# Chapter 16

# Month-End Review

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# Overview

Nexsure does not require specific month-end procedures. This chapter provides suggestions for analyzing accounting data and checking for out of balance situations.

Nexsure automatically locks each accounting period after the last day of the period. For details on manually locking and unlocking an accounting period refer to Chapter 2, "Accounting Setup" in section "Locking and Closing Periods" of this manual.

# Analyzing Month-End Financial Reports

Nexsure posts automatically to mandatory accounts during accounting transaction work-flows (invoices, receive payments, deposits, disbursements and reconciliations). For instance, an agency bill invoice typically posts to **Accounts Receivable**, **Carrier Payables** and **Agency Bill Commission Income**. Manual posting to mandatory accounts can cause them to be out of balance meaning the automated transaction detail no longer matches the general ledger balance.

To determine if a mandatory account is out of balance run the **GL Account Details** report for the specific account and the corresponding sub ledger report (receivables and payables). Be sure to use the same "as of date" on all reports. The ending balance should be the same on both reports. For more information on Mandatory General Ledger numbers, refer to "General Ledger Setup", in Chapter 4, *Accounting Training Manual*.

The reconciliation reports are useful for identifying entries that have caused out of balance situations in the mandatory accounts. The reconciliation reports would be run if a mandatory account is determined to be out of balance.

# General Ledger Reports

Run the financial statements, Balance Sheet, Income Statement and Trial Balance, to obtain chart of account balances. Run the GL Account Details report to obtain details for a specific account.

To access the following General Ledger Reports click **REPORTS** on the **Primary** menu. Click the **Reports** link on far left side of the **Reports** menu. Select **Accounting** as the **Report Type:** and **General Ledger** as the **Report Category:**. Select the desired report from the **Available Reports**: list box.

#### **Balance Sheet**

The **Balance Sheet** is a financial report showing the status of assets, liabilities and equity on a given date, usually the close of a month. The **Balance Sheet** is in balance when the assets equal the liabilities and equity. The **Reporting Period Net Income (Loss)** located in the equity section is not an account in the chart of accounts. The amount is the difference between income and expenses from the Income Statement and allows this report to balance. When the **Year End Adjustment** is posted this amount is posted to retained earnings and all the income and expense accounts are brought to zero. Nexsure provides three types of **Balance Sheet** reports; **Detail, Summary** and **Comparative**:

- The **Balance Sheet Details** displays accumulative totals for each asset, liability and equity account at each organization book level (depending on the criteria selection). This report displays subtotals for each type, group and classification and a grand total for all.
- The Balance Sheet Summary displays one accumulative total for each asset, liability and equity account. All lower level figures are rolled up into the organization level selected in the report criteria.
- The Comparative Balance Sheet compares the current period to the same period in the prior year.

#### **Income Statement**

The **Income Statement Details** summarizes income (revenue) and expenses over a period of time. Total expenses subtracted from total income is reported as a net profit or a net loss. The **Income Statement Details** is sometimes referred to as the Profit and Loss Statement.

There are four income statement reports; **Details**, **Summary**, **Budget and Prior Comparison** and **Month Year to Date**.

- The Income Statement Details displays totals for each income and expense account at each organization level (depending on the criteria selections). This report displays subtotals for each type, group and classification and a grand total for all.
- The Income Statement Summary displays one total for each asset, liability and equity account. All lower level figures are rolled up into the organization level selected in the report criteria.
- The Income Statement Budget Prior provides four sets of comparisons: Current month, Last Year This Month, Year to Date and Last Year to Date.
- The Income Statement Month YTD displays month to date and year to date totals for each account.

#### Trial Balance

The **Trial Balance Details** is a combination of the **Balance Sheet** and **Income Statement**. The total debit balances inus the total credit balances must equal zero to be considered in balance.

- The Trial Balance Details displays each general ledger account Beginning Balance, Current Activity, Debit and Credit balance. Totals are displayed in relation to the organization structure.
- The Trial Balance Summary displays one total for each account.

#### **GL Account Details Report**

Run the **GL Account Details** report at least once a month. Due to its size printing this report is optional. To assure future availability of these reports, do not remove them.

• The General Ledger Account Details report lists all accounting transactions within the date range specified and can be set for single, multiple or all general ledger accounts. Each accounting transaction is listed with the Date Booked, Date Created, Item ID, Description, Type of Transaction and Debit or Credit amount. The Account Summary section on each account displays totals for the Beginning Balance, Account Change and Ending Balance. The ending balance listed on the General Ledger Details report should match the balance for the same account on the Balance Sheet, Income Statement and Trial Balance reports.

0700100000000641000 07.001.0000.000.00 - 641000 General Office Expense								
Account Summary		12/21/2005	17	ups	Accounts		\$550.00	
Beginning Balance:	\$0.00	12/21/2005			Payable			
Account Change:	\$555.78	12/21/2005	62	paper clips	Disbursement	Staples	\$5.78	
Ending Balance:	\$555.78	12/21/2005						
					Debit / Cr	edit Total for	\$555.78	\$0.00
				Debit / Credit Total	for 07.001.0000.00	0.00 - 641000	\$555.78	\$0.00

#### Notes

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# Month-End Accounting & Management Reports

The following reports are available from the **Accounting Report Type** list. The report categories are **Receivables**, **Payables** and **Production**.

# Aged Account Receivable Details

The **Aged Account Receivable Details** report is used to identify unassigned client balances created from client related transactions; agency bill invoices, receive payments or disbursements. The invoice detail is listed in aging columns by date booked. The columns default as, **0-30**, **31-60**, **61-90**, **over 90**; but can be changed using report criteria. A future transaction will not display unless it has been paid prior to the "as of" date on the report. The pre-paid item displays in the **Future Balance** column. The report is run by **as of date** and should balance to the **Client Receivable** mandatory account.

Use Client Reconciliation to assign matching debit and credit items and to write off client balances. This should be performed at least once a month so the accounts receivable reports remain manageable. This is especially important if agency bill income is recognized on a cash basis or if people are paid on a partially or fully paid basis.

# Direct Bill Commission Receivable

The **Direct Bill Commission Receivable** report details commission due from carriers for direct bill invoices. The report should be run with an "as of date" to balance to the general ledger mandatory account balance; invoices booked after the date are considered future. The report can be run for one carrier or for all.

The **Status** defaults to **Open** (not received by carrier) but can be changed to include all items booked for the month. This format is useful for checking carrier commissions and identifying duplicate records.

# Account Current

The **Account Current** report displays agency bill items booked within the specified date range. It displays the billed amount, agency commission percentage and dollar amount, and net amount due to the carrier. Nexsure allows changing the criteria to display a field indicating if the item has been paid to the carrier. The report can be run for one carrier or for all.

This report can be sent to carriers that are paid on an account current basis. It is also useful for checking carrier commissions and identifying duplicate records.

# Accounts Payable Reports

Payable reports are available for **Carrier**, **People**, **Tax Authority and Vendors**. These reports will display items that are due to be paid. These reports should be run at least once a month with an 'as of" date to balance to its corresponding general ledger mandatory account.

## **Production Reports**

Invoice transactions are the source for the **Production Reports**.

Nexsure allows changing the criteria to show invoice breakdown; this is useful for verifying carrier and people commissions. Nexsure also allows the criteria to be set to display all un-posted invoices which is useful in determining if any invoices should be removed or posted.

**Note**: The Income Production Credit report can be used to determine employee bonuses and income and sales projections.

### **Book of Business Reports**

The **Book of Business** reports are located in the **Management Report Type** and **Category**.

The underwriting, policy info and assignment tabs on the policy are the sources for the Book of Business report. There are five Book of Business reports: Details, Summary, Coverage Rounding, Lost Business and New Business.

# Month-End Balancing

# Using the Reconciliation Reports

The reconciliation reports are useful for identifying entries that have caused out of balance situations in the mandatory accounts. Nexsure posts automatically to Mandatory accounts during accounting transaction work-flows. Manual posting to these accounts can cause them to be out of balance meaning the automated transaction detail no longer matches the general ledger balance. The reconciliation reports would be run if a mandatory account is determined to be out of balance. To determine if a mandatory account is out of balance run the **GL Detail Account Report** and the corresponding sub ledger report (receivables and payables). Be sure to use the same "as of date" on all reports. The ending balance should be the same on both reports. For more information refer to the section "Month End Accounting & Management Reports", in this chapter.

**Note**: Consider disabling manual posting to mandatory accounts and/or setting a post warning. Do this at the Organization level to allow the changes to propagate to all levels. For more information on setting Disable Access, Post Warning and Mandatory Accounts see "General Ledger Setup", in Chapter 4, *Accounting Training Manual*.

These reports are accessed through **REPORTS** on the **Primary** menu. Click the **Reports** link on far left side of the **Reports** menu. Select **Accounting** as the **Report Type:** and **Reconciliation** as the **Report Category:**. Select the desired report from the available reports list:

- Accounts Receivable Recon
- Agency Bill Commission Income Recon
- Agency Fee Income Recon
- Carrier Payables Reconciliation
- Direct Bill Commission Income Recon
- People Payable Due Recon
- People Payable non Due Recon
- Reconciliation Clearing Account Reconciliation
- Tax Authority Payable Recon
- Undeposited Funds Reconciliation

The reconciliation reports have four sections: Detail, Balancing Totals, Other Activity and Criteria.

Note: The Reconciliation Clearing Account Reconciliation and the Undeposited Funds Reconciliation reports are new as of the 1.94.5 version release. For a detailed explanation of these reports see section "Monthly Reconciliation Reports", in this chapter.

#### **Report Detail**

**Report Detail** displays each transaction Nexsure automatically posted to the mandatory account within the dates selected in the report criteria. The reports will display subtotals for each group selection and a grand total at the end of the report:

Client Name/	People Assignment	Invoice No/	Date Booked/	Issuing Carrier/	invoice	Agency	People	Invoice	People
Policy Number	Bill Method	Bill Type	Eff Date	Line of Business	Amount	Commission	Commission	Amt Paid	Comm Due
							Total People	Payables:	\$729.88

#### **Balancing Totals**

**Balancing Totals for the GL Account** compares reconciliation detail against the general ledger. If the reconciliation detail matches the GL account balance, the account is in balance, otherwise the difference is displayed as **Total Out of Balance**:

Balancing Totals for GL Accoun	t 201000
Total People Payables	\$729.88
Total Pre-Payments	\$0.00
Total Payables Due	\$729.88
Total GL Account 2010	(\$229.88)
Total Out of Balance	\$500.00
L	

**Note:** Pre-payments are invoices posted in future accounting periods that have been paid in the current period.

To view the details that make up the **Total GL Account** amount run the **General Ledger Details** report. Make certain the report criteria for the GL Detail report matches the reconciliation report criteria; i.e. **Organization Info** and **Date Range**. Select the specific account by name or number. Notice the ending balance in the **Account Summary** below matches the **Total GL Account** balance from the reconciliation report:

Organization: Region: Territory:	XDTITraining Org XDTI Training (Regio XDTI Training (Territ	n) ory)						
010010000000002 01.001.0000.000.00 People Comm Payak	01000 - 201000 ble-Due							
Account Summary		05/20/2006	198	R/A Jones	Cash Receipt	McDonough		\$350.00
Beginning Balance.	(\$228.13)	05/20/2006		Comm Expense		Construction		
Account Change:	(\$1.75)	05/24/2006	205	cleanup	Cash Receipt	ABC Construction		\$360.00
Ending Balance:	(\$229.88)	05/24/2006						
		05/24/2006	205	cleanup	Cash Receipt	ABC Construction	\$360.00	
		05/24/2006						
		05/15/2006	226	client pmt	Cash Receipt	ABC Construction		\$150.00
		06/13/2006						
		05/15/2006	226	client pmt	Cash Receipt	ABC Construction	\$500.00	
		06/13/2006						
		05/20/2006	239	r/a jones	Disbursement	McDonough		\$1.75
		05/20/2006		Expense		Construction		
					Debit / Cr	edit Total for	\$860.00	\$861.75
				Debit / Credit Total fo	or 01.001.0000.00	0.00 - 201000	\$860.00	\$861.75

### Other Activity

The accounting entry that caused the out of balance total will display in the section labeled **Other Activity** in **GL Account**:

Other Activity in GL Account 201000								
Transaction Date	Date Booked	Transaction ID	Transaction Type	Description	<u>Amount</u>			
06/13/2006	05/15/2006	226	Payment	client pmt	\$500.00			
					\$500.00			

This entry will need to be reversed and re-entered offsetting a non-mandatory account. This entry may continue to display in the future.

### Criteria

The **Criteria** section reflects the criteria selected for creating the report.

### **Monthly Reconciliation Reports**

### **Reconciliation Clearing Account Reconciliation Report**

The Reconciliation Clearing Account Reconciliation report should be run at the end of the month to detect any outstanding entries. Some of the common causes are:

- Receipt or Disbursement is not associated to a reconciliation.
- Reconciliation is not associated to a receipt or disbursement.
- A Disbursement or Receipt was recorded to the reconciliation clearing account but the corresponding reconciliations have not been completed.
- The reconciliation was completed but the disbursement or receipt has not been recorded.

The **Reconciliation Clearing Account** is a temporary holding account for carrier, people and tax authority transactions and should ideally have a zero balance. Payables and Direct Bill Commission Receivables created from client transactions are cleared in the Nexsure reconciliation process. The Reconciliation Clearing Account is the offset in the opposite direction of the payable or receivable and brought to zero when a corresponding disbursement or receipt is entered.

It is important for users to associate carrier, people and tax authority Receive Payments or Disbursements to a corresponding reconciliation by one of the following methods:

- Reconcile transactions first (note virtual Receipt or Disbursement in header) then pull the reconciliation into the corresponding Receive Payment or Disbursement.
- Enter Receive Payment or Disbursement first (offset entry to the Reconciliation Clearing Account) then pull the Receive Payment or Disbursement into the corresponding reconciliation (no virtual receipt or disbursement should exist)

Below is the Reconciliation and Disbursement posting for Carrier, People and Tax Authority Payables:

Payables Reconciliation:

- Debit to Payables
- \*Credit to Reconciliation Clearing Account

Payables Disbursement (Can be entered before Recon):

- \*Debit to Reconciliation Clearing Account
- Credit to Bank Account

Below is the Reconciliation and Receive Payment posting for Carrier Direct Bill Commission Receivables:

Carrier Receivables Reconciliation:

- Credit to DB Commission Receivables
- \*Debit to Reconciliation Clearing Account

Carrier Receive Payment (Can be entered before Recon)

- \*Credit to Reconciliation Clearing Account
- Debit to Un-deposited Funds

Notes on the Reconciliation Clearing Account Reconciliation Report:

- Reversed entries are not included in this report as oustanding.
- The Reconciliation Clearing Account is not involved when the Invoices link is used in a Carrier Disbursement to clear transactions. The general ledger posting is as follows:
  - Debit to Carrier Payables
  - Credit to Bank Account
- For more information on reconciling carrier, people and tax authority, see Chapters 11, 12 and 13 of this manual. Contact Nexsure Support for additional questions regarding this report.

### **Un-Deposited Funds Reconciliation Report**

When a Receive Payment is entered in Nexsure the Un-Deposted Funds account is always the offsetting entry. The Un-deposited Funds account holds these entries temporarily until a Deposit is entered. When the Deposit is entered the Receive Payment funds are removed from Un-Deposited Funds and moved into the selected bank account.

The Un-Deposited Funds Reconciliation Report should be run at least once a month to detect Receive Payment entries that have not been deposited. To clear the outstanding entries, select a bank account, add a new Deposit and select the appropriate Receipts to include, click Include All Selected and Post when complete.



### **Other Helpful Reconciliation Reports**

Nexsure provides several other helpful reports located in the Reconciliation category:

- **Cash Disbursements** List of cash disbursed within a given date range.
- Cash Receipts List of payments received within a given date range.
- **Deposit Details** Identifies cash receipts related to deposits.
- Invoice Transaction Register List of invoices within a given date range.

### **Balancing Non-Mandatory Exchange or Transfer Accounts**

Non-mandatory transfer accounts may be set up manually and may be used for bank transfers, direct bill sweeps or for correcting entries. These accounts need to be monitored monthly as they ideally should have a zero balance.

If a balance exists the cause should be identified to make certain it does not indicate an incorrect posting. Run a GL Account Detail report for each account with an unidentified balance. Use this report to match up debits to corresponding credits; this will identify the outstanding items. Check the outstanding items to make sure both sides of the transfer were completed correctly.



# Month-End Corrections and Adjusting Entries

### **Reversing Entries**

Corrections to agency and people commissions can be made while reconciling carrier statements. All other corrections to invoice or accounting transactions must be made by reversing the incorrect entry and reentering a correct entry.

When an accounting transaction is reversed the original transaction remains and a new transaction is created with new postings to the general ledger in reverse. The ID numbers on the original and reversed transactions are cross referenced.

When a transaction is reversed any related transactions are released and available to be pulled into a new transaction. For instance, an invoice cleared with a client payment would be released when the client payment is reversed.

**Note**: When a carrier reconciliation is reversed in which direct bill invoices were created using the **Statement Entry** function the invoices are not reversed and will be available for selection in a new reconciliation under the **Transactions – Direct Bill** link. Do not create the invoices again as these would be duplicates.

When an entry is reversed other related entries do not need to be reversed also. For instance, when an invoice that has been paid is reversed the corresponding payment does not need to be reversed. Typically when an entry is reversed a new entry will be created by the user to replace it. The reversal and the new entry will create unallocated debits and credits for receivables, payables, receipts, and disbursements etc. which will continue to show up on reports as unpaid items. To clean up these items so they will no longer display as unpaid use one of the following methods listed below:

- Client Receivables: enter a Client Reconciliation to allocate matching debits and credits.
- Carrier Payables and Receivables, People Payables and Tax Authority Payables: enter a zero Reconciliation to allocate matching debits and credits.
- Reversed Receipts: enter a zero deposit and include the reversal and the new receipt.
- Reversed Disbursements, Deposits and any Journal Entries which affect bank accounts: clear both the debits and credits in a bank reconciliation.

A reversing entry will post in the first open and unlocked accounting period unless the accounting period of the original transaction is open and unlocked or the user has security rights to post to a locked month. Note that users assigned the Administrator template automatically have the ability to post to locked months.

For more information regarding reversing entries refer to "Journal Entries", in Chapter 6, Accounting Training Manual.



### **Journal Entries**

Recurring journal entries may be set up for adjusting entries that occur on a regular basis. The following entries may be needed prior to running the final financial reports:

- Payroll
- Bank service charges and interest
- Depreciation
- Prepaid expenses (i.e. insurance)
- Agency bill commission transfers

# Bank to Bank Transfer of Funds

### Using Checks

When issuing checks to transfer money from one bank account to another it is important to enter a disbursement crediting one bank and a receipt debiting the other bank. Use a transfer or exchange account as the offsetting entry for both transactions. This method makes the transfer available in both bank accounts for reconciliation. A general ledger transfer account will be needed in the chart of accounts for this purpose. The transfer account should be monitored every month to ensure both entries - disbursement and receipt - are made for each transfer. See "Monitoring General Ledger Accounts", in this chapter for further information.

### **Using Journal Entries**

A journal entry can be used to transfer money from one bank account to another. This method makes the transfer available in both bank accounts for reconciliation. This can be set up as a recurring entry and used as necessary.

For detailed information regarding recurring Journal Entries see "Journal Entries", in Chapter 6 of this manual.

# How to Keep Up with Un-Posted Transactions

Un-Posted entries are very common especially with new users. A user may start a transaction, become distracted and exit without aborting or removing the transaction. The user then adds a new entry rather than accessing the original entry.

Check for **Un-Posted** transactions daily or weekly for the first month on Nexsure and then once monthly.

To locate un-posted transactions click ORGANIZATION on the Primary menu. Click the territories tab

and search for the appropriate territory. Click the **Details** icon next to the desired territory. Click the **accounting** > **transactions** tabs. Check each of the following tabs: **journal entries**, **disbursements**, **receive payments**, **deposits**, **accounts payable**, **reconciliations** and **invoices**. On each tab clear the filter and change the criteria to search for **Un-Posted** entries.

To clean up click the **Details** icon to view the transaction details. If the transaction is a duplicate click the **Abort** link to remove it. Removing or aborting a transaction will permanently remove the transaction from Nexsure. If the transaction is not a duplicate, verify the accuracy (note the accounting month) and **Post** the transaction.

# **Reconciling Bank Accounts**

The Bank reconciliation function allows the clearing of checks, deposits, and journal entries to balance to the statement received from the bank. Bank Reconciliations must be entered in chronological order. A bank reconciliation can be reversed if corrections are needed but must be done in reverse chronological order.

### Accessing the Bank Reconciliation

To access the Bank Reconciliation click **ORGANIZATION** on the **Primary** menu. Click the **territories** tab and search for the appropriate territory. Click the **Details** icon next to the desired territory. Click the **accounting** > **bank accounts** tab. On the **bank accounts** tab, click the **Details** icon next to the appropriate bank account. The bank account information is displayed:

exsure				HOME   HELP   SETUP   LOG
SEARCH   ORGANIZATION   REPORTS   CAMPAIGNS			Bookn	narks: Expand   Add   Remove Selected
RGANIZATION PROFILE   ALL EMPLOYEES   ALL LOCATIONS				
rganization Name: XDTITraining Org				Organization
rganization				
KDTITraining Org >> XDTI Training >> XDTI Training (Territory)				
Previous Page				
card file branches locations employees accounting vendors entity associations				
summary setup invoicing setup general ledger bank accounts transactions batch sum	imary			
bank account detail accounting transactions bank reconciliation				
			[Update]	[Cancel]
Bank Account Information	* inc	dicates required field		
*Name: Bank of America		Contact:	Ima Banker	
Address: Bank of America Plaza	×	Status:	Active	
*Account Description: Bank of America Trust		Balance:	\$0.00	
GL Account: 01.001.0000.000 100200 - Bank of America	a Trust	Starting Balance:		
*Account Number: 2135468579654687		Name to Print on Check:	XDTI Training Territory	
ABA Routing Number 1612011		Location Address:	6279 Tri-Ridge Blvd.	~
*Next Check # 5433		Phone Number:	None	
	Default Check: Del	uxe Check 80971	~	
	2nd Signature Line	2nd Signature Line Messag (50. character limit	je 	
	(mick checks only).	Enter "/" [forward-sla	sh1 if numbers should be stacked.	
	Routing Number:	62-438 For example 5979		
	Enter Account Number			
	for MICR Check:			

### Starting Balance

The **Starting Balance** box is new as of version 1.94.5. After the first reconciliation is posted this box is disabled and can only be edited by reversing the first reconciliation. Read this document in its entirety before posting the first reconciliation.

The **Starting Balance** figure should be the total cleared transactions to date. This will allow items from previous partially completed reconciliations to be cleared. To obtain the total cleared items in Nexsure click the **accounting transactions** tab. Click the filter [Show] link and click the **Clear** button to remove all criteria. Change the filter to display **Posted-Yes** and **Cleared-Yes**. Click the **Search** button to obtain the desired results.



nexsure				HOME   HELP   SETUP   LO	SOUT
SEARCH   ORGANIZATION   REPORTS	CAMPAIGNS			Bookmarks: Expand   Add   Remove Selected	÷
ORGANIZATION PROFILE   ALL EMPLOYEES   ALL LOCATIONS					
Organization Name: XDTITraining Org				<ul> <li>Organization</li> </ul>	
organization					^
XDTITraining Org >> XDTI Training >> XDTI Training (Territor	y)				
Flevious Page					1
card file branches locations employees accounting vendor	s entity associations				
summary Y setup Y invoicing setup Y general ledger Y bank accourt	ts transactions batch summary				
bank account detail accounting transactions bank reconciliation	n				
	4 4 s	howing Page 1 of 9 🕨 🕺 🕺	[Export] [Print] Filter: [Hide]	[Cancel]	
					=
Search Criteria		_			
Transaction Type: All	×	Description:			
Transaction ID:		Created By:			
Payee:		Amount:			
Check or Reference:		Date Booked From:	10		
Posted: Yer	× 1	Date Booked To:	10		
Clared: Xet	×				-
Sort Order					
Sort Sidd 11 (none)	K Fort Order 1 Ascending	Fort Field 21 (page)	N Fort Order 3: Assessing		
Solutione)	Sort order 1. Ascending	• Sort Held 2. (none)	Sort Order 2. Ascending		
			Search Cle	ar	
Trans Details Trans Type ID	Reference/Payee	Description Amount	Date Date Created By Created Booked	PostedCleared	
Disbursement 37	0 / Progressive	(800.00)	Beth Harris 12/06/2005 12/06/2005	$\checkmark$	
Disbursement 91	0 / ABC Construction	Return Premium (500.00)	Susan 01/24/2006 01/24/2006	$\checkmark$	

After the search results are displayed click the **[Print]** link. This will display all cleared items. Navigate to the last page where the total is displayed. Highlight the total, right-click and copy.

13/11/11/11/5/1	or Bank of Amer	ica Account (F	Bank of Amer	ica Trust)						Page 2
Trans Type	Payee Type	Payee	Ref	Amount	Description	Created By	Date Created	Date Booked	Posted	Clear
Deposit				6,110.10		Susan McDonough	07/07/2006	07/07/2006	Yes	Yes
Deposit				27,900.00	Daily Deposit	Susan McDonough	07/18/2006	07/18/2006	Yes	Yes
Deposit				600.00	deposit test	Brian Dinh	02/07/2007	02/07/2007	Yes	Yes
Deposit				740,442.38	Deposit	Beth Harris	02/09/2007	02/09/2007	Yes	Yes
Deposit				-740,442.38	Deposit	Beth Harris	02/09/2007	02/09/2007	Yes	Ye
Deposit				740,242.38	Daily Deposit	Beth Harris	02/09/2007	02/09/2007	Yes	Yes
Deposit				24,050.00	second deposit	Brian Dinh	02/12/2007	02/12/2007	Yes	Yes
Deposit				18,900.00	policy premium/fees/taxes	Paul Kudla	02/12/2007	02/12/2007	Yes	Yes
Deposit				19,002.20	Daily Deposit	Susan McDonough	02/13/2007	02/13/2007	Yes	Yes
Deposit				10,176.00	daily deposit	Susan McDonough	03/08/2007	03/08/2007	Yes	Yes
Deposit				17,305.00	Deposit 3/19/2007	Beth Harris	03/19/2007	03/19/2007	Yes	Yes
Deposit				10,700.87	daily deposit	Kathy Oskouian	04/02/2007	04/02/2007	Yes	Yes
Deposit				17,660.00	NB Connections	Betsy Cormier	06/19/2007	06/19/2007	Yes	Yes
Deposit				50.00		Susan McDonough	06/20/2007	06/20/2007	Yes	Yes
Deposit				-17,660.00	NB Connections	Betsy Cormier	06/20/2007	06/19/2007	Yes	Yes
Deposit				17,660.00	Connections	Betsy Cormier	06/20/2007	06/20/2007	Yes	Yes
Deposit				34,790.00	Deposit Client Pmts	Betsy Cormier	07/10/2007	07/10/2007	Yes	Yes
			Total	747.392.09						

Click the **bank account detail** tab and paste the total in the **Starting Balance** box.

Staket       Bookmates: Expand 1 Add 1 Renove Select         Staket       Contacts:       <	exsure						HOME   HELP   SETUP   LOGO
bankation Name: XDTITraining Org ganization DTITraining Org >> XDTI Training >> XDTI Training (Territory) Previous Page card file branches locations employees, accounting vendors entry secondations purmary setup revision general logier bank accounts parkation Bank Account Information * indicates required field * indicates required field * indicates required field * indicates required field * account Description: Bank of America Trust * Account Description: Bank of America Trust * Account Description: Bank of America Trust * Account Number; 1215468579654687 ABA Routing Number 1612011 * text Check ≠ 5433 Default Check: Deluxe Check 89771 * Mare: Bank Check # 5433 Default Check: Deluxe Check 89771 * Account Status: Account Status: Account Status: Banker * Account	SEARCH   ORGANIZATIO	IN   REPORTS   CAMPAIGNS				Bookmarks:	Expand   Add   Remove Selected
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*Account Description: Bank of America Trust  *GL Account: D1.001.0000.000.00 100200 - Bank of America Trust Calculation Number: D1.001.0000.000.00 100200 - Bank of America Trust Calculation Number: D1.001.0000.000.00 100200 - Bank of America Trust Calculation Address: Calculation	Address:	Bank of America Plaza		Status:	Active	~	
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Enter Account Number			Total and the second se	For example 5979			
for MICR Check			Enter Account Number			]	

**Note for Existing Users**: This figure may be the same as your last reconciled bank statement ending balance. However, if you were in the middle of a reconciliation when 1.94.5 was released, this figure will not match because only part of that month's transactions were cleared. The **Starting Balance** box adjusts for the partially cleared month

# **Entering the Bank Reconciliation**

Click the bank reconciliation tab. The Bank Reconciliation Statements screen is displayed. Click the Details

icon next to an existing reconciliation or [Add New] to start a new reconciliation. The **bank reconciliation** tab is displayed:

bank reconciliation						
Account Description: Bank of Account Number: 213546 Bank Recon ID: 15 Posted By: Date Created: 10/07/2 Created By: Susan N	America Trust 3579654687 008 IcDonough	Sta Statement En Cle	ttement Date: 10/07/2008 ding Balance: \$808,593.91 ared Balance: \$808,593.91 Remaining: \$0.00 Description: October bank st	tatement		Quick Navigation Header Transactions
Statement Summary	Print	Post	Abort	Save		]
			Name: 5 Statement Date: - Description: (100 Char. Max)	ark of America Plaza ark of America Plaza exattle WA, 98109 10/07/2008 DOCTODER bank statem	ent ^	8
			Beginning Balance: \$	747,392.09		
			Statement Ending Balance: [	006,593.91		
						bank reconciliation

The following information is available on the bank reconciliation Header:

- Account Description: Defaults from the bank account detail tab > Account Description box.
- Account Number: Defaults from the bank account detail tab > Account Number box.
- Bank Recon ID: Sequential ID number assigned by Nexsure.
- Posted: Selected when the bank reconciliation is posted. The date of the posting is also added upon post.
- **Posted By**: The name of the staff member that posted the reconciliation.
- Date Created: The date that the [Add New] link is clicked to start the reconciliation.
- Created By: The name of the staff member that clicked the [Add New] link.
- **Statement Date**: The date entered in the **Statement Date** box when editing the bank reconciliation header.
- Statement Ending Balance: The ending balance entered in the Statement Ending Balance box when editing the bank reconciliation header.
- Cleared Balance: The cleared balance is equal to; beginning balance disbursements and other credits + deposits and other debits.
- Remaining: The remaining amount is equal to (Cleared Balance Statement Ending Balance).
- Description: The entry made in the Description box when editing the bank reconciliation header.

The following options are available on the Navigation Toolbar:

- **Statement Summary**: To return to the list of **Bank Reconciliation Statement** screen.
- Print: Lists reconciliation activity.
- Post: Posts the bank reconciliation. The post option is unavailable until the reconciliation Remaining amount is equal to \$0.00. The Beginning Balance + / - Cleared Balance must equal the Statement Ending Balance.
- **Abort**: Cancel the reconciliation.
- **Save**: Saves entries without exiting the screen.

Complete the following information on the bank reconciliation header:

- **Statement Date**: Enter the **Ending Date** from the bank statement.
- Description: Enter up to a 100 character description that will be displayed in the bank reconciliation header.
- Beginning Balance: This is the balance from the Starting Balance box and cannot be edited from this screen.
- **Statement Ending Balance**: Enter the ending balance amount from the bank statement to balance against cleared activity.
- To save the header information click **Save** on the **Navigation** toolbar.

# **Clearing Bank Entries:**

To clear bank entries click the Transactions link. The transaction selection results are displayed.

Account Descripti Account Numb Bank Recon 1 Post Posted E Date Created E	on: Bank of America Trust er: 2135468579654687 ID: 16 ed: By: ed: 10/07/2008 By: Susan McDonough		Statement D Statement Ending Bala Cleared Bala Remain Descript	Nate: 10/07/2008 nce: \$808,593.91 nce: \$808,593.91 ning: \$0.00 tion: October bank s	statement			Jick Navigation Leader Fransactions
Statement Sur	mmary Print	Post		Abort	Save			
elect All] [Dese	elect All]				K 4 Showing Page	1 of 6 🕨 1 💌		Search Filter: [Show] Display: 5
elect	Date Booked	Trans Type	Trans ID	Method	Check #		Name / Description	Amount
2	03/19/2007	Disbursement	520	Check		Merc	ury Insurance/Hardware Is Us	(\$15,355.00)
2	05/10/2007	Disbursement	643	Check	5413	The Hartfor	d Insurance/MCDXDTI policy abc123	(\$13,434.00)
3	05/29/2007	Disbursement	666	Check	5414		McDonough Bagels	(\$1,000.00)
3	06/06/2007	Disbursement	669	Check		т	he Hartford Insurance/hart	(\$500.00)
2	06/19/2007	Disbursement	679	Check		Safeco/	Connections 6/19/07 NB Payment	(\$15,150.00)
-							Th All Pages, Selected Al	is Page Total: (\$45,439.00) Entries Total: (\$45,949.00) I Pages Total: (\$213,636.45)
lect All] [Dese	slect All]				Showing Page	1 of 1 🕨 🕅 🔟		Display: Default (5) 🗸
eposits and	other debits							
lect	Date Booked	Trans Type	Trans ID	Method	Check #		Name / Description	Amount
2	07/10/2007	Deposit	271	Deposit				\$34,790.00
2	07/10/2007	Deposit	272	Deposit			Deposit Safeco Commission	\$96.00
2	11/02/2007	Deposit	323	Deposit			Daily deposit	\$38,229.82

Change the filter to see the desired results. To view more transactions at a glance change the number in the **Display** list and click the **Maximize/Minimize** icon. Select the transactions that have cleared from the bank statement.

**Note**: New users will need to clear the beginning balance journal entry in the first bank reconciliation. The beginning balance journal entry brings forward the bank balance from the legacy (prior) system.

Scroll down to the bottom to display the **Reconciliation Summary**:

nk reconciliation							
Account Description: B Account Number: 2 Bank Recon ID: 1 Posted: Posted By: Date Created: 1 Created By: S	Quick Navigation Header Transactions						
Statement Summar	y Print	Post	A	bort	Save		
						All Pages, Sele	All Pages Total: (\$45,949.00) All Pages Total: (\$213,636.45)
Select All] [Deselect A	ll]		_	H -	Showing Page 1 of 1	₩ 1 ▼	Display: Default (5) 💌
Select	Date Booked	Trans Type	Trans ID	Method	Check #	Name / Description	Amount
	07/10/2007	Deposit	271	Deposit			\$34,790.00
	07/10/2007	Deposit	272	Deposit		Deposit Safeco Commission	\$96.00
<b>V</b>	11/02/2007	Deposit	323	Deposit		Daily deposit	\$38,229.82
<b>V</b>	11/07/2007	Deposit	325/333	Deposit		Deposit	\$17,035.00
<ul> <li>Image: A start of the start of</li></ul>	11/08/2007	Deposit	327/328	Deposit		Spectrum Development Payment in Full	\$17,000.00
						All Pages, Sel	This Page Total:         \$107,150.82           ected Entries Total:         \$107,150.82           All Pages Total:         \$107,150.82
teconciliation Sum	ımary						
eginning Balance:		\$747,392.09					
6 - Disbursements and other credits:		(\$45,949.00)					
5 - Deposits and other debits:		\$107,150.82					
leared Balance:		\$808,593.91					
tatement Ending Balar	nce:	\$808,593.91					
temaining:		\$0.00					
							bank reconcili

The **Reconciliation Summary** section displays the **Beginning Balance**, total cleared credits and debits and the **Statement Ending Balance**. If there is a remaining balance click **Print** to print a list of cleared items to help determine the issue. If there are missing items such as a bank service charge or interest click the **Statement Summary** link to exit the reconciliation. Enter the missing entries and then return to the reconciliation to clear the items.

When the remaining balance is zero and the cleared debit and credit totals have been verified, post the reconciliation. Click the **Print** link to print the **Bank Reconciliation Summary** report.

# Outstanding Bank Transactions from Legacy System

Outstanding bank transactions from the legacy system that have not cleared the bank statement prior to going live on Nexsure should be addressed as follows:

Use Journal Entries in Nexsure to reverse and re-enter outstanding uncleared transactions from the legacy system prior to the first Bank Reconciliation. This will require a non-mandatory clearing account in the General Ledger. **Do not** use the mandatory Reconciliation Clearing Account.

- 1. Calculate the total lump sum dollar amount of all uncleared bank transactions for each bank account.
- Create a single journal entry to increase the bank account balance by this total amount. Click
   ORGANIZATION > Territory and click the Details icon of the appropriate territory.
- 3. Click accounting > transactions > journal entry tabs.
- 4. Click the [Add New] link to create the new journal entry.

Jo	urnal Entry ID: 318	4				Recurring:	Set Propert	ties]				
	Posted:					Frequency:						
	Date Booked: 11/				Start Date:							
Date Created: 11/6/2008 3:57:06 PM						Expiration:						
Created By: David Shepherd					Auto Post:							
				Reference:								
					C	escription:	Total outstandi	ng check				
Transaction Summary	Print	Post		Abort	Save	Ad	ld Allocation	Ad	d Ro	w		
Nexsure Accounting General Dournal Entry												
Account Number				Description		Debit	Credit		)#	Remove 🔨		
54.001.0000.000.00	54.001.0000.000.00.100500 Operating Account			il outstanding checks from pric 13,5					U			
54.001.0000.000.00.110950 Misc Clearing Account			Tot	al outstanding chec	outstanding checks from pric 0.0			0.00	0			
<										>		
					Totals:	13,500.0	0 13	,500.00				
				Out of Ba	alance:	0.0	0	0.00	_			

- 5. Enter the **Date Booked**. This should be the same date as the general ledger beginning balance journal entry.
- 6. Enter an appropriate description in the **Description** box, such as "Total outstanding checks from prior system."
- 7. Search for the appropriate bank account by selecting the **Ellipsis** ... button. Enter the total amount from step 1 in the **Debit** column.
- 8. Click the Add Row link to add another row to the journal entry.
- 9. Search for the non-mandatory clearing account and enter this total in the Credit column. Do not use the Reconciliation Clearing Account. If you do not have an adequate clearing account, see "Adding a General Ledger Account", in Chapter 4 of this manual.
- 10. Click the **Post** link to post the journal entry.
- 11. Next, create journal entries for each individual outstanding transaction, debiting the nonmandatory clearing account and crediting the bank account used in step 2.
- 12. Enter the **Date Booked**. This should be the same date as the general ledger beginning balance journal entry.
- 13. Enter the prior system check number in the **Reference** and **Description** boxes.



Journal Entry ID: 3185       Recurring: [Set Properties]         Posted:       Frequency:         Date Booked:       11/06/2008         Date Created:       11/6/2008         Date Created:       11/6/2008         Created By:       David Shepherd         Reference:       87791         Description:       Check #87791 from pri									
Transaction Summary	Print	Post		Abort	Save	e	Add Allocation	Add F	low
Nexsure Accounting General Journal Entry Account Number 54.001.0000.000.00.110950 Misc Clearing Account 54.001.0000.000.00.100500 Operating Account				Description Check #87791 from p Check #87791 from p	rior system rior system	<b>Debit</b> 1,80	Credit 0.00	LID # 0.00 0 0.00 0	Remove 🔺
٢.		_		Out of Bi	Totals: alance:	1,800	t 00.0	1,800.00 0.00	

- 14. Click the **Post** link to post the journal entry. These individual transaction journal entries must add up to the total amount from the journal entry in step 2.
- 15. Before beginning the first bank reconciliation, click **ORGANIZATION** > **Territory** and click the **Details** icon of the appropriate territory.
- 16. Click **accounting** > **bank accounts** tab, click the **Details** icon of the appropriate bank account.
- 17. Enter the total amount from step 2 in the **Starting Balance** box. This is typically a negative amount if the outstanding items are checks. (For existing users, add this amount to the **Starting Balance** entered as instructed in the **Starting Balance** section above.)
- 18. When beginning the first month's bank reconciliation, clear the journal entry from step 2. Individual journal entries from step 11 will be cleared normally as they clear monthly bank statements.
- 19. Continue the bank reconciliation as instructed above in "Entering the Bank Reconciliation".