Bedrock360 Accounting — User Manual

Bedrock360 Accounting

Double-Entry Bookkeeping

User Manual

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Bedrock360 Accounting
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Document Information

Software covered	Bedrock360 Accounting (cloud) — Core Bookkeeping release
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Disclaimer. Bedrock360 Accounting assists with organizing and recording financial information. It does not replace the advice of a qualified bookkeeper, accountant, tax professional, or legal adviser. Accounting treatment may depend on your business's structure, method, and applicable tax rules.

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Part I — Introduction

1. About Bedrock360 Accounting

Bedrock360 Accounting is a cloud-based, double-entry bookkeeping application for small businesses as well as the accounting and the bookkeeping firms that serve them. It follows the proven small-business workflow: **import bank activity → categorize → reconcile → report**.

What it does: imports bank and credit-card CSV statements, posts them to a chart of accounts, lets you categorize and reconcile, supports manual and adjusting journal entries and recurring entries, and produces financial reports (Income Statement, Balance Sheet, Trial Balance, General Ledger).

Cash Basis Reports: Most small businesses utilize a cash basis method of accounting for tax purposes. Software that integrates accounts receivable and accounts payable becomes a lot more complicated and expensive. That's why we have decided to forgo those features for now.

If you want an accrual based report you can create one easily via a reversible journal entry. The instructions for doing so can be found later in this manual.

Not included in this release: As previously stated, customer invoicing and accounts-receivable workflows, supplier bills and accounts-payable workflows have not been included. Additionally sales-tax/VAT tracking, inventory, fixed-asset depreciation schedules, and payroll processing also, are not included. Future versions may include these features based on user requests.

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2. Intended Users

Bedrock360 Accounting supports several roles (see §14). No prior accounting training is required for everyday tasks such as importing and categorizing; a basic grasp of the concepts in the companion *Key Accounting Concepts* guide is helpful, and journal/adjusting entries are best handled by someone comfortable with debits and credits.

3. Key Accounting Concepts

Because not every user is a trained accountant or bookkeeper, Bedrock360 includes a companion primer — **Key Accounting Concepts** — covering assets, liabilities, equity, income, expenses, debits and credits, the chart of accounts, the general ledger, trial balance, reconciliation, and accounting periods, all in practical language. Read it first if any of those terms are unfamiliar.

4. System Requirements

- **Access:** web browser — current versions of Chrome, Edge, Safari, or Firefox
- **Internet:** required (Bedrock360 is cloud-based; there is no desktop install)
- **Screen:** works on desktop, laptop, tablet, and phone — the interface is mobile-responsive
- **Files:** CSV for bank imports; XLSX supported for the initial chart-of-accounts load; PDF reader for printed reports
- **Sign-in:** a Bedrock360 account with email and password, plus multi-factor authentication (MFA)
- **Backups**

Part II — Getting Started

5. Signing In

Purpose

Access your business's books securely.

Steps

1. **Accept your invitation.** New users receive an email invitation; click the link, then set a password to activate the account.
2. **Log in** at the Bedrock360 sign-in page with your email and password.
3. **Complete MFA.** On first sign-in you scan a QR code with an authenticator app; on later sign-ins you enter the 6-digit code it shows.
4. **Forgot your password?** Use "Forgot password" to receive a secure reset link.

Keep your authenticator. Set up MFA on the phone you'll actually use, and keep the app installed. If you lose access to your codes, an administrator must reset your MFA before you can sign in again.

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6. Navigating Bedrock360

After sign-in you land on your client/business list (or your workspace, if you have one business). Inside a business, the left **sidebar** groups everything:

Group	Screens
Accounting	Transactions, Chart of Accounts, Bank Import, Reconcile, Categorize, Journal, Recurring
Memory	Payee Rules
Output	Reports
Configuration (admins)	Activity, Settings (Fiscal Year End, Business Info, Close the Books)

The top bar shows the active business, today's date, and your profile. Common actions across screens include Add, Edit, Save, Delete, Split, Match, Categorize, Filter, Sort, Attach receipt, and Export.

7. Creating a Business

Purpose

Set up a new company's books.

Who can use it

Owners and administrators.

Steps

1. Enter the business's legal name.
2. Set the **fiscal year end** (Settings → Fiscal Year End) — this drives report presets.
3. Load the **chart of accounts** (Bedrock360 seeds a standard chart; adjust as needed).
4. Add **opening balances** as of your start date (see §16).
5. **Invite team members** and assign roles (see §14).

Choices like the fiscal year end affect how periods and reports work — set them carefully at the start.

8. Initial Setup Checklist

- Business info completed
- Fiscal year end set
- Chart of accounts reviewed
- Bank and credit-card accounts added
- Opening balances entered and balanced

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- Team members invited and roles assigned
- First bank statement imported
- First transactions categorized
- First report reviewed

Part III — Company Settings

9. Business Info

Under Settings → Business Info, maintain the legal name, address, and contact details used across the app and on printed reports. Administrators manage these.

10. Financial Settings

- **Fiscal Year End** — the month/day your financial year ends; drives the year and quarter presets on reports.
- **Closing date** — set via **Close the Books**; locks transactions dated on or before it (see §24).
- **Money & dates** — amounts are stored as exact cents (never rounded floats); dates are calendar dates with inclusive period boundaries.

11. Chart of Accounts

Purpose

Define and organize the accounts that classify every transaction.

Bedrock360 uses 4-digit codes: `1000s` assets, `2000s` liabilities, `3000s` equity, `4000s` income, `5000s` COGS, `6000s` expenses, `7000s` other income, and `9000` Suspense. Each account has a **type** and a **normal side** (debit or credit).

Steps

1. Open **Chart of Accounts**.
2. To add an account, choose a code, name, and type; optionally set a parent account for a sub-account.
3. Edit an account's name or details as needed.
4. **Archive** accounts you no longer use rather than deleting ones with history.

Avoid near-duplicate accounts (e.g., "Supplies" vs. "Office Supplies") — they fragment your reports. An account that still holds a balance stays visible even when archived, so balances are never hidden.

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12. Opening Balances

Purpose

Enter where each account stood on your Bedrock360 start date.

Steps

1. Enter opening balances for bank accounts, credit cards, receivables, payables, fixed assets, loans, and equity via an opening journal entry (or the opening-balance import).
2. Confirm the opening **trial balance is balanced** — total debits equal total credits — before you begin daily entry.

13. Users, Roles & Permissions

Bedrock360 has four roles:

Role	Can do
Owner / Principal	Full access across all businesses; manages everything.
Admin	Full write access plus team settings, closing the books, and unlocking reviewed transactions.
Accountant	Enter and categorize transactions, reconcile, post journals, and lock reviewed transactions. Cannot manage settings/team or unlock.
Viewer	Read-only. Can view and export reports; cannot change anything.

Steps

1. Go to **Invite team members**, enter the person's email, and choose a role.
2. Manage existing people under **Members** — change a role or remove access.

Give each person their own login — never share credentials. Assign the lowest role that lets someone do their job.

Part IV — Payees & Rules

14. Payee Rules

Purpose

Automatically categorize recurring transactions by matching their description.

Steps

1. Open **Payee Rules**.

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2. Create a rule: a text pattern found in the bank description (e.g., "STAPLES") and the account to assign (e.g., `6000 Office Expense`).
3. New imports whose description matches the pattern are categorized automatically; you can also apply rules to existing uncategorized transactions from the Transactions screen ("Auto-updates").

Accounting result: a rule only sets the offsetting category on a matching transaction — it never changes amounts. The double-entry stays balanced.

Part V — Daily Bookkeeping

15. Bank Import

Purpose

Bring bank and credit-card activity into Bedrock360 from a CSV file.

Who can use it

Admin, Accountant.

Steps

1. Open **Bank Import** and upload the CSV statement.
2. **Map the columns** — tell Bedrock360 which columns are the date, description, and amount (or separate debit/credit).
3. **Preview** the rows. Bedrock360 flags likely duplicates so you don't import the same activity twice.
4. **Commit** the import.

Accounting result: each row posts against the selected bank/credit-card account, with the offsetting side placed in `9000 Suspense` until you categorize it.

Common mistakes

- Importing the wrong account's statement into the wrong bank account — check the account before committing.
- Skipping the duplicate warnings and double-importing an overlapping date range.

16. Categorizing Transactions

Purpose

Assign each imported transaction to its correct account.

Steps

1. Open **Categorize** (dedicated screen) or use the **Category** dropdown directly on the **Transactions** screen.
2. Pick the account for each transaction. Optionally save a Payee Rule to remember the choice.

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3. For a transaction that spans several categories, use **Split** to divide it (the splits must add up to the total).
4. To keep money moving between your own accounts out of income/expense, use **Match transfer** (see §19).

Accounting result: categorizing moves the offsetting entry out of Suspense into the account you chose — so it appears correctly on the Income Statement or Balance Sheet.

You can re-categorize a transaction at any time while its period is open. If a transaction is **review-locked** or in a **closed period**, its category is frozen until unlocked or the period is reopened.

17. Bank Reconciliation

Purpose

Confirm Bedrock360's records match the bank statement, period by period.

Who can use it

Admin, Accountant.

Steps

1. Open **Reconcile** and select the bank or credit-card account.
2. Enter the statement's **ending date** and **ending balance**.
3. Check off (clear) each transaction that appears on the statement.
4. Enter any missing bank charges or interest you find.
5. When the **cleared balance equals the statement balance**, confirm the reconciliation.

Needs Attention. If a reconciled period is later affected by an edit or delete, Bedrock360 marks it "Needs Attention." Use the **Fix** action to re-reconcile it. Credit cards reconcile the same way as banks — Bedrock360 signs charges and payments correctly for you.

18. Journal & Adjusting Entries

Purpose

Record entries that don't come from the bank — corrections, accruals, depreciation, and other period-end adjustments.

Who can use it

Admin, Accountant.

Steps

1. Open **Journal** and start a new entry.
2. Set the date and a memo.

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3. Add lines, each with an account and a debit or credit amount.
4. Bedrock360 will not save until **total debits equal total credits**.

Journal entries directly affect your financial statements. If you're not comfortable with debits and credits, ask a bookkeeper or accountant before posting adjusting entries.

19. Recurring Entries

Purpose

Automatically post a repeating entry — rent, depreciation, a loan payment — on a schedule.

Steps

1. Open **Recurring** → **New recurring entry**.
2. Build the balanced entry once, then choose a frequency: **weekly, monthly, quarterly, or annual**.
3. Bedrock360 posts each occurrence automatically on its due date — even for dates that passed while no one was logged in.

20. Transfers

Money moved between your own accounts (bank↔bank, bank↔credit card, bank↔payment processor) is a **transfer**, not income or expense. On the Transactions screen use **Match transfer** to pair the two sides. Recording one side as income and the other as an expense would overstate both — always match instead.

21. Receipts & Attachments

Attach a receipt or source document to any transaction: open the transaction's menu → **Upload receipt**. Files are stored securely with the transaction, so the supporting document is always one click away during review or an audit.

Part VI — Reports

22. Financial Reports

Open **Reports** and choose a date range. Bedrock360 derives every report by summing journal lines over the period — it never reads a stored balance — so reports always reflect the underlying transactions.

Report	What it shows
Income Statement (Profit & Loss)	Income − Cost of Goods Sold − Expenses over the chosen period → net profit or loss.
Balance Sheet	Assets, Liabilities, and Equity as of the end date, with prior retained

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Report	What it shows
	earnings and period net income rolled in. It should always balance (Assets = Liabilities + Equity).
Trial Balance	Every account's ending balance in debit/credit columns; total debits = total credits.
General Ledger	Full transaction detail per account, with running balances and drill-down.

Reports can be printed to PDF, and the general ledger can be **exported** (respecting your account selection) for an accountant.

Part VII — Period-End

23. Month-End Close

A practical monthly checklist:

1. Confirm all bank and card activity is imported.
2. Reconcile every bank account.
3. Reconcile every credit card.
4. Clear out any transactions still in `9000 Suspense` (uncategorized).
5. Review unusual or negative balances.
6. Post any adjusting journal entries.
7. Review the Income Statement and Balance Sheet.
8. Review the General Ledger for anything odd.
9. Save/print month-end reports.
10. **Close the books** through the month-end date.

24. Closing the Books & Review Lock

Closing the books (Settings → Close the Books) sets a closing date and locks all transactions on or before it. Editing or deleting inside a closed period is prevented; only an **admin** can reopen a closed period.

The **review lock** is a lighter, per-transaction control for use *before* a month is final: a reviewer locks individual transactions they've checked so they can't be changed mid-review. Any writer can lock; only an **admin** can unlock. A locked transaction cannot be edited, re-categorized, split, matched, or deleted until it is unlocked.

Part VIII — Data

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25. Importing Data

Bedrock360 imports **bank/credit-card transactions** (CSV, see §15) and the **chart of accounts** / **opening balances** during setup. When importing, watch the required columns, date and amount formats, the duplicate check, and the preview before committing.

26. Exporting Data

Export the **general ledger** and reports for your accountant or your records. Reports print to PDF; ledger data exports in a spreadsheet-friendly format. Your data is always yours to take out.

27. Backup

Bedrock360 is cloud-hosted on managed infrastructure with **daily database backups**. You do not run manual backups. For your own copy, use the export options in §26 to keep periodic snapshots of your ledger and reports.

Part IX — Corrections & Controls

28. Editing & Deleting Transactions

Action	Effect
Edit	Changes an existing transaction (date, memo, category, amounts).
Re-categorize	Reassigns the offsetting account while the period is open.
Delete	Removes the transaction. Always confirmed in a dialog; if it affects a reconciled period, that period flips to "Needs Attention."

Editing and deleting are **allowed** but warn you when they touch a reconciled period. They are **blocked** when the transaction is review-locked or in a closed period. Every destructive or bulk action goes through a confirmation dialog that states what will happen and how many records are affected.

29. Activity Log (Audit Trail)

Bedrock360 records an audit entry for meaningful changes — who did what and when — including created, updated, deleted, categorized, locked/unlocked, and closed/reopened actions. Administrators review it under **Activity**. The audit trail is a record of history and is not editable.

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30. Internal Controls & Best Practices

- Give every person an individual login; restrict admin access.
- Let an accountant enter/categorize while an admin reviews and closes — separating entry from approval.
- Reconcile every account monthly and review the reconciliations.
- Attach supporting documents (receipts) to transactions.
- Lock reviewed transactions, then close periods once final.
- Review the Activity log for unusual changes.

Part X — Troubleshooting & Support

31. Common Problems

Problem	Likely cause	What to do
Can't sign in	Wrong password or lost MFA	Use "Forgot password"; if MFA codes are lost, ask an admin to reset your MFA
Balance Sheet doesn't balance	Opening-balance or import error	Re-check opening balances and the last import; review the General Ledger
Account won't reconcile	Missing or duplicate transaction, unrecorded fee	Compare the ledger to the statement; add missing charges
Transactions stuck uncategorized	Still sitting in `9000 Suspense`	Open Categorize and assign accounts, or apply Payee Rules
Report figure looks wrong	Wrong date range	Re-check the report's date range and filters
Can't edit a transaction	Review-locked or in a closed period	Ask an admin to unlock it or reopen the period

32. Frequently Asked Questions

- **Why does my bank balance differ from the Balance Sheet?** Usually uncleared or uncategorized items — reconcile the account and clear Suspense.
- **How do I correct an old transaction?** Edit it if the period is open; if it's closed, an admin reopens the period first.
- **Can I delete an account?** Archive it instead if it has history; only unused accounts should be removed.

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- **How do I give my accountant access?** Invite them with the Accountant role, or export the General Ledger.
- **How do I record a transfer between my accounts?** Use Match transfer — never as income and expense.

33. Contacting Support

Include your business name, the screen you were on, and a screenshot of any error. Do not email passwords or sensitive financial records over insecure channels.

Email	support@bedrock360accounting.com
Help	In-app help and this manual

Appendices

Appendix A — Glossary

Categorize	Assign a bank transaction to its correct account (out of Suspense).
Suspense (9000)	Holding account for imported transactions not yet categorized.
Reconcile	Match Bedrock360's records to a bank statement for a period.
Journal / Adjusting entry	A manual, balanced debit/credit entry.
Closing date	The date through which the books are locked.
Review lock	A per-transaction freeze applied by a reviewer before period close.
Normal side	Whether an account grows with debits or credits.
Split	Dividing one transaction across multiple categories.

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Appendix B — Sample Chart of Accounts

Code	Account	Type	Normal side
1000	Checking	Bank (Asset)	Debit
1100	Accounts Receivable	Accounts Receivable (Asset)	Debit
1500	Equipment	Fixed Asset	Debit
2000	Accounts Payable	Accounts Payable (Liability)	Credit
2100	Business Credit Card	Credit Card (Liability)	Credit
2500	Business Loan	Non Current Liability	Credit
3000	Owner's Capital	Equity	Credit
3900	Retained Earnings	Equity	Credit
4000	Sales Revenue	Income	Credit
5000	Cost of Goods Sold	COGS (Expense)	Debit
6000	Office Expense	Expense	Debit
6100	Rent Expense	Expense	Debit
9000	Suspense	Other Asset	Debit

Appendix C — Month-End Checklist (printable)

- All bank & card activity imported
- All bank accounts reconciled
- All credit cards reconciled
- Suspense (9000) cleared — nothing uncategorized
- Unusual / negative balances reviewed
- Adjusting entries posted
- Income Statement reviewed
- Balance Sheet reviewed & balances
- General Ledger reviewed
- Month-end reports saved
- Books closed through month-end

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Appendix D — Version History

Version	Date	Change
1.0	July 27, 2026	Initial release — core bookkeeping (import, categorize, reconcile, journal, recurring, reports, closing, review lock)

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