Simplify your finances with
AccèsD Affaires

Statements

How it works

Statement of transactions: in real time

Transaction details are available for the previous 62 days. Statements can be viewed online and printed, and can even include several folios. You can also register your VISA Desjardins statements in AccèsD Affaires.

Furthermore, a statement of rejected transactions quickly helps you detect any transaction problems.

Virtual statement: available on the first of the month

The virtual statement is a monthly folio statement. It is available on the first day of each month and includes information for the last two months.

You can use it to download your data into an accounting, word processing or electronic spreadsheet program to facilitate your bank reconciliation.

VISA Desjardins account statements are also available, provided the account is registered in your file.

Access rights

The primary administrator can delegate access to this service to a secondary administrator or to a user so they can view the statements for any given account.

How to register

Primary administrators can register on their own as follows:
1. Select the **Business** tab**,** then **Accounts**.
2. Select the appropriate folio and click **Accounts in this folio**.
3. Check the box to obtain the virtual statement.

Generating your statements

Statement of transactions

1. Select the **Cash Management** tab, then **Transaction accounts**.
2. Select the desired account(s) in the **Statement of transactions** column and click on the **Produce** button.

Transaction accounts

>> Multiple transfers >>

> The date of deferred transactions in accounts must be 30/01/2004 or later.

From	To	Account	Balance	Statement of transactions	Pending
○	○	C.P. DESJARDINS 0000000-PCA	3976.40 CAD	☑	○
○	○	C.P. DESJARDINS 0000000-RS2	1.00 CAD	☐	○
○	○	C.P. DESJARDINS 0000000-RS3	6805.00 CAD	☐	○
○	○	CAISSE DESJARDINS 0000000-PCA (US)	3834.07 USD	☐	○
	○	Visa Desjardins (QC) 0000 0000 0000 0000	1614.45 CAD	☐	

Produce   List

3. Then select the account(s), enter the period and destination for the statement (on-screen or to a file), and click on the **Validate** button.

The statement is then displayed. If you chose to save to a file, select the desired directory.

Statement of transactions

> Data for the last 62 days is available for statements of transactions (maximum 31 days at a time).

	Account	Period
☑	C.P. DESJARDINS 0000000-PCA	Start date: 01 / 04 / 2004 (dd/mm/yyyy) End date: 30 / 04 / 2004 (dd/mm/yyyy)
○	Visa Desjardins (QC) 0000000000000000	

Destination: ◉ On screen
○ Save file in format: Select a format

Validate   Erase

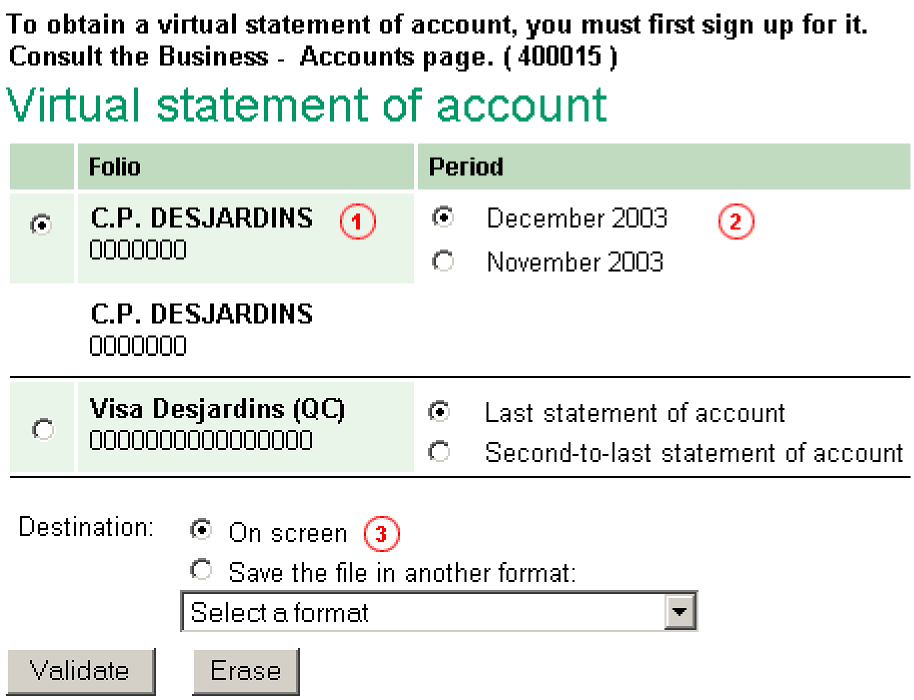
Note: You can also produce a statement of transactions by clicking on the **Statements** tab and selecting **Statement of transactions**.

Statement of rejected transactions

To obtain a statement of rejected transactions, select the **Statements** tab, then **Statement of rejected transactions**. Follow the same procedure as the one described above.

Virtual statement of account

1. Select the **Statements** tab, then **Virtual statement of account**.
2. Select the desired account and period.
3. Indicate the destination of the statement (on-screen or to a file) and click on the **Validate** button.



1. Name of the financial institution where the folio/account is held and account number.
2. Available statement periods.
3. See the virtual statement on-screen or download (several formats available).

Questions/Answers

Questions	Answers
Why check my statement in AccèsD Affaires if I already receive them by mail?	Viewing your statements online is a free service. And, you can download your financial information, also free of charge, into compatible accounting software such as Makisoft, Accomba, and Simply Accounting, and save time with automatic bank reconciliation. You can also access your statements on the first day of the month instead of waiting for them to arrive in the mail.
How can I prevent my accounting clerks from viewing my statements?	As primary administrator of your AccèsD Affaires file, you can delegate access to specific account statements to whomever you choose.
What if I want to keep a paper copy of my statements?	You can print your virtual statements and save the paper copies for your records while continuing to benefit from all the advantages of electronic statements.

Would you like additional information about this function?

Call your Caisse

Technical information

- Statements are produced for a given account and period and can be generated for the previous 62 days.
- A virtual statement is a monthly folio statement. Companies can register for this service in AccèsD Affaires by selecting the **Business** tab, then **Accounts**. Read the section Registering for the virtual statement.
- If you import your transactions into a personal finance program, the specified end date should not be the date on which you are generating the statement. Other transactions may be recorded and affect your accounts before the end of the day; some programs don't let you import data for a certain day more than once.

Virtual statement - terms of use

- The virtual statement is produced at the end of the month and can be produced for the 2 previous months.
- All company transactions in AccèsD Affaires will appear on the virtual statement.
- You can get a virtual statement for any one of your company's folios.
- You will no longer be able to update your passbook or receive statements in the mail.
- No changes shall be made to the transmission of cashed items.
- If you currently use a passbook, you should update it before you register for the virtual statement so you don't lose a record of completed transactions.
- If you currently use virtual statements and want to revert to paper statements, you can make the request in AccèsD Affaires. To get a weekly statement or a passbook, contact your caisse.

Registering for the virtual statement

1. Select the **Business** tab, then **Accounts**.
2. Select the desired folio.
3. Click on the **Accounts in this folio**.
4. Check the box to obtain a virtual monthly statement.
5. Click on the **Confirm** button.

Downloading a statement to a file

You can download your statement to a file and import it into another program.

Choose one of three formats

1. **Text (TXT)**. This file may be imported into your word processing program. If accented characters are not recognized by your word processing program, select the option "Text without accented characters (TXT)".

2. **Delimited text with accented characters (CSV)**. This file may be imported into Microsoft Excel, Lotus 1-2-3, Microsoft Access 97, Microsoft Access 2 and Borland dBase. If accented characters are not recognized by your software program, select the option "Text without accented characters (CSV)".

   We have designed the template (models) into which you will be able to insert your first downloaded file. This ensures that you will have a good definition of the data in the software program of your choice. Therefore, you will not have to worry about correctly defining the width of columns in your spreadsheet or the right type of data in your database.

   Once your data is correctly defined, you can easily download your statements and import them into your program.

3. **Open Financial eXchange (OFX)**. This format is a standard for online financial data transfers. It is recognized by Quicken and Personal 1.2d by Makisoft, which receive the file and makes online reconciliations.

   You can reconcile your accounts any time you decide.

   However, it is recommended that you do not include transactions made on the same day. Some transactions are processed at night so it is best to wait until the next day to make sure all of the day's transactions are included, otherwise some transactions may never be imported into your personal finance program.

CSV Format

Available information for each account varies. The following table describes the information for each account.

Caisse,Folio,PCA,Date,Sequence,Description,Cheque,Withdrawal,Deposit,,,,,Balance
Caisse,Folio,RS,Date,Sequence,Description,,Withdrawal,Deposit,,,,,Balance
Caisse,Folio,TS,Date,Sequence,Description,,Withdrawal,Deposit,,,,,Balance
Caisse,Folio,CS,Date,Sequence,Description,,Withdrawal,Deposit,,,,,Balance
Caisse,Folio,LN,Date,Sequence,Description,,,,Interest,Capital paid,,Reimbursement,Balance
Caisse,Folio,LC,Date,Sequence,Description,,,,Interest,,Advance,Reimbursement,Balance
VISA #### #### #### ####,,,Date,Sequence,Description,,,,,,Advance,Reimbursement

Field formats

The following table provides information on field formats, namely the type, length, decimal places and field descriptions.

Fields	Type	Length	Decimals	Description
Institution	C	25		Abbreviated name of caisse or VISA
Folio	C	7		Folio number
Type_account	C	5		Type of account: PCA, RS, TS, LN, LC, CS
Date	C	10		Format: YYYY/MM/DD
Sequence	N	3	0	Sequential number for sorting
Description	C	90		Description of transactions
Cheque	N	8	0	Cheque number (PCA)
Withdrawal	N	13	2	Withdrawal amount (PCA,RS,TS,CS)
Deposit	N	13	2	Deposit amount (PCA,RS,TS,CS)
Interest	N	13	2	Interest (LN,LC)
Capital paid	N	13	2	Capital paid (LN)
Advance	N	13	2	Cash advance (LC, VISA)
Reimbursement	N	13	2	Reimbursement (LN,LC, VISA)
Balance	N	13	2	Balance

Remarks

- The fields of a character ("C") type are placed between quotation marks ("").
- The fields of a numerical type ("N") are not placed between quotation marks.
- Absent fields are marked by "".
- Decimals are set apart by a period (.).
- Type of account corresponds to personal chequing, regular savings, etc.

- The sequential number numbers the transactions for a caisse, folio, account and date.
- The order of sorting or the sorting key is made up of the fields: caisse, folio, account, date, sequence.

Example of transactions:

"C.P. Ste-Edith","27656","PCA","1997/06/16",1,"Withdrawal at counter",125.75,"","","","","",678.65
"C.P. Ste-Edith","27656","PCA","1997/06/17",1,"Deposit at counter","",654.87,"","","","",2774.65
"VISA 4540 1234 1234 1234","","","1997/06/17",1,"Suzy Shier","","","","",124.66,"",2774.65

Downloading a template in CSV format

You must first download the template. We suggest that you always **keep a previous version** of your working document: before starting to import any data, save your file under another name. This way, if you make a mistake, you won't lose all the information.

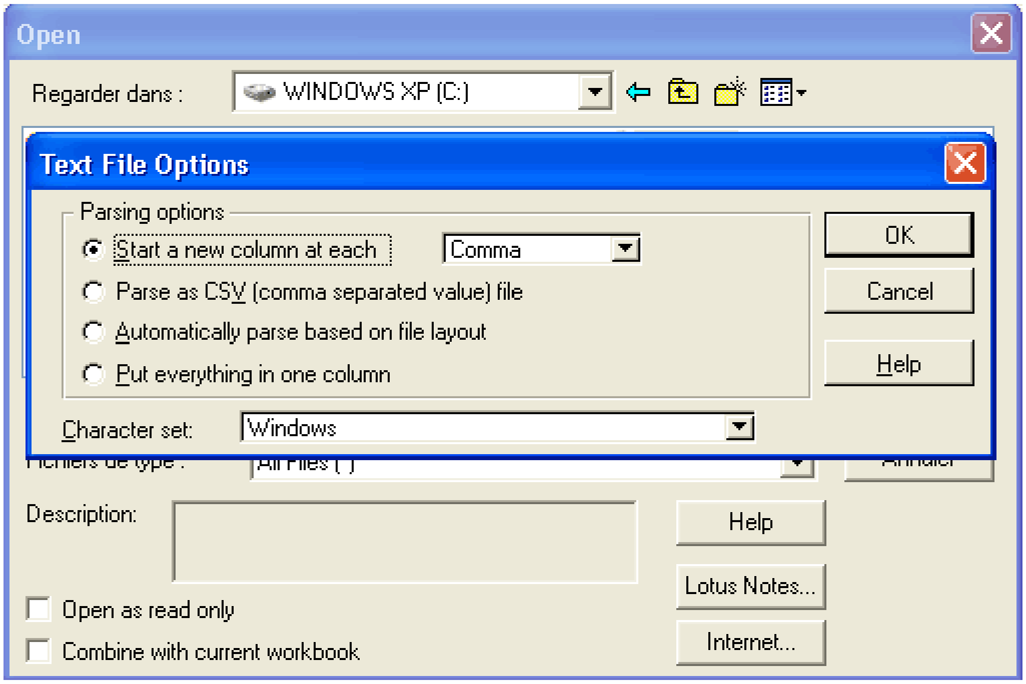
Importing the CSV file into your program

Lotus 1-2-3

1. From the **File** menu, select **Open**.
2. Specify the downloaded CSV file containing your statement.
3. If you do not see your CSV file, type *.* for file name so that Lotus displays all files regardless of their extension.
4. Make sure that the file type is TEXT.
5. Click on the **Import** button to activate the Import Wizard. Every separator indicates the beginning of a new column. The type of data must be set at 'Delimited'.
6. Click on the button **OK**
7. Select all data (from columns A to N) and click on **Copy.**
8. Open the template.
9. Place the cursor after the last line in Column A.
10. Click on **Paste**.
11. Save the template.

Detailed procedure

1. Open the downloaded CSV file containing your statement.
2. Enter *.* as the file name and click **Enter** to see all the files.
3. Make sure that the file type is TEXT.
4. Click on **Open** to activate the Import Wizard.
5. Select "Start a new column at each comma". (The delimiter must be the comma.)
6. Click on **OK**.



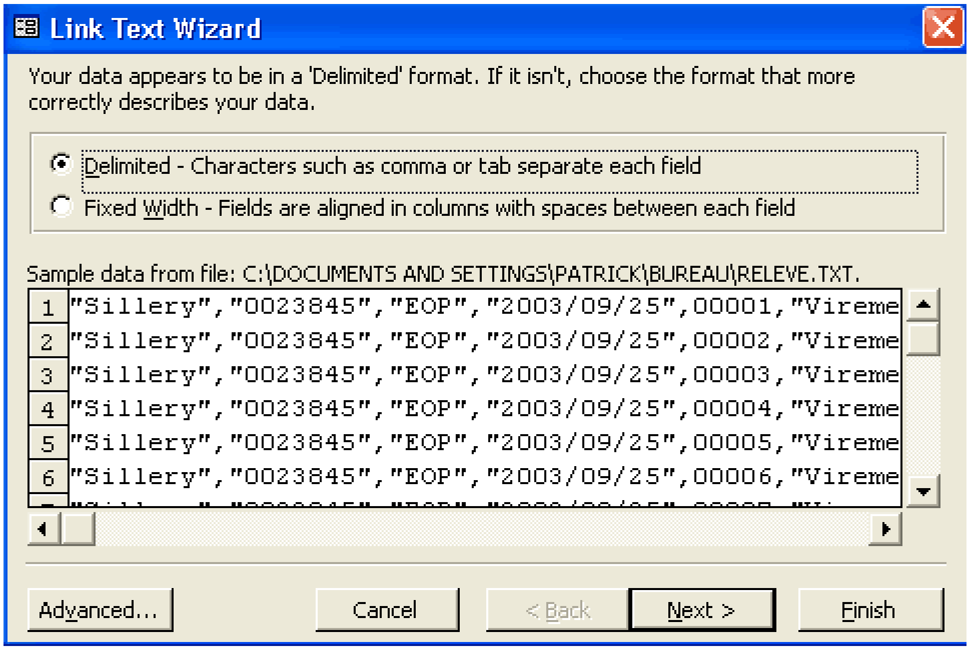
7. Select all the data (columns A to N) and click **Copy**.
8. Open the template.
9. Place the cursor after the last line in column A.
10. Click **Paste**.
11. Save the template.

Microsoft Excel

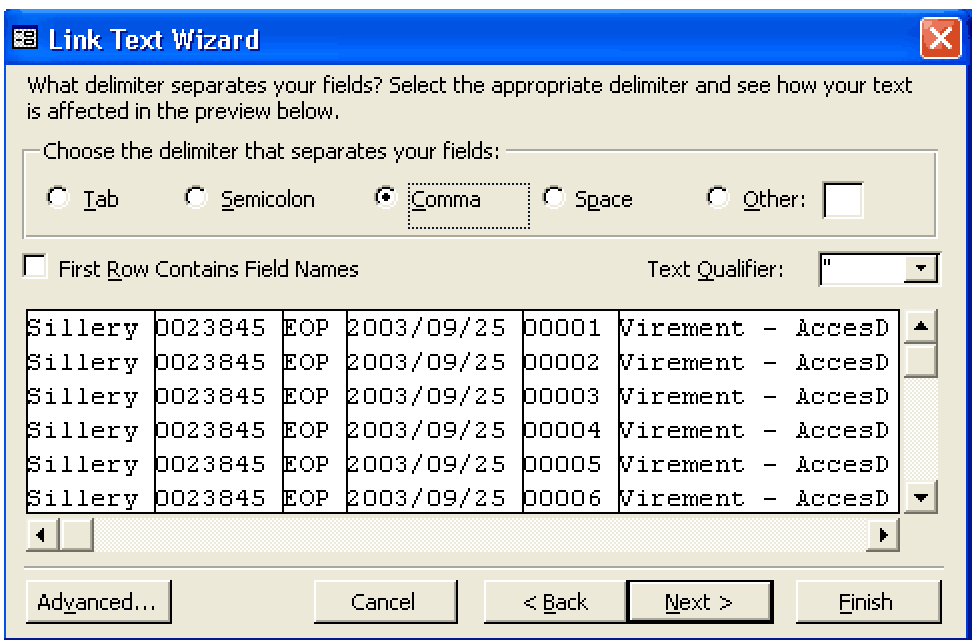
1. From the File menu, select **Open**.
2. Select the downloaded CSV file containing your statement.
3. If you do not see your CSV file, type *.* for file name so that Excel displays all files regardless of their extension.
4. Click on the button **Import** to activate the Import Wizard. The file type must be **Delimited**.
5. Click on **Next**. The separator must be the comma, and the text qualifier is quotation marks. It is not necessary to change the format of the columns.
6. Click on the button **Finish**.
7. Select all the data (from Columns A to N) and click **Copy**.
8. Open the template.
9. Place your cursor after the last line in column A.
10. Click **Paste**.
11. Save the template.

Detailed procedure

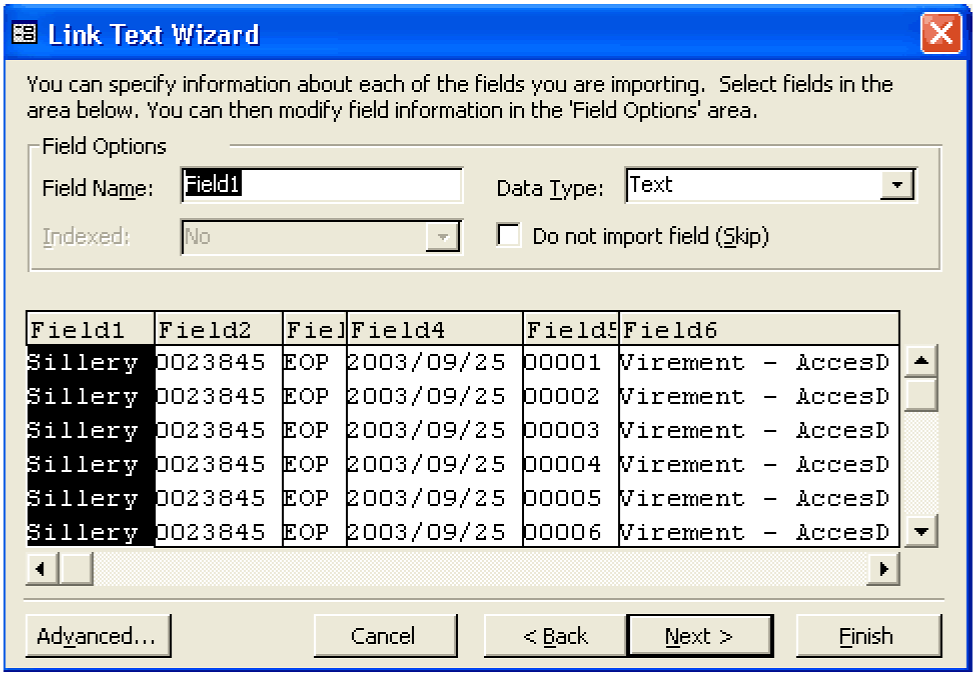
1. Open the downloaded CSV containing the statement.
2. Type *.* as the file name and click **Enter** to see all the files.
3. Click on the **Open** to activate the Import Wizard.
4. The data must be in **Delimited** format.
5. Click on **Next**.



6. The delimiter must be a comma.
7. The text qualifier must be a quotation mark.
8. Click on **Finish**.



9. It is not necessary to change the column format.
10. Click on **Next**.



11. Select all the data (from Columns A to N) and click **Copy**.
12. Open the template.
13. Place your cursor after the last line in column A.
14. Click **Paste**.
15. Save the template.

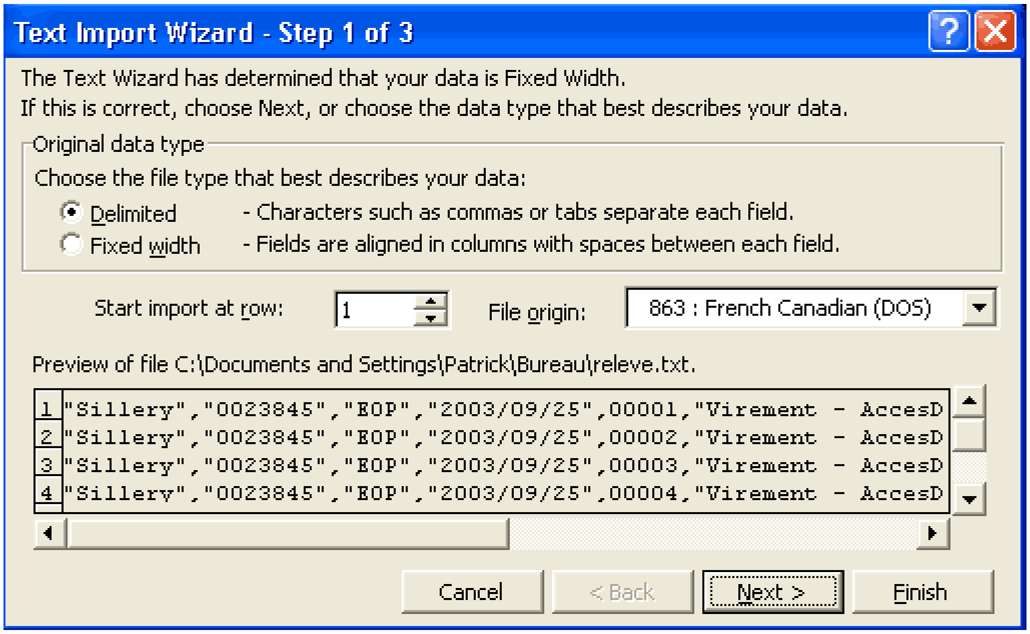
Microsoft Access

1. Open the Template.
2. From the **File** menu, choose the option **Outside data** and **import**.
3. Specify the name of the downloaded CSV file.
4. If you do not see your CSV file, indicate *.* as file name so that Access displays all files regardless of their extension. The data format must be **TEXT**.
5. Click **Import** to activate the Import Wizard.
6. The type of data must be set at **Delimited**.
7. Click on **Next**.
8. The field separator must be the comma.
9. The text separator must be quotation marks.
10. Click on **Advanced**.
11. The period is the decimal symbol.
12. Click **OK**.
13. Click **Next**.
14. The data will be saved in an existing table called Transactions.
15. Click **Next**.
16. Confirm the importing of data by clicking on **Finish**.

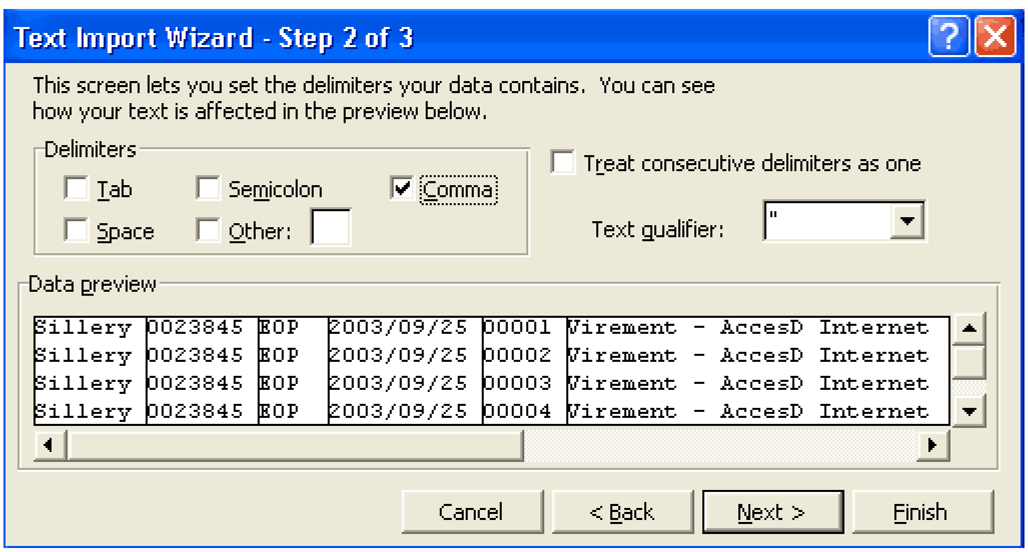
Detailed procedure

1. Open the Template.
2. From the **File** menu, choose the option **Outside data** and **import**.
3. Specify the name of the downloaded CSV file.
4. If you do not see your CSV file, indicate *.* as file name so that Access displays all files regardless of their extension. The type of data must be set at **TEXT**.
5. Click **Import** to activate the Import Wizard. The data format must be **Delimited**.

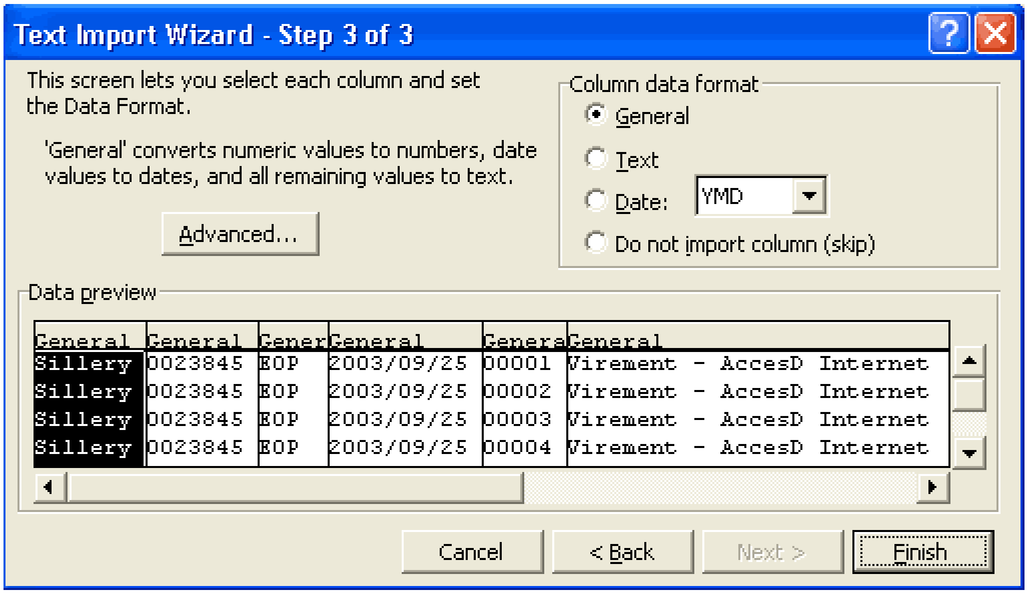
6. Click on **Next**. The field separator must be the comma. The text separator must be quotation marks.



7. Click on **Advanced**. The period is the decimal symbol.



8. Click **OK**.
9. Click **Next**. The data will be saved in an existing table called Transactions.



10. Confirm the importing of data by clicking on **Finish**.

Remarks about Access

- There may be some differences between these screen shots and the screens displayed in other versions.
- A query called 'Liste opérations' allows you to see your operation correctly sorted according to the appropriate sorting keys.
- Another query called 'Opérations par compte' allows you to specify the account for which you want to see the list of operations.
- A report function called 'Liste opérations' allows you to obtain a ready-to-print report.

Borland dBase and other compatible software programs

- The use of templates with these programs varies a great deal.
- You cannot directly use the dBase importing facilities because the command APPEND FROM does not operate correctly with a CSV file.
- You may write a dBase program which will read it with FREAD() and, after having extracted each field, will insert a record with APPEND BLANK and initialize all the fields there.
- Make sure you are in the date mode with centuries (i.e., set century on).

Quicken

Quicken® is the top-selling personal finance program. In North America alone, there are more than ten million users! The software has been available in English in Canada for some time and the French Canadian version was officially launched on October 30, 1997.

In a nutshell, the program allows people to easily and efficiently manage their personal finances, from balancing accounts and checking credit card statements to overseeing loans and investments and even planning their budget. In addition to managing one's entire financial portfolio, it allows individuals to consult and automatically update stock market prices and mutual funds free of charge. All the financial and fiscal information can also be automatically transferred to Intuit's Quick tax software program, which has several interesting features for self-employed workers.

How to do online reconciliations with Quicken

The OFX file is compatible with Quicken 2002 and later versions.

1. In AccèsD Affaires, produce a statement of transactions by saving the file in OFX format. You can include several caisse accounts in the file. You cannot select more than one VISA Desjardins account at a time, nor a caisse account and a VISA Desjardins account at the same time.
2. Click on the **Validate** button.
3. Quicken is launched automatically and connects to the Internet. If this is your first reconciliation, it will take longer; Quicken will download Intuit configuration files.

For each account you reconcile

- If the account is already listed as an online account, the transactions will be automatically downloaded.
- If the account is not an online account, a window will open. The following information will be displayed: the **financial institution, type of account** and **account number**.
- If the account already exists in Quicken, select **Use an existing Quicken account** and select the account.
- If the account does not exist in Quicken, select **Create a new Quicken account** and name the account.
- Click **Continue**. Quicken will let you know if the transactions were correctly downloaded or if no transactions were made during the period.
- Validate the transactions in Quicken.

Troubleshooting

If you have any questions about Quicken, call Intuit at **1 888 829-1722**.

What are MAKISOFT programs and what do they do?

Makisoft is a Québec-based company that creates multimedia business tools interlinked with the information highway. Always at the forefront of swift technological developments in the new economy, Makisoft was awarded the MIM d'or in 1997.

Makisoft makes use of sound, imagery, virtual animation technology and the possibilities of the Internet to produce innovative, high-performance management computer programs with the utmost in user-friendliness. A voice-guide makes it remarkably easy to learn how to use Makisoft software.

The **Comptable Makisoft** is a multimedia accounting program that is efficient yet very easy to use. Simply choose between more than 100 pre-programmed accounting plans, and select the one best suited to your business. The Makisoft Accountant allows you to produce all the reports for the efficient management of your firm. You can also obtain them in a simplified form or an accounting format, and even import them to other applications. A financial calculator is also incorporated to let you make all kinds of financial estimations such as for an RRSP, investment, mortgage loan, annuity, pension or loan.

With the Personal finance program, your personal business management is made simple, by letting you work with an ingenious array of tools such as an incorporated calculator, timetable and address book. This program can let you generate the accounting reports necessary for the sound management of your finances, track your past transactions, compare your income with your budget, modify all your transactions at one fell swoop, enter your transactions with the help of easily identifiable illustrations (e.g., deposit slips, cheques, etc.)

Installing Makisoft

The function "Install.exe" will guide you through the step-by-step installation

In the step **Create bank/caisse items**, create an item for each account for which you wish to conduct online reconciliation. The information required can be found in AccèsD in the **Transactions/Operation** tab.

Field	Description
Bank/caisse	your caisse's name
Folio	your folio
Account	your account number (PCA, RS1,LC2)

To initiate online reconciliation with Makisoft.

1. On the AccèsD log-on page, enter your card number and password.
2. Click on **Statements** in the left-hand menu.
3. Click on **Bank reconciliation (OFX)**.
4. Choose the account and period you want and then click on the **Validate** button.
5. A second window will open. Click on **Transfer**. You can then rename the file.
6. Start the Makisoft program.
7. Select Manual reconciliation from the **Bank/caisse** menu.
8. Click on **Autoconciliation**.
9. A window will open, asking the user to select the OFX file created by AccèsD. Click **OK**.
10. The user may now reconcile and register transactions.

Troubleshooting

Any questions about MAKISOFT programs or the link between these programs and AccèsD should be addressed directly to MAKISOFT at **1 800 797-6254**.