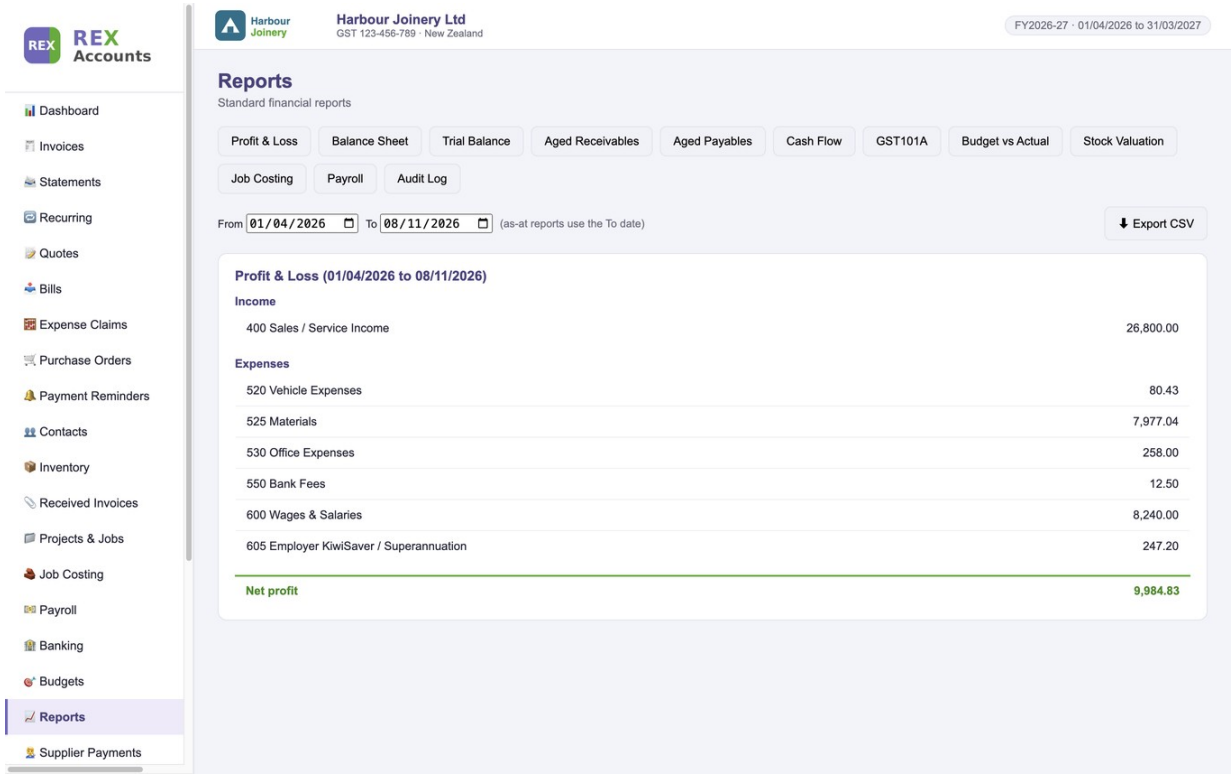


A month-by-month budget for each income and expense account.

Budgets sets a monthly figure for every income and expense account for a financial year. Pick the year, then either type a figure in each month, or type an annual amount in the Annual column and REX spreads it evenly. Copy last year's actuals fills the grid with what actually happened in the previous year as a starting point. Click Save budget. The Total column adds each row.

Reports, Budget vs Actual then compares budget with actual for any period, account by account, with a variance that is positive when it is good news: income above budget, or spending below it (chapter 19).

19. Reports

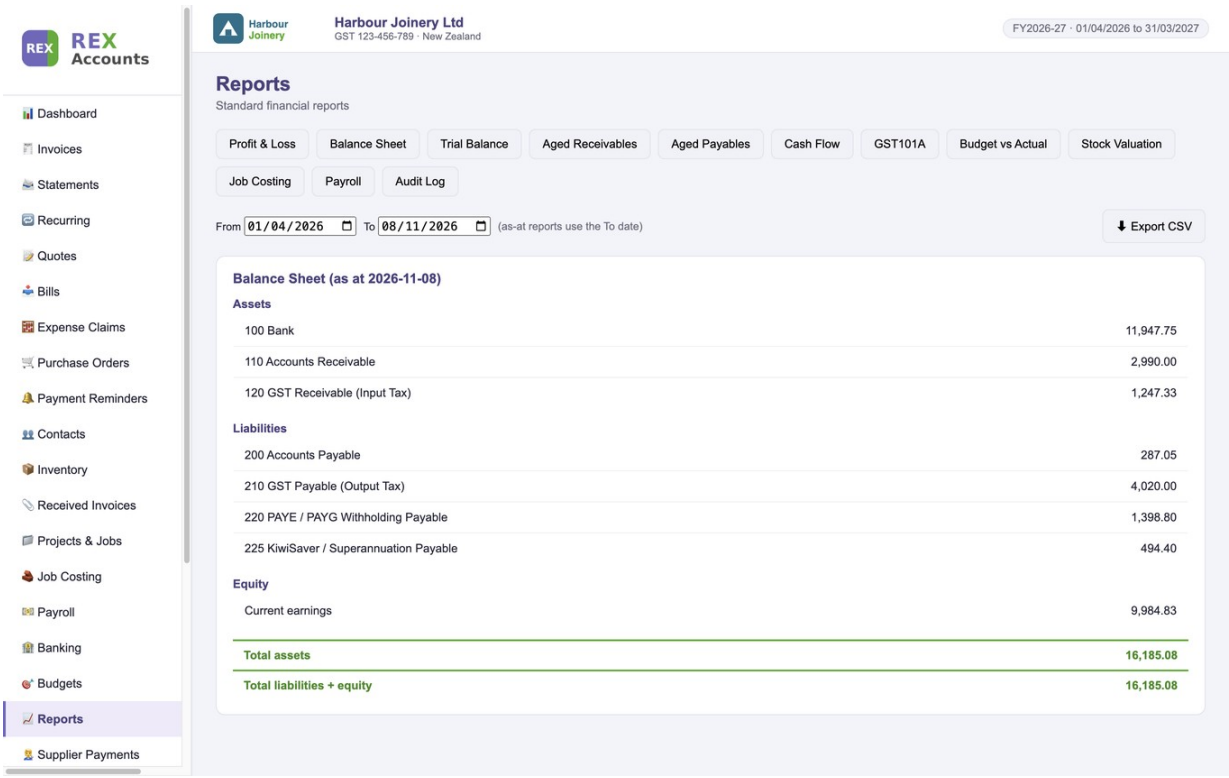


Profit and Loss for the chosen period.

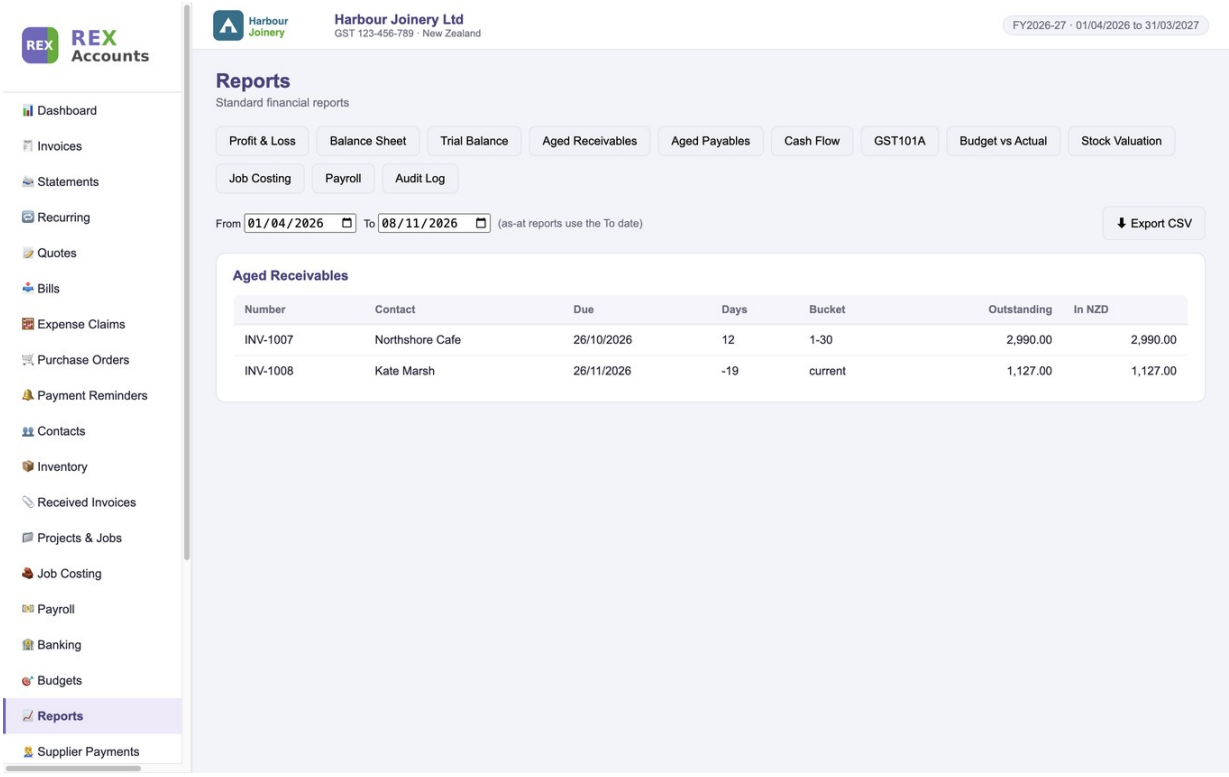
Reports has a button per report and a From / To date range. The range starts at the beginning of the current financial year; change it and the report refreshes. "As at" reports (Balance Sheet, Trial Balance, aged lists, stock valuation) use the To date or today. Export CSV saves the report on screen as a spreadsheet file; the year-end export (chapter 23) saves every report at once as PDFs and spreadsheet tabs headed with your company name and logo.

Report	What it shows
Profit & Loss	Income and expenses by account for the period, and the net profit.
Balance Sheet	Assets, liabilities and equity as at the To date, including current earnings. Total assets always equal liabilities plus equity.
Trial Balance	Every account's debit and credit total. The accountant's view; useful for finding a mis-posting.
Aged Receivables	Unpaid invoices by customer with days overdue in buckets (current, 1-30, 31-60, 61-90, 90+).
Aged Payables	The same for bills you owe.
Cash Flow	Money in, money out and the net movement across your bank accounts for the period.
GST101A / tax summary	For a New Zealand region the boxes of the GST return (chapter 29); for Australia or Other, a tax summary: sales and purchases including tax, tax on each, and the net to pay or refund.
Budget vs Actual	Budget, actual and variance per account for the period, with income, expense and net totals.
Stock Valuation	Every tracked item with quantity, unit cost, stock value, sale price, sell value, margin and reorder level, and the total stock value at cost.

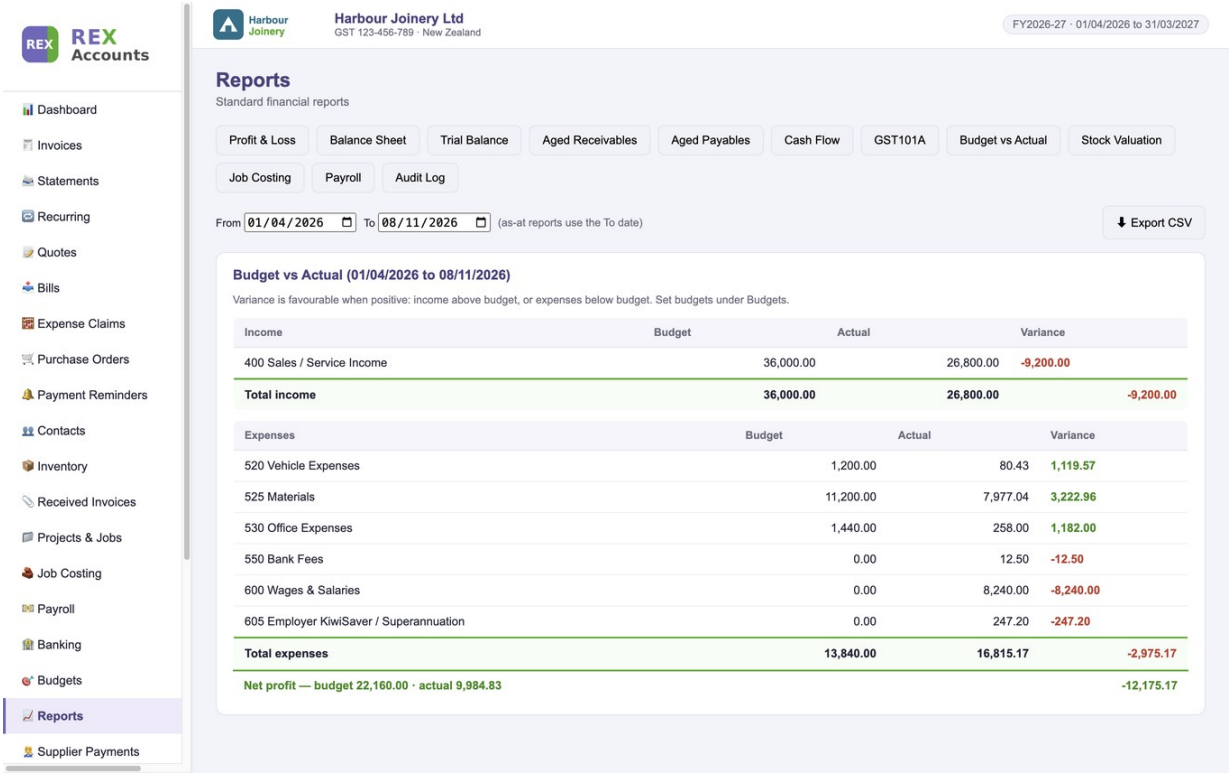
Job Costing	Every job's planned cost and sell, actual costs, invoiced, cost variance and actual margin (chapter 16).
Payroll	Gross, PAYE/PAYG, KiwiSaver or super and net pay by employee for the period (chapter 21).
Audit Log	Who did what and when: every change made through REX Accounts in the period.



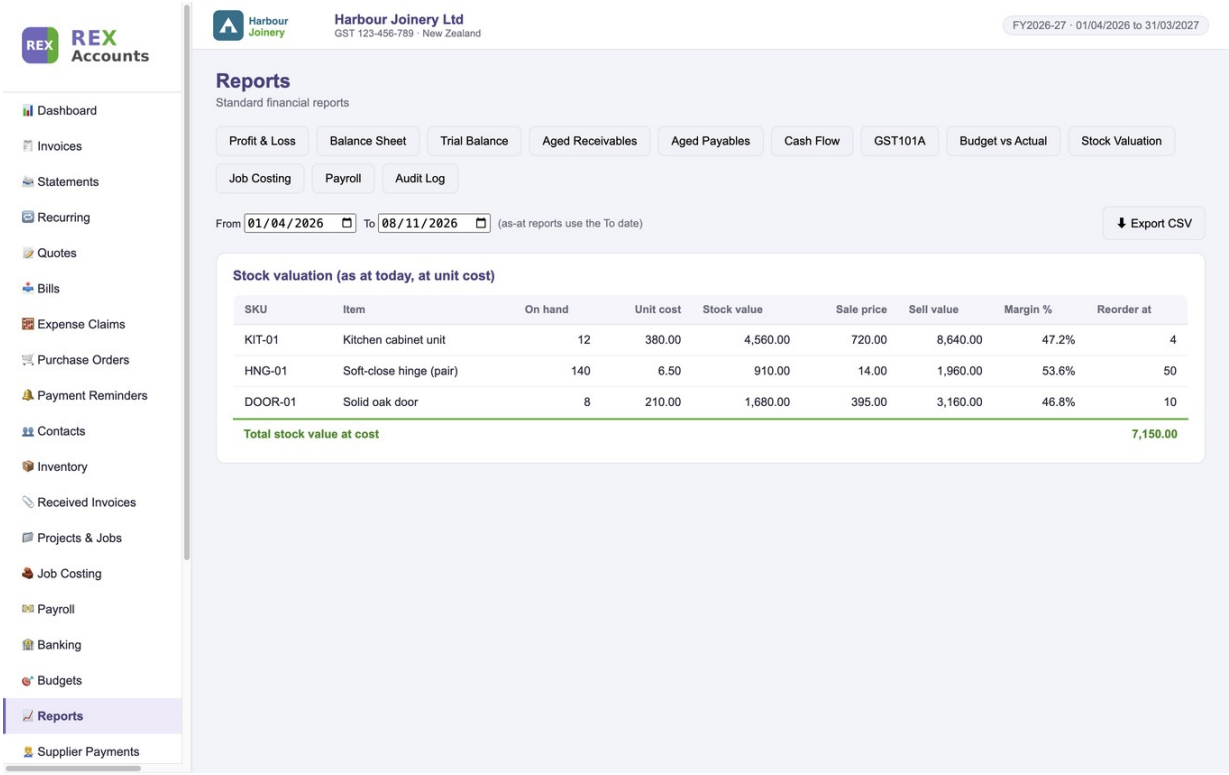
Balance Sheet as at the To date.



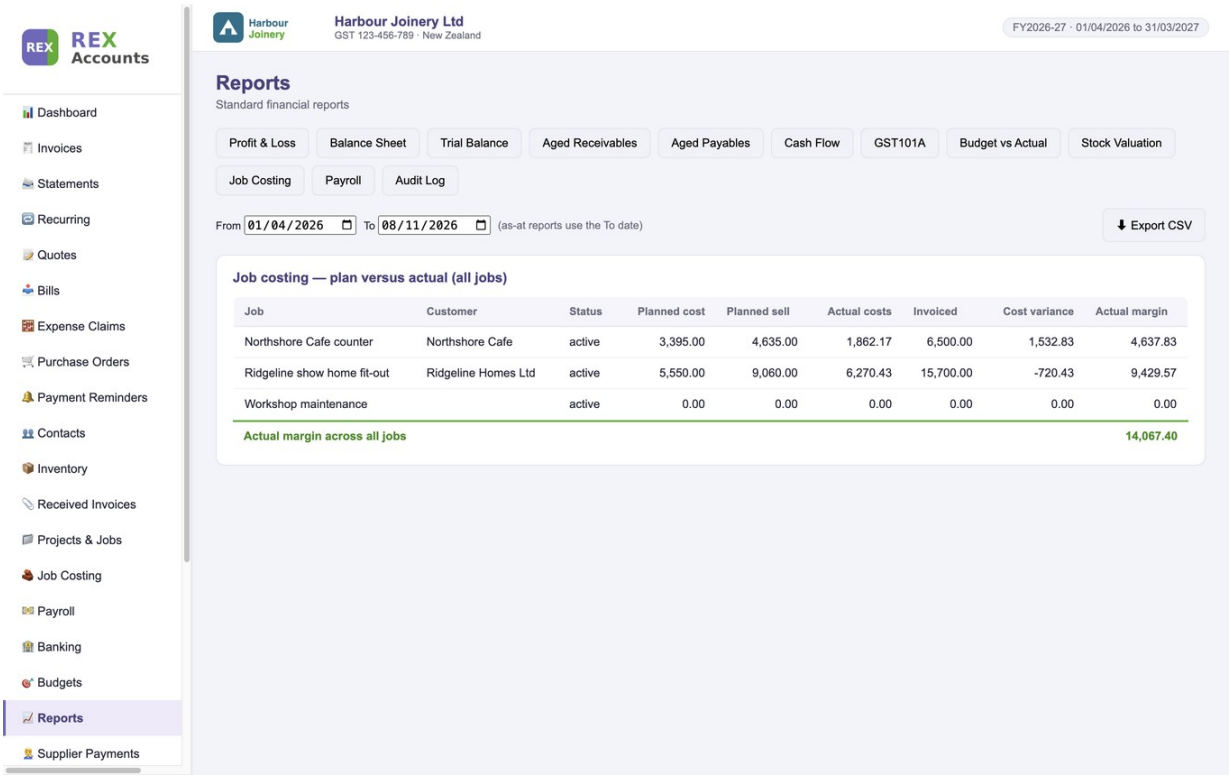
Aged receivables by bucket.



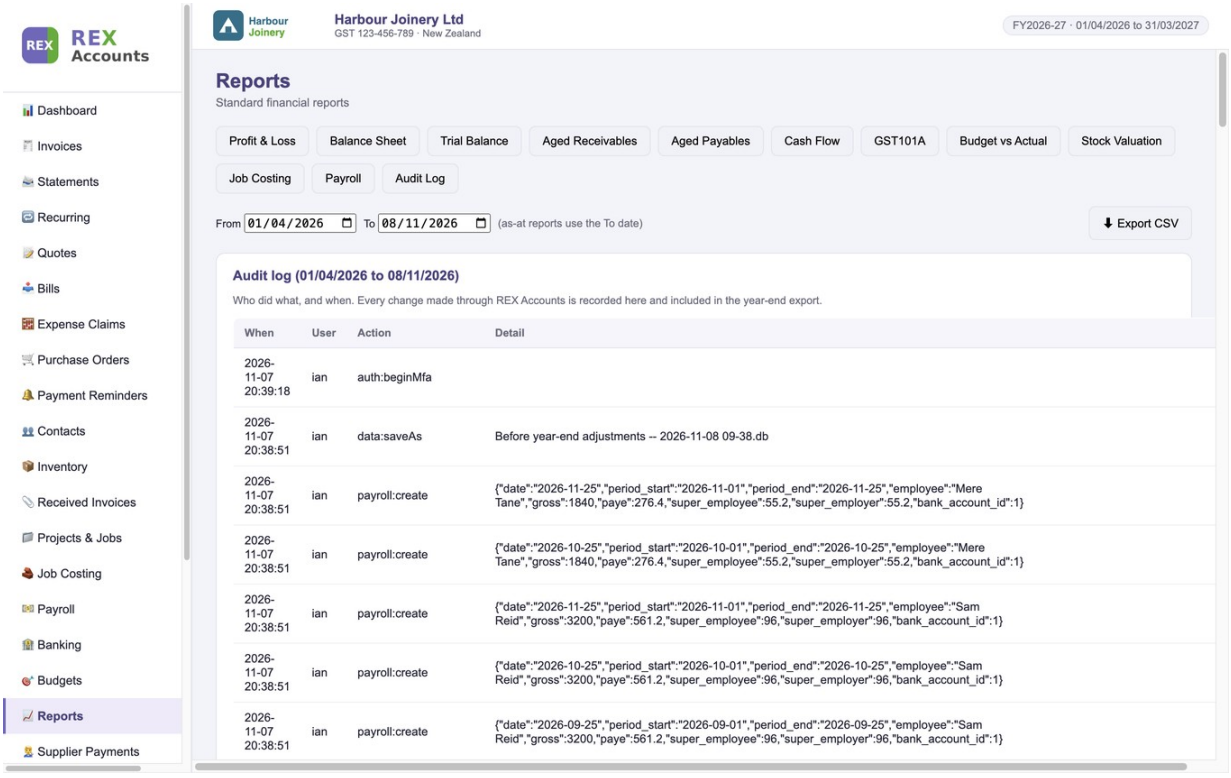
Budget versus actual with favourable variances in green.



Stock valuation at cost, with margins and reorder levels.

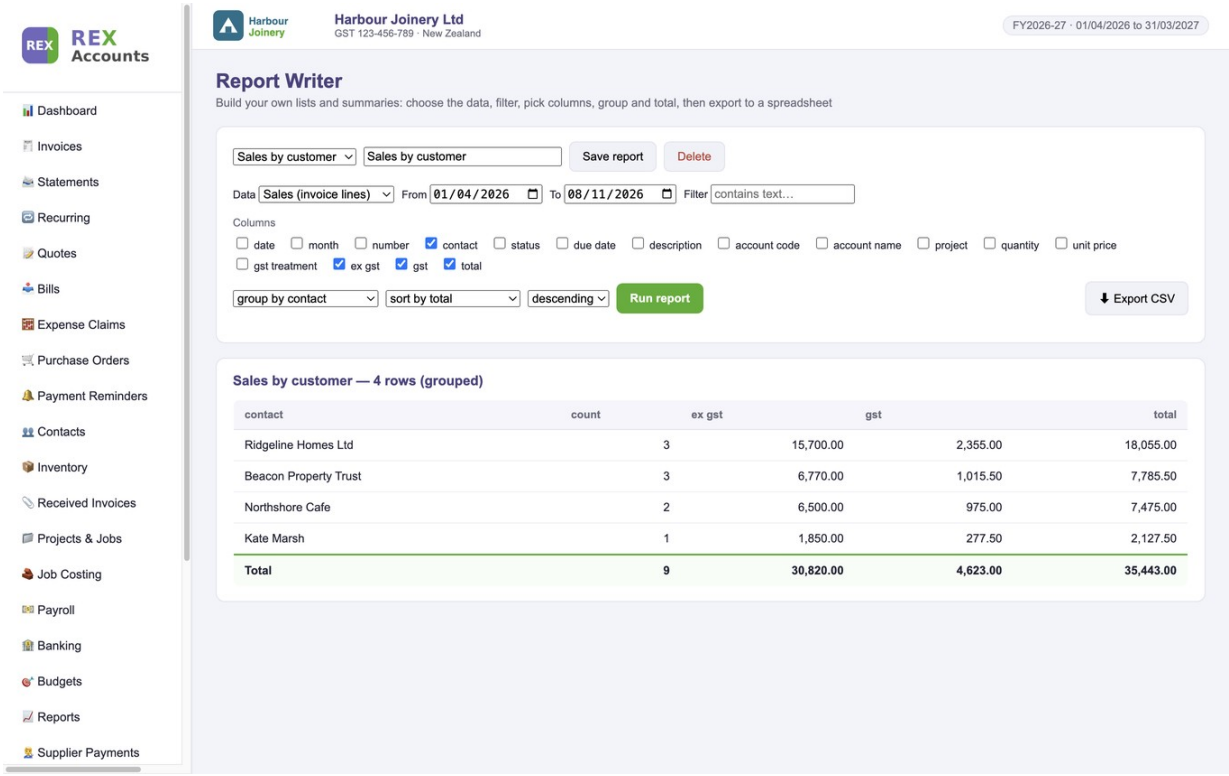


Job costing: plan versus actual for every job.



The audit log: user, action and detail of every change.

20. Report Writer and exporting to a spreadsheet



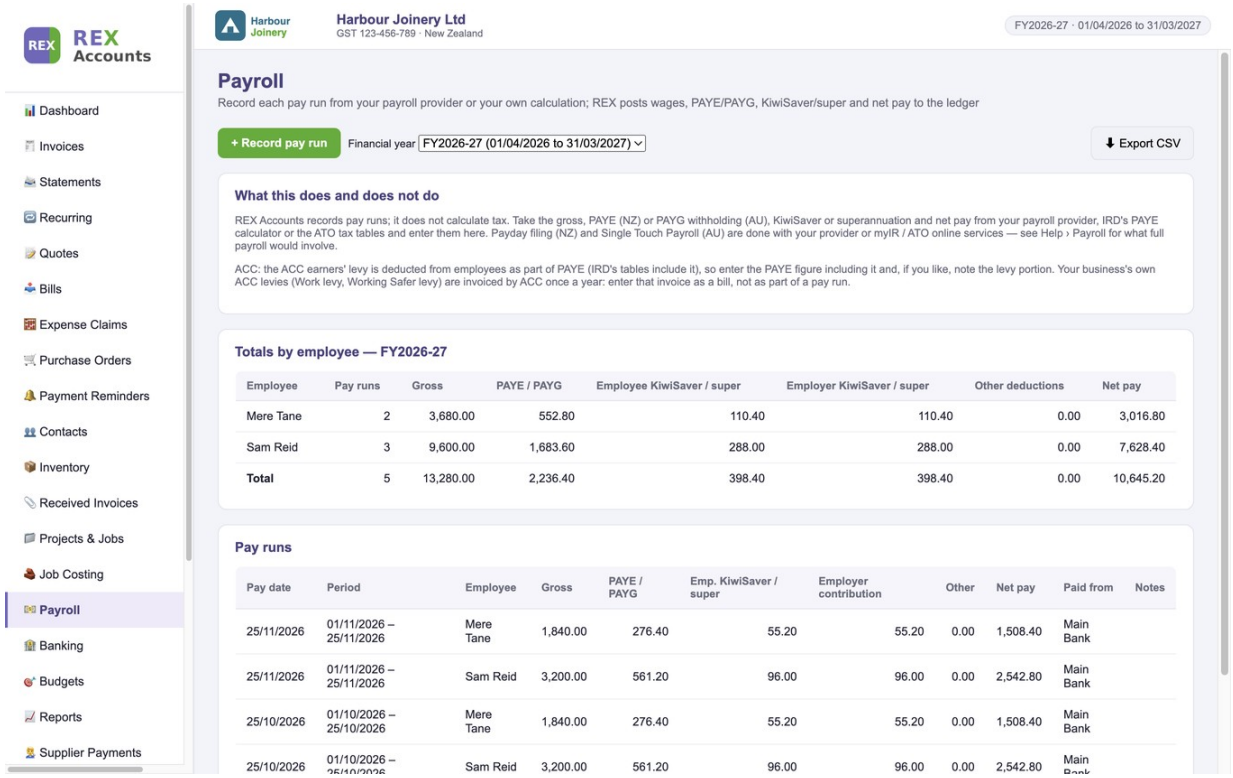
A saved report: sales grouped by customer, sorted by total.

The Report Writer builds lists and summaries the standard reports do not. Choose the data, filter it, pick the columns, group and sort, run it, save it for next time, and export it.

29. **Data:** Ledger transactions (every journal line), Sales (invoice lines), Purchases (bill lines), Bank transactions, Timesheets, Contacts (with invoiced and billed totals), Payroll (pay runs), Received invoice files, or Job costing.
30. **From / To:** the date range.
31. **Filter:** only rows containing this text in any column, for example a customer name or the word "fuel".
32. **Columns:** tick the ones you want.
33. **Group by:** pick a column to get one row per value with a count and the totals of every numeric column: sales by customer, expenses by account, hours by person, bank payments by month, wages by employee.
34. **Sort:** by any column, ascending or descending.
35. Run report. The last row is the total.
36. Save report keeps the definition under the name you typed; pick it from the saved list any time. Delete removes it.
37. Export CSV saves the result. Open the file in Excel, Numbers or Google Sheets.

Every list screen and every standard report also has an Export CSV button that saves exactly what is on screen. For a real multi-tab Excel workbook of the whole year, use the Year-End Export (chapter 23); for a spreadsheet of every invoice in and out, use its Invoices in & out button.

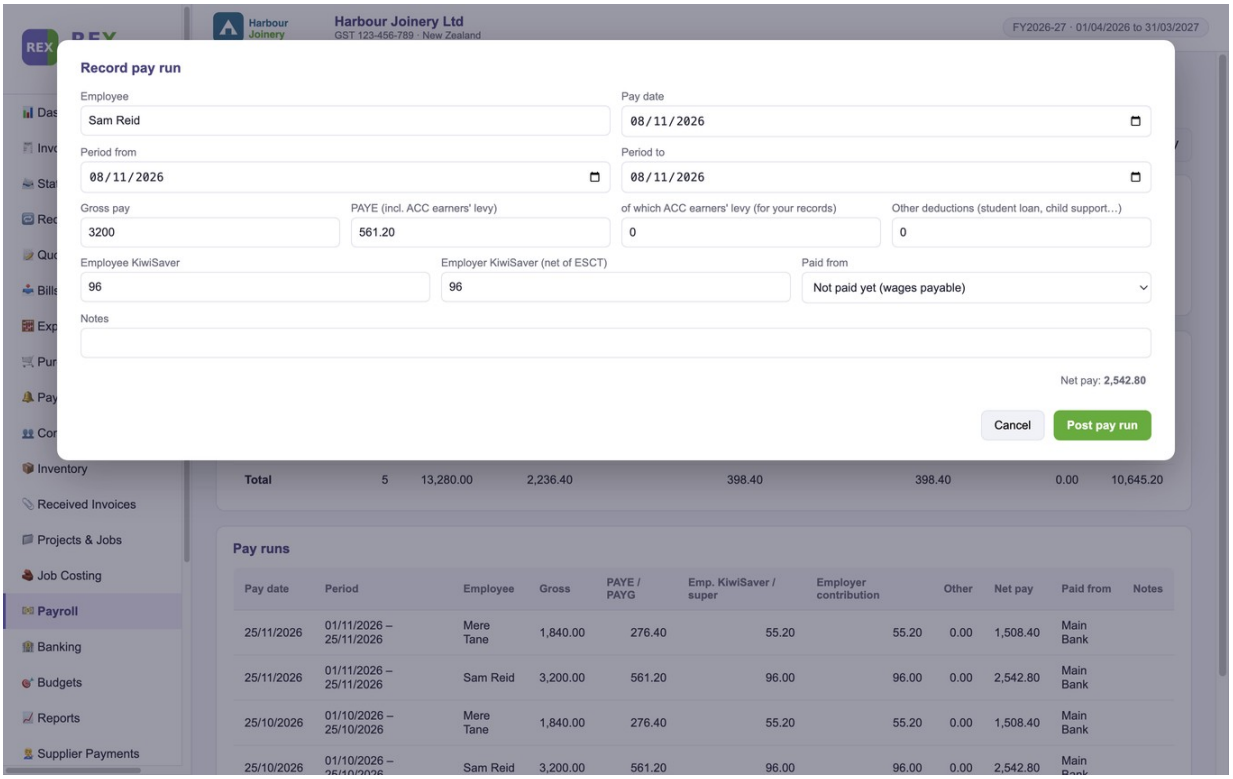
21. Payroll



Payroll: totals by employee for the financial year, and every pay run.

REX Accounts records pay runs and posts them to the ledger; it does not calculate tax. Work out each pay with your payroll provider, IRD's PAYE calculator or the ATO's tax tables, then enter the figures here so wages, deductions and net pay are in your accounts, your Profit and Loss and your year-end export. Appendix D explains why the calculations themselves are a separate, regulated job and what a full payroll module would involve.

21.1 Recording a pay run



Recording a pay run: the net pay is worked out as you type.

38. Payroll, + Record pay run.
39. Employee, pay date, and the period the pay covers.
40. Gross pay; PAYE (NZ, including the ACC earners' levy) or PAYG withholding (AU); for NZ, optionally the ACC earners' levy portion of that PAYE for your records; other deductions such as student loan or child support; the employee's KiwiSaver or super contribution; and the employer's KiwiSaver (net of ESCT) or super guarantee contribution.
41. Paid from: the bank account the net pay went out of, or Not paid yet to hold it in Wages Payable until you pay it.
42. Post pay run. The net pay is gross less PAYE, employee contribution and other deductions; REX refuses a pay run whose deductions exceed the gross.

21.2 What is posted

Account	Debit / credit	Amount
Wages & Salaries (expense)	Debit	Gross pay
Employer KiwiSaver / Superannuation (expense)	Debit	Employer contribution
PAYE / PAYG Withholding Payable (liability)	Credit	PAYE or PAYG plus other deductions
KiwiSaver / Superannuation Payable (liability)	Credit	Employee plus employer contributions
Bank account, or Wages Payable (liability)	Credit	Net pay

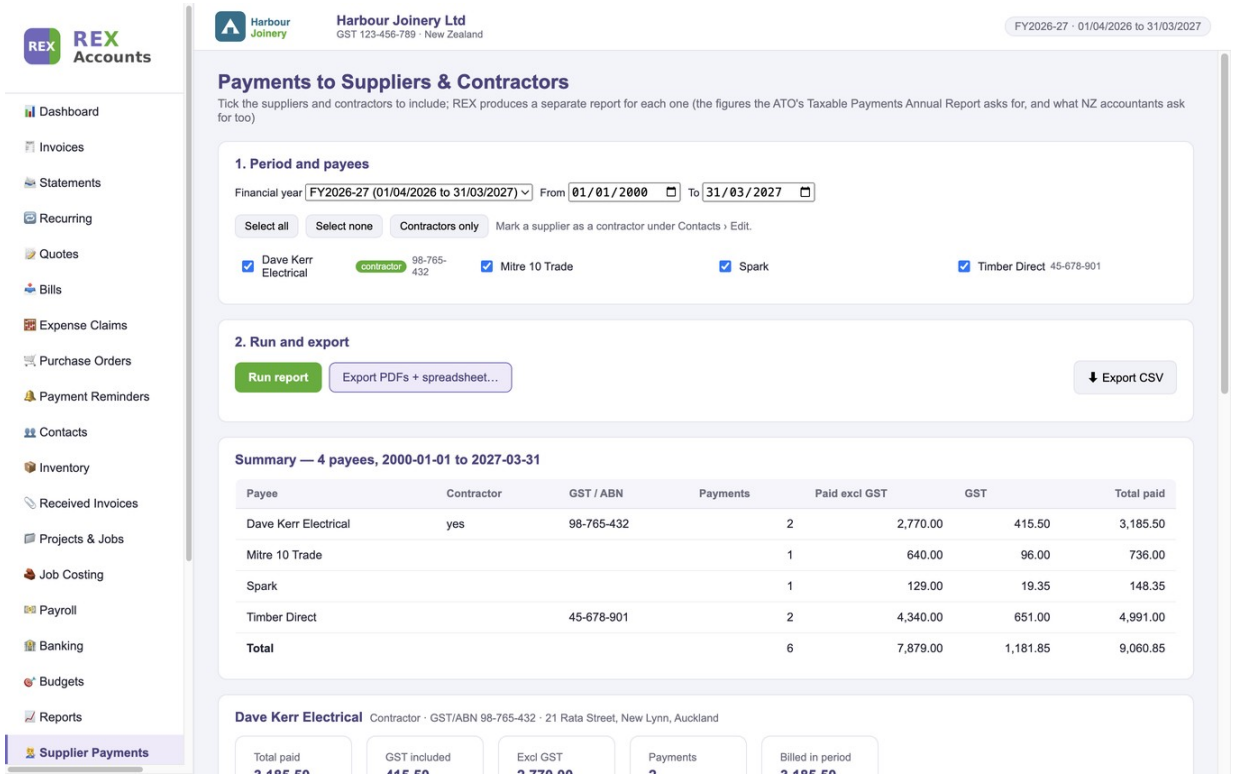
REX creates these accounts the first time you post a pay run (if you already use those codes, the next free code is taken; the accounts are remembered under Settings). When you pay IRD, the ATO or the super fund, categorise the bank line to the matching payable account, not to an expense. Wages are outside GST.

ACC (New Zealand)

There are two sides to ACC. The ACC earners' levy is paid by employees and is deducted as part of PAYE (IRD's PAYE tables include it), so the PAYE figure you enter already contains it; the optional ACC field just records how much of the PAYE was levy. Your business's own levies, the Work levy and the Working Safer levy, are invoiced by ACC once a year based on the liable earnings you reported; enter that invoice as a bill from ACC (an expense account such as ACC levies), not as part of a pay run. Self-employed people pay their own ACC levy the same way.

Totals by employee for the financial year are at the top of the screen; Reports, Payroll gives them for any period; the Report Writer has a Payroll source; and the year-end export has a Payroll tab with every pay run and the totals.

22. Payments to suppliers and contractors



Tick the payees, run, and get a separate report for each one with payments, GST and totals.

Australian businesses in building and construction, cleaning, courier and road freight, IT and security services must lodge a Taxable Payments Annual Report (TPAR) with the ATO by 28 August each year, listing for each contractor their name, ABN, address, the total paid including GST and the GST included. New Zealand has no equivalent form, but accountants ask for exactly the same breakdown for schedular payments and year-end work. This screen produces it, one report per payee.

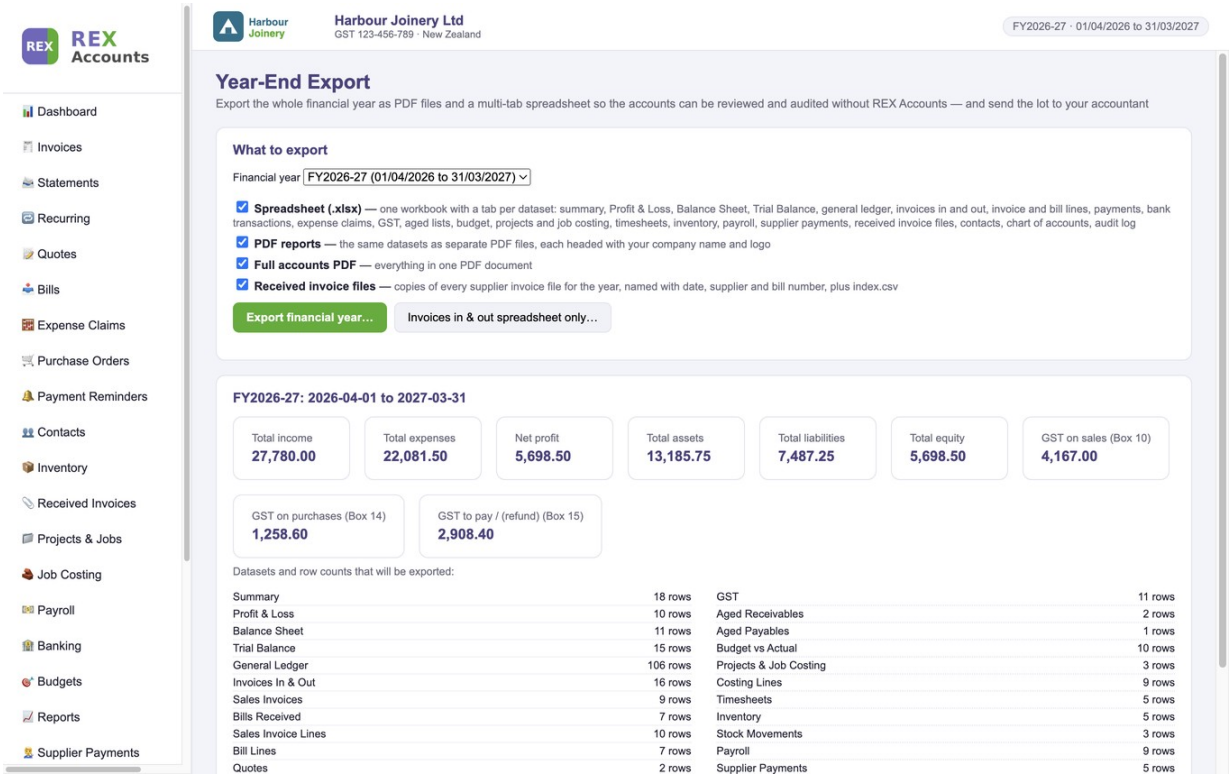
43. **Period and payees.** Pick the financial year (the dates fill in) or set From and To. Tick the suppliers and contractors to include. Contractors (chapter 6) are ticked by default; Select all, Select none and Contractors only are there too.
44. **Run report.** A summary table of every ticked payee (contractor flag, GST or ABN, number of payments, paid excluding GST, GST, total paid), then a separate card per payee: their details, totals, every payment

made in the period (date, reference, bank account, bills settled, excluding GST, GST, paid) and the bills from them dated in the period.

45. **Export PDFs + spreadsheet….** Choose a folder. REX writes one PDF per payee (Payments - payee name - period.pdf), each headed with your company name and logo, and one spreadsheet with a Summary tab and a tab per payee, into a dated sub-folder. Export CSV saves what is on screen.

    Important: The GST included in each payment is worked out from the bills the payment settled (a payment of a GST-exempt bill shows no GST). Only payments recorded through Make Payment are counted, so pay suppliers through REX rather than only categorising the bank line, and put their ABN or GST number on the contact. Confirm your reporting obligations with your accountant or the ATO.

23. Year-end export: the whole year as PDFs and a spreadsheet



Year-End Export: choose the year, what to include, and see the datasets and row counts before exporting.

Year-End Export packages an entire financial year so the accounts can be reviewed and audited by someone who does not have REX Accounts: your accountant, an auditor, IRD or the ATO, or you in ten years' time. Pick the financial year, tick what you want and click Export financial year…, then choose a folder. REX creates a sub-folder named with your company, the year and today's date containing:

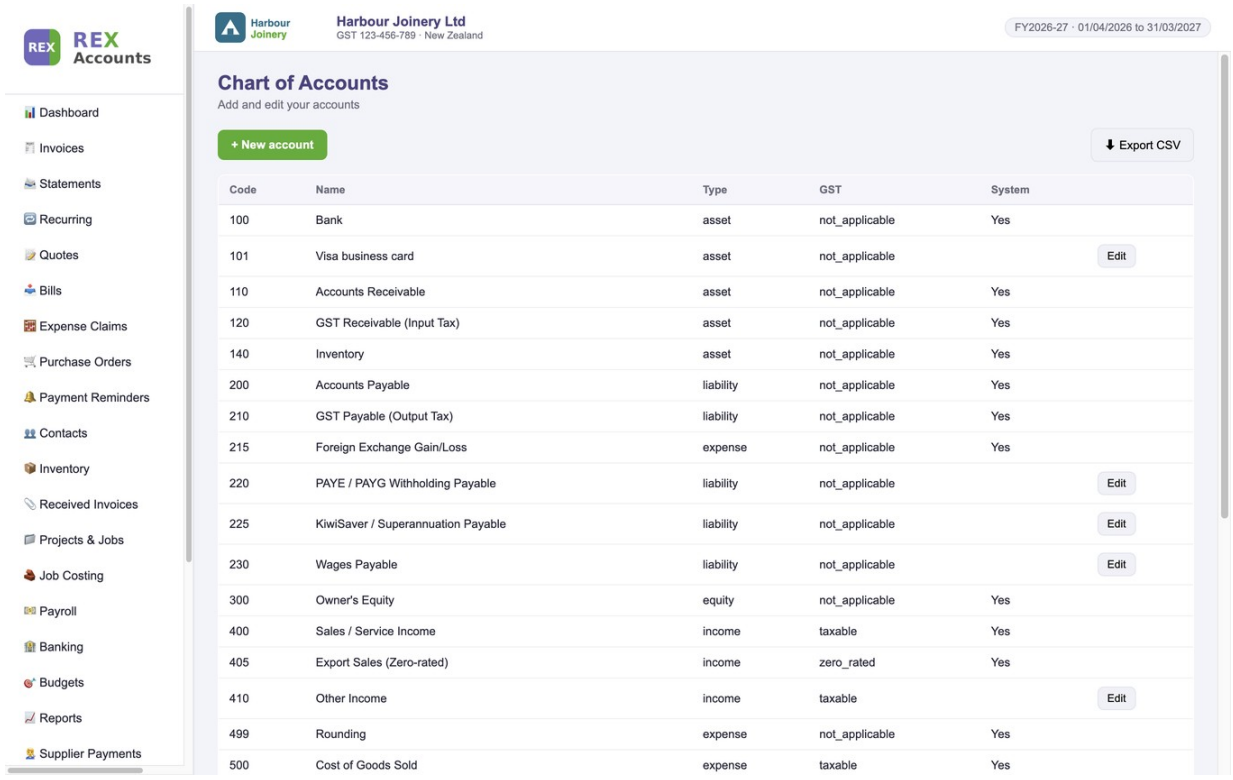
- **The spreadsheet (.xlsx).** One workbook, one tab per dataset, every tab headed with the company name, the dataset, the period and the time of export: Summary, Profit & Loss, Balance Sheet, Trial Balance, General Ledger (every journal line), Invoices In & Out, Sales Invoices, Bills Received, Sales Invoice Lines, Bill Lines, Quotes, Purchase Orders, Payments, Bank Transactions, Expense Claims, GST, Aged Receivables, Aged Payables, Budget vs Actual, Projects & Job Costing, Costing Lines, Timesheets, Inventory, Stock Movements, Payroll, Supplier Payments, Received Invoice Files, Contacts, Chart of Accounts and Audit Log. Numbers are real numbers, header rows are frozen.

- **PDF reports.** The same datasets as separate PDF files, numbered in the same order, each with your company name and logo.
- **Full accounts PDF.** Everything in one document, one dataset per section.
- **Received invoices.** A copy of every supplier invoice file for the year, named with its date, supplier and bill number, plus the year's index.csv.
- **README.txt.** What is in the folder, who exported it and when.

The Invoices In & Out tab (and the Invoices in & out spreadsheet only button) lists every sales invoice and supplier bill in the period with the direction, both company names (yours is filled in where the original invoice did not carry it), the contact's GST or ABN and email, subtotal, GST, total, paid, outstanding, the line descriptions, attached file names and notes.

> **Note:** Figures are as recorded at the moment of export. If you change the year afterwards (a late bill, an accountant's journal), export again: a new dated folder is created and nothing is overwritten. The export is a copy; it does not close the year or lock anything.

24. Chart of accounts

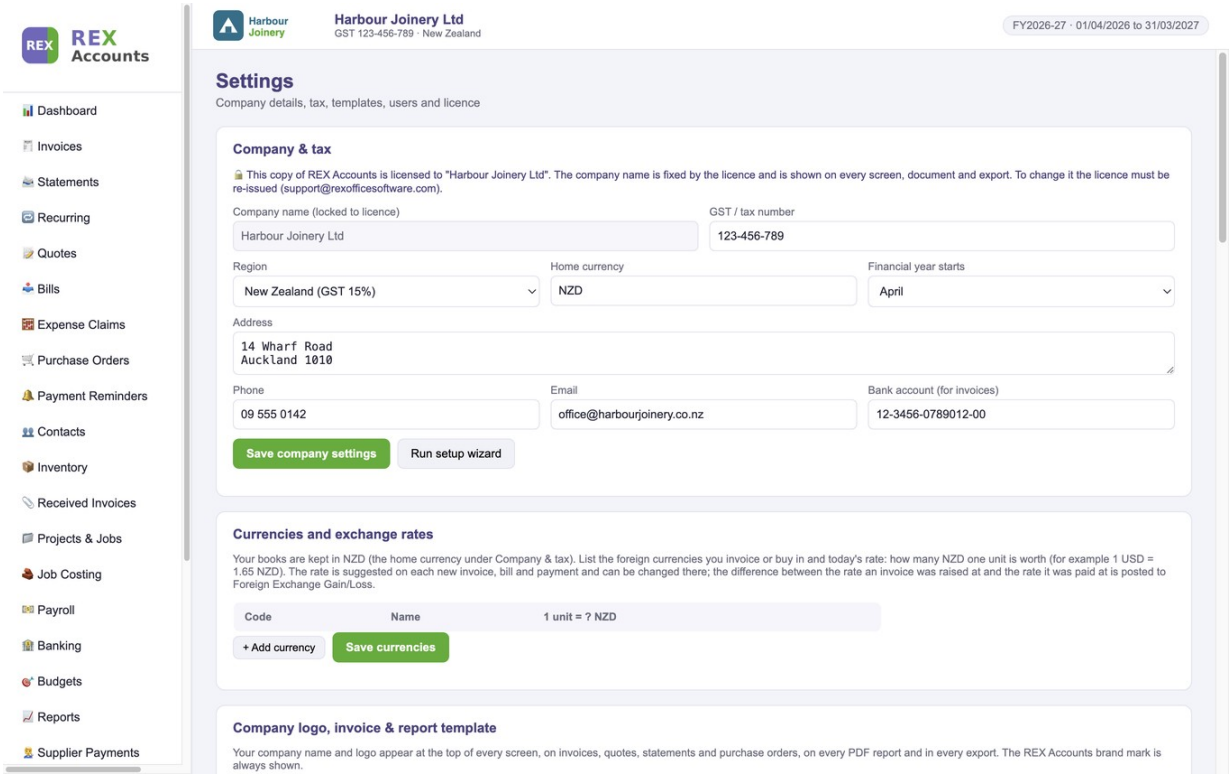


Accounts by code with type and GST treatment.

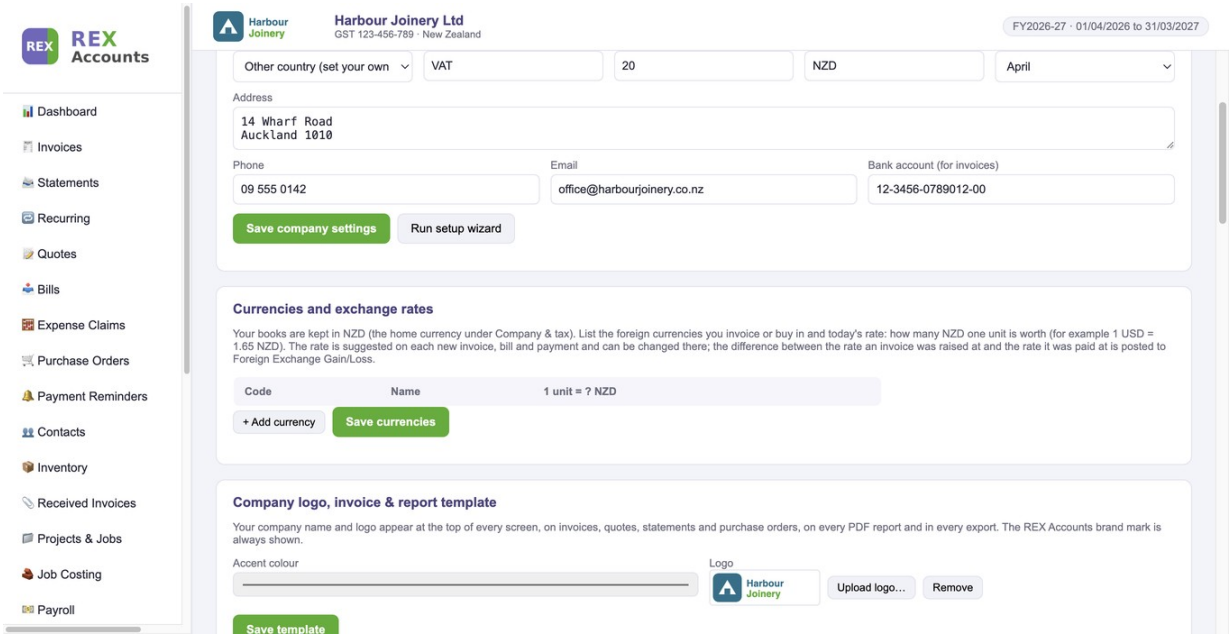
The chart of accounts is the list of headings your money is sorted into. REX starts with a sensible set: bank, receivables, GST, inventory, payables, equity, sales, export sales, other income, cost of goods sold and a handful of expense accounts, and adds the wages, PAYE and KiwiSaver or super accounts the first time you post a pay run. Add your own with + New account: a code (numbers in the same range as similar accounts keep the reports tidy), a name, the type (income, expense, asset, liability, equity) and the GST treatment (taxable, zero-rated, exempt, or not applicable). System accounts are locked because the program posts to them.

Settings, Import chart of accounts CSV reads the export from Xero or MYOB and maps their types to REX's.

25. Settings



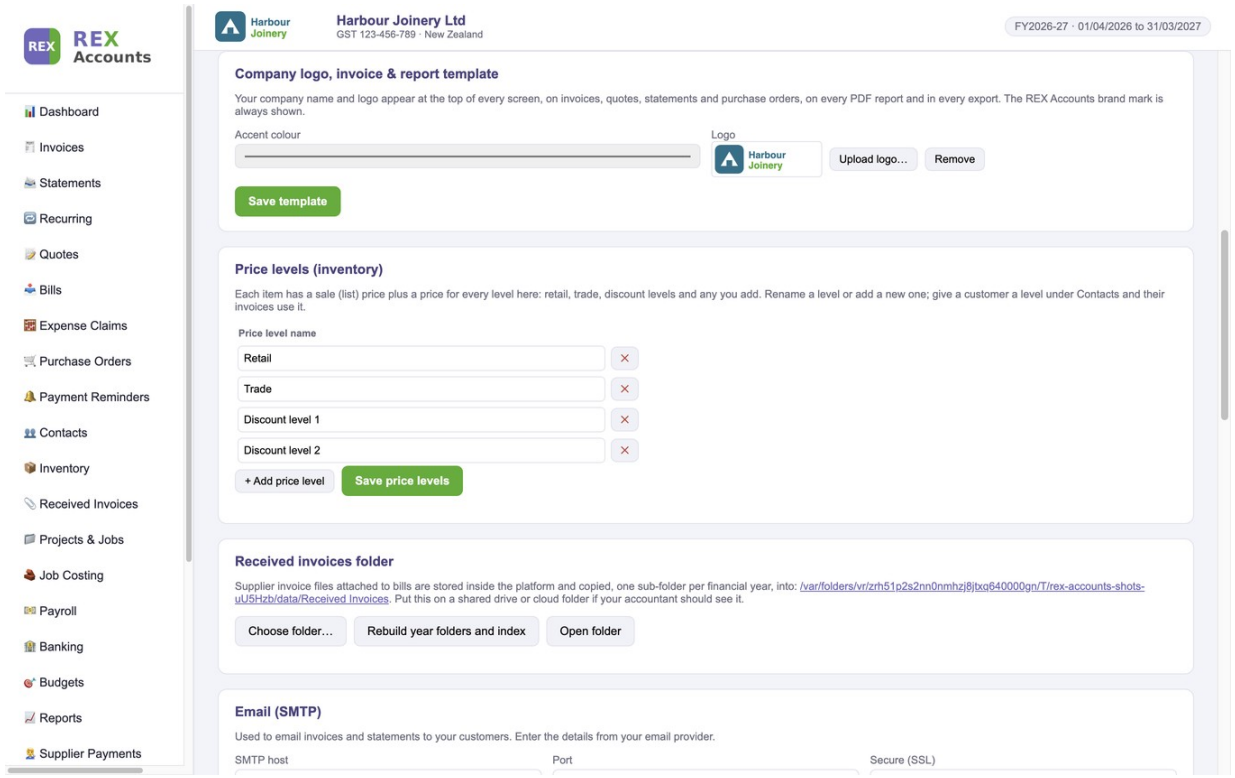
Settings: company and tax, logo and template, received invoices folder, email, import, users, my account, MFA, licence, backups, saved versions.



Region set to Other: type the name of your tax (VAT, Sales tax) and its rate. The name then replaces GST on every screen, document and report.

Section	What is there
Currencies and exchange rates	Your home currency plus each foreign currency you deal in and its rate (chapter 7.4).
Company & tax	The company name (locked to the licence), GST or tax

	number, region (New Zealand or Australia set the GST rate; Other shows a tax name and tax rate % box so the software can be used in any country), home currency, financial year start, address, phone, email, bank account for invoices. Run setup wizard is here too.
Company logo, invoice & report template	Upload logo… picks a PNG, JPG, GIF, WebP or SVG file (under 1.5 MB) and stores it inside your data file; Remove clears it. The logo and company name head every screen, document, report and export. Accent colour for documents.
Received invoices folder	Where the per-year folders of supplier invoice files are kept; Choose folder…, Rebuild year folders and index, Open folder (chapter 12).
Email (SMTP)	The outgoing mail server REX uses to email invoices, statements and reminders: host, port, security, username, password, from address, and a Test connection button. Your email provider's help pages list these; Microsoft 365 and Gmail need an app password. Administrators only when there is more than one user.
Import from Xero / MYOB	Contacts and chart of accounts from CSV exports.
Users & access	Add users, make them administrator or user, disable, reset passwords (chapter 26).
My account	Your username and Change my password.
My two-factor authentication	Set up Google Authenticator for your own login.
Licence	Licence type, who it is licensed to, expiry and days left; Enter a licence key (to move from the trial to a purchased key or renew); Buy; links to the licence agreement and FAQ.
Backups	Back up now, Save a copy as…, the list of automatic backups, and Restore (chapter 27).
Saved versions (Save as… and roll back)	Save the books under a name and date, roll back to a saved version, export a copy, open another accounts file (chapter 27).



Company logo and the received invoices folder.

26. Users, passwords and two-factor sign-in

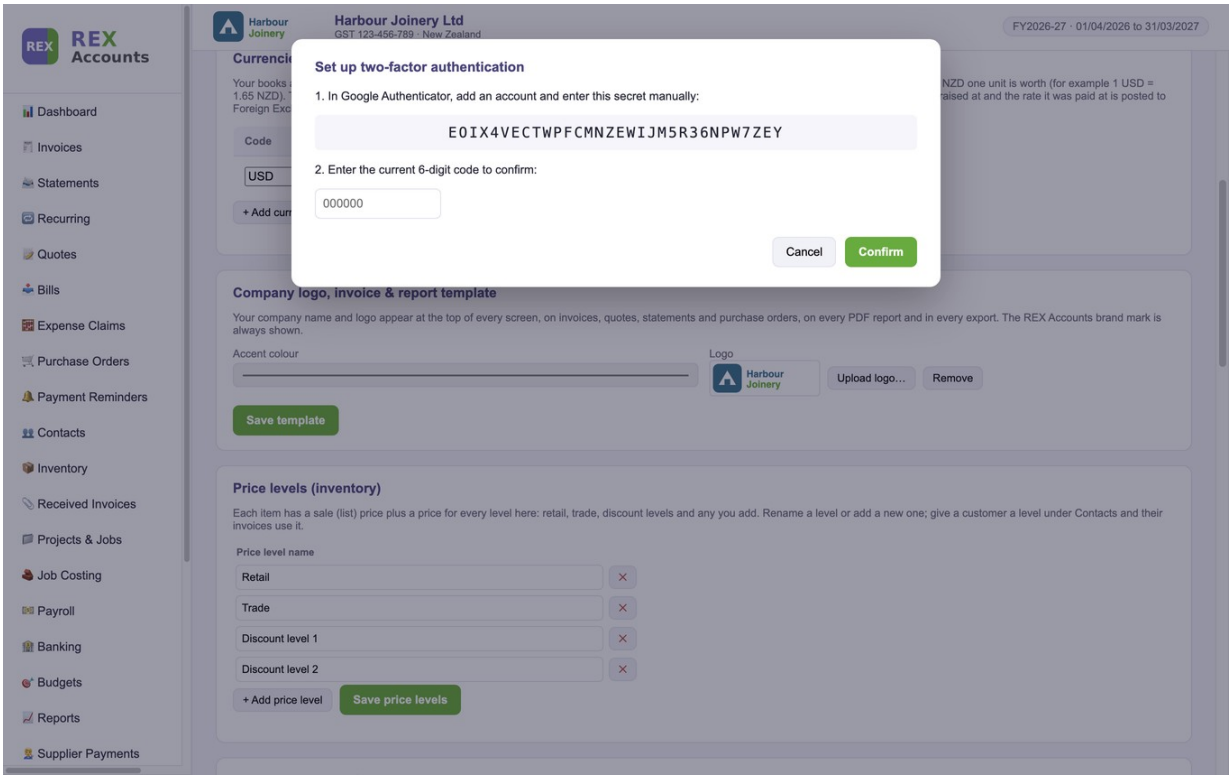
Everyone who uses REX should have their own login: the audit trail then records who did what. Administrators add users under Settings, Users & access, with a name, username, password and role.

	Administrator	User
Enter invoices, bills, payments, banking, payroll, costing, reports, exports	Yes	Yes
Add users, change roles, reset others' passwords	Yes	No
Change email (SMTP) settings, the logo and the received invoices folder	Yes	No
Restore a backup, roll back to a saved version, delete a received invoice file	Yes	No

Passwords

- Change your own password under Settings, My account (you need the current one).
- An administrator can reset any user's password under Users & access.
- If nobody can sign in, use Forgot your username or password? on the sign-in screen: the company name and licence key from your purchase email prove you own this copy, REX shows the usernames, and you set a new password. This works offline.

Two-factor sign-in



Add the secret to Google Authenticator, then confirm with the current code.

Settings, Set up / re-configure MFA shows a secret. In Google Authenticator (or any authenticator app) add an account and enter the secret manually, then type the six-digit code it shows to confirm. From then on sign-in asks for the code after your password. Recovery from a lost phone: the Forgot your username or password? route can turn two-factor off for a user.

The audit trail

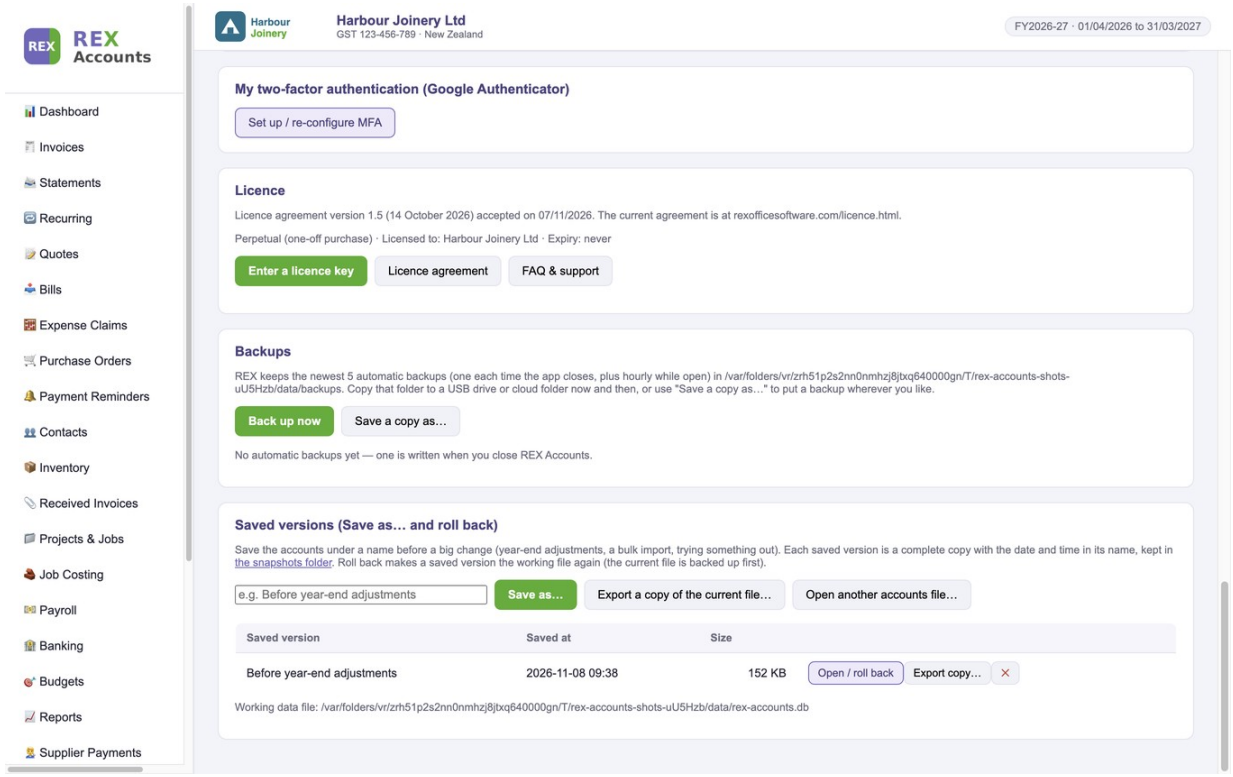
Every change made through REX Accounts (approving, paying, posting, exporting, changing settings, rolling back) is recorded with the user, the action and a summary. Reports, Audit Log shows it for any period and the year-end export includes it. Passwords and keys are never recorded.

27. Backups, saved versions, roll-back and moving computers

Your books are one file. REX protects it in four ways:

- **Automatic backups.** Every time you close REX, and once an hour while it is open, a dated copy goes into the backups folder next to the data file. The newest five are kept.
- **Back up now.** Settings, Backups, Back up now writes one on demand.
- **Save a copy as….** Writes a copy wherever you choose: a USB drive, Dropbox, OneDrive or Google Drive folder. Do this at least monthly, and always before a big change or a computer swap. The automatic backups and saved versions live on the same disk as the data, so they do not protect you from a stolen or dead computer.
- **Saved versions (Save as…).** A named copy you can go back to, below.

27.1 Save as… and rolling back



Saved versions: Save as… with a name; each version is listed with its date and time, and can be rolled back to, exported or deleted.

Before anything you might want to undo, such as year-end adjustments, a bulk import, or trying out a costing, type a name in Settings, Saved versions and click Save as…. REX writes a complete copy of the accounts named with your words and the date and time, for example Before year-end adjustments -- 2026-10-11 14-32.db, into the snapshots folder, and lists it.

- **Open / roll back** (administrators) makes that version the working accounts again. The current file is backed up first, then replaced, and everyone signs in again. Anything entered after the version was saved is no longer in the working file, but it is in that automatic backup.
- **Export copy…** writes the saved version to a location of your choice, for example to send to your accountant.
- **Export a copy of the current file…** does the same for the live books.
- **Open another accounts file…** switches REX to a different data file (one from another computer, or a copy from your accountant). Sign in to it with its own usernames.
- ✘ deletes a saved version (administrators).

27.2 Restoring an automatic backup

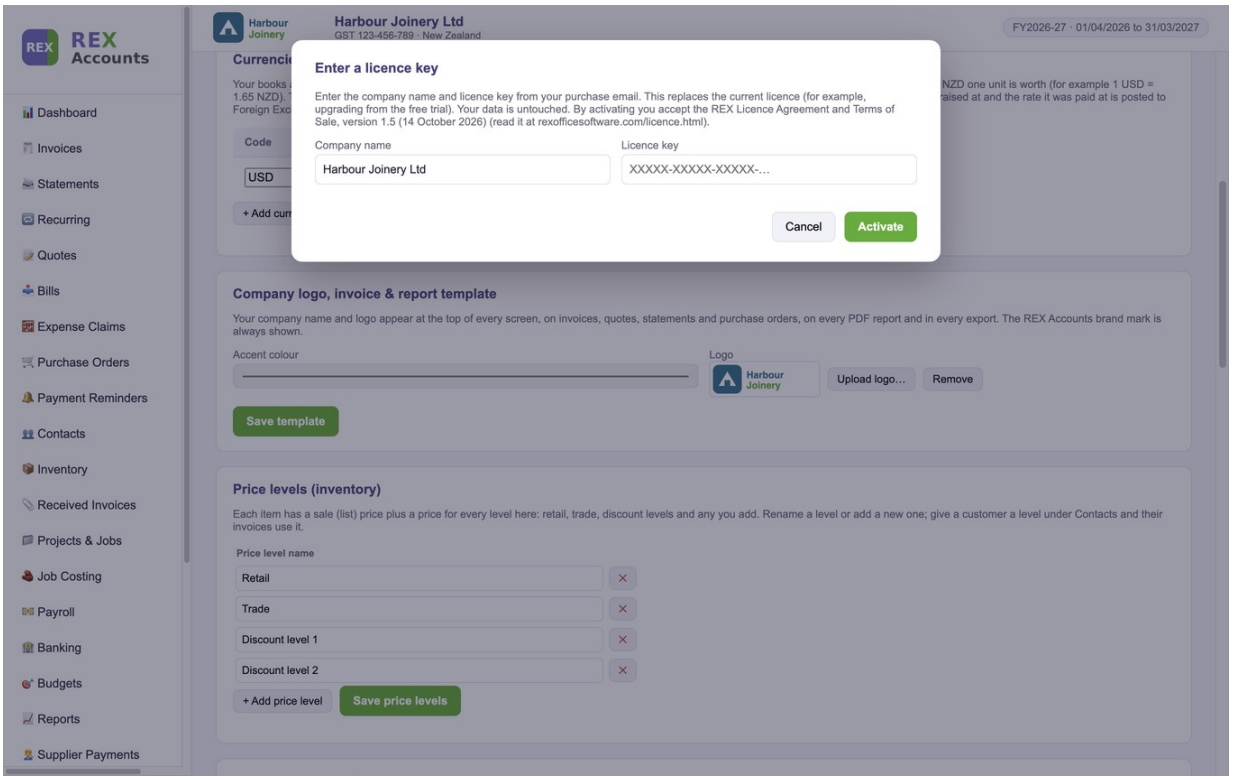
Settings, Backups lists the automatic backups with their time and size. An administrator clicks Restore: REX backs up the current file first, replaces it with the chosen backup, and asks everyone to sign in again. To restore from a copy saved elsewhere, put it back in the data folder under the name rex-accounts.db while REX is closed, or use Open another accounts file….

27.3 Moving to a new computer

46. On the old computer: Settings, Backups, Save a copy as…, onto a USB drive or cloud folder. Also copy the data folder's attachments folder (the platform copies of received invoices) and, if it is inside the data folder, the Received Invoices folder.
47. On the new computer: install REX Accounts, start it, enter your company name and licence key.
48. Settings, Saved versions, Open another accounts file… and pick the copy (or copy it into the data folder as rex-accounts.db while REX is closed). Copy the attachments and Received Invoices folders into the new data folder, then Settings, Received invoices folder, Rebuild.
49. Sign in with the same usernames and passwords; they travel with the file.

    Important: Never open the same data file from two computers at once, and do not keep the working file itself in a syncing cloud folder: sync conflicts can damage it. Keep one master copy and back it up to the cloud folder instead. The Received Invoices folder, being a copy, is safe to put in a cloud folder.

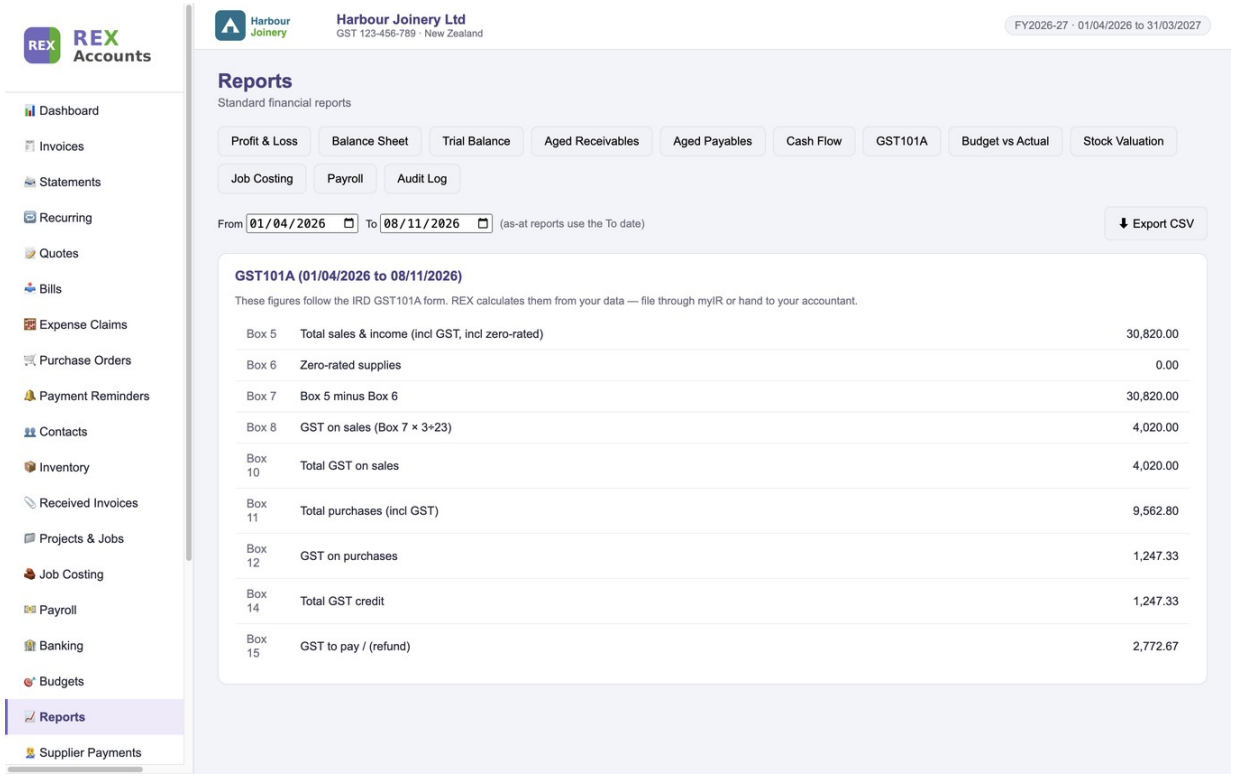
28. Licence, company name, free trial and support



Enter a licence key from inside the program: trial to purchased, or a renewal.

- **The licence** is issued to your company name and works on every computer you use for that business, Windows or Mac, with the same key. It covers unlimited sets of books. A different business needs its own licence.
- **The company name** on this copy is the licensed name and cannot be edited; it appears on every screen, document, report and export. If the business itself changes name, email support@rexofficesoftware.com for a re-issued key; entering it under Settings, Licence updates the name everywhere.
- **The trial** is 60 days, once per computer, every feature. Every document, report and export made during the trial carries a "REX Accounts trial version" watermark, removed as soon as a purchased key is entered. The name you start the trial with is used in the same way; when you buy, the key is issued to the name on your order and the program takes that name.
- **Updates** in the 12 months after purchase are included. After that your version keeps working; newer versions need a renewal.
- **Support** is by email at support@rexofficesoftware.com, included, and subject to the fair use support policy at rexofficesoftware.com/support.html (what is covered, what is not, and how quickly we aim to reply). Say which product, what you did, what you expected and what happened.
- **Refunds** within 14 days if the product does not do what its page says on a supported computer and we cannot fix it. The licence agreement and terms of sale at rexofficesoftware.com/licence.html set out refunds, the warranty disclaimer and the limits on our liability; the privacy statement is at rexofficesoftware.com/privacy.html.
- **Accountants** can open your file at no charge: send them a copy (Save a copy as…) or the year-end export, or let them work on your computer.

29. GST in REX Accounts



The GST101A figures for the period.

REX keeps GST as you go. Every invoice and bill line, every categorised bank line and every expense-claim line carries a GST treatment:

Treatment	Use it for	Effect
GST (taxable)	Most NZ sales and purchases	15% added on sales (10% AU); GST claimed on purchases
Zero-rated	Exports, sales of a going concern, land in some cases	0% GST but included in total sales (Box 5 and 6)
Exempt	Bank fees, interest, residential rent, most financial services	No GST; excluded from the return
Not applicable	Transfers, drawings, loans, wages, GST payments themselves	Not a sale or purchase at all

Reports, GST101A for the return period gives Box 5 (total sales including GST and zero-rated), Box 6 (zero-rated), Box 8 (GST on sales), Box 11 (total purchases including GST), Box 12 (GST on purchases) and Box 15 (to pay or refund). Type them into myIR. REX works on the invoice basis: an invoice counts in the period it is dated, paid or not. If you are registered on the payments basis, talk to your accountant about the adjustment. Australian users get the same figures with the BAS labels. The GST tab of the year-end export lists every box for the year.

> **Tip:** When you pay the GST to IRD or receive a refund, categorise the bank line to the GST Payable or GST Receivable account (not applicable treatment), not to an expense.

30. Month-end and year-end checklist

Each month

50. Recurring, Generate due now; approve and send the invoices it created.
51. Import each bank account's statement; categorise every line; check the bank tiles match the statements.
52. Bills: enter anything still on paper, attach the supplier's invoice file, approve, pay what is due.
53. Payroll: record each pay run; categorise the IRD or super payment to the payable accounts.
54. Payment Reminders: chase what is overdue.
55. Expense claims: approve and reimburse.
56. Reports, Profit & Loss and Budget vs Actual for the month; Aged Receivables for anything drifting; Job Costing for jobs running over.
57. Settings, Backups, Save a copy as… to your off-computer location.

Each GST period

58. Everything above, up to the last day of the period.
59. Reports, GST101A for the period; check Box 5 against your sales and Box 11 against your purchases; file in myIR.
60. Categorise the payment or refund to the GST account when it goes through the bank.

Year end

61. Complete the last month and GST period.
62. Inventory: do a stocktake and use Adjust for differences; Reports, Stock Valuation for the closing stock figure.
63. Settings, Saved versions, Save as… "Before year-end adjustments" so you can always get back to the books as they were.
64. Supplier Payments: run the report for the year and export it (Australia: the TPAR is due 28 August).
65. Year-End Export for the year: send the folder to your accountant. It has every report, every invoice in and out, the general ledger and the received invoices, so they need nothing else.
66. Budgets: set next year's budget, or Copy last year's actuals and adjust.
67. Your accountant may give you year-end journals (depreciation, accruals). Enter them as bills or ask them to send the adjusted figures, then export the year again; the next year starts from the closing Balance Sheet automatically.

Appendix A. Accounting terms explained

Term	Meaning
Accounts payable	Bills you owe suppliers. REX's Bills screen and the Accounts Payable account.
Accounts receivable	Invoices customers owe you. The Invoices screen and the Accounts Receivable account.
Accrual (invoice) basis	Counting a sale or purchase when it is invoiced, not when it is paid. REX works this way.
Asset	Something the business owns or is owed: bank balances, receivables, stock, equipment.
Audit trail	The record of who changed what and when. Reports, Audit Log.
Balance Sheet	A snapshot of assets, liabilities and equity on one date. Assets always equal liabilities plus equity.
Budget	What you plan to earn and spend, per account per

	month; compare with actuals to see how you are tracking.
Chart of accounts	The list of headings transactions are sorted into.
Cost of goods sold	The cost of the stock you sold, posted when a tracked item is invoiced.
Costing	The planned cost and sell price of a job, built from line items and templates before the work starts.
Credit / debit	The two sides of every ledger entry. Debits increase assets and expenses; credits increase liabilities, equity and income. REX handles this for you.
Drawings	Money the owner takes out of a sole trader or partnership. Not an expense; categorise to an equity account.
Equity	What the owners have in the business: capital put in plus profits kept, minus drawings.
Expense	Money spent running the business, reducing profit.
Financial year	The twelve months your accounts are prepared for. NZ usually 1 April to 31 March; AU 1 July to 30 June. REX labels them FY2026-27 and so on.
GST	Goods and Services Tax: 15% in NZ, 10% in AU, collected on sales, claimed on purchases, and the difference paid to the tax office.
Income	Money earned from sales and services.
Journal entry	One balanced ledger entry, made up of lines that debit and credit accounts. Every invoice, bill, payment, pay run and bank line becomes one.
Ledger	The full record of every journal entry, from which all reports are built. The General Ledger tab of the year-end export is the whole thing.
Liability	Something the business owes: bills, GST, PAYE, loans.
Margin	Sell price less cost, as a percentage of the sell price.
PAYE / PAYG	Pay As You Earn (NZ) or Pay As You Go withholding (AU): the income tax deducted from wages and paid to the tax office.
Profit and Loss	Income minus expenses over a period. Also called the income statement.
Reconcile	Match the bank statement to the ledger so that every line is accounted for and the balances agree.
Retained earnings	Profits from earlier years kept in the business, part of equity.
Stock valuation	Quantity on hand times unit cost for every tracked item; the value of stock on the Balance Sheet.
TPAR	Taxable Payments Annual Report: the ATO's annual report of payments to contractors in certain industries. Chapter 22.
Trial Balance	A list of every account's total debits and credits; the two columns always agree.
Variance	Actual minus budget (or planned minus actual on a costing). In REX a positive variance is favourable.
Zero-rated	A sale that is taxable at 0%, typically an export: it is in your GST total sales but adds no GST.

Appendix B. Getting a statement out of your bank

REX Accounts imports CSV and QIF files. Menu names move around, so treat these as the general route; every bank below can export a CSV.

Bank	Route
ANZ (NZ)	Accounts, choose the account, Export transactions, set the dates, choose CSV (or QIF), Export.
ASB	Open the account, Export, choose dates and the CSV or QIF format, Export.
BNZ	Open the account, Export transactions, set the dates, choose CSV or QIF.
Kiwibank	Open the account, Export, choose dates, CSV.
Westpac (NZ, AU)	Open the account, Export transactions, choose dates, CSV (NZ also QIF).
TSB, Heartland, SBS, Co-operative	Open the account, Export or Download transactions, choose CSV.
CommBank, NAB, ANZ (AU)	Open the account, Export / Download, choose dates, CSV (NAB and CommBank also QIF).

REX looks for Date, Description (or Particulars, Details, Payee, Narrative) and Amount, or separate Debit and Credit columns. Both day-month-year and year-month-day dates work. Lines already imported are skipped, so overlapping exports are safe.

Appendix C. Troubleshooting

Problem	What to do
"Windows protected your PC" when installing	Click More info, then Run anyway.
Mac says the app is from an unidentified developer	Right-click the app in Applications, Open, then Open again. Once only.
"Key does not match this client name"	Type the company name exactly as in your purchase email, including Ltd or Limited if present. Capitals and spaces do not matter.
"The company name is locked to the licence"	By design: the licensed name is the company name. For a genuine change of business name email support for a re-issued key.
"Your free trial ended"	Buy a licence, then enter the key on the activation screen. Your data is intact.
Cannot sign in	Forgot your username or password? on the sign-in screen, with the company name and licence key from your purchase email.
Bank tile does not match the statement	Statement lines still to categorise, a line categorised twice, a payment recorded to the wrong bank account, a pay run paid from the bank and the bank line categorised as well, or a period never imported. Use the Bank transactions source in the Report Writer to list what is there.
A received invoice file is missing from the year folder	Settings, Received invoices folder, Rebuild year folders and index: the platform copy is copied back. If both copies are gone, remove the record (administrators) and attach the file again.
The supplier payments report shows no payments for a supplier you paid	Only payments recorded through Make Payment count. Enter the bill, then Make Payment, rather than categorising the bank line to an expense.
Emailing fails	Settings, Email, Test connection. Check host, port,

	security setting, username and password with your email provider; Microsoft 365 and Gmail need an app password.
A bill or invoice is wrong but approved	Approved documents cannot be edited. Raise a correcting document (a credit as a negative-quantity invoice, or a new bill) so the audit trail stays intact. Save as… first if you want a point to go back to.
I need the books as they were last week	Settings, Saved versions: roll back to a saved version, or Settings, Backups, Restore an automatic backup (administrators). The current file is backed up first.
A photo of an invoice will not import	HEIC photos from an iPhone must be exported as JPG first (Photos app, File, Export). JPG, PNG, GIF, WebP and BMP import directly.
The supplier guessed on import is wrong	Pick the right supplier in the drop-down or type the name before saving; the stored file name uses whatever you confirm.
Documents show a 'trial version' watermark	The licence is the free trial. Enter a purchased key under Settings, Licence and the watermark goes.
The year-end spreadsheet will not open	It is a standard .xlsx; use Excel 2010 or later, LibreOffice, Numbers or Google Sheets. If a tab is missing, re-export: every dataset is written even when empty.
The window is blank on an older Windows PC	REX runs software-rendered to avoid this; if it still happens, update the graphics driver or run the portable zip from a local folder.

Appendix D. What full payroll would involve (NZ and Australia)

REX Accounts records pay runs; it does not work out tax. This appendix explains why, and what a full payroll module would have to do in each country, so you can decide whether the recording approach suits you or whether you need a payroll service alongside REX.

New Zealand

- **Tax calculation.** PAYE from the employee's tax code (M, ME, SB, S, SH, ST, SA and the secondary and tailored codes) using IRD's tables, which change every April; the ACC earners' levy; student loan deductions (12% over the threshold); child support; KiwiSaver at the employee's chosen rate (3, 4, 6, 8 or 10%), the employer's 3% minimum, and employer superannuation contribution tax (ESCT) at the employee's rate band.
- **Leave.** The Holidays Act: four weeks' annual leave, ten days' sick leave, bereavement and family violence leave, public holidays with alternative holidays, and pay for leave calculated at the greater of ordinary weekly pay and average weekly earnings, with the 8% pay-as-you-go option for casual staff. This is the part most payroll software gets wrong and is the subject of Government remediation programmes.
- **Filing.** Payday filing: employment information must be sent to IRD within two working days of every payday, electronically for employers over the threshold, either by file upload to myIR or through software that is integrated with IRD's gateway services. New-employee and departing-employee details go the same way.
- **Payments.** PAYE and deductions paid to IRD monthly (or twice monthly for large employers); payslips; annual earnings certificates on request.

Australia

- **Tax calculation.** PAYG withholding from the ATO's tax tables (tax-free threshold or not, Medicare levy, study and training support loans), which change every July; Superannuation Guarantee (12% from 1 July 2025) on ordinary time earnings, paid at least quarterly through SuperStream to each employee's fund; salary sacrifice; fringe benefits.
- **Awards and leave.** Fair Work modern awards and enterprise agreements set minimum rates, penalties and allowances by industry; four weeks' annual leave with leave loading in some awards, ten days' personal leave, long service leave by state, public holidays; payslips within one working day of payment.
- **Filing.** Single Touch Payroll Phase 2: every pay event must be reported to the ATO on or before payday from STP-enabled software. To be STP-enabled a product must be built by a registered Digital Service Provider that meets the ATO's Operational Security Framework and whitelisting; end-of-year finalisation declarations replace payment summaries.
- **Payments.** PAYG withheld is paid with the activity statement; super by the quarterly due dates with penalties for lateness.

What this means for REX Accounts

- Tax tables, thresholds and leave rules change at least yearly in both countries, so a payroll module is a subscription product with annual compliance updates, not a buy-once feature. It would need its own price or an annual update fee.
- Electronic reporting (payday filing and STP) requires registration and accreditation with IRD and the ATO, the same boundary as electronic GST filing. Without it REX could calculate pays but you would still upload files or re-key figures in myIR or the ATO portal.
- Getting the Holidays Act and modern awards right is where the liability sits; a small-business product that gets them wrong exposes its users to back-pay claims.
- The practical route today: run payroll in a dedicated service (in NZ, for example, PayHero, Smartly, iPayroll or Xero Payroll; in Australia, for example, Xero Payroll, MYOB, KeyPay or the ATO's free STP options for micro employers), and record each pay run in REX Accounts (chapter 21) so your accounts, GST position and year-end export are complete. The record REX keeps (gross, PAYE or PAYG, contributions, deductions, net, by employee and period) is what your accountant needs to reconcile the payroll service to the ledger.
- A future REX Payroll module would be scoped as: employee records, award or contract rates, timesheet-driven gross pay, tax and contribution calculation from annually updated tables, leave balances and Holidays Act calculations, payslips, and export files for payday filing and STP, with electronic lodgement only after accreditation. ECD will decide on this separately; nothing in REX Accounts prevents adding it later.