BizHub365

USER MANUAL · EDITION 1.0

Run your whole business from one simple system

The complete handbook for CRM, bookings, invoicing, banking, payroll, reporting, and HMRC Making Tax Digital.

EDITION
1.0 · September 2026

PLAN
BizHub365 One · £19/month or £190/year

FORMATS
Web · Print (A4) · EPUB

OPERATOR
Tweed Tyne Technologies Ltd

FRONT MATTER

About this edition

Edition 1.0

September 2026. Describes the live BizHub365 One product.

Print

A4 colour. Enable background graphics. Running headers and page numbers print automatically.

Ebook

Download the EPUB from the toolbar. Chapters reflow on phones and e-readers. The EPUB carries EPUB Accessibility 1.1 metadata and a navigable contents list for screen readers and read-aloud.

HMRC

Supports Making Tax Digital submissions for VAT and for Income Tax (UK and foreign property).

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This manual is for customers and accountants using BizHub365. It is not tax, legal, or accounting advice. Feature availability can depend on your role, VAT registration, payroll setup, and operator feature flags. Prices are shown exclusive of any store-tax presentation at checkout and may change.

BizHub365 is not affiliated with Konica Minolta or Microsoft.

FRONT MATTER

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PART I · GETTING STARTED · CHAPTER 1

Welcome to BizHub365

BizHub365 is one connected workspace for customers, bookings, invoicing, banking, payroll, reporting, and HMRC Making Tax Digital.

BizHub365 is UK cloud software for small businesses, sole traders, and the accountants who look after them. It is built and operated by Tweed Tyne Technologies Ltd in Edinburgh. One subscription covers the whole business — there are no per-user fees.

What you can run from one login

Win work

Keep customers, quotes, a public booking page, and a digital business card in one place.

Get paid

Raise invoices, take card payments, chase reminders, and match bank receipts.

Stay compliant

Double-entry books, VAT and ITSA submissions, RTI payroll, and statutory reports.

Work as a team

Owners, staff, subcontractors, and accountants each see the tools that match their role.

Who it is for

Trades, salons, consultants, landlords, shops, cafés, and professional firms all use the same platform. When you choose a sector during setup, BizHub365 orders the top bar's Bookings and Jobs areas and the dashboard around the work you actually do, so a salon sees Bookings before Jobs and a builder sees Jobs first.

- Sole traders and limited companies who want books, invoices, and tax in one system.
- Service businesses that take appointments and want a public booking page.
- Shops and online sellers who want a price list of their products on every invoice.
- Accountants who manage several client businesses without paying a seat fee.

NOTE

BizHub365 is not related to Konica Minolta Bizhub printers or to Microsoft 365. It is independent UK business software.

How this manual is organised

Read Part I if you are new. Use the later parts as a desk reference when you need a specific job done. Each chapter starts with where to click, then the steps, then the settings that change the behaviour.

Part	Use it when you need to
I · Getting started	Create the account, learn the layout, invite people, and manage billing.
II · Customers	Store contacts, take bookings, and share your card.
III · Money	Quote, invoice, spend, jobs, and bank.
IV · Books and tax	Report, pay staff, and submit to HMRC.
V · Run the business	Brand documents, connect apps, import data, and work with an accountant.

TIP

Keep this guide open while you click through a new area for the first time. The chapter titles match the names you see in the navigation bar.

PART I · GETTING STARTED · CHAPTER 2

How to use this guide

The same document is the on-screen handbook, the print edition, and the ebook.

Reading on screen

Open bizhub365.com/guide from any browser. The left-hand contents stay in view. The gold and navy bar at the top prints the page or downloads the PDF and EPUB files.

Printing

Choose **Print** and set the paper size to A4. Headers, page numbers, and a table of contents with page references are included. Print colour as-is so the navy cover, step numbers, and callout boxes stay readable.

- A4 portrait, colour, two-sided if your printer supports it.
- Enable backgrounds / background graphics in the print dialog.

- Bind or hole-punch on the left; margins are already set for that.

Ebook

Download **BizHub365 User Manual.epub** for Apple Books, Kindle (after conversion if needed), Kobo, or any EPUB reader. Chapters reflow to the screen size. Colour callouts remain, page furniture does not.

Conventions

You will see	It means
Where to find it	The menu path from the signed-in navigation bar.
Numbered blue steps	Do these in order.
Tip	A faster or safer way to do the same job.
Note	Background that changes how a screen behaves.
Caution / Important	A step that can lock records, submit to HMRC, or delete data.

NOTE

This edition describes BizHub365 as it shipped in September 2026. HMRC modules can be hidden by the operator if a service is temporarily offline. Menu labels that you do not see are usually gated by role, plan, or VAT / payroll setup.

PART I · GETTING STARTED · CHAPTER 3

Create your account and business

Signup is three short steps: your details, the business, then a 14-day trial.

Where to find it: Sign Up Now

Start at bizhub365.com and choose **Sign Up Now**, or go straight to `/mybusiness/onboarding/`. If an accountant sent you a referral link, use that URL so they are connected automatically. If a partner gave you an offer link, open that first: see Partner offers.

Step 1: your details

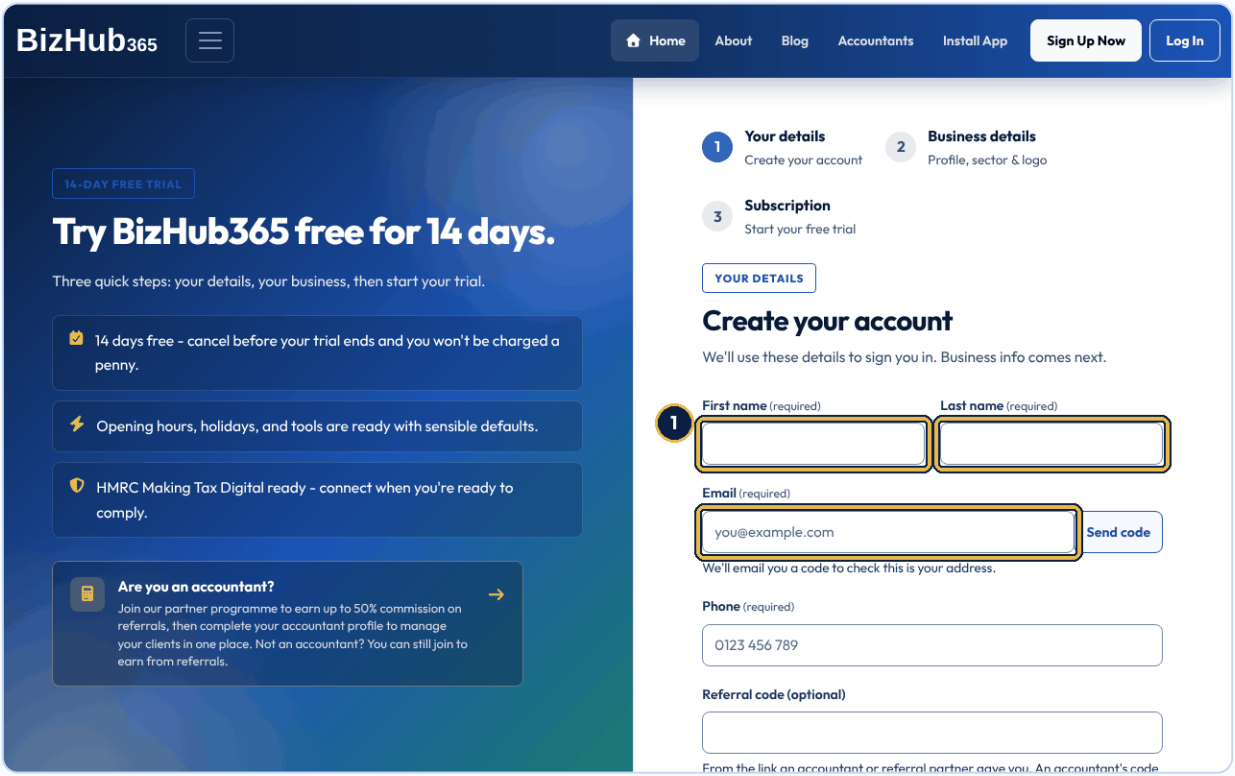
Create your sign-in

Goal Create the BizHub365 sign-in you will use every day, and prove the email address is yours.

Who can do it Anyone. You do not need an account or a plan yet.

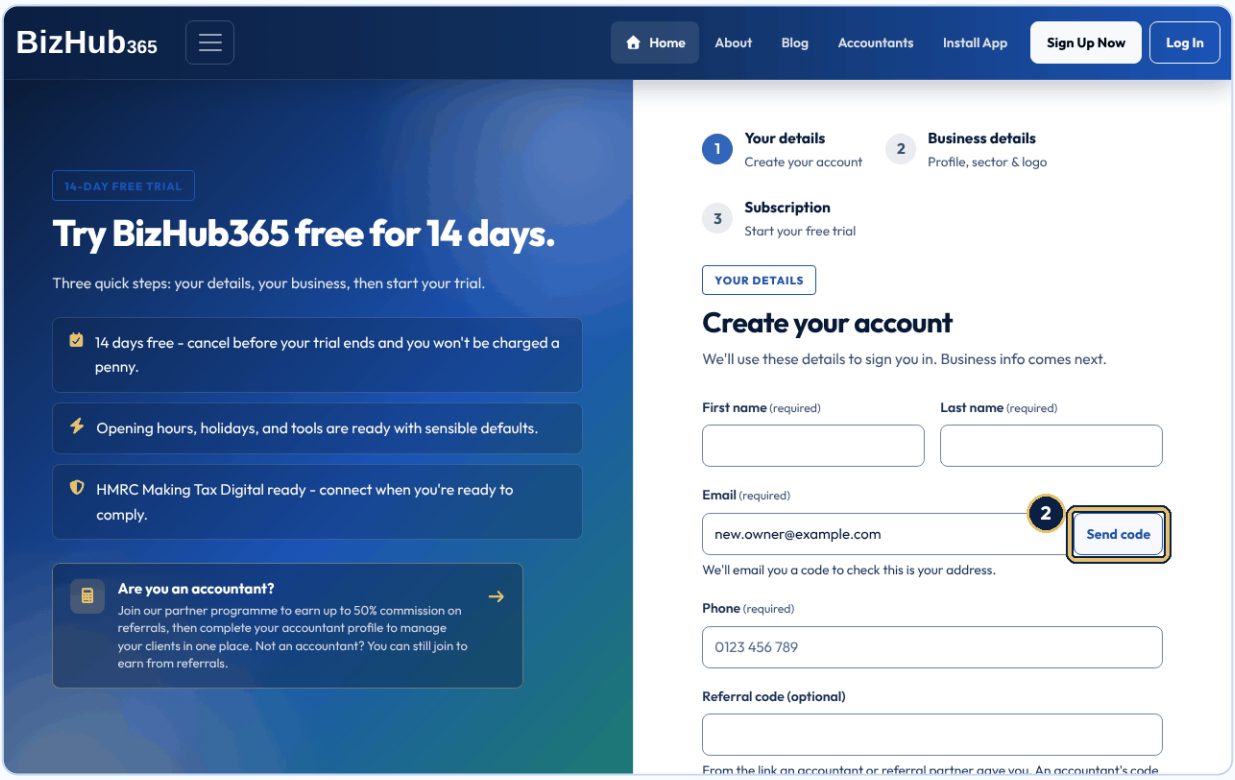
Before you start Have an email inbox you can open now and a phone number to hand. If an accountant or referral partner gave you a link or a code, use that link, or have the code ready.

1. On the **Create your account** page, type your **First name**, **Last name** and **Email**. Use the email address you will sign in with.



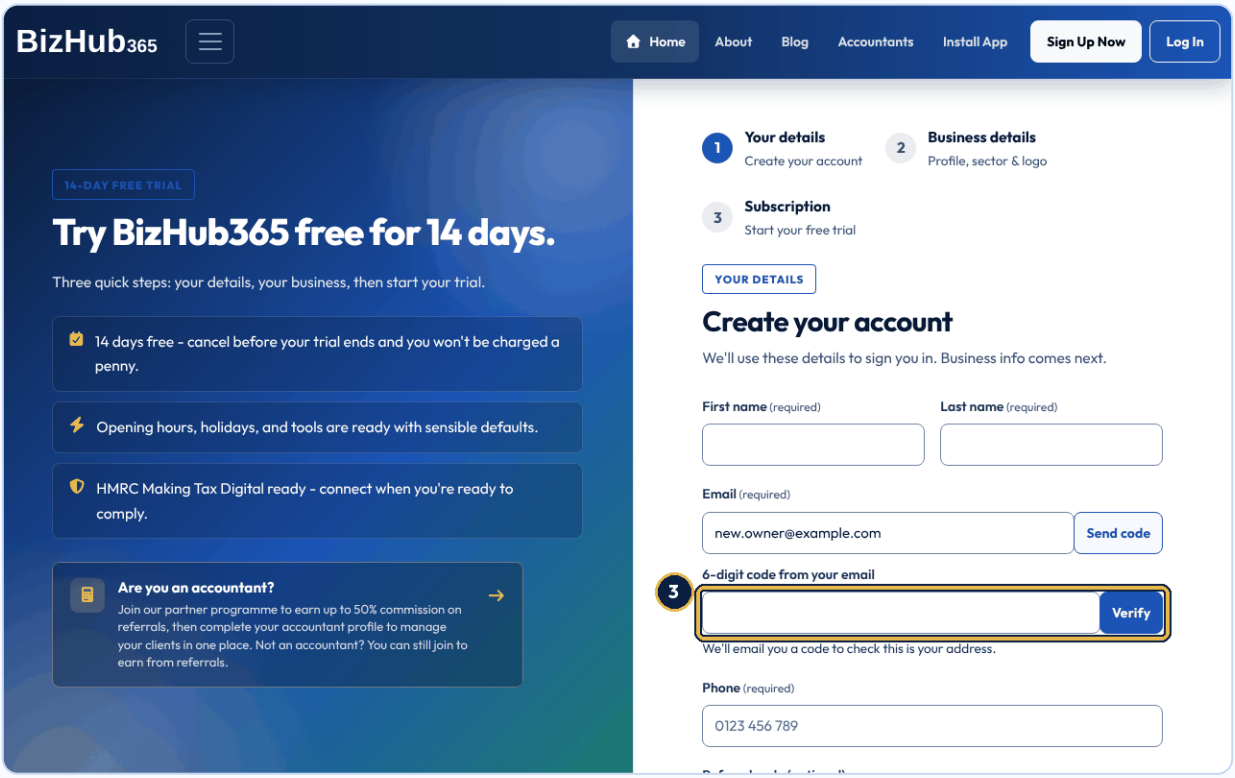
Step 1. Type your first name, last name and email address.

2 Choose **Send code**, to the right of the Email box. BizHub365 emails a 6-digit code to that address, and the line under the box says what happened.



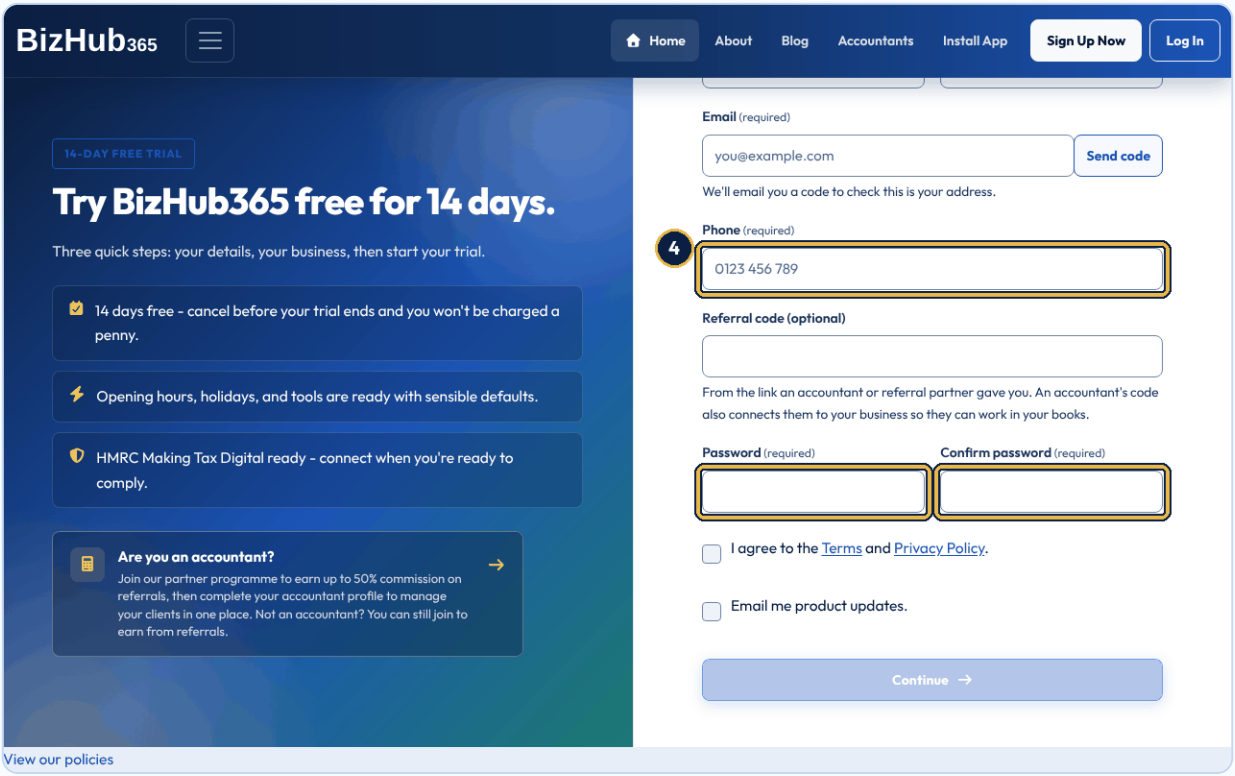
Step 2. Choose Send code, to the right of the Email box.

3 Type the code into **6-digit code from your email**, which appears under the Email box, and choose **Verify**. The line under the box changes to **Email address verified.**



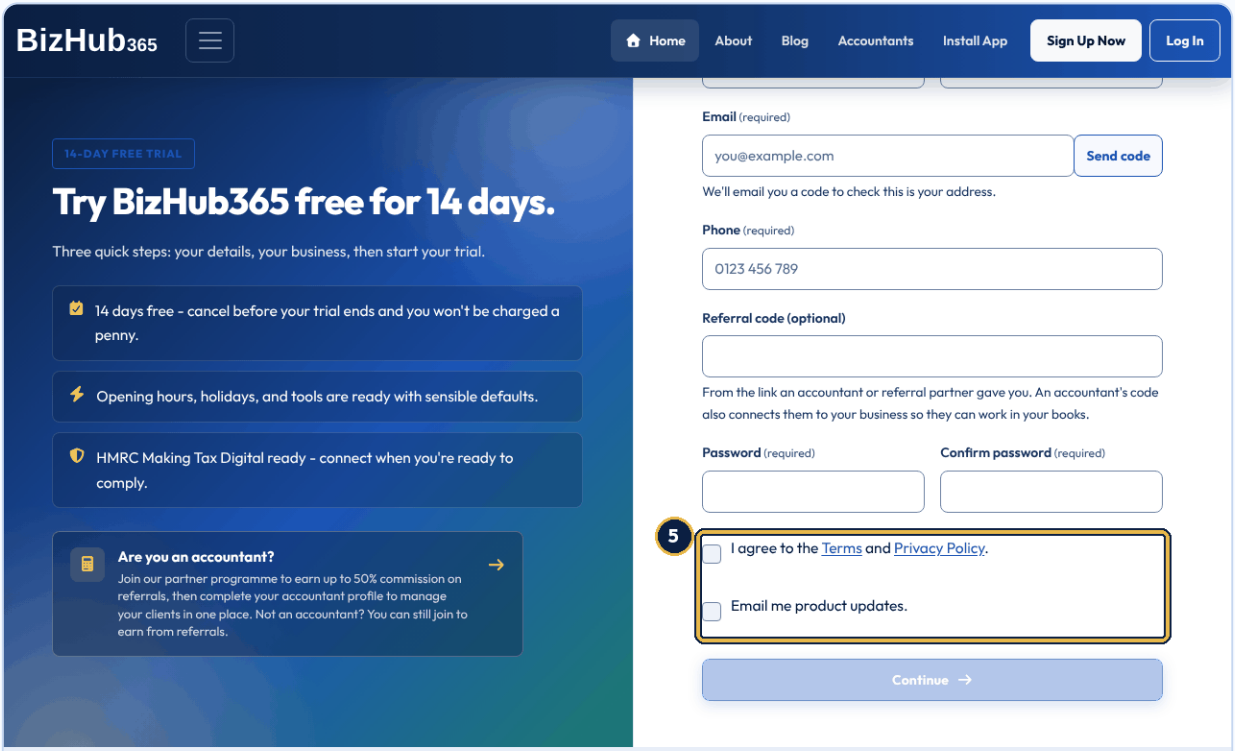
Step 3. Type the 6-digit code from the email, then choose Verify.

4 Type your **Phone** number, then a **Password**, and the same password again in **Confirm password**. The password must be at least 8 characters, not a commonly used password, not only numbers and not too like your name or email address; otherwise the form says what is wrong. If you have a referral code that did not come with your link, type it in **Referral code (optional)**.



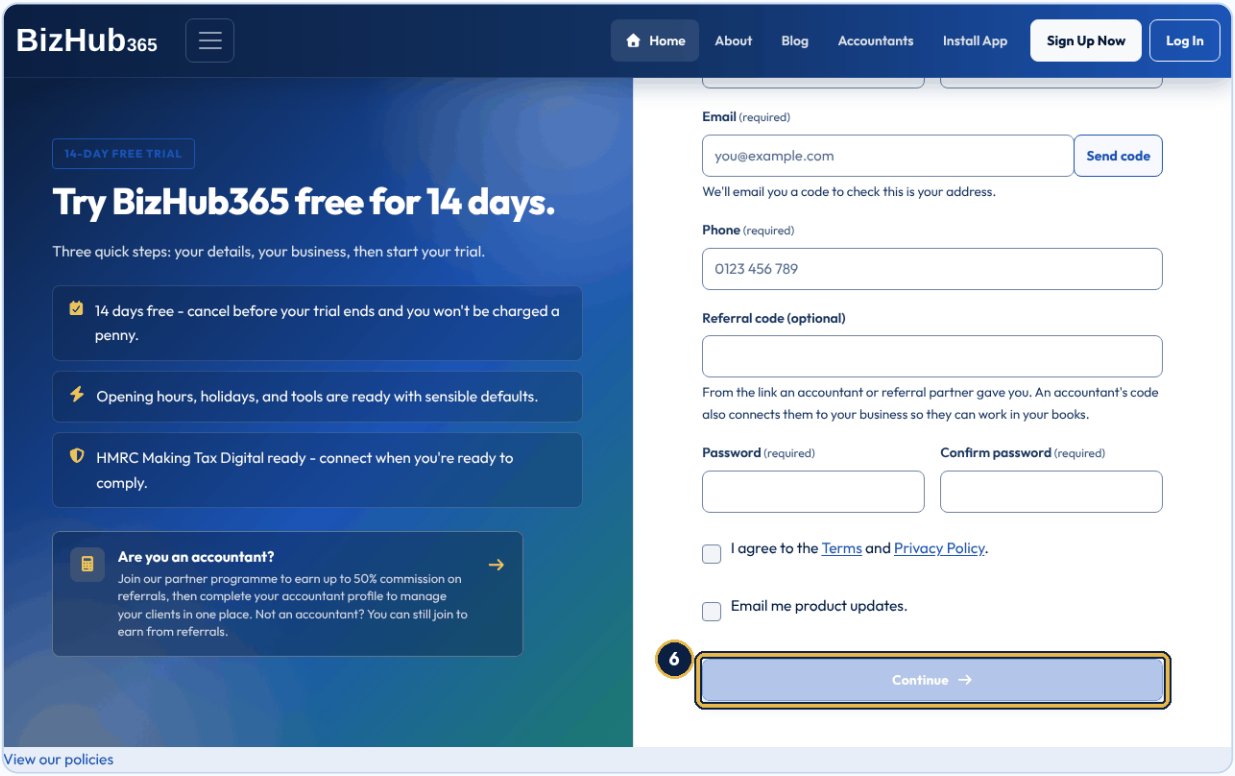
Step 4. Add your phone number and choose a password, typed twice.

5 Tick **I agree to the Terms and Privacy Policy**. This box is required. Tick **Email me product updates** only if you want them; it starts unticked and you can leave it.



Step 5. Tick I agree to the Terms and Privacy Policy. Email me product updates is optional.

6 If a security check appears above the button, complete it. Then choose **Continue** at the bottom of the form.



Step 6. Choose Continue at the bottom of the form. It is greyed out until your email is verified.

When it worked: BizHub365 creates your sign-in and opens Step 2, where you describe the business.

What can go wrong

If this happens	Do this
Continue is greyed out.	Your email address is not verified yet. Do steps 2 and 3. If you changed the email address after verifying it, verify the new one.
No code arrives.	Check your junk or spam folder, and check the address for typing mistakes. Then choose **Send code** again.
The line under the box says **Too many attempts. Request a new code.**	A code allows five wrong tries. Choose **Send code** to get a new one.
The code is refused although you typed it correctly.	Codes work once and for 15 minutes. Choose **Send code** for a fresh one.

NOTE

If the email address already has a BizHub365 account, the email tells you so instead of sending a code. Sign in with that account, or reset the password if you have forgotten it.

Step 2: the business

After Step 1 you are signed in, and BizHub365 opens **Set up your business** (`/mybusiness/onboarding/business/`). The progress bar at the top shows **Your details** done and **Business details** as the current step. This page creates the business record that everything else belongs to: its name and address go on every quote and invoice, and the sector you choose lays out the dashboard and menus for your trade.

Only the essentials are asked for. Opening hours, holidays, tax details and the rest wait until Business Settings. Your sign-in email address becomes the business email address and the phone number from Step 1 becomes the business phone number; both can be changed later in Settings → Business and tax setup. The panel on the left also offers the accountant partner programme (**Are you an accountant?**), which is a different sign-up: see Accountants and client work.

Every field on the page

Field	Required	What to enter
Business Name	Yes	The name customers see on your documents and booking page. Type three or more letters and a list of matching registered companies from Companies House appears under the box. Choosing one fills in the name and, while the address box is still empty, the registered office address. Sole traders ignore the list and type their trading name.
Profession / Business Sector	Yes	One of the 13 sectors in the table below. The line under the box changes to describe what the sector puts first and the trades it suits.
Legal structure	Yes	Choose **Sole trader**, **Partnership** or **Limited company** (a private limited company, Ltd). Anything else? Choose **Other** and pick from the **Other legal structure** list that appears under it: Limited Liability Partnership (LLP), Public Limited Company (PLC), Community Interest Company (CIC), Charitable Incorporated Organisation (CIO), Co-operative, Unincorporated Association, Social Enterprise, or Freelancer / Contractor.
What turnover was on your latest tax return?	No	Asked of sole traders (and freelancers) and partnerships only. Choose the band your **qualifying income** (turnover from self-employment and property, before expenses) was in on your latest tax return, or **I have not sent a tax return yet**. The answer under the box tells you straight away when Making Tax Digital for Income Tax starts for you (see the table below). Nothing is sent to HMRC.
Business Address	Yes	Your full postal address, on as many lines as you need. Filled in for you when you pick a company from the Companies House list.
VAT registered?	Yes (**No** is preselected)	Choose **Yes** or **No**. Yes shows the VAT Number box, which then has to be filled in. No hides the box and clears anything typed in it.
VAT Number	When VAT registered is Yes	Your VAT registration number. Leave **No** selected if you are not registered, and no VAT appears anywhere (see the note below).
Do you pay staff through payroll?	Yes	**Yes** switches the Payroll section on and ticks **Add payroll** for you on the next page. **No** switches Payroll off. Payroll is a paid add-on and opens once your paid subscription starts: it is not part of the free trial. You can change both later (Business Settings, **Manage sections**, and Settings → Subscription).
Logo	No	A PNG, JPEG, GIF or WebP image; SVG files are not supported. BizHub365 resizes it to 350 by 150 pixels and keeps transparency. If the file cannot be read as an image, the business is still created and a warning says the logo was not saved.

When Making Tax Digital for Income Tax starts for you

Making Tax Digital for Income Tax means keeping digital records and sending HMRC an update every quarter. When it starts for you depends on your **qualifying income**: your turnover from self-employment and property, before expenses, as shown on your tax return. The answer at sign-up follows these dates:

Qualifying income on your tax return	What the page tells you
Over £50,000	It applies to you from 6 April 2026.
Over £30,000, up to £50,000	It applies to you from 6 April 2027.
Over £20,000, up to £30,000	It applies to you from 6 April 2028.
£20,000 or less	It is not required for you yet.
I have not sent a tax return yet	It depends on the qualifying income on your first tax return, with the dates above.

Partnerships see one more sentence: partnerships are not in Making Tax Digital for Income Tax yet, and a share of partnership profits does not count towards these limits, but your own self-employment and property income does. Your answer is kept. The dashboard repeats it in a **Making Tax Digital for Income Tax** panel, and so does the **Connect to HMRC** step of the Get set up checklist. To change it, open Business Settings and use **What turnover was on your latest tax return?** in the Income Tax part of the page.

The sectors

A sector is not a legal structure. It decides which Business overview cards come first and which menu items come first after Home, so the tools your trade uses most are nearest to hand. Five sectors also come with a starter pack (see Starter packs below). You can change it later in Business Settings, and you can reorder the Business overview cards yourself at any time.

Sector	Examples	What it puts first
Trades & Field Services	Electricians, plumbers, heating engineers and other call-out trades	The diary: call-outs, jobs and follow-up invoices
Construction & Building	Builders, groundworkers, scaffolders, joiners	Multi-day jobs, time on site, CIS and job costs
Home & Property Services	Cleaners, landscapers, gardeners, pest control	Recurring visits, quotes and customer schedules
Beauty, Hair & Wellness	Hairdressers, barbers, beauty therapists, nail technicians	The appointment diary and keeping clients coming back
Health & Fitness	Personal trainers, physios, sports coaches	Sessions, packages and client follow-ups
Pet Care	Dog groomers, pet sitters, dog walkers	Bookings and client history
Professional Services	Accountants, bookkeepers, consultants, solicitors	Clients, invoices and compliance rather than diary volume
Creative & Digital	Web designers, photographers, marketing freelancers	Clients, projects and invoicing for delivery work
Education & Training	Tutors, driving instructors, coaches	Lesson diaries and recurring client bookings
Retail & E-commerce	Shops, online sellers, market traders	Sales, payments and your price list ahead of diary tools
Hospitality & Food	Cafés, caterers, mobile food traders	Bookings and sales for venues and caterers
Transport & Logistics	Couriers, removals, owner-drivers	Jobs, time logged and invoicing on the move
Other / Not listed	Anything else	The standard layout, which you can change later in Settings

Starter packs

Some sectors come with a starter pack that sets a few things up for your trade when the business is created. The line under the sector box says which pack you get and what it sets. A pack is applied once, at sign-up: changing your sector later in Business Settings changes nothing else, and you can change everything a pack sets in Settings at any time.

Starter pack	Sectors	What it sets
Cafe	Hospitality & Food	Bookings and Jobs start switched off. New invoices are due on receipt, with a thank-you note. Food and drink stock, packaging, utilities, rent, business rates, cleaning and insurance are listed first on Add Expense.
Hair and beauty	Beauty, Hair & Wellness	Bookings stays on for your appointment diary. New invoices are due on receipt. Salon products, chair or room rental, rent, utilities, training, advertising and insurance are listed first on Add Expense.
Electrician or building trade	Trades & Field Services, Construction & Building	Jobs and CIS start switched on. New invoices have 15 days to pay and a note that materials stay yours until paid. Building materials, fuel, vehicle costs, protective clothing, tools and equipment, insurance and phone are listed first on Add Expense.
Cleaning or mobile service	Home & Property Services	Bookings stays on for your rounds, and the dashboard's weekly check has a link to log your mileage. New invoices have 7 days to pay. Cleaning products, fuel, vehicle costs, parking, protective clothing, insurance and phone are listed first on Add Expense.

- The expense categories are HMRC's: a pack only lists the ones your trade uses most at the top of the **Category** list, under **Common for** your trade. A few, such as Salon products and Building materials, are extra names for your trade; each is sent to HMRC under its HMRC category. Every other category is still in the list.
- Each pack also suggests wording for invoice lines (for example *Cut and finish* or *Call-out charge*). Start typing a line's description on an invoice to see them.
- The note on new invoices is in Business Settings under **Default note on new invoices**, and the payment terms under **Default payment terms**.
- Other sectors have no starter pack and start with the standard settings.

What happens when you continue

Choosing **Continue to subscription** creates the business and makes you its administrator with every permission: view, edit, manage users and manage billing. BizHub365 applies the defaults listed under What BizHub365 prepares for you, links your accountant's referral if you came through their link or code, emails you the welcome message described under The emails you get while signing up, and opens Step 3.

A sign-in can set up one business this way. If your sign-in already belongs to a business, this page sends you to that business's Subscription & Billing page instead, and a second attempt to save is refused with **Your account is already linked to a business.** If a required box is empty, the page reloads with **Please complete all required business details**, the box is outlined, and everything you typed is kept.

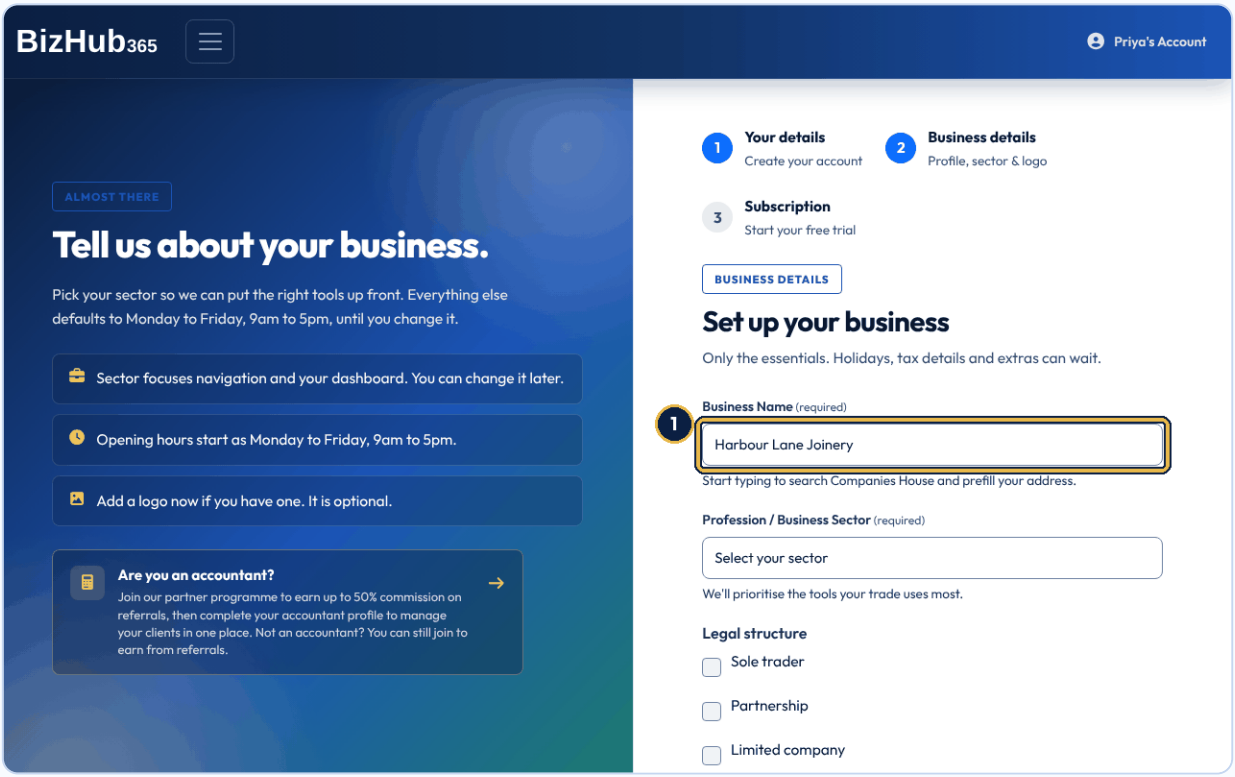
Set up your business

Goal Create the business record that your invoices, bookings and reports belong to, and choose the sector that lays out your dashboard.

Who can do it The person who has just completed Step 1. The sign-in must not be linked to a business yet.

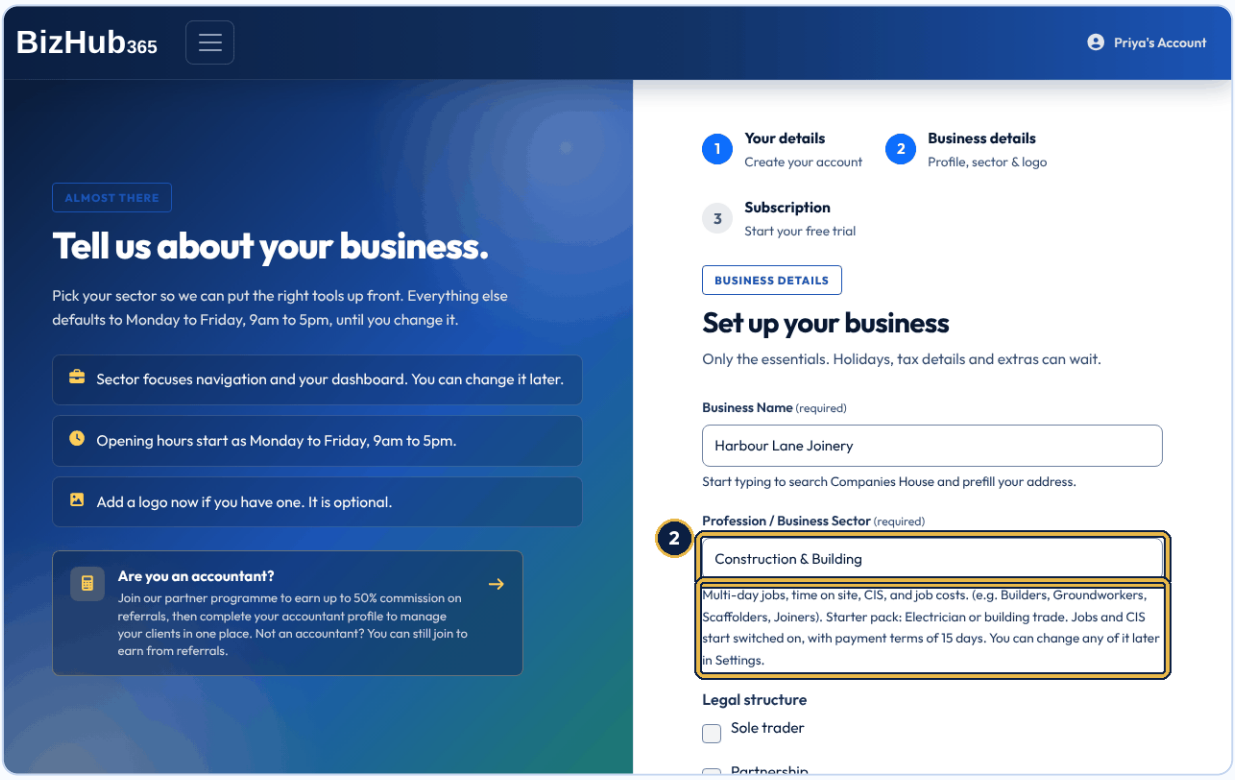
Before you start Have your trading name (the registered name if you are a company), your business address and, if you are VAT registered, your VAT number. A logo file (PNG, JPEG, GIF or WebP) is optional and can be added later.

1. Type your **Business Name**. If you run a limited company, LLP or another registered body, start typing and choose it from the Companies House list that appears under the box; the registered office goes into **Business Address** for you.



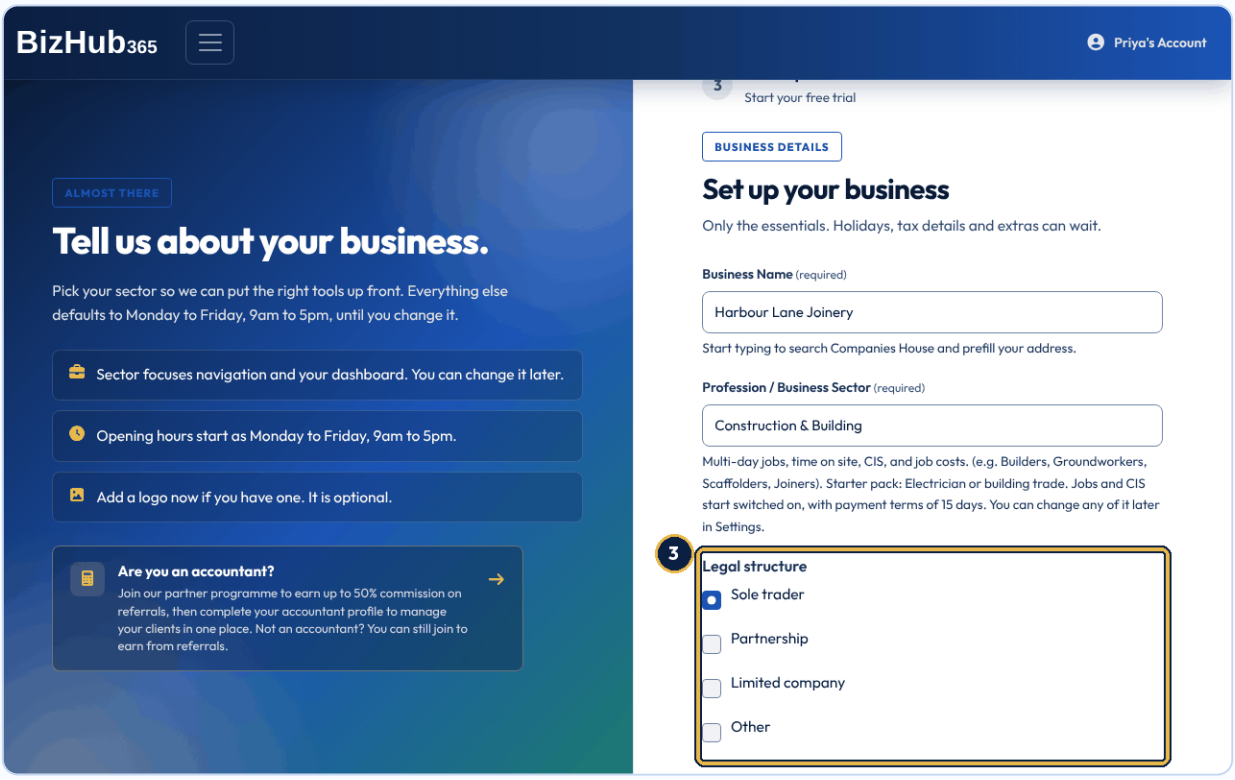
Step 1. Type your Business Name. Registered companies can be picked from the Companies House list under the box.

2 Choose your **Profession / Business Sector**. The line under the box changes to describe what that sector puts first and the trades it suits.



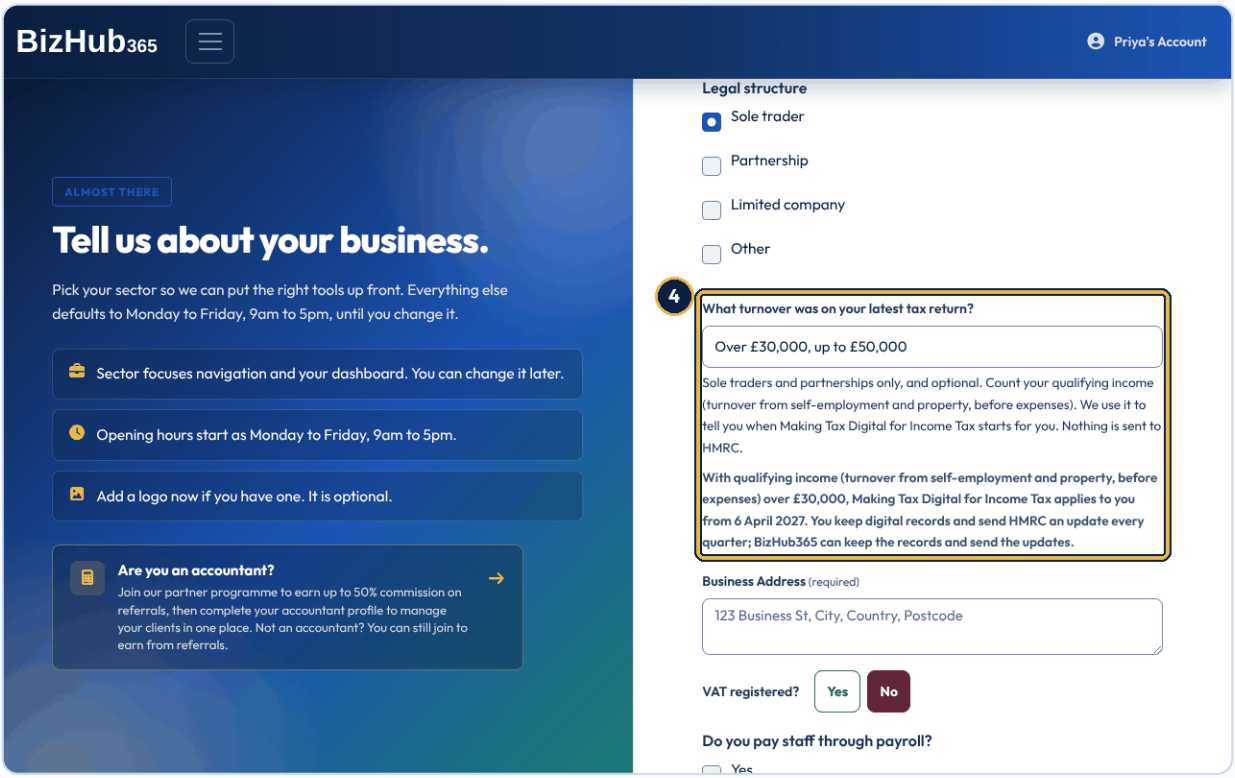
Step 2. Choose your Profession / Business Sector. The line under the box describes the sector you picked.

3 Under **Legal structure**, choose **Sole trader**, **Partnership** or **Limited company**. For anything else, choose **Other** and pick from the **Other legal structure** list that appears.



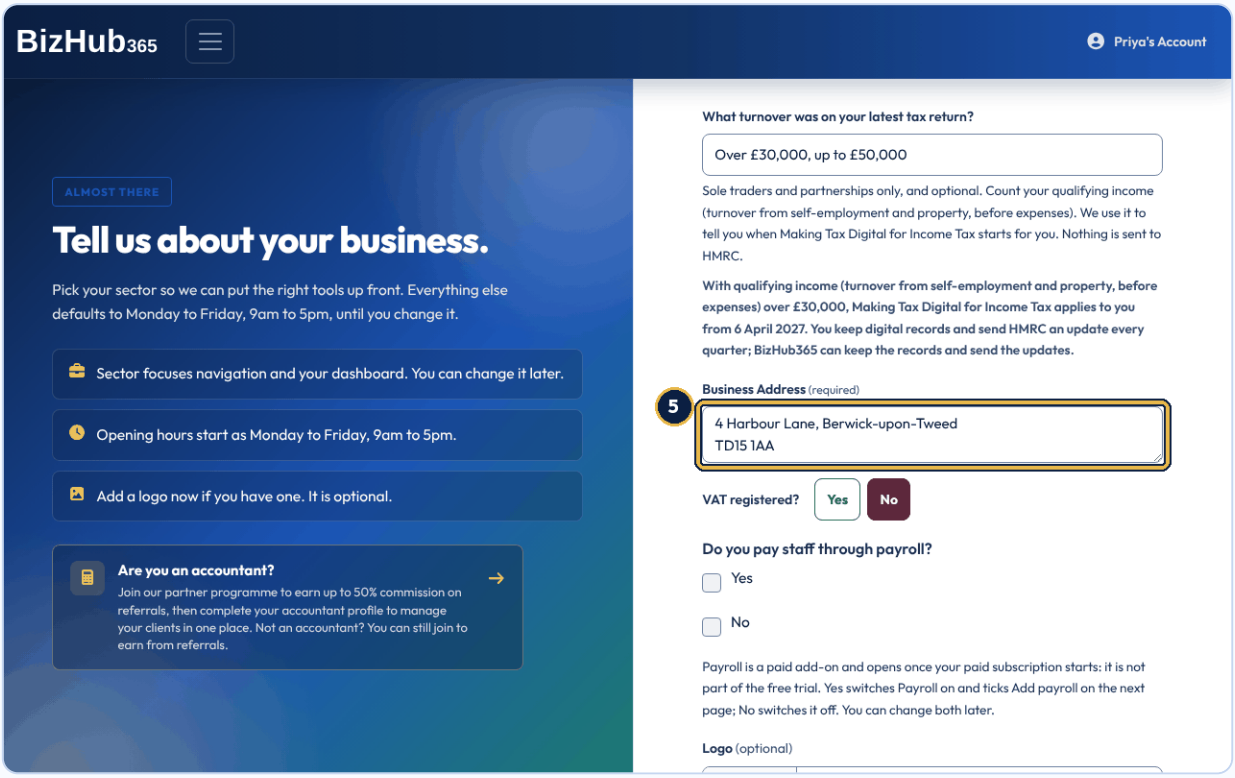
Step 3. Choose your Legal structure: Sole trader, Partnership, Limited company, or Other for the rest.

4 Sole traders and partnerships: under **What turnover was on your latest tax return?**, choose your band. The answer under the box says when Making Tax Digital for Income Tax starts for you. You can skip this.



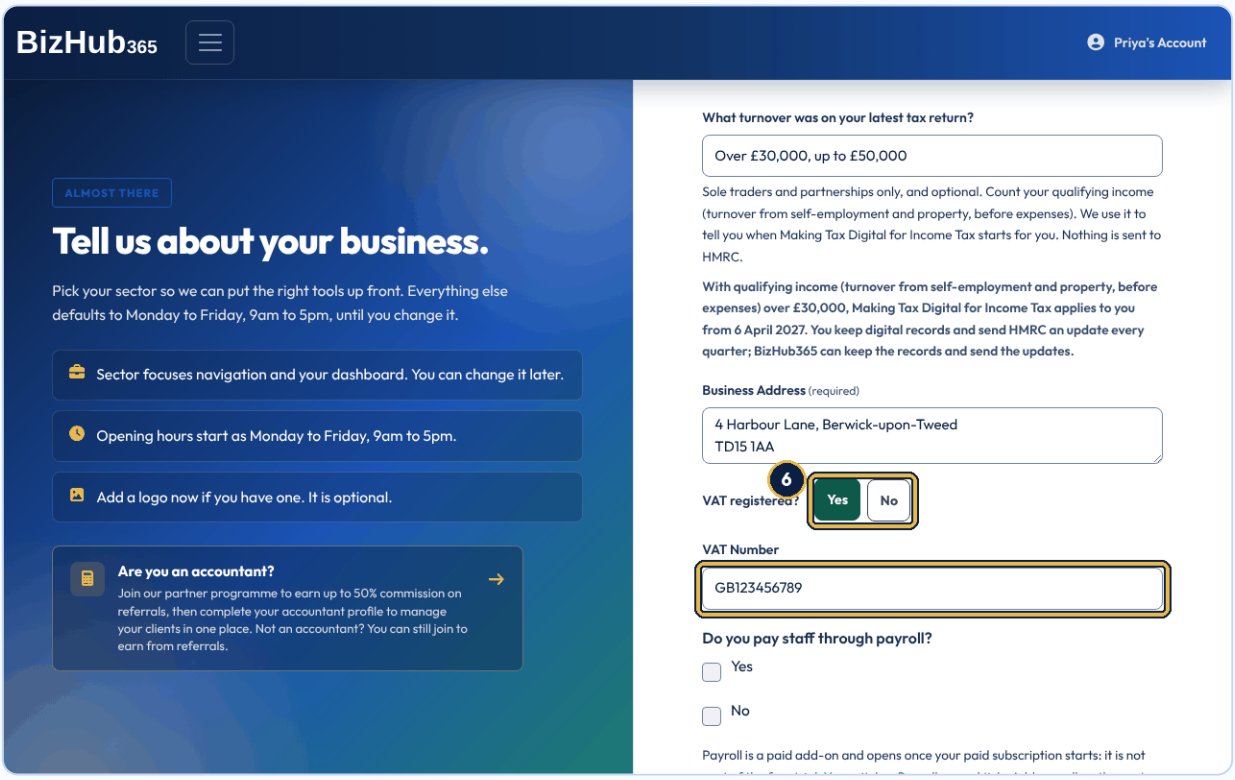
Step 4. Sole traders and partnerships: choose the turnover on your latest tax return. The answer under the box says when Making Tax Digital for Income Tax starts for you.

5 Type or check your **Business Address**, with each part of the address on its own line.



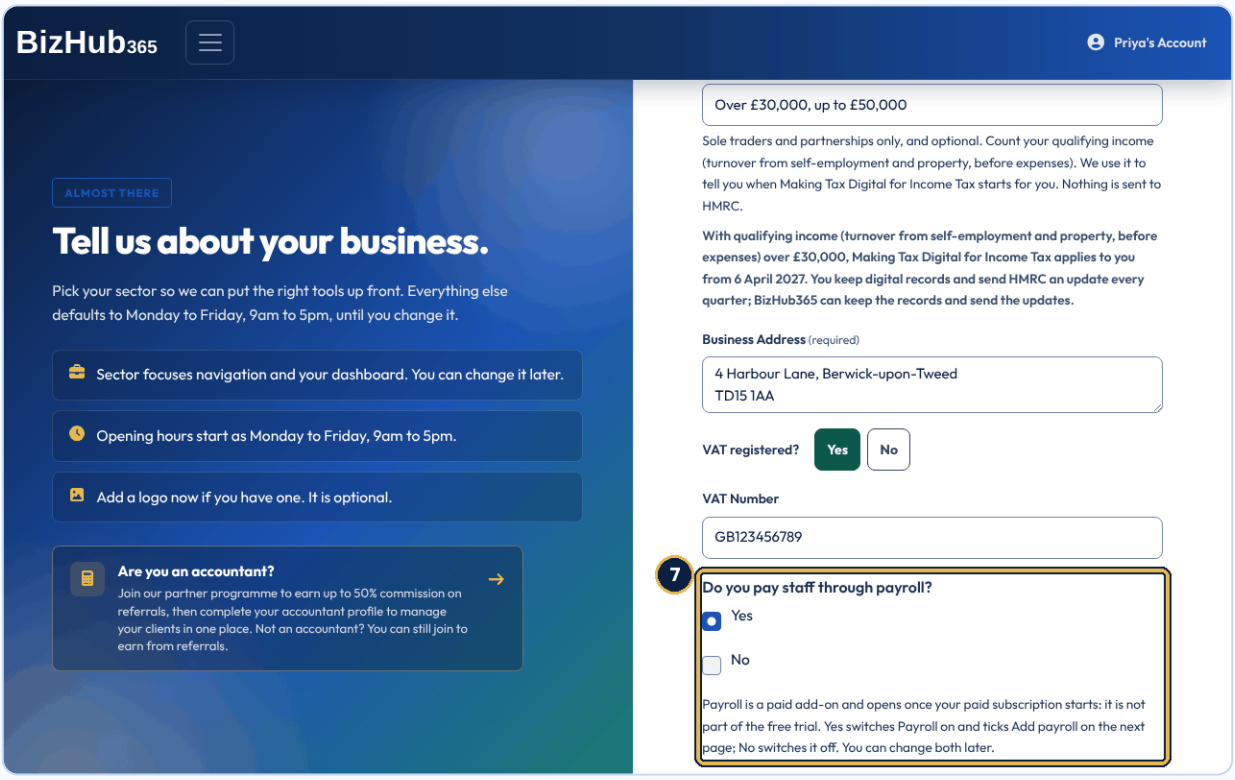
Step 5. Type or check your Business Address, one part per line.

6 Under **VAT registered?**, choose **Yes** if you are registered and type your **VAT Number** in the box that appears. If you are not registered, leave **No** selected.



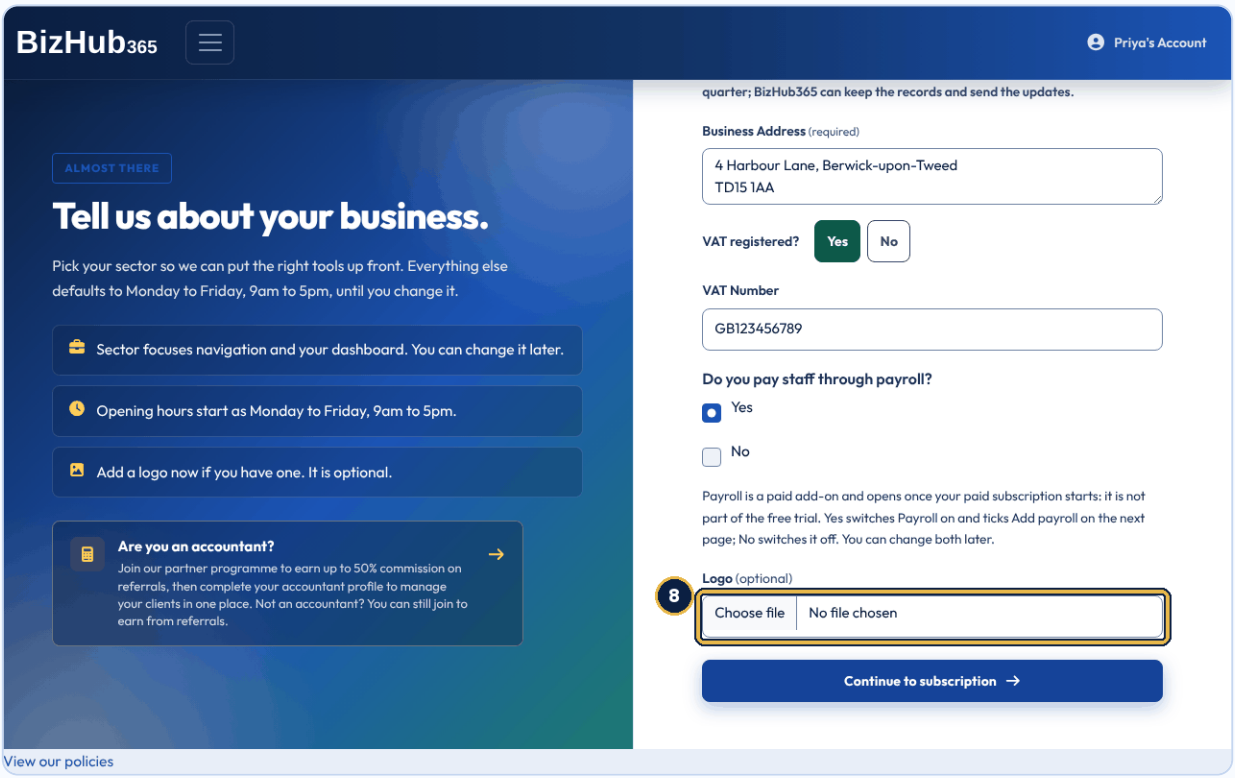
Step 6. Choose Yes under VAT registered? if you are, then type your VAT Number in the box that appears.

7 Under **Do you pay staff through payroll?**, choose **Yes** or **No**. Payroll is a paid add-on and opens once your paid subscription starts.



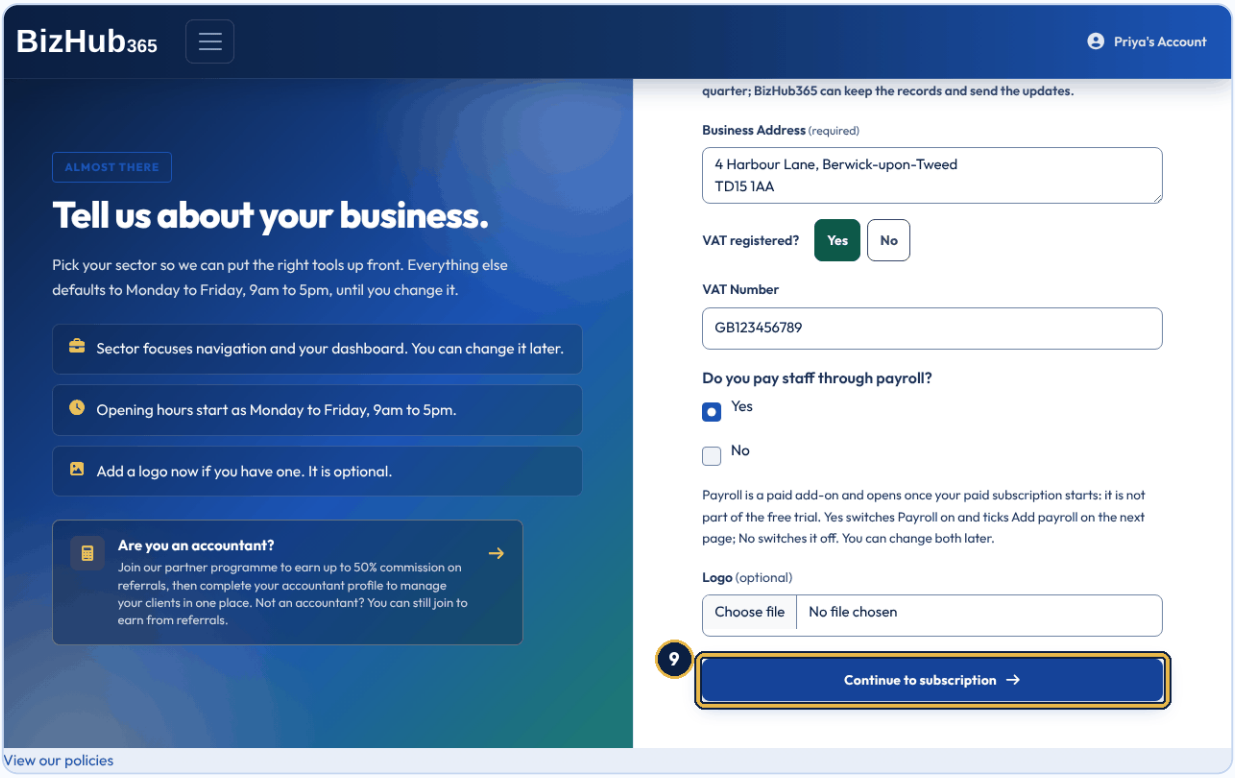
Step 7. Answer Do you pay staff through payroll? Payroll is a paid add-on that opens once your paid subscription starts.

8 If you have a logo, choose **Choose File** under **Logo (optional)** and pick the image. You can skip this and add it later.



Step 8. Under Logo (optional), choose Choose File and pick an image. This step can be skipped.

9 Choose **Continue to subscription** at the bottom of the form.



Step 9. Choose Continue to subscription at the bottom of the form.

When it worked: BizHub365 creates the business, emails you a welcome message, and opens Step 3, **Subscription & Billing**, with the progress bar showing **Business details** done. If you answered the turnover question, a message at the top repeats when Making Tax Digital for Income Tax starts for you.

What can go wrong

If this happens	Do this
The page reloads with **Please complete all required business details**.	A required box is empty, or no legal structure is chosen (with **Other**, a type must be picked from the list too). The box is outlined. Fill it in and choose **Continue to subscription** again; everything else you typed is kept.
No companies appear when you type the name.	Type at least three letters and wait a moment. The list only shows registered companies, so sole traders see nothing. If Companies House cannot be reached, the list stays empty; type the name and address yourself.
A warning says **Your logo was not saved**.	The file could not be read as an image. The business is still created; add a PNG, JPEG, GIF or WebP logo later in Business Settings.
The page says **Your account is already linked to a business**.	Your sign-in already belongs to a business, so a second one cannot be created here. Open that business from the dashboard.

NOTE

Not VAT registered? Leave **No** selected. BizHub365 then shows no VAT anywhere: invoices, quotes, credit notes, bills, receipts, price lists, emails, exports and reports show the unit price, quantity and total only, and nothing is posted to VAT in your books. If you register later, add the VAT number in Business Settings and VAT is shown from then on. Records you made before you registered are not changed.

TIP

You can finish the profile later in Settings → Business and tax setup. A complete profile makes invoices, payroll, and HMRC submissions much smoother.

Step 3: start the trial

The last step is **Subscription & Billing**, the same page you reach later from Settings → Subscription. During sign-up it shows the progress bar with **Subscription** as the current step, and the sentence at the top tells you the trial length: **Start your 14-day free trial**, card details now, no charge until the trial ends. A partner offer can change that sentence and the trial (see Partner offers).

There is one plan, **BizHub365 One**, at £19 a month or £190 a year (two months free) for the whole business, with no per-user fee. Under the price, choose **Monthly** or **Annual**. The plan card lists what is included: CRM and customer management, online bookings and diary, invoices, quotes and payments, bank imports and matching, advanced finance and reporting, a full audit trail, compliance tools, unlimited team members, the mobile app and priority support, plus VAT and Income Tax submissions where those HMRC services are switched on for the platform. Payroll is not in the plan. If you pay staff, tick **Add payroll** to add the payroll add-on: £10 a month covers up to 5 employees, then £2 a month for each employee after the fifth. The box shows the price for the employees you have now (a new business has none and is billed for 1). If you answered **Yes** to **Do you pay staff through payroll?** in Step 2, it is already ticked; untick it if you do not want it yet. Payroll is not part of the free trial: it opens once your paid subscription starts. You can also add or remove payroll later (see The payroll add-on). **Start free trial** sends you to Stripe's secure checkout page to enter your card. Stripe holds the card details; BizHub365 never sees the number. Nothing is charged for 14 days, and if you cancel from Settings → Subscription before the trial ends you pay nothing. See Subscription, trial, and billing for what happens after that.

Promo or voucher code: if BizHub365 or a partner gave you a code, type it in the box under the plan card and choose **Apply**. The line under the box confirms the discount (for example 20% off for 3 months) or says the code is invalid or expired. An applied code is carried into the checkout when you choose Start free trial.

Skip for now, go to dashboard, under the plan card, closes the sign-up wizard without a subscription. Until the business has one, every page apart from Subscription & Billing sends you straight back there with the message **You need an active subscription to access this page**, so skipping only lets you come back later: sign in again and you land on Subscription & Billing, where Start free trial is waiting.

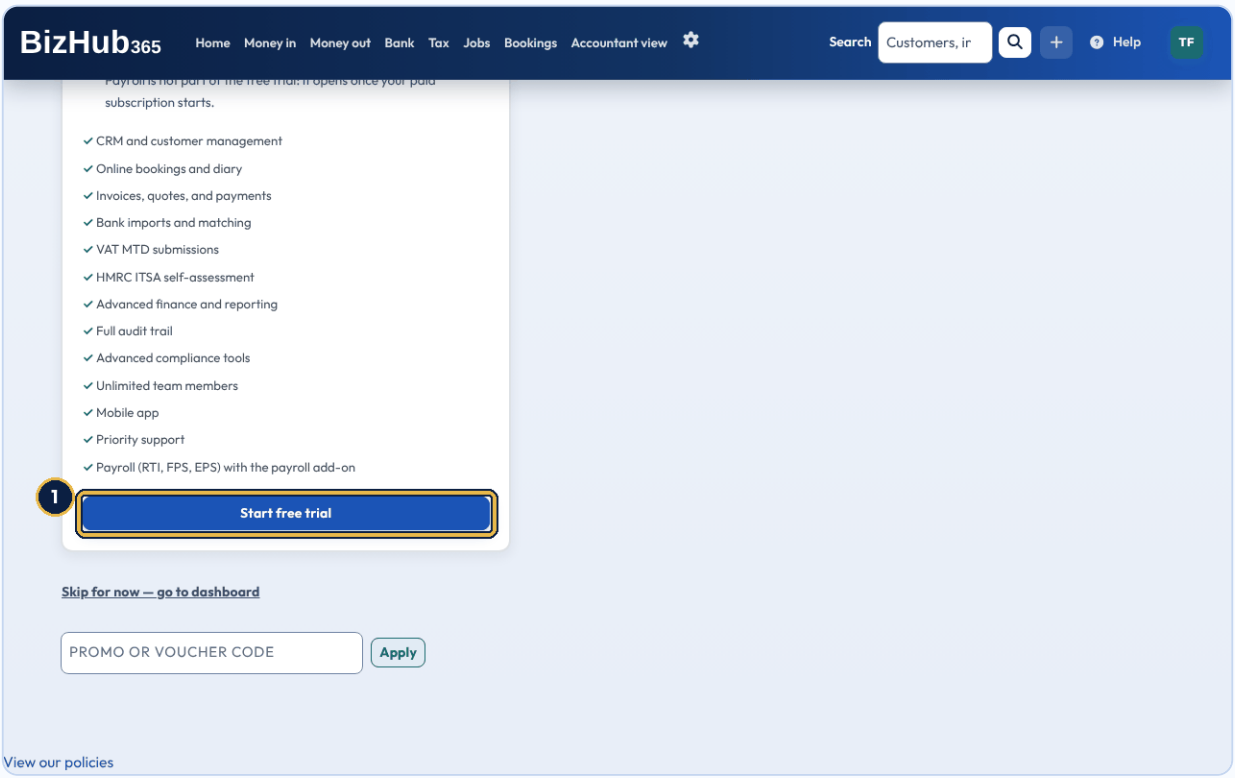
Start your free trial

Goal Start the free trial of BizHub365 One so the business is ready to use.

Who can do it The administrator who created the business (the Manage billing permission).

Before you start Have a debit or credit card to hand. It is not charged until the trial ends. If you came through a partner offer that needs no card, you need no card.

1. On **Subscription & Billing**, check the trial length in the sentence at the top, then choose **Start free trial** on the BizHub365 One card. The button reads **Loading** while Stripe's checkout page opens.



Step 1. Choose Start free trial on the BizHub365 One card.

2. On Stripe's checkout page, enter your card details and choose the button that starts the trial. Stripe shows what is charged after the trial and when. With a no-card offer, Stripe asks only for what it needs to start the trial.

When it worked: Stripe sends you back to BizHub365, which shows **Account created successfully!** and opens your dashboard with the **Get set up** card at the top. Settings → Subscription now shows BizHub365 One with a **Free Trial** badge and the date the trial ends.

What can go wrong

If this happens	Do this
You are back on Subscription & Billing and it still offers **Start free trial**.	Stripe has not yet confirmed the trial to BizHub365. Wait a few seconds and reload the page rather than starting another checkout. If it still shows after a minute, contact support.
A red message says **Could not start checkout** or **Network error**.	Check your connection and choose **Start free trial** again.
The promo code is refused.	The code must be active; capital letters do not matter. Check it with whoever gave it to you, or continue without it.
You chose **Skip for now** and every page says **You need an active subscription to access this page**.	That message sends you to Subscription & Billing. Choose **Start free trial** there.

Partner offers

Some partners, such as UK Business Forums, give their members a link to a BizHub365 offer page. The page says who the offer is for, how long the free trial is and whether a card is needed, lists what is included, and links to the normal sign-up and to sign-in. Offer pages are not linked from bizhub365.com and search engines are told not to index them, so you need the link from the partner.

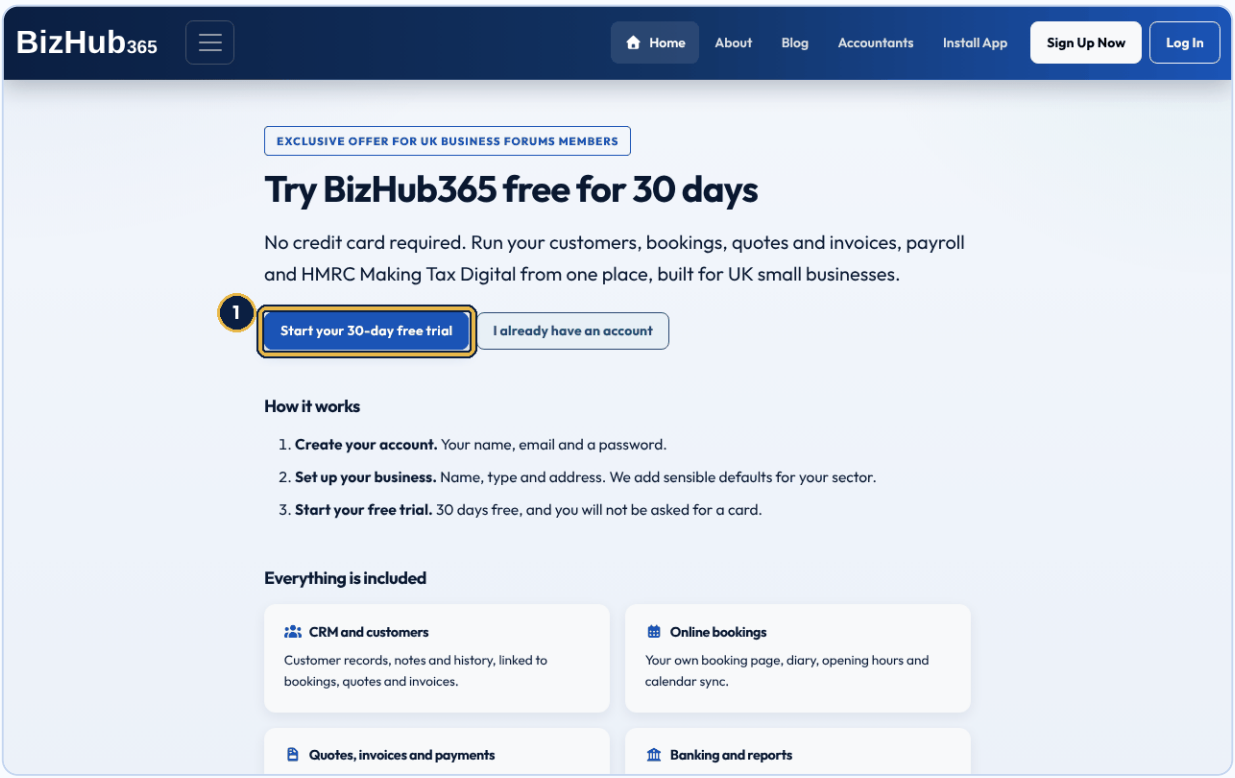
Opening the page remembers the offer for your visit. Finish Step 1 and Step 2 in the same browser session and the offer is recorded on the new business, so Step 3 gives you the offer's trial instead of the standard 14 days. The UK Business Forums offer is 30 days with no card required. An offer covers the business's first subscription only: a business that has already had a subscription checks out without the offer's trial.

During a no-card trial, Subscription & Billing says **No card needed** at the top and shows a **Keep your plan after the free trial** card with **Add payment details**, which opens Stripe's secure page for your card. Add a card before the trial ends and your plan carries on at its normal price (BizHub365 One is £19 a month, plus the payroll add-on if you added it). If no card has been added when the trial ends, the trial stops and nothing is charged.

Sign up with a partner offer

Goal	Get the partner's longer or card-free trial on your new business.
Who can do it	Anyone with a partner's offer link who does not have a BizHub365 business yet.
Before you start	Use the exact link the partner gave you, in the browser you will sign up in, and finish sign-up in the same visit.

1. Open the partner's link. The page is headed **Try BizHub365 free for** the offer's number of days. Choose **Start your free trial** under the heading. If you already have an account, choose **I already have an account** instead: the offer is for new businesses.



Step 1. Choose Start your free trial under the offer heading.

2. Complete Step 1, **Create your sign-in**, and Step 2, **Set up your business**, exactly as in the two how-tos above.

3. On **Subscription & Billing** the sentence at the top shows the offer's trial length, and **No card needed** when the offer has none. Choose **Start free trial** and confirm on Stripe's page.

When it worked: Your trial runs for the offer's length. With a no-card offer, Settings → Subscription shows **Keep your plan after the free trial** with the trial end date and an **Add payment details** button.

What can go wrong

If this happens	Do this
The sentence at the top of Subscription & Billing says 14-day, not the offer's length.	The offer was not remembered: it lasts for one browser visit. If the business does not exist yet, open the partner's link again in this browser and carry on from there. If you have already created the business, contact support before starting the trial.
The offer link shows **Not found**.	Check the link with the partner. Offer codes are not listed anywhere and a wrong one shows a not-found page.

The emails you get while signing up

BizHub365 sends the three emails below during sign-up and nothing else. They are all part of the service, so they arrive whether or not you ticked **Email me product updates**. If you signed up through an accountant's branded portal, they carry the accountant's brand name and reply address instead of BizHub365's.

Email	When it arrives	What it says and what to do
Your BizHub365 sign-up code	When you choose **Send code** in Step 1.	Your 6-digit code, valid for 15 minutes. Type it into **6-digit code from your email** and choose **Verify**. One address can be sent five codes an hour, and each code allows five wrong tries. If you did not ask for it, ignore it.
You already have a BizHub365 account	Instead of a code, when the address already has an account.	Links to sign in or to reset your password. The sign-up form says a code was sent either way, so nobody else can learn whether an address has an account.
Welcome to BizHub365 - let's get you set up!	When Step 2 creates the business, to your sign-in email address.	Confirms the length of your free trial and lists three first jobs with links: complete your business profile, set your services and availability, and share your booking page. Reply to it to reach support.

If you ticked **Email me product updates**, you may also get product tips in the days after sign-up. They are sent by our customer relationship system, not by BizHub365 itself, only while you are opted in, and each one has an unsubscribe link. Nothing else is sent to your address by BizHub365 until you use a feature that emails you, such as a sign-in code or a receipt.

What BizHub365 prepares for you

As soon as the business exists, the system seeds a usable workspace:

- Monday to Friday operating hours, 09:00 to 17:00.
- The UK public holidays BizHub365 keeps for every business.
- A first-run task list on the dashboard.

- A private iCal key for your booking diary.
- A dashboard card order that matches your sector.
- The starter pack for your sector, if it has one (see Starter packs).

First-week checklist

1. Open the dashboard and complete the business profile.
2. Add yourself (and any staff) under Settings → Team.
3. Create one customer and one invoice so you can see a PDF.
4. If you take appointments, set booking services and share the public booking link.
5. Upload a recent bank statement and sort its lines on the Bank page.
6. If you are VAT registered, connect HMRC from Settings → Connect & Integrations → Connect.

The Get set up checklist

Where to find it: Dashboard → Get set up

After signup, the top of your dashboard shows a **Get set up** card with the steps that get the business ready, and how many are done. Each step says in one line why it matters and links to the page where you do it. Apart from the VAT question, you never tick anything yourself: BizHub365 checks your records each time you open the dashboard, so a step ticks itself off once the thing it asks for exists.

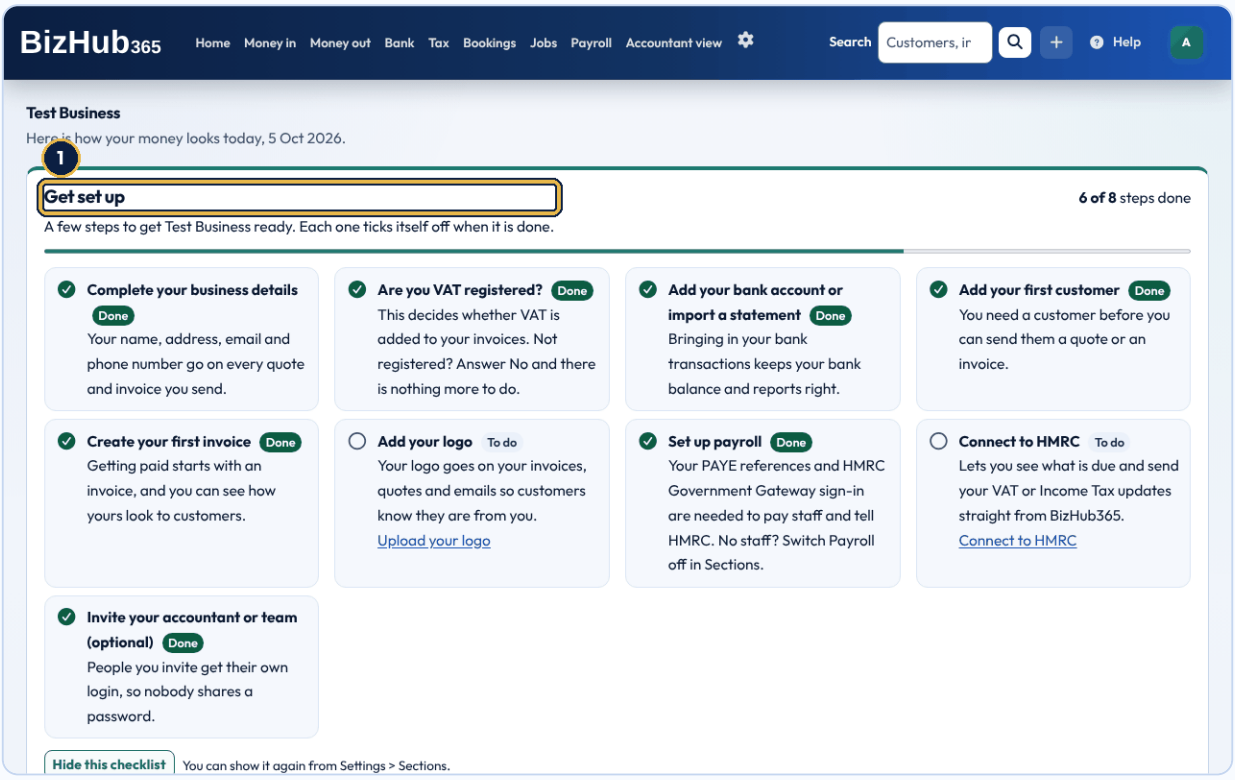
Step	Done when
Complete your business details	The business has a name, type, address, email and phone number.
Are you VAT registered?	You answered it. The step asks the question with two buttons: **No, not VAT registered** ticks it off (the answer you gave at sign-up counts too); **Yes, add my VAT details** opens the VAT part of Business Settings, and the step becomes **Add your VAT details** until a VAT number is saved. Saving Business Settings also ticks it off. Only people who can edit the business see the buttons.
Add your bank account or import a statement	A bank is connected or a statement has been imported. Only shown when Banking is switched on.
Add your first customer	There is at least one customer.
Create your first invoice	There is at least one invoice.
Add your logo	A logo is uploaded in Business Settings.
Set up payroll	Payroll settings have your PAYE reference, Accounts Office reference and Gateway sign-in. Only shown when Payroll is switched on and the payroll add-on is on your plan.
Connect to HMRC	BizHub365 is connected to HMRC. Only shown when the Tax (HMRC) section and VAT or Income Tax are on. If you answered the turnover question, it also says when Making Tax Digital for Income Tax starts for you.
Invite your accountant or team (optional)	Someone else has access to the business or has been invited. This step never keeps the card on screen.

The card goes away by itself once every step that is not optional is done. To bring it back after hiding it, open Business Settings, choose **Manage sections** and use **Show the checklist on the dashboard** under **Setup checklist**.

Hide the Get set up checklist

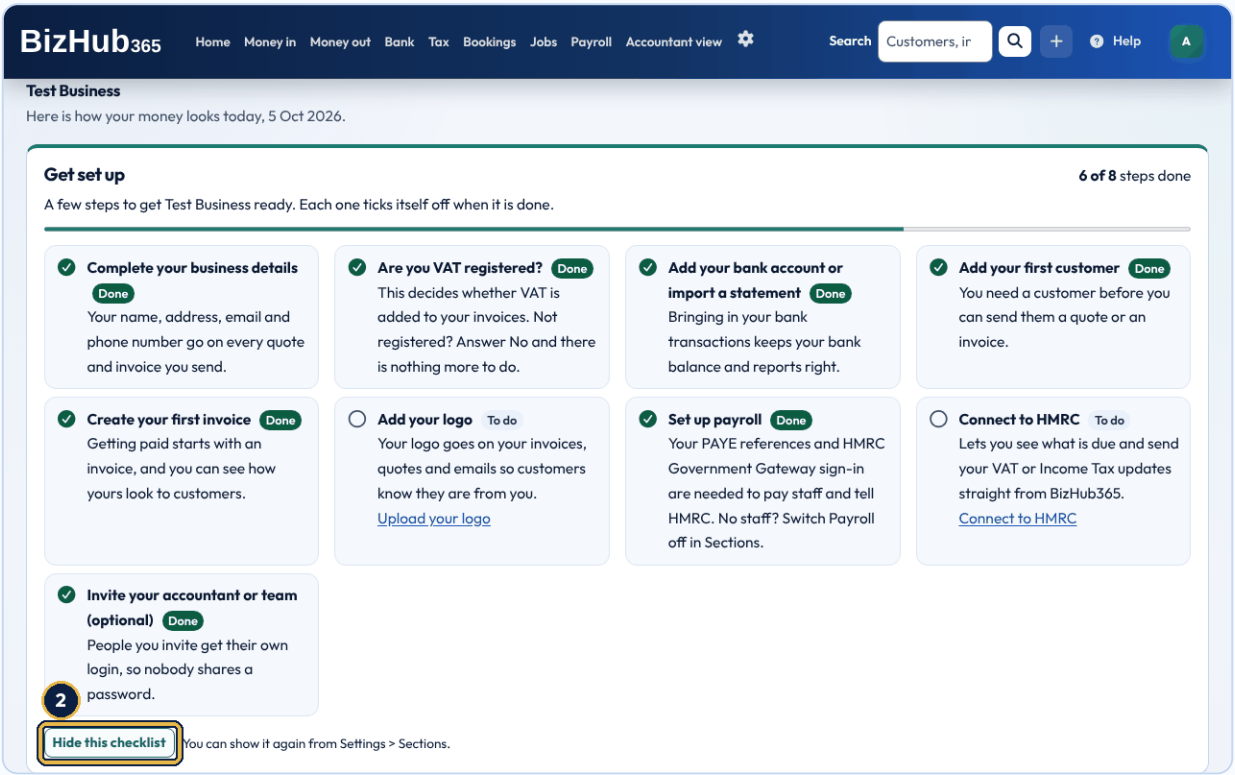
Goal	Take the Get set up card off your dashboard before every step is done.
Who can do it	Members of the business who can edit (the Edit permission). Others see the card without the button.
Before you start	Sign in and open the business whose dashboard you want to tidy.

1. Open the **Dashboard**. The **Get set up** card is at the top, under the greeting.



Step 1. The Get set up card is at the top of the dashboard.

2 Choose **Hide this checklist** at the bottom of the card.



Step 2. Choose Hide this checklist at the bottom of the card.

When it worked: The dashboard reloads without the card and shows **Setup checklist hidden. You can show it again from Settings > Sections.**

What can go wrong

If this happens	Do this
There is no **Hide this checklist** button.	You do not have the Edit permission for this business. Ask an administrator, or ask them to hide it.

TIP

No staff? Switch Payroll off in Business Settings, Sections, and the payroll step disappears.

PART I · GETTING STARTED · CHAPTER 4

Install BizHub365 on your devices

Use BizHub365 in a browser, install it as a desktop app, or get the app for iPhone, iPad and Android. One account works on all of them.

There are four ways to use BizHub365. They all sign in to the same account and show the same business, so you can start a job on one and finish it on another.

Build	Where to get it	What you need
Web app	Go to bizhub365.com and choose **Log In**.	A current browser with cookies and JavaScript switched on.
Desktop app	Choose **Install App** on bizhub365.com, or use your browser's own install control.	Chrome or Edge on Windows, Mac, Linux or a Chromebook, or Safari on a Mac (File, Add to Dock).
iPhone and iPad	BizHub365 on the App Store.	An iPhone or iPad that the App Store page lists as supported, and an Apple Account.
Android	BizHub365 on Google Play.	An Android phone or tablet that the Google Play page lists as supported, and a Google account.

NOTE

If your accountant gave you their own branded portal, use the web address they gave you. Branded portals have no **Install App** button; your browser's install control still works.

Sign in on the web

Every sign-in has two parts: your email and password, then a second check that proves it is you. The second check is a code we email you, or, if you have set one up, a passkey, an authenticator app code or an approval on your phone in the BizHub365 app.

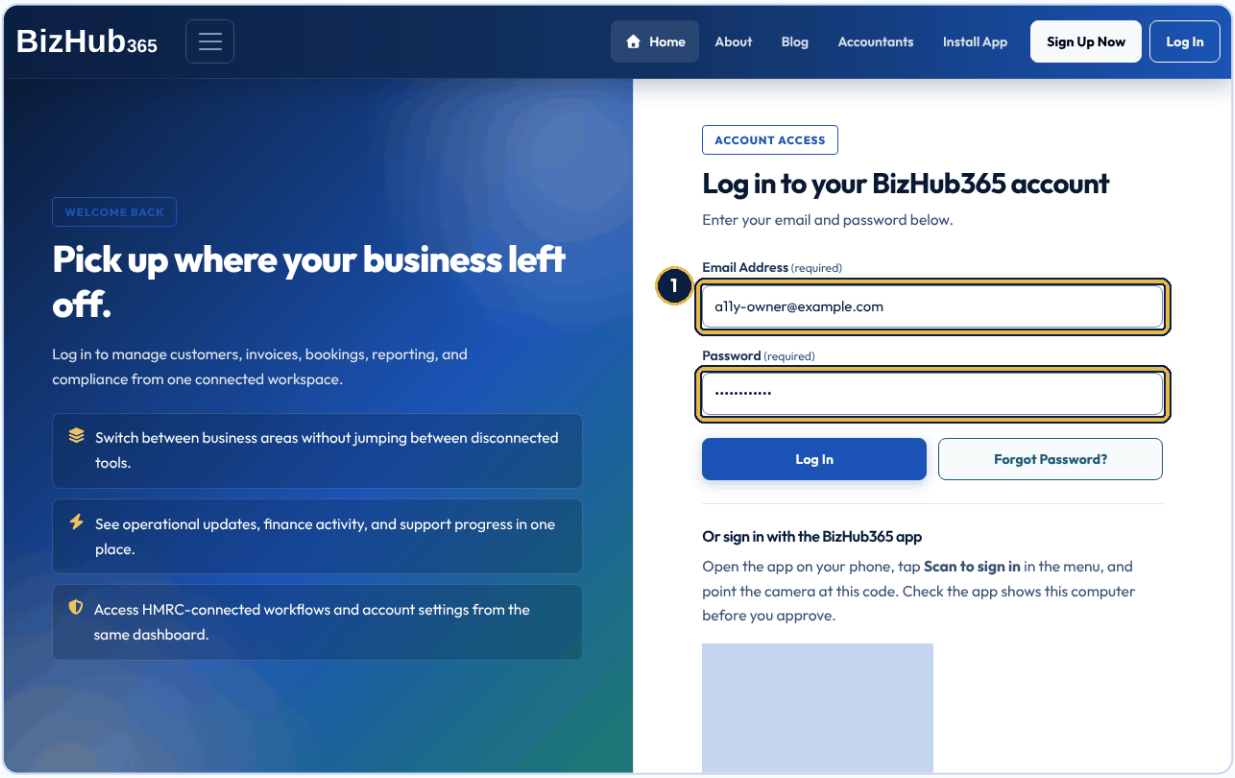
Sign in to the web app

Goal Open your business in a browser.

Who can do it Anyone with a BizHub365 account.

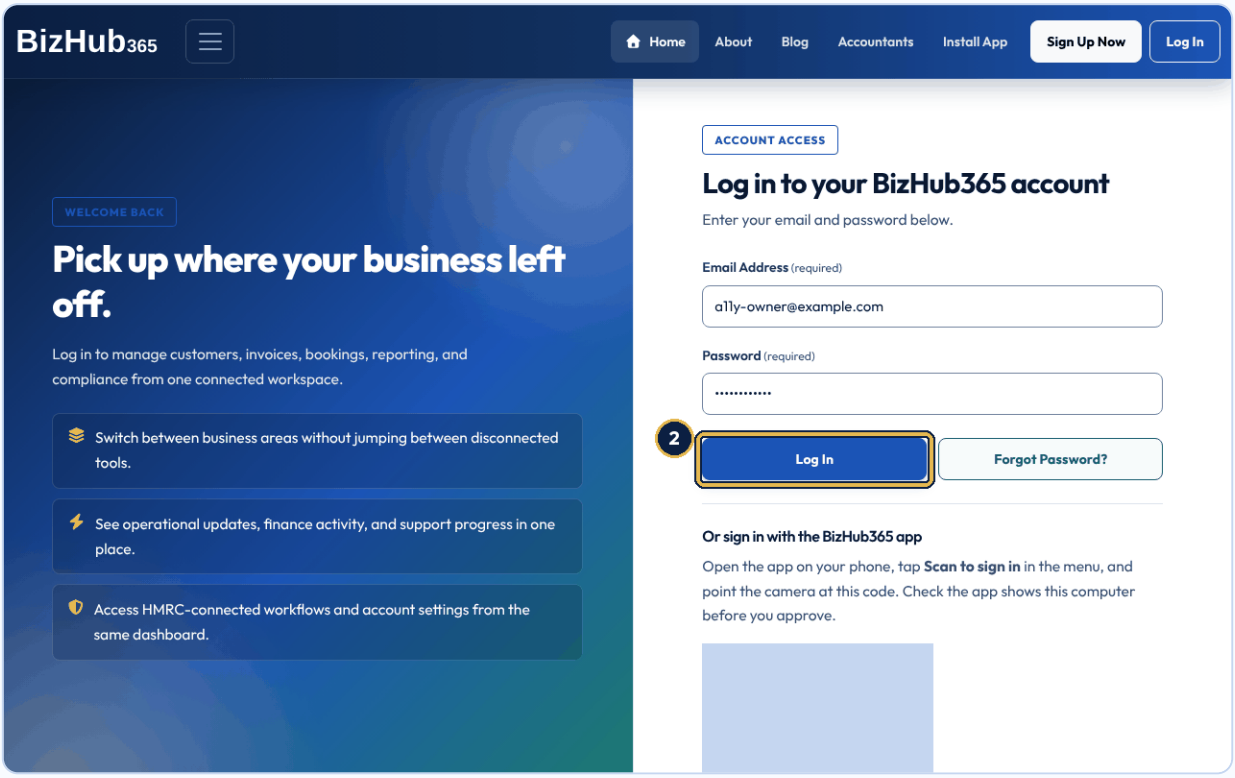
Before you start Have your email address and password, and your phone or inbox for the second check. If you do not have an account yet, see Create your account and business.

1. Go to bizhub365.com and choose **Log In**. On the **Log in to your BizHub365 account** page, type your **Email Address** and **Password**.



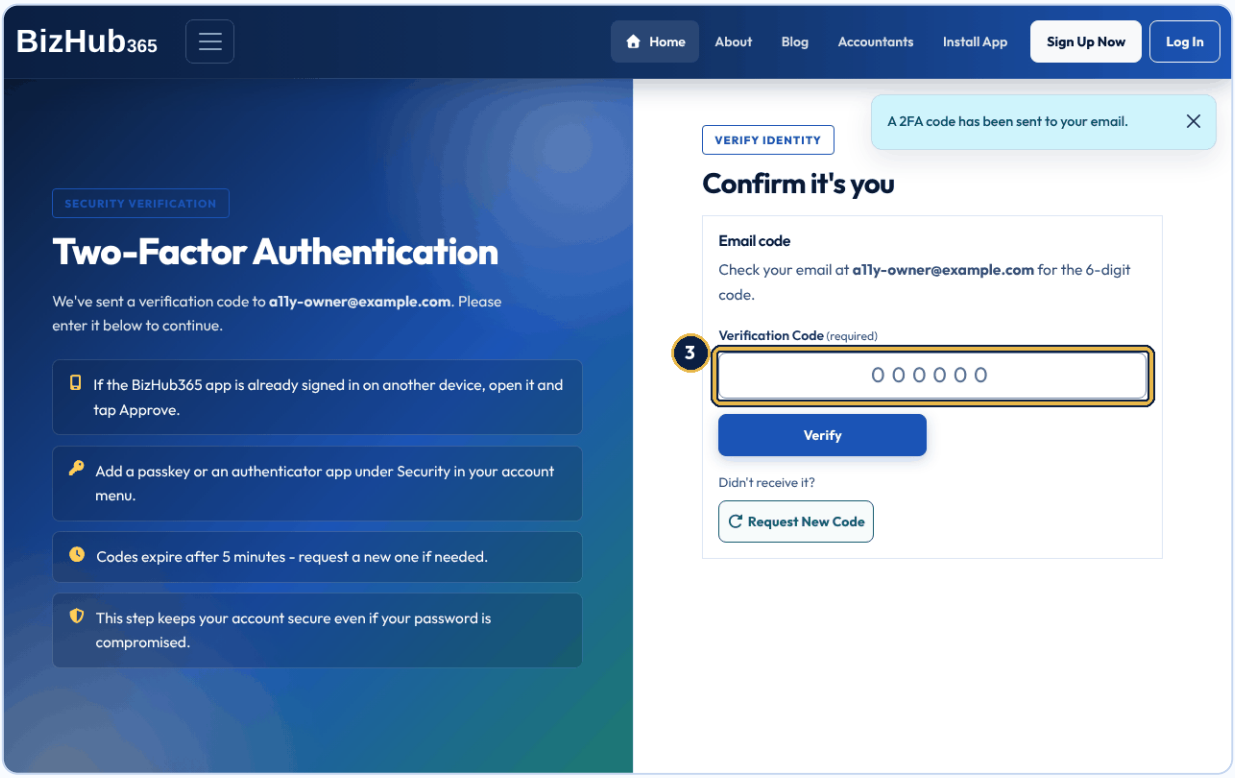
Step 1. Type your email address and password.

2 Choose **Log In** under the boxes.



Step 2. Choose Log In under the boxes.

3 On **Confirm it's you**, use the check that is offered: type the 6-digit code from the email into **Verification Code** and choose **Verify**, or use your passkey, your authenticator app, or the Approve button in the BizHub365 app on your phone.



Step 3. On Confirm it's you, type the 6-digit code from the email, then choose Verify.

When it worked: You are signed in and BizHub365 opens.

What can go wrong

If this happens	Do this
The code email does not arrive.	Check junk or spam, then choose **Request New Code** under **Didn't receive it?**.
You have forgotten your password.	Choose **Forgot Password?** beside **Log In** and follow the emailed link.
You set up a passkey or authenticator app and no email came.	When a stronger check is set up, BizHub365 does not email a code straight away. Use that check, or choose **Email me a code**.

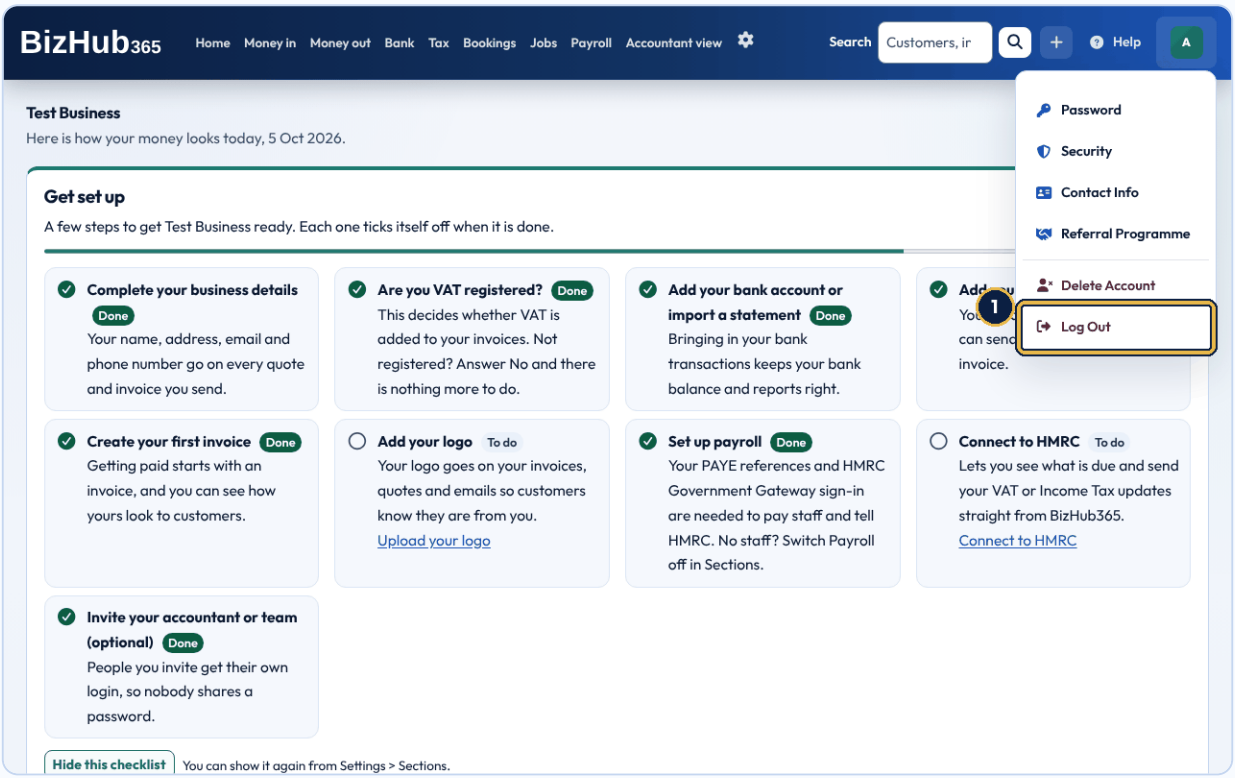
Sign out of the web app

Goal End your session on this browser, for example on a shared computer.

Who can do it Anyone who is signed in.

Before you start Save anything you are working on.

1. Choose the round button with your initials (or the first letter of your email) at the right-hand end of the top bar to open the account menu, then choose **Log Out** at the bottom of the menu.



Step 1. Open the account menu from your initials, then choose Log Out.

When it worked: The sign-in page opens. Anyone using this browser next has to sign in again, including the second check.

Install the desktop app (PWA)

The desktop app is the BizHub365 website installed by your browser. It opens in its own window with the BizHub365 icon in your Start menu, Dock, launcher or shelf, and it is the same service as the web app: what you do in one shows in the other. It needs an internet connection. Without one, it shows a page saying you are offline instead of your data.

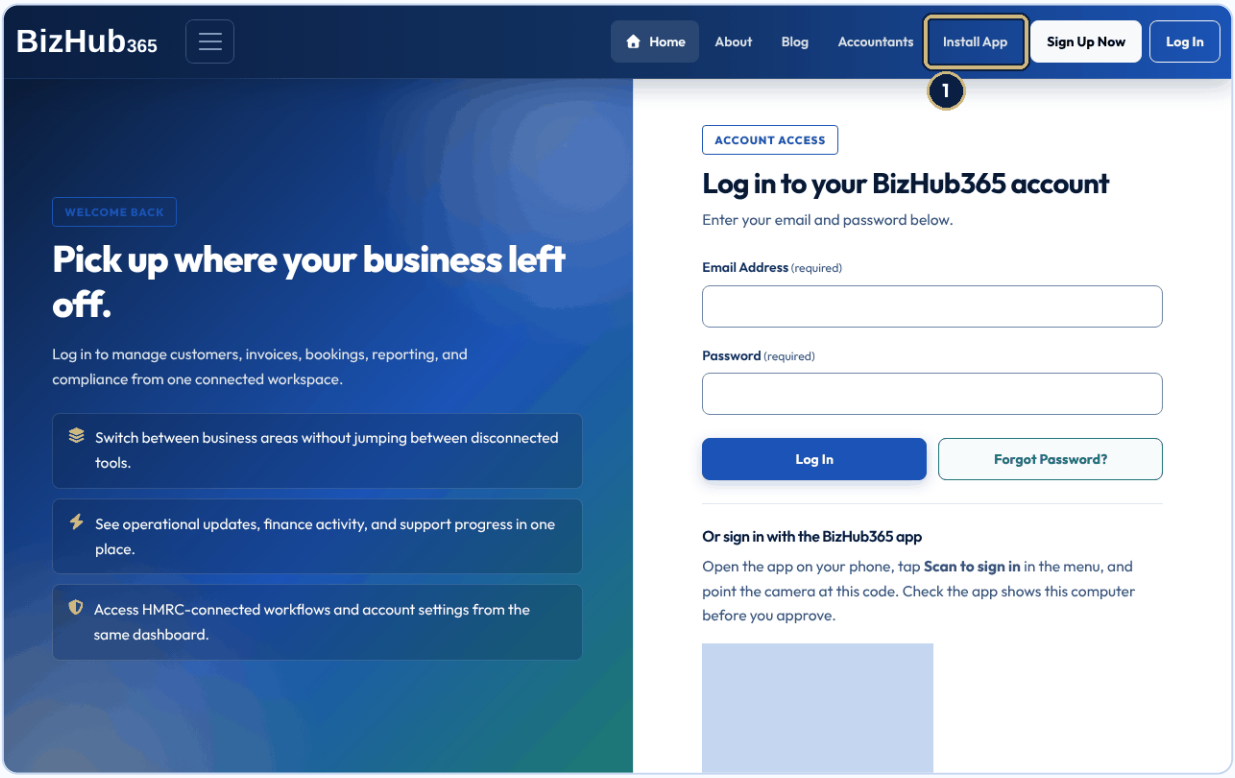
Install BizHub365 as a desktop app

Goal Put BizHub365 on your computer as an app.

Who can do it Anyone, signed in or not. You need Chrome or Edge on Windows, Mac, Linux or a Chromebook, or Safari on a Mac.

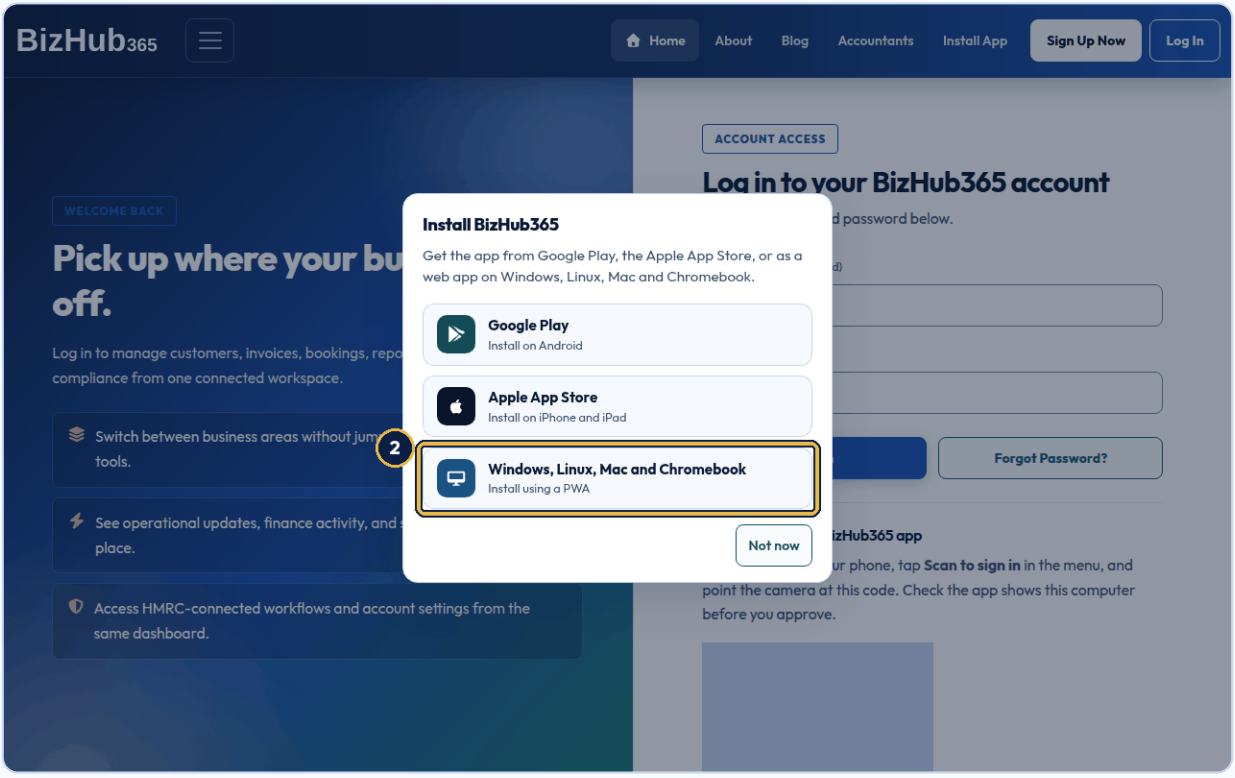
Before you start Open bizhub365.com in Chrome, Edge or Safari. Firefox cannot install web apps: use it in a tab instead.

1. Choose **Install App** in the top bar of bizhub365.com. It is also on the home page.



Step 1. Choose Install App in the top bar.

2 In **Install BizHub365**, choose **Windows, Linux, Mac and Chromebook**. The other two choices open the App Store and Google Play pages.



Step 2. Choose Windows, Linux, Mac and Chromebook.

3 Confirm in the window your browser shows. In Chrome and Edge choose **Install**. In Safari on a Mac, choose **File**, then **Add to Dock**, as the BizHub365 window tells you.

When it worked: BizHub365 opens in its own window, and the Install App button no longer shows in that browser.

What can go wrong

If this happens	Do this
The window says to use **Install app** in your browser menu.	Your browser has not offered the install yet. Use the install item in the browser's menu, or open bizhub365.com in Chrome or Edge.
You chose **Not now**.	Choose **Install App** again whenever you are ready.

Question	Answer
How do updates arrive?	Automatically. The desktop app loads BizHub365 from bizhub365.com each time, so it is always the current version. There is nothing to download.
Can I use it on more than one computer?	Yes. Install it on each computer and sign in on each one.
How do I sign out?	The same as on the web: your initials in the top bar, then **Log Out**.
How do I uninstall it?	Use your computer's normal way to remove an app, or the app's own window menu in Chrome or Edge. Uninstalling removes the app from this computer only; your account and data stay as they are.

Install the iPhone and iPad app

Install BizHub365 on an iPhone or iPad

Goal Get the BizHub365 app on your iPhone or iPad.

Who can do it Anyone with an Apple Account who can install apps on the device.

Before you start Make sure the device is connected to the internet. The app is for signing in only: create your account on the website first (see Create your account and business).

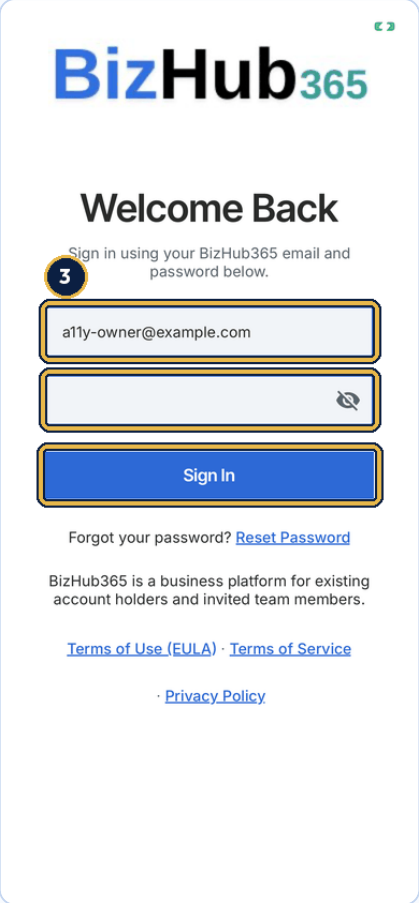
1. On your iPhone or iPad, open the **App Store** and search for **BizHub365**, or open the BizHub365 page. The app is by Tweed Tyne Technologies.



Step 1. The BizHub365 page on the App Store.

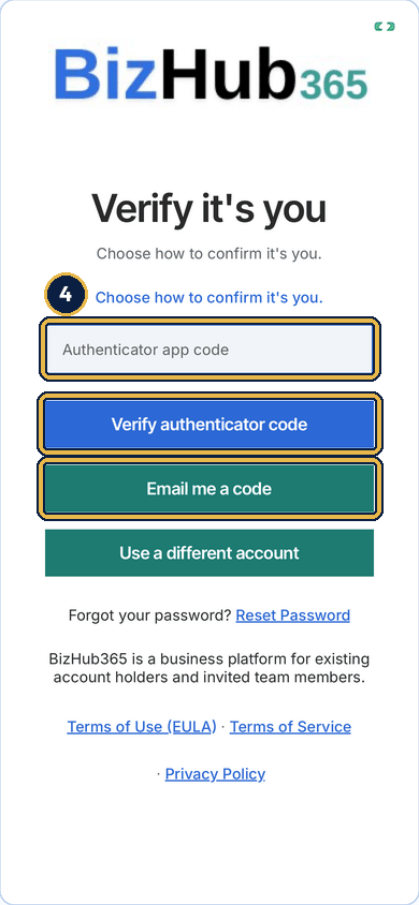
2. Tap **Get** on the BizHub365 page and confirm with Face ID, Touch ID or your Apple Account password.

3 Open BizHub365. On **Welcome Back**, type your **Email** and **Password** and tap **Sign In**.



Step 3. On Welcome Back, type your Email and Password and tap Sign In.

4 On **Verify it's you**, confirm it's you with the check the app offers: **Use a passkey**, or type the code from your authenticator app in **Authenticator app code** and tap **Verify authenticator code**, or tap **Email me a code** and type the code from the email in **Email code**.



Step 4. On Verify it's you, enter the code from your authenticator app and tap Verify authenticator code, or tap Email me a code.

When it worked: The app opens your business on Home, with tabs along the bottom.

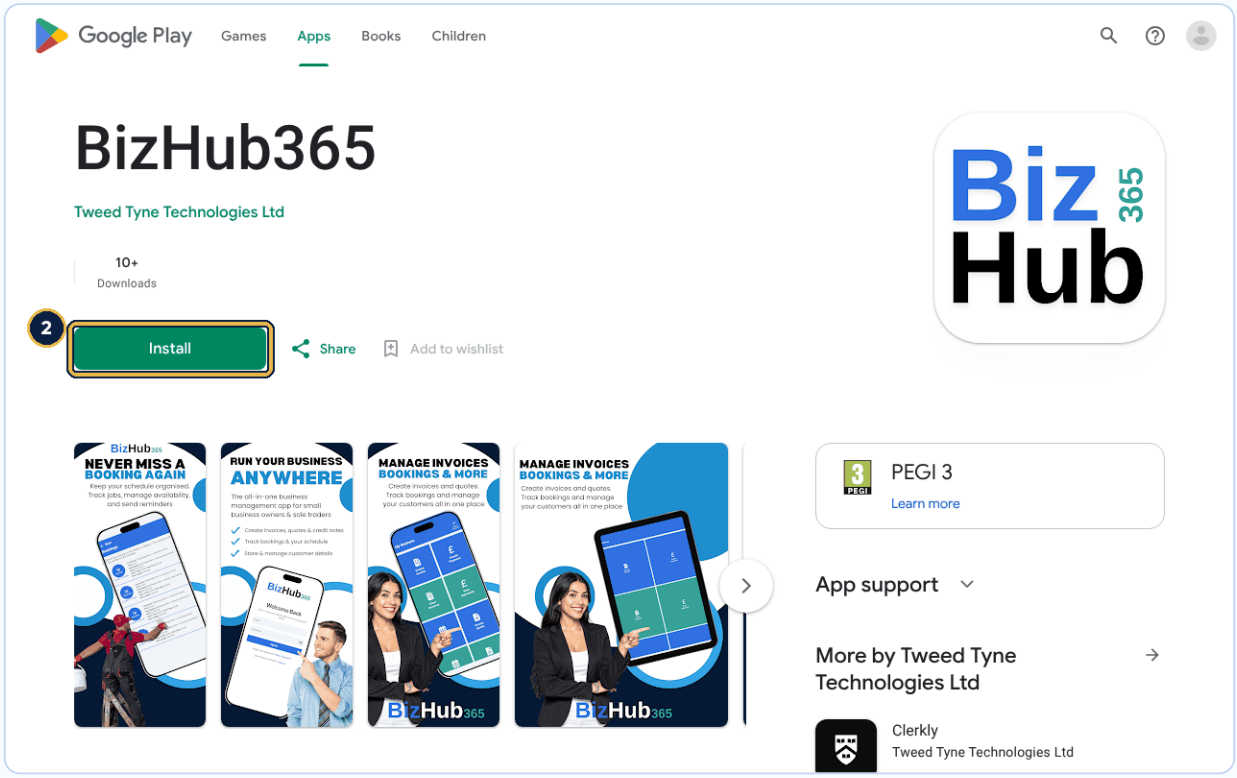
Install the Android app

Install BizHub365 on Android

Goal	Get the BizHub365 app on your Android phone or tablet.
Who can do it	Anyone with a Google account who can install apps on the device.
Before you start	Make sure the device is connected to the internet. The app is for signing in only: create your account on the website first (see Create your account and business).

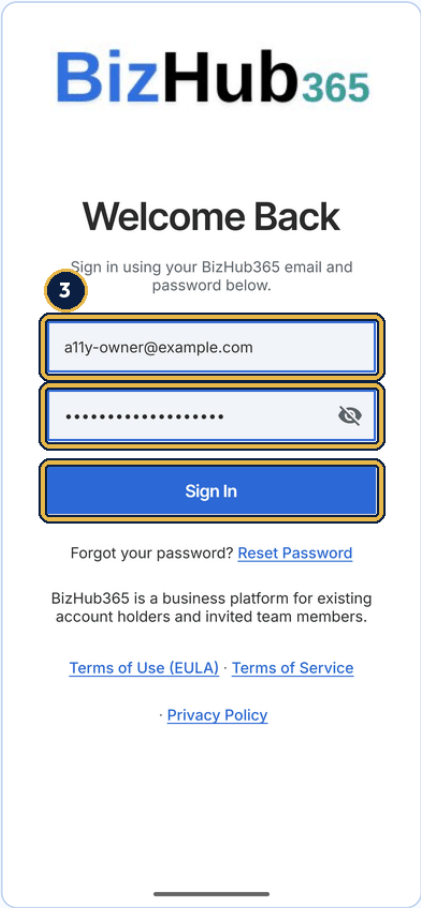
1 Open **Google Play** on your device and search for **BizHub365**, or open the BizHub365 page. The app is by Tweed Tyne Technologies Ltd.

2 Tap **Install**.



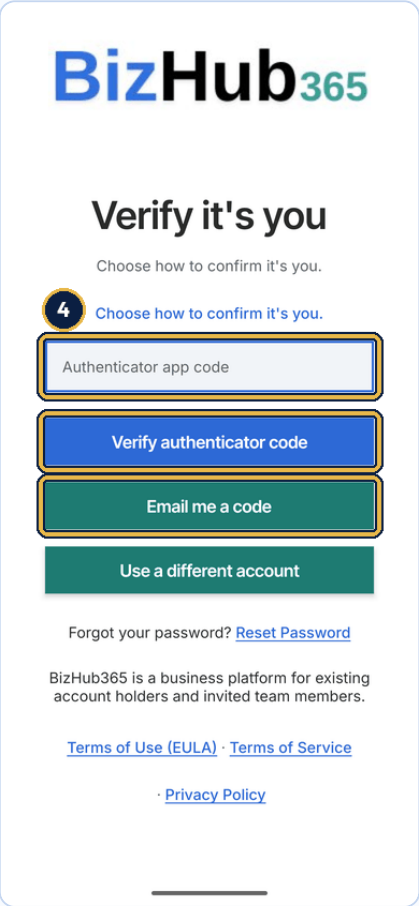
Step 2. Tap Install on the BizHub365 page in Google Play.

3 Open BizHub365. On **Welcome Back**, type your **Email** and **Password** and tap **Sign In**.



Step 3. On Welcome Back, type your Email and Password and tap Sign In.

4 On **Verify it's you**, confirm it's you as on iPhone: a passkey, the code from your authenticator app (**Verify authenticator code**), or **Email me a code**.



Step 4. On Verify it's you, enter the code from your authenticator app and tap Verify authenticator code, or tap Email me a code.

When it worked: The app opens your business on Home, with tabs along the bottom.

What the phone apps ask permission for

The app asks the first time it needs each permission, not when you install it. You can say no: the rest of the app keeps working, and you can change your mind later in the device's Settings.

Permission	Asked on	Why, in the app's own words
Notifications	iPhone, iPad and Android, after you sign in	So the app can ask you to approve or deny a sign-in to your account, and remind you before tax deadlines (see Reminders before each deadline). On Android they arrive in the **Sign-in approvals** and **Tax deadline reminders** channels. Without notifications you can still sign in with a code, and the reminder emails still come.
Camera	iPhone, iPad and Android, the first time you capture a photo or scan a sign-in QR code	“BizHub365 uses the camera to capture invoices and receipts, and to scan the QR code that signs you in on a computer.”
Photos	iPhone, iPad and Android, the first time you upload from your photo library	“Choose photos of receipts and documents to attach to invoices and expenses.”
Face ID	iPhone and iPad, the first time you approve something	“Confirm it's you before you approve a sign-in or an HMRC submission.”
Location	iPhone and Android, only when you turn on automatic trips in Mileage, after the app explains what it collects; first while using the app, then all the time (Always on an iPhone)	“With automatic trips on, BizHub365 uses your location while you drive, even when the app is closed, to record your business mileage. Your route stays on your phone. Turn it off in Mileage at any time.” Refuse it and automatic trips stay off; starting and stopping trips yourself needs no location. Android also shows a **Recording business trips** notification while automatic trips are on, and a **Trips to sort** notification channel tells you when a trip has ended (see Turn on automatic trips).

Updates, more than one device, signing out and uninstalling

Question	Answer
How do updates arrive?	Through the App Store or Google Play, like any other app. If your version is too old for something you try, the app says **Please update the BizHub365 app to continue.** Update it from the store and try again.
Can I use more than one phone?	Yes. Sign in on each one. Each phone you sign in on can approve your sign-ins; the list is under **Phones that approve** on the Security page, where you can remove one.
How do I sign out?	Tap **Settings** at the top of Home, tap **Log out**, then confirm.
How do I uninstall it?	Delete the app as you would any other. This removes it from the device only. Your account and business stay as they are; to close the account, see Security, audit, and deleting data.

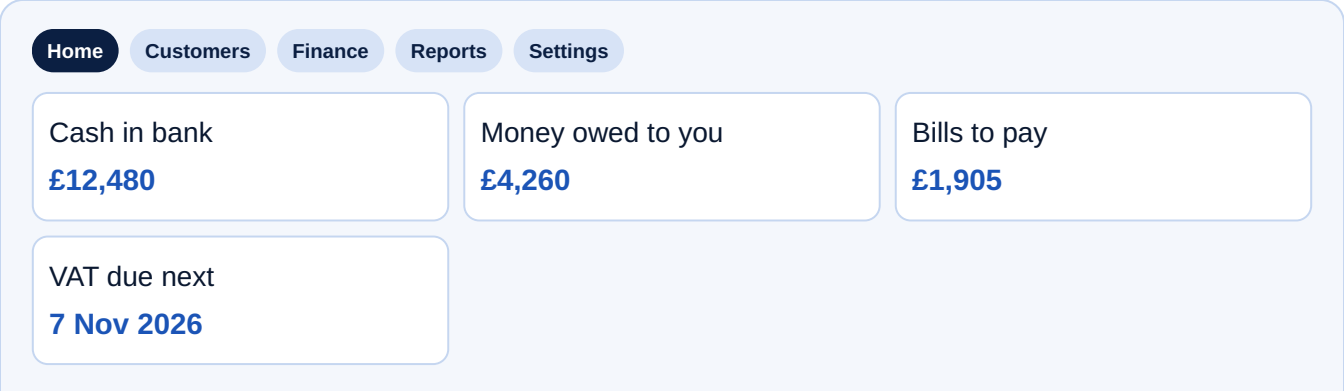
What differs from the web app

- The phone apps have their own screens for the everyday jobs: invoices, quotes, payments, credit notes, customers, bookings, expenses, capturing a photo of a receipt, bookkeeping, reports, VAT and Income Tax, payroll, your business settings and the referral programme.
- Some screens in the apps show the web pages inside the app. Anything the apps do not have, such as adding and changing jobs, products and the template editor, is on the web app and the desktop app.
- Only the phone apps can capture a photo with the camera, approve a sign-in on another device, and scan the QR code that signs you in on a computer (**Scan to sign in**).
- The phone apps are free and for signing in only. You create your account, and start, change or cancel your subscription, on the website (see Subscription, trial, and billing). The apps show no prices or plans; if something needs a subscription your account doesn't have, the app says **This isn't available on your account.**
- The desktop app is the web app in its own window: everything is the same.

PART I · GETTING STARTED · CHAPTER 5

Find your way around

The navy bar is the same on every page. Sector and role change what it contains, not how it works.



The dashboard starts with your money: cash in bank, money owed to you, bills to pay and the next VAT or tax due.

Sign in

Where to find it: Log In

Sign in with the email and password you registered. BizHub365 then asks for a second check. Use whichever you have set up: approve on your phone in the BizHub365 app, use a passkey, enter a code from your authenticator app, or have a 6-digit code emailed to you. If you have set up any of the first three, the email code is sent only when you choose **Email me a code**. Email codes expire after five minutes. Every sign-in has this second check, including signing in to the mobile app. Set up passkeys and an authenticator app under **Security** in your account menu (see Security, audit, and deleting data). The step-by-step how-to, with screenshots, is Sign in to the web app in Install BizHub365 on your devices.

Once you are signed in, going to bizhub365.com takes you straight to your dashboard instead of the public home page. Your password manager can fill in your email and password, and you can paste the emailed code. For security you are signed out after 8 hours without activity. Five minutes before that, BizHub365 asks if you are still there: choose **Stay signed in** to carry on. Save your work before you step away.

Sign in by scanning a QR code

If the BizHub365 app is signed in on your phone, you can skip the password on a computer. The sign-in page shows a QR code under **Or sign in with the BizHub365 app**. Each code works once and for two minutes; the page fetches a fresh one by itself for ten minutes, then offers **Show a new code**. The app shows which browser and computer asked to sign in before you approve, and you can choose **Deny** instead.

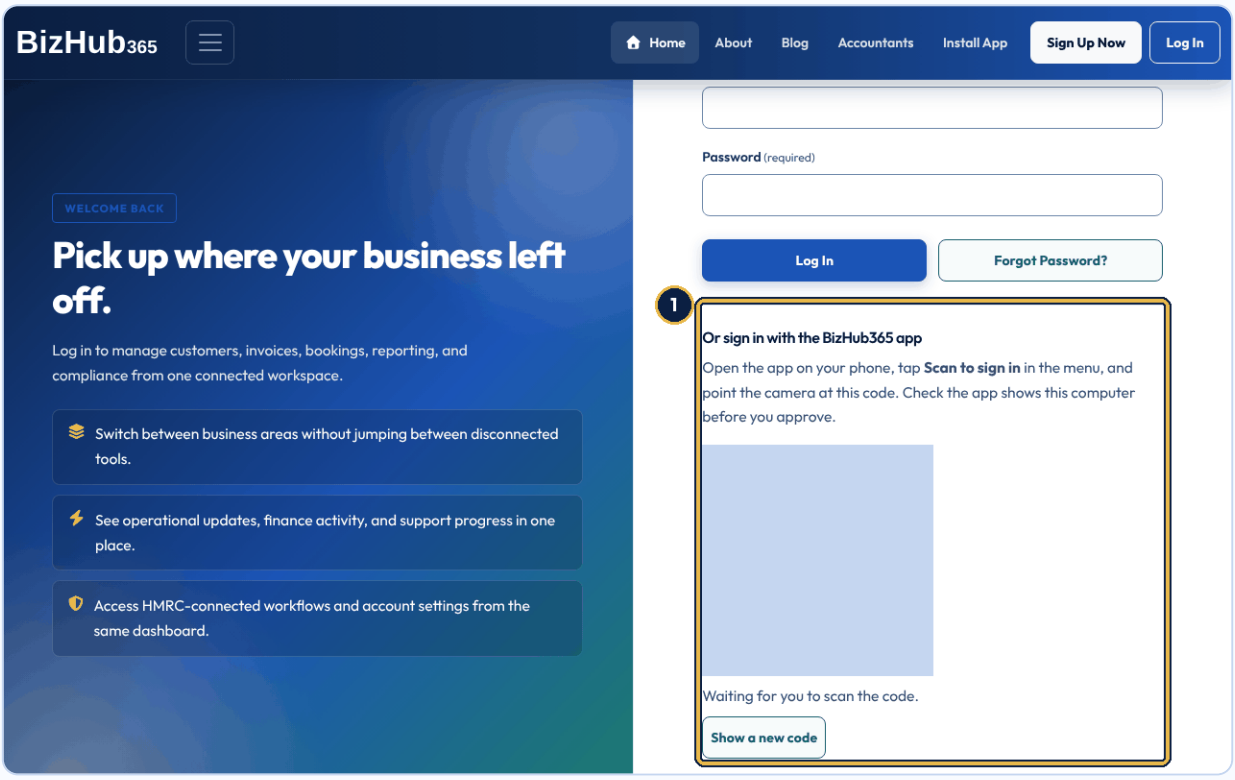
Sign in on a computer by scanning the code with the app

Goal Sign in to the web app without typing your password or a code.

Who can do it Anyone whose phone has the BizHub365 app signed in.

Before you start Open bizhub365.com on the computer and have your phone unlocked with the app installed (see Install BizHub365 on your devices).

1. On the computer, open the sign-in page and find the QR code under **Or sign in with the BizHub365 app**, below the sign-in form.



Step 1. The QR code is under Or sign in with the BizHub365 app, below the sign-in form.

2. In the app, open the menu and tap **Scan to sign in** under Settings, then point the camera at the code on the screen.

3. Check that the app names your browser and computer. Tap **Approve** and confirm with your fingerprint, face or passcode. Never approve a code that someone sent you.

When it worked: The app says **Approved. The computer will sign in in a moment.** and the computer opens your dashboard by itself.

What can go wrong

If this happens	Do this
The page says the code has expired.	Codes last two minutes and the page replaces them for ten minutes. After that, choose **Show a new code** and scan again.
The app shows a browser or computer you do not recognise.	Tap **Deny**. The computer is not signed in. Then change your password from the account menu.
There is no QR code on the sign-in page.	Reload the page. If it still does not appear, sign in with your email, password and second check instead.

Forgotten your password?

Where to find it: Log In → Forgot Password?

Forgot Password? on the sign-in page emails you a link to set a new password. The link is in an email headed **BizHub365 Password Reset Request**, works once, and stops working one hour after it was sent. The page says the same thing, **If an account with that email exists, a password reset link has been sent**, whether or not the address has an account, so nobody can use it to find out who has one. Only the email address registered to the account gets the link. If you signed up through an accountant's branded portal, the email carries the accountant's brand and comes from their portal's address.

The new password must be at least 8 characters, not a commonly used password, not only numbers and not too like your name or email address, and be typed the same twice. Once it is set, BizHub365 emails **Your BizHub365 account password has been changed** (with your accountant's brand name if you use their branded portal) to the same address and signs you in as usual from the sign-in page; the second check still applies. Resetting the password does not sign out other devices or change your passkeys or authenticator app.

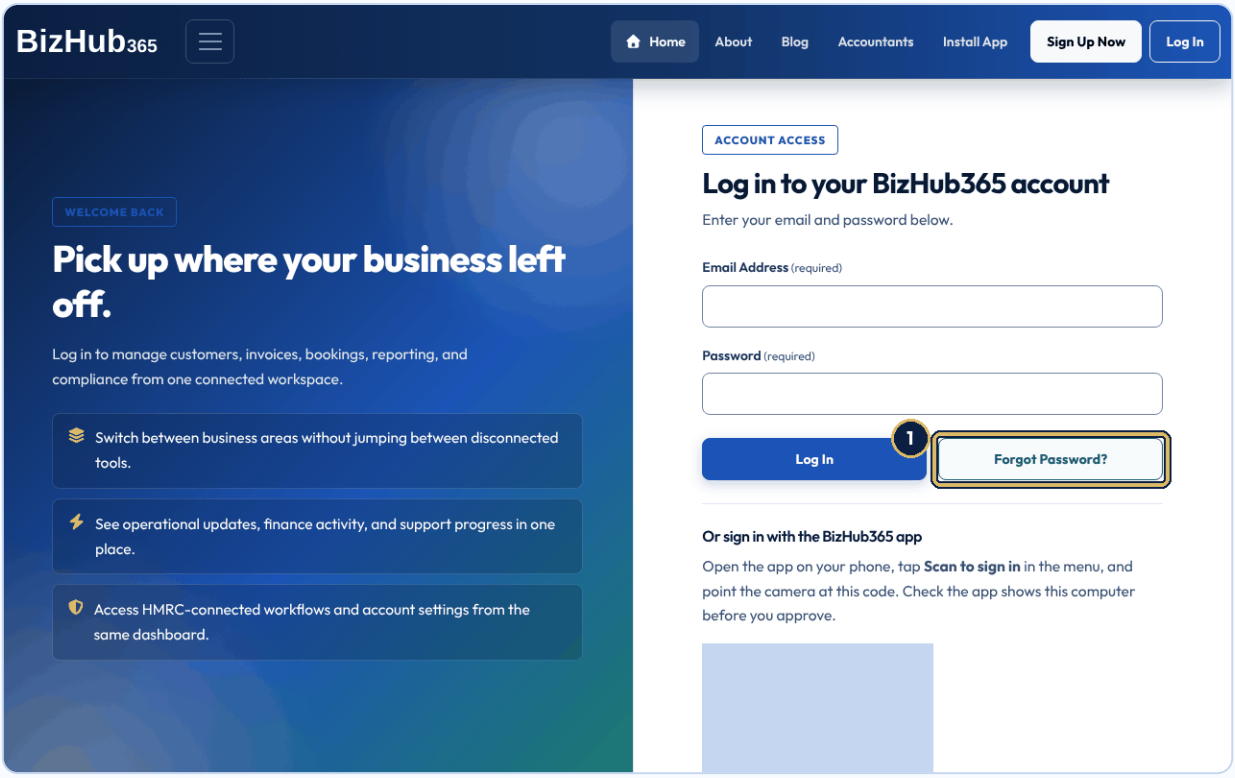
Reset a forgotten password

Goal Get back into your account when you cannot remember the password.

Who can do it Anyone with a BizHub365 account who can open the email inbox registered to it.

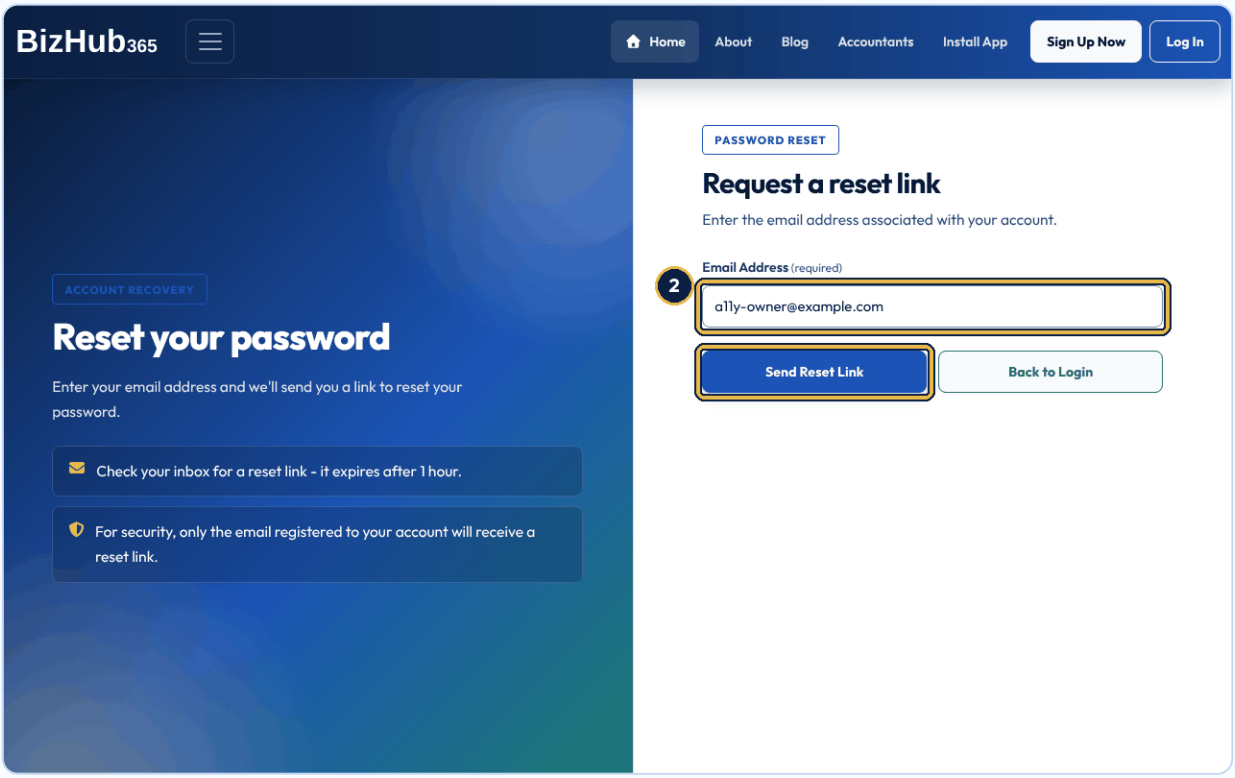
Before you start Open the inbox for the email address you sign in with.

1. On the sign-in page, choose **Forgot Password?** next to the Log In button.



Step 1. Choose Forgot Password? next to the Log In button.

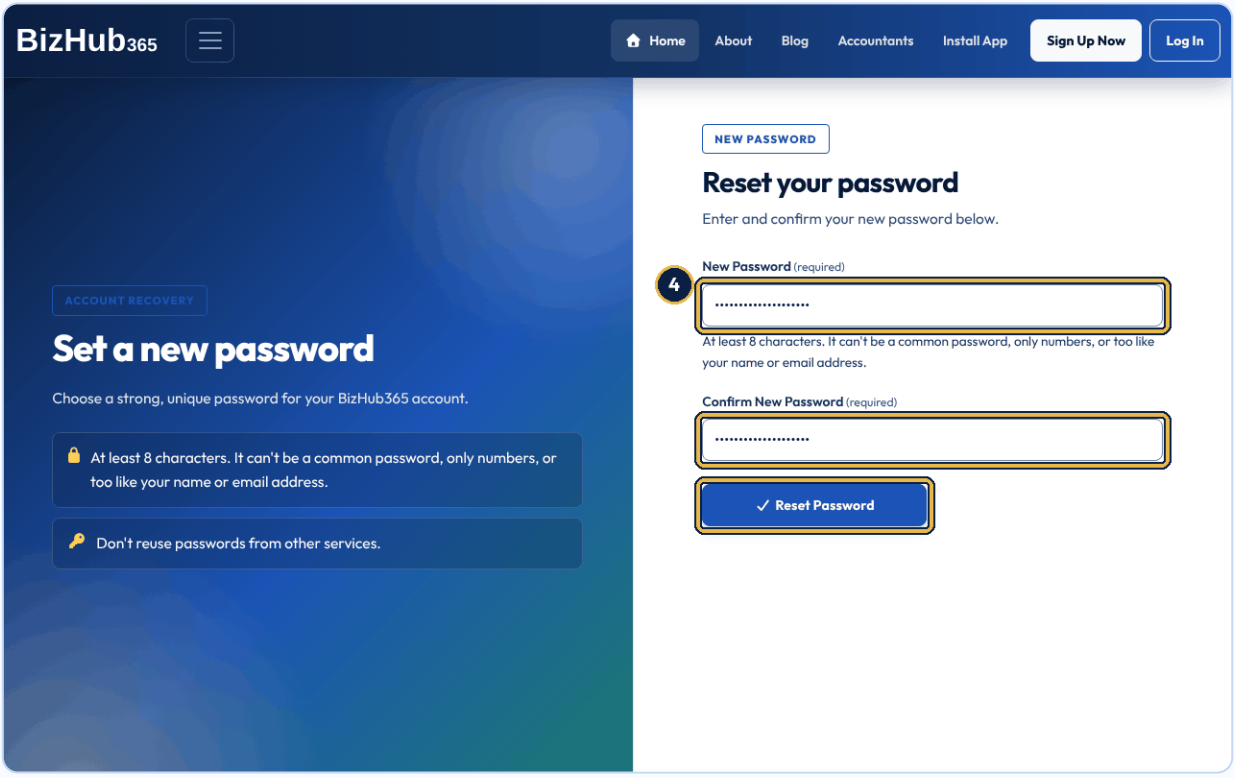
2 On **Request a reset link**, type your **Email Address**. If a security check appears, complete it. Choose **Send Reset Link**. You are returned to the sign-in page with the message that a link has been sent if the address has an account.



Step 2. Type your Email Address and choose Send Reset Link.

3 Open the email **BizHub365 Password Reset Request** and choose the link in it within one hour.

4 On **Reset your password**, type your **New Password** and the same again in **Confirm New Password**, then choose **Reset Password**.



Step 4. Type your new password twice, then choose Reset Password.

When it worked: The sign-in page opens with **Your password has been reset successfully. You can now log in with your new password.** Sign in with the new password; the usual second check follows.

What can go wrong

If this happens	Do this
No email arrives.	Check your junk folder, and check that you typed the address you registered with. The message on the page looks the same for an address that has no account.
The link opens **Invalid or expired password reset link**.	The link is more than an hour old or has already been used. Ask for a new one from **Forgot Password?**.
The page says **Passwords do not match**, or that the password is too short, too common, entirely numeric or too similar to your details.	Type the same new password in both boxes, at least 8 characters, not a commonly used password, not only numbers and not too like your name or email address, and choose **Reset Password** again. The link still works until it has been used.

Using BizHub365 with a keyboard or screen reader

- Every page works with the keyboard. **Tab** moves between controls and a blue outline shows where you are. The first Tab on a page offers **Skip to main content**.
- Fields you must fill in are marked **(required)**. If something needs fixing when you save, a box at the top of the form lists each problem; select one to jump to that field.
- Address and Companies House suggestions can be chosen with the up and down arrow keys and **Enter**. **Esc** closes the list.
- Messages such as “Copied to clipboard” are read out by screen readers. Error and warning messages stay on screen until you close them, and sit below the top bar so they don't cover it.
- Emailed codes can be pasted with or without spaces, for example “123 456”.
- On a phone, invoice and quote line items show as one card per line, with each field labelled.
- Your customers can book on your public booking page with a keyboard or screen reader: services, days and times are buttons that say whether they are chosen, and each step is announced as they move through it.
- The **Accessibility Conformance Report** at `bizhub365.com/accessibility/conformance-report/` lists how BizHub365 meets each WCAG 2.2 criterion.

The navigation bar

After you select a business, the top bar is your map of the product. It has six areas: **Home**, **Money in**, **Money out**, **Bank**, **Tax**, and **Settings** behind the cog, which opens the Settings page. Some areas appear only when your business uses them: **Bookings**, **Jobs** and **Payroll** when those sections are switched on (Payroll also needs the payroll add-on), and the **Accountant view** when the Accountant view section is on or you are the business's accountant. Bookings and Jobs follow the order your sector puts them in. When more than one of these is on, they share one menu, **More**, with each area under its own heading; when only one is on, it has its own menu. On the right are the **Search** box, the **Create** (+) menu, **Help**, and your initials, which open the account menu. On a phone, a tablet held upright or a narrow window (under 992 pixels wide) the whole bar folds behind the three-line button at the top right; choose it first, then the area.

Each area name opens a menu of its pages. The pages most people need come first; less used pages follow under the heading **More** in the same menu. What you see depends on your role: staff members see **My Bookings**, subcontractors see **My Work**, **My Expense Claims** and **My Timesheets**, and items that create or change records only appear when you can edit (see Roles, permissions, and your team). If your business has switched a section off in Business Settings → Sections, that section disappears from the menu (and from the mobile app) for everyone in the business. See Settings, branding, and the company register.

Area	What lives there
Home	Your dashboard: cash, money owed, bills, tax due, income and expenses, and what needs your attention.
Money in	**Invoices and quotes** (the Invoices page, with Quotes, Money in and Takings tabs), **Customers** and **Money in** (everything you have received, with a To match tab for money not yet matched to an invoice). Under More: **Takings** (each day's till takings), products, recurring invoices, credit notes and customer tags. A business set up as a cafe, or hair and beauty, has Takings first, at the top of the menu and of the tabs.
Money out	**Expenses** (with **Pending scans** and **Mileage** tabs), **Pending scans** for receipts read by Scan with AI, and **Mileage** for your business trips. **Fixed assets** and **CIS statements** are here when those sections are switched on. Under More: suppliers, expense claims, my expense claims and document capture.
Bank	**Transactions to sort**, **Connect your bank** (where bank feeds are available), **Upload a statement** and **Auto-sort rules** (the rules that sort bank lines for you). Under More: import history.
Tax	**Your tax** (the Tax page: your next HMRC deadline, its figures and Send), **VAT returns** if you are VAT registered, **Reports** and **For your accountant**. Under More: **HMRC Hub**.
More	Shown when more than one of Bookings, Jobs, Payroll and the Accountant view is on: their pages in one menu, each under its own heading.
Bookings	Diary, new booking and booking settings (when the Bookings section is on).
Jobs	All jobs, new job and your time (when the Jobs section is on).
Payroll	Employees, pay runs, FPS, EPS, timesheets (when the Payroll section is on and you have the payroll add-on).
Accountant view	Ledger accounts, journal entries and the accountant reports, when the Accountant view section is on. Accountants and bookkeepers you invite always see it.
Settings (the cog)	The Settings page, which lists every business setting in groups, each with a line on what it is for: **Business and tax setup** (Business Settings), **Invoice look** (branding and templates), tax settings (on plans with international trading), company register, custom fields, opening hours, holidays, **Team**, **Subscription**, Connect & Integrations, Import & Recover, **Security** and the audit log.

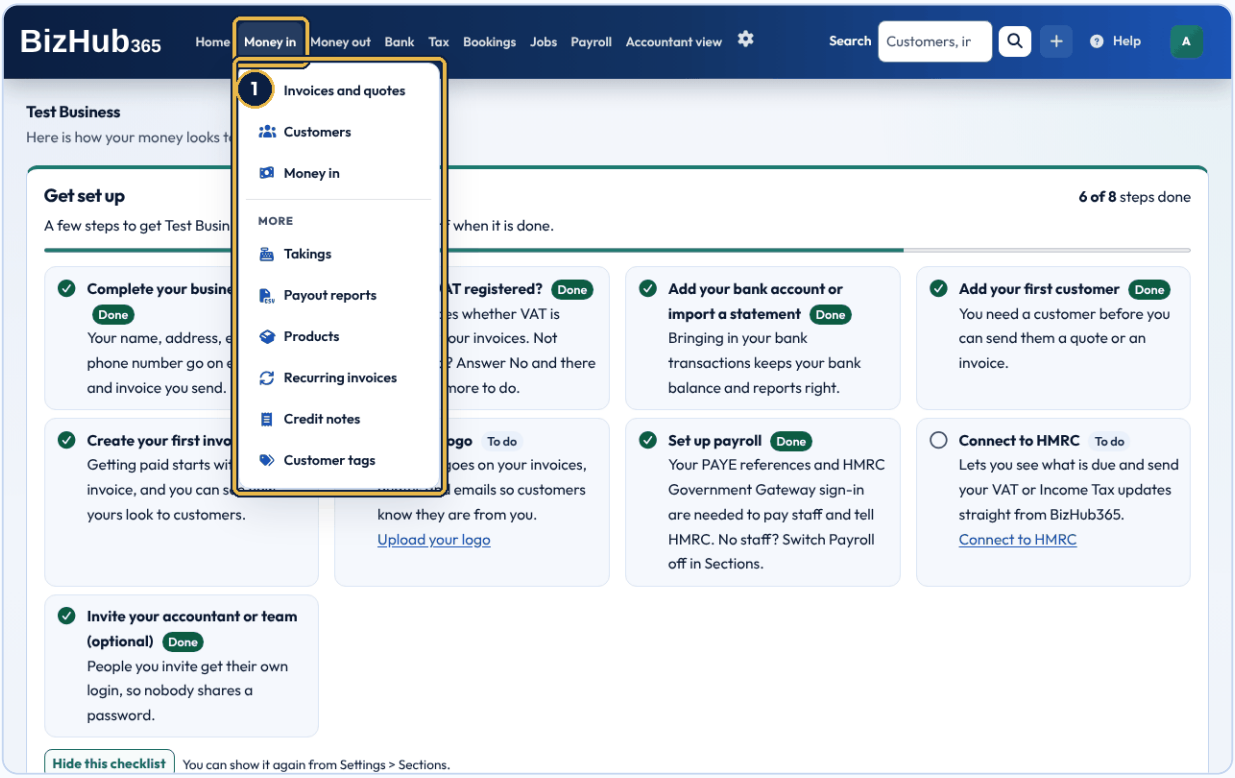
Open a page from the navigation bar

Goal Reach any page of BizHub365 from the top bar.

Who can do it Everyone who is signed in. The sections and items you see depend on your role and on the sections your business has switched on.

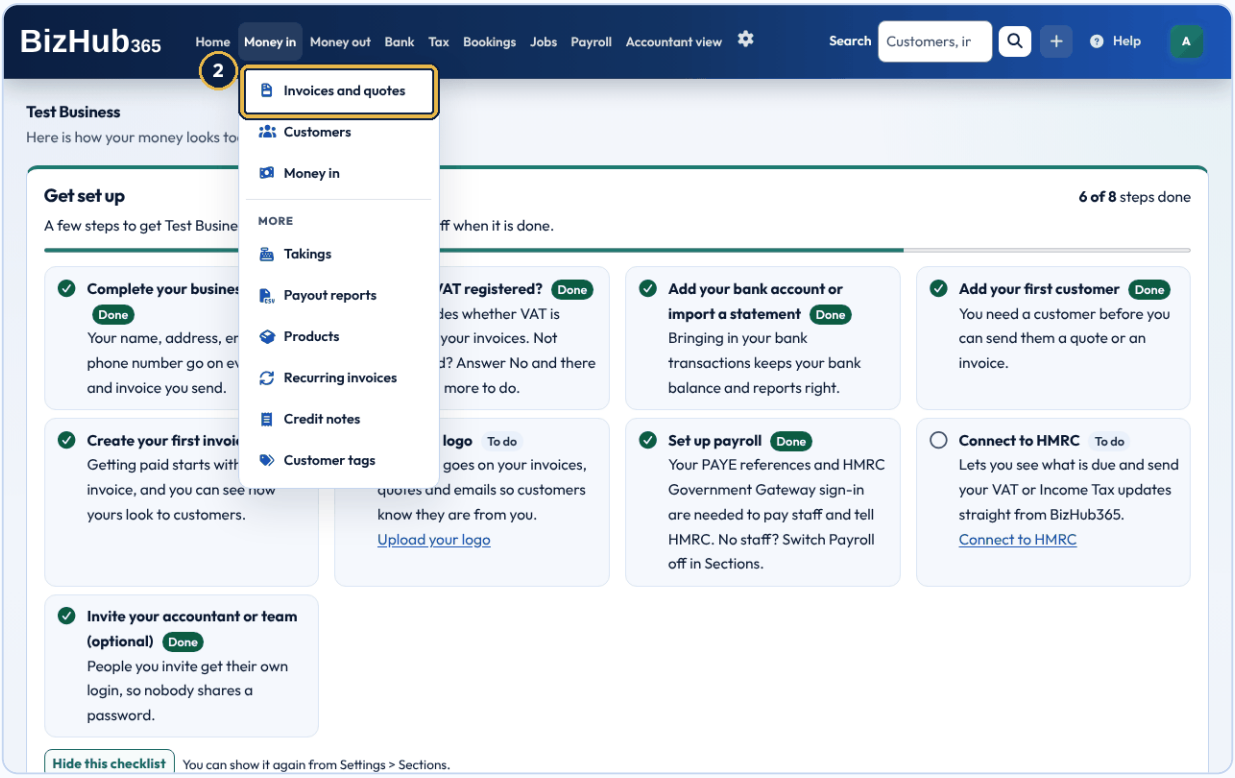
Before you start Sign in and open your business.

1. In the top bar, choose an area name, such as **Money in**. Its menu opens underneath. On a phone, choose the three-line button at the top right first.



Step 1. Choose an area name in the top bar, such as Money in, to open its menu.

2 Choose the page you want from the menu, such as **Invoices and quotes**.



Step 2. Choose the page you want from the menu, such as Invoices and quotes.

When it worked: The page opens. The top bar stays the same on every page, so you can go anywhere from anywhere.

What can go wrong

If this happens	Do this
An area or item you expect is not in the menu.	Either your role does not include it, or the business has switched that section off in Business Settings → Sections. Ask an administrator. Less used pages are under **More** at the bottom of each menu, business settings are on the Settings page the cog opens, and the **Search** box finds any page by name.

The Create menu

Where to find it: The + button in the top bar

The **Create** (+) button on the right of the top bar is the fastest way to start something new from any page. Its menu, headed **Create New**, lists **Invoice**, **Quote**, **Customer**, **Booking** (when the Bookings section is on) and **Expense or bill**. The items appear only when you can edit the business; others see an empty menu. Customer opens the customer list with the add-customer form open, and Booking opens the diary with the new-booking form open.

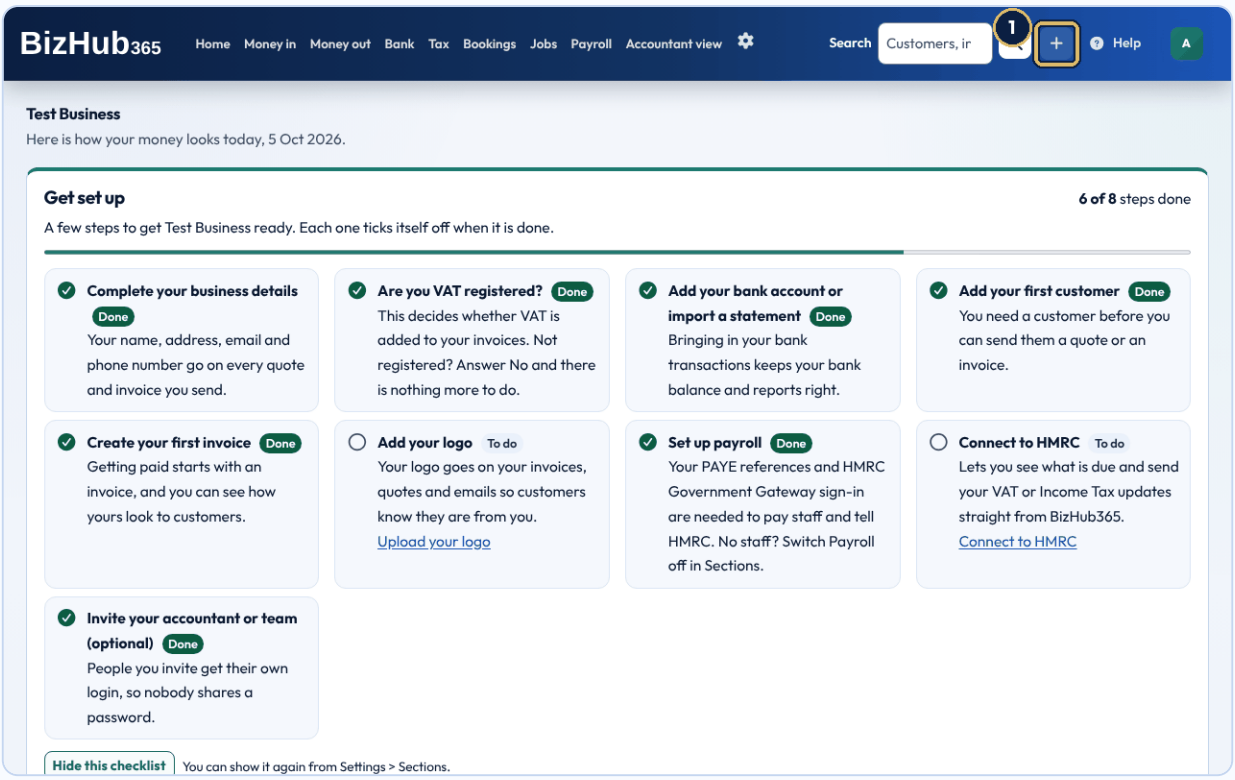
Start a new record from any page

Goal Begin an invoice, quote, customer, booking or expense without finding its page first.

Who can do it Members of the business who can edit (the Edit permission).

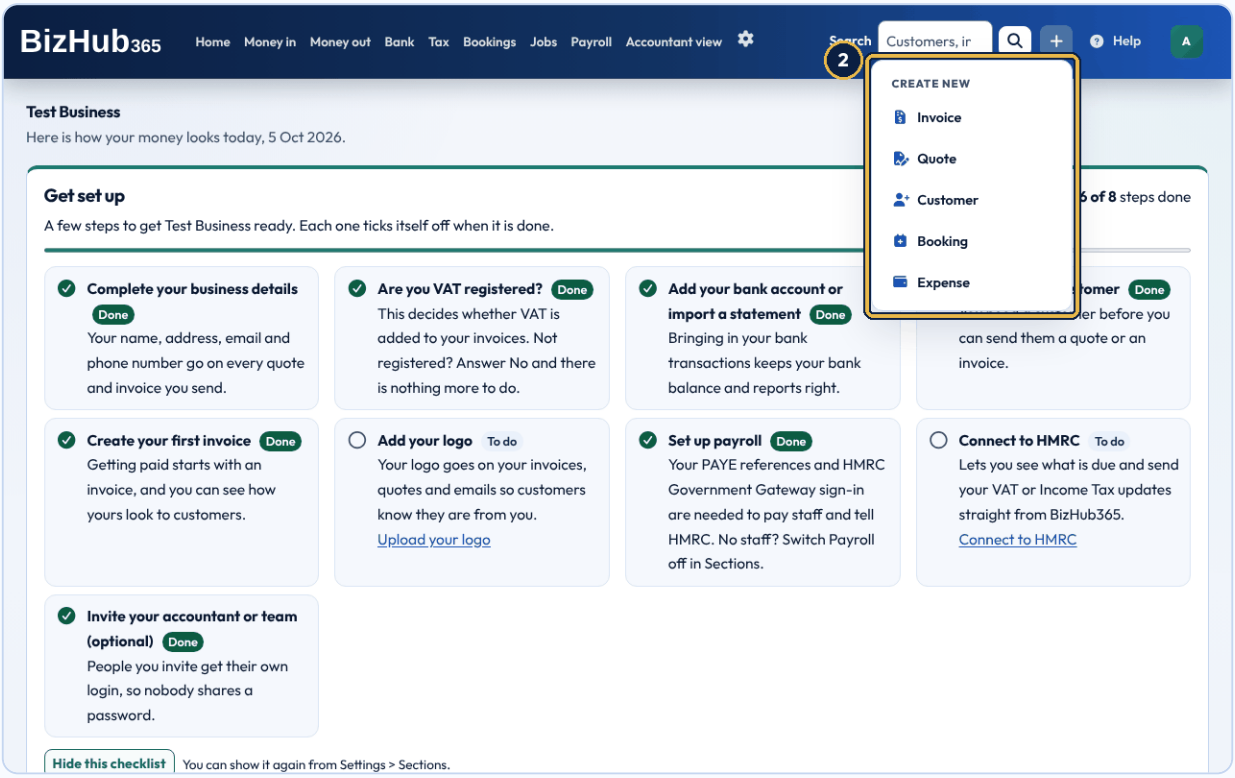
Before you start Sign in and open your business.

1 Choose the **+** button on the right of the top bar.



Step 1. Choose the plus button on the right of the top bar.

2 Choose what you want to create: **Invoice**, **Quote**, **Customer**, **Booking** or **Expense or bill**.



Step 2. Choose what to create: Invoice, Quote, Customer, Booking or Expense.

When it worked: The form for that record opens, ready to fill in.

What can go wrong

If this happens	Do this
The menu has no items.	You do not have the Edit permission for this business. Ask an administrator.
Booking is not listed.	The Bookings section is switched off for this business. An administrator can switch it on in Business Settings → Sections.

Search

Where to find it: Search box in the top bar

Type into **Search** at the top of any page and press **Enter**. On a phone, open the menu first. Search looks only in the business you are working in, and only shows things your role lets you open. A search needs at least two letters or a number and can be up to 100 characters.

To find	Type
A customer	Part of their name, company, email or phone number, such as "smi" or "07700 900123".
An invoice or quote	Its number, such as 1042, the customer's name, or the total.
A bill or expense	The supplier, the reference on the bill, a word from the description, or the amount.
A supplier	Part of their name, email, phone number or VAT number.
A product	Its name or SKU.
A setting or page	The page name or what you want to do, such as "logo", "invite", "2FA", "password" or "journal".

Amounts can be typed with or without the pound sign and pence: 250, 250.00 and £250.00 all find a total of £250.00. Results are grouped by type: Customers, Suppliers, Invoices, Bills and expenses, Quotes, Products and Pages. Each group shows up to five, with how many there are in total and a link to the full list; type more of the name or number to narrow it down. If nothing matches, the page suggests other things to try.

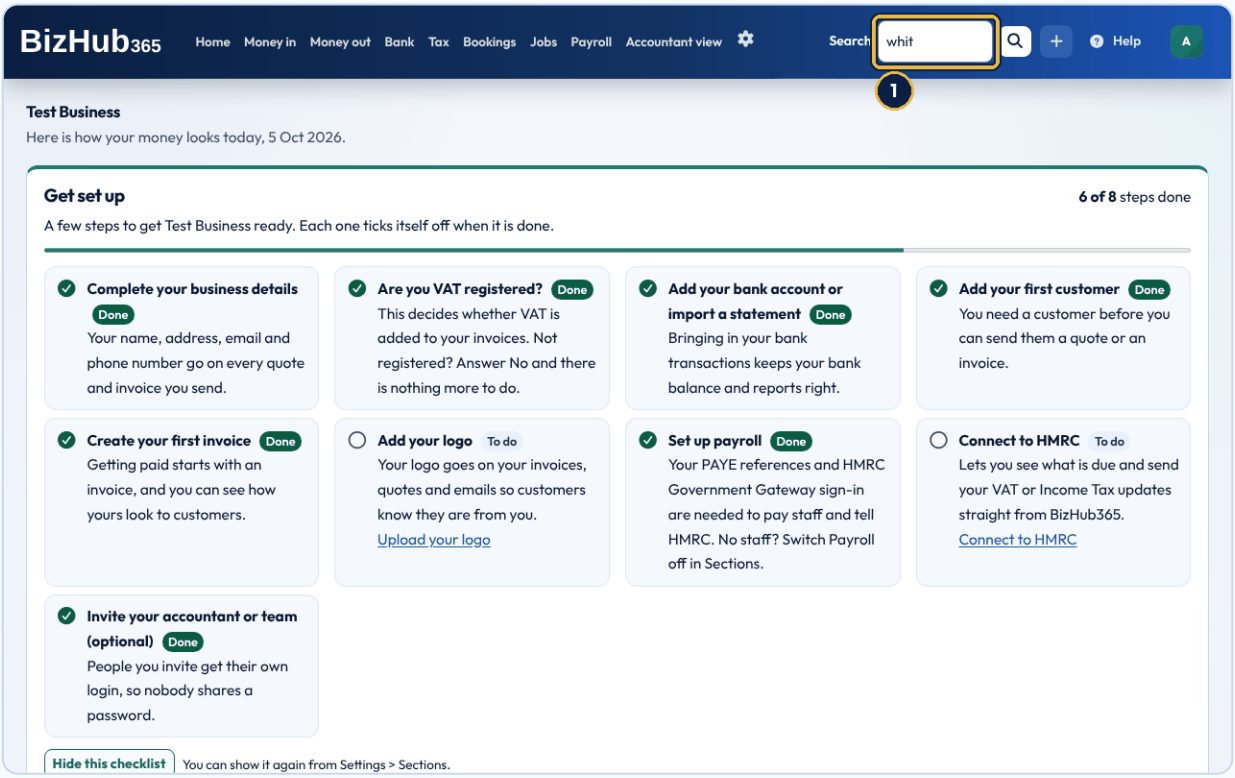
Find a customer, document or setting

Goal Open a record or page by typing part of its name, number or amount.

Who can do it Members of the business who can view it (the View permission). Staff members and subcontractors do not have the search box.

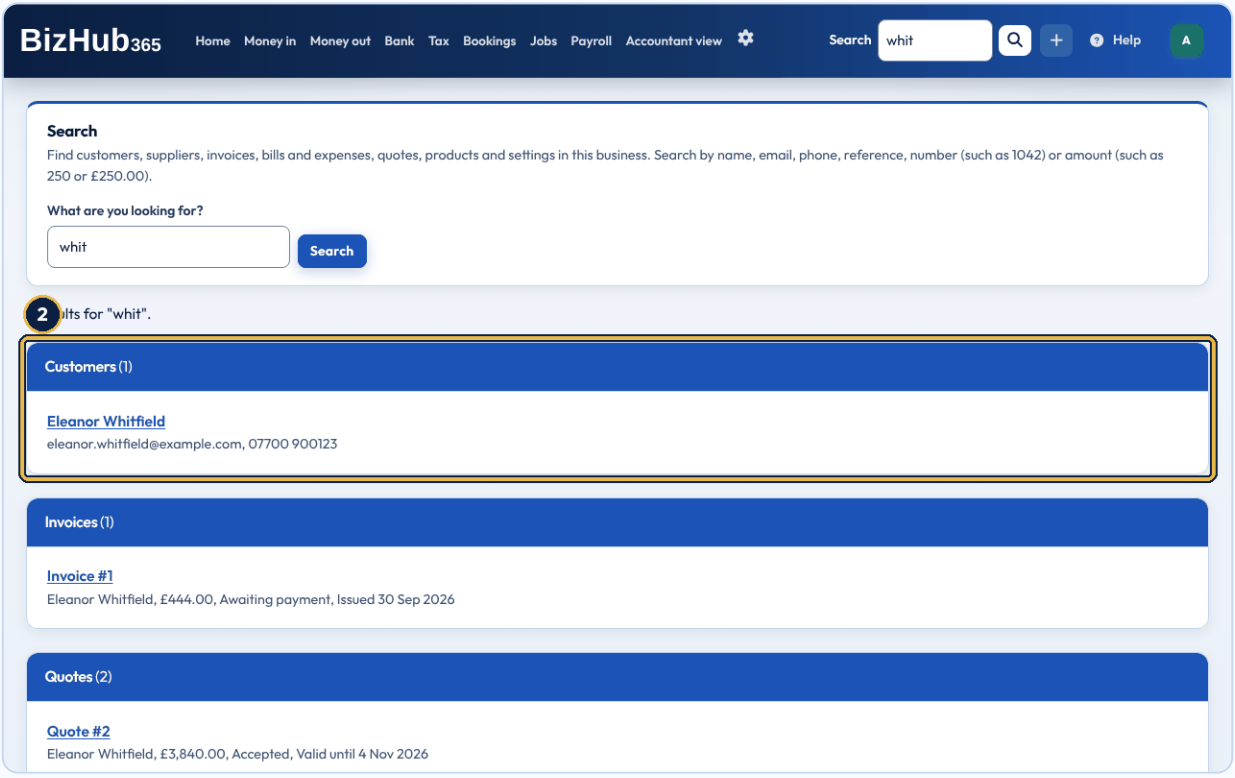
Before you start Sign in and open your business.

1. Type into the **Search** box in the top bar and press **Enter**, or choose the magnifying glass. Pressing the slash key (/) on any page puts you in the box.



Step 1. Type into the Search box in the top bar and press Enter.

2 On the **Search** page, the results are grouped by type with a count for each. Choose a result to open it, or change the text in **What are you looking for?** and choose **Search** again.



Step 2. The results are grouped by type. Choose a result to open it.

When it worked: The record or page opens. The search box in the top bar keeps your words while you are on the Search page.

What can go wrong

If this happens	Do this
The page says **Type at least 2 letters, or a number, to search**.	One letter is not enough. Type two or more, or a number such as an invoice number or amount.
No results, although you know the record exists.	Check the spelling or type less of the name. Search covers only the business you are working in, and only the records your role can open.

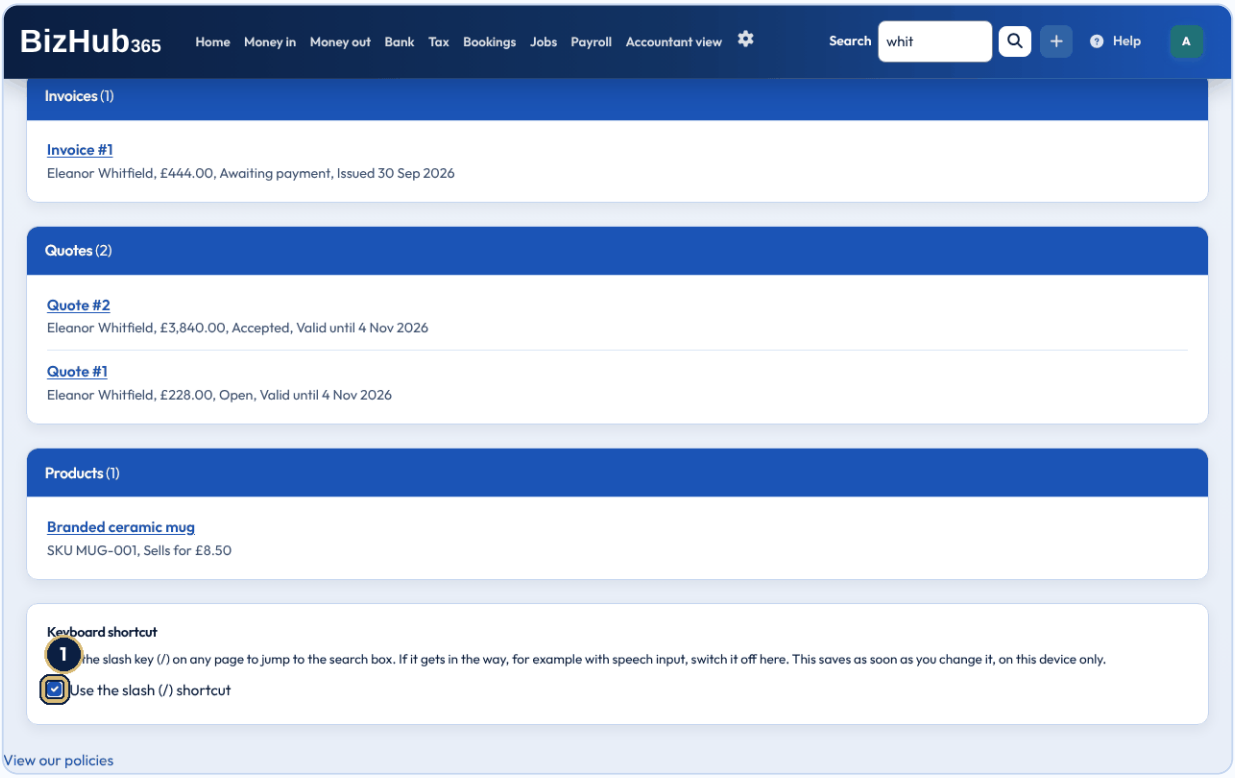
Switch the slash shortcut off or on

Goal Stop the slash key (/) jumping to the search box, for example when it gets in the way of speech input, or turn it back on.

Who can do it Anyone with the search box. The choice is kept on that device only.

Before you start Open the Search page by searching for anything.

1. At the bottom of the **Search** page, under **Keyboard shortcut**, untick **Use the slash (/) shortcut**. Tick it again to turn the shortcut back on. It saves as soon as you change it.



Step 1. Under Keyboard shortcut at the bottom of the Search page, untick Use the slash (/) shortcut.

When it worked: The line under the tick box confirms the change, and the slash key hint disappears from the search box in the top bar on this device.

The dashboard

Where to find it: Dashboard

While your business is new, a **Get set up** card sits at the top with the steps still to do. See "The Get set up checklist" in Create your account and business.

Under it, two notices can appear. **Making Tax Digital for Income Tax** repeats when it starts for you, from your answer about your latest tax return (see When Making Tax Digital for Income Tax starts for you). The VAT threshold notice is described below.

The VAT threshold notice

If your business is not VAT registered, the dashboard adds up your sales for the last 12 months, to today (the same income as the Profit and Loss report for those dates). When that is close to the VAT registration threshold of £90,000 (85% of it, £76,500, unless your accountant changed the check) or over it, a notice says **Your turnover is close to the VAT threshold** or **Your turnover is over the VAT threshold**, with the figure. Choose **Hide until I next sign in** to put it away; it comes back the next time you sign in while your sales are still at that level. It never shows once you have a VAT number, or have said you are VAT registered.

What HMRC says: you must register for VAT if your VAT taxable turnover for the last 12 months goes over £90,000, or if you expect it to go over £90,000 in the next 30 days alone. VAT taxable turnover is everything you sell that is not exempt from VAT. Register within 30 days of the end of the month in which you went over. You can also choose to register below the threshold. Once registered, add your VAT number in Settings → Business and tax setup so VAT is added to your invoices from then on. If you are not sure, ask your accountant or HMRC.

> **NOTE**
> The notice is a reminder from your own records, not HMRC's decision. Sales you have not entered in BizHub365 are not counted, and sales that are exempt from VAT are counted, so check the figure before you act on it.

The dashboard starts with your money. The top row shows four figures, and each one links to the list or report it comes from:

Card	What it shows
Cash in bank	The balance of your bank accounts in your bookkeeping, up to today. With more than one account, each is listed.
Money owed to you	What customers still owe on unpaid invoices, and how much of it is overdue. The same figures as the invoice list.
Bills to pay	What you still owe suppliers, and how much is overdue. The same figures as the Aged Creditors report.
VAT and tax due next	Your next VAT return or Income Tax update and its due date, once you are connected to HMRC.

Tax to set aside

Beside **Needs your attention** (under it on a phone), administrators (people with all four permissions) and your accountant see **Tax to set aside**: an estimate of the tax your profit so far will cost, so you can put the money aside before the bill comes. It shows once you have recorded something for the period, and says the date it was worked out to. It is an estimate from your own records, not a bill from HMRC. Your profit so far is your sales and other business income less your allowable expenses, worked out the same way as the figures you send to HMRC in your Income Tax updates (cash basis or traditional accounting, as you chose).

Your business	What is estimated
Sole trader, freelancer, partnership or LLP	Income Tax and Class 4 National Insurance on the profit since 6 April (the start of the tax year), as if it were your only income. Class 2 National Insurance is no longer due. For a partnership or LLP it is on the whole profit: each partner pays on their own share.
Limited company	Corporation Tax on the profit since the start of the company's accounting period (from the accounting reference date in Business Settings, or 1 April if none is saved): 19% up to £50,000, 25% from £250,000, with marginal relief in between. The limits are shared with any associated companies you entered in Business Settings.
VAT registered	Also the VAT you owe so far for the VAT period you are in (VAT on sales less VAT you can claim back, using the Flat Rate Scheme if you are on it). If you can claim back more than you owe, the VAT is shown as nothing.

NOTE

The estimate uses the Income Tax rates for England, Wales and Northern Ireland; Scottish taxpayers pay different rates. It does not know about a salary, pension, savings or other income, or payments on account you have made, so the tax you actually pay can be different. Once you save answers in the Year end for the current tax year (allowances on big purchases, private use and the flat rates), the estimate includes them. Choose **Go to your Tax page** to see your deadlines.

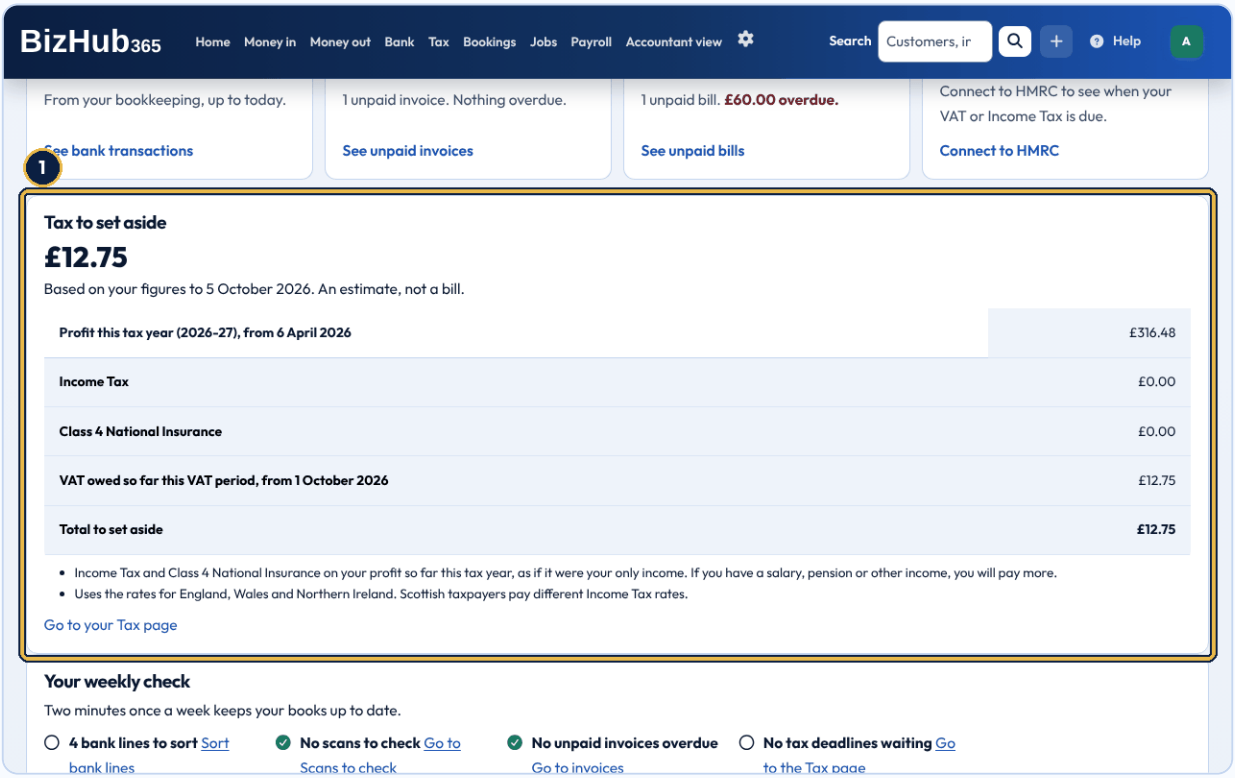
See how much tax to set aside

Goal See an estimate of the tax on your profit so far.

Who can do it Administrators of the business (all four permissions) and its accountant.

Before you start Record your sales and expenses, or post your bank lines, so there are figures for this tax year.

1. Open your dashboard and find **Tax to set aside** under the money figures, beside Needs your attention. It shows the total, how it is made up and the date it was worked out to.



Step 1. Find Tax to set aside under the money figures on your dashboard.

When it worked: You see the total to set aside, the tax it is made of and, if you are VAT registered, the VAT owed so far. Put that money aside, for example in a separate savings account.

What can go wrong

If this happens	Do this
The card is not there.	It shows only to administrators and the accountant, and only once something is recorded for this tax year (or accounting period). Charities, co-operatives and associations get no tax estimate.

Your weekly check

Under **Needs your attention**, **Your weekly check** lists the few things worth a two-minute look once a week, each with a count and a button: bank lines to sort (when the Banking section is on), pending scans (if you can add expenses), unpaid invoices that are overdue, and your next tax deadline (when the Tax page is in your menu). A line with nothing to do shows a tick. With the Cleaning or mobile service starter pack, the check also links to where you log your mileage. Every Monday morning the same check is also emailed to the business's administrators (people with all four permissions), but only when there is something to look at: bank lines to sort, pending scans, overdue invoices, or a tax deadline within 14 days or overdue. It comes once a week at most. Each administrator can turn the email off with **Email me the weekly check** on **Contact Information** (see Notifications); the check stays on the dashboard either way.

Below them, **Income and expenses** shows the last 12 months as a chart, one pair of columns for each month, with the totals and profit above it. The figures come from the Profit and Loss report, so the 12 months add up to that report for the same dates. Choose **Show the figures for each month** to see them as a table, and **Open the Profit and Loss report for these months** to go to the report.

Needs your attention lists overdue invoices, overdue bills, any overdue VAT return or Income Tax update by name and date, and a bank statement that has not been imported for more than 30 days. Each item has one button that takes you to where you can sort it out. When there is nothing, it says so.

The rest is on the **Business overview** page: choose **Business overview** at the top right of the dashboard. It has the cards you can arrange (HMRC status, tasks to complete, transactions to sort, the last bank import, business statistics, customers, biggest account balances, sending in receipts and bills, and recent activity), then **Business setup**: today's opening hours, upcoming holidays, your permissions and your subscription.

> **NOTE**
>
> **Customers** counts the customers in your customer list. **Biggest account balances** shows each account for all time, up to today, so it is bigger than a 12-month Profit and Loss once you have traded for more than a year. Entries dated in the future are not counted until their date arrives.

The cards on **Business overview** can be put in the order that suits how you start the day. Drag a card to a new place, or use **Reorder cards** for single clicks or taps. The order is saved for you on that business, and a new business starts with the order your sector suggests.

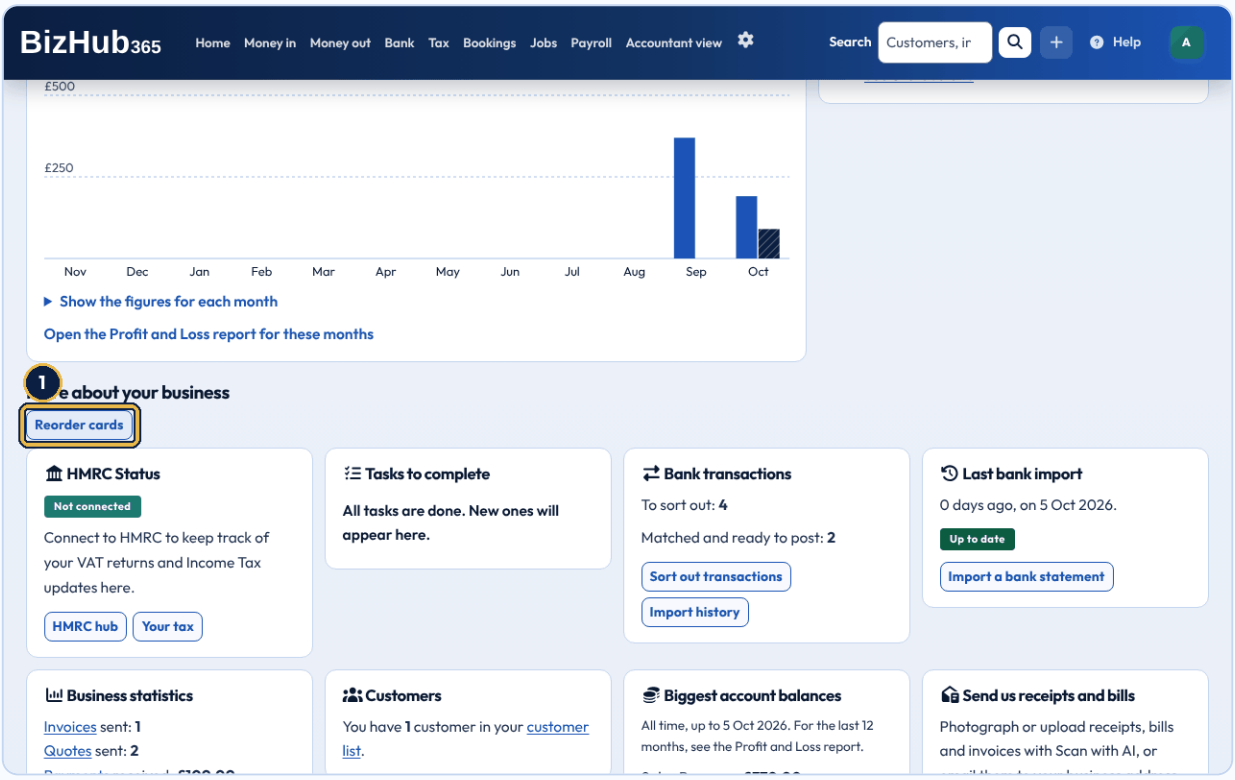
Rearrange the dashboard cards

Goal Put the cards on Business overview in the order you want, without dragging.

Who can do it Everyone who can open the dashboard. The order is yours alone and is kept for this business.

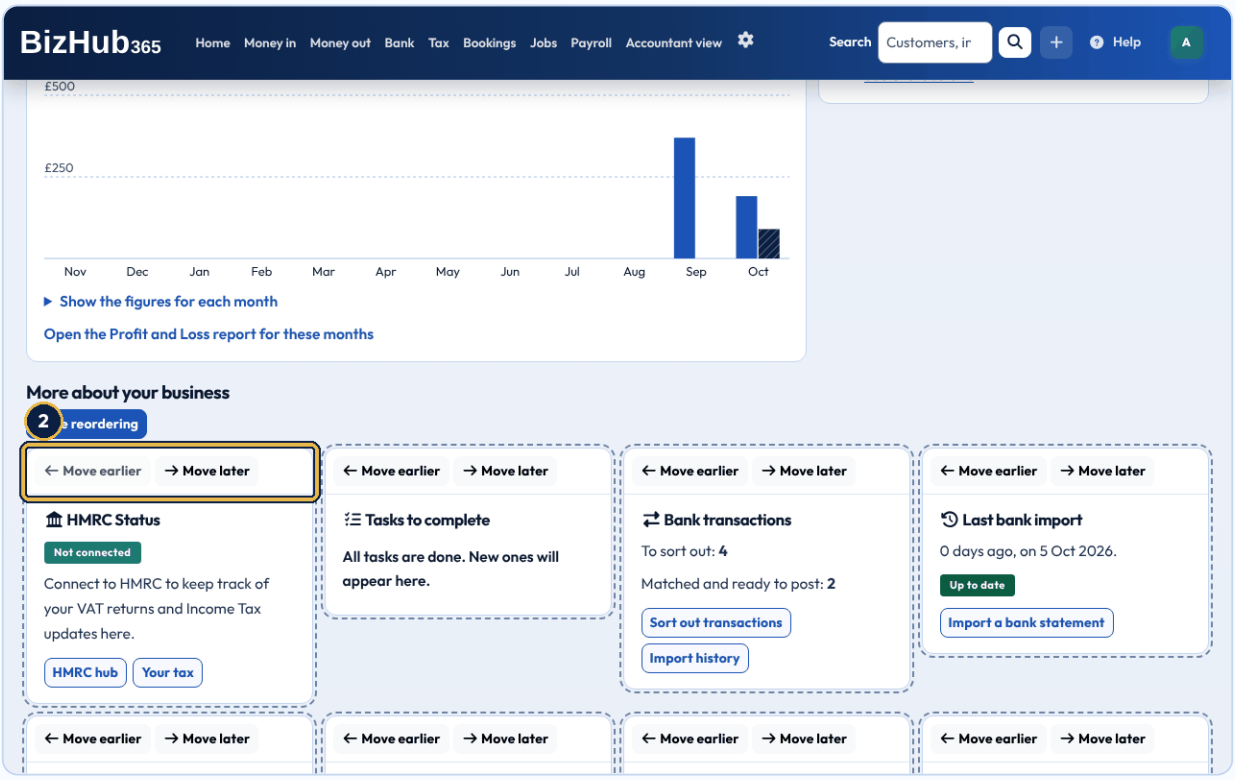
Before you start Open the **Dashboard** and choose **Business overview** at the top right.

1 Choose **Reorder cards**, just above the cards.



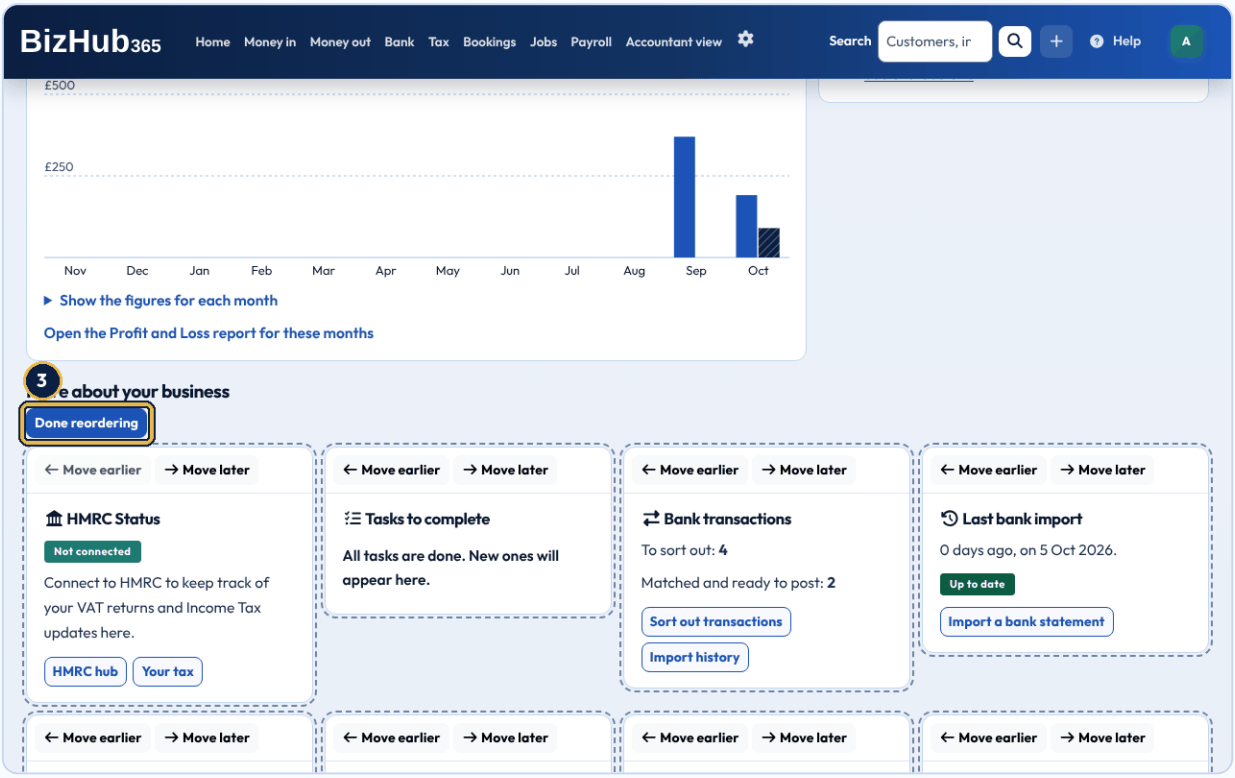
Step 1. On Business overview, choose Reorder cards above the cards.

2 Each card now has **Move earlier** and **Move later** buttons at the top. Choose them until the cards are in the order you want. Each move is saved straight away and announced to screen readers.



Step 2. Use Move earlier and Move later at the top of each card.

3 Choose **Done reordering** (the same button) to hide the move buttons.



Step 3. Choose Done reordering when the cards are in the order you want.

When it worked: The cards stay in the new order the next time you open this business's Business overview, on any device.

What can go wrong

If this happens	Do this
Move earlier or **Move later** is greyed out.	The card is already first or last. Move it the other way, or move its neighbour.

Help on every page

Where to find it: Help button in the top bar

Choose **Help** in the top bar on any signed-in page. A help panel opens with the part of this guide for the page you are on, the common questions about it, and a search box. On a phone, open the menu first. Search looks through this guide and the help-centre answers. Guide links open the full guide in a new tab, so you do not lose your place. At the bottom of the panel are links to the full user guide and to contact support. Nothing in the panel is loaded from outside BizHub365.

The panel works with a keyboard and screen reader: focus moves into the panel when it opens, Tab stays inside it, and Esc or **Close help** closes it and puts you back on the Help button.

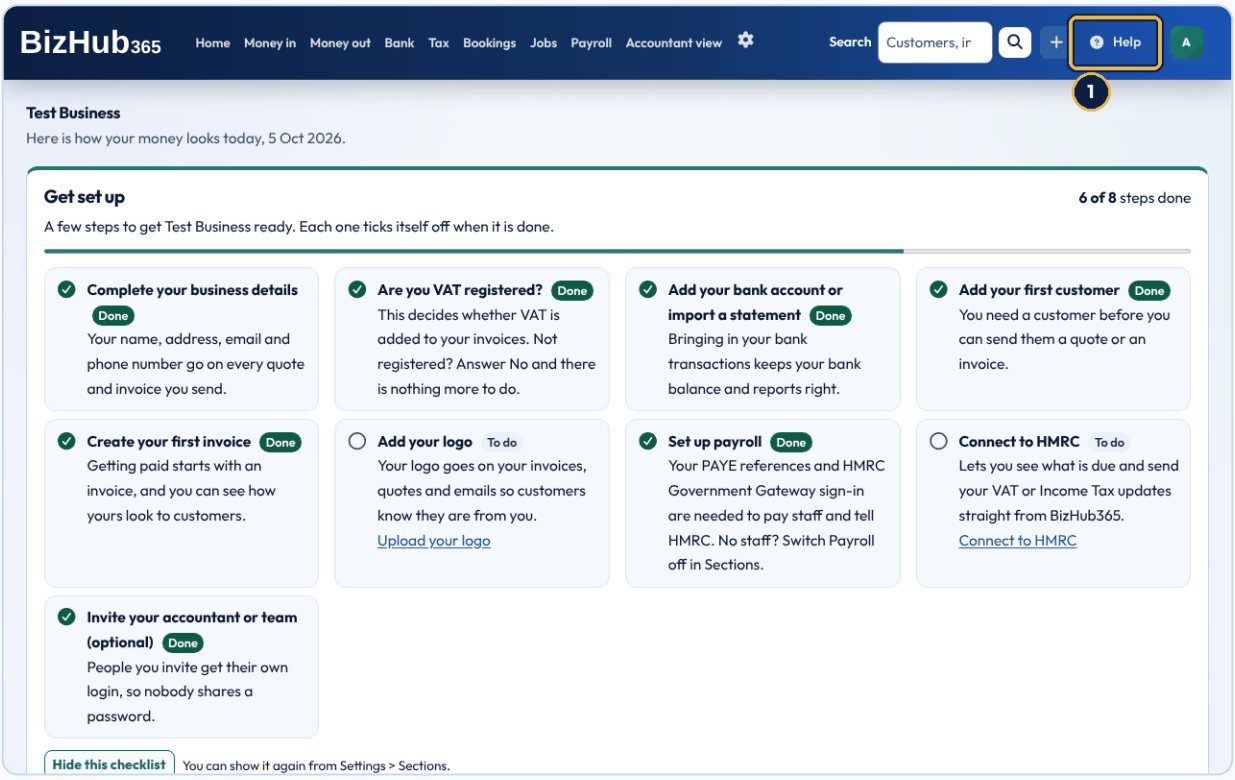
Get help for the page you are on

Goal Read the guide section and common questions for the current page, or search the help, without leaving the page.

Who can do it Everyone who is signed in.

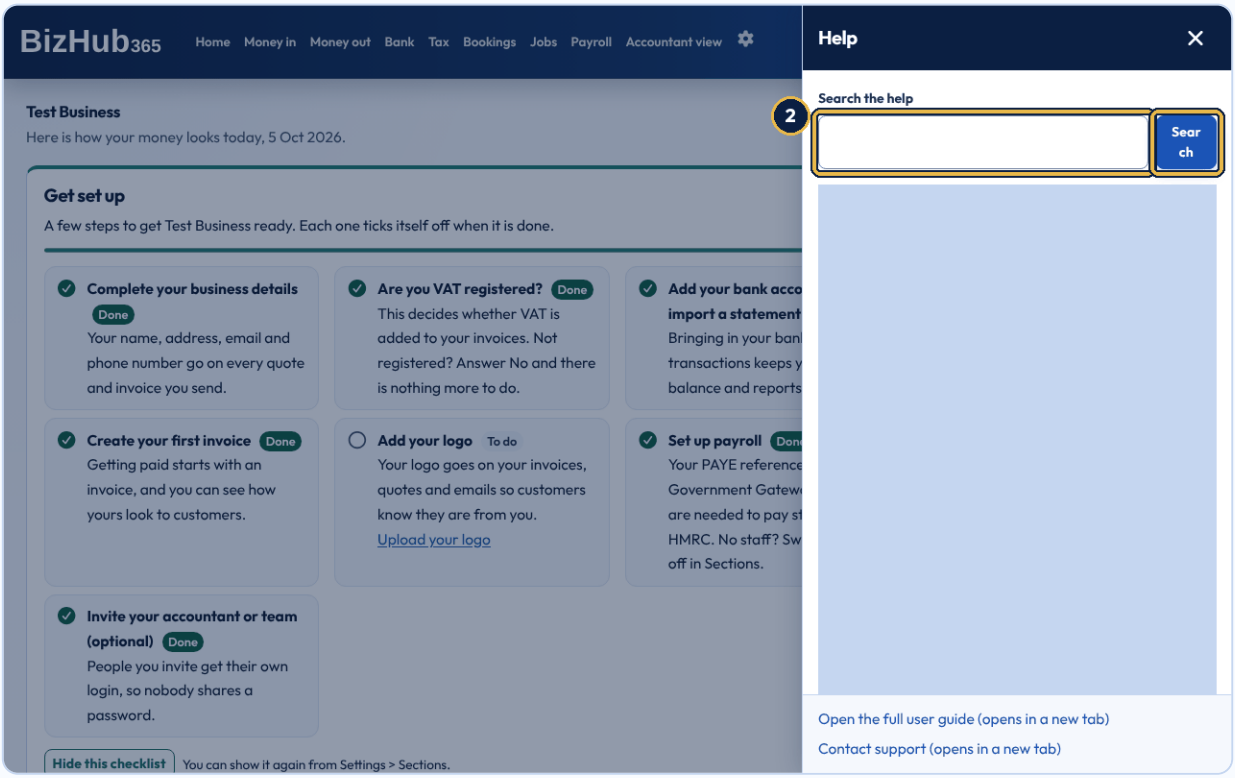
Before you start Open the page you have a question about.

1 Choose **Help** in the top bar. On a phone, open the three-line menu first.



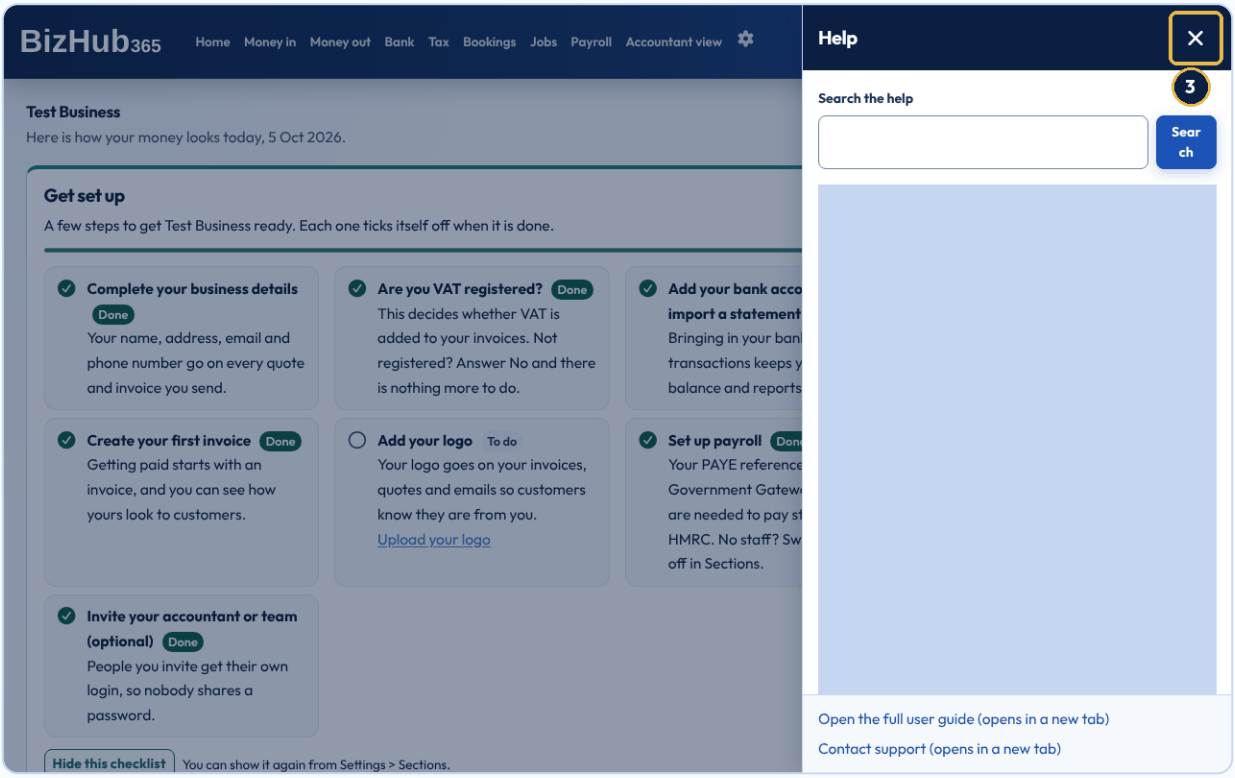
Step 1. Choose Help in the top bar.

2 Read the help for this page in the panel. To look for something else, type a question or a word in **Search the help** and choose **Search**; results from the guide and the help centre appear in the panel.



Step 2. Read the help for this page, or type a question in Search the help and choose Search.

3 Choose **Close help**, the cross at the top of the panel, or press Esc, to return to the page.



Step 3. Choose Close help (the cross at the top of the panel), or press Esc.

When it worked: The panel closes and focus returns to the Help button. Anything you typed on the page is still there.

What can go wrong

If this happens	Do this
The panel says help could not be loaded.	Check your connection and choose **Help** again. The full guide at /guide/ and the help centre are always available from the links at the bottom of the panel.

How money and dates are shown

Screens show money as **£1,234.56**, with a minus sign in front for negative amounts (-£12.50), and dates as **28 Sep 2026**. Invoices in another currency use that currency's symbol. Downloads such as CSV exports, and anything sent to HMRC, keep the formats those files require, so a spreadsheet or HMRC still reads them correctly.

Switching business

Most users belong to one business and land there automatically. Anyone can belong to more than one business: accept an invitation from each one with the same email address. Your role is set by each business separately, so you might be an Administrator in one and Read Only in another, and you only ever see the

business you are viewing. If you belong to more than one business, a bar at the top of the screen shows **Viewing:** and the business you are in. Pick another business in **Switch Business**, then choose **Switch**. Accountants see their clients in the same list, marked **(client)**. When you sign in you land in the first of them.

Your personal account

Where to find it: **Your initials (top right)** → **Password / Security / Contact Info / Referral Programme / Log Out**

The round button with your initials at the right of the top bar opens the account menu. It is about you, not the business:

Item	What it does
Password	Change the password you sign in with (how-to below).
Security	Passkeys, your authenticator app, trusted devices and the second check. See Security, audit, and deleting data.
Contact Info	Your first name, last name, email address and phone number (how-to below).
Referral Programme	Earn commission by referring other businesses. See Accountants and client work.
Security, then **Delete Account**	Delete your sign-in: it is at the bottom of the Security page. This is separate from deleting a business; see Security, audit, and deleting data.
Log Out	Sign out on this device. See Sign out of the web app.

Changing your password

Password opens **Change Password**. You type your current password and the new one twice. The new password must be at least 8 characters, not a commonly used password, not only numbers and not too like your name or email address. A wrong current password, a weak new password or two different new passwords is refused with a message, and each failed attempt emails you **Failed Password Change Attempt on Your BizHub365 Account** with the IP address, rough location and UK time (GMT or BST) it came from. A successful change emails **Your BizHub365 account password has been changed**. On an accountant's branded portal these emails carry the accountant's brand name instead of BizHub365, and replies go to the accountant. Both are recorded in the audit log. Changing the password does not sign out other devices.

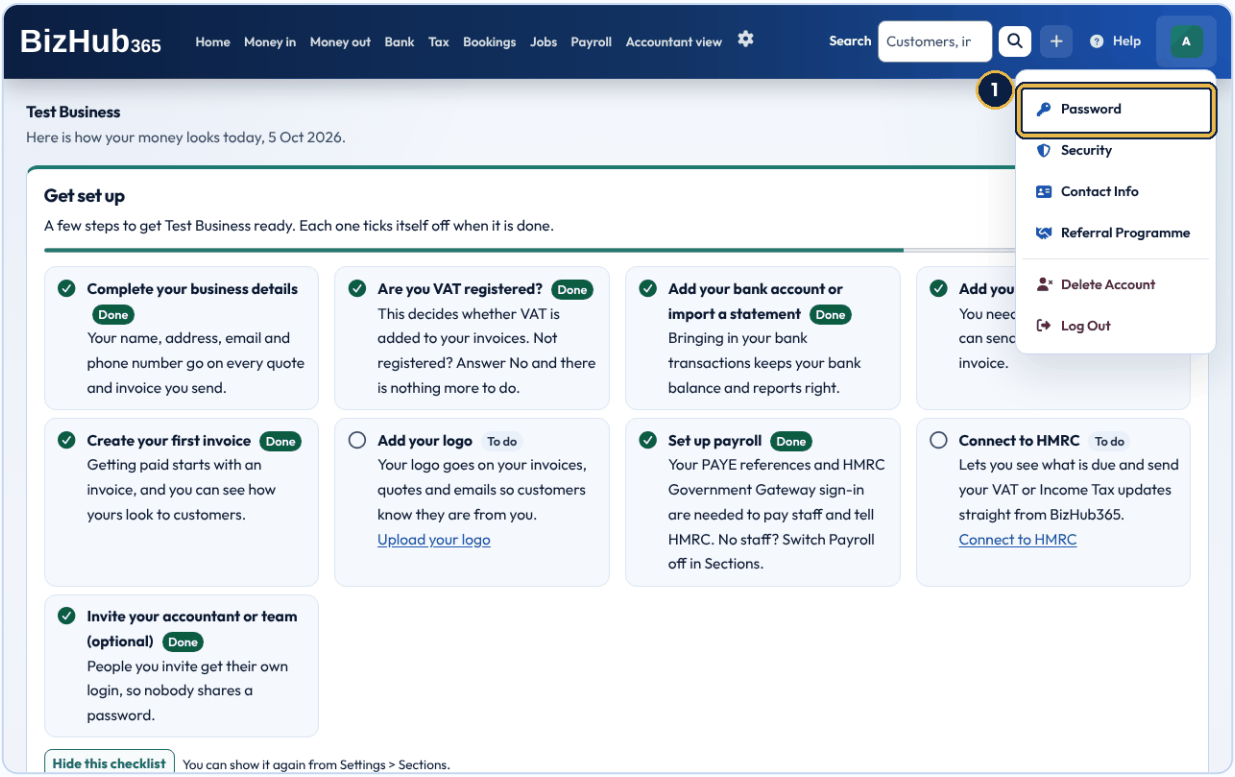
Change your password

Goal Replace the password you sign in with.

Who can do it Anyone who is signed in and knows their current password. If you have forgotten it, use Reset a forgotten password instead.

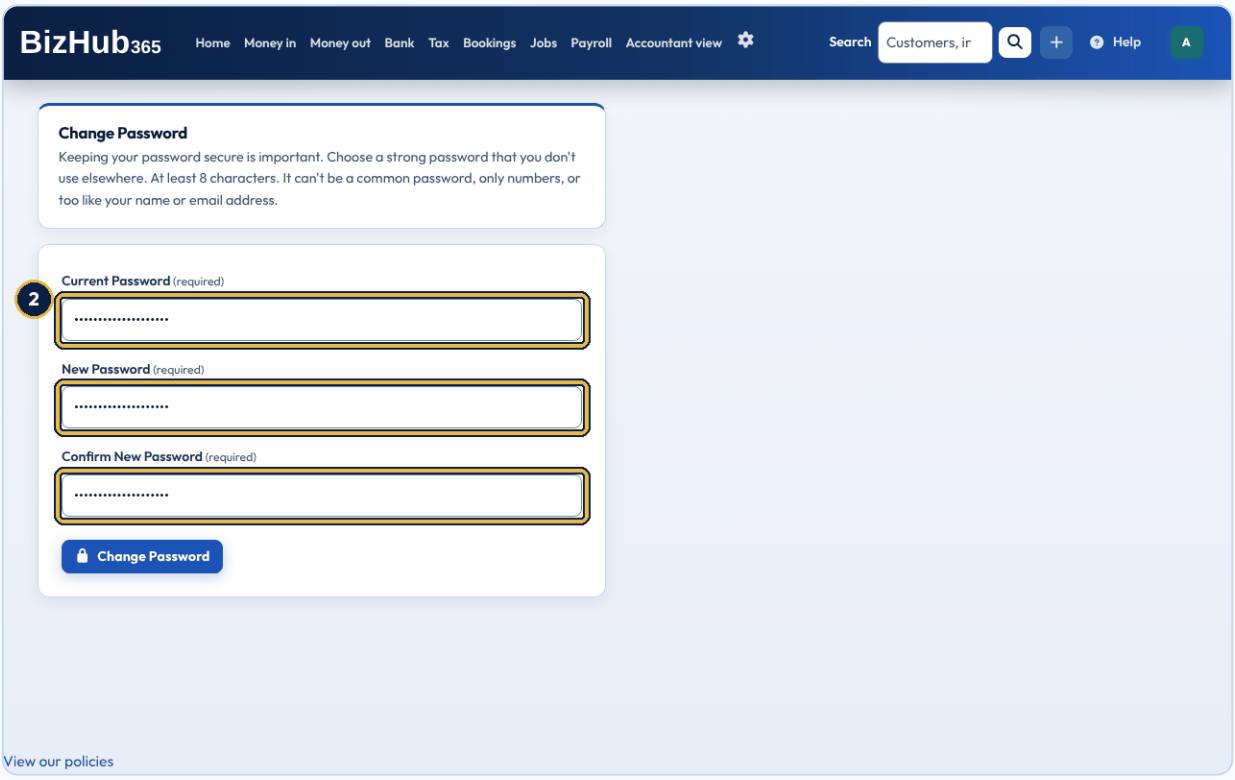
Before you start Choose a new password that you do not use anywhere else: at least 8 characters, not a commonly used password, not only numbers and not too like your name or email address.

1 Choose your initials at the top right of the bar, then **Password**.



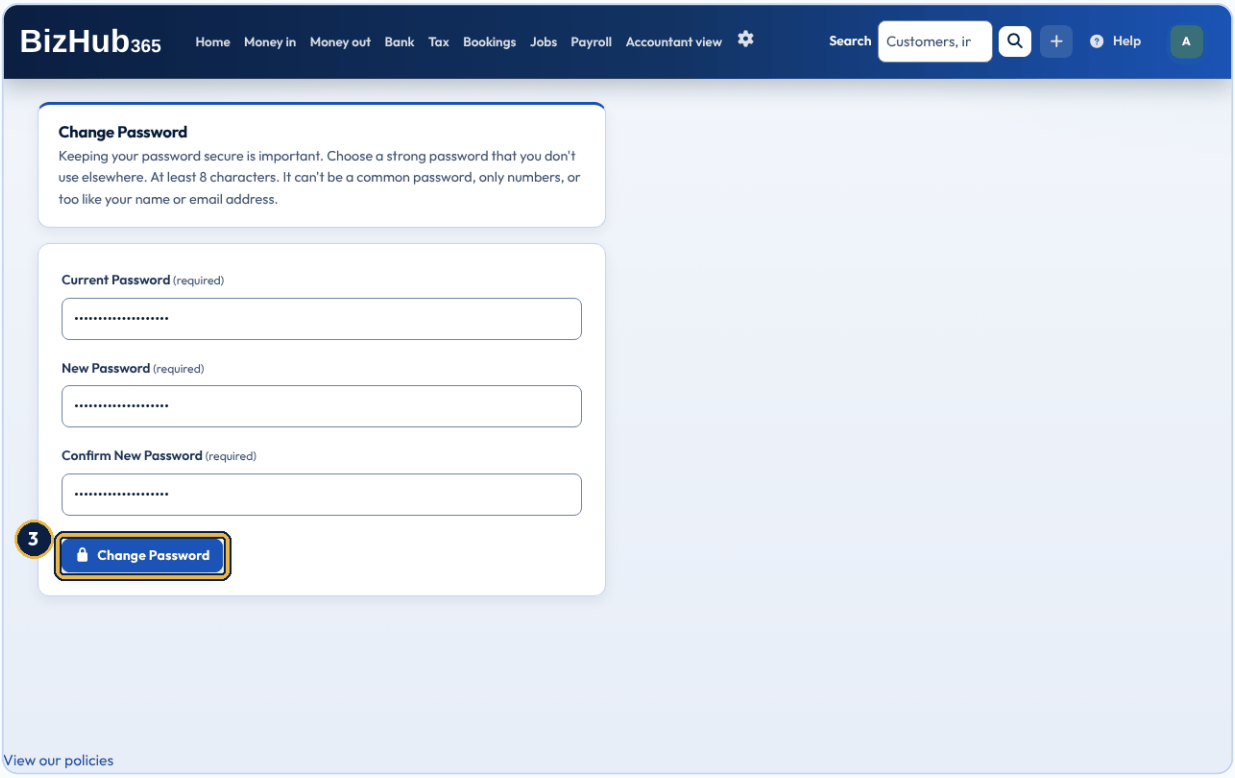
Step 1. Open the account menu from your initials, then choose Password.

2 On **Change Password**, type your **Current Password**, then the **New Password** and the same again in **Confirm New Password**.



Step 2. Type your Current Password, then the New Password twice.

3 Choose **Change Password**.



Step 3. Choose Change Password under the boxes.

When it worked: The page shows **Password changed successfully.** and you get the confirmation email. Use the new password from your next sign-in.

What can go wrong

If this happens	Do this
Current password is incorrect.	Type the password you sign in with today. If you cannot remember it, sign out and use **Forgot Password?** on the sign-in page.
A message that the password is too short, too common, entirely numeric or too similar to your details, or **New passwords do not match.**	Choose a stronger password, or type the same new password in both boxes, and choose **Change Password** again.

Changing your contact details

Contact Info opens **Contact Information**, with your **First Name**, **Last Name**, **Email Address** and **Phone Number**. All four are required. The email address here is the one you sign in with, so changing it changes your sign-in from the next time you sign in; no confirmation code is asked for. After you save, BizHub365 emails **Your BizHub365 Contact Information has been Updated** to the address now on the account and records the change in the audit log. These are your own details. The business's name, address, email and phone number are in Settings → Business and tax setup.

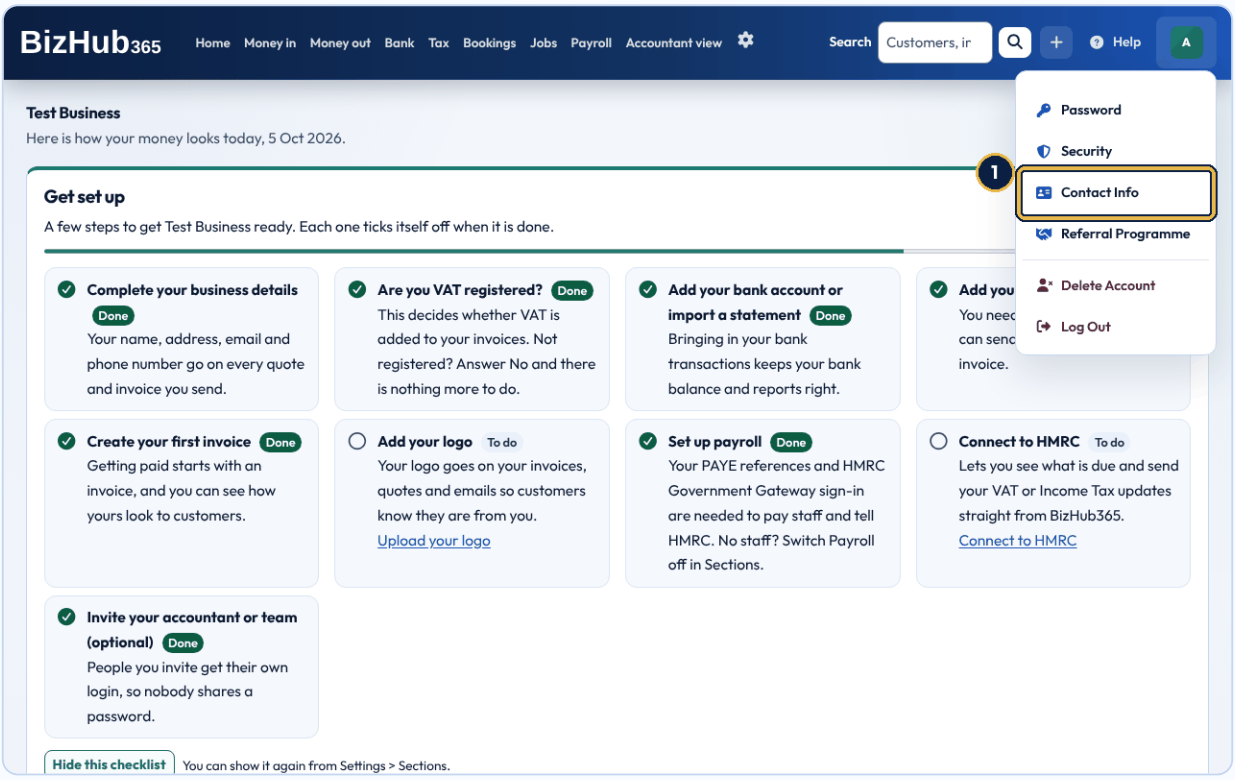
Change your name, email address or phone number

Goal Keep the details on your sign-in up to date.

Who can do it Anyone who is signed in; the details are their own.

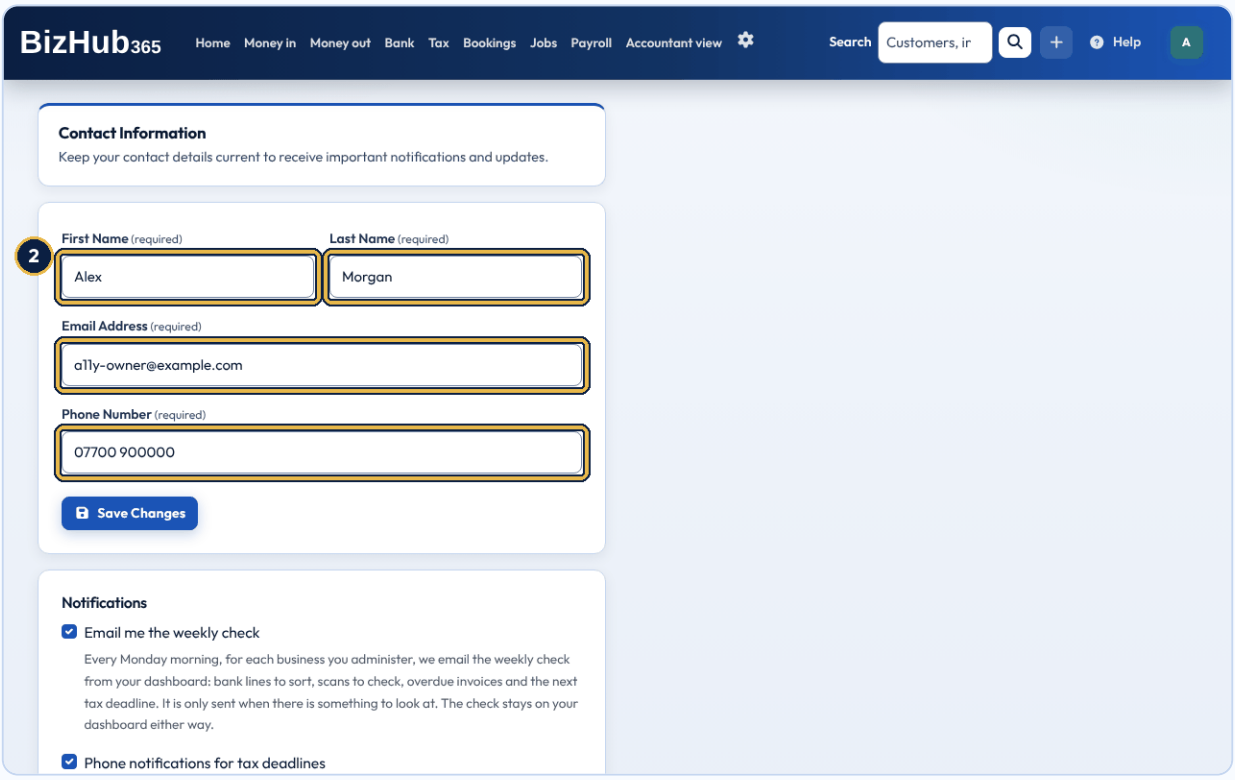
Before you start If you are changing the email address, make sure you can receive mail at the new one: it becomes your sign-in address straight away.

1 Choose your initials at the top right of the bar, then **Contact Info**.



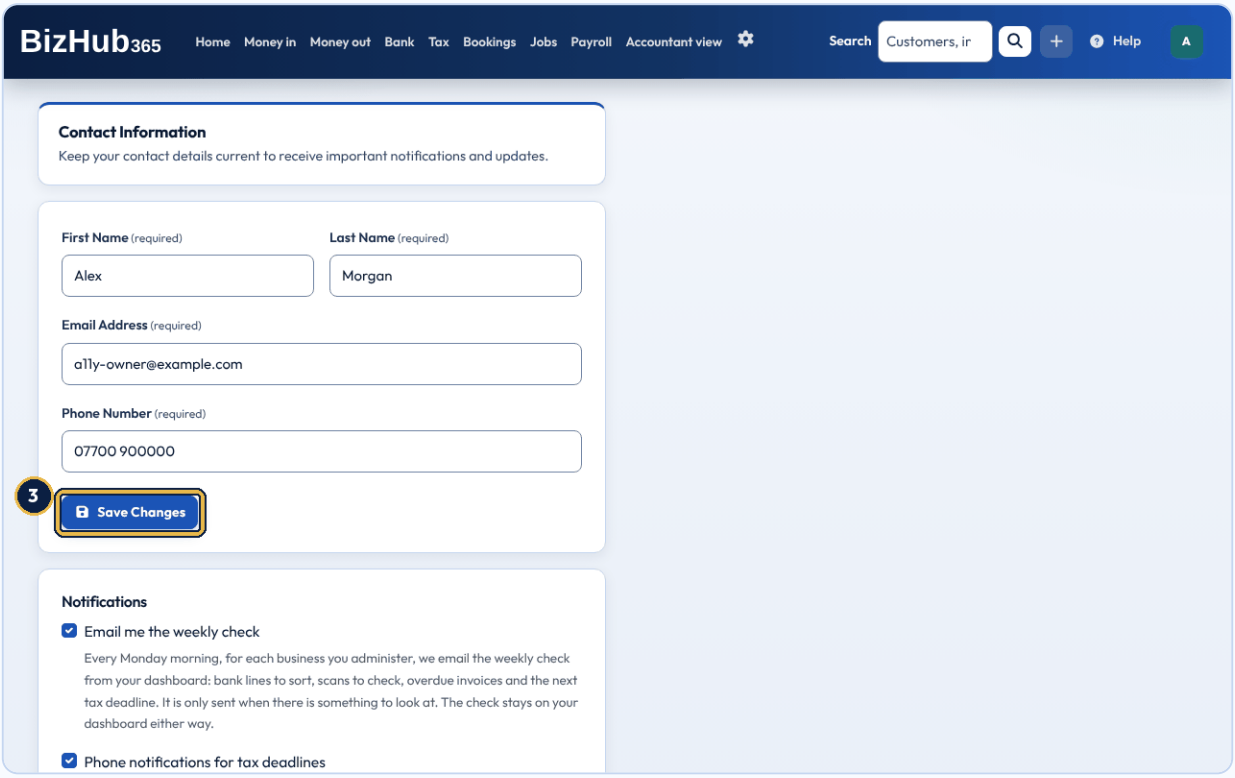
Step 1. Open the account menu from your initials, then choose Contact Info.

2 On **Contact Information**, change your **First Name**, **Last Name**, **Email Address** or **Phone Number**.



Step 2. Change your First Name, Last Name, Email Address or Phone Number.

3 Choose **Save Changes**.



Step 3. Choose Save Changes under the boxes.

When it worked: The page shows **Contact information updated successfully.**, the initials in the top bar change if your name did, and the notification email arrives at the address now on the account.

What can go wrong

If this happens	Do this
The browser will not let you save.	All four boxes are required and the email address must be a valid address. Fill them in and choose **Save Changes** again.
You changed the email address and now cannot sign in.	Sign in with the new address. If you mistyped it, use **Forgot Password?** with the address you typed, or contact support.

Notifications

Under your details, **Notifications** has two tick boxes, both ticked to start with.

- **Email me the weekly check**: BizHub365 emails you the dashboard's weekly check every Monday morning for each business where you are an administrator, when there is something to look at. Every weekly check email has a link back to this setting.
- **Phone notifications for tax deadlines**: with each reminder email 14 days, 7 days and 1 day before a VAT return or Income Tax deadline, the BizHub365 app on your phone shows a short notification too, for example *VAT return due in 7 days (period ending 30 Sep)*. Tapping it opens the app's **Tax** tab for

that business. You need to be signed in to the app and to have allowed its notifications. Unticking it stops the notifications only; the emails still come.

In the app the same two choices are under **Notifications** on **Settings** → **Your account**: answer **Yes** or **No** to each and tap **Save notifications**.

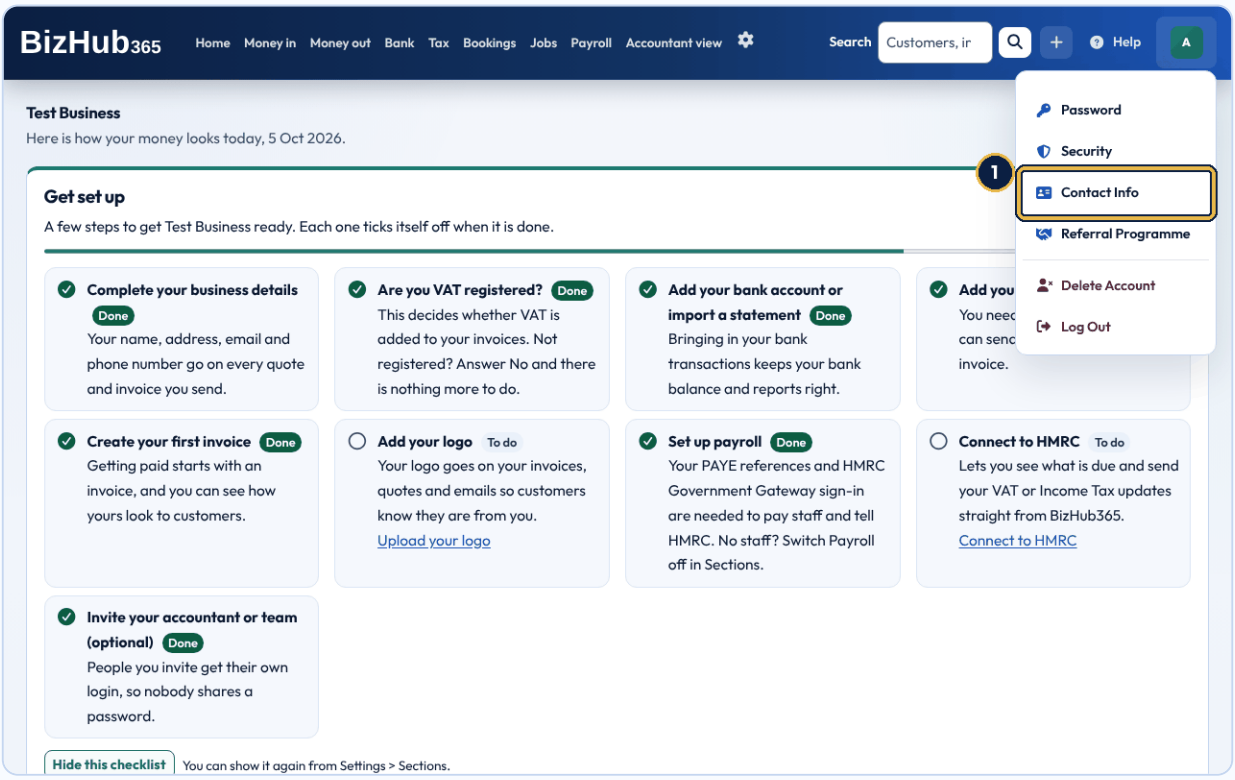
Turn the weekly check email or deadline notifications off or on

Goal Choose whether the weekly check is emailed to you on Mondays, and whether the app notifies you before tax deadlines.

Who can do it Anyone who is signed in; the choice is their own. The email and the notifications only go to administrators.

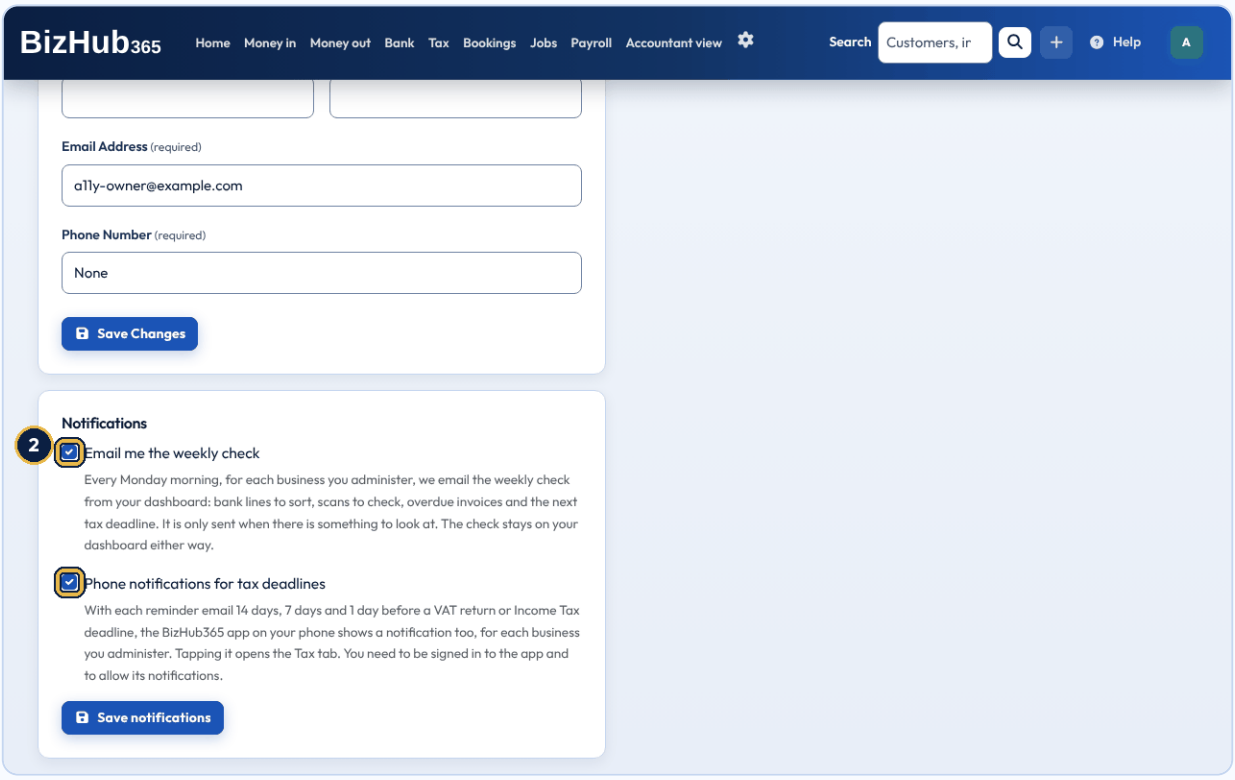
Before you start Nothing. The setting is on until you turn it off.

1 Choose your initials at the top right of the bar, then **Contact Info**.



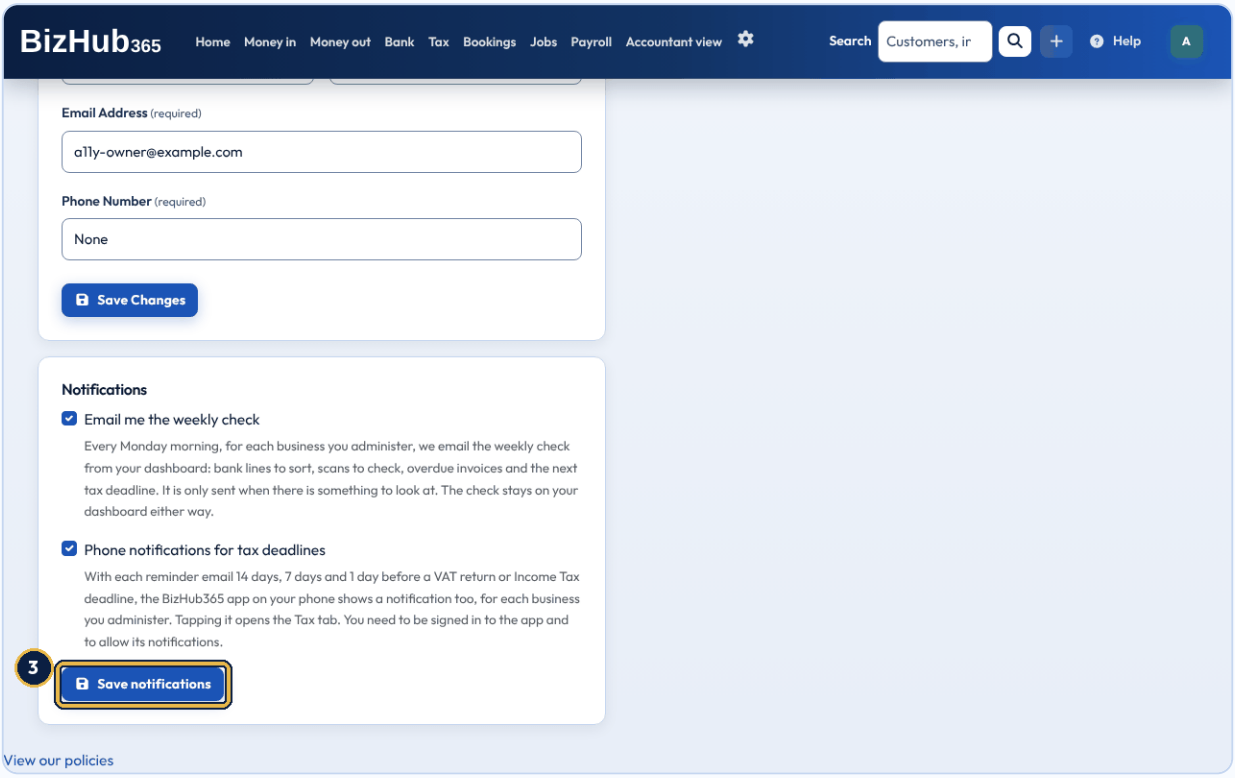
Step 1. Open the account menu from your initials, then choose Contact Info.

2 Under **Notifications**, untick **Email me the weekly check** to stop the email, or tick it to start it again. Untick or tick **Phone notifications for tax deadlines** the same way.



Step 2. Under Notifications, tick or untick Email me the weekly check and Phone notifications for tax deadlines.

3 Choose **Save notifications**.



Step 3. Choose Save notifications.

When it worked: A message confirms your choice. The weekly check stays on your dashboard either way.

Appearance: light or dark

Under Notifications, **Appearance** chooses how the website looks for you: **Light** (the start), **Dark**, or **System (follow this device)**, which is dark when your phone or computer is set to dark and light otherwise, and changes with it. Dark uses navy backgrounds with light text and keeps the same buttons, colours for money in and money out, and focus outline. The choice is yours alone and applies wherever you sign in. Invoices, quotes, statements and other documents, their PDFs, and every email stay light, so what your customers see does not change. The public home page also stays light. The BizHub365 app on your phone has no Appearance setting of its own: it follows your phone's light or dark setting, and changes with it. Only the start-up screen with the logo stays white.

Switch the website to dark or light

Goal	Choose the light theme, the dark theme, or follow your device.
Who can do it	Anyone who is signed in; the choice is their own.
Before you start	Nothing. The website starts in Light.

1 Choose your initials at the top right of the bar, then **Contact Info**.

2. Under **Appearance**, choose **Light**, **Dark** or **System (follow this device)**, then **Save appearance**.

When it worked: A message confirms the theme, and the page changes to it straight away.

Cookies

The first time you visit, a banner asks whether to allow analytics cookies. Nothing optional is set until you accept. To change your choice later, use **Cookie settings** in the page footer. Inside the app the footer is the same Tweed Tyne Technologies footer as the public pages, with the legal links (terms, privacy, cookies, accessibility, complaints), Cookie settings and our company details. Help and the user guide are on the Help button in the top bar.

PART I · GETTING STARTED · CHAPTER 6

Roles, permissions, and your team

Everyone has their own login and a role in your business. Invite people, change their role or remove them in User Management.

Where to find it: Settings → Team

Roles

Everyone you add to your business has one role. You choose it when you invite them and can change it later in Settings → Team.

Role	What they can do
Administrator	View, edit, manage users and manage billing (Settings → Subscription and deleting the business).
Manager	View, edit and manage users. No billing.
Staff	View and edit everyday records, such as invoices, customers and bookings.
Read Only	Look at lists, records and reports. They can't create or change anything.
Business Staff Member	Only their own bookings (see below).
Accountant	An external accountant: view, edit and manage users, and they can work for more than one business. No billing access and no charge.
Subcontractor	Only logging time on the jobs assigned to them, plus their own expense claims and timesheets. They can belong to more than one business.

User Management is **Team** in the settings menu, for Administrators, Managers and Accountants. Only an Administrator can make someone an Administrator or an Accountant, whether inviting them or changing their role.

Invite and manage your team

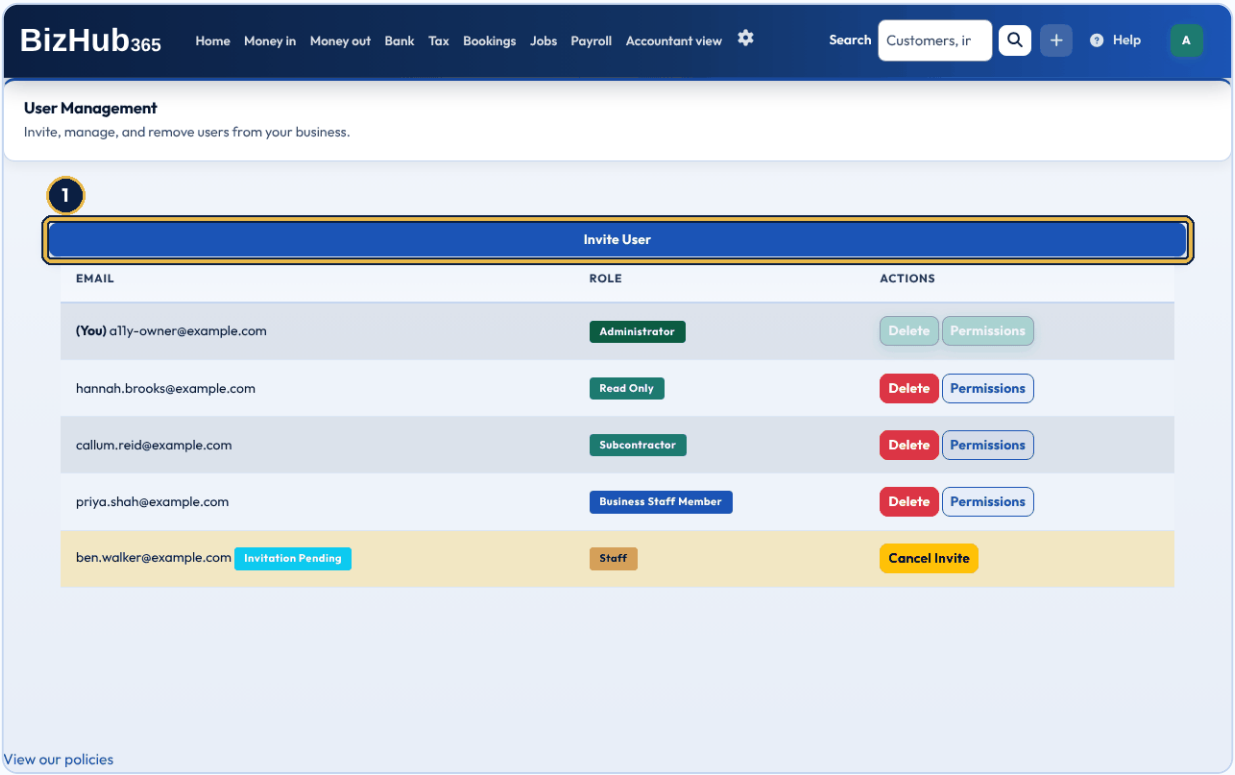
Invite someone to your business

Goal Give a colleague, your accountant or a subcontractor their own login to your business.

Who can do it Administrators, Managers and Accountants.

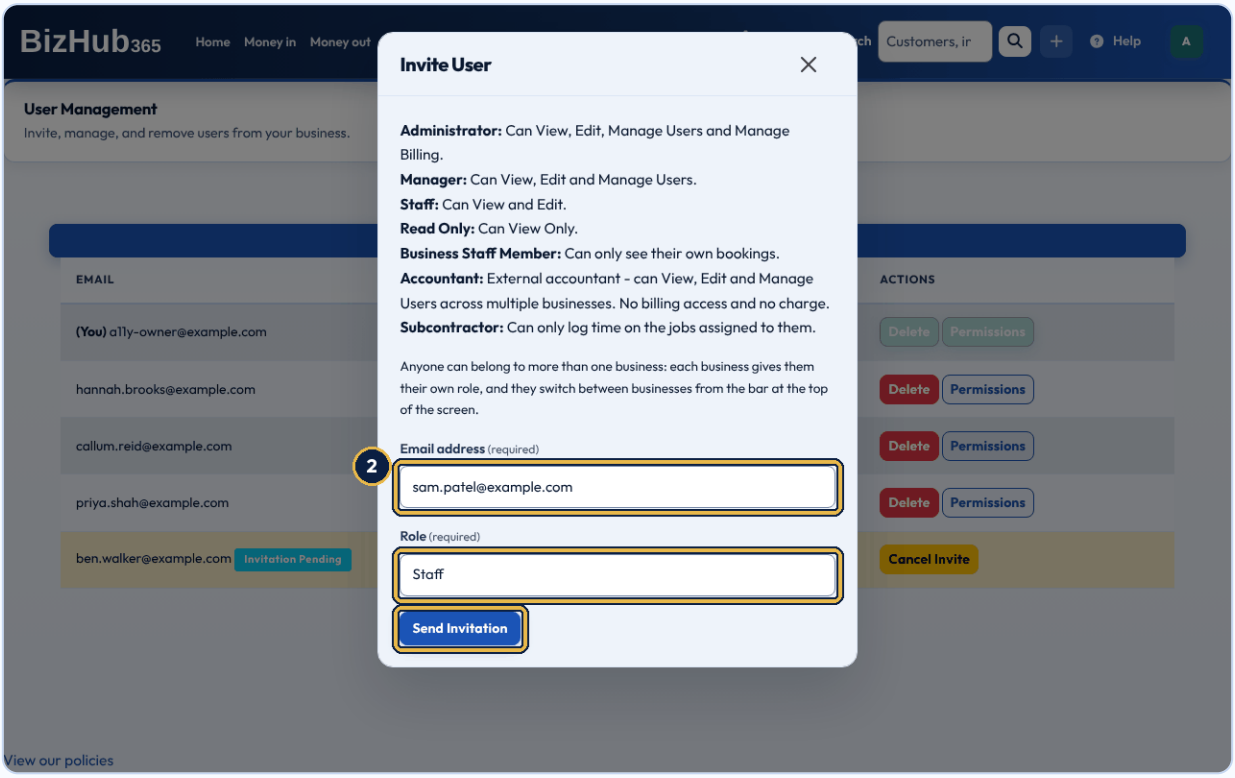
Before you start Have their email address and decide their role.

1. Choose the settings cog, then **Team**. Choose **Invite User**.



Step 1. Open User Management and choose Invite User.

2 Type their **Email address**, choose the **Role**, then choose **Send Invitation**.



Step 2. Type their email address, choose the role and choose Send Invitation.

When it worked: You're back on User Management, with the message *Invitation to [email] queued and will be sent within 10 minutes*. They get an email headed *You're invited to join a BizHub365 Business* with a link to accept. User Management lists the invitation as **Invitation Pending**, with the role you chose, until they accept it.

What can go wrong

If this happens	Do this
User is already linked to this business.	They are already in your team. To give them a different role, use Permissions (see Change someone's role).
Only a business administrator can grant this role.	Ask an Administrator to send the invitation.
They didn't get the email	Ask them to check their junk folder. The link lasts 7 days; after that, cancel the invitation and send a new one.

Adding someone always sends them an invitation, even if they already have a BizHub365 login. Nobody joins your business until they accept it.

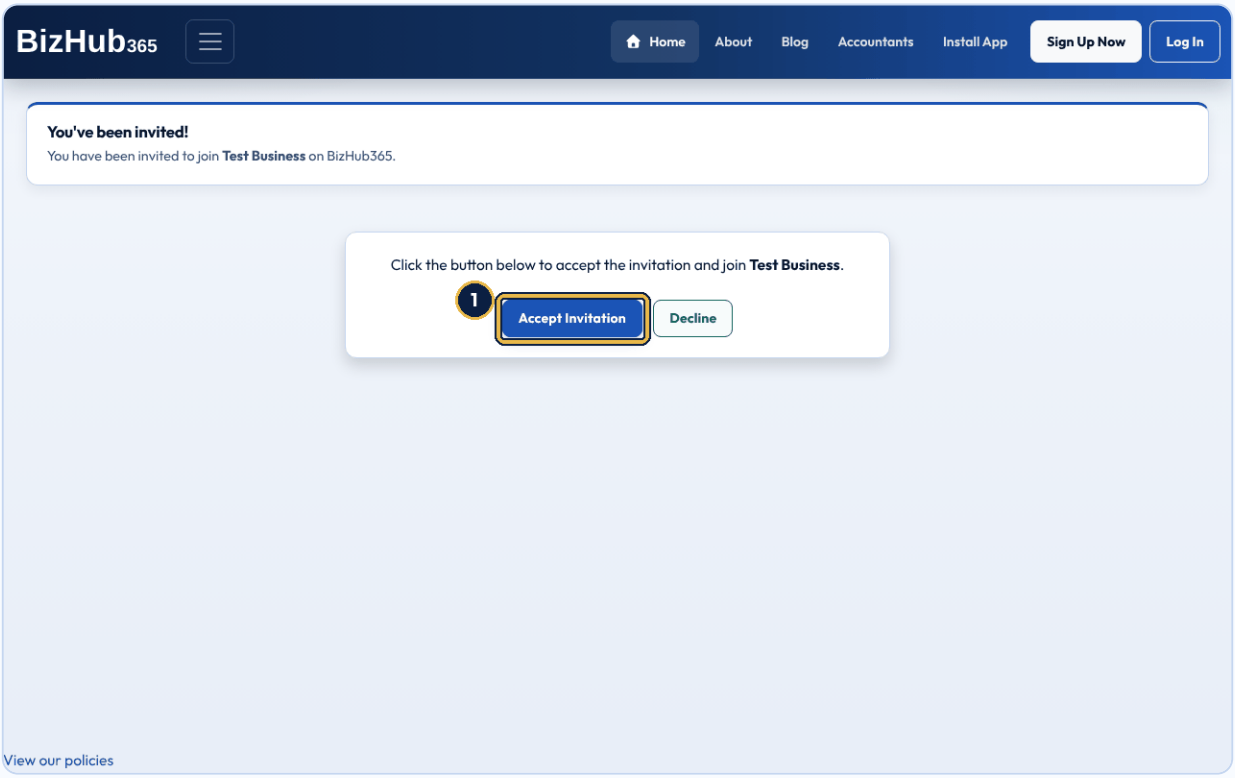
Accept an invitation

Goal Join a business you've been invited to.

Who can do it The person invited.

Before you start Find the invitation email. If you already have a BizHub365 login with that email address, sign in first.

1. Open the link in the email. The page names the business. Choose **Accept Invitation**, or **Decline** if you don't want to join.



Step 1. Open the link in the email and choose Accept Invitation.

When it worked: You're signed in and taken to the business's dashboard, with the message *You have joined the business: [name]*. If you didn't have a login, one is made for you and an email headed *Your BizHub365 account is ready* gives you a temporary password. Change it as soon as you can (see Change your password).

What can go wrong

If this happens	Do this
An account with this email already exists. Please log in to accept the invitation.	Sign in with the email address the invitation was sent to, then open the link in the email again.
This invitation to join [business] has expired.	Invitations last 7 days. Ask the business to send you a new one.

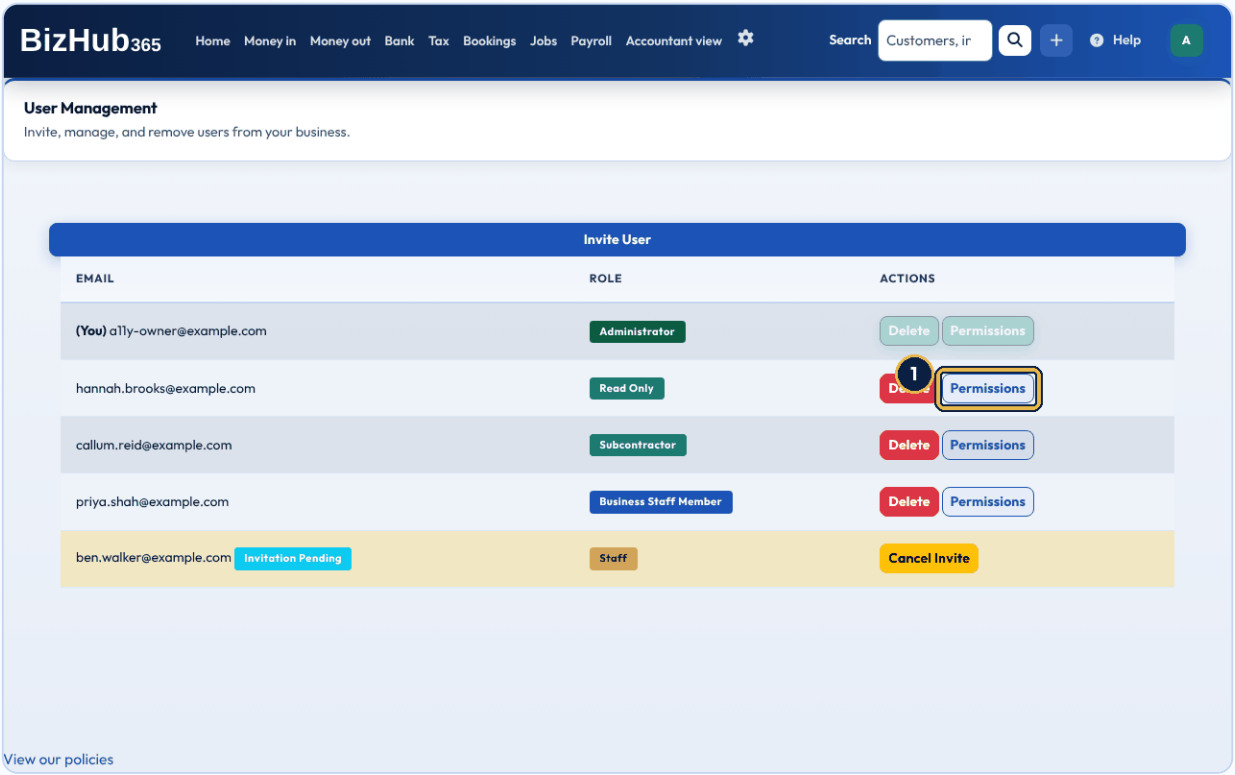
Change someone's role

Goal Give a member of your team more or less access.

Who can do it Administrators, Managers and Accountants.

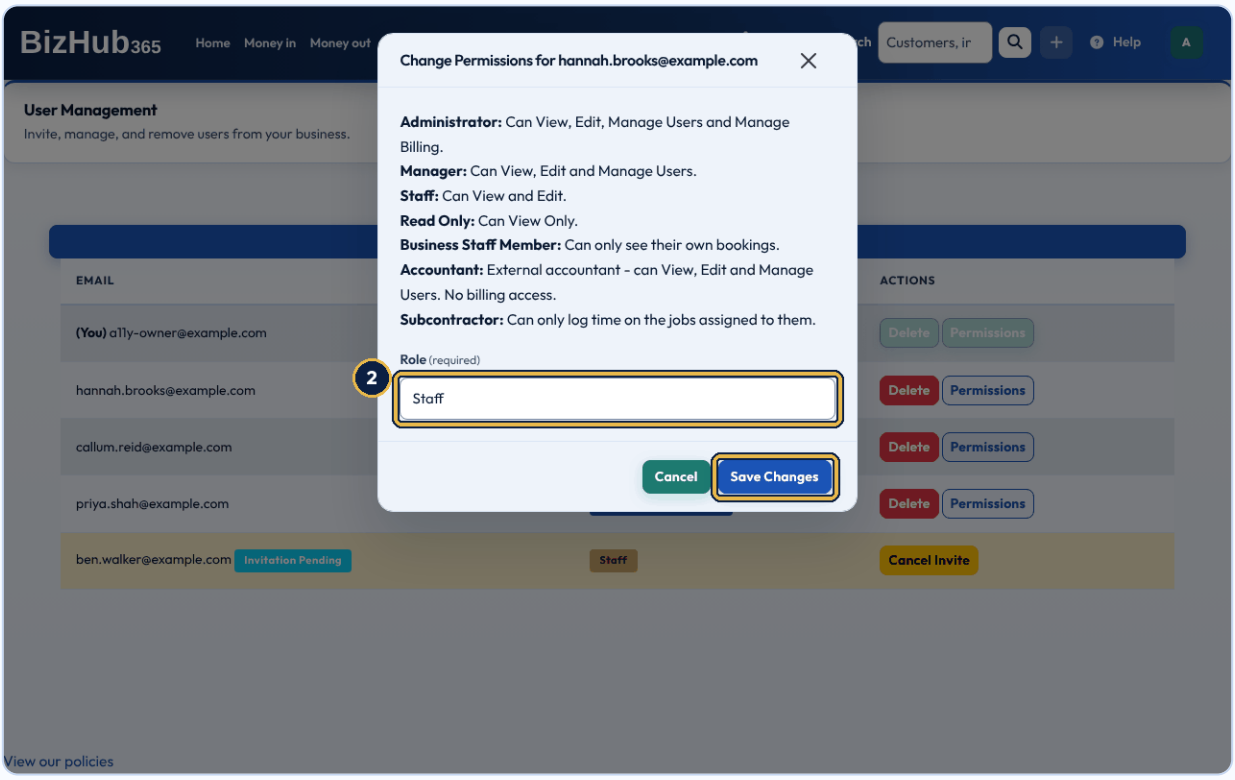
Before you start They must already have accepted their invitation.

1. In Settings → Team, choose **Permissions** next to the person.



Step 1. Choose Permissions next to the person.

2 Choose the new role, then choose **Save Changes**. The list starts on their current role. For an Administrator, also tick **I want to change this administrator's role**.



Step 2. Choose the new role and choose Save Changes.

When it worked: You see *[email]'s role has been updated to [role]*, and they get an email headed *Your Role in BizHub365 Business Updated*. The change is recorded in the audit log with the old and new role.

What can go wrong

If this happens	Do this
The Permissions button is greyed out	You can't change your own role. An Administrator's role can be changed only by another Administrator, and the business's last Administrator can't be given another role; the reason shows under the buttons.
[email] is an administrator. Tick "I want to change this administrator's role" to confirm.	Open Permissions again and tick the box before choosing Save Changes.
Only a business administrator can grant this role.	Only an Administrator can make someone an Administrator or an Accountant.

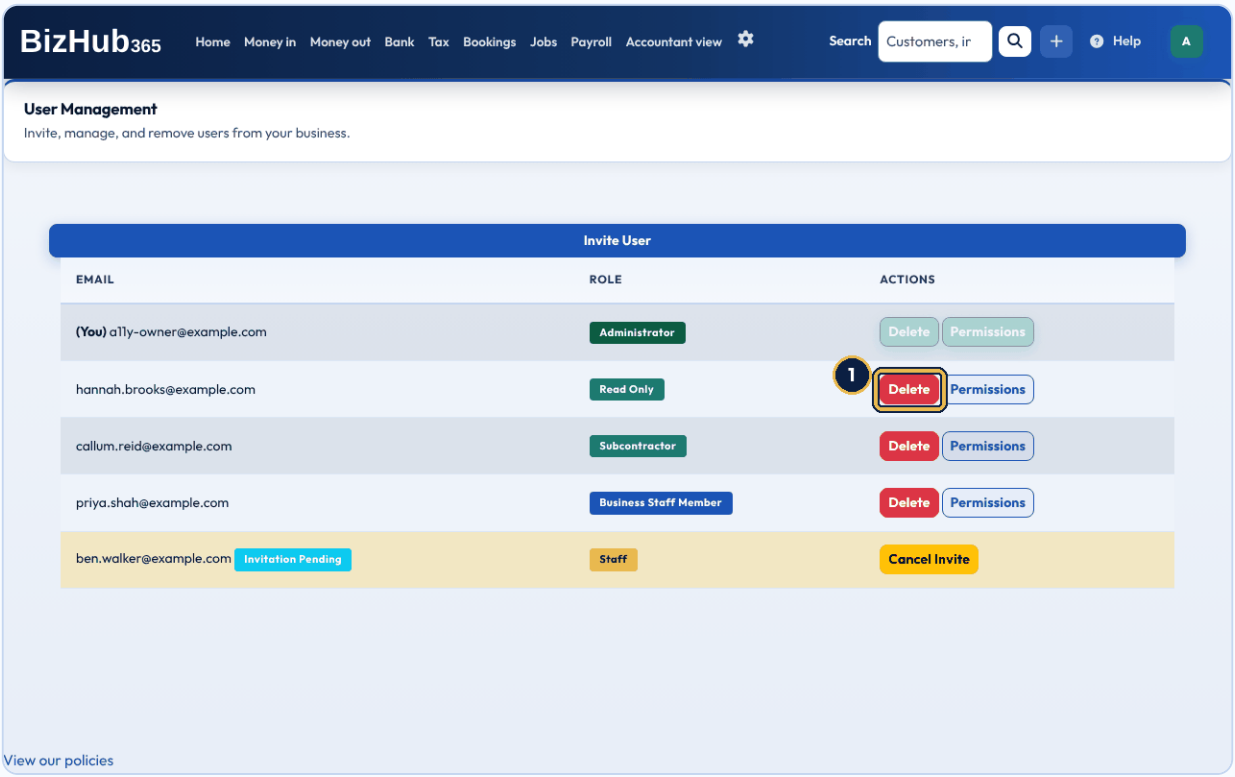
Remove someone from your business

Goal Stop someone using your business, for example when they leave.

Who can do it Administrators, Managers and Accountants.

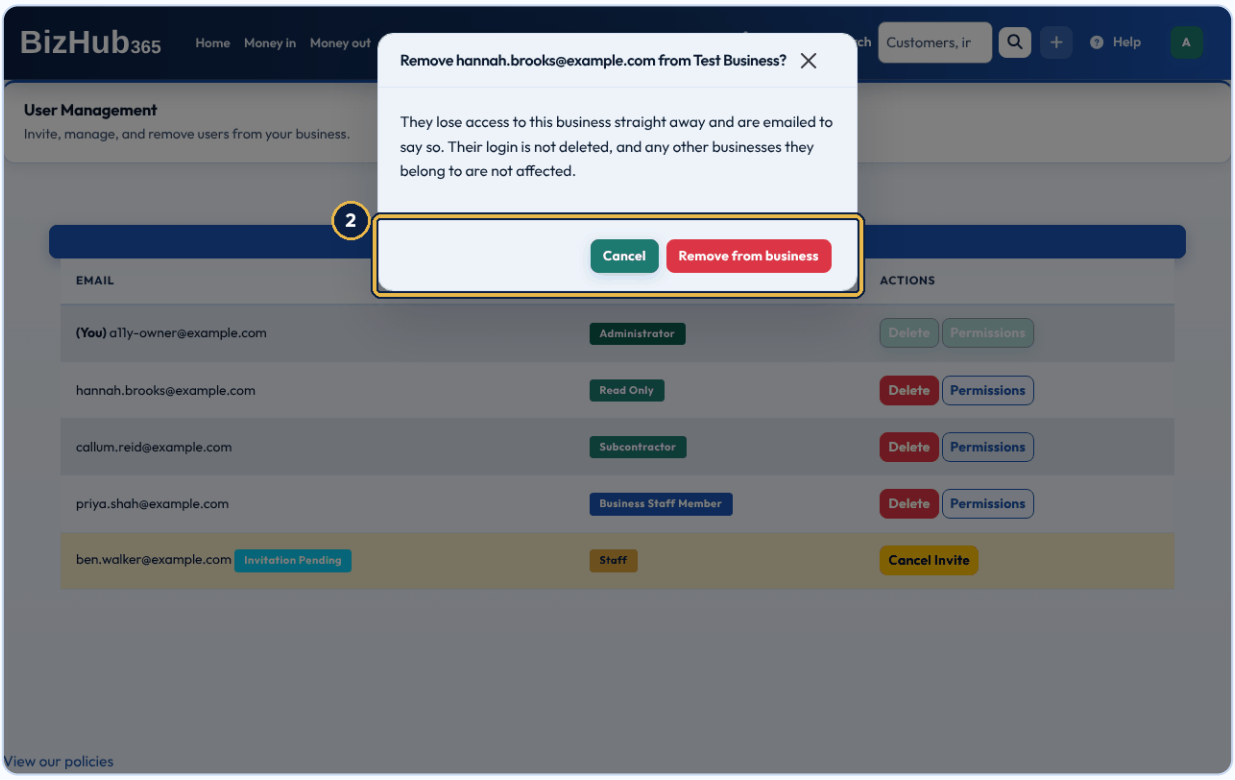
Before you start Nothing.

1 In Settings → Team, choose **Delete** next to the person.



Step 1. Choose Delete next to the person.

2 In the window that asks **Remove [email] from [business]?**, choose **Remove from business**, or **Cancel** to keep them.



Step 2. Choose Remove from business to confirm.

When it worked: You see *[email] has been removed from the business*, and they get an email headed *Removed from BizHub365 Business*. Their login isn't deleted; they just can no longer open your business. The removal is recorded in the audit log with the role they had.

What can go wrong

If this happens	Do this
The Delete button is greyed out	You can't remove yourself. An Administrator can be removed only by another Administrator, and the business's last Administrator can't be removed; the reason shows under the buttons.

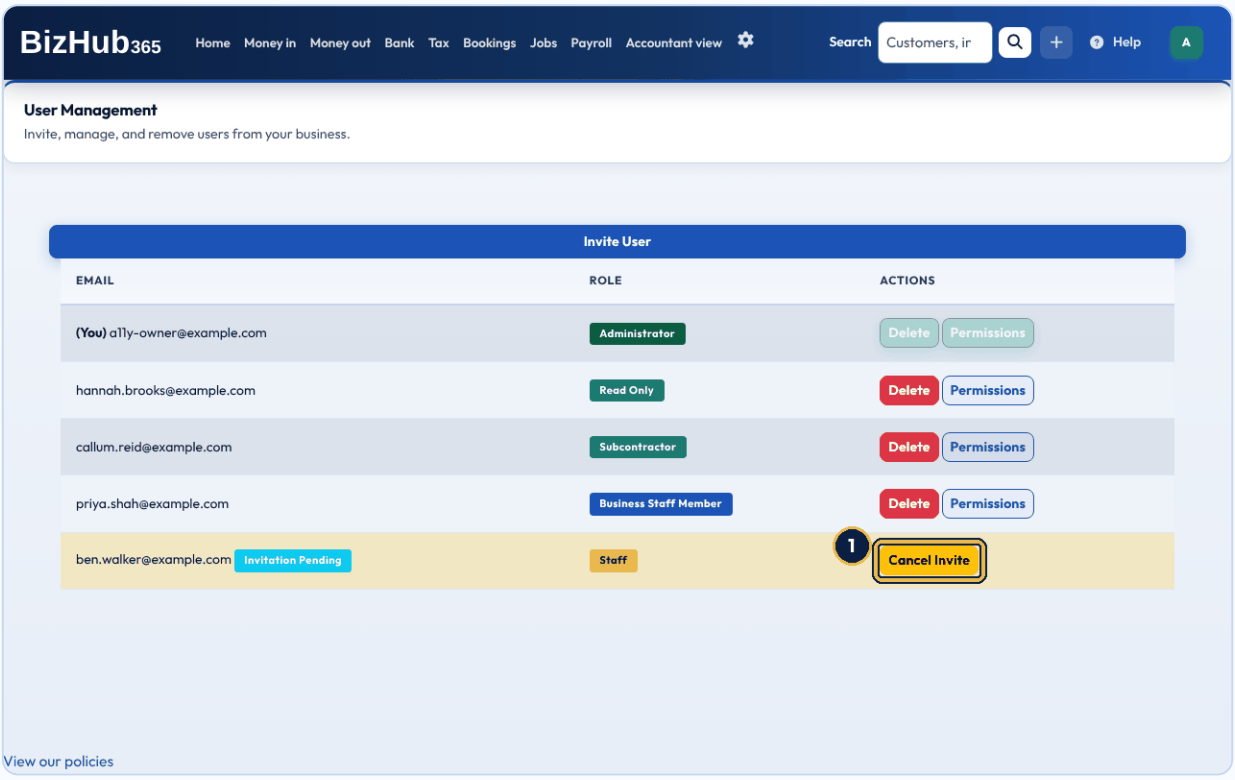
Cancel an invitation

Goal Withdraw an invitation that hasn't been accepted, for example one sent to the wrong address.

Who can do it Administrators, Managers and Accountants.

Before you start Nothing.

1. In Settings → Team, choose **Cancel Invite** on the pending invitation.



Step 1. Choose Cancel Invite on the pending invitation.

When it worked: You see *The invitation has been canceled*, and the link in the email no longer works.

Rules for changing the team

- You can't change your own role or remove yourself. Ask someone else who manages users.
- Only an Administrator can remove another Administrator or give them a different role. Managers and Accountants see an Administrator's Delete and Permissions buttons greyed out.
- A business always keeps at least one Administrator who can sign in, so the last one can't be removed or given another role.
- You can't change someone's email address or name. They change their own details in their account settings.

- You can only change the role of someone who has accepted their invitation. Someone new joins only by accepting one.

In the app

1. Open the BizHub365 app, tap **Settings** at the top of Home, then **Manage business**, then **Business Users**.

2. Type the email address under **Invite email** and tap **Invite new user**. The app invites them as Staff; to choose a different role, invite them on the website, or change their role there once they've joined.

3. **Active Users** lists your team and **User invitations** the invitations waiting. **Delete** removes a person or cancels an invitation.

What each role sees

- **Administrator, Manager, Staff**: the full menu, with everything that adds or changes records.
- **Read Only**: the same lists, records and reports. Menu items that create or change records are hidden, and anything else that would change a record is refused.
- **Accountant**: the full menu for each business they work for (see Accountants and client work).
- **Business Staff Member**: only **My Bookings**. Their Dashboard opens My Bookings.
- **Subcontractor**: **My Work**, **My Expense Claims** and, when Payroll is switched on, **My Timesheets**. Their Dashboard opens My Work.

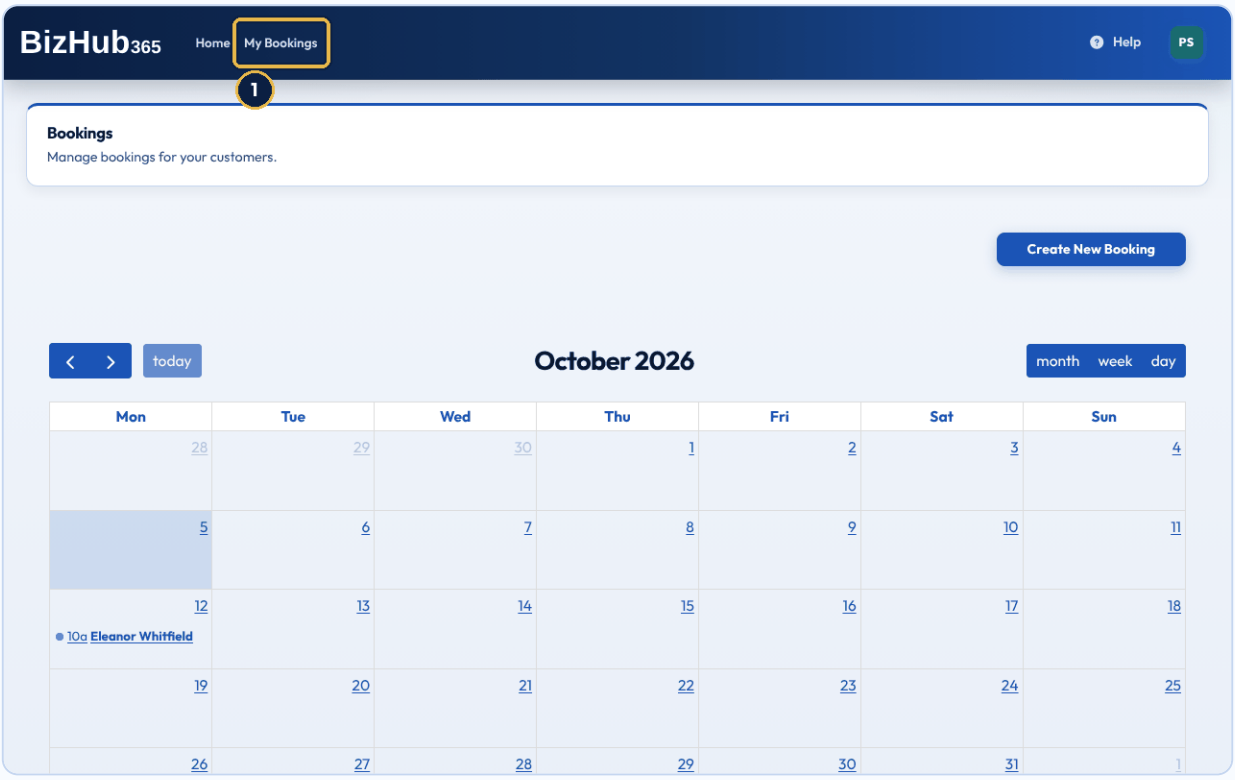
NOTE

My Bookings shows only the bookings of the staff member whose **Linked login** in Booking Settings is that person's login. Link it when you add or edit the staff member (see Bookings and your public booking page); until then a Business Staff Member sees no bookings and can't add one.

See your bookings as a Business Staff Member

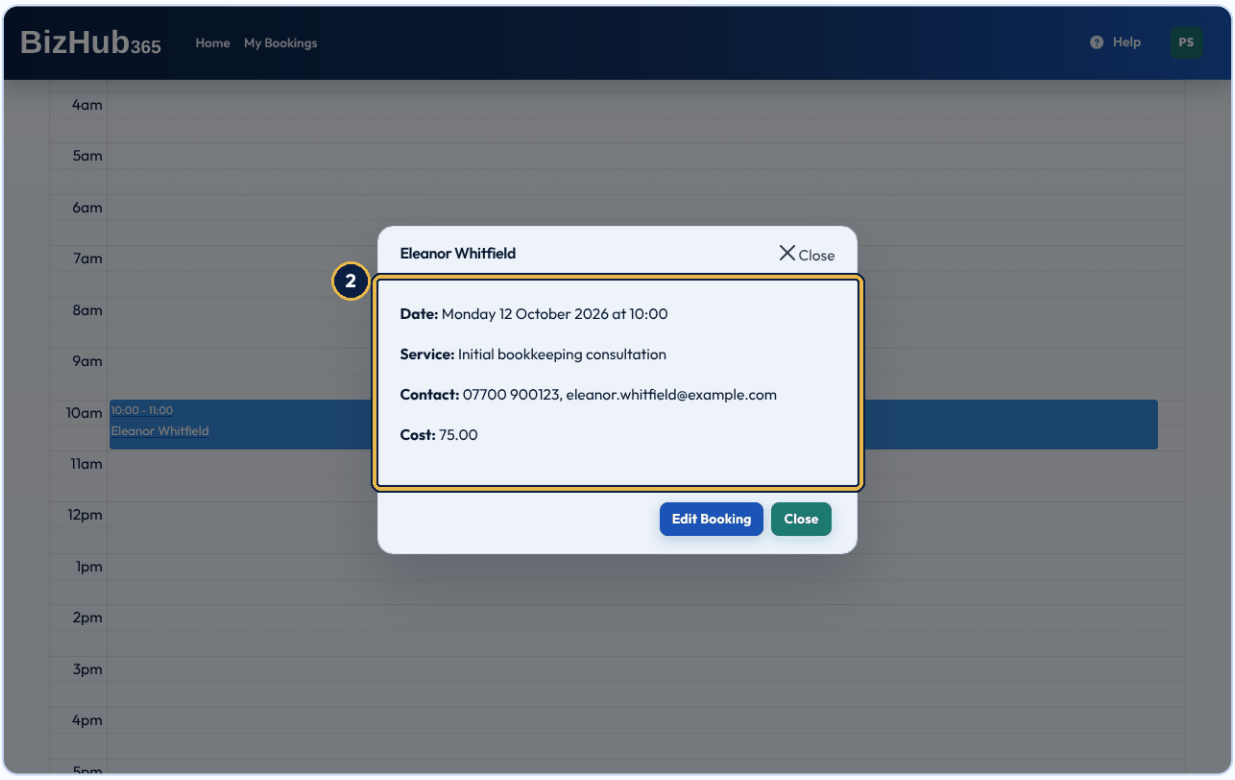
Goal	Check the appointments customers have booked with you.
Who can do it	Business Staff Members whose login is linked to a staff member in Booking Settings.
Before you start	The business adds you as a staff member and links your login.

1. Choose **My Bookings**. The calendar shows your bookings; **month**, **week** and **day** change the view.



Step 1. Choose My Bookings to see your bookings on the calendar.

2. Choose the day of a booking to open that day, then choose the booking to see its date, service, the customer's contact details and the cost.



Step 2. Choose the day, then the booking, to see its details.

When it worked: You see only the bookings assigned to you; opening any other booking shows *Booking not found.* A booking you add with **Create New Booking** is assigned to you. To change or cancel a booking, ask someone in the business with the Staff role or above.

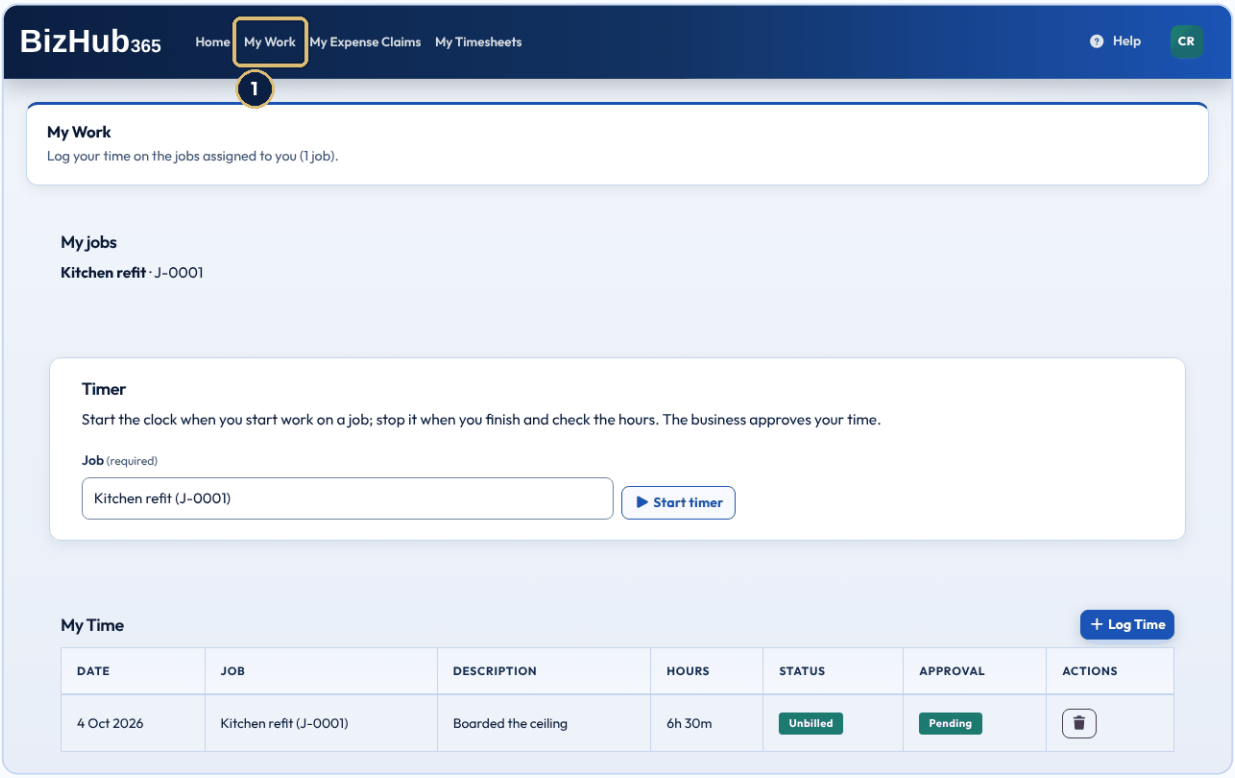
Log your time as a subcontractor

Goal Record the hours you work on the business's jobs.

Who can do it Subcontractors.

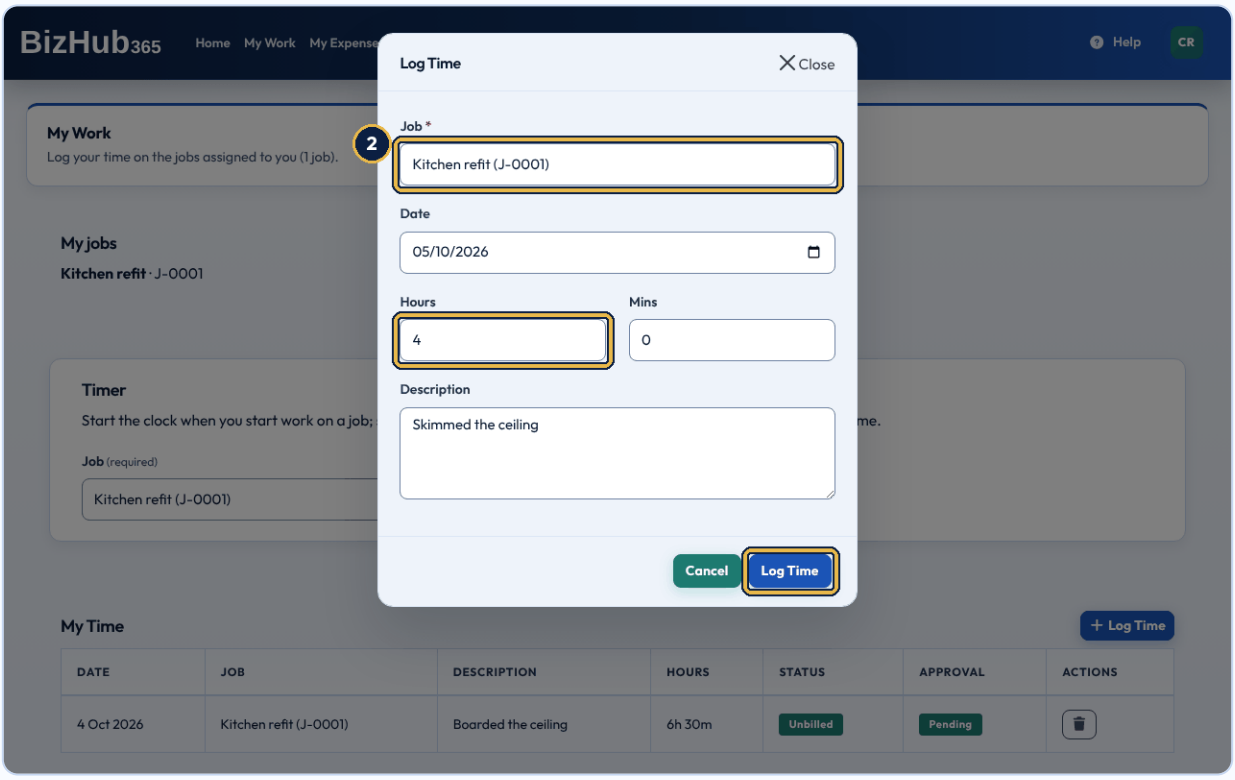
Before you start The business adds you to each job you work on (Subcontractors who can log time, on the job).

1. Choose **My Work**. It lists the open jobs assigned to you and the time you've logged. If no job is assigned to you yet, it says so and there is no Log Time button.



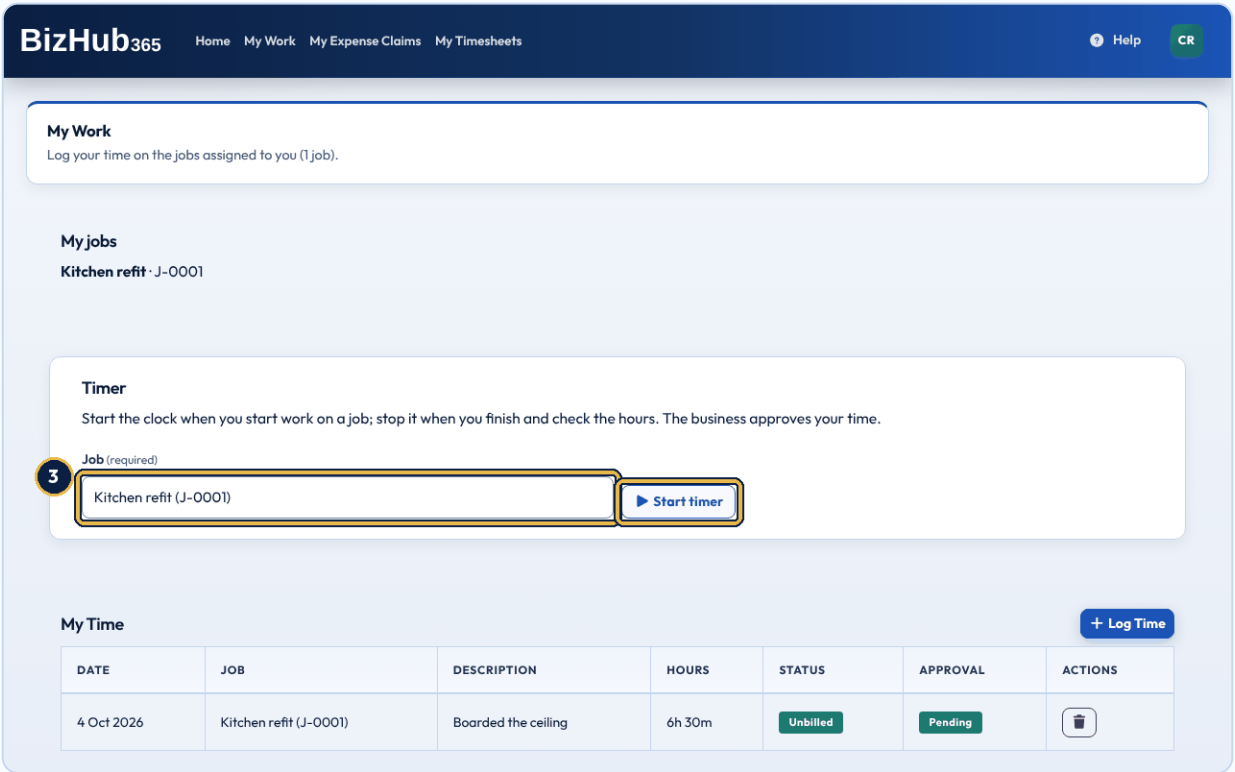
Step 1. Choose My Work.

2 To log time, choose **Log Time**, choose the **Job**, and fill in the **Date**, **Hours**, **Mins** and **Description**. Then choose **Log Time**.



Step 2. To log time, choose Log Time, fill in the job, hours and description, then choose Log Time.

3 Or time the work as you do it: under **Timer**, choose the **Job** and **Start timer**. When you finish, check **Hours**, **Mins** (the time since you started is filled in) and **Description**, then choose **Stop and save time**.



Step 3. To time your work, choose the job under Timer and choose Start timer. Stop it when you finish.

When it worked: You see *Time entry added.* (or, with the timer, *Time saved: [hours]h [minutes]m.*). The time is billable, so the business can invoice it once it approves it; it is Pending until then; the Approval column shows Pending, Approved or Rejected. You can't set a rate: the business sets it. Time that hasn't been approved or invoiced yet can be deleted with the bin button on its row (deleting a running timer cancels it). One timer runs at a time; the BizHub365 app's **My work** has the same timer.

What can go wrong

If this happens	Do this
Choose one of the open jobs assigned to you.	The job is done, cancelled or no longer assigned to you. Ask the business to open it again or add you to it.
You already have a timer running on [job]. Stop it first.	Stop the running timer under Timer, then start the next one.

My Expense Claims is where subcontractors claim back costs (see Expenses and suppliers). **My Timesheets** works once the business has linked the subcontractor's login to their payroll employee record (**Link to BizHub365 login** on the employee). Until then it says *Your account isn't linked to a payroll employee record yet - contact your employer.*

TIP

Use Read Only for someone who should look but not post, such as a bookkeeper checking your figures. Use Subcontractor for trades who only need to log time on the jobs you give them.

PART I · GETTING STARTED · CHAPTER 7

Subscription, trial, and billing

BizHub365 One is £19 a month or £190 a year, unlimited users, with a 14-day free trial. Payroll is an add-on.

Where to find it: Settings → Subscription

The plan

BizHub365 One is the plan: CRM, bookings, invoicing, banking, VAT MTD, ITSA, multi-currency tax, audit trail, and priority support. One subscription covers every user you invite. Payroll is not in the plan: it is the payroll add-on (see The payroll add-on).

Item	Detail
Plan	BizHub365 One
Price	£19 a month, or £190 a year (the monthly price x 10: 2 months free). VAT as shown at checkout.
Payroll add-on	£10 a month covers up to 5 employees, then £2 a month for each employee after the fifth. Annual: £100 a year covers up to 5 employees, then £20 a year for each employee after the fifth.
Trial	14 days. Card taken at signup, charged only when the trial ends.
Users	Unlimited. No per-seat fee.
Contract	No fixed term. Cancel at any time.
Billing	On the website only, through Stripe Checkout. The iPhone and Android apps are free and sell nothing.

During the trial

- You have the full product.
- Cancel before the 14th day and the card is not charged.
- Choose Cancel now on the day of your first payment and that payment is refunded in full.

Partner offers with no card

If you signed up through a partner's offer page, your trial may be longer and start without a card. The subscription page says so and shows the date the trial ends. To keep your plan, choose **Add payment details** on Settings → Subscription before that date. Stripe opens so you can add a card, and your plan carries on after the trial at its normal price (£19 a month for BizHub365 One, plus the payroll add-on if you

added it). If no card has been added when the trial ends, the trial stops and nothing is charged. You can subscribe again from the same page.

Check your subscription

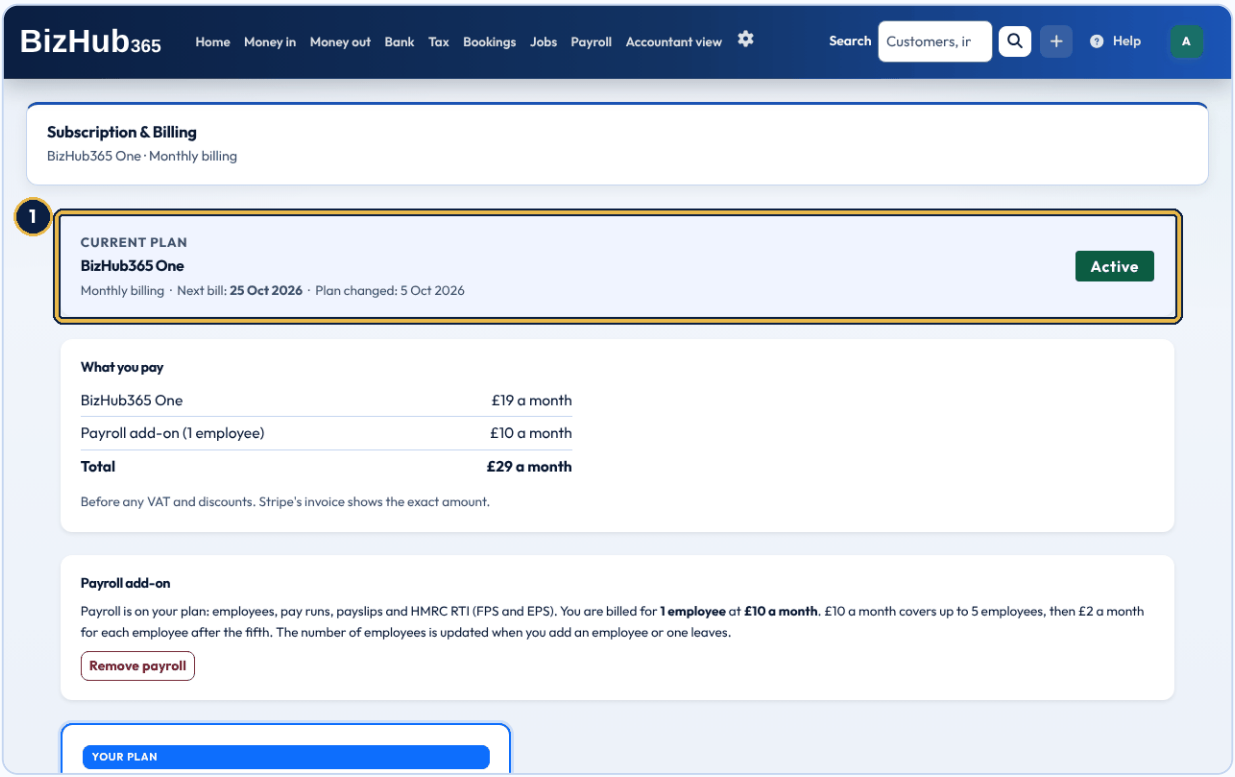
Check your plan and next payment

Goal See which plan you're on and when the next payment is taken.

Who can do it People who can manage billing (Administrators).

Before you start Nothing.

1. Choose the settings cog, then **Subscription**. Under **Current Plan** you see the plan and its billing period (**Monthly billing** or **Annual billing**), **Next bill** (or **Trial ends** during a free trial) and a badge: **Active**, **Free Trial**, or **Set to end** with the end date when the subscription will not renew.



Step 1. Open Settings, then Subscription, and look under Current Plan.

When it worked: Below it, **What you pay** lists BizHub365 One, the payroll add-on with the number of employees billed (if you have it) and the total for each month or year, before VAT and discounts. The plan card further down shows **Your current plan**.

What can go wrong

If this happens	Do this
You do not have permission to manage billing for this business.	Only people who can manage billing see the subscription. Ask an Administrator.

The line under the page title names your plan and billing period too, for example **BizHub365 One · Monthly billing**. Without a subscription it says **Subscribe to get started**. To subscribe, or to subscribe again after cancelling, choose **Monthly** or **Annual** on the plan card, tick **Add payroll** if you pay staff, and choose **Get BizHub365 One**. Stripe's checkout page opens for your card details. New businesses start their free trial the same way (see Start your free trial).

Promo and voucher codes

The **Promo or voucher code** box is only shown before you subscribe, because a code applies to a new subscription. Type the code, choose **Apply**, then choose **Get BizHub365 One**.

Change the card you pay with

1. Open Settings → Subscription.
2. Under **Payment details**, choose **Update payment details**.
3. Stripe's secure page opens. Add the new card and save it, then return to BizHub365.

The new card is used from the next payment. The button is there for active and trial subscriptions, and while a failed payment is being retried. During a trial that started without a card, use **Add payment details** instead (see above).

The payroll add-on

BizHub365 One does not include payroll. The **payroll add-on** opens the Payroll menu: employees, timesheets, pay runs, payslips and HMRC RTI (FPS and EPS). It costs £10 a month covers up to 5 employees, then £2 a month for each employee after the fifth. For example, 6 employees cost £12 a month and 10 employees £20 a month. On annual billing it is £100 a year covers up to 5 employees, then £20 a year for each employee after the fifth. It is billed with your plan, on the same monthly or annual dates, as a second line on the same Stripe invoice.

Which employees are counted

- Every employee on payroll whose record is active, from the day you add them, before their first pay run.
- Not leavers: an employee whose leaving date has passed is no longer counted. An employee leaving today or later still counts.

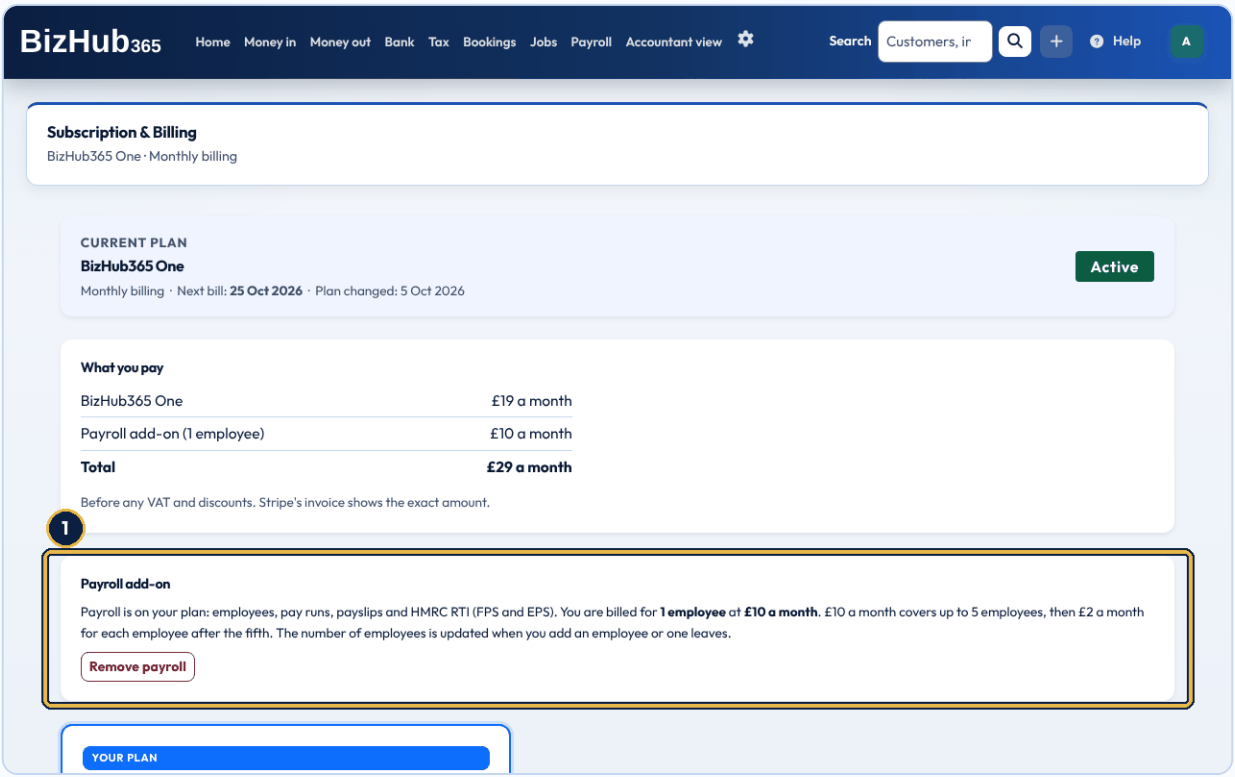
- Not directors who are not paid through payroll: a director counts only once they have a payslip with pay in the current tax year (from 6 April).
- Not employee records you have switched off (Active unticked).
- With no one counted yet, you are billed for 1 employee, so the add-on is never less than £10 a month (£100 a year).

When you add an employee, an employee leaves or you take one back on, BizHub365 updates the number billed. The change is prorated: the difference for the rest of the current period goes on your next invoice (a credit if the number went down). The number is checked again a few days before each renewal.

Add or remove payroll

Goal	Turn payroll on for your business, or stop paying for it.
Who can do it	People who can manage billing (Administrators). Payroll is added on the website only; the phone apps sell nothing.
Before you start	An active subscription or free trial. To remove payroll, finish any pay run you have started first: the payroll pages close as soon as it is removed.

1. Open Settings → Subscription and find the **Payroll add-on** card. Without payroll it shows the price for the employees you have now. People who can manage billing can also choose **Add payroll** in the menu bar.



Step 1. Open Settings, then Subscription, and find the Payroll add-on card.

2. Choose **Add payroll** or **Remove payroll**, then **OK** in the box that asks you to confirm.

When it worked: The page reloads with a message. After Add payroll it gives the price and the number of employees, and the **Payroll** menu appears. After Remove payroll the Payroll menu goes; your employees, pay runs and HMRC submissions are kept for when you add payroll again.

What can go wrong

If this happens	Do this
Your last payment failed.	Pay the outstanding invoice first (see If a payment fails), then try again.
We could not add payroll just now.	Nothing has changed. Try again in a few minutes.

How payroll changes are charged:

- Adding payroll part way through a period: the rest of the period is added to your next invoice.
- Payroll is not part of the free trial. During a trial, opening a payroll page takes you to **Start your paid subscription** on the Subscription page. **Start paid subscription now** ends the trial today and takes the first payment straight away (add your payment details first if you have not); payroll then opens if it is on your plan. Everything you set up during the trial is kept.
- Removing payroll part way through a period: the unused part comes off your next invoice as a credit. It is not paid back to your card.
- Referral commission for partners is on BizHub365 One only, not on the payroll add-on.

Cancel your subscription

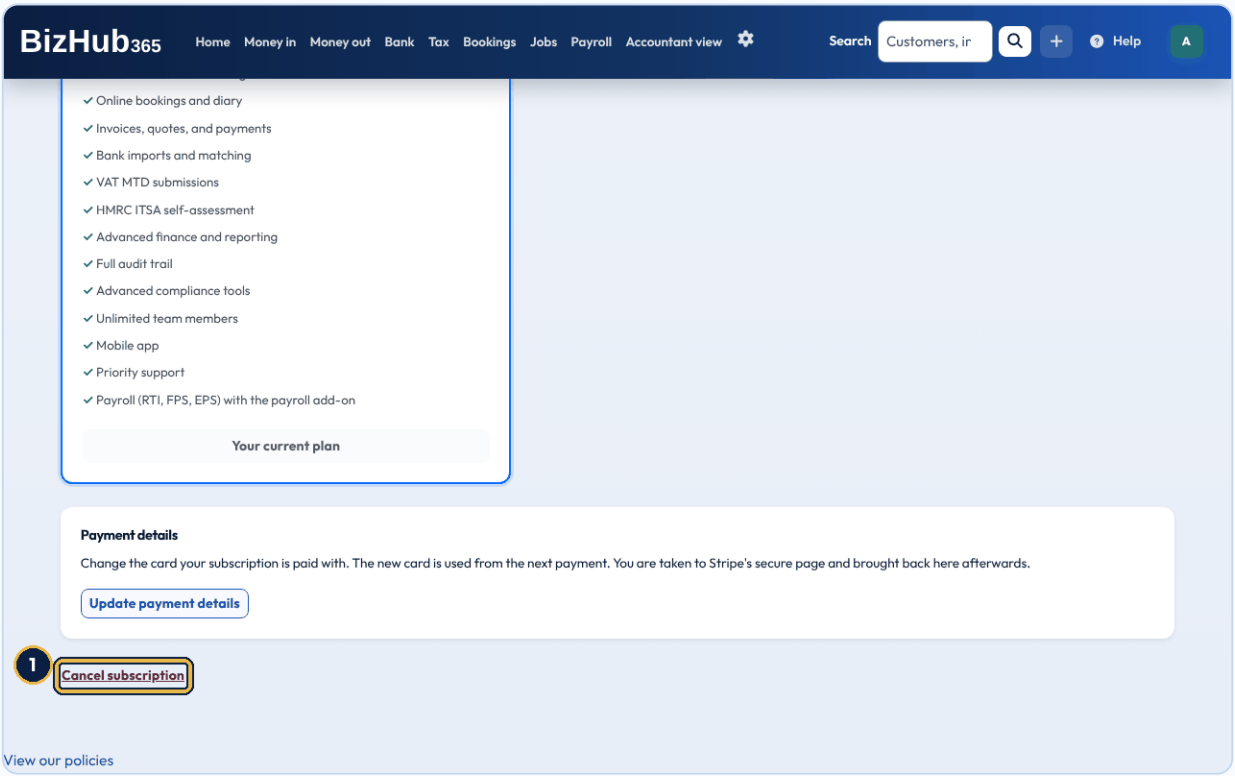
You can cancel at any time. Two choices are shown side by side, with the refund for each:

- **Cancel now**: your access ends straight away and the unused part of the period you have paid for is refunded to the card you paid with.
- **Cancel at the end of the term**: you keep access to the end of the period you have paid for, then the subscription does not renew. No refund is due.

Cancel your subscription

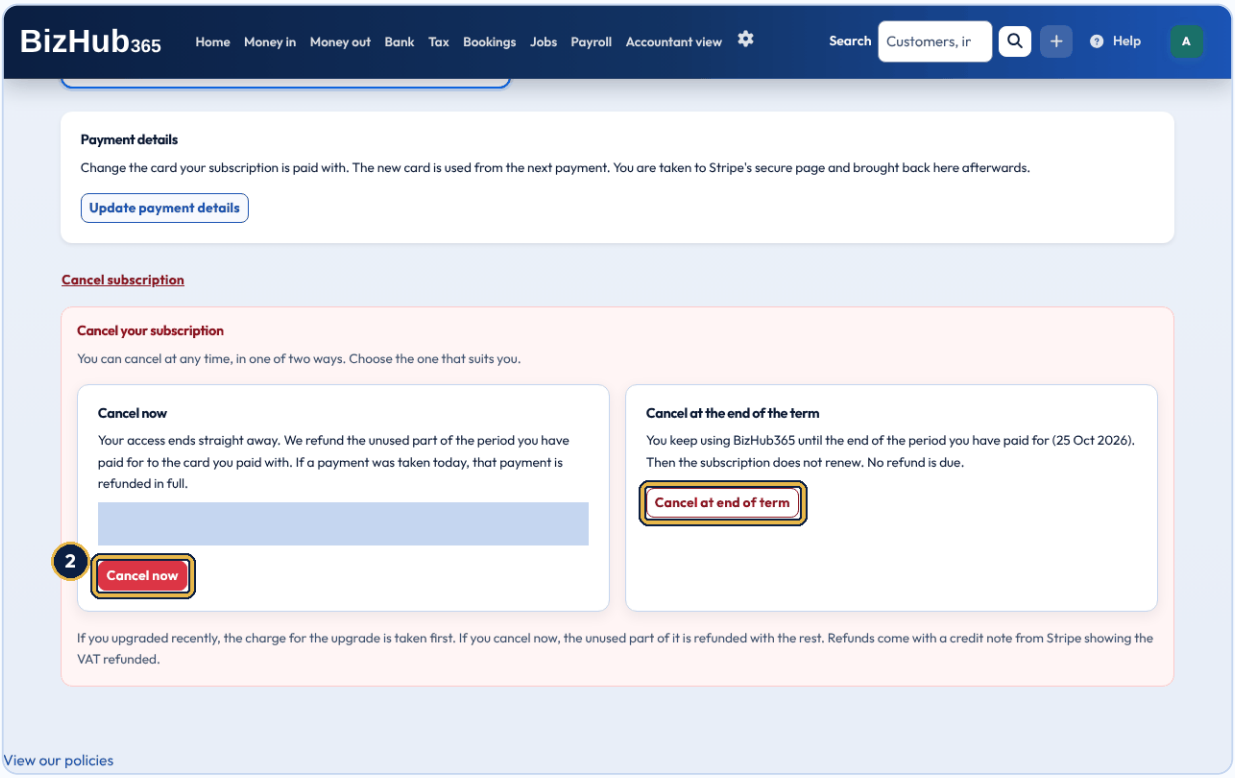
Goal	Stop your subscription, now with a refund or at the end of the period you've paid for.
Who can do it	People who can manage billing (Administrators).
Before you start	If you're cancelling now, download anything you want to keep first, as your access ends straight away.

1. In Settings → Subscription, choose **Cancel subscription** (**Cancel trial** during a free trial) under the plan.



Step 1. Choose Cancel subscription under the plan.

2 Read the two choices and the refund shown for each. Choose **Cancel now** or **Cancel at end of term** (**Cancel at end of trial** during a trial), then **OK** in the box that asks you to confirm. The box repeats the refund or the date your access ends.



Step 2. Choose Cancel now or Cancel at end of term, then OK.

When it worked: The page reloads with a message at the top: the refund on its way to your card, or *Your subscription is set to end on* [date] *and will not renew*. After Cancel at end of term the Current Plan card shows **Set to end on** that date with a **Set to end** badge, and the cancel buttons are replaced by **Resume subscription**.

What can go wrong

If this happens	Do this
We could not work out your refund just now.	You can still cancel: the box that asks you to confirm tells you what happens.
You change your mind after Cancel at end of term	Choose **Resume subscription** before the end date (see Resume a subscription that is set to end).

How refunds work:

- Cancel now on the same day a payment was taken (UK time) and that payment is refunded in full.

- Otherwise you get back the whole days left in the period. For example, cancelling with 20 of 30 days left refunds 20/30 of what you paid. This works the same for monthly and annual plans, however long you have had the plan.
- If you added payroll or changed plan and that charge has not been billed yet, it is taken first, whichever way you cancel. If you cancel now, the unused part of it is refunded with the rest. If that payment fails, the subscription is still cancelled and you still owe the upgrade charge.
- Only payments we have received are refunded.
- Refunds come with a Stripe credit note showing the VAT refunded. BizHub365 adds the refund to your own books as a refund from a supplier against your subscription expense, dated the refund day (it shows on the Money in page), so your VAT return claims back that much less VAT.
- Switching from annual to monthly leaves the unused annual amount as credit on your account for future bills. That credit is not paid back if you cancel.
- During the free trial, either choice means nothing is charged: cancel now ends the trial straight away, or cancel at the end of the trial keeps it running until then.

Resume a subscription that is set to end

Changed your mind after **Cancel at end of term**, or after **Cancel before this charge** in a reminder email? You can resume until the end date.

1. Open Settings → Subscription. The **Your subscription is set to end** card shows the end date.
2. Choose **Resume subscription**.
3. Confirm. The confirmation gives the date the subscription renews and is charged.

The page shows **Your subscription has been resumed and will not end**, the badge goes back to Active, and the next bill date returns. Nothing is charged when you resume: the plan, price and billing date stay the same. A subscription you cancelled now cannot be resumed; subscribe again instead.

Reminders before you are charged

From 1 December 2026, everyone who can manage billing gets an email before each payment is taken: at least 14 days before an annual renewal, and at least 3 days before a monthly renewal or before a free trial turns into a paid plan. It gives the date, the amount including VAT (with the payroll add-on, if you have it), what the payment is for and the card it will be taken from. If there is no card on file, it says so and links to the Subscription page to add one.

The email has two buttons that work without signing in:

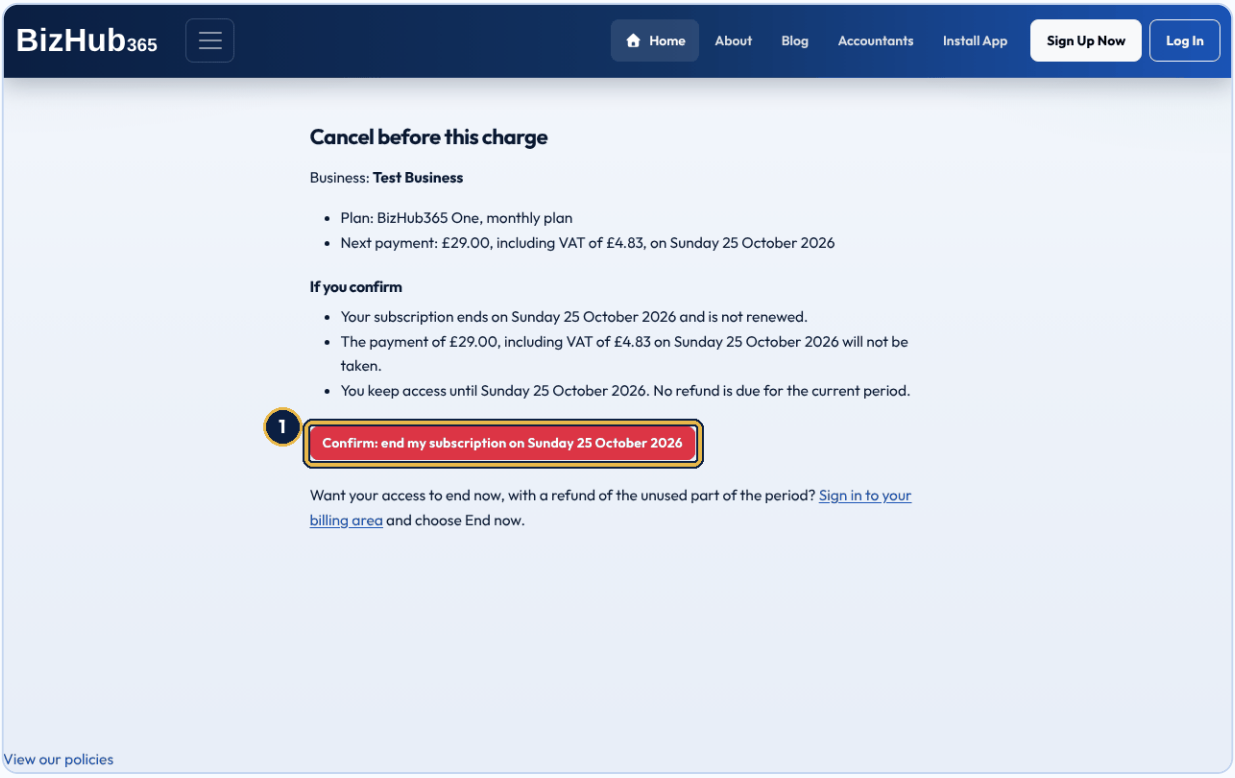
- **Cancel before this charge**: your plan ends on the payment date and is not renewed. You keep access until then and nothing more is charged. No refund is due. To end straight away with a refund instead, sign in and use Cancel now.
- **Switch plan**: move between monthly and annual billing, with the first payment shown, from the payment date. The payroll add-on, if you have it, moves with the plan. Nothing is charged now.

Opening a button only shows what will happen. Nothing changes until you press the confirm button on that page, and you get a confirmation email. The buttons stop working on the payment date and after one of them has been used. Then the page asks you to sign in instead.

Cancel from the reminder email

Goal	Stop the next payment from the reminder, without signing in.
Who can do it	Anyone the reminder was sent to (the people who can manage billing).
Before you start	Find the reminder email. Its buttons work until the payment date, and only once.

1. Choose **Cancel before this charge** in the email. The page shows the business, the plan and the next payment, and what happens if you confirm. Choose **Confirm: end my subscription on** [the payment date].



Step 1. Check the details and choose Confirm.

When it worked: The page says *Your subscription will end on* [date], the payment isn't taken and you get a confirmation email. You keep access until then.

What can go wrong

If this happens	Do this
This link no longer works	The payment date has passed, the subscription has changed since the email was sent, or one of its buttons has already been used. Choose **Sign in** and use Settings → Subscription.
You change your mind	Sign in and choose **Resume subscription** on Settings → Subscription before the end date (see Resume a subscription that is set to end).

If a payment fails

- Your features stay on while the payment is retried: for up to a week if you pay by card, and for up to 14 days if you pay by Bacs Direct Debit.
- People who can manage billing see a notice saying the payment failed and when the retries end, on the Subscription page and once a day as a message.
- Pay the invoice from the link in the payment email from Stripe, or make sure your card or bank account has funds and your card is in date. To use a different card, choose **Update payment details** on the Subscription page.
- If no payment succeeds by the time the retries end, the subscription is cancelled and access stops.

Who does not need a paid subscription

- Accountants and referral partners signing up at /referrer/ (accountants then complete an accountant profile). Free, not a 14-day trial.
- People invited into a business that already subscribes.
- Demo or operator-managed training businesses.

CAUTION

Billing permission is separate from edit permission. Only people with **Can manage billing** can change the subscription or start the delete-business wizard.

PART I · GETTING STARTED · CHAPTER 8

Mobile app and desktop install

Work from the browser, install the desktop app, or use the iOS and Android apps.

In the browser

bizhub365.com is the full product. Use it on any modern desktop or tablet browser. Chrome, Edge, Firefox, and Safari are supported.

Install on the desktop (PWA)

Step-by-step install guides for every device, with screenshots, are in Install BizHub365 on your devices.

BizHub365 can be installed as a desktop app from the browser. Look for **Install App** in the navigation bar.

1. Open bizhub365.com and sign in.
2. Choose Install App when the prompt appears.
3. Confirm in the browser dialog. BizHub365 opens in its own window next time.

> **NOTE**
> The desktop install is online-first. You still need a connection for invoicing, payroll, and HMRC.

If your accountant gave you their own branded portal, there is no Install App button. Use the install icon in Chrome or Edge's address bar instead. The app installs under your accountant's firm name and logo.

iPhone and Android

Download **BizHub365** from the App Store or Google Play (bundle `com.tweedtyne.bizhub365`).

- Sign in with the same email as the web app. The app then asks for the same second check as the website: a passkey, an authenticator app code, approval on another signed-in phone, or a 6-digit code we email you.
- Allow notifications and the app tells you when a sign-in or action needs approving. Tap the notification and choose **Approve** or **Deny**.
- Tap **Scan to sign in** to sign in on a computer by scanning the QR code on its login page.
- **Settings** → **Security** adds a passkey on the phone, sets up an authenticator app, and lists the phones that can approve.

- The app opens on **Home**. Along the bottom are the same areas as the website's menu: **Home**, **Money in**, **Money out**, **Bank** and **Tax**, with a round **+** button for adding things quickly. **Settings** is at the top of Home. Tabs you can't use, or areas your business has switched off, are left out.
- Create and review invoices, quotes, money in from customers, bookings, customers, and expenses.
- Open reports, VAT returns, Income Tax updates, payroll, and your digital business card QR code.
- For the Income Tax final declaration, choose the tax year on **Tax** → **Income Tax updates** → **Returns**. **Submit final declaration** only uses a tax calculation for that year. If there is none yet, the app says so; tap **Trigger tax calculation** first.
- The apps are free and for signing in only: there is no sign-up, and no prices, plans or purchases. You create your account and manage your subscription on the website.

The app, screen by screen

When you open the app it goes to the sign-in screen, or, once you are signed in, to **Home**. It works with your first business; there is no business switcher in the app. A business without a subscription shows **This isn't available on your account.** with **Log out**, and a referral partner with no business opens **Referral Programme**. Along the bottom are five tabs, the same areas as the website's menu: **Home**, **Money in**, **Money out**, **Bank** and **Tax**, with the round **+** button between Money in and Money out. Settings is the sixth area: tap **Settings** at the top of Home. Anything you can't use is left out: adding needs the Edit permission, Income Tax updates, VAT returns and payroll need Manage Billing, Bank is hidden when the Banking section is off, and areas your business has switched off are hidden. Older links to the app's menu open Home.

Home

Home's title is your business name. **Share B Card** at the top opens your digital business card: its QR code and buttons to share or preview it. **Settings** beside it opens Settings (see below).

Card	What it shows
Tax to set aside	The same estimate as the website's Home: the total, then how it is made up (profit this tax year or accounting period, Income Tax and Class 4 National Insurance, or Corporation Tax, and VAT owed so far this VAT period), with *Based on your figures to* [date]. *An estimate, not a bill.* and any notes. **Go to Tax** opens the Tax tab. The card shows only when there are figures to work from, and only to administrators and your accountant (see Tax to set aside).
Profit this month	Income less expenses from the 1st of this month to today, from your Profit and Loss report. A loss shows as **Loss this month**.
To do	**Scans to check** (Pending scans), **Bank lines to sort** and **Overdue invoices**, each with how many. Tap one to open it. When there is nothing waiting it says *Nothing to do. You are up to date.*
Also in your business	Areas your business has switched on: **Bookings**, **New booking** and **Payroll** (see the tables below). CIS and Fixed assets are on the website only.

Pull down, or tap **Refresh** at the bottom, to load Home again. If part of it can't load, Home says so with **Try again**.

The + button

Choice	What it opens
Daily takings	Record a day's takings (see Daily takings below). Shown when your business was set up as a cafe, or hair and beauty (then it is first), or has recorded takings before.
Scan with AI	Scan with AI, to photograph or upload a receipt or bill into Pending scans.
Record money in	Choose the invoice a customer has paid (the same as Record money in on the Money in tab).
Add expense	Create Expense.
New invoice	Choose a customer, then the invoice form.
Start a trip	Mileage, where **Start trip** and **Stop trip** are.

Close closes the list.

Money in

Entry	What you can do
Record money in	Records a customer's payment against an invoice. Choose the invoice, check the **Payment Value** (filled in with the invoice total), choose the **Payment Method** and choose **Save payment**. The payment is dated today. Other money in (income with no invoice, money that is not income) is recorded on the website.
View money in	Payments from your customers with their customer, invoice, method and date. Search by customer or payment method. The website's **Money in** page shows all money in, including takings and money still to match.
Refund from a supplier	Records money a supplier paid back (see Refunds from suppliers): the **Date received** (YYYY-MM-DD), the **Amount received**, the **Supplier** if they are on your list, then the **Expense it refunds** (their expenses with something left to refund, each with how much is left) or the **Expense category**, and, if you are VAT registered, the **VAT given back** (left as the expense's when you chose one), with an optional description and reference. Choose **Record refund**. It reduces that expense and is never counted as income. The same rules as the website apply, and any problem is shown beside its box. Changing or deleting a refund is done on the website. Needs the Edit permission.
Daily takings	Your recent days' takings, newest first: the date and till, card and cash, the total taken and any **Card to come** (card takings your card company has not yet paid into your bank). Tap a day to see it all: sales by VAT rate, tips, paid-outs, cash to bank and the till count. Days are changed or deleted on the website. **Record a day's takings** opens the form: the **Date** (YYYY-MM-DD), what was taken by **Card**, in **Cash** and in **Other ways** (recorded as paid into your bank account), **Tips by card** and **Tips in cash**, the sales (by VAT rate if you are VAT registered: standard 20%, reduced 5%, zero-rated and exempt; otherwise one **Sales** total), any paid-outs (**Add a paid-out**: what for, amount, category and, if VAT registered, the VAT on the receipt) and, if you like, the till, Z reading, cash counted and float. **Taken** and **Sales and tips** are shown as you type: they must be the same. Choose **Save takings**. The same rules as the website apply, and any problem is shown beside its box and read out by your screen reader. With no signal the day is kept on your phone and uploaded later (see No signal?). A business set up as a cafe, or hair and beauty, has Daily takings first on this tab.
New invoice	Choose a customer (or **Add new customer**), choose the **Payment terms**, add lines with **Add invoice item** (and **Add time/labour**), add notes and payment instructions, and choose **Save and Send Invoice**. The invoice is dated today and emailed to the customer with its PDF.
Invoices	The **Due** and **Paid** tabs list your invoices. **Send Invoice** emails one again, **Download** shares its PDF, and **Delete** deletes it (the customer is emailed that it was cancelled). Tap an invoice to change its payment terms, lines or notes and choose **Update and Send Invoice**, which emails the updated invoice once. Locked invoices can't be changed.
New quote	The same form as an invoice, dated today. **Save and Send Quote** saves it and emails it to the customer.
Quotes	**Resend Quote** emails it, **Make Invoice** turns it into an invoice, and **Delete** deletes it.

Entry	What you can do
Jobs	Shown while the Jobs section is on. Your jobs with the **Open**, **Done** and **All** tabs and a search; each shows its customer, due date and stage. Tap a job to see its figures so far (Quoted, Invoiced, Paid, Costs and Profit so far) and its quotes, invoices, expenses, mileage trips and bookings. Adding and changing jobs is done on the website.
New credit note	Choose the customer, type the amount, VAT rate (if you're VAT registered) and reason, and choose **Save and Send Credit Note**, which saves it and emails it to the customer.
Credit notes	**Send** emails a credit note; **Use credit** applies its whole amount.
Add customer, **Customers**	Add a customer (**Create Customer**), or tap one to change their details and choose **Update Customer**. Customers are deleted on the website. **Email** and **Call** open your mail or phone app.

Money out

Entry	What you can do
Scan with AI	**Take a photo**, **Choose from photo library** (up to 10 at once) or **Choose a PDF or file**. Each file waits in Pending scans; nothing is added to your accounts until you save it. The screen also shows your business's email address for receipts.
Pending scans	Shows how many are waiting. Each scan shows whether AI is still reading it, what it read, or that it failed. **Review and save** opens Create Expense filled in; **Discard** removes the scan.
Add expense	Create Expense: supplier, reference, description, date, whether it is paid, the amounts (net, VAT and gross if you're VAT registered), category and a receipt file, then **Save Expense**. **Scan with AI** on this screen can add to Pending scans or fill in the form from a photo or file.
Expenses	Your expenses, with **Delete** for unlocked ones. **Payments** on an expense lists how it was paid; **Move to another account** on a payment lets you choose a different account it was paid from, and **Save** posts the change. A payment that is locked or matched to a bank transaction can't be moved here.
Mileage	Your business trips (see Mileage). **Start trip** records the time and an optional start postcode; it does not use your location and asks for no location permission. Under **Trip in progress**, type the end postcode and the **Business miles** (or the mileometer readings at the start and end, or tap **Suggest miles**), then **Stop trip**. **This month** lists this month's trips with their allowance and totals. **Add trip manually** adds a trip by hand, and **Add a vehicle** adds your first vehicle; vehicles are changed on the website. **Set up automatic trips** lets the app record your drives by itself (off unless you turn it on; see Turn on automatic trips), and **Trips to sort** lists the recorded trips with **Business** and **Personal**.

Bank

The Bank tab lists your bank lines. **To sort** shows the lines waiting to go in your books: **Match invoice** or **Match expense** when there is a suggested match, **Add to books**, or **Ignore**. **History** lists imported transactions, and **Ledger** your accounts when the Accountant view section is on (accountants always have it); tap one to see its lines. A key under the header says what **Dr** and **Cr** mean on that account (on a bank account, **Dr** is money in and **Cr** is money out). Upload a statement on the website. When bank feeds are switched on for you, **Bank connections** at the top of the Bank tab lists your connected accounts with their status, the bank account in your books each one feeds and how long the consent runs. **Connect a bank** lets you choose your bank by its logo or search for it, says in a few lines what you're agreeing to (with **More about how this works** for the full explanation) and opens your bank's page in the app to approve access. Back in the app, **Choose bank accounts** asks which bank account in your books each connected account feeds: one of yours, **A new bank account** or **Not now**; see Connect your bank for a bank feed. **Choose bank account**, **Re-confirm**, **Connect again** and **Disconnect** work as on the website. Without it, connect your bank on the website.

Tax

Entry	What you can do
Tax to set aside	The same card as on Home, when there are figures to work from.
Income Tax updates	**Update from HMRC** fetches your income sources and deadlines. **Income sources** sends a quarterly update or annual summary for each income source; **Deadlines** lists what HMRC expects and when; **Returns** triggers a tax calculation and submits the final declaration.
VAT returns	**Connect HMRC** (in your browser) and **Sync VAT**. Tap a return to see boxes 1 to 7, **Finalise return**, then **Submit to HMRC**. Only VAT-registered businesses see it.
Reports	Financial Reports: search for a report, choose the **From** and **To** dates, and **Download PDF**.

Every send to HMRC from the app shows the same responsibility notice and declaration as the website, then asks you to confirm with a passkey, your authenticator app or an emailed code (see HMRC Making Tax Digital).

Also in your business (on Home)

Entry	What you can do
Bookings	Your bookings, without cancelled ones. Tap one to change it (see below). **Delete** deletes one and emails your business that it was cancelled; an invoice for it is kept.
New booking	**Send Booking Link** emails a customer your booking page with an optional message. **Book Now** chooses a customer, a description, cost, slot length and start date, shows the free slots, and **Make Booking** books one: the customer is emailed a confirmation. No invoice is created or emailed, whatever the cost, the same as a booking made on the website. If you want to charge for it, raise an invoice from **New invoice**.
Payroll	HMRC Payroll. **Staff** lists employees and adds one (name, date of birth, start date, NI number and tax code). **Pay runs** creates a pay period and finalises it; tap a pay run to add payslips (basic pay) and see its totals. **RTI** creates and sends the FPS, and creates and sends a no-payment EPS. Payroll settings are changed on the website.

Settings

Tap **Settings** at the top of Home. **Back** returns to Home.

Entry	What you can do
Manage business	**Manage Business Settings** (name, contact details, VAT number, NI number, payment instructions and logo, and your receipts email address), **Business Holidays**, **Business Hours**, **Business Users** (invite and remove users), **Custom Links** for your business card, and **Sections**.
Your account	Your name, email and phone (**Save Profile Info**), your password (**Update Password**), **Delete Account**, and **Passkeys, authenticator app and phones**, which opens Security.
Share B Card	The same business card screen as the button at the top of Home.
Refer and earn	Join the referral programme, or see your referral code, **Share my referral code**, your held, available and paid commission and the businesses you referred. Your referral link and bank details are on the website.
Scan to sign in	Scan the QR code on a computer's sign-in page, check the browser and place shown, and choose **Approve** (with your fingerprint, face or passcode) or **Deny**.
Help	Opens the help centre in your browser.
Log out	Asks you to confirm, then signs you out of the app.

Emails the app sends for you

- A new invoice: *New Invoice #[number] Created*, with its PDF. A changed invoice: *Updated Invoice #[number] Updated*. **Send Invoice**: *Invoice Resend*. A deleted invoice: *Invoice Cancellation Notice*.
- A booking made in the app: *Booking Confirmation from [business]* (no invoice is sent). A booking whose status changes: *Your booking with [business] has been updated*.
- A booking link: *Book an appointment with [business]*, to the address you type; a new address is added to your customers.
- A deleted booking: *Booking [number] has been cancelled*, to your business's own email address.
- Emails to your customers come from your business name, and replies go to your business email address.

Accessibility in the app

- The app works with VoiceOver on iPhone and TalkBack on Android. Buttons, tabs, Yes/No choices and lists say what they are and whether they are selected.
- Larger text from your phone's text size setting is respected. The tab names are always shown under their icons, and each tab and the **+** button is at least 44 points square.
- VoiceOver and TalkBack read the bottom bar as tabs in the order shown (Home, Money in, Add, Money out, Bank, Tax) and say which tab is selected. The **+** button is read as **Add**, and its list is a dialog with a **Close** button. Each card on Home has a heading, so you can jump from card to card.
- The app turns with your phone, so you can use it in portrait or landscape.
- Lists have a **Refresh** button, so you don't have to pull down to reload them.
- Invoice lists show a status label (for example **Paid**, **Due in 3 days** or **Overdue 2 days**) as well as a colour. Ledger lines show **Dr** or **Cr**, and negative amounts show a minus sign.
- If you can't use the camera, **Choose from photo library** on Scan with AI takes saved images instead, **Choose a PDF or file** takes a PDF, JPG or PNG from Files, or you can email the document to your business's inbound address. Create Expense has the same Files option for receipts.

No sign-up or purchases in the app

The iPhone and Android apps are free and for signing in only. There is no sign-up in the app: create your account on the website (see Create your account and business). Subscriptions are bought, changed and cancelled on the website only (see Subscription, trial, and billing). The apps show no prices or plans. If your account has no subscription, or something needs a part of the plan your account doesn't have, the app says **This isn't available on your account.**

Your business and account in the app

- Tap **Settings** at the top of Home, then **Manage business**, then **Sections**, to see which sections are switched on. Only a full administrator can change them. The Ledger section is called **Accountant view**, as on the website.
- **Settings → Your account → Delete Account** needs your current password and a second check: a passkey, an authenticator app code, or a 6-digit code (tap **Email me a code**). Then tap **Delete My Account**.

Sending and editing in the app

- **Save and Send Quote** and **Save and Send Credit Note** save the document and then email it to the customer. If the email can't be sent, the app says the document was saved but not sent; send it later from **Quotes** (**Resend Quote**) or **Credit Notes** (**Send**).
- **Update and Send Invoice** saves your changes and emails the updated invoice to the customer once. The invoice keeps its own payment instructions.
- Editing a booking starts from its saved description, cost, customer and time. Only what you change is saved, and the time only changes if you pick a new slot. The customer is emailed only when the booking's status changes. **Change customer** moves the same booking to another customer; it does not make a copy.
- **Day flexibility** on a booking also shows slots on the days after the start date (for example **+2 days** shows the start date and the next two days). Earlier days are not searched.
- Customers are deleted on the website; the app lets you view and edit them. To delete an unlocked expense, tap its **Delete** button.
- **Log out** is in Settings (at the top of Home) for everyone, whatever your permissions.
- A Business Staff Member sees only Home, with **Bookings** (their own bookings) under **Also in your business**, and can add a booking but not change or delete one. Subcontractors log their time on the website; in the app, while the Jobs section is on and they have the Edit permission, Home has **My work** under **Also in your business**: the open jobs assigned to them, each with **Start timer**, then **Stop timer** and **Save time** with the hours checked (no rates; with no signal it is kept on the phone and uploaded later). Otherwise the app shows them only Home and Settings.
- The QR code on **Share B Card** is made on your phone, so your card link is not sent to a QR web service.
- If a VAT return or pay period can't be loaded, the screen says why and offers **Try again**.

NOTE

If an older version of the app says “Please update the BizHub365 app to continue.” when you delete your account, update the app from the App Store or Google Play and try again.

TIP

Your phone is registered as a trusted device the first time you sign in. After that, a tap on the phone can approve a desktop login, a deletion or an HMRC submission.

PART II · CUSTOMERS · CHAPTER 9

Customers

The customer record is the hub for invoices, bookings, statements, and the work you do for them.

Where to find it: Money in → Customers

A customer is anyone you sell to: a person or a company. The record holds their contact details, tags, a log of your calls and meetings, files you attach, and a money summary drawn from their invoices, payments and credit notes. Invoices, quotes, bookings and jobs are all raised against a customer, so most work starts by adding or finding one.

Anyone with the View permission can open the customer list, a customer's page, and the exports. Adding, changing, deleting and tagging customers, logging interactions and sending statements need the Edit permission. Staff members and subcontractors do not have the Money in menu (see Roles, permissions, and your team). Names, company names, email addresses, phone numbers and addresses are encrypted in the database.

The customer list

Where to find it: Money in → Customers

Customer Manager shows one card per customer: name, company, email address, phone number, and the type and date of the last interaction (or **No interactions yet**). Each card has two buttons: **+** logs an interaction, and the eye (**View / Manage Customer**) opens the customer's page. At the top are **CSV** and **PDF** exports, the search box, **Sort By**, **Apply** and **New Customer**. The list shows 24 customers a page; the page links at the bottom let you choose 48, 96, 192 or all.

Control	What it does
Search Customers	Matches part of a first or last name, the full name, the company, the email address, the phone number (with or without spaces) or a tag name, ignoring capital letters. Choose **Apply** to search.
Sort By	**Name (A-Z)**, **Name (Z-A)**, **Last Interaction (Oldest)** or **Last Interaction (Newest)**. Customers with no interactions come first when sorting oldest first and last when sorting newest first. Leave it on Sort By for A to Z.
New Customer	Opens the **Add New Customer** form. **Create (+)** → **Customer** opens the list with this form already open.
CSV, **PDF**	Download the whole list (see Export your customer list).

The Add New Customer form

Field	Required	Notes
First Name, **Last Name**	Yes	Shown together as the customer's name on cards, documents and in search.
Company	No	For a business customer. Shown with the name wherever the customer is named, and in the exports. Leave it blank for a private customer.
Email	Yes	Where invoices, quotes, statements and booking emails go. One customer per email address in a business: a second record with the same address is refused with **A customer with this email already exists.**
Phone	Yes when adding	Any format; search matches it with or without spaces.
Address Line 1	No	Type three or more characters and choose from the address suggestions under the box: **Town/City**, **County** and **Postal Code** are filled in for you. Or type every line yourself.
Address Line 2, **Town/City**, **County**, **Postal Code**	No	Printed on the customer's documents.

The record also holds a country (GB unless something else sets it), a VAT number, a preferred currency and a tax jurisdiction override. The web pages do not show or edit those; the invoice and quote editors apply the customer's currency and tax treatment where they are set.

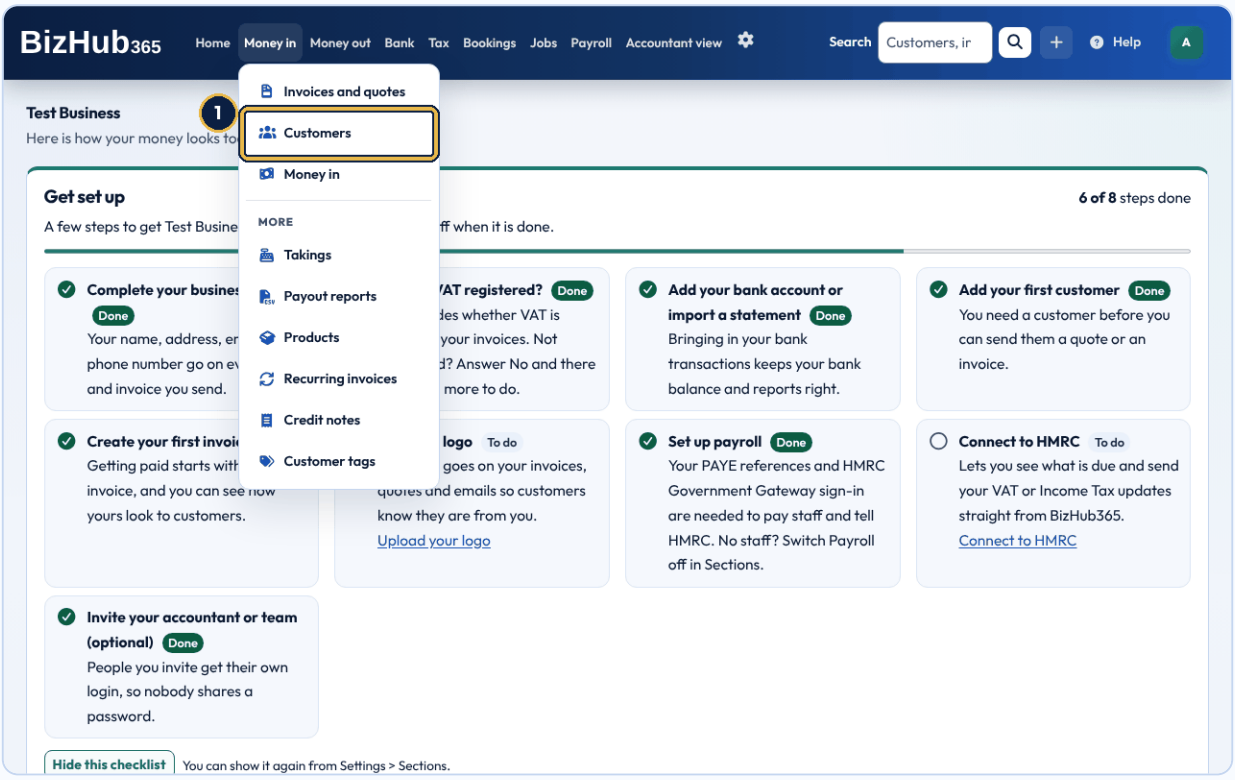
Add a customer

Goal Create a customer record so you can invoice, quote or book them.

Who can do it Members of the business with the Edit permission.

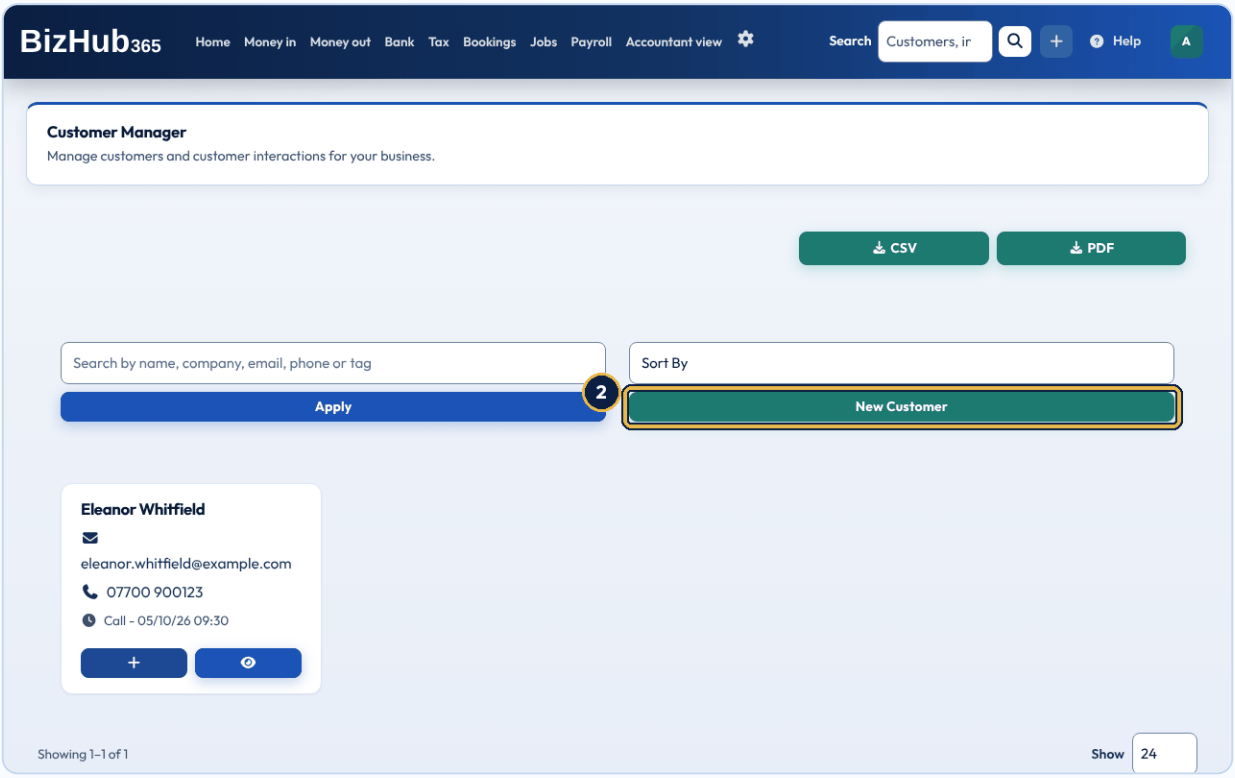
Before you start Have the customer's name, email address and phone number; the address is optional.

1 Open **Money in** → **Customers**. (**Create (+)** → **Customer** opens the same page with the form already open, so you can skip the next step.)



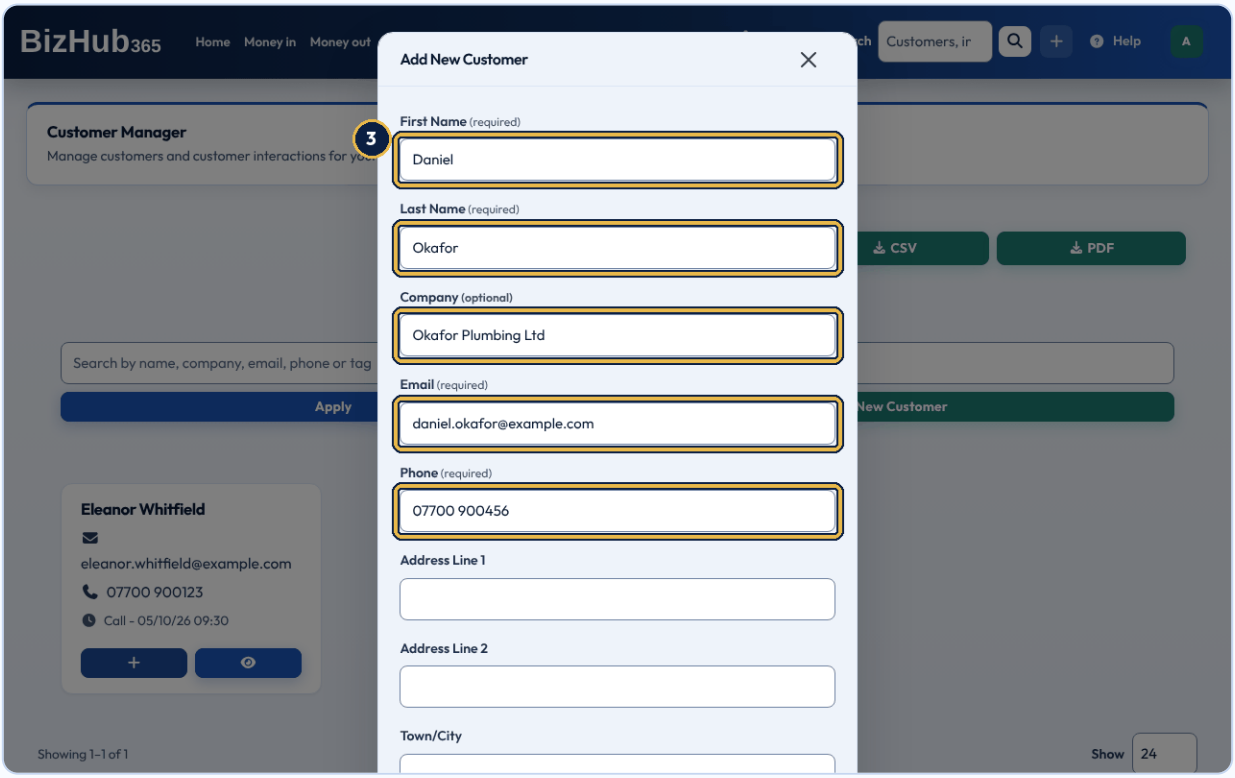
Step 1. Open Money in, then Customers (or choose + then Customer to open the list with the form already open).

2 Choose **New Customer**, to the right of **Apply**.



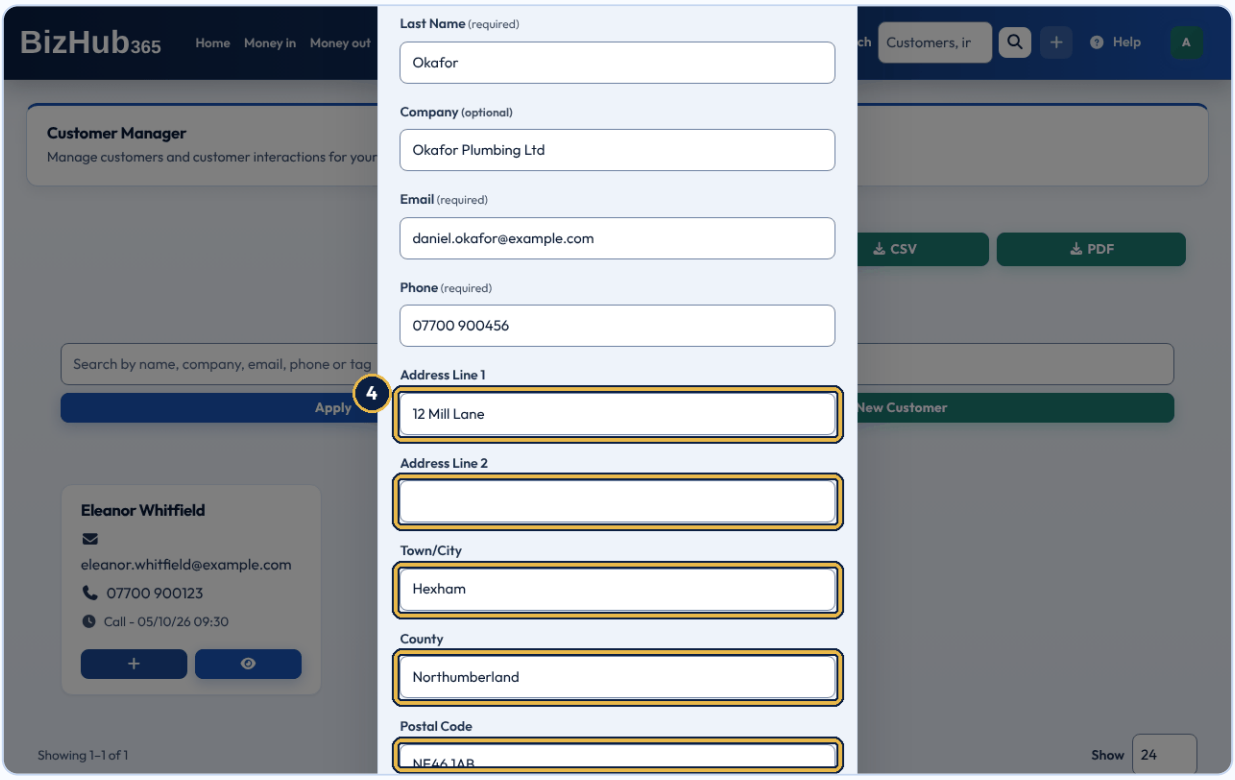
Step 2. Choose New Customer, to the right of Apply.

3 In **Add New Customer**, type the **First Name**, **Last Name**, **Company** (if any), **Email** and **Phone**.



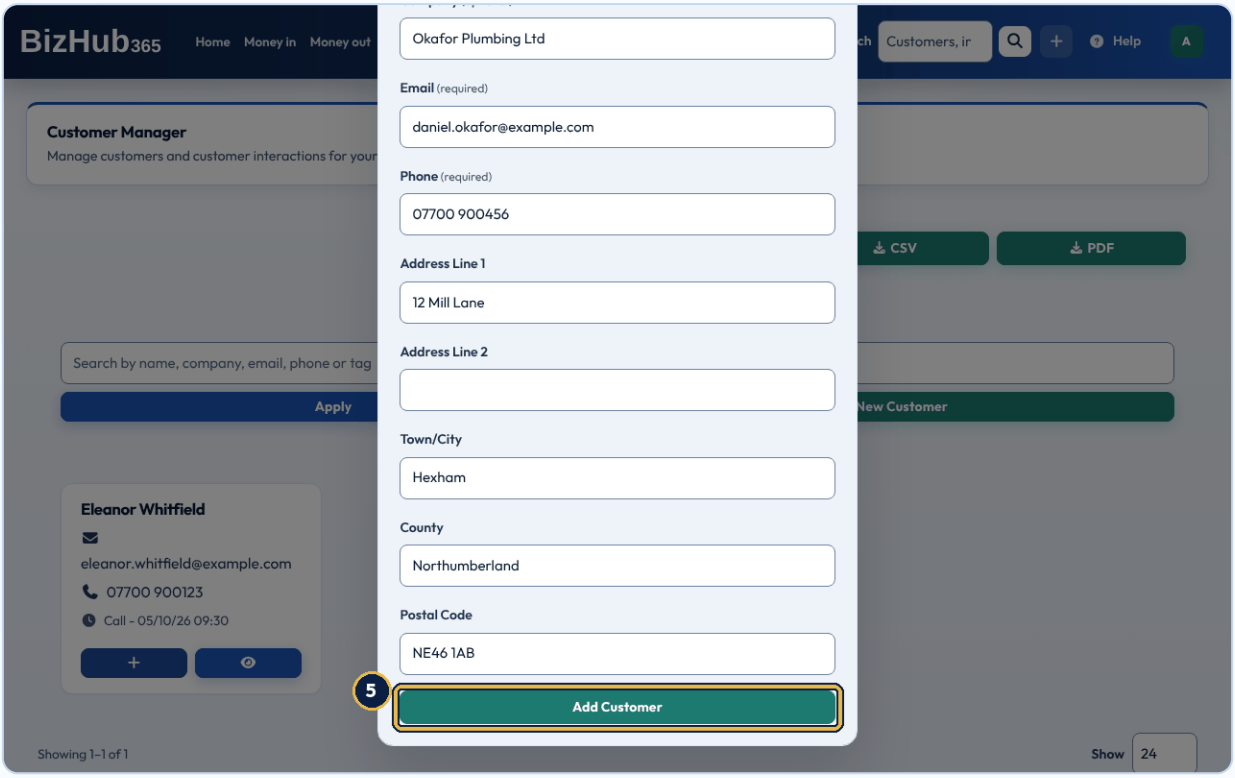
Step 3. Type the First Name, Last Name, Company, Email and Phone.

4 Type the start of the address in **Address Line 1** and choose a suggestion, which fills in **Town/City**, **County** and **Postal Code**, or type each address box yourself. **Address Line 2** is optional.



Step 4. Type the address: start in Address Line 1 and choose a suggestion, or fill in each box.

5 Choose **Add Customer** at the bottom of the form.



Step 5. Choose Add Customer at the bottom of the form.

When it worked: The list reloads with **Customer added successfully.** and the new card in it. The customer is now offered in the customer pickers on invoices, quotes and bookings.

What can go wrong

If this happens	Do this
A customer with this email already exists.	Search the list for the address and use that record, or use a different address for the new customer.
All required fields must be filled.	First Name, Last Name, Email and Phone are required. Fill them in and choose **Add Customer** again.
No address suggestions appear.	Type at least three characters. If the suggestion service cannot be reached, nothing appears; type the address boxes yourself.

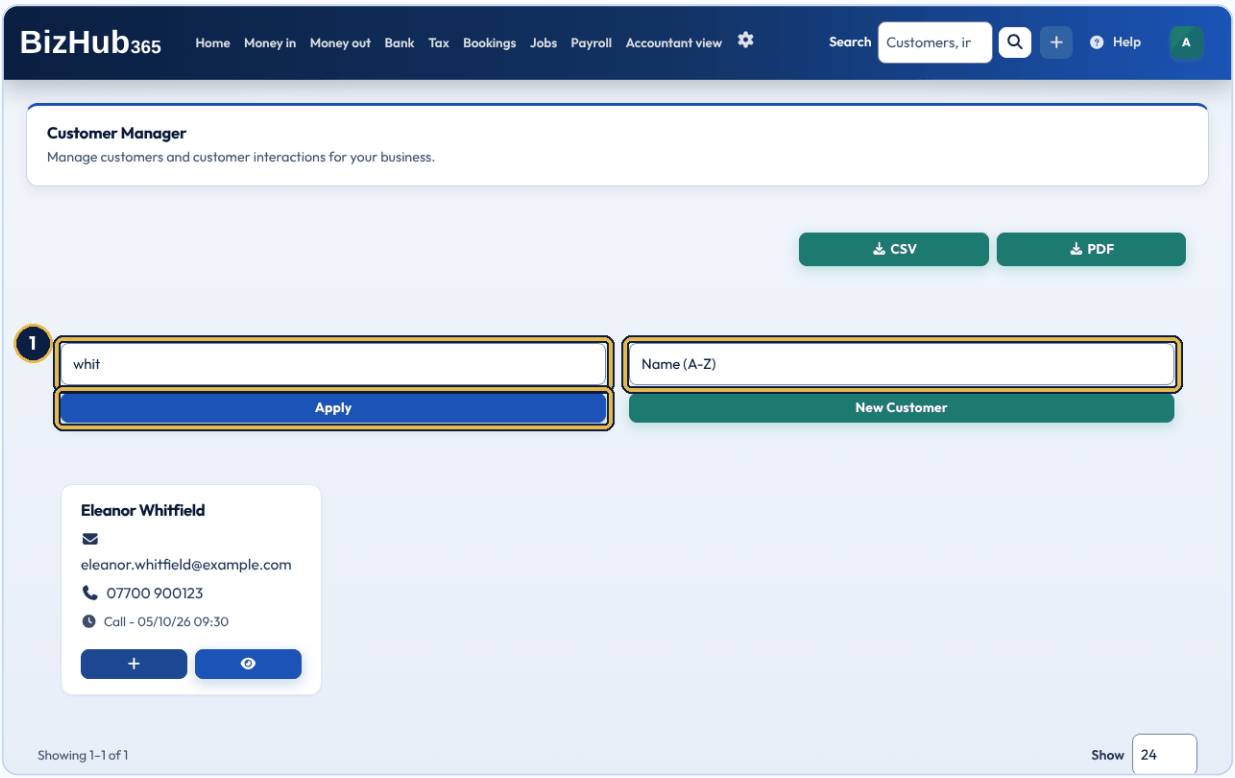
Find a customer and open their page

Goal Get to one customer's record from the list.

Who can do it Members of the business with the View permission.

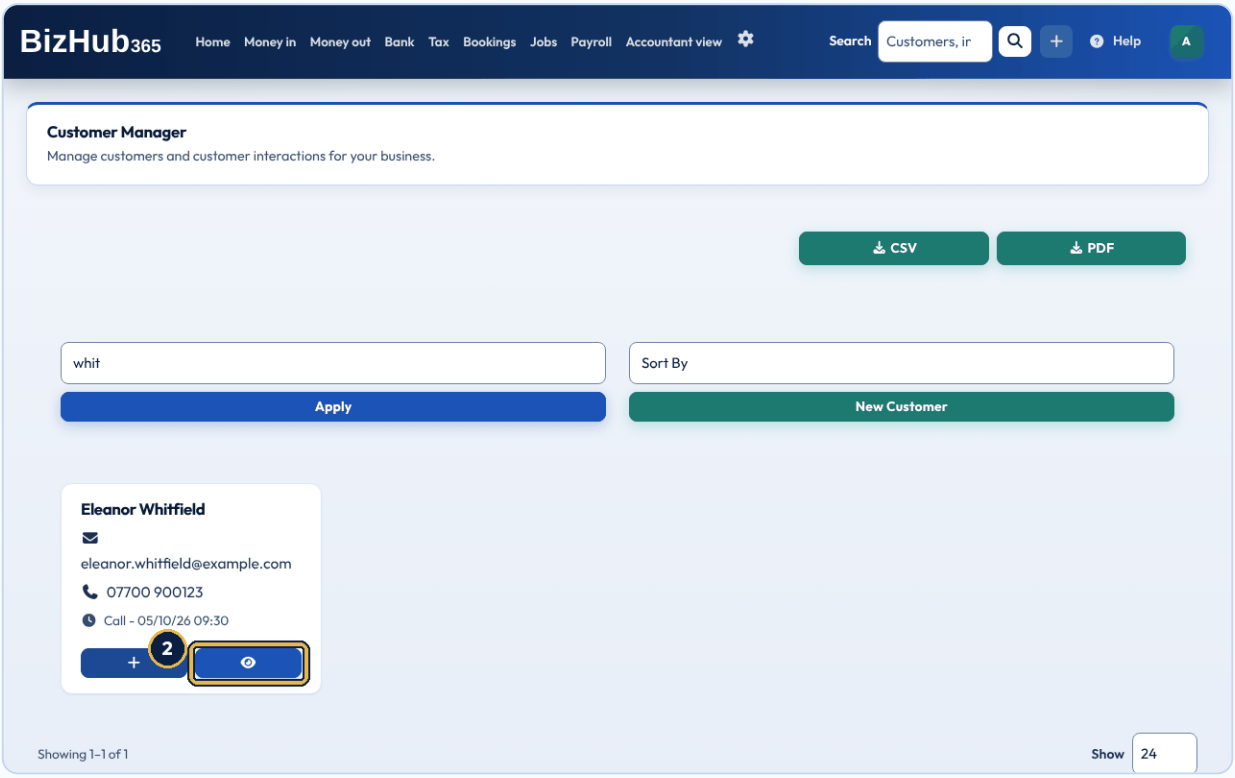
Before you start Open **Money in** → **Customers**.

1. Type part of the name, company, email address, phone number or a tag in the search box, choose a **Sort By** order if you want one, and choose **Apply**.



Step 1. Type part of the name, pick a Sort By order, and choose Apply.

2 On the customer's card, choose the eye button, **View / Manage Customer**.



Step 2. On the customer's card, choose the eye button, View / Manage Customer.

When it worked: The customer's page opens, headed with their name.

What can go wrong

If this happens	Do this
No customers found.	Type less of the name, or check the spelling. Search covers only the business you are working in. Clear the box and choose **Apply** to see everyone again.

The customer page

Open a customer to see everything about them on one page:

Part of the page	What it shows and does
Contact Information	Company, email, phone, address and the business the customer is linked to, with **Update Customer Information** and **Documents** buttons.
Customer Tags	The customer's tags. The **+** adds one; choosing a tag offers to remove it.
Financial Summary	**Total Invoices** (how many), **Total Paid**, **Total Outstanding** (only while something is owed) and **Credit Balance** (only while an unapplied credit note exists), all in pounds. Under it, **Send Statement**.
Interactions	A table of your logged calls, emails, meetings and visits: date and time, type and notes, each with **Delete**. The **+** adds one.
Delete Customer	At the bottom. Asks you to confirm, and refuses customers with financial records (see below).

The invoices, quotes and bookings themselves are opened from their own lists under Money in and Bookings, where you can search by the customer's name (see Quotes and invoices and Bookings and your public booking page).

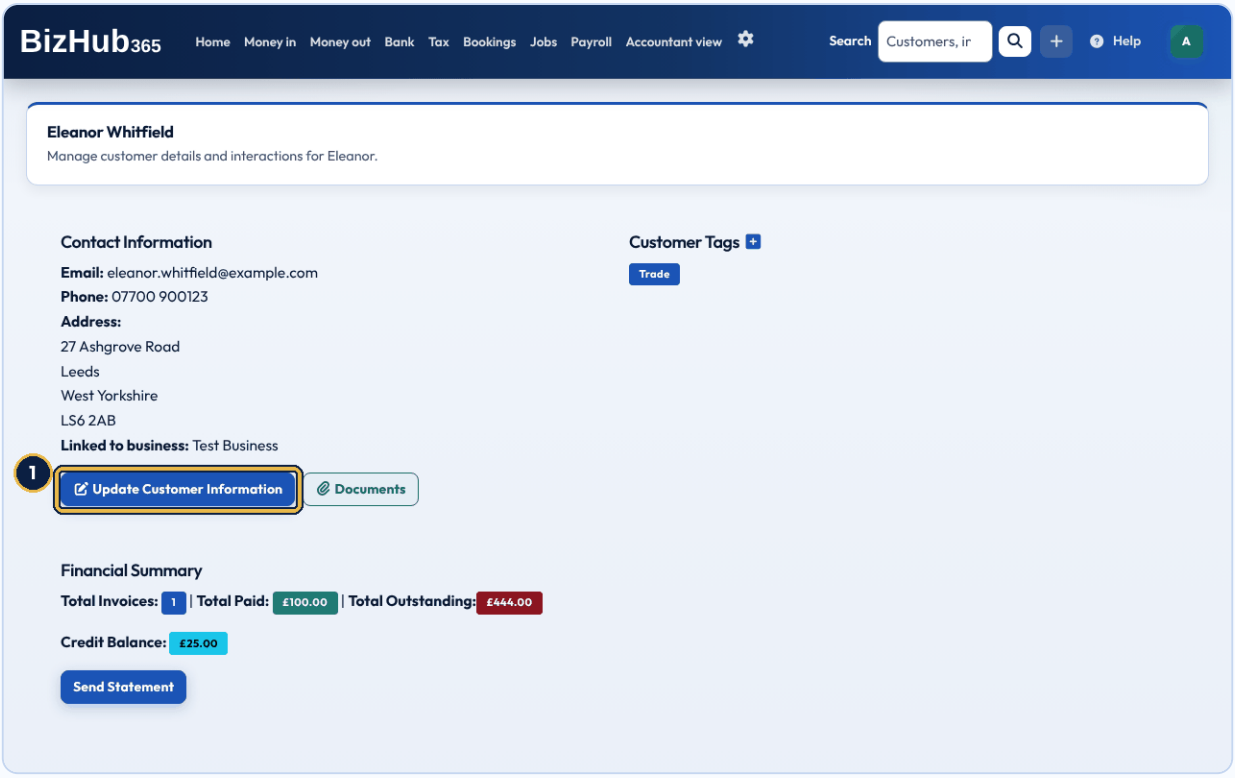
Changing a customer's details

Update Customer Information opens a form with the same boxes as when you added the customer. Saving it with **Update Information** changes the record at once. The customer is not emailed about the change.

Change a customer's details

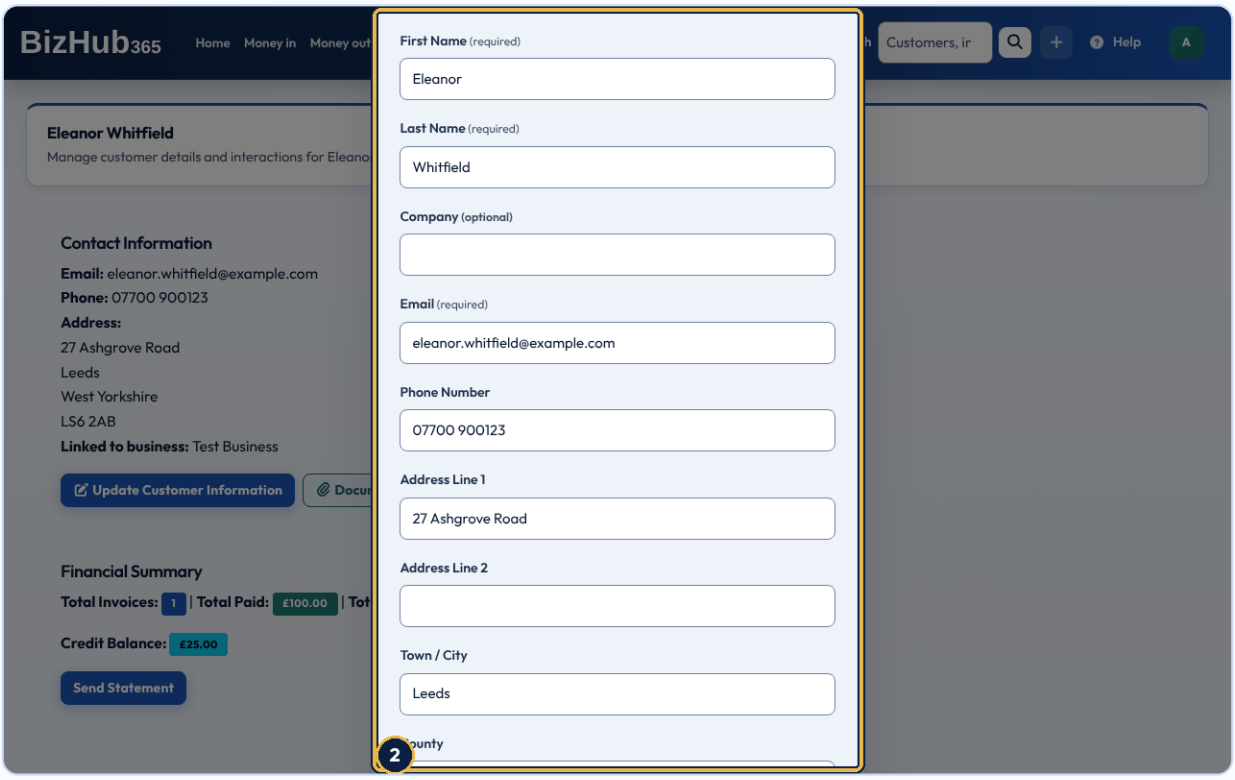
Goal	Correct or update a customer's name, company, email, phone or address.
Who can do it	Members of the business with the Edit permission.
Before you start	Open the customer's page (see Find a customer and open their page).

1. Under **Contact Information**, choose **Update Customer Information**.



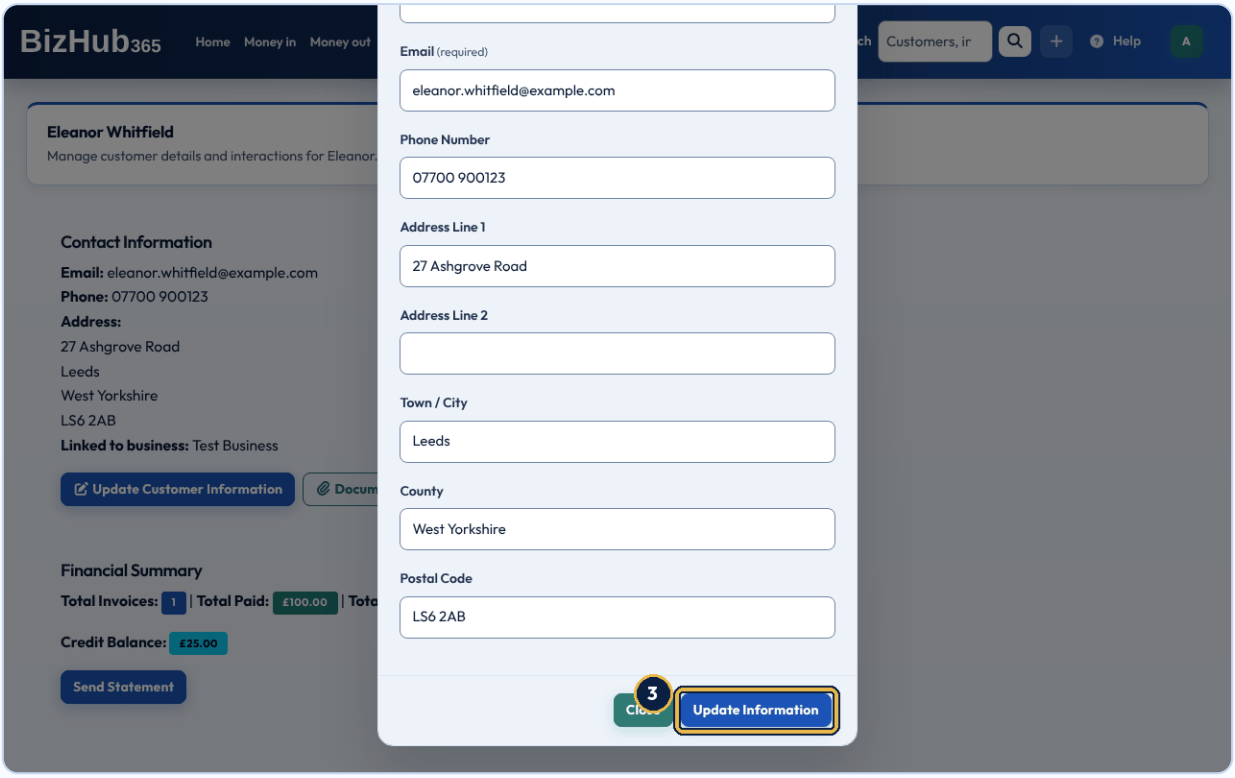
Step 1. Under Contact Information, choose Update Customer Information.

2 Change what you need in the **Update Customer Information** form. First Name, Last Name and Email cannot be left empty.



Step 2. Change what you need in the Update Customer Information form.

3 Choose **Update Information** at the bottom of the form.



Step 3. Choose Update Information at the bottom of the form.

When it worked: The page reloads with **Customer updated successfully.** and the new details. The customer is not emailed; invoices, quotes and statements you send from now on go to the address now on the record.

What can go wrong

If this happens	Do this
The form will not save.	First Name, Last Name and Email are required and the email must be a valid address.

Interactions: your log of calls, emails and meetings

An interaction is a dated note. Choose a type and write what happened; the date and time are recorded for you and cannot be changed. The types are **Call**, **Email**, **Meeting**, **Visit** and **Other**, the same from the customer's page and from the **+** on a card in the customer list. Notes are required. An interaction logged before these types were fixed keeps the type it was saved with (for example **Contact Form**). The most recent interaction shows on the customer's card, and **Sort By** can order the list by it. **Delete** on a row removes that note at once, without asking.

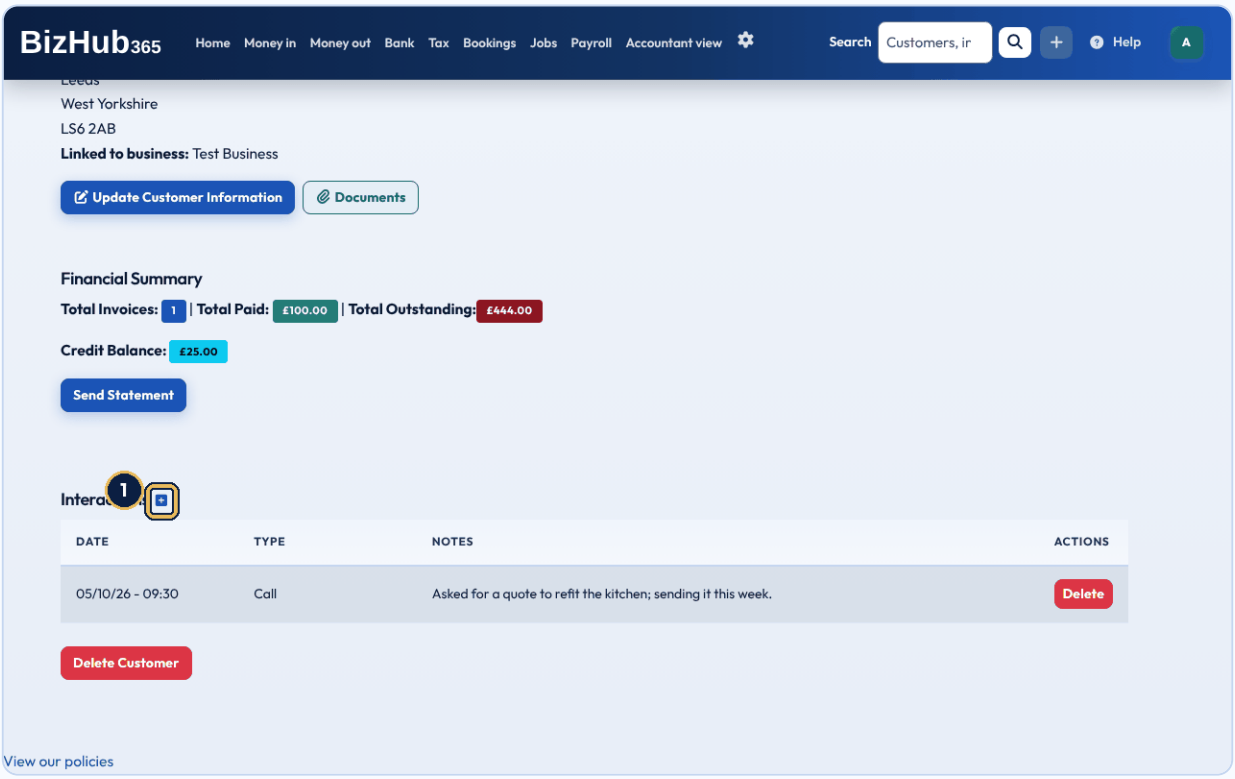
Log a call, email or meeting

Goal Keep a dated note of contact with a customer.

Who can do it Members of the business with the Edit permission.

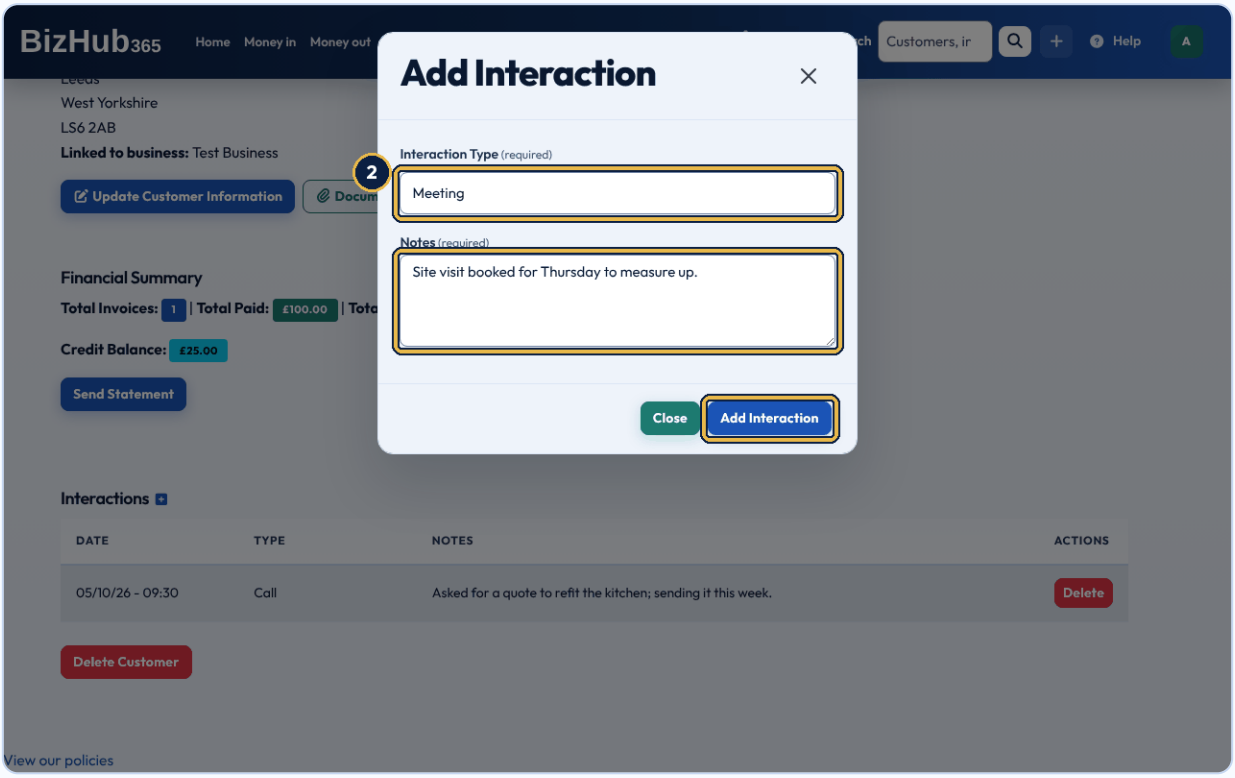
Before you start Open the customer's page, or find their card in the customer list.

1. Choose the **+** beside the **Interactions** heading on the customer's page (or the **+** button on their card in the list).



Step 1. Choose the plus beside the Interactions heading.

2 In **Add Interaction**, choose the **Interaction Type**, type your **Notes**, and choose **Add Interaction**.



Step 2. Choose the Interaction Type, type your Notes and choose Add Interaction.

When it worked: The page reloads with **Interaction added successfully.** and the note at the top of the Interactions table, stamped with today's date and time.

Tags

Where to find it: Money in → Customer tags

A tag is a short label (up to 30 characters) that you put on customers to group them: trade, VIP, landlord, newsletter, and so on. Tags belong to the business, so a name you have used before is reused rather than duplicated (the message says the tag already existed). You add a tag from the customer's page. **Money in → Customer tags** lists every tag with how many customers carry it; choose one to see those customers in the list, and the list's search box matches tag names too.

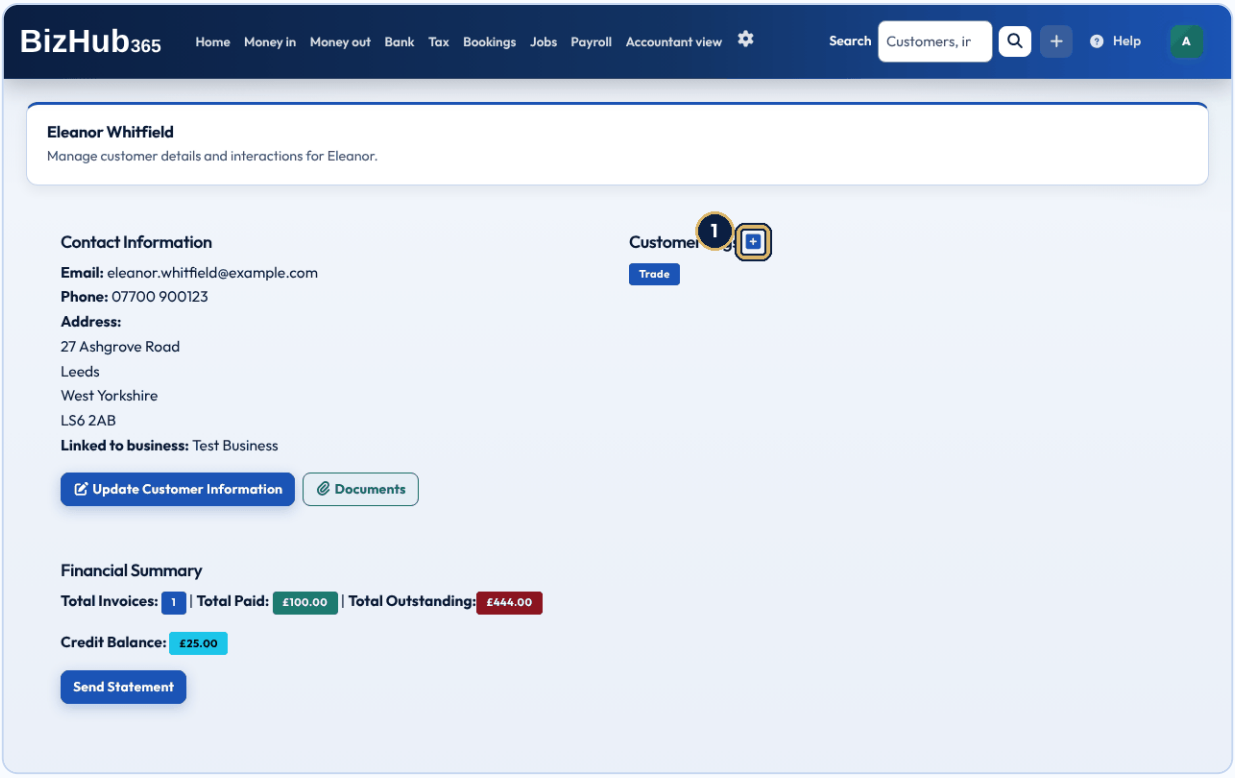
Add a tag to a customer

Goal Label a customer so you can find everyone in the group later.

Who can do it Members of the business with the Edit permission.

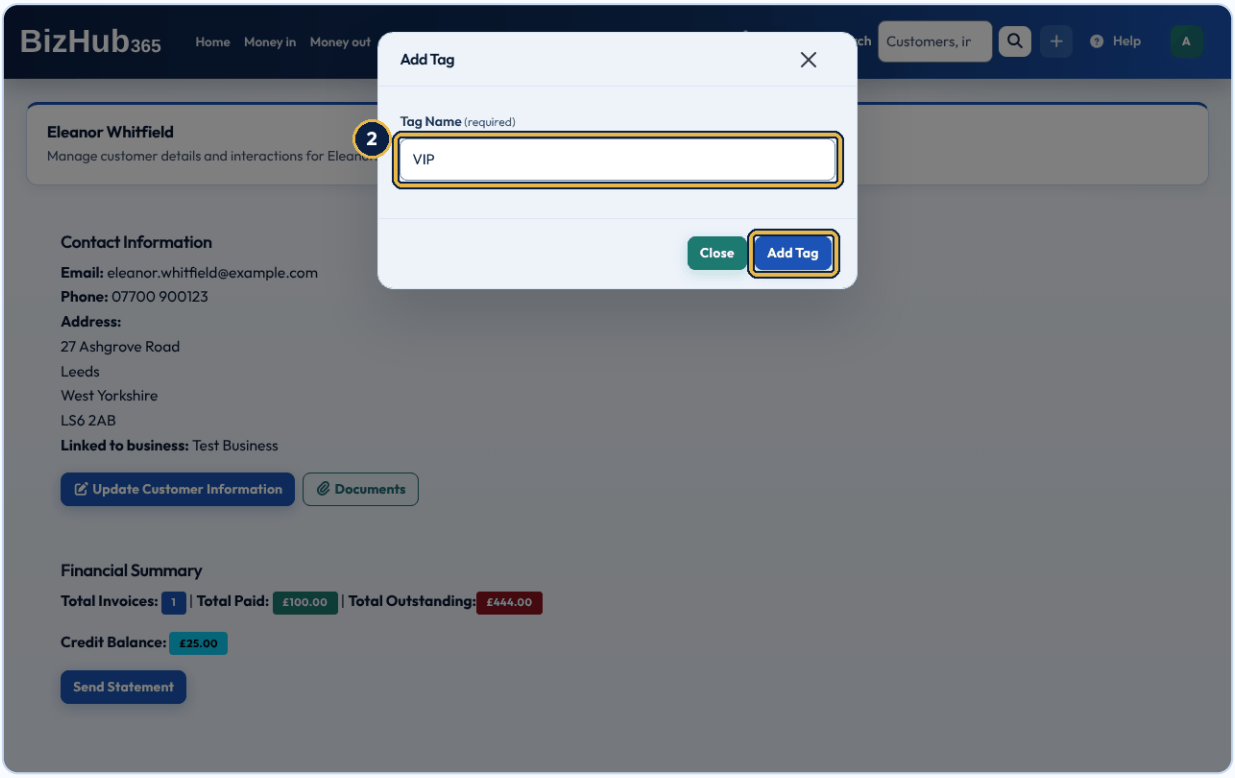
Before you start Open the customer's page.

1. Choose the **+** beside the **Customer Tags** heading.



Step 1. Choose the plus beside the Customer Tags heading.

2 In **Add Tag**, type the **Tag Name** and choose **Add Tag**. Use an existing name to reuse that tag.



Step 2. Type the Tag Name and choose Add Tag.

When it worked: The page reloads with the tag under Customer Tags and a message saying the tag was created, or already existed, and was added to the customer.

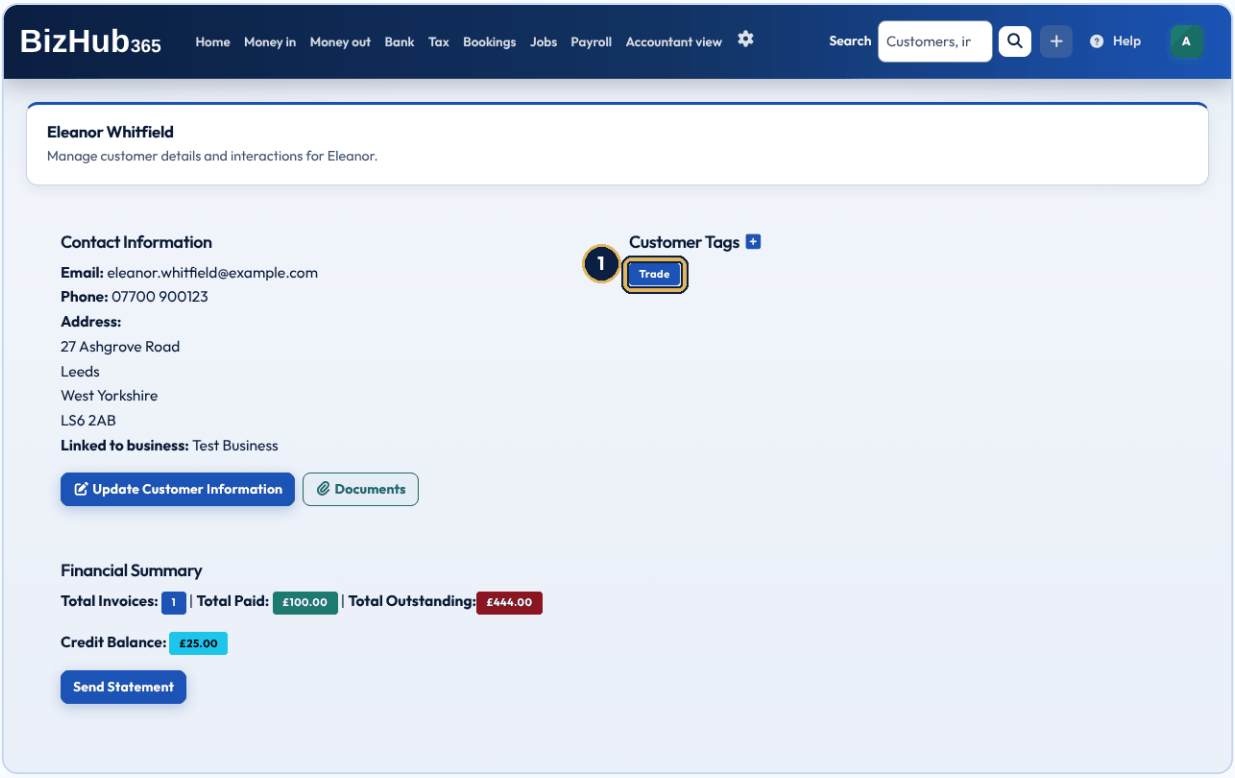
Remove a tag from a customer

Goal Take a label off one customer. The tag itself stays for other customers.

Who can do it Members of the business with the Edit permission.

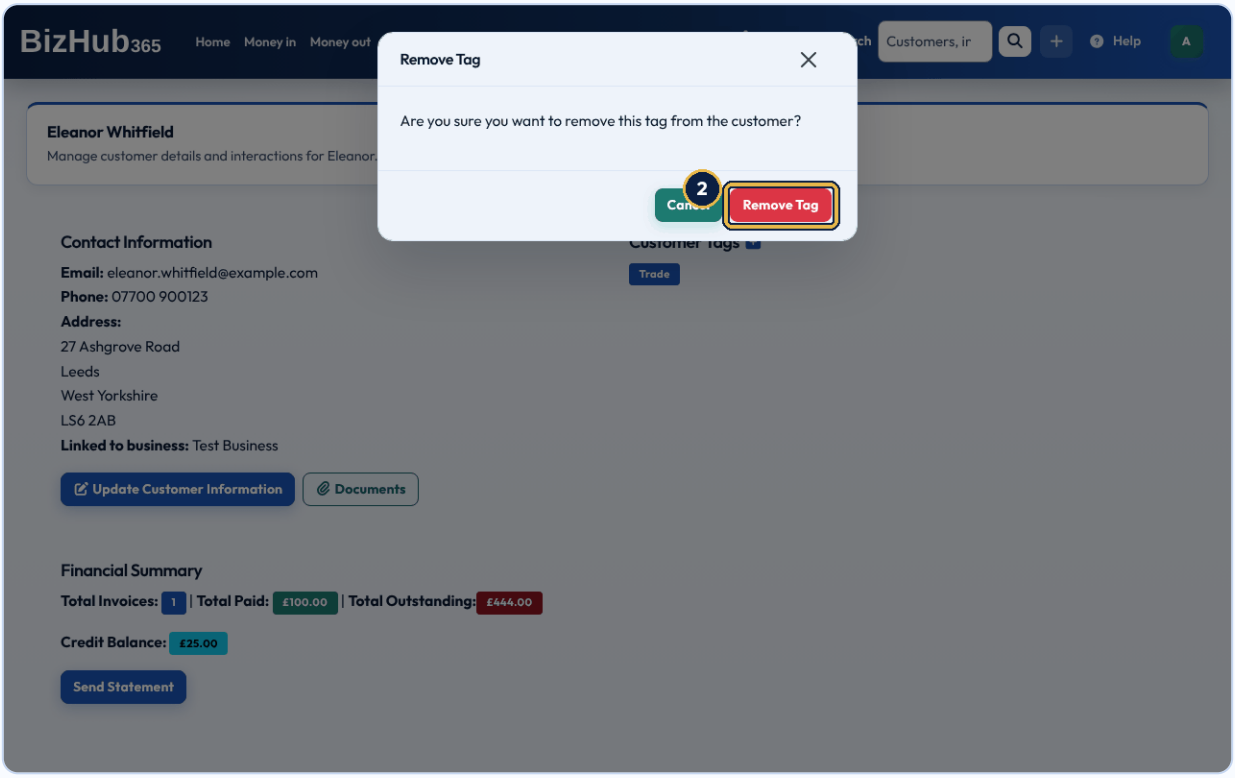
Before you start Open the customer's page.

1. Under **Customer Tags**, choose the tag you want to remove.



Step 1. Under Customer Tags, choose the tag to remove.

2 In **Remove Tag**, choose **Remove Tag** to confirm.



Step 2. Choose Remove Tag to confirm.

When it worked: The page reloads with the message that the tag was removed from the customer.

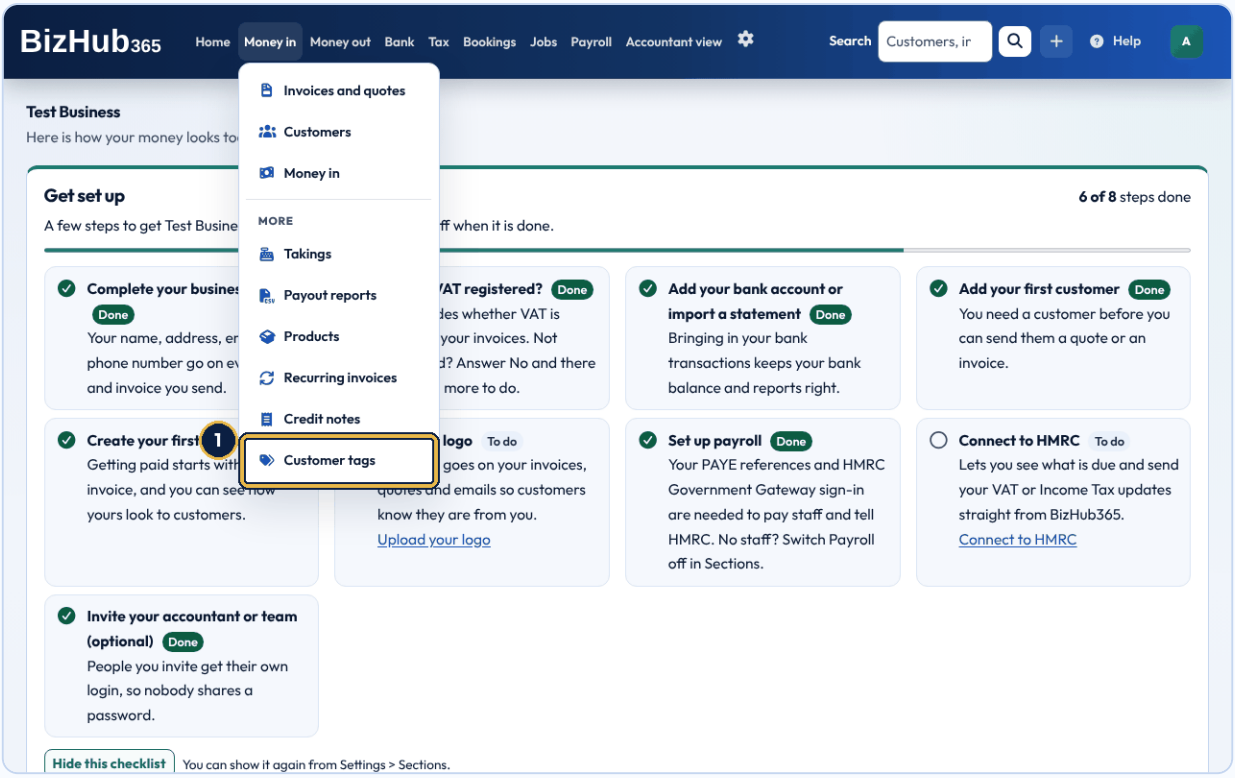
See every customer with a tag

Goal List the customers in one group.

Who can do it Members of the business with the View permission.

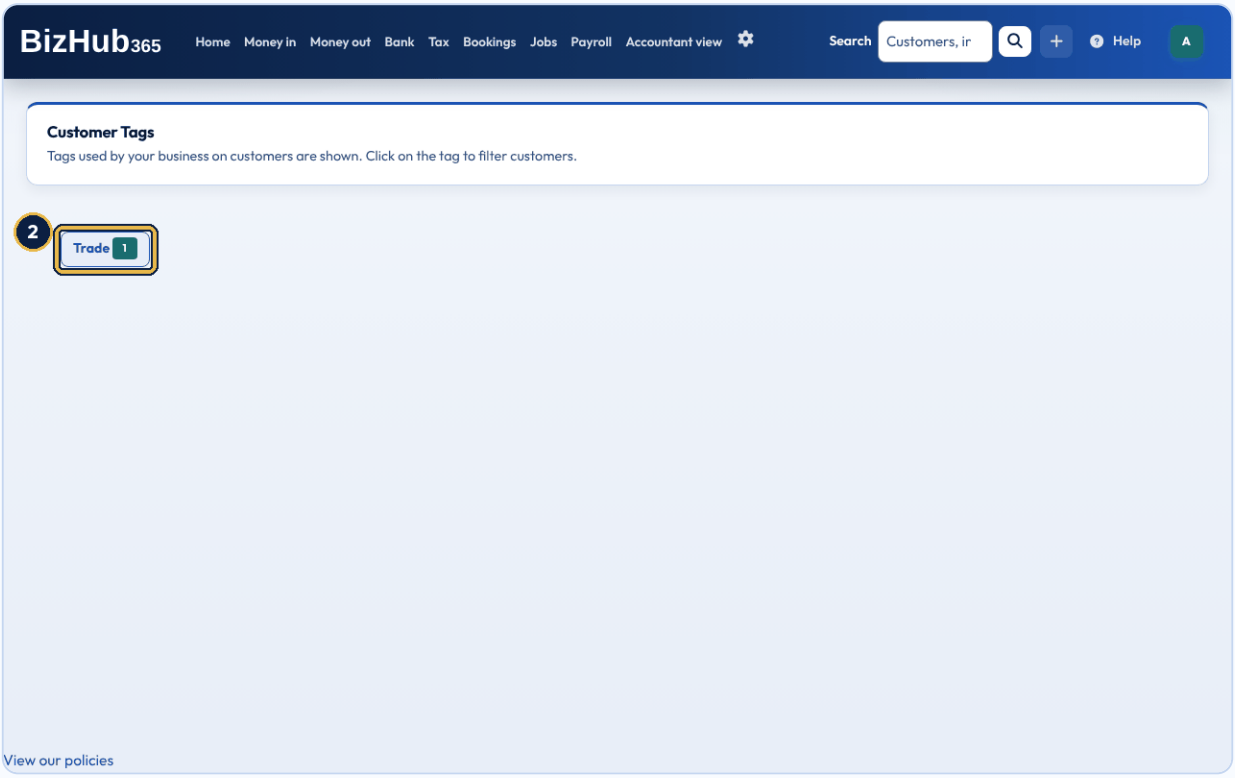
Before you start At least one customer has the tag.

1 Open **Money in → Customer tags**.



Step 1. Open Money in, then Customer tags (under More).

2 Choose the tag. The number beside it is how many customers carry it.



Step 2. Choose the tag; the number beside it is how many customers carry it.

When it worked: The customer list opens showing only those customers. Clear the filter by opening **Money in → Customers** again.

What can go wrong

If this happens	Do this
No tags found for your customers.	No customer in this business has a tag yet. Add one from a customer's page.

Statements

Send Statement on the customer's page emails the customer **Your Account Statement**: their outstanding or credit balance, every invoice with its due date and whether it is paid, every payment, and every credit note. It comes from your business name, with replies going to your business email address, and is sent by the mail queue within ten minutes.

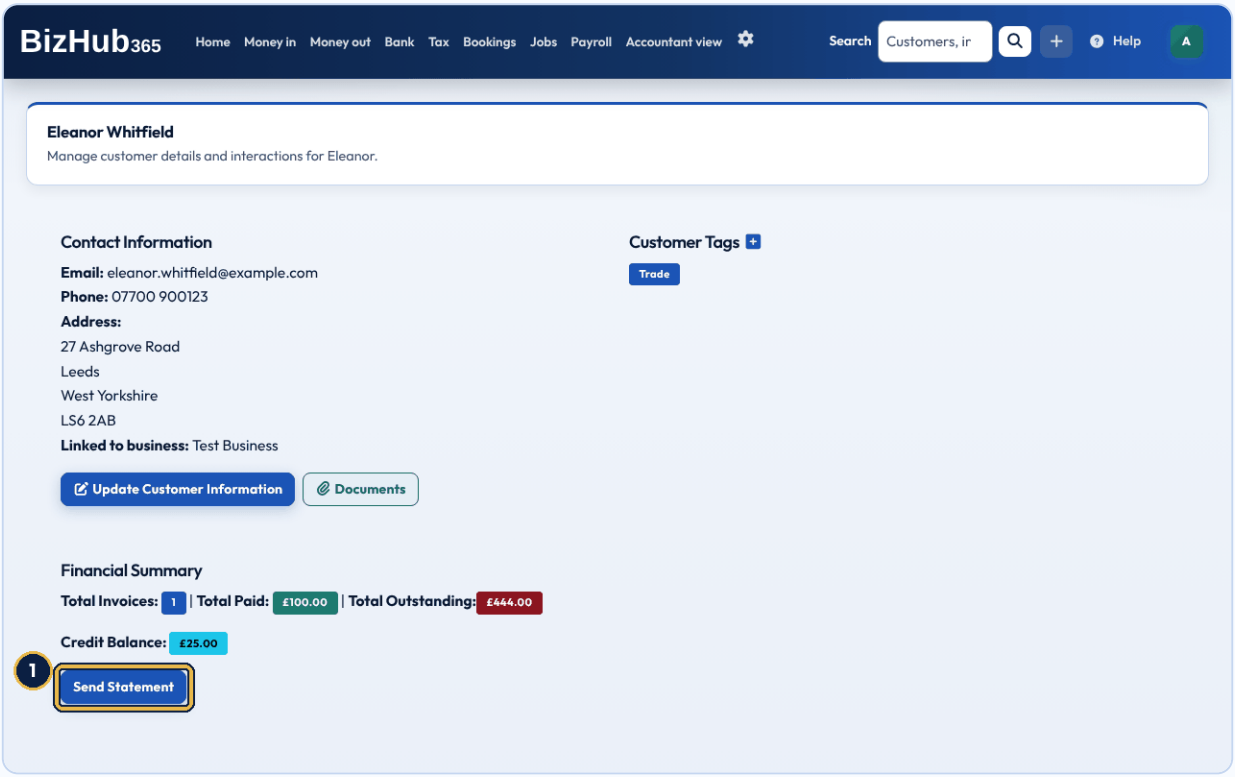
Send a customer a statement

Goal Email a customer a summary of their invoices, payments and credit notes.

Who can do it Members of the business with the Edit permission.

Before you start Open the customer's page and check the **Financial Summary** is what you expect.

1. Under **Financial Summary**, choose **Send Statement**.



Step 1. Under Financial Summary, choose Send Statement.

When it worked: The page shows **Customer statement queued and will be sent within 10 minutes.** The email goes to the address on the customer's record.

Documents on a customer

Documents opens a window where you can attach files to the customer (a signed contract, a site photo) and see what is already there: file name, size, when it was uploaded and by whom. Files can be up to 35MB each; a business can upload 1,000 files a day, or 50 a day during a free trial or a discounted billing month. Photos are reduced in size when stored. **Delete** on a row asks you to confirm and cannot be undone. The same window is on suppliers, payments and credit notes.

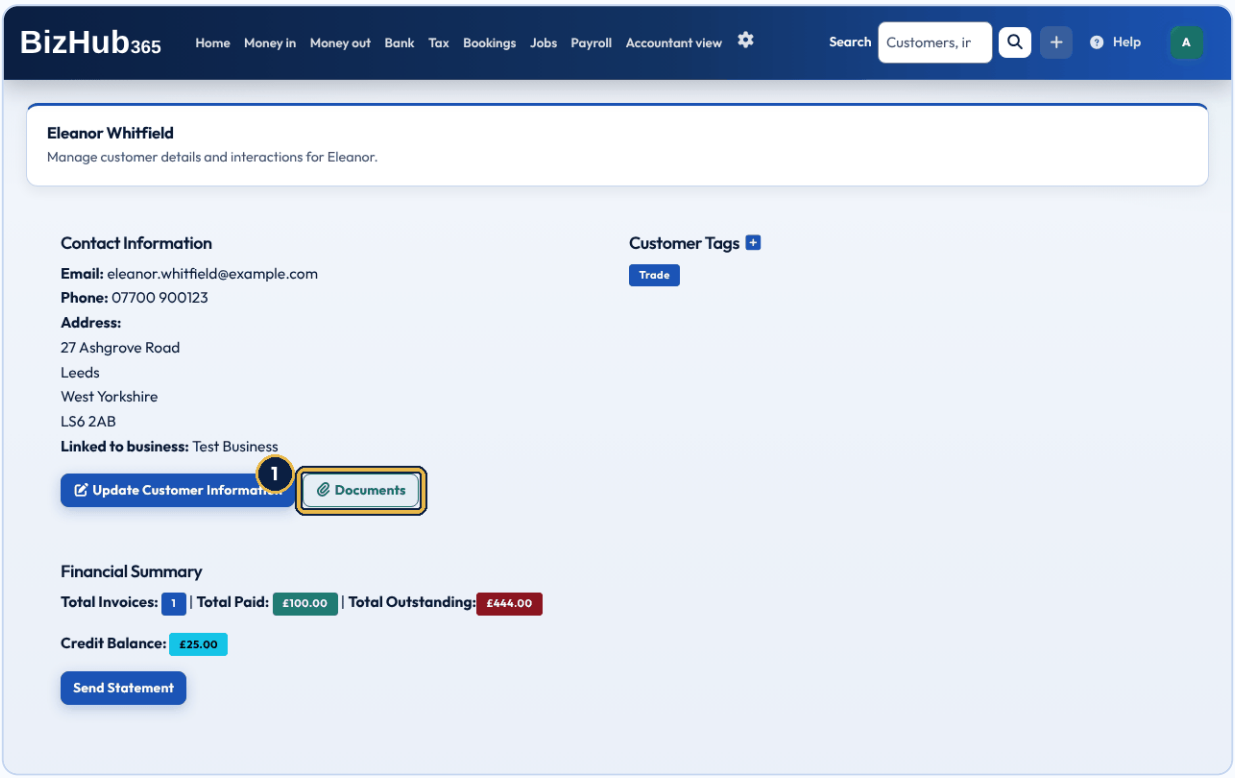
Attach a file to a customer

Goal Keep a document with the customer's record.

Who can do it Members of the business with the View permission can see the files; uploading and deleting follow the same rule.

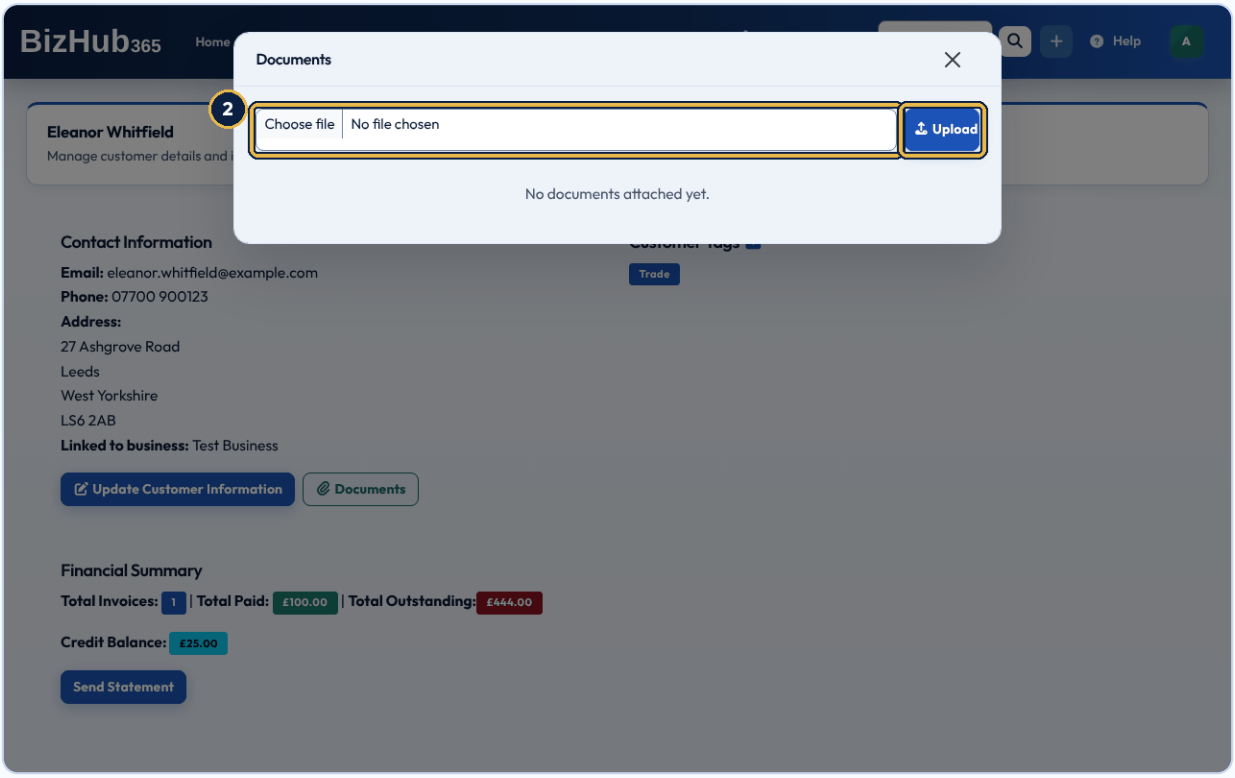
Before you start Open the customer's page and have the file ready.

1. Under **Contact Information**, choose **Documents**.



Step 1. Under Contact Information, choose Documents.

2 In **Documents**, choose the file box, pick the file, and choose **Upload**.



Step 2. Choose the file box, pick the file, then choose Upload.

When it worked: The file appears in the table under the upload box. Choose its name to open it.

What can go wrong

If this happens	Do this
File is too large (max 35MB).	Shrink the file or split it. Only files on invoices, quotes and credit notes have the lower 3MB limit.

Deleting a customer

Delete Customer at the bottom of the page asks you to confirm, then removes the record with its interactions and tags. A customer who has invoices, quotes, credit notes or payments cannot be deleted: UK law requires financial records to be kept for six years, and the message names the records that are in the way. There is no archive; a customer you no longer deal with simply stays in the list.

Delete a customer

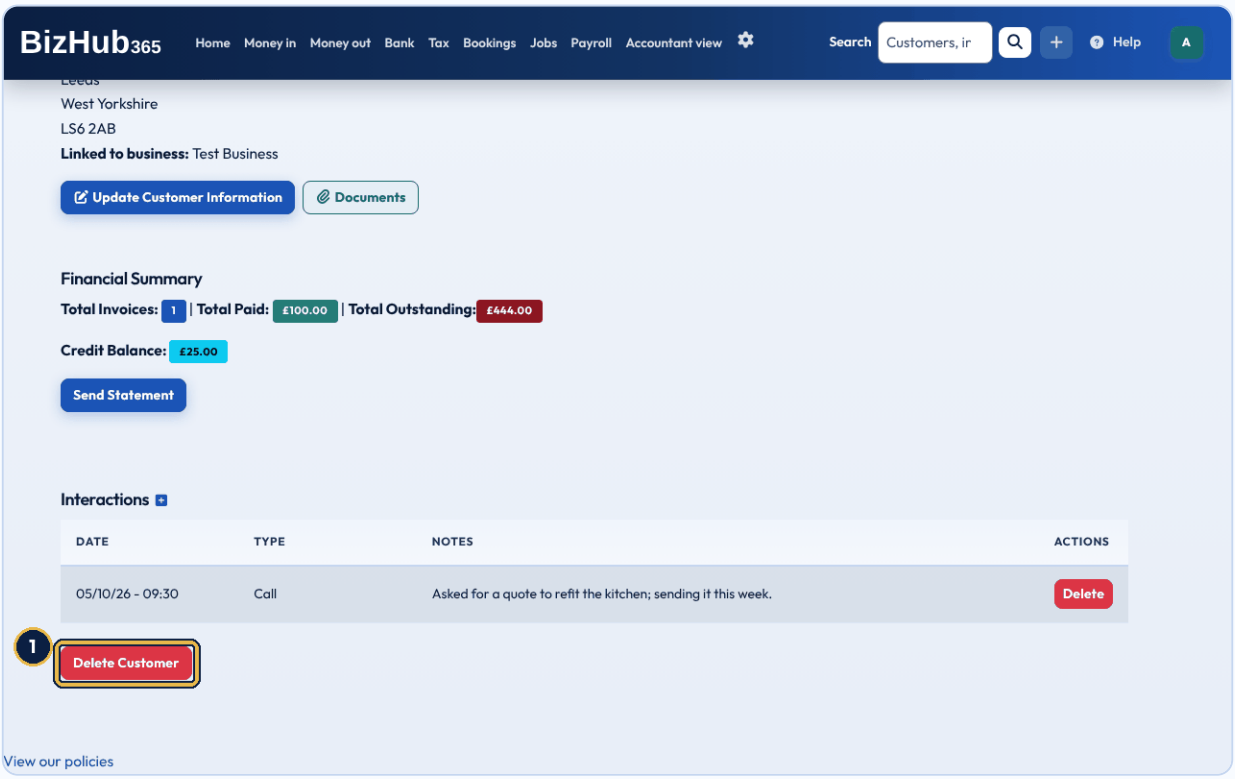
Goal Remove a customer record you added by mistake or no longer need.

Who can do it Members of the business with the Edit permission.

Before you start

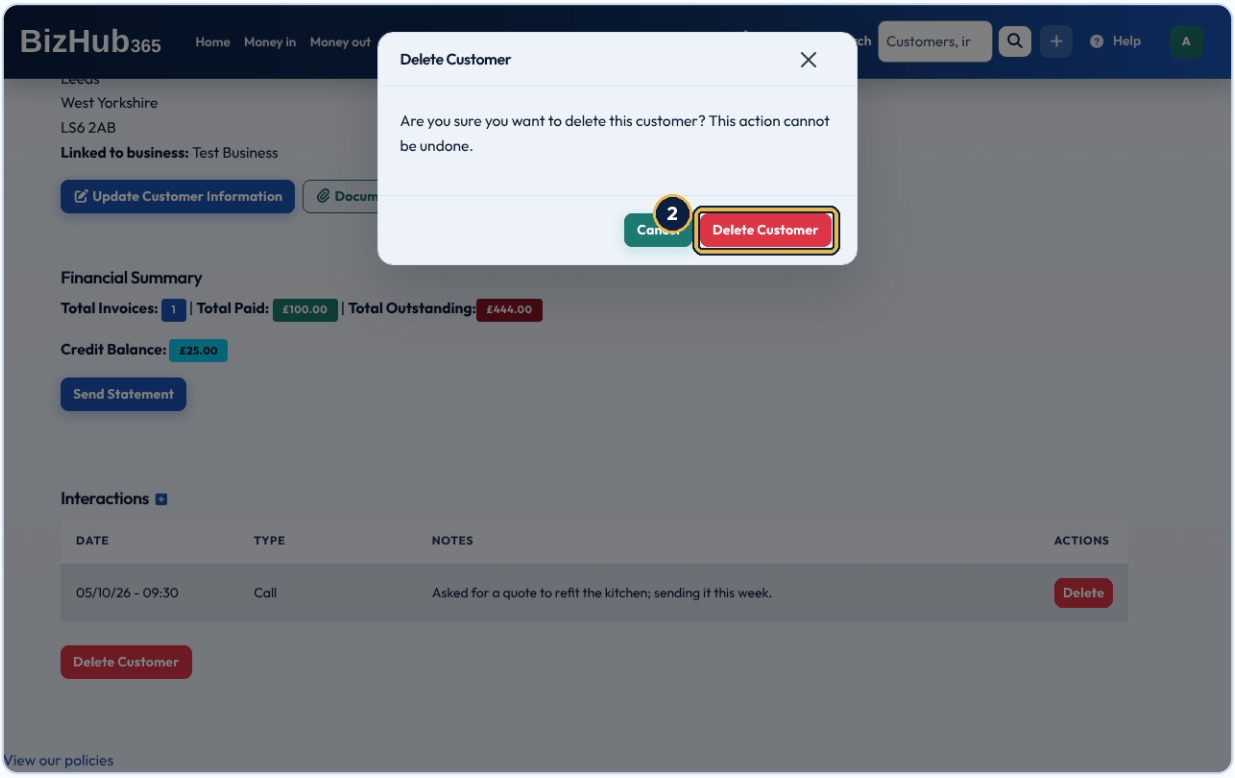
Open the customer's page. If the Financial Summary shows any invoices, the customer cannot be deleted.

1. At the bottom of the page, choose **Delete Customer**.



Step 1. At the bottom of the page, choose Delete Customer.

2. In the **Delete Customer** window, choose **Delete Customer** to confirm. This cannot be undone.



Step 2. Choose Delete Customer in the window to confirm.

When it worked: The list reloads with **Customer deleted successfully.**

What can go wrong

If this happens	Do this
The message says the customer **can't be deleted because they have financial records**.	Those records must be kept for six years, so the customer stays with them. Leave the record in place.

Exports

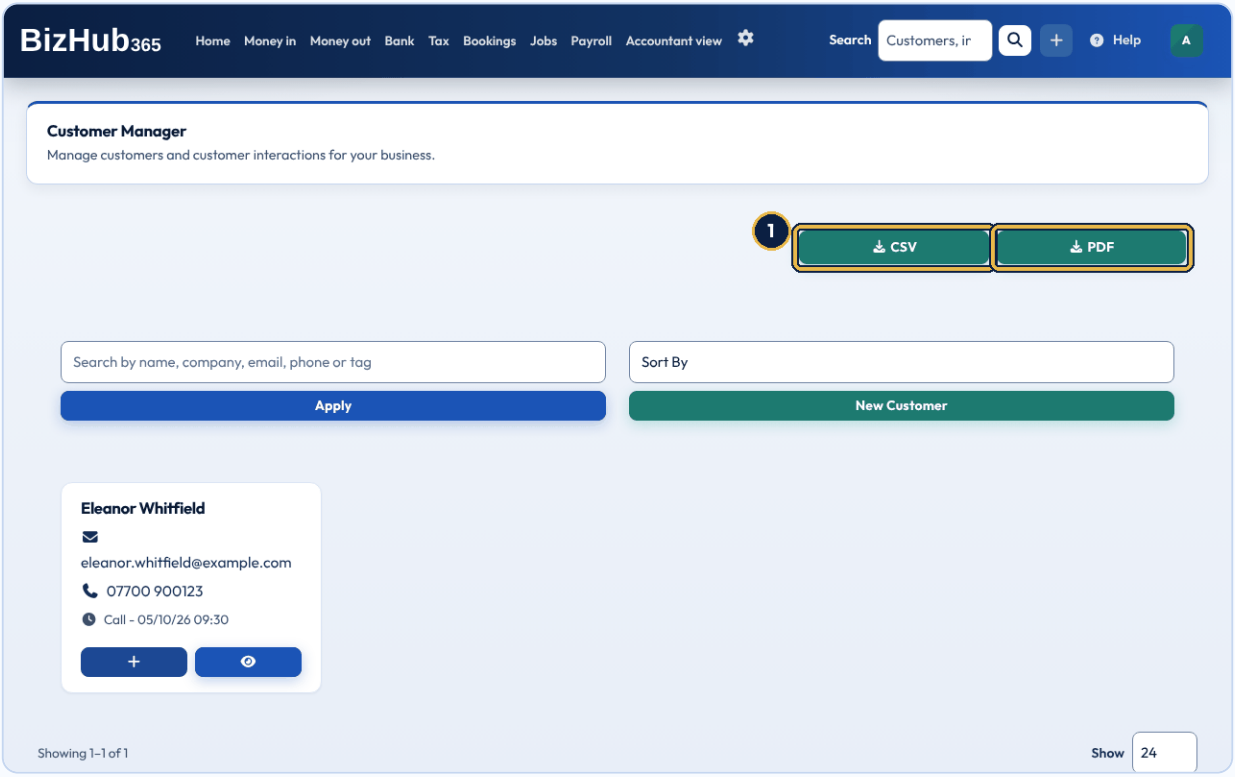
CSV downloads `customers.csv` with Customer ID, First Name, Last Name, Company, Email, Phone, Address Line 1, Address Line 2, Town/City, County, Postal Code and Created At, sorted by name. **PDF** downloads `customers.pdf`, a table of ID, Name (with the company), Email, Phone and Address headed with your business name and the date. A long list is built in the background: you are taken to a progress page and emailed when the file is ready.

Export your customer list

Goal	Get the whole customer list as a spreadsheet or a PDF.
Who can do it	Members of the business with the View permission.

Before you start Open **Money in** → **Customers**. Search and sort do not affect the export; it is always the whole list.

1. Choose **CSV** or **PDF** at the top right of the list.



Step 1. Choose CSV or PDF at the top right of the list.

When it worked: The file downloads. For a long PDF, a progress page opens and the file is emailed to you when it is ready.

NOTE

Personal data is encrypted at rest. Treat exports as confidential and store them only where your privacy policy allows.

PART II · CUSTOMERS · CHAPTER 10

Bookings and your public booking page

Run the diary yourself, let customers book themselves, and see your bookings in Google, Outlook or Apple Calendar.

How bookings work

Where to find it: Bookings → Diary

The diary holds every appointment with your customers. You can add bookings yourself, and customers can book themselves on your public booking page. The **Bookings** menu in the top bar has **Diary**, **New booking** and **Booking settings**, and the Create (+) menu has **Booking**. They appear while the Bookings section is switched on for the business. Times offered in the diary's New Booking window come from your opening hours, in 30-minute slots over the next seven days, leaving out holidays and times already booked. The public page offers times from each staff member's weekly availability, or from your opening hours if you have no staff members.

Set up appointment types and staff

Where to find it: Bookings → Booking settings

An appointment type is a service customers can book, with its length and price. A staff member is a person customers can book with, and each one has weekly hours and the appointment types they offer.

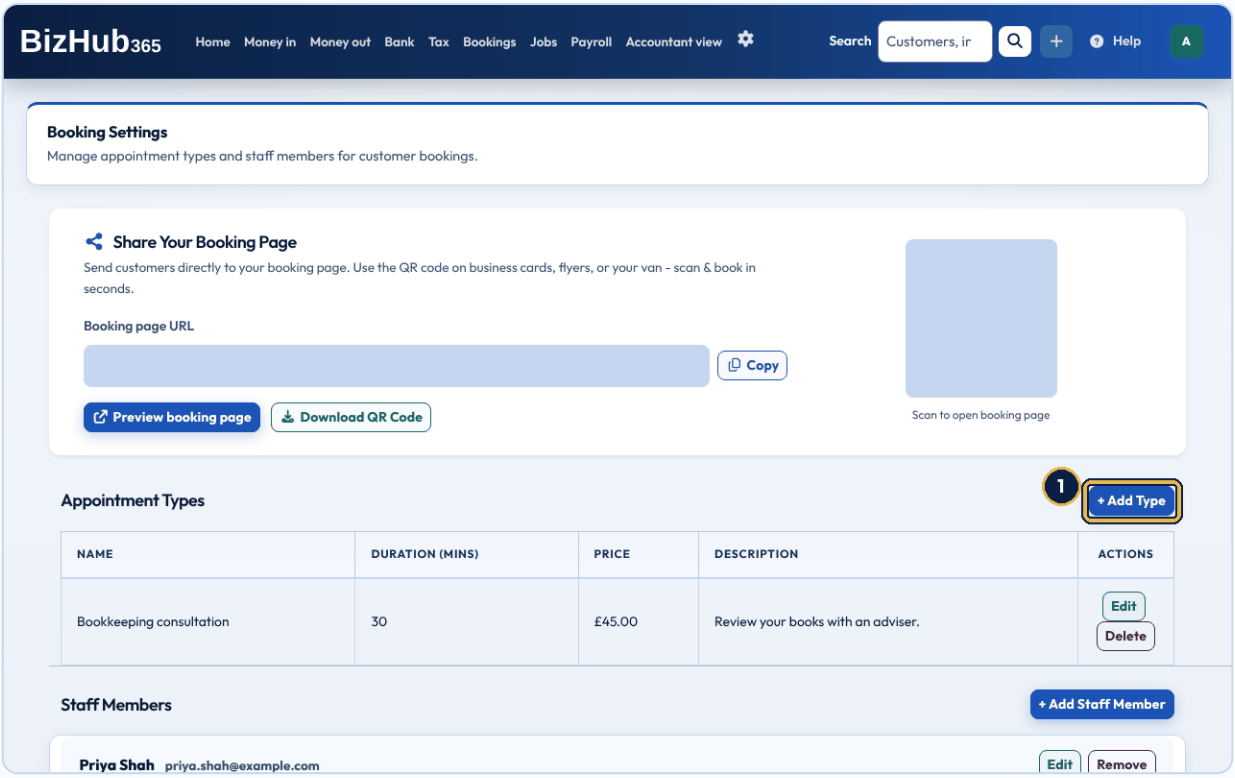
Add an appointment type

Goal Offer a service on your booking page with its length and price.

Who can do it Members of the business with the Edit permission.

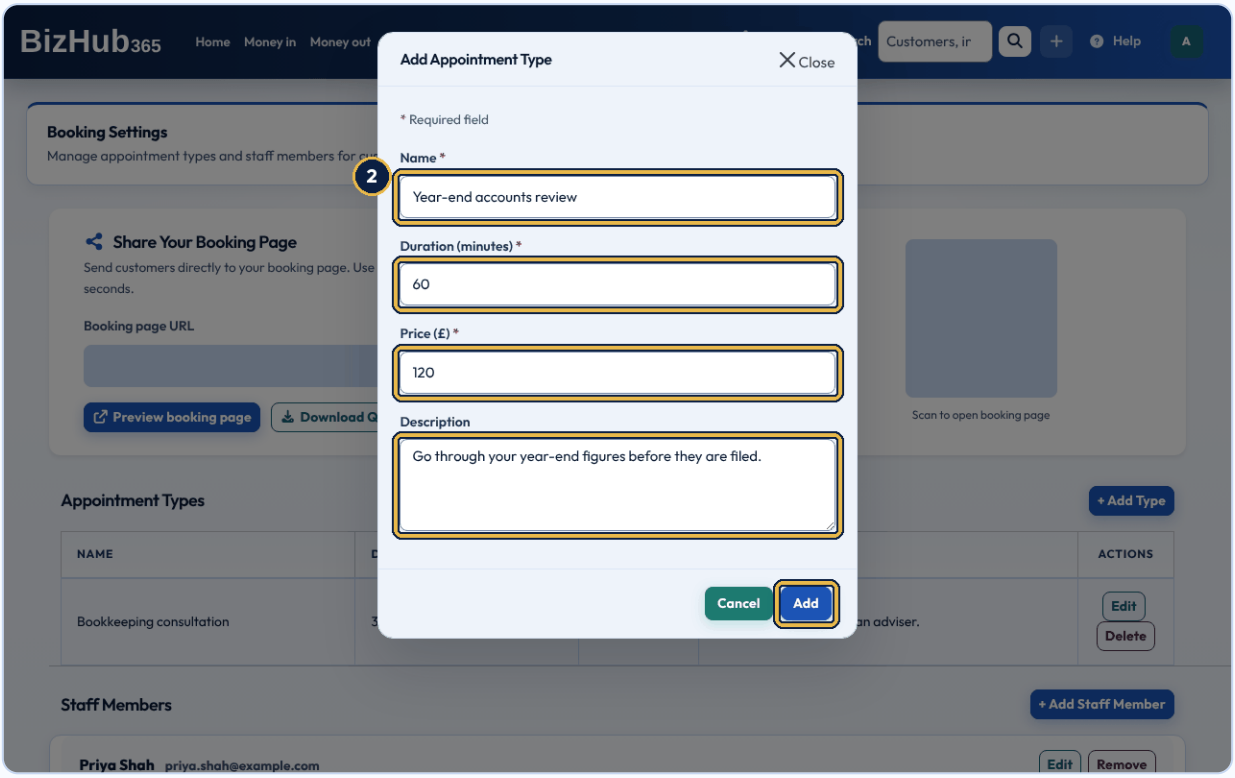
Before you start Decide the name, how many minutes it takes and its price.

1. Open **Bookings** → **Booking settings** and choose **+ Add Type** under Appointment Types.



Step 1. Choose + Add Type.

2 Type the **Name**, **Duration (minutes)**, **Price (£)** and, if you like, a **Description**, then choose **Add**.



Step 2. Type the name, duration, price and description, then choose Add.

When it worked: The message Appointment type added appears and the type is listed with **Edit** and **Delete**. Customers see it on your booking page.

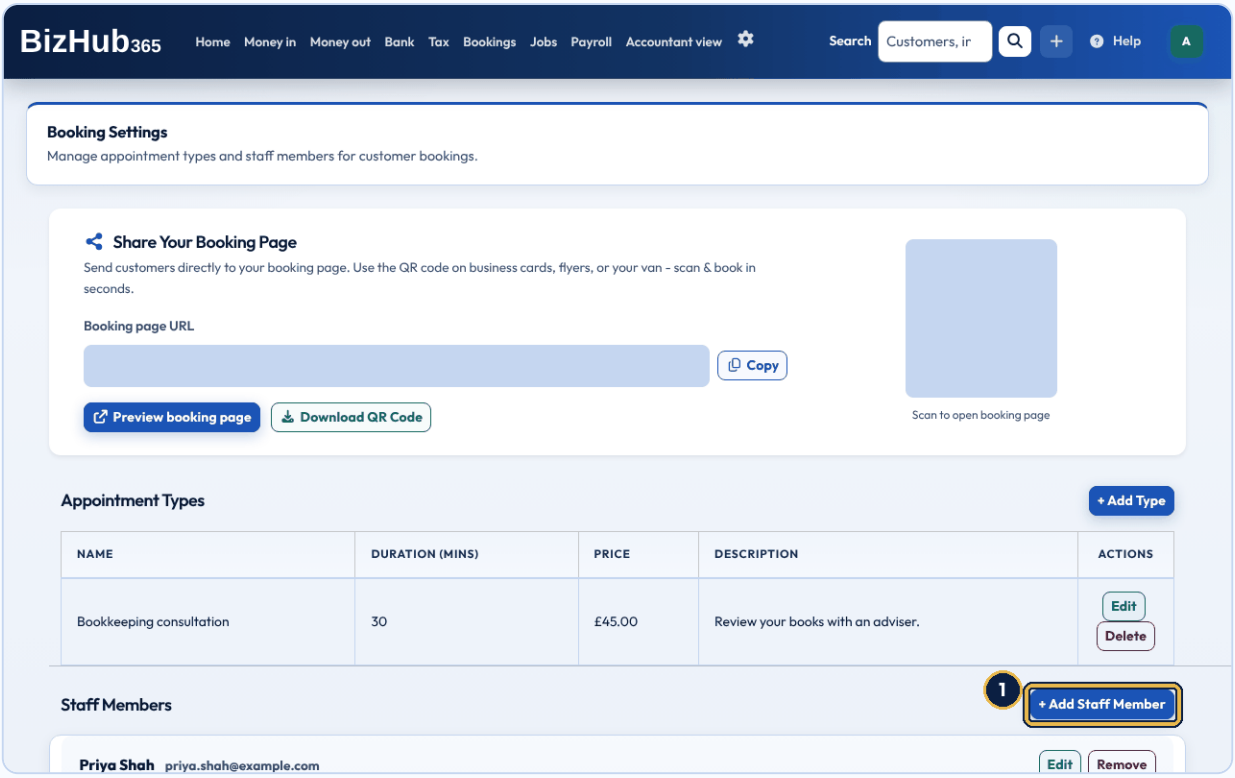
Add a staff member

Goal Let customers book with a particular person.

Who can do it Members of the business with the Edit permission.

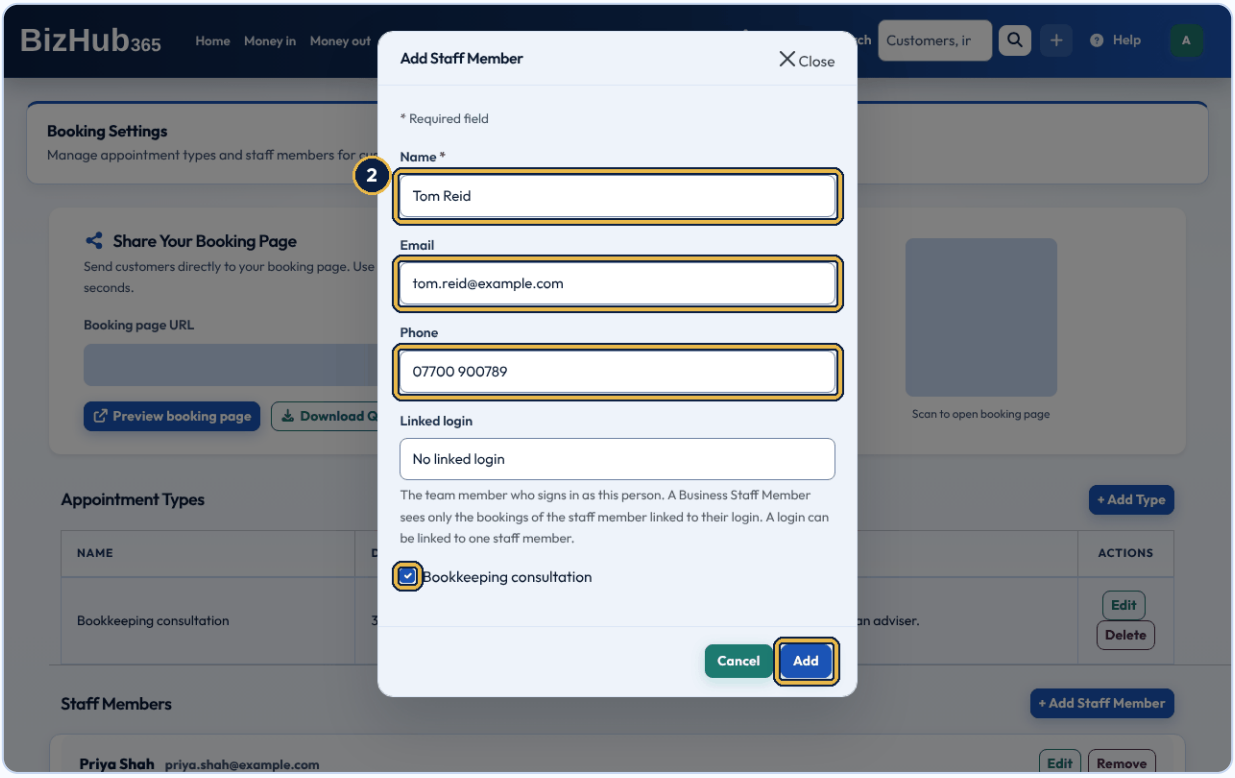
Before you start Add the appointment types first, so you can tick the ones this person offers.

1 On **Bookings** → **Booking settings**, choose **+ Add Staff Member**.



Step 1. Choose + Add Staff Member.

2 Type the **Name** and, if you like, the **Email** and **Phone**. If this person signs in as a Business Staff Member, choose their login in **Linked login** so they see their own bookings; only your team's logins are listed, and each login can be linked to one staff member. Tick the appointment types they offer, and choose **Add**.



Step 2. Type the name, email and phone, tick the appointment types, then choose Add.

When it worked: The message Staff member added appears and the person is listed with their linked login, appointment types and a Weekly Availability table. To change the linked login later, choose **Edit** on their card.

What can go wrong

If this happens	Do this
A message says the login is already linked to another staff member.	Nothing was saved. Remove the login from the other staff member first, or choose a different one.

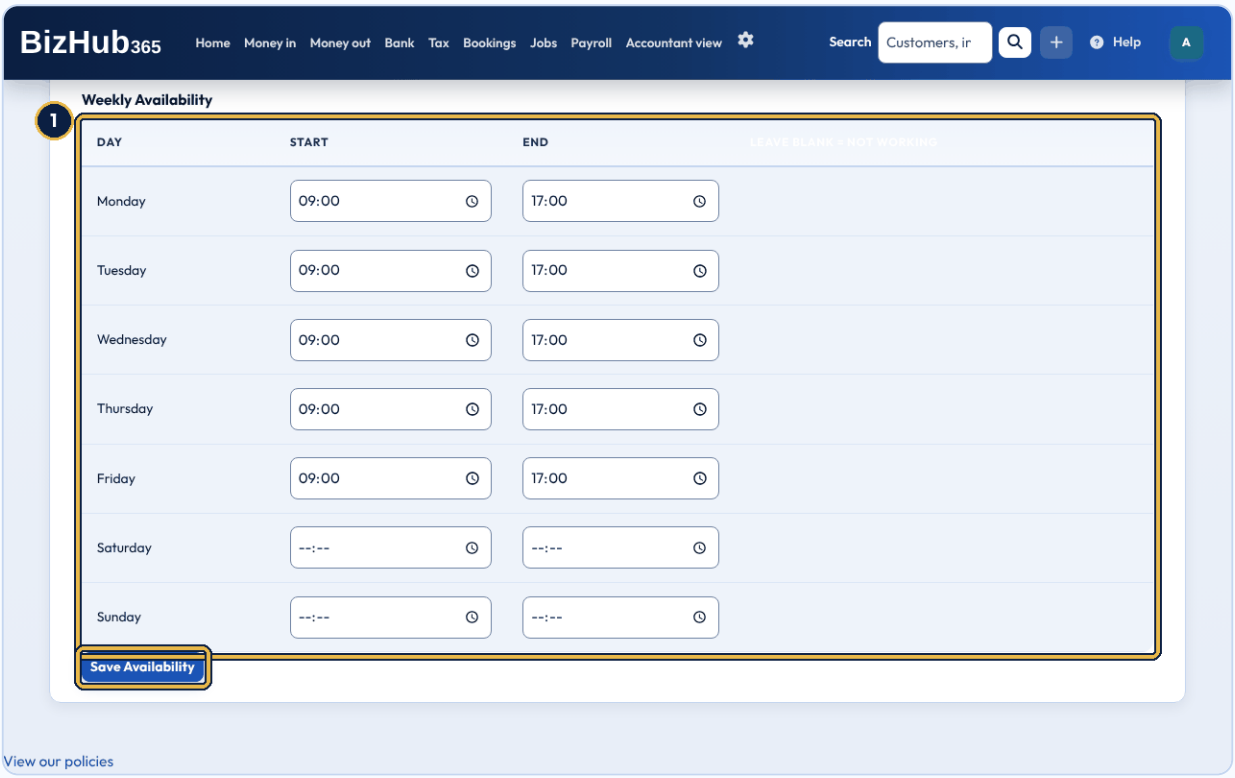
Set a staff member's working hours

Goal Choose the times customers can book with someone.

Who can do it Members of the business with the Edit permission.

Before you start Find the person under Staff Members on **Bookings** → **Booking settings**.

1. Under **Weekly Availability**, type the **Start** and **End** time for each day they work, leave the days they don't work blank, and choose **Save Availability**.



Step 1. Type the start and end for each working day, then choose Save Availability.

When it worked: A message says the availability is updated for that person. The public booking page offers their times from then on.

What can go wrong

If this happens	Do this
A message says to enter the hours as HH:MM, or that the end time must be after the start time.	Nothing was changed. Correct that day and save again.

Share your booking page

Where to find it: Bookings → Booking settings

Your public booking page is at `/book/<business-id>/`. **Share Your Booking Page** at the top of Booking Settings shows the link with **Copy**, **Preview booking page**, and a QR code with **Download QR Code** for flyers, cards or your van.

Switch online booking on

Where to find it: **Settings** → **Business and tax setup** → **Sections**

The public booking page and the booking widget on your website only work when **Online Booking** is switched on in Business Settings → Sections, and the Bookings section is on too. When online booking is off, those pages show “not found”, and Booking Settings shows a warning with a link to switch it on. Only a full administrator can change the switch (see Settings, branding, and the company register).

> **NOTE**
> Businesses that were already using BizHub365 had online booking switched on for them. New businesses start with it switched off, so switch it on when you are ready to take bookings.

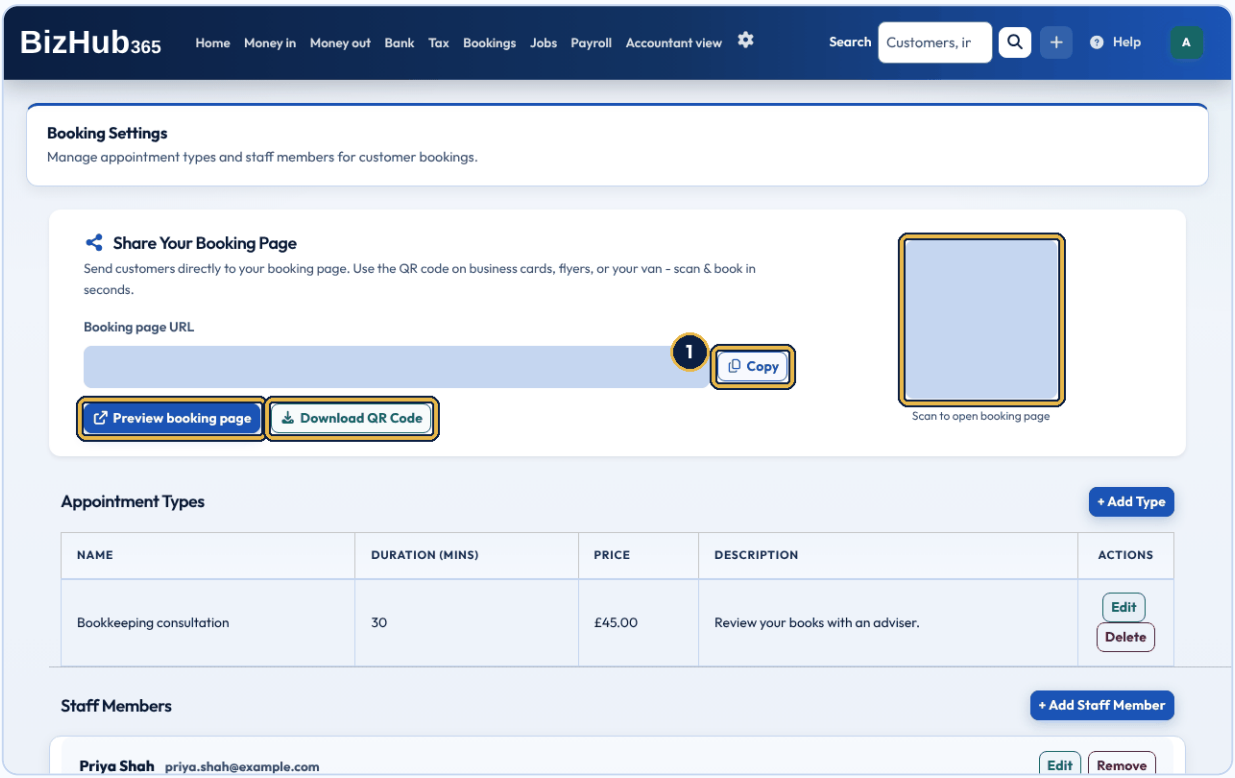
Copy your booking link or QR code

Goal Give customers the link to book with you.

Who can do it Members of the business with the View permission.

Before you start Switch online booking on, and add at least one appointment type.

1. On **Bookings** → **Booking settings**, choose **Copy** next to the booking page URL, or **Download QR Code**. **Preview booking page** opens it as your customers see it.



Step 1. Choose Copy, Preview booking page or Download QR Code.

When it worked: Link copied! appears under the link, or the QR code is saved as an image.

How customers book

Customers don't need an account. They choose a service, a date and time, and type their name, email and phone. The booking appears in your diary, the customer is emailed **Your Booking Has Been Created**, and your business email is sent **New Booking Created**.

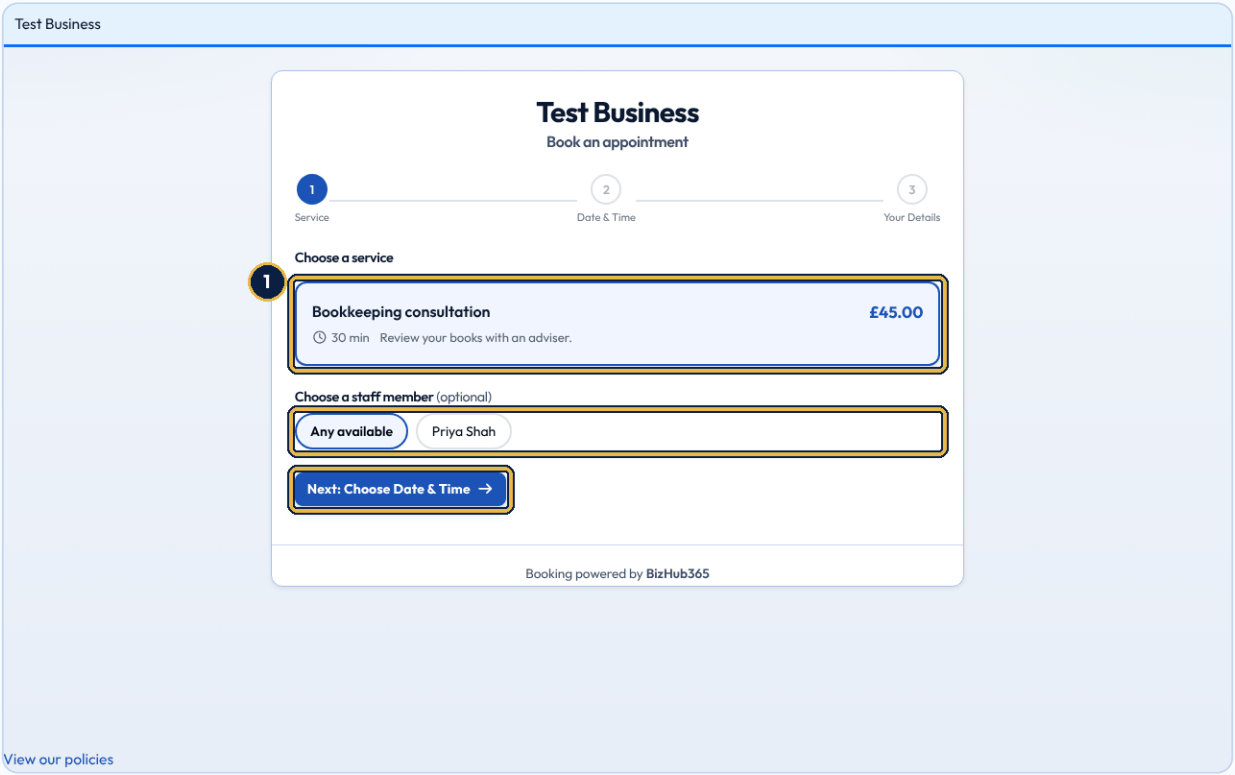
Book an appointment (what your customer does)

Goal See your booking page as your customers do.

Who can do it Anyone with the link; no account needed.

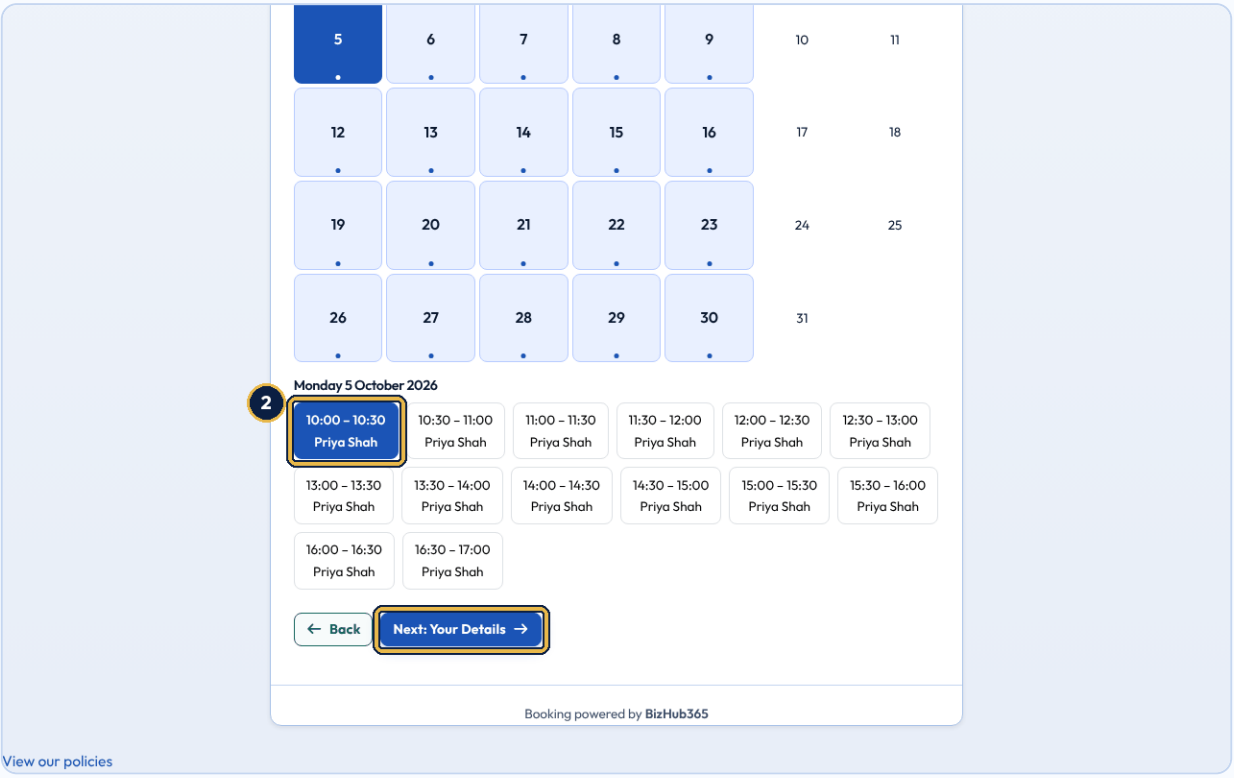
Before you start Open your booking page link, for example with Preview booking page.

1 Under **Choose a service**, the customer chooses an appointment type and, if they like, a staff member (or Any available), then **Next: Choose Date & Time**.



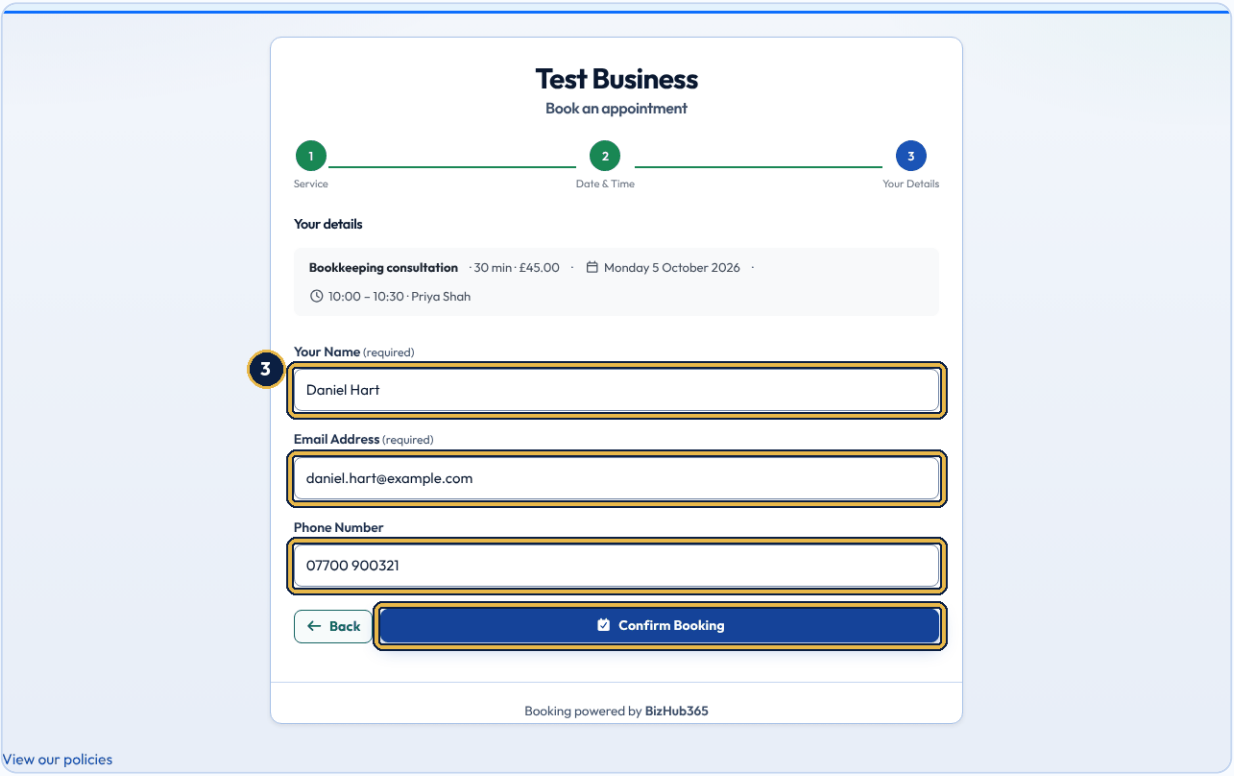
Step 1. The customer chooses a service and, if they like, a staff member, then Next.

2 They choose a day with free times on the calendar, then a time, and choose **Next**.



Step 2. The customer chooses a day, then a time, then Next.

3 They type **Your Name**, **Email Address** and, if they like, **Phone Number**, check the summary and choose **Confirm Booking**.



Step 3. The customer types their details and chooses Confirm Booking.

When it worked: The booking is in your diary and both emails are sent. The service name and price come from the appointment type.

What can go wrong

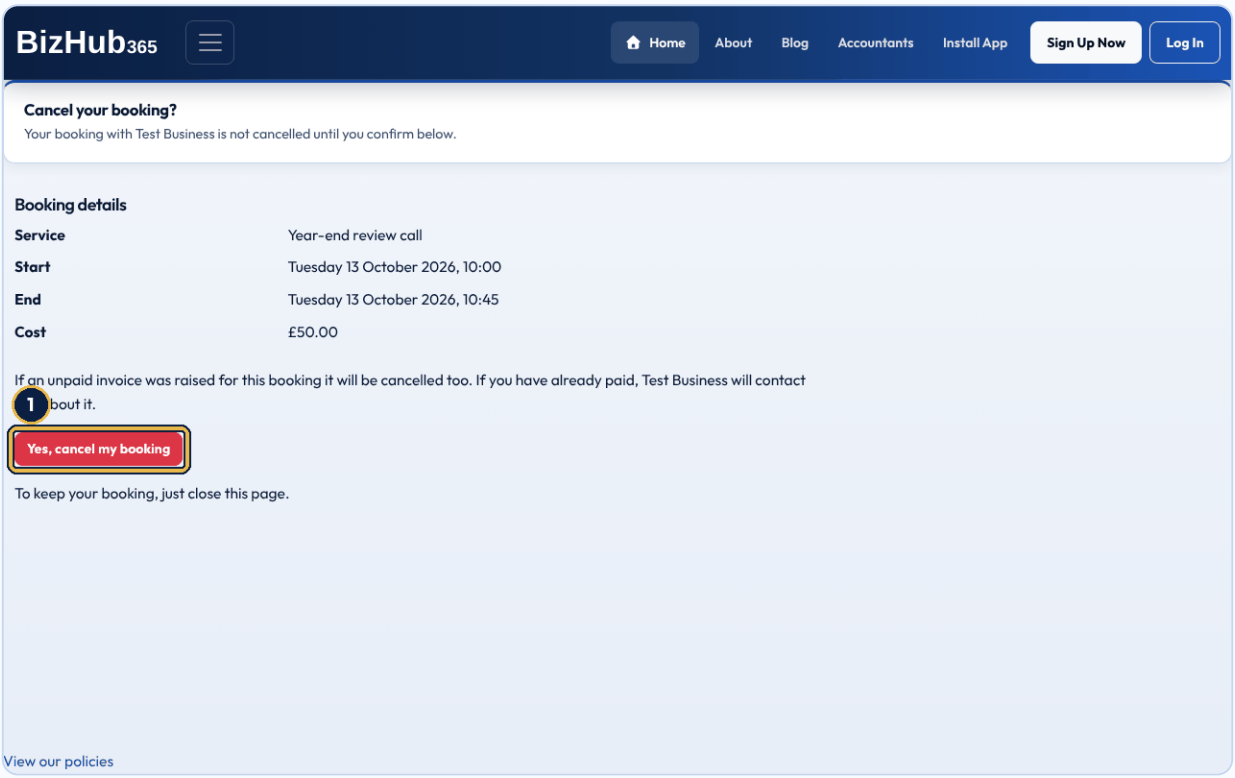
If this happens	Do this
The page says the time slot is no longer available.	Someone booked it first. The customer chooses another time; what they typed is kept.

Customers can only book the times the page actually offers, and past times are never offered. In the BizHub365 app, **New booking** (under **Also in your business** on Home) has **Send Booking Link**: type the customer's name, email and an optional message, and they are emailed **Book an appointment with** your business name, with a link to your booking page. If no customer has that email, one is added.

Cancel a booking from the email link (what your customer does)

Goal	See how a customer cancels their own booking.
Who can do it	The customer, from the cancel link in their booking emails.
Before you start	The customer opens their personal cancel link.

1. The page shows the service, start, end and cost. The customer chooses **Yes, cancel my booking**, or closes the page to keep it.



Step 1. The customer chooses Yes, cancel my booking.

When it worked: The booking is removed from your diary and the customer is emailed **Your Booking Has Been Cancelled**.

Nothing is cancelled until the customer presses the button, so email scanners that open links cannot cancel bookings. If you raised an unpaid invoice for the booking, it is cancelled too and the customer is emailed **Invoice cancelled due to booking cancellation**. If the invoice has been paid or part paid, it is kept and your business email is sent a message so you can issue a credit note or refund.

Run the diary

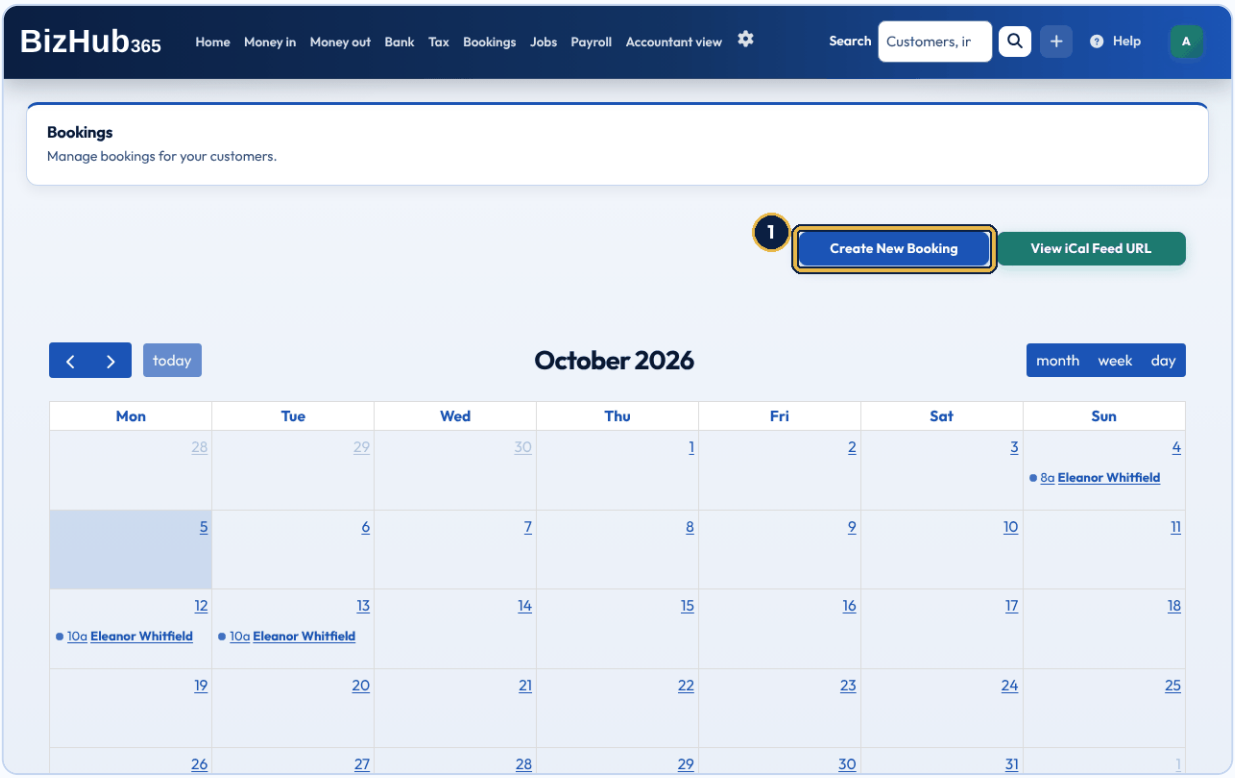
Where to find it: Bookings → Diary

View Diary shows your bookings on a calendar by month, week or day (day on a phone). Choose a day to open it in day view, then choose a booking there to see its date, service, contact and cost, with **Edit Booking**.

Add a booking yourself

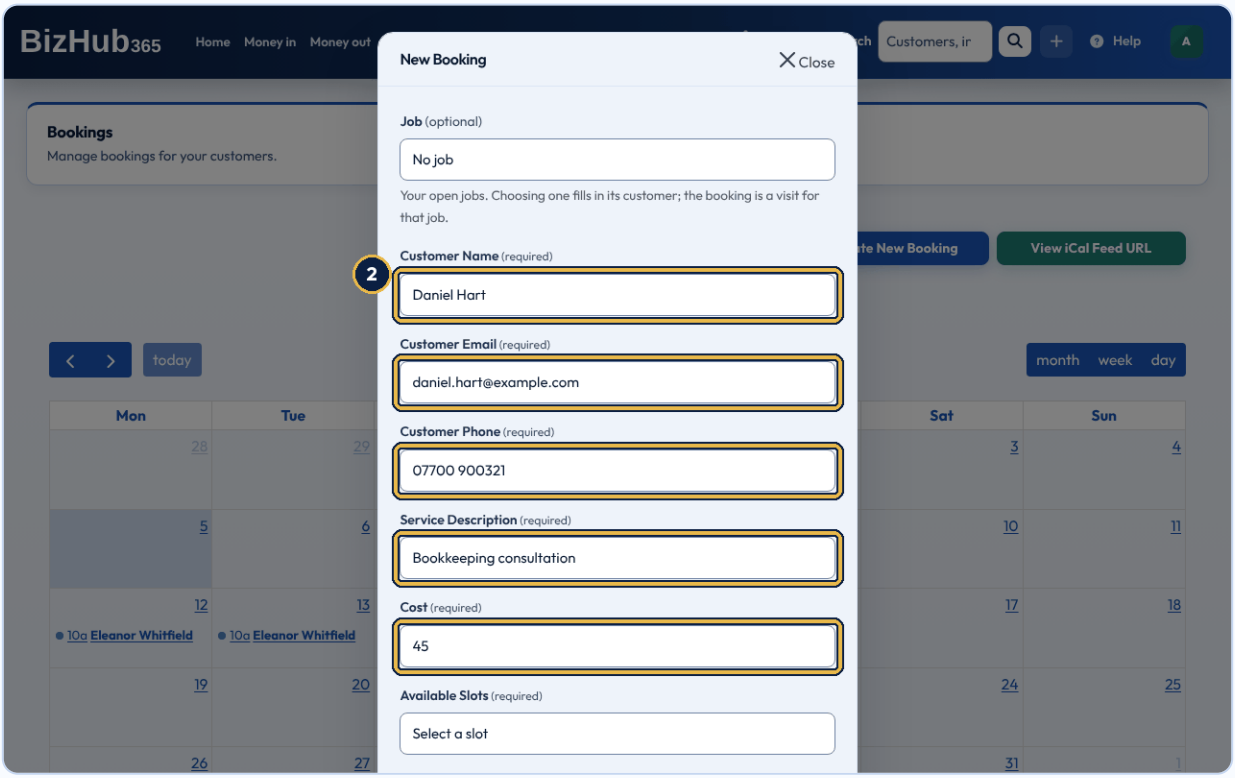
Goal	Put an appointment in the diary, for example one taken by phone.
Who can do it	Members of the business with the Edit permission.
Before you start	Have the customer's name, email and phone.

1. Open **Bookings** → **Diary** and choose **Create New Booking**. **Bookings** → **New booking** and Create (+) → Booking open the same window.



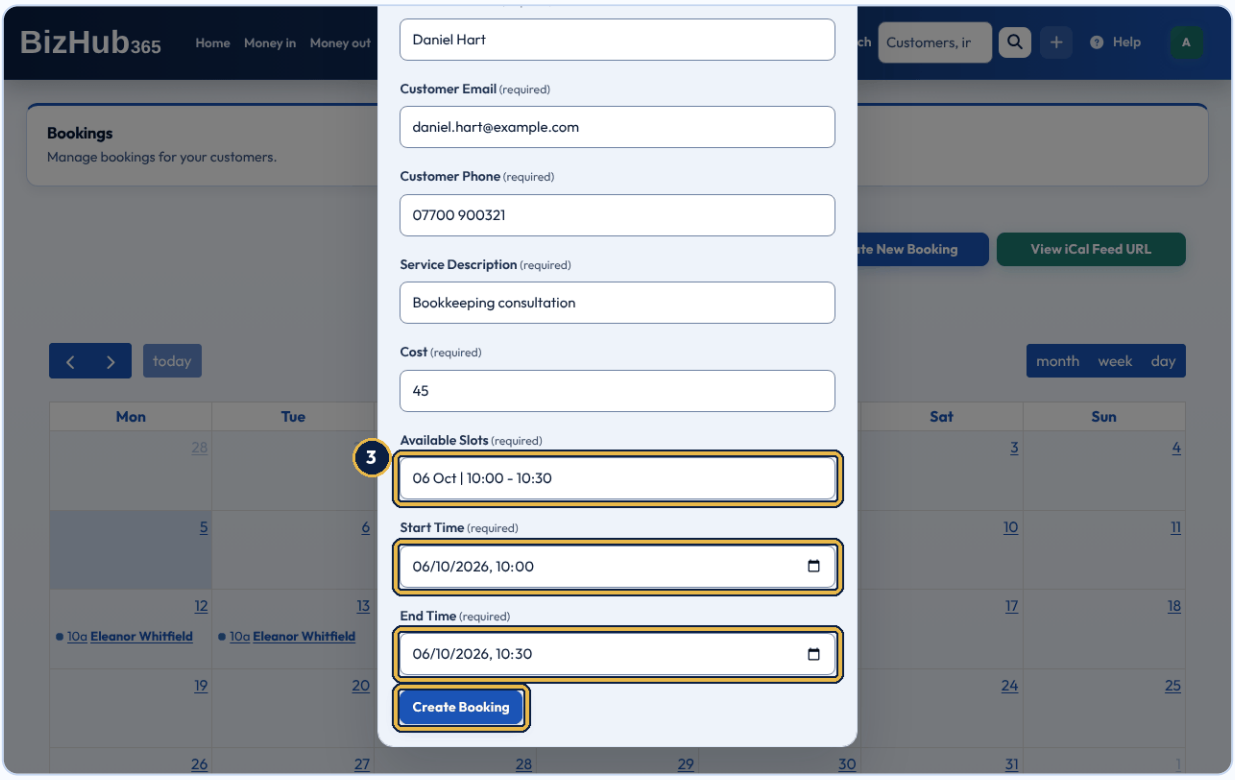
Step 1. Choose Create New Booking.

2 Type the **Customer Name**, **Customer Email**, **Customer Phone**, **Service Description** and **Cost**. While the Jobs section is on, the window starts with **Job (optional)**: choose one of your open jobs to make the booking a visit for it, and its customer's details are filled in.



Step 2. Type the customer's details, the service and the cost.

3 Choose a time in **Available Slots**, which fills in the **Start Time** and **End Time** (change them if you need to), then choose **Create Booking**.



Step 3. Choose a slot (it fills the start and end), then choose Create Booking.

When it worked: The message Booking created successfully appears and the booking is on the diary. An existing customer with that email is used, or a new customer is added, and the same two emails as an online booking are sent.

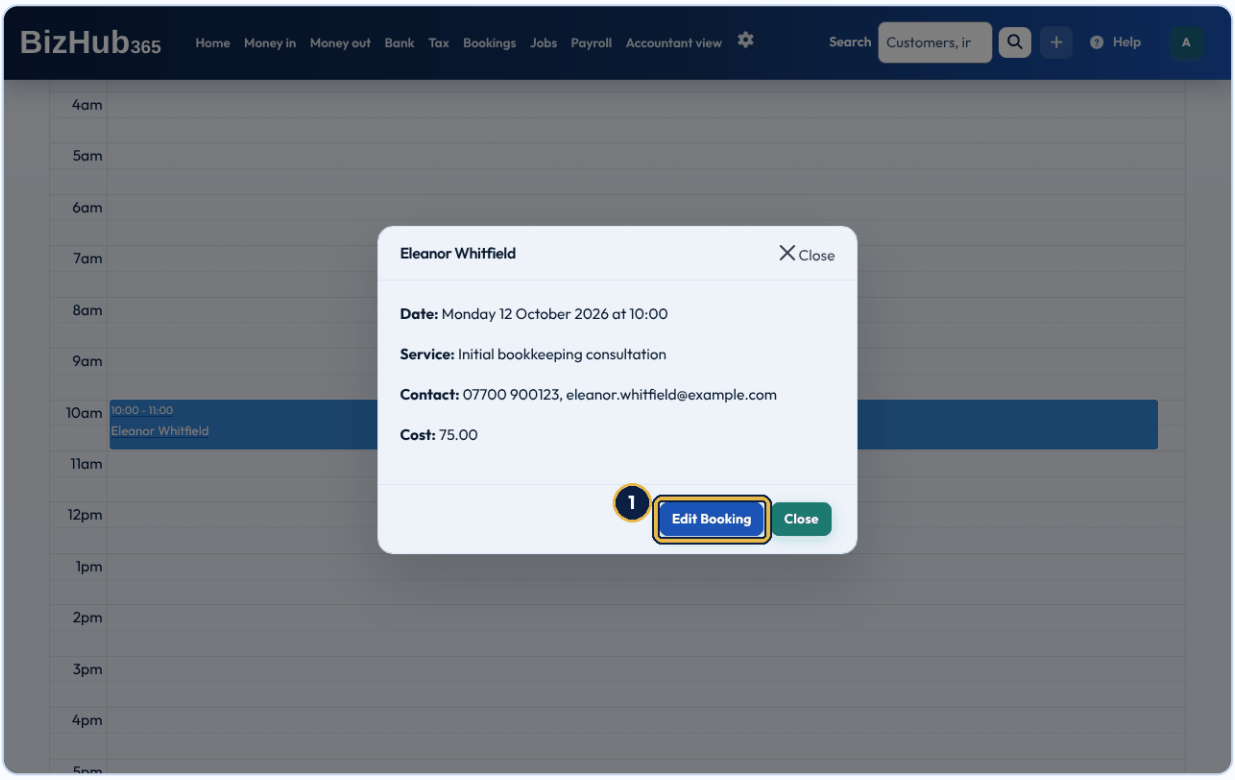
What can go wrong

If this happens	Do this
A message says the time overlaps an existing booking.	Choose another slot.

Change or complete a booking

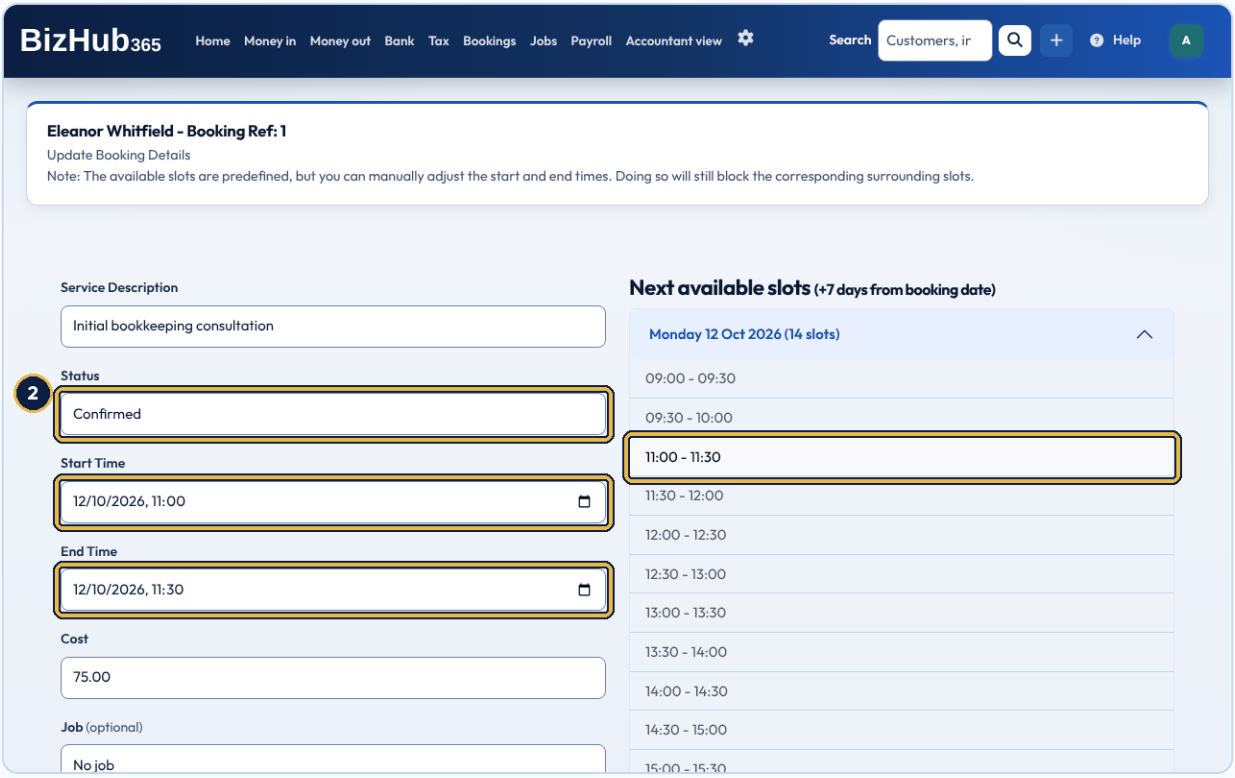
Goal	Move a booking, change its cost or service, or mark it completed.
Who can do it	Members of the business with the Edit permission.
Before you start	Find the booking on the diary.

1. On the diary, choose the day of the booking to open that day, choose the booking, then **Edit Booking**.



Step 1. Choose the day, then the booking, then Edit Booking.

2 Change the **Service Description**, **Status**, **Start Time**, **End Time** or **Cost**. The **Status** list shows the booking's current status, such as **Booked** for a booking made on your public page, and keeps it unless you choose another. To move it, choose a time under **Next available slots**, which fills in the start and end. Then choose **Update Booking**.



Step 2. Change the details, or choose a free time to move it, then choose Update Booking.

When it worked: The message Booking updated successfully appears, and the customer is emailed about what changed, from your business name with replies going to your business email address. Changing the status to Scheduled, Completed or Cancelled sends **Your Booking Has Been Scheduled**, **Thank you for your business** or **Your Booking Has Been Cancelled**. Any other change, such as a new time or cost, sends **Your Booking Has Been Updated**. If nothing changed, no email is sent and a message says so.

What can go wrong

If this happens	Do this
A message says the new time overlaps an existing booking.	Choose another time. Nothing was changed.

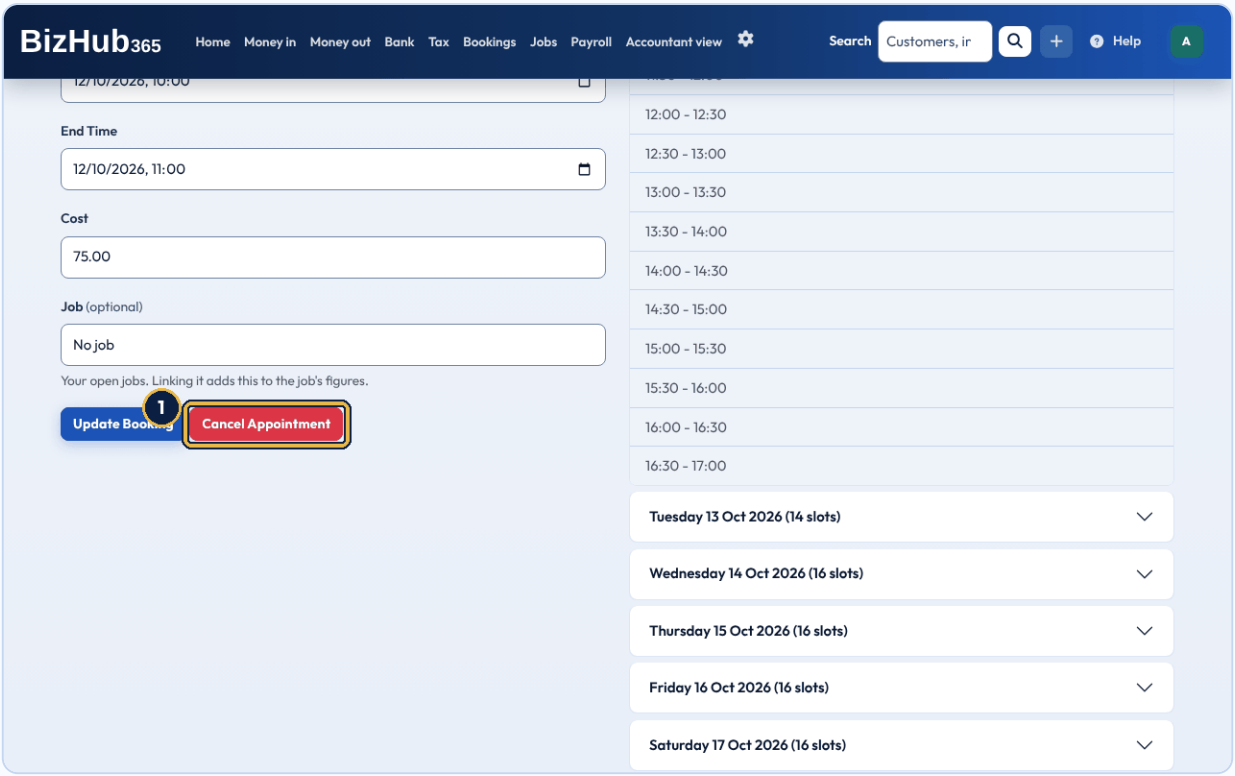
Cancel a booking

Goal Remove a booking that won't go ahead and tell the customer.

Who can do it Members of the business with the Edit permission.

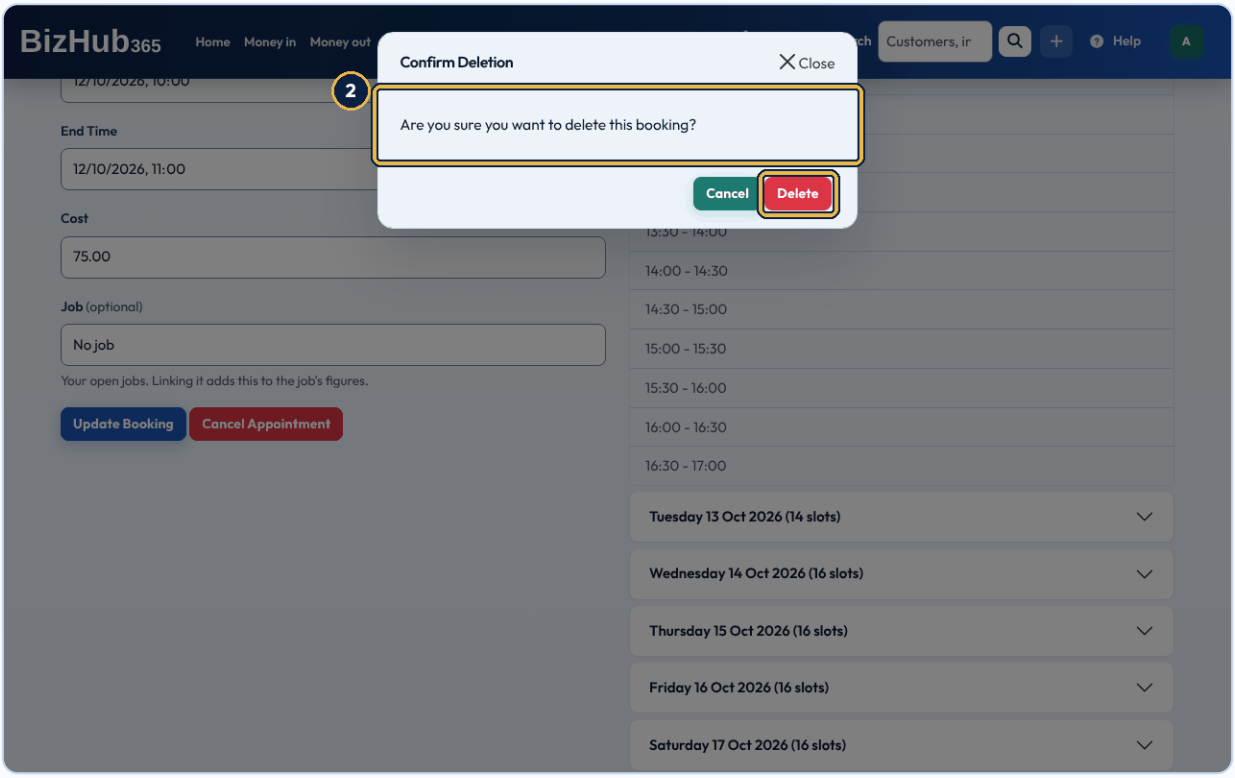
Before you start Open the booking with **Edit Booking**.

1 Choose **Cancel Appointment**.



Step 1. Choose Cancel Appointment.

2 In **Confirm Deletion**, choose **Delete**, or **Cancel** to keep the booking.



Step 2. Choose Delete, or Cancel to keep it.

When it worked: The message Booking cancelled successfully appears, the booking is removed from the diary, and the customer is emailed **Your Booking Has Been Cancelled** with its start and end times in UK time.

If you raised an invoice for the booking, cancelling it yourself does not delete the invoice, whether or not it has been paid. The page also says **Invoice #** and its number **for this booking has not been deleted and is still open**, and the account owner (the first administrator of the business) is emailed **Booking cancelled: invoice # is still open** with the invoice PDF attached. You then decide: delete the invoice to void it, raise a credit note, or keep it, for example as a late-cancellation charge. The customer is not told about the invoice. This is different from the customer cancelling with their own link, described above, where an unpaid invoice is cancelled for them.

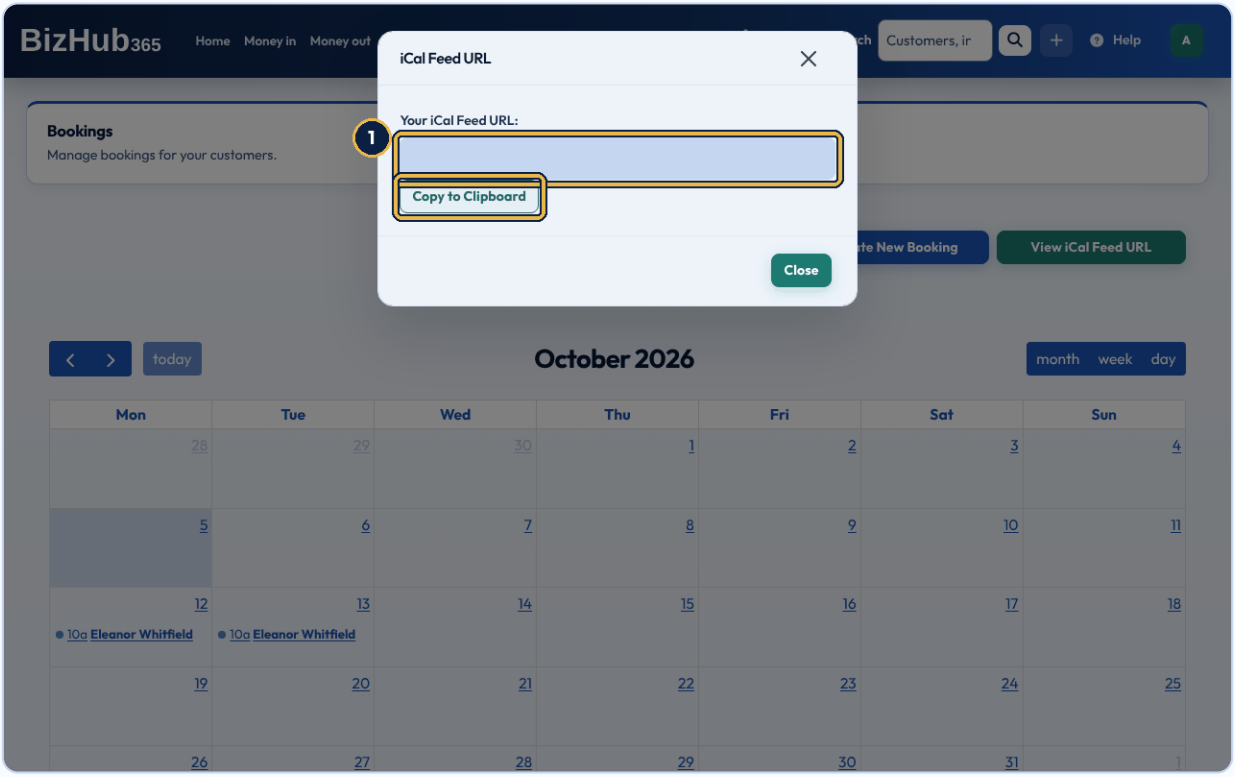
Sync the diary to your calendar

Add your bookings to Google, Outlook or Apple Calendar

Goal	See BizHub365 bookings alongside your other appointments.
Who can do it	Members of the business with the View permission. Business Staff Members do not have the feed: it lists every booking of the business.

Before you start Open **Bookings** → **Diary** on a computer (the button is hidden on phones).

1. Choose **View iCal Feed URL**, then **Copy to Clipboard**, and add the link as a calendar subscription in your calendar app.



Step 1. Copy the feed link and add it to your calendar app.

When it worked: Your calendar app shows the bookings and refreshes them on its own schedule.

CAUTION

Anyone with the feed link can see your bookings, so keep it private.

TIP

A team member set up as a staff member sees **My Bookings** in the top menu, with only the bookings assigned to the staff member whose **Linked login** is theirs. Without a linked login they see no bookings. Opening any other booking, for example from an old link, shows Booking not found, and they do not get the **View iCal Feed URL** button. A booking they add with **Create New Booking**, on the website or in the app, is always assigned to them; until their login is linked they can't add one. That suits therapists, tutors and engineers who should not see the whole diary.

PART II · CUSTOMERS · CHAPTER 11

Your digital business card

A public page with your trading details and links, to share by link or QR code.

What the card shows

Where to find it: Your public card → /bcard/<business-id>/

Your digital business card is a public page at /bcard/<business-id>/. It shows your logo, business name and type, your short description, address, phone, email and website, and the custom links you add, such as your booking page or social media. The details come from Settings → Business and tax setup: the **Website URL** and **Short Business Description** are there, under the settings that say they are displayed on your digital business card.

Publish or hide your card

Your card is only public once you publish it. A new business starts with it off. Businesses that already had a card before the switch was added (11 October 2026) were left published, so links and QR codes already handed out keep working. While the card is off, its address shows a page not found to everyone, with none of your details, and the app's **Share B Card** screen says the card is switched off instead of showing the QR code. Members of the business with the Edit permission can change it.

1. On the website, open **Settings** → **Business and tax setup**. Under **Business Card Custom Links**, switch **Publish my digital business card** on or off, then choose **Save Settings** at the bottom of the page. When it is on, **View my card** opens it.

2. In the app, open **Business Settings**, answer **Yes** or **No** to **Publish my digital business card** and tap **Save Settings**.

NOTE

Turning the card off doesn't delete anything: your custom links, website and description are kept, and the same link and QR code work again when you switch it back on.

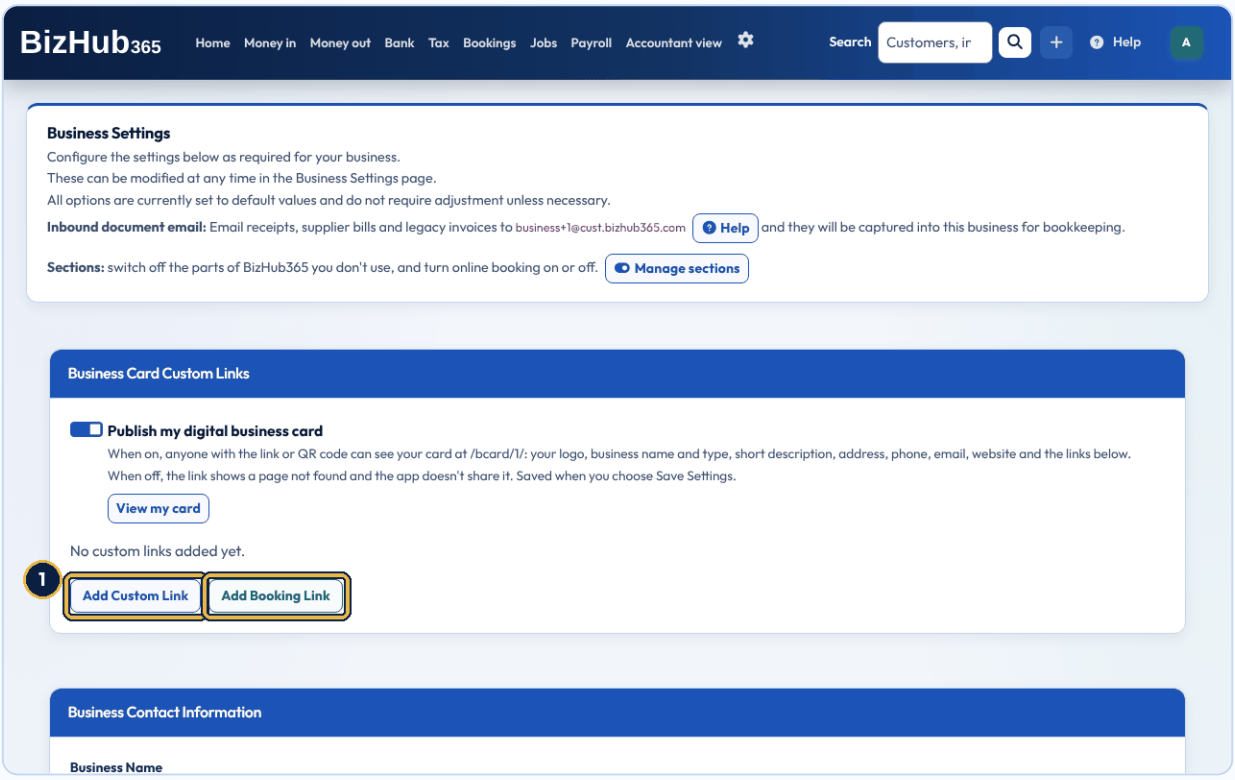
Add links to your business card

Goal Put your booking page, social media or other links on your card.

Who can do it Members of the business with the Edit permission.

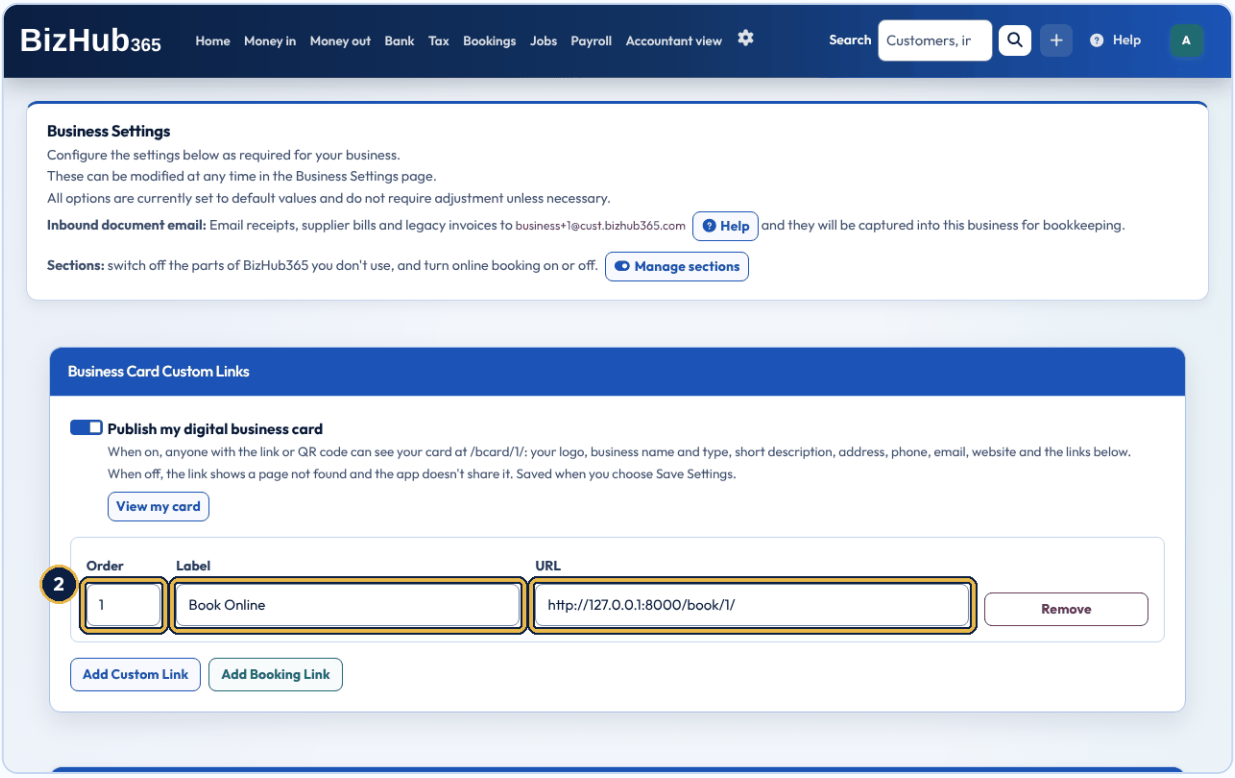
Before you start Have the web address of each link.

1 Open **Settings** → **Business and tax setup**. Under **Business Card Custom Links**, choose **Add Custom Link**, or **Add Booking Link** for your booking page.



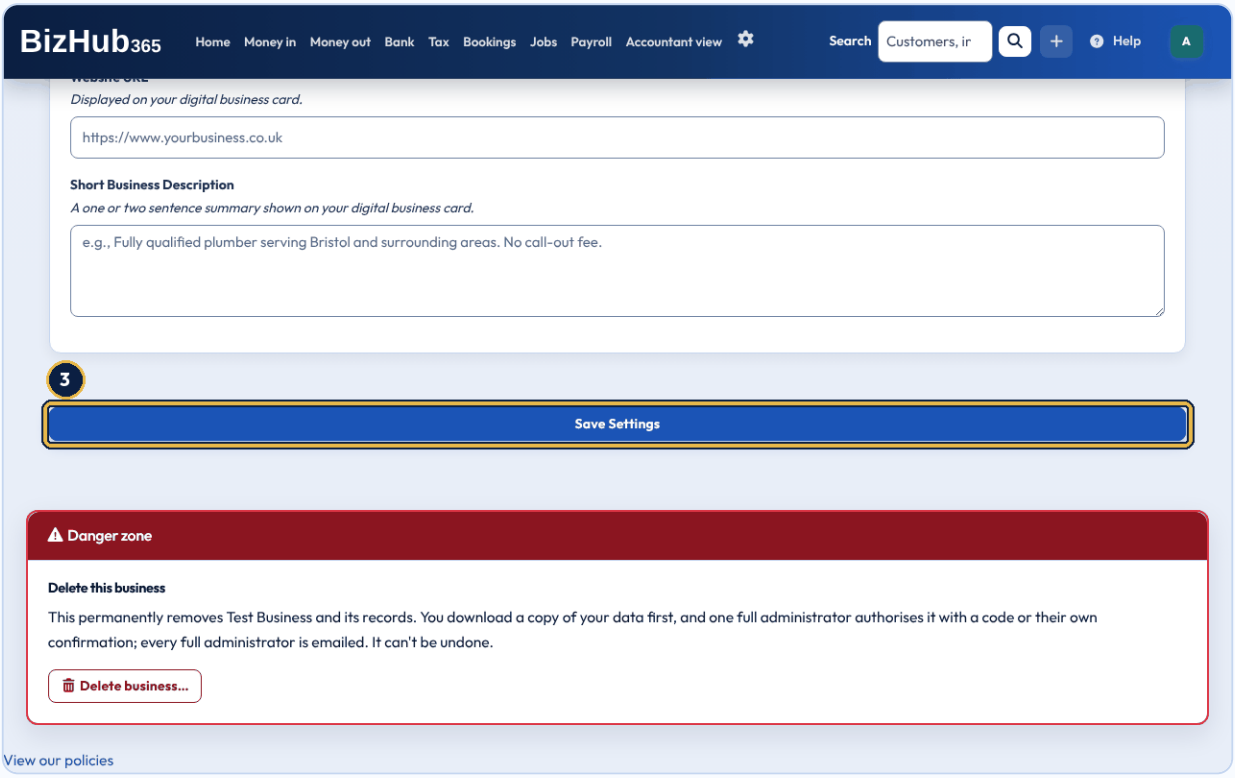
Step 1. Choose Add Custom Link or Add Booking Link.

2 Type the **Label** and **URL**, and an **Order** number if you want to change where it appears. Add Booking Link fills them in for your booking page, on your own web address if you use a branded (white-label) site. Each URL, and the **Website URL**, must start with http:// or https://; anything else is refused when you save.



Step 2. Check the order, label and URL.

3 Choose **Save Settings** at the bottom of the page.



Step 3. Choose Save Settings.

When it worked: The links appear on your card in order. **Remove** next to a link takes it off when you save.

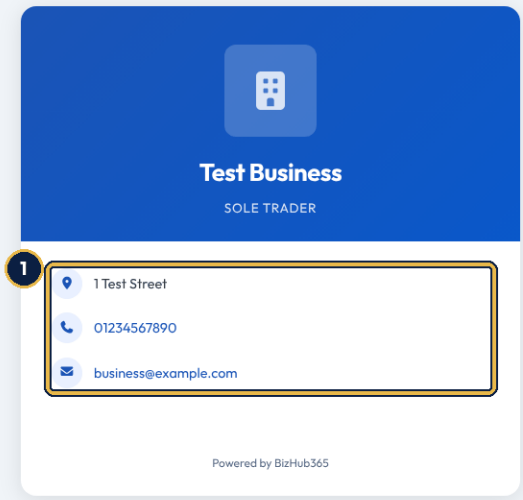
See your business card

Goal Check what people see when they open your card.

Who can do it Anyone with the link.

Before you start Publish your card first (see Publish or hide your card above). Its address is `/bcard/<business-id>/` on the BizHub365 site.

1. Open the card's address. Each detail and link can be tapped to call, email or open it.



Step 1. Your card, with each detail and link ready to tap.

When it worked: The card shows your current details; changes in Business Settings appear as soon as you save them.

Share it from the app

1. Open the BizHub365 app and select the business.
2. Tap **Share B Card** at the top of Home in the app. The card's QR code is shown for someone to scan. If the card isn't published, the screen says so instead, with **Open Business Settings** for members who can switch it on.

3 Tap **Share my digital business card** to send the link by message, email or another app.

TIP

Put the QR code on van livery, invoices and reception so new customers reach your details and booking link in one scan.

PART III · MONEY · CHAPTER 12

Quotes and invoices

Price the work on a quote, convert it when the customer says yes, then send a branded invoice that posts to the ledger.

Where to find it: Create (+) → Invoice

An invoice asks a customer to pay. A quote prices work before the customer agrees to it, and becomes an invoice when they say yes. A recurring invoice is a template that BizHub365 turns into a real invoice, and emails, on a schedule. Creating, editing, sending, locking and deleting need the Edit permission; anyone with the View permission can open the lists, the invoices and the PDFs.

Create an invoice

Everything is on one page, **Create an invoice**. The totals and a preview of the invoice update as you type, so you can check it before anyone sees it.

Part of the page	What it holds
Customer	**Find a customer** shortens the **Customer** list as you type part of a name or email. **Add new customer** opens a small form (first name, last name and email required; company, address and phone optional) and chooses the new customer for you, without leaving the invoice.
Dates and reference	**Invoice date**; **Payment terms**: Due on receipt, 7, 15, 30, 45 or 60 days, starting with your default from Settings → Business and tax setup; **Due date**, worked out from the two and changeable; **Your customer's reference (optional)**, up to 100 characters, printed on the invoice.
What you're charging for	**Add one of your products or services** and **Add to invoice** fill a line from your product list. Each line has Description, Quantity (whole numbers), Unit price (ex VAT when you are VAT registered), **Discount (%)** and, when VAT registered, the VAT rate; **Remove** deletes it. **Add line** adds a blank line and **Add time entry** a line for hours. Under each line, **Income account** with **Change** (see below).
More options	**Job (optional)**, while the Jobs section is on; when you trade abroad, **Currency** (set to the customer's currency when you choose them) and **Tax jurisdiction**; and any custom fields you created in Settings → Custom fields.
Notes and attachments	**Note for your customer (optional)**, printed on the invoice (a new invoice starts with the default note from Business Settings, if you set one), and photos or videos with **What it shows (optional)**; **Add another** for more. The email links to them.
Totals	Net, VAT at each rate and the total; just the total if you are not VAT registered.
Preview	The invoice as your customer will get it, drawn the same way as the PDF.

Save and send saves the invoice and emails it to your customer with the PDF. It first asks **Email this invoice?**, naming the customer, their email address and the total: choose **Yes, send it** or **Go back**. **Save without sending** saves it without emailing anyone. An invoice saved without sending still gets its invoice number and counts in your accounts from its invoice date. It shows as **Not sent yet** in the invoice list, and payment reminders are not sent for it. When you are ready, open it and choose **Send to** the customer's email address.

If something is missing or not valid, such as no customer, no line items, a date that does not exist, a quantity that is not a whole number, a discount over 100% or a due date before the invoice date, the form comes back with a list of what to fix at the top and everything you entered still filled in, including the line items. Nothing is saved until it is right. Quotes, recurring invoices and credit notes work the same way.

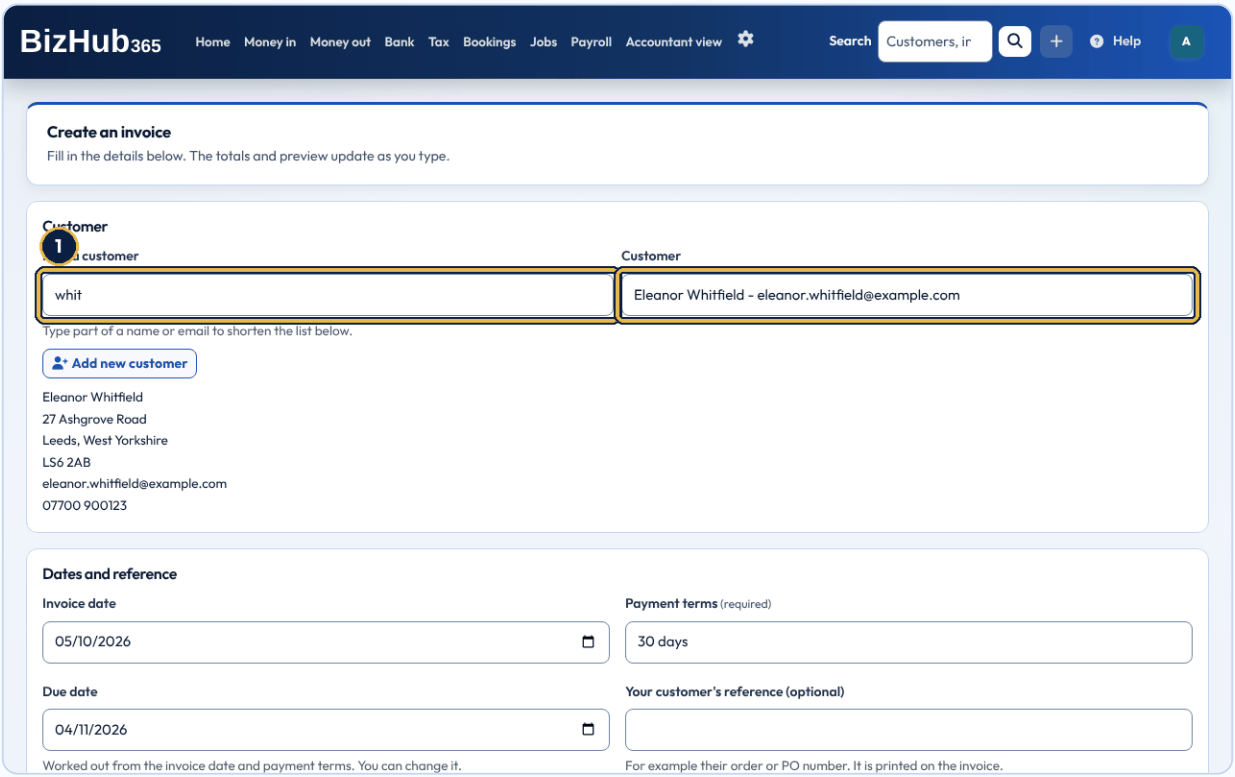
Create and send an invoice

Goal Bill a customer and email them the invoice with its PDF.

Who can do it Members of the business with the Edit permission.

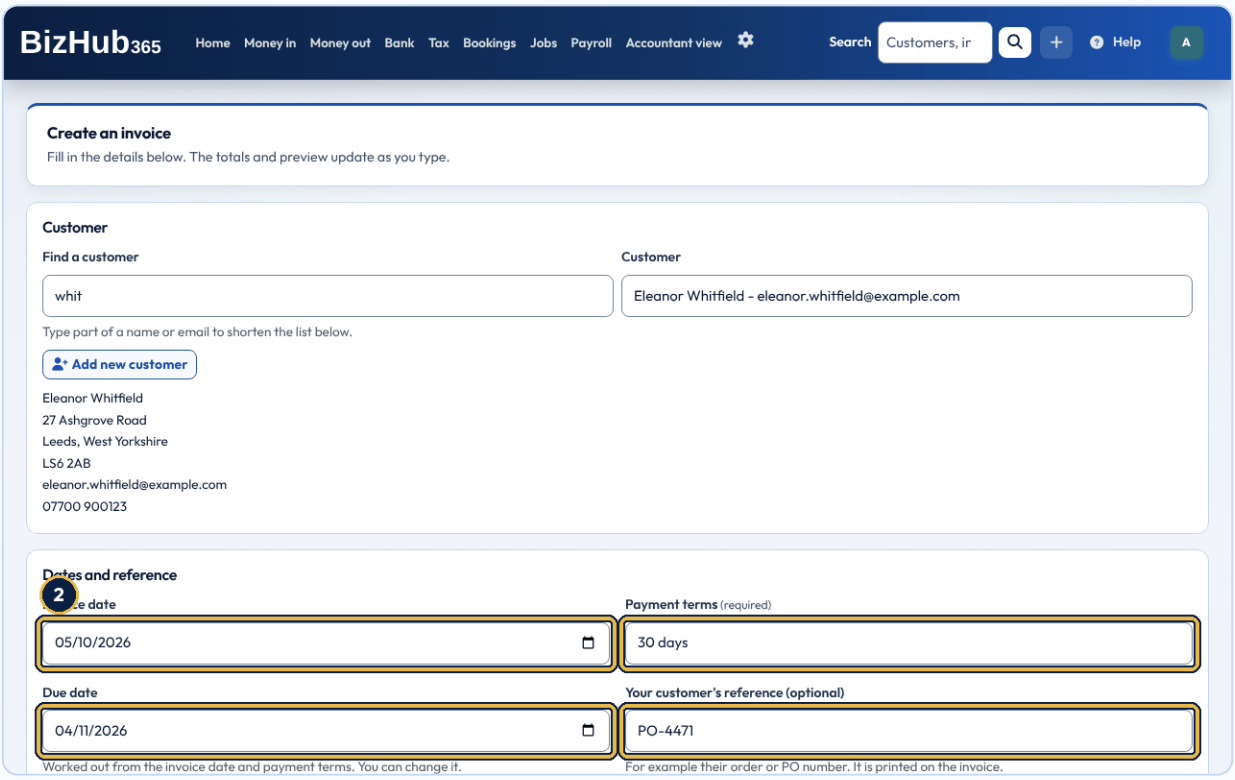
Before you start Know who you are billing and for what. If the customer is new you can add them on the way.

1. Choose **+** → **Invoice** in the top bar, or **New invoice** on **Money in** → **Invoices and quotes**. Under **Customer**, type part of the name in **Find a customer** and choose them in the **Customer** list, or choose **Add new customer**.



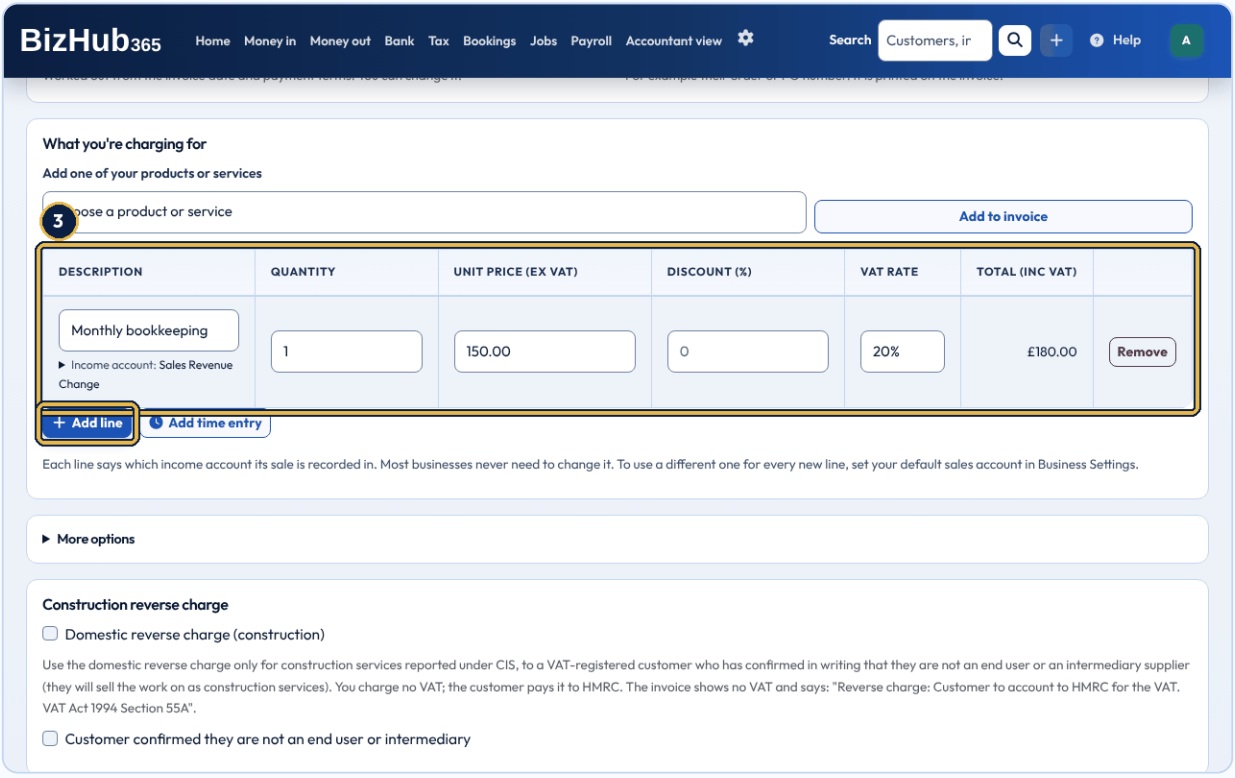
Step 1. Find the customer and choose them in the Customer list.

2 Under **Dates and reference**, check the **Invoice date** and **Payment terms**; the **Due date** follows from them. Add **Your customer's reference** if they gave you one.



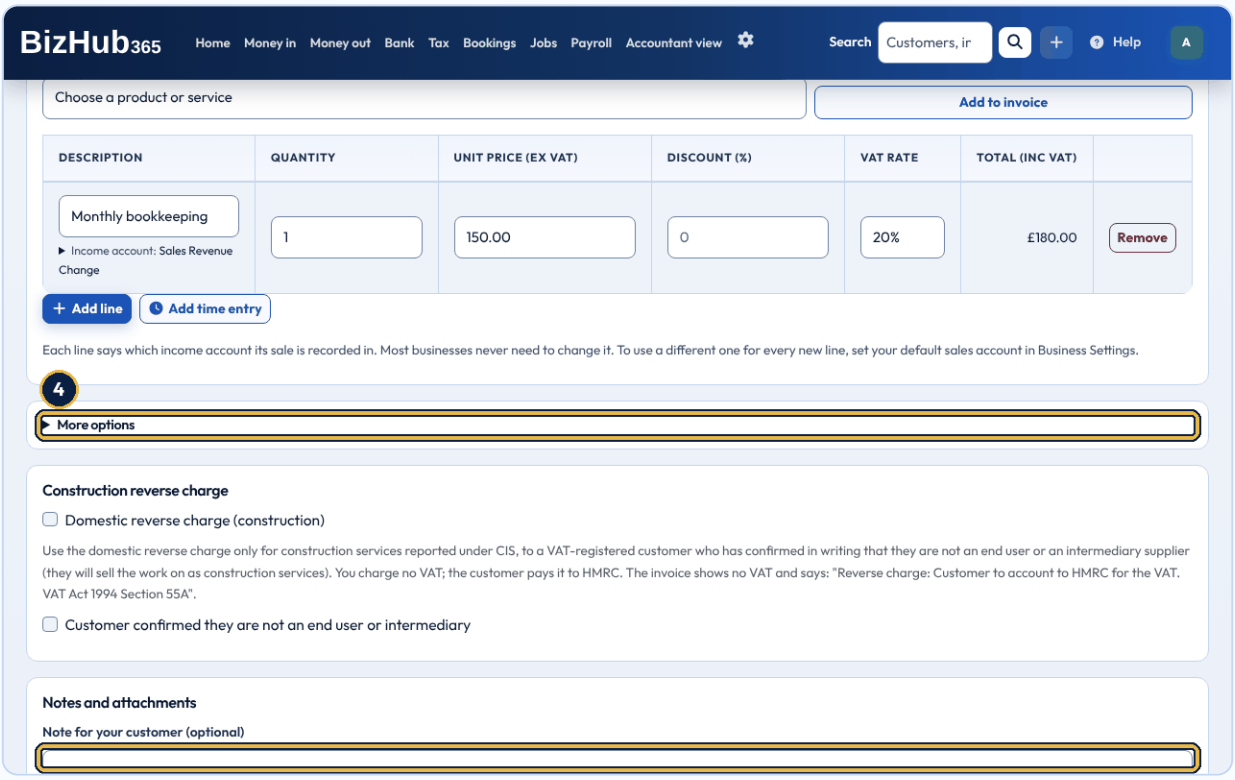
Step 2. Check the Invoice date and Payment terms; add the customer's reference.

3 Under **What you're charging for**, fill in each line's description, quantity and unit price, or choose a product and **Add to invoice**. Use **Add line** for more lines and **Add time entry** for hours.



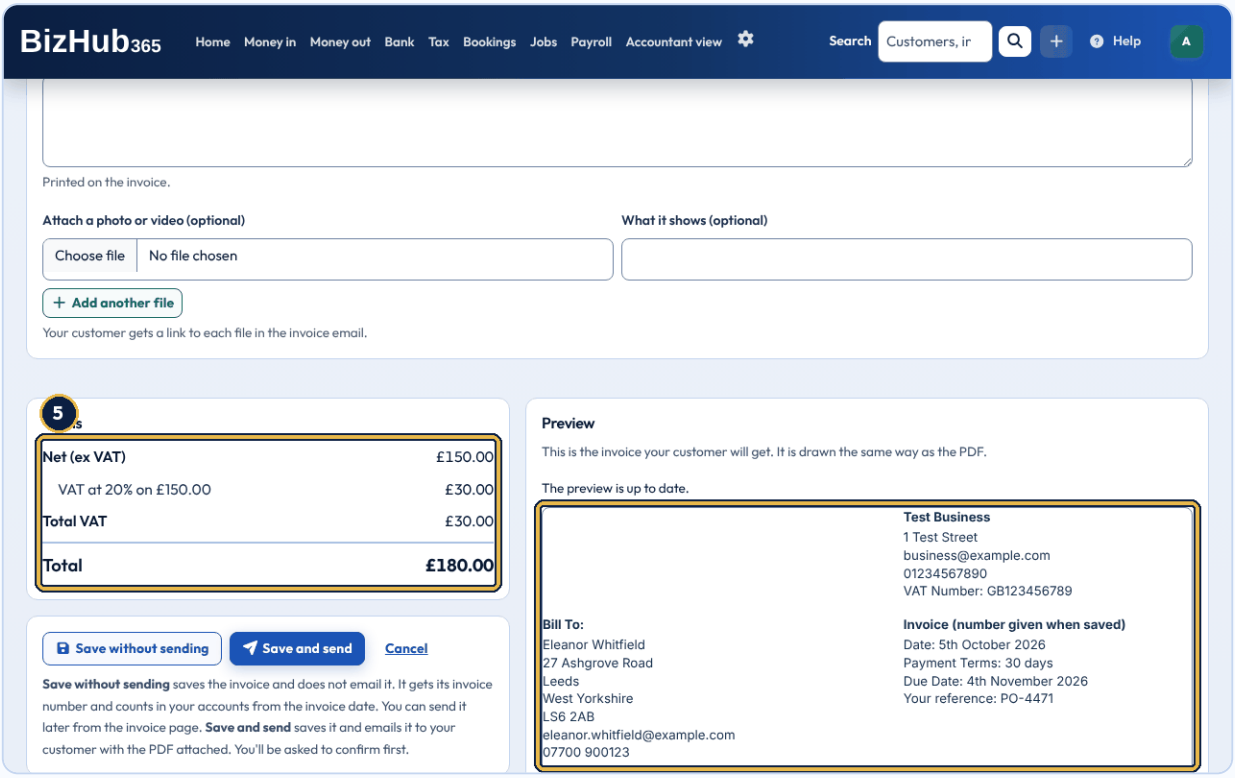
Step 3. Fill in each line, or add a product; Add line for more.

4 If you need them, open **More options** for the job, currency, tax jurisdiction and custom fields, and add a **Note for your customer**.



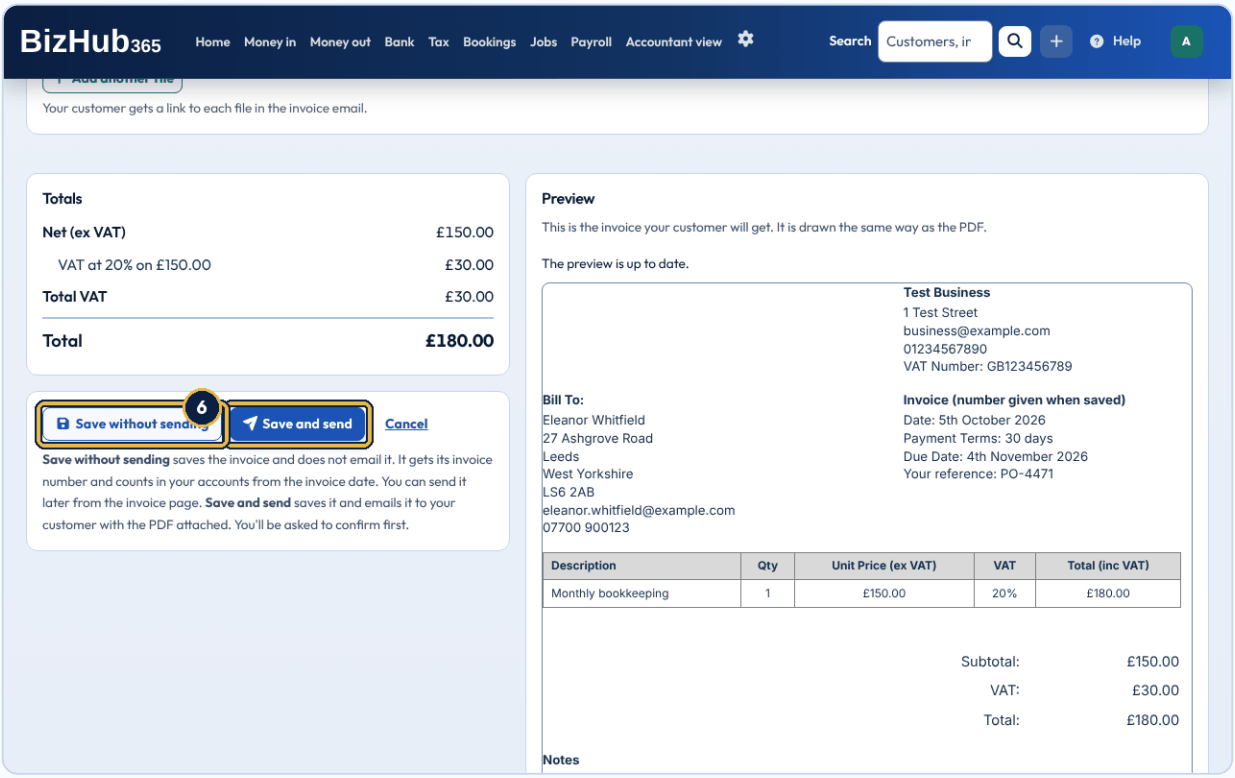
Step 4. Open More options if you need them, and add a note for your customer.

5 Check the **Totals** and the **Preview** beside them.



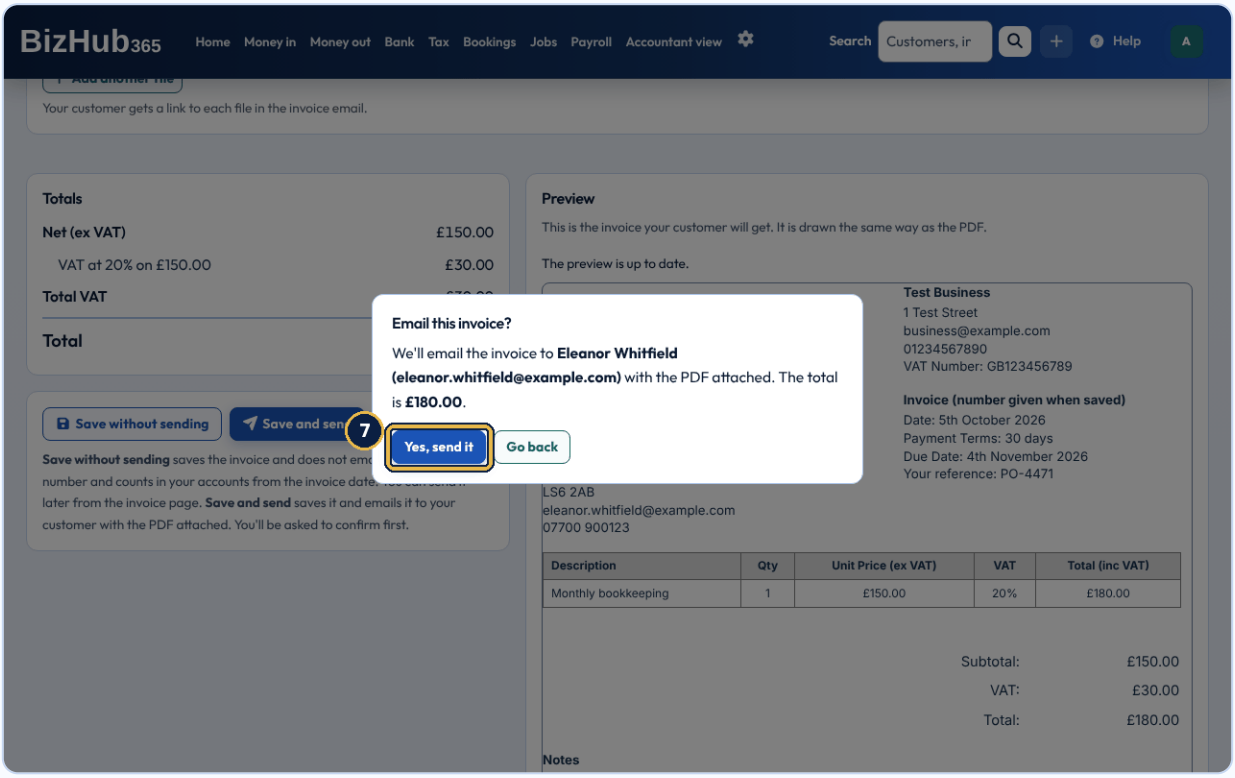
Step 5. Check the Totals and the Preview.

6 Choose **Save and send**, or **Save without sending** to keep it to yourself for now.



Step 6. Choose Save and send, or Save without sending.

7 In **Email this invoice?**, check the email address and total, then choose **Yes, send it**.



Step 7. Check the address and total in Email this invoice?, then choose Yes, send it.

When it worked: The invoice opens with its number. The customer is emailed **New Invoice #** with the number and **Created**, with the PDF attached, the invoice is posted to your books, and it appears in **Money in → Invoices and quotes** as Awaiting payment.

What can go wrong

If this happens	Do this
The page comes back with a list of problems at the top.	Fix each one; select a problem to jump to its box. Nothing was saved, and everything you typed is still there.
Save and send does not ask for confirmation.	No customer is chosen. Choose one; the page will otherwise tell you a customer is needed.
The customer reports no email.	Check their address on the customer record, then use **Resend** in the invoice list. If the address bounced, see When an email can't be delivered.

Products: your price list

Where to find it: Money in → Products

Products is your price list: the products and services you sell, each with a SKU (your own code for it), a name, a sale price and, if you're VAT registered, a VAT rate. On an invoice, **Add one of your products or**

services fills a line with the product's name, price, VAT rate and income account, so you don't type them each time. Changing a product later doesn't change invoices you've already raised. BizHub365 doesn't keep stock levels: Products is a list of prices, not a stock record. Products are always available; they are not a section you can switch off.

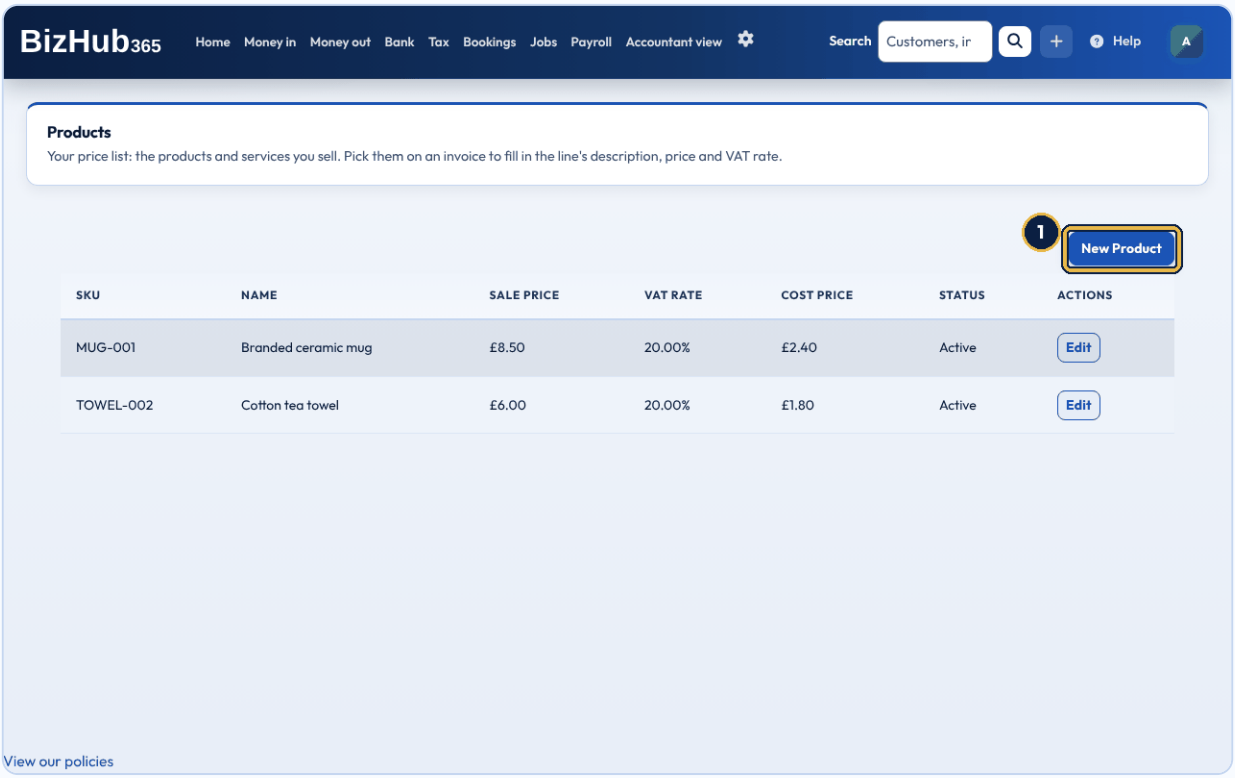
Add a product or service

Goal Add something you sell, so you can pick it on invoices.

Who can do it Members of the business with the Edit permission.

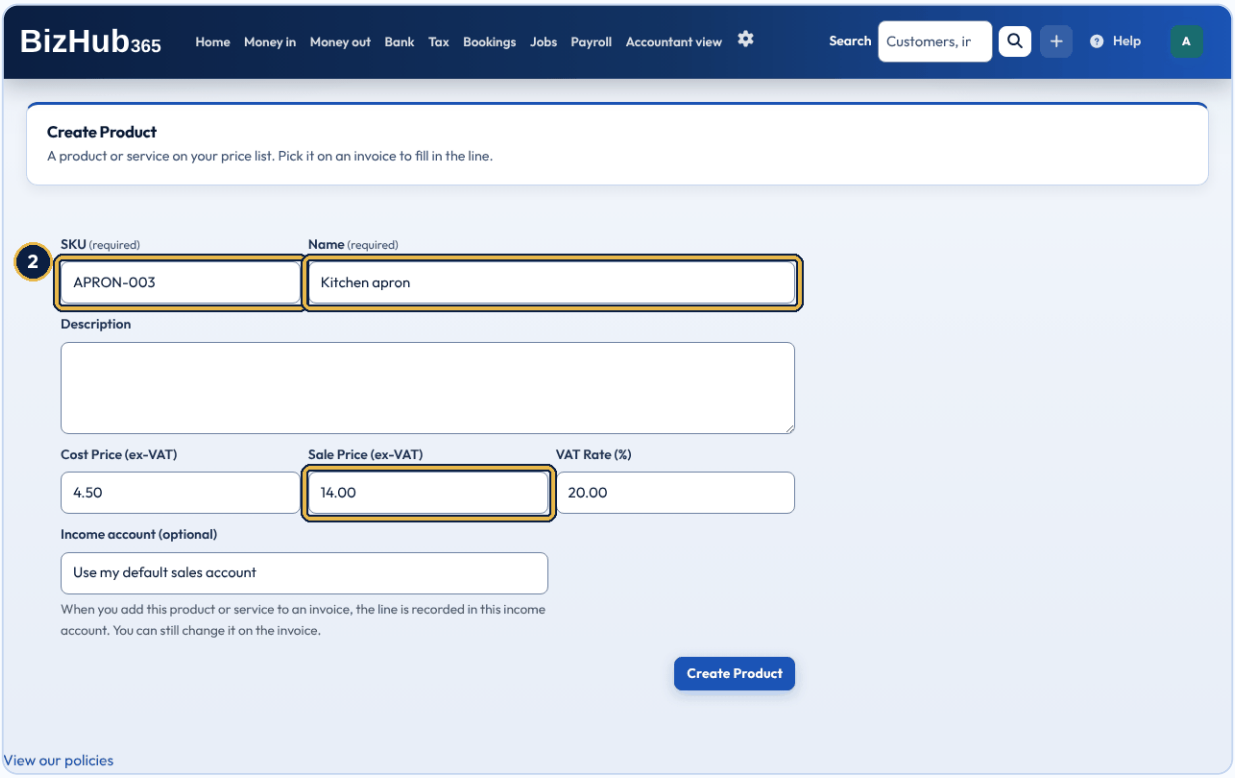
Before you start Choose a SKU, your own code for it. Each SKU can be used once in your business.

1 Open **Money in** → **Products** and choose **New Product**.



Step 1. Open Money in, then Products (under More), and choose New Product.

2 Type the **SKU**, **Name** and, if you want, a **Description**. Fill in the **Sale Price** (ex-VAT, with a **VAT Rate (%)**, if you're VAT registered) and, if you want to keep a note of it, the **Cost Price**. Choose an **Income account** if it shouldn't go to your default sales account. Choose **Create Product**.



Step 2. Fill in the SKU, name and prices, then choose Create Product.

When it worked: You see *Product '[name]' created.* and the product is listed with its prices. It is now offered under **Add one of your products or services** on new invoices.

What can go wrong

If this happens	Do this
A field error when creating a product	The form stays filled in and the message beside the field explains what to change. If the SKU is already in use, choose a different one.

Edit on a product changes its details. Products can't be deleted: to stop selling one, untick **Active** and choose **Save Changes**. It stays on the list as Inactive but can't be picked on new invoices. Members with only the View permission can see the list but not New Product or Edit.

Which income account each line goes to

Under each line's description you will see **Income account:** and the name of the account the sale is recorded in, such as Sales Revenue. Most businesses never need to change it. To use a different account for one line, choose **Change** and pick one from the list. Only your income accounts are listed. A new line starts with the product or service's own income account, if you set one on it in Products. Otherwise it uses

your **Default sales account** from Settings → Business and tax setup, and if you haven't chosen one, Sales Revenue. The account only decides where the sale shows in your books and reports, for example on Profit and Loss by account. It never changes the invoice, its VAT or your VAT return. Invoices you raised before this was added, and any you change later, keep posting to Sales Revenue unless you pick another account. Recurring invoices and quotes have the same choice on each line, and it carries onto the invoice they become. The mobile app can send an account for each line too; when it doesn't, the default is used.

What happens in the books

Saving an invoice posts double-entry journals automatically: debit debtors, credit each line's income account with its net amount (and VAT as required). If you are not VAT registered, the whole total goes to income and nothing is posted to VAT. You do not type the journal yourself. When you edit an invoice that is not locked, the original journal is reversed and a new one is posted for the new totals, so the books always match the invoice. If payments are already recorded against it, the invoice shows as paid or part paid against its new total.

The invoice list

Where to find it: **Money in** → **Invoices and quotes**

The top of Money in → Invoices and quotes shows three totals in pounds: **Total outstanding** (what customers still owe on unpaid invoices, after any part payments), **Total overdue** (the part of that past its due date, with a link to show just those invoices), and **Paid this month** (money received since the 1st; applying a credit note isn't counted as money in). Choose **New invoice** to start one straight from the list. **CSV** and **PDF** export the list. Use **Search** to find an invoice by its number (with or without #), or by the customer's name, company or email. **From** and **To** limit it to invoice dates. Search works with the date and status filters. **Status** (Any Status, All unpaid, Awaiting payment, Overdue, Paid) and **Sort by** (Newest first, Oldest first, Due date soonest first, Amount largest first, Invoice number) update the list as soon as you change them. For search and dates, choose **Apply**; **Clear** removes every filter. Each row has labelled buttons: **Add payment** (only while the invoice is unpaid), **View**, **PDF** and **Resend**. For an invoice marked **Not sent yet**, Resend sends it for the first time.

Invoice status

- **Awaiting payment**: not paid yet, and the due date has not passed.
- **Overdue** (red): not paid, and the due date has passed. The row is highlighted too.
- **Paid**: payments cover the full amount.

The status comes from the payments and the due date. It never changes the invoice's figures or the books.

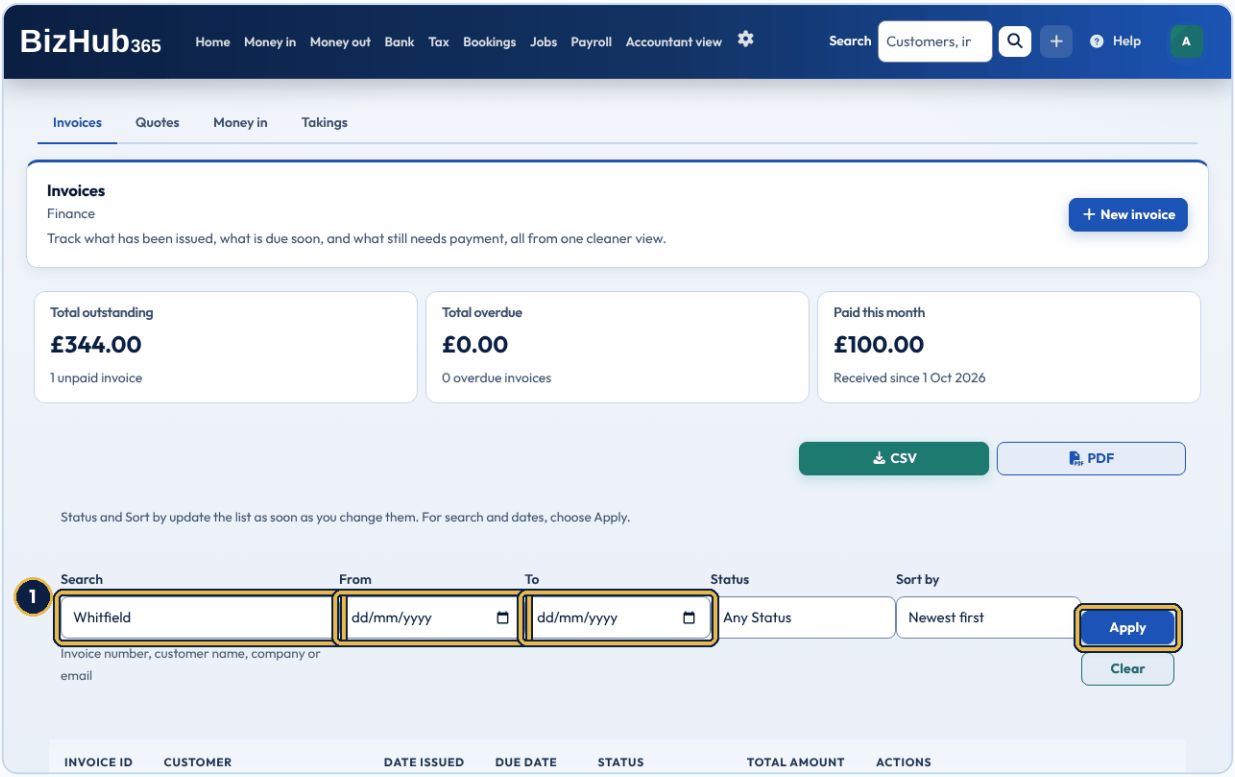
Find an invoice

Goal List the invoices you are after, such as everything overdue or one customer's invoices.

Who can do it Members of the business with the View permission.

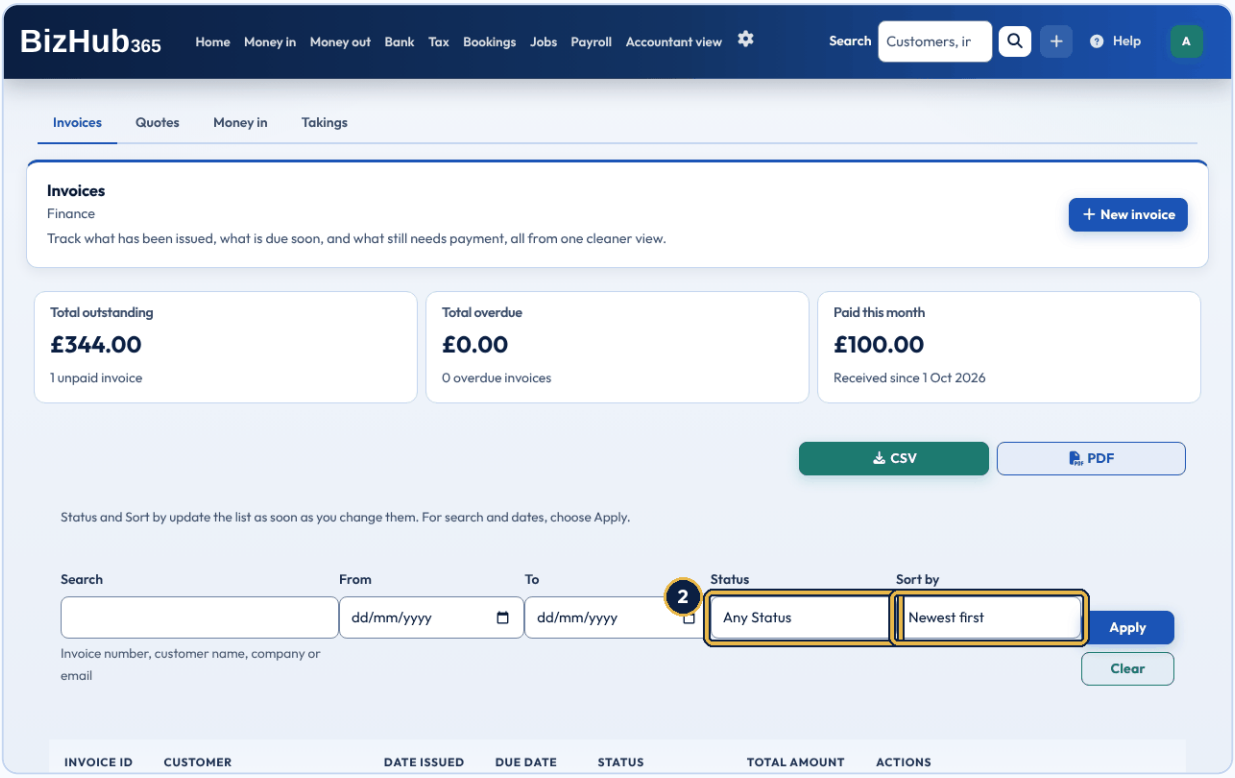
Before you start Open **Money in → Invoices and quotes**.

1 Type the invoice number or the customer's name, company or email in **Search**, set **From** and **To** if you want a date range, and choose **Apply**.



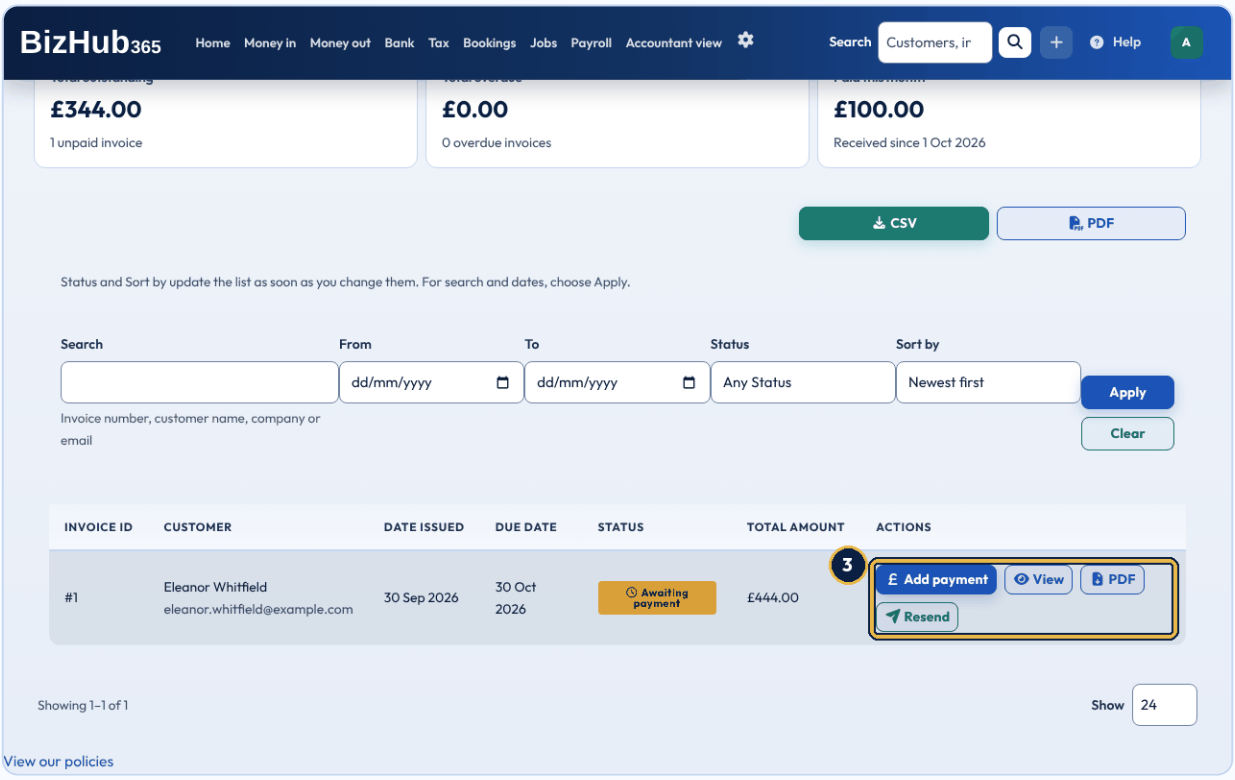
Step 1. Type in Search, set From and To if you want, and choose Apply.

2 Choose a **Status** or **Sort by** order; the list changes straight away. **Clear** removes every filter.



Step 2. Choose a Status or Sort by order; the list changes straight away.

3 On the invoice's row, choose **View** to open it, **PDF** to download it, **Resend** to email it again, or **Add payment**.



Step 3. On the invoice's row, choose View, PDF, Resend or Add payment.

When it worked: The invoice opens, downloads or is queued to email, depending on the button.

Open, change, lock and delete an invoice

Opening an invoice shows the customer's details, the invoice number, dates, the customer's reference, status, total and the payments received so far, the lines and time charges, the note, and the attachments, where you can add or remove photos and videos. Across the top are **Download PDF**, **Edit Invoice**, **Add Payment** (see Money in, credit notes, and statements), **Delete Invoice** and **Lock Invoice** or **Unlock Invoice**. An invoice that was saved without sending also has a blue box with **Send to** and the customer's email address.

- **Edit Invoice** opens the same one-page form, with the preview. Save without sending keeps the change to yourself; Save and send emails the customer **Updated Invoice #** with the number, and the new PDF. A locked invoice opens read-only; you can still email it from there. To correct it, raise a credit note.
- **Lock Invoice** stops accidental edits and deletion; **Unlock Invoice** reverses it. An invoice in a submitted VAT return is locked for good and shows a **Locked** badge instead of the button. A locked invoice can still take payments, because being paid doesn't change its VAT.

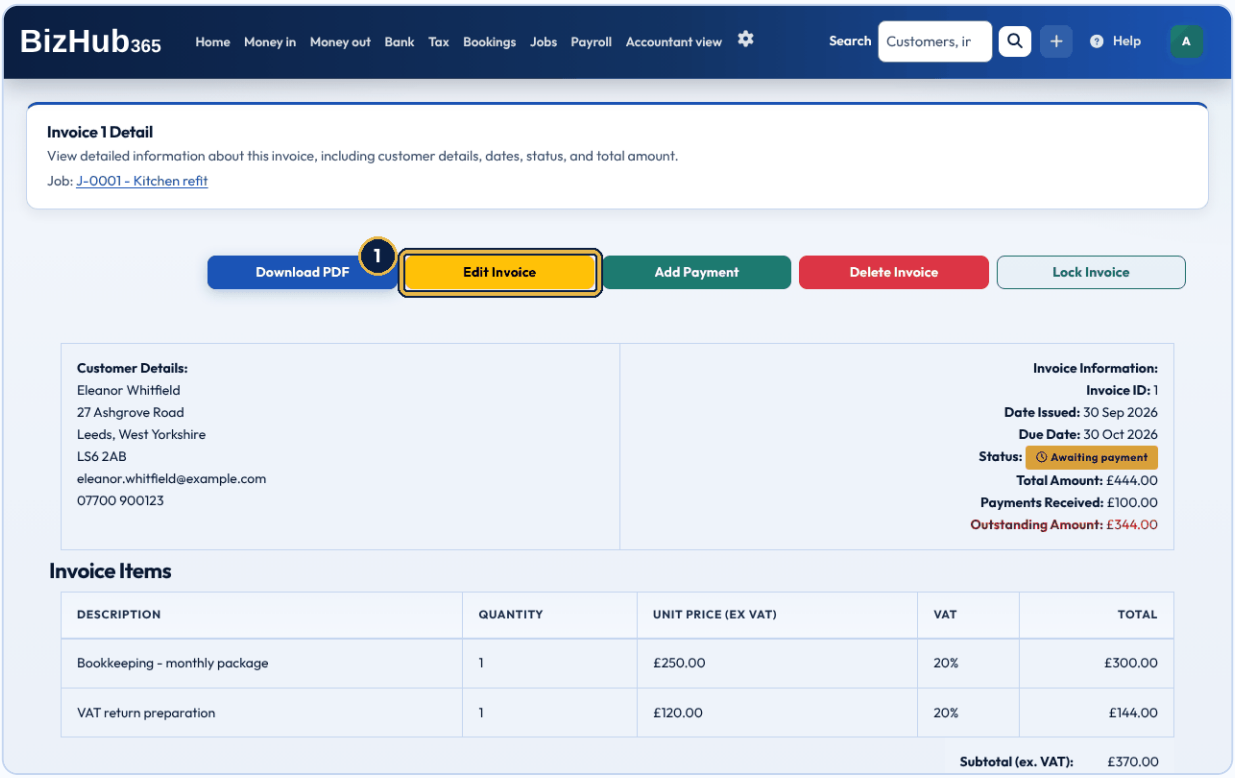
- **Delete Invoice** asks you to confirm. It is refused for a locked invoice and for one with payments recorded against it: delete those payments first, or raise a credit note to cancel the invoice. Deleting reverses its journal and emails the customer an **Invoice Cancellation Notice**.
- **Resend** on a sent invoice emails the customer an **Invoice Resend** with the PDF, queued and sent within ten minutes.

> **CAUTION**
> Do not unlock and rewrite an invoice that has already gone into a submitted VAT return. Raise a credit note instead.

Change an invoice

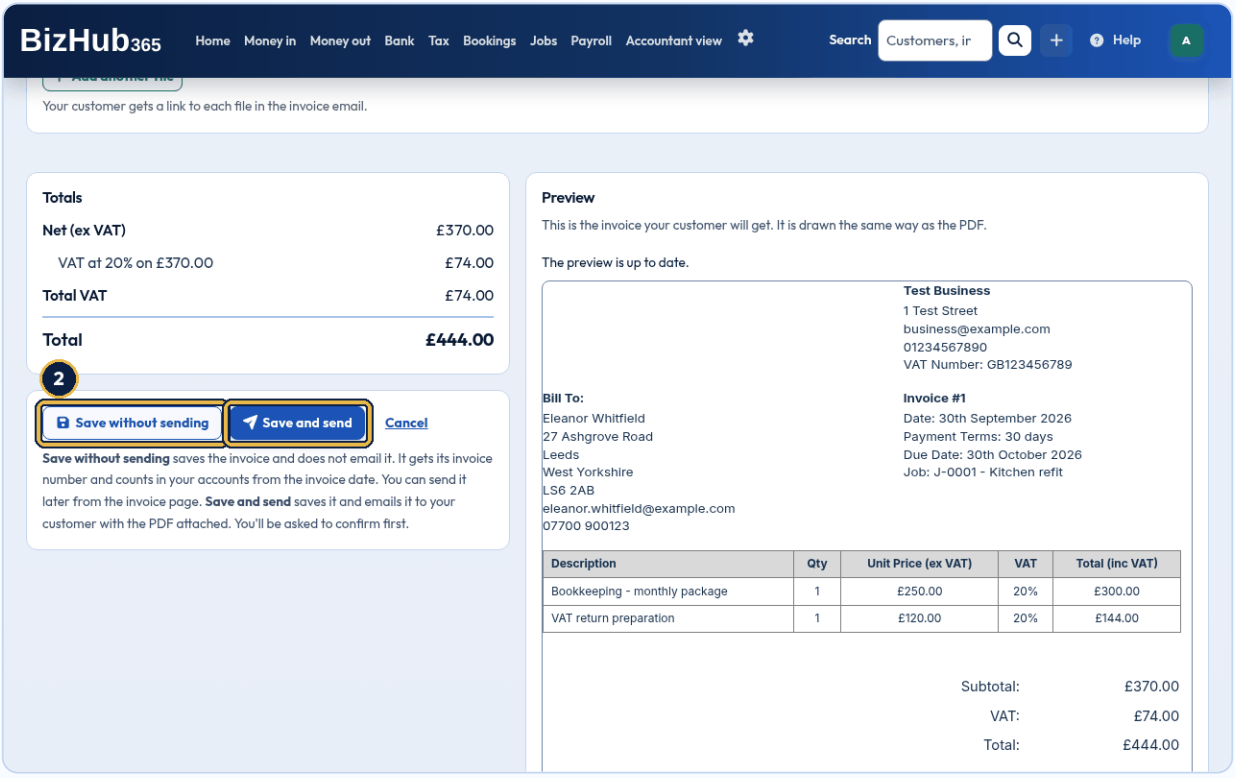
Goal	Correct an invoice that is not locked.
Who can do it	Members of the business with the Edit permission.
Before you start	Find the invoice (see Find an invoice) and choose **View**.

1. Choose **Edit Invoice** at the top of the invoice.



Step 1. Choose Edit Invoice at the top of the invoice.

2 Make your changes on **Edit invoice**, check the preview, then choose **Save without sending**, or **Save and send** to email the customer the updated invoice.



Step 2. Make your changes, then choose Save without sending or Save and send.

When it worked: The invoice shows the change, its journal is reposted for the new totals, and, if you sent it, the customer gets the **Updated Invoice #** email with the new PDF.

What can go wrong

If this happens	Do this
The form is read-only with a warning that the invoice is locked.	Choose **Unlock Invoice** on the invoice first. If it is in a submitted VAT return it cannot be unlocked; raise a credit note.

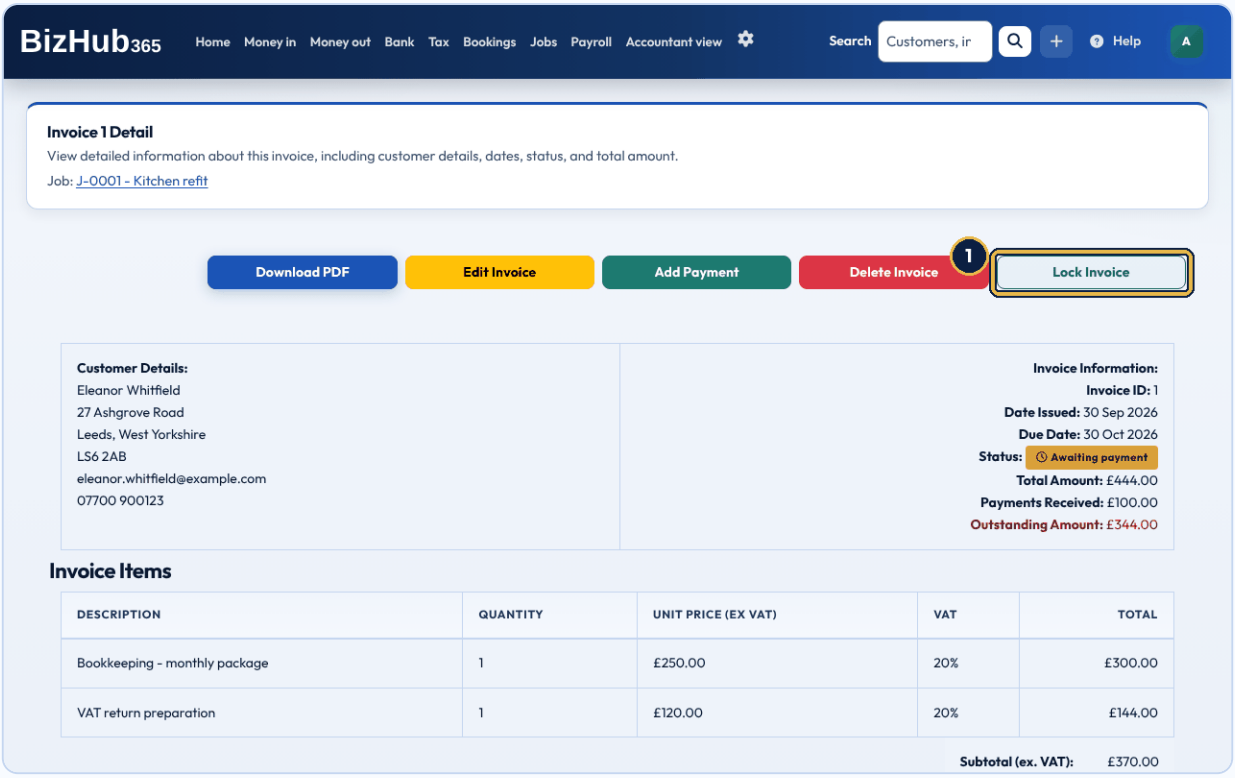
Lock or unlock an invoice

Goal Stop an invoice being changed or deleted by mistake, or allow it again.

Who can do it Members of the business with the Edit permission.

Before you start Open the invoice.

1. Choose **Lock Invoice** at the top right. On a locked invoice the same button reads **Unlock Invoice**.



Step 1. Choose Lock Invoice; on a locked invoice it reads Unlock Invoice.

When it worked: The page says **Invoice #** and the number, **locked** or **unlocked**. While locked, Delete Invoice is greyed out and the edit form is read-only.

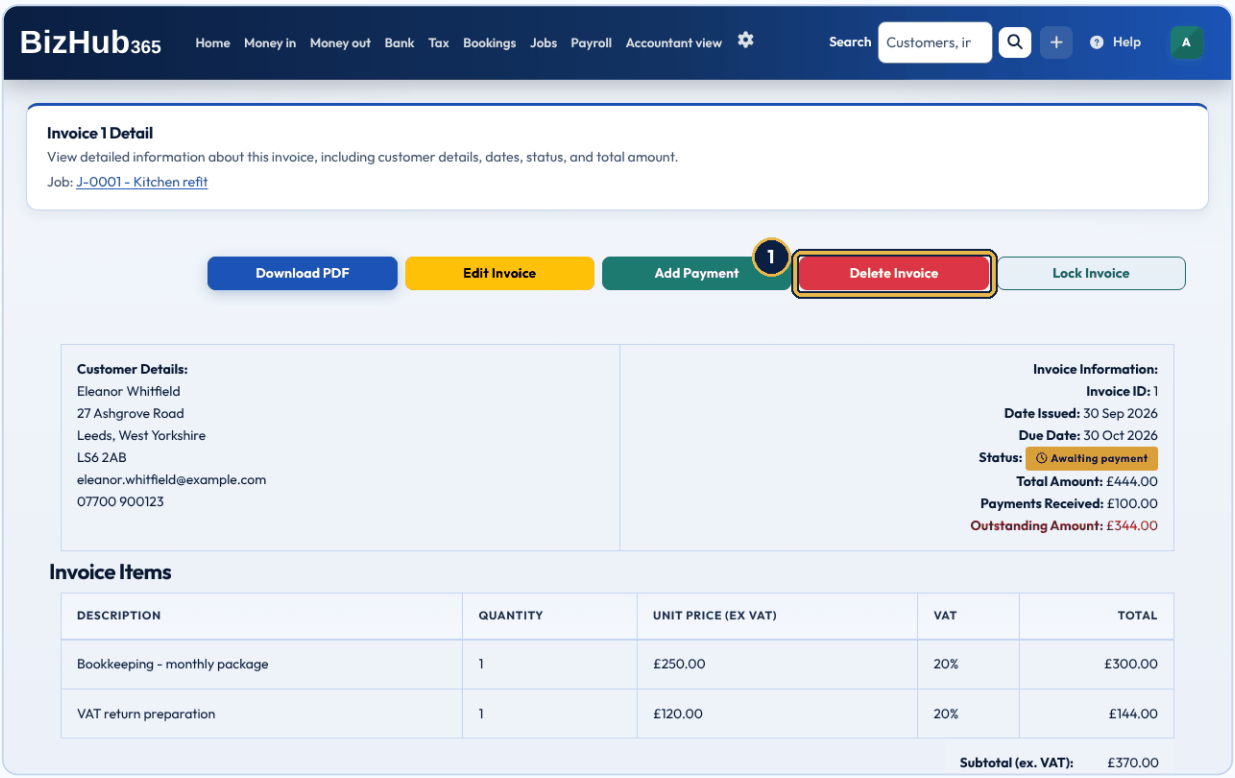
Delete an invoice

Goal Remove an invoice raised by mistake that has no payments.

Who can do it Members of the business with the Edit permission.

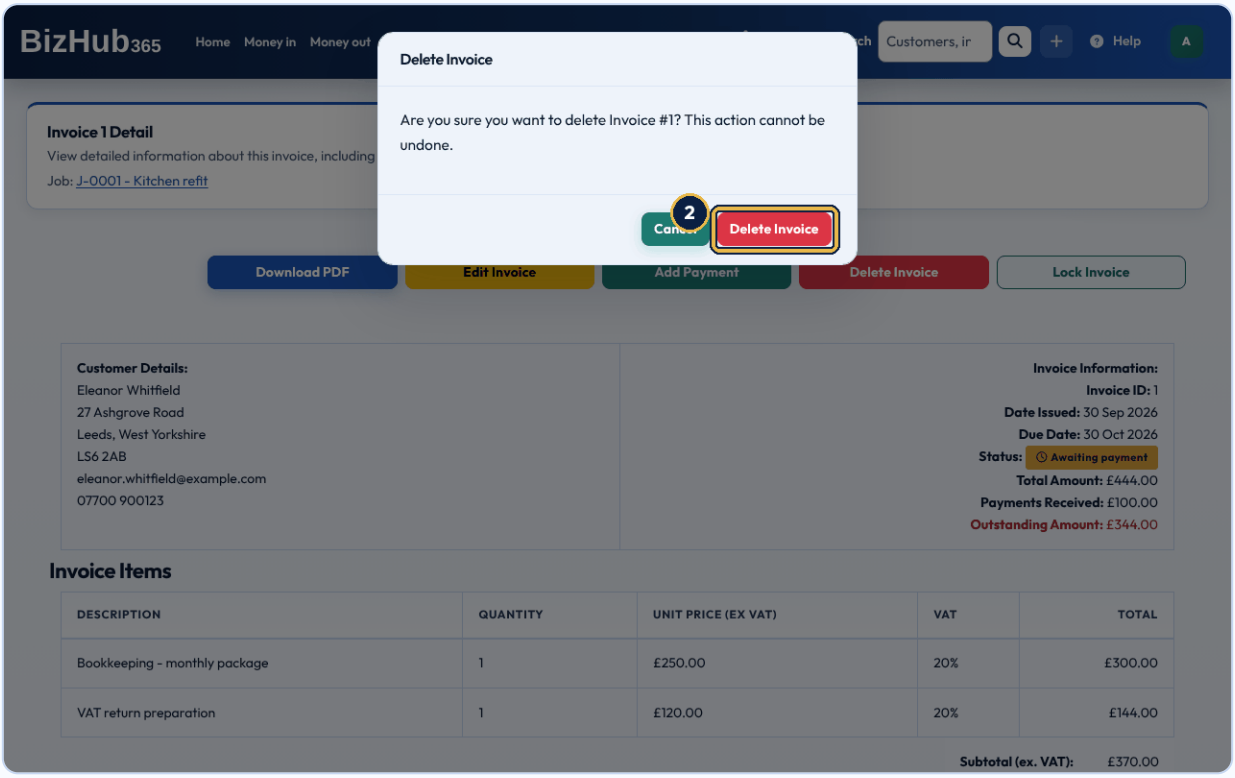
Before you start Open the invoice. It must be unlocked and have no payments recorded; otherwise raise a credit note instead.

1 Choose **Delete Invoice** at the top of the invoice.



Step 1. Choose Delete Invoice at the top of the invoice.

2 In **Delete Invoice**, choose **Delete Invoice** to confirm. This cannot be undone.



Step 2. Choose Delete Invoice in the window to confirm.

When it worked: The page says **Invoice deleted successfully.** Its journal is reversed and the customer is emailed an Invoice Cancellation Notice.

What can go wrong

If this happens	Do this
The message says the invoice has payments.	Delete the payments first from **Money in** → **Money in** (open the money in and delete its payment to this invoice), or keep the invoice and raise a credit note.
Delete Invoice is greyed out.	The invoice is locked. Unlock it first, unless it is in a submitted VAT return.

Reminders

BizHub365 can email upcoming, due-today, 1 to 3 days overdue, 7 to 14 days overdue, and a final notice. They are only sent for invoices your customer has been sent. See Money in, credit notes, and statements. When you have connected an online payment provider (Stripe Connect, PayPal, Square or GoCardless), invoice emails include a link where your customer can pay online.

When an email can't be delivered

If an email you send from BizHub365 bounces because the address does not exist, or the person reports it as spam, BizHub365 stops emailing that address. This applies to every email: invoices, quotes, receipts, reminders, payslips and the rest. It protects the delivery of your other emails. We email you once, at your business email address, naming the address that failed. After that, sending to it shows a message saying it was not sent. To fix it, correct the email address on the customer, supplier or employee, then send again. Emails go to the new address as normal. If the address was right and you think the bounce was a mistake, contact support and we can let mail through to it again.

Where replies go

Emails you send from BizHub365 to your customers, suppliers, employees and team, such as invoices, quotes, receipts, credit notes, statements, reminders, bookings, payslips, CIS statements and team invitations, carry your business name. When someone replies, the reply goes to the business email address in Business Settings, not to BizHub365, so keep that address up to date. If the business has no email address set, replies come to BizHub365 support instead.

Quotes

Where to find it: **Create (+)** → **Quote**

Create a Quote has the **Customer** (a searchable list, with **Add New Customer** at the bottom), **Job (optional)** (while the Jobs section is on), **Currency** and **Tax jurisdiction** (when you trade abroad), the **Quote Items** lines with **Add Line Item**, the totals, your custom fields and attachments, and **Save Quote**. Saving does not email the customer. To send the quote, choose Resend (the paper plane) on its row in Money in → Invoices and quotes, Quotes tab: the customer gets the PDF and links to any files you attached. The quote is dated today and valid for 30 days.

Money in → Invoices and quotes, Quotes tab lists every quote with its customer, date, **Valid Until** and total; **CSV** and **PDF** export the list. Filter by **Customer Name**, **Customer Email**, **From** and **To** and choose **Apply Filters**. Each row has Convert to Invoice, View, PDF and Resend buttons until the quote is converted; then it shows **View Invoice**. Resend emails **Quote Resend** within ten minutes. A quote's own page shows its details and the **Customer Response** from the customer's job page, with **Convert to Invoice**, **Start a job** (or **View job** for the job it is on) and **Delete Quote**, which emails the customer a **Quote Cancellation Notice**.

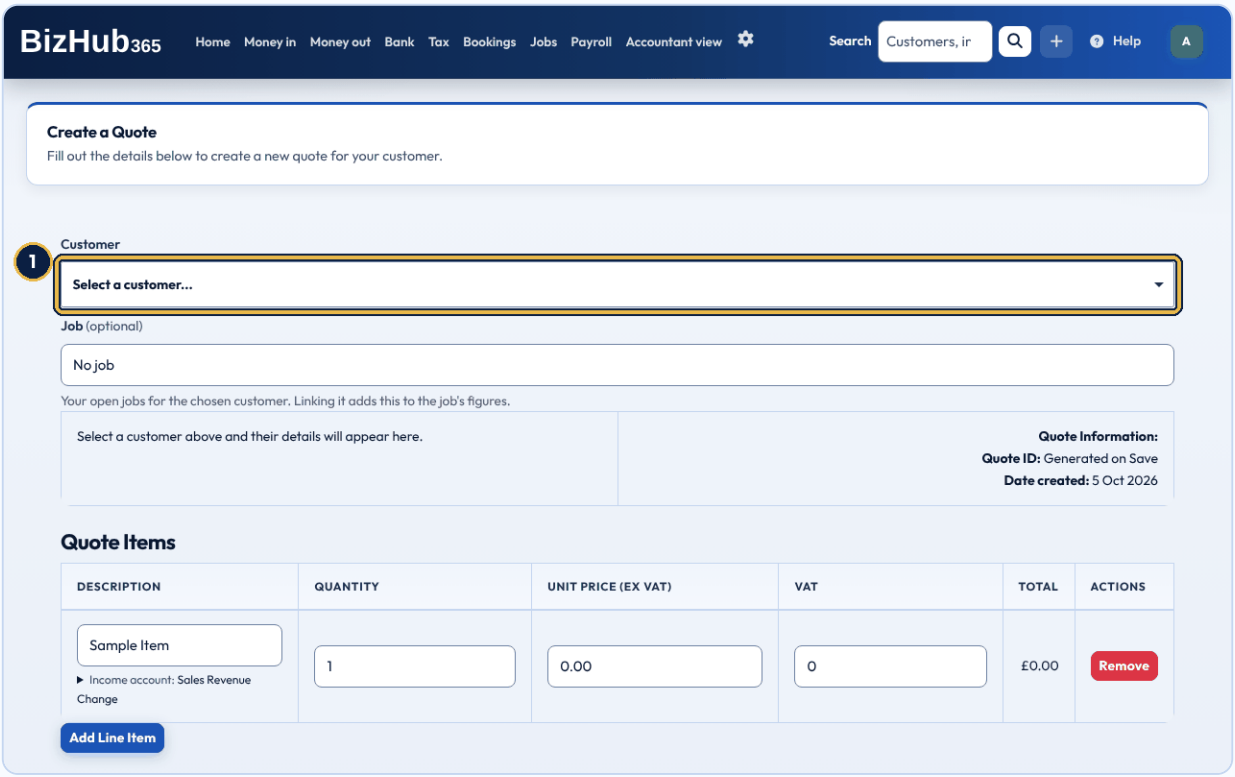
When the customer accepts, convert the quote to an invoice. The customer, line items, totals, currency, tax treatment, job, and any custom fields used on both quotes and invoices copy across. You always choose the payment terms: Convert to Invoice in the Quotes list opens the quote's page with the payment terms window, as the button on the quote's page does. If your invoices have the CIS or Construction reverse charge parts, the window has them too (**This is a CIS invoice to a contractor** with the labour and CIS rate, and **Domestic reverse charge (construction)** with the customer's confirmation), so the invoice is right before it is emailed; the mobile app can send the same choices. If the labour is more than the total before VAT,

nothing is converted and the quote's page says why. The new invoice is emailed to the customer, headed **Invoice #** with its number and your business name. Converting in the mobile app copies the same details. A quote can only be converted once. Customers can also accept or decline a quote from the customer's job page when you have shared that link, and BizHub365 reminds them about quotes you have sent them (with Resend) and they have not answered: three or more days after you last sent it, and again in the last two days before it expires. A quote you have not sent gets no reminders.

Create and send a quote

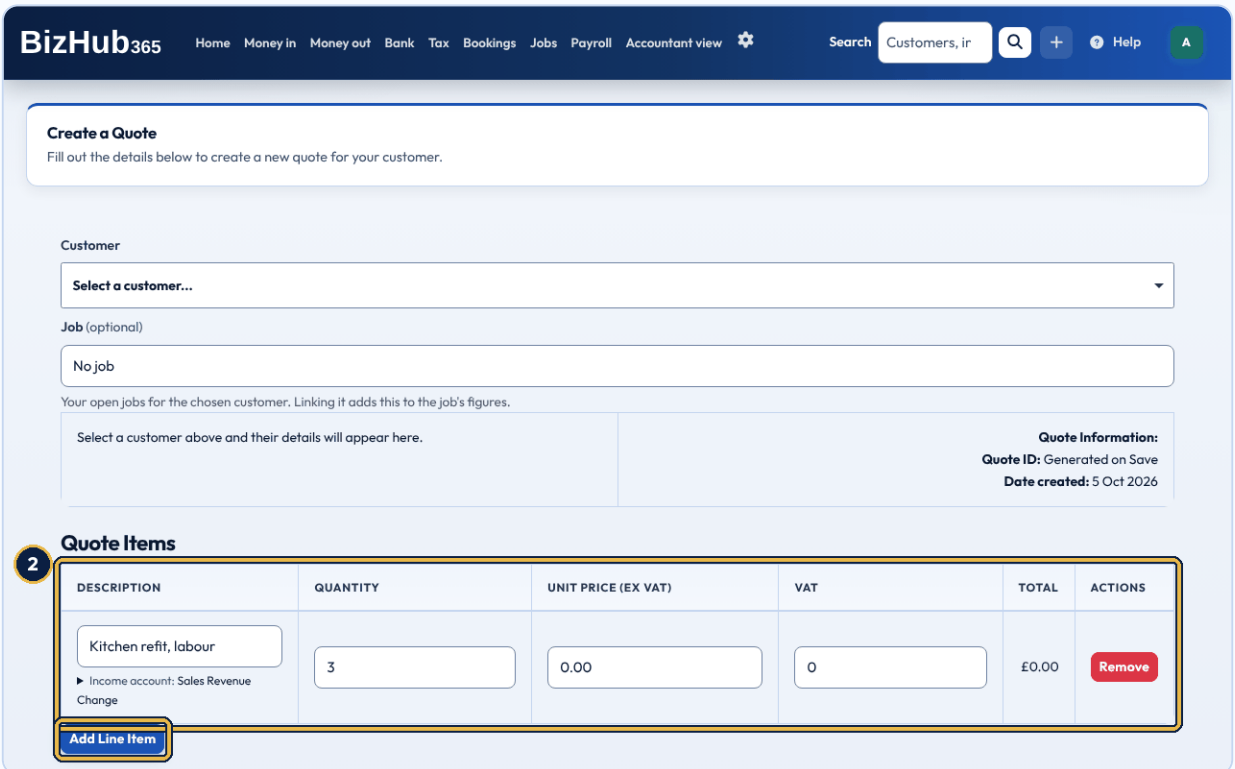
Goal	Price work for a customer and email them the quote.
Who can do it	Members of the business with the Edit permission.
Before you start	Know the customer and the lines. Saving does not email the customer; you send the quote from Money in → Invoices and quotes, Quotes tab when you are ready.

1. Choose **+** → **Quote** in the top bar and choose the **Customer**. Type to search the list, or choose **Add New Customer** at its foot.



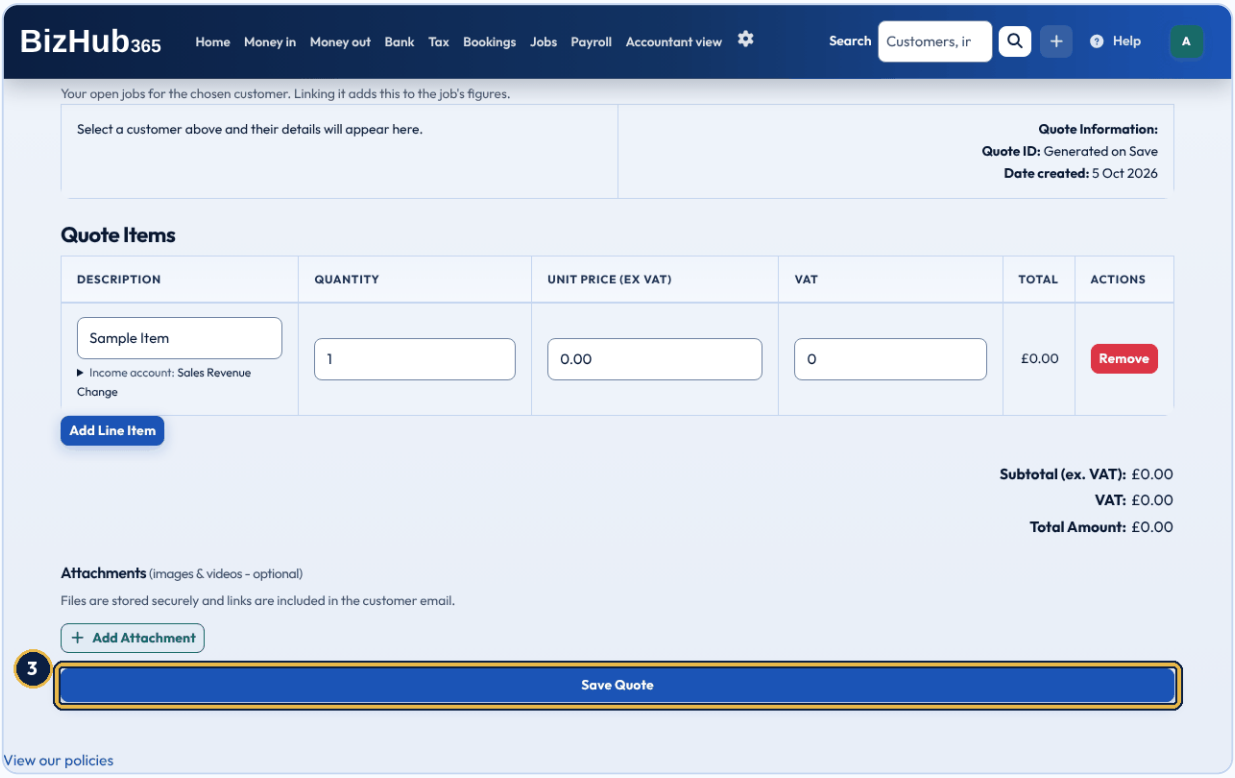
Step 1. Choose the Customer: type to search, or Add New Customer at the foot of the list.

2 Fill in the **Quote Items**: description, quantity and unit price on each line, and **Add Line Item** for more. Check the totals under them.



Step 2. Fill in the Quote Items; Add Line Item for more.

3 Choose **Save Quote** at the bottom of the page.



Step 3. Choose Save Quote at the bottom of the page.

When it worked: The page shows **Quote created successfully. It has not been emailed: choose Resend Email on the quote to send it to the customer.** The quote appears in **Money in → Invoices and quotes, Quotes tab**, valid for 30 days. Choose Resend (the paper plane) on its row to email it to the customer with the PDF and links to any files you attached.

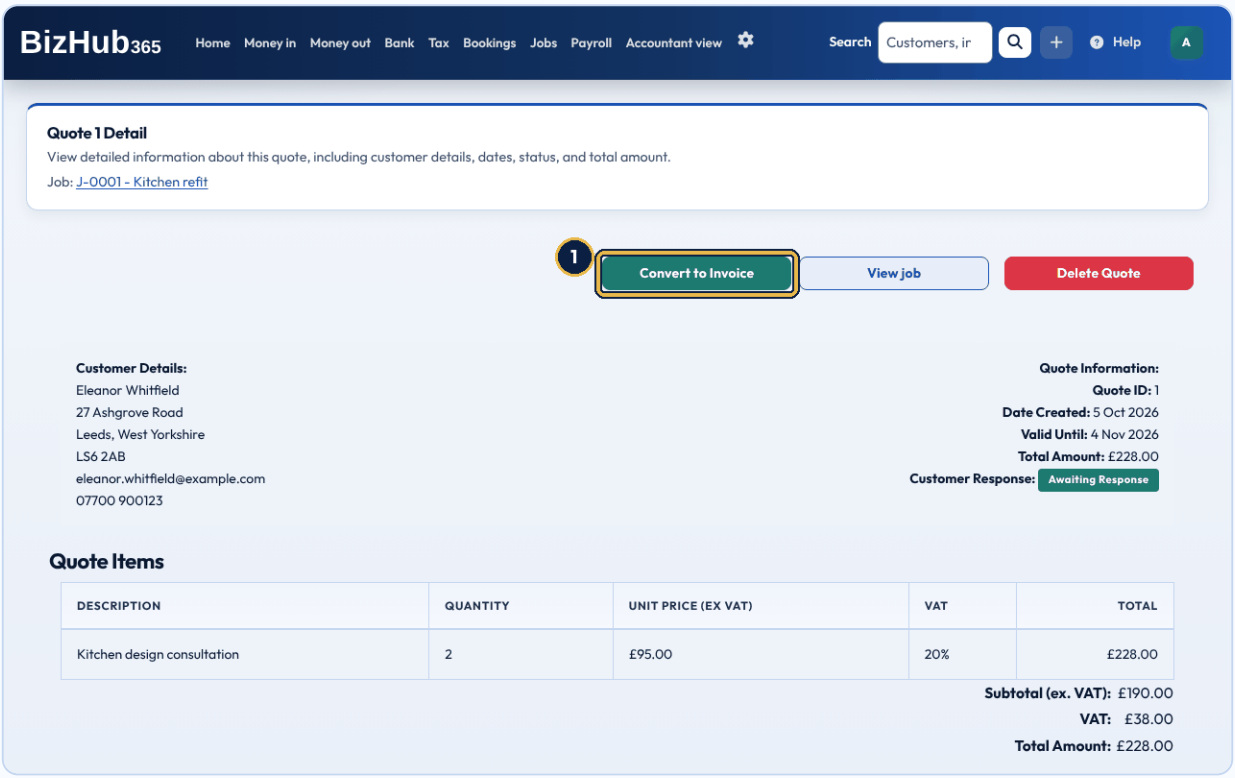
Turn an accepted quote into an invoice

Goal Bill the customer for a quote they agreed to, without typing it again.

Who can do it Members of the business with the Edit permission.

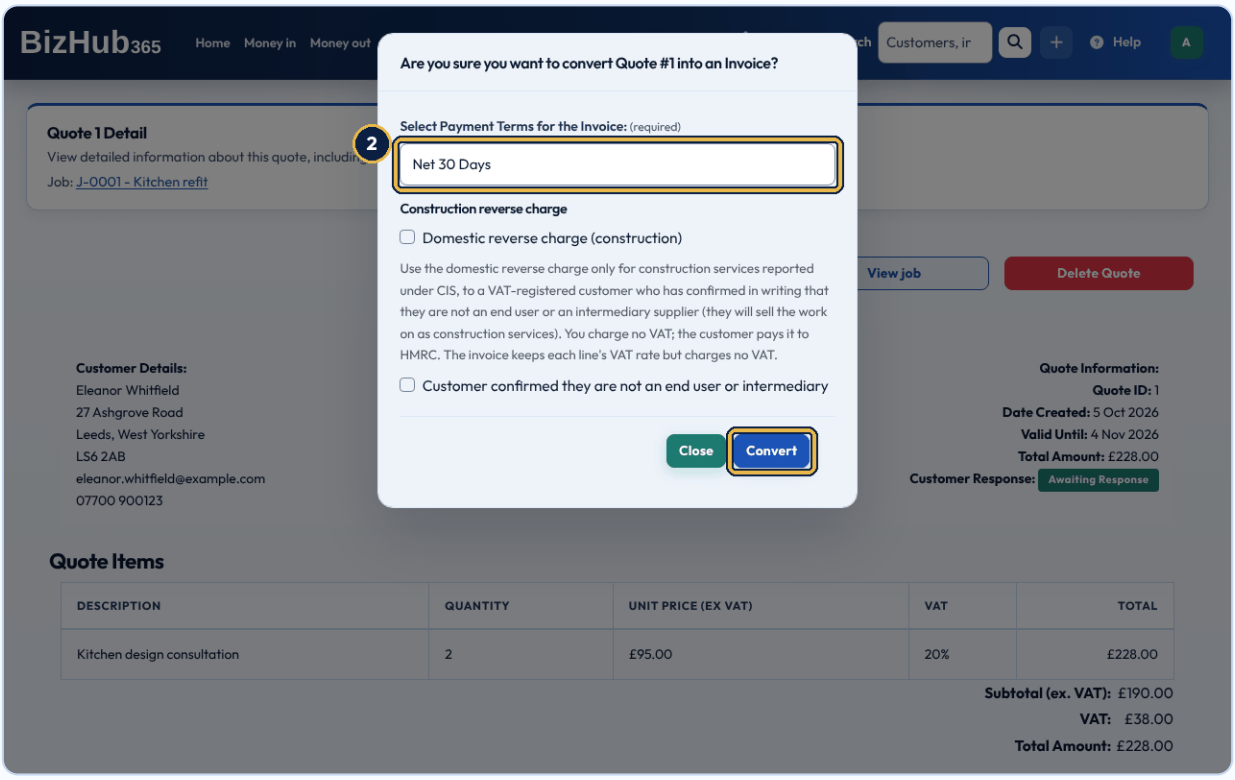
Before you start Open the quote from **Money in → Invoices and quotes, Quotes tab** with its eye button.

1. Choose **Convert to Invoice** at the top of the quote.



Step 1. Choose Convert to Invoice at the top of the quote.

2 Choose the payment terms under **Select Payment Terms for the Invoice** (Net 30 Days to start with) and choose **Convert**.



Step 2. Choose the payment terms and choose Convert.

When it worked: The page says the quote was converted to an invoice with its number, the customer is emailed the invoice, and the quote's row in the list shows **View Invoice**.

What can go wrong

If this happens	Do this
There is no **Convert to Invoice** button.	The quote has been converted already. Use **View Invoice**.

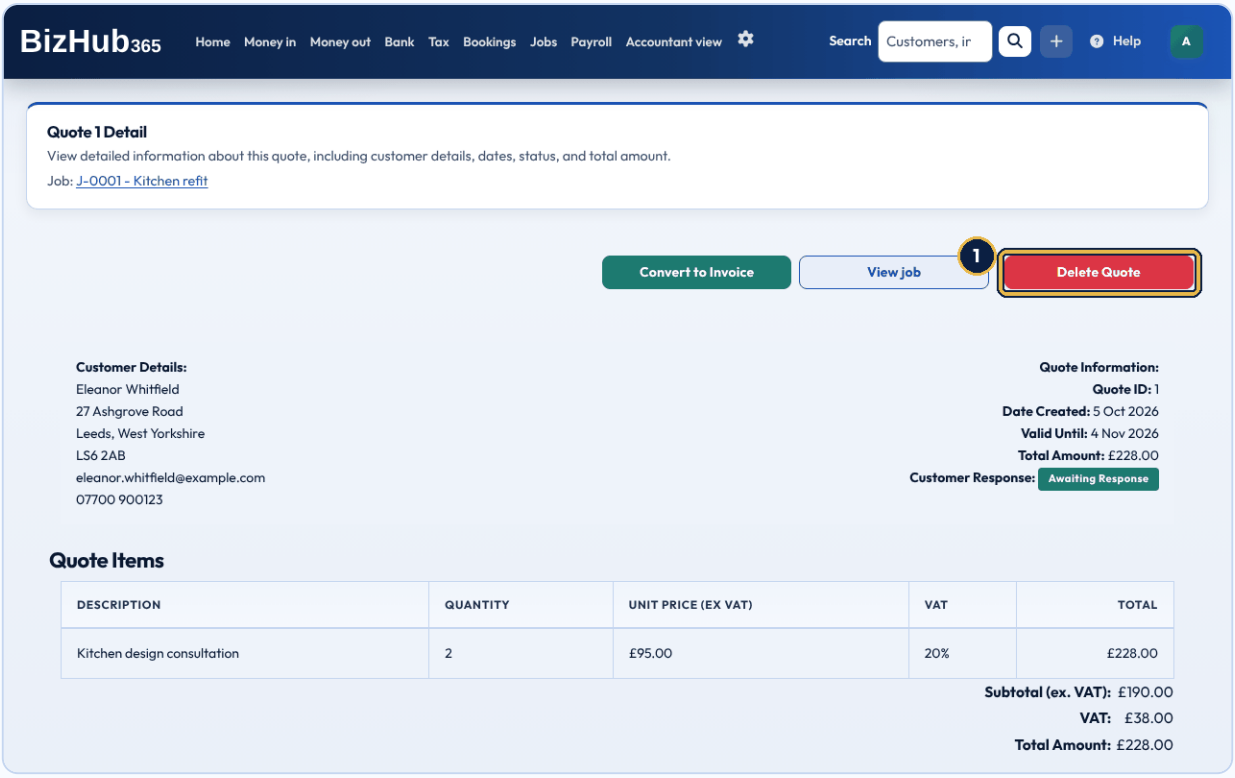
Delete a quote

Goal Withdraw a quote.

Who can do it Members of the business with the Edit permission.

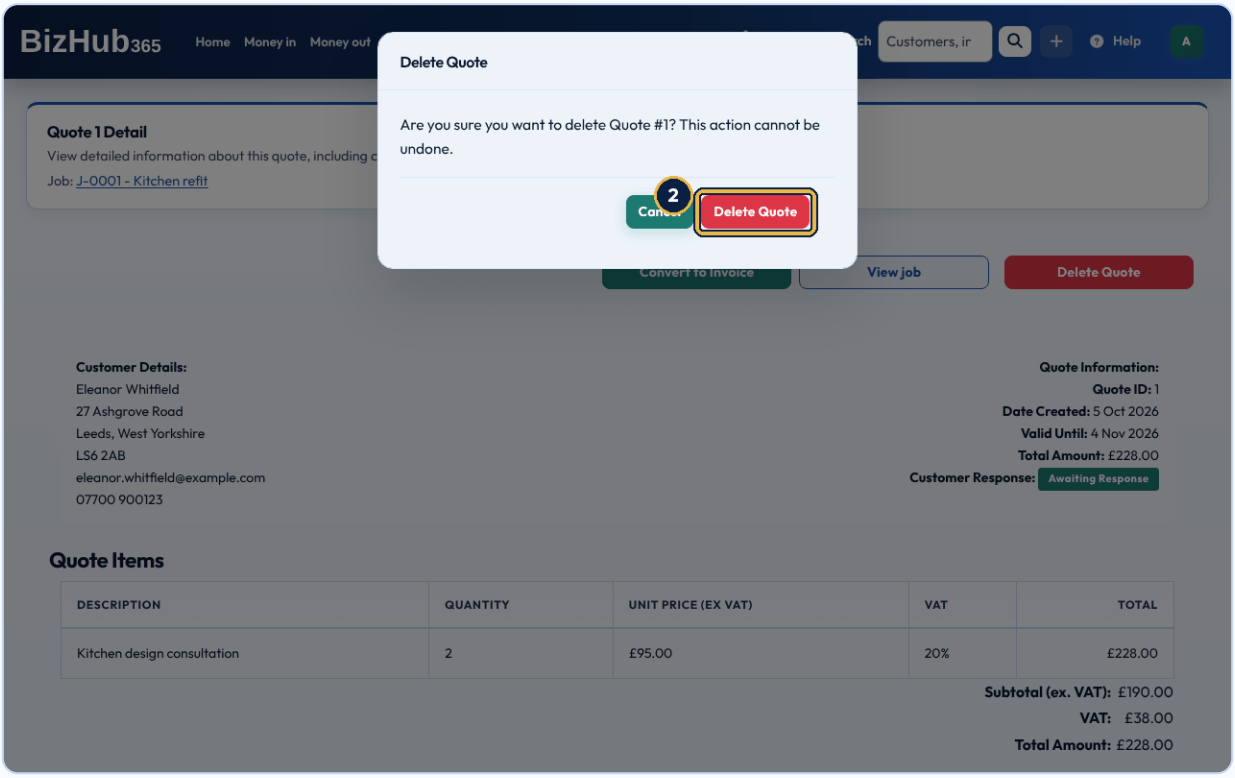
Before you start Open the quote. The customer will be emailed that it is cancelled.

1 Choose **Delete Quote** at the top right of the quote.



Step 1. Choose Delete Quote at the top right of the quote.

2 Choose **Delete Quote** in the window to confirm.



Step 2. Choose Delete Quote in the window to confirm.

When it worked: The page says **Quote deleted successfully.** and the customer is emailed a Quote Cancellation Notice.

Recurring invoices

Where to find it: Money in → Recurring invoices

Use a recurring schedule for retainers, rent, or maintenance contracts. Each schedule is a template: early every morning, BizHub365 turns every schedule that is due into a real invoice, posts it to your books and emails it to the customer with the PDF, exactly as if you had created it by hand. If a run was missed it catches up. **Create a Recurring Invoice** has the **Customer**, **Reference** (your own label, optional), **Frequency** (Weekly, Monthly, Quarterly or Annually; Monthly to start with), **Start Date** (the first invoice date), **End Date** (optional; leave it blank for no end), **Payment Terms**, the invoice lines and time entries, custom fields, **Notes** and **Payment Instructions** (leave blank to use your business default). If your invoices have the CIS or Construction reverse charge parts, the recurring invoice form has them too, with the same boxes. Each invoice the schedule creates is raised with them: the CIS deduction is worked out from the labour and rate, and a reverse charge invoice charges no VAT. Edit the schedule to change them for the invoices still to come. Money in → Recurring invoices lists each schedule's reference, customer, frequency, next invoice date, end date and status, with **Edit**, **Pause** or **Resume**, and **Delete**, which asks you to confirm and does not affect invoices already sent.

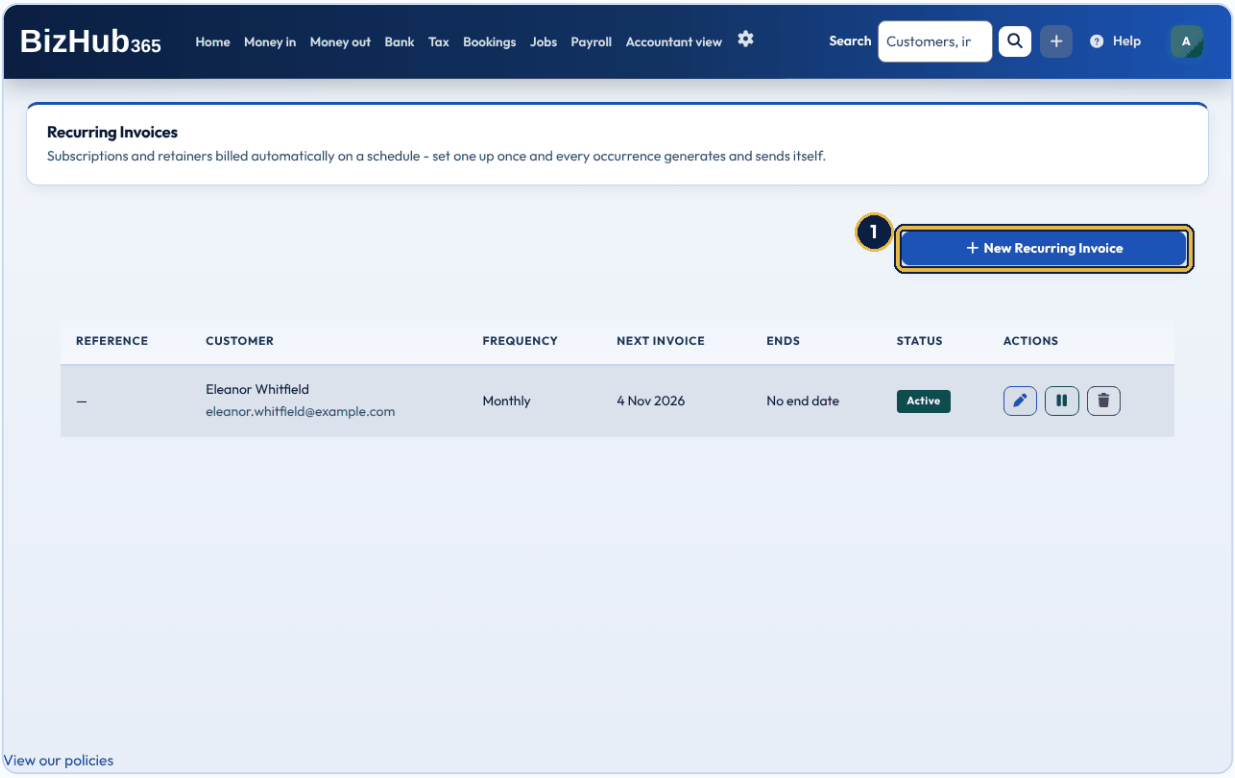
Set up a recurring invoice

Goal Bill a customer automatically on a schedule.

Who can do it Members of the business with the Edit permission.

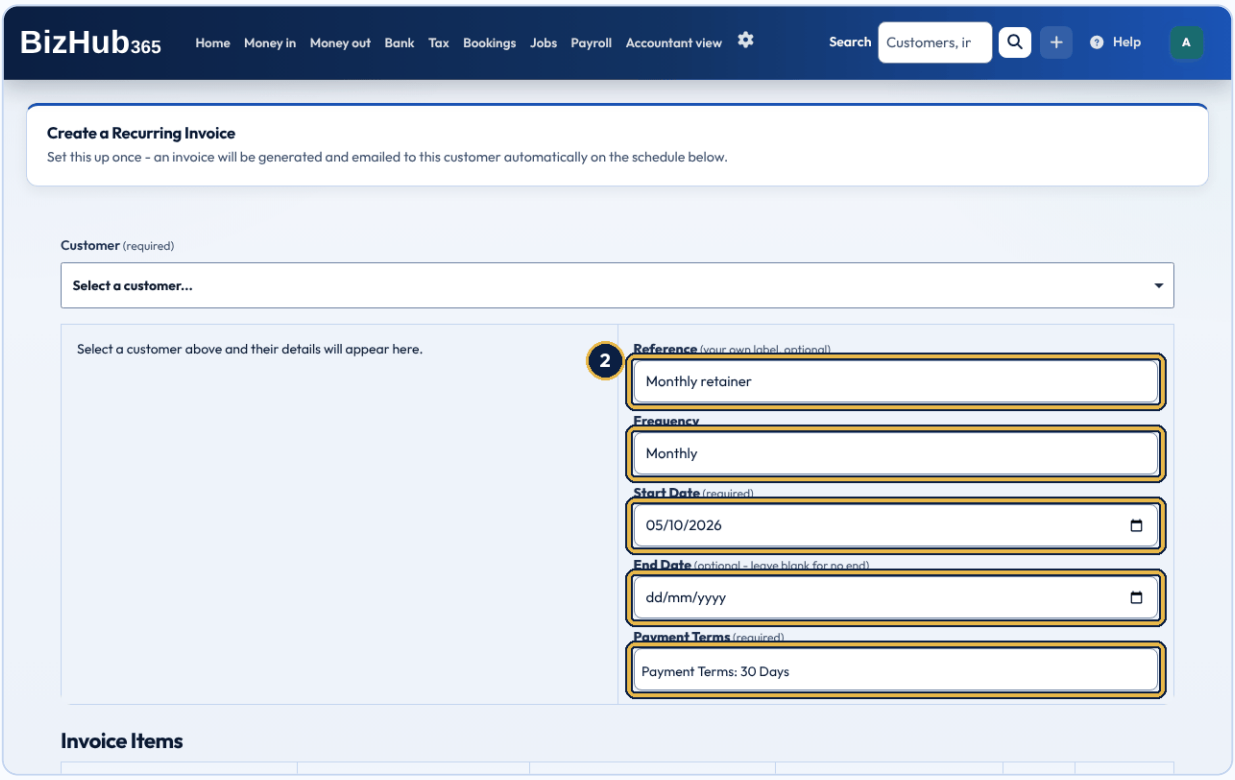
Before you start Know the customer, how often to bill, the first invoice date and the lines.

1 Open **Money in → Recurring invoices** and choose **New Recurring Invoice**.



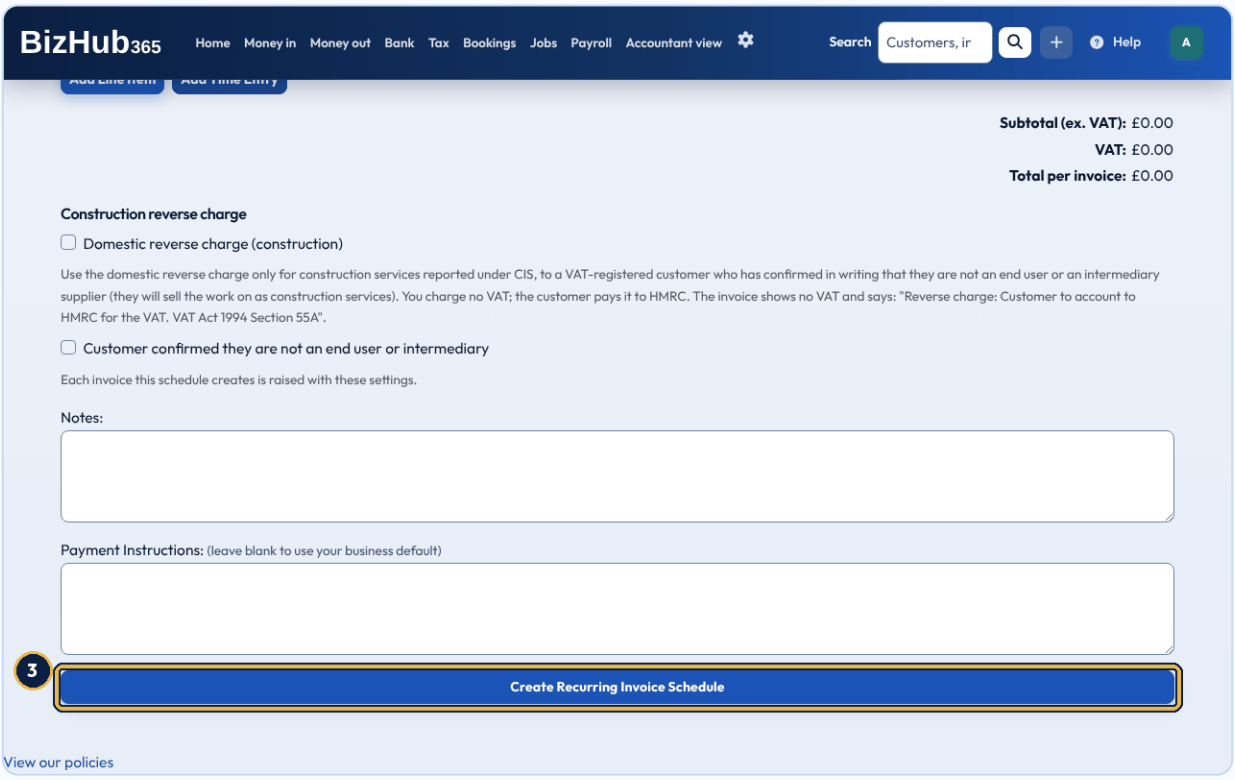
Step 1. Choose New Recurring Invoice.

2 Choose the **Customer**, then set the **Reference**, **Frequency**, **Start Date**, **End Date** if there is one, and **Payment Terms**.



Step 2. Set the Reference, Frequency, Start Date, End Date and Payment Terms.

3 Fill in the **Invoice Items**, then choose **Create Recurring Invoice Schedule** at the bottom of the page.



Step 3. Fill in the Invoice Items, then choose Create Recurring Invoice Schedule.

When it worked: The schedule appears in the list as Active with its next invoice date. On that date the first invoice is created and emailed.

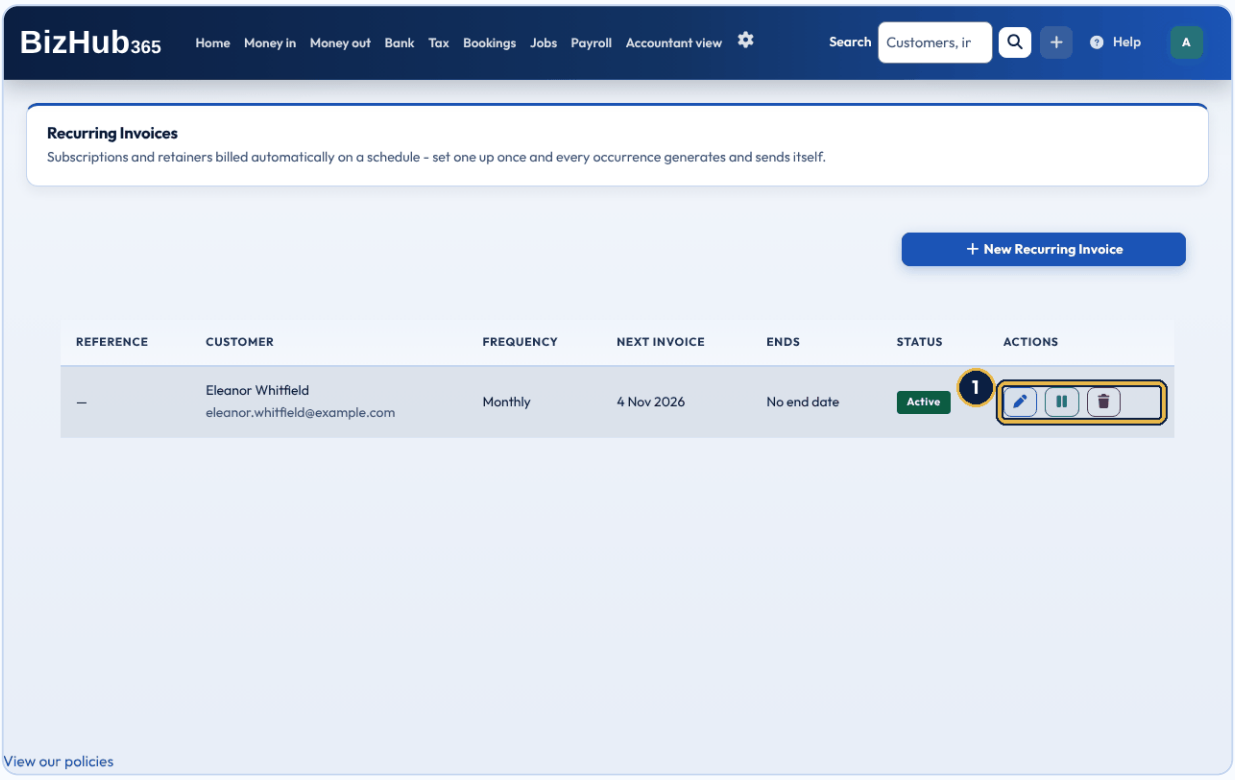
Change, pause or delete a recurring invoice

Goal Update a schedule, stop it for a while, or end it.

Who can do it Members of the business with the Edit permission.

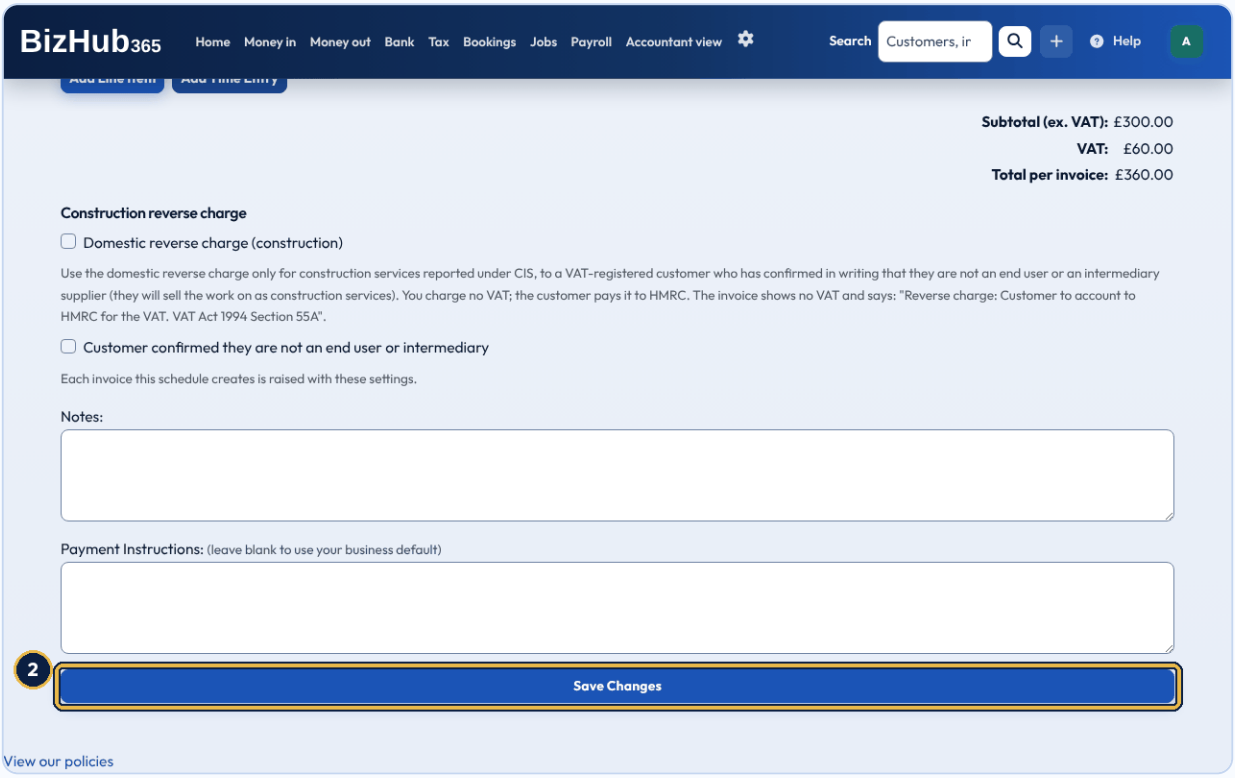
Before you start Open **Money in → Recurring invoices**.

1. On the schedule's row, choose the pencil (**Edit**) to change it, the pause button (**Pause**, or **Resume** on a paused schedule), or the bin (**Delete**).



Step 1. Choose Edit, Pause (or Resume) or Delete on the schedule's row.

2 If you chose Edit, change what you need on **Edit Recurring Invoice** and choose **Save Changes**.



Step 2. Change what you need and choose Save Changes.

When it worked: The list shows the change. A paused schedule creates no invoices until you resume it; a deleted one is gone, and invoices it already sent are not affected.

TIP

Design the invoice PDF once in Settings → Invoice look. Every invoice you send then looks like your business, not a generic form.

PART III · MONEY · CHAPTER 13

Money in, credit notes, and statements

Record money you receive and each day's till takings, match money to invoices, put money back with a credit note, and send a statement when a customer asks what they owe.

Where to find it: Money in → Money in

Money in is everything your business has received: payments from customers, other income with no invoice (such as a grant or a cash sale) and money that is not income (such as your own money paid in, or a loan). It replaced the old Payments received and Unallocated receipts pages; links to them open Money in. It is also a tab beside Invoices and Quotes. Money arrives in your books in three ways: **Add Payment** on an invoice, **Record money in** on the Money in page, or **Record as money in** and **Apply To Invoice** on a bank line (see Banking and reconciliation). Recording, changing, matching, deleting and locking need the Edit permission; anyone in the business can see the list.

Record a payment on an invoice

On the invoice, **Add Payment** opens a window with **Payment Amount**, **Payment Method** (Credit Card, Bank Transfer, Cash, Cheque or Other) and **Payment Date**. The **Add payment** button on an unpaid invoice's row in Money in → Invoices and quotes opens the invoice at that window. The Payment Date starts at today and can be changed to an earlier day, but not a later one. A date in a VAT period you have already submitted to HMRC is refused. The customer is emailed **Payment Received**. Part payments are kept, and the invoice shows what is still owed until payments cover its total, when it shows as Paid.

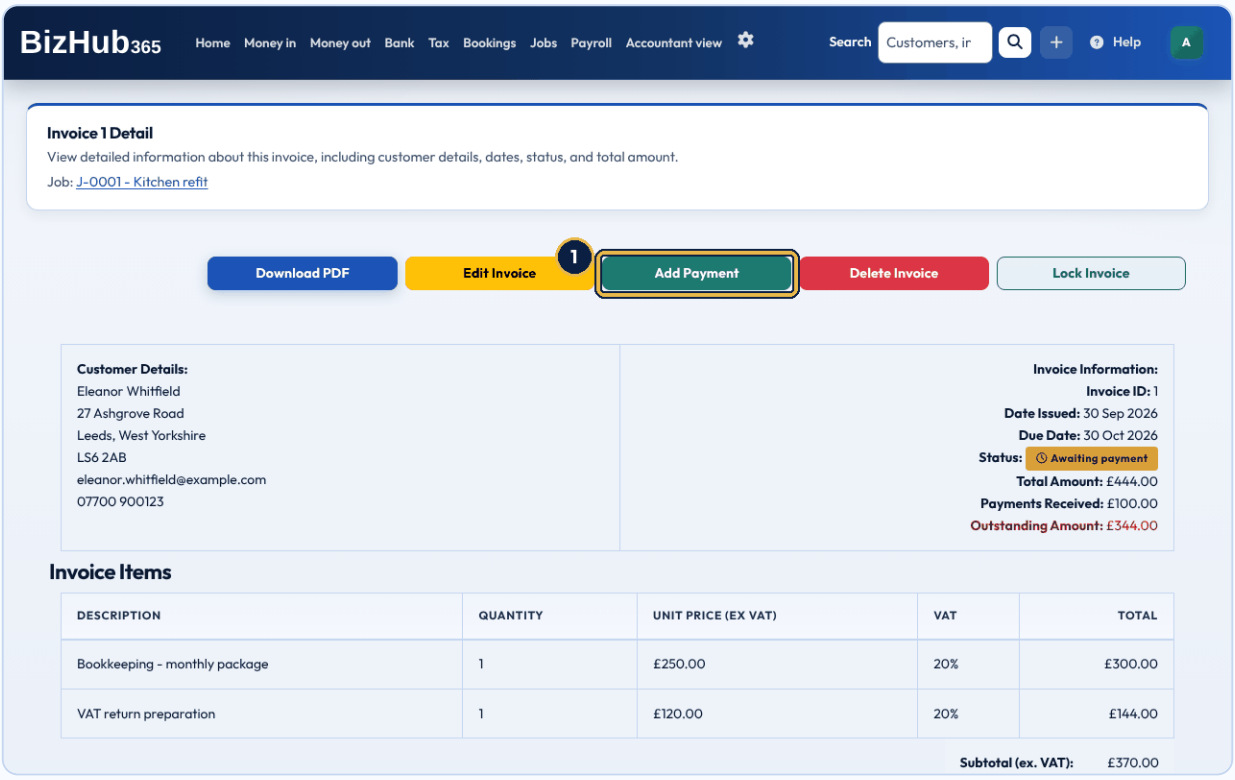
Record a payment on an invoice

Goal Mark money received against an invoice and send the customer a receipt.

Who can do it Members of the business with the Edit permission.

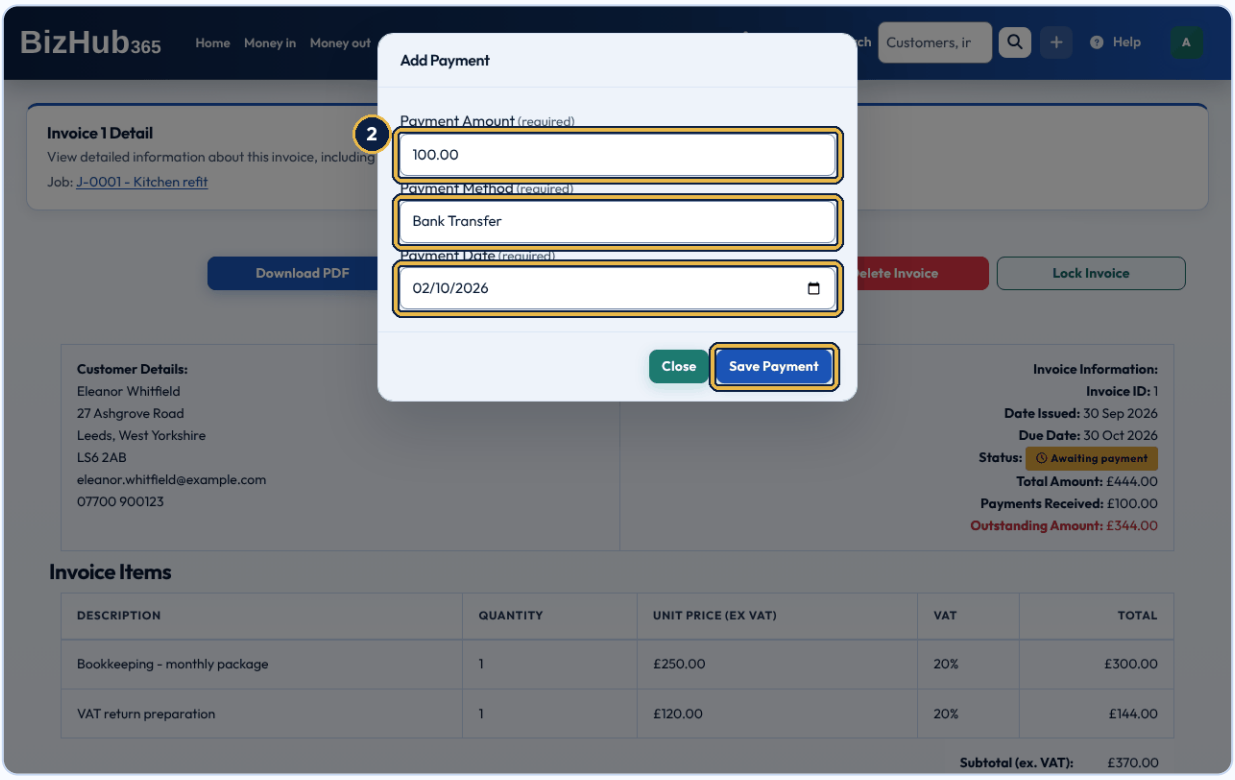
Before you start Know the amount, how it was paid and the date it arrived. Open the invoice from **Money in → Invoices and quotes**.

1 Choose **Add Payment** at the top of the invoice.



Step 1. Choose Add Payment at the top of the invoice.

2 In **Add Payment**, type the **Payment Amount**, choose the **Payment Method** and the **Payment Date**, then choose **Save Payment**.



Step 2. Type the amount, choose the method and date, then choose Save Payment.

When it worked: The invoice shows the payment and what is still owed, or Paid. The customer is emailed Payment Received, and the money is listed in **Money in → Money in**.

What can go wrong

If this happens	Do this
The amount is more than is owed.	Record what was actually paid. An overpayment can be held for the customer as a credit note.

CIS on invoices to contractors (subcontractors)

If you work in construction as a subcontractor, the contractors you invoice take CIS tax off your labour before they pay you, and pay it to HMRC for you: 20% if you are registered for CIS, 30% if you are not, and nothing if you have gross payment status. VAT and materials are never taxed under CIS. To use it, choose your status under **CIS status as a subcontractor** in Settings → Business Settings (it is there when the CIS section is on). Your invoices then have a **CIS (Construction Industry Scheme)** part: tick **This is a CIS invoice to a contractor**, type the **Labour, before VAT** (leave it empty if the whole invoice is labour; the rest of the total before VAT is materials) and check the **CIS rate**, which starts at the rate for your status. The invoice total and its VAT don't change. The totals, the invoice page and the PDF also show the labour, the materials, the **CIS deduction** and the **Amount due after CIS**, which is what the contractor pays you.

Everything that asks the contractor for money asks for the amount due after CIS, less anything they have already paid, never the full total: the online payment page and its Pay buttons (the page also shows the CIS deduction), the invoice email, payment reminders, the part payment email and the client portal. Once only the CIS is left, there is nothing to pay online and no more reminders are sent; record the CIS when the contractor's statement arrives. A CIS deduction you have already recorded is never taken off twice.

When the contractor pays, **Add Payment** on a CIS invoice has a second box, **CIS taken off by the contractor**, filled in with the CIS not yet recorded, and the **Payment Amount** starts at the money still to come. Check both against the contractor's payment and deduction statement and choose **Save Payment**. In **Record money in**, a CIS invoice in the customer's list has the same **CIS taken off by the contractor** box under its Amount to match. The payment and the CIS taken off together can't be more than is owed. The money and the CIS together settle the invoice. The CIS is kept as **1120 CIS tax suffered**, which HMRC sets against your Income Tax; it is not an expense and not money received, so it is not in your cash figures. Your sales for Income Tax are the full invoice before CIS was taken off, and your VAT return is on the whole invoice. The year's total is on the Tax page as **CIS taken this year**. To correct the CIS, delete that CIS payment from the invoice and record it again.

Construction reverse charge (VAT)

Since 1 March 2021, most building and construction services reported under CIS, sold by one VAT-registered business to another, use HMRC's VAT domestic reverse charge: the supplier charges no VAT and the customer pays it to HMRC instead. It does not apply when the customer is an end user (they use the work themselves) or an intermediary supplier (connected to the end user and not selling it on); get the customer's written confirmation that they are neither before you use it, and keep it. HMRC's guidance is VAT Notice 735. If you are VAT registered and the CIS section is on (or you have a CIS status as a subcontractor), your invoices have a **Construction reverse charge** part: tick **Domestic reverse charge (construction)**, and tick **Customer confirmed they are not an end user or intermediary** once they have. Keep the VAT rate on each line: the invoice charges no VAT and its total is the amount before VAT. The totals, the invoice page and the PDF say **Reverse charge: Customer to account to HMRC for the VAT. VAT Act 1994 Section 55A** and, for each rate, the VAT the customer accounts for, for example **VAT at 20% of £1000.00 (£200.00) to be accounted for by the customer**. A reverse charge invoice must be in pounds. On your VAT return the sale goes in **Box 6** only, with nothing in Box 1. If you use cash accounting it goes on the return for the invoice date, paid or not, because reverse charge sales are outside the cash accounting scheme. On the Flat Rate Scheme it is left out of your flat rate turnover. Your sales for Income Tax are the invoice total, as usual. With cash accounting, money a customer paid before you raised the reverse charge invoice counts as standard-rated sales while it waits to be matched. When you match it to the reverse charge invoice, that VAT comes off (on a later return if the earlier one was already sent), so the money ends up with no VAT and the invoice is in Box 6 once. A credit note against a reverse charge invoice carries no VAT either: its whole value is the amount before VAT, and the credit notes list and the email to the customer show the same reverse charge wording. Recurring invoices have the same reverse charge tick (see Recurring invoices). Quotes don't, because a quote is not a VAT document: tick it in the **Convert to Invoice** window instead, and the invoice is raised with no VAT.

The Money in list

Where to find it: Money in → Money in

The list shows, newest first, the date the money was received, who it was from and its reference, what it is (for a customer's payment, the invoices it paid), how it arrived and where it went in, the amount, how much is still **To match**, and a **Lock status**: Unlocked, Locked (locked by hand) or a VAT return badge. Two tabs: **All**, and **To match** (with a count), which lists customer money with some of it not yet matched to an invoice. Filter by **From** and **To** dates, **Customer** and **What it is**, or search by reference, customer, amount or invoice number, then choose **Apply**. **Clear** removes the filters. **CSV** and **PDF** export what the list is showing. **View** opens the money's own page: how it arrived (and the bank line, if it came from one), the income or the invoices it paid, and its actions. On the To match tab, **Match** opens it at **Match to an invoice**.

Record money in

Record money in at the top of the list opens a form in three parts. Everything is labelled and works with a keyboard and a screen reader; the parts that don't apply are hidden as you choose, and all of them show if your browser runs no scripts.

Part	What to enter
The money	**Date received** (today or earlier; not in a VAT period you have already sent to HMRC), **Amount received**, an optional **Reference**, **How it was paid** (cash, card, bank transfer, cheque, online payment, voucher or other) and **Where it went in**: one of your bank accounts, or Cash on Hand for cash you kept. Choosing Cash moves it to Cash on Hand for you.
What is this money?	**Payment from a customer**, **Other income**, **Refund from a supplier** (see Refunds from suppliers) or **Not income**.
If it is a payment from a customer	The **Customer**, then their invoices with money owed, each with an **Amount to match** (**Pay all** fills in what is owed). Choose **Show open invoices** if the list doesn't appear by itself. **Matched to invoices** and **Left to match later** add up as you type. Anything left over waits on the To match tab; the customer can be left as Not known yet.

Each invoice amount must be no more than is still owed on it, and together they can't be more than the amount received. If something needs fixing, the form comes back with **There is a problem** at the top listing each problem (each links to its box), and what you entered is kept. The invoices it pays are marked part paid or paid, with payments dated on the day the money was received. Recording money in here sends the customer no email unless you ask for one (Add Payment on the invoice always does).

Emailing the customer a receipt

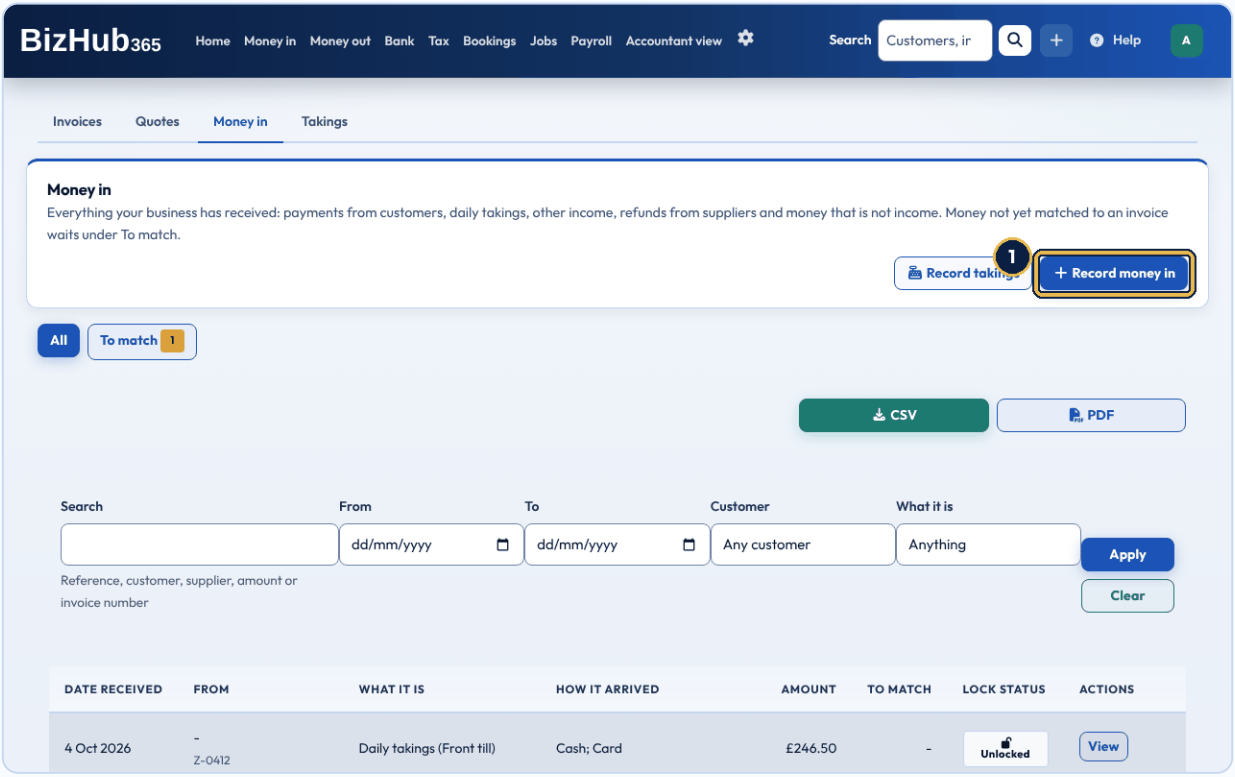
For a payment from a customer who has an email address, the form has **Email the customer a receipt** under the invoices. It is not ticked to start with. Tick it and the customer is emailed a receipt when you

choose **Record money in** (or **Save changes**): the amount and date received, the reference, how much went to each invoice and anything held on account. It uses your **Payment Email** branding, and replies go to your business email address. To send one later, open the money's page and choose **Email receipt**, then confirm. The button only shows for a customer's payment when the customer has an email address. If the address has bounced before, nothing is sent and a message tells you to correct it on the customer's record.

Record money in

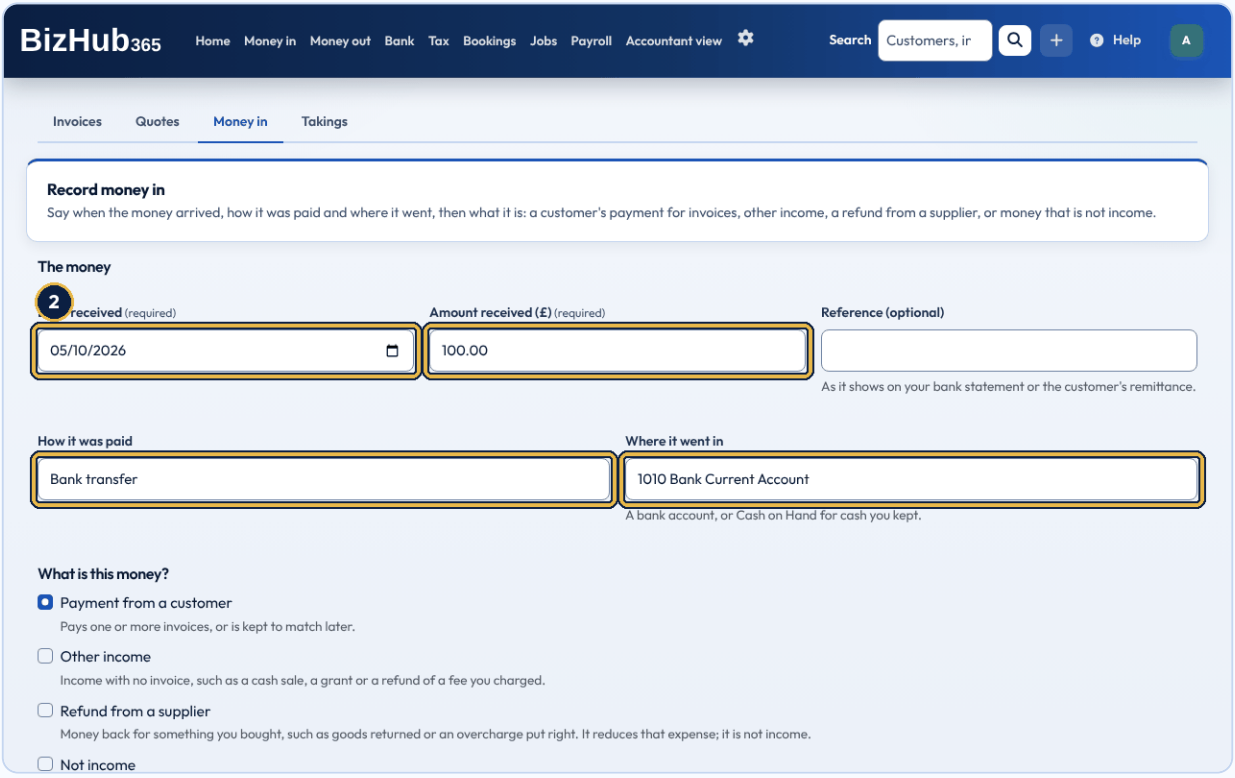
Goal	Record money you received, and match it to the customer's invoices or say what else it is.
Who can do it	Members of the business with the Edit permission.
Before you start	Open **Money in** → **Money in**. Know the date, the amount, how it was paid and where it went in.

1. Choose **Record money in** at the top of the list.



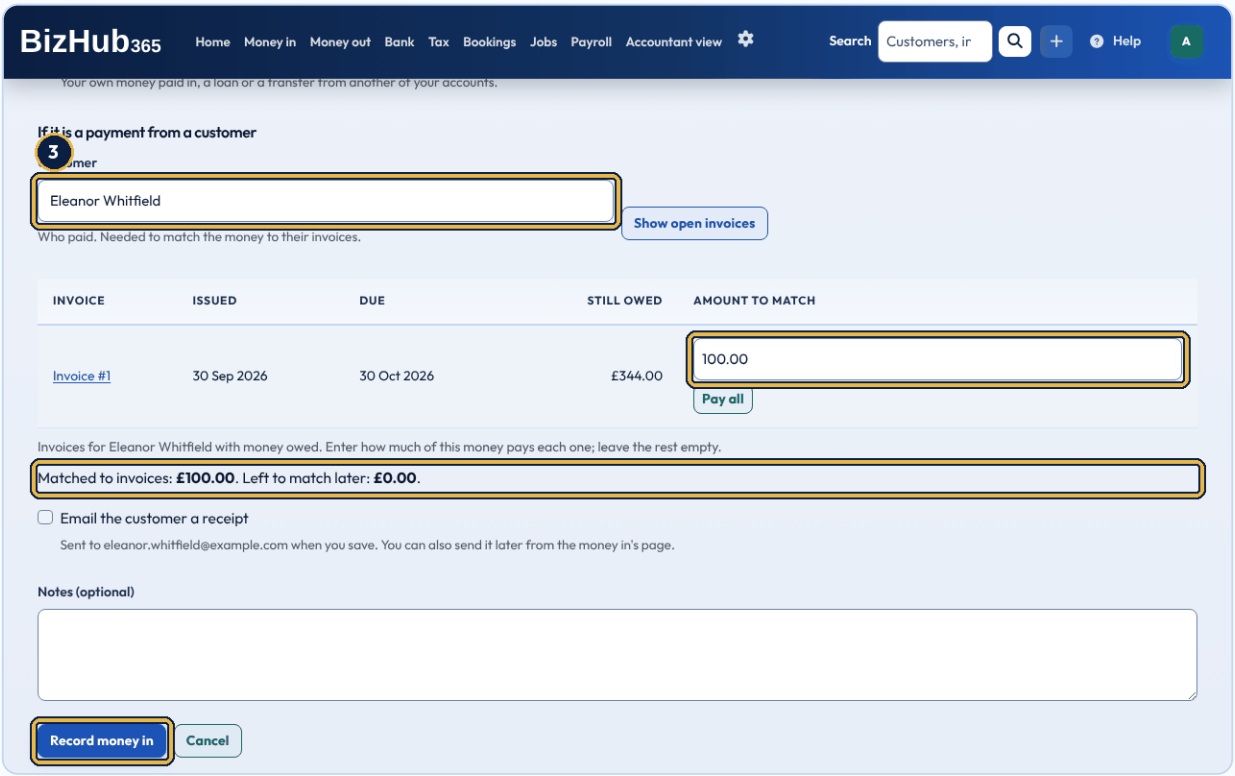
Step 1. Choose Record money in at the top of the Money in list.

2 Under **The money**, check the **Date received**, type the **Amount received** and a reference if you have one, and choose **How it was paid** and **Where it went in**.



Step 2. Check the date, type the amount, and choose how it was paid and where it went in.

3 Under **What is this money?** choose what it is. For a customer's payment, choose the **Customer**, type the **Amount to match** against each invoice it pays, check the totals, and choose **Record money in**.



Step 3. Choose what the money is and the customer, type the amount for each invoice it pays, check the totals, then choose Record money in.

When it worked: The page says **Money in** # with its number and **recorded**, and shows the money's page. The invoices it paid show the payments, and any money left over is on the To match tab.

What can go wrong

If this happens	Do this
There is a problem appears at the top.	Choose each problem to go to its box, fix it, and choose Record money in again. Usually an amount is more than is owed on an invoice, or the invoices add up to more than was received.
The customer's invoice is not listed.	Only invoices with money still owed, in the same currency, are listed. A paid invoice needs a credit note or a refund instead.

Other income and VAT

Choose **Other income** for income with no invoice: a cash sale, a grant, commission, an insurance payout or interest. Choose the **Income account**, add a description if you like, and say what it is **For Income Tax**: **Sales (turnover)** or **Other business income**. Other business income is sent to HMRC separately from your

turnover in your quarterly updates. If you are VAT registered, choose the **VAT** on it. The amount received includes the VAT, and the form shows how it splits:

VAT	What happens
Standard rate (20%)	One sixth is VAT. The VAT goes in box 1 of your VAT return and the rest in box 6.
Reduced rate (5%)	One twenty-first is VAT, in box 1; the rest in box 6.
Zero rate (0%)	No VAT. The whole amount goes in box 6.
Exempt	No VAT. The whole amount goes in box 6.
Outside the scope of VAT	No VAT, and in no box (for example a grant or an insurance payout).

It counts in the VAT return and Income Tax period of the date it was received, on either basis. If you are not VAT registered there is no VAT choice, and the whole amount is income.

Money that is not income

Choose **Not income** for money that comes in but isn't earned: **Your own money paid in**, **A loan received**, or **Something else**, such as a transfer from another of your accounts. It is left out of your sales, your Income Tax figures and your VAT return. Your own money goes to **Owner's capital introduced**, which is added to your accounts the first time you need it. A company has no owner's capital: choose the account instead, such as a director's loan account. For a loan or anything else, choose the **Account it goes to**.

Refunds from suppliers

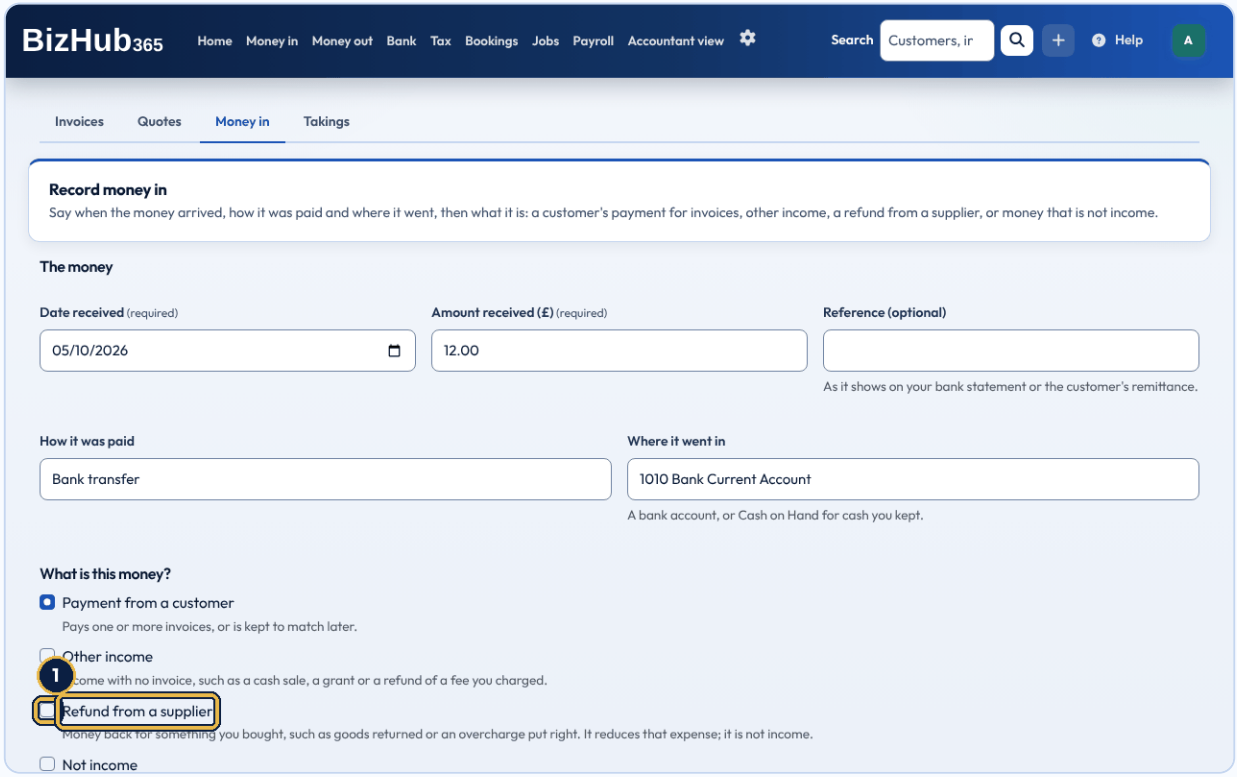
Choose **Refund from a supplier** when a supplier pays money back for something you bought: goods returned, an overcharge put right, a deposit or a cancelled order refunded. It is not income, so it is never counted as sales. It reduces what that expense cost you: in your Income Tax figures it comes off the same expense category (in the period you received it, on either basis), and in your Profit and Loss it shows as less cost under the expense account, not as income. Choose the **Supplier** if they are on your supplier list, then choose **Show their expenses** (the list fills in by itself if your browser runs scripts) and pick the **Expense it refunds**: their expenses from the last two years with something left to refund, each showing how much is left. The refund then follows that expense's category and VAT, and it can't be more than is left to refund on it. With no expense chosen, choose the **Expense category** (the same list as Add Expense) and, if you are VAT registered, the **VAT given back**. The expense list shows **Refunded** with the amount and date under each expense refunded (each links to the money in), and what it cost after refunds. If you are VAT registered, the amount received includes the VAT you reclaimed on the purchase, and that VAT is given back: the VAT and the amount before VAT come off boxes 4 and 7 of your VAT return for the period you received it, never boxes 1 and 6. A refund of a purchase with no VAT reclaimed on it (outside the scope of VAT, or a construction reverse charge purchase) gives no VAT back. On the VAT Flat Rate Scheme you reclaimed no VAT on most purchases, so none comes off box 4 and the whole refund comes off the expense, except for a capital

purchase of 2,000 pounds or more. If you are not VAT registered there is no VAT choice and the whole amount comes off the expense. A refund that reached your bank is easiest to record from the bank line: **Record as money in** fills in the date, the amount and the bank account (see Money in from your bank). A refund is never takings, so the takings warning there needs no tick. Change or delete a refund from its Money in page as any other money in.

Record a refund from a supplier

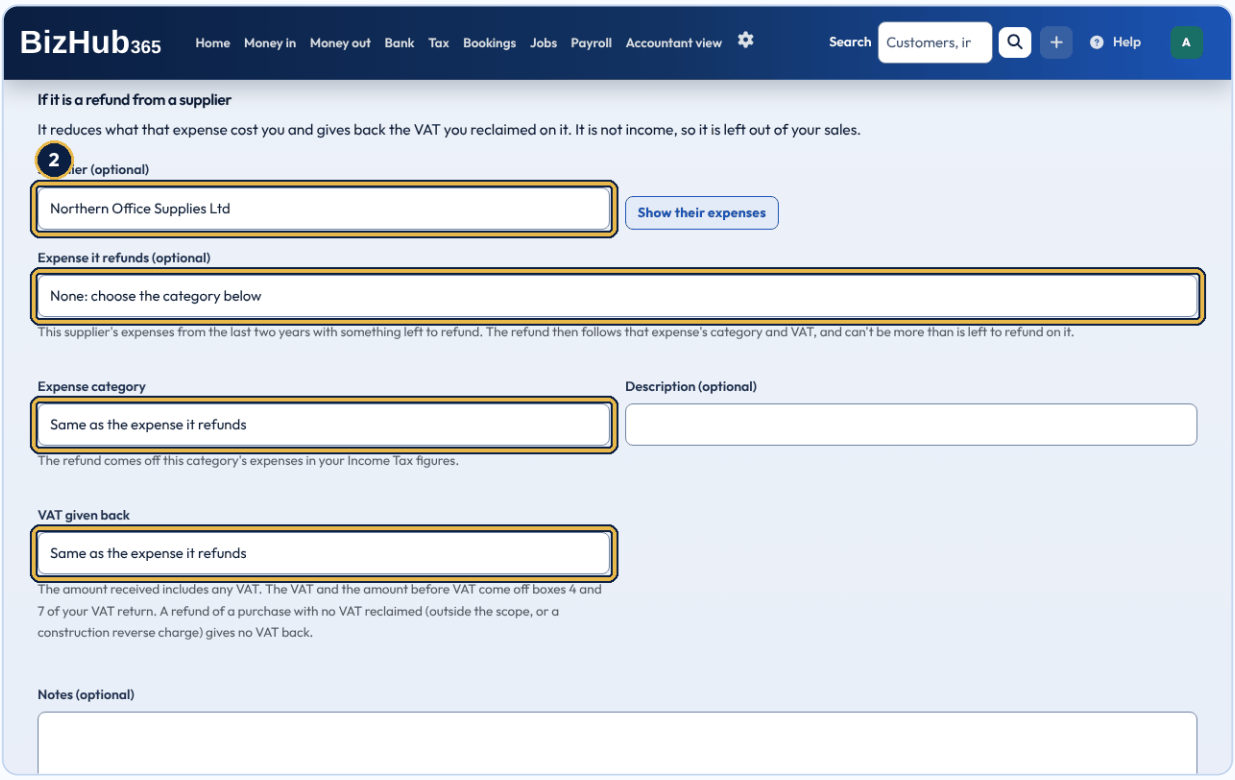
Goal	Record money a supplier paid back, so it reduces that expense and gives back its VAT instead of counting as income.
Who can do it	Members of the business with the Edit permission.
Before you start	Open **Money in** → **Money in** and choose **Record money in** (or **Record as money in** on the bank line). Fill in **The money** as for any money in.

1. Under **What is this money?** choose **Refund from a supplier**.



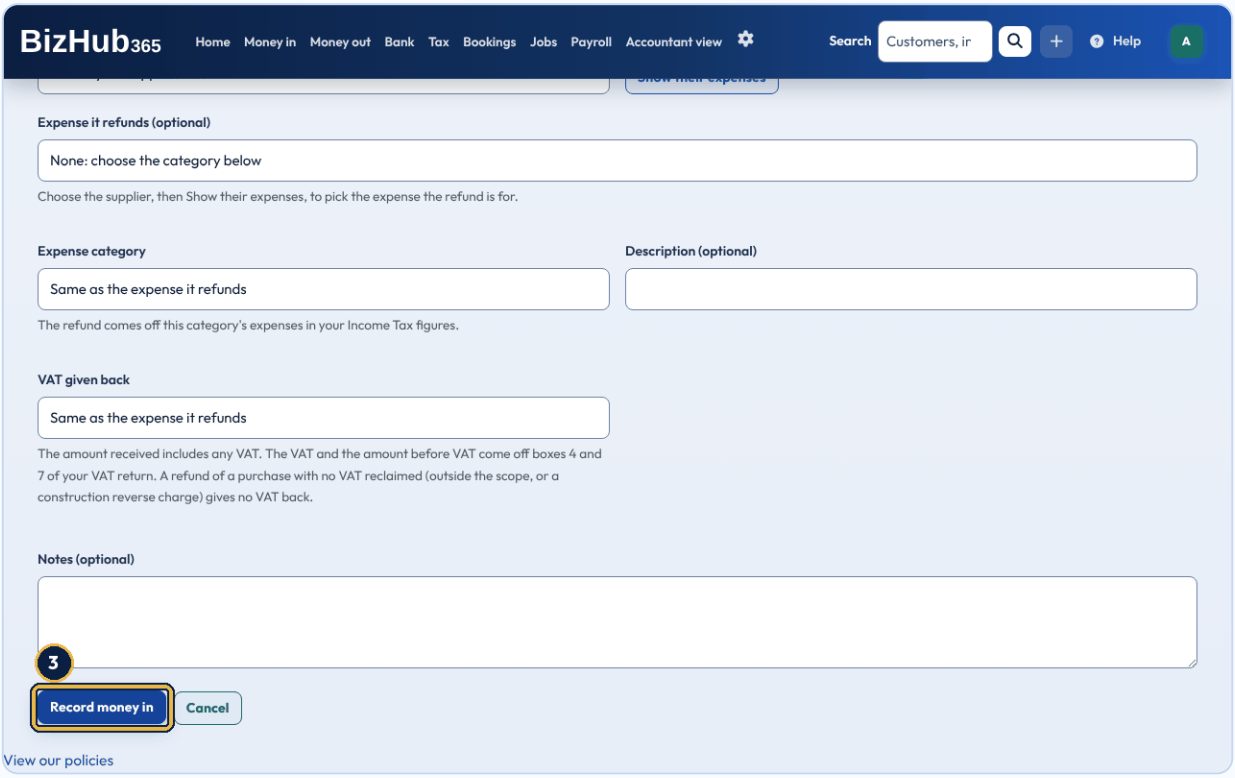
Step 1. Under What is this money?, choose Refund from a supplier.

2 Choose the **Supplier** and the **Expense it refunds**, or leave the expense as None and choose the **Expense category** and the **VAT given back**.



Step 2. Choose the supplier and the expense it refunds, or the expense category and the VAT given back.

3 Choose **Record money in**.



Step 3. Choose Record money in.

When it worked: The page says **Money in** # with its number and **recorded**, and shows the refund with **The expense it reduces**. The expense list shows **Refunded** under the expense it refunds.

What can go wrong

If this happens	Do this
That is more than is left to refund on expense # appears.	The expense has already been refunded in part. Check the amount, or leave the expense as None and choose the category instead if the refund also covers something else.
The expense is not in the list.	Only the supplier's expenses from the last two years with something left to refund are listed. Choose the category instead.

Change, lock or delete money in

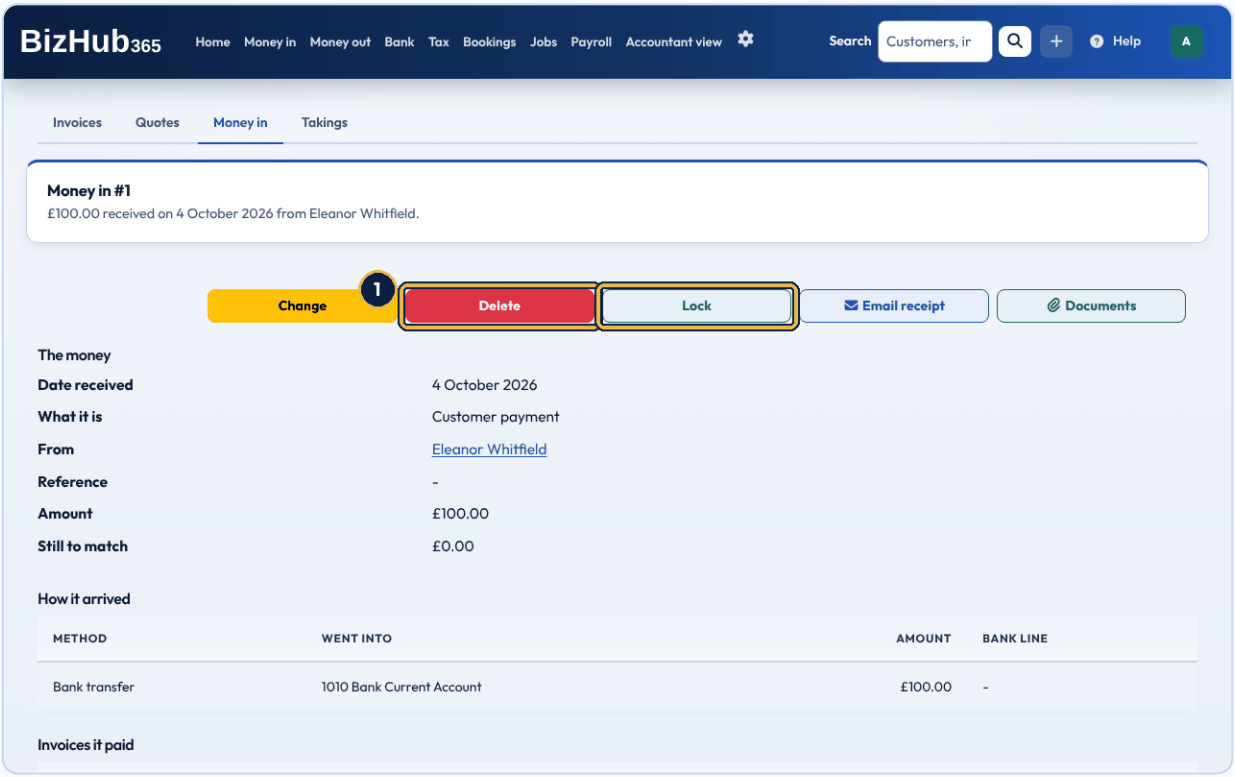
On the money's page, **Change** opens the same form. Saving undoes what it recorded (its payments to invoices and its entry in your books, which are reversed so your audit trail keeps both) and records it again as you set it; it keeps its number. Money from a bank line keeps its bank line, amount and bank account. **Lock** protects it from changes (**Unlock** lifts it). Money in a VAT return that has been locked or submitted to HMRC is locked for good, and so is money with a payment in such a return. **Delete** asks you to confirm, deletes its payments and reverses its entries; a bank line it came from goes back to Transactions to sort.

Under **Invoices it paid**, each payment has **Receipt** (a PDF), **Delete**, **Lock** or **Unlock**, and a paperclip for documents. Deleting a payment matched later puts the money back on To match; deleting one recorded with the money takes it off the money in. **Documents** at the top attaches files to the money in itself. Money recorded with more than one payment method or line elsewhere can't be changed here; delete it and record it again instead.

Lock or delete money in

Goal	Protect money in from changes, or remove money recorded by mistake.
Who can do it	Members of the business with the Edit permission.
Before you start	Open **Money in** → **Money in** and choose **View** on its row.

1. At the top of the money's page, choose **Lock** to protect it (or **Unlock**), or **Delete** and confirm to remove it.



Step 1. At the top of the money's page, choose Lock (or Unlock), or Delete.

When it worked: The page confirms it was locked, unlocked or deleted. Deleting reverses its entries, and the invoices it paid show as owed again.

What can go wrong

If this happens	Do this
Delete is greyed out.	It is locked. Unlock it first; money in a VAT return that has been locked or submitted cannot be deleted at all.

Money to match

Where to find it: Money in → Money in

Money from a customer that isn't matched to an invoice yet (once called an unallocated receipt) waits on the **To match** tab: a bank line recorded without an invoice, or money left over after the invoices it paid. When nothing is waiting, the tab says **Nothing is waiting to be matched to an invoice.** On the money's page, **Match to an invoice** lists the customer's invoices with money owed (every customer's, if no customer was chosen). Choose the invoice and the amount, then **Match**. Money can be split across more than one invoice: match part of it, and the rest stays to match. The payment a match creates is dated on the day the money came in, not the day you match it, so it counts in that period on the cash VAT basis and the cash basis for Income Tax, and the invoice shows that date. If that day is in a VAT return that has been locked, finalised or submitted, or in a year whose accounts are final, the payment is dated on the first day after it instead, and it goes on your next VAT return. Until you match it, money waiting here still counts on the cash VAT basis and the cash basis for Income Tax: as a standard-rated sale in the period it came in. Matching it replaces that with the invoice's figures, so nothing is counted twice (see VAT returns).

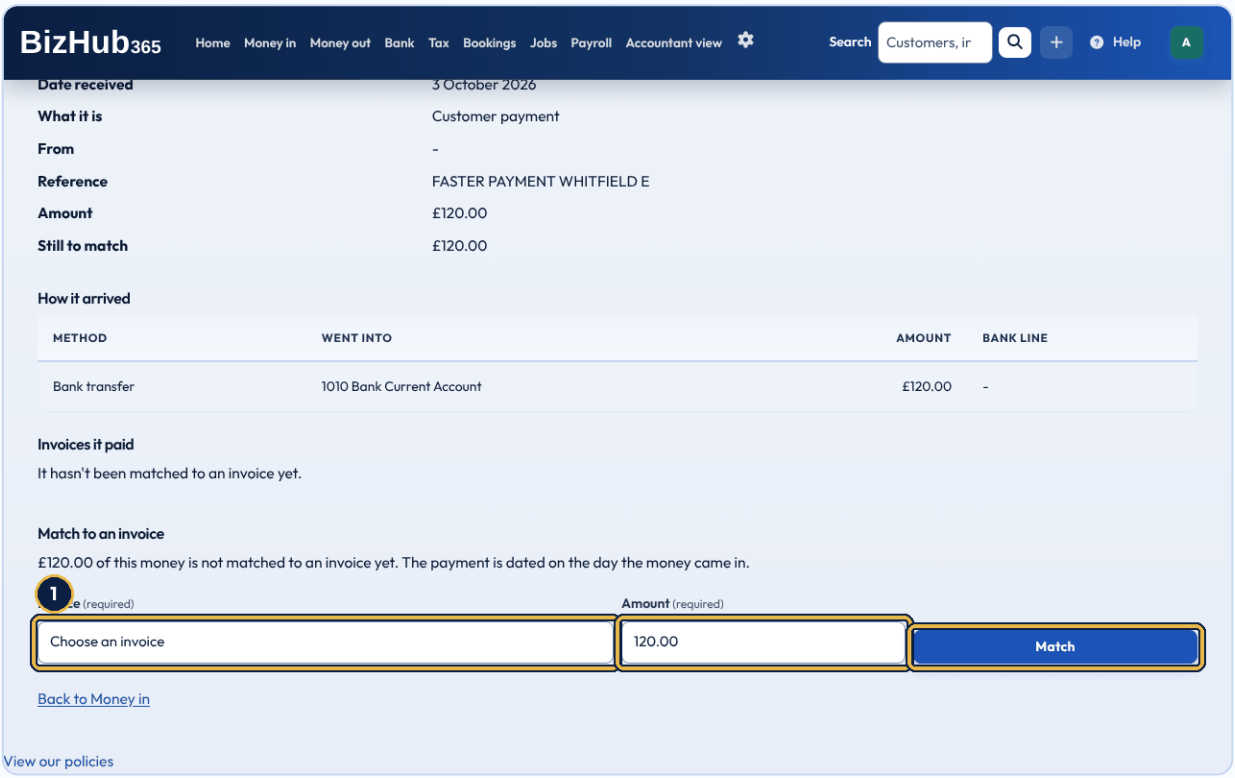
Match money to an invoice

Goal Turn money you received into a payment on the right invoice.

Who can do it Members of the business with the Edit permission.

Before you start Open **Money in** → **Money in**, choose the **To match** tab, and choose **Match** on the money's row.

1. Under **Match to an invoice**, choose the **Invoice**, check the **Amount**, and choose **Match**.



Step 1. Choose the invoice, check the amount and choose Match.

When it worked: The page says **Money matched to the invoice.** The invoice shows the payment, and the money leaves the To match tab once all of it is matched.

What can go wrong

If this happens	Do this
The page says **Could not match this money** with a reason.	Usually the amount is more than is left to match or still owed on the invoice, or the invoice is in a different currency. Lower the amount (any money left over stays to match) and choose Match again.
No invoices are listed.	The customer has no invoices with money owed. Raise the invoice first, then match the money to it.

Money in from your bank

On **Bank** → **Transactions to sort**, each payment in has **Apply To Invoice #** (when BizHub365 suggests an invoice), **Match To Selected Invoice**, and **Record as money in**. Record as money in opens the form above with the date, the amount, the reference and the bank account taken from the bank line (the amount and account can't be changed), so you can match it to several invoices, record it as other income with its VAT, record a refund from a supplier, or say it is not income. Saving links the bank line to the money in and takes it off Transactions to sort. See Deal with each transaction.

Daily takings

Where to find it: **Money in** → **Takings**

If you sell over the counter, record each day's till takings instead of each sale. **Takings** is under More in the Money in menu, and a tab beside Invoices, Quotes and Money in. A business set up as a cafe, or hair and beauty, has it first. Each day you record is also listed in Money in as **Daily takings**. In the BizHub365 app, **Daily takings** is on the Money in tab and in the + button's list, and works with no signal (see The app, screen by screen). The Takings list shows the card takings to come, then, newest first, each day's date, till and Z reading, cash, card, other, tips, what was paid out of the till, the cash to bank and its lock status. **View** opens the day's page. Recording, changing and deleting takings need the Edit permission; anyone in the business can see them.

Record takings

Record takings opens a form in parts, filled in from your till's end-of-day (Z) reading. Everything is labelled and works with a keyboard and a screen reader, and it works if your browser runs no scripts (use **Update totals** to see the totals).

Part	What to enter
The day	The **Date of the takings** (today or earlier; not in a VAT period you have already sent to HMRC), and if you like the **Till** and the **Z reading number**.
What was taken	**Cash**, **Card** and **Other ways** (such as vouchers or a payment app), tips included, and the account other ways went into. Cash goes to Cash on Hand and card to **Card takings to come** (account 1020) until the money reaches your bank, so banking it later is not counted as income again.
Tips	**Tips by card** and **Tips in cash**: money customers chose to give.
Sales	If you are VAT registered, what you took at each VAT rate, VAT included: **Standard rate 20%**, **Reduced rate 5%**, **Zero rate** and **Exempt**. If you are not, one **Sales** total. Leave tips out.
Totals	What was taken, the sales and tips, the difference between them, what was paid out of the till and the **Cash to bank**. They add up as you type.
Paid out of the till	Each payment made with cash from the till (optional): see below.
Cash count	The **Cash counted** at the end of the day and the **Float** you keep for change (optional), to check the till.

Cash, card and other ways must add up to the sales plus the tips. Tips by card can't be more than the card takings, nor tips in cash more than the cash. If something needs fixing, the form comes back with **There is a problem** at the top listing each problem (each links to its box), and what you entered is kept.

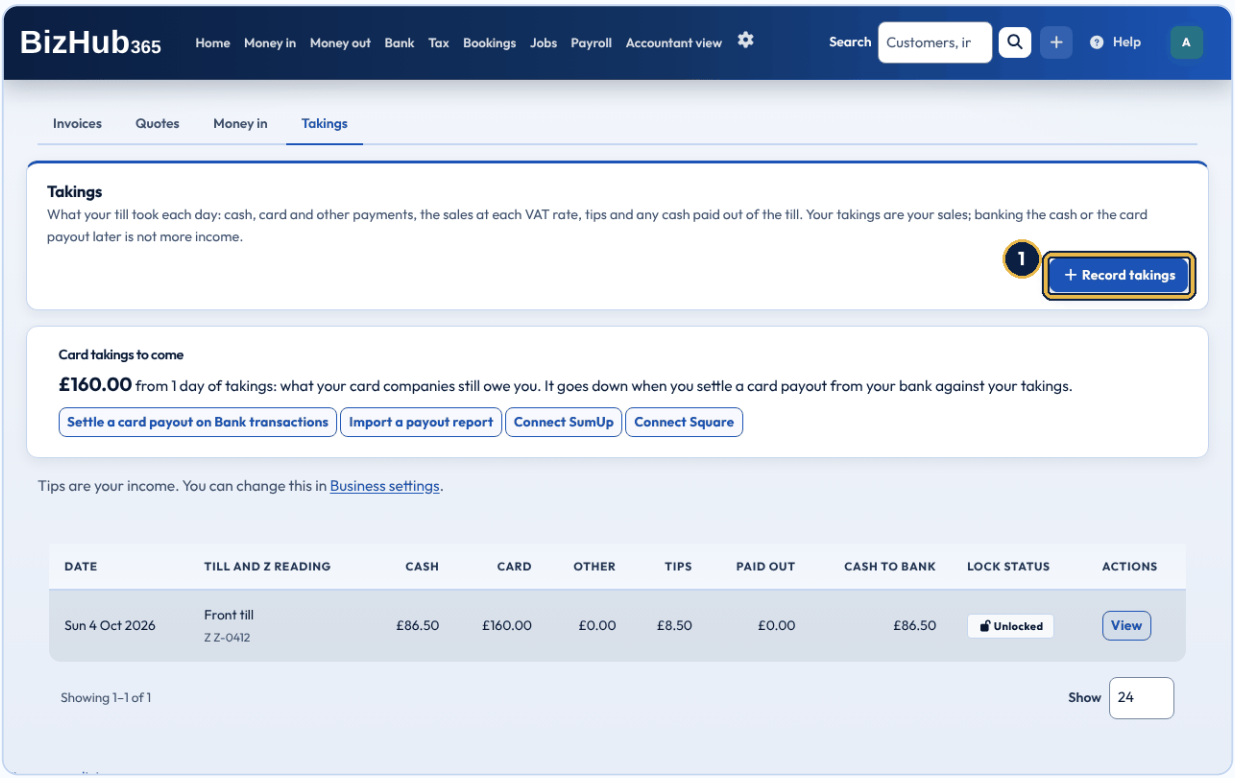
Record a day's takings

Goal Put a day's till takings, its sales by VAT rate, tips and paid-outs in your books.

Who can do it Members of the business with the Edit permission.

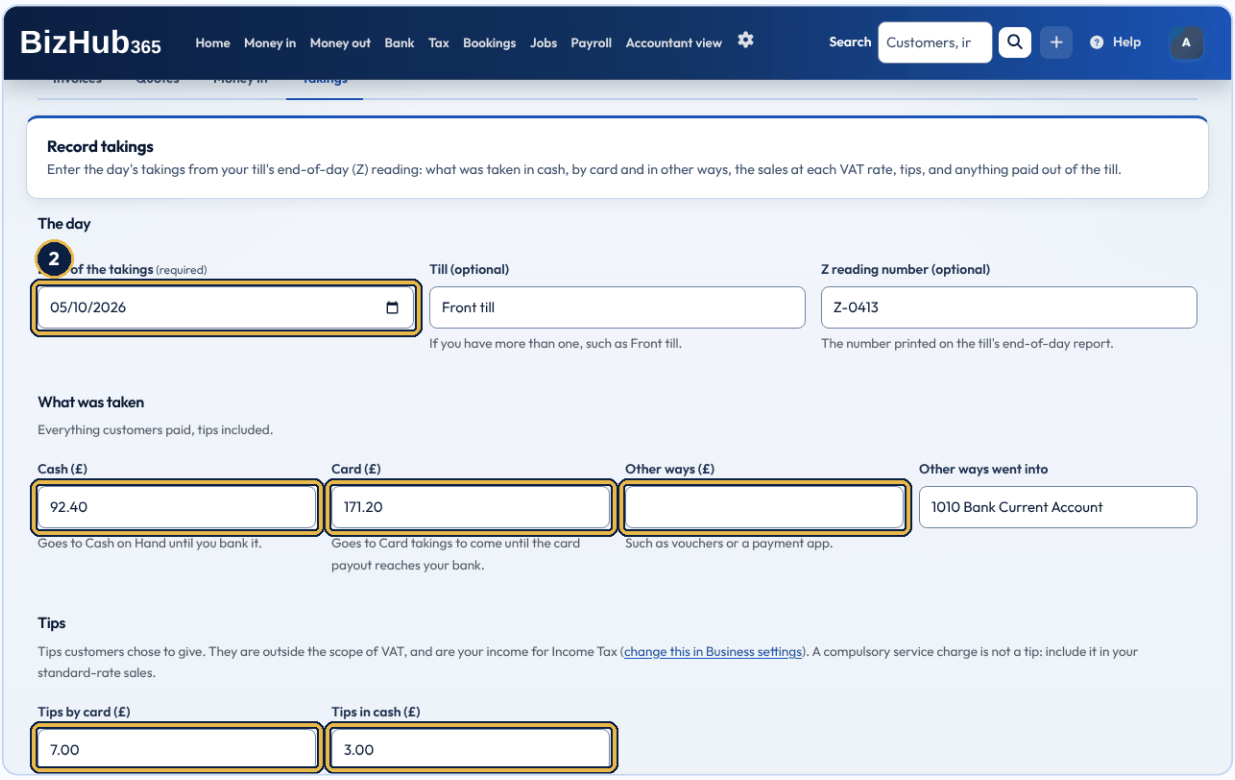
Before you start Have the day's end-of-day (Z) reading, your card terminal's total for the day and the receipts for anything paid out of the till. Open **Money in** → **Takings**.

1 Choose **Record takings** at the top of the list.



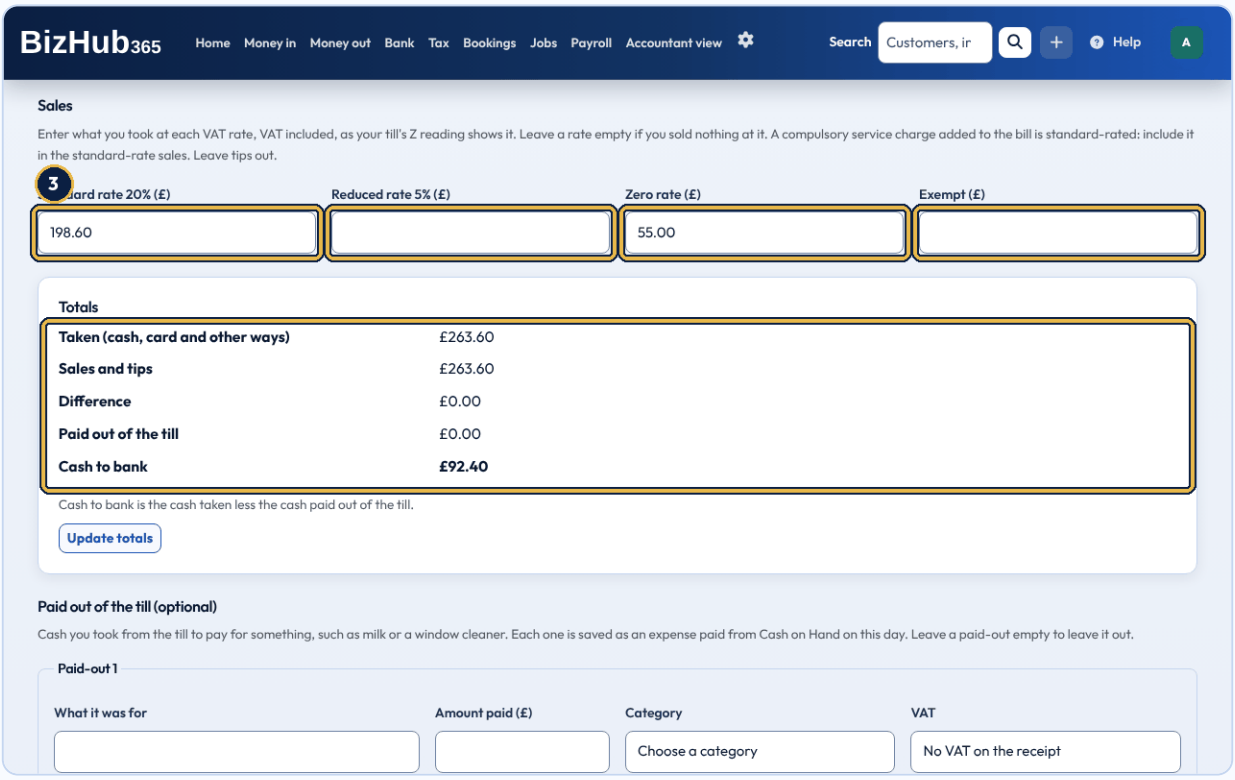
Step 1. Choose Record takings at the top of the Takings list.

2 Check the **Date of the takings**, add the till and Z reading number if you like, and type what was taken in **Cash**, by **Card** and in **Other ways**, then any **Tips by card** and **Tips in cash**.



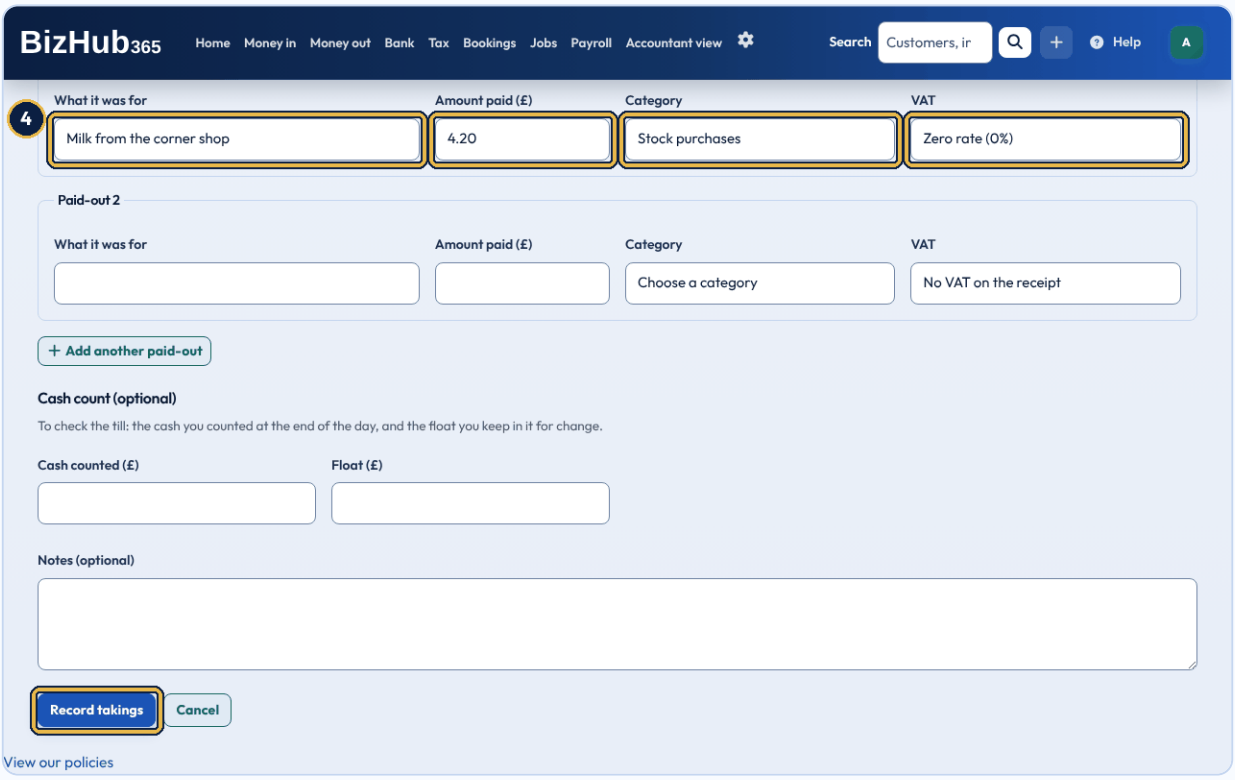
Step 2. Check the date, then type what was taken in cash, by card and in other ways, and the tips.

3 Under **Sales**, type what you took at each VAT rate, VAT included, and check under **Totals** that the **Difference** is £0.00.



Step 3. Type what you took at each VAT rate, and check that the difference is £0.00.

4 Under **Paid out of the till**, add anything paid with cash from the till: what it was for, the amount, the category and the VAT. Check the **Cash to bank**, then choose **Record takings**.



Step 4. Add anything paid out of the till, then choose Record takings.

When it worked: The page says **Takings for** the date **recorded**, and shows the day's page. The day is listed under Takings and in Money in, and each paid-out is listed in Money out → Expenses.

What can go wrong

If this happens	Do this
There is a problem says the takings and the sales and tips must be the same.	Check each amount against the Z reading and your card terminal. Tips go only under Tips, not in the sales; cash paid out of the till goes under Paid out of the till, not off the cash.
The date is refused.	It is in a VAT period you have already sent to HMRC. Record the takings on a later date, or ask your accountant.

VAT on takings and service charges

Each VAT rate's sales are split as on Record money in: one sixth of standard-rate sales is VAT, one twenty-first of reduced-rate sales. The VAT goes in box 1 of your VAT return and the rest in box 6; zero-rated and exempt sales go in box 6 only. Takings count in the VAT return and Income Tax period of their date, on either basis. A **compulsory service charge** added to the bill is part of the price, so it is standard-rated: include it in your standard-rate sales, not in tips. Only tips customers choose to give are outside the scope of VAT.

Tips

Tips are outside the scope of VAT, so they are in no VAT box. How they are recorded depends on **Tips in your takings** in Settings → Business Settings:

Setting	What happens
Tips are your income (the usual setting)	Tips go to **4010 Tips** and count as your sales (turnover) for Income Tax.
Tips are owed to your staff	Tips go to **2410 Tips owed to staff**, money you hold for your staff. They are not your income and are in no tax figure. Pay them to your staff through payroll.

Changing the setting changes takings you record from then on. Takings already recorded keep how they were recorded; open the day and choose Change, then save, to record it again with the new setting.

Paid out of the till

A paid-out is cash taken from the till to pay for something, such as milk, a window cleaner or postage. For each one, type **What it was for**, the **Amount paid**, the **Category** (your business type's common categories are listed first) and, if you are VAT registered, the **VAT** on the receipt. **Add another paid-out** adds a row; leave a row empty to leave it out. Each paid-out is saved as an expense paid in cash from Cash on Hand on the takings date, so it counts in your expenses for Income Tax, and its VAT is reclaimed in box 4 of your VAT return, like any other expense. It is listed in Money out → Expenses, but it is changed or deleted with its day's takings, not from the Expenses list.

Cash to bank

Cash to bank is the cash taken less the cash paid out of the till: what you should pay into the bank for that day. If you entered the cash counted and the float, the day's page also says whether the till is over or short: the cash counted should be the float plus the cash to bank. Paying the cash into the bank and the card payout reaching your bank are not more income. They only move the money from Cash on Hand and Card takings to come to your bank account: on the bank line, use **Cash paid in** or **Settle card takings** (see Takings in the bank), not Record as money in.

Card takings to come

At the top of the Takings list, **Card takings to come** shows what your card companies still owe you: the card takings of every day not yet settled against a payout into your bank, and on how many days. It goes down each time you settle a card payout. **Settle a card payout on Bank transactions** takes you to Bank → Transactions to sort, where you settle the payout from its bank line. A day's page says, under Card, how much of its card takings has been settled by card payouts (and on which dates) and how much is still to come.

Payout reports from card machines, booking platforms and delivery apps

Where to find it: Money in → Payout reports

A card machine company, booking platform or delivery app pays you in payouts: your sales less refunds and its fees. **Payout reports** reads the CSV report you download from its website and puts each payout in your books, so the sales are counted once and the fees are an expense. It is under More in the Money in menu, and the Takings page has **Import a payout report**. Importing needs the Edit permission; anyone in the business can see the imports.

Provider	Report to download	VAT on its fees (the usual setting)
Zettle by PayPal, **Dojo**	The payouts or settlements report, or the transactions report (its rows are added up per payout)	Exempt: card payment fees carry no VAT
Fresha, **Treatwell**, **Booksy**	The payouts report or payment statement	Standard rate: the commission includes VAT you can reclaim with their VAT invoice
Uber Eats, **Deliveroo**, **Just Eat**	The payment report or statement (Uber Eats order rows are added up per payout)	Standard rate: the commission includes VAT you can reclaim with their VAT invoice

BizHub365 recognises the provider from the report's headings, or the file name; choose it when it can't. Reports change their headings from time to time, so it matches them loosely: it needs the payout date and two of the sales, fees and payout amounts (the third is worked out). Rows not paid out yet (no payout date, pending or scheduled) and rows in another currency are left out and listed. What a payout puts in your books depends on whether its sales are already in your daily takings:

Your sales are	What happens
In your daily takings (card machines, when you record takings)	Nothing more is income. When the payout's bank line is on Bank transactions (the same amount, from 3 days before to 10 days after the payout date), the payout settles your card takings still to come, oldest first, for the payout plus the fees, exactly as Settle card takings does, and the fees are an expense at the VAT you chose. Without the bank line, the payout waits for it.
Not in your takings (bookings through a platform, orders through a delivery app, or a card machine when you don't record takings)	Each payout records its sales less refunds as money in (other income, at the VAT you chose, counted as sales for Income Tax) into Card takings to come, and its fees as an expense (Bank charges for card machines, Other allowable business expenses for platforms). Card takings to come then holds the payout, which its bank line settles: at once if the line is already there, otherwise later from Bank transactions.

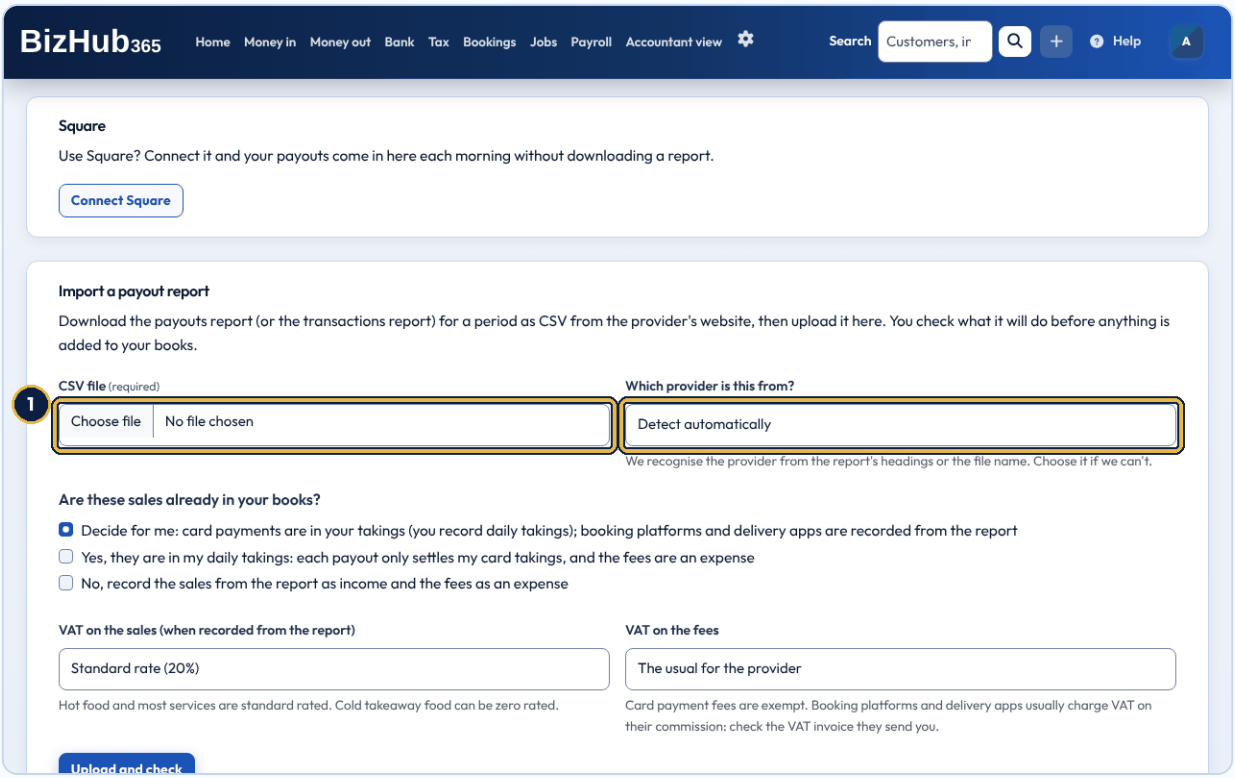
Import a payout report

Goal Put a provider's payouts in your books, with the sales counted once and the fees as an expense.

Who can do it Members of the business with the Edit permission.

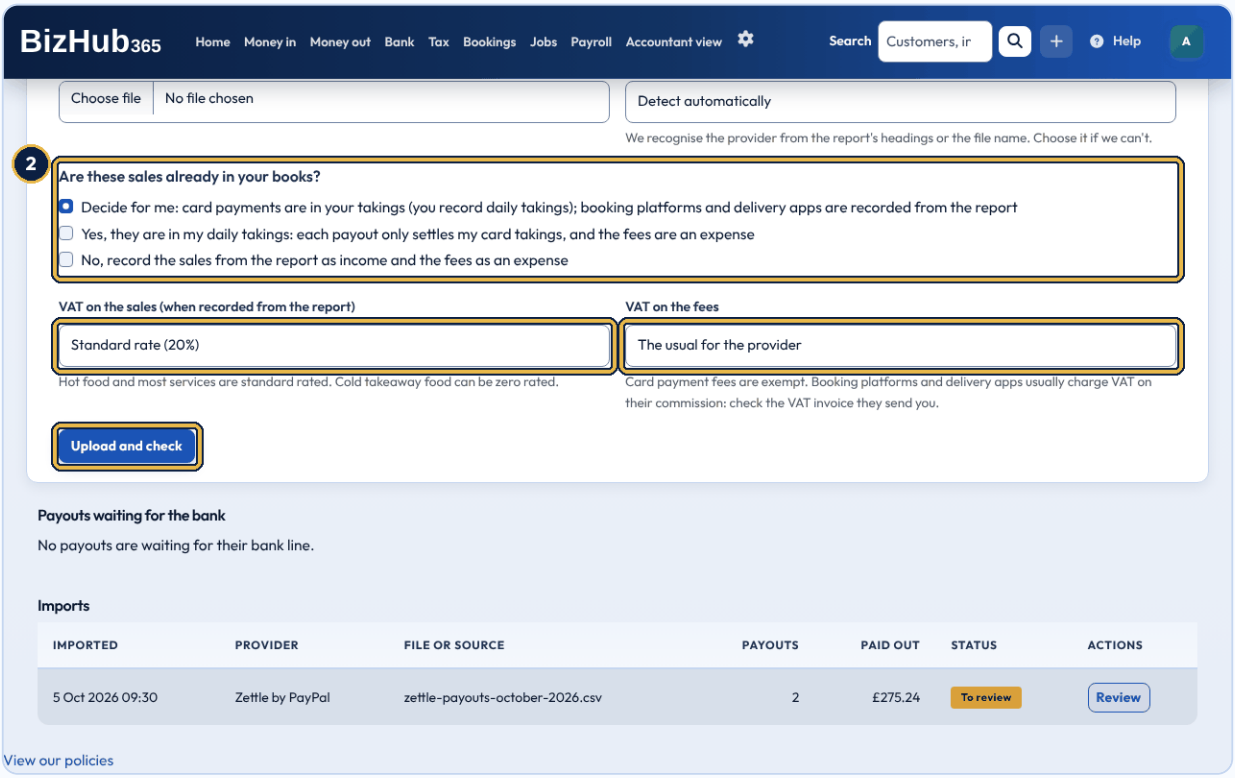
Before you start Download the payouts report (or the transactions report) for a period as CSV from the provider's website. If your card sales are in your daily takings, record those days' takings first. Open **Money in → Payout reports**.

1. Under **Import a payout report**, choose the **CSV file** and, if you like, the provider under **Which provider is this from?**.



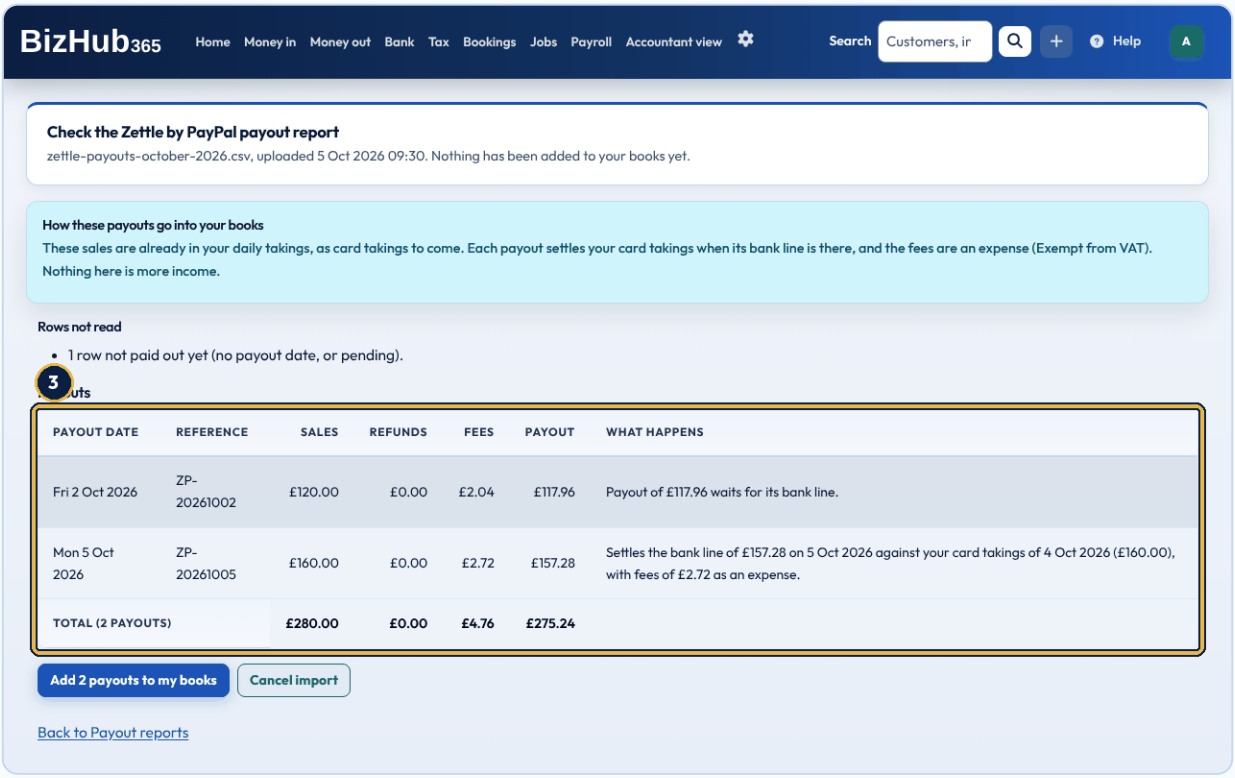
Step 1. Choose the CSV file and, if you like, the provider.

2 Under **Are these sales already in your books?**, leave **Decide for me** or say whether they are in your daily takings. If you are VAT registered, check the **VAT on the sales** and the **VAT on the fees**, then choose **Upload and check**.



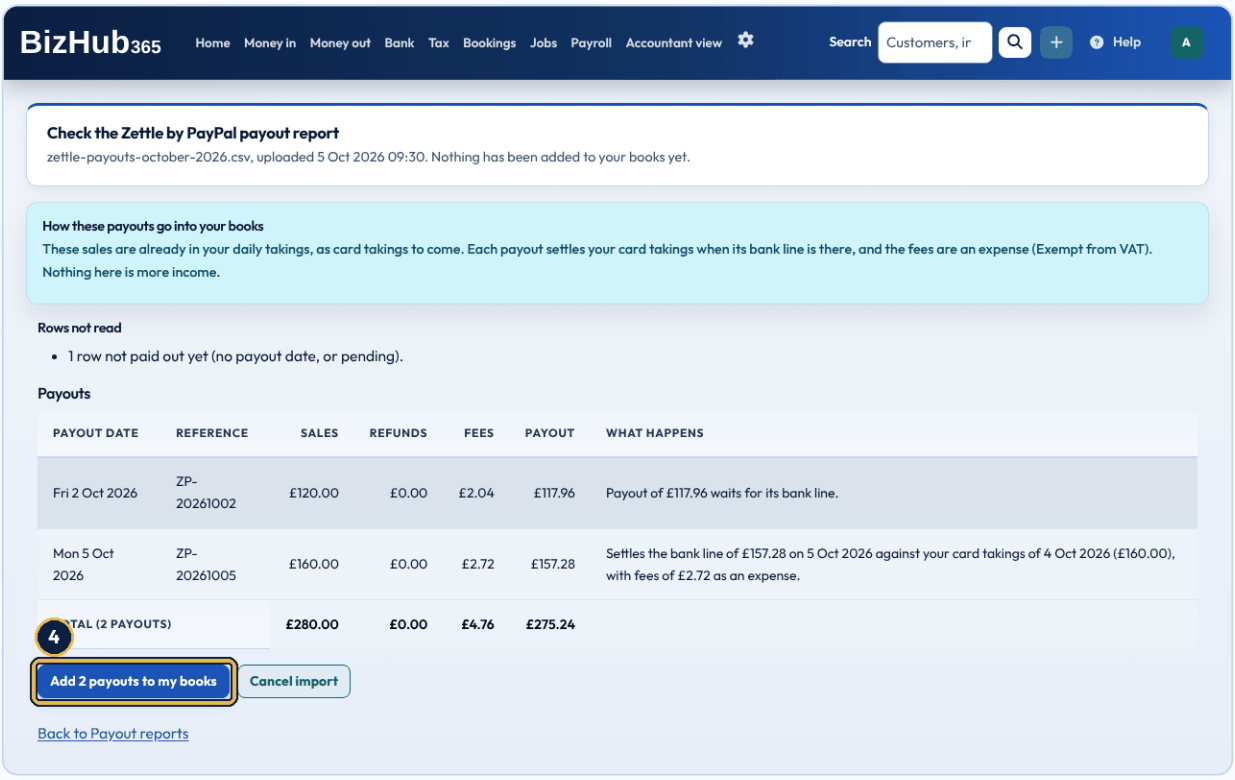
Step 2. Say whether the sales are in your daily takings, check the VAT, then choose Upload and check.

3 Check each payout's sales, refunds, fees and payout, and under **What happens** what adding it does: the bank line it settles and the days of card takings, or that it waits for its bank line. Payouts already imported are skipped and listed.



Step 3. Check each payout and what adding it does.

4 Choose **Add N payouts to my books**. If something is wrong, choose **Cancel import** instead: nothing has been added.



Step 4. Choose Add 2 payouts to my books, or Cancel import.

When it worked: A message says how many payouts were added and how many settled their bank lines. The import is listed under Imports, and payouts still to reach your bank under **Payouts waiting for the bank**.

What can go wrong

If this happens	Do this
There is a problem says the provider or the columns can't be found.	Check you downloaded the payouts or transactions report as CSV (not PDF or Excel), and choose the provider.
A payout is **Left out** because its figures don't add up.	The report has other charges or adjustments. Record that payout by hand: the sales as money in and the charges as an expense.
A payout waits although its bank line is there.	Your card takings still to come before the payout are less than the payout plus its fees. Record the missing days' takings, then settle it from Bank transactions.

When a waiting payout reaches your bank, its row on **Bank → Transactions to sort** suggests the payout and has **Settle with payout**; the row warns that it looks like a payout from a payout report, so recording it as

money in or posting it to an income account would count the sales twice. Add all to books leaves it alone. Undo on Import History puts the payout back to waiting. Importing the same report again skips the payouts already added: the same payout id, or the same payout date and amount when the report has no id. To take an import out of your books, open it and choose **Undo import**: the sales and fees it recorded are reversed and the bank lines it settled go back to Awaiting Processing, so you can import it again. An import whose sales or fees are in a VAT return that is locked or sent to HMRC can't be undone. Its money in and fees can't be changed or deleted on their own.

Card payouts from SumUp

Where to find it: **Settings** → **Connect & Integrations** → **SumUp**

If you take cards with SumUp, connect your SumUp account instead of downloading its reports. BizHub365 only reads from SumUp: your payouts and your card payments. It can't take, move or refund money. Connecting needs the Manage Billing permission; the Takings and Payout reports pages have a **Connect SumUp** button that opens the same page. Each morning BizHub365 fetches your SumUp payouts of the last 35 days and puts the new ones in an import on **Money in** → **Payout reports**, listed as **Fetched from SumUp**. Nothing is added to your books until you check it and choose **Add N payouts to my books**, as for a payout report: when you record daily takings, each payout only settles your card takings and SumUp's fees are an expense (exempt from VAT, Bank charges); otherwise the sales are recorded from the payouts. A payout's sales are the amounts paid plus SumUp's fees; refunds and chargebacks taken off a payout are its refunds. Payouts already imported, or waiting in an import you haven't checked yet, are not fetched twice. **Sync now** on Payout reports fetches them straight away (Edit permission). On **Takings**, a **SumUp card sales** column shows SumUp's successful card payments less refunds for each day, and a day's page shows the same next to the card you recorded. When they differ by more than 1p, a warning says by how much: check the card total on your till's Z reading against SumUp and change the takings if one is wrong. The check never changes your takings. Cash recorded in the SumUp app is not counted. If SumUp stops accepting the connection (for example, you removed BizHub365 in your SumUp account), the SumUp page and Payout reports say **Connect SumUp again**. **Disconnect SumUp** stops the fetching; payouts already brought in stay in Payout reports.

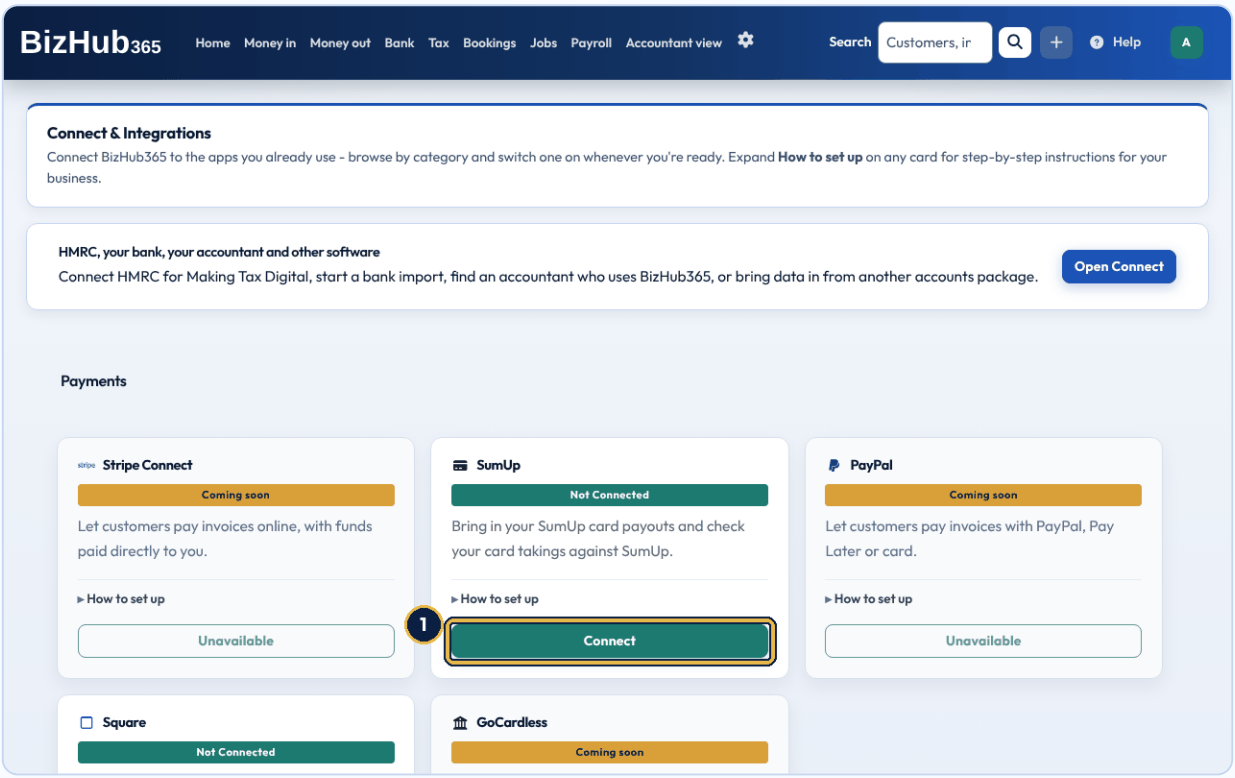
Connect SumUp

Goal Bring your SumUp card payouts into BizHub365 without downloading reports, and check your card takings against SumUp.

Who can do it Members of the business with the Manage Billing permission.

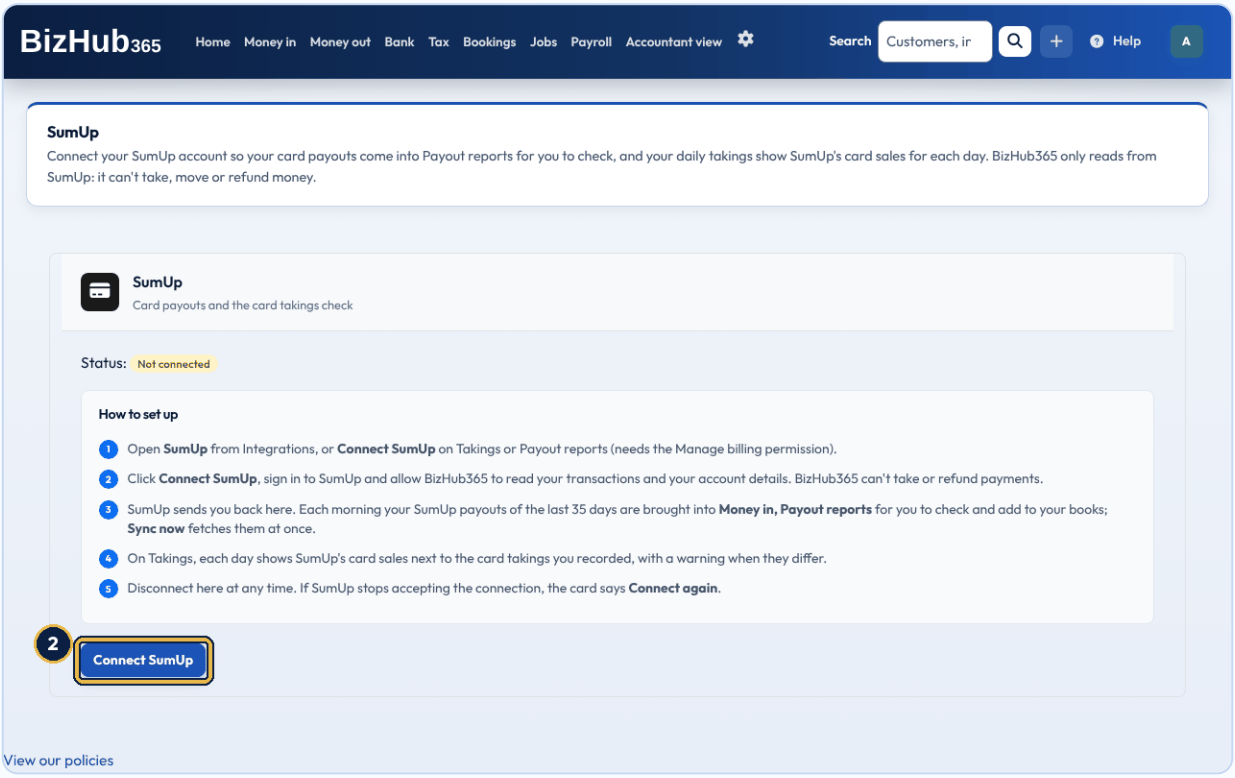
Before you start Have your SumUp sign-in to hand. Open **Settings → Connect & Integrations**.

1. Under **Payments**, on the **SumUp** card, choose **Connect**.



Step 1. On the SumUp card, choose Connect.

2 On the SumUp page, choose **Connect SumUp**.



Step 2. Choose Connect SumUp.

3 Sign in to SumUp and allow BizHub365 to read your transactions and your account details.

4 SumUp sends you back to BizHub365. Check the status says **Connected** with your SumUp business name.

When it worked: The message *SumUp is connected* shows. Your payouts appear on Payout reports the next morning (or use **Sync now** there), and Takings shows SumUp's card sales for each day.

What can go wrong

If this happens	Do this
The SumUp connection link has expired.	You took more than 30 minutes, or signed in to BizHub365 as someone else on the way. Start again from the SumUp page.
The page says **Connect SumUp again**.	SumUp stopped accepting the connection. Choose **Connect SumUp again** and sign in to SumUp.
A SumUp payout waits although its bank line is there.	As for any payout report: record the missing days' takings, then settle it from Bank transactions.

Card payouts from Square

Where to find it: Settings → Connect & Integrations → Square

If you take cards with Square, connecting your Square account does two things: invoices in your Square account's currency get a **Pay by card (Square)** button (see Take payments online), and your Square payouts and card sales are read into BizHub365. Reading them can't take, move or refund money. Connecting needs the Manage Billing permission; the Takings and Payout reports pages have a **Connect Square** button that opens the same page. Each morning BizHub365 fetches the Square payouts paid in the last 35 days, from all your Square locations, and puts the new ones in an import on **Money in → Payout reports**, listed as **Fetched from Square**. Nothing is added to your books until you check it and choose **Add N payouts to my books**, as for a payout report: when you record daily takings, each payout only settles your card takings and Square's fees are an expense (exempt from VAT, Bank charges); otherwise the sales are recorded from the payouts. A payout's sales are its card payments, its refunds are the refunds and disputes taken off it, and its fees are Square's processing and other fees. A payout with anything else in it (an adjustment, a reserve or a Square Loans repayment) doesn't add up and is left out for you to record by hand. Payouts in another currency are left out. Payouts already imported, or waiting in an import you haven't checked yet, are not fetched twice. **Sync now** in the Square box on Payout reports fetches them straight away (Edit permission). On **Takings**, a **Square card sales** column shows Square's completed card payments (with tips) less what was refunded on them, for each day, and a day's page shows the same next to the card you recorded, with a warning when they differ by more than 1p. A refund counts on the day of the payment it refunds. Cash and other payments you record in Square are not counted. When SumUp is connected too, each has its own column. The check never changes your takings. If your Square account was connected before BizHub365 could read payouts, or Square stops accepting the connection, the Square page and Payout reports say **Connect Square again to read payouts**. Choose **Connect Square again** and allow access in Square. **Disconnect Square** stops the fetching and removes the Pay button; payouts already brought in stay in Payout reports.

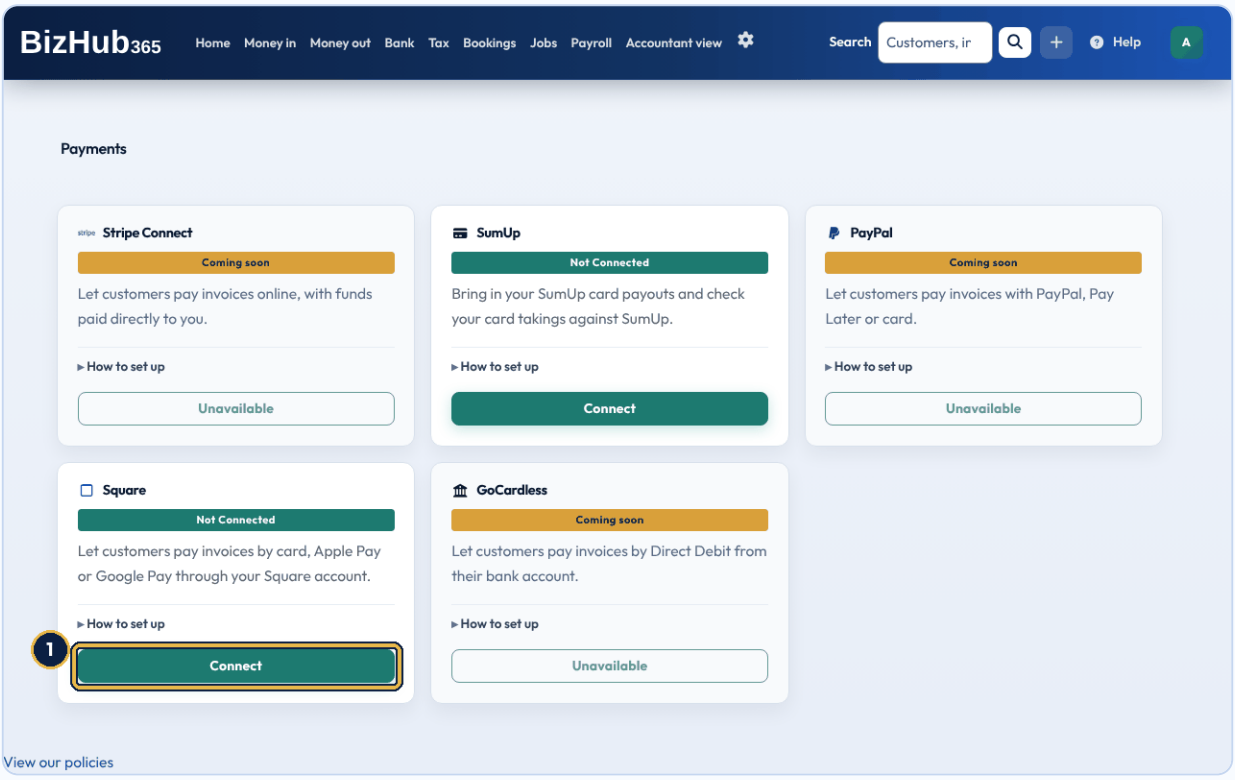
Connect Square for payouts and the takings check

Goal Bring your Square card payouts into BizHub365 without downloading reports, and check your card takings against Square.

Who can do it Members of the business with the Manage Billing permission.

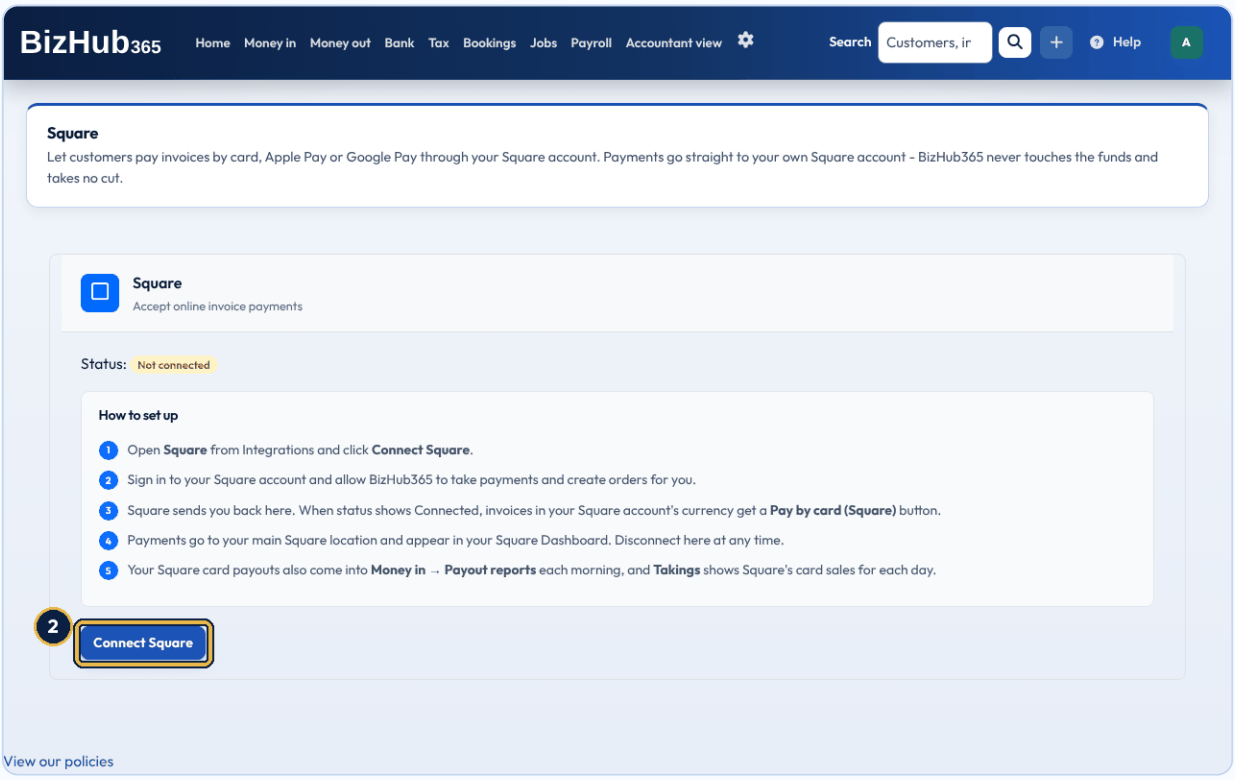
Before you start Have your Square sign-in to hand. Open **Settings** → **Connect & Integrations**.

1 Under **Payments**, on the **Square** card, choose **Connect**.



Step 1. On the Square card, choose Connect.

2. On the Square page, choose **Connect Square** (or **Connect Square again** if the page asks you to).



Step 2. Choose Connect Square.

3. Sign in to Square and allow BizHub365 to read your payouts, payments and account details and to take invoice payments.

4. Square sends you back to BizHub365. Check the status says **Connected** with your Square business name.

When it worked: The message *Square is connected* shows. Your payouts appear on Payout reports the next morning (or use **Sync now** in the Square box there), and Takings shows Square's card sales for each day.

What can go wrong

If this happens	Do this
The Square connection link has expired.	You took too long, or signed in to BizHub365 as someone else on the way. Start again from the Square page.
The page says **Connect Square again to read payouts**.	Your Square account was connected before BizHub365 could read payouts, or Square stopped accepting the connection. Choose **Connect Square again** and allow access in Square.
A Square payout is **Left out** because its figures don't add up.	It has an adjustment, a reserve or a loan repayment as well as sales and fees. Record that payout by hand: the sales as money in and the charges as an expense.

Change or delete takings

On the day's page, **Change** opens the same form. Saving records the takings again as you set them (the old entries are reversed, so your audit trail keeps both); its paid-outs are recorded again as new expenses. **Delete** asks you to confirm, then deletes the takings and its paid-outs and reverses their entries. **Lock** protects the takings from changes (**Unlock** lifts it). Takings in a VAT return that has been locked or submitted to HMRC are locked for good, and so are takings with a paid-out in such a return. **Documents** attaches files, such as a photo of the Z reading.

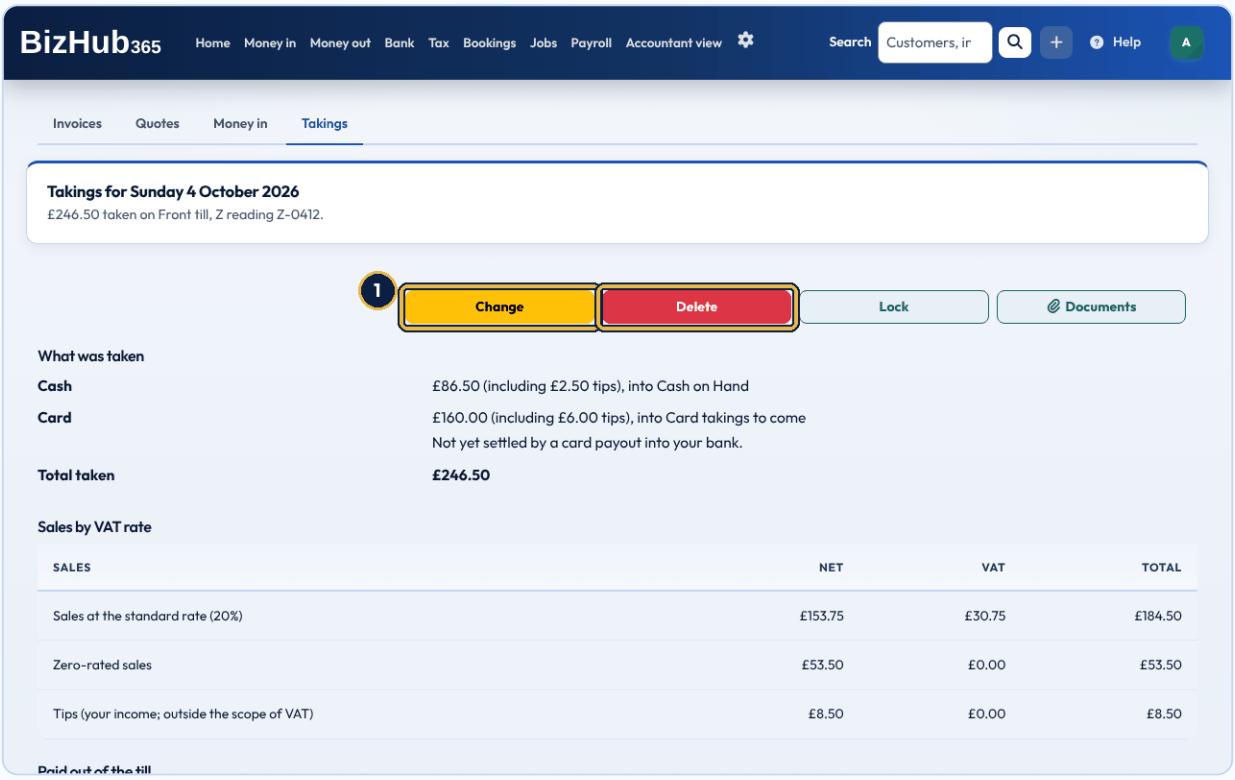
Change or delete a day's takings

Goal Correct takings recorded wrongly, or remove takings recorded by mistake.

Who can do it Members of the business with the Edit permission.

Before you start Open **Money in** → **Takings** and choose **View** on the day's row.

1. At the top of the day's page, choose **Change** to open the form, correct it and choose **Save changes**; or choose **Delete** and confirm.



Step 1. At the top of the day's page, choose Change, or Delete.

When it worked: The page says the takings were changed, or deleted with their paid-outs. Their old entries in your books are reversed.

What can go wrong

If this happens	Do this
There is no **Change** button and **Delete** is greyed out.	The takings, or one of their paid-outs, are locked. Unlock them first; takings in a VAT return that has been locked or submitted cannot be changed at all.
Delete, or lowering the card takings, is refused because they have been settled against a card payout.	Undo the settlement first: on Bank → Transactions to sort, open the Import History tab, find the payout and choose **Undo**.

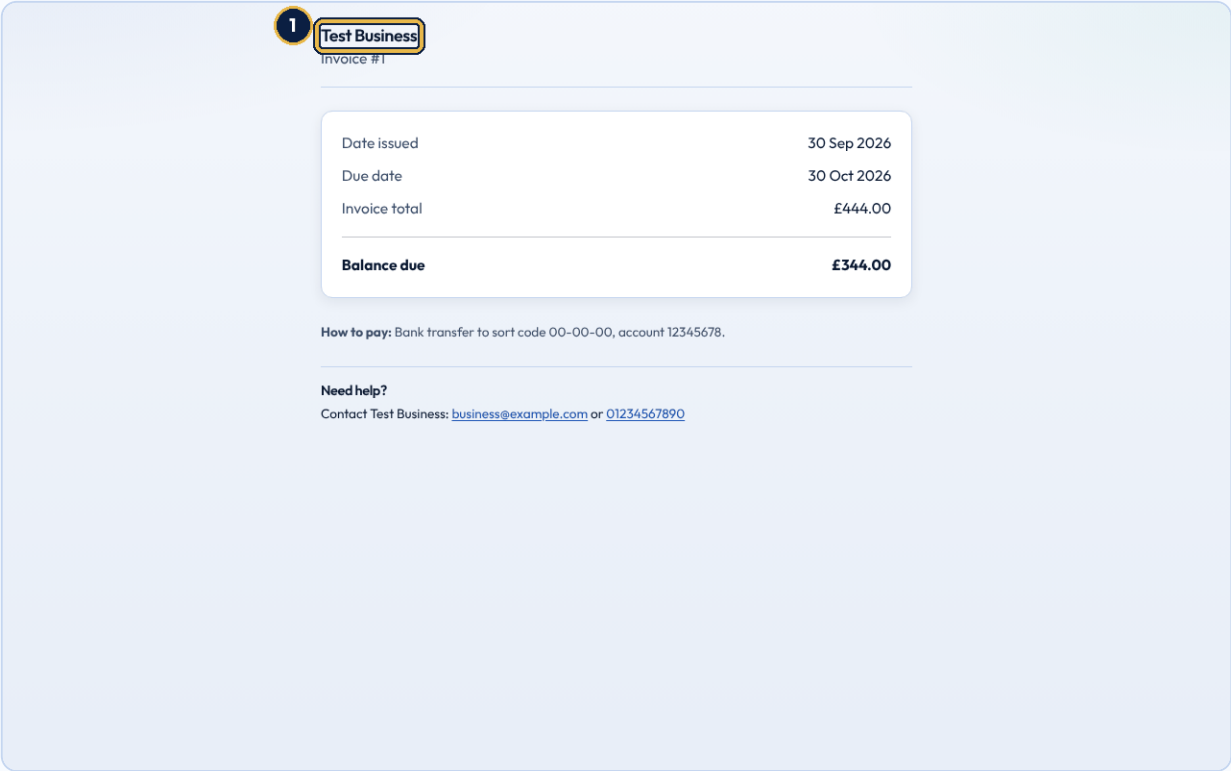
Online payments on the invoice

Connect a payment provider, such as Stripe Connect or PayPal, under Settings → Connect & Integrations (see Integrations, import, and recovery). Invoice emails then include a link to the invoice portal: a page your customer opens without signing in, showing your business, the invoice, the balance due and a pay button for each provider you have connected that accepts the invoice currency. A paid invoice shows no pay buttons. The portal also shows your payment instructions. The invoice and job pages for customers end with a **Need help?** box showing your business email and phone number, so keep them up to date in Business Settings. The payment lands in your own provider account and is recorded against the invoice automatically, once, even if the provider reports it more than once.

What your customer sees when they pay online

Goal	Know what the customer's payment page shows, to answer their questions.
Who can do it	Your customers, from the link in the invoice email. No account is needed.
Before you start	Connect at least one payment provider. The link only appears in invoice emails once one is connected.

1. The customer opens the link in the invoice email. The page shows your business name and the invoice number, the date issued, due date, invoice total and **Balance due**, a pay button for each connected provider (the demo business in the screenshot has none, so only **How to pay** shows), and **Need help?** with your email and phone number.



Step 1. The invoice page your customer opens from the invoice email.

When it worked: After paying, the customer returns to the portal, the payment is recorded against the invoice, and they are emailed Payment Received.

Payment reminders

BizHub365 emails your customer up to five reminders about each unpaid invoice that they have been sent, each at most once:

When	Email subject
3 to 7 days before the due date	Payment reminder: invoice (number) due in (n) days
On the due date	Invoice (number) is due today
1 to 3 days overdue	Invoice (number) - payment not yet received
7 to 14 days overdue	Action required: invoice (number) is overdue
30 or more days overdue	Final notice: invoice (number) - immediate payment required

They come from your business name and replies go to your business email address. Invoices saved without sending, and paid ones, get no reminders.

Credit notes

Where to find it: Money in → Credit notes

A credit note reduces what a customer owes you: for returned goods, a price correction or a goodwill gesture. Money in → Credit notes lists each one with its customer, reason, amount, date, notes and status: **Open** (credit still to use) or **Applied** (used up or settled). **CSV** and **PDF** export the list.

Field in Add Credit Note	What to enter
Select Customer	Who the credit is for. Required.
Credit Value	The amount, including VAT when you are VAT registered. Required.
VAT rate	Only when VAT registered: the rate the original sale was charged at (20%, 5% or 0%).
Against invoice (optional)	The invoice it is for, if any. It must be one of that customer's invoices. Leave it on Not against a particular invoice otherwise.
Reason	Why the credit is given. Required, and shown on the list and to the customer.
Applied Notes (optional)	Your own notes about how it was settled.
Mark as applied	Tick only when the credit has already been settled another way, such as a refund; it is then never used against future invoices.

Saving emails the customer **Credit Note Issued** and takes the credit note's net value off your sales and its VAT off the VAT you owe, on the day it is issued. If you are not VAT registered there is no VAT on a credit note: its whole value comes off your sales. A credit note against an invoice comes off the same income accounts as that invoice's lines, in the same proportions. One that isn't against an invoice comes off Sales

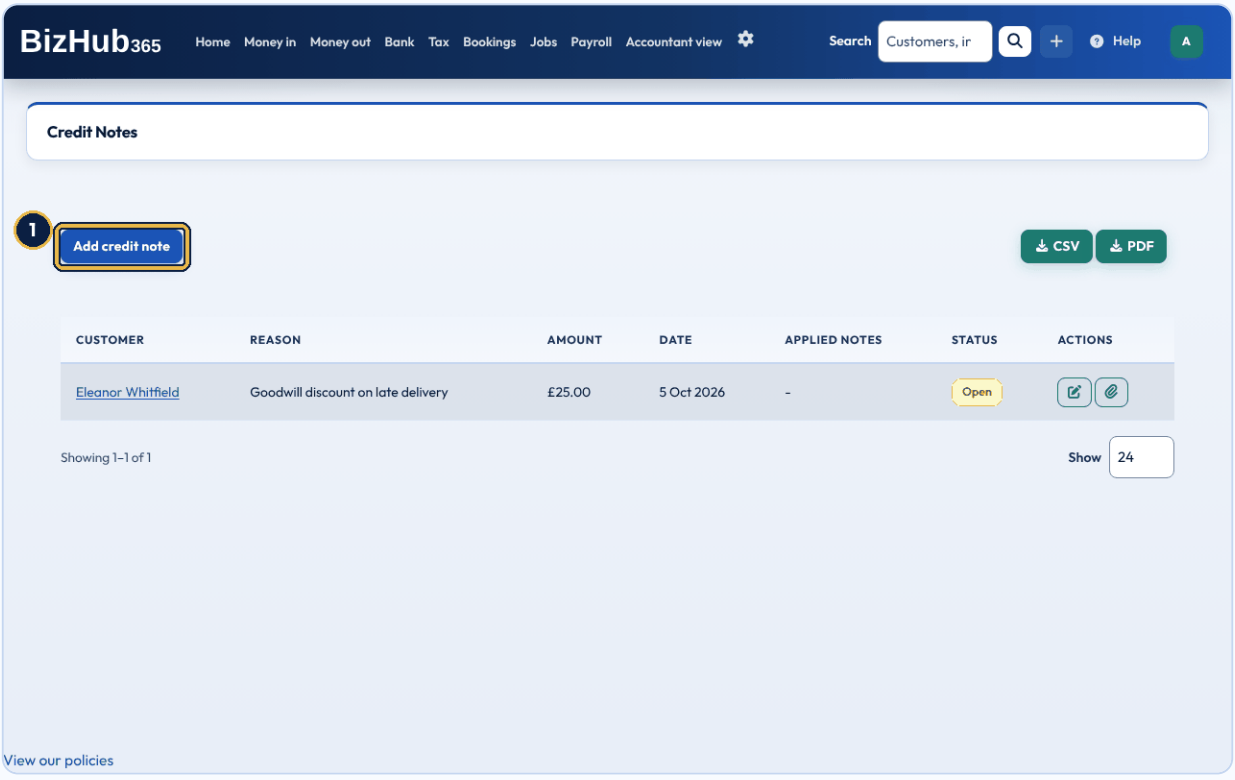
Revenue. An open credit is used against the customer's next invoice automatically, oldest first and in the same currency: a smaller credit part pays it, a larger one pays it in full and the rest is kept as a new credit note. The customer is emailed **Credit Note #** with its number and **Applied**. The pencil on a row edits the reason, the notes and whether it is applied; the amount cannot be changed.

> **NOTE**
>
> On the accrual VAT basis the credit note comes off boxes 1 and 6 of the return for the period it is dated in. On the cash basis only money actually received counts, so a credit note used against an invoice adds nothing to the return. A credit note made from an overpayment is money you owe the customer, not a sale, so it does not change your sales or VAT.

Raise a credit note

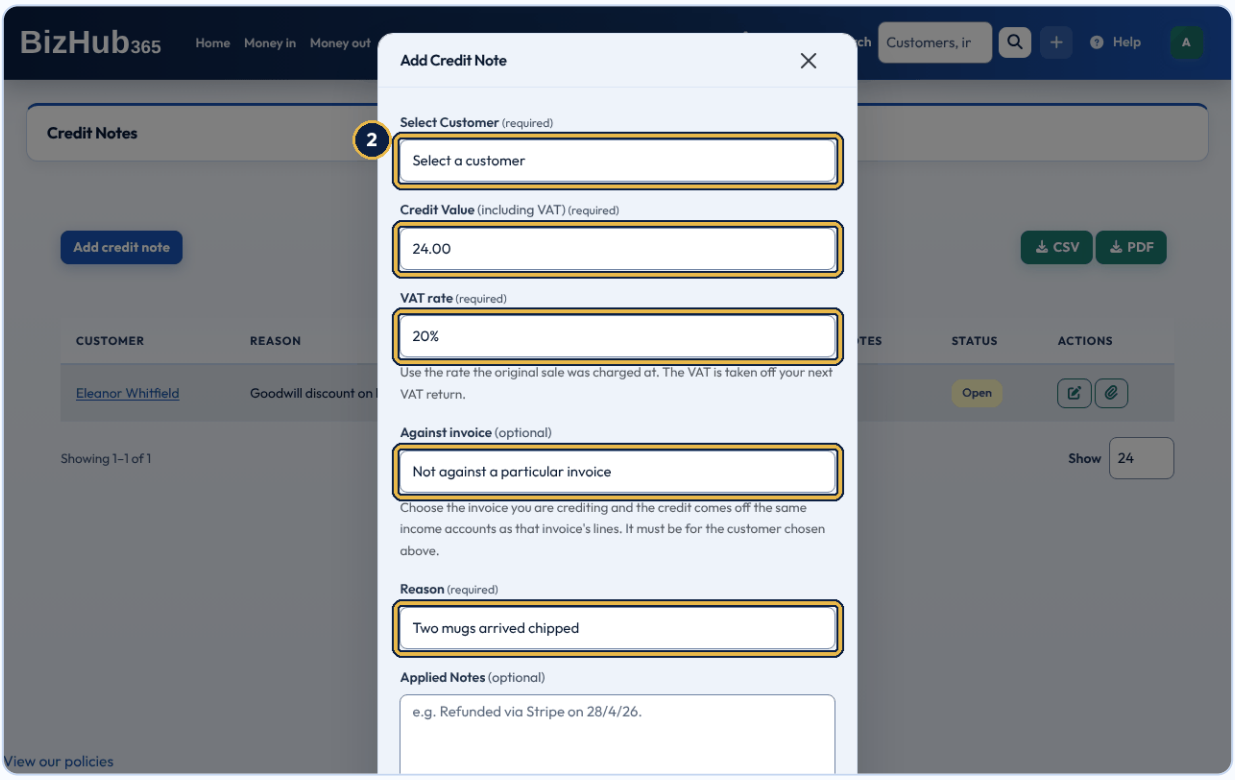
Goal	Reduce what a customer owes you, or cancel an invoice that has payments.
Who can do it	Members of the business with the Edit permission.
Before you start	Know the customer, the amount including VAT, the VAT rate of the original sale and, if it is for one invoice, which one.

1. Open **Money in** → **Credit notes** and choose **Add credit note**.



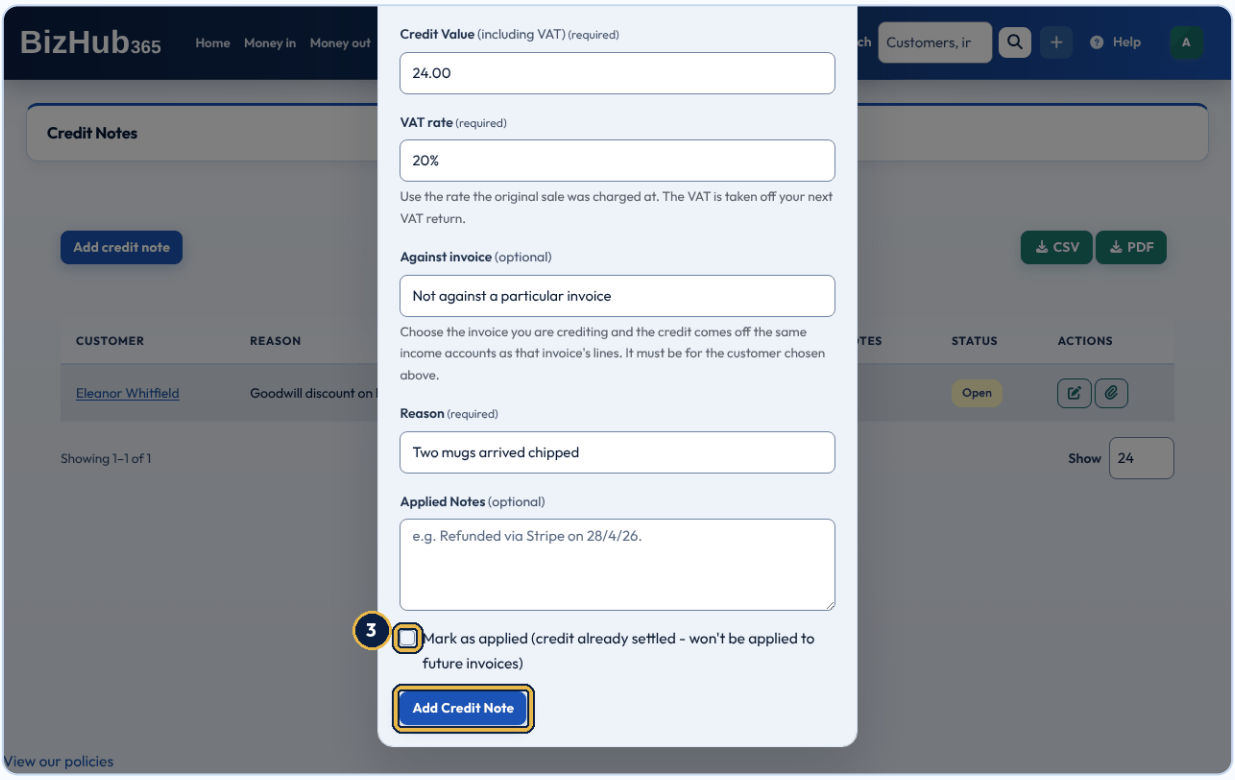
Step 1. Choose Add credit note.

2 Choose the customer, type the **Credit Value**, choose the **VAT rate** and, if it is for one invoice, **Against invoice**. Type the **Reason**.



Step 2. Choose the customer, type the value, choose the VAT rate and invoice, and type the reason.

3 Leave **Mark as applied** unticked unless the credit is already settled, then choose **Add Credit Note**.



Step 3. Leave Mark as applied unticked, then choose Add Credit Note.

When it worked: The page says **Credit Note created successfully.**, the credit note is listed as Open, and the customer is emailed Credit Note Issued.

What can go wrong

If this happens	Do this
The form comes back with a list of problems.	Fix each one: the customer, value and reason are required, and an invoice must belong to the chosen customer.

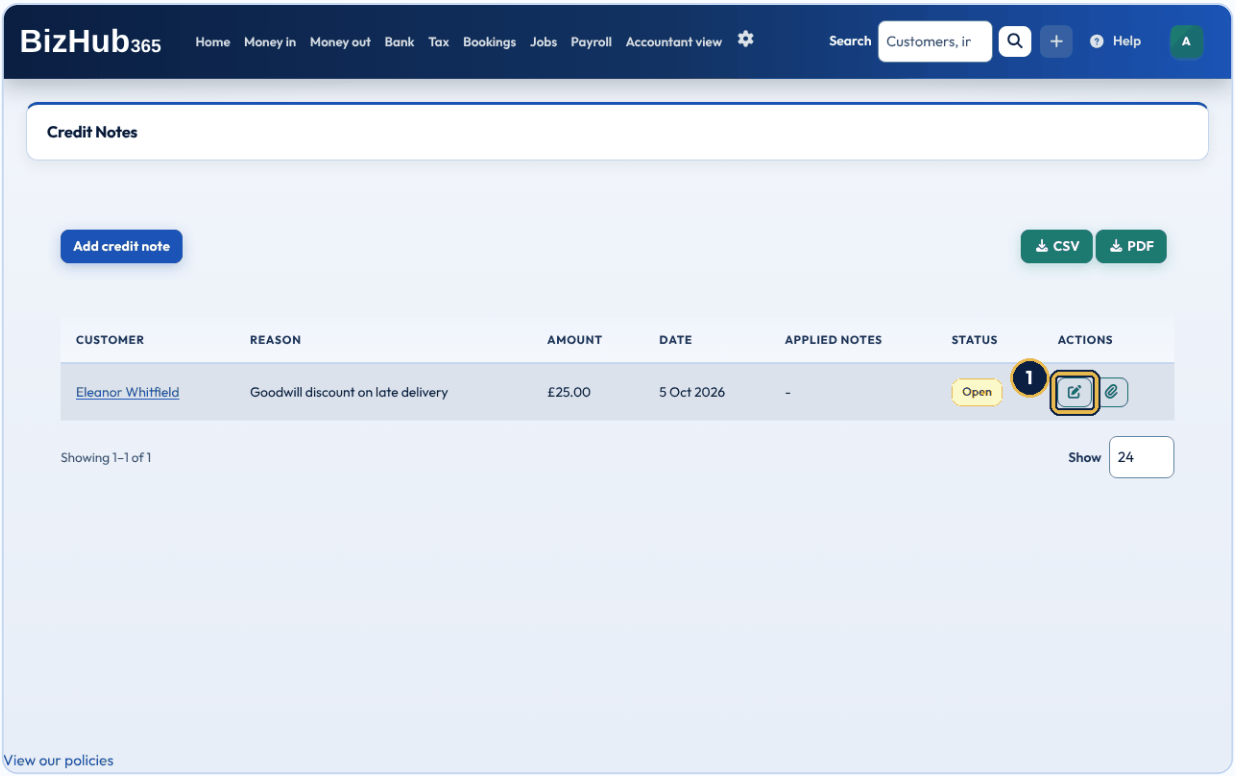
Change a credit note's reason, notes or status

Goal Correct a credit note's reason or notes, or mark it as applied.

Who can do it Members of the business with the Edit permission.

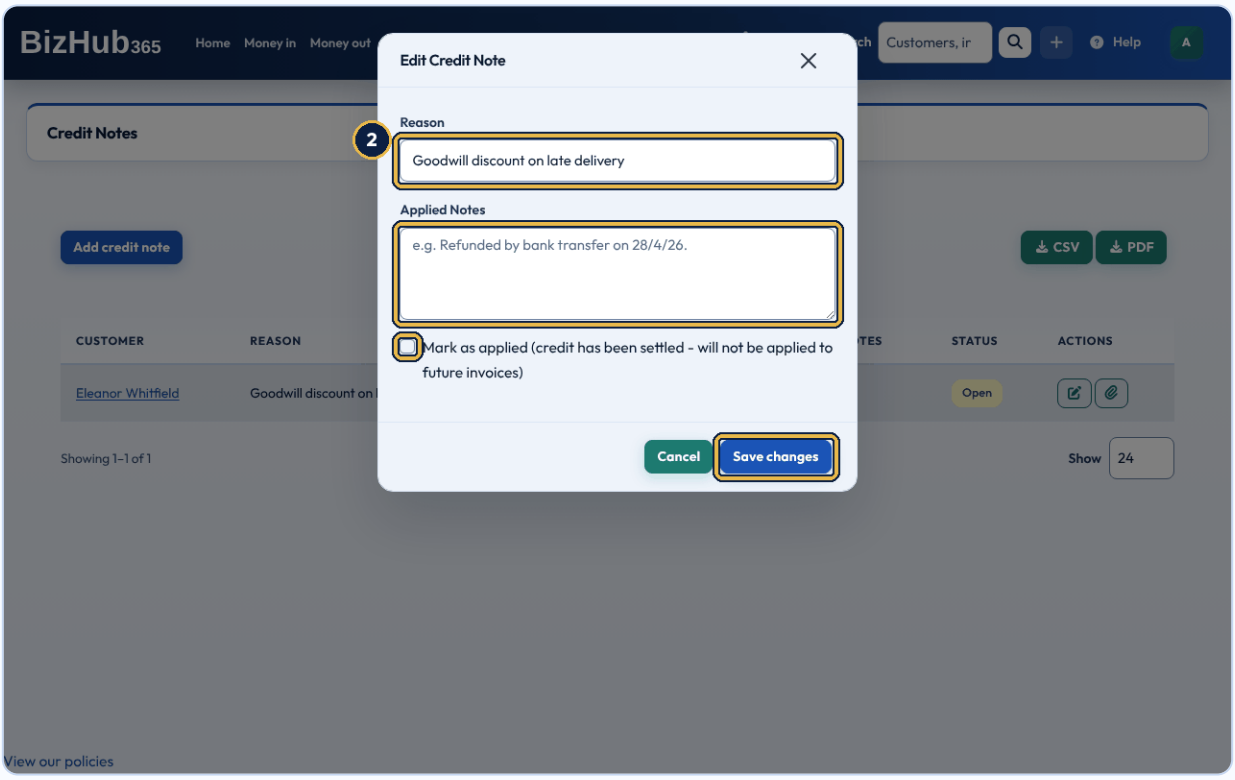
Before you start Open **Money in → Credit notes**.

1. On the credit note's row, choose the pencil (**Edit**).



Step 1. On the credit note's row, choose the pencil.

2 In **Edit Credit Note**, change the **Reason**, the **Applied Notes** or **Mark as applied**, and choose **Save changes**.



Step 2. Change the Reason, Applied Notes or Mark as applied, then choose Save changes.

When it worked: The list shows the change. Marking it applied stops it being used against future invoices.

Customer statements

From the customer's page, **Send Statement** emails the customer their balance and every invoice, payment and credit note. See Send a customer a statement in Customers.

TIP

Turn on high-confidence auto-match in banking settings if customers pay with the invoice number in the reference. Exact amount plus a recognised reference can become a payment without you clicking.

PART III · MONEY · CHAPTER 14

Expenses and suppliers

Record what the business spends, from a receipt photo, an email or a form, pay your bills, and keep suppliers, CIS and assets in the same books.

Add an expense

Where to find it: Money out → Expenses

An expense is anything the business spends money on: a till receipt, a supplier's bill, fuel, a subscription. Each one is posted to your accounts when you save it, and its VAT counts towards your VAT return. **Money out → Expenses** lists every expense with its date, supplier (or No supplier), description, category, amount and whether it is paid. You can add one by hand, photograph or upload a receipt with Scan with AI and save it from Pending scans, email it in (Document Capture), or have it created for you when a staff claim is approved.

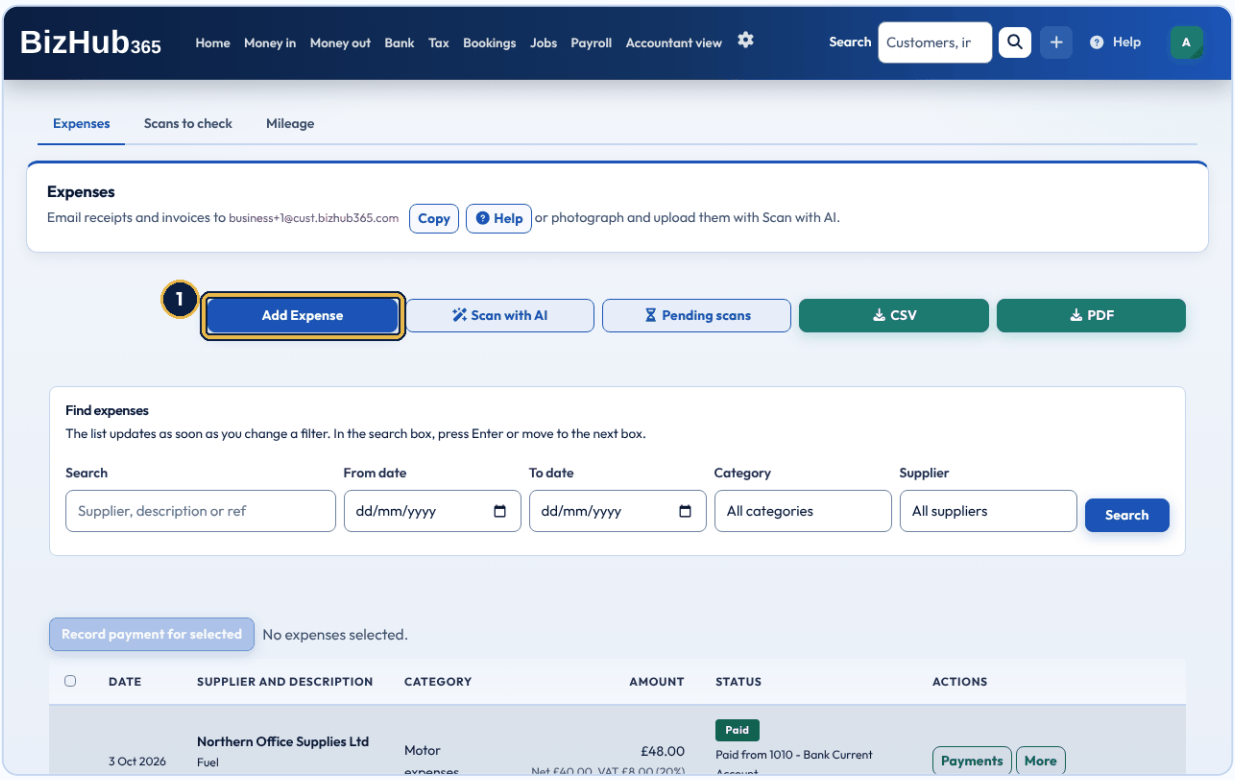
Add an expense by hand

Goal Record a receipt or a supplier's bill in your books.

Who can do it Members of the business with the Edit permission.

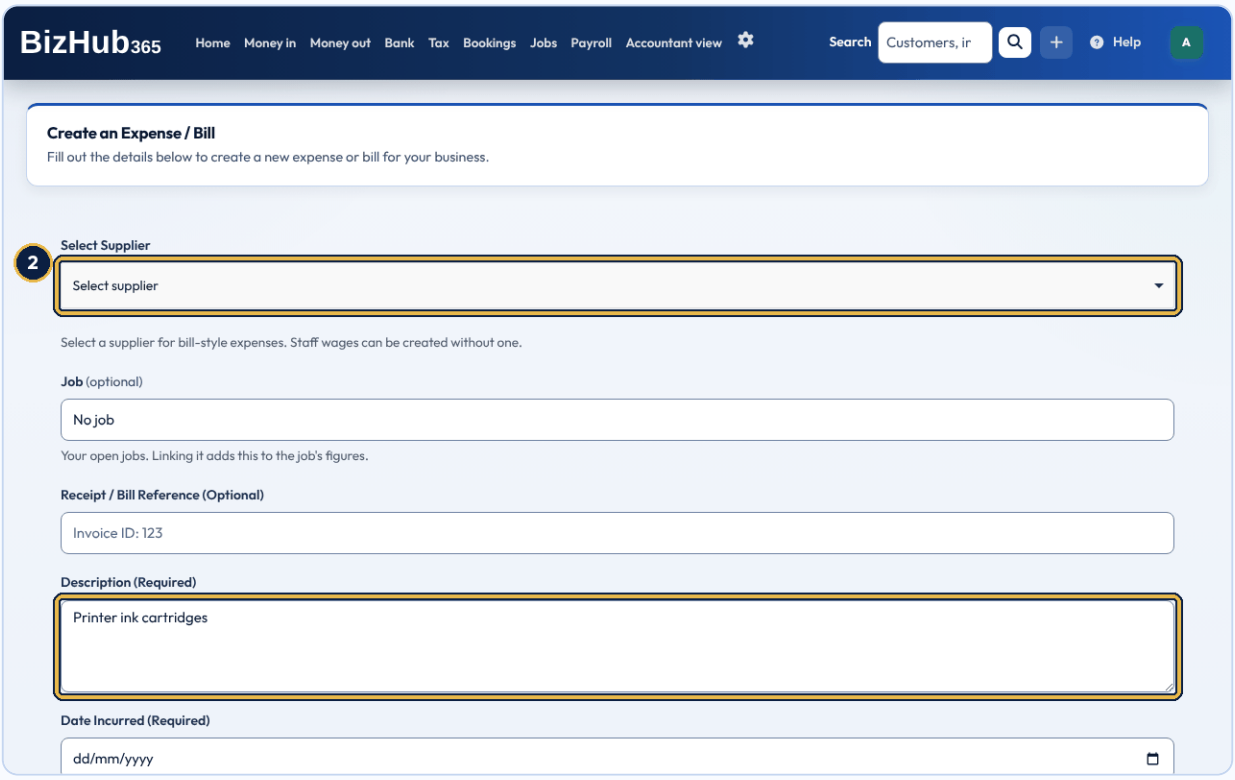
Before you start Have the receipt or bill to hand. You can also start from **Create (+)** → **Expense or bill** in the top bar.

1. Open **Money out** → **Expenses** and choose **Add Expense**. The form starts with **Scan with AI**: use it to read the receipt and fill the form in for you (see Scan with AI), or carry on under **Or type the details**.



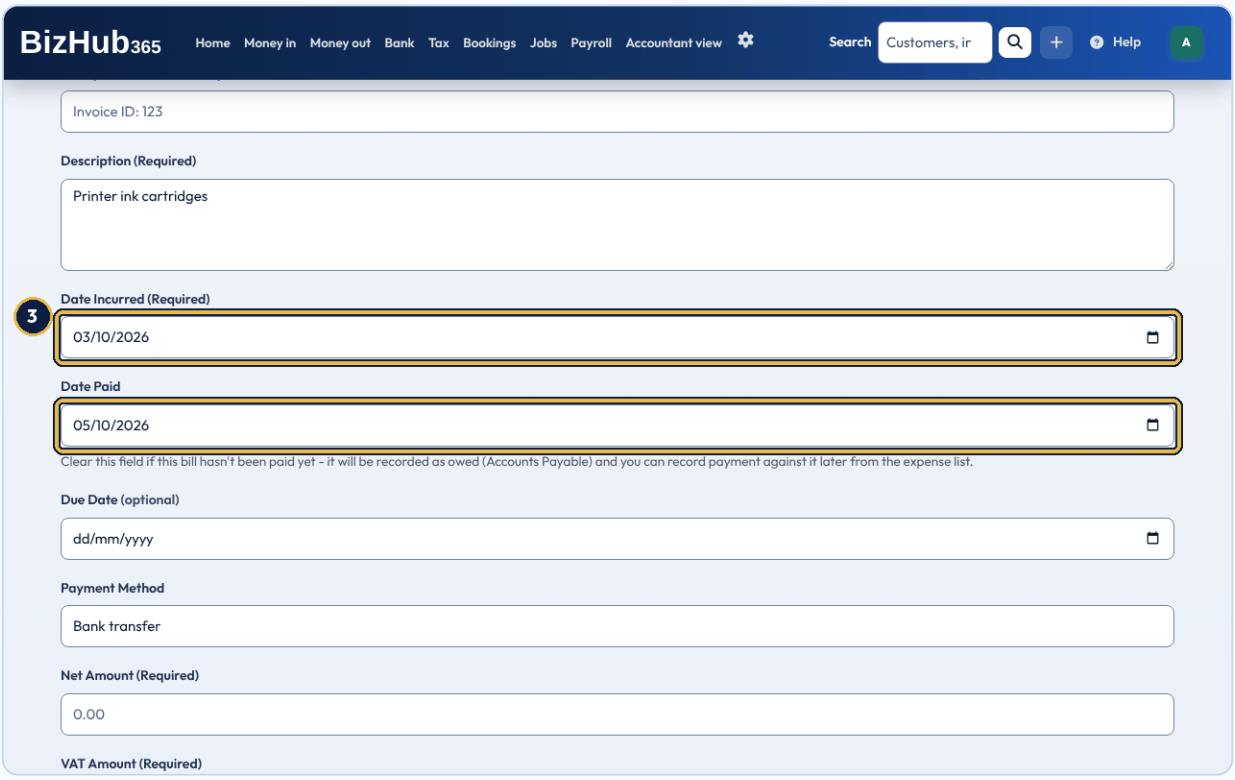
Step 1. Choose Add Expense.

2 Choose the supplier in **Select Supplier** (or **Add New Supplier** at the bottom of the list) and type a **Description**.



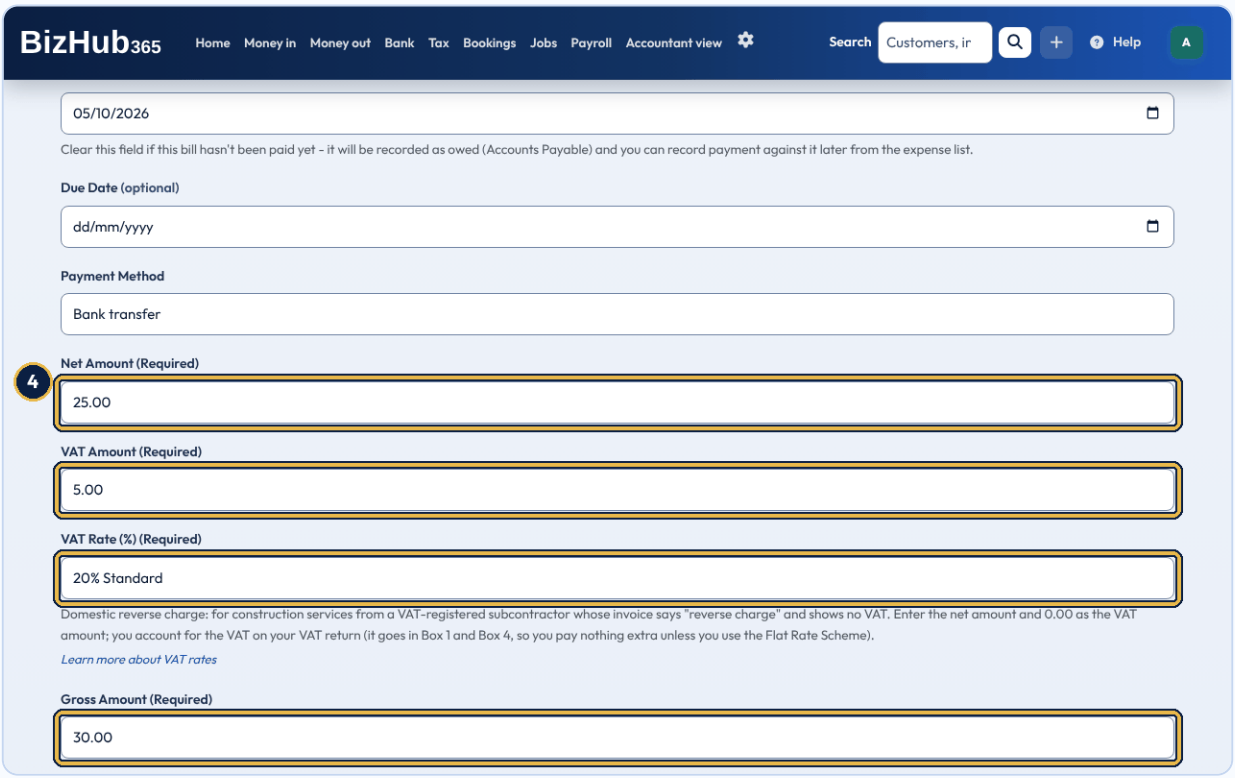
Step 2. Choose the supplier and type a description.

3 Type the **Date Incurred**. **Date Paid** starts at today: leave it if you have paid (and check the **Payment Method** below it), or clear it to record a bill you still owe.



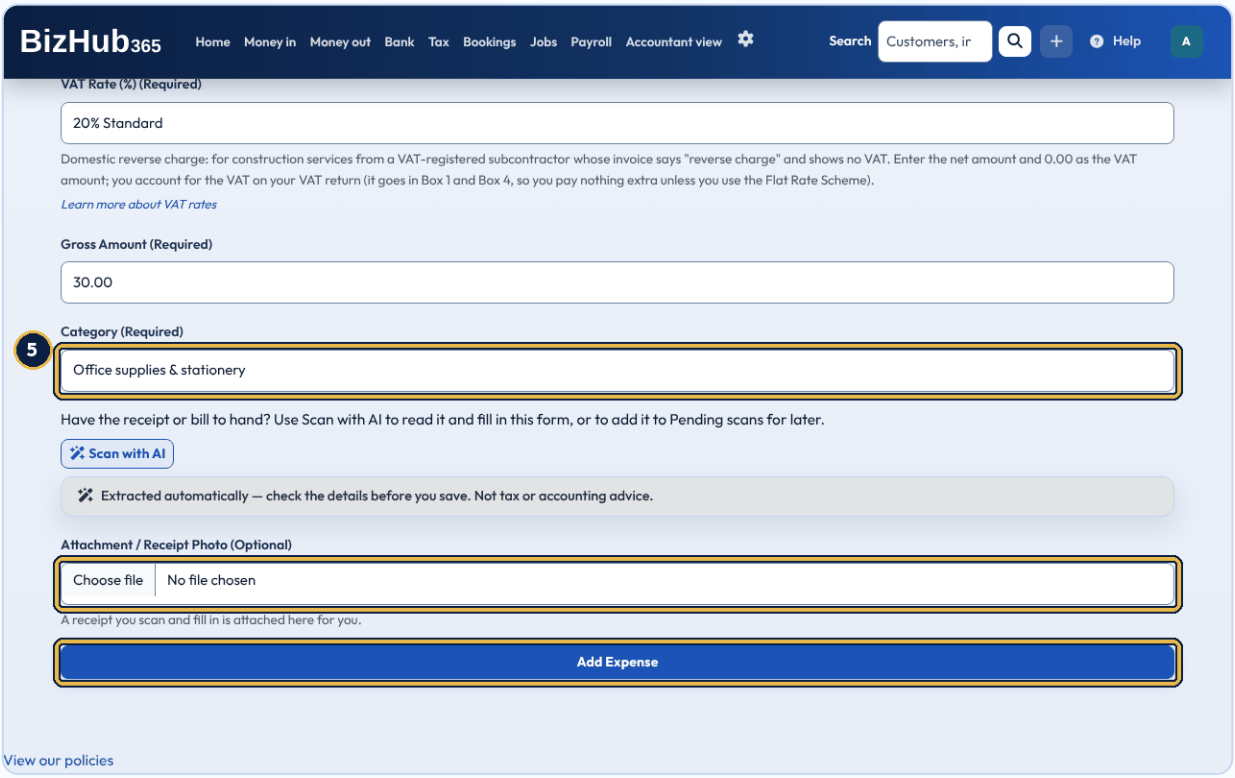
Step 3. Type the date incurred; clear Date Paid if you still owe it.

4 Type the **Gross Amount** (the total you paid, with any VAT) and choose the **VAT Rate**. The net and VAT amounts are worked out for you: open **This bill includes VAT: check the net and VAT amounts** to see them, and change them if the receipt shows different figures (the Gross Amount follows). If you are not VAT registered there is only an **Amount** box: type what you paid. For construction services from a VAT-registered subcontractor whose invoice says reverse charge, choose **Domestic reverse charge (construction) 20%** (or 5%) and type the invoice's amount as the Gross Amount; there is no VAT to check (see Reverse charge purchases).



Step 4. Type the total and choose the VAT rate; check the net and VAT worked out for you.

5 Choose the **Category** (if your business has a starter pack, the categories your trade uses most are at the top, under **Common for** your trade), attach the receipt in **Attachment / Receipt Photo** if you have one, then choose **Add Expense**.



Step 5. Choose the category, attach the receipt if you have one, then choose Add Expense.

When it worked: The message Expense created successfully appears and the form is ready for the next one. The expense is in **Money out** → **Expenses**, marked Paid if it has a Date Paid and Unpaid if not.

What can go wrong

If this happens	Do this
The supplier is a CIS subcontractor.	Two more boxes appear: **Labour Amount** and **Materials Amount**. Fill both in. The form shows the CIS deduction and the amount payable to the subcontractor.
You chose the category Staff wages.	The supplier and bill reference are switched off, because they are not used for wages.

If you are not VAT registered, you can't reclaim VAT, so the whole amount is the cost and no VAT is asked for or shown. Saving posts the expense to your accounts as a cost owed to the supplier. If it has a Date Paid, its payment is recorded too, as a separate payment on that date that takes the money from your bank account (Cash on Hand if the payment method is Cash). An unpaid one is owed to the supplier until you record its payment (see Expense payments).

Reverse charge purchases (construction)

When a VAT-registered subcontractor's invoice says the VAT domestic reverse charge applies, it shows no VAT and you account for the VAT instead (see Construction reverse charge). Choose **Domestic reverse charge (construction) 20%** or **5%** as the VAT Rate; the choice is there when you are VAT registered and the CIS section is on. The Expenses list shows the VAT you account for next to the expense. On your VAT return the VAT (the net amount times the rate) goes in **Box 1** and again in **Box 4**, so it costs you nothing, and the net amount goes in **Box 7** (not Box 6). With cash accounting it goes on the return for the date incurred, paid or not. On the Flat Rate Scheme you pay the Box 1 VAT but can't reclaim it in Box 4, so for Income Tax the expense counts at its amount plus that VAT. Your accounts record the net amount only: the VAT due and the VAT reclaimed would both be in VAT Control and cancel out.

Pay a bill

Where to find it: **Money out** → **Expenses**

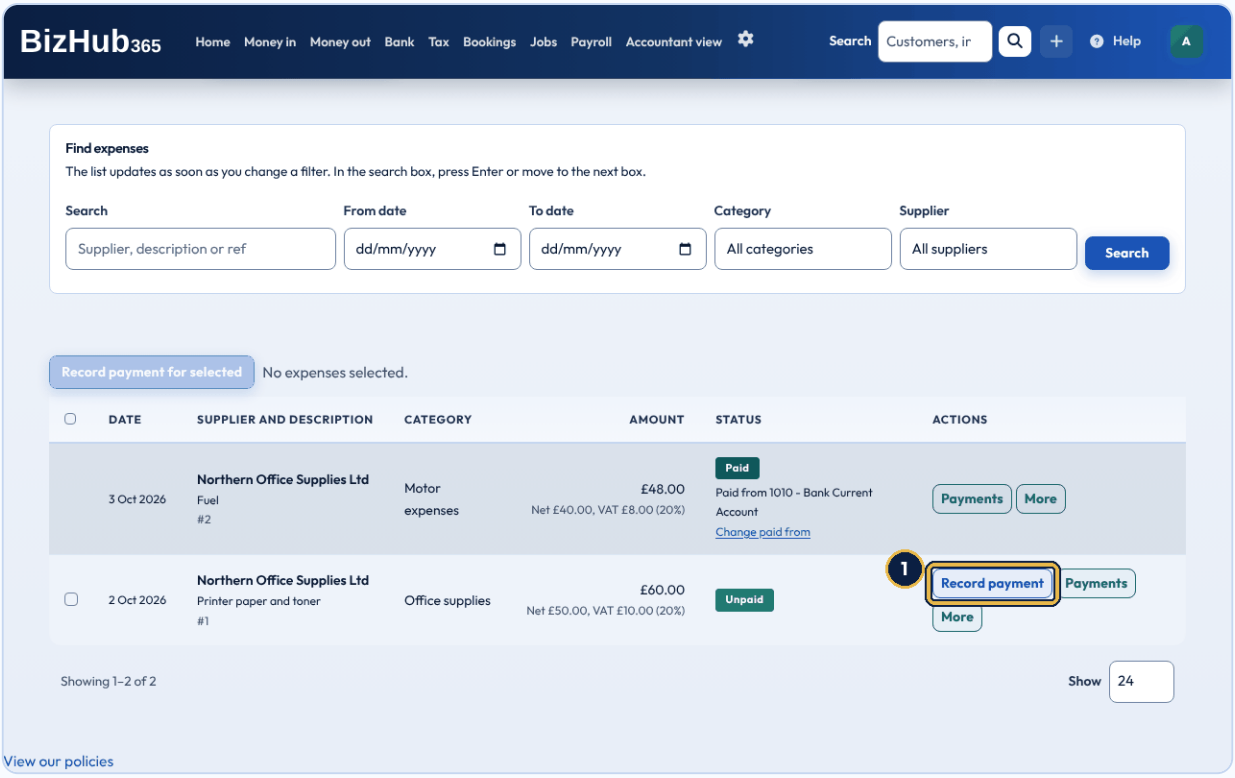
Record a payment against a bill

Goal Mark an unpaid expense as paid, in full or in part, from the account the money left.

Who can do it Members of the business with the Edit permission.

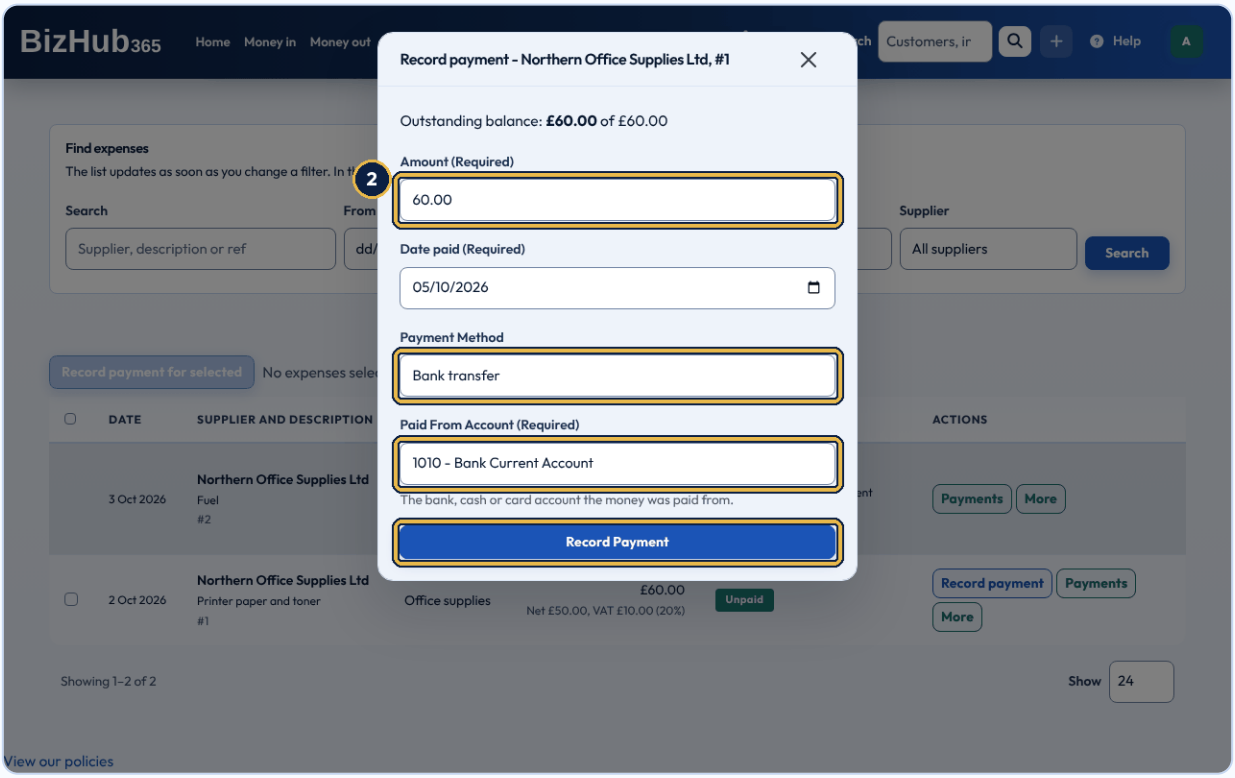
Before you start Find the unpaid bill in **Money out** → **Expenses**. Its status says Unpaid or Part paid.

1 Choose **Record payment** on the bill's row.



Step 1. Choose Record payment on the unpaid bill.

2 Check the **Amount** (it starts at the outstanding balance; type less to pay part of it) and the **Date paid** (it starts at today), choose the **Payment Method** and the **Paid From Account**, then choose **Record Payment**.



Step 2. Check the amount and the date paid, choose the method and the account, then choose Record Payment.

When it worked: A message says the payment of the amount from the account you chose is recorded against the expense, and its status changes to Paid or Part paid.

What can go wrong

If this happens	Do this
A message says the date is in a VAT return that is locked or sent to HMRC, or in a year whose accounts are final.	Use a later date: a closed period can't change. A date in the future is refused too.
The account you want is not in the Paid From Account list.	The list holds the bank, cash, credit card, director's loan and similar accounts. Add the account in **Accountant view** → **Ledger accounts** first. If that isn't in the menu, switch the Accountant view on in Business Settings → Sections.

The **Paid From Account** is the bank, cash, credit card or director's loan account the money left. Cash picks Cash on Hand and the other methods pick your main bank account, but you can change it. Payments already recorded are listed in the same window, each with **Undo**. To change or undo payments, or mark the expense unpaid, choose **Payments** on the row (see Expense payments).

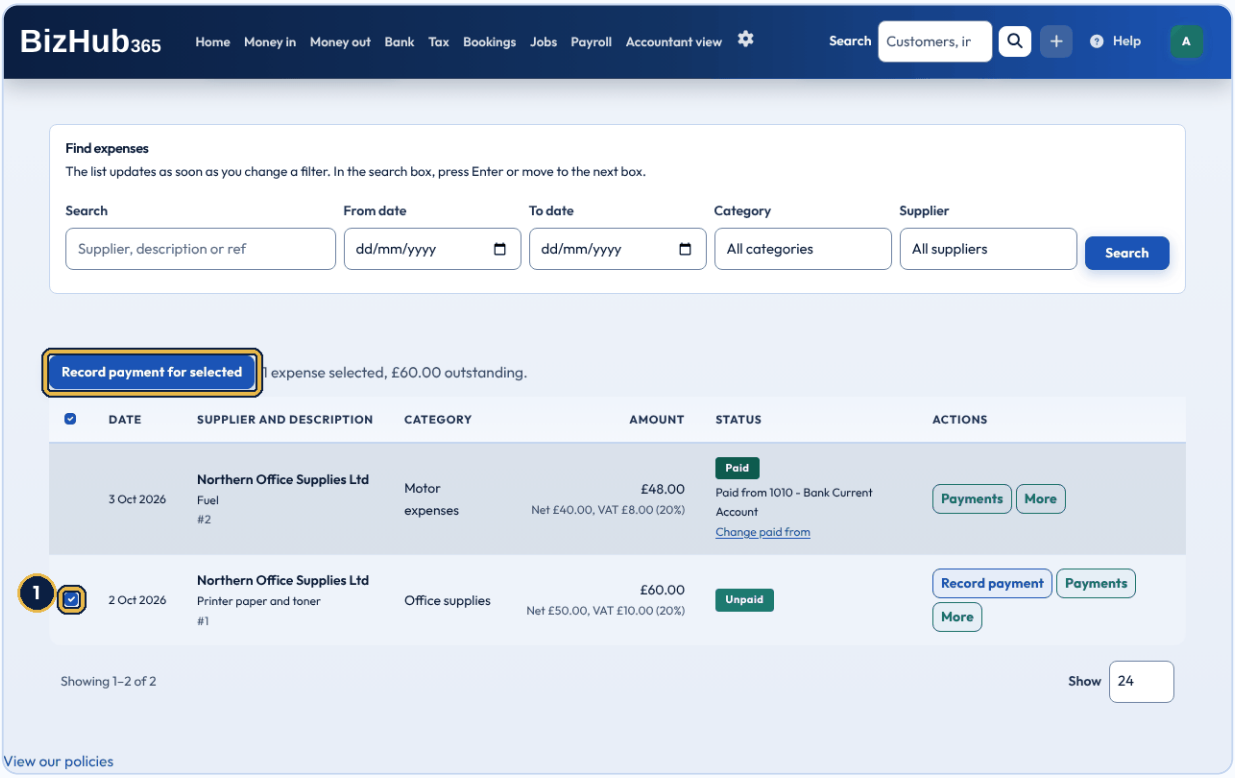
Pay several bills at once

Goal Record payment in full for a batch of unpaid bills, for example after a payment run.

Who can do it Members of the business with the Edit permission.

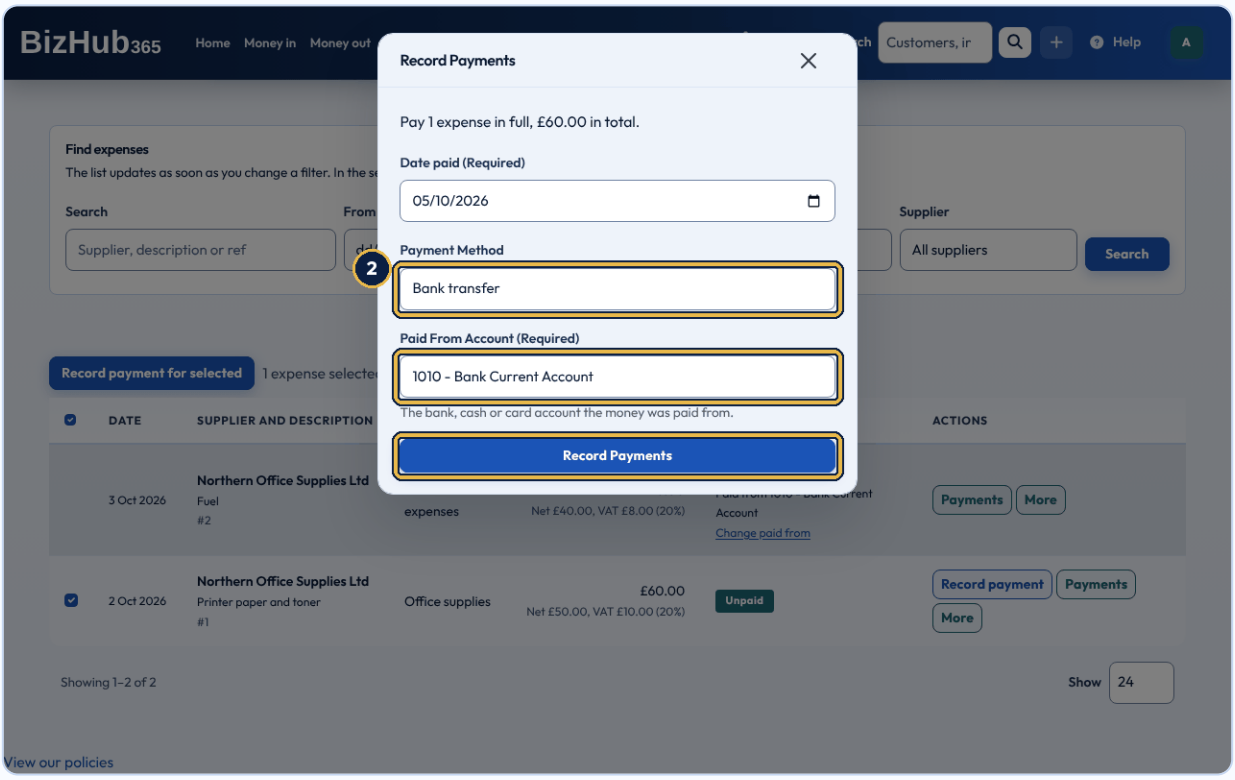
Before you start Pay the bills from your bank first, so you know which account the money left.

1. Tick the box next to each unpaid expense you have paid (the box in the table heading ticks every unpaid one on the page), then choose **Record payment for selected**. The count and total outstanding are shown next to the button.



Step 1. Tick each bill you paid, then choose Record payment for selected.

2 Check the **Date paid**, choose the **Payment Method** and the **Paid From Account**, then choose **Record Payments**.



Step 2. Choose the method and the account, then choose Record Payments.

When it worked: A message says how many payments were recorded, the total and the account. Each bill is now Paid.

What can go wrong

If this happens	Do this
A message says a bill was not paid.	It names the bill and the reason, for example that it is already paid. The other bills are still recorded.

Each selected bill is paid in full. A locked bill, or one included in a VAT return, can still be paid while it is unpaid. Once a locked bill is paid, its payment can't be undone.

Expense payments

Where to find it: Money out → Expenses

Each payment of an expense is its own record with its own entry in your accounts, dated the day it was paid: the expense itself is the cost, owed to the supplier from the date incurred, and each payment takes that amount from the account the money left. So you can pay an expense in parts, change a payment, undo it or mark the expense unpaid, and the cost is never changed. The status on the Expenses list is **Paid**, **Part paid**

(with how much has been paid) or **Unpaid**. Matching an expense to a bank transaction on the Bank page records its payment from that bank line. An expense you add with a Date Paid, a scanned receipt, a till paid-out, card fees and your monthly mileage are paid when they are recorded. If you use the cash basis for Income Tax, or cash accounting for VAT, an expense counts when it is paid: each payment counts its share of the expense on the day it was paid, so an expense paid in two parts counts in the period of each part. A domestic reverse charge purchase still goes on the VAT return by its date incurred. With traditional accounting and the invoice basis nothing changes: the whole expense counts when it is incurred. With cash accounting, a payment dated in a period whose VAT return you have already finalised or locked goes on your next open VAT return, so it is never left out. A return fetched from HMRC for a period you filed with other software is not treated this way, because what you paid then was on that return. An expense can't be less than zero. When a supplier pays you back, record it with **Record money in** and **Refund from a supplier** (see Refunds from suppliers). A captured document whose total is below zero, such as a supplier's credit note, is not added as an expense either: record it the same way. Refunds you recorded before as an expense with a minus amount have been moved there for you, with the same figures, and any document attached to them moved with them.

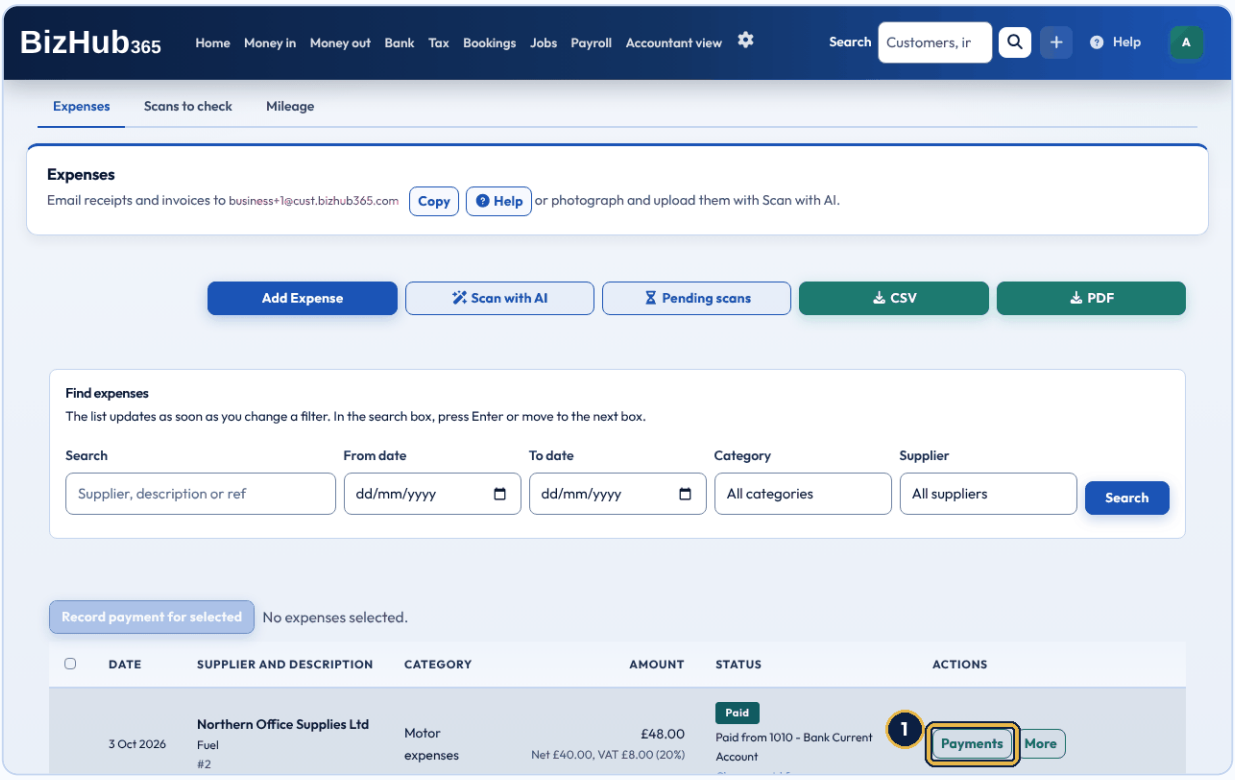
Change or undo an expense's payments

Goal See every payment of an expense, record another, change one, undo one, or mark the expense unpaid.

Who can do it Members of the business with the Edit permission (View to see the payments).

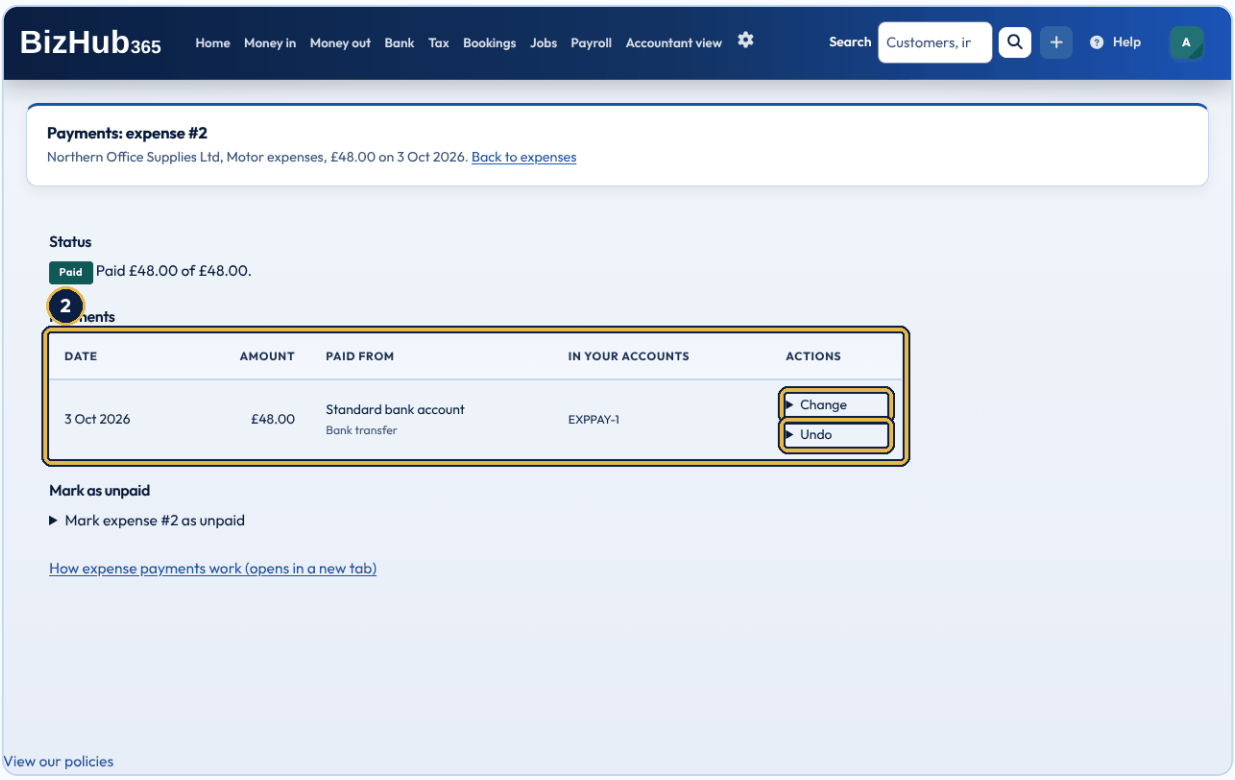
Before you start Find the expense in **Money out** → **Expenses**.

1 Choose **Payments** on the expense's row.



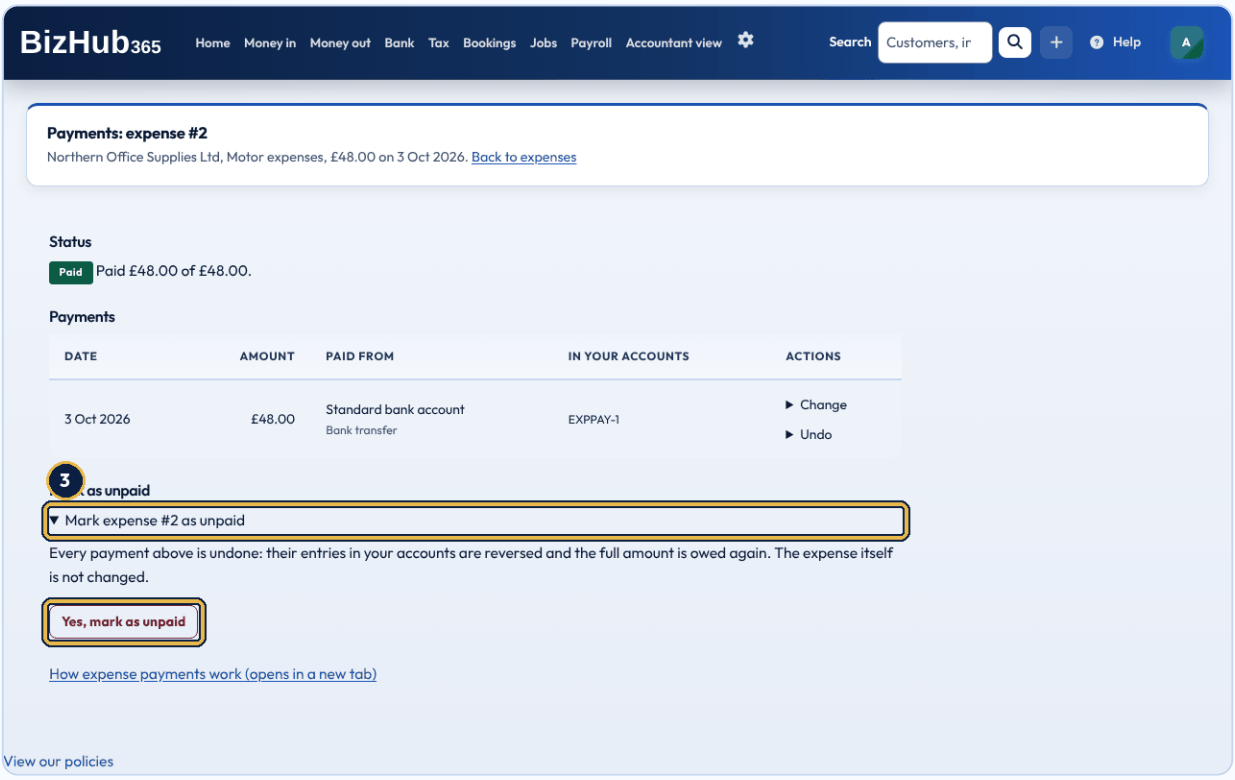
Step 1. Choose Payments on the expense.

2 The page lists each payment with its date, amount, the account it was paid from and its entry in your accounts. To record another, fill in **Record payment** and choose **Record payment**. To change one, open **Change** on its row, correct the date, amount, method or account and choose **Save payment**. To undo one, open **Undo** and choose **Yes, undo payment**.



Step 2. Each payment with its date, amount, account and entry, with Change and Undo.

3 To undo every payment, open **Mark expense as unpaid** under **Mark as unpaid** and choose **Yes, mark as unpaid**.



Step 3. Open Mark expense as unpaid, then choose Yes, mark as unpaid.

When it worked: A message says what was recorded, changed or undone, and the status at the top of the page shows Paid, Part paid or Unpaid with what is still owed.

What can go wrong

If this happens	Do this
There is no Change or Undo on a payment, and it says Locked.	The payment is in a VAT return that is locked or sent to HMRC, or the expense is locked and paid. It can't change; ask your accountant if it is wrong.
A payment has Undo but no Change.	It was recorded by matching a bank transaction. Undo puts the bank transaction back on the Bank page to match again.

Changing or undoing a payment never deletes anything from your accounts: its entry is reversed and, for a change, posted again with the new details. Expenses paid before payments were records of their own show their payment as in the expense's own entry; changing or undoing it moves the expense to the new way first. In the app, the Expenses list shows Paid, Part paid or Unpaid and what is still owed. Record, change or undo payments on the website.

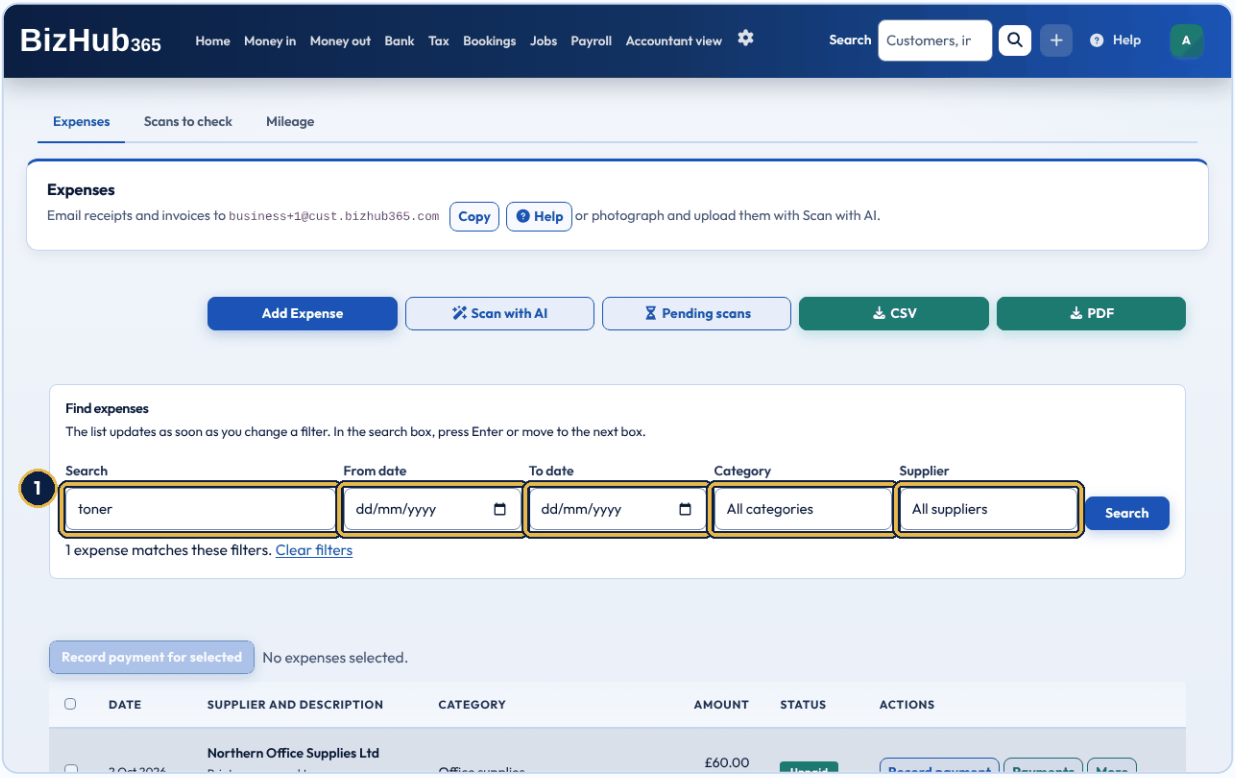
Find an expense

Where to find it: Money out → Expenses

Find an expense

Goal	Narrow the expenses list to the ones you need.
Who can do it	Members of the business with the View permission.
Before you start	Know something about the expense: a word from its description, the supplier, the category or roughly when it was.

1. Under **Find expenses**, type in **Search** and press Enter, or choose a **From date**, **To date**, **Category** or **Supplier**.



Step 1. Search, or choose dates, a category or a supplier.

When it worked: The list shows only the matching expenses, with the number found under the filters and **Clear filters** to see them all again.

- **Search** looks in the supplier name, description, reference and category. Type an expense number such as #42 to find that expense.
- **From date** and **To date** show expenses incurred between those dates.

- **Category** and **Supplier** show one category or one supplier. Choose No supplier to find expenses without one.

The list updates as soon as you change a filter. In the search box, press Enter or move to the next box. Filters only change what you see. They never change an expense, its VAT or your accounts. **CSV** and **PDF** above the list export it.

Approve an expense

Approving a bill is optional. It records who signed it off and when, and it does not stop the bill being posted or paid. Most small businesses never use it, so the list only shows approval once your business has approved at least one bill. Until then, choose **More** on a row, then **Mark as approved**. After that, every bill shows Approved or Awaiting approval, and an Approve button appears on each row. Staff expense claims are different: a manager must approve a claim before it becomes an expense, so those rows show Staff claim, approved.

Lock or delete an expense

Where to find it: Money out → Expenses

More on each row holds Mark as approved, **Lock** (or Unlock) and **Delete**. Lock stops anyone changing or deleting the expense until someone unlocks it.

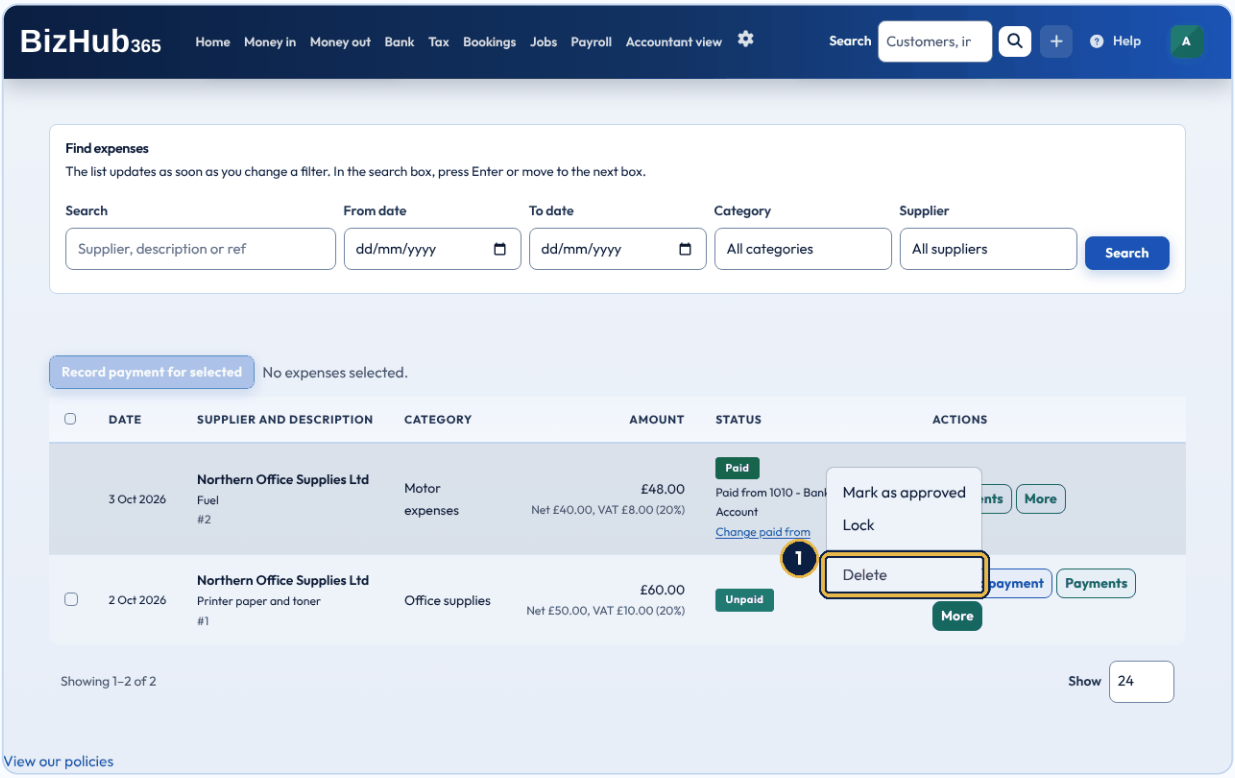
Delete an expense

Goal Remove an expense entered by mistake.

Who can do it Members of the business with the Edit permission.

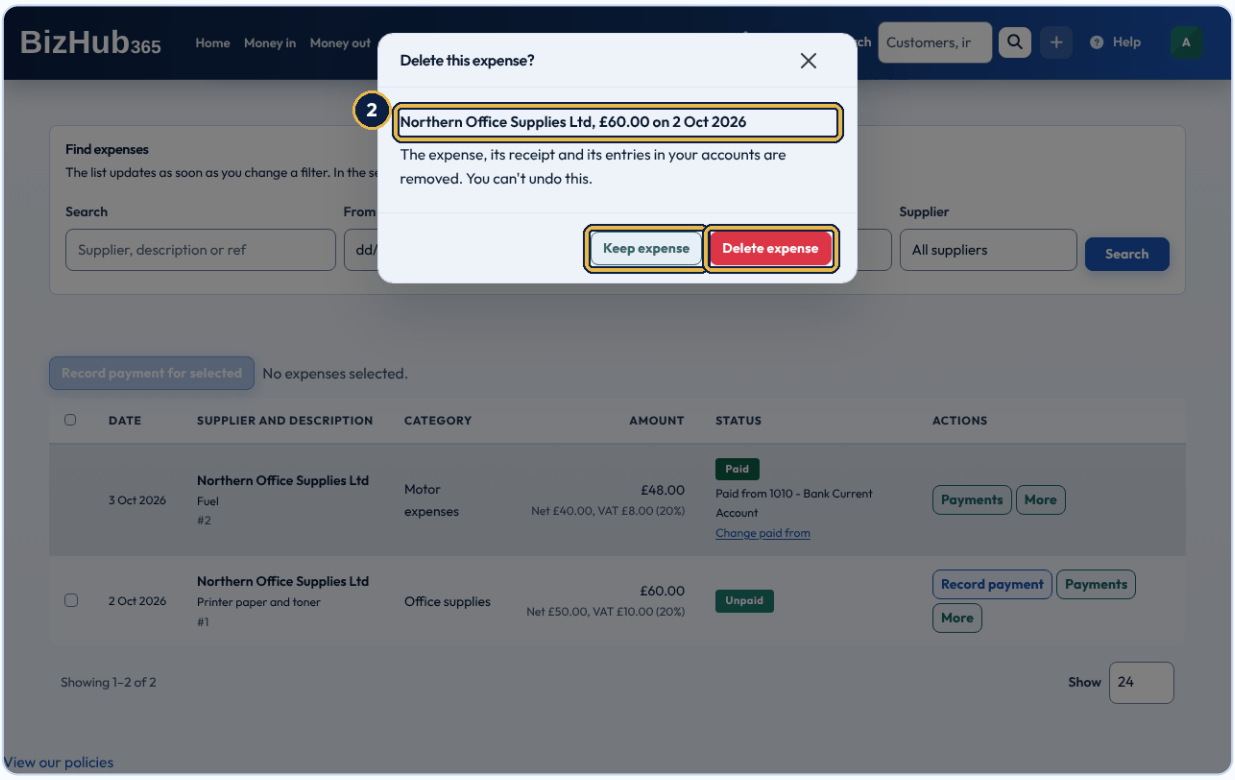
Before you start Check it is the right one: deleting can't be undone. A locked expense, or one included in a VAT return, can't be deleted.

1. Choose **More** on the expense's row, then **Delete**. You can also reach More with the Tab key and open it with Enter.



Step 1. Choose More on the row, then Delete.

2 Check the supplier, amount and date in the window, then choose **Delete expense**, or **Keep expense** to go back.



Step 2. Check the expense, then choose Delete expense or Keep expense.

When it worked: The message Expense deleted successfully appears. The expense, its receipt and its entries in your accounts are removed.

What can go wrong

If this happens	Do this
More says Delete is not available.	The expense is locked, or in a VAT return. Unlock it first if you locked it; one in a VAT return stays.
A message says the expense paid for a fixed asset.	The asset's cost comes from it, so it can't be deleted.

Document Capture

Where to find it: Money out → Document capture

Document Capture turns receipts, supplier bills, and old sales invoices into bookkeeping records without typing them in. Send them in by email. BizHub365 reads each file, works out what it is, and records it as an expense or an invoice for the business you have selected. To photograph or upload a document yourself, use Scan with AI instead: your scans wait in Pending scans for you to check and save.

Email documents in

1. Copy the business's capture address. It looks like `business+<id>@cust.bizhub365.co.uk`. You will find it on Business overview, on Money out → Expenses, on Money out → Document capture, and in Settings → Business and tax setup.
2. From your usual email, send or forward the receipt, bill, or invoice to that address. Attach it as a PDF, JPG, or PNG. One message can carry several attachments.
3. Open Money out → Document capture and watch the file move from Queued to Processing to Done.

The capture address only accepts documents from:

- The business email address.
- People in the business.
- **Allowed senders** listed on the Document Capture page.

Email from anyone else is bounced back to the sender with an explanation. So is email that fails the sender’s email security checks, which helps stop fake bills that pretend to come from someone you trust.

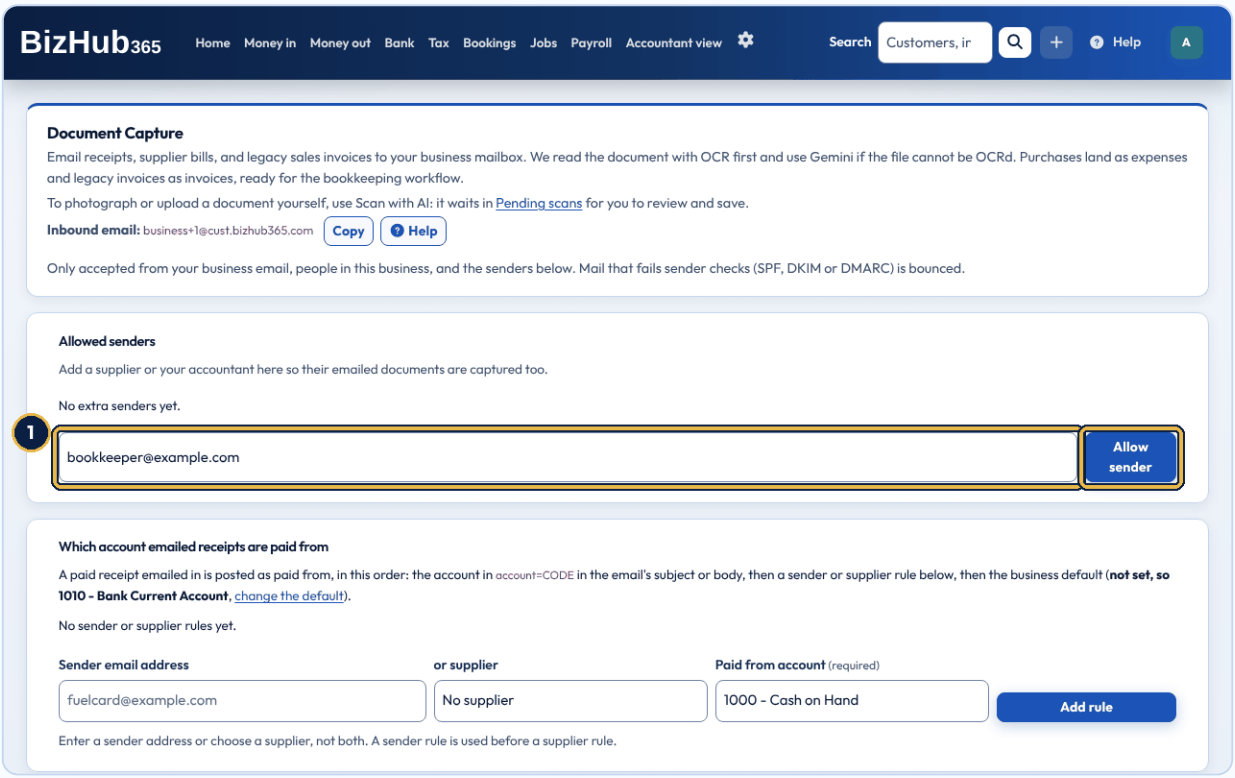
Let a supplier or your accountant email documents in

Goal Add an email address to the allowed senders, so documents from it are captured.

Who can do it Members of the business who can manage users.

Before you start Know the address they send from.

1. Open **Money out** → **Document capture**. Under **Allowed senders**, type the email address and choose **Allow sender**.



Step 1. Type the address and choose Allow sender.

When it worked: A message says the address can now email documents in, and it is listed under Allowed senders with **Remove** beside it.

What can go wrong

If this happens	Do this
The page says only a user who can manage users can change this list.	Ask the business owner or an administrator to add the sender.

NOTE

BizHub365 does not reply to documents it accepts. Check Document Capture, or the record it created, to confirm it arrived.

What each document becomes

Document	Recorded as
A paid receipt (till or card receipt)	An expense, marked paid
A supplier bill you still have to pay	An expense, not yet paid
A sales invoice you raised in another system	A BizHub365 invoice. It is not emailed to the customer.
Anything BizHub365 cannot classify	An expense

BizHub365 reads the text already in a PDF, or uses OCR on a scan or photo, and Claude, an AI model from Anthropic, reads the details from that text. If there is not enough text, Claude reads the file itself.

Check what was imported

Each emailed document in Document Capture links to the expense or invoice it created. Open it and confirm the supplier or customer, the date, the gross amount, and the VAT before you rely on it in a VAT return or a report. If you are not VAT registered, any VAT printed on a receipt or bill is ignored and the total you paid is saved as the cost. Correct the record if anything was misread. The Document Capture list, and the ready email if you asked for one, say the details were extracted automatically and should be checked before you save, and that this is not tax or accounting advice.

TIP

An emailed document that could not be imported also waits in Pending scans, where you can review and save it or discard it. A Failed row could not be read: try the original PDF.

Which account emailed receipts are paid from

Where to find it: Money out → Document capture

A paid receipt that arrives by email is recorded as a paid expense, so BizHub365 also has to record the bank, cash, card or loan account the money left. The **Help** button next to your capture address opens this section.

How the account is chosen

BizHub365 uses the first of these that applies:

1. **account=CODE in the email.** Put it in the subject or the body, for example `Fuel for the van account=2231`. Capitals and spaces around the = are fine, so `Account = 2231` works too.
2. **A sender or supplier rule** on Money out → Document capture. A rule for the sender's email address is used before a rule for the supplier.
3. **Emailed receipts are paid from** in Settings → Business and tax setup, under Tax, VAT & Other Settings.
4. **1010 Bank Current Account**, if none of the above is set. This is what every emailed receipt used before.

CODE must be one of this business's bank, cash, credit card, director's loan or similar accounts. A code that doesn't exist, or that belongs to an income, expense, debtors, creditors, VAT or Credit Notes Liability account, is ignored: the receipt uses the next choice, and the Document Capture row says why. account=CODE is only read from emails the capture address accepts (the business email, people in the business and allowed senders). BizHub365 does not reply to say which account it used.

TIP

To find an account's code, open Accountant view → Ledger accounts (switch the Accountant view on in Business Settings → Sections if it isn't in the menu). The code is the number before the account name, for example 2231 in “2231 - Company credit card”.

Each imported row in Document Capture shows the account used and how it was chosen: account= in the email, sender or supplier rule, business default, or standard bank account. A supplier bill that isn't paid yet is posted to creditors instead. Choose the account when you record the payment.

Set the business default

1. Open Settings → Business and tax setup.
2. Under Tax, VAT & Other Settings, choose an account in **Emailed receipts are paid from**.
3. Save the settings. Receipts already imported keep their account; change those one at a time as below.

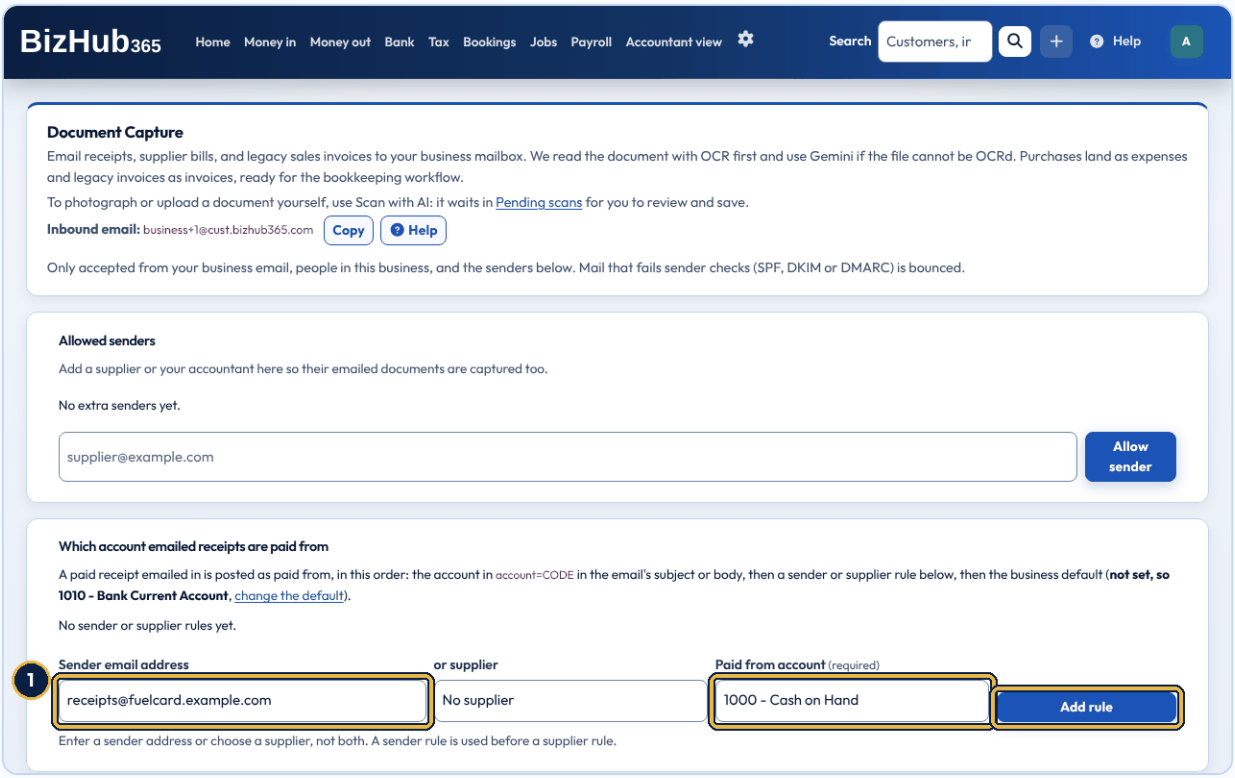
Add a sender or supplier rule

Goal Post every emailed receipt from one sender, or for one supplier, as paid from the same account.

Who can do it Members of the business with the Edit permission.

Before you start Know the sender's email address or the supplier, and the account they are paid from (for example, your fuel card supplier is always paid by the company card).

1. Open **Money out** → **Document capture**. Under **Which account emailed receipts are paid from**, type a **Sender email address** or choose a supplier (not both), choose the **Paid from account** and choose **Add rule**.



Step 1. Type a sender or choose a supplier, choose the account, then choose Add rule.

When it worked: A message says emailed receipts from that sender or supplier will be paid from the account, and the rule is listed with **Remove** beside it.

What can go wrong

If this happens	Do this
A message says to enter a sender or choose a supplier, not both.	Clear one of them. Add a second rule if you need both.

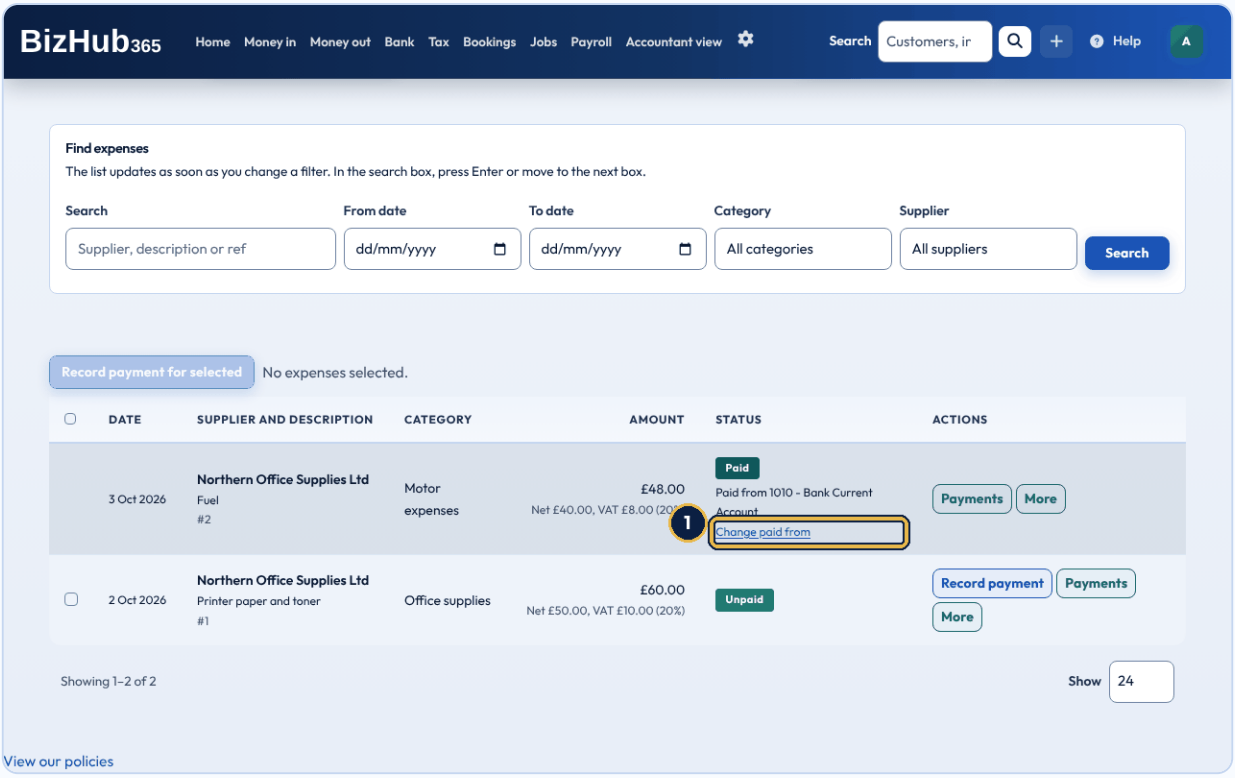
Fix a receipt posted to the wrong account

Goal Move a paid expense to the account it was really paid from.

Who can do it Members of the business with the Edit permission.

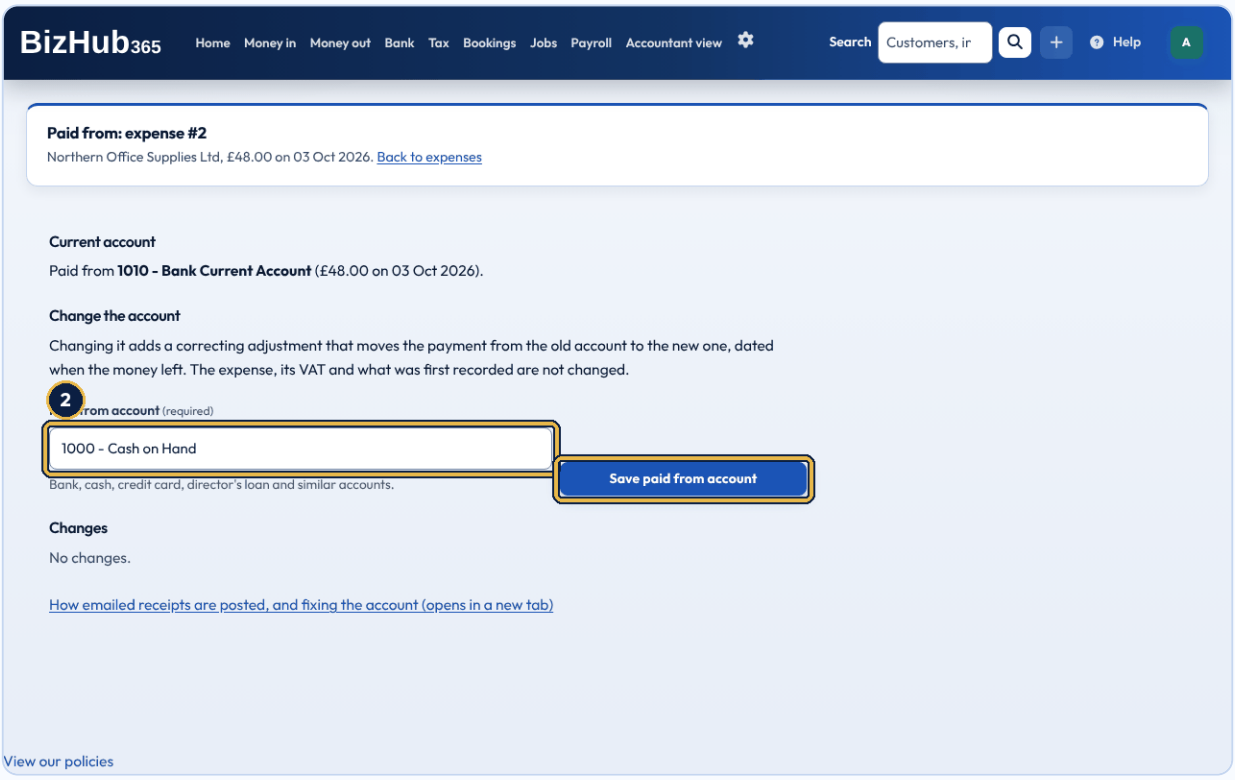
Before you start Find the paid expense in **Money out** → **Expenses**, or its row in Document Capture.

1. Choose **Change paid from** under Paid on the expense's row.



Step 1. Choose Change paid from on the paid expense.

2 Under **Change the account**, choose the **Paid from account** and choose **Save paid from account**.



Step 2. Choose the account it was paid from, then choose Save paid from account.

When it worked: A message says the expense is now paid from the new account and that a correcting adjustment moved the amount from the old one. The change is listed under **Changes** with who made it.

What can go wrong

If this happens	Do this
The page says the account can't be changed.	The expense is locked, or in a locked or submitted VAT return, or it was paid by a bank-feed transaction. See the note below.

BizHub365 posts a correcting journal that moves the payment from the old account to the new one, dated when the money left. The expense, its VAT and its original journal don't change. This works for receipts imported to 1010 before these settings existed.

NOTE

You can't change the account of a locked expense, or one in a locked or submitted VAT return. An expense paid by a bank-feed transaction can't be moved, because the bank feed already recorded the money leaving that account. A paid receipt matched to a bank-feed transaction can only be moved to that feed's account.

Scan with AI

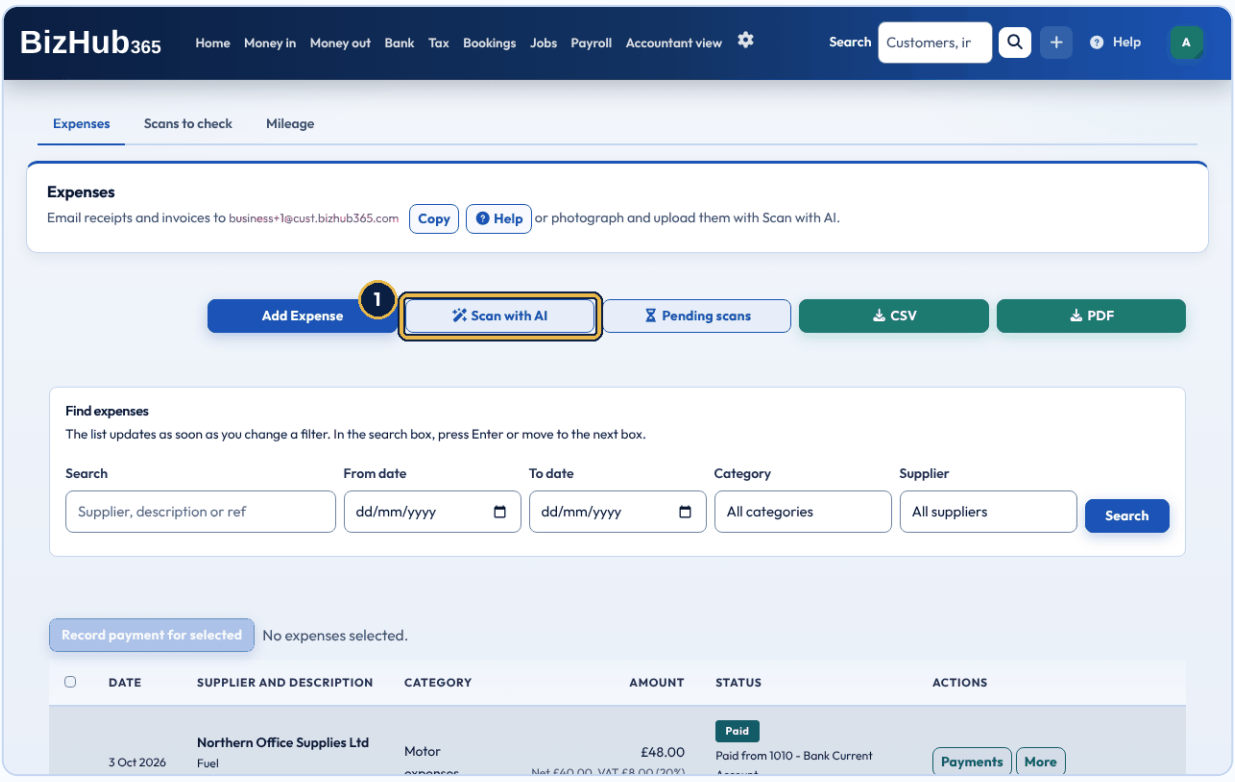
Where to find it: Money out → Expenses → Scan with AI

Scan with AI is the one way to photograph or upload a receipt, bill or invoice, on the website, the installed web app and the phone app. It is on Money out → Expenses, Money out → Pending scans, Business overview and the Add Expense form, and it works the same everywhere. Each photo or file goes to Pending scans. AI reads it in the background, so you can scan several in a row without waiting. Nothing is added to your accounts until you review and save it. Do not skip the check: AI can misread a 5 as an 8. If the day's scanning limit has been reached, the scan is read later and waits in Pending scans as Reading until then.

Scan receipts and bills with AI

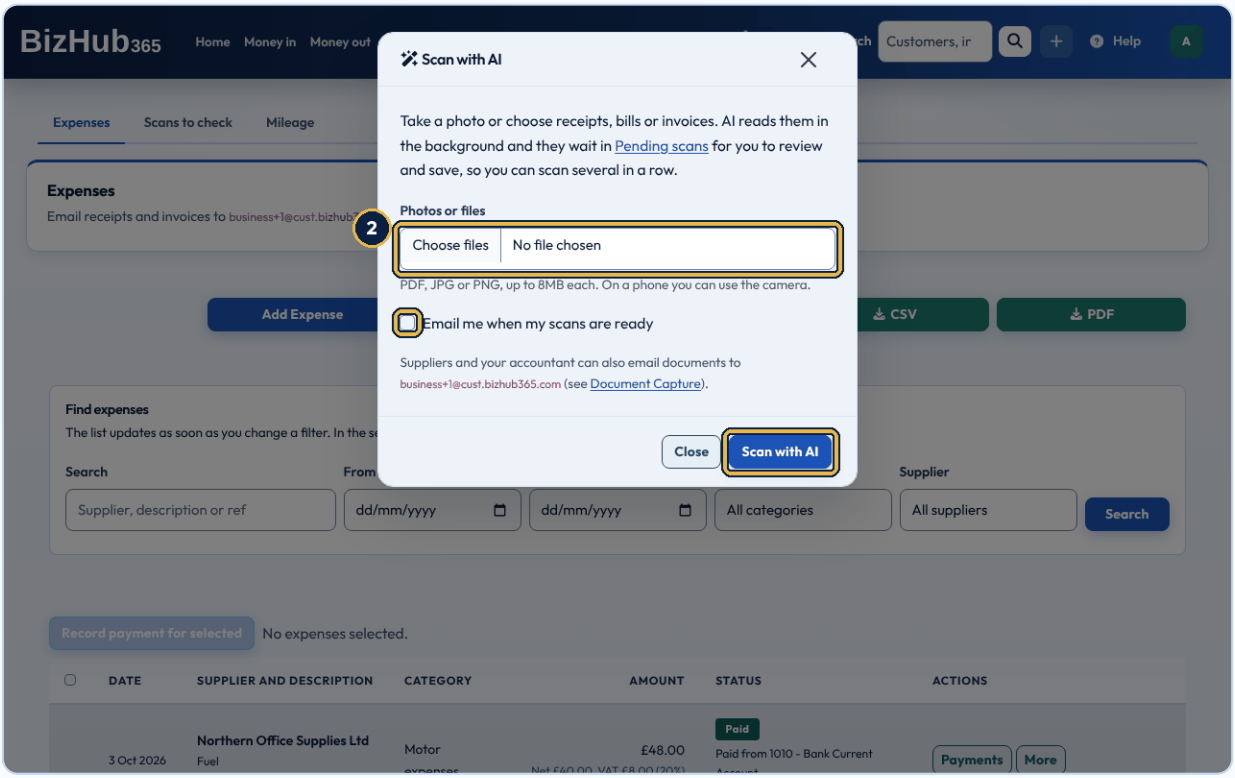
Goal	Photograph or upload one or more receipts, bills or invoices now and save them later.
Who can do it	Members of the business with the Edit permission.
Before you start	Have the receipts to hand, or photos or PDFs of them. Photograph the whole page, including the totals and VAT.

1 Open **Money out** → **Expenses** and choose **Scan with AI**. The Scan with AI buttons on Pending scans, Business overview and Add Expense open the same window.



Step 1. Choose Scan with AI.

2 In **Photos or files**, choose one or more PDF, JPG or PNG files or, on a phone, take a photo. Tick **Email me when my scans are ready** if you want an email to your own account when each one has been read (nothing is sent to the supplier), then choose **Scan with AI**.



Step 2. Choose one or more files, tick the email box if you want it, then choose Scan with AI.

When it worked: The window says how many scans were added to Pending scans and shows **Open Pending scans** with the number waiting. You can choose more files straight away. If you ticked the box, the email Your scan is ready to review links to Pending scans.

What can go wrong

If this happens	Do this
A message says the file type is not supported or the file is too large.	Use a photo or a PDF no larger than 8MB. The other files you chose are still added.
A message says the scanning limit for this hour has been reached.	Try again later, or add the expense by hand.

Scan and fill in the form now

When you are already on the **Add Expense** form with one receipt, choose **Scan with AI** on the form and pick **Scan and fill this form now** under After scanning. The receipt is read straight away, the form is filled in for you to check, and the file is attached. Nothing is saved until you choose Add Expense. To scan several, leave **Add to Pending scans** chosen.

Pending scans

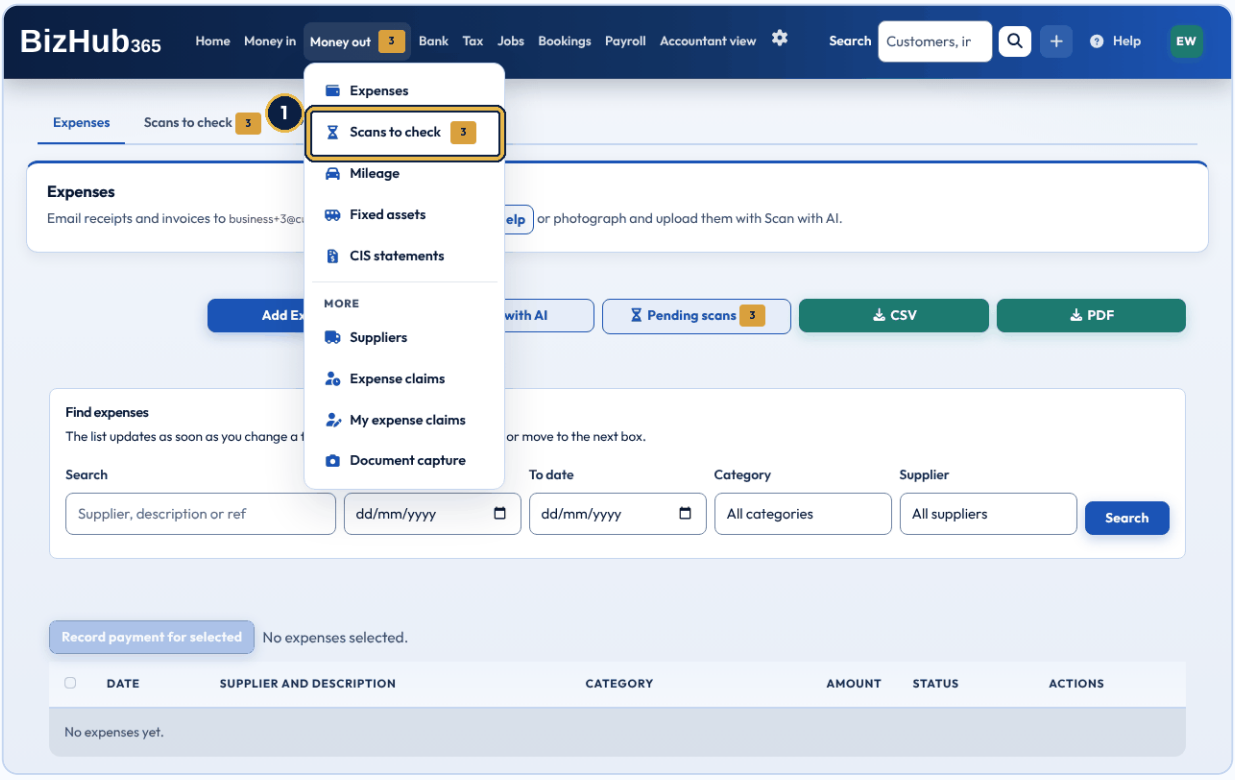
Where to find it: Money out → Pending scans

Pending scans lists every scan that has not been saved yet, newest first. When scans are waiting, the number is shown on **Money out** and **Pending scans** in the top bar, on the **Pending scans** tab of Expenses, on Business overview and next to Scan with AI on Money out → Expenses. Each scan shows the file name, when it was scanned, the details AI read (supplier, date, total, VAT if you are VAT registered, and reference) and its status: **Reading** while AI reads it, **Ready to review** when it can be saved, or **Could not read**. Choose **Refresh** to check on scans that are still reading. Only people who can add expenses see Pending scans.

Review and save a pending scan

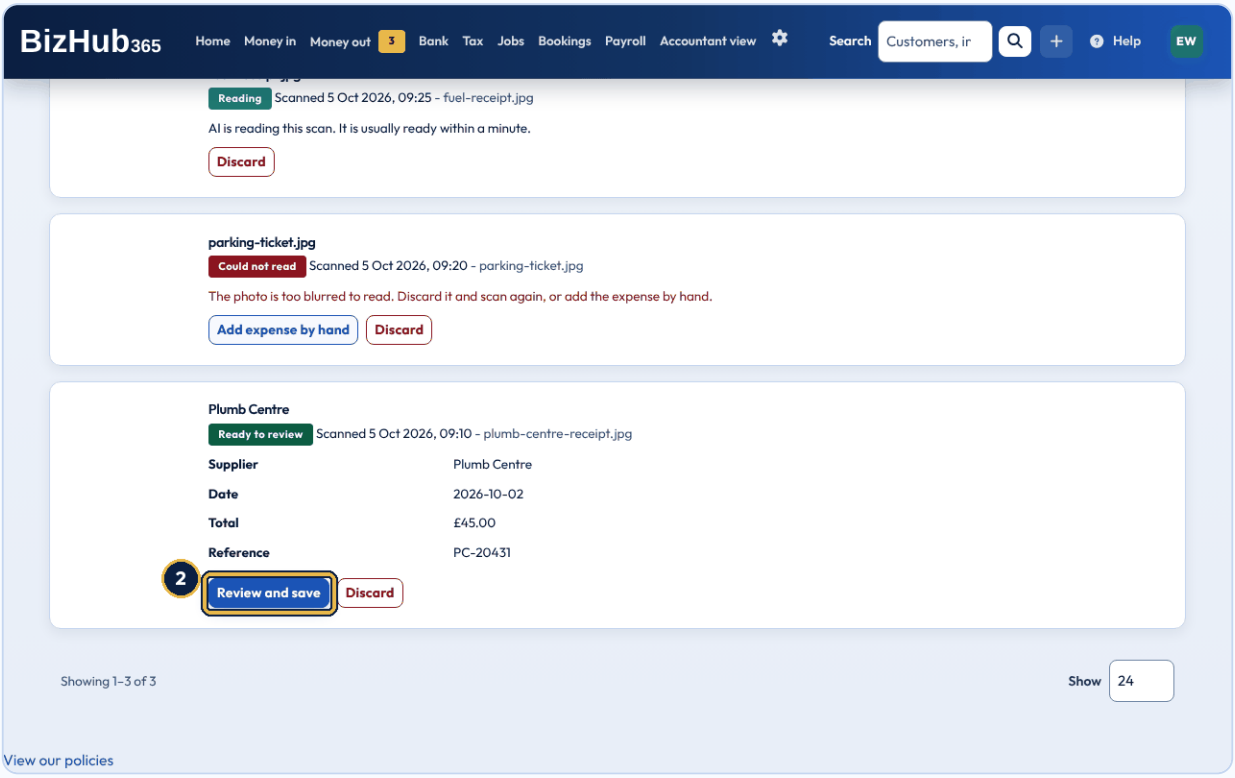
Goal	Turn a scanned receipt into an expense.
Who can do it	Members of the business with the Edit permission.
Before you start	The scan says Ready to review.

1. Open **Money out** → **Pending scans**. The number beside it is how many scans are waiting.



Step 1. Open Money out, then Pending scans. The number is how many scans are waiting.

2 Choose **Review and save** on the scan.



Step 2. Choose Review and save on a scan that is Ready to review.

3 The Add Expense form opens with the details filled in. Check every field, choose the category, then choose **Add Expense**.

When it worked: The expense is saved with the scanned file attached, and posted to your accounts like any other expense. The scan leaves Pending scans and you are taken back to the next one, or to Expenses when none are left.

What can go wrong

If this happens	Do this
The scan says Could not read.	Choose **Discard** and scan it again with a clearer photo or the original PDF, or choose **Add expense by hand**.

To remove a scan you don't need, choose **Discard** and confirm with **Discard scan**. The scan and its file are deleted; nothing in your accounts changes. A scan of an old sales invoice (from an email) shows **Save as a sales invoice** as well.

Scan with AI and Pending scans in the app

1. Tap the **+** button at the bottom of the app and choose **Scan with AI** (it is also on the **Money out** tab).
2. Tap **Take a photo** to use the camera, **Choose from photo library** for one or more images you already have, or **Choose a PDF or file** to choose a PDF, JPG or PNG from Files (for example iCloud Drive, Google Drive or Downloads).
3. A message under the buttons says how many scans were added. It stays on screen and your screen reader reads it out. You can scan another straight away.
4. Tap **Open Pending scans**, **Pending scans** on the **Money out** tab, or **Scans to check** under To do on Home (both show how many are waiting). Each scan shows its status, the details read and the total.
5. Tap **Review and save** to open Create Expense filled in from the scan, check every field and tap Save Expense. Tap **Discard** to delete a scan you don't need.

On Create Expense in the app, **Scan with AI** offers **Add to Pending scans** or **Scan and fill now**, which reads one receipt into the form. To attach a receipt without scanning it, use Click to attach file for a photo or **Attach a PDF or file** for a file.

> **NOTE**
> Files must be a PDF, JPG or PNG no larger than 8MB. If a file can't be used, a message says why and stays on screen until you choose another.

No signal? Scans, trips and takings wait on your phone

With no signal, **Scan with AI** in the app still takes the photo or file and keeps a copy on your phone, **Mileage** still starts, stops and adds trips (for a vehicle the app has loaded once), and **Daily takings** still records a day. The message says it was saved on this phone. When the phone is back online the app uploads it by itself: when you open the app again, and every minute while it is open. A scan then goes to Pending scans as usual; a trip started and stopped with no signal keeps the times you tapped Start and Stop; a day's takings is recorded as if you had saved it online. Until then, Home, Scan with AI, Mileage and Daily takings show **Waiting to upload** with how many are waiting. Tap **Try again** to upload them now. Each one is only ever added once, however many times the app tries. If BizHub365 refuses one when it arrives (for example a file that isn't a PDF, JPG or PNG, a trip with no miles, or takings dated in a VAT period you have already sent
to HMRC), it stays under Waiting to upload with the reason. For a trip, correct the details shown and tap **Send again**. For takings, tap **Fix and send again**: the form opens with what you entered and each problem

beside its box; correct it and tap **Send again**. Or tap **Discard** and confirm to remove it from your phone. Nothing is thrown away without you choosing Discard.

Mileage

Where to find it: Money out → Mileage

Mileage is the log of your own business trips: where you went, why, and the business miles. In a vehicle on HMRC mileage rates (simplified expenses) each trip earns an allowance, and each month's trips are added to your books as one travel expense. Start and stop trips in the BizHub365 app on your phone, let the app record them by itself (automatic trips), or add them here by hand. Mileage is also a tab on the Expenses page. The page shows one month at a time (**Previous month** and **Next month**): each trip with its miles, its rate and its allowance, the month's totals, a table by vehicle with the miles at the full rate and at 25p, and how many car and van miles you have done this tax year.

Vehicle	HMRC mileage rate
Car or van	55p a mile for the first 10,000 business miles in the tax year (6 April to 5 April), then 25p a mile. The 55p is the business's mileage rate (Money out, Expense claims), never more than HMRC's 55p.
Motorcycle	24p a mile
Bicycle	Not covered: simplified mileage rates don't cover bicycles for the self-employed. Add a bicycle on actual costs and record its costs as ordinary expenses.

The 10,000 miles count every car and van on HMRC mileage rates in the business together. A trip that crosses 10,000 is split: the miles up to 10,000 at 55p and the rest at 25p. Trips already added as an expense keep their figures, so a trip added late never takes more miles at 55p than are left. Each vehicle is claimed one of two ways. With **HMRC mileage rates** the allowance covers fuel, insurance, repairs and the vehicle itself, so don't add those as expenses. With **actual costs** you add fuel, insurance and repairs as normal expenses, and your trips here are the log of business use: the share of business miles in all the miles you drive is the share of those costs that is for the business. Trips in a vehicle on actual costs earn no allowance and are never added as an expense. A bicycle can only be on actual costs.

> **NOTE**
> HMRC: once you use mileage rates for a vehicle you must keep using them for that vehicle, and you can't use them for a vehicle you have claimed capital allowances on. So how you claim, and the vehicle's type, are fixed from its first trip. Travel between home and a regular place of work is not business mileage.

Add a vehicle

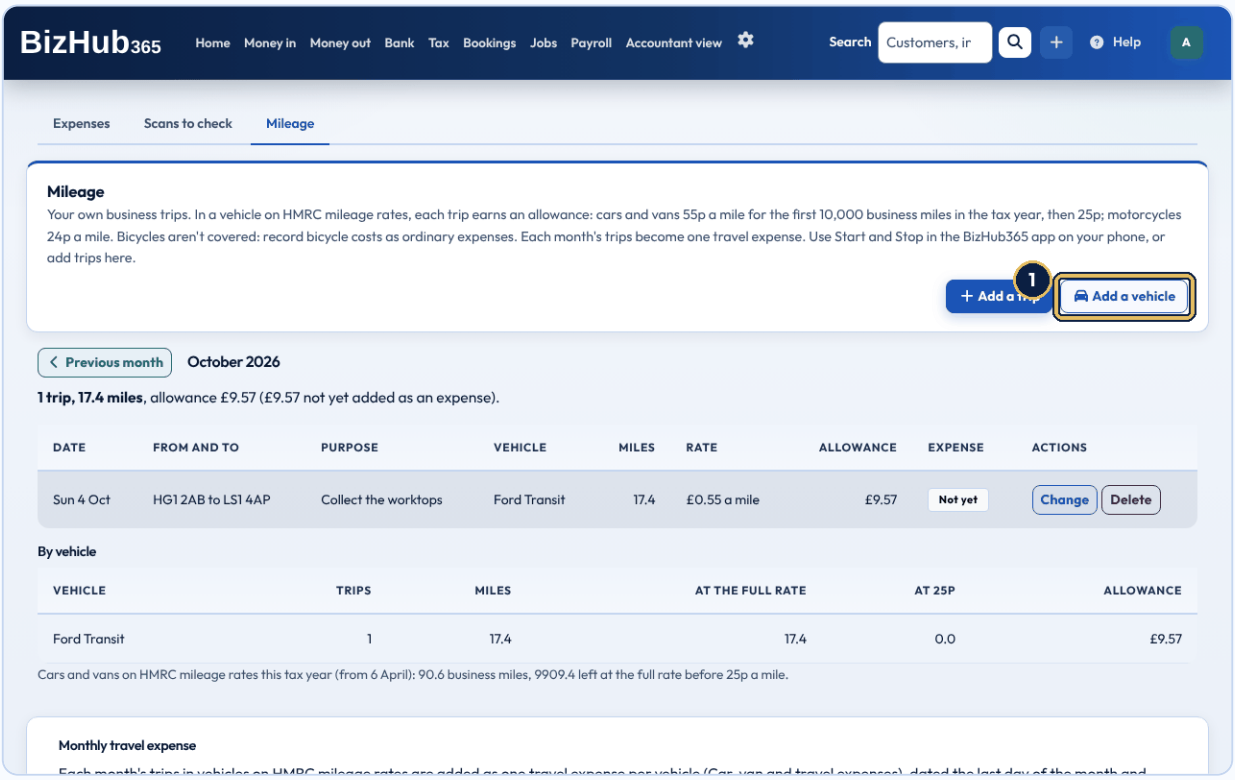
Goal

Add the car, van, motorcycle or bicycle you use for the business, and how you claim for it.

Who can do it Members of the Edit permission.

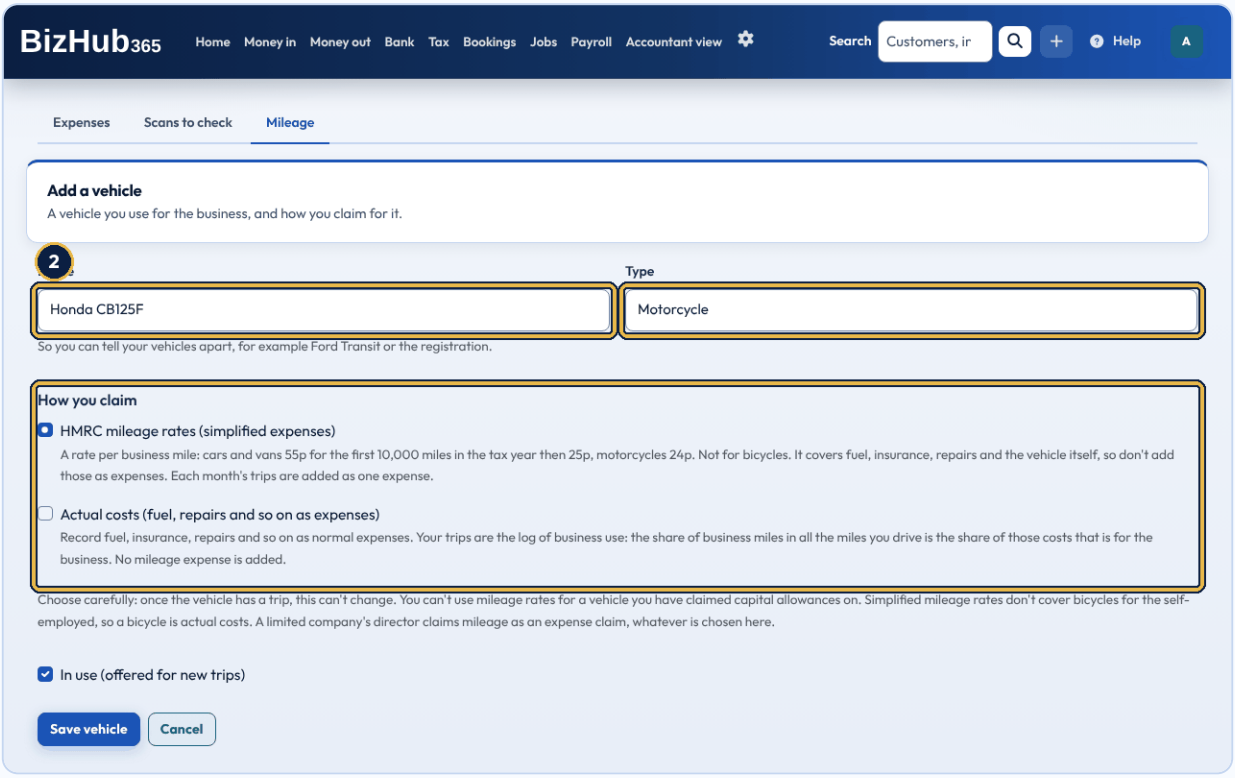
Before you start Decide how you claim for the vehicle: it can't change once the vehicle has a trip.

1 On **Money out** → **Mileage**, choose **Add a vehicle**.



Step 1. Choose Add a vehicle at the top of the Mileage page.

2 Type a **Name**, choose the **Type** and **How you claim**, then choose **Save vehicle**.



Step 2. Type a name, choose the type and how you claim, then Save vehicle.

When it worked: The message that the vehicle is saved appears and it is listed under Vehicles. To change its name later, or untick **In use** when you stop using it, choose **Change** on its row.

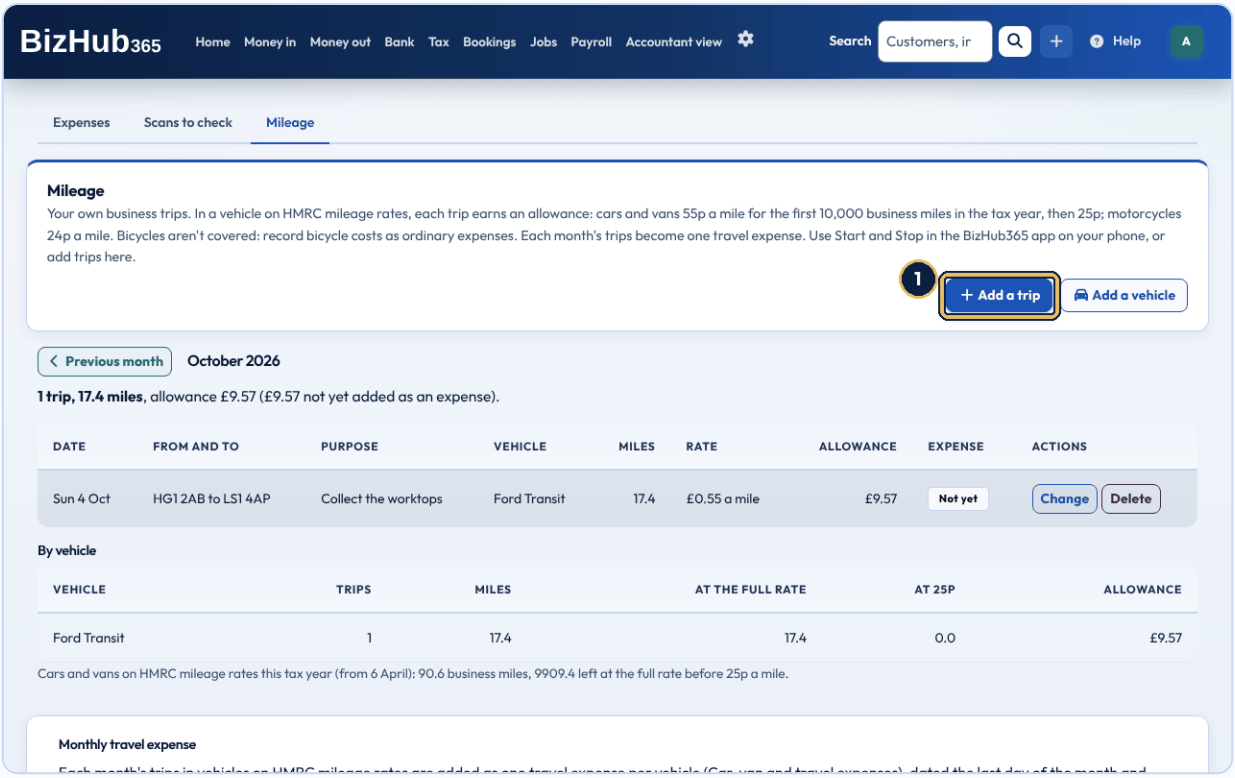
Add a trip by hand

Goal Log a business journey you made.

Who can do it Members of the business with the Edit permission.

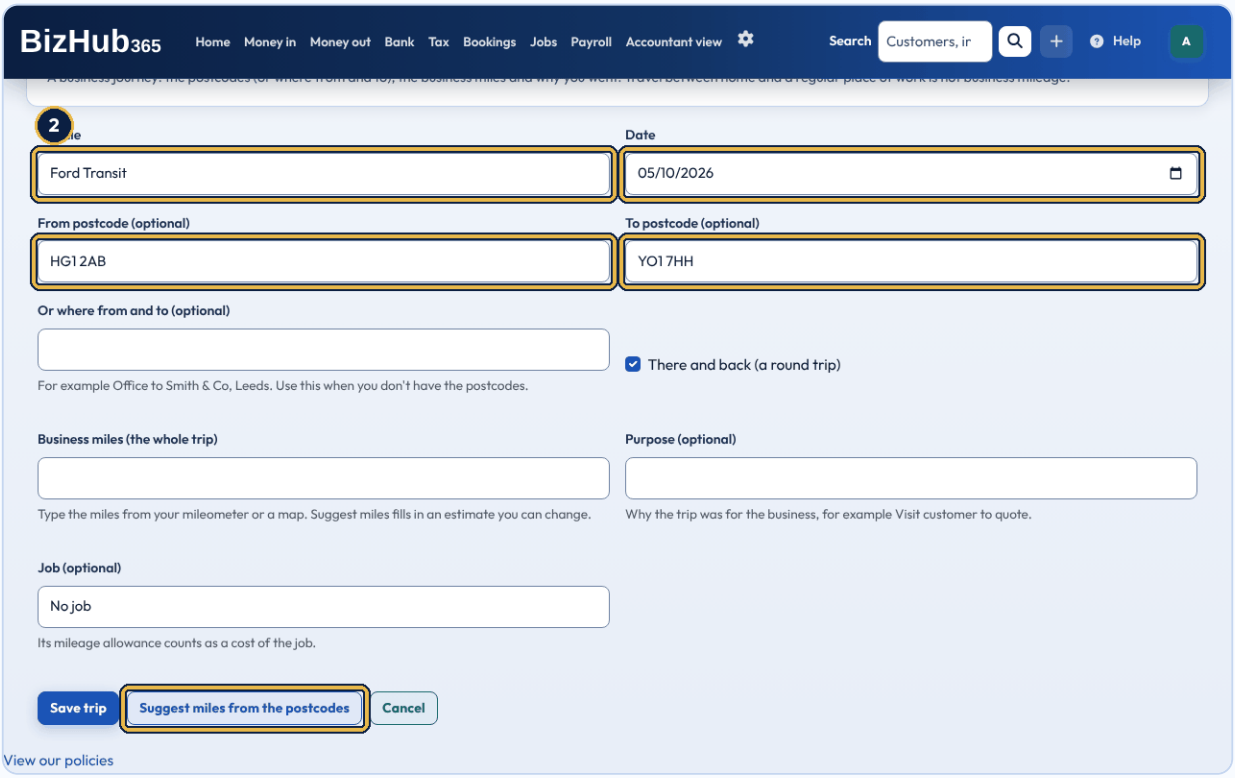
Before you start Add the vehicle first. Know the date, where you went and the miles, or the postcodes.

1 On **Money out** → **Mileage**, choose **Add a trip**.



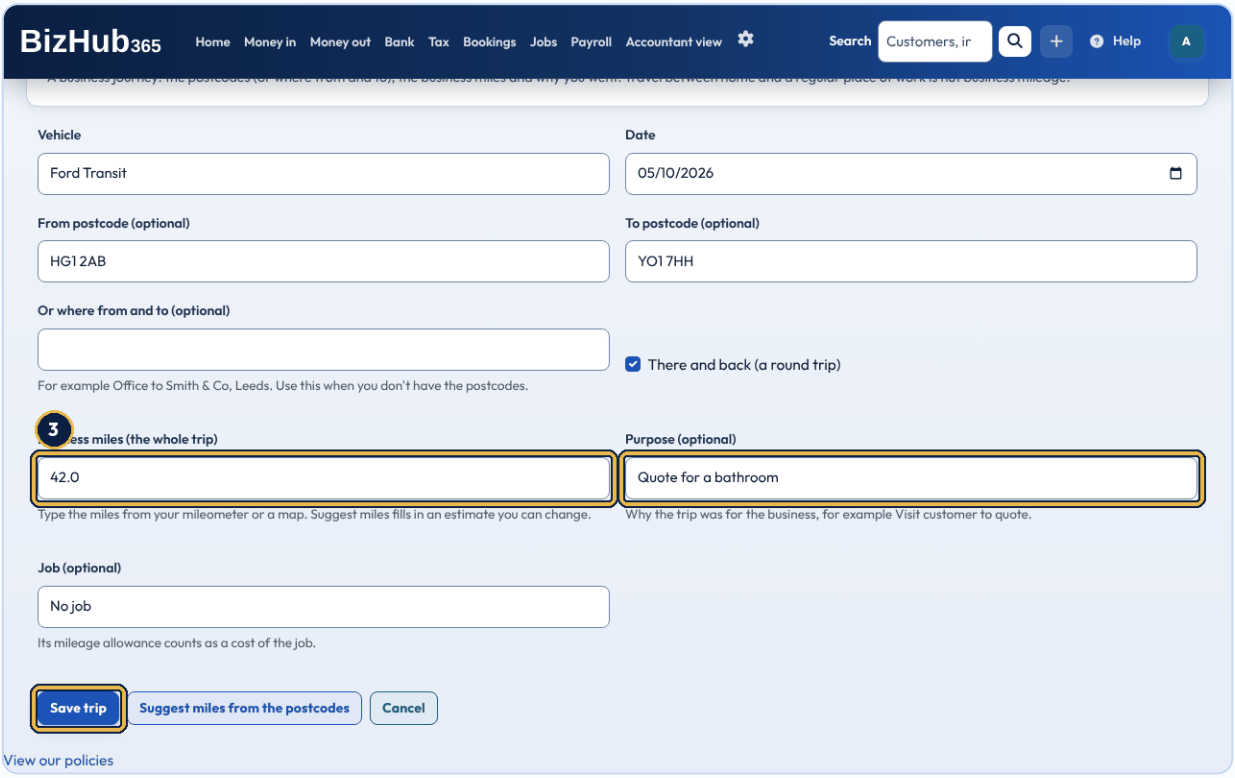
Step 1. Choose Add a trip at the top of the Mileage page.

2 Choose the **Vehicle** and the **Date**, and type the **From postcode** and **To postcode** (or say where from and to). Tick **There and back** for a round trip. To have the miles estimated, choose **Suggest miles from the postcodes**.



Step 2. Choose the vehicle and date and type the postcodes; Suggest miles estimates the miles.

3 Check or type the **Business miles** for the whole trip and the **Purpose**, then choose **Save trip**.



Step 3. Type or check the business miles and the purpose, then Save trip.

When it worked: The message that the trip is saved appears, and the trip is listed in its month with its allowance.

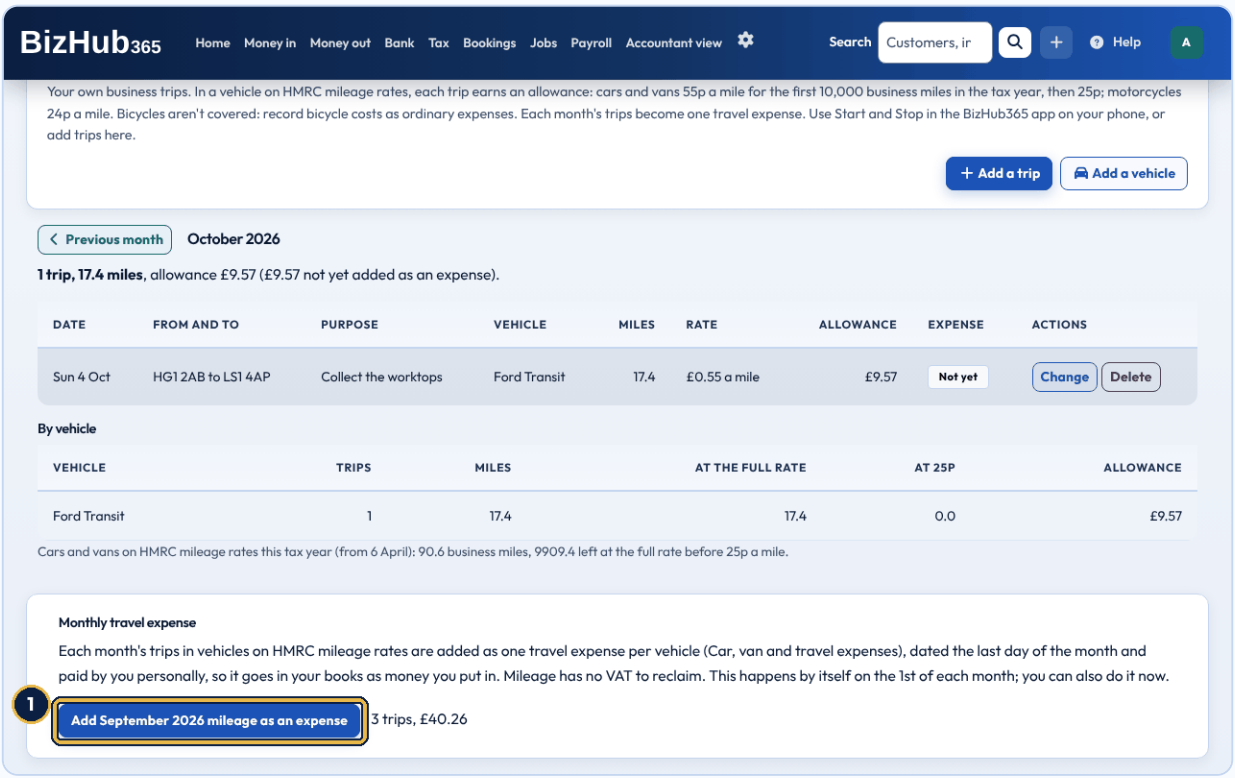
What can go wrong

If this happens	Do this
The suggested miles look wrong, or no suggestion appears.	The suggestion is the straight line between the two postcodes plus a fifth for the roads, so it is only a guide. Type the miles from your mileometer or a map instead. If the postcodes can't be looked up, a message asks you to type the miles.
Change or Delete is missing on a trip.	The trip is on a mileage expense already. Delete that expense on the Expenses page first; its trips can then be changed and added again.

Add last month's mileage as an expense

Goal	Put a month's mileage allowance in your books as a travel expense.
Who can do it	Members of the business with the Edit permission. Sole traders, partnerships and freelancers.
Before you start	The month has ended. This happens by itself early on the 1st of each month, so you only need it to add a month sooner or again after adding a late trip.

1. On **Money out → Mileage**, under **Monthly travel expense**, choose **Add (month) mileage as an expense**. It shows how many trips and how much will be added.



Step 1. Choose Add September 2026 mileage as an expense under Monthly travel expense.

When it worked: One expense is added for each vehicle on HMRC mileage rates, in Car, van and travel expenses, dated the last day of the month (or the first day after a VAT return or year end you have closed) and described, for example, Mileage: 3 trips, 73.2 miles (Ford Transit, September 2026). It has no VAT, and it is recorded as paid by you personally (Owner's capital introduced), because you paid for the fuel and the vehicle yourself. Trips already on an expense are never added again.

A limited company pays its director's business mileage through an expense claim, so for a company the trips on this page are a log only and no monthly expense is added: claim the miles on **My expense claims** (see below).

Start and stop a trip in the app

1. Tap the **+** button at the bottom of the app and choose **Start a trip**, or open **Mileage** on the **Money out** tab.
2. Before you set off, choose the vehicle if you have more than one, type the start postcode if you want to, and tap **Start trip**. The app records the time. Starting and stopping a trip yourself does not use your location and asks for no location permission.
3. When you arrive, open Mileage again. Under **Trip in progress**, type the end postcode, then the **Business miles**, or the mileometer readings at the start and end (the app works out the miles), or tap **Suggest miles** to estimate them from the postcodes. Tap **Stop trip**.
4. Mileage lists this month's trips with their allowance and the month's totals. Tap **Add trip manually** to add a trip you didn't start in the app, and **Add a vehicle** when you have none yet.
5. No signal on the road? Start and Stop still work: the trip waits on your phone and uploads with the times you tapped (see No signal? Scans and trips wait on your phone).

Automatic trips in the app

Instead of starting and stopping each trip, you can have the app record your drives by itself. Automatic trips are off unless you turn them on, and they are your own choice on your own phone: anyone else who signs in to BizHub365 on the same phone chooses for themselves, and trips recorded for you are only ever shown to you and sent under your name.

While automatic trips are on, the app uses your phone's location, including when the app is closed or not in use, to notice when you start driving (faster than about 15 km/h, or more than 500 metres in a few minutes) and when you stop (about 5 minutes in one place). It works out the miles on the phone. The location readings stay on your phone and are deleted when each trip ends. On Android a notification, **Recording business trips**, shows while it is on; an iPhone shows its location indicator.

Nothing is sent until you sort the trip. Each recorded trip waits in Mileage under **Trips to sort**, with its date, times, miles and vehicle. **Business** saves it to your mileage with the miles (change them first if they look wrong), an optional purpose and the postcode areas where it started and ended (for example Automatic trip: LS1 to LS2); on the website it is marked **Automatic**. **Personal** deletes it from your phone and nothing is sent. Your route is never uploaded. With no signal, a business trip waits on your phone and uploads later, as other trips do.

If notifications are allowed for the app, the phone tells you when a trip has ended (**Trip to sort**); tap it to open Mileage. The app never asks for notification permission just for this.

Turn on automatic trips

Goal	Have the app record your drives so you only sort each one as business or personal.
Who can do it	Members of the business with the Edit permission, in the BizHub365 app on an iPhone or Android phone.
Before you start	Add your vehicle first. Your phone will ask for location access twice.

1. In the app, open **Mileage** on the **Money out** tab and tap **Set up automatic trips**.
2. Read what the app collects, why, what is sent to BizHub365 and how to turn it off. Choose the vehicle if you have more than one, then tap **Turn on automatic trips** (or **Not now**).
3. Your phone asks to use your location while you use the app: allow it. It then asks to allow it all the time: choose **Allow all the time** (Android) or **Always** (iPhone).

When it worked: The message Automatic trips are on for (vehicle) appears, and the Automatic trips card in Mileage says it is on. After each drive the trip appears under **Trips to sort**: tap **Business** or **Personal**.

What can go wrong

If this happens	Do this
The app says automatic trips need location all the time and stay off.	You allowed location only while using the app. Open your phone's settings, choose BizHub365, Location, and choose Allow all the time (Android) or Always (iPhone), then turn automatic trips on again. Starting and stopping trips yourself works without it.
Automatic trips turned themselves off.	Location access for BizHub365 was taken away in the phone's settings, or you signed out. Turn them on again in Mileage.
A trip's miles look wrong, or one drive was split in two.	The miles are worked out from the phone's location and a long stop (5 minutes or more, for example in traffic) ends a trip. Change the miles before tapping Business, or tap Personal and add the trip by hand.

To turn automatic trips off, open Mileage, tap **Automatic trips settings** and tap **Turn off automatic trips**, or take away BizHub365's location access in your phone's settings. A trip in progress ends there and waits to be sorted.

Expense claims and mileage claims

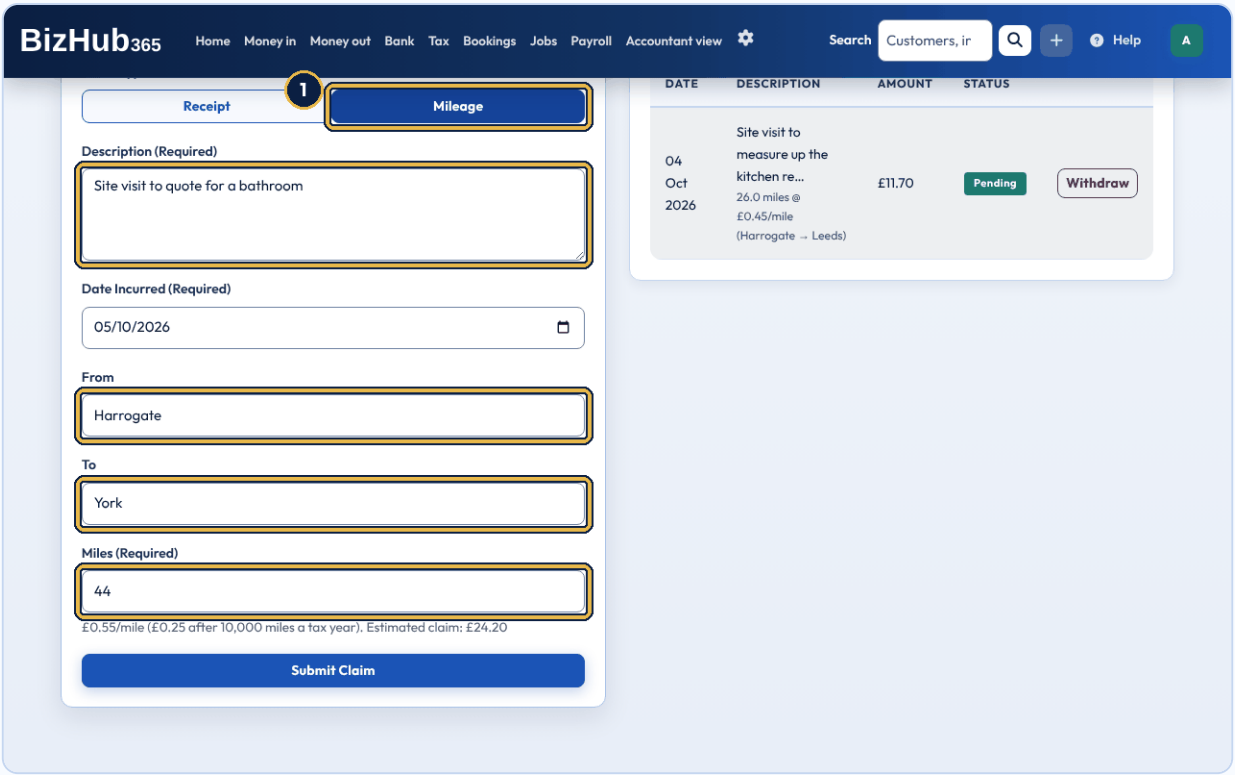
Where to find it: Money out → Expense claims

People in the business claim back money they spent, or miles they drove, on the **My Expense Claims** page. Owners and team members find it under **Money out → More → My expense claims**; subcontractors have it in their top menu. A manager approves or rejects each claim in **Money out → Expense claims**. Approving a claim creates a bill owed to the person who claimed. Pay it back from the Expenses list like any other bill (see Pay a bill). A mileage claim pays the business's mileage rate for each person's first 10,000 business miles in a tax year (6 April to 5 April), and HMRC's 25p a mile after that; the claim shows both parts when it crosses 10,000. The rate starts at 55p a mile, HMRC's approved rate from 6 April 2026, and can't be set below 45p a mile. Each claim keeps the rate in force when it was submitted.

Claim mileage

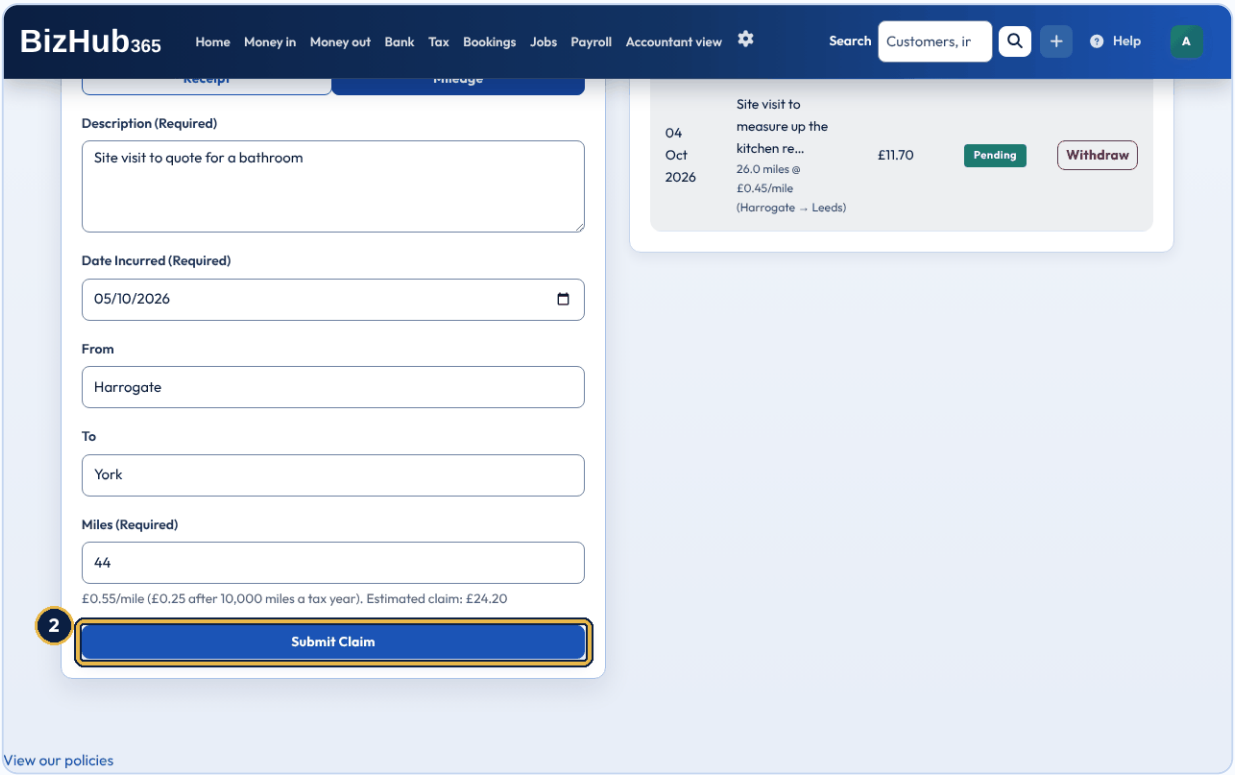
Goal	Claim back business miles driven in your own vehicle.
Who can do it	Members of the business with the Edit permission, including subcontractors.
Before you start	Know the date, where you drove from and to, and the miles.

1. Open **My Expense Claims**. Under **Submit a New Claim**, choose **Mileage**, then type the **Description**, **Date Incurred**, **From**, **To** and **Miles**. The estimated claim is shown under Miles.



Step 1. Choose Mileage and fill in the trip.

2 Choose **Submit Claim**.



Step 2. Choose Submit Claim.

When it worked: The message Mileage claim submitted appears and the claim is listed under My Claims as Pending.

What can go wrong

If this happens	Do this
You claimed by mistake.	Choose **Withdraw** on the claim while it is still Pending.

For a **Receipt** claim, choose Receipt instead and fill in the category, the amounts and the receipt photo. **Scan with AI** beside the photo fills the amounts in for you to check.

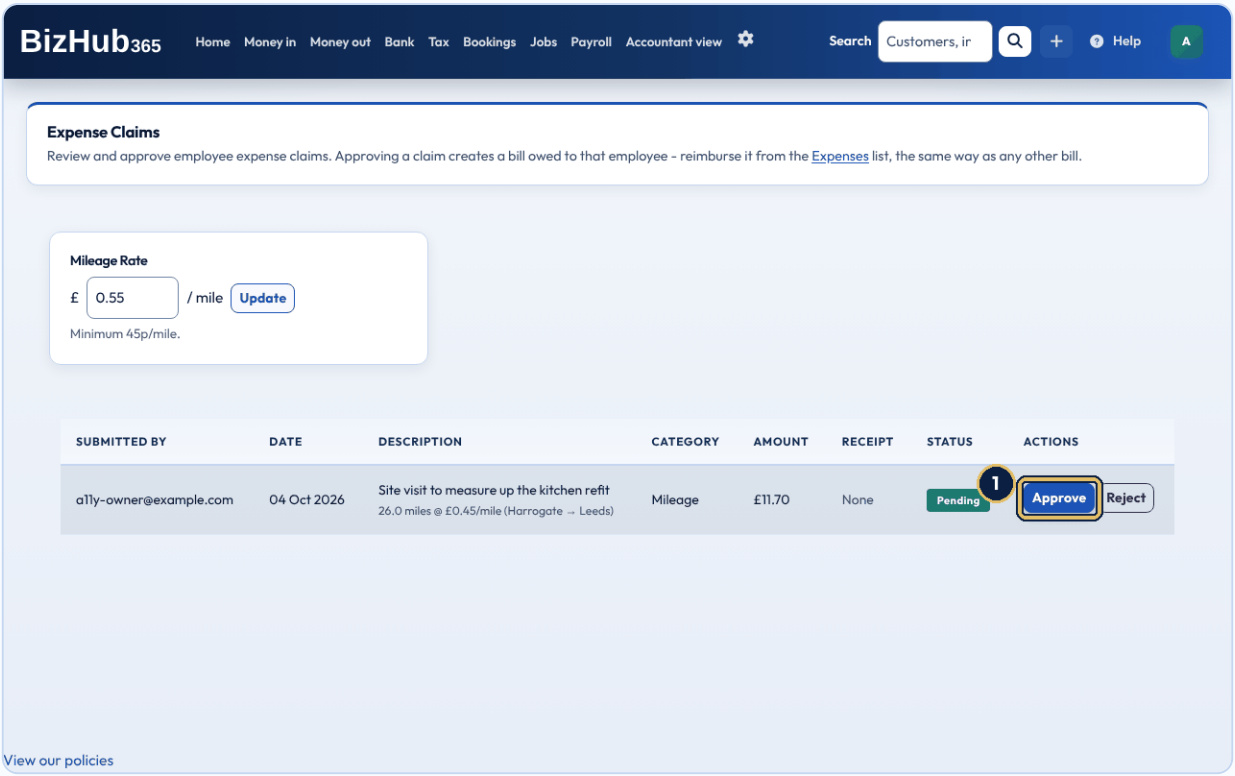
Approve or reject an expense claim

Goal Accept a claim so it can be paid back, or turn it down.

Who can do it Members of the business with the Edit permission.

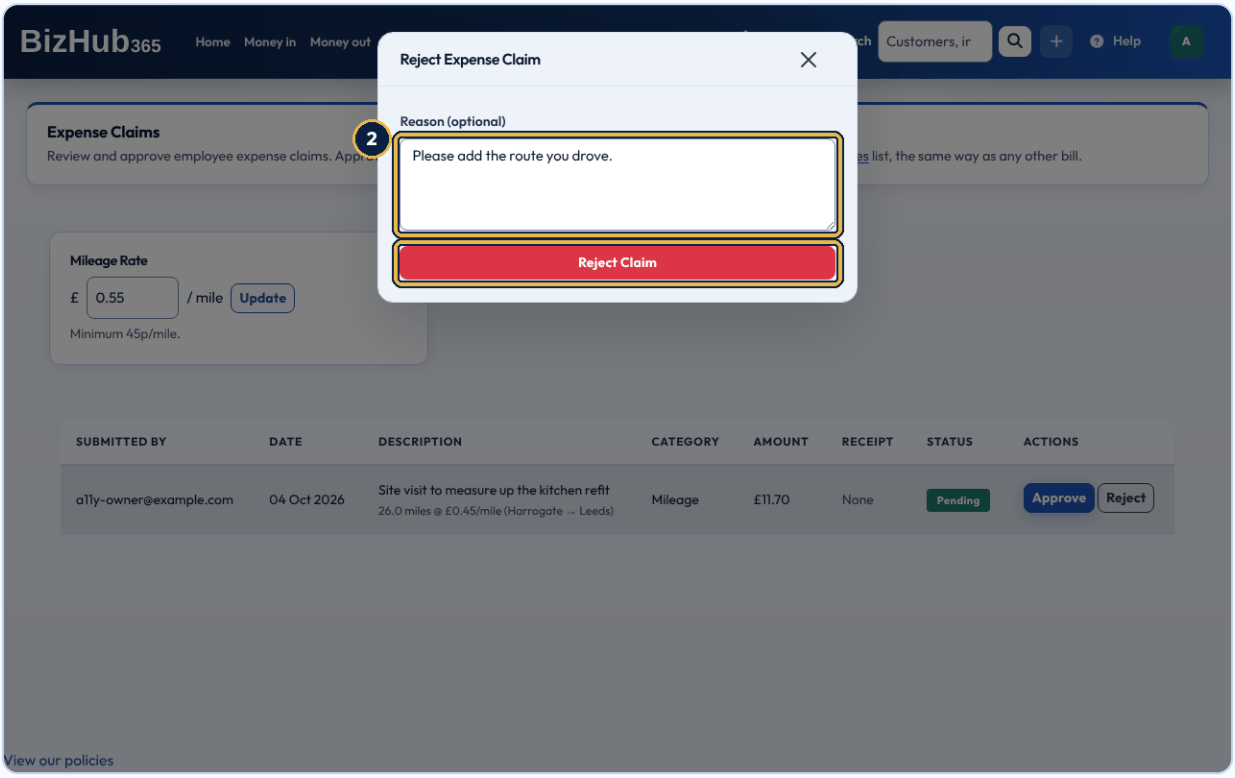
Before you start Open **Money out → Expense claims**. Pending claims show Approve and Reject.

1 Check the claim, then choose **Approve**.



Step 1. Choose Approve on the claim.

2 To turn it down instead, choose **Reject**, type a **Reason** if you want one, and choose **Reject Claim**.



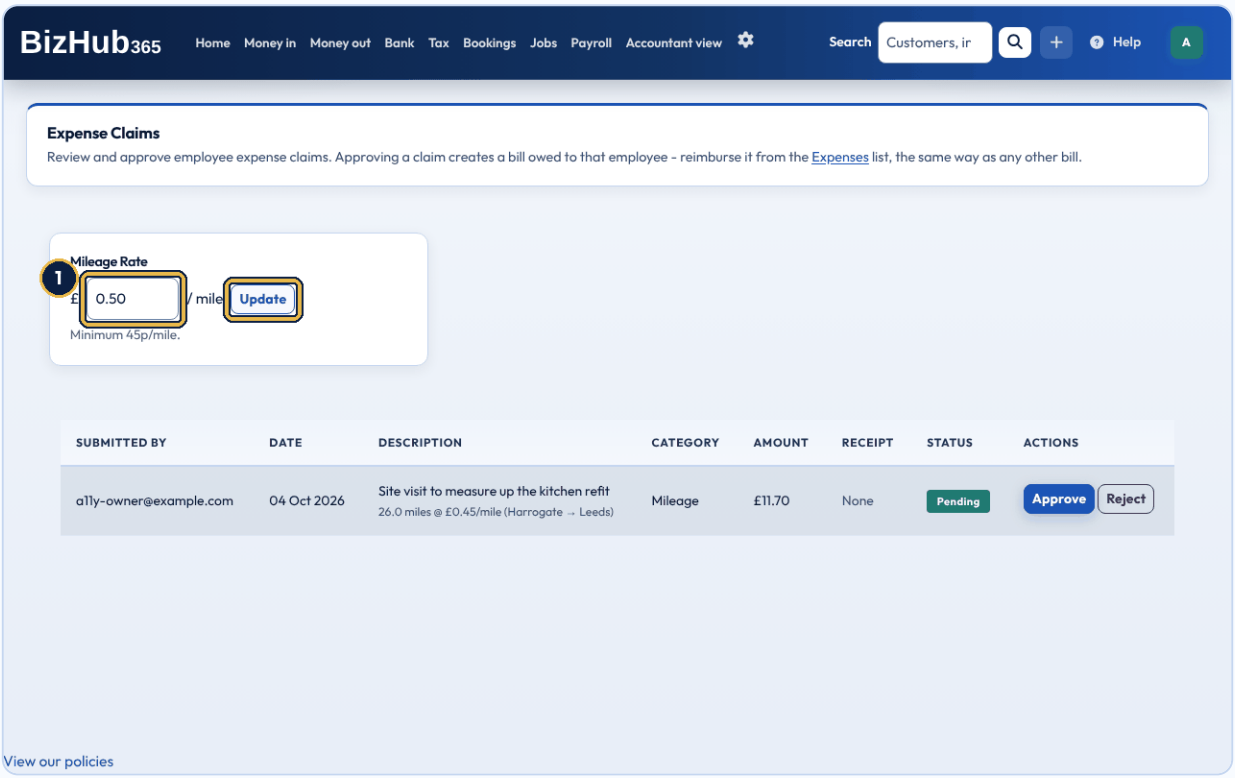
Step 2. Or choose Reject, give a reason and choose Reject Claim.

When it worked: Approve: a message says the claim is approved and the expense number created, ready to reimburse from the Expenses list. Reject: the message Expense claim rejected appears.

Change the mileage rate

Goal	Set the rate per mile used for new mileage claims.
Who can do it	Members of the business with the Edit permission.
Before you start	Decide the rate. It can't be below 45p a mile.

1. On **Money out** → **Expense claims**, type the rate in pounds under **Mileage Rate** and choose **Update**.



Step 1. Type the rate and choose Update.

When it worked: A message says the mileage rate is updated, in pence per mile. Claims already submitted keep their rate.

Suppliers

Where to find it: Money out → Suppliers

The supplier list holds each supplier's name, email, phone, address and CIS status (and VAT number, if you are VAT registered). **Edit**, **Delete** and a paperclip for documents are on each row, and **CSV** and **PDF** export the list.

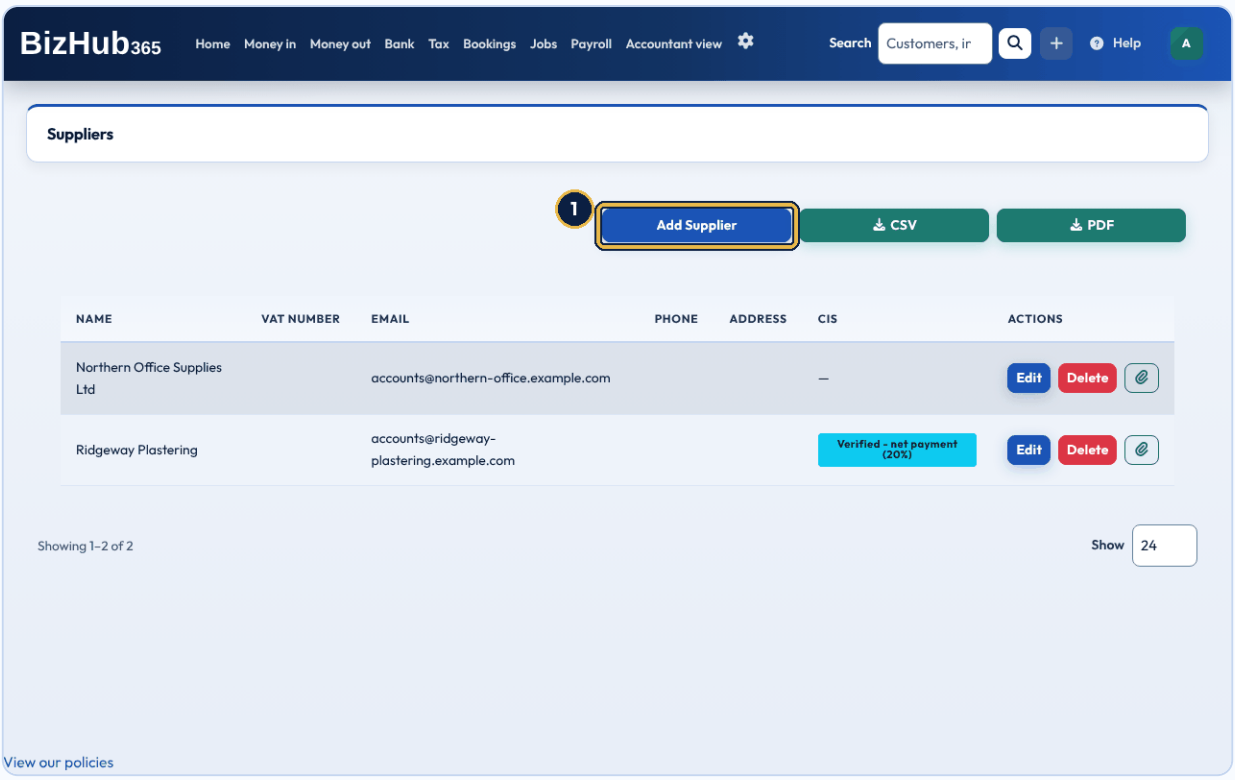
Add a supplier

Goal Save a supplier so you can choose it on expenses.

Who can do it Members of the business with the Edit permission.

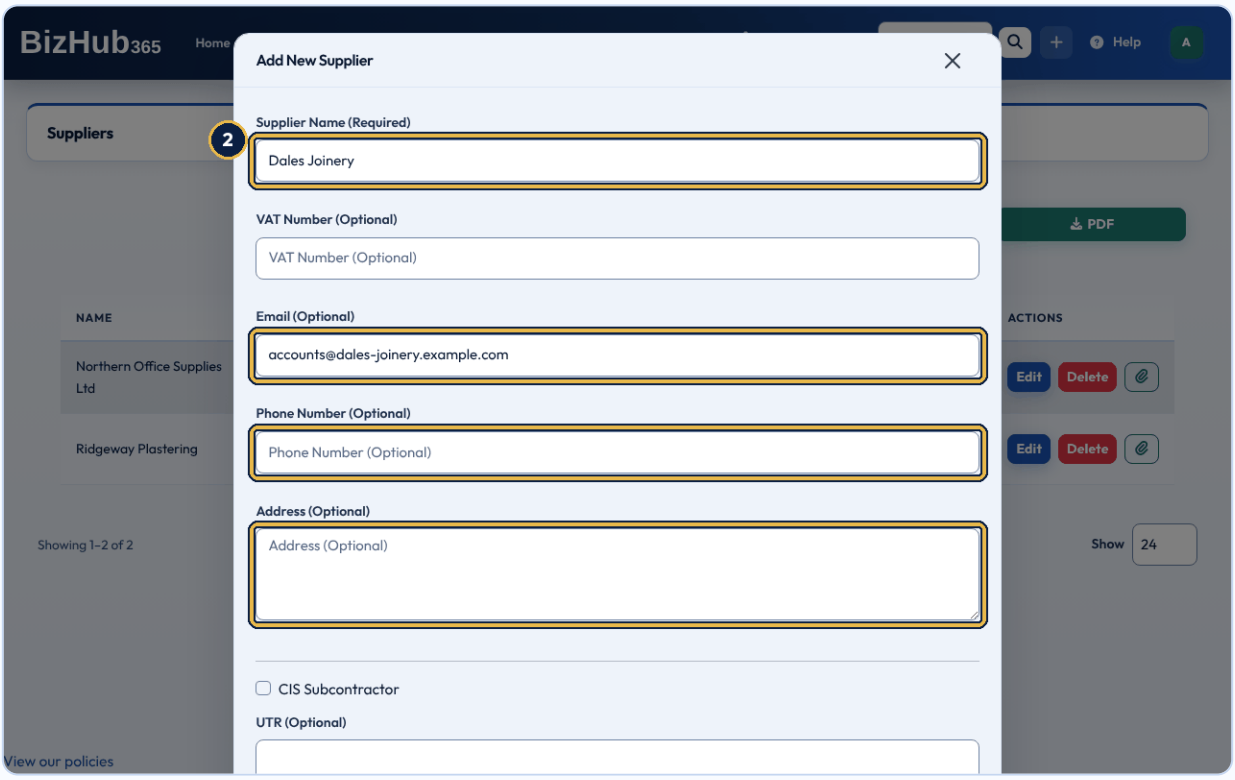
Before you start Have the supplier's name. Everything else is optional.

1 Open **Money out** → **Suppliers** and choose **Add Supplier**.



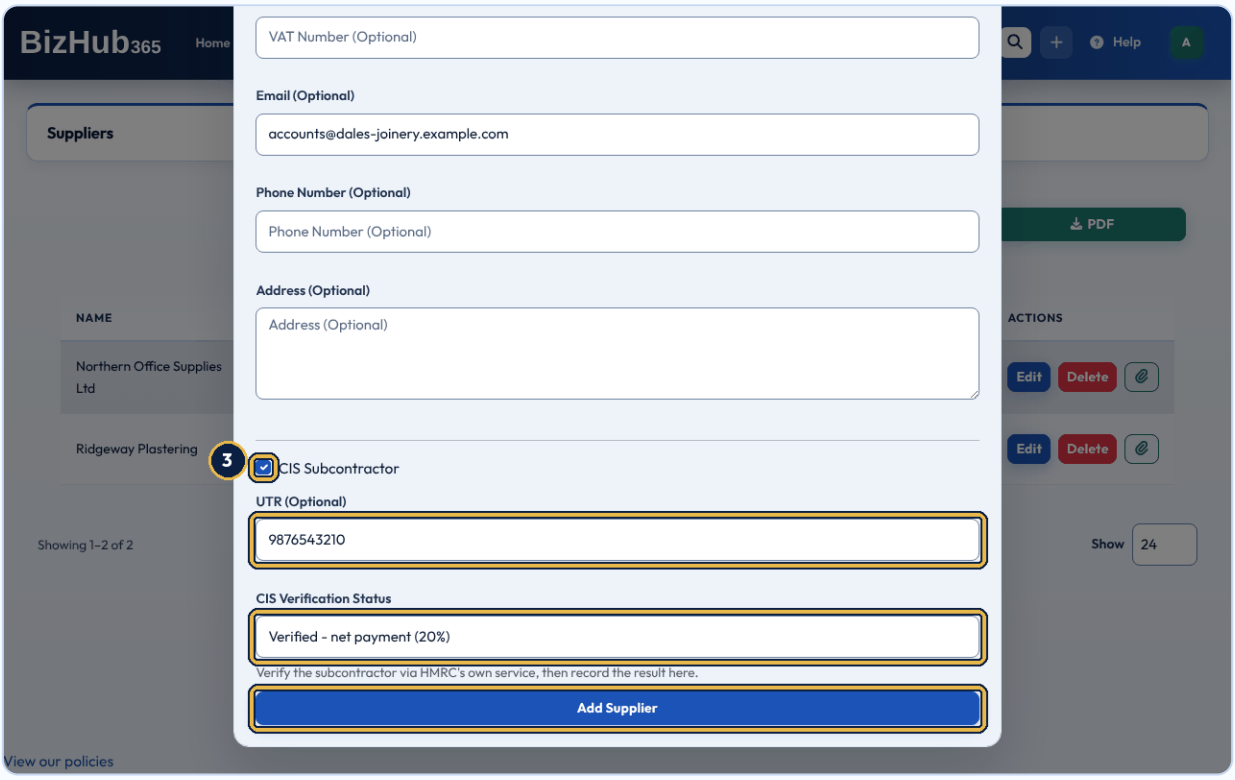
Step 1. Choose Add Supplier.

2 Type the **Supplier Name** and any of the email, phone and address (and VAT number, if you are VAT registered).



Step 2. Type the supplier's details.

3 For a CIS subcontractor, tick **CIS Subcontractor**, type the **UTR** and choose the **CIS Verification Status** HMRC gave you. Then choose **Add Supplier**.



Step 3. For a CIS subcontractor, fill in the CIS boxes, then choose Add Supplier.

When it worked: The message Supplier created successfully appears and the supplier is in the list.

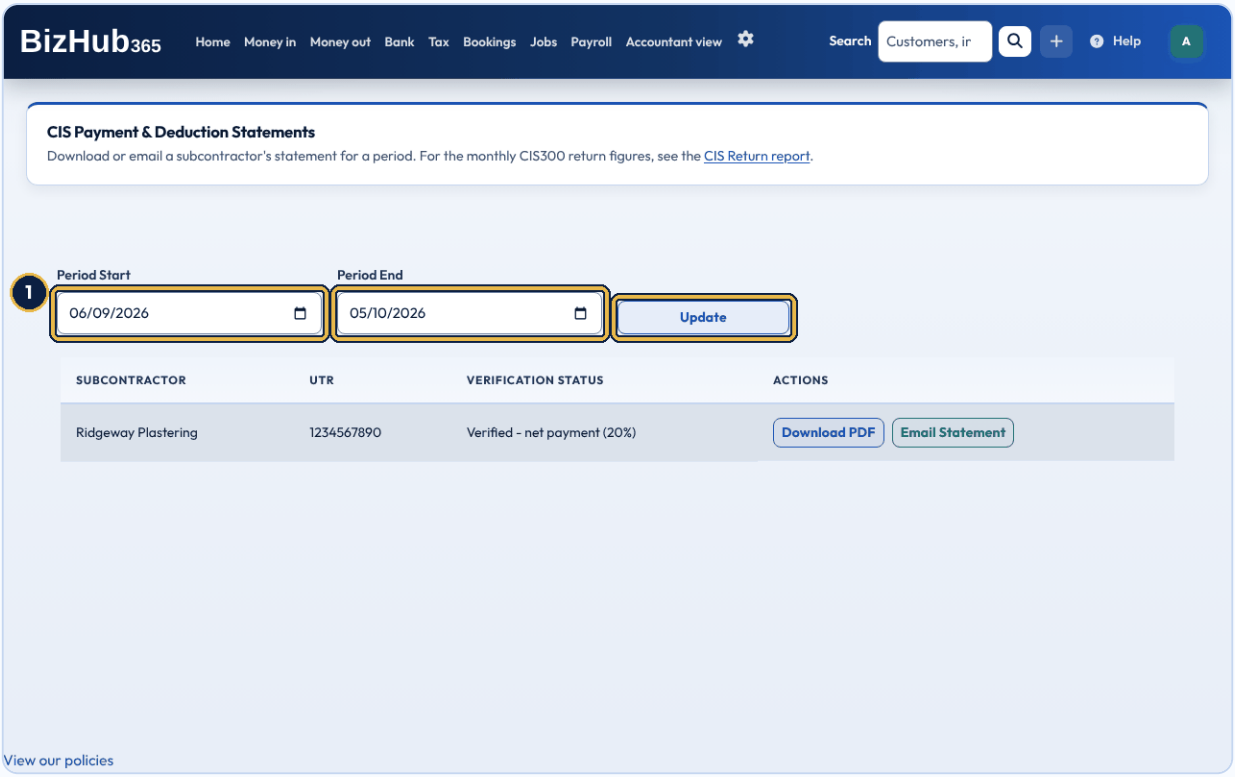
The CIS Verification Status sets the deduction: Unmatched (30%), Verified - net payment (20%) or Verified - gross payment (0%). The CIS statement and the CIS return show the gross payment (labour plus materials) and the net payment after deduction without VAT, as HMRC requires. Any VAT the subcontractor charges is paid on top. A subcontractor's bill counts in the month you pay it. If you pay it in parts, each payment counts in its own month, with its share of the gross, the materials and the CIS deducted (what it paid as a part of the amount due after CIS). The statement has a line for each payment, and the parts add up exactly to the bill once it is paid in full. The CIS details on suppliers and CIS Statements need the CIS section, which is on at the start for construction and trades businesses. Anyone else can switch it on in Business Settings → Sections. If you are not VAT registered, enter the subcontractor's labour and materials before any VAT on their invoice, and the full amount you pay as the Amount. The VAT stays part of your cost and is not shown anywhere else, but it is left out of the CIS figures.

Send a CIS statement

Goal	Give a subcontractor their Payment and Deduction Statement for a period.
Who can do it	Members of the business with the Edit permission to email it; the View permission to download it.

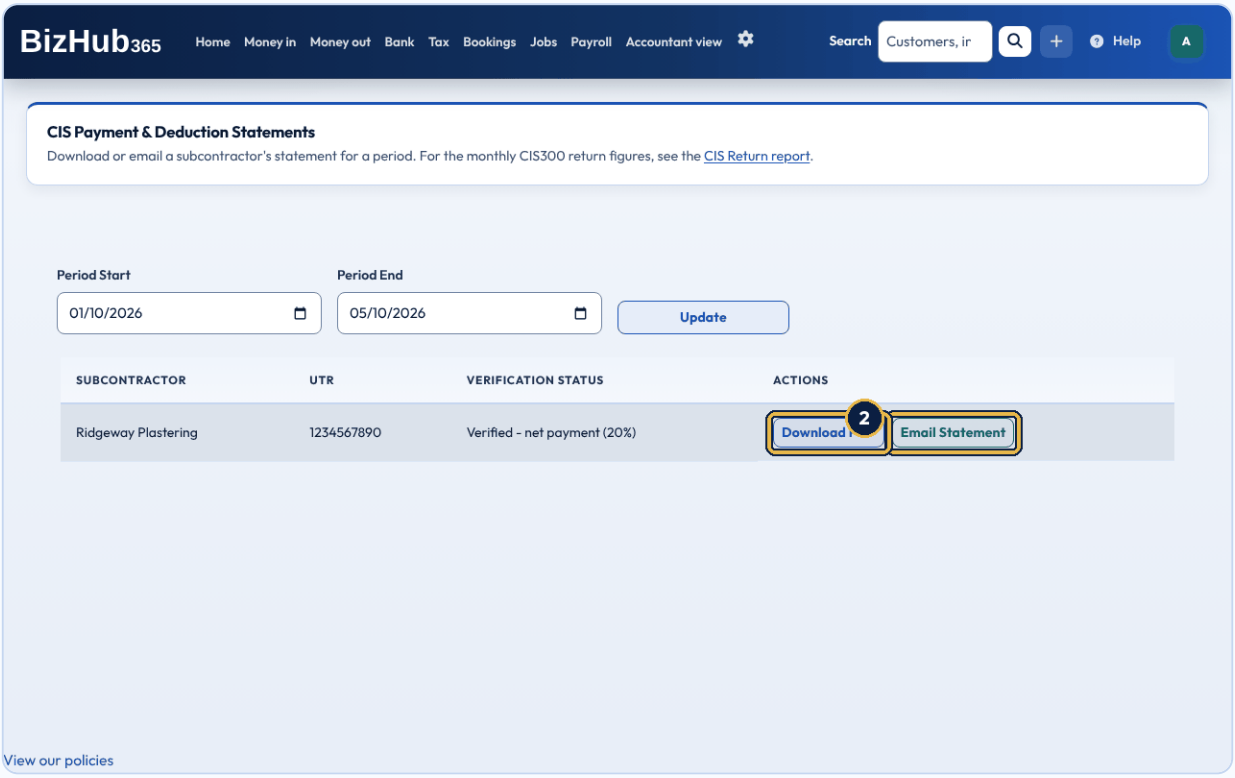
Before you start The subcontractor must be a supplier with CIS Subcontractor ticked, and have an email address to be emailed.

1. Open **Money out** → **CIS statements**. Choose the **Period Start** and **Period End** and choose **Update**.



Step 1. Choose the period and choose Update.

2 Choose **Email Statement** on the subcontractor's row, or **Download PDF** to save it yourself.



Step 2. Choose Email Statement, or Download PDF.

When it worked: A message says the statement is queued to email to the subcontractor. They receive CIS Payment & Deduction Statement from your business, with the PDF attached. Replies go to your business email address.

What can go wrong

If this happens	Do this
A message says the subcontractor has no email address on record.	Add one with **Edit** on Money out → Suppliers, or download the PDF and send it yourself.

Fixed assets

Where to find it: Money out → Fixed assets

Register plant, vehicles, and equipment you will use for more than a year. Fixed Assets is a section, on at the start for limited companies. Sole traders and partnerships can switch it on in Business Settings → Sections. BizHub365 puts the cost on the balance sheet as a fixed asset instead of counting it as an expense. Each month it then charges part of the cost to your profit and loss as depreciation, spread evenly over the useful life you enter. The list shows the monthly charge, the depreciation so far and the book value; the Fixed Asset Depreciation report has the full schedule.

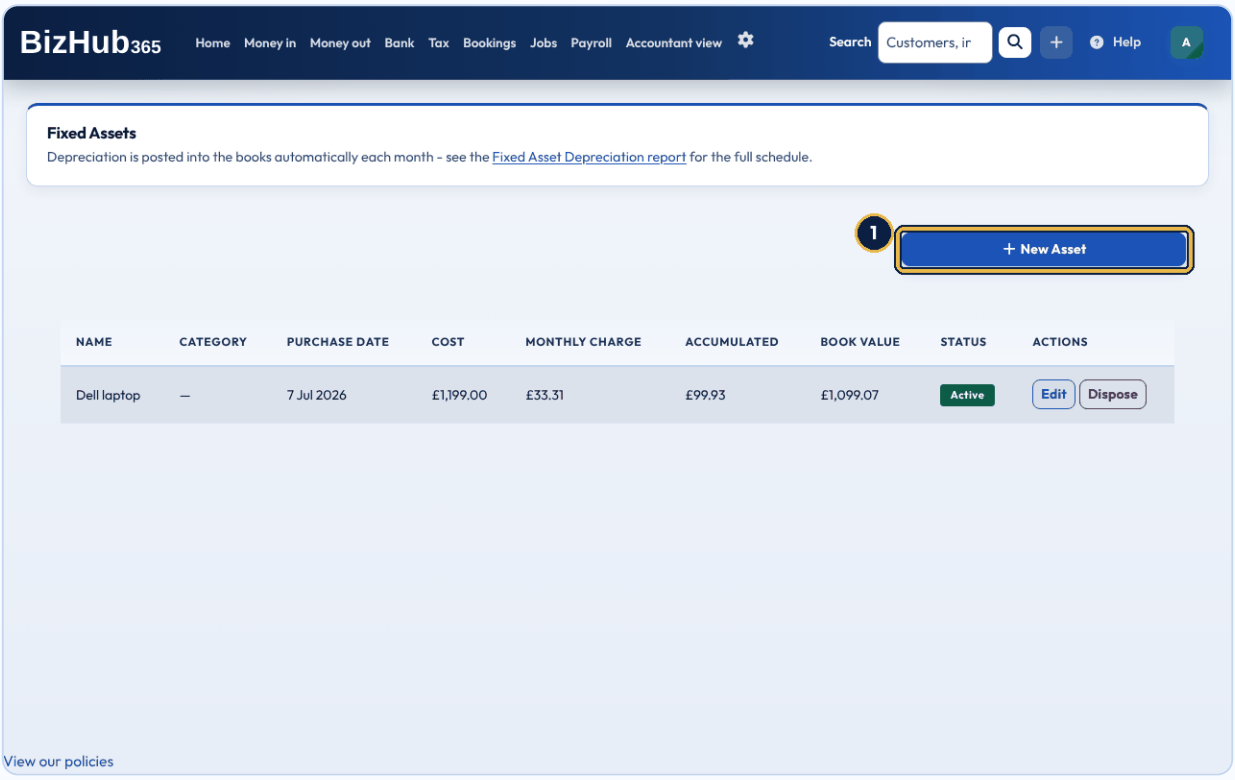
Add a fixed asset

Goal Register something you bought to keep, so it is depreciated each month.

Who can do it Members of the business with the Edit permission.

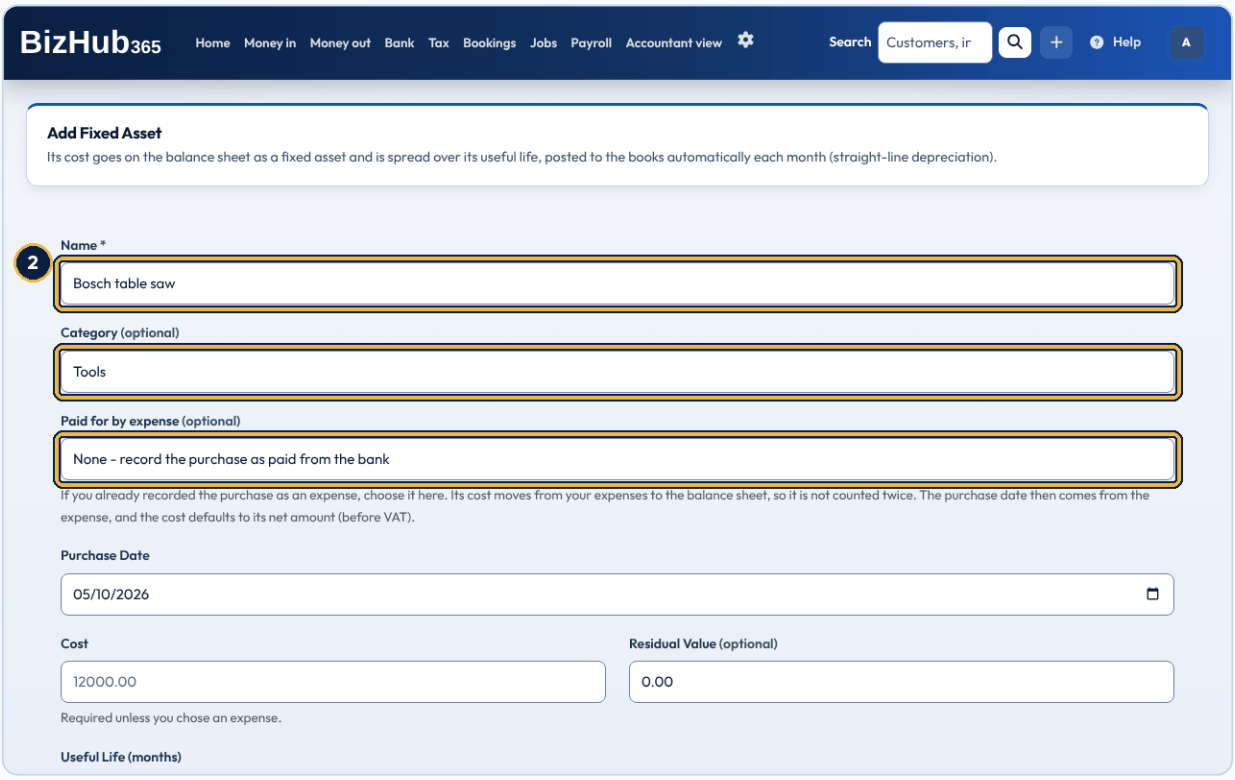
Before you start Know the cost, the purchase date and how many months you expect to use it. If you already recorded the purchase as an expense, have that to hand.

1. Open **Money out** → **Fixed assets** and choose **New Asset**.



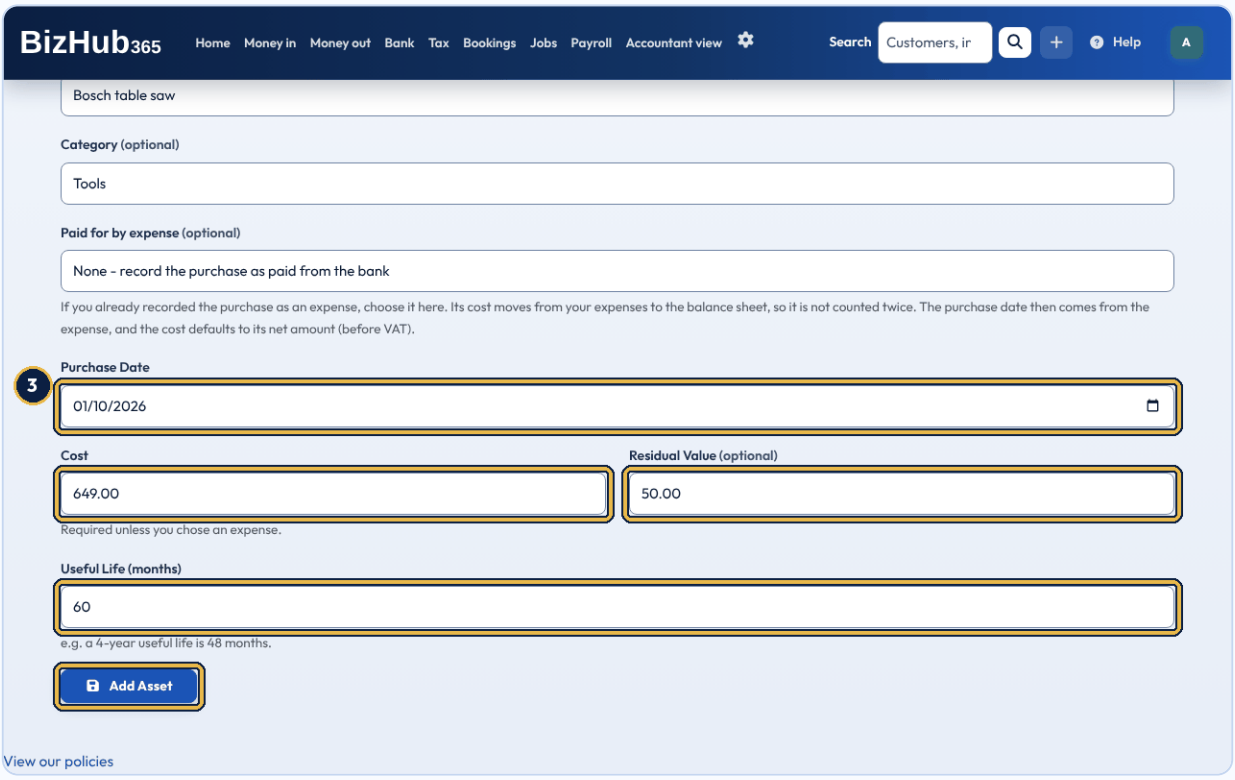
Step 1. Choose New Asset.

2 Type the **Name** and, if you like, a **Category**. In **Paid for by expense**, choose the expense you recorded for it, or leave None.



Step 2. Type the name and category, and choose the expense that paid for it, if any.

3 Check the **Purchase Date**, type the **Cost**, the **Residual Value** (what you expect it to be worth at the end, often 0) and the **Useful Life (months)**, then choose **Add Asset**.



Step 3. Type the date, cost, residual value and useful life, then choose Add Asset.

When it worked: The message Fixed asset created and its cost added to the balance sheet appears, and the asset is listed as Active.

What can go wrong

If this happens	Do this
The message says it costs less than your capitalisation threshold.	It is treated as an expense and not depreciated, and the list shows Expensed (below threshold). See below.
A message says the cost can't be more than an amount.	With an expense chosen, the cost can't be more than the part of the expense's net amount not already registered as an asset.

If you choose an expense in **Paid for by expense**, the purchase date comes from the expense, and the cost starts at the expense's net amount (before VAT). The cost moves out of your expenses and onto the balance sheet, so it is not counted twice. The VAT you reclaim stays as it was. If there is no expense, leave it at None. BizHub365 records the purchase as paid from your bank account on the purchase date.

NOTE

An expense that paid for a fixed asset can't be deleted, because the asset's cost comes from it.

Capitalisation threshold

Small items such as a drill or a keyboard are usually treated as an expense straight away, even if they last a few years. Set the amount in Settings → Business and tax setup → **Fixed Asset Capitalisation Threshold**. An asset that costs less than the threshold is treated as an expense: it stays in your expenses (or is recorded as an expense paid from the bank), it is not depreciated, and it does not appear on the balance sheet. The list shows it as “Expensed (below threshold)”. The threshold is 0 unless you change it, which puts every asset you register on the balance sheet.

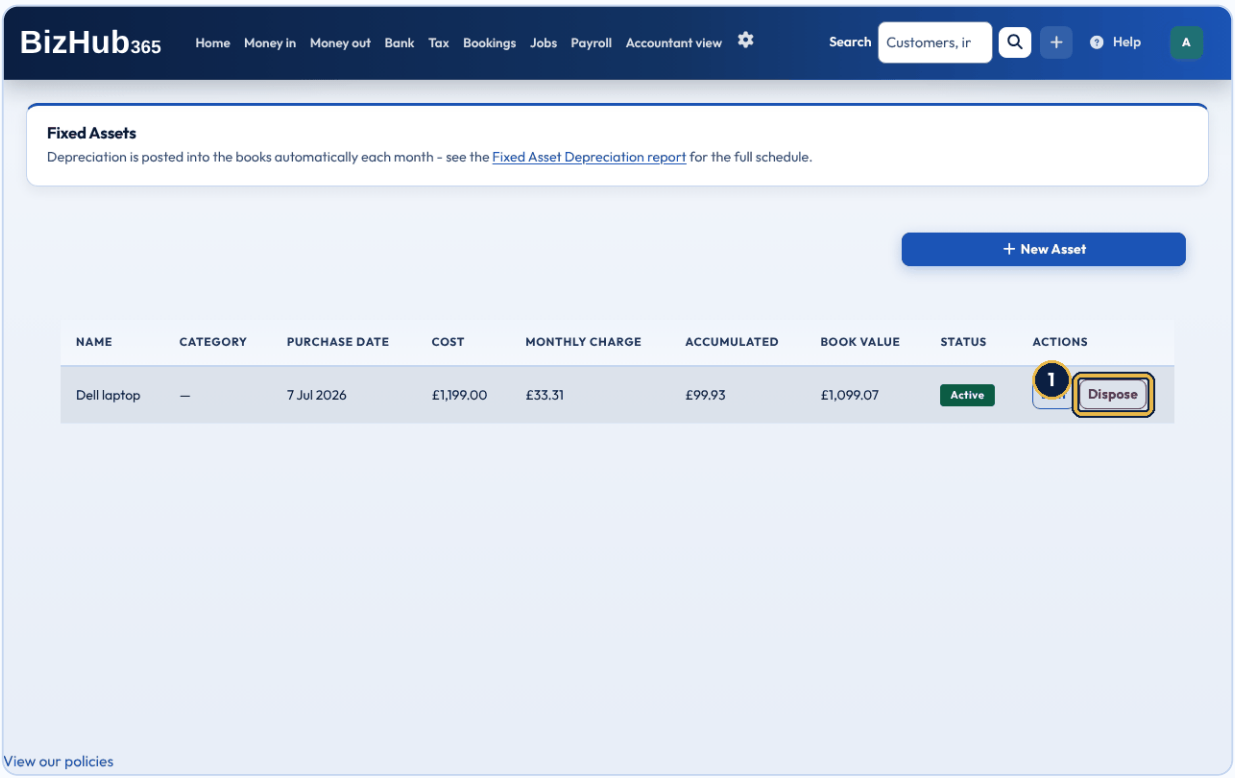
Edit an asset

Edit on the asset's row is there until its first depreciation is posted. If you change the cost or date, BizHub365 reverses the original purchase entry and posts a corrected one.

Dispose of an asset

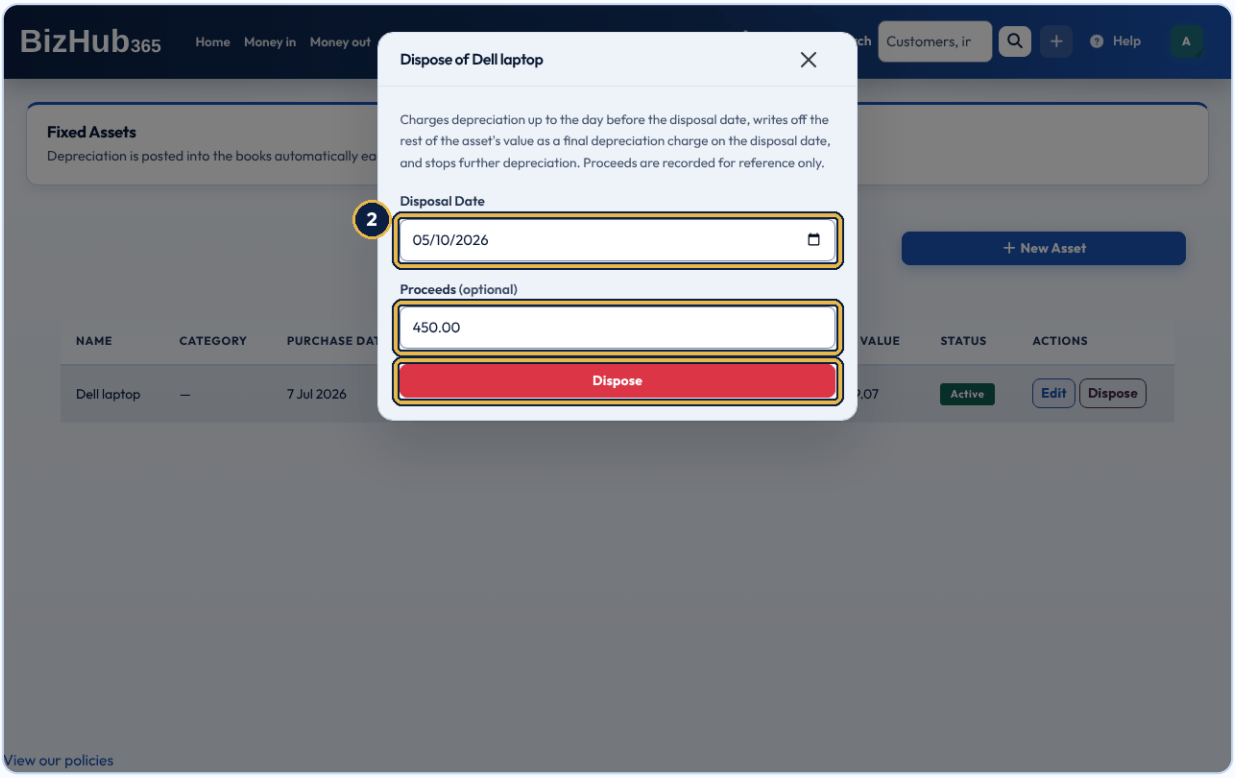
Goal	Record that you sold, scrapped or gave away an asset.
Who can do it	Members of the business with the Edit permission.
Before you start	Know the date it went and what you got for it, if anything.

1. Choose **Dispose** on the asset's row.



Step 1. Choose Dispose on the asset.

2. Check the **Disposal Date**, type the **Proceeds** if it was sold, and choose **Dispose**.



Step 2. Check the date, type any proceeds, then choose Dispose.

When it worked: A message says the asset was disposed of, and the list shows Disposed with the date.

BizHub365 posts depreciation up to the day before the disposal date, takes the cost and the depreciation so far off the balance sheet, records any proceeds as money received into your bank account, and books the difference as a profit or loss on disposal. The Dispose window says what will happen to that asset. An asset expensed below your capitalisation threshold is only marked disposed, and nothing is posted. An older asset whose purchase was never put on the balance sheet has the rest of its value written off as a final depreciation charge on the disposal date, and its proceeds are recorded for reference only.

TIP

Assets added before this change had depreciation posted but not their cost. They have been added to the balance sheet on their purchase date. Where BizHub365 could not tell how the original purchase was recorded, the other side of that entry is in the **Suspense** account. Ask your accountant to move it to the right account with a manual journal; the annual accounts warn you while Suspense has a balance.

Tax settings for trading abroad

Where to find it: Settings → Tax settings

Tax Settings is for businesses that sell outside the UK. Leave it off if you only trade at home. **International trading** turns on a currency choice on invoices and quotes, and works out tax by the customer's jurisdiction instead of always applying your home VAT rate. If you are VAT registered, you can also set your **Home tax jurisdiction** and declare the foreign tax registrations you hold (for example EU VAT OSS). Sales to customers outside your declared jurisdictions are treated as exports and zero-rated by default. Your VAT accounting basis (accrual or cash) is in Settings → Business and tax setup.

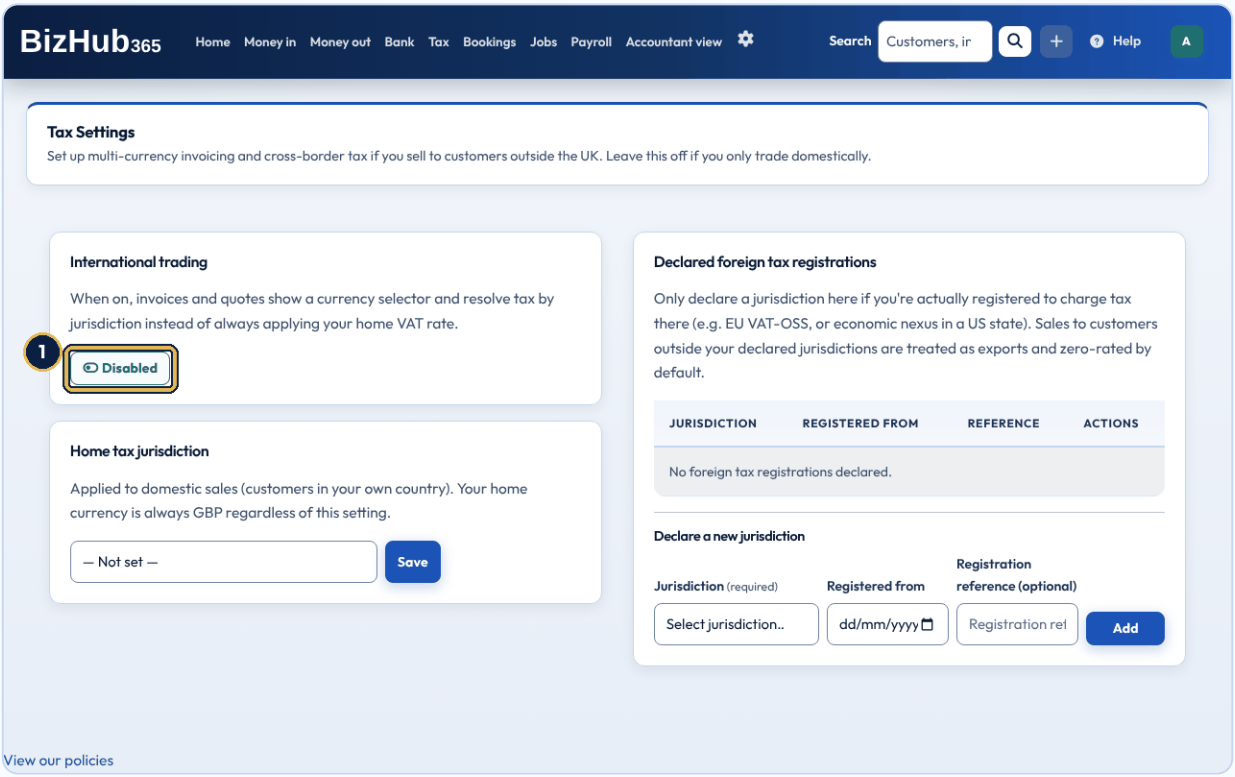
Turn on international trading

Goal Invoice in other currencies and charge tax by the customer's country.

Who can do it Members of the business with the Edit permission.

Before you start You only need this if you sell to customers outside the UK.

1 Open **Settings** → **Tax settings** and choose the **Disabled** button under International trading.



Step 1. Choose the Disabled button to turn it on.

When it worked: The message International trading support turned on appears and the button reads Enabled. Choose it again to turn it off.

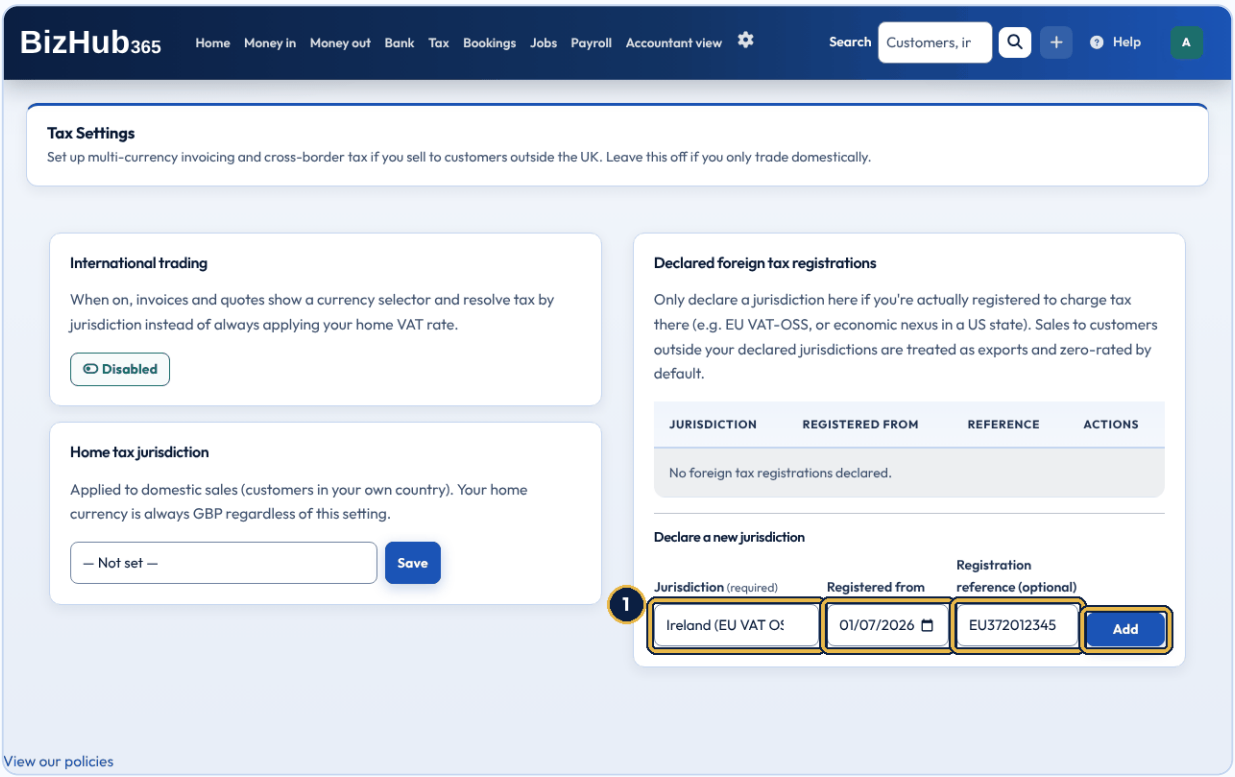
Declare a foreign tax registration

Goal Tell BizHub365 you are registered to charge tax in another jurisdiction.

Who can do it VAT-registered businesses; members with the Edit permission.

Before you start Only declare a jurisdiction where you are actually registered. Have the date your registration started and its reference.

1. On **Settings** → **Tax settings**, under **Declare a new jurisdiction**, choose the **Jurisdiction**, the **Registered from** date and, if you have one, the **Registration reference**, then choose **Add**.



Step 1. Choose the jurisdiction and date, type the reference, then choose Add.

When it worked: A message says the tax nexus is declared for that jurisdiction, and it is listed under Declared foreign tax registrations with **Remove**.

PART III · MONEY · CHAPTER 15

Jobs

A job is one piece of work for one customer. Link its quotes, invoices, expenses, trips and time to it and see the profit so far.

What a job is

Where to find it: Jobs → All jobs

A job is one piece of work for one customer, such as a kitchen rewire or a garden fence. It has a title, the customer, the site address if the work isn't at the customer's own address, a start date and a due date, notes, and documents and photos. Quotes, invoices, expenses, mileage trips, time and bookings can each be linked to a job. The job's page then adds them up: what you quoted, what you invoiced, what you have been paid, what the job has cost and the profit so far. The **Jobs** menu in the top bar, shown while the Jobs section is on, has **All jobs**, **New job** (for members who can edit) and **My time**. The Jobs list has the tabs **Open**, **Done** and **All**, a **Search** box (title, reference, site address, notes or customer) and a **Customer** filter. Jobs is a section you can switch off in Business Settings → Sections. While it's off, the Jobs pages say so and send you to Sections, the Job list leaves the invoice, quote, expense, trip and booking forms, and the customer's job page link shows a page not found until you switch it back on. Before Jobs this section was called Projects: your projects are your jobs, and the old Projects links open the Jobs pages.

Each job shows its stage, worked out from what you have done:

- **Quoted**: it only has quotes so far.
- **Booked**: agreed, with a booking or a start date still to come, or nothing added yet.
- **In progress**: the start date has come, or an invoice, expense, trip or time is on it.
- **Paid**: every invoice on the job is paid, so the job is complete. BizHub365 marks it done by itself when the last invoice is paid in full.
- **Invoiced**: marked done with an invoice still to be paid. **Done**: marked done with no invoice.
- **Cancelled**: you chose Cancel job.

The job's steps

Each job's page starts with its **Steps**, so you can see where the job is and what to do next. The current step is highlighted and its next action is the main button:

- **Build the job**: the customer, site address and dates. Done once the job has a customer; until then the button is **Add the customer**.
- **Quote the job**: optional. The button is **New quote**, with **Skip the quote: new invoice** beside it. It shows Skipped once you invoice without a quote.

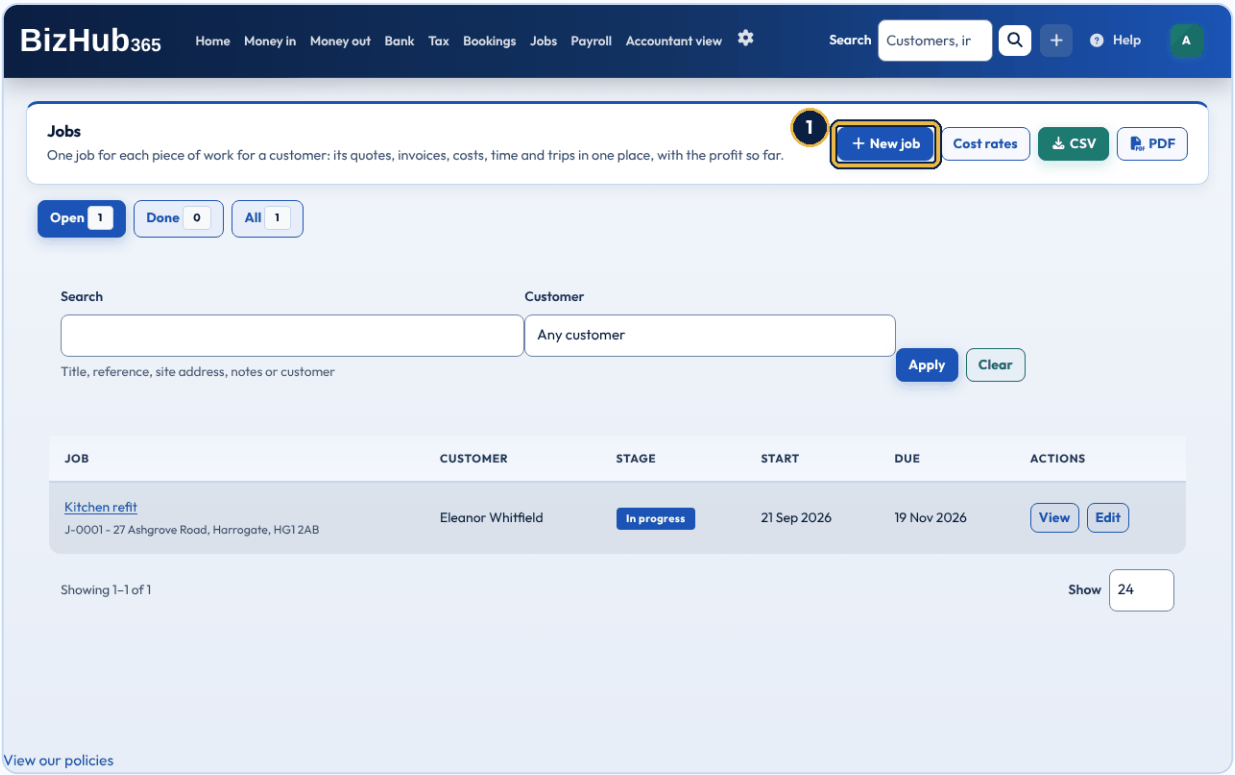
- **Invoice the job**: the button invoices the quote (it opens the quote, where you choose Convert to Invoice) or makes a **New invoice**.
- **Paid and complete**: the button opens the first invoice still to be paid, to record a payment. When every invoice on the job is paid in full, the job is marked done by itself and its stage shows **Paid**. A part payment keeps it open, and so does a credit note against one of its invoices: then you choose Mark done yourself.

You can still choose **Open again** on a done job; it is checked again the next time one of its invoices is paid in full.

Add a job

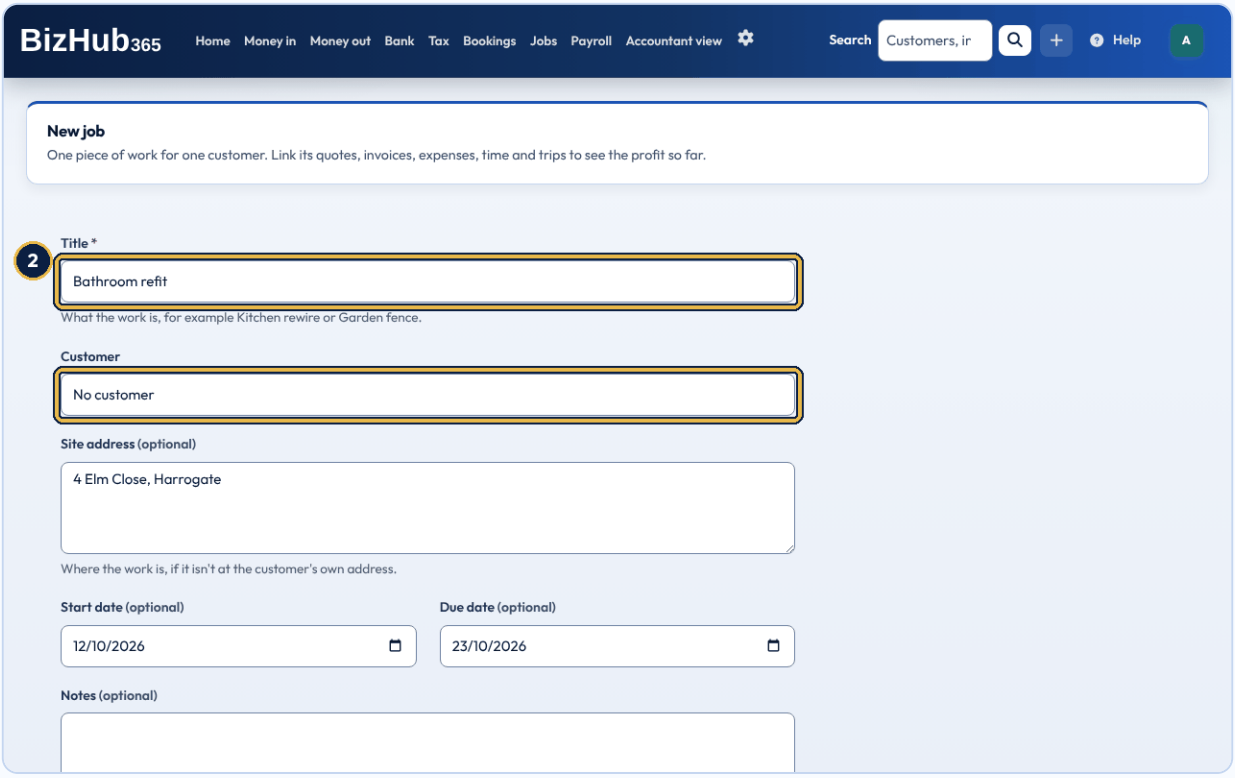
Goal	Start keeping one piece of work together.
Who can do it	Members of the business with the Edit permission.
Before you start	Nothing. Add the customer first if you want the job to have one.

1 Open **Jobs** → **All jobs** and choose **New job**, or choose **Jobs** → **New job**.



Step 1. Open Jobs, then All jobs, and choose New job.

2. Type the **Title** and choose the **Customer** (you need one to invoice its time). Add the **Site address**, **Start date**, **Due date** and **Notes** if you want. Under **More options** you can type your own **Reference** (left empty, the job is numbered J-0001 and so on), a **Cost budget**, and tick the **Subcontractors who can log time**. Choose **Create job**.



Step 2. Type the title, choose the customer, fill in what else you know, then choose Create job.

When it worked: You see *Job created.* and the job's page opens.

What can go wrong

If this happens	Do this
Enter the job's title, for example Kitchen rewire.	The form keeps what you typed. Type a title and choose Create job again.
A job with reference "[reference]" already exists. Enter a different one or leave it empty.	Each reference can be used once in your business. Change it, or empty the box to have one given.
The due date can't be before the start date.	Check the two dates and choose Create job again.

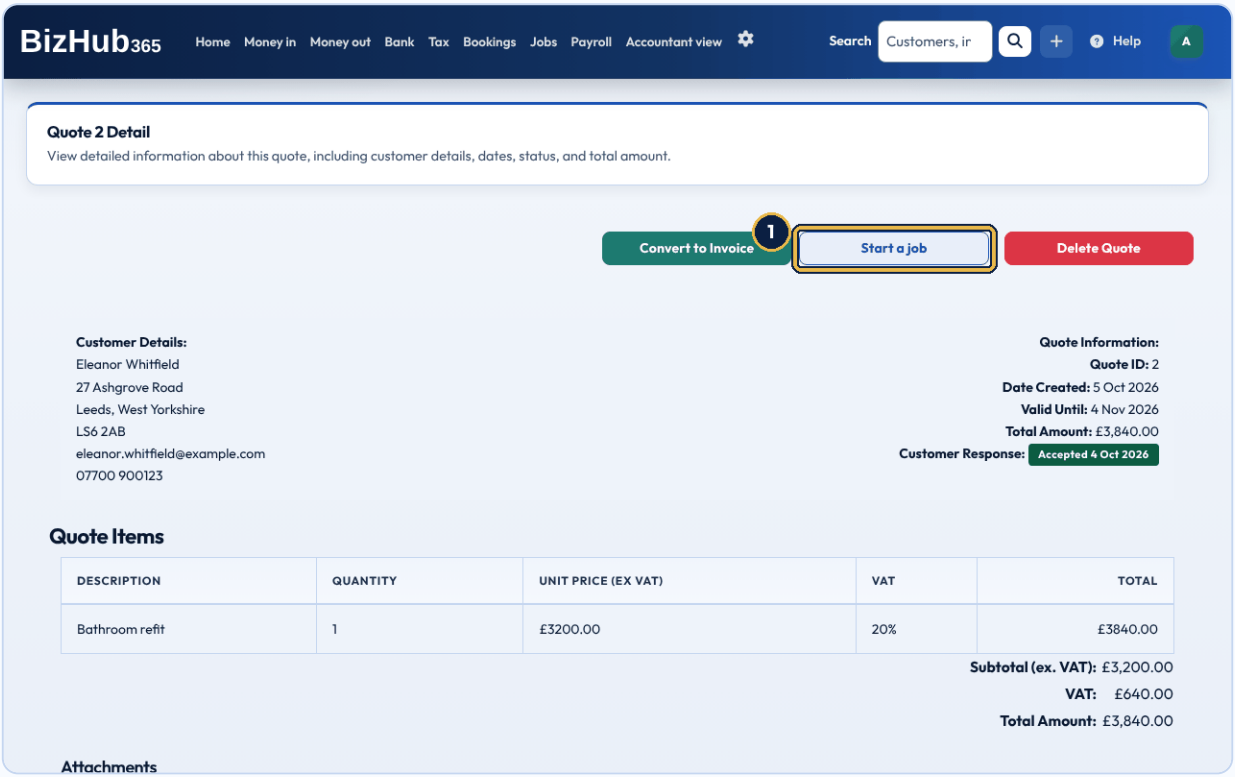
Start a job from a quote

Goal Turn a quote the customer has agreed into a job in one click.

Who can do it Members of the business with the Edit permission.

Before you start The quote isn't on a job yet and hasn't been declined.

1. Open the quote (Money in → Invoices and quotes, the Quotes tab) and choose **Start a job**.



Step 1. On the quote's page choose Start a job.

When it worked: You see *Job started from Quote #[number]. Add the site address and dates with Edit job.* The new job is open, has the quote's customer, is named after the quote's first line and has the quote linked. The quote's page then has **View job**. When you convert the quote, the invoice is on the same job.

- To change a job, choose **Edit job** on its page, change the details and choose **Save changes**. Jobs can't be deleted.
- When the work is finished, choose **Mark done** on the job's page (*Job marked done.*). If the job has approved time that isn't invoiced yet, a page asks *Invoice the time first?*: choose **Invoice the time and mark done** (pick the Payment terms; the invoice is emailed to the customer straight away) or **Mark done without invoicing** (the time stays on the job to invoice later). **Open again** puts it back on the Open tab. **Cancel job** (after a confirmation) marks a job that won't go ahead; its records stay as they are.
- To let a subcontractor log time on a job, tick them under **Subcontractors who can log time** on New job or Edit job and save. The job then appears on their My Work page while it's open. Untick them to stop it. They never see the job's money.

Link records to a job

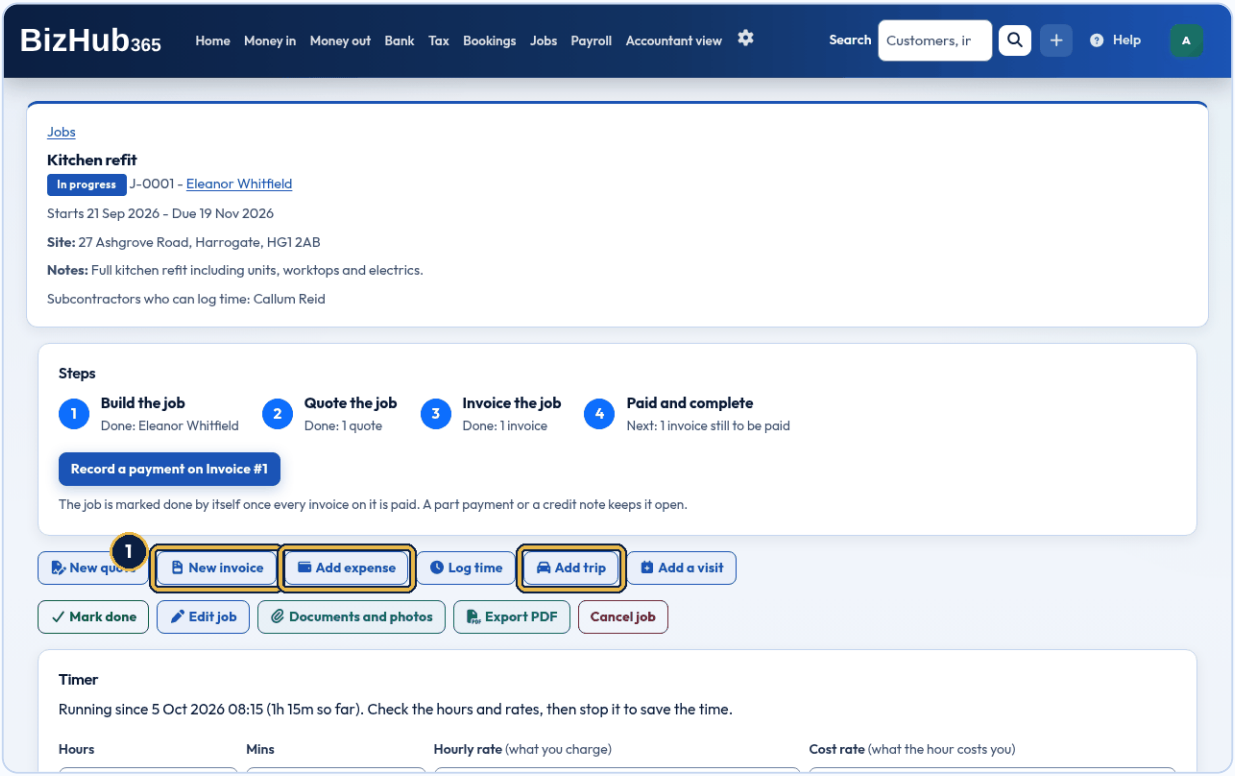
Link a quote, invoice, expense or trip to a job

Goal Count it in the job's figures.

Who can do it Members of the business with the Edit permission.

Before you start The job is open. Only open jobs are offered, and on a quote or invoice only the chosen customer's jobs (and jobs with no customer).

1. On the job's page choose **New quote**, **New invoice**, **Add expense** or **Add trip**: the form opens with the job (and on a quote or invoice its customer) already chosen. Or, on any of those forms, choose the job in the **Job** list (on an invoice it is under **More options**).



Step 1. On the job's page choose New invoice, Add expense or Add trip (or New quote), and save it as usual.

2. Save the quote, invoice, expense or trip as usual.

When it worked: It is listed on the job's page and counted in the job's figures. To link a booking you already have, open it from the Diary and choose the job in its **Job** list, then **Update Booking**. To book a new visit, see below.

A job's invoices and quotes show its reference and title (for example *Job: J-0001 - Kitchen rewire*) on their pages, in their PDFs and in the summary of the emails that send them, so your customer knows which job they are for.

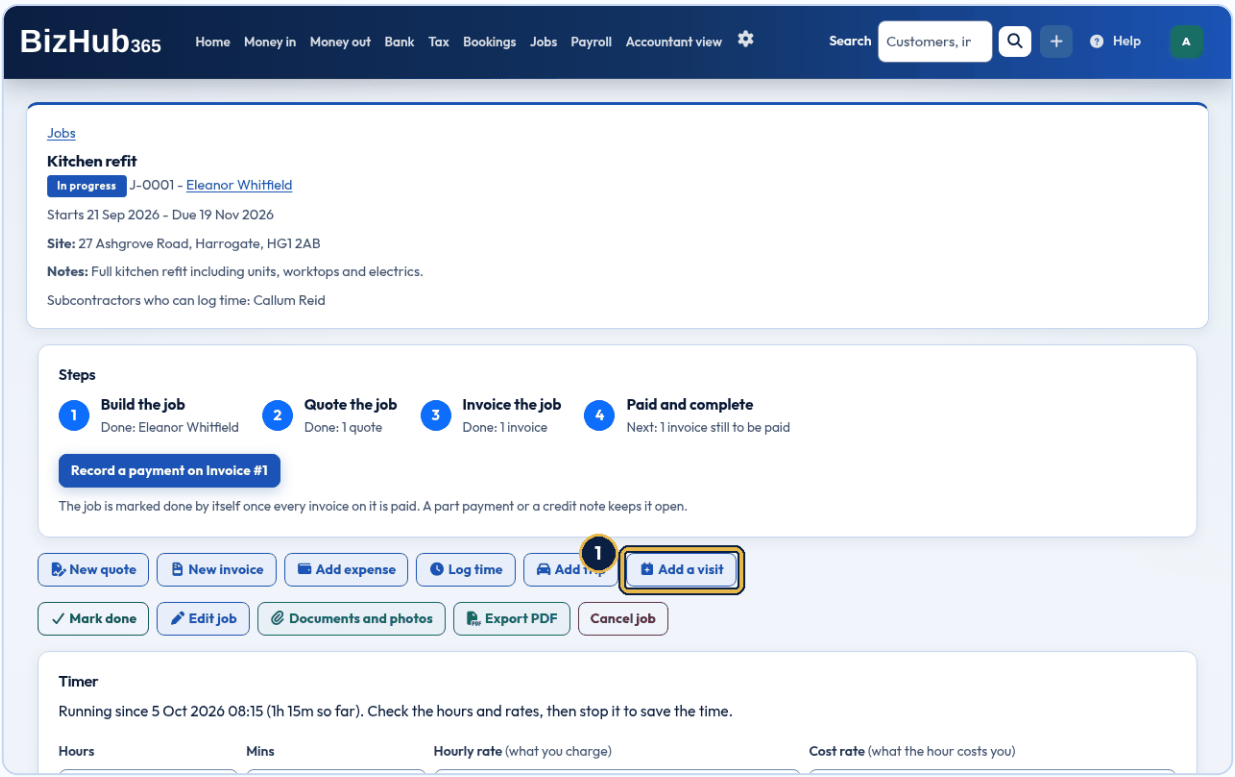
Visits

A job can have several visits, such as a first fix and a second fix. Each visit is a booking in the Diary with the job chosen. The job's page lists its **Visits**, soonest first, with the date and time, what it is for, who is booked and its status.

Book a visit for a job

Goal	Put a date in the Diary for work on the job.
Who can do it	Members of the business with the Edit permission.
Before you start	The Bookings section and the Jobs section are on, and the job is open.

1. On the job's page choose **Add a visit**. The Diary opens with **New Booking** and the job chosen in its **Job** list. Or open the Diary, choose New Booking and choose the job there: its customer's name, email and phone are filled in for you.



Step 1. On the job's page choose Add a visit.

2. Fill in the rest as for any booking (see Add a booking yourself) and choose **Create Booking**.

When it worked: The visit is in the Diary and listed under Visits on the job's page. Add another visit the same way.

The job's page

The job's page shows the stage, the reference, the customer, the dates, the site address and the notes, then the Steps, then **New quote**, **New invoice**, **Add expense**, **Log time**, **Add trip** and **Add a visit**, and **Mark done**, **Edit job**, **Documents and photos** and **Export PDF**. The **Timer** comes next (see Time work on a job with the timer). Under **So far** are these figures:

- **Quoted**: the quotes on the job, except declined ones.
- **Invoiced**: the invoices on the job, less any credit notes against them.
- **Paid**: what the customer has paid on those invoices, and **Still to be paid**. A credit note set against an invoice, or CIS a contractor took off, settles it but isn't money paid.
- **Costs**: the expenses on the job, less any refunds from the supplier, plus the HMRC mileage allowance of the job's trips (trips of a vehicle on actual costs add nothing), plus the time logged at each person's cost rate (see Set cost rates for job time). With a cost budget set, it is shown here too.
- **Profit so far** (or Loss so far): Invoiced less Costs.

When you are VAT registered, Quoted, Invoiced, Paid and Still to be paid are shown in two columns, **Before VAT** and **With VAT**, and Costs and Profit so far are before VAT, because VAT isn't your income or your cost. When you aren't, there is one figure each: the full amounts. The figures only add up what is already saved: they never change your books or what is sent to HMRC. The **Job Profitability** report (Tax → Reports, under For your accountant) shows the same figures for every job. Below come the **Quotes**, **Invoices**, **Expenses**, **Mileage trips**, **Visits** and **Time** on the job, and the **Customer's job page** link. **Documents and photos** keeps files with the job (only you and your team see them).

> **NOTE**
> Members with only the View permission see the job and everything on it, but no buttons to add, change, approve or invoice anything.

Export the Jobs list

On **Jobs** → **All jobs**, **CSV** downloads the jobs on the tab you are on (with your search and customer filter) as a spreadsheet, one row per job with its reference, title, customer, site address, status, stage, dates and its figures: Quoted, Invoiced, Paid, Still to be paid, Expenses, Mileage, Time cost, Costs, Profit so far, Hours and the cost budget. **PDF** gives the same jobs as a printable table; a long list is prepared in the background and you are emailed a link.

Jobs in the app

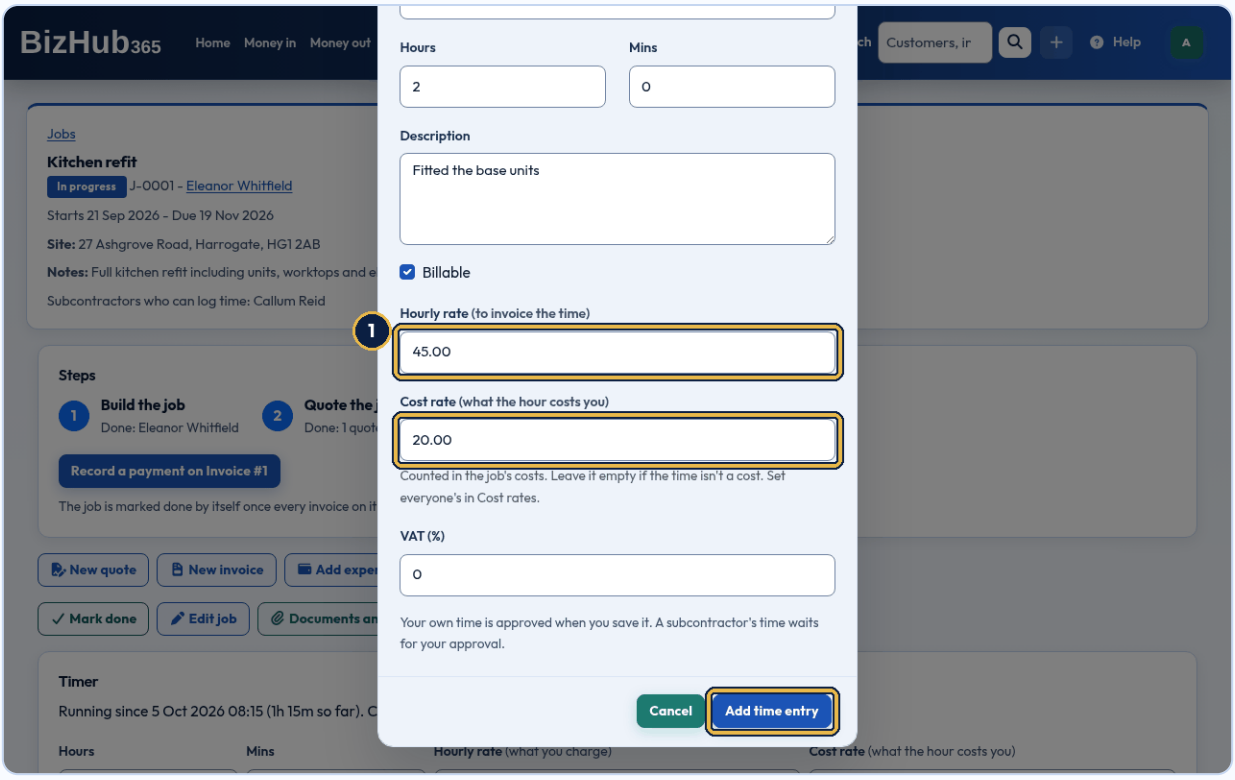
In the BizHub365 app, **Money in** → **Jobs** (while the Jobs section is on) lists your jobs with the same tabs and search. Each job's page shows its steps, its figures so far (with the Before VAT and With VAT columns when you are VAT registered), any open disputes from the customer, its visits and what is linked to it, and has **Add expense**, **Add trip** and **Add a visit**. **Add expense**, **Add trip** and **Create Booking** in the app also have a **Job (optional)** list. Adding, changing, quoting and invoicing jobs is on the website.

Time

Log time on a job

Goal	Record hours worked on the job, to bill it.
Who can do it	Members of the business with the Edit permission. Subcontractors log time on My Work (see Log your time as a subcontractor).
Before you start	Nothing.

1. On the job's page choose **Log time**. Check the **Date** and fill in **Hours**, **Mins** and **Description**. Leave **Billable** ticked to bill it, and check the **Hourly rate** to invoice it at (your last rate is filled in). **Cost rate** starts with your own cost rate; change it or leave it empty if the time isn't a cost. Choose **Add time entry**.



Step 1. Choose Log time, fill in the hours, description and rate, then choose Add time entry.

When it worked: You see *Time entry added.* The entry is listed under Time, and on your My Time page. Time you and your team log is approved when you save it; a subcontractor's time is Pending until you approve it (see Approve or reject time). With a cost rate, its cost is shown under Cost and counted in the job's Costs.

What can go wrong

If this happens	Do this
Enter the time as hours (for example 1.5 for an hour and a half) and whole minutes from 0 to 59.	Hours can be a decimal, such as 1.5, but not text or a negative number, and Mins must be a whole number up to 59. Nothing is saved; add the entry again.
Enter the rate in pounds an hour, for example 25, or leave it empty.	The Cost rate must be a number of pounds. Nothing is saved; add the entry again.

Time work on a job with the timer

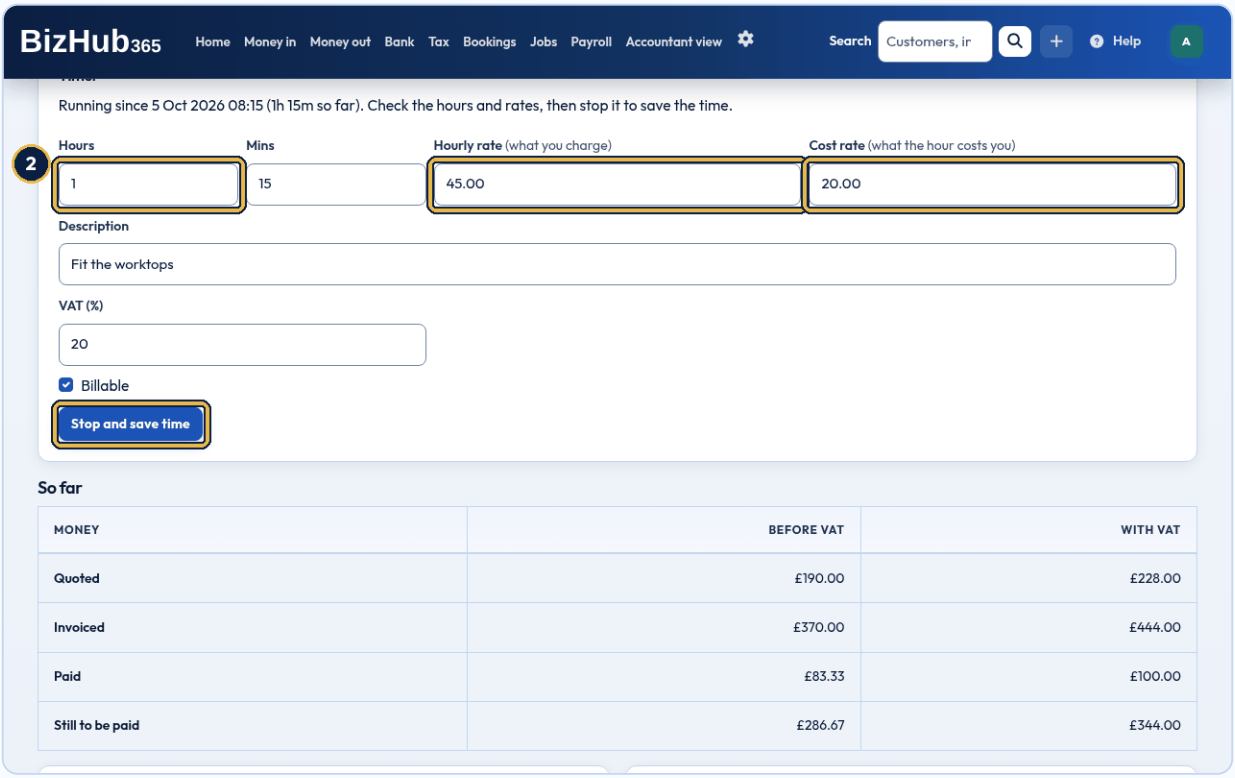
Goal Start a clock when you start work and stop it when you finish, instead of working out the hours.

Who can do it Members of the business with the Edit permission. One timer runs at a time for each person.

Before you start The job is open.

1. On the job's page, under **Timer**, choose **Start timer**.

2. When you finish, check **Hours** and **Mins** (the time since you started is filled in), the **Hourly rate** you charge, the **Cost rate** (what the hour costs you), the **Description** and **Billable**, then choose **Stop and save time**.



Step 2. Check the hours, the hourly rate and the cost rate, then choose Stop and save time.

When it worked: You see *Time saved: [hours]h [minutes]m.* and the time is listed under Time, approved at once, as if you had logged it (a subcontractor's timer time waits for your approval). While a timer runs, the time list shows it as *Timer running*; it adds nothing to the figures until it's stopped. In the BizHub365 app, a job's page has the same **Start timer** and **Stop timer**; after Stop timer you check the hours and the rates, then choose **Save time**. With no signal, the start and stop are kept on the phone and uploaded when you are back online.

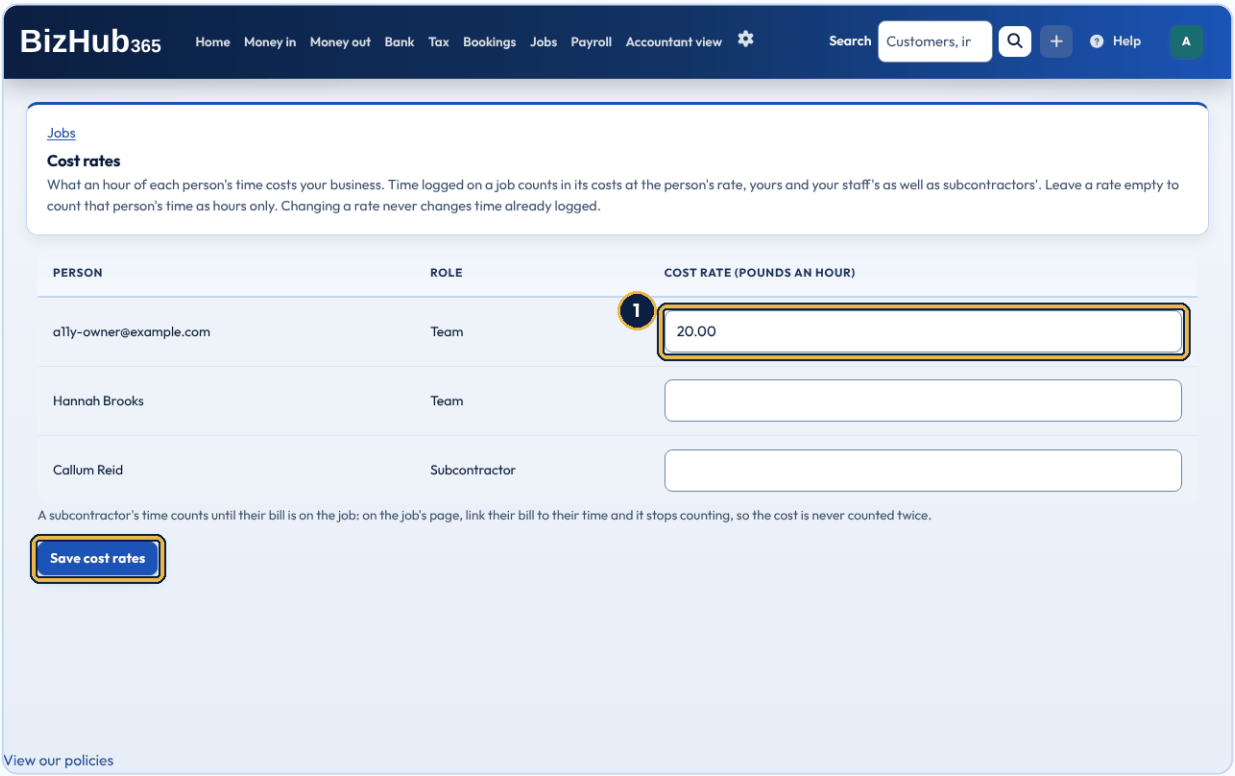
What can go wrong

If this happens	Do this
You already have a timer running on [job]. Stop it first.	Open that job and stop its timer, then start this one.
Enter the time worked: more than nothing and at most 24 hours.	Check the hours and minutes. For longer work, log each day's time separately.

Set cost rates for job time

Goal	Count the time logged on jobs as a cost, at what an hour of each person's time costs you.
Who can do it	Members of the business with the Edit permission.
Before you start	Nothing. Leave a rate empty to keep that person's time as hours only.

1. On **Jobs** → **All jobs** choose **Cost rates**. Type each person's rate in pounds an hour, yours and your team's as well as your subcontractors', and choose **Save cost rates**.



Step 1. Type each person's cost rate in pounds an hour and choose Save cost rates.

When it worked: You see *Cost rates saved. Time logged from now on uses them.* Each new time entry keeps the rate it was logged at, so changing a rate never changes time already logged.

What can go wrong

If this happens	Do this
Some rates need fixing.	The rate under the highlighted person isn't a number of pounds. Nothing is saved until every rate is right.

A subcontractor's time counts as a cost at their rate until their bill is on the job. When you add their bill as an expense on the job (with CIS or not), the Time section asks **Is a subcontractor's bill on this job?**: choose

the expense under their name and choose **Link their bill**. Their time up to the bill's date then shows *In their bill* and stops counting, so the job's Costs count the bill and never the same work twice.

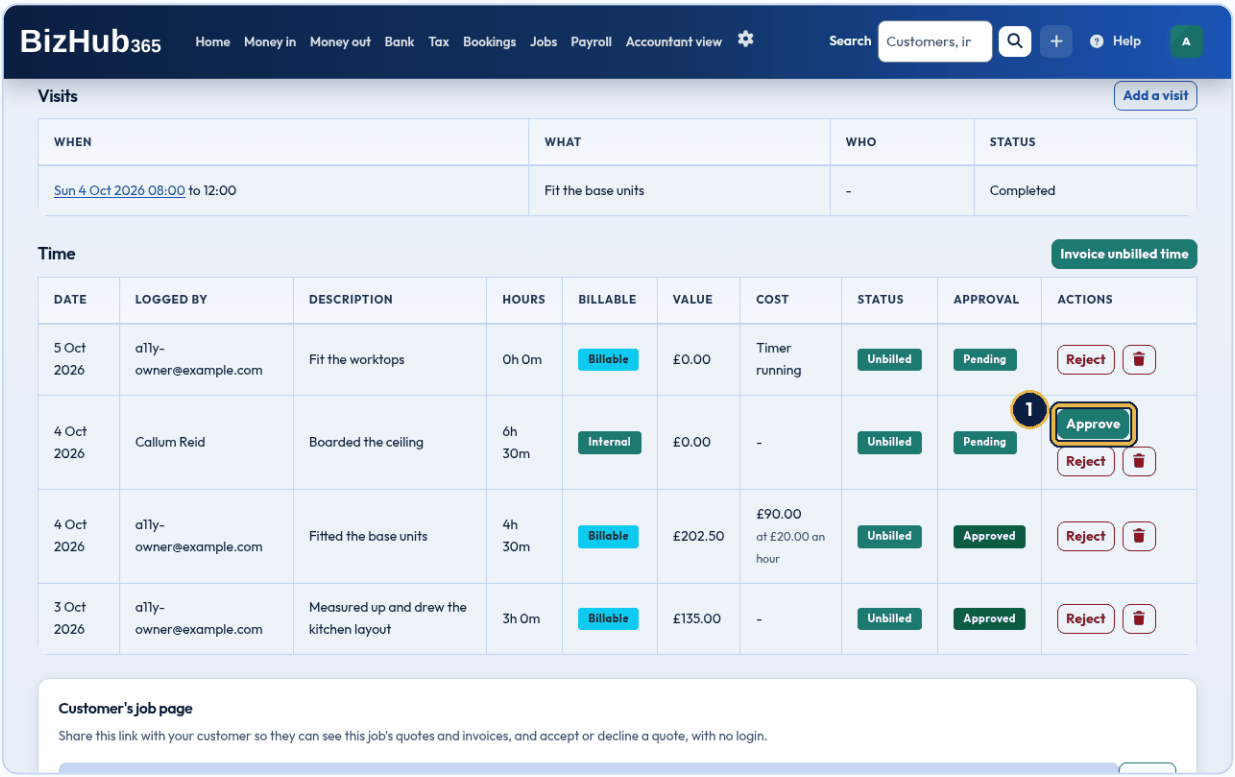
Approve or reject time

Goal Check a subcontractor's time before it's billed.

Who can do it Members of the business with the Edit permission.

Before you start Only approved time can be invoiced. Time you and your team log (anyone who isn't a subcontractor) is approved when it's saved; a subcontractor's time, logged on My Work or with their timer, is billable and Pending until you approve it. Time logged before this change that is still Pending stays Pending until you approve it.

1. Under Time, choose **Approve** on the entry. To turn it down, choose **Reject**, give a reason if you want and choose **Reject**.



Step 1. Choose Approve on the time entry, or Reject.

When it worked: You see *Time entry approved.* or *Time entry rejected.* A rejected entry shows the reason. An approved entry can't be deleted until it's rejected, except time you or your team logged, which you can delete while it isn't invoiced. Invoiced time can't be changed.

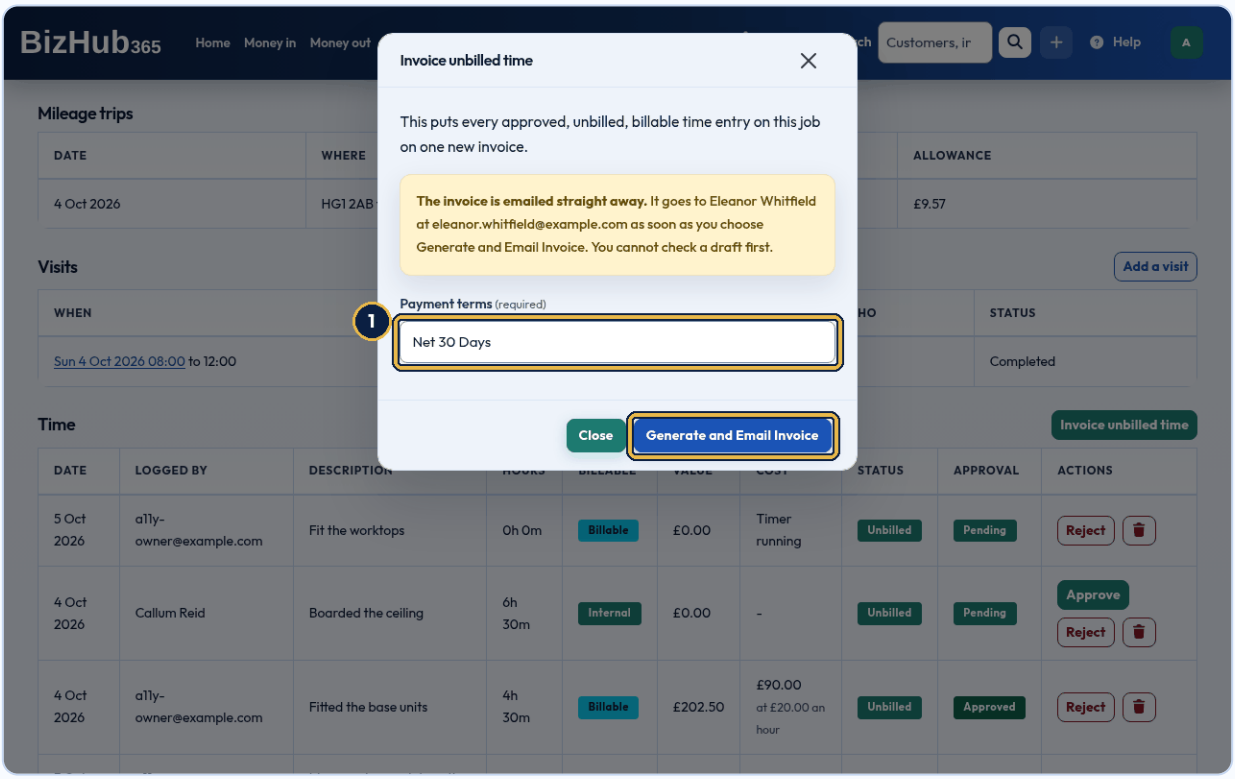
Invoice the time on a job

Goal Bill the hours worked.

Who can do it Members of the business with the Edit permission.

Before you start The job needs a customer, and the time must be billable, approved and not yet invoiced.

1. Choose **Invoice unbilled time** beside Time and choose the **Payment terms**. The window warns that the invoice is emailed straight away. Choose **Generate and Email Invoice**.



Step 1. Choose Invoice unbilled time, pick the payment terms and choose Generate and Email Invoice.

When it worked: You see *Invoice #[number] generated from unbilled time.* All the approved, billable, unbilled time goes on one invoice on the job, which is created and emailed to the customer as a PDF straight away. The entries show Invoiced.

What can go wrong

If this happens	Do this
There is no approved, unbilled billable time to invoice on this job.	Approve the time first. Entries marked Internal (not billable) are never invoiced.
This job has no customer. Add a customer to the job before invoicing its time.	Choose Edit job, choose the Customer and save.

The customer's job page

Each job has a link you can give the customer. With no login, they see the job (its title, reference, stage, dates and site address), **Visits and time** (each day with a visit booked or time logged: the visit's times and

the billable time logged that day, added up per day), its quotes (and can accept or decline them) and its invoices with how to pay. If they disagree with a visit or the time logged, the page asks them to contact you directly: sort it out with them as you normally would. They never see your notes, who logged the time, its descriptions or rates, internal (not billable) or rejected time, costs, the budget or the profit.

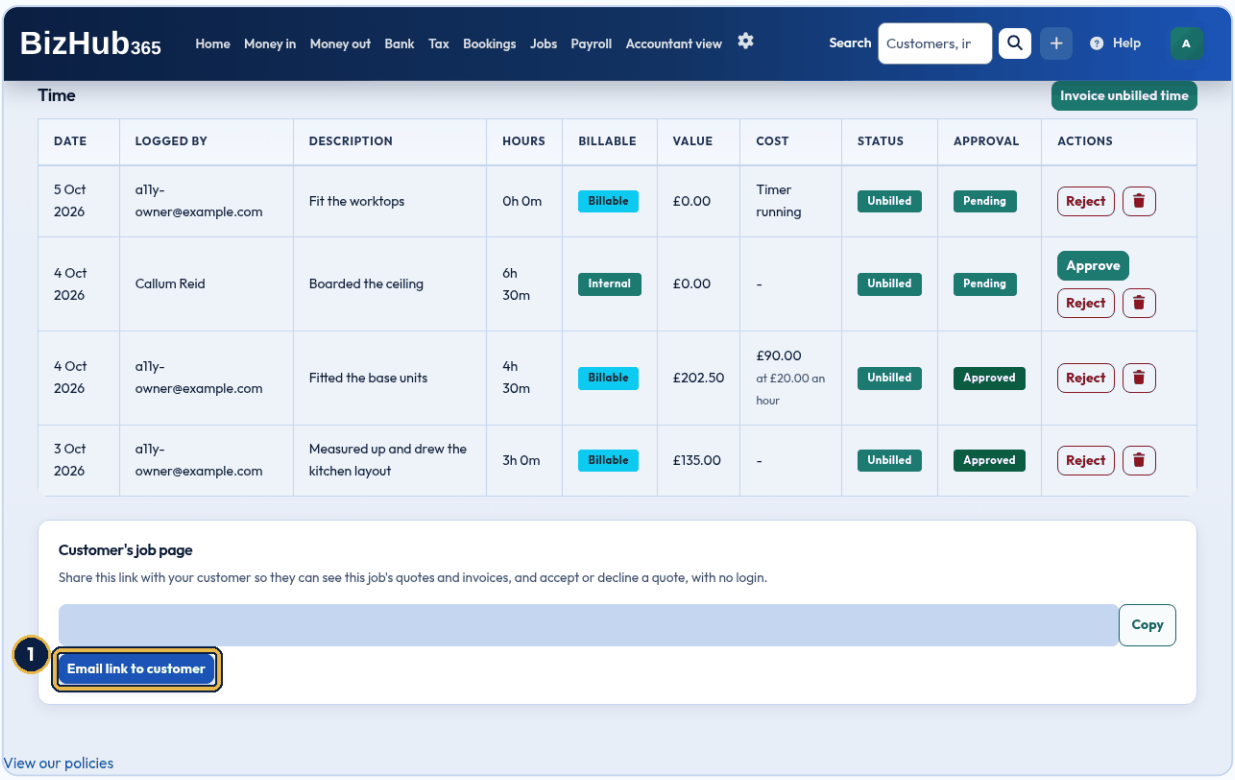
Send the customer their job page link

Goal Give the customer one place to follow the job and answer your quote.

Who can do it Anyone in the business who can open the job.

Before you start The job needs a customer with an email address.

1. Under **Customer's job page** on the job's page, choose **Email link to customer**. Or choose **Copy** and send the link yourself.



Step 1. Choose Email link to customer, or Copy to share the link yourself.

When it worked: You see *Portal link emailed to the customer.* They get an email headed *Your job portal link - [job title]*, from your business, with the link.

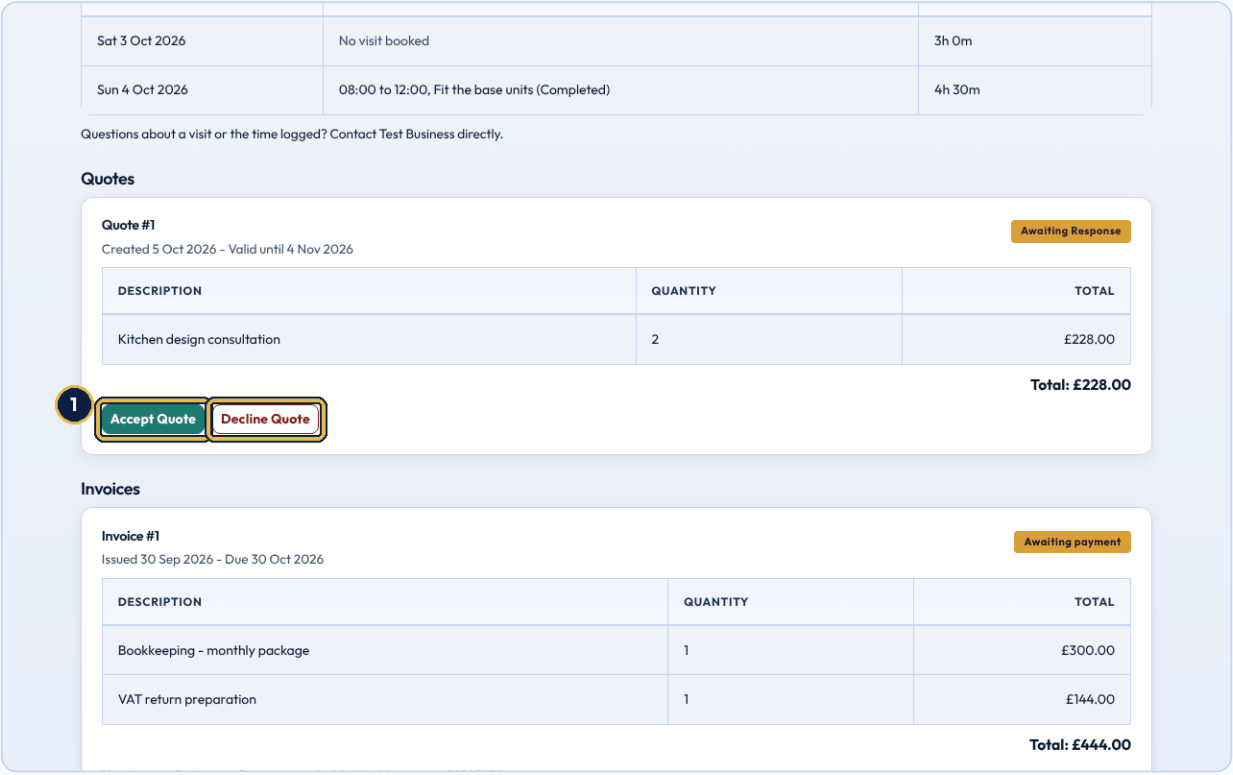
Accept or decline a quote on the job page

Goal What your customer does to answer a quote.

Who can do it Your customer, with the link.

Before you start The quote must be on the job.

1. The customer opens the link and chooses **Accept Quote** or **Decline Quote** under the quote.



Step 1. Open the link and choose Accept Quote or Decline Quote.

When it worked: The customer sees *Thank you - the quote has been accepted.* (or *The quote has been declined.*). Your business email address gets an email headed *Quote #[number] was accepted by [customer]* (or declined), and the job's Quotes list shows the answer and date. A quote can be answered once.

My Time

Jobs → My time lists the time you've logged on every job, with whether it's billable, invoiced and approved, and any reason it was rejected.

> **TIP**
> Waiting on the customer to agree a quote? Send the job page link rather than chasing by email: their answer is recorded on the quote and you're emailed when they reply. Once they agree, choose Start a job on the quote.

PART III · MONEY · CHAPTER 16

Banking and reconciliation

Upload a statement, then match each line to an invoice or a bill, or post it to the right account.

How banking works

Where to find it: Bank → Transactions to sort

Banking brings your bank's transactions into BizHub365 so you can match each one to an invoice or a bill, or post it to the right account. You bring them in by uploading the statement file you download from your online banking. Every imported line waits in **Bank → Transactions to sort**, under **Awaiting Processing**, until you deal with it. Nothing reaches your accounts until you match it, post it or confirm a bulk action, unless you have switched on automatic payment matching or a matching rule that posts by itself. The Bank menu has **Transactions to sort** (the Transactions page), and for members with the Edit permission **Upload a statement**, **Auto-sort rules** (Matching Rules, which sort bank lines for you) and, under More, **Import history**.

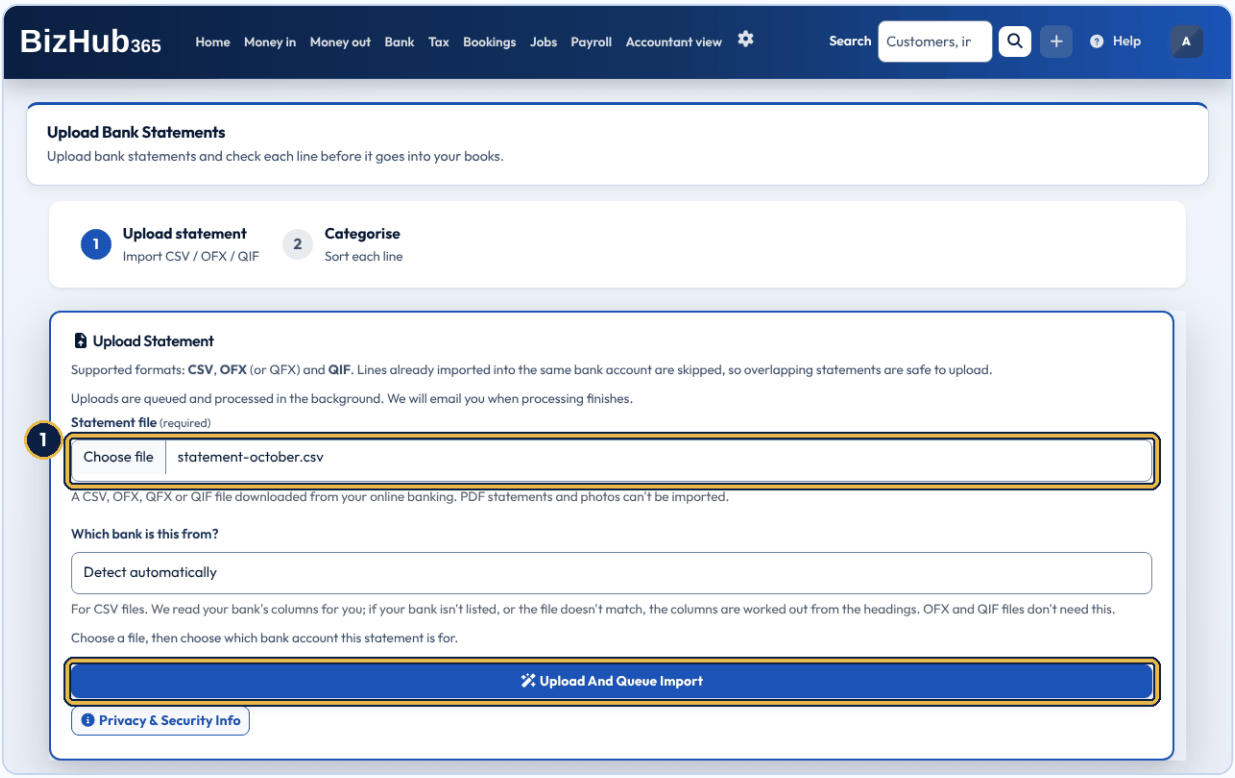
Upload a statement

Where to find it: Bank → Upload a statement

Upload a bank statement

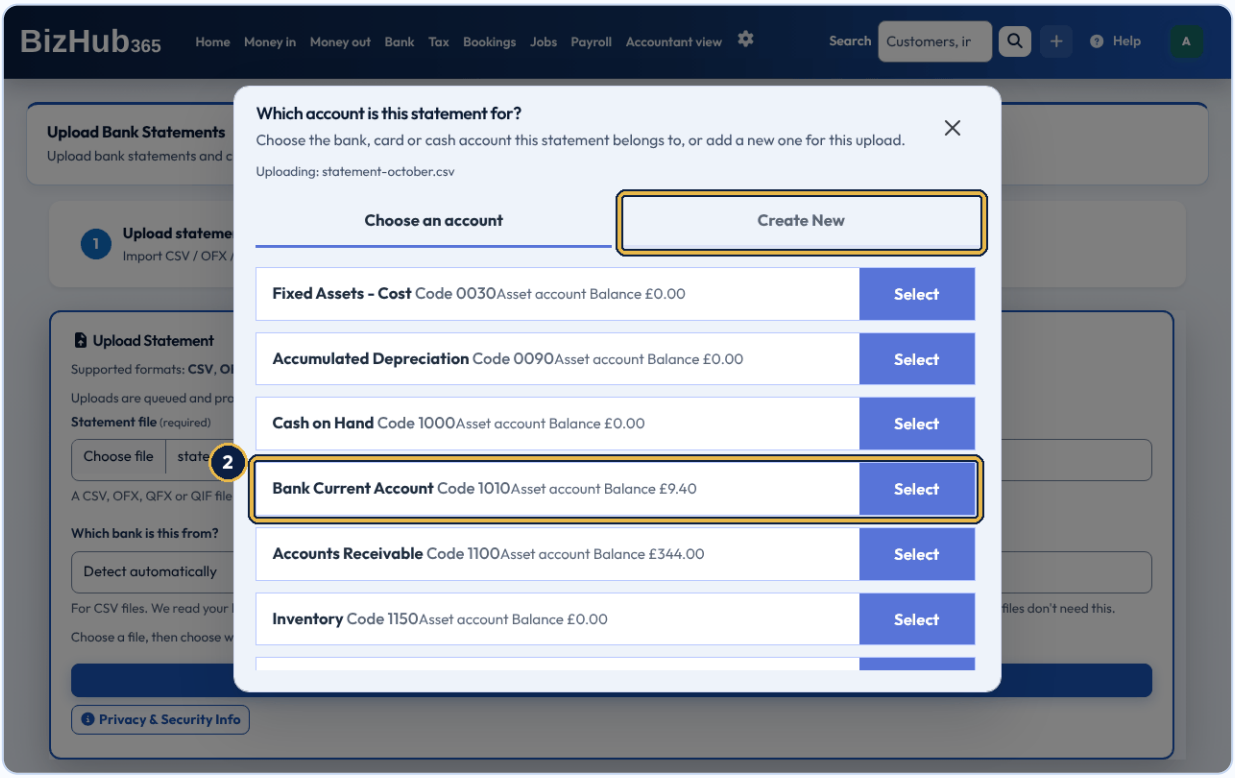
Goal	Bring a statement's transactions into Bank → Transactions to sort.
Who can do it	Members of the business with the Edit permission.
Before you start	Download the statement from your online banking as a CSV, OFX (also called QFX or Microsoft Money) or QIF file, no larger than 15MB. A PDF statement or a photo of one can't be imported.

1. Open **Bank** → **Upload a statement**. Choose the file in **Statement file**. For a CSV file, choose your bank in **Which bank is this from?**, or leave it on **Detect automatically**. Then choose **Upload And Queue Import**.



Step 1. Choose the statement file, then choose Upload And Queue Import.

2 In **Which account is this statement for?**, choose **Select** next to the bank account the statement belongs to. To add a new one, choose **Create New**, fill in the name and type and choose **Save And Use This Account**.



Step 2. Choose Select next to the bank account, or Create New.

When it worked: You are back on Upload Bank Statements with the message Statement import queued for processing,
and the upload is listed under Import History. The file is read in the background; you are emailed **Statement import complete** (or **Statement import failed**, with the reason) when it has finished, and its lines appear under Awaiting Processing. Import History shows how many lines were imported, how many were skipped because they were already imported, and which bank layout a CSV was read as.

What can go wrong

If this happens	Do this
The import failed because the columns were not recognised.	The CSV needs a date column and an amount column (or separate money in and money out columns), with a heading row. Choose your bank in **Which bank is this from?**, or download the file again from your bank as OFX or QIF if it offers them.
Fewer lines were imported than the file has.	Lines already imported into the same bank account are skipped. On **Import History**, choose **Show the N skipped lines** under the file (N is the number skipped) to see which ones and why. Lines a bank marks as declined or reverted (Revolut Business, Tide) are left out too.

Which bank is this from? knows the CSV layouts of Tide, Mettle, Starling Bank, Monzo, Revolut Business, NatWest, Barclays, Lloyds, HSBC and Santander, so their columns are read for you. **Detect automatically** recognises most of them from the headings. For any other bank, or if the file doesn't match the bank you chose, BizHub365 works out the columns from the headings, such as Date, Amount, Paid in, Paid out, Description, Reference and Payee, and reads dates written day first (for example 02/10/2026) or as 2 Oct 2026. An OFX or QFX file (Mettle and most UK banks offer one, sometimes called Microsoft Money format) needs no bank choice: each line carries the bank's own transaction id, which BizHub365 keeps. Uploading a statement that overlaps one you uploaded before does not duplicate lines. A line is skipped when the same bank account already has a line with the same bank transaction id, or, without one, the same date, amount and description. Identical lines are counted, so two genuine identical payments on one day in a new file both import. Import History lists the skipped lines. Statements that come only as PDF can't be imported here, and Scan with AI reads receipts and bills, not bank statements. Ask your bank for a CSV, OFX or QIF download. **Bank → Import history** lists each upload with its status, how many lines it imported, and any error.

Deal with each transaction

Where to find it: **Bank** → **Transactions to sort**

BizHub365 suggests a match for each line where it can. Money in is compared with your invoices: the same amount as an invoice's total, plus the customer's name or the invoice number in the bank text, makes it suggest that invoice. Money out is compared with your bills by amount. Otherwise your matching rules suggest an account. The suggestion is shown under **Suggested Match**. Each line shows one main button, for what BizHub365 suggests: **Apply To Invoice #** for a suggested invoice, **Confirm Expense #** for a suggested bill, **Settle with payout**, **Settle card takings** or **Cash paid in** for takings, otherwise **Record as money in** for money in and **Add To Books** for money out. Everything else for that line is under **More actions** beneath it: type another invoice number and **Match To Selected Invoice**, the takings buttons it didn't suggest, **Record as money in**, posting to an account you choose, **Save As Rule** and **Ignore**. Each choice can carry a note. If saving a line fails, its More actions stays open with what you typed. Money in is never posted straight to an income account from here: Record as money in says what it is (a customer's payment for one or more invoices, other income with its VAT, a refund from a supplier, or money that is not income), so it counts correctly in your VAT return and Income Tax figures. With the **Accountant view** section on, the line also has **Post to an account (accountant)** for your accountant.

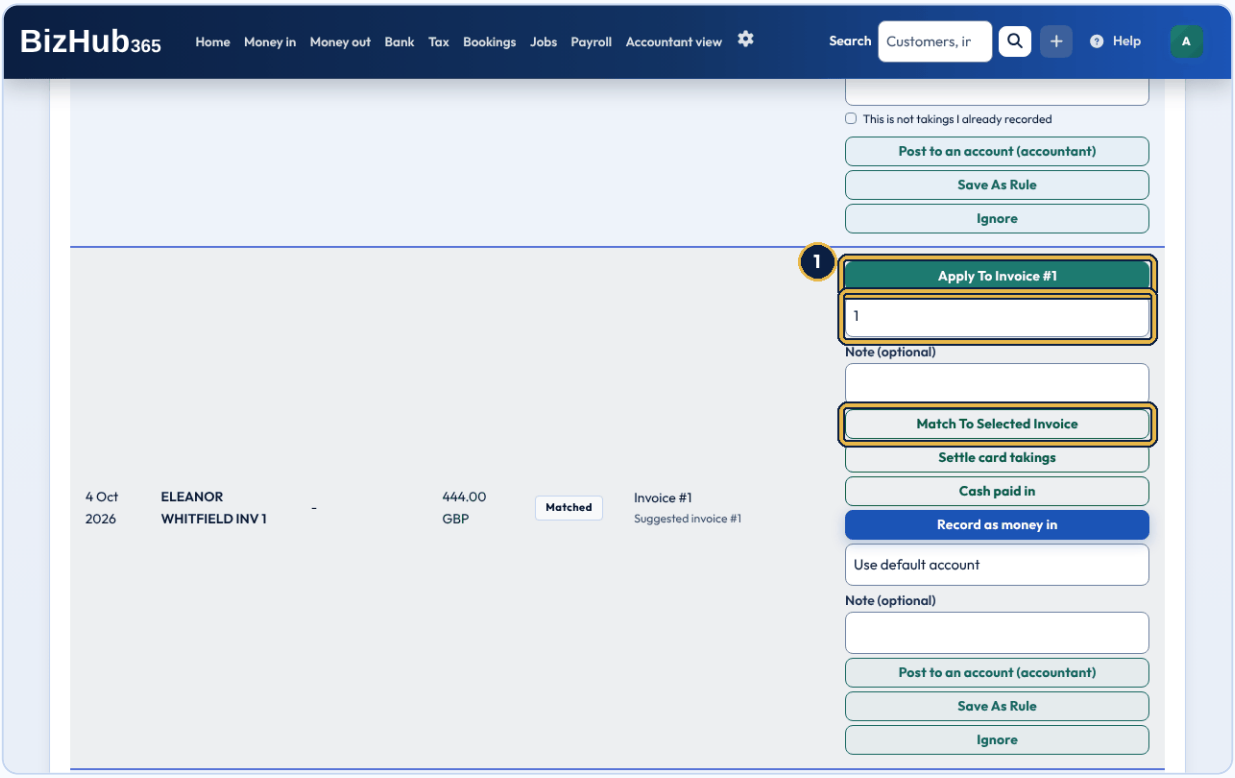
Match a payment in to an invoice

Goal Record money a customer paid against their invoice.

Who can do it Members of the business with the Edit permission.

Before you start Open **Bank → Transactions to sort**. The line is under Awaiting Processing.

1. On the payment's row, choose **Apply To Invoice #** with the suggested invoice number. If the suggestion is wrong or missing, open **More actions**, type the invoice number in the box and choose **Match To Selected Invoice**.



Step 1. Choose Apply To Invoice, or type the invoice number and choose Match To Selected Invoice.

When it worked: A message says the transaction was applied to an invoice payment. The payment is recorded on the invoice, which shows as paid or part paid, and the line moves to the Import History tab.

What can go wrong

If this happens	Do this
The invoice was already marked paid by hand.	Applying the line reconciles it to the payment already on the invoice instead of recording a second one.

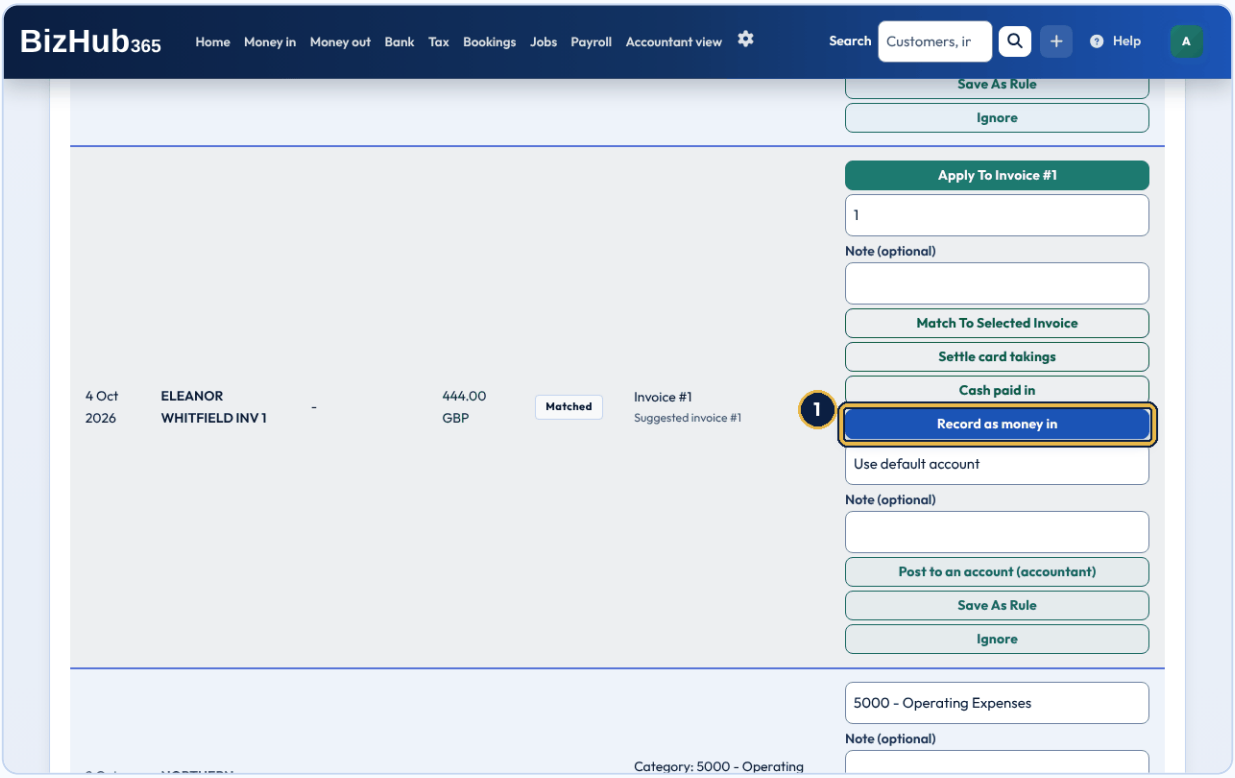
Record a payment in as money in

Goal Record money that arrived in the bank: split it across invoices, keep it to match later, record it as other income, or say it is not income.

Who can do it Members of the business with the Edit permission.

Before you start Open **Bank → Transactions to sort**. The line is under Awaiting Processing.

1. On the payment's row, choose **Record as money in**. When the line has another suggestion (an invoice, or takings), Record as money in is under **More actions**.



Step 1. On the payment's row, choose Record as money in.

2. The **Record as money in** form opens with the date, amount, reference and bank account from the bank line. Say what the money is and fill in that part, as in Record money in, then choose **Record money in**.

When it worked: The page says the money in was recorded and shows its page, with the bank line under How it arrived. The line moves to the Import History tab.

What can go wrong

If this happens	Do this
The page says the bank line has already been added to your books.	Someone has dealt with it meanwhile. Find it under Money in, or on the Import History tab.

A payment out with a suggested bill has **Confirm Expense #** instead. Confirming it marks an unpaid bill paid from this bank account; if the bill was already paid, the line is simply matched to it.

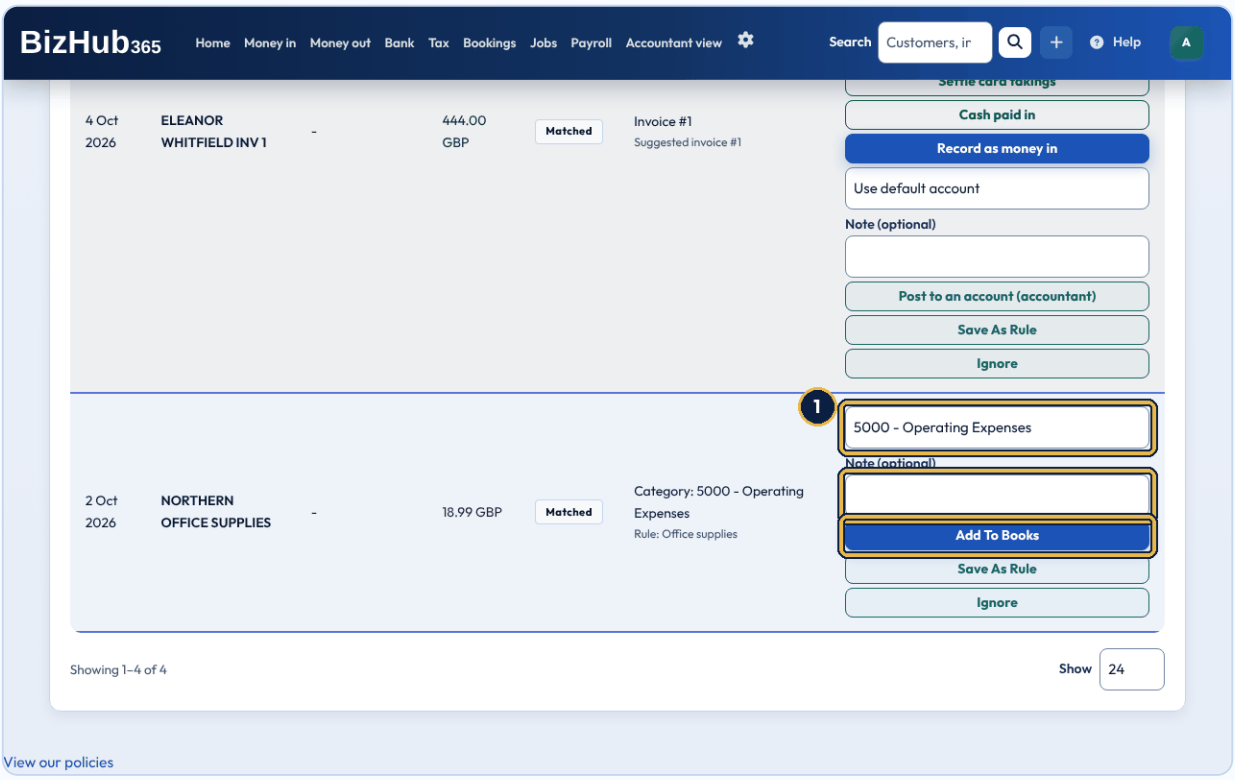
Post a payment out to an account

Goal Record money out that isn't a bill, such as bank charges, a transfer or drawings.

Who can do it Members of the business with the Edit permission.

Before you start Know which account the money belongs to. Open **Bank → Transactions to sort**.

1. On the line's row, choose the account in the list (an account suggested by a matching rule is already chosen), add a note if you want one, and choose **Add To Books**.



Step 1. Choose the account, add a note if you like, then choose Add To Books.

When it worked: A message says the line was added to your books. The line moves to the Import History tab, marked Added to your books.

What can go wrong

If this happens	Do this
You leave the list at Use default account.	It is posted to 5000 Operating Expenses. Choose an account instead if you know where it belongs.
The line isn't a real transaction, or you have recorded it some other way.	Choose **Ignore**. It moves to the Import History tab as Ignored and nothing is posted.

Posting a single line is not listed under Recent bulk actions, so it can't be undone from there. If the post fails, the page says why and keeps your note, invoice number and account so you can try again.

Takings in the bank: card payouts and cash

Where to find it: Bank → Transactions to sort

If you record your till's daily takings, your takings are your sales: they were counted as income on the day you took them. Card takings wait in **Card takings to come** (account 1020) and cash in **Cash on Hand**. When the card company's payout or the cash you pay in reaches your bank, the bank line only moves that money to your bank account. It is not more income, so don't record it as money in. On a payment in, **Settle card takings** settles a card company's payout against your card takings, and **Cash paid in** records cash you took and paid into the bank. They show on money in when you have card takings still to come, or takings recorded. A line whose text names a card company (SumUp, Zettle, Square, Dojo, Teya, Stripe, PayPal, Worldpay and others) is suggested for Settle card takings, and a cash deposit, or a payment in of exactly a recent day's cash to bank, for Cash paid in: the suggestion shows under **Suggested Match** and the button is green.

Action	What goes in your books
Settle card takings	The payout goes into your bank account and comes off Card takings to come. What the card company kept (the card takings you chose less the payout) is recorded as an expense for card fees: category Bank charges (finance charges for Income Tax), exempt from VAT, paid from Card takings to come. Together, Card takings to come goes down by exactly the card takings you chose.
Cash paid in	The amount moves from Cash on Hand to your bank account. Nothing else: it has no VAT and is not income.

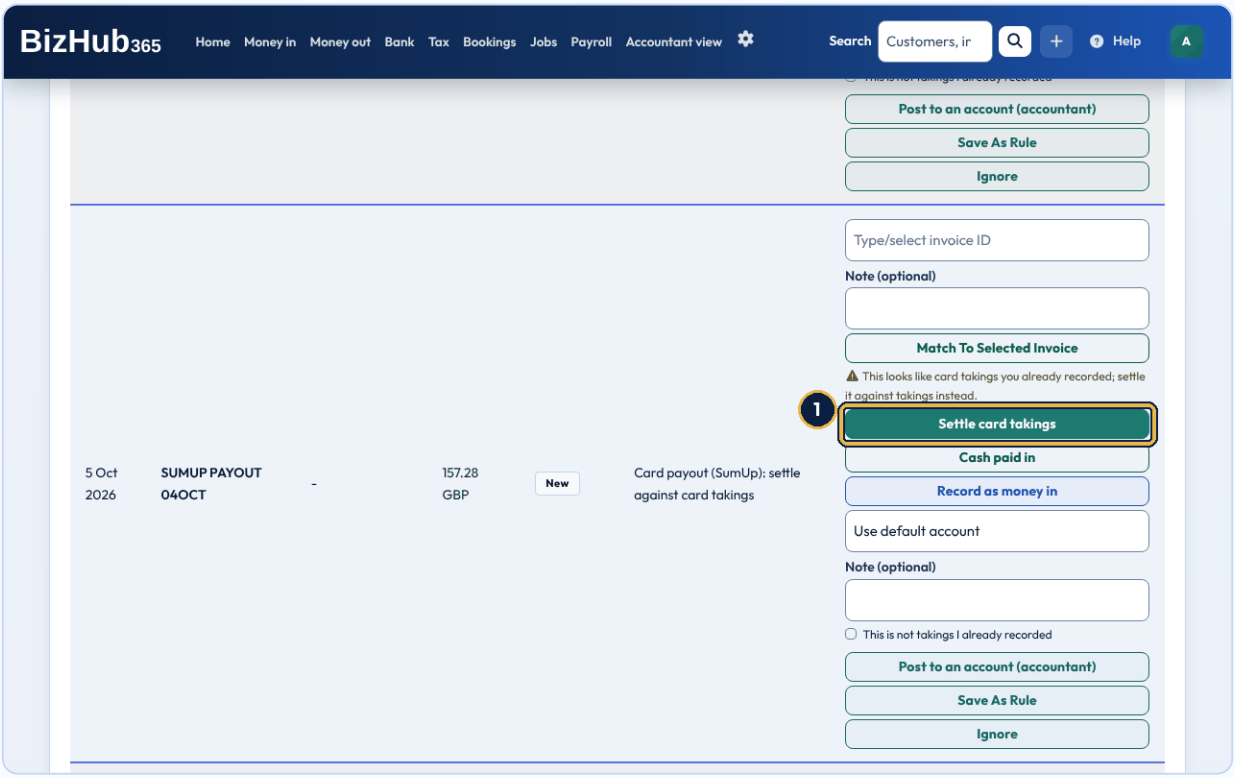
Settle a card payout against takings

Goal Record a card company's payout into your bank without counting your card takings twice, and record its card fees.

Who can do it Members of the business with the Edit permission.

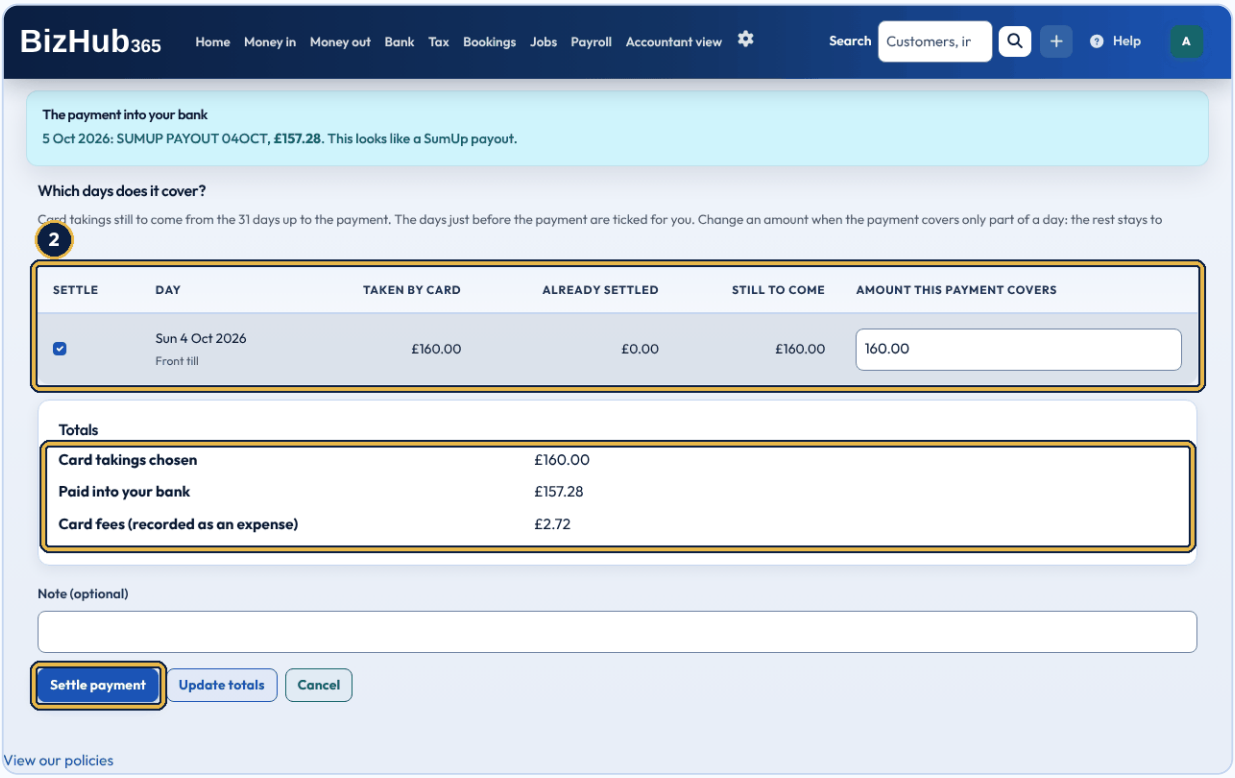
Before you start Record the days' takings first (Money in → Takings), then open **Bank → Transactions to sort**. The payout is under Awaiting Processing.

1. On the payout's row, choose **Settle card takings**.



Step 1. On the payout's row, choose Settle card takings.

2 Under **Which days does it cover?**, tick each day of card takings the payout is for (the days just before it are ticked for you) and check each amount: change it when the payout covers only part of a day. Check the **Card fees** under Totals, then choose **Settle payment**.



Step 2. Tick the days the payout covers, check each amount and the card fees, then choose Settle payment.

When it worked: A message says the card payout was settled against your card takings, and the card fees were recorded as an expense. The line moves to the Import History tab, marked Settled against card takings, and the card takings to come go down on the Takings page.

What can go wrong

If this happens	Do this
There is no **Settle card takings** button.	You have no card takings still to come: record the days' takings first. Or the line is money out, or already dealt with.
There is a problem says the days chosen are less than the payout.	The card takings you chose must add up to at least the payout. Tick more days, or show older days with **Show older days with card takings still to come**.
The payout covers half of a day; the rest comes in a later payout.	Type the part this payout covers in that day's amount. The rest of the day stays to come and is offered for the next payout.

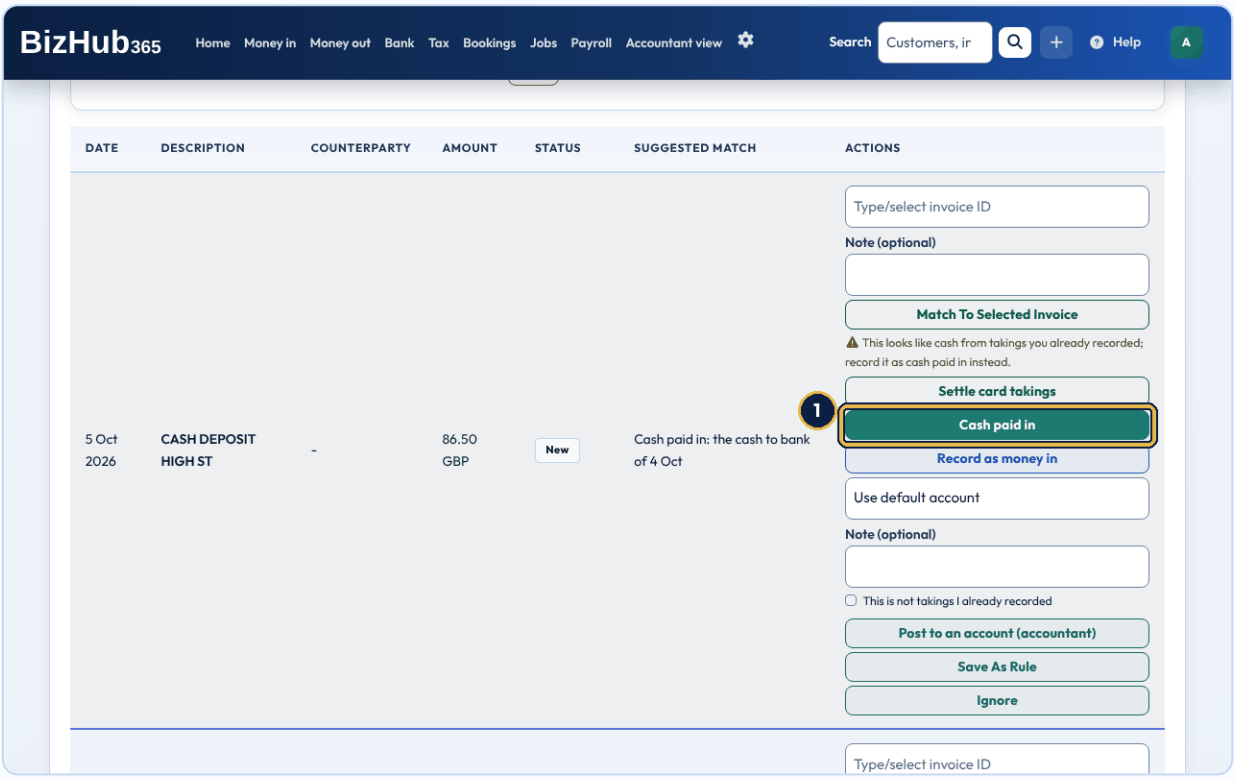
Bank cash you took

Goal Record cash from your takings paid into the bank as a move from Cash on Hand, not more income.

Who can do it Members of the business with the Edit permission.

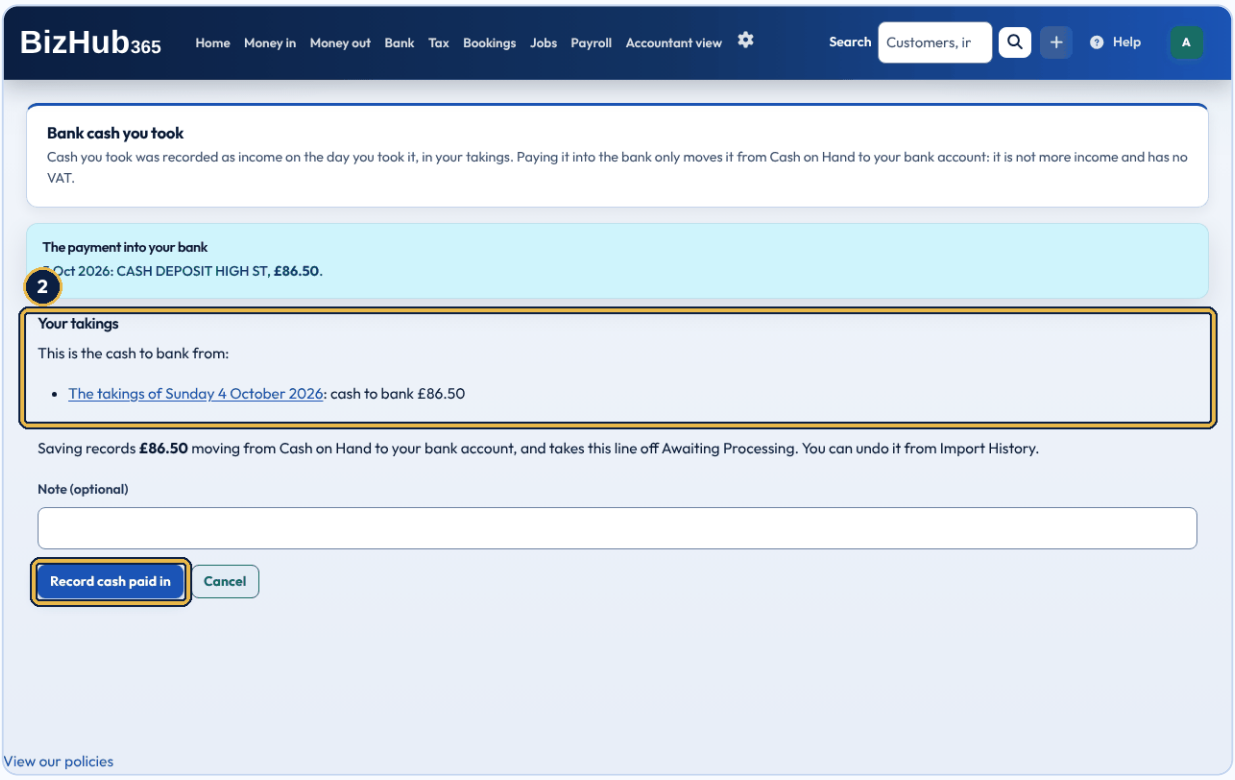
Before you start Open **Bank → Transactions to sort**. The cash deposit is under Awaiting Processing.

1. On the deposit's row, choose **Cash paid in**.



Step 1. On the deposit's row, choose Cash paid in.

2 Check the amount and, under **Your takings**, the day whose cash to bank it is, then choose **Record cash paid in**.



Step 2. Check the day whose cash to bank it is, then choose Record cash paid in.

When it worked: A message says the amount was recorded as cash paid in, moved from Cash on Hand to the bank. The line moves to the Import History tab, marked Cash paid in from takings.

What can go wrong

If this happens	Do this
No day's cash to bank is the same as the deposit.	That is fine when you paid in several days' cash together, or kept some back for the float. Record it anyway.

To undo either, open the **Import History** tab, find the line and choose **Undo**, then confirm. The entries are reversed, the card fees expense is removed, the card takings are to come again and the line goes back to Awaiting Processing. A settlement whose card fees are in a VAT return that has been locked or sent to HMRC can't be undone. While a day's card takings are settled, the day can't be deleted, and its card takings can't be changed to less than what has been settled; the card fees expense is removed only by undoing the settlement, not from the Expenses list.

CAUTION

If a payment in looks like card takings, or comes in on or within a few days after a day with takings, its row says **This looks like card takings you already recorded; settle it against takings instead.** (or, for a cash deposit, to record it as cash paid in). **Record as money in** then shows the same warning with **Settle card takings** and **Cash paid in**, and records the money as income only if you tick **This is not takings I already recorded**. The same tick is needed to post it to an income account in the Accountant view. Money that is not income, or a customer's payment matched in full to invoices, needs no tick.

A payment in of the amount of a payout from a payout report you imported, dated near its payout date, shows the payout under Suggested Match and a green **Settle with payout** button. Choosing it settles the line with that payout: against your card takings when the sales are in your takings (with the fees from the report), or from Card takings to come when the sales were recorded from the report. Its row warns **This looks like a payout from a payout report you imported; settle it with that payout instead, or its sales are counted twice.**

Bulk actions: check first, undo afterwards

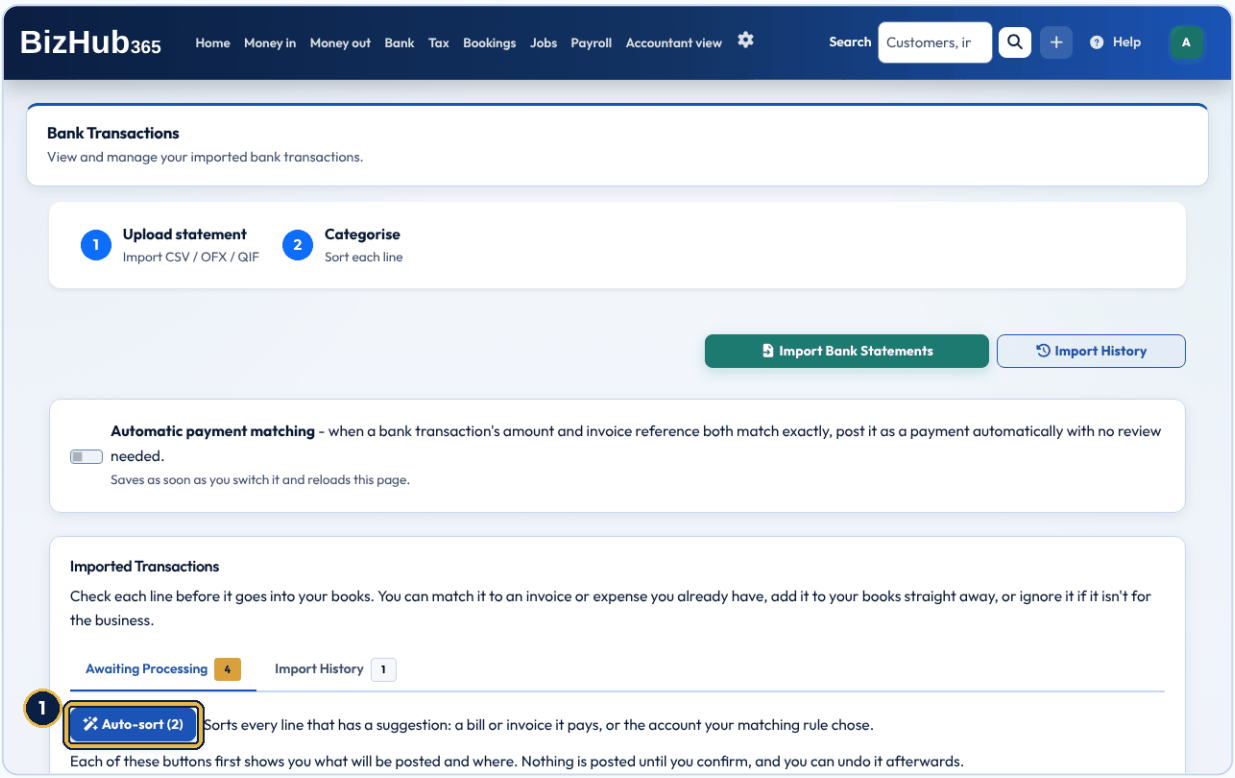
Where to find it: Bank → Transactions to sort

Auto-sort, the blue button at the top of Awaiting Processing, is the quickest way through: it sorts every line that has a suggestion, each with its own suggestion. A payment out with a suggested bill pays that bill, a payment in with a suggested invoice is recorded against that invoice, and any other line with a matching rule's category is posted to that account, exactly as the three buttons below would. Lines with no suggestion are left for you. Like the other buttons, it shows you everything first, and one **Undo** reverses the whole run. When nothing has a suggestion, the button is greyed out and says why.

Sort every line that has a suggestion

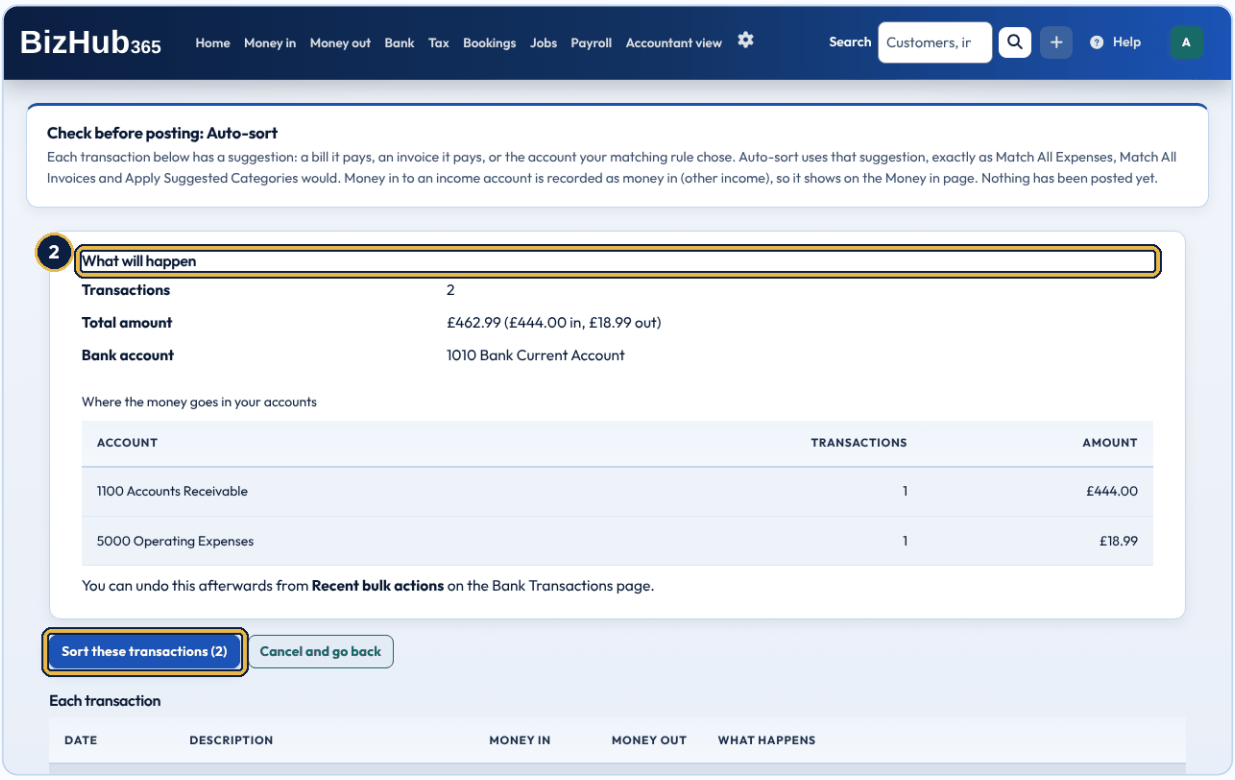
Goal	Post all the lines BizHub365 or your matching rules have a suggestion for, in one go.
Who can do it	Members of the business with the Edit permission.
Before you start	Open **Bank** → **Transactions to sort**. The button shows how many lines have a suggestion.

1 Choose **Auto-sort**.



Step 1. Choose Auto-sort.

2 Check **What will happen** and what happens to each line, then choose **Sort these transactions**, or **Cancel and go back**.



Step 2. Check what will happen, then choose Sort these transactions.

When it worked: A message says how many transactions were sorted, and the run is listed as **Auto-sort** under **Recent bulk actions**, ready to undo. Payments in to an income account are on the Money in page as other income, and payments in that look like card takings you already recorded are left for you to settle against your takings.

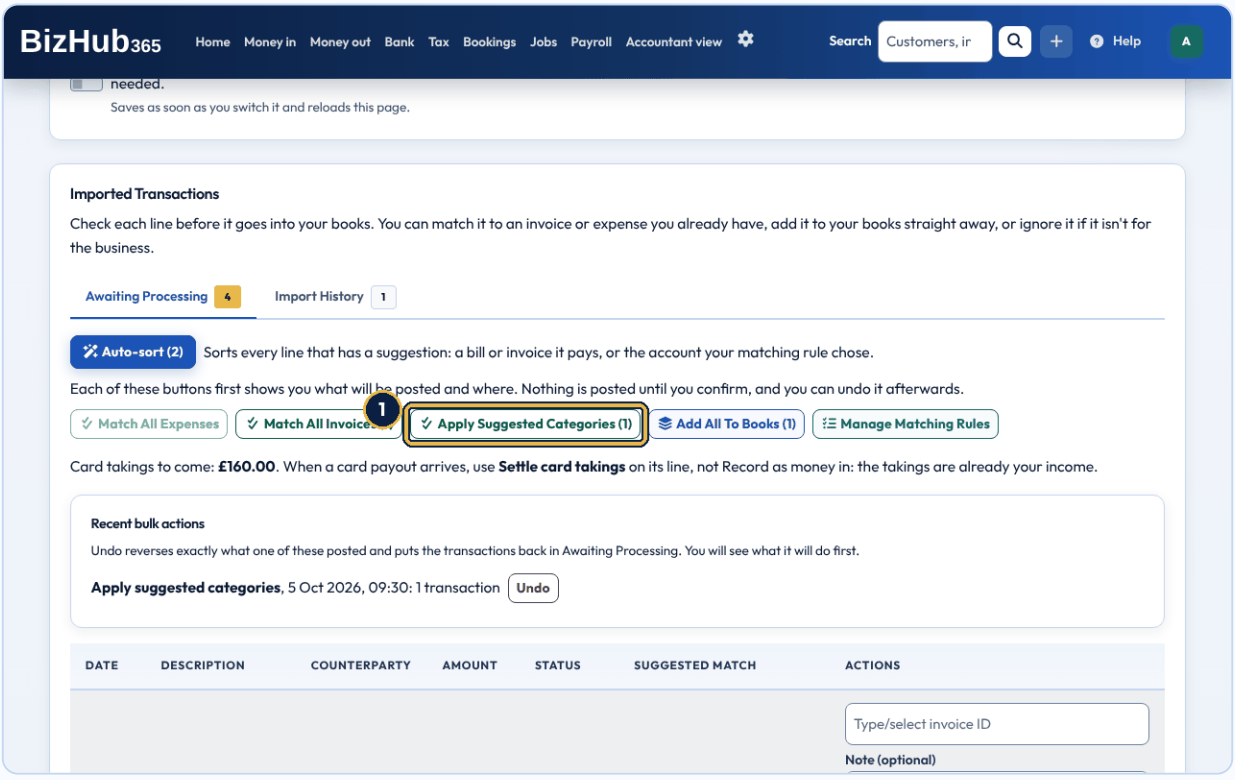
Under **More ways to sort**, just below Auto-sort, four more buttons deal with many lines at once: **Match all expenses**, **Match all invoices**, **Apply suggested categories** and **Add all to books**, with a link to **Auto-sort rules**. Choose More ways to sort to show them. Each shows how many lines it covers, and none of them posts straight away: each first opens a page that shows how many lines will be posted, the total, the bank account, which accounts they post to, what happens to each line, and any line left for you with the reason. **Add all to books** posts every line that has no suggested match. Money in is recorded as money in to match to an invoice later (it waits on the To match tab of Money in); money out goes to 5000 Operating Expenses. It runs in the background, and the page shows its progress and a summary when it has finished. If you record takings, it leaves out payments in that name a card company, and any line a matching rule suggests settling against card takings: settle those against your takings instead. **Apply suggested categories** posts each line to the account its matching rule chose. A payment in whose suggested account is an income account is not posted straight to income: it is recorded as money in (**Other income** on that account, as sales for Income Tax, at the standard rate of VAT if you are VAT registered and outside the scope of VAT if not), so it shows on the Money in page and counts once in your VAT return and Income Tax

figures. Change it from its Money in page if the VAT or the Income Tax choice is different. If you record takings, a payment in that looks like card takings you already recorded is left for you, and the check page and the message after posting say how many: settle those against your takings instead. A payment in whose suggested account is an expense account is recorded as a **Refund from a supplier** on that account (category other expenses, with no VAT given back, because the bank line doesn't say what was bought): it counts exactly as posting it to the expense account did, and is never treated as takings. The check page says so; if the refund included VAT, open it from the Money in page, choose **Change** and pick the expense it refunds or the VAT. A matching rule set to post automatically does the same. Payments out, and payments in to other accounts (such as a loan), are posted as before. If the waiting lines change before you confirm (for example you post one in another tab), nothing is posted and the page shows you the new list to check.

Post every line a matching rule has categorised

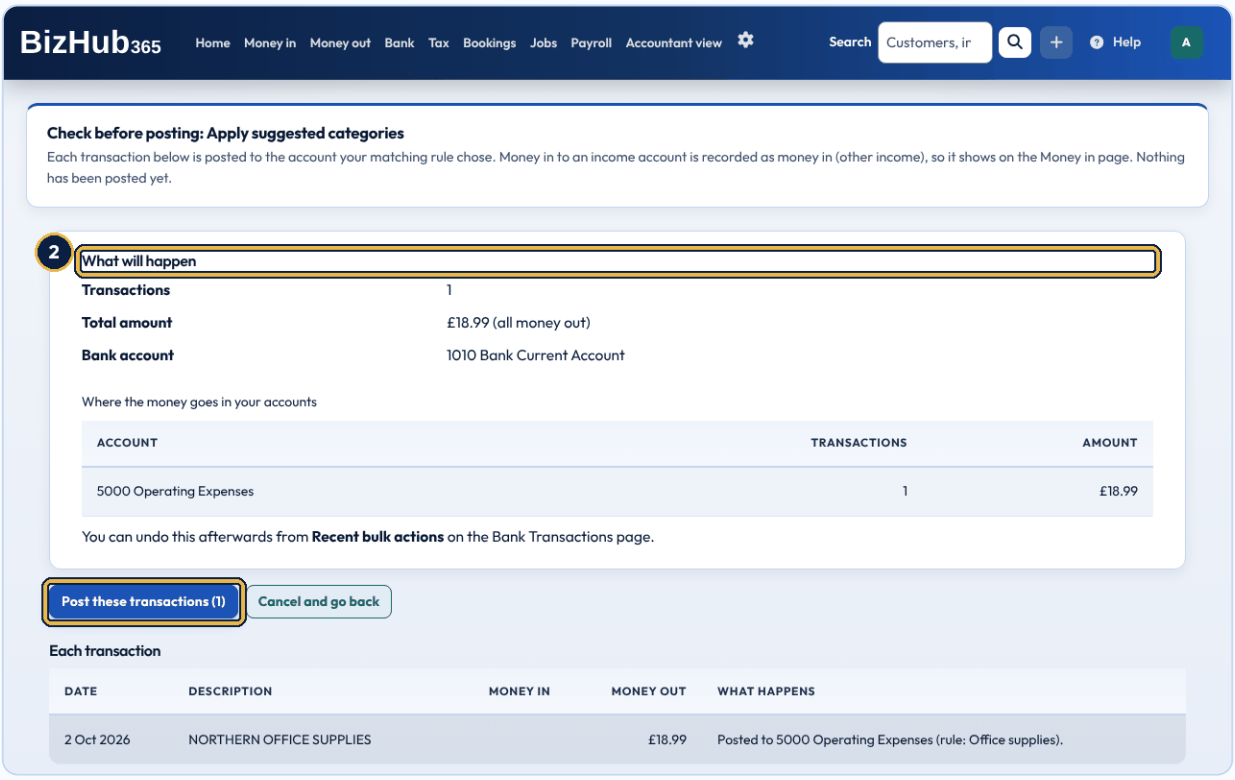
Goal	Post all the lines your matching rules have suggested an account for, in one go.
Who can do it	Members of the business with the Edit permission.
Before you start	Open **Bank → Transactions to sort**. The button shows how many lines have a suggested category.

1. Choose **More ways to sort**, then **Apply suggested categories**.



Step 1. Open More ways to sort, then choose Apply suggested categories.

2 Check **What will happen** and the list of transactions, then choose **Post these transactions**, or **Cancel and go back**.



Step 2. Check what will happen, then choose Post these transactions.

When it worked: A message says how many transactions were posted using their suggested category (payments in to an income account are on the Money in page as other income), and the action is listed under **Recent bulk actions** on Bank → Transactions to sort, ready to undo. Undo removes that money in again.

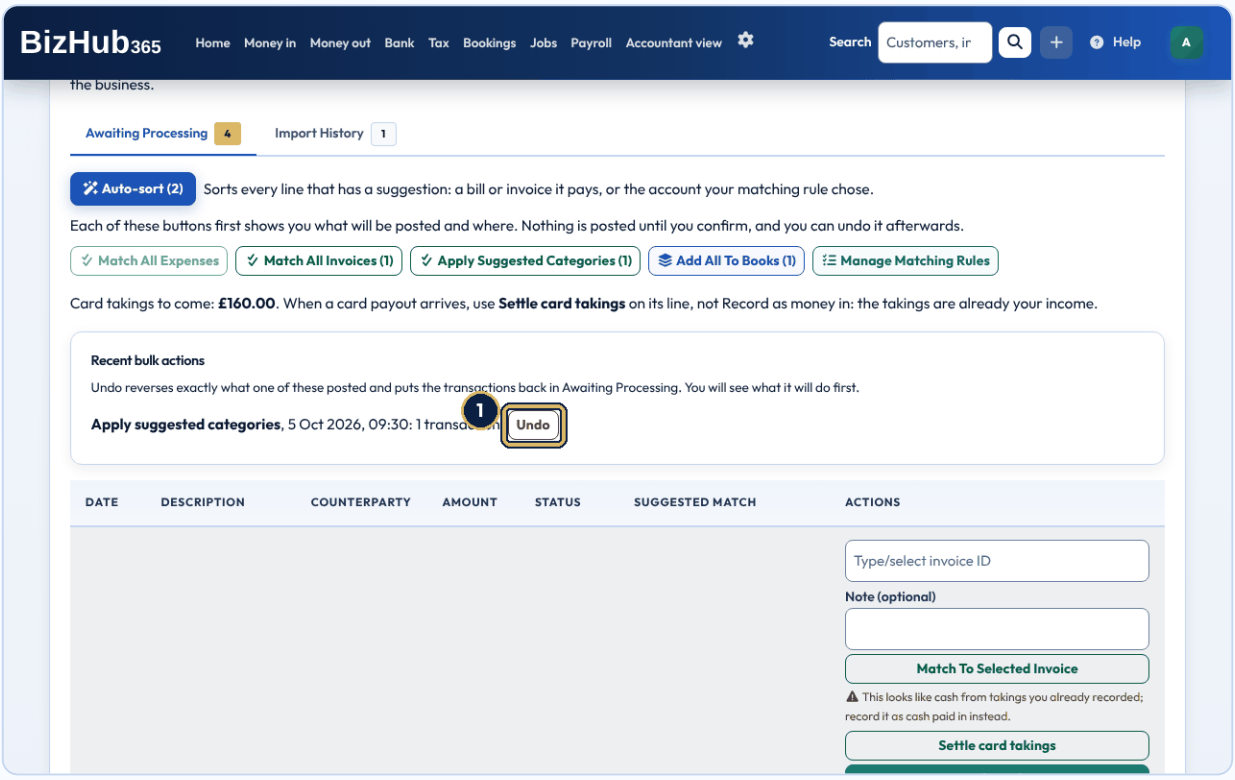
Undo a bulk action

Goal Reverse what a bulk action posted and put the lines back to deal with again.

Who can do it Members of the business with the Edit permission.

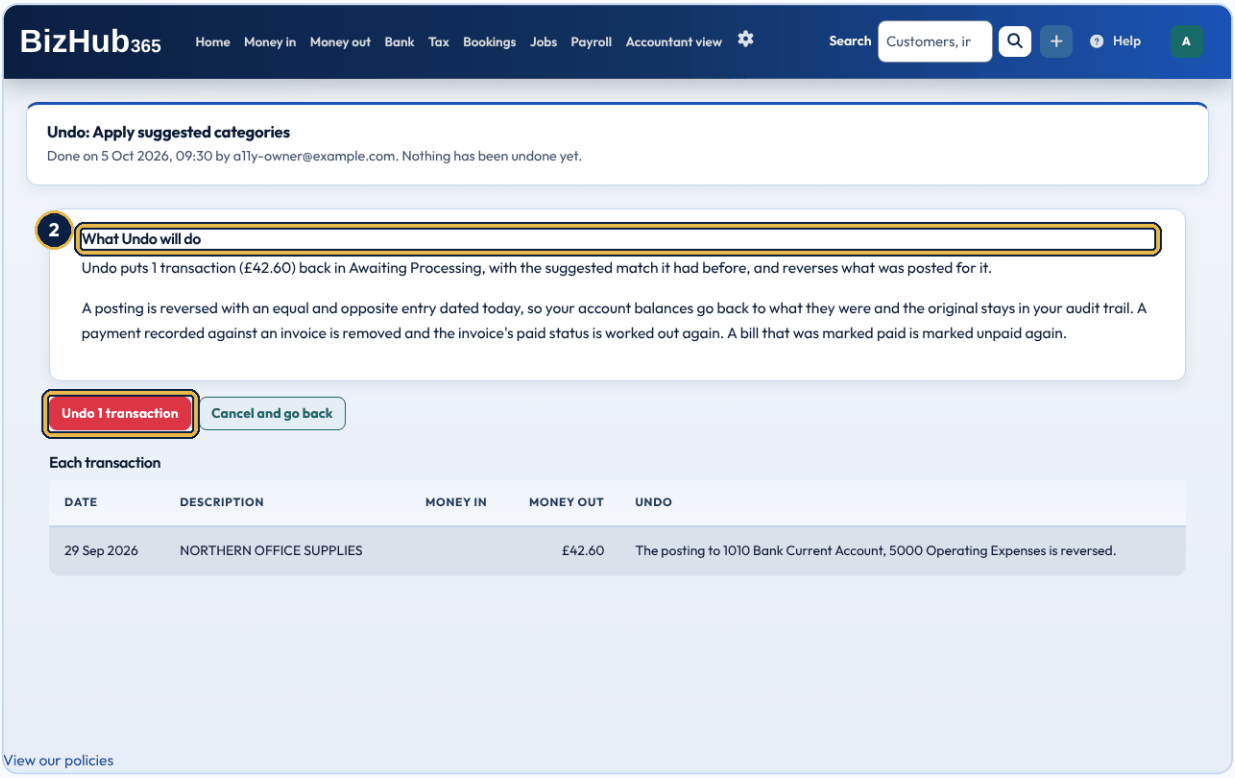
Before you start Find the action under **Recent bulk actions** on Bank → Transactions to sort. Actions from the last 30 days that still have something to undo are listed, up to five.

1. Choose **Undo** next to the action.



Step 1. Choose Undo next to the action.

2 Read **What Undo will do** and the list, then choose the red **Undo** button, or **Cancel and go back**.



Step 2. Check what Undo will do, then choose Undo.

When it worked: A message says the transactions are back in Awaiting Processing and what was posted for them has been reversed.

What can go wrong

If this happens	Do this
A line says it can't be undone.	Undo leaves a line alone when changing it would change something locked: a payment or bill in a VAT return that has been locked or submitted to HMRC, a record you have locked, money in since matched to an invoice, or a line changed since. The reason is shown next to it.

Undo reverses exactly what was posted for each line, and puts it back with the suggestion it had before:

- a posting is reversed with an equal and opposite entry dated today, so your balances go back to what they were and the original stays in your audit trail;
- a payment recorded against an invoice is removed, and the invoice's paid status is worked out again;
- a bill that was marked paid is marked unpaid again;
- money in waiting to be matched is reversed and removed.

Matching rules

Where to find it: Bank → Auto-sort rules

A matching rule recognises a line that comes up again and again, such as rent, the phone bill, software or a loan repayment, and suggests the account to post it to. Rules are checked in priority order (lowest number first), and only for lines with no invoice or bill match. A rule matches when the line's description, reference or payee contains the text you give (capitals don't matter), the direction fits, and the amount is within any minimum and maximum you set. **Save As Rule** on a line starts a new rule with its text and direction filled in. The list shows each rule's account, whether it posts by itself or only suggests, how many times it has been applied, and **Edit**, **Pause** (or Resume) and **Delete**. Deleting a rule doesn't change anything already posted. Under **What the rule does**, a rule can instead **suggest settling it against card takings**, for a card company's payouts whose name BizHub365 doesn't recognise by itself (for example your bank's own card service). Matching lines are suggested for Settle card takings. Such a rule is for money in only, never posts by itself (you choose the days each time) and has no target account; the list shows Settle against card takings. **Save As Rule** on a payout from a card company starts a rule like this.

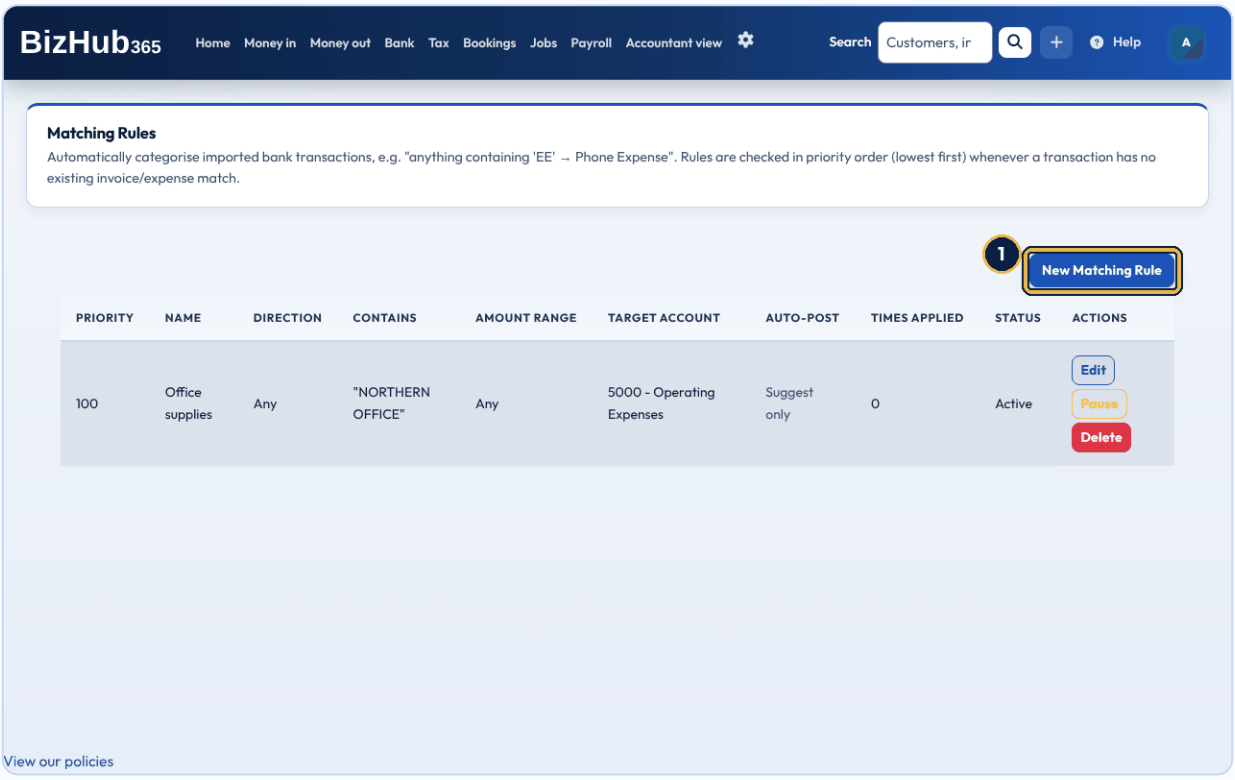
Create a matching rule

Goal Have BizHub365 suggest the right account for a regular transaction.

Who can do it Members of the business with the Edit permission.

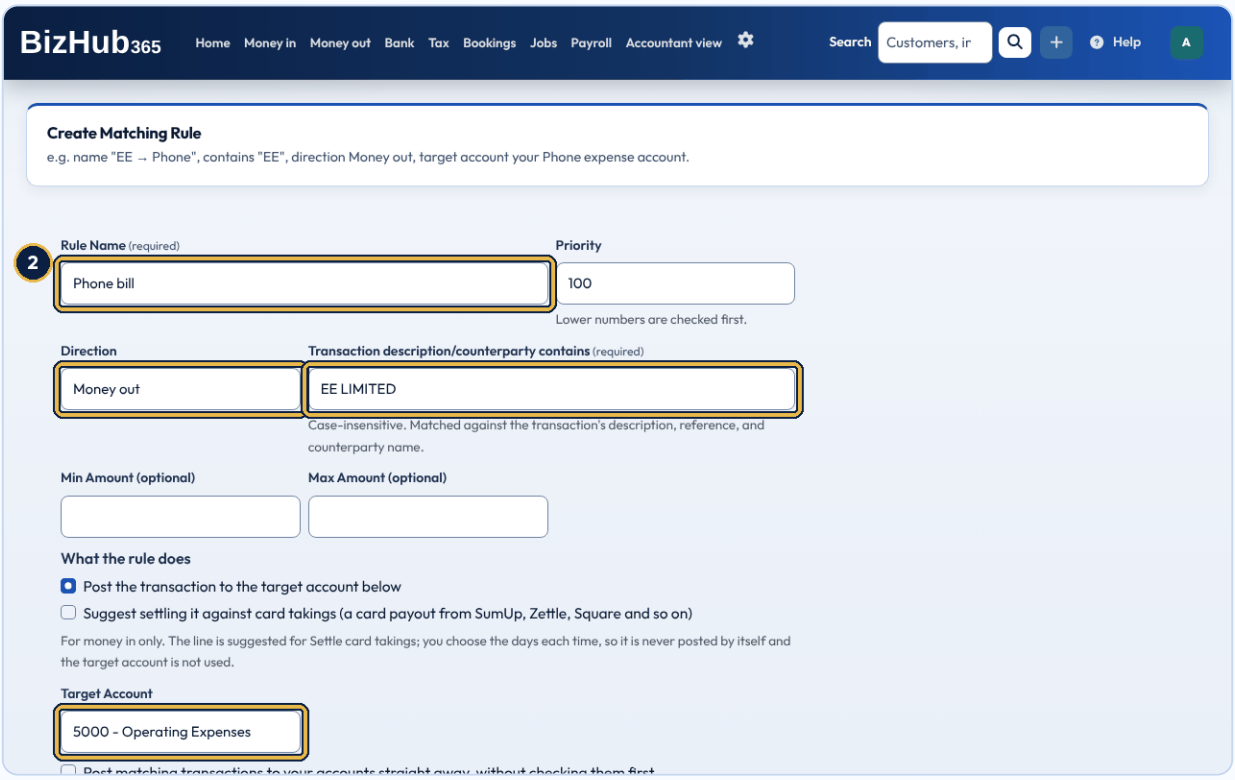
Before you start Know a word or name that always appears in the bank text for it, and the account it belongs to.

1. Open **Bank** → **Auto-sort rules** and choose **New Matching Rule**.



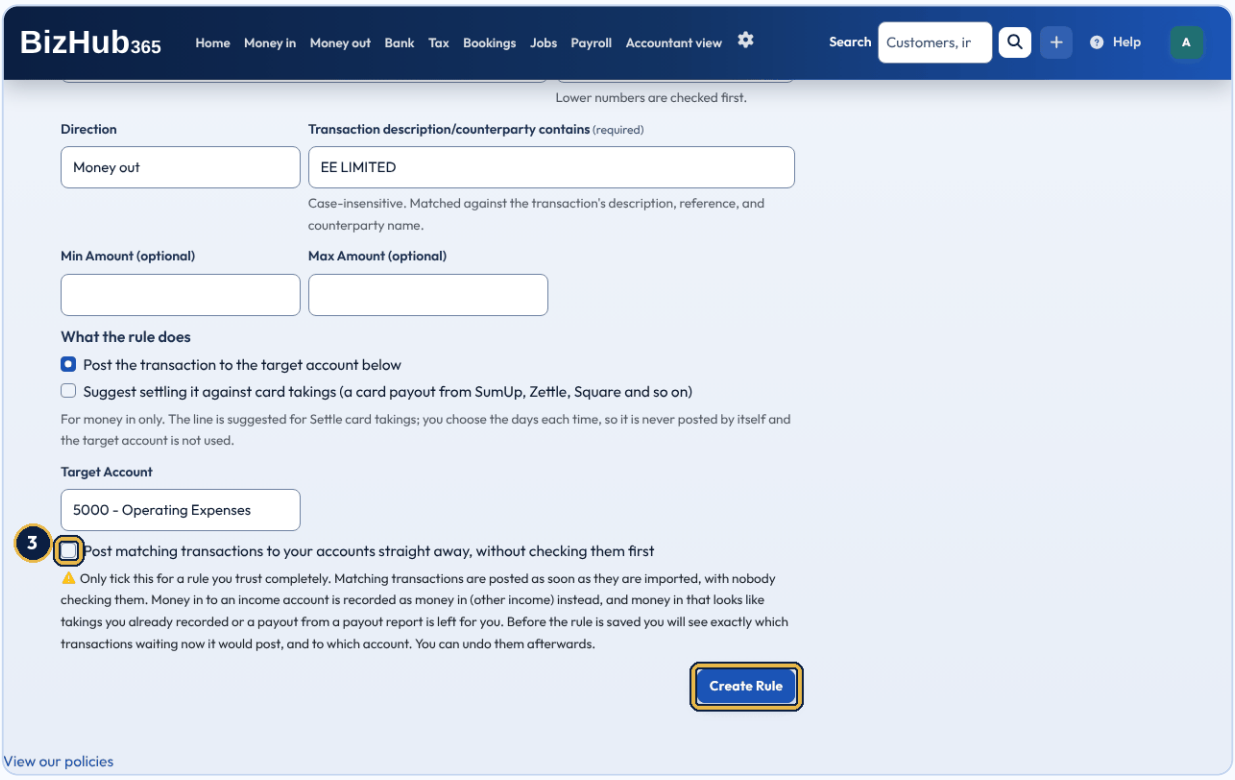
Step 1. Choose New Matching Rule.

2 Type a **Rule Name** and the text in **Transaction description/counterparty contains**, choose the **Direction** and the **Target Account**. Add a minimum or maximum amount if you need one.



Step 2. Name the rule, type the text to look for, and choose the direction and account.

3 Leave the box to post straight away unticked unless you trust the rule completely, then choose **Create Rule**.



Step 3. Leave the post-straight-away box unticked, then choose Create Rule.

When it worked: A message says the matching rule was created and, if it applied to lines waiting now, how many. Those lines show the rule's account under Suggested Match, ready to post one at a time or with Apply suggested categories.

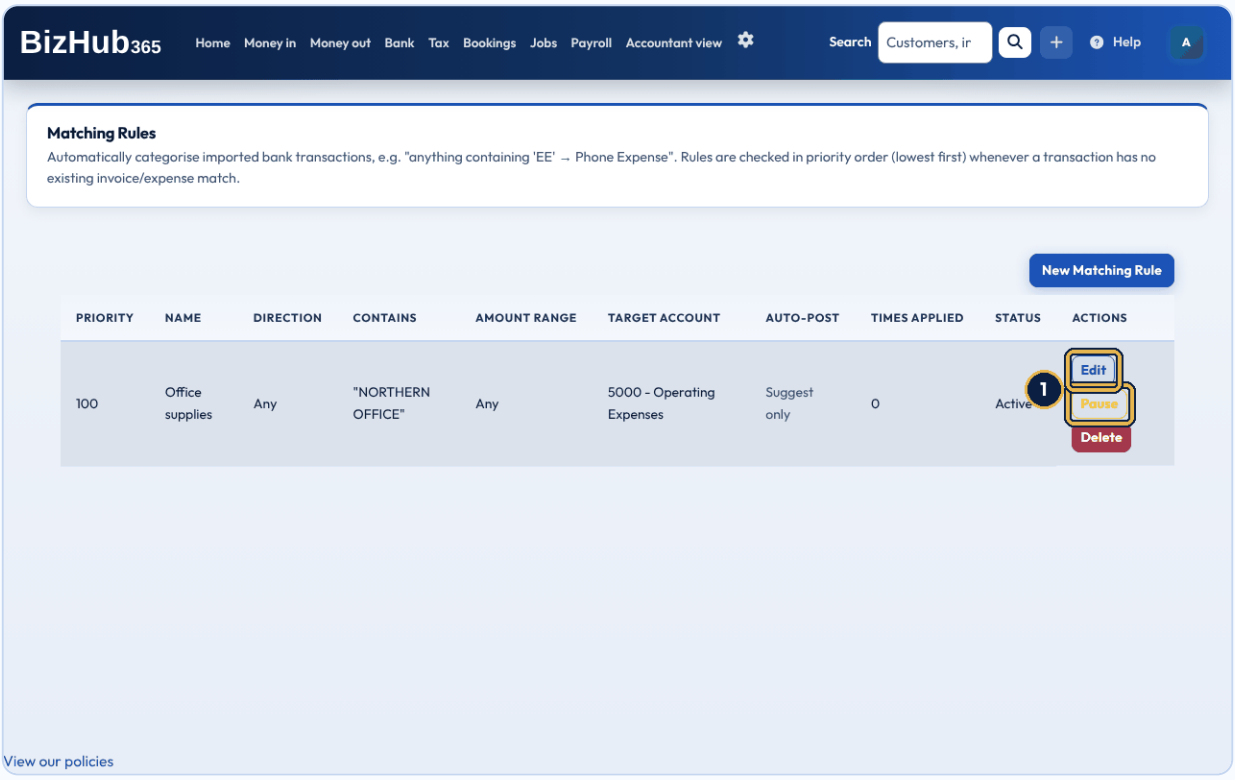
What can go wrong

If this happens	Do this
A page called Check what this rule will do opens.	The rule would affect lines already waiting, or posts by itself. It lists each line and what will happen. Confirm, choose **Change the rule** to go back to the form, or Cancel.

Pause or change a matching rule

Goal	Stop a rule suggesting or posting for a while, or change what it does.
Who can do it	Members of the business with the Edit permission.
Before you start	Open **Bank → Auto-sort rules**.

1. On the rule's row, choose **Pause**. To change the rule instead, choose **Edit**, change it on the same form as a new rule, and save.



Step 1. Choose Pause on the rule's row, or Edit to change it.

When it worked: You see *Matching rule '[name]' paused.* and the rule shows Paused. **Resume** switches it back on; if it would then post or categorise lines already waiting, a page lists them first for you to confirm.

> **CAUTION**
>
> A rule that posts straight away posts matching lines as they are imported, with nobody checking them. Money in to an income account is recorded as money in (other income), so it shows on the Money in page, and money in that looks like card takings you already recorded or a payout from a payout report is left waiting with the rule's suggestion, so the same sales are never counted twice. Everything it posts is listed under Recent bulk actions and can be undone: what it posts when you save or resume it shows as Matching rule posted automatically, and undoing that also stops the rule posting by itself; what it posts later, as statements are imported, shows as Posted automatically.

Automatic payment matching

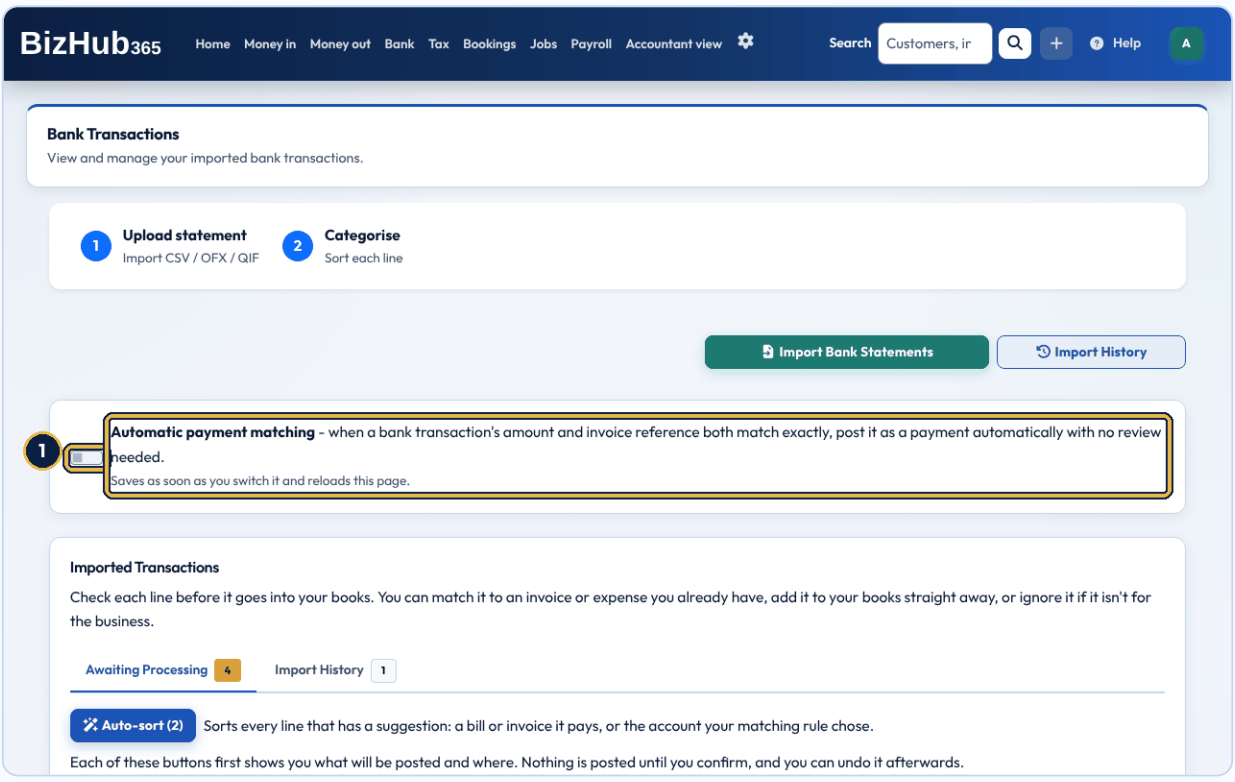
Where to find it: Bank → Transactions to sort

When a payment in has exactly the amount of one invoice and that invoice's number in the bank text, BizHub365 can record the payment against the invoice by itself, with nobody checking it. It is off unless you switch it on. It applies when lines are next checked, for example as a statement is imported; lines already waiting are not checked again when you switch it on.

Switch on automatic payment matching

Goal	Have exact payments recorded against their invoices without checking each one.
Who can do it	Members of the business with the Edit permission.
Before you start	Only do this if your customers pay with the invoice number as the reference.

1. On **Bank** → **Transactions to sort**, switch on **Automatic payment matching**. It saves as soon as you switch it.



Step 1. Switch on Automatic payment matching.

When it worked: The page reloads with the message Automatic payment matching turned on. Switch it off the same way.

TIP

Reconcile weekly rather than at quarter-end. Awaiting Processing is much quicker to clear when it stays short.

Bank connections

Where to find it: Bank → Connect your bank

Where to find it: Bank → More → Bank connections

NOTE

Bank feeds are being switched on gradually. If there is no **Connect your bank** in your Bank menu, bring your transactions in by uploading a CSV, OFX or QIF statement file, as described above.

A bank feed brings your business bank account's transactions into BizHub365 automatically with Open Banking. The connection is provided by Fena, which is authorised by the Financial Conduct Authority to provide account information services: with your consent Fena reads your account details, balances and transactions and passes them to BizHub365 for your bank feed. It is read only: nothing can move money or make payments. **Connect your bank** starts with your bank: the most used banks are shown with their logos, **Search for your bank** finds any of them by name, and **Show all banks** lists the rest. Choose yours. Under the banks a short paragraph says what you're agreeing to: BizHub365 reads your account names, balances and transactions for 90 days through Fena Labs Ltd, an FCA-authorised provider (firm reference 934835), and you can disconnect at any time. **More about how this works** opens the full explanation: what is read, who provides it, why, for how long and how to stop. Nothing is read until you tick that you agree and choose **Continue to your bank**. You sign in to your own bank to approve access for Fena; neither BizHub365 nor Fena sees your bank sign-in details. When you come back, if your bank hasn't confirmed yet the page says so and has **Check again**. Then choose, for each account you shared, which bank account in your books its transactions go to (an existing one, a new one, or none). New transactions arrive under **Bank → Transactions to sort** a few times a day, ready to match and post like an uploaded statement. Only booked transactions are brought in, never pending ones. A line you already uploaded from a statement for the same day and amount is not brought in twice, and nothing is added to your books unless you switched on automatic posting. **Bank → Bank connections** lists your bank feeds: each account's status, the bank account in your books it feeds, its latest balance, when it last synced and how long the consent runs, with **Sync now** to fetch new transactions straight away and **Connect a bank** to add another.

UK rules ask you to confirm every 90 days that you still want your bank read. From 30 days before, each feed on **Bank connections** has **Re-confirm**: tick that you still agree and choose Re-confirm, with no need to sign in to your bank again. We email the person who connected the bank 7 days before. If the 90 days pass, the feed stops and shows **Connect again**, which takes you through your bank again and carries on into the same bank accounts in your books. **Disconnect** stops the feed straight away and asks Fena to stop access, for every account in the same consent. Transactions already imported stay in BizHub365. You can

also withdraw access through your bank. Connecting, re-confirming and disconnecting need the Edit permission.

You can do all of this in the BizHub365 app as well: tap **Bank connections** at the top of the **Bank** tab. **Connect a bank** shows the same page as the website, in the same order: your bank with its logo, the short explanation, **More about how this works**, the tick and **Continue to your bank**. Your bank's page opens inside the app; when you have approved, it brings you back to the app, which finishes the connection and asks which bank account in your books each account goes to. If your bank hasn't confirmed yet, tap **Check again**. Connections made in the app and on the website are the same: you can re-confirm or disconnect a feed in either.

Connect your bank for a bank feed

Goal	Have your business bank transactions arrive in BizHub365 automatically instead of uploading statements.
Who can do it	Members of the business with the Edit permission.
Before you start	Have your online banking sign-in to hand. Open **Bank** → **Connect your bank**; if it isn't in your menu, bank feeds aren't available to you yet.

1. Under **Choose your bank**, choose your bank's tile. If it isn't shown, type its name in **Search for your bank** or choose **Show all banks**.
2. Read the short paragraph under the banks (open **More about how this works** for the full explanation), tick that you agree, and choose **Continue to your bank**.
3. Sign in to your bank and approve access for Fena. Your bank sends you back to BizHub365. If it hasn't confirmed yet, choose **Check again**.
4. For each account, choose the bank account in your books its transactions go to (or create one, or choose not to feed it), then choose **Save and start the feed**.

When it worked: The message Your bank feed is set up appears, the account shows Syncing with its balance, and its transactions are under **Bank** → **Transactions to sort**.

What can go wrong

If this happens	Do this
You want to connect from the app.	On the **Bank** tab tap **Bank connections**, then **Connect a bank**. Tap your bank (type its name in **Search for your bank**, or tap **Show all banks**, if it isn't shown), read the short paragraph, tick that you agree and tap **Continue to your bank**. Approve at your bank; you come back to the app, which asks which bank account each account goes to. Choose one, **A new bank account** or **Not now**, and tap **Save**.
The app says the bank connection has expired or doesn't match.	The link back from your bank works once, for an hour, and only for the person who started it. Tap **Start again**.
Your bank didn't confirm the connection, or nothing was connected.	You declined at your bank or the link timed out. Start again from Connect your bank.
A feed says Problem reading from your bank.	It is tried again a few times a day. If it says to connect your bank again, choose Disconnect and connect it again.
A feed says Stopped: consent ended.	The 90 days passed without re-confirming. Choose Connect again and approve at your bank; the feed carries on into the same bank account.

PART IV · BOOKS AND TAX · CHAPTER 17

Reports, ledger, and annual accounts

Every invoice, payment, and expense is already in the books. Reports read that ledger, so you do not re-key figures.

Standard reports

Where to find it: Tax → Reports

Every invoice, payment, expense and bank line you record is posted to the ledger, and the reports read the ledger, so you never re-key figures. The Tax menu has **Reports** and **For your accountant**, next to **Your tax** and **VAT returns** when they apply to you (see HMRC Making Tax Digital). The Reports page starts with **Your reports**, the four most owners need: Profit and Loss, Sales by Customer, Expense by Category and Aged Debtors (who owes you). Every other report, and the Annual Accounts, are below under **For your accountant**, the pack your accountant or bookkeeper works from; **For your accountant** in the menu jumps straight there. **Ledger accounts** and **Journal entries** are in the **Accountant view** menu, which appears when the Accountant view section is on (accountants always see it), with **Accountant reports**, a link to the same pack.

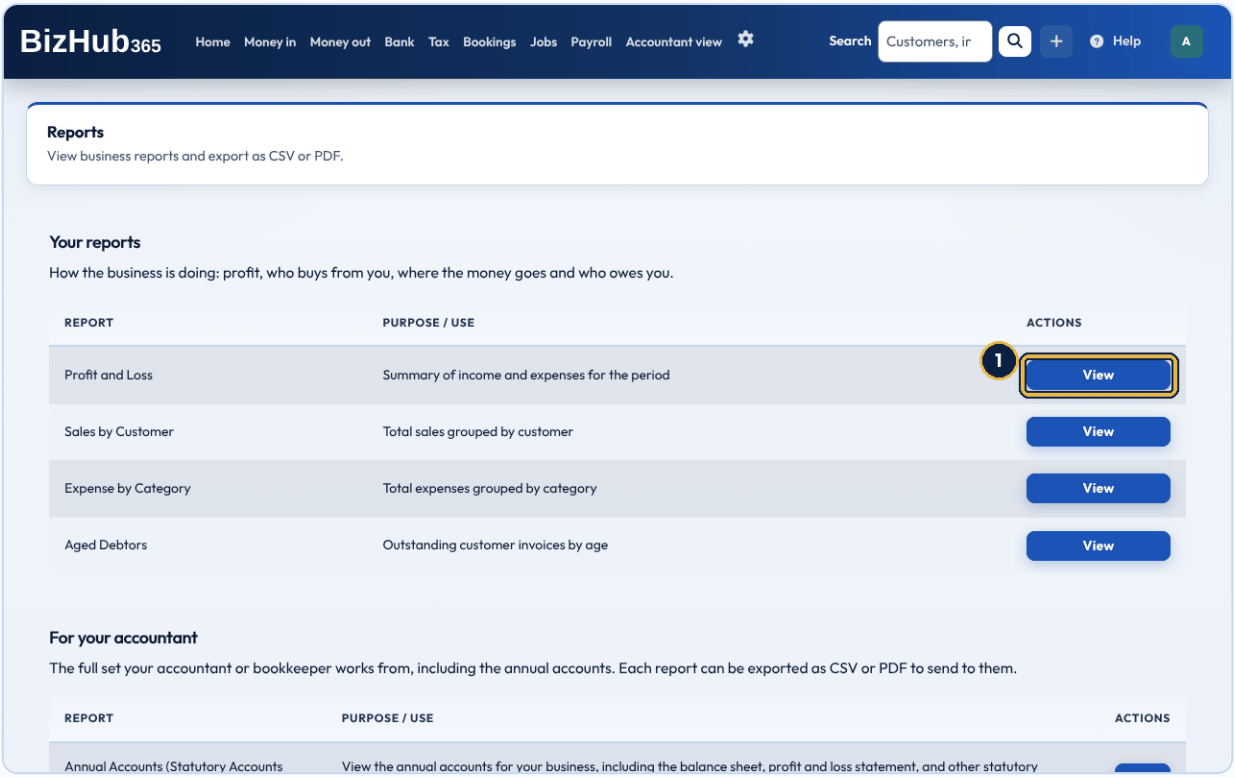
Run a report

Goal See a report, such as Profit and Loss, for the dates you want.

Who can do it Everyone in the business who can view.

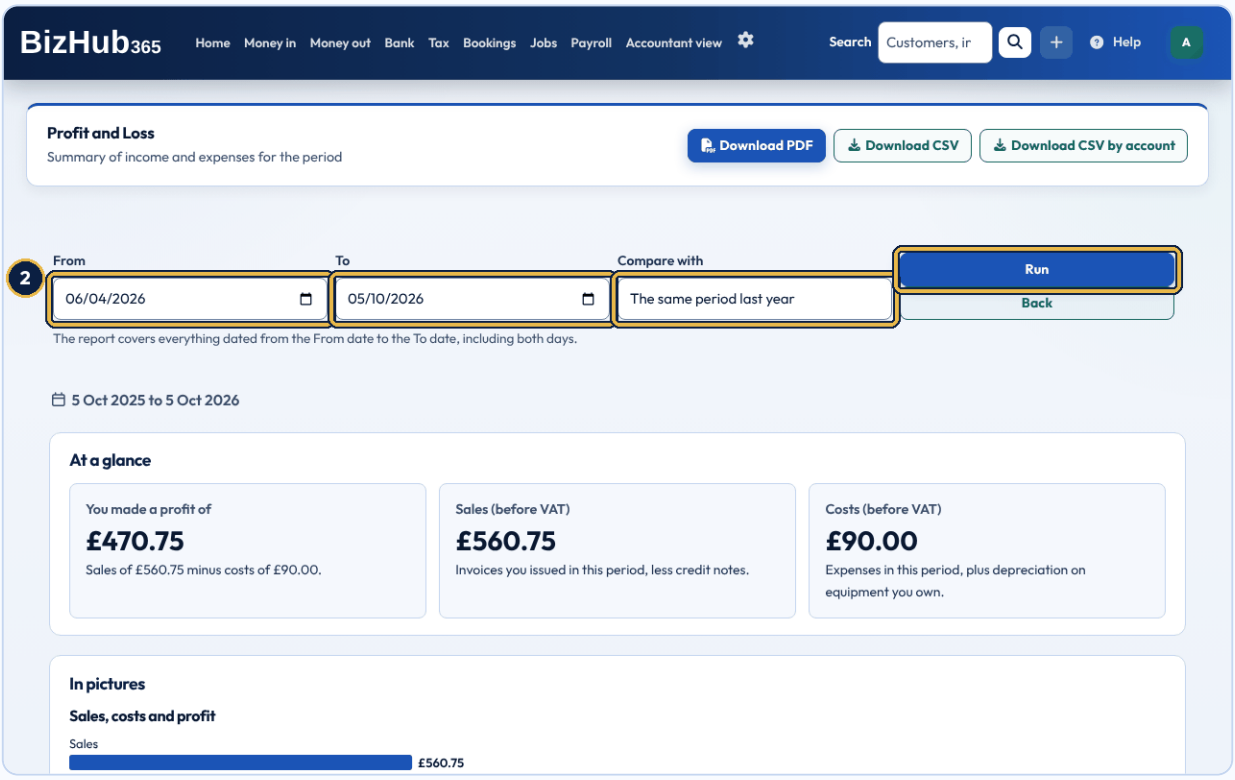
Before you start Nothing.

1 Open **Tax** → **Reports** and choose **View** on the report.



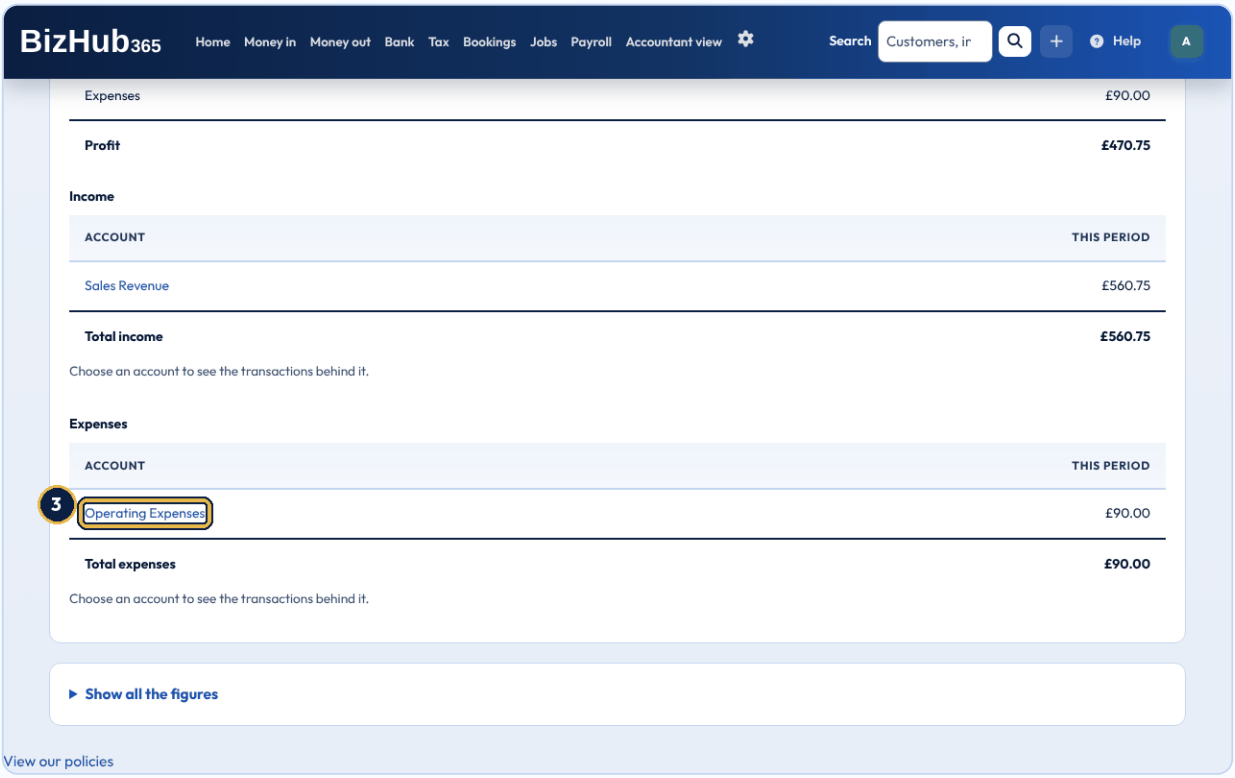
Step 1. Open Tax, then Reports, and choose View on the report.

2 Choose the dates (see below). For Profit and Loss you can also choose what to **Compare with**. Choose **Run**.



Step 2. Choose the dates, and for Profit and Loss what to compare with, then choose Run.

3 On Profit and Loss, choose an account name to see the invoices, credit notes, expenses and ledger lines behind its figure. On the aged reports, choose a customer or supplier to see their unpaid documents.



Step 3. Choose an account to see the records behind its figure.

When it worked: The report shows the figures for your dates. **Back** returns to the list of reports.

Choosing dates

Each report shows only the date boxes it uses, with a line underneath saying what they do:

- ['**From** and **To**: the report covers everything dated from the first day to the last, including both days. Profit and Loss, Cash Flow and the sales and expense reports use these.', '**As of**: the report shows the position at the end of that day, for example what customers still owed you then. Balance Sheet, Trial Balance and the aged debtors and creditors reports use this.', 'Job profitability covers all dates, so it has no dates to choose, and its page and PDF say **All dates**.', 'When you first open a report, the dates cover the last year up to today.']

How a report page reads

Most reports are laid out for a business owner rather than an accountant, top to bottom:

- **At a glance**: two to four big figures in plain English, such as how much profit you made or how much customers owe you, each with a one-line explanation.
- **In pictures**: one or two simple charts. Each chart lists its figures in words underneath, so nothing is shown only as a picture.

- **What this means**: a few sentences that state what the figures show. They describe the numbers; they do not give advice.
- **The figures**: short tables with plain headings, amounts in pounds and a total. Minus figures show a minus sign in red.
- **Show all the figures**: open it for the full, detailed table, the same figures as the CSV download.

Trial Balance, Fixed Asset Depreciation, Audit Journal Log, Full Accounts, CT600 and CS01 keep their fixed accountant or filing layout: a single table on screen, and the same table (or the official form) in the PDF.

Profit and Loss

Profit and Loss lists your income, any cost of sales, and your expenses, one line for each ledger account. Each record is counted under the account its ledger entry went to, so the lines add up exactly to the totals at the top. Cost of sales only appears when you have an expense account marked as cost of sales, and then the report also shows your gross profit. In **Compare with**, **The period before** is the same length of time just before your dates (whole months when your dates are whole months, so March is compared with February), and **The same period last year** is a year earlier. The report then shows the other period's figure and the **Difference**, this period minus the other one.

Aged debtors and aged creditors

Aged Debtors shows one row for each customer who owes you money on the As of date, split into columns by how late it is: **Current** (not due yet), **1 to 30 days**, **31 to 60 days**, **61 to 90 days** and **over 90 days**, with a total. Aged Creditors works the same way for the suppliers you owe. An invoice is overdue once its due date has passed: on its due date it is still current, and the next day it is 1 day overdue. The invoice list uses the same rule.

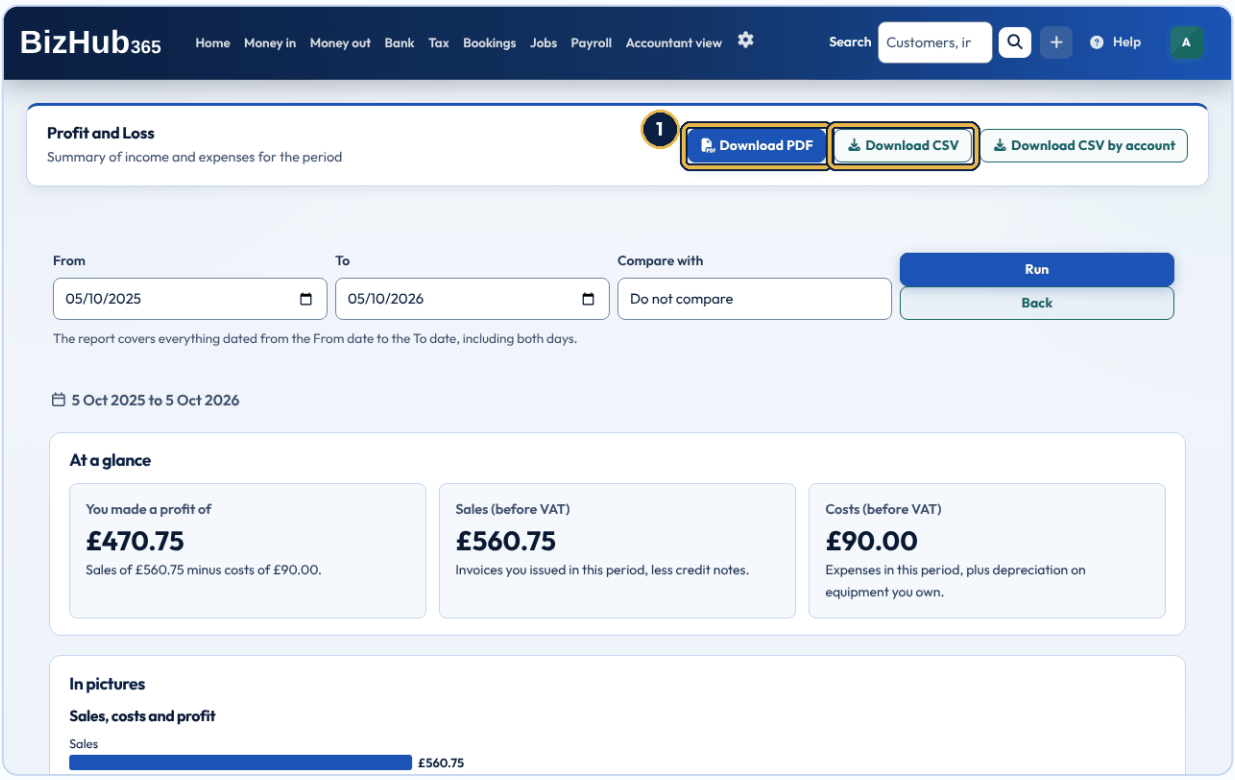
Download a report as a PDF or CSV

Goal Keep a copy, print it or send it to your accountant.

Who can do it Everyone in the business who can view.

Before you start Run the report for the dates you want.

1. Choose **Download PDF** for a PDF laid out like the page (A4 portrait, with page numbers, the date it was made and all the figures at the back), or **Download CSV** for the detailed table in a spreadsheet. Profit and Loss also has **Download CSV by account**, and the aged reports **Download CSV by customer** or **by supplier**.



Step 1. Choose Download PDF, or a Download CSV button.

When it worked: The file downloads. A report with more than 500 rows is prepared in the background instead (see below).

NOTE

A long PDF takes time to build. When a report or list export (invoices, payments, expenses, customers, the audit log and so on) has more than 500 rows (100 quotes, as each quote has its own page), BizHub365 prepares the PDF in the background instead of making you wait. A page tells you it is being prepared and shows a Download button when it is ready, and we email you a link, so you can carry on working. The file is kept for 24 hours. In the mobile app you get the email. If the PDF cannot be prepared, the page and the email offer the CSV for the same report and filters instead. A very large export (over 20,000 rows) is too big for one PDF: download the CSV, or choose a shorter period. The CSV always downloads straight away.

Report	Use it for
Profit and Loss	Income, cost of sales and expenses for a period, by account, compared with another period if you like.
Balance Sheet	What you own and owe on a date.
Cash Flow	Money in and out, not just invoices raised.
Trial Balance	A list of every ledger account and its balance, to check the books balance.
Aged Debtors / Aged Creditors	Each customer who owes you, and each supplier you owe, by how late the money is.
VAT Return Summary	The VAT due for a period. Listed only for VAT-registered businesses.
Sales by Customer	Where revenue is concentrated.
Expense by Category	Where money is going.
Job Profitability	Invoiced, costs and profit so far for each job, the same figures as each job's page.
KPI Dashboard	A one-page management snapshot.
Customer Concentration Risk	Over-reliance on a handful of customers.
Quote Conversion	How many quotes become invoices.
Director Loan / Dividend	Directors' balances and distributions.
Fixed Asset Depreciation	The fixed asset register in report form.
Corporation Tax Estimate	A planning figure from the ledger, including associated-company banding.
CIS Return	Monthly CIS300 figures for suppliers marked as CIS subcontractors. Payments exclude VAT. A bill paid in parts counts in the month of each payment, its gross, materials and CIS deducted split in proportion to what each payment paid.
Audit Journal Log	Every journal entry, for an audit trail.
Full Accounts / CT600 / Confirmation Statement (CS01)	Statutory and corporation-tax working papers. Listed only for a limited company (Ltd, PLC or CIC).

NOTE

The tax and statutory reports (VAT Return Summary, Corporation Tax Estimate, CIS Return, Full Accounts, CT600 and CS01) and the Annual Accounts page carry a label saying the figures are estimated from your records and should be checked before you submit, and that BizHub365 is software, not tax advice.

The ledger

Where to find it: **Accountant view** → **Ledger accounts**

Ledger Accounts is your chart of accounts. Choose an account's code or name to see every posting to it between two dates, with a running balance; choose a journal number to find that entry in Journal Entries. To add an account, fill in **Add New Ledger Account** on the same page (Code, Name, Type, System Tag and Parent) and choose **Create Account**. Accounts can't be edited or deleted there. Ledger Accounts and Journal Entries are the Accountant view section, which is off when a business starts. An administrator can switch it on in Business Settings → Sections. An accountant or bookkeeper you invite with the Accountant role always sees them under **Accountant view**. Your reports stay on whether the Accountant view is on or off.

Where to find it: **Accountant view** → **Journal entries**

Journal Entries lists every entry in the ledger, including the ones BizHub365 posts for you when you record invoices, payments, expenses and bank lines. Post your own when something has no record of its own, such as opening balances or a correction.

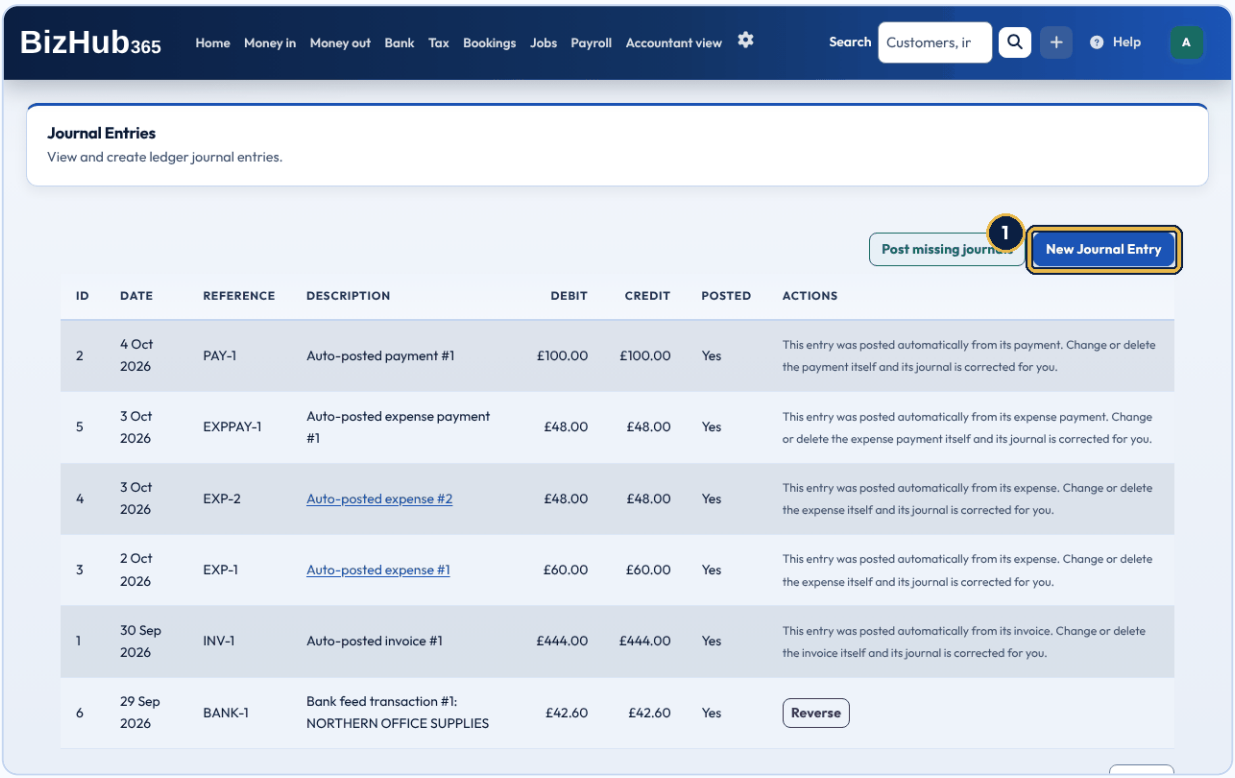
Post a journal entry

Goal Make an adjustment that no invoice, payment or expense records.

Who can do it Members of the business with the Edit permission.

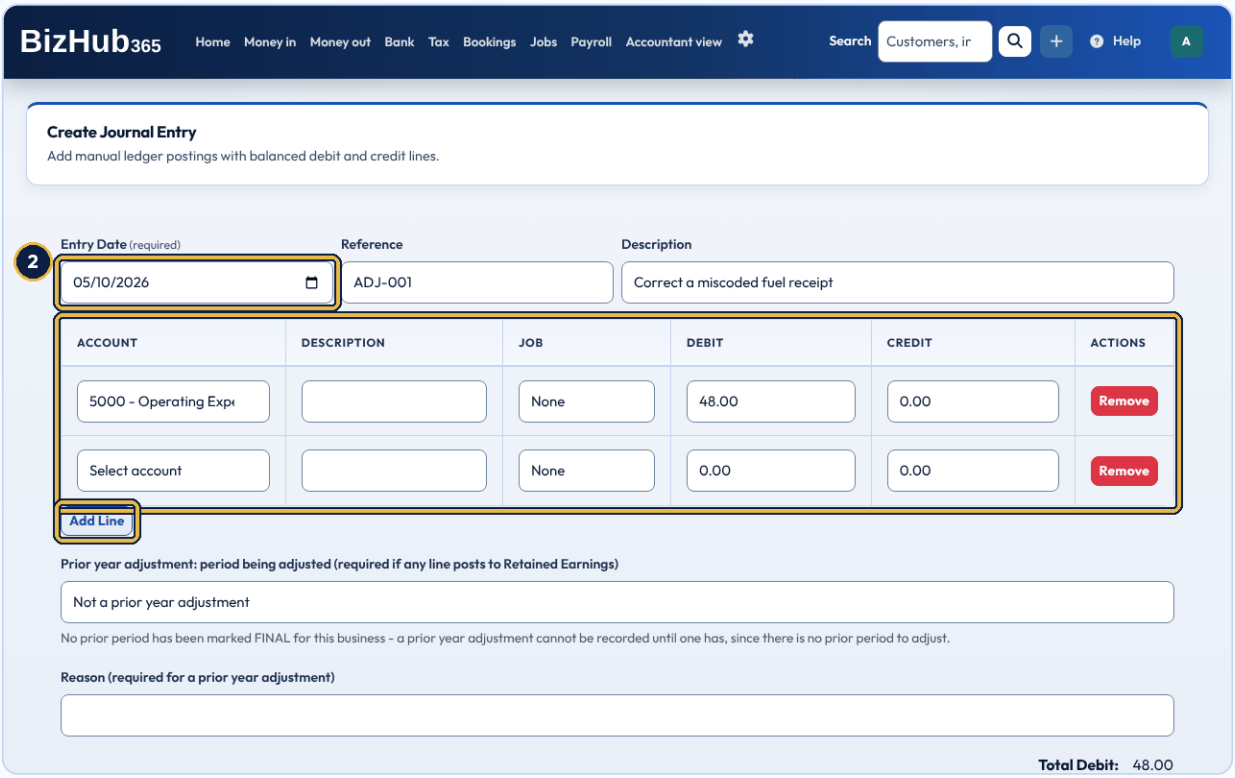
Before you start Know the accounts and amounts. The debits must equal the credits; if you're unsure, ask your accountant.

1 Open **Accountant view** → **Journal entries** and choose **New Journal Entry**.



Step 1. Open Accountant view, then Journal entries, and choose New Journal Entry.

2 Check the **Entry Date** and type a **Reference** and **Description**. On each line choose the **Account**, and type a description, a **Job** if it belongs to one, and either a **Debit** or a **Credit**. **Add Line** adds a line; the totals underneath must match. Choose **Create Entry**.



Step 2. Fill in the date, reference and description, then the lines (Add Line for each one), and choose Create Entry at the bottom.

When it worked: You see *Journal entry #[number] created.* and it's listed under Journal Entries.

What can go wrong

If this happens	Do this
Journal is unbalanced. Total debit must equal total credit.	Make the debits and credits add up to the same; the lines stay on the form so you can correct them.
A message about retained earnings	Posting straight to retained earnings is only allowed as a prior year adjustment: choose the FINAL period being adjusted and give a reason.

If a save fails, the form shows what went wrong and keeps the lines you typed, so you can correct them and save again. Journal entries are never deleted. To undo a manual journal, choose **Reverse** on Journal entries: an opposite entry dated today is posted and the original stays in the ledger. If the journal posted a bank transaction, that transaction is open to post again. Reverse is not offered for a journal posted automatically from an invoice, expense, payment or other record (change or delete that record instead, and its journal is corrected for you), for one already reversed, or for one dated in a period whose annual accounts are FINAL (post a correcting journal in the current period instead).

CAUTION

Entries posted automatically from an invoice, expense, payment or other record can't be reversed here; correct the source record instead. Entries dated in a FINAL period also can't be reversed; post a correcting journal in the current period.

Post missing journals

Every invoice, payment, expense, expense payment and money in has its own entry in the ledger. If entries were ever removed outside BizHub365, those records are left with nothing in your accounts. **Post missing journals** on Journal entries lists how many records of each kind have no journal and, when you choose **Post missing journals** on that page, posts each one exactly as when it was saved, on the record's own date. Nothing already in your accounts is posted again. A record dated in a closed period, one whose VAT return is locked, submitted or finalised or whose annual accounts are final, has its entry dated on the first open day after that period instead, so a period you have filed never changes. The record itself keeps its own date. Before you post, the page lists those records under **Journals dated on the first open day**, with each record's date and the date its entry will have. It needs the Edit permission and the Accountant view.

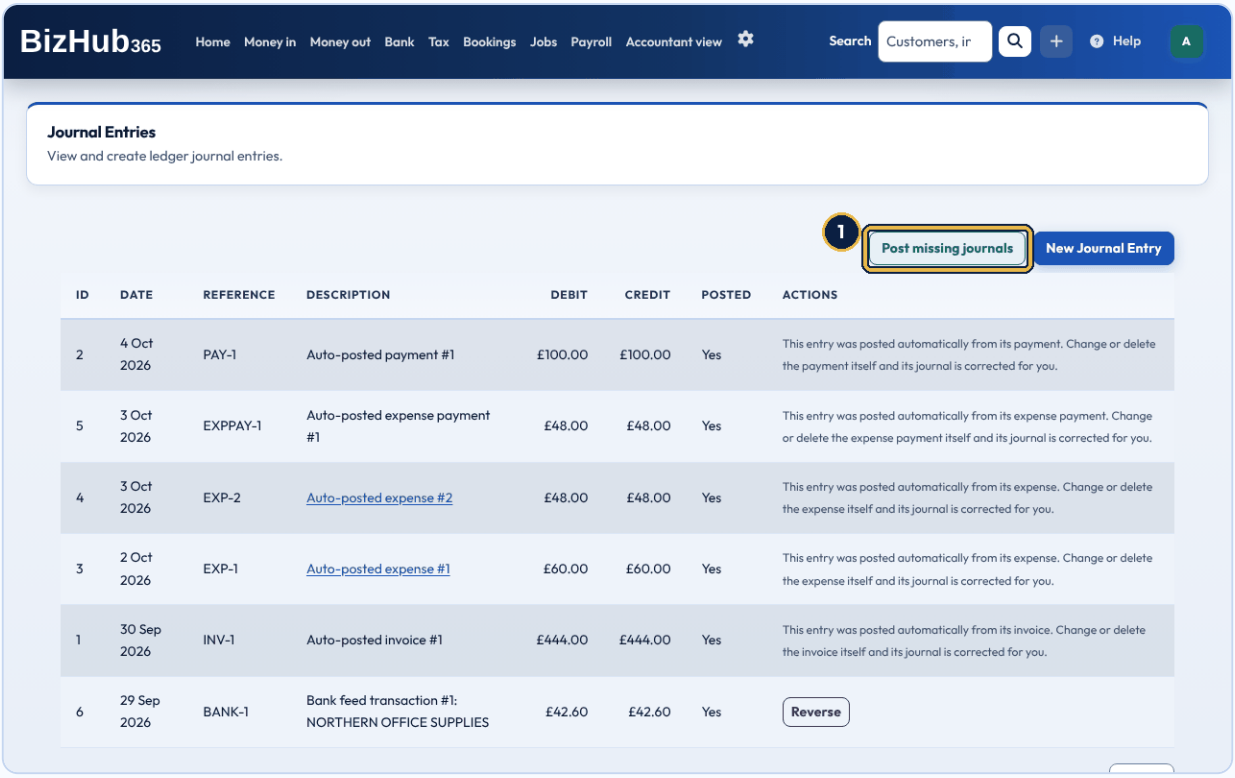
Post missing journals

Goal Put records that have no entry in your accounts back into the ledger.

Who can do it Members of the business with the Edit permission, with the Accountant view on.

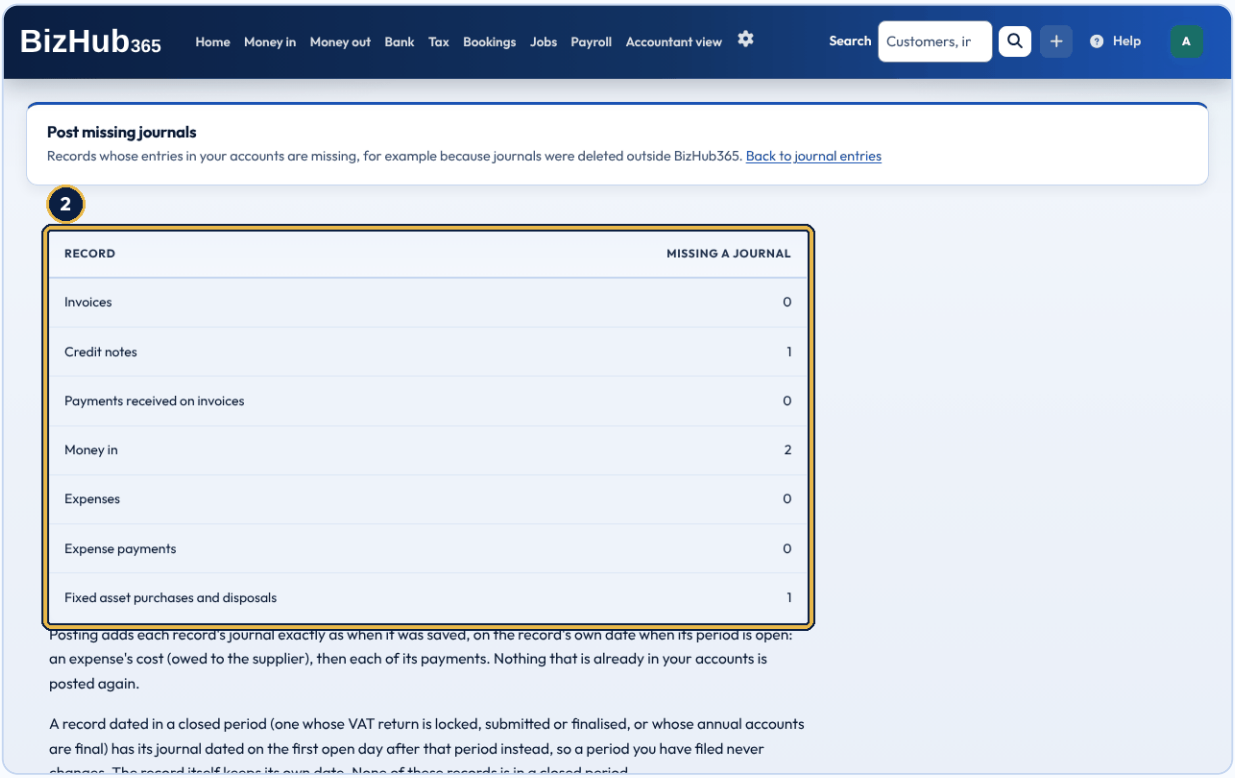
Before you start Open **Accountant view → Journal entries**.

1. Choose **Post missing journals** at the top of Journal entries.



Step 1. Choose Post missing journals on Journal entries.

2 Check how many invoices, payments, expenses, expense payments and other records have no journal, and which are dated in a closed period and will be posted on the first open day after it. Then choose the **Post** button.



Step 2. Check what has no journal; the Post button is under the table when anything is missing.

When it worked: A message says what was posted, and the page says nothing is missing.

What can go wrong

If this happens	Do this
The page says nothing is missing.	Every record already has its journal; there is nothing to do.

NOTE

Members with view-only access can open reports, the ledger and journals, but do not see the buttons that change them: Create Account, New Journal Entry, Reverse, Mark as FINAL and Acknowledge. Recalibrate permanently on Annual accounts is shown only to members who can manage billing, because it changes a check for every future period.

Annual accounts

Where to find it: Tax → Reports → Annual Accounts

Annual Accounts builds a statutory-style unaudited accounts pack as a PDF from your ledger: a cover page, officers, the directors' report, the profit and loss account, the balance sheet and the notes, with a detailed profit and loss account that doesn't form part of the accounts. It is for UK companies (Ltd, PLC or CIC); for other businesses the page says so. On the balance sheet, fixed assets are shown at cost less depreciation so far (their net book value), and current assets are your bank, debtors and other short-term balances only. The tangible assets note breaks the fixed assets down by category. Profit and loss includes the depreciation for the year, not the cost of assets you bought. The period is your accounting period, worked out from your accounting reference date if you have set one (otherwise the last year). Until the period has ended, the page offers **Download Management Accounts** (figures to date) instead.

1. Open **Tax** → **Reports** and choose **View** on **Annual Accounts (Statutory Accounts Pack)**.
2. Choose the period start and end and select **Update**: the items to review below refresh for that period.
3. Work through **Items to review**. BLOCKING items, and ANOMALY items you haven't acknowledged, must be resolved before the PDF can be downloaded. Where the pack asks, confirm notes such as the going concern note and the directors' advances note.
4. Choose **Fix this** beside any item that needs attention. It opens the relevant page (the company register, expenses, invoices, payroll or the ledger account), and Annual Accounts sub-pages keep the period you were viewing.
5. Review the directors' report and notes. Confirm items such as directors' advances when the pack asks.
6. Choose **Download PDF** for the period shown. It is a draft management copy while the period is still open, and each page says DRAFT until the period is marked FINAL.
7. When the figures are the ones you will file, choose **Mark as FINAL**. That freezes the period's figures for next year's comparative column.

Two BLOCKING items open their own repair pages from **Fix this**. When reserves moved by an amount that isn't explained by the period's profit or dividends, **Repost Reserve Movement** lists the entries posted straight to retained earnings: for each, choose the **Correct destination** (**Cash / Bank** if the money was received, **Called up share capital not paid** if it was not) and choose **Repost**. Disclosing such an entry doesn't resolve it. When the previous period's FINAL figures no longer match the ledger, the prior year adjustment page records the adjustment with your reason; you see *Prior year adjustment recorded.*

The CT600 report fills the HMRC boxes it can compute from the ledger and leaves the gaps blank rather than guessing. The Confirmation Statement (CS01) worksheet is built from the company register.

NOTE

These packs support filing: they don't replace professional advice, and BizHub365 doesn't submit accounts, a CT600 or a confirmation statement to HMRC or Companies House for you.

PART IV · BOOKS AND TAX · CHAPTER 18

Payroll

Run UK PAYE in BizHub365, produce payslips, and send FPS and EPS to HMRC through RTI.

Where to find it: Payroll → Payroll Overview

The Payroll menu has **Employees**, **Payroll Overview** and **Timesheets**, then **Pay Runs**, **FPS Submissions** and **EPS Submissions**, and **Payroll Settings**. Payroll is a section you can switch off in Business Settings → Sections. Payroll needs the **payroll add-on** on your subscription: £10 a month covers up to 5 employees, then £2 a month for each employee after the fifth. Without it there is no Payroll menu and no payroll step in **Get set up**; people who manage billing see **Add payroll** in the menu bar instead (see The payroll add-on). Adding an employee, an employee leaving or being taken back on updates the number of employees billed. Employee names, NI numbers, and tax codes are encrypted.

NOTE

Who can do what: members with view-only access can open payroll but not change it. Adding or changing employees, pay runs and payslips, finalising a pay period, sending an FPS or EPS and marking HMRC payments need edit access. Payroll settings, which hold the Government Gateway credentials, can be opened and changed only by members who can manage users (administrators, managers and accountants). Business Staff Members and subcontractors do not see payroll, apart from submitting and withdrawing their own timesheets.

Before the first pay run

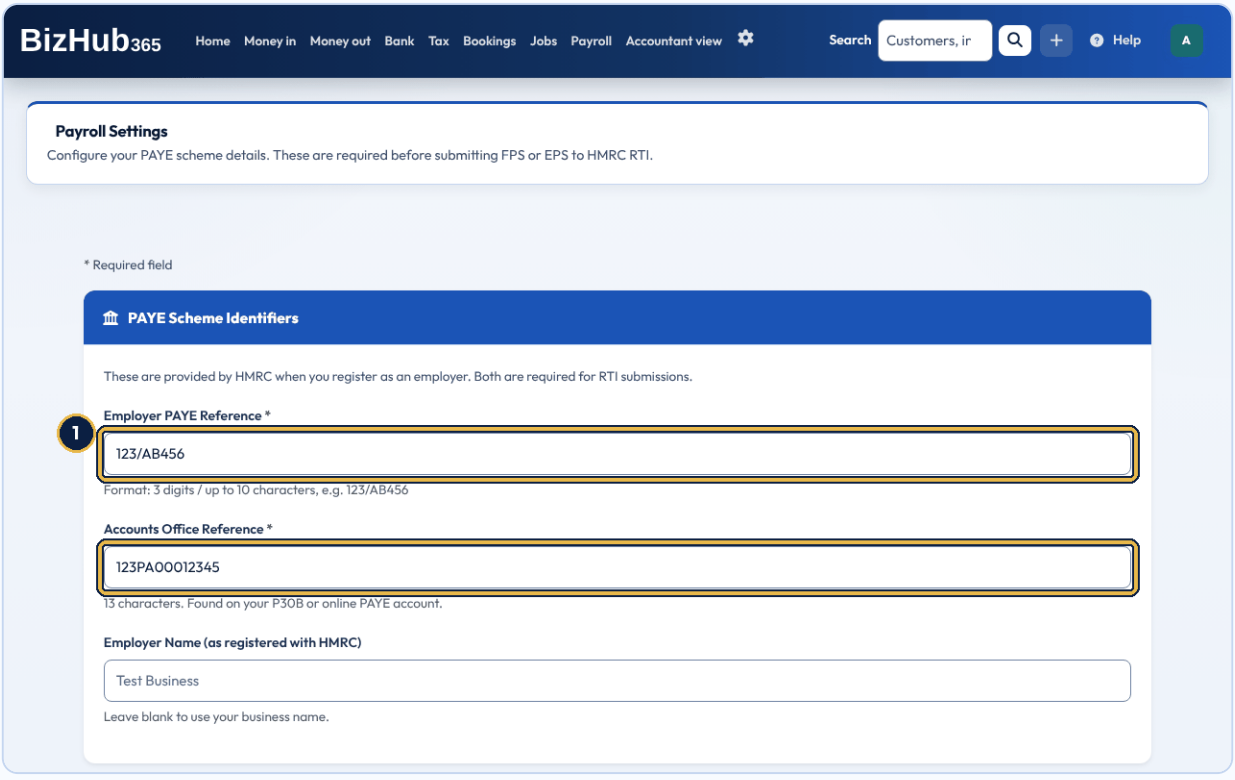
Set up your PAYE scheme

Goal Give BizHub365 the details it needs to run payroll and send it to HMRC.

Who can do it A member who can manage users (an administrator, manager or accountant).

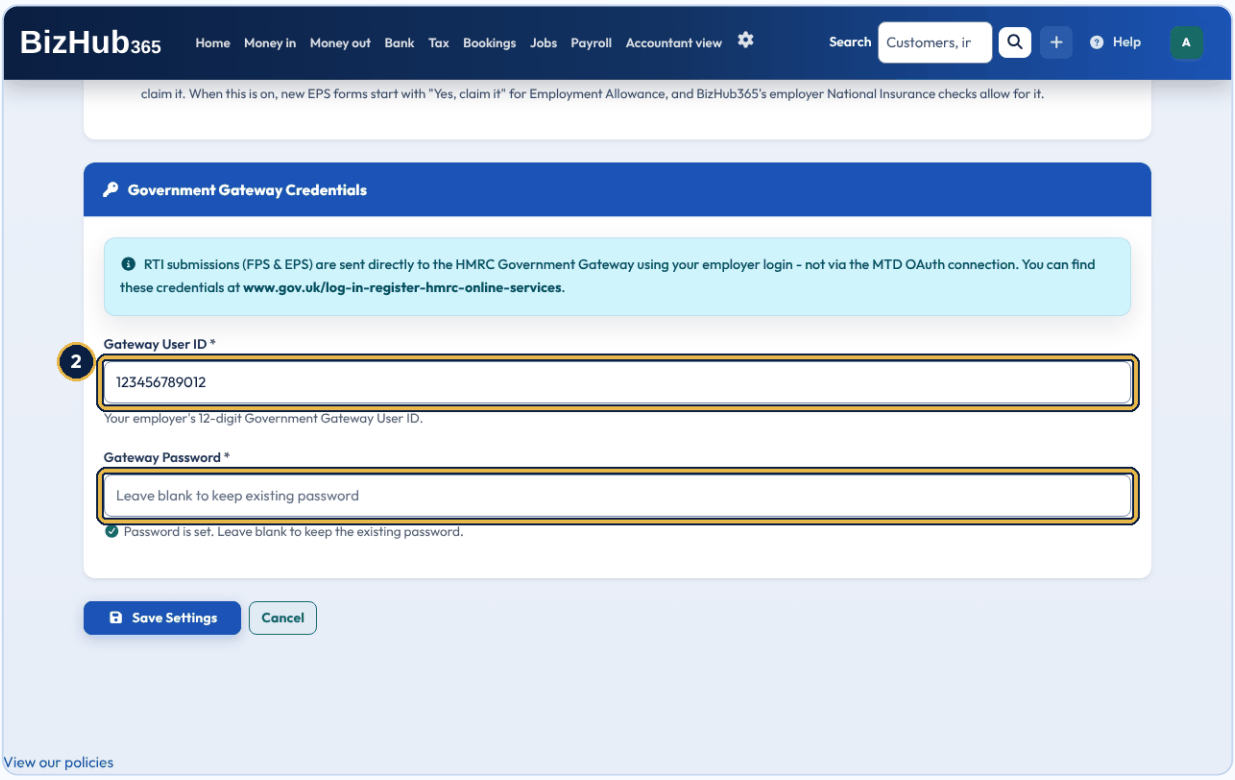
Before you start Have your employer PAYE reference and Accounts Office reference (on your P30B or online PAYE account) and your employer's Government Gateway user ID and password.

1 Open **Payroll** → **Payroll Settings**. Type the **Employer PAYE Reference** (such as 123/AB456) and **Accounts Office Reference**, and the employer name if HMRC has it differently. Tick your **Pay Frequencies**, and switch on **Small Employers' Relief**, **Apprenticeship Levy** or **We claim Employment Allowance** if they apply.



Step 1. Open Payroll, then Payroll Settings, and type your Employer PAYE Reference and Accounts Office Reference.

2 Under **Government Gateway Credentials**, type the **Gateway User ID** and **Gateway Password**, then choose **Save Settings**.



Step 2. Type your Government Gateway User ID and password, then choose Save Settings.

When it worked: You see *Payroll settings saved successfully.* and the Payroll Overview says **Payroll is set up**. The password is stored encrypted; leave the box blank later to keep it.

FPS and EPS go straight to HMRC with your employer's Government Gateway login, not through the Making Tax Digital connection used for VAT and Income Tax. Payroll counts as set up only when all four are saved: the PAYE reference, the Accounts Office reference, the Gateway user ID and the Gateway password. The Payroll Overview and the setup checklist on your dashboard use the same rule. Until then, the Payroll Overview lists what is still needed, and creating or sending an FPS or EPS takes you to Payroll Settings with a message naming the missing details, for example *Before you create an FPS, add your Accounts Office reference and Government Gateway password in Payroll settings.*

Switch on **We claim Employment Allowance** if your business claims Employment Allowance, which reduces your employer National Insurance each tax year up to HMRC's annual limit. A company whose only paid employee is a director cannot claim it. When it is on, new EPS forms start with **Yes, claim it**, and BizHub365's employer National Insurance checks allow for it.

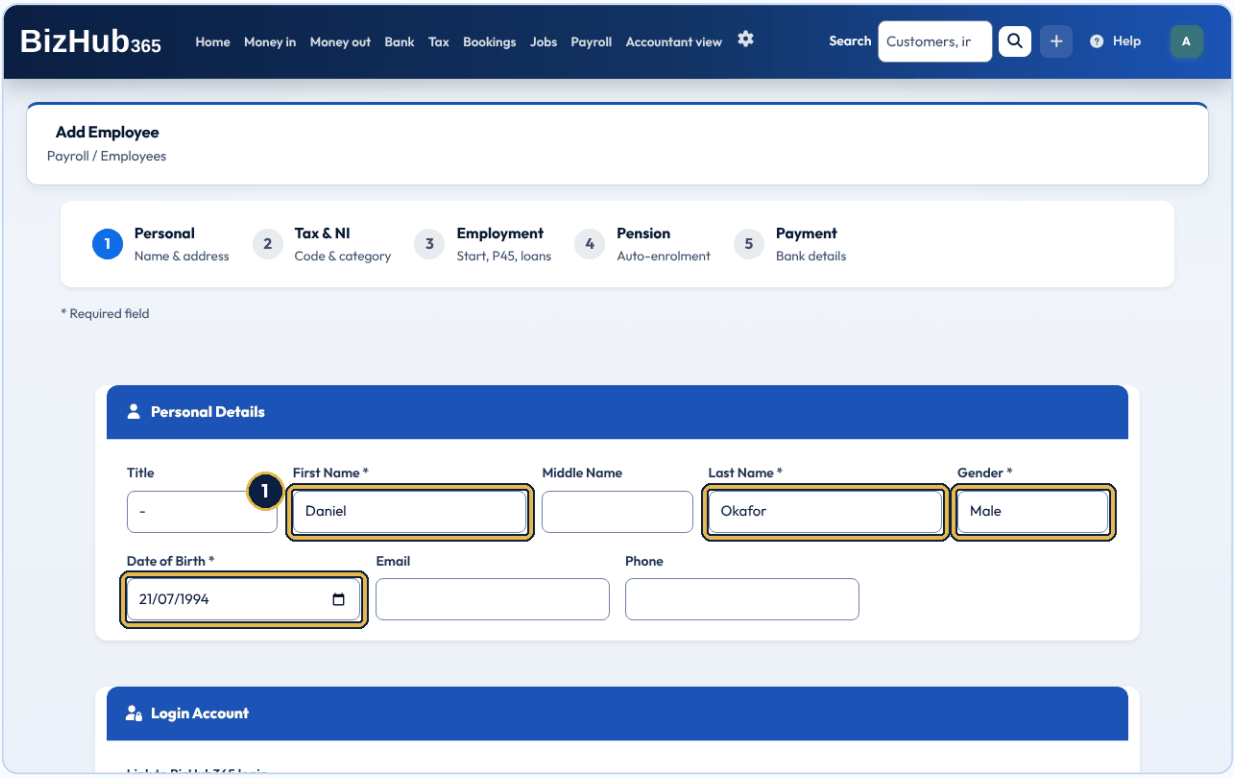
Add an employee

Goal Set someone up to be paid through payroll.

Who can do it A business member with edit access to payroll.

Before you start Have their name, date of birth, NI number, tax code, start date and, if they're joining from another job, their P45.

1 Open **Payroll → Payroll Overview** and choose **Add Employee** (or **Add First Employee** on Employees). Work through the five steps with **Next**: **Personal** (name, gender, date of birth, contact details and address), **Tax & NI** (NI number, payroll ID, tax code, NI category, week 1 / month 1), **Employment** (start date, starter declaration, director, P45 pay and tax to date, student loan), **Pension** (auto-enrolment) and **Payment** (payment method and bank details). Choose **Save Employee**.



Step 1. Open Payroll, then Payroll Overview, and choose Add Employee. Fill in each step, then choose Save Employee.

When it worked: You see *Employee [name] added successfully.* If the employee has an email address, they're emailed *Welcome to [business] Payroll*, and each time their record is saved, *Your Employee Record Has Been Updated*.

- Student loan choices are Plan 1, Plan 2, Plan 4 (Scottish), Plan 5 (deductions start from April 2026) and Postgraduate Loan. Loan deductions are whole pounds, rounded down.
- NI category letters follow HMRC's list, including the Freeport (F, I, L, S) and Investment Zone (N, E, D, K) letters.
- Director NI is supported for employees marked as directors.

- Tax is worked out cumulatively from the employee's earlier payslips in the tax year, unless their tax code is on a week 1 / month 1 basis. For a new starter, enter the pay and tax from their P45: BizHub365 uses them to work out tax in the tax year they joined, but the year-to-date totals on payslips and the FPS cover your employment only.
- Open an employee from **Payroll → Employees** (**View**) to change their details, including name and title, address, phone, starter declaration, P45 figures, pension and payment details, then choose **Save Changes**. Bank details are shown masked; leave the boxes empty to keep them, type new ones to replace them, or tick **Remove the sort code and account number**.
- Pension contributions are deducted only for Opt-In, Voluntary Joining, Automatic Enrolment and Re-enrolment statuses; Not enrolled and Opt-Out take no contributions.

Leavers, P45 and P60

When someone leaves, set their **Leave Date** on their record and save. Once that date has passed, the record shows **Download P45** and **Email P45 to Leaver**. A leaver is not offered for a pay run whose period starts after their leave date; someone leaving during the period stays in that run for their final pay. For each tax year they have payslips in, the record shows **P60** and **Email P60 to Employee**. The emails go to the employee's address with the PDF attached. Employees can't be deleted.

When you add an employee you can also tick **Postgraduate loan** (as well as any student loan plan) and, for a director, enter the **Director start date**.

Pension status is one of Not enrolled, Opt-Out, Opt-In, Voluntary Joining, Automatic Enrolment or Re-enrolment. Not enrolled and Opt-Out take no pension contributions; the other statuses deduct the employee and employer percentages. The Pension box on the employee's page shows the status and whether contributions are deducted. If it says **Enrolled (status not recorded)**, the status was lost by an earlier version of the page: choose the real status and save.

Turn off the **Active** switch to stop offering someone for new pay runs. A leave date that has passed makes them a **Leaver**; otherwise an employee switched off is shown as **Inactive**. The Employees list shows current employees; choose **Show leavers and inactive** to see everyone.

The welcome and update emails an employee receives show only the last characters of their NI number, sort code and account number.

The Employees, FPS submissions and EPS submissions pages always have a button at the top to add one: **Add employee**, **Create FPS** and **Create EPS**, even when the list already has entries.

Is payroll set up, and what is still in draft?

The Payroll Overview answers two separate questions, each with its next step. **Payroll is not set up yet** means your PAYE reference, Accounts Office reference or Government Gateway sign-in is missing: choose **Set up payroll**. **Payroll is set up, with no employees yet** means you still need to add an employee. **Draft pay runs not finished** means a pay run was started but not finalised, so nobody has been paid through it and nothing has gone to HMRC: choose the link to finish the oldest one.

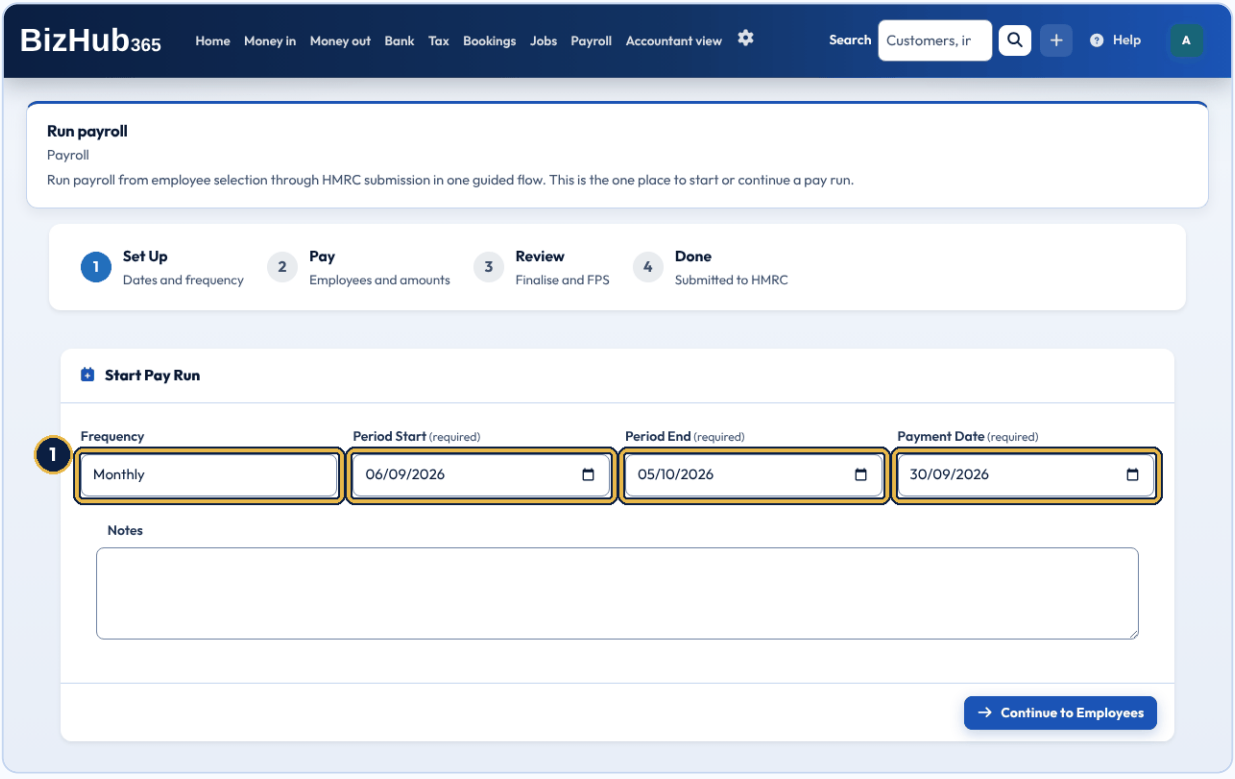
Run payroll

Run payroll is the one place to start or continue a pay run. It guides you from dates and employees through pay, finalising, and the FPS. On Pay Runs, **Continue** reopens a pay run that is not yet submitted and **Details** shows its breakdown.

Run payroll and send the FPS

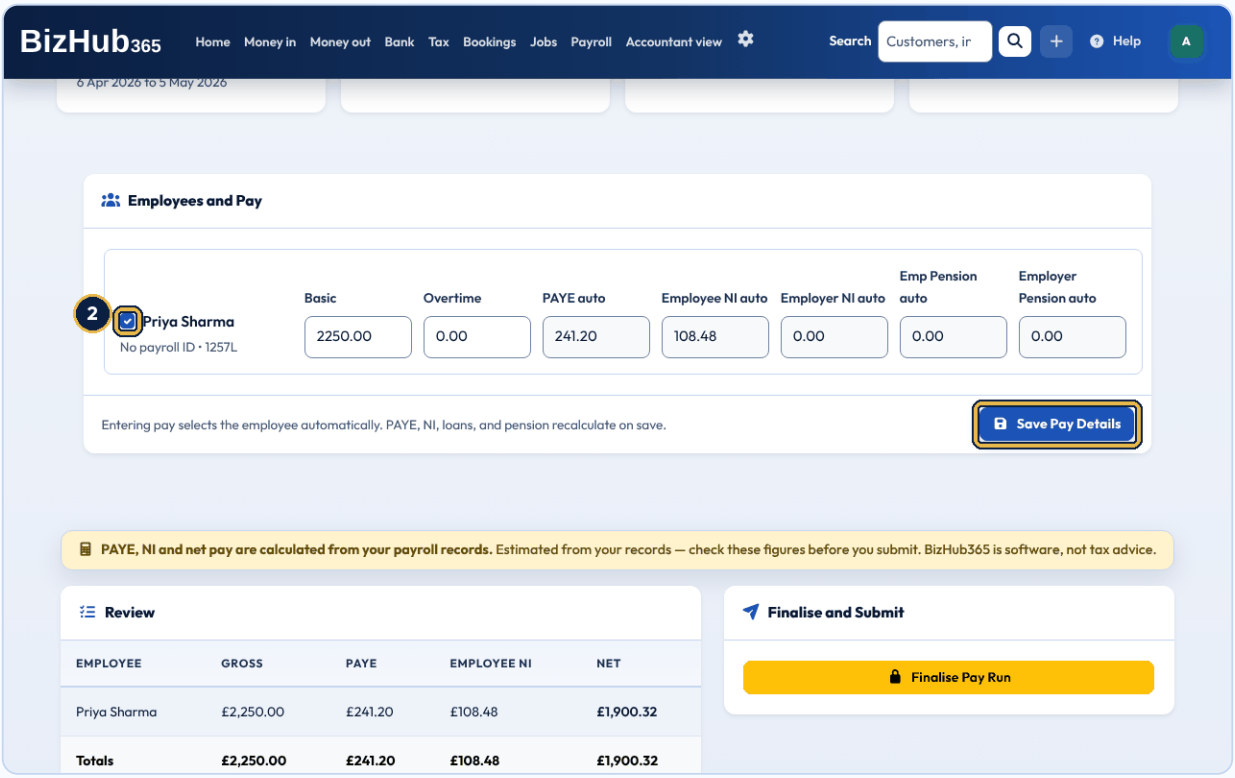
Goal	Pay your employees and tell HMRC.
Who can do it	A business member with edit access to payroll.
Before you start	Set up your PAYE scheme and add your employees. Have each person's pay for the period.

1. Open **Payroll** → **Payroll Overview** or **Pay Runs** and choose **Run payroll**. Choose the **Frequency**, **Period Start**, **Period End** and **Payment Date**, then **Continue to Employees**.



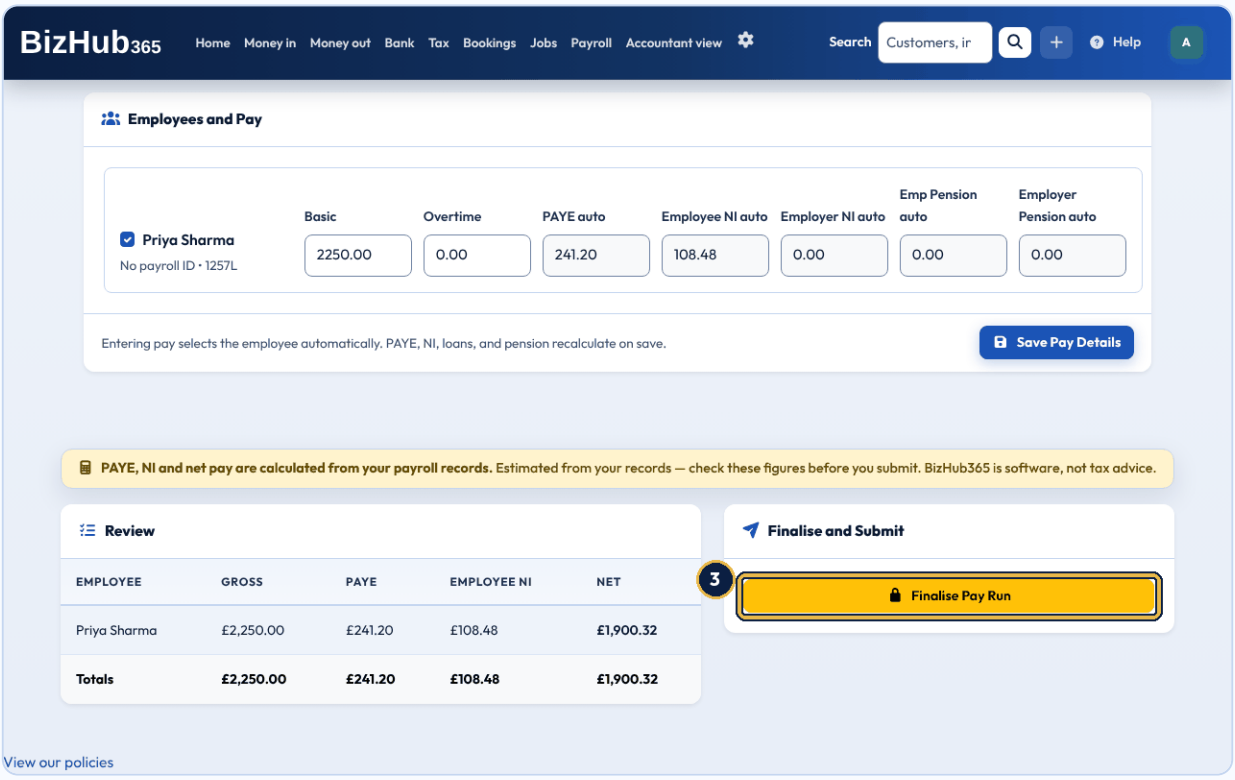
Step 1. Open Payroll, then Run payroll. Choose the frequency and dates, then Continue to Employees.

2 Tick each employee you're paying and type their **Basic** pay and any **Overtime**. Choose **Save Pay Details**: PAYE, NI, loans and pension are worked out. Unticking someone removes their payslip from the pay run.



Step 2. Tick each employee being paid, type their basic pay and overtime, and choose Save Pay Details.

3 Check the **Review** totals and choose **Finalise Pay Run**. Then choose a **Late Submission Reason** if you're sending it late, and **Build FPS Draft**.



Step 3. Check the Review totals, then choose Finalise Pay Run.

When it worked: You see *Pay run finalised.* and then *FPS draft created.* The wages, employer NI and pension are posted to your books, dated the payment date, with net pay treated as paid from the bank. A finalised pay run and its payslips are locked. Send the FPS as below.

The pay run page (**Details** on Pay runs) has two buttons at the top. **Finalise pay run** appears while the pay run is a draft with at least one payslip. Finalising locks the pay run's figures so you can create its FPS. **Download payslips** appears once the pay run has payslips and saves them all as PDFs in one ZIP file. While a pay run is a draft, **Add Payslip** on its page adds a payslip to it: choose the **Employee** and choose **Add Payslip**.

To send the FPS, tick the declaration that you have checked the figures, choose how to confirm it's you (an emailed code, an authenticator app code, a passkey or approving in the BizHub365 app), and choose **Submit to HMRC**, then OK. Like every HMRC send this needs the declaration and confirmation (see HMRC Making Tax Digital). FPS and EPS are sent to HMRC in the background. After you choose **Submit to HMRC**, the status shows **Sending to HMRC** while HMRC checks it, which can take a few minutes. You can leave the page; refresh it to see **Submitted** with HMRC's receipt, or the reason HMRC gave if it did not accept it. You cannot send the same FPS or EPS again while it is being sent, and you can only create an FPS for a finalised pay run that has not been submitted. When the FPS has been accepted, each employee with an email address is emailed *Your payslip from [business]* with their payslip attached. You can also download any payslip with **PDF** on the pay run's details page.

Bonus, commission, statutory pay (SSP, SMP, SPP, SAP, ShPP and parental bereavement pay), hourly pay and other deductions aren't in Run payroll: open the payslip with **View** on the pay run's details page, fill them in and choose **Save Payslip** before you finalise.

Non-Taxable / Non-NIC Payment, under **Not taxed** on the payslip, is for money you pay through payroll that has no tax or National Insurance, such as approved mileage or expenses you repay. It is not part of gross pay and doesn't change PAYE or NI, but it is added to net pay, shown on the payslip PDF under **Not taxed**, posted to your books with the wages, and reported to HMRC on the FPS as a payment not subject to tax or NICs. Pay runs finalised before this was added keep the net pay they had.

Tax months and tax weeks

Pay runs are labelled with HMRC's tax month or tax week, for example **Tax month 9 (6 Dec to 5 Jan)**. HMRC tax months run from the 6th to the 5th: tax month 1 is 6 April to 5 May. The month comes from the pay date, so a pay date from 6 December to 5 January is tax month 9, and a pay date from 1 to 5 December is tax month 8. Tax weeks run in 7-day blocks from 6 April. This is the number HMRC expects on the FPS.

Timesheets

Employees whose login is linked to their payroll record (**Link to BizHub365 login**) can send you the hours they worked each day from **My Timesheets**.

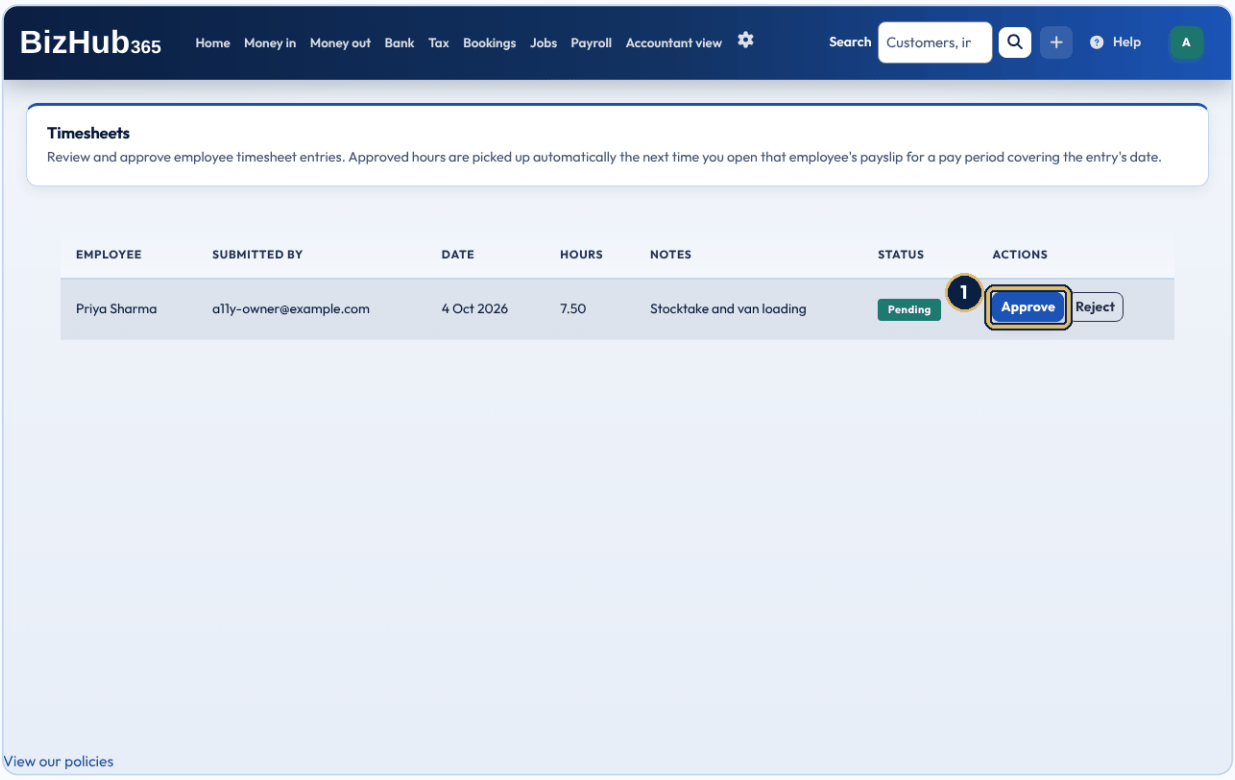
Approve timesheets

Goal Check hours before they're paid.

Who can do it A business member with edit access to payroll.

Before you start An employee has submitted hours.

1. Open **Payroll** → **Timesheets** and choose **Approve** on each entry, or **Reject**, give a reason if you want, and **Reject Entry**.



Step 1. Open Payroll, then Timesheets, and choose Approve or Reject on each entry.

When it worked: You see *Timesheet entry approved.* When you open that employee's payslip in a pay run covering the date, with the pay type set to **Hourly Rate**, the approved hours fill in Hours Worked. Run payroll itself doesn't use timesheets.

Employer Payment Summary (EPS)

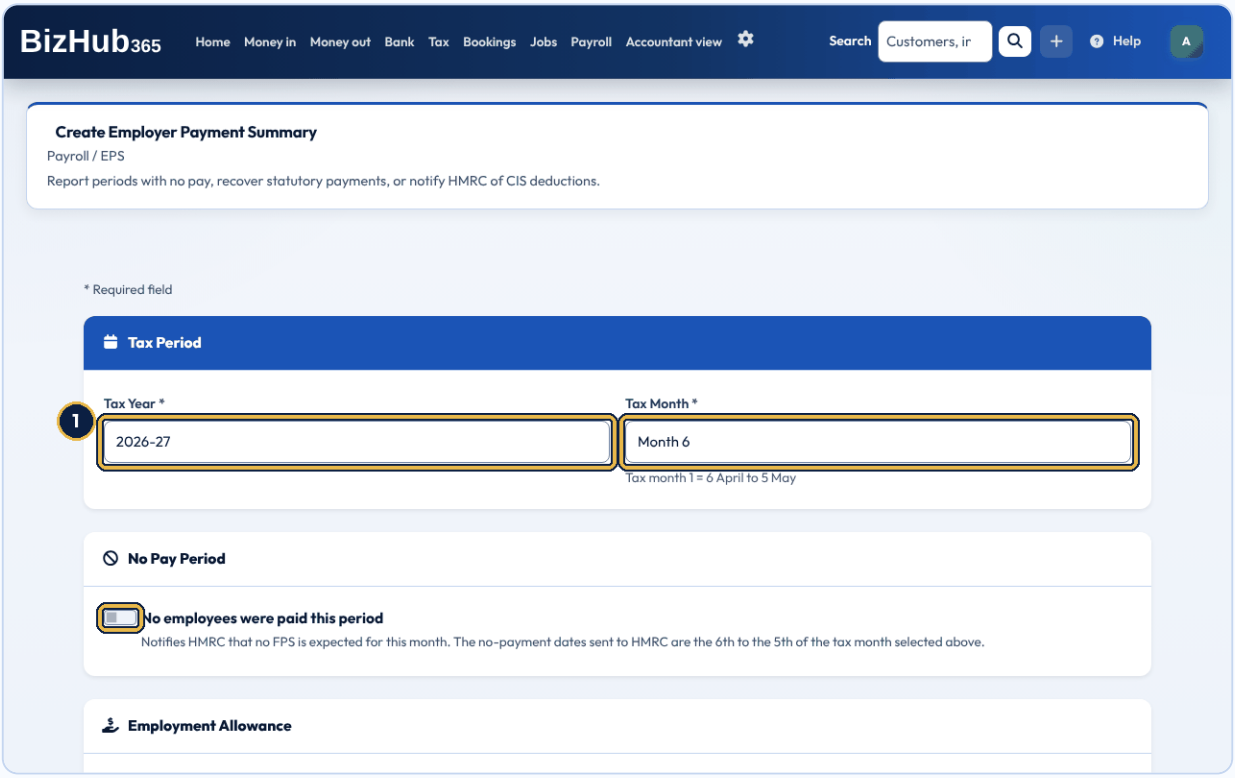
Send an EPS

Goal Tell HMRC about a month with no pay, statutory pay you're reclaiming, CIS deductions suffered or the Apprenticeship Levy.

Who can do it A business member with edit access to payroll.

Before you start Know the tax month and the amounts. An EPS is due by the 19th of the following month.

1. Open **Payroll → EPS Submissions** (or **Submit EPS** on the overview). Choose the **Tax Year** and **Tax Month**, tick **No employees were paid this period** if so, and fill in any statutory payments recovered, **CIS Deductions Suffered** and **Apprenticeship Levy Due**. Under **Employment Allowance**, choose **Yes, claim it** on the first EPS of a tax year you claim for, **No, stop claiming** if you claimed earlier in the year and no longer can, or **Don't include** to leave it out. At the end of the year, tick **Final EPS for this tax year**. Choose **Build EPS Draft**.



Step 1. Open Payroll, then EPS Submissions, choose the tax year and month, and fill in what you are reporting.

When it worked: You see *EPS draft created. Review and submit when ready.* Send it from its page the same way as an FPS. The EPS page shows the Employment Allowance choice it sends. If an amount or the tax month isn't valid, the form stays filled in and a message names the box to correct.

HMRC payments

The Payroll Overview's **HMRC Payment** card shows what you owe for the latest pay run and when it's due (the 22nd of the month after, or the 19th if you pay by post). **All HMRC payments** (also **HMRC Payments** under Payroll in the menu) lists each tax month of finalised pay runs with the amount due; choose **Mark as paid**, type the payment date (and a reference and notes if you want) and choose **Confirm** to record that you've paid it, or **Unmark as paid** to undo it. Paying HMRC itself is done outside BizHub365. Pay runs are grouped by the tax month of their pay date, the same tax month the pay run shows. For example, a pay run for 1 to 31 December paid on 5 December counts towards tax month 8 (6 Nov to 5 Dec), so its PAYE is due by 22 December.

IMPORTANT

FPS and EPS are live submissions to HMRC once you are connected to production. Review the figures on screen before you send. Like every HMRC send, they need the declaration and a confirmation (see Sending to HMRC in the HMRC Making Tax Digital chapter).

The pay run, payslip, FPS and HMRC payments pages carry a label saying the tax and NI figures are estimated from your records and should be checked before you submit, and that BizHub365 is software, not tax advice.

TIP

Run a dry calculation on the first month with a known payslip from your previous system sitting next to you.

PART IV · BOOKS AND TAX · CHAPTER 19

HMRC Making Tax Digital

BizHub365 supports Making Tax Digital submissions for VAT and for Income Tax (UK and foreign property). Connect once, then file VAT and ITSA from the same books.

Where to find it: Tax → HMRC Hub

The HMRC Hub is where you connect BizHub365 to HMRC and keep the references HMRC needs. From it you open VAT (returns, liabilities, payments, penalties and the information HMRC holds) and Income Tax (your deadlines, updates, the tax calculation and the final declaration, and property returns). The Tax menu has **Your tax** (the Tax page, see The Tax page), **VAT returns** when you are VAT registered and, under More, **HMRC Hub**. The Income Tax pages (**Income Tax updates**, UK and foreign property) are linked from the Tax page and the HMRC Hub. Tabs along the top of each HMRC page move between them: the VAT pages show the VAT tabs with a **Go to Income Tax** link, the Income Tax pages show the Income Tax tabs with a **Go to VAT** link, and the Hub shows both.

- The VAT tabs are shown to VAT-registered businesses. If your business has no VAT number, the VAT returns, VAT services and the VAT return summary report are hidden and can't be opened; add your VAT number on the Hub if you have registered for VAT.
- The Income Tax tabs are shown to sole traders, freelancers and partnerships, and need a plan that includes Income Tax. Other businesses see that they are not required to use Making Tax Digital for Income Tax at this time.
- Staff members and subcontractors don't see the Tax menu and can't open these pages.
- Tax (HMRC) is a section you can switch off in Business Settings → Sections. The Tax menu then keeps only Reports and For your accountant.

The Tax page

Where to find it: Tax → Your tax

The Tax page shows the next thing you need to send to HMRC, the figures for it, and one **Send to HMRC** button. **Your tax** in the Tax menu and **Your tax** on the HMRC Status card on Business overview open it. It appears when the Tax section is on and you are a sole trader, freelancer or partnership (Income Tax), VAT registered, or both. Nothing is sent from the Tax page, and opening it does not contact HMRC: it reads the deadlines BizHub365 last fetched from HMRC and works the figures out from your records.

- **Next deadline**: the Income Tax quarterly update, the Income Tax final declaration or the VAT return that is due first, with its period, its due date and how many days are left. One that is late is marked **Overdue**.
- **The figures**: for a quarterly update, the same figures the Check figures page shows and the update sends (totals for the tax year so far, in plain words). For a VAT return, the boxes saved on the return; the VAT return page works them out again from your records when you open it. The final declaration

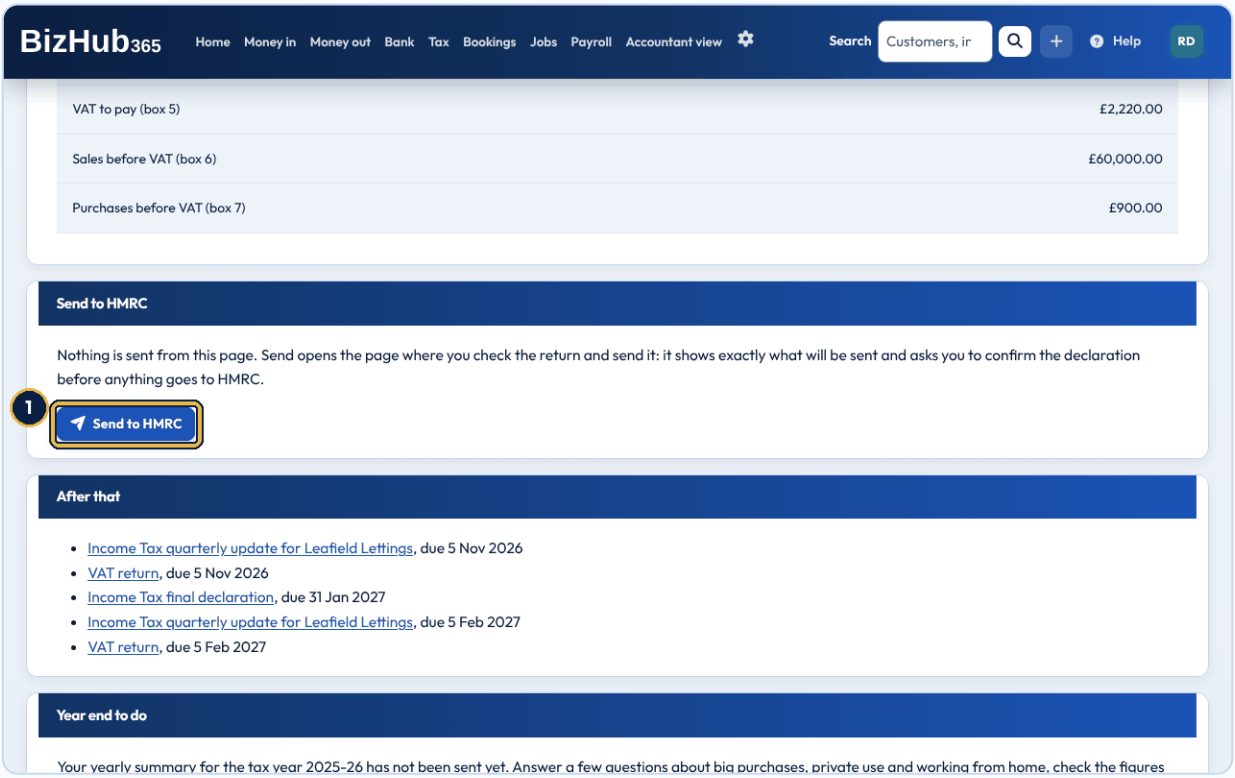
has no figures here: it confirms HMRC's tax calculation for the year, which you check on the Income Tax updates page.

- **Send to HMRC** opens the page where you check and send it: Check figures for a quarterly update, the VAT return for VAT, and the Income Tax updates page for the final declaration. That page shows exactly what will be sent and asks you to tick the declaration and confirm before anything goes to HMRC. Only members who can edit see the button.
- **After that** lists the next few deadlines, each linked to its details.
- **CIS taken this year**, if you are a CIS subcontractor (see CIS on invoices to contractors): the CIS your contractors took off your invoices this tax year, from the CIS you recorded with their payments. BizHub365 can't read HMRC's own record of your CIS deductions yet, so check it against your contractors' monthly CIS statements and your HMRC online account before your final declaration.
- **Year end to do**, for Income Tax: from 6 April until 31 January, while the yearly summary for the tax year that has just ended has not been sent. **Start the year end** opens the year end (see Year end).
- **More about your tax** links to **Income Tax updates** (with your Income Tax deadlines, every quarterly update, the annual summary, the tax calculation and the final declaration), **Year end** (for Income Tax), **VAT returns**, **HMRC connection** (the HMRC Hub) and **Reports**.

Send your next update to HMRC from the Tax page

Goal	See what is due next, check its figures and send it.
Who can do it	Members of the business with the Edit permission. Members who can only view see the page without the Send button.
Before you start	Connect to HMRC (see Connect your business to HMRC). Record the income and expenses for the period first.

1. Open **Tax** → **Your tax**. Check the deadline and the figures, then choose **Send to HMRC**.



Step 1. Check the next deadline and its figures, then choose Send to HMRC.

2. On the page that opens, check every figure, tick the declaration, confirm with the emailed code if asked, and choose the send button (for a quarterly update, **Send quarterly update**).

When it worked: HMRC receives the update or return and BizHub365 shows a message saying it was sent. The next time you open the Tax page after BizHub365 has fetched your deadlines again, the next one is shown.

What can go wrong

If this happens	Do this
The page says **Connect to HMRC first**.	BizHub365 is not connected to HMRC for this business. Choose **Connect to HMRC** and follow Connect your business to HMRC.
The page says **Nothing due** but you expect a deadline.	BizHub365 shows the deadlines it last fetched from HMRC. Open **Income Tax updates**, which fetches them again, or **VAT returns** and choose Sync VAT.
Instead of figures, the page says you can't send the update yet.	HMRC only takes an update once its period has ended, and only for tax years from 2025 to 2026. The message gives the reason.

Year end

Where to find it: Tax → Your tax

After the tax year ends on 5 April, sole traders and partnerships send HMRC a yearly summary before the final declaration (due 31 January). The year end takes you through it in four short steps, each with one plain question, and works out the figures from your answers and your records. Open it from **Start the year end** or **Year end** on the Tax page. It offers the tax year that has just ended and the current one; your answers are saved for each tax year, and Tax to set aside on Home uses this year's answers. Nothing is sent until you tick the declaration and choose **Send yearly summary** or **Send end of year adjustments** on the last step. They are two separate sends, each with its own declaration.

- **Big purchases**: the year's expenses in **Capital assets (equipment)** or linked to a fixed asset, and any other expense of £1,000 or more, asking whether each is equipment you'll keep for years, a car, or an everyday cost, whether you bought it new or second-hand, and how much of it is for the business. On the cash basis equipment is already an allowable expense, so only a private part is added back. With traditional accounting equipment gets the Annual Investment Allowance (100% of the cost, up to £1,000,000 a year). Anything over that limit gets a 40% first-year allowance if it is new and you bought it on or after 1 January 2026 (not second-hand, never a car), and what is left gets the main rate writing-down allowance. The Annual Investment Allowance is used first on things that can't get the 40% allowance, so you get the most relief. A car never gets either and is never an expense: it gets a writing-down allowance each year (main rate for CO2 up to 50 g/km, 6% above that) or, for a new zero emission car bought by 5 April 2027, 100% in the first year. The main rate is 18% for 2025-26 and 14% from 6 April 2026. A car whose mileage you claim at HMRC mileage rates gets no allowance: the mileage rate covers it. Only purchases made in the year are worked out; allowances still due on things bought in earlier years are not.
- **Private use**: the part of car or van running costs, phone and internet, home costs or one other kind of cost that is for the business. The private part of what you spent is added back to your profit. Vehicles on HMRC mileage rates have no running costs to claim, so the page says there is nothing to take off.
- **Home and premises**: HMRC's flat rates. Working from home: the number of months you worked 25 to 50 hours at home (£10 a month), 51 to 100 hours (£18) or 101 hours or more (£26), an allowable

expense. Living at your business premises, such as a bed and breakfast: the months with 1 person (£350 a month), 2 people (£500) or 3 or more (£650) living there, added back as private use.

- **Check and send**: every year end figure, whether it lowers or raises your profit, and how it reaches HMRC. Capital allowances are **Sent in the yearly summary**. Private use, the flat rates and big purchases counted as everyday expenses never go in your quarterly updates or the yearly summary: they are **Sent as end of year adjustments**. The 40% first-year allowance has no place in HMRC's yearly summary for 2025-26, so for that year it is marked **Not sent: include it on your return** with a warning; from 2026-27 it is sent in the yearly summary. Below are exactly what each send contains and its declaration.
- **Send end of year adjustments** (once the tax year has ended): BizHub365 asks HMRC for its end of year summary of your business, checks it, then sends the adjustments against it. Each private part is added back as *not allowable* under the HMRC heading its costs are reported in (car, van and travel; phone, stationery and other office costs; rent, rates, power and insurance; and so on), living at your premises under rent, rates, power and insurance, and the working from home flat rate as an allowable cost there. If HMRC can't take them yet (for example a quarterly update is still due, or HMRC is still preparing the summary) the page says why, and nothing is changed. If you change an answer after sending, send them again: HMRC makes a new summary.

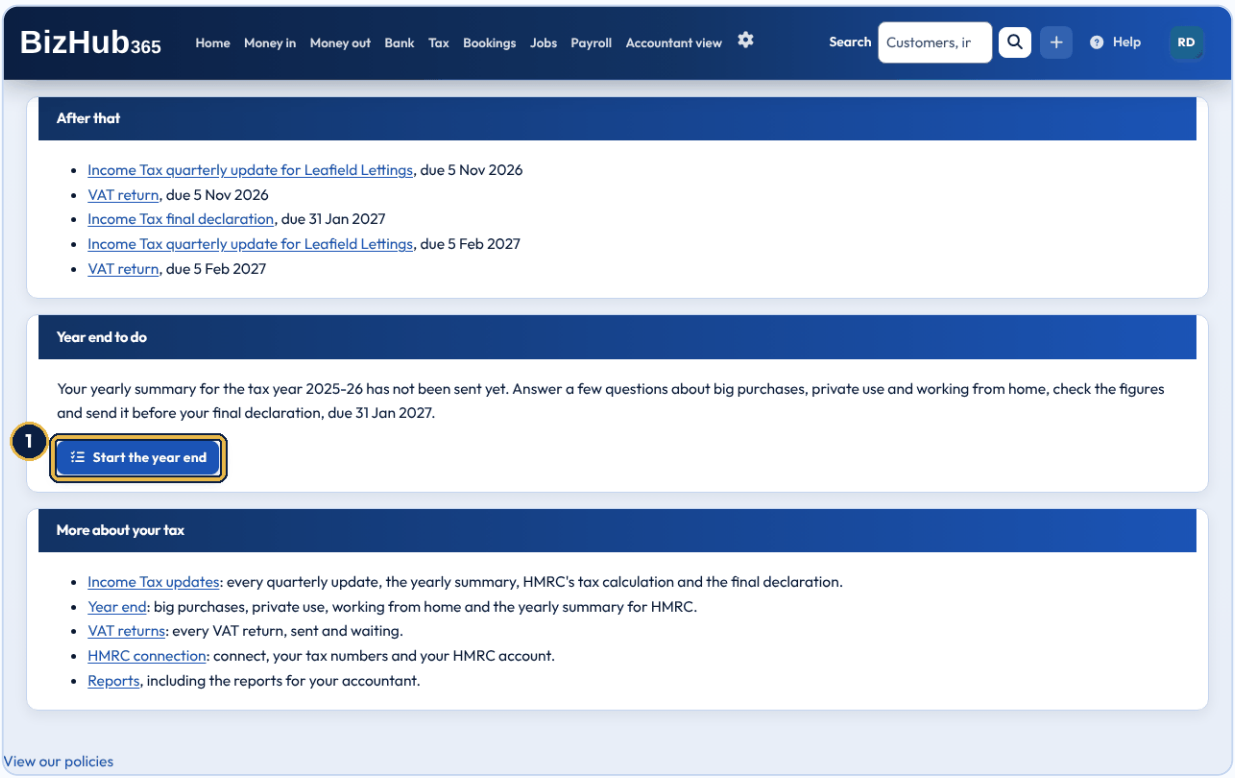
Do your year end and send the yearly summary

Goal Claim allowances on big purchases, work out private use and the flat rates, and send the yearly summary to HMRC.

Who can do it Members of the business with the Edit permission. Members who can only view see the answers but can't change them or send.

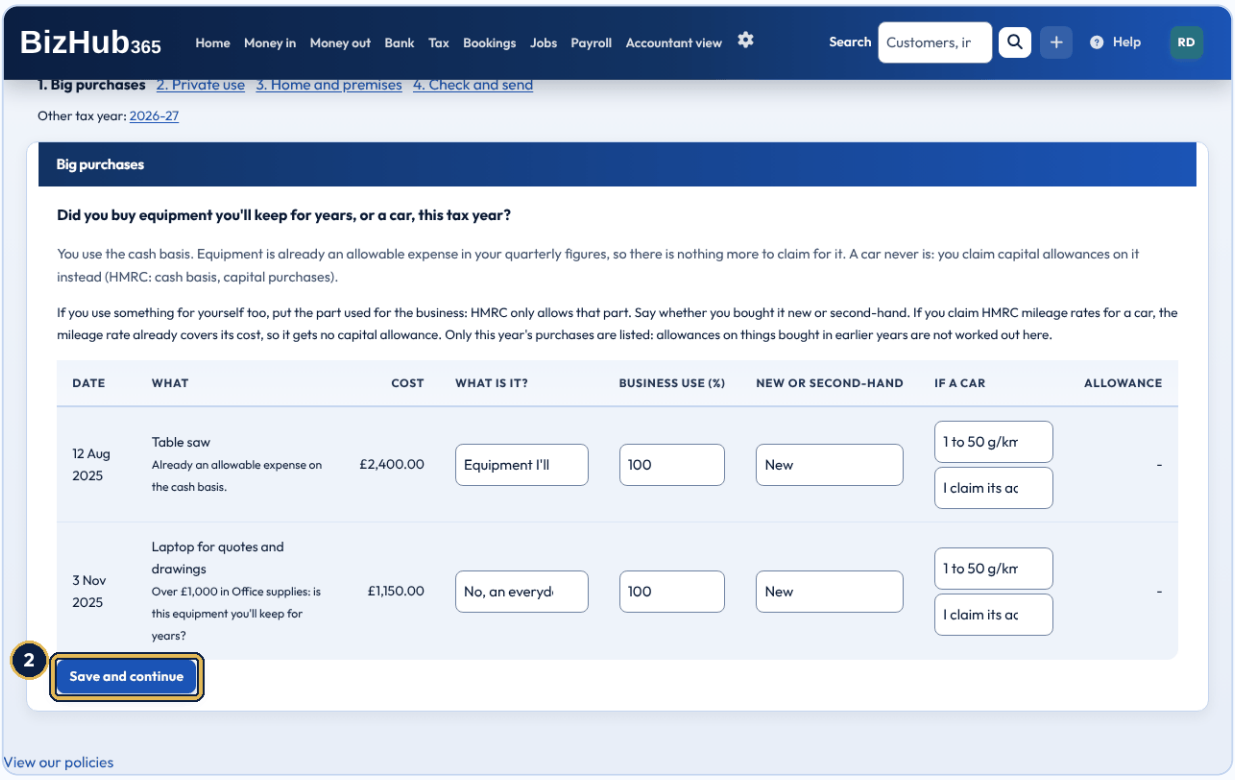
Before you start Record the year's income and expenses and send your quarterly updates. Connect to HMRC (see Connect your business to HMRC).

1 Open **Tax** → **Your tax** and, under **Year end to do**, choose **Start the year end**.



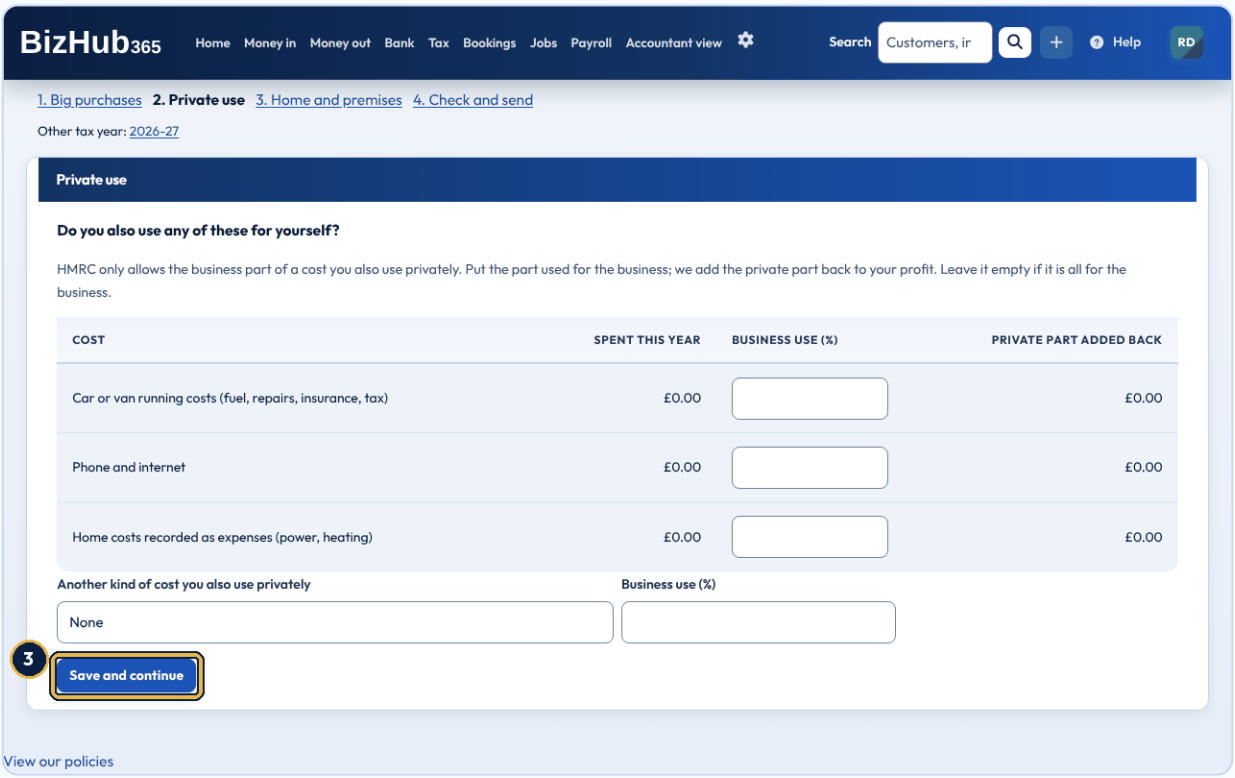
Step 1. Under Year end to do, choose Start the year end.

2 Under **Big purchases**, say what each purchase is and how much of it is for the business, then choose **Save and continue**.



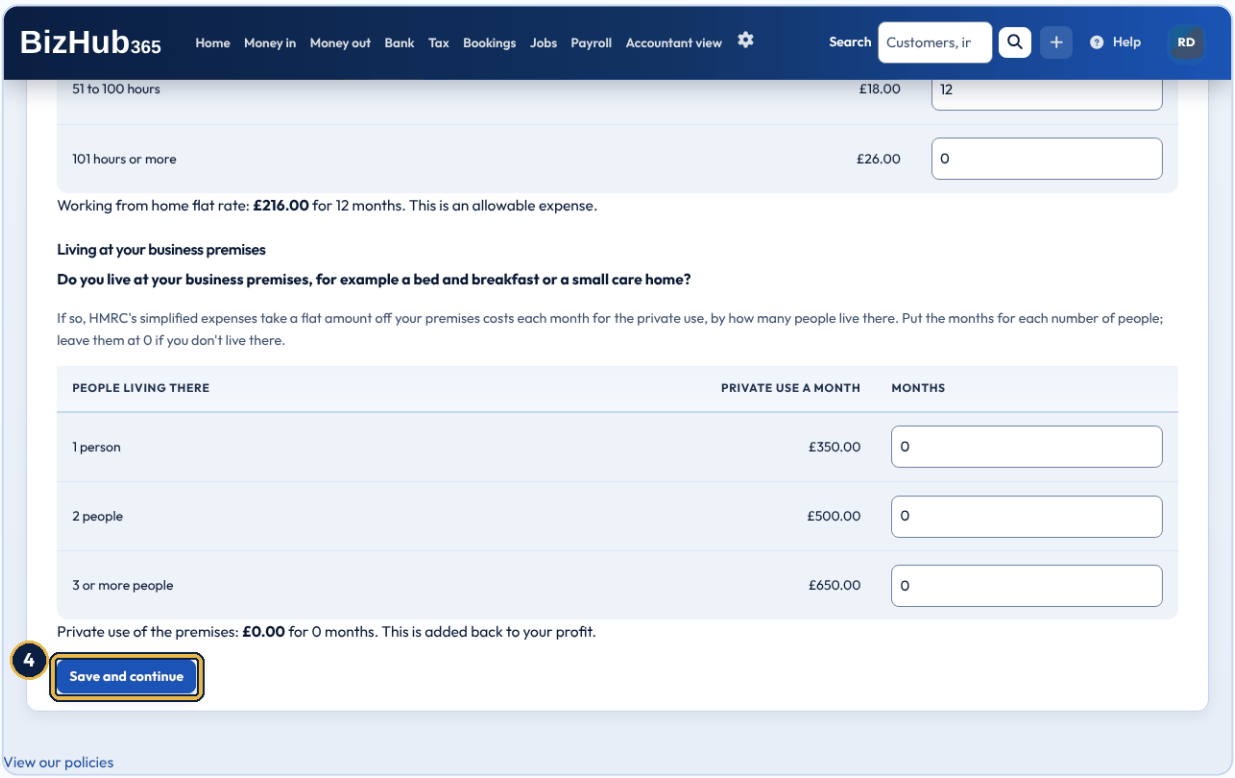
Step 2. Say what each big purchase is and how much is for the business, then choose Save and continue.

3 Under **Private use**, put the business part of anything you also use yourself (leave it empty if it is all for the business), then choose **Save and continue**.



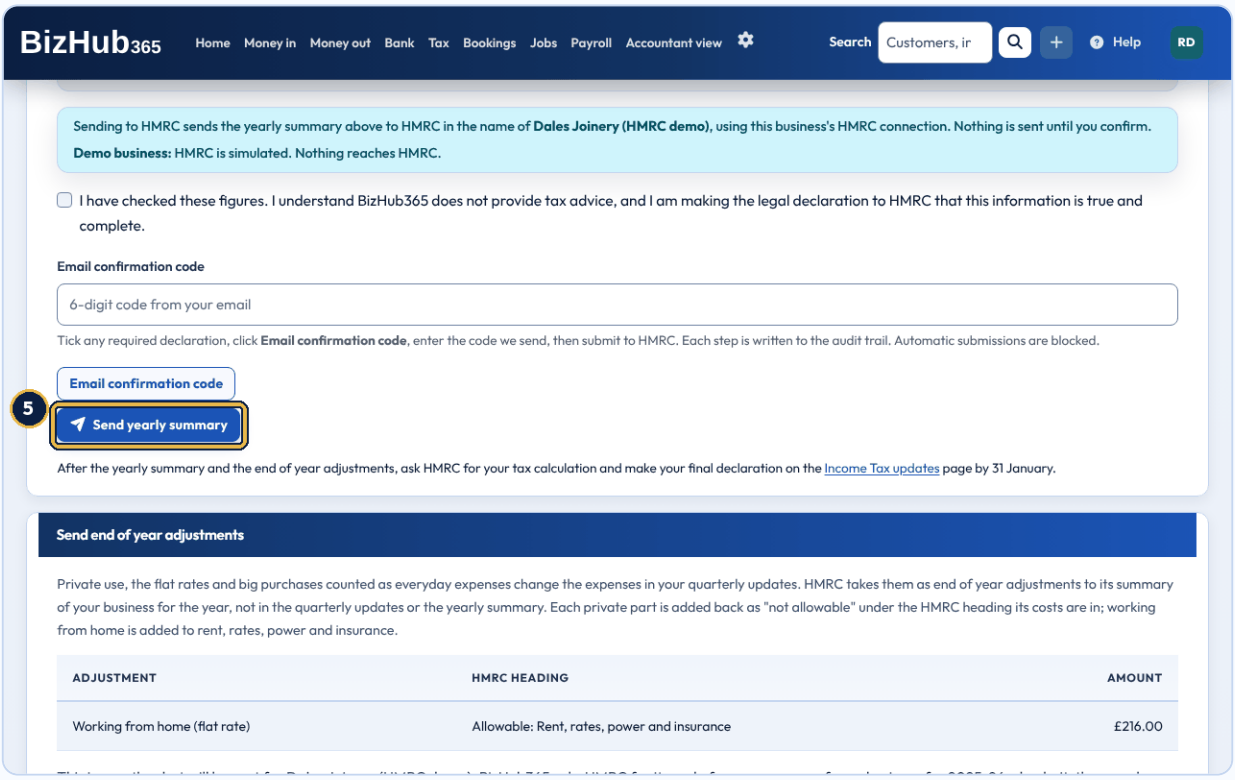
Step 3. Put the business part of anything you also use yourself, then choose Save and continue.

4 Under **Working from home** and **Living at your business premises**, put the months in each row, then choose **Save and continue**.



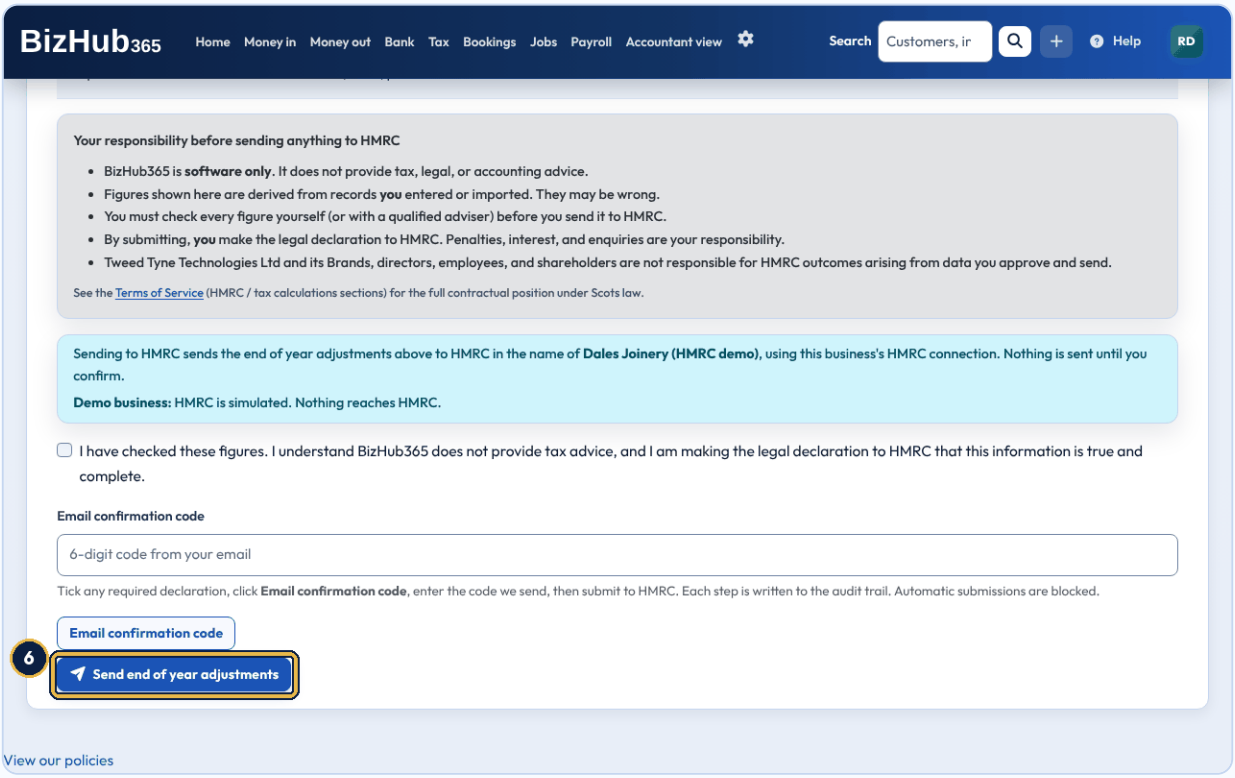
Step 4. Put the months working from home and living at your premises, then choose Save and continue.

5 On **Check and send**, check the figures and what will be sent, tick the declaration, confirm with the emailed code if asked, and choose **Send yearly summary**.



Step 5. Check the figures, tick the declaration and choose Send yearly summary.

6 If you have private use, flat rates or big purchases counted as everyday expenses, under **Send end of year adjustments** check the adjustments, tick that declaration, confirm with the emailed code if asked, and choose **Send end of year adjustments**.



Step 6. Check the end of year adjustments, tick their declaration and choose Send end of year adjustments.

When it worked: HMRC receives the yearly summary with your capital allowances and, separately, your end of year adjustments; the page says when each was sent, and Year end to do leaves the Tax page. Then ask HMRC for your tax calculation and make your final declaration on the Income Tax updates page.

What can go wrong

If this happens	Do this
A big purchase you made is not listed.	Only expenses dated in the tax year are listed (on the cash basis, by the date paid). Add it as an expense in **Capital assets (equipment)** first.
The page warns that big purchases are counted as everyday expenses.	With traditional accounting, change their category to Capital assets (equipment) on the Expenses page and send your last quarterly update again, so they are not counted twice. On the cash basis a car is never an expense: ask your accountant how to take it out of your quarterly figures.
Instead of the Send button, the page says you can't send yet.	The message gives the reason: the tax year has not ended, BizHub365 is not connected to HMRC, or your records can't be matched to one of your HMRC income sources (send it from Income Tax updates instead).
HMRC refuses the end of year adjustments.	The message says why in plain words, and nothing is changed at HMRC. Usually a quarterly update for the year is still due (send it, then try again) or HMRC is still preparing its summary (try again in a few minutes). If HMRC holds your expenses as one total, ask your accountant to send the adjustments.

Reminders before each deadline

BizHub365 emails your business's administrators (the members with every permission, as on the Team page) **14 days**, **7 days** and **1 day** before each deadline on the Tax page: each Income Tax quarterly update, the Income Tax final declaration and each VAT return. The email names the deadline, the period and the due date, and links to the Tax page. Nothing is sent to HMRC from the email. Each reminder is sent once. When a deadline has been met (HMRC shows the update as received, or the VAT return has been sent) the reminders for it stop. The reminders use the deadlines BizHub365 last fetched from HMRC, so open Income Tax updates or VAT returns now and then to keep them up to date.

- No reminders are sent when the Tax section is switched off, when the subscription has ended, or when reminders are turned off in Business Settings.
- Staff members, accountants and subcontractors are not sent the reminders.
- Each administrator signed in to the BizHub365 app also gets a short notification on their phone with each reminder email, for example *VAT return due in 7 days (period ending 30 Sep)*. Tapping it opens the app's **Tax** tab. Each person can turn their notifications off with **Phone notifications for tax deadlines** (see Notifications); unticking **Email reminders before tax deadlines** in Business Settings stops both the emails and the notifications.

Turn the deadline reminders off or on

Goal Stop, or start again, the emails before each tax deadline.

Who can do it Members of the business with the Edit permission.

Before you start Nothing.

1. Open **Settings** → **Business and tax setup** and go to **Tax, VAT & Other Settings**.
2. Untick **Email reminders before tax deadlines** to stop them, or tick it to have them again, then save the page.

When it worked: The setting applies to everyone in the business. With the box unticked no reminder emails or phone notifications are sent; the Tax page and the dashboard still show what is due.

What can go wrong

If this happens	Do this
You expected a reminder but none came.	Check the box is ticked, that the Tax section is on, and that the deadline shows on the Tax page. Reminders go to administrators only, and only for deadlines BizHub365 has fetched from HMRC.

Connect to HMRC

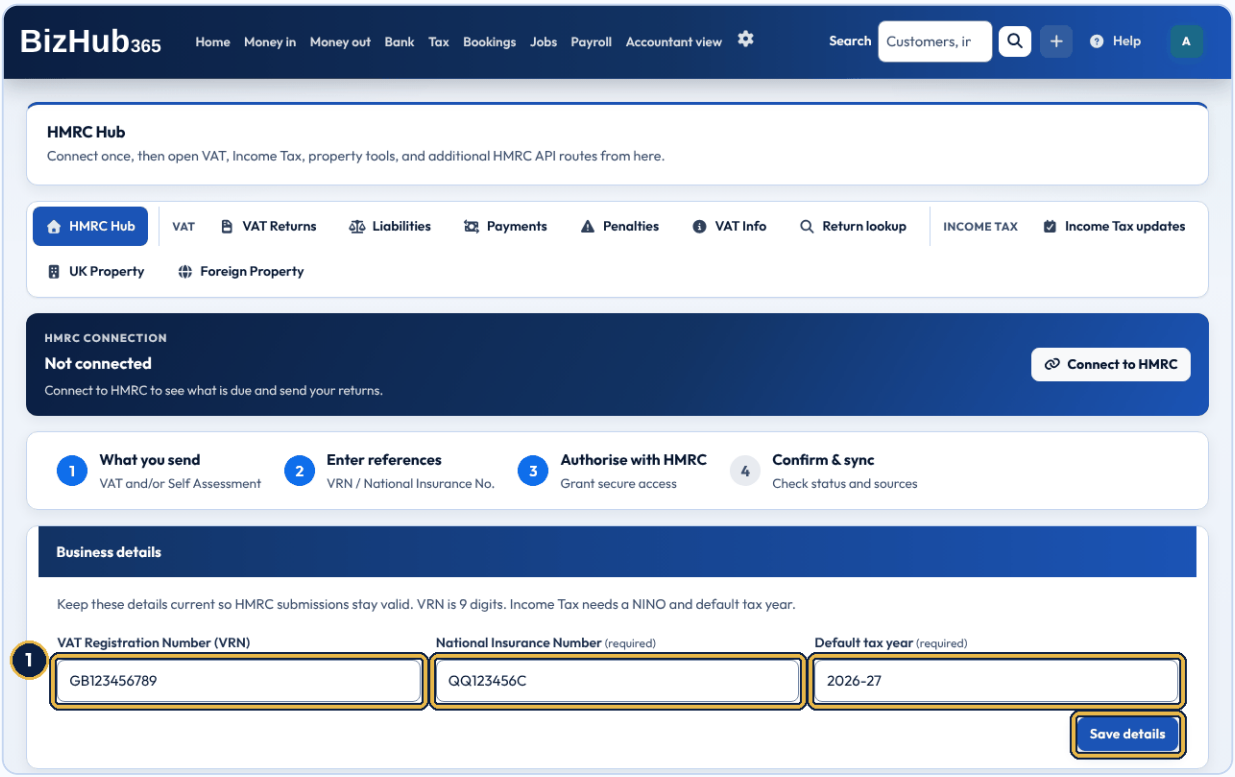
Connect your business to HMRC

Goal Give BizHub365 access to your VAT and Income Tax records at HMRC, so it can fetch what is due and send your returns.

Who can do it Members of the business with the Edit permission.

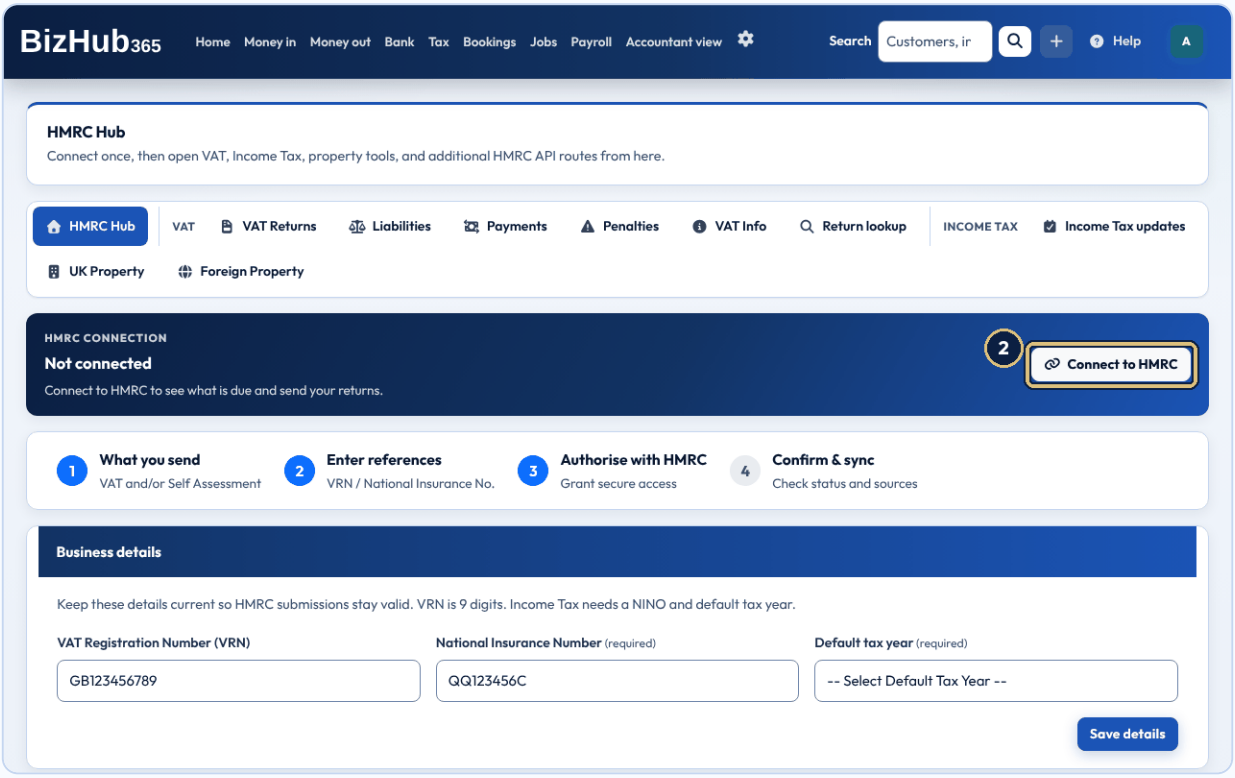
Before you start Have your VAT registration number (VRN) if you're VAT registered, your National Insurance number if you file Income Tax, and your HMRC sign-in details.

1. Open **Tax** → **HMRC Hub**. Under **Business details**, fill in your **VAT Registration Number (VRN)** and, for Income Tax, your **National Insurance Number** and **Default tax year**. Choose **Save details**.



Step 1. Fill in your VAT number and, for Income Tax, your National Insurance number and default tax year, then choose Save details.

2 Choose **Connect to HMRC**, sign in to HMRC and grant BizHub365 access.



Step 2. Choose Connect to HMRC and sign in to HMRC.

When it worked: You see *Successfully connected HMRC for [business name].* and the HMRC connection banner says **Connected**, with **HMRC Production** or **HMRC Sandbox** beside it.

What can go wrong

If this happens	Do this
NINO appears invalid. It should look like AA123456A.	Type your National Insurance number as two letters, six numbers and a letter, then choose Save details again.
HMRC authorization was cancelled or failed.	The HMRC sign-in didn't finish. Go back to the HMRC Hub and choose Connect to HMRC again.

- Only people who can edit the business can change the VRN, NINO and default tax year in **Business details**. Others see the details but no **Save details** button.
- BizHub365 asks HMRC for access to VAT and Self Assessment, and to PAYE as well when payroll is set up. The access is stored encrypted.
- **Disconnect** on the HMRC connection banner removes the connection. BizHub365 can then no longer fetch what is due or send returns until you connect again.
- HMRC lets software act for your business for 18 months from the day you connect; using it in between does not extend that. 30 days before the end, BizHub365 emails the person who connected (or the

business email address) and the HMRC Status card on Business overview shows the date. Connect again from the HMRC Hub before then and a new 18 months starts. If the 18 months run out, the Hub removes the connection and shows **Connect to HMRC** again: connect again the same way.

- **Settings → Connect & Integrations** has a **Setup HMRC Hub** (or **Manage HMRC Hub**) button that opens the Hub.

VAT returns

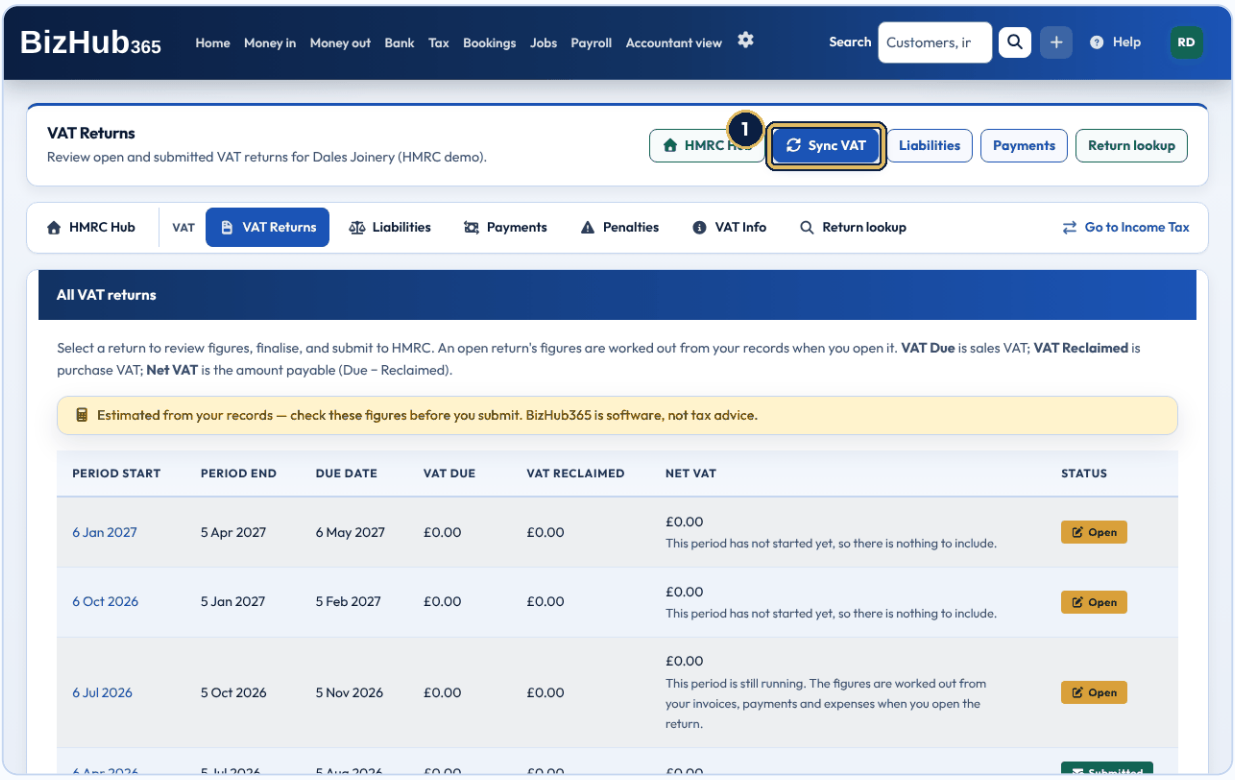
Where to find it: **Tax** → **VAT returns**

Your VAT returns come from HMRC: BizHub365 fetches the VAT returns HMRC expects for the last 12 months and creates one return for each period. An open return's figures are worked out from your invoices, payments and expenses every time you open it, using the VAT basis you chose (accrual or cash). You then finalise the return, which locks those records, and submit it to HMRC. Money you receive without an invoice counts too, on the date it came in, on either basis: each line's VAT goes in Box 1 and its value before VAT in Box 6 (standard, reduced, zero-rated and exempt sales). Tips and money outside the scope of VAT add nothing, and nor does money that is not income, such as your own money paid in or a loan. A refund from a supplier reduces Boxes 4 and 7 instead. Bank transactions you categorise straight to an income account are counted as standard-rated sales on the date of the bank line: one sixth of the amount is VAT in Box 1 and the rest goes in Box 6. On the cash basis, money from a customer that is not yet matched to an invoice counts as a standard-rated sale in the period it came in, so you can always send the return. When you match it to an invoice later, the figures follow the invoice. If the period it came in has already been submitted, the difference between the invoice's VAT and the VAT already reported goes on your next return. On the accrual basis it is not counted: the invoice counts when you issue it.

Fetch your VAT returns from HMRC

Goal	Bring in the VAT periods HMRC expects a return for.
Who can do it	Members of the business who can open VAT Returns.
Before you start	Connect to HMRC and save your VAT number on the HMRC Hub.

1. Open **Tax** → **VAT returns** and choose **Sync VAT**. (**Sync VAT with HMRC** on the HMRC Hub does the same.)



Step 1. Choose Sync VAT on VAT Returns.

When it worked: You see *Fetched your VAT returns from HMRC. Added [number] new VAT returns.* and the new returns are listed. If HMRC's periods are all in your list already, the message says nothing new was added; if HMRC has none for the last 12 months, you see *HMRC has no VAT returns due for the last 12 months.*

The list shows each return's period, due date, VAT due, VAT reclaimed and net VAT, and its status: **Open**, **Finalised, not submitted**, **Submitted**, or **Overdue** in red when it has not been submitted and its due date has passed. Select anywhere on a row to open that return. Because an open return is worked out when you open it, a return you have not opened yet can show 0.00. When an open return shows 0.00, the list says why: the period has not started, the period is still running, the figures have not been worked out yet, the items in the period have no VAT on them, or your connected accounting app sent 0.00.

A return lists the invoices and expenses it includes, then the **VAT Return Summary**, the nine HMRC VAT boxes and the **VAT Due Summary**. Check each box against the VAT return summary report before you finalise. A submitted return shows HMRC's response under **HMRC Response Data**. A return you filed outside BizHub365 shows the date HMRC received it; if HMRC gave no date, it says HMRC shows the return as submitted.

VAT Flat Rate Scheme

If you use HMRC's VAT Flat Rate Scheme, tell BizHub365 in **Settings → Business and tax setup**, under **VAT Flat Rate Scheme** (shown once your VAT number is saved): tick **We use the VAT Flat Rate Scheme**, choose **Your trade sector** (this fills in HMRC's rate for it) or type the **Flat rate percentage** (0 to 20, up to two decimal places), enter the day **This rate applies from** and choose **Save Settings**. Check the rate against HMRC's list, which the form links to. You're a limited cost business, and must use 16.5% whatever your sector, if what you spend on goods is less than 2% of your sales including VAT, or more than 2% but less than £1,000 a year. Choose **Limited cost business** in the sector list. Tick **Take 1% off in our first year of VAT registration** and enter the **Date your VAT registration started** to get HMRC's first-year discount: the rate is 1 percentage point lower until the day before the first anniversary of your registration. If your rate changes, enter the new rate and the day it applies from and choose **Save Settings**: days before keep the old rate, and a return that covers both days uses each rate for its own days. Your rates are listed under the fields; tick **Remove** on a rate entered by mistake and choose **Save Settings**. If you leave the scheme, keep it ticked and enter the **Date you left the scheme**.

- **Box 1** is your flat rate times your turnover including VAT for the period: every sale, including zero-rated and exempt sales, money received without an invoice and bank lines categorised to income. Tips and money that is not income are left out. Your VAT basis (accrual or cash) still decides which sales are in the period.
- **Box 4** is 0, because you don't reclaim VAT on purchases on the scheme, except the VAT on a single capital asset costing £2,000 or more including VAT (an expense in the Capital assets category, or one linked to an asset on your fixed asset register).
- **Box 6** is the same turnover including VAT. **Box 7** is your purchases before VAT, as before.
- The return shows **Flat Rate Scheme at** your rate, with the turnover and flat rate VAT for each rate used in the period.
- For Income Tax, your sales count at their amount including VAT less the flat rate VAT, and your expenses count at their amount including VAT, because you don't reclaim it (a capital asset whose VAT you reclaim counts before VAT).
- Construction reverse charge sales are outside the flat rate: their amount goes in Box 6 with no flat rate VAT. For reverse charge purchases you pay the VAT in Box 1 and can't reclaim it in Box 4. See Construction reverse charge.

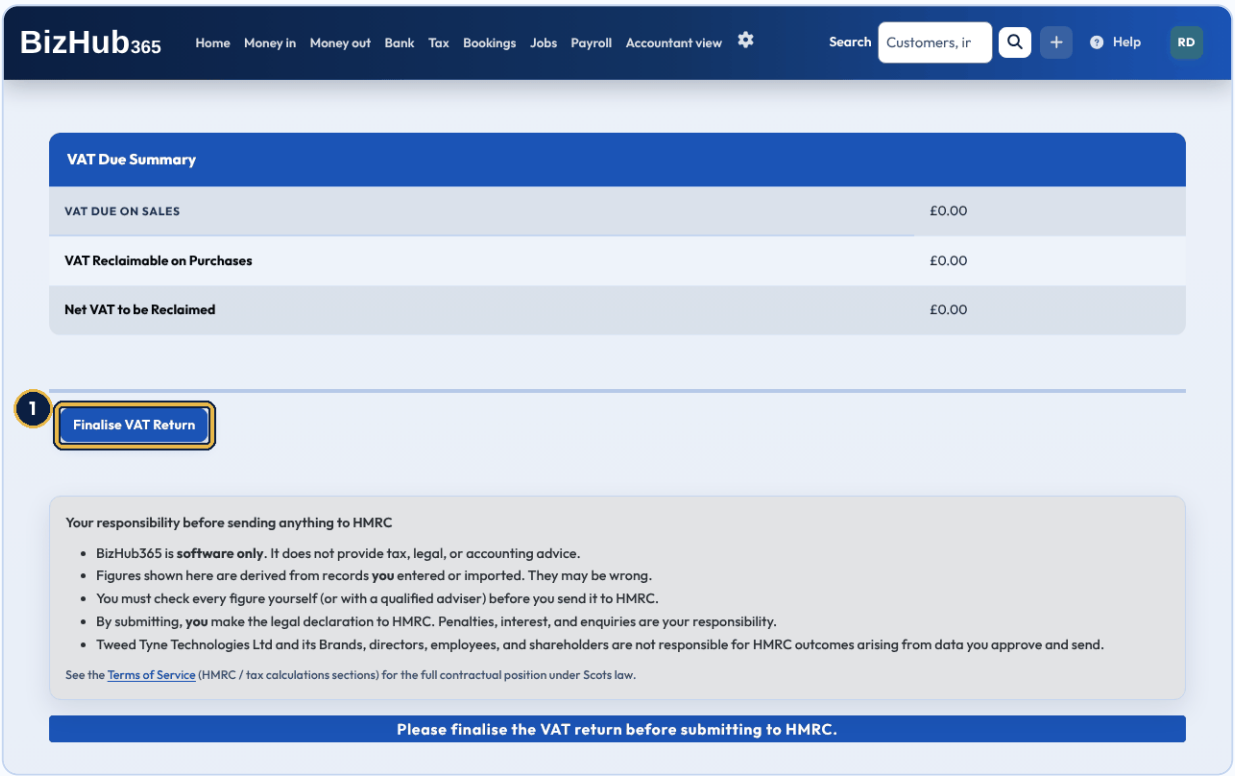
NOTE

Your invoices and expenses still record their VAT in the usual way, so VAT Control in your ledger does not match the flat rate VAT on your return. The difference is your flat rate surplus, which is income. When you finalise a return on the scheme, BizHub365 posts one journal that moves it from VAT Control to the **Flat Rate Scheme surplus** income account (created the first time it is needed), dated the last day of the return, so VAT Control then holds what the return pays. If the flat rate VAT is more than VAT Control holds, the difference is a cost on the same account. Profit and Loss counts it as income; your Income Tax figures already count your sales less the flat rate VAT, so it is not counted twice. Reopening the return reverses the journal, and finalising it again posts it once more. Don't also post the surplus by hand for returns finalised in BizHub365.

Finalise a VAT return

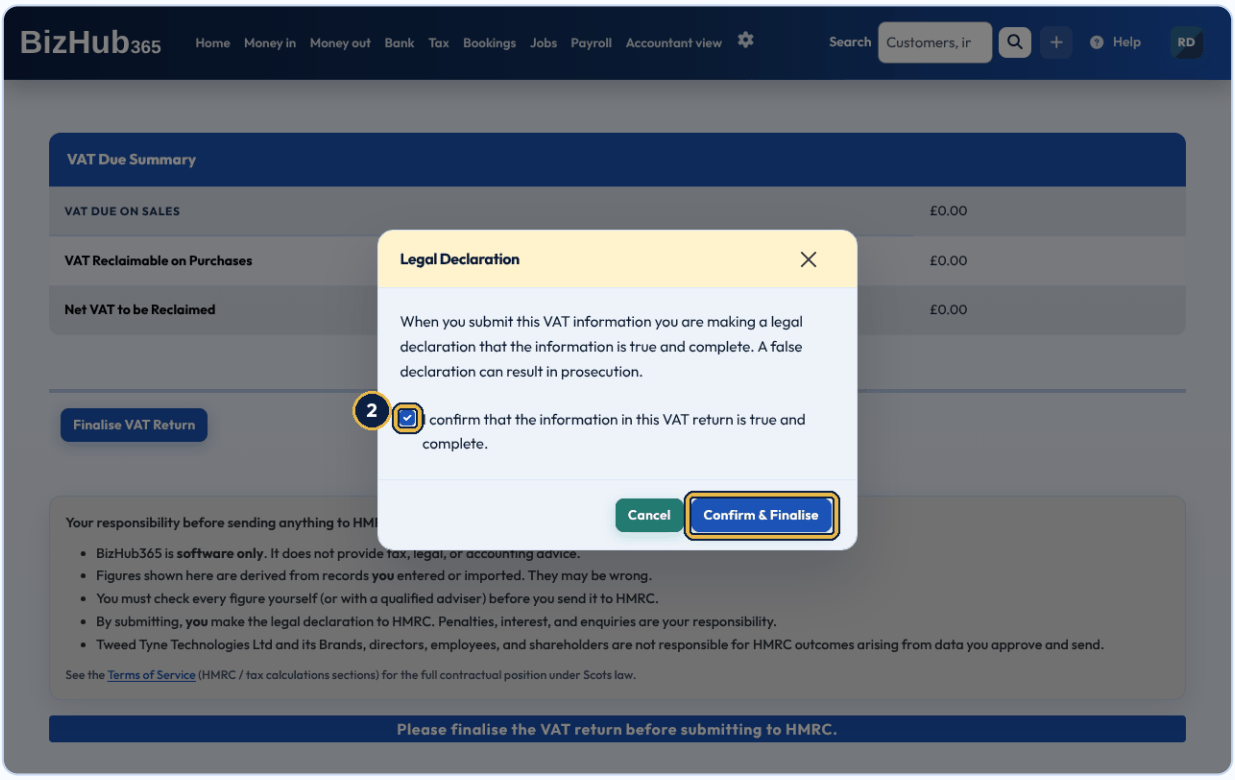
Goal	Fix the return's figures so it can be submitted.
Who can do it	Members of the business with the Edit permission.
Before you start	Open the return from VAT Returns and check its figures. Finalising locks the invoices, expenses and payments in it.

1. Below the VAT Due Summary, choose **Finalise VAT Return**.



Step 1. Check the figures, then choose Finalise VAT Return.

2 In the **Legal Declaration** window, tick **I confirm that the information in this VAT return is true and complete.** and choose **Confirm & Finalise**.



Step 2. Tick the declaration and choose Confirm & Finalise.

When it worked: You see *VAT return finalised successfully.* The return says **This VAT return is finalised.** and its invoices, expenses and payments are locked.

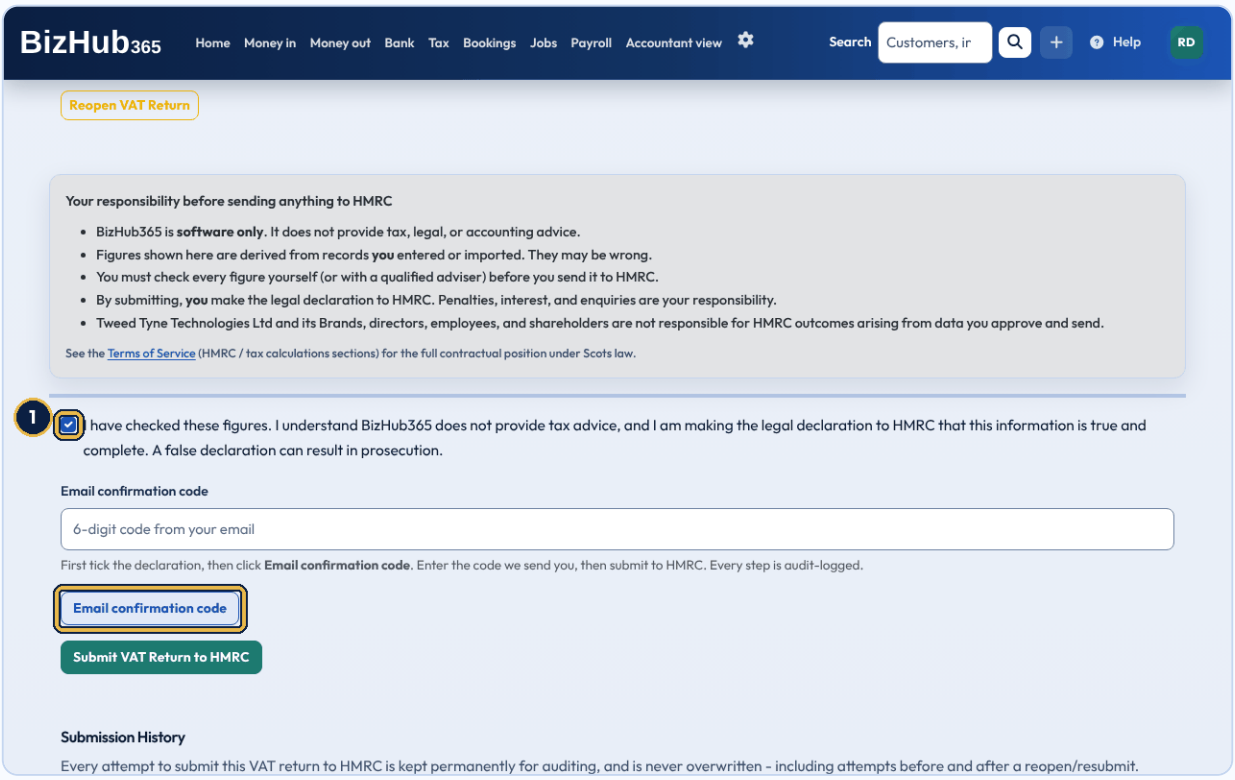
Submit a VAT return to HMRC

Goal Send a finalised VAT return to HMRC.

Who can do it Members of the business with the Edit permission.

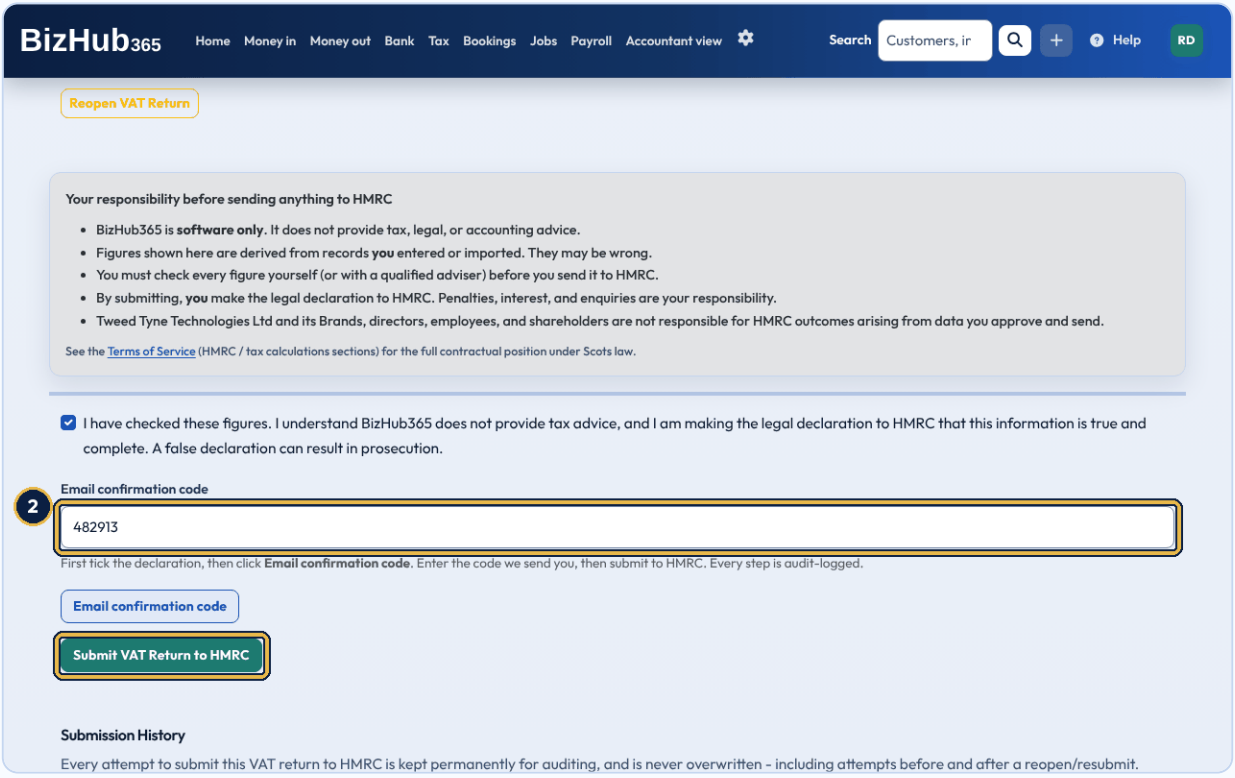
Before you start Finalise the return first; until then the return says *Please finalise the VAT return before submitting to HMRC.* Read the responsibility notice above the declaration.

1. Tick the declaration that you have checked the figures and are making the legal declaration to HMRC, then choose **Email confirmation code**. (If you have set up a passkey, an authenticator app or the BizHub365 app, first choose how you want to confirm.)



Step 1. Tick the declaration, then choose Email confirmation code.

2 Type the 6-digit code from the email in **Email confirmation code** and choose **Submit VAT Return to HMRC**. Confirm when your browser asks.



Step 2. Type the 6-digit code from the email and choose Submit VAT Return to HMRC.

When it worked: You see *VAT return submitted successfully to HMRC.* and the attempt is added to the return's **Submission History**, with HMRC's receipt ID.

What can go wrong

If this happens	Do this
HMRC reports this VAT return was already submitted for that period.	HMRC already has a return for this period. The attempt is kept in the Submission History.
Totals inconsistent	The return's boxes don't add up. Reopen the return so its figures are worked out again, then finalise and submit it.
HMRC connection environment mismatch. Reconnect HMRC.	Disconnect on the HMRC Hub, then connect again.
A message beginning *HMRC submission failed*	The message gives HMRC's reason. Correct the cause and submit again; every attempt is kept in the Submission History.

Reopen VAT Return on a finalised or submitted return unlocks its invoices, expenses and payments for editing, and you see *VAT return reopened. Its invoices, expenses, and payments are unlocked for editing.*

On a submitted return you are warned first that HMRC may reject a second submission for the period as a duplicate. Every submission attempt stays in the Submission History, before and after a reopen.

VAT liabilities and VAT payments show HMRC's amounts in pounds (for example £2,450.00) and its dates as 5 Nov 2026. VAT customer information shows the VAT registration number HMRC was asked about, and the name HMRC holds for your business.

> **CAUTION**
> Only reopen a submitted return if you mean to correct and resubmit it, and HMRC accepts that for the period. Otherwise correct a mistake in a later period, for example with a credit note.

VAT boxes 1 to 9, the VAT returns list, the Income Tax periodic, annual and calculation sections, and the Income Tax calculation page all carry a notice beginning “Estimated from your records”, which reminds you to check the figures before you submit and that BizHub365 is software, not tax advice. The responsibility notice and declaration on the submit screens still apply.

VAT liabilities, payments and penalties

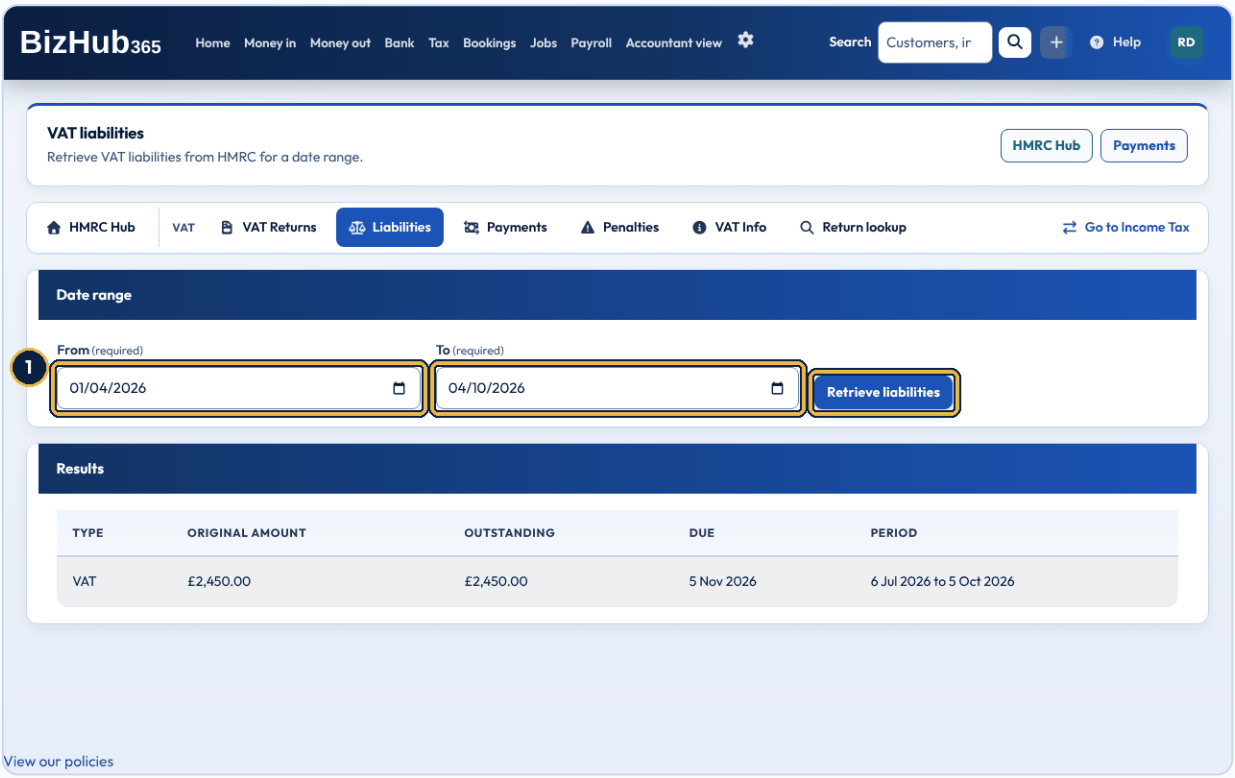
The VAT tabs also show what HMRC holds for your VAT number. Each needs a connection to HMRC and a saved VAT number; without them you are taken back to the HMRC Hub with a message saying what to do.

Tab	What it shows	What you choose
Liabilities	Each VAT liability: type, original amount, outstanding amount, due date and period.	A From and To date, then **Retrieve liabilities**.
Payments	Each payment HMRC received: amount and date received.	A From and To date, then **Retrieve payments**.
Penalties	Late submission and late payment penalty points and penalties, and each penalty record with its charge reference.	Nothing; **Financial details** on a penalty record shows HMRC's details for its charge reference.
VAT Info	The VAT customer information HMRC holds, such as your registration date.	Nothing.
Return lookup	A VAT return you have already submitted, as HMRC holds it.	The **VAT period key**, then **Retrieve return**.

See what VAT you owe HMRC

Goal	Check your VAT liabilities, or the payments HMRC has received, for a date range.
Who can do it	Members of the business who can open VAT Returns.
Before you start	Connect to HMRC and save your VAT number on the HMRC Hub.

1. Open the **Liabilities** tab (or **Payments**), choose the **From** and **To** dates and choose **Retrieve liabilities** (or **Retrieve payments**).



Step 1. Choose the From and To dates and choose Retrieve liabilities.

When it worked: The **Results** table lists what HMRC holds for those dates, or says none were found for the date range. A message beginning *HMRC error* gives HMRC's reason if it couldn't answer.

Income Tax (ITSA)

Where to find it: Tax → Your tax → Income Tax updates

Sole traders, freelancers and partnerships can send quarterly updates, the annual summary and the final declaration for Making Tax Digital for Income Tax. BizHub365 supports these income sources:

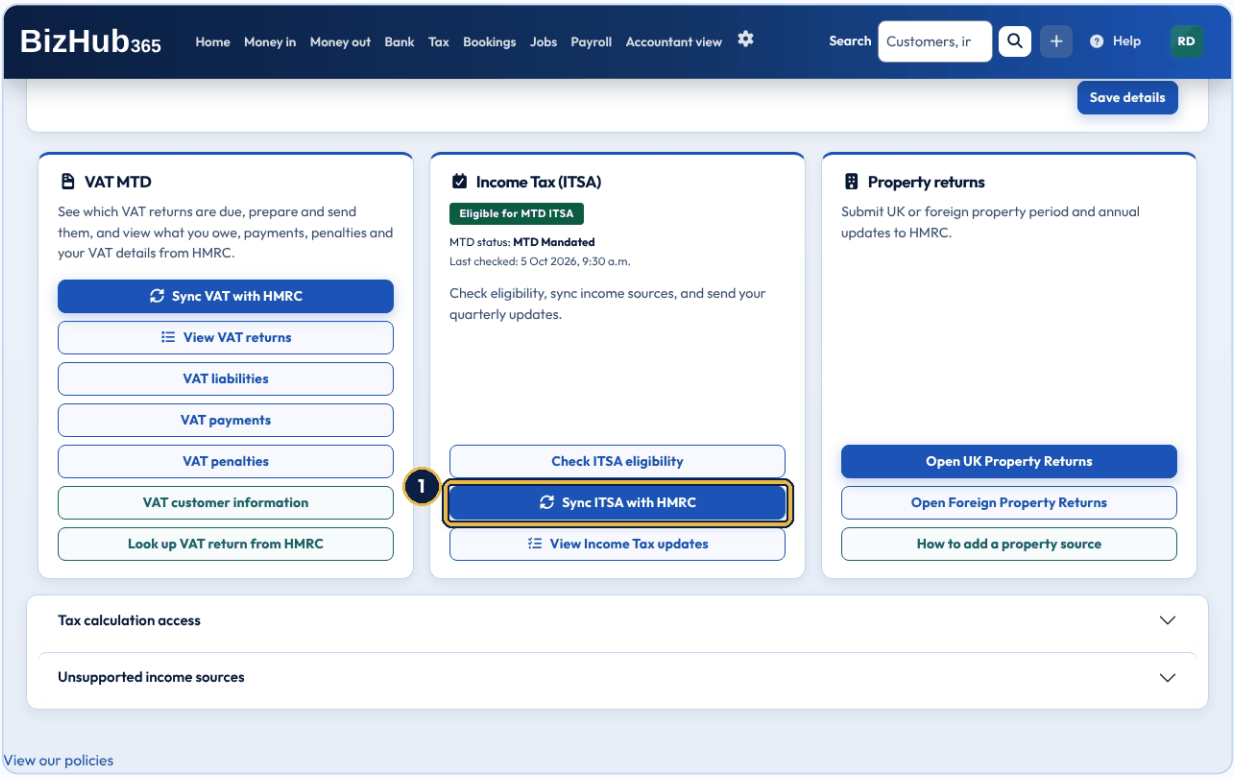
- Self-employment.
- UK property.
- Foreign property.

It does not treat employment income, CIS as an income source, dividends, interest, pensions or capital gains as Income Tax sources. The Hub's **Unsupported income sources** panel explains that unsupported sources must be reported using other compatible software where required. BizHub365 supports Income Tax submissions for tax years 2025-26 onwards. Older deadlines still open are marked **unsupported**: complete them through another HMRC-approved route, then check status again.

Bring in your Income Tax sources

Goal	Fetch your income sources (your trade and any property businesses) from HMRC.
Who can do it	Members of the business who can open the HMRC Hub.
Before you start	Connect to HMRC and save your National Insurance number and default tax year on the HMRC Hub (see Connect your business to HMRC).

1. On the HMRC Hub, in the **Income Tax (ITSA)** tile, choose **Sync ITSA with HMRC**.



Step 1. On the HMRC Hub, choose Sync ITSA with HMRC.

When it worked: You see *Synced [number] ITSA income source(s) from HMRC.* If HMRC has none for you, you see *HMRC returned no income sources.*

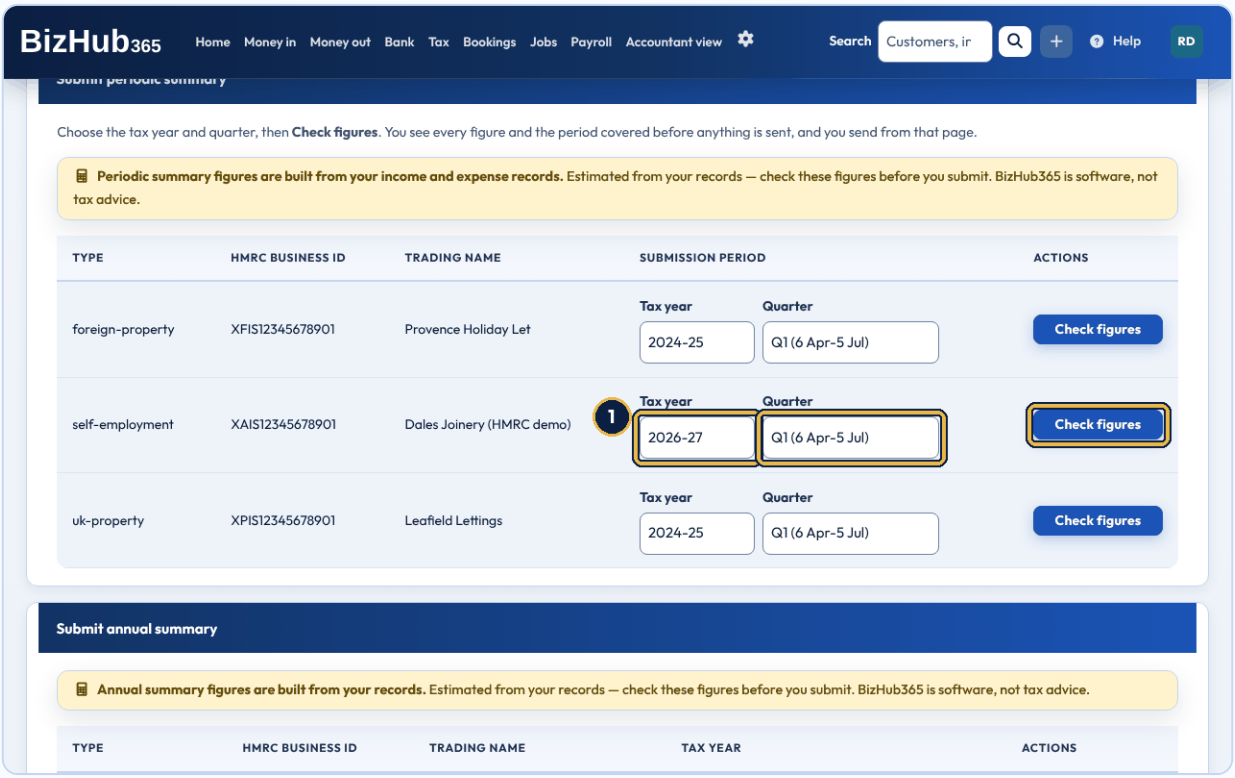
Check ITSA eligibility in the same tile asks HMRC whether you must use Making Tax Digital for Income Tax, and the tile shows the answer. **Income Tax updates** fetches your Income Tax deadlines from HMRC every time you open it and lists each one under **Income Tax deadlines** with its source, period, due date and status. **View** on a deadline, and each update, annual submission and calculation listed under **History**, opens

its details as HMRC holds them; each of these record pages has a **Download PDF** button for your records. Links at the top jump to its sections: **Periodic**, **Annual**, **Calculations**, **History** and **Deadlines**.

Send a quarterly update

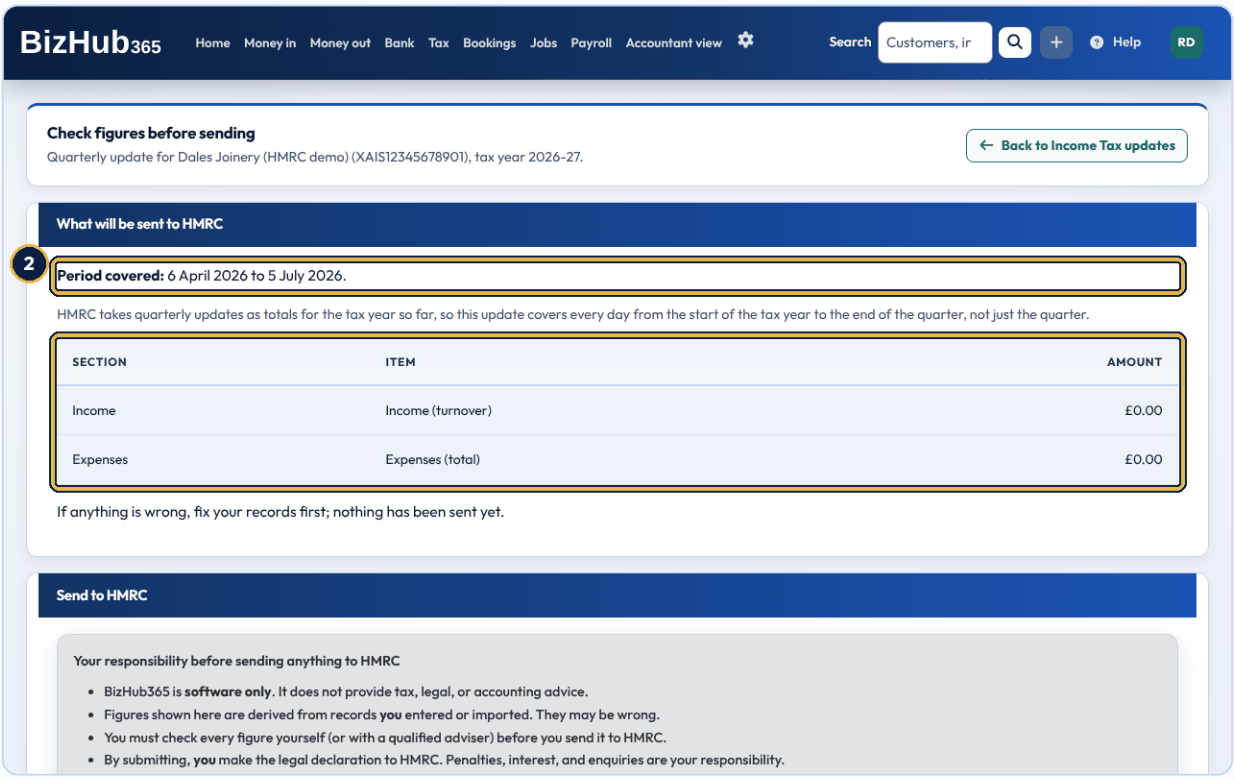
Goal	Send HMRC an income source's income and expenses for a quarter.
Who can do it	Members of the business with the Edit permission.
Before you start	Bring in your income sources. Your invoices and expenses for the quarter should be up to date: the figures are built from them when you submit.

1. Open **Tax** → **Your tax** → **Income Tax updates**. Under **Submit periodic summary**, on the income source's row, choose the **Tax year** and **Quarter**, then **Check figures**.



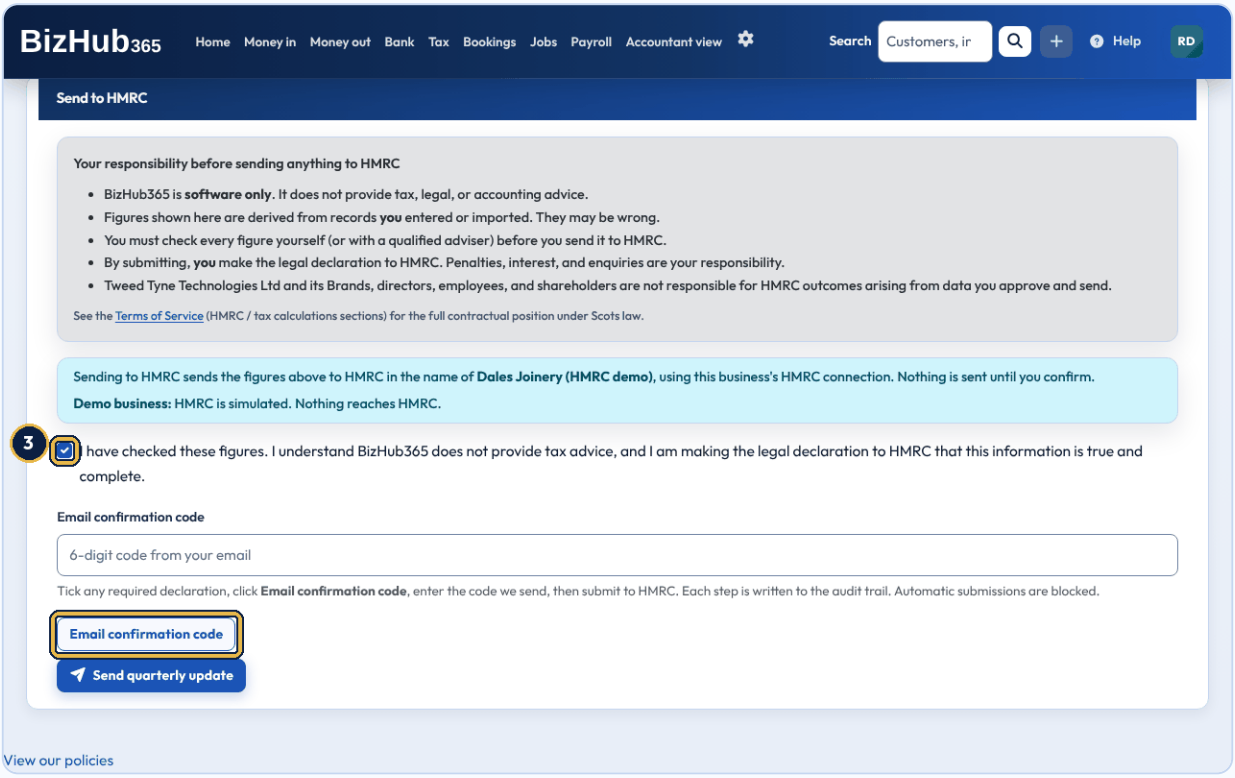
Step 1. On the income source's row, choose the Tax year and Quarter, then Check figures.

2 **Check figures before sending** shows the period the update covers and every figure that will be sent. Nothing has been sent yet. If a figure is wrong, fix your records and check again.



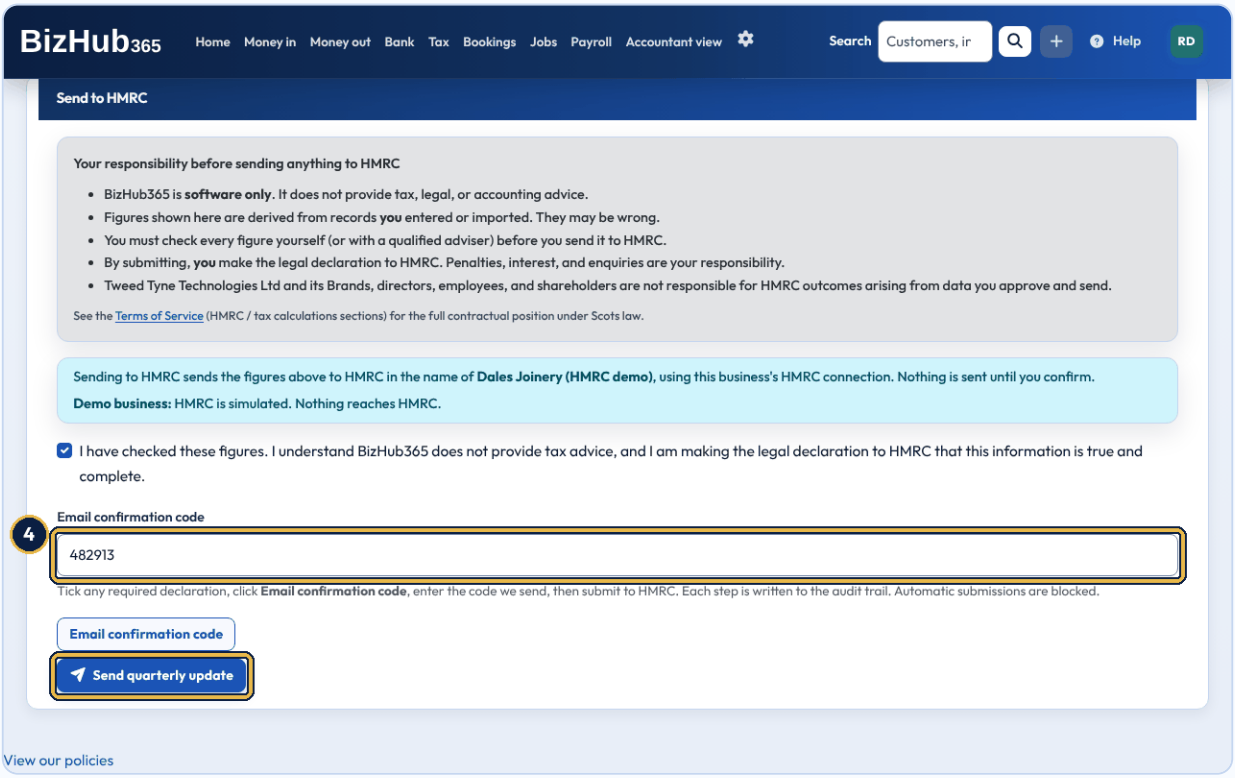
Step 2. Check the period covered and every figure that will be sent.

3 Under **Send to HMRC**, tick the declaration and choose **Email confirmation code**.



Step 3. Under Send to HMRC, tick the declaration and choose Email confirmation code.

4 Type the code from the email in **Email confirmation code** and choose **Send quarterly update**.



Step 4. Type the code from the email and choose Send quarterly update.

When it worked: You see *Quarterly update submitted to HMRC.* and the update is listed under **Period summary submissions**.

From the 2025 to 2026 tax year, each quarterly update covers the tax year so far: from 6 April (1 April if you use calendar quarters) to the end of the quarter you choose, as HMRC requires. If your business started during the year, it runs from your first accounting period instead. When you enter property figures yourself on the Property returns page, enter the year-to-date totals, not just the quarter. A quarterly update built from the books reports your invoices and expenses in pounds sterling. A foreign-currency invoice counts at the sterling value booked on the invoice. Expenses are sent in HMRC's own Self Assessment categories, worked out from the category you choose on each expense: for example fuel and train fares go under car, van and travel expenses, phone and stationery under office costs, and rent, rates and insurance under premises costs. A category BizHub365 does not know goes under other business expenses. **Check figures** shows the total for each HMRC category before you send. Client entertaining is sent but marked as not allowable, so HMRC does not set it against your profit. Equipment and other capital purchases count as expenses on the cash basis; under traditional accounting they are left out of the quarterly figures and claimed instead as annual investment allowance in the annual summary, which **Check figures** shows. Cars don't qualify for that allowance: ask your accountant about a car. Property income worked out from your books uses HMRC's property categories in the same way (premises costs, repairs, finance costs, professional fees, travel and other property expenses); client entertaining is left out, and loan interest goes in as residential finance costs, which HMRC allows only as a basic-rate tax credit. It also counts bank transactions you categorise straight to an income or expense account (with no invoice or expense behind them), and your payroll costs. If you are VAT registered, money in categorised straight to an income account counts without the VAT your VAT return takes from it (one sixth of the amount), so your turnover never includes VAT. Payroll costs are gross pay, employer's National Insurance and employer pension contributions, on each pay date. Journals you or your accountant post by hand, such as depreciation, are not counted. Money you receive without an invoice counts on the date it came in, on both bases: income marked as turnover goes in your turnover, and income marked as other business income is sent to HMRC as other income. If you are VAT registered the amount before VAT counts, otherwise the whole amount. Your own money paid in, loans and other money that is not income are not counted. On the cash basis, money from a customer that is not yet matched to an invoice counts as turnover in the period it came in (less one sixth for VAT if you are VAT registered). When you match it to an invoice, the payment counts on the date the money came in instead, so it is never counted twice. Under traditional accounting it is not counted until you invoice: the invoice counts when you issue it. Your invoices and expenses count towards one income source only, so they are never reported twice. If you have a self-employment source, they belong to it. If you have no self-employment source and only one property business, they belong to that property business. Enter the figures for any other property business on the Property returns page. If you have more than one self-employment source, BizHub365 cannot tell which trade each invoice belongs to and will not send a quarterly update from the books for either one.

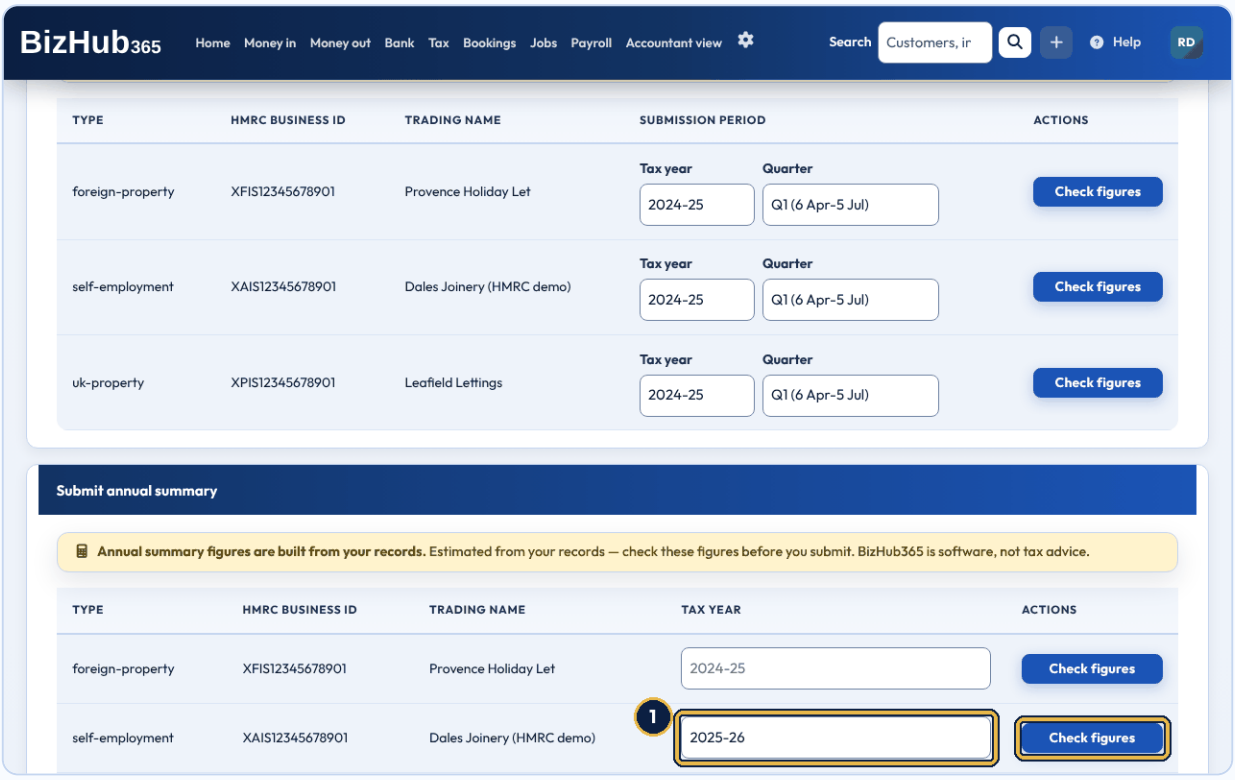
Send the annual summary

Goal Send HMRC an income source's annual figures after the tax year.

Who can do it Members of the business with the Edit permission.

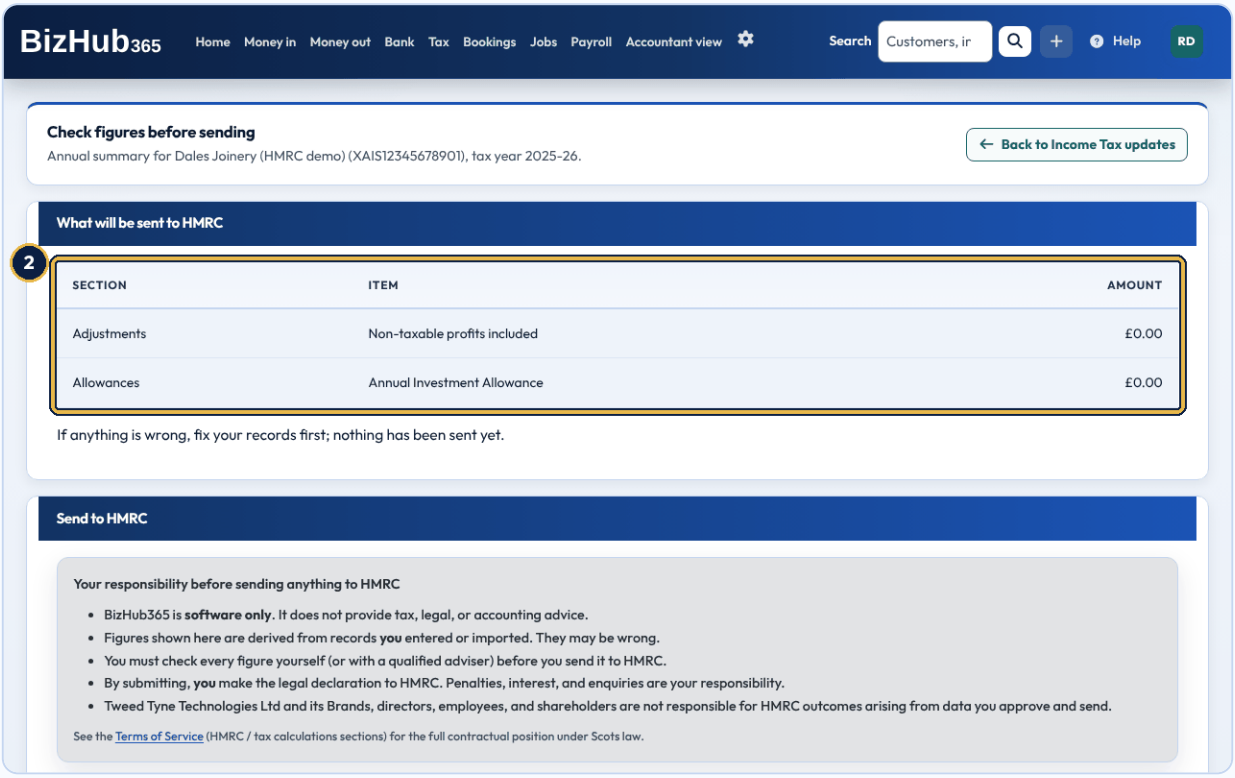
Before you start Bring in your income sources and send the quarterly updates for the year.

1. On **Income Tax updates**, under **Submit annual summary**, on the income source's row, type the tax year (for example 2025-26), then choose **Check figures**.



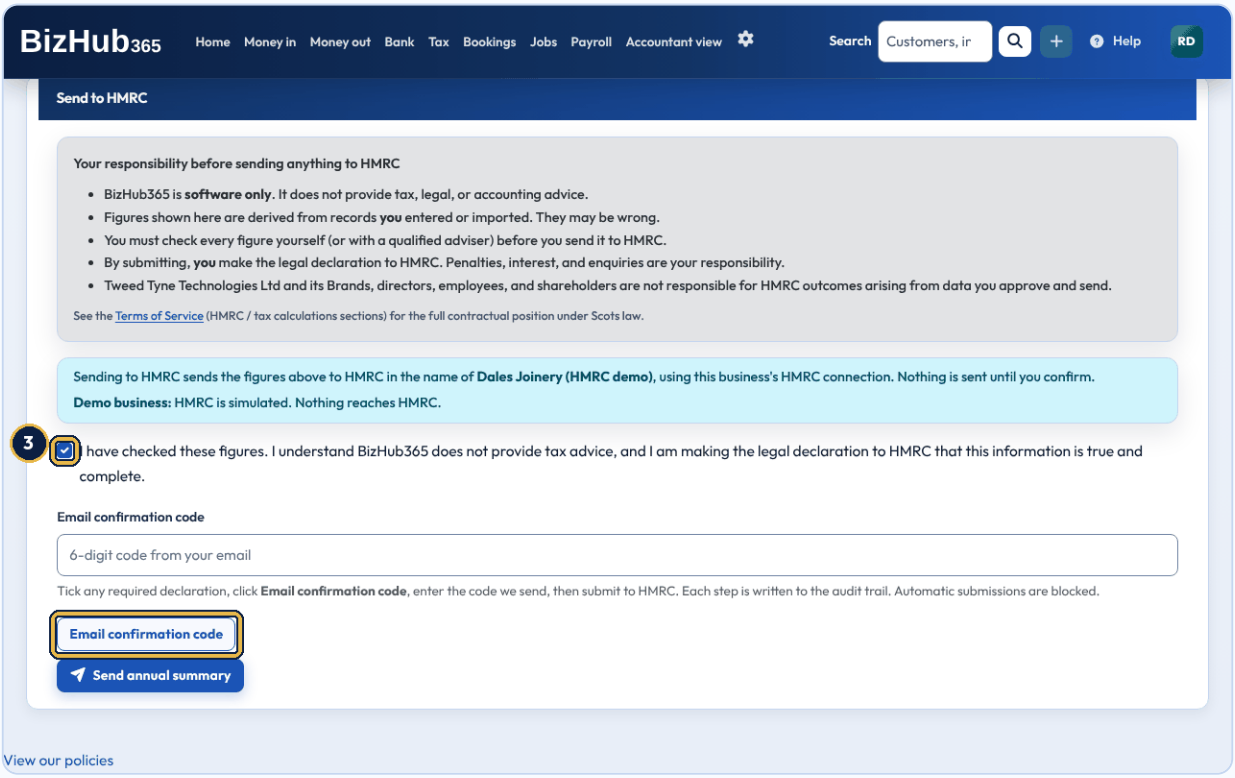
Step 1. On the income source's row, type the tax year, then Check figures.

2 **Check figures before sending** shows every figure that will be sent. Nothing has been sent yet.



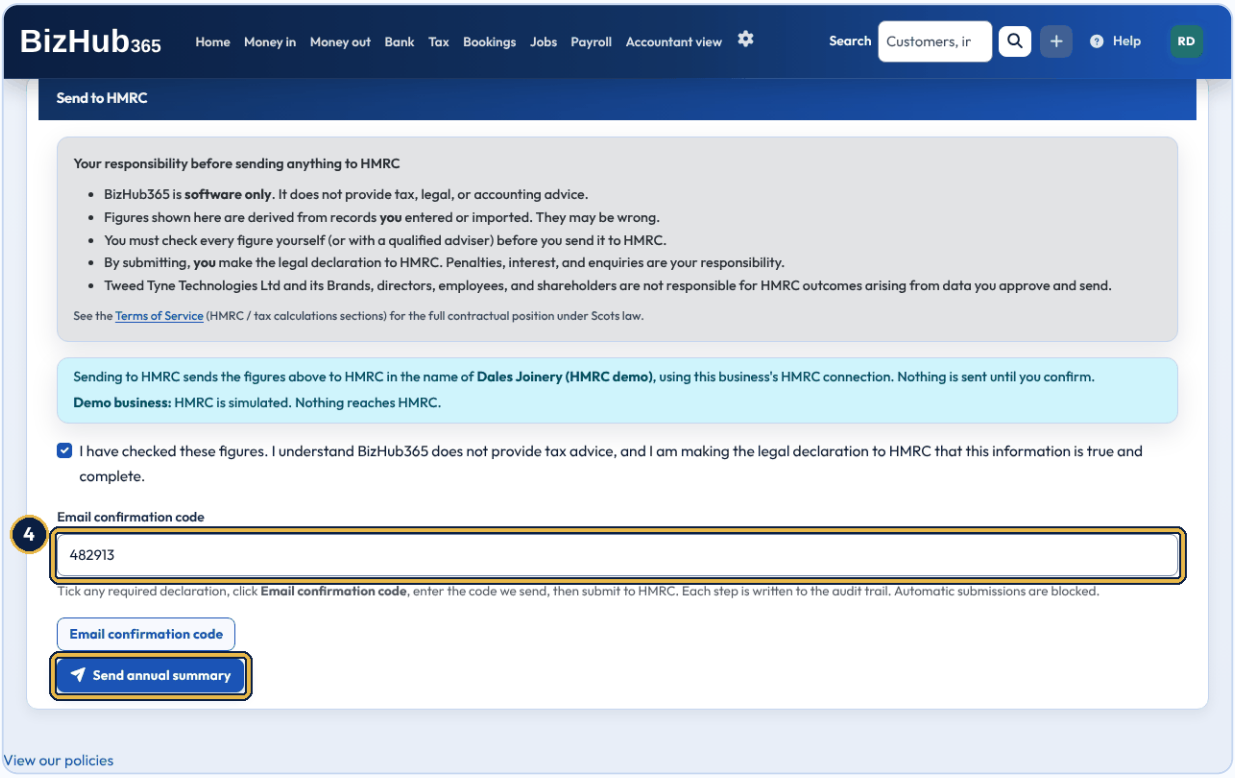
Step 2. Check every figure that will be sent.

3 Under **Send to HMRC**, tick the declaration and choose **Email confirmation code**.



Step 3. Under Send to HMRC, tick the declaration and choose Email confirmation code.

4 Type the code from the email and choose **Send annual summary**.



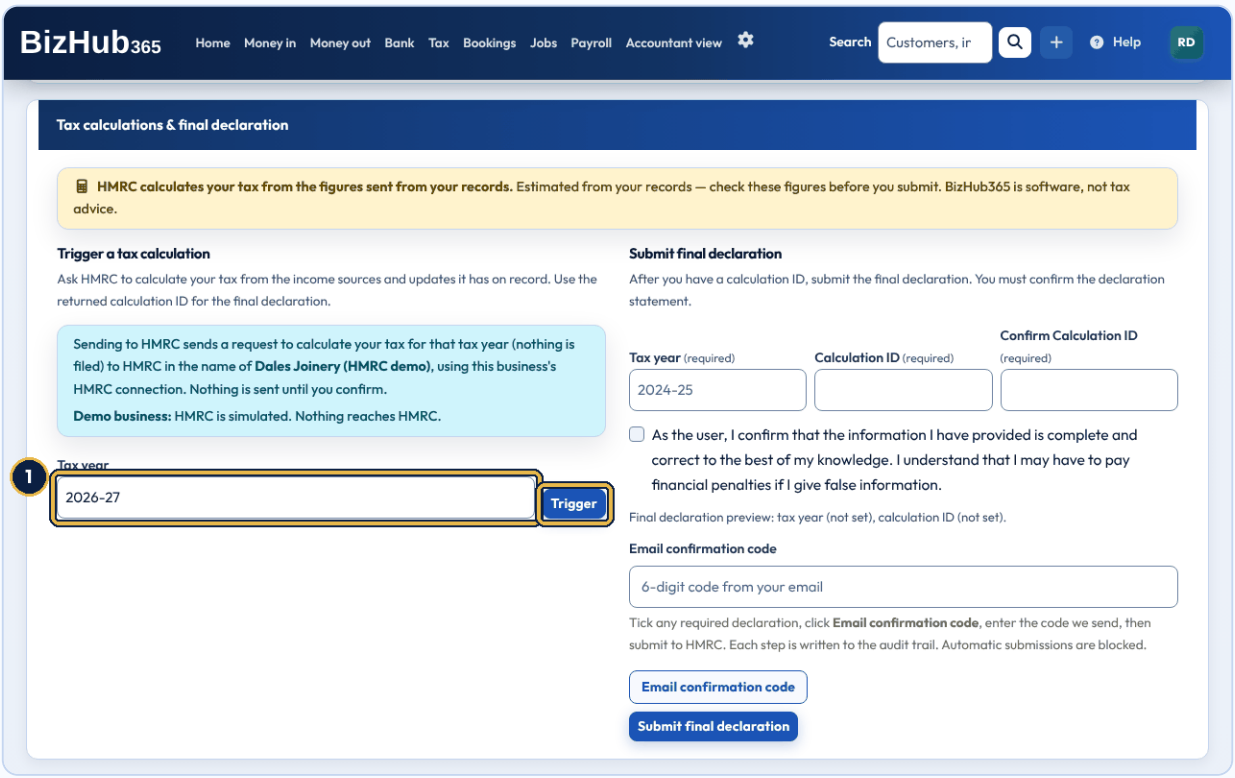
Step 4. Type the code from the email and choose Send annual summary.

When it worked: You see *Annual submission sent to HMRC.* and the submission is listed under **Annual submissions**.

Make the final declaration

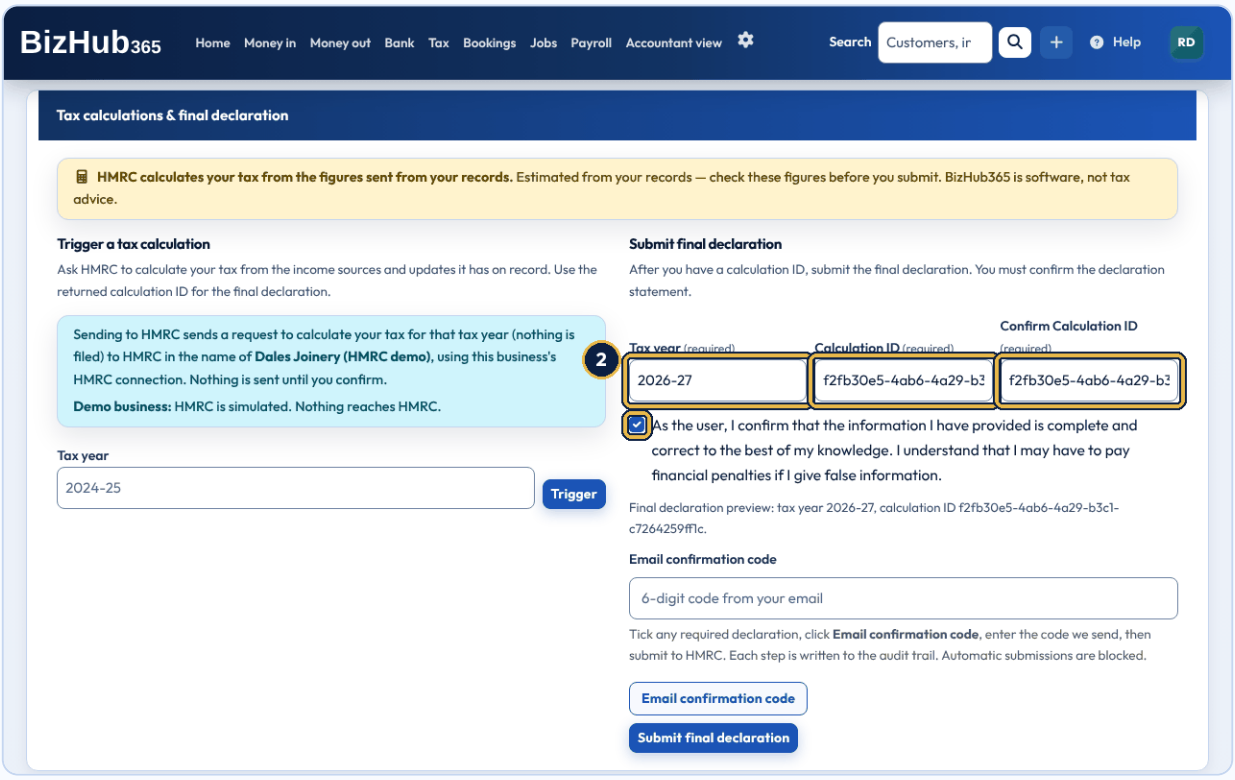
Goal	Ask HMRC to calculate your tax for the year, then confirm the figures with the final declaration.
Who can do it	Members of the business with the Edit permission.
Before you start	Send the quarterly updates and annual summaries for the tax year.

1. On **Income Tax updates**, under **Trigger a tax calculation**, type the tax year and choose **Trigger**. Note the calculation ID in the message; it is also listed under **Recent calculations**, where you can open the calculation.



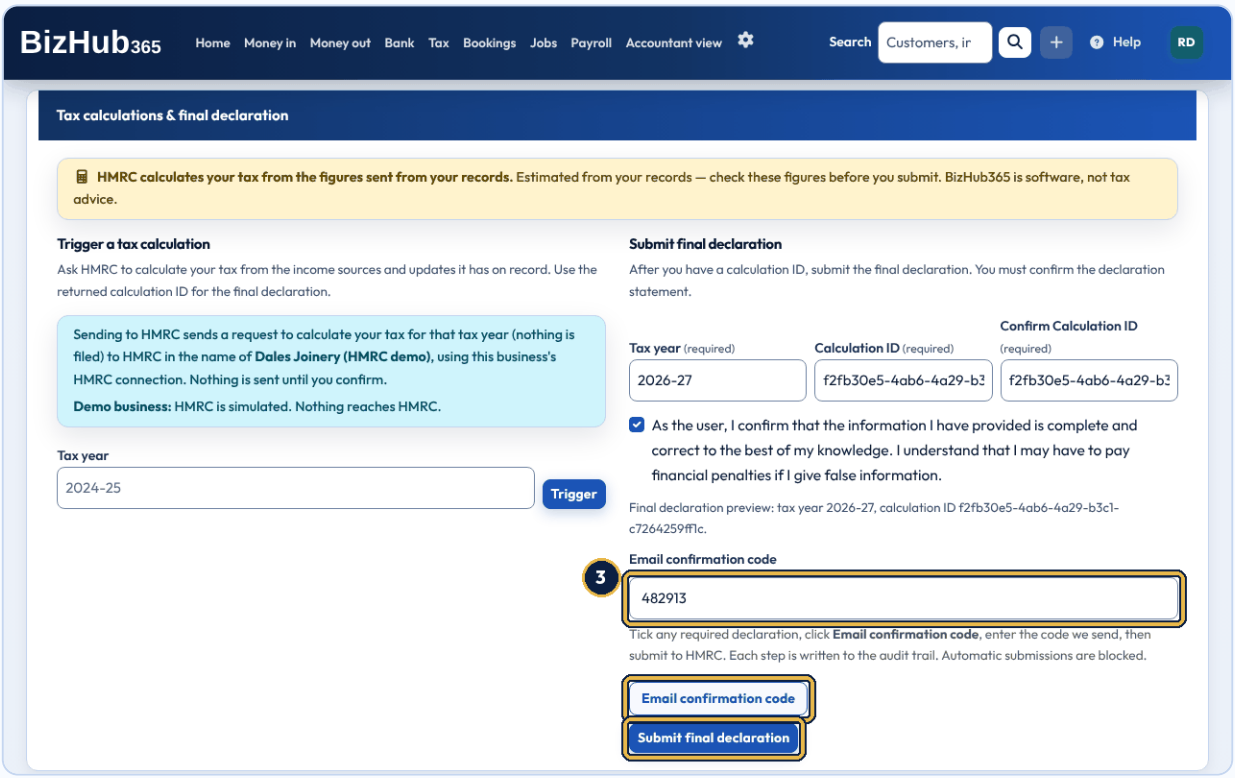
Step 1. Under Trigger a tax calculation, type the tax year and choose Trigger.

2 Under **Submit final declaration**, type the **Tax year**, the **Calculation ID** and the same ID again in **Confirm Calculation ID**, and tick HMRC's statement.



Step 2. Under Submit final declaration, type the tax year and the calculation ID twice, and tick HMRC's statement.

3 Choose **Email confirmation code**, type the code from the email and choose **Submit final declaration**.



Step 3. Choose Email confirmation code, type the code from the email and choose Submit final declaration.

When it worked: You see *Tax calculation triggered. Calculation ID: [ID]* after step 1, and *Final declaration submitted using calculation type: [type].* at the end.

Property returns

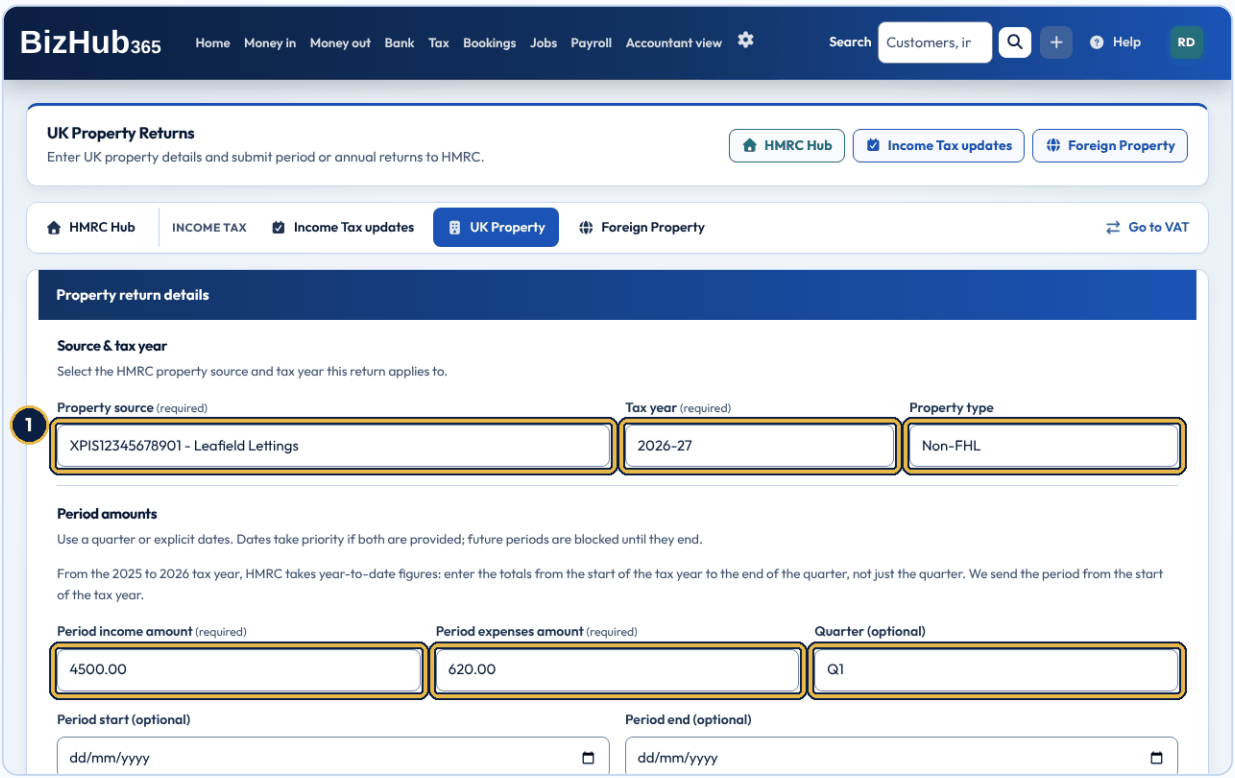
UK Property and **Foreign Property** (also **Open UK Property Returns** and **Open Foreign Property Returns** on the Hub) are for the figures of a property business. They need the property business to be one of your income sources at HMRC; **How to add a property source** on the Hub explains how. Fill in the property profile and choose **Save property profile**, which only saves your figures. A UK property quarterly update or annual summary sent from **Income Tax updates** uses the figures, adjustments and allowances saved here for that tax year. A foreign property update or annual summary sent from **Income Tax updates** uses the saved property for that tax year; if none is saved, or you have saved more than one country, you are taken to **Foreign Property Returns** to send it from there. To send a return, use the **Send to HMRC** section: tick the declaration, choose **Email confirmation code for the period return** (or **Email confirmation code for the annual return**), enter the code, then choose **Submit period return** or **Submit annual return**. The code covers the figures it was sent for. If you change them, ask for a new code. If HMRC rejects a UK or foreign property return, the page shows HMRC's reason, including any fields it named, and keeps the quarter, period dates and amounts you entered, so you can correct them and submit again.

Field	What to enter
Property source (**Foreign property source**)	The property business at HMRC, shown by its HMRC business ID. Only property sources brought in with **Sync ITSA with HMRC** are listed.
Tax year	The tax year as YYYY-YY, for example 2026-27. The end must be the next year.
Property type (UK only)	**Non-FHL** for ordinary lettings or **FHL** for furnished holiday lettings.
Country code (foreign only)	The 3-letter ISO code of the country the property is in, for example ESP for Spain. The box starts empty: BizHub365 never assumes a country, and nothing is sent to HMRC for a foreign property until you have saved its country.
Period income amount (**Period rent income amount**) and **Period expenses amount**	The income and expenses for the period, in pounds.
Quarter (optional), **Period start (optional)** and **Period end (optional)**	Choose a quarter, or type the start and end dates. Dates win if you give both. A period that has not ended yet can't be sent.
Non-resident landlord (UK only), **Private use adjustment** and **Annual investment allowance**	Used only for the annual return.

Send a UK property period return

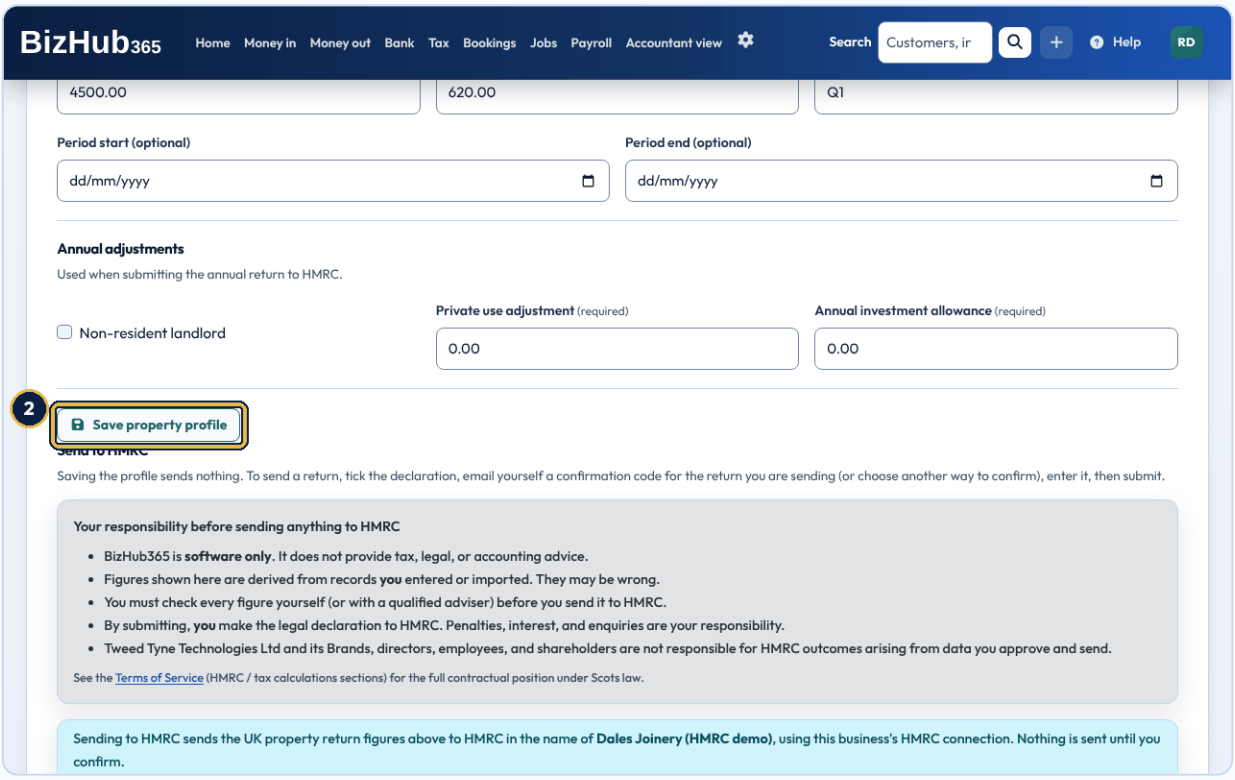
Goal	Send HMRC the income and expenses of a UK property business for a quarter.
Who can do it	Members of the business with the Edit permission, on a plan that includes Income Tax.
Before you start	Bring in your income sources (see Bring in your Income Tax sources); the UK property business must be one of them. On the HMRC Hub, choose **Open UK Property Returns**.

1 Choose the **Property source**, check the **Tax year** and **Property type**, and enter the **Period income amount**, the **Period expenses amount** and the **Quarter** (or the period dates).



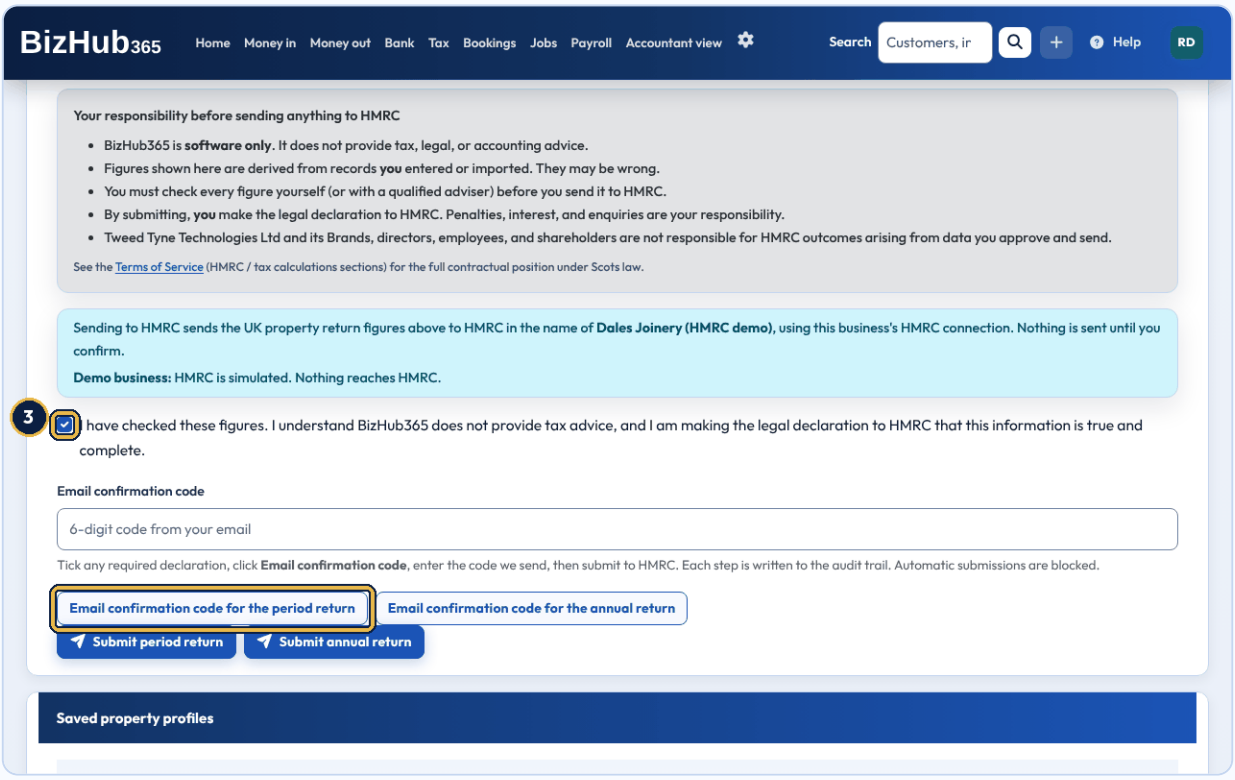
Step 1. Choose the Property source, check the Tax year and Property type, and enter the period's income, expenses and quarter.

2 Choose **Save property profile**. This saves your figures and sends nothing; you see *Property return profile saved.*



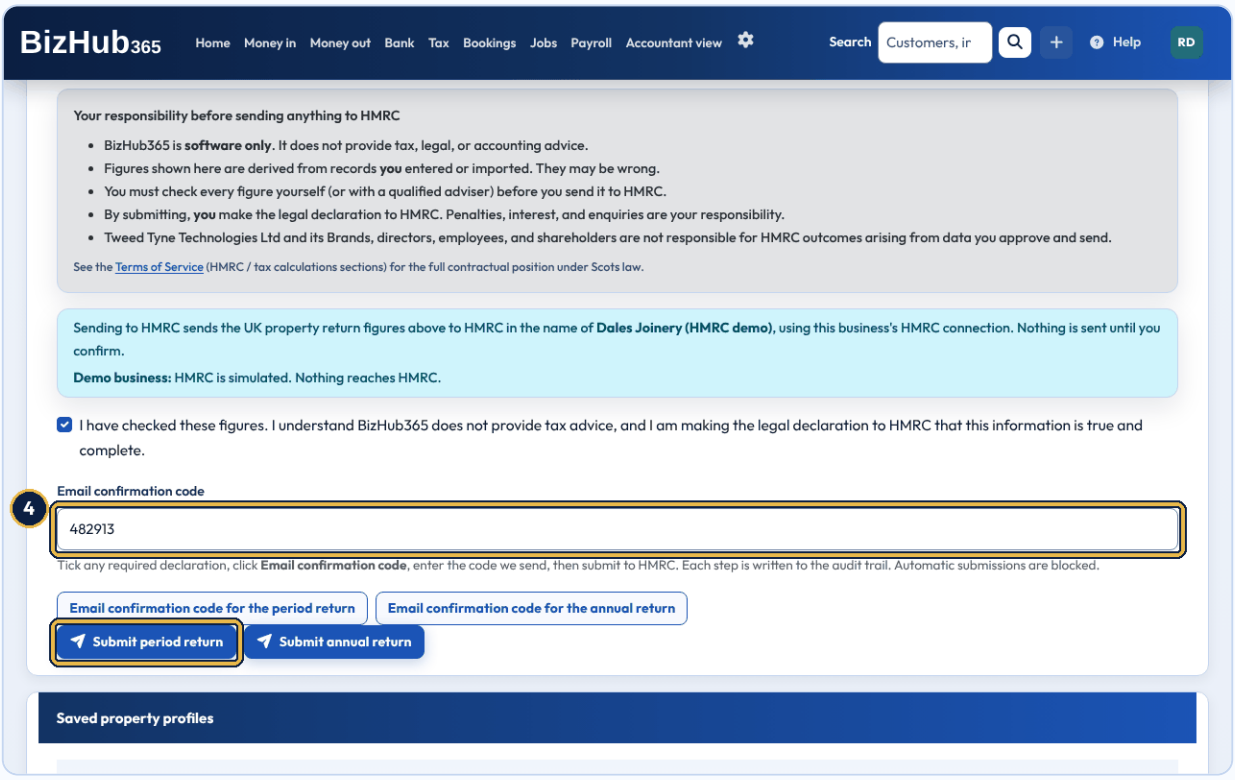
Step 2. Choose Save property profile. This saves your figures and sends nothing.

3 In **Send to HMRC**, tick the declaration and choose **Email confirmation code for the period return**.



Step 3. In Send to HMRC, tick the declaration and choose Email confirmation code for the period return.

4 Type the code from the email in **Email confirmation code** and choose **Submit period return**. Confirm when your browser asks.



Step 4. Type the code from the email and choose Submit period return.

When it worked: You see *UK property period submission sent to HMRC.* and the return is listed under **Recent period submissions**. If the figures changed after the code was emailed, ask for a new code.

The annual return works the same way: fill in **Annual adjustments**, tick the declaration, choose **Email confirmation code for the annual return**, enter the code and choose **Submit annual return**. It can only be sent once the tax year has ended; before then you see *Tax year [year] does not end until [date]. Submit the annual update on or after that date.* When it is accepted you see *UK property annual submission sent to HMRC.* and it is listed under **Recent annual submissions**.

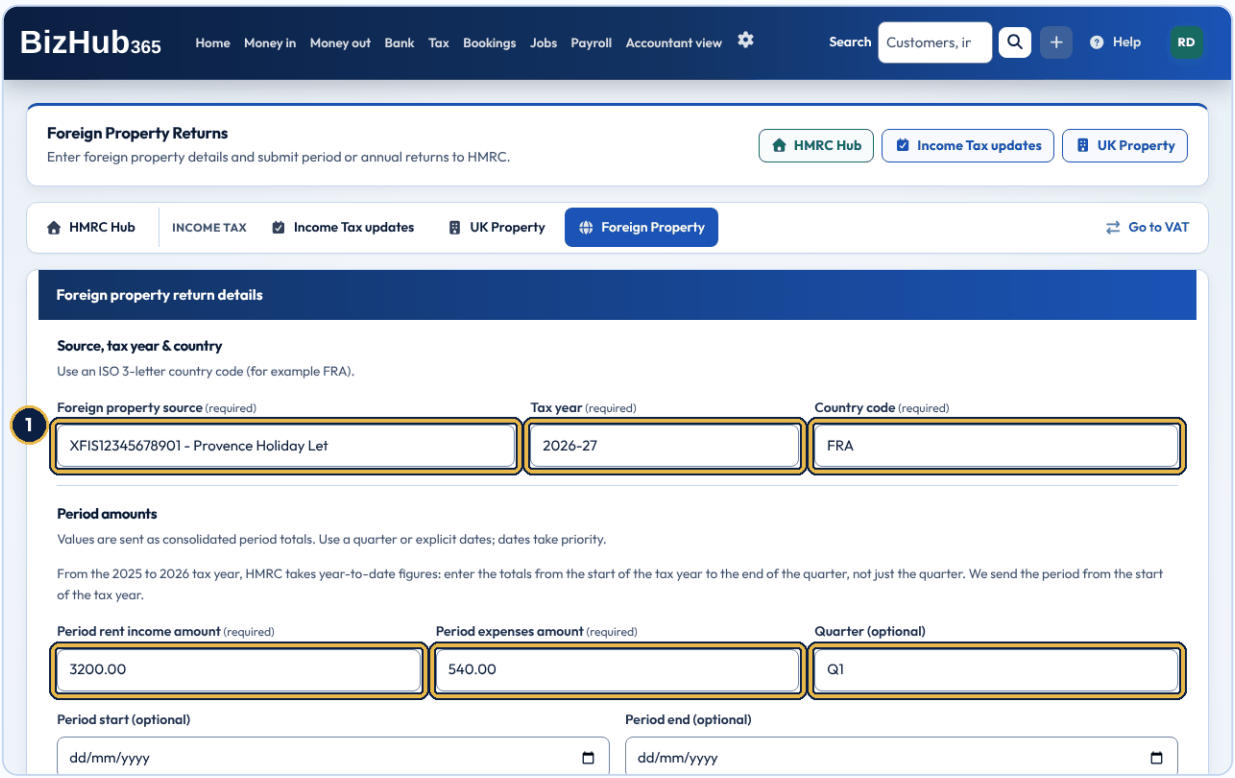
Send a foreign property period return

Goal Send HMRC the rent income and expenses of a property abroad for a quarter.

Who can do it Members of the business with the Edit permission, on a plan that includes Income Tax.

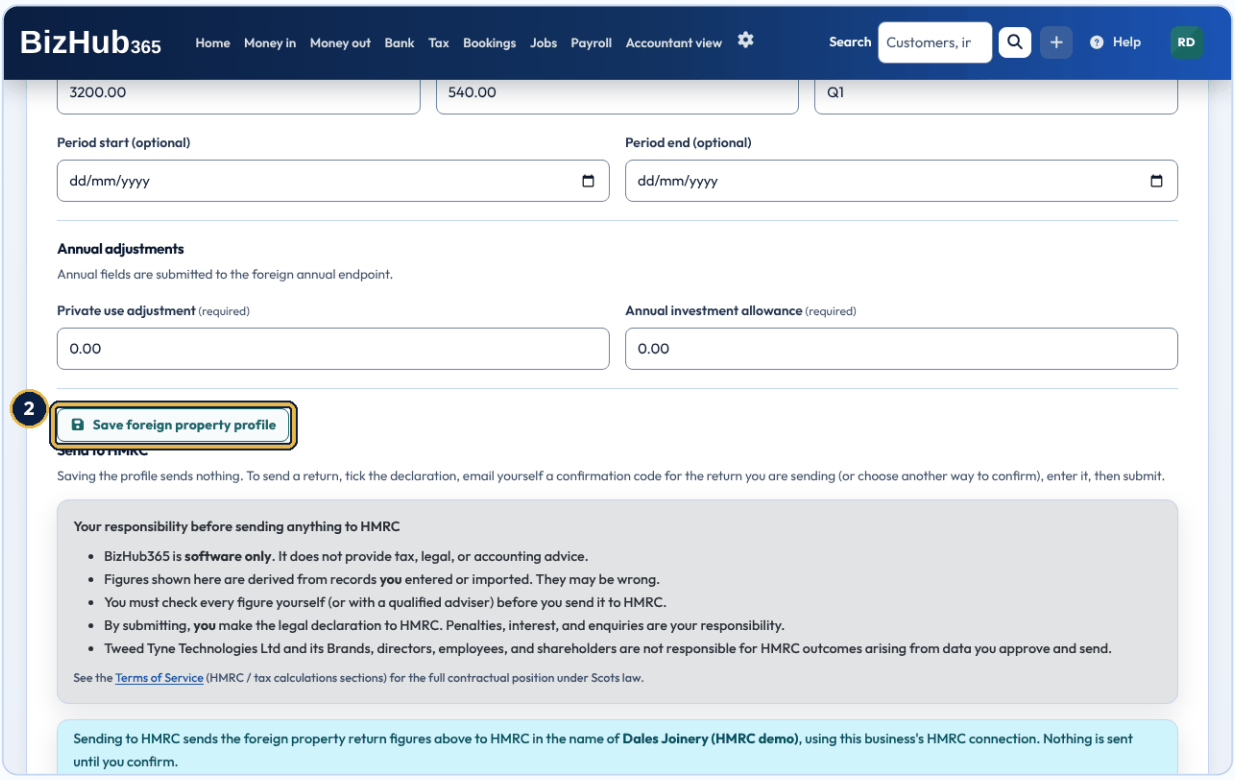
Before you start Bring in your income sources; the foreign property business must be one of them. On the HMRC Hub, choose **Open Foreign Property Returns**.

1. Choose the **Foreign property source**, check the **Tax year**, type the **Country code**, and enter the **Period rent income amount**, the **Period expenses amount** and the **Quarter** (or the period dates).



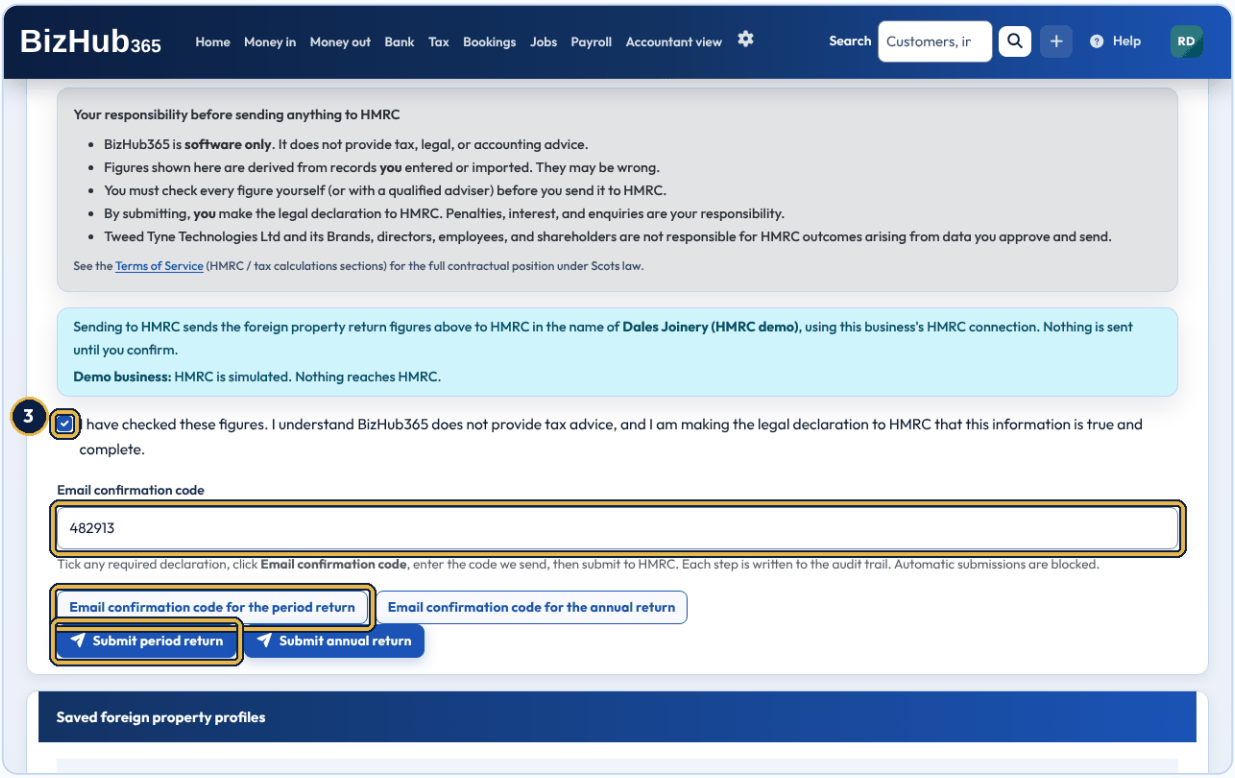
Step 1. Choose the Foreign property source, check the Tax year, type the 3-letter Country code and enter the period's rent income, expenses and quarter.

2 Choose **Save property profile**. This saves your figures for that country and sends nothing; you see *Foreign property return profile saved.*



Step 2. Choose Save property profile. This saves your figures and sends nothing.

3 In **Send to HMRC**, tick the declaration, choose **Email confirmation code for the period return**, type the code from the email in **Email confirmation code** and choose **Submit period return**. Confirm when your browser asks.



Step 3. Tick the declaration, choose Email confirmation code for the period return, type the code from the email and choose Submit period return.

When it worked: You see *Foreign property period submission sent to HMRC.* and the return is listed under **Recent period submissions**. A country code that is not 3 letters is refused with *Country code must be a 3-letter ISO code (for example, FRA).*

Sending to HMRC: declaration and confirmation

Every live send to HMRC (a VAT return, an Income Tax quarterly update, annual summary or final declaration, a UK or foreign property period or annual return, an FPS and an EPS) needs two things from you at the moment you send it, on the website and in the mobile app. Actions that only read from HMRC, such as fetching what is due or checking your ITSA status, need neither. Each send screen also says what will be sent, that it goes to HMRC in your business's name, and whether it goes to live HMRC, HMRC's test service (sandbox), or nowhere (a demo business).

1 Read the responsibility notice and tick the declaration that you have checked the figures and are making the legal declaration to HMRC. For the final declaration you tick HMRC's own statement.

2. Confirm it's you. If you have set them up, choose a passkey, your authenticator app, or (on the website) **Approve in the BizHub365 app**. Otherwise choose **Email confirmation code** and enter the 6-digit code within 10 minutes. On the website, pressing Enter in the code box submits; it does not send a new code.

3. Choose the button that sends it, such as **Submit VAT Return to HMRC** or **Send quarterly update**.

The code is emailed only to you, with the subject *BizHub365: confirm HMRC submission ([code])*. Each confirmation works once, for that one submission, and only for you; asking for a new code replaces the one before. Each step, including how you confirmed, is written to the audit trail. Integrations that use the BizHub365 API must send the same declaration and confirmation. A send without them is refused.

NOTE

An older version of the mobile app may still send without these steps for a short time, and asks you to update. Update the app from the App Store or Google Play.

Fraud prevention headers

HMRC requires software to send fraud-prevention headers on every API call. The web app and the mobile apps collect the device information HMRC specifies. Allow that when the browser or OS asks.

NOTE

Demo businesses show every HMRC screen with simulated HMRC data: the Hub says **Demo connected** and **Simulated HMRC data**, and nothing is sent to HMRC. The screenshots in this chapter are of a demo business. Your own submissions need a real HMRC connection.

PART V · RUN THE BUSINESS · CHAPTER 20

Settings, branding, and the company register

The Settings page, behind the cog at the right of the top bar, is the control room: who you are, how documents look, and how the company is recorded.

The cog at the right of the top bar opens the Settings page, which lists every business setting in four groups (Your business, People and billing, Connections and data, Security and records), each with a line on what it is for. Everyone in the business sees **Business and tax setup** (the Business Settings page), **Security** and **Audit log**. Members with the Edit permission also see **Invoice look** (Branding & Templates), **Holidays**, **Opening hours**, **Company register**, **Custom fields**, **Connect & Integrations** and **Import & Recover**. **Team** (User Management) needs the Manage Users permission and **Subscription** needs Manage Billing (see Roles, permissions, and your team and Subscription, trial, and billing). Staff members and subcontractors don't see the cog or the Settings page.

Business settings

Where to find it: Settings → Business and tax setup

Keep these accurate. They print on your invoices and quotes and drive your tax:

- **Business Contact Information**: business name (start typing to search Companies House and fill in your details), business type, sector, email address, phone number and address, and the **Payment Instructions** that appear on every invoice and quote.
- **Tax, VAT & Other Settings**: VAT number and, once it is saved, the VAT accounting basis (accrual or cash) and the VAT Flat Rate Scheme; default payment terms (due on receipt, or 7, 15, 30, 45 or 60 days), which a new invoice or recurring invoice starts with and you can change on each invoice; the default note on new invoices, printed for your customer and editable on each invoice; **Email reminders before tax deadlines** (see Reminders before each deadline); the default sales account; the account emailed receipts are paid from; company registration number, incorporation date and accounting reference date; directors and associated companies (used in corporation tax estimates); and the fixed asset capitalisation threshold.
- Fixed assets costing less than the capitalisation threshold are treated as expenses instead of going on the balance sheet (see Expenses and suppliers).
- **Companies House filing details**: company type, SIC codes and principal business activity, used by the confirmation statement.
- For sole traders, freelancers and partnerships filing Income Tax: National Insurance number, default tax year and Income Tax accounting basis. The basis starts on **Cash basis**, HMRC's default, where income and expenses count on the date the money comes in or goes out. Choose traditional accounting (by invoice date) only if you have elected it with HMRC.
- **Business Logo**: a PNG, JPEG, GIF or WebP image (not SVG). It is resized to 350 by 150 pixels.

- **Your Business Profile**: your website and a short description (up to 300 characters) for your digital business card, and **Business Card Custom Links** for the links on it (see Your digital business card).

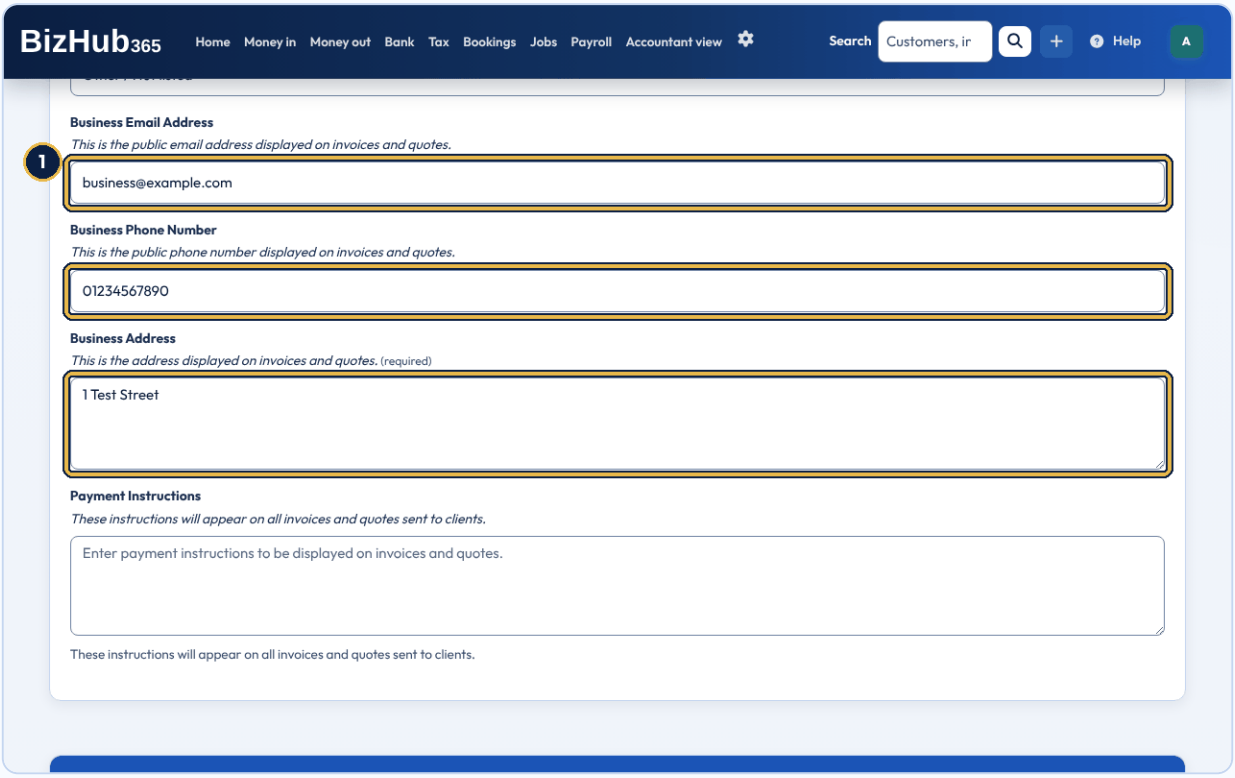
Update your business details

Goal Change the details that print on your documents, such as your address or phone number.

Who can do it Members of the business with the Edit permission. Everyone else sees the page as view-only.

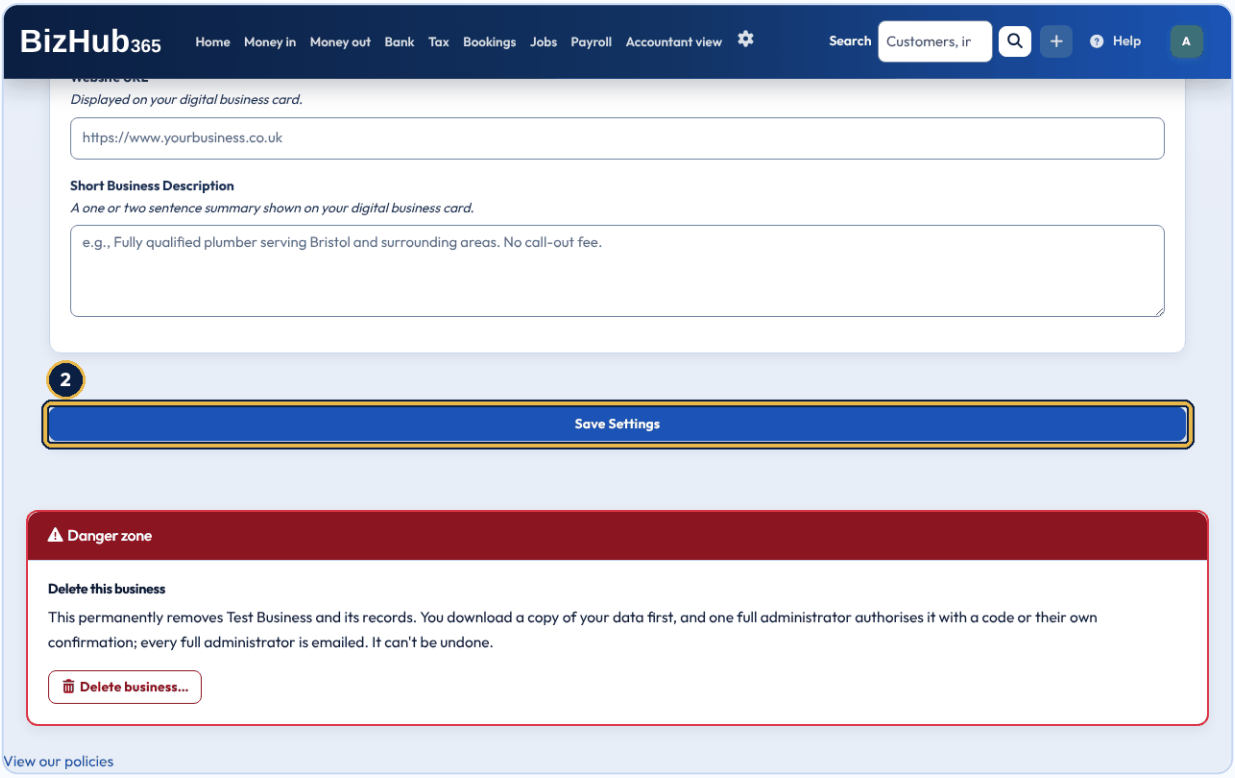
Before you start Open **Settings** → **Business and tax setup**.

1. Under **Business Contact Information**, change what you need, such as the **Business Email Address**, **Business Phone Number** or **Business Address**.



Step 1. Under Business Contact Information, check your business email address, phone number and address.

2 Choose **Save Settings** at the bottom of the page.



Step 2. Choose Save Settings at the bottom of the page.

When it worked: You see *Business settings updated successfully.* New invoices and quotes use the new details. The change is written to the audit log.

What can go wrong

If this happens	Do this
Your logo was not changed.	The other settings were saved. Upload the logo again as a PNG, JPEG, GIF or WebP image; SVG files are not supported.
A message about one of the fields	The form stays filled in with what you typed. Correct the field the message names and choose Save Settings again.

Changing the accounting reference date is recorded with an optional reason, and the page lists the change history. A new date that would make the first period shorter than 6 months or longer than 18 months is refused.

Sections

Where to find it: Settings → Business and tax setup → Manage sections

Switch off the parts of BizHub365 your business does not use, so the menus only show what you need.

Switch	What it covers
Bookings	Diary, booking settings, appointment types, and staff availability.
Jobs	Jobs for your customers with their quotes, invoices, costs and time, and the customer job portal.
Banking	Bank transactions, statement uploads, import history, and matching rules.
Payroll	Employees, timesheets, pay runs, and HMRC RTI (FPS and EPS) submissions.
Tax (HMRC)	The Tax page, the HMRC hub, VAT returns and Income Tax updates, and reminders before each deadline.
Fixed Assets	The fixed asset register under Money out: adding, editing and disposing of assets, with monthly depreciation. On at the start for limited companies, off for everyone else.
CIS	The Construction Industry Scheme: CIS statements under Money out and the CIS subcontractor details on suppliers, and the CIS status in Business Settings for CIS invoices to contractors when you are a subcontractor. On at the start for construction and trades businesses, off for everyone else.
Accountant view	Ledger accounts and journal entries, in the Accountant view menu. Off at the start. Your reports, such as Profit and Loss, the Balance Sheet and the Trial Balance, stay on either way, and an accountant linked to your business always has it.
Online Booking	Your public booking page and the booking widget on your website. It also needs Bookings switched on.

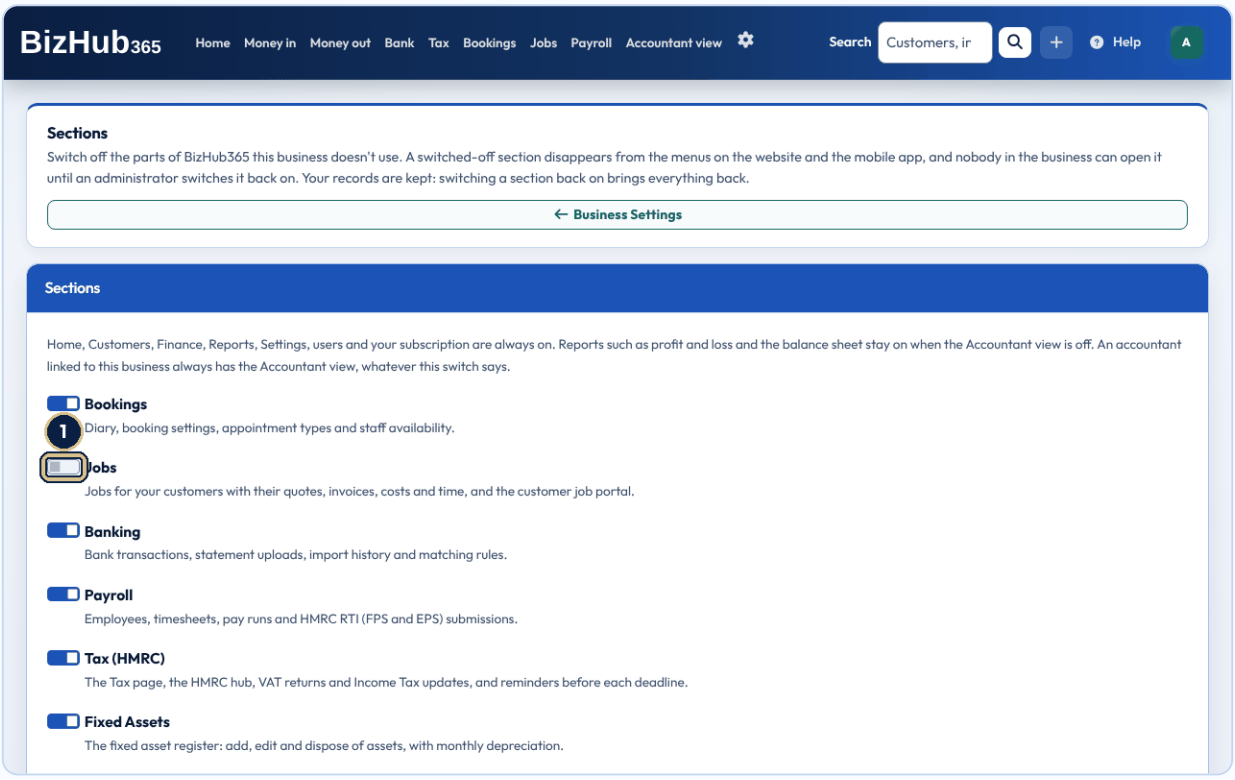
Switch off a section you don't use

Goal Hide a part of BizHub365 from everyone in the business.

Who can do it A full administrator: someone with all four permissions (View, Edit, Manage Users and Manage Billing). Everyone else sees the Sections page as view-only.

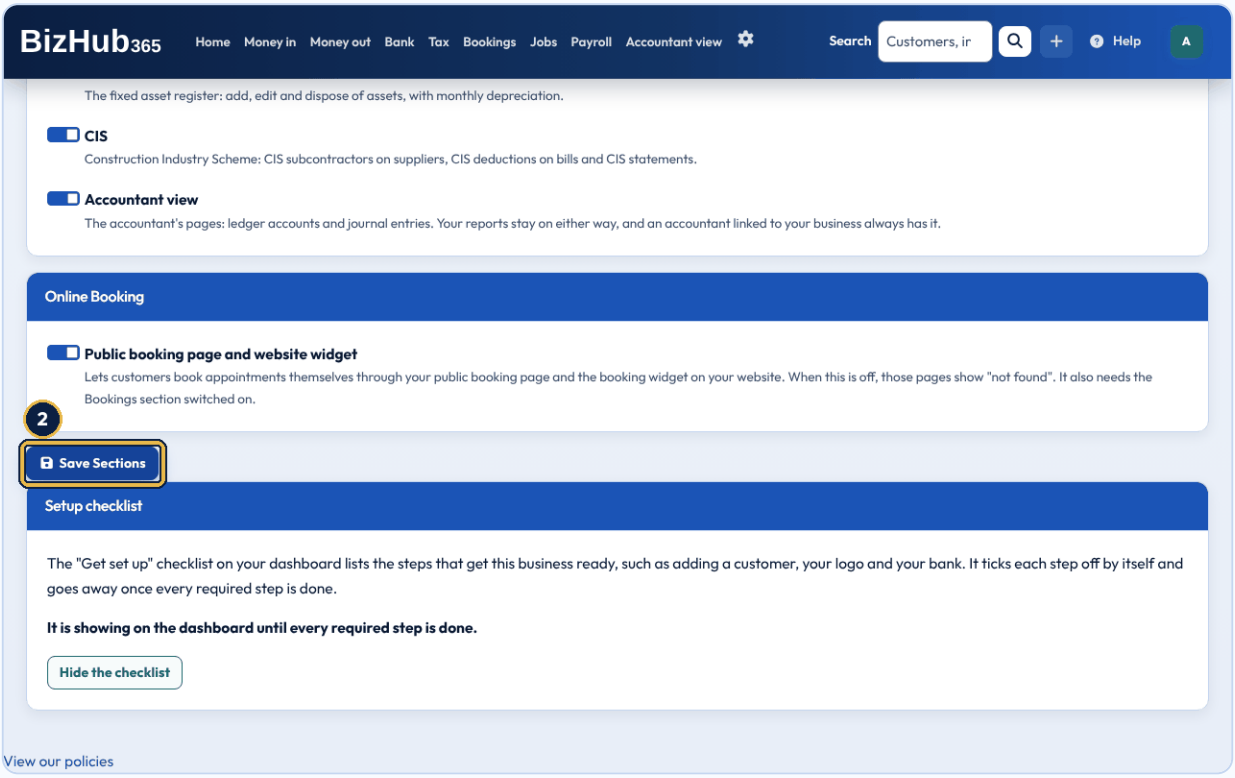
Before you start Open **Settings** → **Business and tax setup** and choose **Manage sections**.

1. Switch off each section you don't use.



Step 1. Switch off each section your business doesn't use.

2 Choose **Save Sections**.



Step 2. Choose Save Sections.

When it worked: You see *Sections updated* followed by what changed. The section disappears from the menus on the website and in the mobile app for everyone in the business.

- The Dashboard, Customers, invoices, quotes and payments, expenses and suppliers, Reports, Settings, users, and your subscription are always on.
- A new business starts with Fixed Assets on only if it is a limited company, CIS on only for construction and trades, and the Accountant view off. A starter pack can change some of these when you sign up (see Starter packs in Getting started). Switch any of them on when you need them.
- Accountants and bookkeepers you invite with the Accountant role always have **Ledger Accounts** and **Journal Entries** under **Accountant view**, even when the Accountant view is switched off for everyone else.
- With CIS off, the CIS subcontractor details are left off the supplier forms and list. What you saved before is kept, and a bill from a supplier already marked as a CIS subcontractor still has its CIS deduction worked out.
- Your records are kept. Switch the section back on and everything comes back.
- If someone opens a page in a switched-off section, they are taken to the Sections page with a message such as *Payroll is switched off for this business. An administrator can switch it back on in Business Settings > Sections.*
- In the mobile app, tap **Settings** at the top of Home, then **Manage business**, then **Sections**.

Setup checklist

The Sections page also has a **Setup checklist** card for the **Get set up** card on the dashboard (see Create your account and business). If it was hidden, choose **Show the checklist on the dashboard** to bring it back. Anyone with Edit permission can show or hide it.

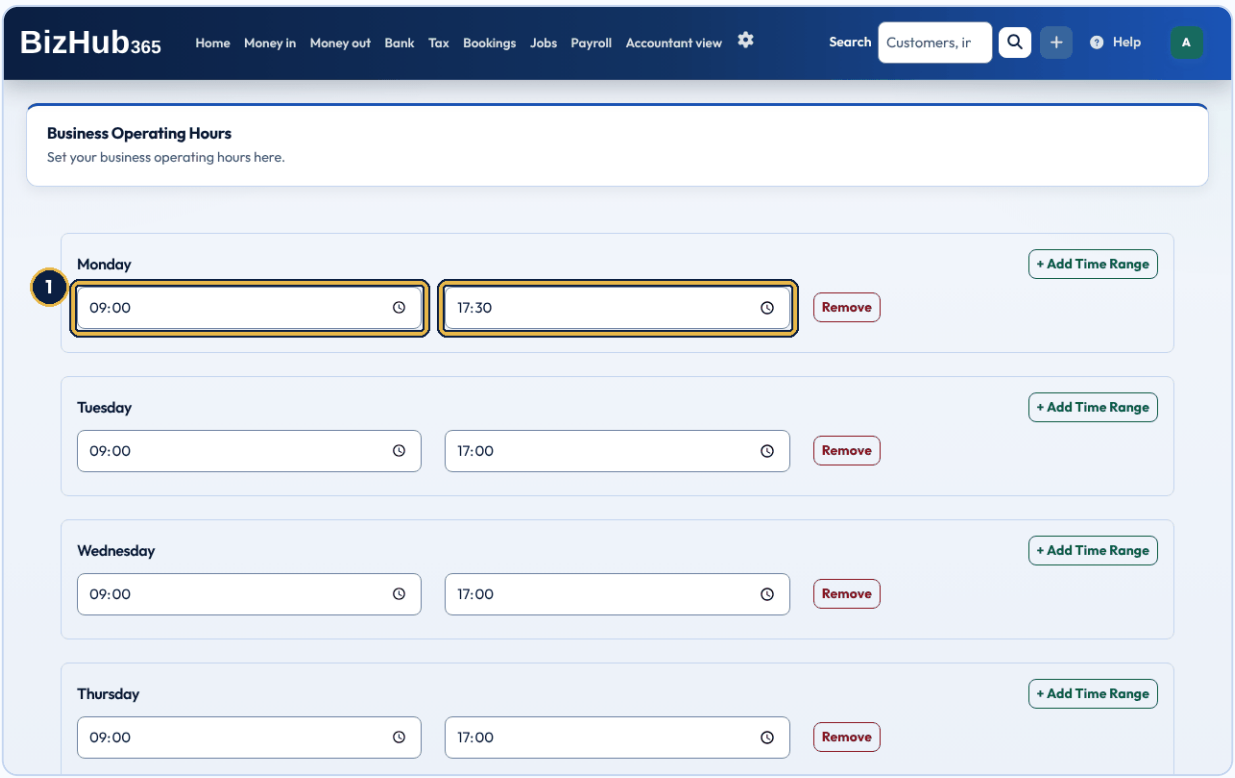
Hours and holidays

Your operating hours and holidays decide when customers can book with you: the booking page offers no times on a holiday or outside your hours (see Bookings and your public booking page).

Set your opening hours

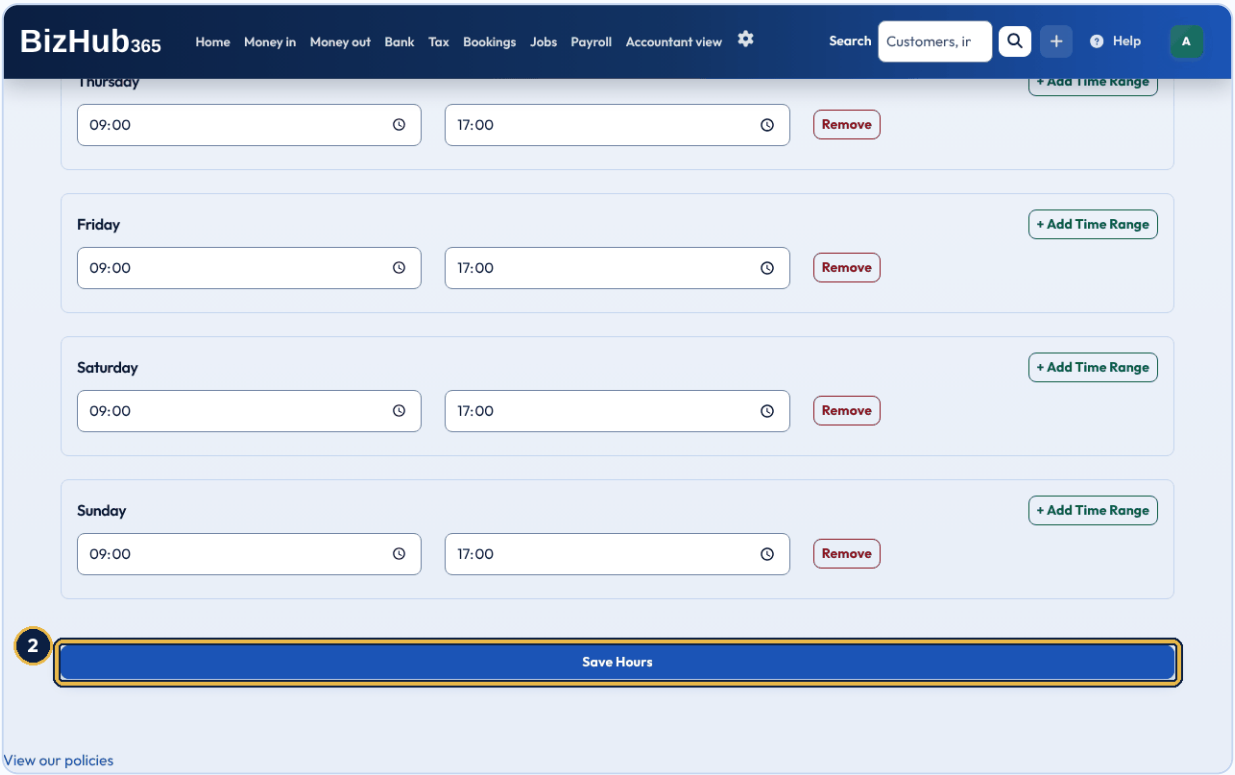
Goal	Tell BizHub365 when you are open.
Who can do it	Members of the business with the Edit permission.
Before you start	Open **Settings** → **Opening hours**. Until you save your own, Monday to Friday are set to 09:00 to 17:00 and the weekend is closed.

1. Type the opening and closing time for each day you open. **+ Add Time Range** adds another range to a day (for example, for a lunch break), and **Remove** takes one away; a day with no times is closed. Times you have typed stay in place until you choose **Save Hours**.



Step 1. Type the opening and closing times for each day you open.

2 Choose **Save Hours**.



Step 2. Choose Save Hours.

When it worked: You see *Business operating hours updated successfully.* People with View permission see each day's ranges, or Closed.

What can go wrong

If this happens	Do this
[Day]'s closing time must be after its opening time. Your hours were not changed.	Correct that day's times and save again.

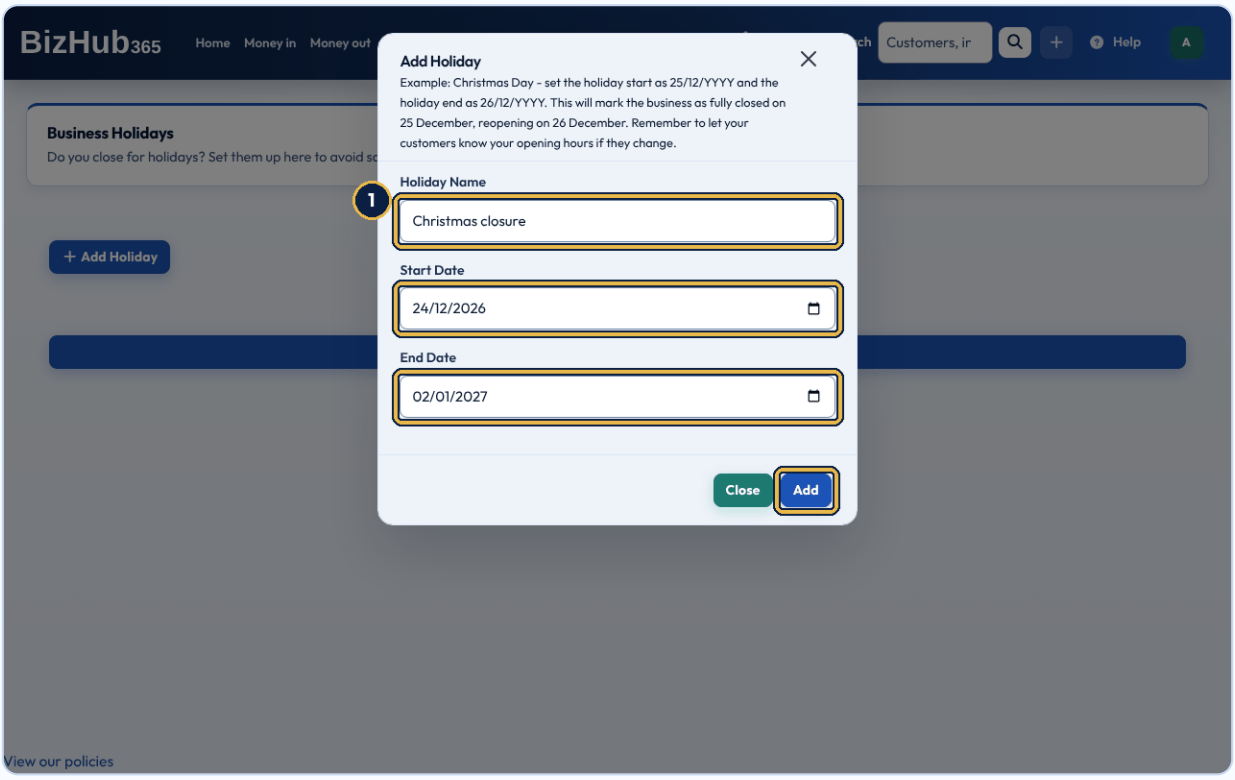
Add a holiday

Goal Close your booking page for a holiday or shutdown.

Who can do it Members of the business with the Edit permission.

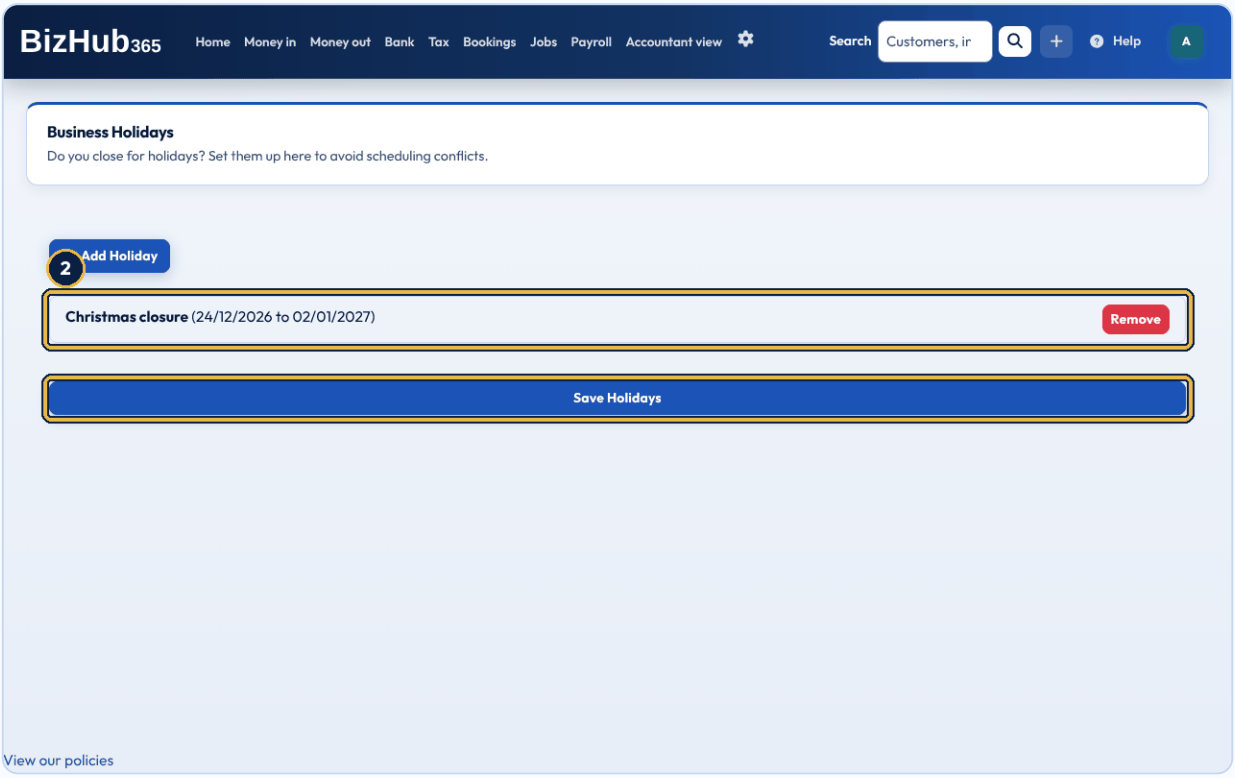
Before you start Open **Settings** → **Holidays**. A business with no holidays yet is offered the UK public holidays: remove any you don't close for before you choose Save Holidays.

1. Choose **Add Holiday**, type the **Holiday Name**, **Start Date** and **End Date**, and choose **Add**.



Step 1. Choose Add Holiday, type its name and dates, and choose Add.

2. Add any others the same way, then choose **Save Holidays**.



Step 2. Choose Save Holidays.

When it worked: You see *Business holidays updated successfully.* **Remove** on a saved holiday deletes it at once.

Branding and document templates

Where to find it: Settings → Invoice look

Each business has its own document brand: primary, secondary, accent and text colours, plus a font (Inter, Roboto, Open Sans, Lato, Merriweather, or Playfair Display). Set them in the bar at the top of the Template Editor and choose **Save Branding**; they apply to all your templates. Your logo comes from Business Settings.

Your customers need to be able to read what you send them. If a colour is too pale to read on white, the branding bar says so as you pick it, and again when you save. Documents and emails then use a slightly darker shade of that colour for text and links, and the email header title switches between white and dark text to suit your header colours.

The tabs are the templates you can change: the **Invoice PDF**, **Quote PDF** and **Receipt PDF**, and the **Invoice Email**, **Quote Email**, **Payment Email**, **Credit Note Email** and **Statement Email**. PDFs always use their template; an email uses its template once you have saved one, and until then BizHub365's standard email in your brand colours.

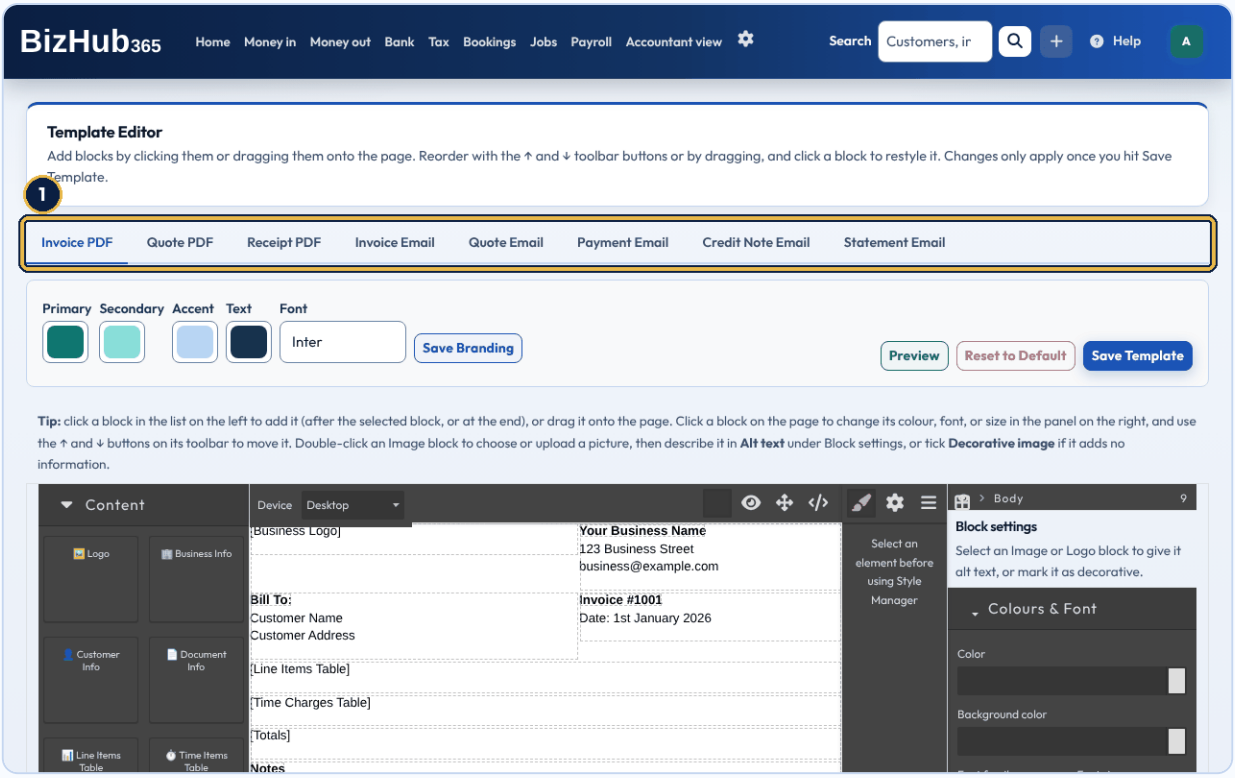
Change how a document looks

Goal Add, move or remove the blocks on a PDF or email.

Who can do it Members of the business with the Edit permission.

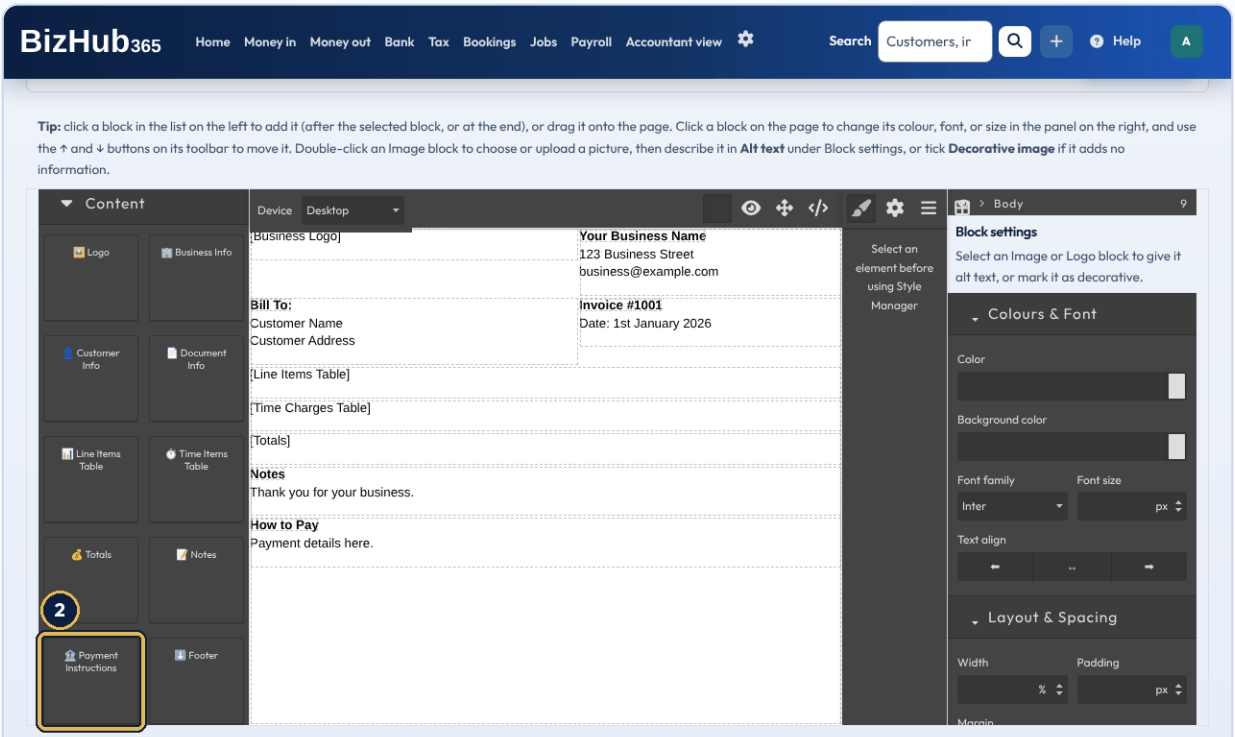
Before you start Open **Settings** → **Invoice look**.

1. Choose the tab for the document or email you want to change.



Step 1. Choose the tab for the document or email you want to change.

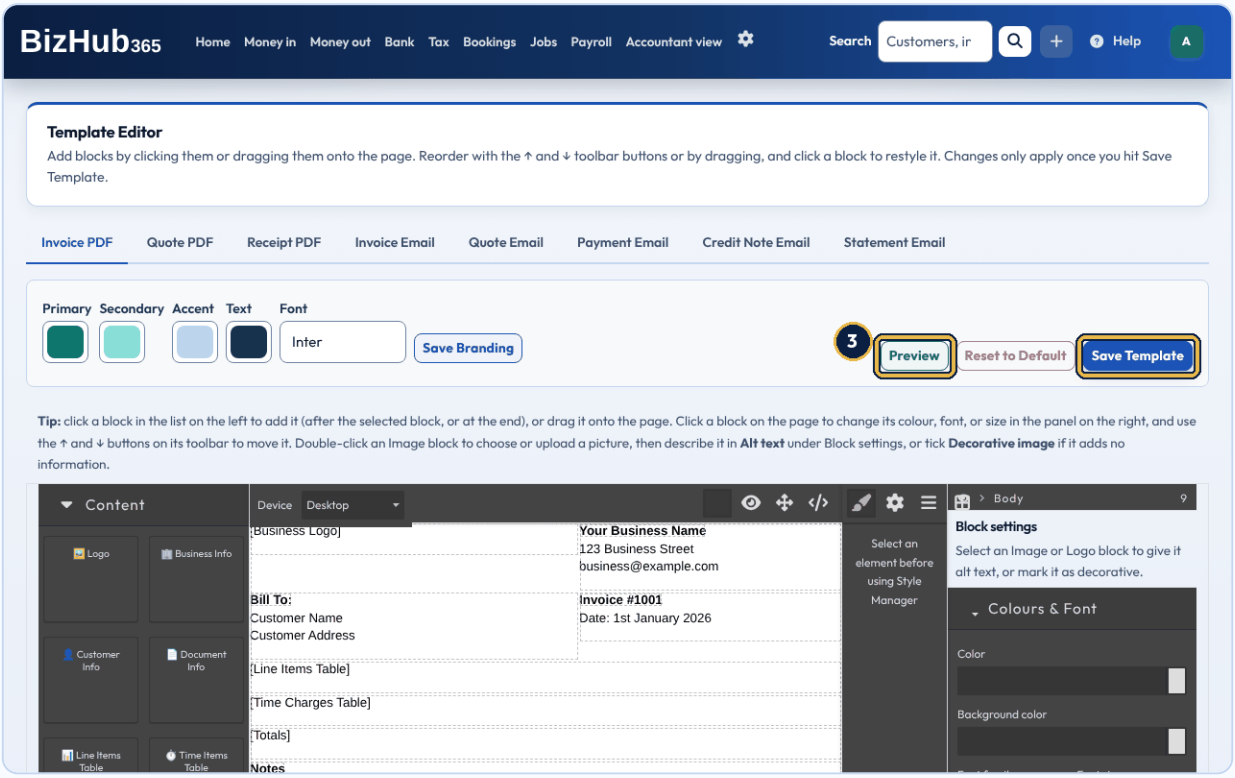
2 Click a block in the list on the left to add it after the selected block (or at the end), or drag it onto the page. Click a block on the page to change its colour, font or spacing in the panel on the right; its toolbar has buttons to move it up or down, duplicate it and delete it.



View our policies

Step 2. Click a block in the list on the left to add it, or drag it onto the page.

3 Choose **Preview** to see it with sample data in a new tab, then choose **Save Template**.



Step 3. Choose Preview to check it, then Save Template.

When it worked: The status line says *Template saved.* and new documents of that type use it. **Reset to Default** deletes your saved template for that type and goes back to the standard one; it is available as soon as you have saved once.

Block	What it shows
Logo	Your business logo.
Business Info	Your business name, address, email, phone and VAT number.
Customer Info	The customer's company, name, address, email and phone.
Document Info	The document number and dates, such as the invoice date, payment terms and due date, or a quote's valid-until date.
Line Items Table	Each line with its quantity, price, discount, VAT and total.
Time Items Table	Time charges, when the document has any.
Totals	Subtotal, VAT and total; on a receipt, the payment and the balance remaining.
Notes	The document's notes.
Payment Instructions	Your payment instructions under “How to Pay”, when you have set some.
Footer	Your business name and website.
Message, Summary Table	On emails only: the email's message and a summary of the document.
Text, Image	Your own text, or a picture you upload.
Custom fields	One block for each custom field: its label and value, when the document has a value.

Give every picture a text alternative so customers who use a screen reader know what it shows. Select an Image or Logo block and use **Block settings** on the right: type a short description in **Alt text**, or tick **Decorative image** if the picture adds no information (a border or pattern, for example). A logo with no alt text uses your business name. The text is saved with the template and goes into the PDF for screen readers. When you save, the editor tells you if an image still has no alt text.

Custom fields

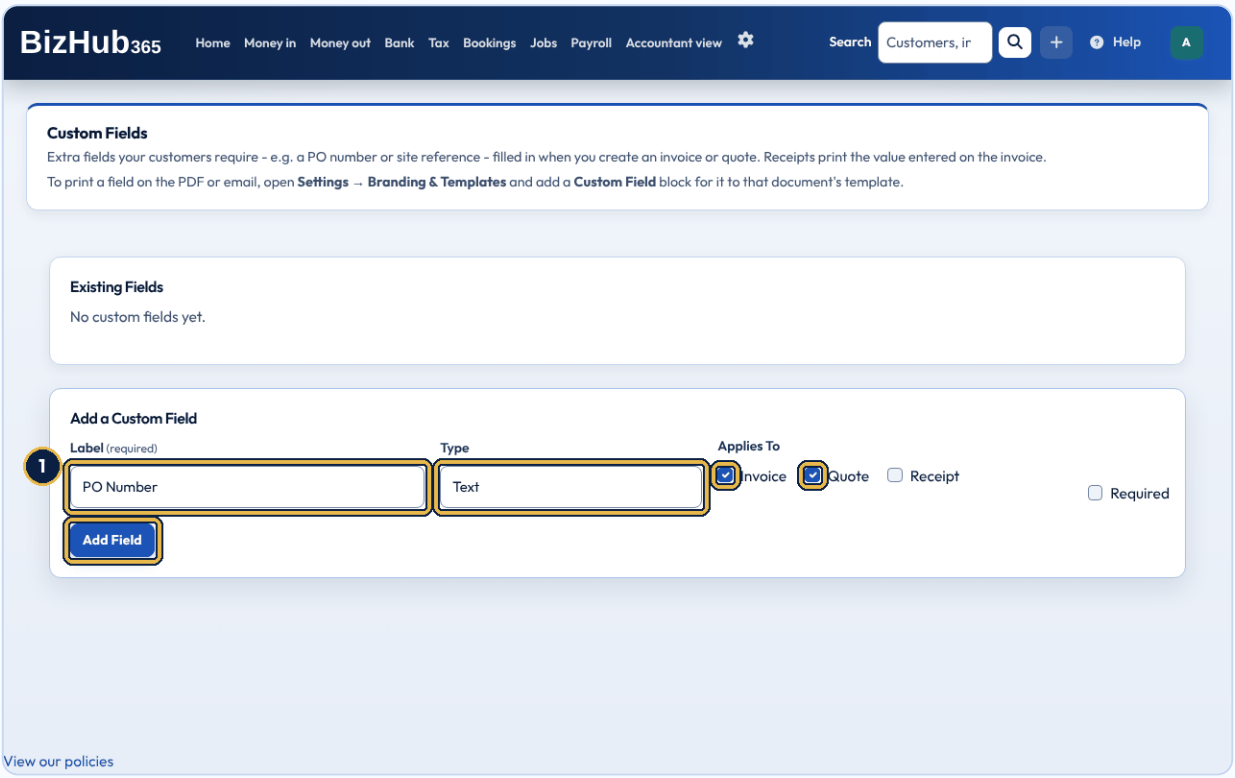
Where to find it: Settings → Custom fields

Custom fields are extra boxes your customers need on their documents, such as a PO number or a site reference. Each is text, a number or a date, and applies to invoices, quotes or receipts. You fill it in when you create the invoice or quote; receipts print the value entered on the invoice, so a field for receipts must also be ticked for Invoice. Each field needs its own label.

Add a custom field

Goal	Add a box such as a PO number to your invoices or quotes.
Who can do it	Members of the business with the Edit permission.
Before you start	Open **Settings** → **Custom fields**. Use a label you haven't used before.

1. Under **Add a Custom Field**, type the **Label**, choose the **Type**, tick the documents it **Applies To** and, if it must always be filled in, **Required**. Choose **Add Field**.



Step 1. Type the label, choose the type and the documents it applies to, and choose Add Field.

When it worked: You see *Custom field "[label]" added.* and it is listed under **Existing Fields**. The new invoice and quote forms show a box for it.

> **NOTE**
>
> A custom field's value only prints on a PDF or email once you add its block to that template in **Branding & Templates**. The standard templates don't include it. Custom fields can't be edited: to change one, remove it and add it again.

Company register

Where to find it: Settings → Company register

Record the company's officers, share classes and shareholders. The confirmation statement (CS01) report reads this register. Only people in your business can open it: View permission lets them see it, and Edit permission lets them add, change, or remove entries. **Import from Companies House** brings in the officers Companies House lists, once your company registration number is saved in Business Settings.

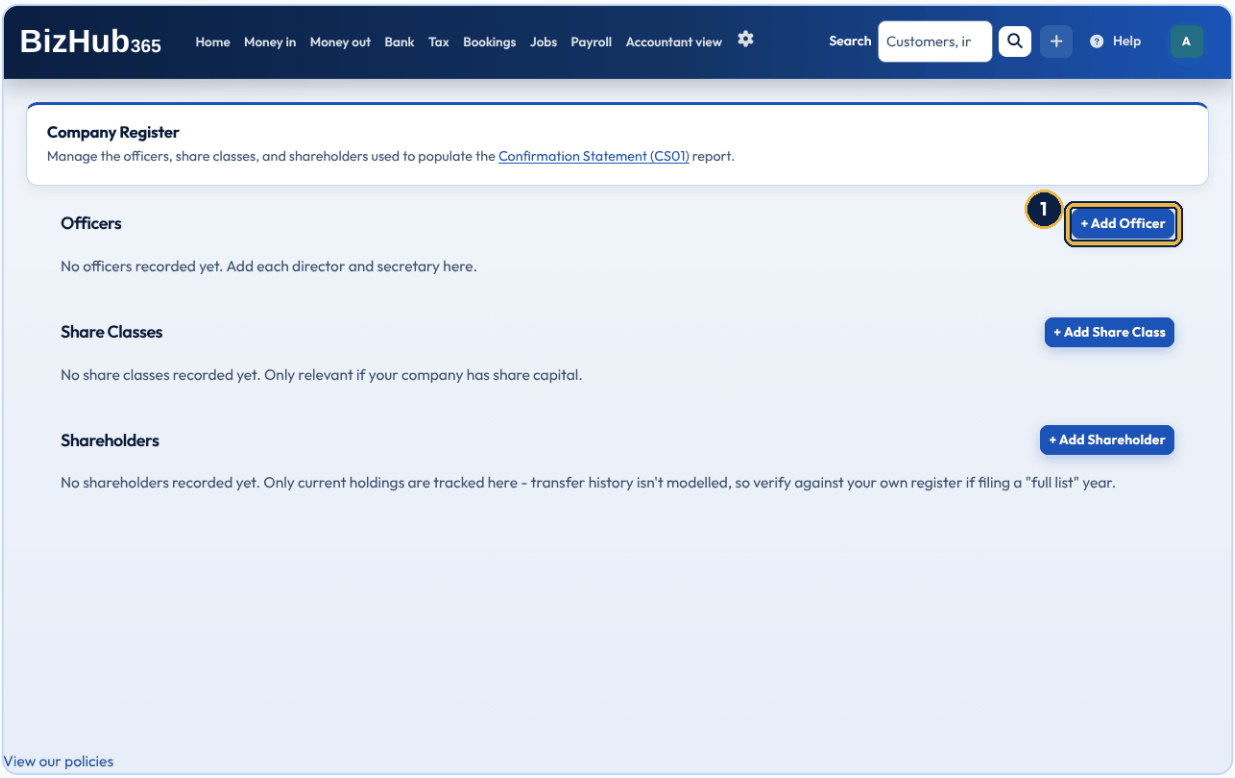
Add a director or secretary

Goal Record an officer of the company.

Who can do it Members of the business with the Edit permission.

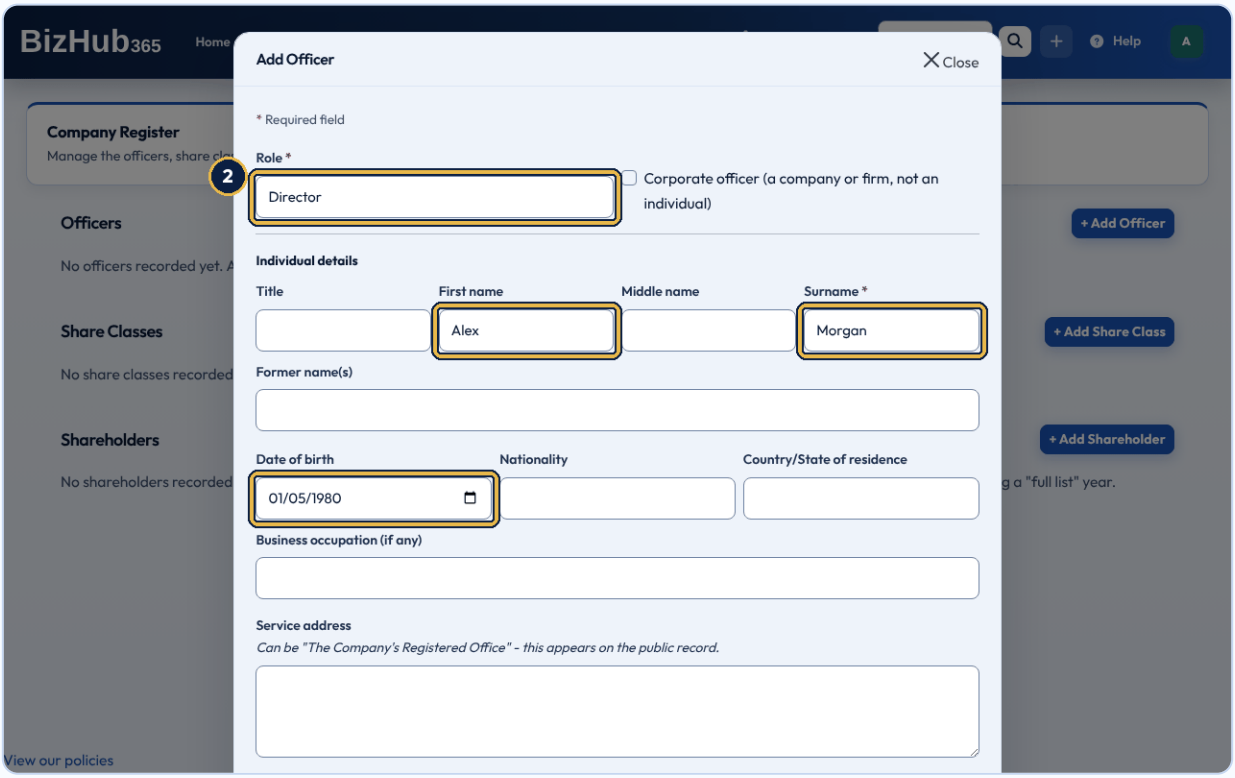
Before you start Open **Settings** → **Company register**.

1. Under **Officers**, choose **+ Add Officer**.



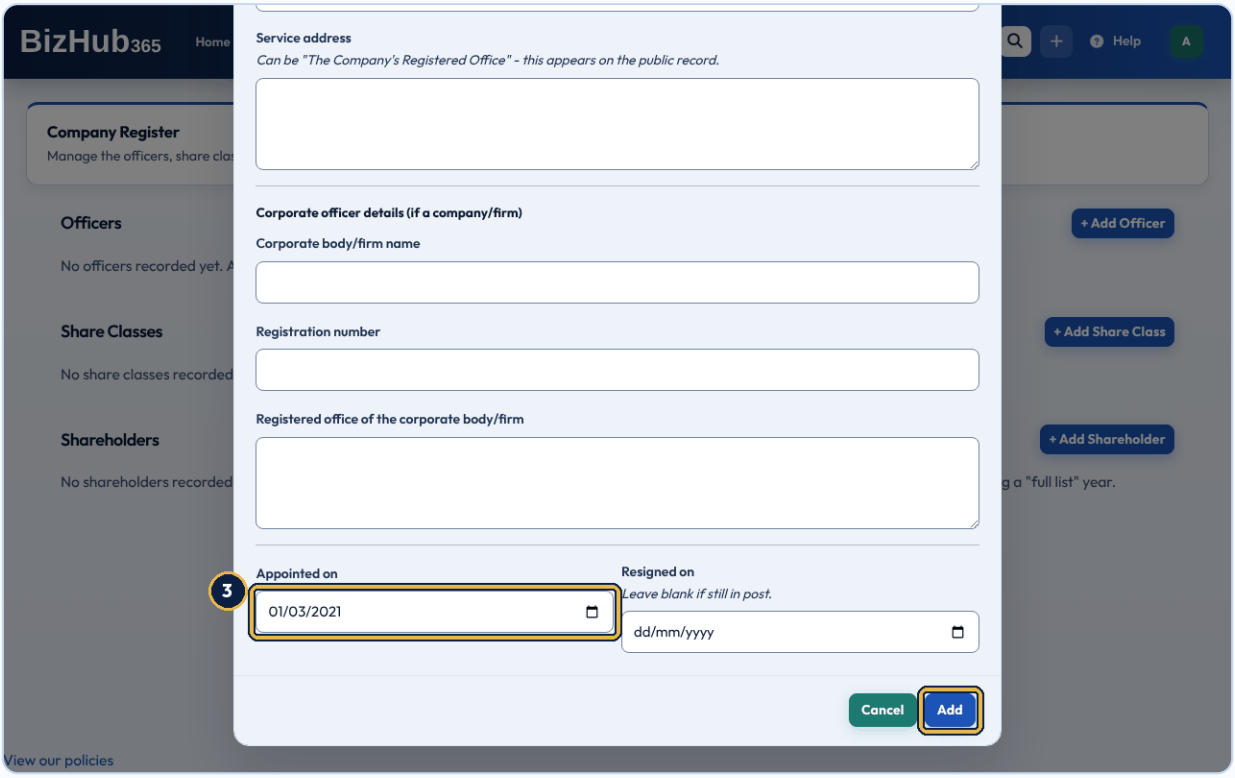
Step 1. Under Officers, choose + Add Officer.

2 Choose the **Role** (Director or Secretary) and fill in the officer's name, date of birth, nationality, residence and service address. For a company or firm, tick **Corporate officer** and fill in its name, registration number and registered office instead.



Step 2. Choose the role and fill in the officer's details.

3 Type the **Appointed on** date (and **Resigned on**, if they have left) and choose **Add**.



Step 3. Type the date they were appointed and choose Add.

When it worked: You see *Officer added.* and the officer is listed with their role and dates. **Edit** and **Remove** on the row change or delete them.

What can go wrong

If this happens	Do this
Individual officers require a surname.	Type the officer's surname, or tick Corporate officer for a company or firm.

- **Link to my account** on your own officer row records that the officer is you, so reports you acknowledge show a verified role. **Invite to link** emails a co-director an invitation to do the same, and needs the Manage Users permission.
- **+ Add Share Class** records a class of shares with its currency, number of shares and nominal value. Saving a new share class posts its share issue to your books once.
- **+ Add Shareholder** records who holds how many shares of each class. Only current holdings are kept, not transfer history.

PART V · RUN THE BUSINESS · CHAPTER 21

Integrations, import, and recovery

Link payment providers, bring records in from your old accounts package, and restore a business from a backup.

Connect & Integrations

Where to find it: Settings → Connect & Integrations

Connect & Integrations lists the payment providers you can link to BizHub365, under **Payments**. Each card shows **Connected** or **Not Connected**, has a **How to set up** guide you can expand, and a **Connect** or **Manage** button. A card marked **Coming soon**, with its button showing **Unavailable**, can't be used yet. Members with the Edit permission see it on the Settings page, under Connections and data.

Connect

Where to find it: Settings → Connect & Integrations → Open Connect

Open Connect at the top of the page opens **Connect**, with three cards:

- **HMRC Hub**: **Setup HMRC Hub** or **Manage HMRC Hub** opens the HMRC Hub (see HMRC Making Tax Digital).
- **Connect with your Bank**: **Bank Import and Connect** opens Banking, where you upload a CSV, OFX or QIF statement file (see Banking and reconciliation).
- **Find an Accountant**: **Browse Accountant Directory** lists accountants who use BizHub365. Connecting one from the directory gives them View, Edit and Manage Users access to your business (see Accountants and client work).

Take payments online

The Payments cards let your customers pay an invoice online, with the money going straight to your own account with that provider. BizHub365 never handles the funds and takes no cut. Each provider's page needs the Manage Billing permission.

Provider	What your customers see
Stripe Connect	**Pay by card** on the invoice email's Pay Now link, once you have finished Stripe's onboarding.
PayPal	**Pay with PayPal**: PayPal, Pay Later, or card.
Square	**Pay by card (Square)**, only on invoices in your Square account's currency.
GoCardless	**Pay by Direct Debit**. The invoice is marked paid once GoCardless confirms the money has been collected, usually a few working days later.

- **Connect Stripe** takes you to Stripe to set up your account. Until Stripe's onboarding is finished, the page shows **Onboarding incomplete** and **Finish Stripe Onboarding**.
- For the other providers, **Connect [provider]** takes you to the provider to sign in and agree, then back to BizHub365, where you see *[Provider] is connected. Customers can now pay invoices with it.*
- For those providers, **Disconnect [provider]** removes it from your invoices straight away.
- On Connect & Integrations, the Stripe Connect card says **Onboarding not finished**, with **Finish setup**, until Stripe has finished checking your account. Without the Manage Billing permission, the payment cards say who to ask instead of offering Connect.

The **SumUp** card is different: it doesn't put a Pay button on your invoices. It brings your SumUp card payouts into Payout reports and checks your daily card takings against SumUp (see Card payouts from SumUp). When SumUp stops accepting the connection, the card says **Connect again**. Connecting **Square** also brings your Square card payouts into Payout reports and checks your daily card takings against Square (see Card payouts from Square). If your Square account was connected before that, the Square page says **Connect Square again to read payouts**.

Import from another system

Where to find it: Settings → Import & Recover

Under **Import Data From External Platforms**, you can import customers, invoices, expenses, payments, quotes, suppliers, credit notes, bookings and journal data from a CSV file, such as an export from QuickBooks, Xero, Sage or FreeAgent. You match each column to a BizHub365 field first. There is no live link to those systems.

Import records from a CSV file

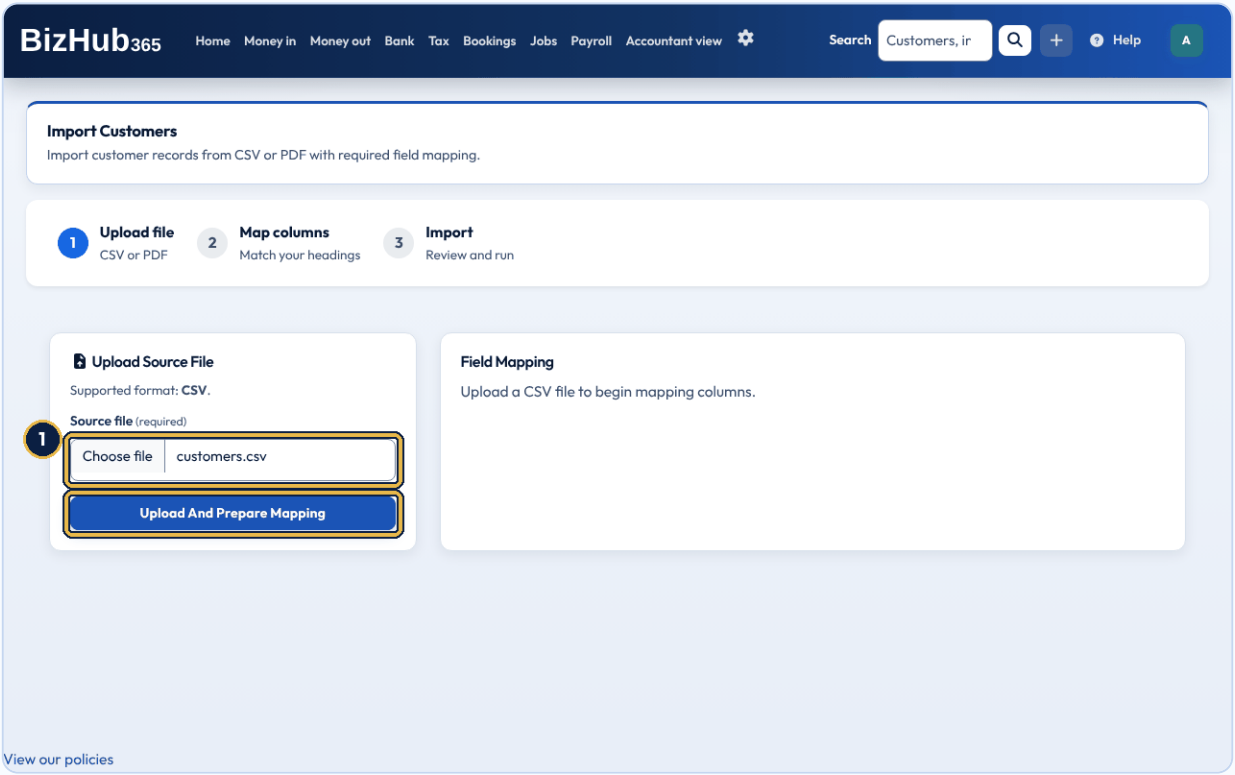
Goal Bring customers, invoices or other records in from another system.

Who can do it Members of the business with the Edit permission.

Before you start Export the records from your old system as a CSV file. Import customers first, then invoices and payments: documents need their customer to exist. Open **Settings** →

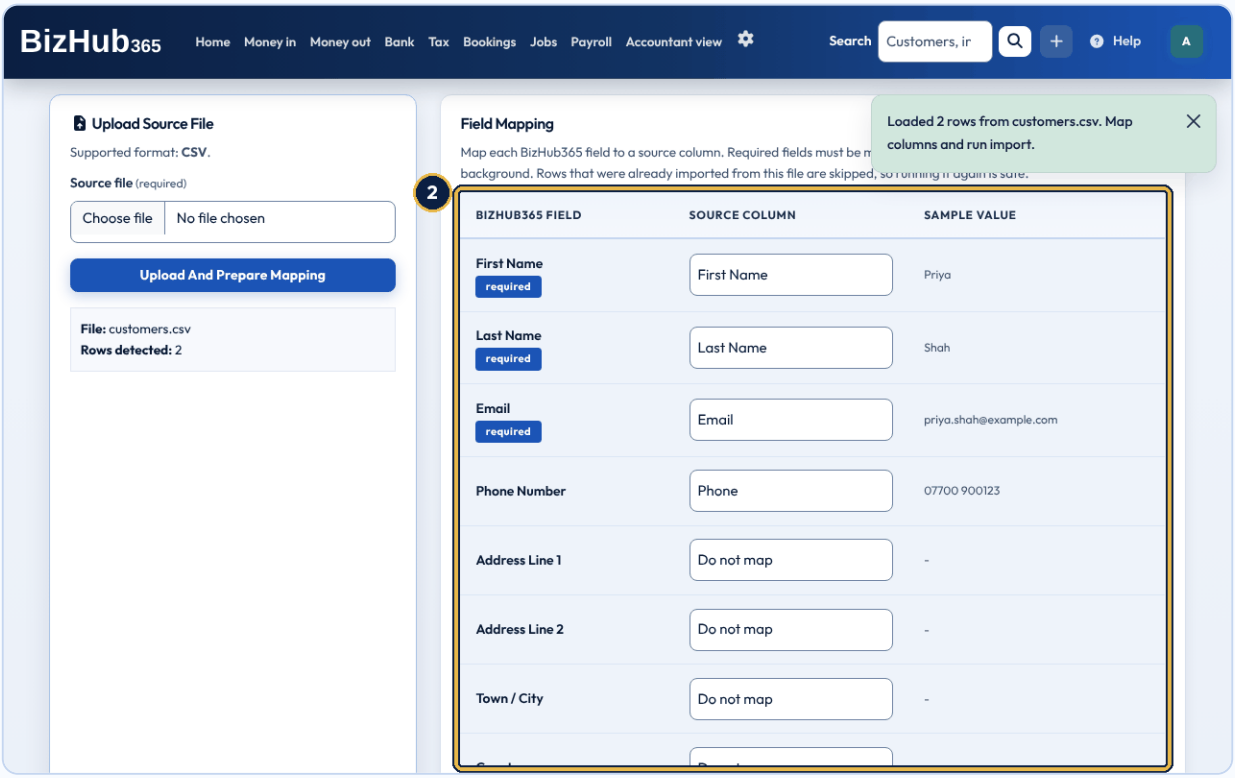
Import & Recover and choose **Open** on the type of record, for example **Open Import Customers**.

1. Under **Upload Source File**, choose the file and choose **Upload And Prepare Mapping**.



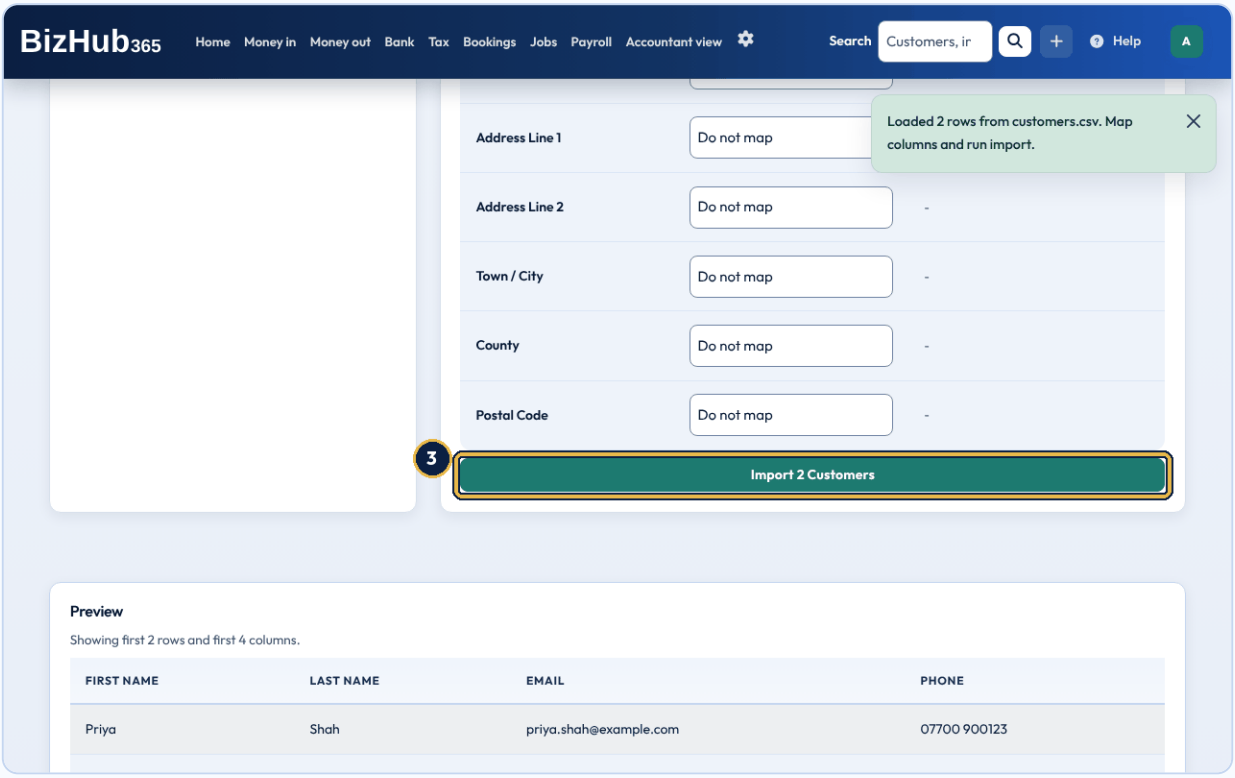
Step 1. Choose the file and choose Upload And Prepare Mapping.

2 Under **Field Mapping**, check the source column chosen for each BizHub365 field. Fields marked **required** must have a column; choose **Do not map** for any you don't need. The sample value shows what will be imported.



Step 2. Check the column chosen for each field.

3 Choose the green **Import** button, which says how many rows will be imported.



Step 3. Choose the Import button.

When it worked: The import runs in the background, so a large file does not time out. The page shows its progress and updates when it has finished, with the number of records created and any rows that could not be imported. You can leave the page while it runs.

Running the same file again is safe: rows that were already imported are skipped, not duplicated, and are counted as **already imported**. If an import stops part of the way through, run it again to finish it.

Restore from a backup

When a business is deleted, the first step offers an export ZIP of its records (see Security, audit, and deleting data). **Restore from BizHub365 Backup** on Import & Recover rebuilds a business from that ZIP: choose the file and choose **Restore Backup ZIP**.

> **CAUTION**
>
> Restoring replaces this business's current records with the ones in the backup. Only a full administrator (View, Edit, Manage Users and Manage Billing) can restore a backup.

PART V · RUN THE BUSINESS · CHAPTER 22

Accountants and client work

Accountants register free, connect to clients, and can run a branded portal. Anyone else can register as a referral partner to earn from referrals. Clients keep paying for BizHub365 One.

If you are the business

Where to find it: Settings → Connect & Integrations → Open Connect → Browse Accountant Directory

The accountant directory lists accountants and bookkeepers who use BizHub365 and have chosen to be listed. Search by name, firm, address, phone or website.

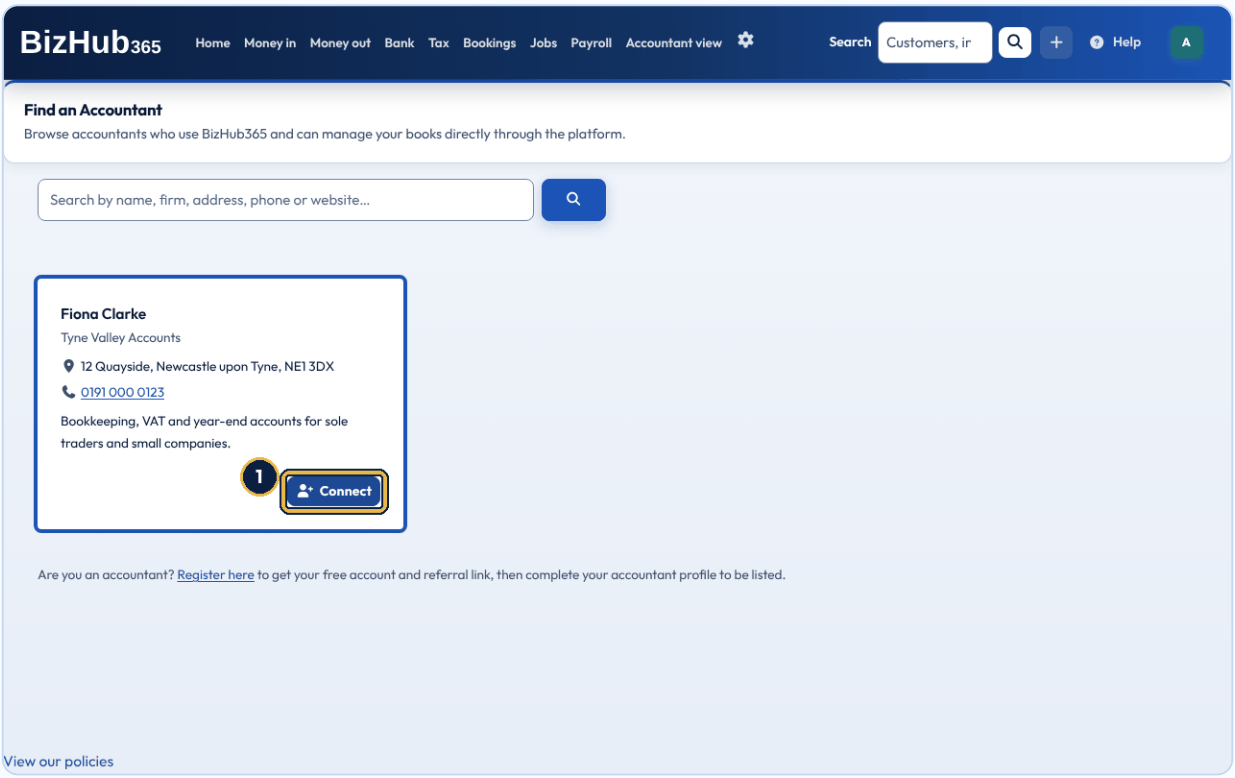
Connect your accountant

Goal Give an accountant who uses BizHub365 access to your books.

Who can do it Members of the business with the Manage Users permission.

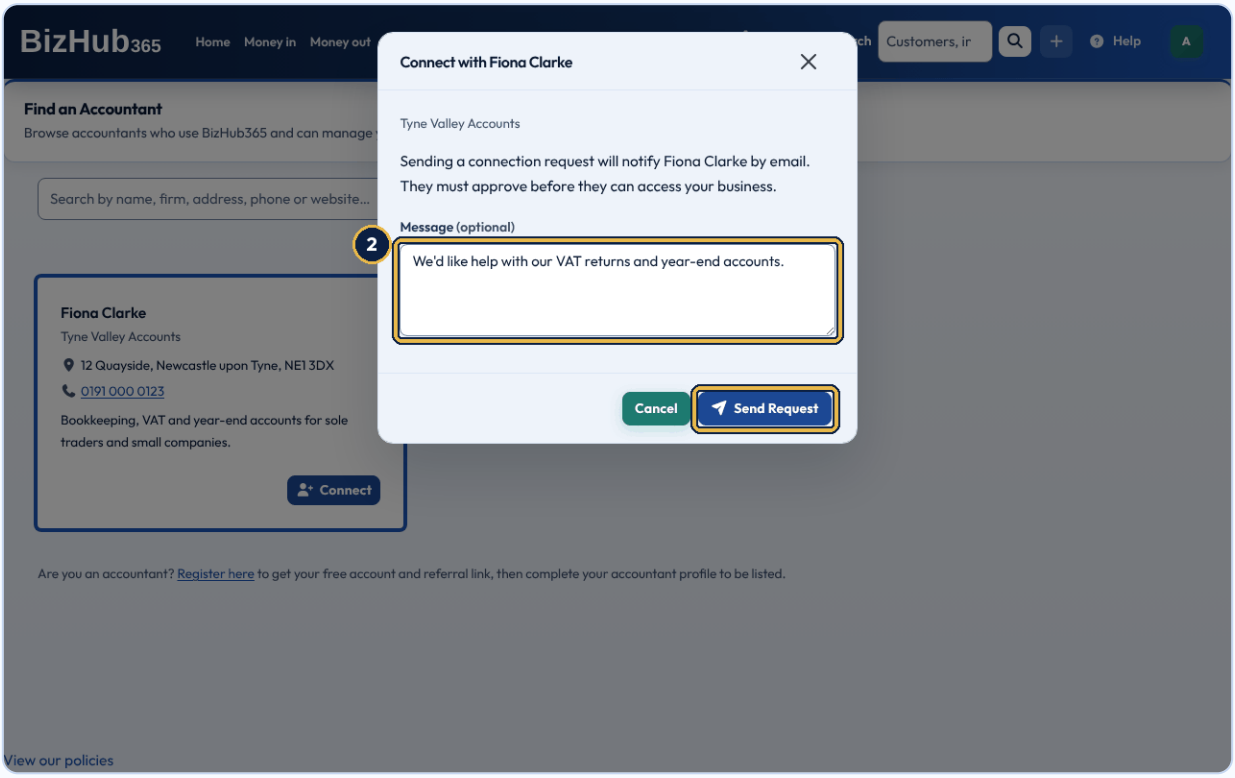
Before you start Open the accountant directory from **Settings** → **Connect & Integrations** → **Open Connect** → **Browse Accountant Directory**.

1. Find the accountant and choose **Connect**.



Step 1. Find the accountant and choose Connect.

2 Add a **Message** if you like and choose **Send Request**.



Step 2. Add a message if you like and choose Send Request.

When it worked: You see *Connection request sent to [name]. They'll be notified by email and can approve or reject it from their dashboard.* Their card shows **Request Pending**. When they approve, the person who sent the request gets an email, the card shows **Connected**, and the accountant appears in your users with View, Edit and Manage Users access. They can work in the books but cannot change your billing.

You can also start sign-up from your accountant's referral link (`/accountant/<code>/`). The link is remembered and the accountant is connected to the business you create.

> **NOTE**
>
> Accountant access is a trust relationship. Only connect a firm you have engaged. Remove them in User Management if the engagement ends (see Roles, permissions, and your team).

If you removed an accountant and want them back, choose **Connect** on their directory card again: they get a new request to approve. If an accountant declined your request, the directory says so and no new request is sent.

If you are the accountant

Everyone signs up at `/referrer/` first, then accountants complete an accountant profile. There is no trial and no subscription for the accountant login. The old address `/accountant/register/` takes you to the same page.

1. Create your partner account at /referrer/, with your name, email address, firm name (if you like) and a password, and choose **Create Partner Account**. Already use BizHub365? Choose **Referral Programme** in your avatar menu and join instead.

2. On your dashboard, choose **Complete accountant profile**, add your firm details, choose whether to be listed in the accountant directory, and confirm you are an accountant or bookkeeper. The **Website** must be a full web address starting with http:// or https://, for example https://yourfirm.co.uk; it is shown as a link in the directory and on your referral page. Choose **Complete Accountant Profile**.

3. Share your referral link with new clients. Businesses that sign up through it are connected to you.

Your **Accountant Dashboard** lists your client businesses; **Switch to Client** opens one. When a business asks to connect with you from the directory, the request appears under **Pending Connection Requests** on your dashboard, and you get an email headed *New client connection request*. Choose **Approve** to get View, Edit and Manage Users access to their business, or **Decline**.

If you are not an accountant: referral partners

Anyone can earn from referring businesses to BizHub365 without being an accountant. Sign up at `/referrer/` and stop there: you are a referral partner until you complete an accountant profile. It is free, with no trial and no subscription.

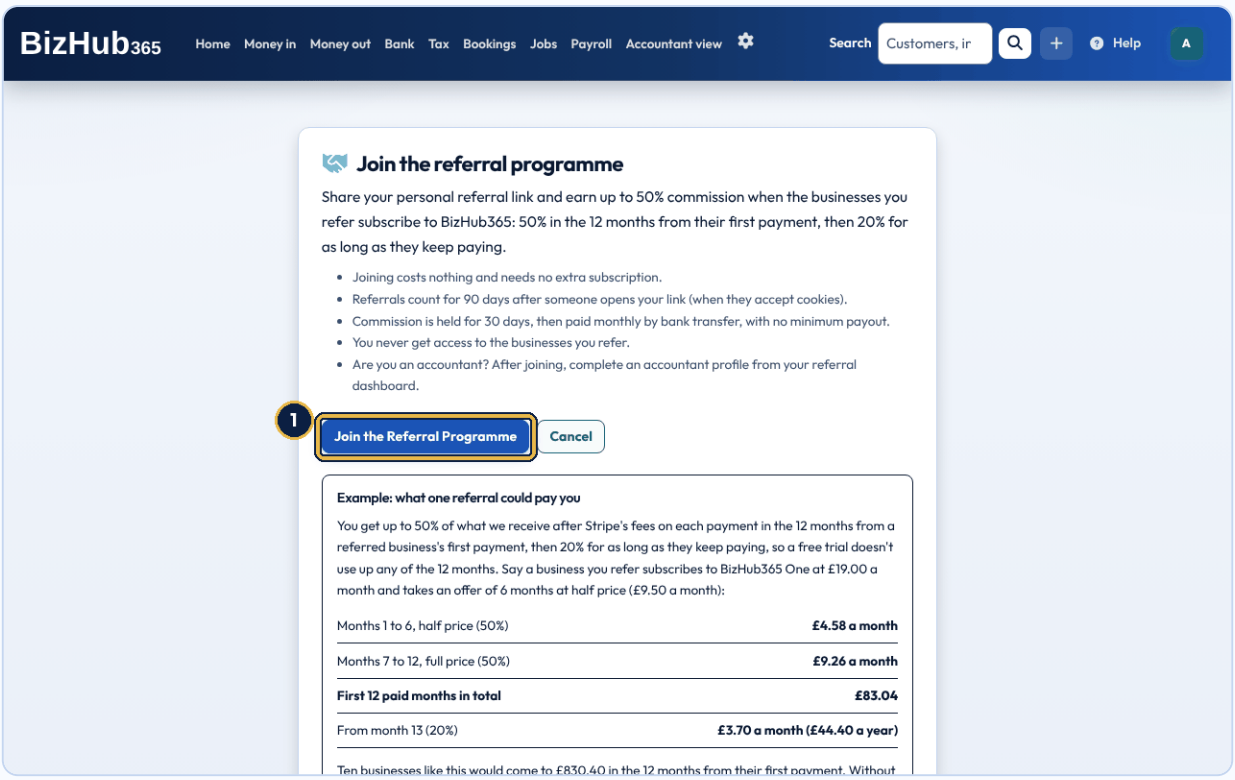
Join the referral programme

Goal Get a referral link with the account you already use for your business.

Who can do it Anyone signed in to BizHub365.

Before you start Open your avatar menu and choose **Referral Programme**.

1. Read how the programme works and choose **Join the Referral Programme**.



Step 1. Choose Join the Referral Programme.

When it worked: You see *You've joined the referral programme. Your referral link is ready to share.* and your referral partner dashboard opens. From now on, the same menu item opens your dashboard.

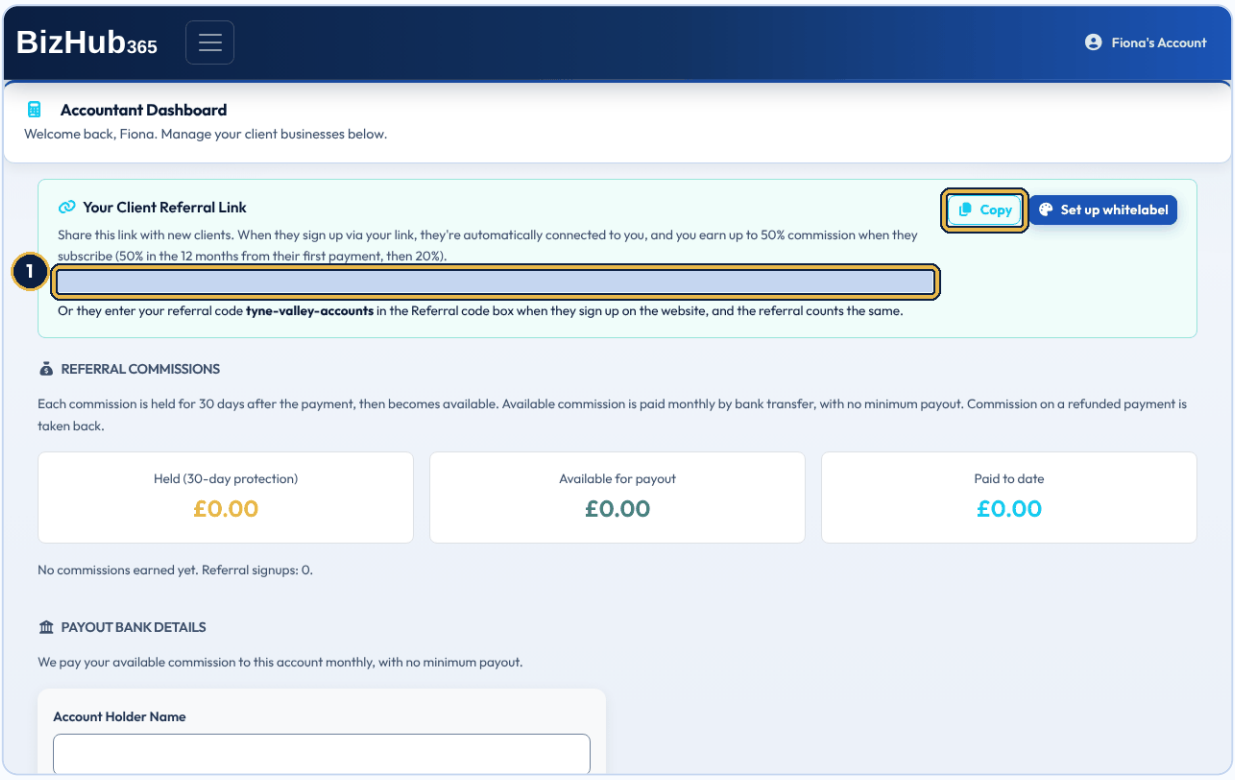
Share your referral link and get paid

Goal Send your link to business owners and tell us where to pay your commission.

Who can do it Referral partners and accountants.

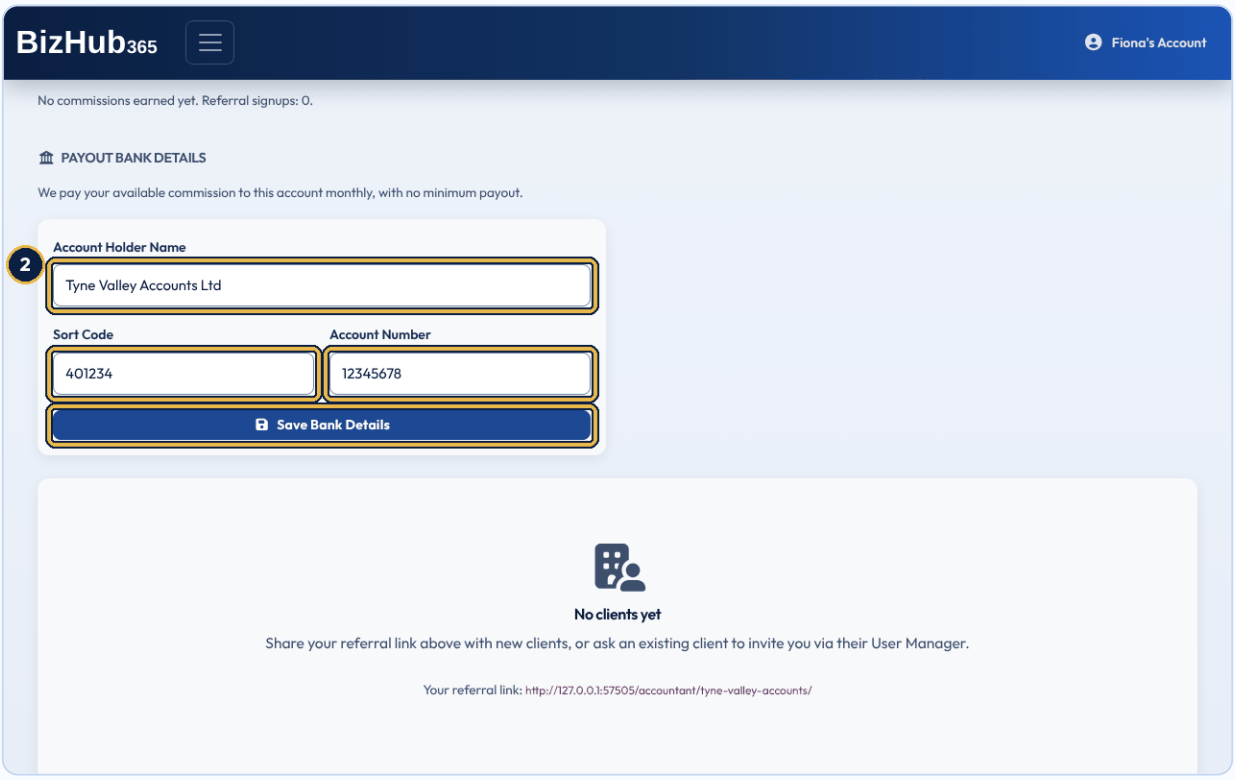
Before you start Open your dashboard from **Referral Programme** in your avatar menu.

1. Choose **Copy** beside your referral link and share it with business owners. Or they can type the referral code shown under the link in the Referral code box when they sign up.



Step 1. Choose Copy beside your referral link and share it.

2 Under **Payout Bank Details**, fill in the **Account Holder Name**, **Sort Code** (6 digits) and **Account Number** (8 digits) and choose **Save Bank Details**.



Step 2. Under Payout Bank Details, fill in your account and choose Save Bank Details.

When it worked: You see *Bank details updated.* Your commission is paid to that account.

When a business signs up through your link and pays for BizHub365, you earn up to 50%: that is 50% of what we receive on each payment in the 12 months from the business's first payment, then 20% for as long as it keeps paying. What we receive is the payment less Stripe's fees: subscriptions are paid on the website only, through Stripe. Commission applies to payments made in pounds sterling (GBP). If a payment is refunded, its commission is cancelled, or taken off your next payout if it was already paid. Each commission is held for 30 days, then paid monthly by bank transfer, with no minimum payout. A business counts as your referral if it signs up within 90 days of opening your link (when it accepts cookies on our site), in the same visit, or with your referral code (there is a Referral code box on the sign-up form on the website). The partner sign-up page shows a worked example. The dashboard shows your held, available and paid commission, each commission with its rate, status and release date, and, for referral partners, the businesses you referred. In the iPhone and Android app, sign in with your partner account to see your referral code and commission; if you also use BizHub365 for a business, choose the **Referral Programme** tile in the Settings section of the menu.

If a client added you as their accountant while you are a referral partner, the referral partner dashboard also lists those businesses under **Your Clients**, with **Switch to Client**. If you are an accountant, choose **Complete accountant profile** on the referral partner dashboard. You keep your referral link, bank details and commission, you can be listed in the accountant directory, and new businesses that sign up through

your link are connected to you. Businesses you referred before stay private: ask them to connect with you if you need to work in their books.

> **NOTE**
> A referral partner never gets access to the businesses they refer, is not listed in the accountant directory, and cannot run a whitelabel portal. If you are an accountant and want to work in your clients' books, complete an accountant profile.

Whitelabel portal

Where to find it: Accountant Dashboard → Set up whitelabel

Accountants can run a branded portal with their own brand name, logo, contact details and, if they add one, their own domain. Choose **Set up whitelabel** on your Accountant Dashboard, type a **Brand name** and choose **Activate branded portal**; the portal is live straight away, and the page then has your branding, contact and domain settings. Businesses that sign up through your portal earn the same commission as your referral link. Clients can install the portal as a desktop app from Chrome or Edge. It installs under your firm name and logo.

Account emails your clients get from the portal carry your brand: sign-in codes, sign-up and account deletion codes, password resets, security notices, team invitations and new-account details. When a client replies to one, the reply goes to the **Reply-To email** on your portal settings, or to your **Contact email** if that is blank, not to BizHub365. If neither address is set, replies come to BizHub365 support instead.

PART V · RUN THE BUSINESS · CHAPTER 23

Security, audit, and deleting data

BizHub365 encrypts personal data, isolates each business, and keeps an audit trail you can export.

How your data is protected

- Field-level encryption for personal and payroll data.
- PostgreSQL row-level security so one business cannot read another.
- Private object storage for logos, receipts, and attachments.
- Two-factor sign-in: a passkey, an authenticator app, approval in the mobile app, or an email code. Every sign-in has this step, including the mobile app.
- HMRC and Gateway credentials stored encrypted.

Two-factor sign-in and HMRC

There is no password-only sign-in. The website and the mobile app both ask for the second check every time you sign in. An email code is valid for 5 minutes, and a new one replaces the one before. When you send something to HMRC, BizHub365 tells HMRC the time of that real two-factor sign-in, as HMRC's rules require.

Passkeys, authenticator app and phones

Where to find it: Your avatar → Security

Choose how you confirm it's you when you sign in, delete your account or a business, or submit to HMRC. An email code always works as a backup. Your password is changed separately, from **Password** in your avatar menu. Adding or removing a passkey, the authenticator app or a phone asks for your current password, so someone using a device you left signed in can't change them.

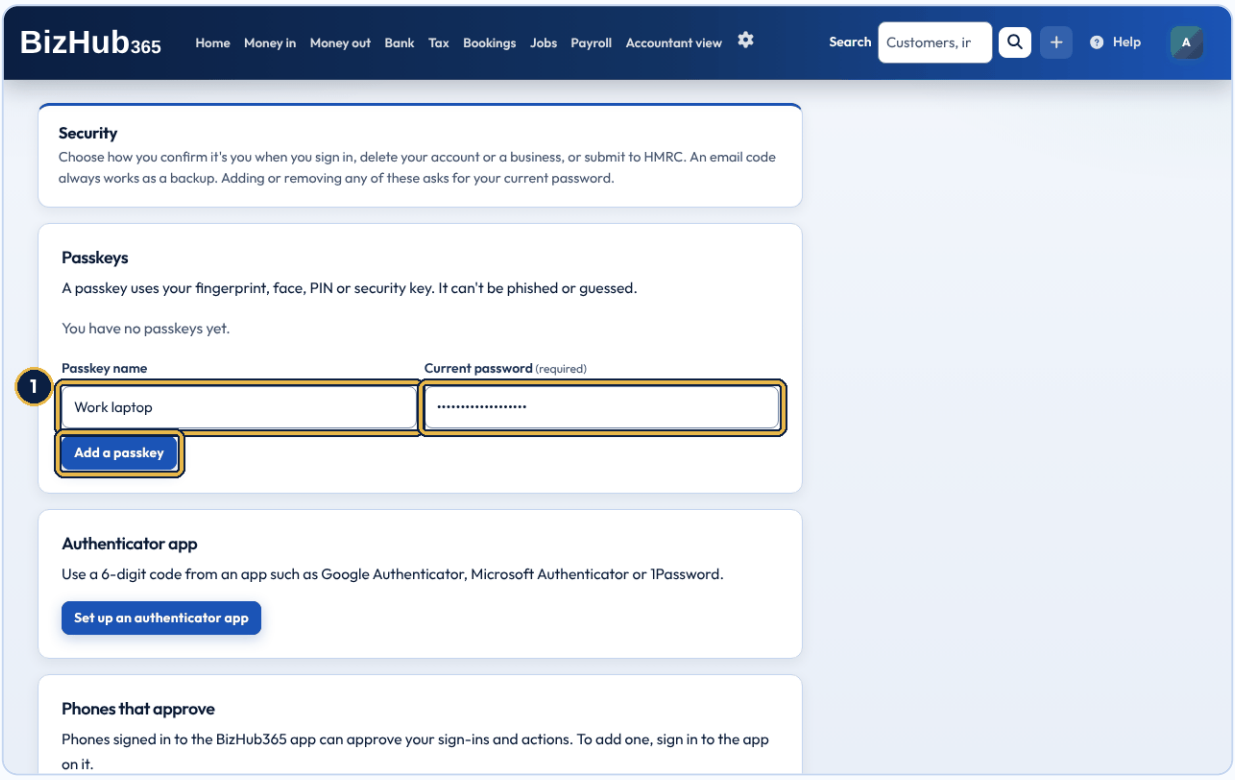
Add a passkey

Goal Sign in with your fingerprint, face, PIN or a security key instead of an email code.

Who can do it Anyone with a BizHub365 login, on a device and browser that support passkeys.

Before you start Open **Security** from your avatar menu.

1. Under **Passkeys**, type a **Passkey name** (such as the device) and your **Current password**, choose **Add a passkey** and follow your browser or phone.



Step 1. Name the passkey, type your current password and choose Add a passkey.

When it worked: You see *Passkey added. You can use it instead of an email code.* The passkey is listed with when it was added and last used; **Remove** deletes it.

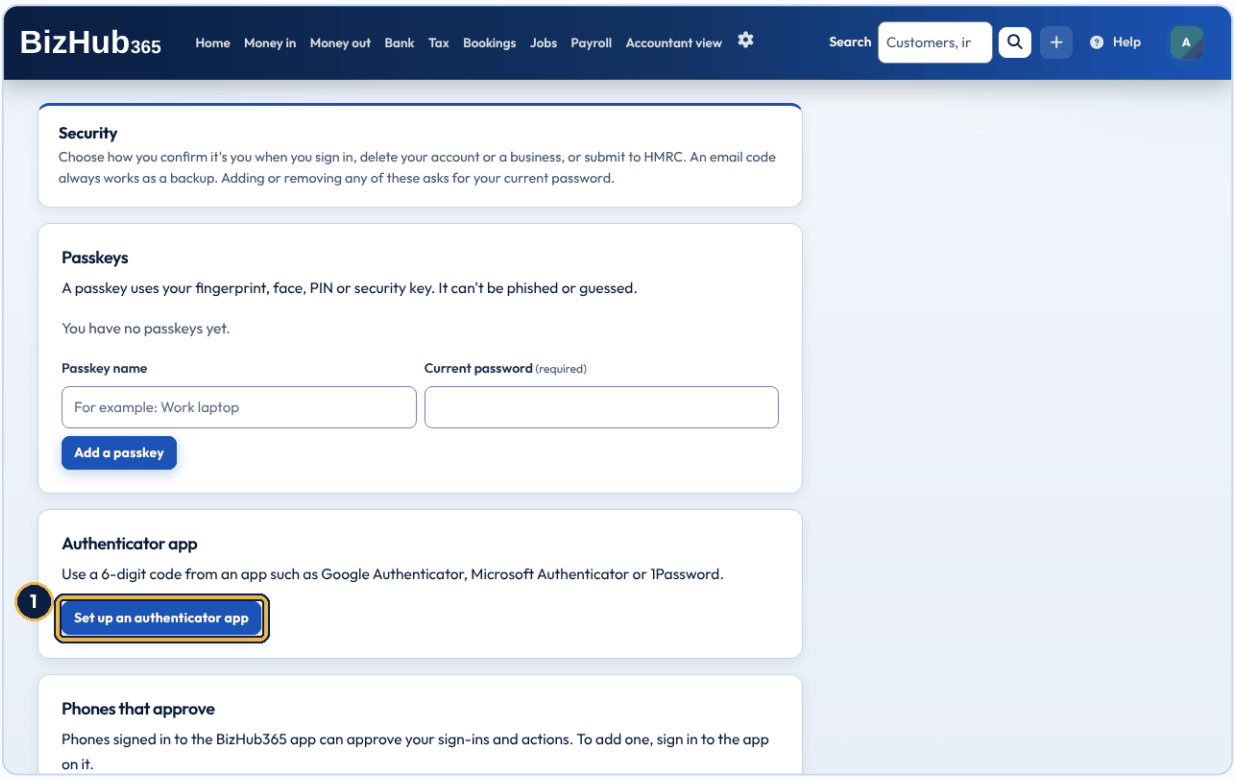
Set up an authenticator app

Goal Use codes from an app such as Google Authenticator, Microsoft Authenticator or 1Password instead of email codes.

Who can do it Anyone with a BizHub365 login.

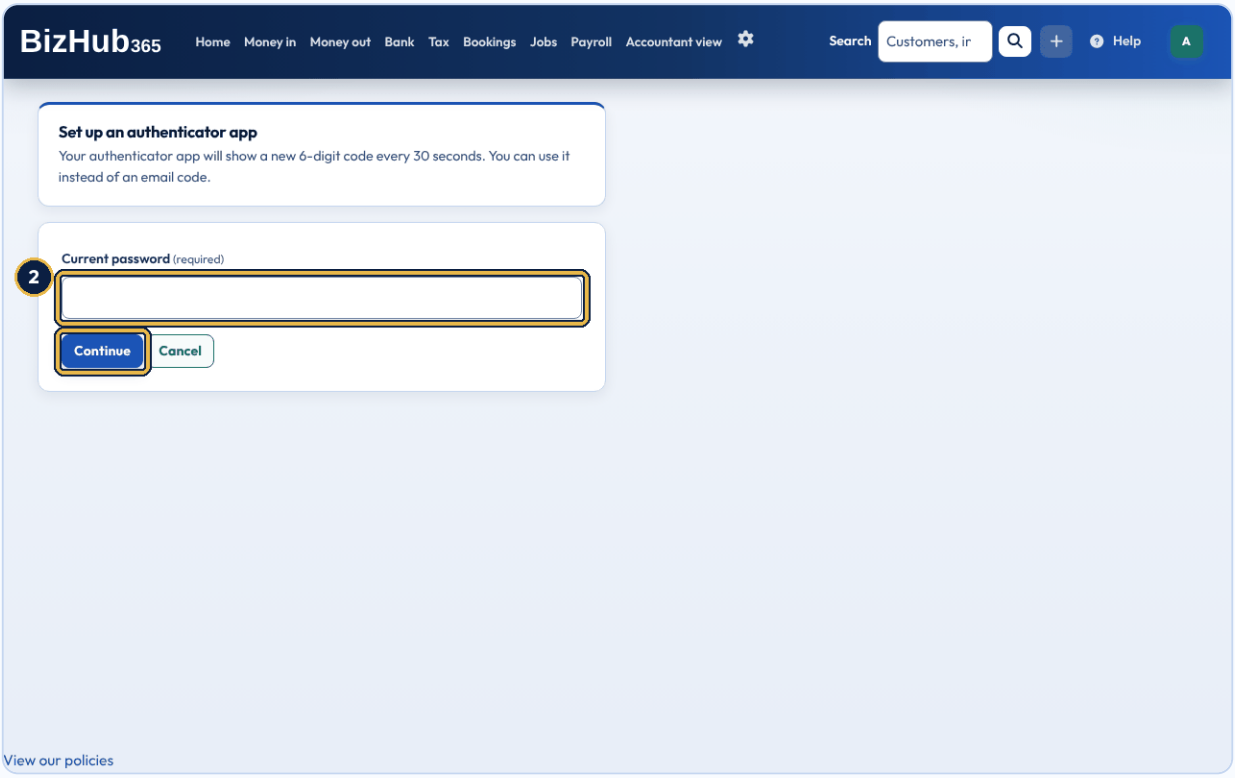
Before you start Install an authenticator app on your phone. Open **Security** from your avatar menu.

1. Under **Authenticator app**, choose **Set up an authenticator app**.



Step 1. Under Authenticator app, choose Set up an authenticator app.

2 Type your **Current password** and choose **Continue**.



Step 2. Type your current password and choose Continue.

When it worked: The page shows a QR code: scan it with your authenticator app (or type the key shown under it), type the code the app shows in **Code from your authenticator app** and choose **Finish setting up**. You see *Authenticator app set up. You can use its codes instead of an email code.* Each code works once.

- **Phones that approve** lists every phone signed in to the BizHub365 app, with whether notifications are on and when it was last seen. To add one, sign in to the app on it. Remove a phone you no longer use.
- To remove a passkey, the authenticator app or a phone, type your current password in the **Current password** box next to it and choose **Remove**. In the mobile app, type it in **Current password** at the top of Settings → Security first.
- We email you whenever a passkey or authenticator app is added or removed, or a phone is removed, with the subject *Security change on your BizHub365 account*. If you didn't make the change, change your password straight away.
- After five wrong authenticator codes the authenticator is locked for 15 minutes; use another method meanwhile.

NOTE

Passkeys work on bizhub365.com and the app. If you sign in through your accountant's own portal address, use the app, an authenticator app or an email code there.

Your password

Where to find it: Your avatar → Password

Type your **Current Password**, then the **New Password** twice, and choose **Change Password**. The new password must be at least 8 characters, not a commonly used password, not only numbers and not too like your name or email address. We email you when your password is changed, and when someone tries to change it with the wrong current password, with the IP address and approximate location. A password reset link from the sign-in page works once, for 1 hour.

Audit logs

Where to find it: Settings → Audit log

The audit log is an immutable list of who did what, on which business, and when. It shows every entry for the business you're working in, and every entry you made yourself. Everyone in the business can open it. The page numbers keep your filters, and a date the page can't read is ignored with a message saying so.

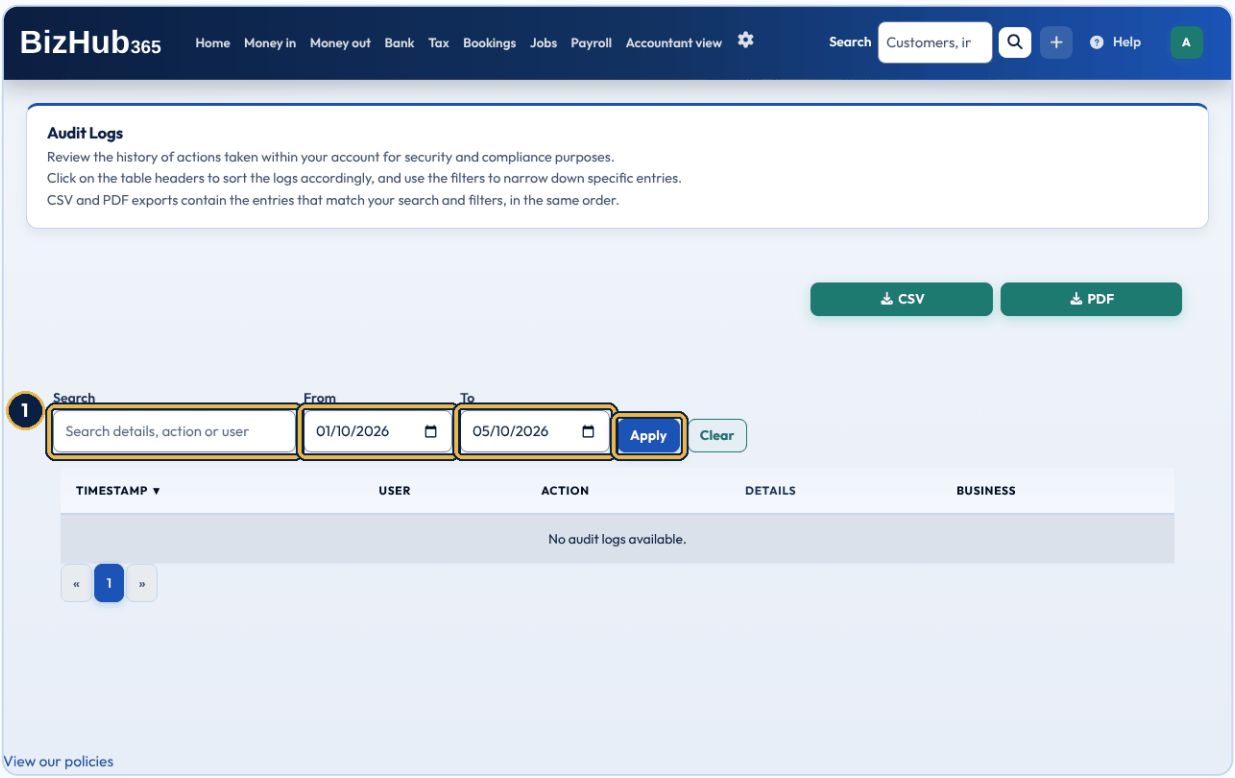
Find and export audit entries

Goal Find out who changed something, or take a copy of the log for a client or an insurer.

Who can do it Anyone in the business.

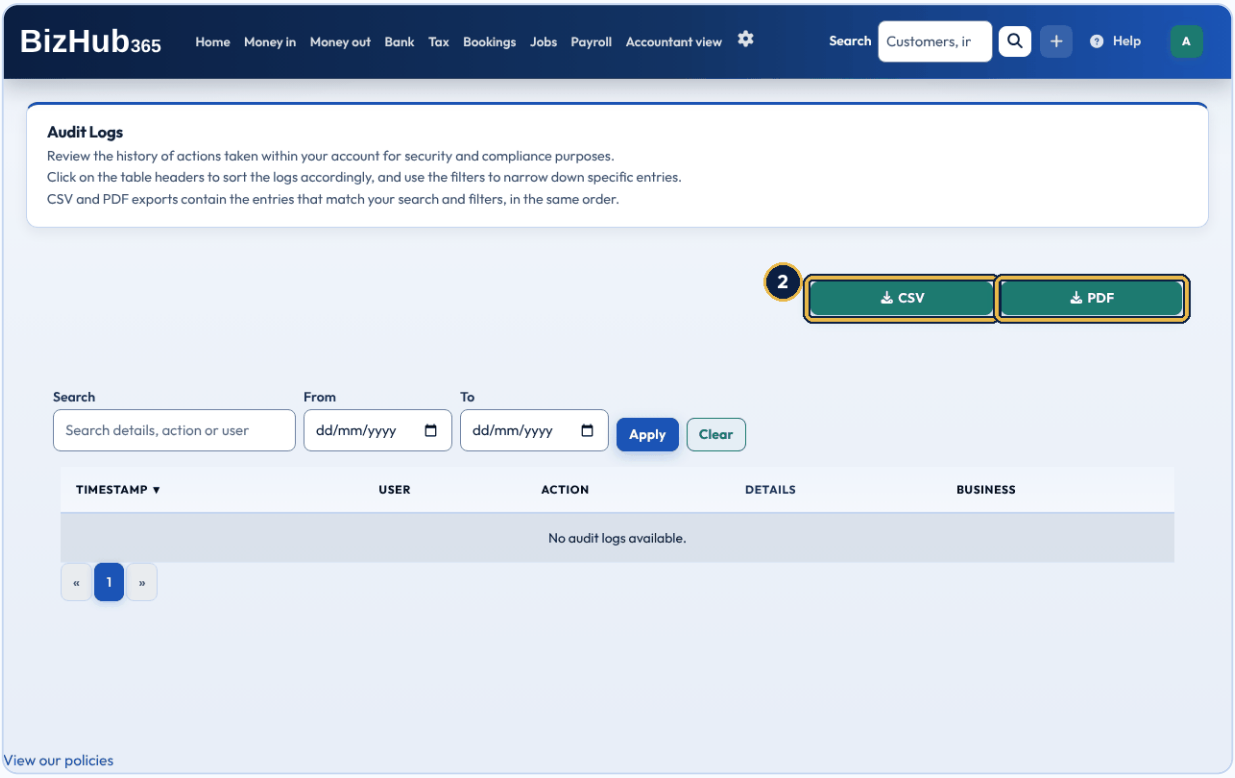
Before you start Open **Settings** → **Audit log**.

1. Type a word in **Search** (it looks in the details, the action and the user's name or email), or narrow the list with **From** and **To** and, once the log has entries, the **User**, **Action** and **Business** lists, and choose **Apply**. **Clear** removes the filters. Choose a column heading (Timestamp, User, Action or Business) to sort by it; choose it again to reverse the order.



Step 1. Search, or choose the filters and dates, and choose Apply.

2 Choose **CSV** or **PDF** to download a copy.



Step 2. Choose CSV or PDF to download a copy.

When it worked: The list shows 25 entries at a time. The CSV and PDF downloads contain exactly the entries that match your search and filters, in the same order, including other members' entries.

Delete your login

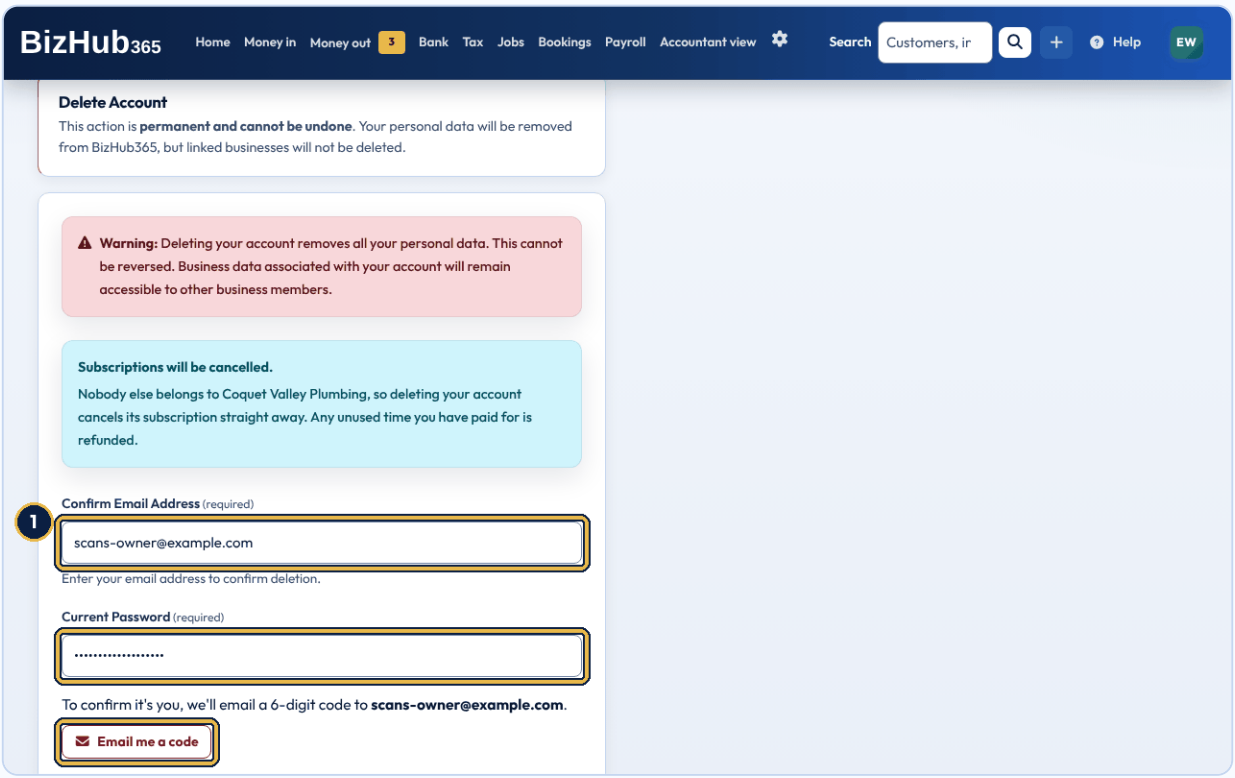
Where to find it: Your avatar → Security → Delete Account

This removes your login, permanently. It does not delete any business or its invoices. Delete Account is at the bottom of the **Security** page (open it from your avatar menu, or from the Settings page), whether or not a business is selected. If you are the only administrator of a business that has other members, make one of them an administrator first (Settings → Team). Until then the page says so and the account is not deleted. If nobody else belongs to a business, deleting your account cancels its subscription straight away and refunds the unused time. The page lists these businesses before you confirm.

Delete your login

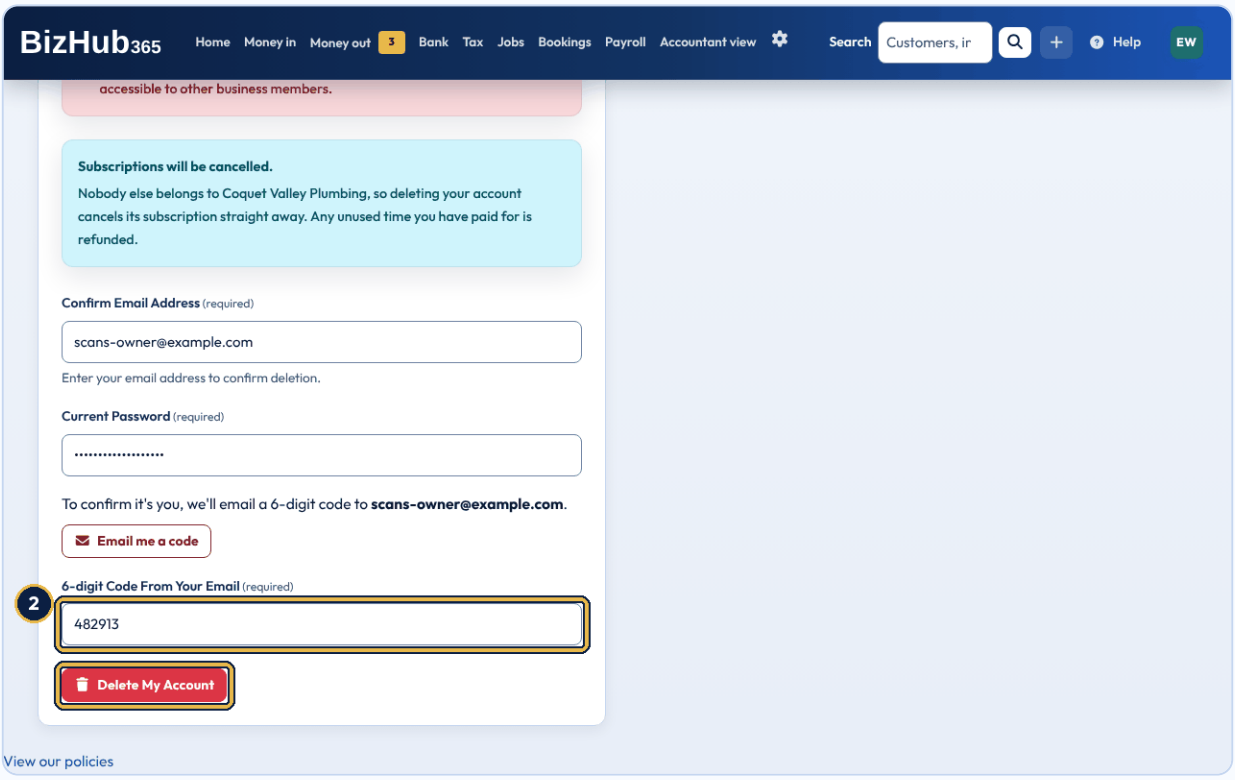
Goal	Close your own BizHub365 login.
Who can do it	Anyone with a BizHub365 login, for their own account.
Before you start	Open **Security** from your avatar menu and choose **Delete Account** under Delete your account.

1. Type your email address in **Confirm Email Address** and your **Current Password**, then choose **Email me a code**. (If you have set up a passkey, an authenticator app or the BizHub365 app, you can confirm with that instead.)



Step 1. Type your email address and current password, then choose Email me a code.

2. Type the code from the email (it works for 15 minutes) in **6-digit Code From Your Email** and choose **Delete My Account**.



Step 2. Type the code from the email and choose Delete My Account.

When it worked: You are signed out and your login is deleted, and you get an email confirming it.

In the mobile app, go to Settings → Delete Account. You need your current password and a passkey, authenticator code or emailed code there too. An older app version shows “Please update the BizHub365 app to continue.” Update the app and try again.

Delete a business

Where to find it: Settings → Business and tax setup → Danger zone → Delete business

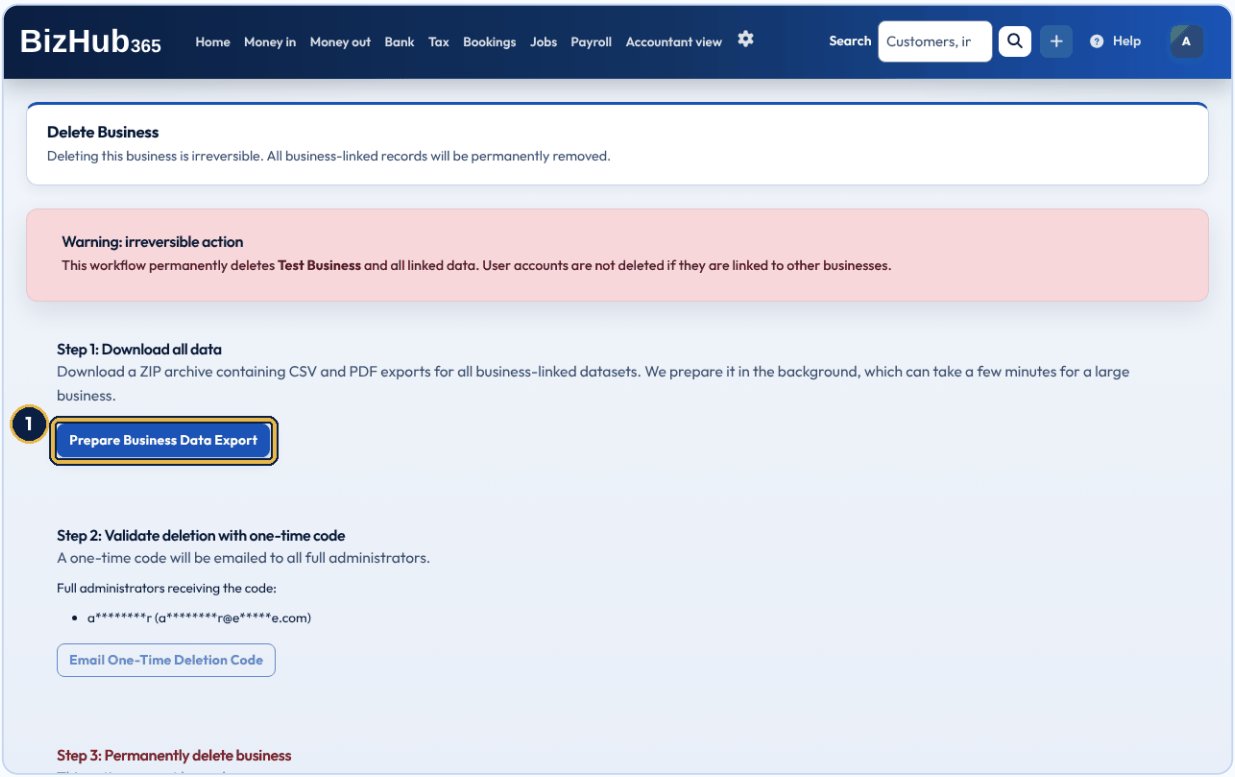
Delete business is at the bottom of Business Settings, in the red **Danger zone** box, so it can't be chosen by mistake from the everyday Settings menu. People with the Manage Billing permission see it, and only a full administrator (View, Edit, Manage Users and Manage Billing) can go through with it.

Delete a business

Goal	Permanently delete a business and everything in it.
Who can do it	A full administrator of the business.
Before you start	

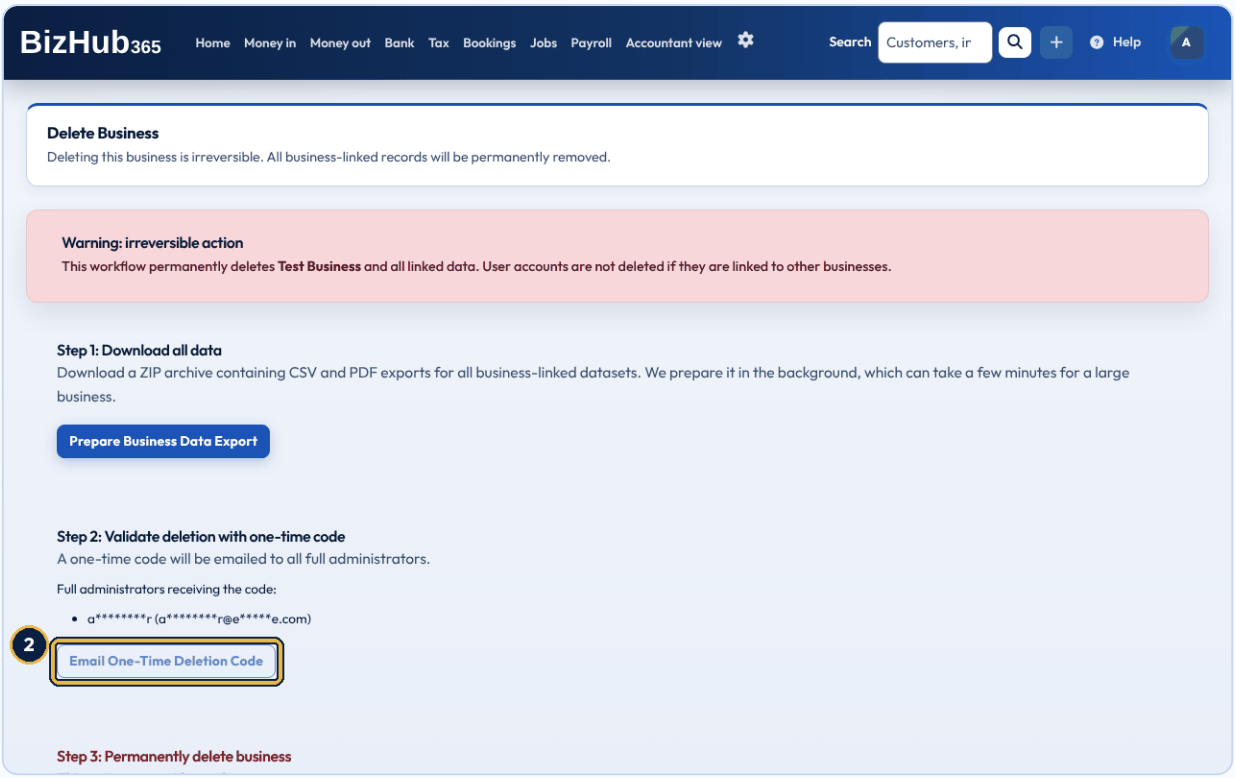
Make sure you have the records you are legally required to keep. Open **Settings** → **Business and tax setup** and choose **Delete business…** in the Danger zone.

1. Under **Step 1: Download all data**, choose **Prepare Business Data Export**. BizHub365 builds a ZIP of CSV and PDF exports in the background, which can take a few minutes; the page updates by itself. Choose **Download Business Data Export (ZIP)** within 24 hours, after which the file is deleted.



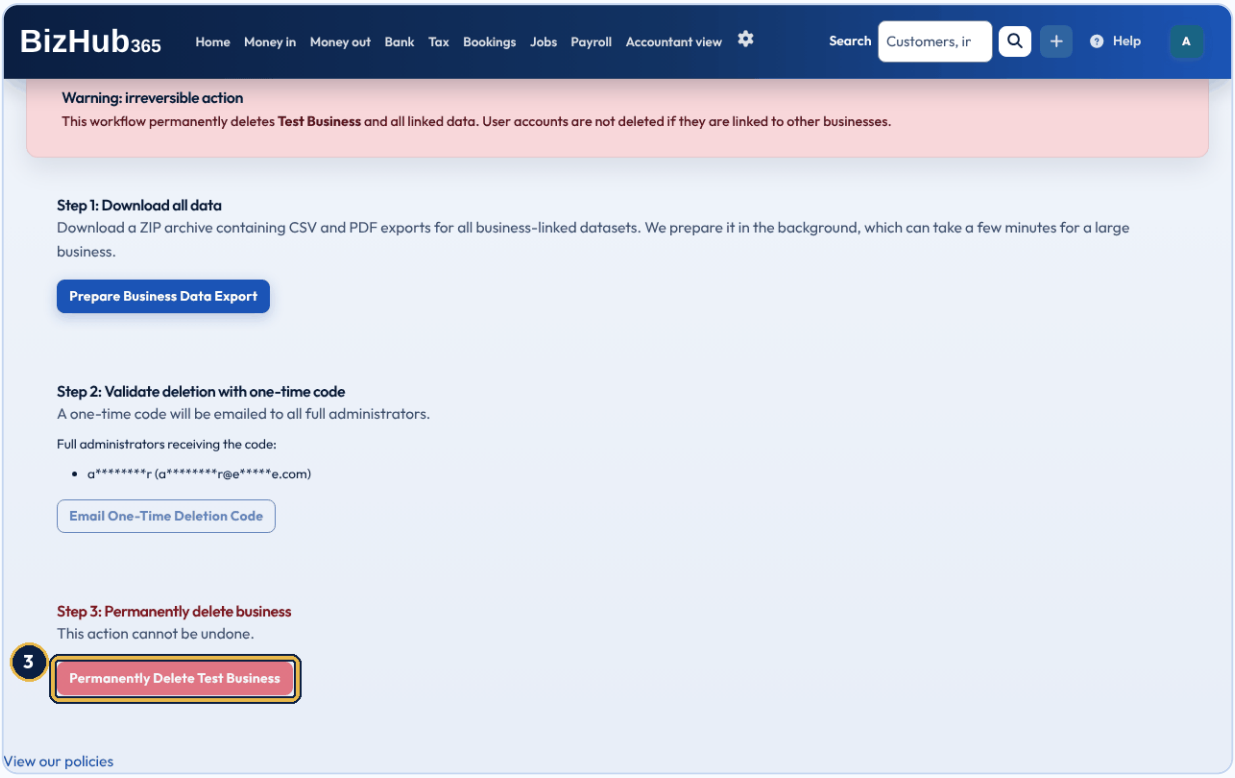
Step 1. Under Step 1, choose Prepare Business Data Export, then download the ZIP.

2 Under **Step 2**, choose **Email One-Time Deletion Code**, which emails a code to every full administrator, then enter it and choose **Verify**. The code works for 15 minutes and allows five tries; after five wrong codes, send a new one. Up to five codes can be sent for a business in an hour. Or confirm with your own passkey, authenticator app or phone approval; every full administrator is then emailed.



Step 2. Under Step 2, choose Email One-Time Deletion Code and enter the code, or confirm another way.

3 Under **Step 3**, choose **Permanently Delete [business name]**.



Step 3. Under Step 3, choose Permanently Delete.

When it worked: The business's subscription is cancelled, then the business and all its records are deleted straight away. You see *Business '[name]' has been permanently deleted. Users linked to other businesses were not deleted.*

IMPORTANT

This can't be undone. Statutory records you are legally required to keep must be exported first; the export ZIP can be restored into a business from Import & Recover (see Integrations, import, and recovery).

Updated policies

When our terms or policies change, a notice headed **Our policies have changed** appears at the top of the pages you open, naming the documents that changed. Choose **Continue** to dismiss it until a policy changes again; by continuing to use BizHub365 you accept the updated documents. **View our policies**, at the foot of each page, opens the current documents.

Emails we can't deliver

If an email you send from BizHub365 can't be delivered, for example because the customer's address doesn't exist, BizHub365 stops sending to that address and emails your business once, headed *An email*

from BizHub365 could not be delivered, with the address and the reason. Check the address and update the customer, supplier or employee record; emails go to the new address as normal once it is changed.

PART V · RUN THE BUSINESS · CHAPTER 24

Help, support, and legal

Use this manual for how the product works. Use the Support Hub when something is broken or you need a human.

Where to go

Need	Go here
How do I…?	This user manual — bizhub365.com/guide
Help with the page I am on	The **Help** button in the top bar (see Find your way around)
Something is wrong	Support Hub from the footer, or email support@bizhub365.com
Buy / migrate / demo	sales@bizhub365.com, listed in the footer
Is the service up?	System Status in the footer
Privacy, terms, DPA, accessibility	legal.tweedtynetechnologies.co.uk

When our policies change

We record which versions of the Terms of Service, the Privacy Policy and the documents that form part of the Terms (the End User Licence Agreement, the Promotions Policy and the Data Processing Addendum) you agreed to or were shown, and when. When any of them changes, the next page you open after signing in shows a notice at the top: **These policies have changed since your last visit**, followed by the documents that changed and their new versions. Each one links to its page on our legal site, with a short note of what changed. If an agreement changed, such as the Terms of Service or the Data Processing Addendum, the notice says that by continuing to use BizHub365 you accept the updated versions of those agreements. If the Privacy Policy changed, the notice says that it explains how we use your personal data and does not need your agreement.

The notice doesn't stop you working: every page still opens while it is showing. Choose **Continue** and it goes away until one of the documents changes again. Until you choose Continue, it shows again at the top of each page. The mobile app shows the same notice, with links to each document and **Continue**.

Operator

Tweed Tyne Technologies Ltd, 5 South Charlotte Street, Edinburgh, Scotland, EH2 4AN. Companies House SC874131. ICO ZC184042. Phone 0330 190 0667.

BizHub365 supports Making Tax Digital for Income Tax submissions for UK and foreign property, and Making Tax Digital for VAT.

NOTE

This manual is product documentation. It is not tax, legal, or accounting advice. You remain responsible for the returns and filings you submit.

REFERENCE · CHAPTER A

Glossary

Short definitions for terms you will see in menus, on HMRC screens, and in this book.

Term	Meaning in BizHub365
B Card	Public digital business card and QR page.
CIS	Construction Industry Scheme. Subcontractor statements and CIS300 figures.
CT600	Corporation Tax return working report, filled from the ledger where possible.
EPS	Employer Payment Summary — RTI message for certain payroll periods.
FPS	Full Payment Submission — RTI message sent when you pay people.
ITSA	Income Tax Self Assessment under Making Tax Digital.
Journal	A balanced double-entry posting in the ledger.
Money in	A record of money your business received: a customer's payment, a day's takings, other income, or money that is not income (such as your own money paid in). Listed under Money in → Money in.
MTD	Making Tax Digital — HMRC’s digital filing rules.
PWA	Progressive Web App — the installable desktop client.
RTI	Real Time Information — how PAYE is reported to HMRC.
Stripe Connect	Card payments that settle to your own Stripe account.
Takings	A day's money from your till: cash, card and other payments, the sales at each VAT rate, tips and any cash paid out of the till. Recorded under Money in → Takings.
Tips	Money customers chose to give on top of the bill. Outside the scope of VAT; your income (4010 Tips) unless Business Settings says they are owed to your staff (2410 Tips owed to staff).
To match	Money from a customer not yet matched to an invoice (once called an unallocated receipt). It waits on the To match tab of Money in.
VAT basis	Accrual (invoice date) or cash (payment date) for VAT returns.
Whitelabel	Accountant-branded portal sitting on BizHub365.

REFERENCE · CHAPTER B

Quick reference

A one-page reminder of the jobs most people do every week.

Job	Path
New customer	Create (+) → Customer
New invoice	Create (+) → Invoice
New quote	Create (+) → Quote
Record a day's takings	Money in → Takings → Record takings
Capture a receipt or bill	Money out → Expenses → Scan with AI
New booking	Create (+) → Booking
Share booking page	/book/<business-id>/
Upload bank statement	Bank → Upload a statement
Match bank lines	Bank → Transactions to sort
VAT return	Tax → VAT returns
Next tax deadline and Send	Tax → Your tax
Income Tax updates	Tax → Your tax → Income Tax updates
Pay run	Payroll → Pay runs
Invite a user	Settings → Team
Connect HMRC	Settings → Connect & Integrations → Connect
Change invoice look	Settings → Invoice look
Import Sage / Xero CSV	Settings → Import & recover
Download this guide	bizhub365.com/guide

Useful addresses

- Web app — https://bizhub365.com
- This manual — https://bizhub365.com/guide/
- iOS — App Store listing “BizHub365”

- Android — Play Store, com.tweedtyne.bizhub365
- Support — support@bizhub365.com
- Sales — sales@bizhub365.com

REFERENCE · CHAPTER C

Frequently asked questions

Short answers to the questions teams ask after week one.

Do extra users cost more?

No. The subscription is per business. Invite the whole team.

What happens after the 14-day trial?

The card you entered is charged for BizHub365 One (£19 a month, or £190 a year on annual billing), plus the payroll add-on if you added it. Cancel before the trial ends and you are not charged.

Can I bring data from Sage, Xero, QuickBooks, or FreeAgent?

Yes. Use Settings → Import & recover and map the columns. Start with customers, then invoices and payments.

Can I file VAT and Self Assessment from BizHub365?

Yes, when those modules are enabled. BizHub365 supports Making Tax Digital submissions. VAT returns and ITSA quarterly / annual submissions are supported. See HMRC Making Tax Digital.

Do help-centre answers about HMRC count as tax advice?

No. Help-centre answers about HMRC, MTD, VAT returns, ITSA, PAYE and RTI, CIS, and Corporation Tax open with: “This is operational how-to guidance for using BizHub365, not tax advice. Speak to an accountant about your own tax position.”

Can my accountant log in without paying?

Yes. They register as an accountant and you connect them. They never see your Stripe subscription page.

Is there an app?

Yes — iOS, Android, and an installable desktop PWA. See Mobile app and desktop install.

Who do I call?

Product questions: this manual and the Support Hub. Outages: System Status. Commercial: sales@bizhub365.com or 0330 190 0667.