ZyroBooks

The complete user guide

Every feature, how it works and what it does to your books, step by step.

For businesses in Pakistan, the UAE, the UK, India
and every country ZyroBooks supports

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How to read each feature

Where	The menu path, so you can find the screen.
Who	Admin, Editor or Viewer, and the plan it needs when that matters.
How it works	The steps, in the order you do them.
Posts	What the feature does to your books. If it says nothing is posted, nothing is.
Status	Available, Beta (new, still being tried), Tested (run in the authority's test

1 Getting started and setup

Set up your company once, choose how much of the menu you want to see, and you are ready to raise your first invoice.

Your first day

Do these in order. Everything else follows from real data, so there is no need to configure every screen before you start.

1. Open **Admin** → **Company Info** and set the company name, country, base currency and tax registration number.
2. Pick a setup choice when the card appears on the dashboard (described below), or skip it.
3. Open **Admin** → **Preferences** and switch on the modules you need.
4. Add your bank account under **Banking** → **Bank Accounts**.
5. Add or import your customers and vendors.
6. Raise your first invoice from **Sales** → **Sales Invoices**.

Company Information

Where Admin → Company Info **Who** Admin

This page decides what the rest of the app shows you. Choose the country carefully: it controls which tax returns, payroll rules and tax fields appear.

- **Company name** is printed on invoices, quotations and reports. **Company code** is a short code you choose to tell companies apart, for example DARA.
- **Email, phone and address** are printed on invoices, quotations and payslips.
- **Tax registration number** is your NTN or STN in Pakistan, GSTIN in India, VAT number in the UK, UAE or Saudi Arabia, and EIN in the US. It is printed on tax documents.
- **Base currency** is the currency your books are kept in. Every report is shown in it. Once you post a transaction it is locked, because changing it would relabel every

balance without converting it (PKR 1,000,000 would silently become USD 1,000,000). If you chose wrongly, create a new company in the right currency.

- **State or province** is used for tax: the province for Pakistan sales tax, the state for US sales tax and India GST, the emirate for UAE VAT.
- **Industry** describes your business and helps the AI suggestions.
- **FBR API key, integrator ID and endpoint** are for Pakistan only, and only needed if you submit invoices to FBR from ZyroBooks.
- **Gemini and Groq API keys** are optional and power the AI features. A saved key is never shown again; tick Remove to delete it.

The setup choice

Where Dashboard card, then Preferences → Advanced → Features **Who** Admin

After you create a company, a card asks how much of the menu to show. The choice only decides which menus you see. Nothing is ever deleted, and a hidden feature returns the moment you switch it on.

- **Small business** shows customers, vendors, invoices, bills, expenses, banking, taxes and all reports. Fixed assets, warehouses, purchase orders, budgets, payroll, loans, timesheet, advanced tax, FX revaluation and bank feeds are hidden.
- **Standard** adds fixed assets, warehouses and stock control, purchase orders with approval, budgets, and employees with payroll, attendance and leave.
- **Everything** adds employee loans, timesheet, advanced tax tools, FX revaluation and bank feeds.
- **Skip for now** closes the card and changes nothing.

You can change this at any time: each feature has its own tick box in Preferences, and the same three Quick setup buttons are there. Projects, Work Orders, Sales Tax/VAT, Leases, Deferred Tax and Payroll rules are separate switches that this choice does not touch.

Menus that match your industry Available

Where Admin → Set up for your industry

Choose your industry once and ZyroBooks shows only the menus that fit. Construction gets project costing, shops get Shop mode, and real estate gets rentals. Press **Review and apply** to see what will change before it does.

Preferences

Where Admin → Preferences **Who** Admin

- **Features**: switches that show or hide whole areas. A feature that is off cannot be opened, but its data is kept.
- **Enable Projects**: track income and expenses by project and see each project's profit. **Enable Work Orders**: manufacturing or assembly from a Bill of Materials.
- **Enable Sales Tax / VAT Return**: shows the return for your country. Turn it off if you are not registered for tax.
- **Take written-off invoices out of the tax return**: when on, a bad debt you write off is removed from the return and its tax is no longer shown as owed.
- **Corporate tax rate (%)**: used for deferred tax. **Deferred Tax (IAS 12)**, **Expected credit loss (IFRS 9)**, **Lower of cost and net realisable value (IAS 2)** and **Lease accounting (IFRS 16)** each add one screen when switched on.
- **Enable AI features**: turns AI suggestions and Ask Your Books on or off.
- **Province, business activity, business sector and FBR environment**: Pakistan sales tax settings used when invoices go to FBR.
- **Language and display currency**: how pages are shown to you. Display currency changes only how amounts are shown; your books stay in the base currency.

Using ZyroBooks every day

The dashboard

The dashboard shows the fiscal year chosen at the top: Total Revenue, Total Expenses and Net Income, Income versus Expenses for the last 12 months, the Expense Breakdown, Receivables Ageing, Top Customers by paid invoices and the balance of each bank account. If a figure cannot be converted to your display currency because no rate is on file, it is shown in the company currency. A budget alert appears here when an expense account is close to its budget (Chapter 8).

Languages, phone and sharing

- The app is available in 15 languages, switched from the menu bar.
- You can install ZyroBooks on your phone or computer like an app, and it works in any phone browser. Native iOS and Android apps are planned, with no date promised.

- **Refer a friend** gives every user a personal referral link and QR code, and shows who signed up through it.
- **Help** opens the in-app guide, and a built-in help assistant answers questions. Never paste keys or passwords into it.

Good habits from day one. Enter opening balances once. Use a credit note, never a deletion, to reverse a sale. Reconcile your bank each month. Run the books check at every month-end (Chapter 8). Close a fiscal year only after your accountant has signed off.

2 Sales documents and payments

From a priced offer to money in the bank. Only the invoice posts to your books; every step before it is a plan.

Customers

Where Sales → Customers **Who** Admin, Editor

Add a customer with a name (the only required field), then fill in what you need.

- **Code** is a short unique code. **Email, phone and address** are used on invoices and to email documents.
- **State or province** works out tax, for example US sales tax by state or India GST between states.
- **Opening balance** is what the customer already owed on the day you started. Leave it at 0 for a new customer.
- **Currency** is the currency you normally invoice this customer in.
- **Taxpayer type** says whether the customer is registered for sales tax. In Pakistan, sales to unregistered buyers can carry further tax.

From the list you can edit a customer or open their ledger, which shows every invoice and payment with a running balance. A customer with invoices cannot be deleted, because the history must stay in your books.

One sale, four documents

A sale moves through up to four documents. Only the last one touches your books.

Document	Use it when	Posts to books?
Quotation	You send a priced offer	No
Sales order	The customer has agreed, and you may deliver in parts	No
Proforma invoice	The customer must pay first, or needs paper for a bank or customs	No

Invoice	You bill the customer	Yes

Quotations

Where Sales → Quotations

1. Choose **Add Quotation**, pick the customer, set the date and the **expiry** (the last day the price is valid), and add the lines: item, description, quantity, unit price, income account and tax.
2. Add **Terms** and a **Message to customer**; both are printed on the PDF. Leave the quote number empty and the system numbers it.
3. Download the PDF or email it, then mark it **Sent**, **Accepted** or **Rejected**.
4. When accepted, press **Convert to invoice**. This can be done only once, and the quotation becomes **Converted** and locked. Or create a sales order from it if you will deliver in parts.

Sales orders and delivery notes

Where Sales → Sales orders, Delivery notes **Who** Editors need the Sales orders permission

1. Choose **Create sales order**, pick the customer, add the lines, and optionally enter the customer's PO number and a delivery date. You can also start one from an accepted quotation.
2. Open the order. Each line shows **Ordered**, **Delivered** and **Left**.
3. Type a quantity in **Deliver now** and press **Create delivery note**. You can deliver in several parts.
4. Press **Create invoice** to bill the delivered quantities or the full order. Stock goes down when the invoice is created.

Statuses are Open, Partly delivered, Delivered, Invoiced and Cancelled. Use **Cancel order** if the customer withdraws.

Proforma invoices

Where Sales → Proforma invoices

Pick an open sales order or a quotation that is not yet invoiced, and a printable page opens with a number like PF-0001, valid for 30 days. Print it or save it as PDF. It has no receivable and cannot be paid against. When the customer confirms, create the real invoice.

Sales invoices

Where Sales → Sales Invoices → Add Invoice **Who** Admin, Editor

1. Choose the **party** (the customer) and give the invoice a unique **number**.
2. Set the **date** and **due date**. The due date drives the Receivables ageing report.
3. Choose the **currency**. If it is not your base currency, that day's rate is used and the invoice is revalued later by FX Revaluation (Chapter 6).
4. Optionally fill **Terms, Sales rep, Ship via, FOB** (printed only), a **Project** (so you see project profit), a **Warehouse** (where sold stock leaves from) and the customer's **PO number**.
5. Tick **Prices include tax** if the prices you type already contain tax; the system then works the tax out of the price instead of adding it on top.
6. Add lines. Pick an **item** to fill the description, price, income account and tax, or leave it empty for a service. Set the quantity, unit price, income **account** and **tax**. In Pakistan, also choose the **FBR category**.
7. Add a **Customer message** (printed) or a **Memo** (internal), then save.

After saving you can send the invoice with **Send email** (the customer needs an email on file), open WhatsApp with the message ready using **Share on WhatsApp**, or download the PDF. In Pakistan, with Sales Tax enabled, a **Submit to FBR** button appears (Chapter 10).

What an invoice posts

You sell 2 units at 500 each with 16% sales tax. One balanced entry is posted:

Account	Debit	Credit
Accounts Receivable	1,160	
Sales income		1,000
Sales Tax Payable		160

If the item is a stock item, a second entry moves its cost: Debit Cost of Goods Sold, Credit Inventory, at the average cost on the day of sale. That cost is saved on the invoice line, so a later return reverses it at exactly the same cost.

Editing and deleting. Editing the lines of an invoice that already has a payment warns you first, because the recorded payment will no longer match the new total. Reverse the payment first, or confirm the edit on purpose. You cannot delete an invoice that has payments, has been written off, has been approved by FBR, or sits in a closed fiscal year. Issue a credit note instead.

Getting paid

Record a payment

Where Open the invoice → Record payment

1. Enter the **payment amount**. A smaller amount leaves the invoice part-paid.
2. Enter the **payment date** and choose the **payment account**, the bank or cash account that received the money.
3. Optionally enter **withholding tax (WHT)** the customer deducted. The full invoice amount is cleared either way; the WHT part becomes a tax receivable instead of cash.

Account	Debit	Credit
Bank	1,160	
Accounts Receivable		1,160

Pending Payments: settle many at once

Where Banking → Payments

The screen lists every unpaid invoice in two parts: **Receivables** (customers owe you) and **Payables** (you owe vendors). Type the **Amount to Receive** or **Amount to Pay** next to each, choose the payment account, and settle many in one go.

Write off a bad debt

A written-off invoice is a receivable you accept as uncollectible. The write-off debits the Allowance for Doubtful Debts and credits Receivables. It does not hit the profit and loss, because the expected loss was already provided for when you ran the allowance (Chapter 7).

Returns and credits

Sales Return (credit note)

Where Sales → Sales Return, Credit notes

A return does the opposite of an invoice: the customer owes you less, and your income and the sales tax you owed go down. Use a return, not a deletion, when a sale

is reversed after the invoice was issued.

1. Choose the **customer** and give the return a unique **number**.
2. Type the **original sale invoice number**. It links the return to its invoice.
3. Set the date and currency (normally the same as the original), then enter the returned lines: item, description, quantity, unit price, account, tax and FBR category.

For stock items the goods come back into Inventory at the cost saved on the original invoice line, and the tax return picks up the credit note.

Customer Advances

Where Sales → Customer Advances

An advance is money you received before any invoice exists. Press **Add Customer Advance**, enter the date, customer, amount, the bank or cash account it went into, and a note. It is held as a liability: Debit Bank, Credit Customer Advances.

When the invoice is issued, open the advance and press **Apply**. The screen lists the customer's open invoices with Total, Balance Due and **Would Apply**, the part of the advance that will be used, never more than the balance due. Applying moves the amount from Customer Advances to Receivables, so the customer owes less. The list shows each advance's **Applied** and **Remaining** amounts.

Recurring invoices

Where Purchases → Recurring **Plan** Business and above

A recurring schedule creates a customer invoice or a vendor bill for you on a timetable.

1. Give it a **name**, choose the type (Invoice or Bill), and pick the customer or vendor.
2. Set **Repeats every** (days, weeks, months or years, or None for a one-off), the **start date** and an optional **end date**.
3. Add the lines as on a normal invoice. Tick **If periods were missed** to create one document for each missed period, for example after downtime. Otherwise only one is created.

The list shows the **Next date**, **Last generated** and status (Active or Paused). Use **Generate Now** to create the next document immediately, and **Pause** or **Resume** to stop and restart it. A failed run shows a count on the menu so you notice it.

3 Customer tools

Control credit, price fairly, bill by stage, chase late payers, and let customers pay online.

Know and control what customers owe

Customer credit limits

Where Sales → Credit limits **Who** Admin, Editor

1. Open the screen and type a limit next to each customer you want to control.
2. The screen shows what each customer owes now (the unpaid balance of their live sales invoices, in your company currency) and flags who is **over** or **near** the limit.
3. When you pick that customer on a new sales invoice, a warning appears if they are over or near their limit.

The warning is a prompt, not a block: you decide whether to go ahead. Nothing is posted.

Follow-ups

Where Sales → Follow-ups

Write a note about a call or a promise, choose who it concerns (a customer or a vendor), and set a **follow up on** date. The page lists what is due today and what is late, so a promise to pay on Friday does not get lost. Nothing is posted.

Overdue reminders

Where Sales → Overdue reminders, Automatic reminders

Manual reminders email customers whose invoices are overdue, and you can send them in bulk. Automatic reminders send them for you on the schedule you set. Customers need an email address on file.

Late payment charges

Where Sales → Late fees **Who** Admin, Editor

1. Set the **rate per month** (%), the **grace days** after the due date, the **smallest fee** worth charging and the **income account** the fees go to. Save the settings.
2. The screen then lists overdue invoices with days late, the unpaid amount, the months to charge and the fee.
3. Tick the rows you agree with and press **Create fee invoices for the ticked rows.** One fee invoice is raised per customer.

Never charged twice. A month that has already been charged is not charged again, so you can run it every month without double-billing. The fee is an ordinary sales invoice, so it posts like one.

Price and bill the way you trade

Price lists

Where Sales → Price lists

Use a price list for a group of customers, such as wholesale or a key account.

1. Press **New price list** and name it.
2. Enter the special price for each item that differs from the normal selling price.
3. Choose the customers on the list and press **Save prices and customers.**

On a new sales invoice, when you pick an item for a customer on the list, the list price fills in. You can still change it on the invoice.

Sales commission

Where Sales → Sales commission **Who** Admin, Editor

1. Add each **sales agent** with a **rate (%).**
2. Under **Agent for each customer**, assign every customer to their agent.
3. Choose the period (**From** and **To**) and what to count: **All invoiced sales** or **Only fully paid invoices.**
4. Read the commission per agent, with the invoices that make it up, and download a CSV for payroll or payment.

This page works out the amount. It does not post a journal; pay the commission through payroll or an expense as you normally do.

Contracts and milestone billing

Where Sales → Contracts (milestones)

1. Press to add a contract: choose the **customer**, give a **contract title**, the **contract value** and the **income account**.
2. Under **Stages**, type one per line with a name and a percent, for example *Deposit, 30* or *Design approval 40%*. The percentages must add up to 100.
3. Open the contract. When a stage is reached, press **Invoice this stage** to raise that stage's invoice.

Each stage amount is rounded, and the last stage takes the rounding remainder so the stages add up exactly to the contract value.

Shop mode Available

Where Sales → Shop mode

A simple phone screen for small shops: record a sale, check stock and see who owes you money. Editors switch it on in its settings, and can choose whether prices include tax.

Let customers pay online

Client portal

Where Sales → Client portal **Who** Admin

Each customer gets a private page where they view and download their invoices and pay unpaid ones. Payments made through the portal are recorded against the invoice for you.

PayPal on the portal

Where Sales → Portal PayPal **Who** Admin

Enter your PayPal details once and customers see a pay button next to each unpaid invoice.

Razorpay on the portal (UPI, cards, netbanking) Available

Where Sales → Portal Razorpay **Who** Admin

1. Tick **Show "Pay with Razorpay" on the portal.**
2. Enter the **Key ID** and **Key secret** from your Razorpay dashboard (Account and Settings, API keys). A saved secret is shown only by its last characters; leave it empty to keep it.
3. Choose the **currencies to offer.** INR is the default; add others only if Razorpay has

switched them on for your account.

4. Choose the **bank or cash account** that receives the money, and save.

Customers then see **Pay with Razorpay** next to unpaid invoices and pay by UPI, card, netbanking or wallet. Press **Check unpaid payment links now** to catch any payment that finished while the customer was away. **Recent Razorpay payments** lists what came in.

Online stores and marketplace orders

Where Sales → Online stores **Who** Admin

Admins connect a web shop (the integrations page lists WooCommerce and Shopify) and import orders from Daraz and Salla, so sales from your stores come into the books without retyping.

Import marketplace orders Available

Where Import marketplace orders, next to Move to ZyroBooks **Who** Admin

1. Choose **where the orders come from** and upload the **orders file** (CSV or Excel).
2. Choose the **income account** for the sales, and choose **one customer for the whole marketplace** or **a customer for each buyer name**.
3. Optionally choose **Mark as already paid into** a bank account, or **Leave unpaid until the payout arrives**.
4. Review the preview: it shows the orders in the file and lists any **cancelled or returned** orders that will be skipped. Confirm to import.

Keep your customer list clean

Merge duplicate customers or vendors

Where Sales → Merge duplicates **Who** Admin

Use this when the same customer or vendor was entered twice.

1. Choose what you are merging (customers or vendors).
2. Pick the one to **keep**, then the extra one to **merge into it**. The extra one will be deleted.
3. Press **Show what would move**. The screen lists every record that would move, such as invoices, orders and advances, or says that nothing is linked.
4. Confirm. Every record moves to the one you kept and the extra one is removed.

Safety checks. A merge is refused if the two records use different currencies, or if the one being removed has an opening balance, so no balance changes silently. Preview first, every time.

Possible duplicate invoices

Where Reports → Duplicate invoices

Finds invoices with the same customer or vendor, the same date and the same total, which may have been entered twice. Many are genuine, such as two identical orders on one day, so look at each before you cancel anything. Cancelled and draft invoices are left out.

4 Purchases and expenses

Order goods, receive them, record the bill, and pay on time. A purchase order posts nothing; the receipt and the bill do.

Vendors

Where Purchases → Vendors **Who** Admin, Editor (delete: Admin)

- **Vendor code**: leave it blank and the system numbers it (001, 002 and so on). **Name** is the only required field.
- **Email, phone and address** are used on purchase orders and to email them.
- **State or province** decides tax treatment, for example inside or outside the state for India GST.
- **Opening balance**: a positive number means you owe the vendor, a negative number means the vendor owes you. Leave it at 0 for a new vendor.
- **Currency** is the currency the vendor normally bills you in. Empty means your company currency.
- **Tax number** (NTN/STN, GSTIN or VAT number, the label follows your country) is optional and used on tax documents. **Registered taxpayer** says whether the vendor is registered for sales tax. With Advanced Tax on, **Taxpayer type** helps suggest the right withholding rate.

Use the search box to find a vendor by name, code, email or phone. Vendors who need the US 1099 form are tracked under **Purchases → 1099 vendors**.

Purchase orders

Where Purchases → Purchase Orders **Plan** Growth and above

Create and approve

1. Press to add an order. Enter the **PO number** (for example PO-001), the **vendor**, the **date** and the **expected delivery date**.
2. Choose the **currency**, an optional **project** and the **warehouse** the goods will go

into.

3. Add lines in the items table: item, quantity, unit price and tax. The line total is worked out for you. Use **Add Item** for more lines, or **Scan QR** to add an item by scanning its code.
4. While the order is a Draft, press **Submit for Approval**. An editor or admin then approves it, or rejects it with a reason. Approved orders become **Sent**.
5. Download the PDF, **Send Email** to the vendor (shown when the vendor has an email), **Share via WhatsApp**, or **Mark as Sent**.

Pending Approvals and Approval History (under Purchases) list what is waiting and what was decided. Statuses are Draft, Sent, Received and Cancelled. **Cancel PO** cannot be undone and is available only while the order is Draft or Sent.

> **Nothing is posted** when you make, send or approve an order. It is a request to the vendor. Your books change only when goods arrive and when you enter the vendor's bill. A received order cannot be edited, because its quantities have already moved stock and the ledger; reverse the receipt or cancel instead.

Receive goods

1. Open the order and press **Receive**. Set the **receipt date** to the day the goods really arrived: it is used for the exchange rate and the ledger entry.
2. **Quantity received** starts at what is still outstanding and cannot be more. Enter less if only part has arrived; receive the rest later. The order shows **partially received** until every line is received or cancelled.
3. Change the **unit price** if the vendor charged a different price, then press **Receive Items**.

Stock enters Inventory at once. The other side of the entry goes to **GRNI** (Goods Received Not Invoiced), a clearing liability. This is why the vendor is not paid twice, and why Inventory is right the moment goods arrive rather than a month later.

Account	Debit	Credit
`Inventory`	`1,000`	
`GRNI (clearing liability)`		`1,000`

Vendor bills

Where Purchases → Purchase Invoices → Add Invoice

Choose the vendor, add the lines and save. In the invoices list a vendor bill has the type **Purchase**. When the bill arrives after goods were received, entering it clears GRNI and credits Accounts Payable:

Account	Debit	Credit
GRNI	1,000	
Input Tax (16%)	160	
Accounts Payable		1,160

For an expense or service with no stock, the bill debits the expense account (1,000) and Input Tax (160) and credits Accounts Payable (1,160). When you pay the vendor, Debit Accounts Payable, Credit Bank.

Expense vouchers

Where Purchases → Expense Vouchers

Costs with no stock, such as rent or fuel, are recorded as expense bills and shown as expense vouchers, so they can be printed and filed with the receipt.

Purchase Return (debit note)

Where Purchases → Purchase Return

A purchase return does the opposite of a bill: you owe the vendor less, and stock or expense and the input tax you claimed go down. Use it, not a deletion, when goods go back after the bill was entered.

1. Choose the vendor and give the return a unique number.
2. Type the original purchase invoice number and press **Fetch Invoice** to fill the lines in. In Pakistan the original number is required if the return will be submitted to FBR as a debit note.
3. Adjust the returned quantities, then save.

Vendor Advances

Where Purchases → Vendor Advances

An advance is money paid before any bill exists, such as a deposit on an order. Press **Pay Advance**, choose the vendor, date, amount and the bank or cash account it is paid from. The books get Debit Vendor Advances (an asset), Credit Bank.

When the bill arrives, open the advance and press **Apply**. The screen lists the vendor's unpaid bills with **Would Apply**, never more than the balance due. Applying clears the asset and reduces Accounts Payable. You can **Reverse** an advance only while nothing has been applied. **Total Unapplied Advances** at the top shows what is still waiting.

Recurring expenses

Where Purchases → Recurring

Creates a vendor bill for you on a schedule, such as monthly rent. Enter an **expense name**, the **vendor**, the frequency and interval (Months and 1 is monthly, Months and 3 is quarterly), a **start date** and an optional **end date**, then the lines. Tick the **catch-up** box to create one bill for each missed period.

Paying vendors

Payment run Available

Where Banking → Payment run **Who** Admin, Editor

1. Choose **Bills due by** a date. The page lists every unpaid bill due by then: vendor, bill, due date and unpaid amount.
2. In the **Pay now** column, tick the bills and adjust the amount if you will pay only part.
3. Choose **Pay from** (the bank or cash account) and the **payment date**.
4. Press **Pay the ticked bills**. Each bill is paid in one go, and the screen confirms how many bills and the total.

Download the list as a CSV to hand to your bank or approver. Each payment posts Debit Accounts Payable, Credit the chosen account.

Pending Payments

The Payables part of **Banking** → **Payments** works the same way for any bills, not only those due by a date.

Employee expense claims

Where My expense claims (everyone); Purchases → Approve expense claims (admins)

Submitting

1. Open **My expense claims**. For each receipt fill one line: **date** (not in the future), **what for**, **category** (the expense account) and **amount paid**.
2. Tick **Tax included** and pick the tax if the receipt includes tax, so it is separated

correctly.

3. Add up to 20 lines per claim, add a note for the approver, and press **Send for approval**. The claim gets a number and the status **Submitted**.

Nothing is posted when you submit. You see only your own claims.

Approving and reimbursing

1. Open **Approve expense claims** and use the filters To do, Paid, Rejected or All.
2. **Approve** creates an expense bill (numbered EXP-) for the employee, with each line in its category and the tax separated. **Reject**: type a reason first, and the employee sees it.
3. On an approved claim choose the bank or cash account and the date, and **Reimburse**. The claim becomes **Paid**.

On approval each line is debited to its expense category, tax goes to the tax account and the total is owed to the employee. On reimbursement the payment clears that debt. Staff who submit claims need no other access.

Scan receipt Available

Where Purchases → Scan receipt **Needs** your own Gemini or Groq key

Upload a photo or PDF of a receipt. The AI reads the amount, date and vendor, you check them, and then it is saved as an expense. Always read what it found before you save.

Purchase reports in this area

- **Vendor Ledger** (Reports): pick a vendor and a period. Debit shows payments and returns, Credit shows bills, and Balance runs line by line.
- **Purchases by Vendor** (Reports) and **Payables ageing** (Chapter 11) show what you buy and what you owe, and how late it is.
- **Expenses Summary** groups spending by expense account for the dates you choose.

5 Inventory and stock

Know what you hold, where it is, what it cost, and what needs reordering, all tied to the ledger.

Items

Where Inventory → Items **Who** Admin, Editor

The list shows each item's code, name, unit, cost price, selling price, **Qty on Hand**, **Average Cost** (inventory value is Qty on Hand times Average Cost), account, tax and whether it is an assembly. Each row has a QR code, **BOM** for assemblies, Edit and Delete.

Add or edit an item

- **Item code, name, unit and description**: the code must be unique.
- **Cost price and selling price** are the defaults suggested on documents.
- **Purchase account** is where the cost of buying is booked; choose an inventory account for stock you hold. Stocked items always use the company's single Inventory control account, because sales credit Inventory and purchases must debit the same account or the two would never reconcile.
- **Revenue account** (optional) is used when you sell the item. **Tax** is the default tax.
- **HS code (FBR), HSN code (GST) or commodity code** is the classification code your country needs on invoices.
- **Reorder level** is the stock level at which you want to reorder. Tick **This is an assembly item** if it is built from other items.
- To enter stock you already have, fill **Opening quantity**, the **warehouse** and the **opening balance offset account**, usually Opening Balance Equity. Without the offset account the quantity is saved on the item but the Inventory account does not show it.

Bulk import

Press **Bulk Import**, download the Excel template, fill it in and upload it. The results

show how many items were created and how many were skipped, with the reason for each skipped row so you can fix it and import again.

How stock is valued

Inventory is costed at **weighted average**, recalculated on every purchase and return and stored to six decimal places so small purchases do not make the balance sheet drift. The cost of goods sold is taken at the average cost at the moment of sale and saved on the invoice line, so a later return reverses at exactly that cost, not today's.

> **Selling more than you hold.** The sale goes through and stock goes negative. The cost for the oversold part is an estimate at the current average. When a purchase arrives to cover it, the difference between the estimate and the real cost is corrected against cost of goods sold automatically. This is normal for backorders, not an error.

Warehouses and transfers

Where Inventory → Warehouses, Transfer Stock **Who** Admin (warehouses)

1. On **Warehouses**, add each stock location with a name, a short code (MAIN, WH2) and an address. The **Default** warehouse is used when you do not choose one.
2. On **Transfer Stock**, choose the item, the **from** and **to** warehouses, the quantity and an optional note, then press **Transfer**.

A transfer is refused if the source warehouse does not hold enough, even when the company as a whole does. A warehouse can be deleted only when it holds no stock and its quantities agree with the item totals. The **Stock by Warehouse** report shows quantity and value for one item across warehouses or one warehouse across items.

Correcting quantities

Stock Adjustment

Where Inventory → Stock Adjustment

Use it for damaged stock, a count correction, or reducing an item to zero so it can be deleted. Choose the **item** and the **warehouse** (or company-wide only), type the **new quantity** (what you should have after the correction, not the difference) and a **reason**, then press **Apply Adjustment**. Every adjustment posts a proper accounting entry.

Check the quantity first, because it cannot be easily undone.

Physical stock count Available

Where Inventory → Stock count **Who** Admin, Editor

1. Choose the **warehouse**. The page lists each item with its code, unit and **system quantity**. Download the **count sheet (CSV)** to take to the shelves.
2. Type what you actually counted in the **Counted** column and press **Check the differences**.
3. The next screen shows, per item, the system quantity, the counted quantity, the difference and its value, and the net value change.
4. Enter a **reason** (kept in the audit log) and press **Post the adjustments**. Only items that differ are adjusted.

Making things

Bill of Materials and work orders

Where Inventory → Items → BOM; Inventory → Work Orders **Plan** Advanced

1. Tick **This is an assembly item**, then press **BOM** on the Items list. Under **Current Components** choose a component item, enter its quantity and press **Add**. Only non-assembly items, such as raw materials, can be components, so create those first.
2. Turn on **Enable Work Orders** in Preferences. Press **New Work Order** and enter a unique number, the assembly item (only items with a BOM are shown), the quantity to produce, the scheduled date and the warehouse.
3. On the list, press **Complete**. Components are issued from that warehouse and the finished assembly is added to it at the sum of the components' cost.

Expiry, reorder and insight

Batches and expiry Available

Where Inventory → Batches and expiry

For goods that expire, add a batch: choose the **item**, enter the **batch number**, the **quantity**, the **expiry date** and an optional note. The register lists every batch with its quantity, expiry date and status, so you can sell the oldest first and see what is about

to expire. It is a record for you to act on; it does not post to the ledger.

Stock insights Available

Where Inventory → Stock insights

Three views built from your stock and your sales, each downloadable as CSV:

- **Reorder**: items at or below the reorder level set on the item. The suggested quantity brings stock up to twice the reorder level, which is a starting point, not a rule. Items with a reorder level of zero are never listed, so set the level on the item to use this view.
- **Not selling**: items in stock with no sale for the number of days you choose, with the money tied up (quantity times average cost).
- **ABC ranking**: items ranked by sales in the last 12 months. A items make the first 80% of sales, B the next 15%, C the rest.

Reports and write-downs

Inventory Report

Lists every item with Qty on Hand, Avg Cost and Total Value, and the Total Inventory Value at the bottom. Export it to Excel. Compare its total with the Inventory account on the Trial Balance: they should agree. If they do not, post a stock adjustment after finding the cause; the nightly integrity check emails you when it finds a difference.

Write-down to net realisable value (IAS 2)

Where Accounting → Inventory write-down (NRV) **Needs** switched on in Preferences

1. Choose the **Assess as at** date and press **Recalculate**. Each item is assessed on its own: cost per unit, NRV per unit (expected price less the estimated costs to sell) and the write-down required.
2. Press **Post write-down movement**. It posts Debit Inventory Write-down to NRV, Credit Inventory, or the reverse when NRV recovers (never above original cost).

Items with no selling price cannot be assessed, so add the price first.

6 Banking and currency

Bring bank lines in, match them to your books, and keep foreign-currency balances honest.

Bank accounts

Where Banking → Bank Accounts **Plan** Business and above for reconciliation

The list shows each account's code, name, currency and **Balance**, which is what your books say is in the account, from your own entries and not from the bank. A bank account appears here only after you tick **Is Bank Account** on it in the Chart of Accounts; the **Mark Account as Bank** button takes you there.

Getting bank lines in

Import a statement (any bank)

Where Bank Accounts → Import Statement **Who** Admin, Editor

1. Press **Import Statement** on the account and upload a CSV or Excel file from your bank. If your bank only gives a PDF, export it as CSV first.
2. The first row must be a header. Confirm which column is the date, the description and the amount, or the separate debit and credit columns. Debit/credit columns, Dr/Cr marks, brackets for negatives, thousands separators, European number formats and both DD/MM/YYYY and MM/DD/YYYY dates are understood. The layout is remembered for next time.
3. Use a positive amount for deposits and a negative amount for withdrawals. Press **Upload and Import**. The lines appear on the Reconcile screen under Bank Transactions.

Bank feeds (Plaid)

Where Banking → Plaid Integration **Who** Admin **Countries** US, Canada, UK and Europe

Bank feeds bring new bank transactions in automatically. Plaid covers banks in the

US, Canada, the UK and much of Europe; it does not cover Pakistan, India, the UAE, Saudi Arabia or Australia, so the page is hidden there and you import a CSV instead.

1. Create a free account at plaid.com and copy your client ID and secret from Developers → Keys.
2. On the Plaid page choose the environment: **Sandbox** (fake test banks), **Production** (real banks, needs Plaid's approval) or **Demo** (no Plaid account; about 10 sample lines, then 2 more each sync; use it only in a test company). Enter the ID and secret, press **Save**, then **Test keys**.
3. Press **Connect a bank** and sign in to your bank in the Plaid window. For each bank account choose the matching ZyroBooks account, or Ignore, and press **Save links**.
4. Press **Sync now** whenever you want fresh lines. There is no automatic daily pull yet.

Money coming in is positive and going out is negative. Syncing twice never makes duplicates. Lines still pending at the bank are skipped until they clear, lines in a different currency from the account are skipped and counted, and a line the bank later cancels is removed unless you already matched it. Your secret is stored encrypted for your company only and is never shown again.

Reconciling

Where Bank Accounts → Reconcile

Reconciling checks that every line on your statement is in your books and the other way round. Two lists sit side by side: **Bank Transactions** (statement lines not yet matched) and **Ledger Transactions** (your entries for this account not yet matched).

1. Press **Match** on a bank line and **Select** on the ledger entry that is the same transaction, in either order. As soon as both are chosen the pair is matched and both rows disappear.
2. If the amounts differ, the match is refused by default. A genuine bank charge or exchange difference can be confirmed explicitly, but that is your decision.
3. For a bank line with no entry yet, press the small sparkle button. The AI suggests which account it belongs to, using only your own chart of accounts, with a short reason. Press **Accept** to create the entry and match it in one click, or ignore it and match yourself. Needs AI features switched on.
4. Pick the **Reconciliation Date** (the statement date) and press **Complete Reconciliation**.

Matched versus reconciled. Matched means you pointed a bank line at a ledger entry. Reconciled means you checked off the full statement for a date, which locks the matched lines so they cannot be silently changed. You can un-match a line until it is reconciled; after that, reopen the reconciliation or post a journal.

Rules, transfers and cash

Bank rules

Where Banking → Bank rules **Who** Editors need the Bank rules permission

Set up rules for recurring bank lines, such as a monthly bank charge or a utility bill, so they are recognised by their description and need no thought each month.

Bank and cash transfer

Where Banking → Bank and cash transfer

Move money between two of your own bank or cash accounts. It posts Debit the receiving account, Credit the sending account, and changes neither income nor expense.

Cheques

Where Banking → Cheques **Who** Editors need the Cheques permission

A cheque register that includes post-dated cheques, so a cheque given or received for a later date is not forgotten.

Petty cash Available

Where Banking → Petty cash

1. Choose the **petty cash account** (a cash account) and set the **float**, the amount you want to keep in the box.
2. The page shows the **cash in the box** according to your books, so you can compare it with what is really there.
3. Press **Top up from the bank** to bring the box back up to the float by transferring from a bank account.

Payments, and the payment run

Banking → Payments settles many invoices and bills at once (see Chapter 2), and **Payment run** pays vendor bills due by a date (see Chapter 4).

Currencies and exchange rates

Where Banking → Currencies **Plan** Growth and above

1. Press **Add** and enter the currency code (USD), name and symbol.
2. Open **Exchange Rates** for that currency. Add one rate per currency pair per date, choosing the **from** and **target** currency, the rate (or **Auto-fetch**) and the date.

A rate marked **Shared** is a market rate used by every company. A rate marked **Your company** is entered by you, used only by your company, and overrides the market rate for that date. Market rates refresh automatically every night, and **Update rates now** refreshes them at once. To invoice in another currency, change the Currency dropdown on the invoice; the ledger converts it to your base currency at that day's rate and posts the exchange gain or loss when you are paid.

FX Revaluation

Where Banking → FX Revaluation **Who** Admin, every country

Retranslates outstanding foreign-currency invoices to the exchange rate of a date, as accounting standards require at each reporting date. Run it at the end of each month, quarter or year, before you print reports.

1. Enter the exchange rate for that date under Currencies first. Invoices with no rate for the date are skipped.
2. Choose the **As of date** and press **Preview**. For each open invoice you see the balance due, the booked value, the current value and the unrealised gain or loss.
3. Press **Post Revaluation**. It affects only invoices still awaiting payment, never changes the original booking rate, and running it again later posts only the change since the last run.

Exchange Rate Repair is a one-time safe fix for invoices whose stored rate was wrong because of an old bug. It recovers the true rate from the entry already posted and changes only the invoice record.

7 Accounting core and schedules

The chart of accounts, fiscal years, assets, and the schedules that post the same entry every month so you do not have to.

Chart of accounts

Where Accounting → Accounts **Who** Admin, Editor

Every new company starts with a starter chart (Cash, Receivables, Payables, Inventory, Sales, Cost of Goods Sold and so on). Add, rename and nest accounts under parents. Search by code, name or type.

- **Account code** must be unique, for example 1010. **Account name** and **Account type** (Asset, Liability, Equity, Revenue or Expense) are required.
- **Opening balance** is posted as a proper journal entry against Opening Balance Equity, so it cannot unbalance the books. It applies only to balance sheet accounts; revenue and expense accounts start at zero.
- **Is Bank Account** shows the account on the Bank Accounts screen. **Current** marks it as settling within a year.
- **Parent account** makes this a sub-account and must be the same type as its parent.

Opening Balance Equity is a staging account, not a permanent one. Every opening balance you enter posts its other side here. When everything is entered, journal its balance to Owner's Capital or Retained Earnings and leave it at zero.

Transactions, corrections and fiscal years

Transactions

Where Accounting → Transactions

Every posting in your books in date order. Use it to inspect an entry or reverse one directly, for example when the same payment was recorded twice. Every posting is checked for balance before it is saved, so the trial balance always agrees.

Correct Account Balance

Where Accounting → Correct Account Balance

Fixes a wrong balance caused by a past error, with proper treatment. Choose the **account to correct**, the **correction amount** (positive to increase, negative to decrease), the **date the error happened**, the **offsetting account** and an optional note. It posts exactly what you specify and cannot easily be undone. If the error falls in an already closed year, accounting standards (ASC 250 / IAS 8) usually point to Retained Earnings, but the tool will not choose that for you, so confirm with your accountant.

Fiscal Years

Where Accounting → Fiscal Years **Who** Admin

Create each year with a name (2026), a start date and an end date. In Pakistan the year usually runs July to June; elsewhere January to December. **Close Year** posts the closing entries, after which nothing can be posted into that year, which protects audited figures. **Reopen** reverses the closing entries so you can post again.

Fixed assets and leases

Fixed Assets

Where Accounting → Fixed Assets **Plan** Advanced for the register

1. Press **Add Fixed Asset**. Enter the code, name, **purchase date**, **purchase cost**, **salvage value** (not depreciated) and **useful life in months**.
2. Choose the **depreciation method**: Straight Line spreads cost evenly; Declining Balance charges a fixed annual percentage of the remaining value (the rate you enter is annualised automatically).
3. Choose four accounts, which must already exist: the asset account, the depreciation expense account, the accumulated depreciation account and the gain or loss on disposal account.
4. Each month press **Post Depreciation**, enter the period start (first day of the month) and the posting date. Depreciation for all active assets is posted. Straight line catches up missed months in one run. These entries cannot be reversed manually, so check the dates.
5. To sell or scrap an asset press **Dispose** and enter the disposal date and the proceeds (0 if scrapped). Stub-period depreciation is posted, the asset and its accumulated depreciation are cleared, cash is recognised and the gain or loss is

booked, all in one transaction. It cannot be undone.

Book depreciation follows the useful life you set. Tax depreciation follows the rate and method your tax authority allows, and the gap between the two is what deferred tax records. **View** on an asset shows its projected schedule: period, monthly depreciation, accumulated depreciation and book value.

Leases (IFRS 16)

Where Accounting → Leases **Needs** switched on in Preferences

For leases longer than 12 months. Enter the lease code, description, lessor, start date, **lease term in months**, the **monthly payment** and the **annual discount rate**. The screen shows the estimated present value, which is both the right-of-use asset and the lease liability. Press **Recognize Lease** to book them. Each month press **Post Monthly Payment** to record the payment and the amortisation of the asset.

Deferred tax (IAS 12) and expected credit loss (IFRS 9)

- **Deferred Tax** compares each fixed asset's carrying amount with its tax base at the corporate rate in Preferences. A higher carrying amount creates a liability, a lower one an asset. Press **Preview**, then **Post Adjustment**; running it again posts only the change.
- **Expected credit loss allowance** ages your receivables as at a date and applies a loss rate to each band. If more allowance is needed it posts Debit Impairment Loss on Receivables, Credit Allowance for Doubtful Debts, only for the increase, and releases any excess the other way. Receivables stay at their gross amount and the balance sheet shows them net.

Schedules that post for you

Prepayments and deferred income Available

Where Banking → Prepayments **Who** Admin, Editor

Use it when you pay, or are paid, for several months at once. A year of insurance paid in January is an expense for twelve months, not one.

1. Record the payment to a prepaid asset account (or the receipt to a deferred income liability) as usual.
2. Add a schedule: a **name**, the **kind** (Prepaid expense, paid in advance, or Deferred income, received in advance), the **total**, the number of **months**, the **start** month, the account the amount **sits in now** and the account it **moves to** (the expense or

revenue account).

3. At each month-end the page says how many months are due up to today and the total. Press the post button to move one share for each due month.

Each month (12,000 insurance over 12 months)	Debit	Credit
Insurance expense	1,000	
Prepaid insurance		1,000

Loan schedules Available

Where Banking → Loan schedules **Who** Admin, Editor

1. Add a loan: a **name**, the **principal**, the yearly **interest rate**, the number of **months** and the **start** date.
2. Choose the **loan account** (a liability), the **interest expense account** and the **bank account**. Tick **Also record the money received on the loan date** (Debit Bank, Credit Loan) unless you already entered it.
3. ZyroBooks builds an equal-installment schedule that splits each installment into interest and principal. Press **Post due installments** to post every installment due up to today.

Recurring journal entries Available

Where Banking → Recurring journals **Who** Admin, Editor

For the same two-account entry every month, such as rent accrual or a standing transfer. Enter a **name**, the **amount**, the **debit account** and the **credit account**, the **day of the month**, the **start** and an optional **last date**. Press the post button to post every entry that is due; each run is logged so one month is never posted twice.

Owners' money

Dividends Available

Where Reports → Dividends **Who** Admin

1. **Declare a dividend**: enter the date, the amount, the **equity account to reduce** (usually Retained Earnings), the **dividends payable** liability account and a note. It posts Debit equity, Credit Dividends payable.
2. When you pay it, choose the bank account and record the payment. It posts Debit Dividends payable, Credit Bank.

Partners' capital and drawings Available

Where Reports → Partners capital

For partnerships and sole proprietors. Add each **partner** with a profit **share (%)**; the page warns if shares do not add up to 100%. Then **record money in or out**: a **contribution** (money put in) or a **drawing** (money taken out), with the partner, amount, date and bank or cash account. Choose a period to see each partner's capital, share of profit and drawings.

8 Projects, budgets and month-end

See profit job by job, watch spending against a plan, and close each month with a checklist instead of a worry.

Projects

Where Projects → Projects, Project Expenses **Needs** Enable Projects in Preferences

1. Press to add a project: **project code**, **name**, **description**, the **customer**, the **start** and **end** dates and a **status** (Active, Completed or On Hold).
2. Tag a project on invoices, bills, purchase orders and expense lines as you enter them. Attendance and timesheets can be tagged too (Chapter 9).
3. Press **View** on a project to see the **Financial Summary** (Revenue, Costs and Profit) and the Revenue by Item and Costs by Item breakdown.

The summary covers all posted transactions for the project, while the item breakdown covers only invoice lines tagged to it, so the two may differ slightly. **Project Expenses** lists Revenue, Expenses and Profit for every project and can show only projects that have expenses. Labour tagged from attendance is shown separately.

For a contract paid in stages, see Contracts and milestone billing in Chapter 3. For cost centres that are not projects, use **Tracking tags** (Reports menu).

Budgets

Budget Management

Where Accounting → Budgets **Plan** Growth and above

1. Type a monthly amount for each account in the **Budget (Monthly)** column and press **Save All Changes**. The page compares it with **Actual (YTD)** and shows progress.
2. **Copy from Prev Year** and **Roll Forward Actuals** fill the budget from last year. **Import Excel** reads a file with the columns *Account Code* and *Budget Amount (Monthly)*, and **Export Excel** downloads it.

Line item budgets

Where Reports → Line Item Budget

Budget single lines, such as Office Supplies or Cement: 500 bags at 900, with a **quantity**, a **unit** and a **unit cost**. If you pick an account, actual transactions on it are matched to the line automatically, so you can see whether the price or the quantity is what moved.

Budget vs Actual

Where Reports → Budget vs Actual, Budget vs Actual (Line Items)

Shows the Budget, the Actual, the Variance and the Variance % for a month, quarter, year or custom range.

Budget alerts Available

Where Reports → Budget alerts **Who** Admin, Editor

Compares each expense account for the current month with the monthly budget you set in Budgets.

1. Set **Warn when this much is used (%)**, for example 80.
2. An account is flagged **Close to the budget** once it has used that share of its budget, and marked **over** once it passes 100%.
3. A warning also shows on the dashboard when something is flagged. If no expense budget is set for the month, the page says so and points you to Budgets.

Month-end

Books check Available

Where Reports → Books check (under Balance Sheet) **Who** Admin, Editor

A quick health check of your books that flags the common problems and links you to the screen where each is fixed. A check with a count of zero is fine; a count above zero tells you what to look at. It reads your books and posts nothing. It checks, among others:

- **Balance sheet balances**: assets equal liabilities plus equity.
- **Items with negative stock** and **stock with no cost**, which overstate profit.
- **Stock list agrees with the inventory account**: quantity times cost matches the Inventory balance.

- **Bank or cash accounts below zero**, which usually means a missing deposit.
- **Accounts with an unusual balance**: an asset or liability sitting on the opposite side.
- **Customer invoices overdue by more than 90 days**, with the total, so you can chase or write them off.

Month-end checklist Available

Below the checks is a twelve-step checklist for the month. Choose the month, tick each step when it is done, and your ticks are saved per company and month so you can stop and come back. Each step links straight to the right screen:

1. Reconcile every bank and cash account.
2. Enter or import all sales invoices for the month.
3. Enter all supplier bills and expenses for the month.
4. Review unpaid customer invoices and chase the overdue ones.
5. Count stock and post any differences.
6. Post depreciation for the month.
7. Run and pay payroll.
8. Prepare the tax return for the month or quarter.
9. Check the trial balance looks right.
10. Compare actual results with the budget.
11. Download a backup of your data.
12. Close the period so nothing changes after you have reported.

> **Close only when you are ready.** Closing a fiscal year stops all postings into it. Reopen it from Fiscal Years if you must, but treat a closed period as final once your accountant has signed off.

Compliance calendar Available

Where Reports → Compliance calendar

Your filing and payment deadlines in one list: what is late, and what is due in the next 90 days. Tick a deadline when it is done.

1. Press **Add** to enter your own deadline with a name and how often it repeats (every month, every 3 months or every year). For quarterly items the month is the first month of the cycle; for yearly items it is the due month.
2. Or use **Load a starter list** and choose a country (Pakistan, the UAE, Saudi Arabia,

the UK or India). It adds the typical deadlines you do not yet have.

3. Check every deadline with the tax authority, then edit or delete what does not apply.

Typical deadlines only. Dates differ by year, taxpayer type, filing method and official extensions. This page reminds you; it does not file anything.

9 People and payroll

Employees, attendance and leave, a payroll sheet that follows your country's rules, and the files authorities ask for.

Employees

Where People → Employees **Who** Admin, Editor with the Payroll permission

The list shows employee ID, name, designation, department, basic salary and status, with buttons for leave balances, loans, settling gratuity, edit and delete. Search by ID, name, designation or department.

Add an employee

- **Emp ID, name and ID number** identify the person. Designation and department are free text.
- **Hire date** is needed for gratuity and years of service. **Date of birth** decides EOBI pensionable-age eligibility.
- **Basic salary, HRA, MED A and CON A** are the monthly salary components.
- **Gratuity wage base** (optional): leave it blank to use basic plus allowances; fill it only if your documented base differs. **Provident fund start date** and **Enrolled in provident fund** affect the gratuity accrual.
- **Pay structure**: Monthly salary, Daily wage, Hourly, Piece rate or Project-based. Monthly matches existing payroll exactly; for the others enter the daily rate, hourly rate or rate per unit. **Project cost rate** costs the person to projects at a different rate.
- **Pay currency** (blank uses the company currency) and **pay frequency** (company default, monthly, weekly or biweekly).
- **Track in attendance**, **Track in timesheet** and **Overtime eligible** decide which pages show the person.

Running payroll

Where People → Payroll

1. If a yellow banner says payroll rules are not configured, press **Configure Now** first, or income tax will be calculated as 0%. The setup is described below.
2. Press **New Payroll Sheet**, choose the month and year, and enter the **working days** of the month.
3. Each row is one employee. Pay is based on **present days**; Basic, HRA, MED A and CON A are filled in. **Loan** fills from an active loan installment. Add **Bonus** and **Overtime**. **Income tax** is a suggestion from your tax bands if you switched it on. **Other deductions** holds anything else, including employee contributions you withhold. All can be edited.
4. Read **Gross salary** (everything earned) and **Net salary** (take-home). Enter **Amount paid** or press **Pay All (100% of Net)**, choose **Cash** or **Bank** (then the account), and press **Save Changes**. A payslip number is generated.

A fully paid row is locked; use **Unlock** to change it. The sheet keeps a snapshot of basic, HRA, MED A and CON A the first time it is saved, so a payslip reprinted after a pay rise shows what was actually paid. Deleting a payroll sheet also reverses its accounting entries. Employer contributions post automatically: Debit Salary Expense, Credit Other Payroll Deductions Payable.

Payslip and statutory summary

The **payslip** shows one employee for one month: earnings, deductions, net salary, amount paid, balance due and status (Paid, Partial or Unpaid), with employer contributions shown separately. Use **Download PDF**, or send payslips by email. The **Statutory summary** (choose a month and year) totals contributions by type and by employee. It uses your current payroll rules; what was actually withheld is the Other Deductions entered on the sheet, so check the sheet if the two differ.

Payroll rules for your country

Where People → Payroll rules **Who** Admin

You enter the values for your own country. ZyroBooks applies them but does not decide them, and the reference values are starting points, not tax advice. Confirm every figure with your tax authority or accountant. Built-in templates exist for Pakistan, the United States, the United Kingdom, India, Australia, Germany and the UAE.

1. **Basics and source**: choose Use reference values, Copy from an earlier year or Start blank. Name the law or adviser the values come from and the **Checked on** date. Rules without a checked-on date are not applied.
2. **Income tax**: yearly amounts in your base currency: the allowance, any rebate, cess and surcharge, and the tax bands (From, Up to, Rate %). Each band starts where the previous ends; leave the last maximum empty. The switch **Suggest income tax on the payroll sheet** is off by default.
3. **Contributions**: social security and similar, each with an employee rate and an employer rate. When a rate changes during the year, add one row per period with its From month and Until month.

The **Payroll Setup Wizard** does the same in four steps: country and template, income tax brackets, social security and deductions, then review and save.

Pakistan: salary tax, EOBI and gratuity

- **Salary tax** uses the FBR Section 149 slab table for the tax year the month falls in. It is prefilled and prorated by attendance, and you can override it. **Pakistan salary tax values** (People menu) shows the table in use.
- **EOBI** is 5% employer plus 1% employee, both calculated on the notified minimum wage, not on actual salary, and registered at 5 or more employees. See **EOBI Contribution**.
- **Gratuity** is 30 days' wages per completed year of service (60 in Balochistan), where a day's wage is the monthly wage divided by 26. Part-years over six months count as a full year at settlement. Wages means basic plus fixed allowances, not bonus. **Gratuity Accrual** shows the liability. When someone leaves, press **Settle gratuity** on the employee: it clears the accrued liability, pays from the bank account you choose and books any difference as a true-up expense.

Attendance, leave and loans

Attendance

Where People → Attendance

Choose the date and mark each employee **Present, Absent, Half Day** or **Leave / Holiday**; future dates cannot be recorded. Bulk buttons mark all shown rows Present, Holiday or On Leave, or copy the previous day. Check-in and check-out times appear if you enable them in the attendance settings. **Hours** defaults to the standard hours; **Overtime** is for eligible employees only. A **Project** tag, or a split of the day across

projects, costs the day to those projects. Press **Save Attendance**.

Fill unmarked days as Present marks every working day without a record as Present for the employees you pick. It never changes a day that already has a record and skips future days and months whose payroll is already paid. The **Attendance Report** gives working days, present, half, absent, leave, holiday, attendance %, hours, overtime and late minutes. If a payroll sheet already exists for the month, recheck its present days after you change attendance.

Leave

Create **Leave Types** with a name (Annual, Sick, Unpaid), days per year and whether it is paid. Press **Apply for Leave** on **Leave Requests** and choose the employee, type, dates and reason. Requests show Pending, Approved or Rejected. **Leave Balances** shows Allocated, Used and Remaining for the year.

Overtime

Overtime entries for eligible employees wait for approval; a count appears on the menu while some are pending. Approved overtime flows into the payroll sheet.

Employee loans

Press **Add Loan** on the employee with the loan amount, start date, an optional monthly installment and the bank account it is paid from. It posts to Employee Loans Receivable and the installment is deducted on the payroll sheet each month. If you change the remaining balance, a real adjustment is posted for the difference (a shortfall goes to Loan Write-off Expense), so it is not a cosmetic edit.

Timesheets and site labour

1. Tick **Timesheet Required** on the employee. Press **Log Time** to record hours by employee, project and task. Entries move from Draft to Submitted to Approved.
2. When you open the payroll sheet, logged hours are pulled in and multiplied by the hourly or daily rate. There is no separate approval step before payroll.
3. Billable hours can be invoiced. **Charge Selected to Project Expense** posts the cost: choose the project expense account to debit, the offset account to credit and the posting date.
4. **Cost by Site / Tag Labour to Project** gives attendance days a project cost. Payroll has already booked the salary, so this only allocates it and creates no journal. **Labour cost reconciliation** checks that labour allocated to projects agrees with payroll.

Country payroll tools

UAE and Saudi Arabia: end of service benefit Available

Where People → End of service benefit **Who** UAE and Saudi companies

Shows what each employee is owed if their service ended on a date you choose, from the hire date and wage on the employee record. The rules (days or months per year of service, a cap, resignation shares) are starter values you can edit, because the law changes. Confirm them with the official source before you pay. This page does not post journals. For Saudi Arabia, **GOSI contributions** and the **Mudad wage file** are in the same menu; for the UAE, the **WPS salary file** is generated from the payroll sheet.

Germany: wage tax and social insurance estimate Available

Where People → Wage tax estimate (Germany)

Set each employee's **tax class**, church tax and children status (for example "no children, over 23") and save. The page estimates Solidarity surcharge, church tax and social insurance so you can check a payslip. The rates and amounts used are listed and editable. It is an estimate and does not replace your payroll software.

United Kingdom: Employment Allowance Available

Where UK payroll reporting → Employment Allowance

1. Tick **We claim the Employment Allowance** and **I have checked that we are eligible.**
2. Choose the **tax year starting in April.** The allowance per tax year starts at a 2026/27 value you should confirm with HMRC and can change here.
3. The page shows the **Employer NI to pay** after the allowance, from the payroll payment worksheet, and lets you **Download EPS figures (CSV).**

It shows how the allowance reduces what you pay HMRC. It does not change payslips or journals. UK **Payroll reporting (RTI)** and Australian **Payroll reporting (STP)** prepare the worksheets and CSV files; direct filing has been tested and opens when HMRC and the ATO approve our access.

10 Taxes and e-invoicing

Set your taxes once, see the figures for each return, and send them on in the format your authority expects.

What ZyroBooks does and does not do. It prepares the figures and files from your own books. It does not decide what you owe, give tax advice, or file for you unless you connect a filing route that your authority has approved. Every rate is a starter value for you to confirm with the authority or your accountant.

Status by country

Country	What is prepared	Status
United Kingdom	VAT 9-box, HMRC CSV, direct filing	Tested
India	GSTR-1 CSV, TDS register, e-way bill, e-invoice IRN through a provider	Tested
Australia	BAS, payroll reporting (STP)	Tested
Pakistan	Sales tax return, FBR invoice submission	Available
UAE	VAT201 figures	Available
Saudi Arabia	VAT figures, e-invoicing Phase 2	Available
United States	Sales tax by jurisdiction	Available
Germany	XRechnung invoice file	Beta

Tested means the flow has been run end to end in the authority's test environment. Live filing opens when the authority approves our access. Beta means it works but has not been checked by the authority's own validator.

Setting up taxes

Tax setup

Where Accounting → Tax Setup **Who** Admin

1. Press **Add tax**. Enter a name (for example VAT 20%), the rate, and whether it is a sales tax, a purchase tax or both.
2. Choose the **tax account** where collected and paid tax is held, normally a liability account for output tax and an asset or liability account for input tax.
3. Mark a tax as **reverse charge** when you account for the tax on purchases yourself, or as **blocked credit** when the input tax cannot be reclaimed (the amount then goes to cost instead).
4. Pick a default tax on each item and each customer or vendor; you can still change it line by line.

Tax Wizard

Where Accounting → Tax Wizard

Choose your country and the wizard creates the usual taxes and accounts for you as starter values. Check each rate against the authority's current notice, then edit or delete what does not apply.

Pakistan

Where Taxes → Sales tax return, FBR

- **Input tax adjustment** follows Section 8B: the claim is capped at 90% of output tax for the period, and the part above the cap is shown as carried forward.
- **Further tax** of 4% on supplies to unregistered buyers is posted to account 2035 and shown on its own line of the return.
- **Section 8** unregistered input is listed separately so you can see which purchases do not qualify for input tax.
- **FBR invoice submission** sends the invoice to FBR and stores the invoice number FBR returns. Common reasons for a failed submission are a missing HS code on an item, a buyer registration number in the wrong format, a tax rate that does not match the item's sale type, and a token that has expired. The error text from FBR is shown on the invoice so you can fix the cause and send again.

United Arab Emirates

Where Taxes → UAE VAT201

Shows the VAT201 boxes for the period from your invoices and bills: standard-rated, zero-rated, exempt, reverse charge, and recoverable input tax. Press **Download** to keep the figures and enter them in the authority's portal yourself.

E-invoicing check reads your invoices and lists what would be missing under the coming UAE e-invoicing rules, such as a buyer's tax number. This is only a check. ZyroBooks does not issue UAE e-invoices yet, and no date is promised.

Saudi Arabia

Where Taxes → Saudi VAT, ZATCA

The VAT page gives the figures for the return. **ZATCA e-invoicing Phase 2** is available: an invoice is built in the required format with its QR code and sent for clearance or reporting, and the response is stored on the invoice. Connect your ZATCA onboarding details once under the same menu, and test with ZATCA's sandbox before you use production.

United Kingdom

Where Taxes → UK VAT return **Status** Tested

1. Choose the period. The page shows the nine boxes: VAT due on sales, VAT due on acquisitions, total VAT due, VAT reclaimed, net VAT, and the four net value boxes.
2. Press **Download CSV** for a file you can keep or give to your accountant.
3. For direct filing, connect to HMRC once and approve access. Fraud prevention headers are sent with each request as HMRC requires. Live filing opens when HMRC approves production access; until then the connection works against HMRC's test service.

Employer NI and the Employment Allowance are in Chapter 9.

India

Where Taxes → GST **Status** Tested

- **GSTR-1 CSV** lists your outward supplies by invoice, with HSN summary, ready to

upload to the GST portal.

- **TDS register** lists tax deducted at source on payments, by section and by party.
- **E-way bill** prepares the data for a goods movement from an invoice.
- **E-invoicing (IRN)** goes through an approved GST e-invoice provider you connect with your own credentials. The IRN and QR code are stored on the invoice and printed on it.

Australia

Where Taxes → BAS, Payroll reporting (STP) **Status** Tested

The BAS page gives the GST and PAYG labels for the period. The STP page prepares the payroll event from the pay run. Both have been tested in the ATO's test environment; live sending opens on ATO approval.

United States and Germany

US sales tax Available

Add a tax for each state or local jurisdiction you collect in, and the **Sales tax summary** totals taxable sales and tax collected per jurisdiction for the period. It does not decide where you have nexus; confirm that with your adviser.

Germany: XRechnung Beta

An invoice can be downloaded as an XRechnung file. It has not yet been checked with an official XRechnung validator, so test each file with the validator your customer uses before relying on it.

Marking returns as filed and withholding

1. **Filed returns** (under Taxes): after you file with the authority, mark the period as filed. It records the date and who marked it, and warns you if you later post into that period.
2. **Withholding rules** set the rate by payee type and by payment type. When you pay a vendor, the tax is withheld and held in a liability account.
3. **Withholding statement** lists what was withheld per party for a period, so you can

give each party a certificate or file your annual statement.

4. **Tax summary report** (Reports menu) totals tax collected and tax paid by tax, for any period.

Check before you file. Run the Books check (Chapter 8) and compare the return's totals with the Trial Balance before you send anything to an authority.

11 Reports, insights and AI

Every statement your accountant asks for, plus the views that tell you what to do next.

The core statements

Where Reports menu **Who** All roles; Viewers can read reports

Each report takes a date or a period at the top, and most can be exported to Excel or PDF. Every figure is built from posted entries, so a report always agrees with the ledger.

- **Trial Balance**: every account with its debit or credit balance. Total debits must equal total credits. Click an account to open its ledger.
- **General Ledger and account ledgers**: every posting to an account with a running balance. Click a line to open the source document.
- **Income Statement** (profit and loss): revenue, cost of sales, expenses and net profit for a period, grouped by the account types in your chart.
- **Balance Sheet**: assets, liabilities and equity at a date. Current-year profit is carried into equity until the year is closed.
- **Cash Flow**: where cash came from and went, in operating, investing and financing groups.
- **Changes in Equity**: opening equity, profit, dividends and partner movements, to closing equity.
- **Receivables and Payables Ageing**: unpaid invoices or bills in age bands (current, 1 to 30 days, 31 to 60, 61 to 90, over 90), per customer or vendor, with totals that agree to the control accounts.
- **Day Book**: every transaction in date order, for checking a day or a week.
- **Profit by Item**: sales, cost and margin per item for a period.
- **Compare periods**: the income statement for two periods side by side, with the difference and its percentage.

Report builder and report emails

Report builder

Where Reports → Report builder

Choose the accounts or groups, the period and the columns you want, and save the layout under a name. Open it again any time; it always reads current figures.

Report emails Available

Where Reports → Report emails **Who** Admin

Pick a report, how often (weekly or monthly) and who receives it. The email carries the figures for the last finished period. Remove a recipient or turn the schedule off at any time.

Insights

Business health Available

Where Reports → Business health

A one-page summary of cash, profit, what customers owe you, what you owe, and the trend over recent months, with a plain note on anything that looks unusual. It reads your books and posts nothing.

Cash-flow forecast Available

Where Reports → Cash-flow forecast

Projects your bank balance forward using open invoices by their due dates, open bills by their due dates, recurring invoices and expenses, and payroll. Overdue invoices are assumed to arrive later than their due date, using how your customers have paid before. It is an estimate for planning, not a promise.

Customer profitability and sales targets Available

Where Reports → Customer profitability, Sales targets

- **Customer profitability** shows sales, cost of those sales and margin per customer, so you can see who is worth the most.
- **Sales targets** lets you set a target per month, per salesperson or overall, and shows the actual against it with the percentage reached.

Group report Available

Where Reports → Group report **Who** Admin **Plan** Growth and above

If you run more than one company under the same login, this combines their results on one page. Each currency is shown on its own, and a combined total is shown only per currency, never by silently mixing currencies. It adds the companies together; it is not a consolidation with eliminations.

Tracking tags

Where Reports → Tracking tags

Create tags such as a branch, a department or an event, then add a tag to invoice, bill and expense lines. The report shows income and cost per tag. Tags do not change any account balance.

Ask your books and AI

Where Ask Your Books, and the AI buttons on bank lines, receipts and reports

Who Admin switches it on

Type a question in plain words, such as "How much did we spend on rent this year?" or "Who owes us more than 60 days?". ZyroBooks sends your question and the relevant figures to an AI model and shows the answer with the numbers it used, so you can check it against a report.

1. Open **Preferences** and switch on AI features.
2. Enter your own API key for Gemini or Groq. The key is yours and the usage is billed by that provider to you; ZyroBooks adds no charge for it.
3. Use the feature. If no key is saved, AI buttons stay hidden or explain what is missing.

AI can be wrong. Treat an answer or a suggested account as a draft. Nothing is posted until you accept it. Your books are never sold or used to train AI models.

12 Admin, security, plans and help

Who can do what, how your data is protected, what each plan includes, and where to go when you are stuck.

Users and roles

Where Settings → Users **Who** Admin

1. Press **Invite user**, enter an email address and choose a role. The person receives an invitation link and sets their own password.
2. You can change a role or remove a user at any time. A removed user can no longer sign in to your company, and the entries they made stay in your books.

Role	Can do
Admin	Everything, including users, plans, settings and deleting data.
Editor	Create and change documents and entries, within the permissions you give.
Viewer	Read screens and reports. Cannot create or change anything.

User Permissions

Where Settings → User Permissions

For each Editor you can switch individual areas on or off, such as Payroll, Bank rules, Cheques and Fixed assets. Areas that are not part of the everyday set are grouped under **More modules**. An Editor without a permission does not see that menu item and cannot reach the page by its address.

API keys

Where Settings → API keys **Who** Admin

Create a key with a name, copy it when it is shown (it is shown only once), and use it from your own scripts. Delete a key to stop it working immediately. Treat a key like a password.

Security

- **In transit**: all connections use TLS 1.2 or newer.
- **At rest**: the server disk is encrypted with AES-256. Stored third-party secrets, such as a bank-feed key, are encrypted again and never displayed.
- **Sign-in**: turn on two-factor authentication under your profile. Passwords are stored as hashes.
- **Backups**: daily, with a copy kept off the server. You can also download your own backup at any time (see below).
- **Network**: traffic passes through Cloudflare's web application firewall.
- **Your data**: it is never sold and never used to train AI models. Each company's data is separated from every other company's.
- **If something goes wrong**: if a breach affects your data, we notify you within 72 hours of confirming it.

The audit log records who created, changed or deleted what, and when. It is available to Admins.

Plans

Where Settings → Plan and billing **Who** Admin

Plan	Price	Users	Companies	Adds
Free	£0	1	1	500 invoices a year
Business	£9 / month	3	1	Bank reconciliation
Growth	£19 / month	5	2	Multi-currency, inventory, purchase orders, budgets
Advanced	£29 / month	10	5	Manufacturing, fixed assets, approvals
Enterprise	Custom	Custom	Custom	Agreed with you

Annual billing gives two months free: Business £90, Growth £190, Advanced £290 a year. There is no 30-day trial; the Free plan is there so you can try the product without paying. If a trial or paid plan ends, the company returns to the Free limits, and your data stays; features above the Free plan are switched off until you upgrade again. Prices are shown before any tax that applies where you live.

Services

Data migration, set-up and training can be bought as one-off services; the price list is on the website, and each is quoted before you pay.

Moving to ZyroBooks

Where Settings → Import data

1. Export your chart of accounts, customers, vendors, items and opening balances from QuickBooks, Xero, Zoho Books or Tally as CSV.
2. Choose the source system and upload each file. A preview shows what will be created and flags rows that cannot be read.
3. Confirm the import, then check the Trial Balance against your old system at the same date.

Open invoices and bills can be brought in as opening documents so ageing is correct from day one.

Export, backup and referral

- **Export and backup** (Settings): download your data as files you can keep. Do this before you close a fiscal year and at least monthly (it is step 11 of the month-end checklist).
- **Referral link**: your personal link is on the dashboard. A person who signs up through it is linked to you; check the website for the current reward before promising one to anybody.
- **Native phone apps** are (Planned). No date is set. The web app works in a phone browser meanwhile.

Troubleshooting

- **A page says you do not have permission.** Ask an Admin to switch it on under User Permissions.
- **A menu item is missing.** Your plan, your country or a Preferences switch may hide it. Check Plan and billing, then Preferences.
- **The Trial Balance does not balance, or stock does not agree with Inventory.** Run the Books check (Chapter 8) and follow the link beside each flagged item.

- **A bank balance does not match the statement.** Reconcile the account (Chapter 6) and look for unmatched lines.
- **A foreign-currency invoice is missing a rate.** Add the rate for that date under Currencies (Chapter 6).
- **A tax return looks wrong.** Check the tax code on the invoices and bills in that period, then compare with the Tax summary report.
- **You cannot post into a period.** The fiscal year is closed; reopen it under Fiscal Years only if your accountant agrees.

Getting help

- The **Help** button inside the app opens the in-app guide for the page you are on.
- Email **hello@zyrobooks.uk**; include your company name and what you were doing. Do not email passwords or card numbers.
- Guides and videos are on **zyrobooks.uk** and the **ZyroBooks Academy** channel on YouTube.

Not tax advice. This guide describes software. Rates, deadlines and rules change; confirm them with your tax authority or accountant. Features labelled Tested, Available, Beta or Planned are described honestly: Planned means not built, and no date is promised.

Z

Keep your books clear.

Contact

hello@zyrobooks.uk

zyrobooks.uk

app.zyrobooks.uk

Follow

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This guide describes software and is not tax, legal or financial advice. Rates, deadlines and rules change; confirm them with your tax authority or accountant. Edition 1, November 2026.