IT technicians · Zoho One optimization

Zoho Books

User and Administrator Manual

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Index — English version

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PART 1 — USER GUIDE

Part 1 — User Guide

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1. Introduction and access

1.1 About this manual

This manual describes the Zoho Books features available to users and the functions reserved for administrators, as available in September 2026 in the Canadian edition of Zoho Books.

Available features vary by edition (Free, Standard, Professional, Premium, Elite, Ultimate) and by your organization's configuration.

> **Note —** This manual explains how to use the software. It does not replace advice from your accountant, particularly on the chart of accounts, tax treatment and returns.

1.2 What is Zoho Books?

Zoho Books is Zoho's online accounting software. It manages the full sales cycle (quotes, invoices, collections) and purchasing cycle (purchase orders, bills, expenses, payments), imports bank transactions, simplifies reconciliation, calculates GST and QST and produces financial statements. Your accountant can access it directly, which simplifies month-end and year-end.

1.3 Signing in

1. Go to https://books.zoho.com (or https://books.zohocloud.ca if your organization is hosted in the Canadian data center).
2. Sign in with your Zoho account or your organization's single sign-on.
3. If you use Zoho One, open the app launcher and select Books.
4. If you have access to several organizations (companies), choose the right one from the menu at the top right.
5. Complete multi-factor authentication with Zoho OneAuth if required.

> **Nuagix tip —** Install the Zoho Books mobile app to photograph receipts at the time of purchase and track unpaid invoices.

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2. Interface and navigation

2.1 Main modules

Module	Content
Dashboard	Receivables and payables, cash flow, income and expenses, bank balances
Items	Products and services sold or purchased
Sales	Customers, quotes, sales orders, invoices, payments received, credit notes
Purchases	Vendors, expenses, purchase orders, bills, payments made
Banking	Bank and credit card accounts, bank feeds, reconciliation
Time Tracking	Projects and timesheets, depending on edition
Accountant	Manual journals, chart of accounts, transaction locking
Reports	Financial statements, taxes, sales, purchases, inventory
Settings	Organization configuration, mostly reserved for administrators

2.2 Navigation tips

- Global search at the top of the screen (customer, invoice number, amount)
- + button to quickly create a transaction
- Custom views and filters in every list
- Comments and history on every transaction
- Attachments (receipts, contracts) on all transactions

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3. Customers, vendors and items

3.1 Creating a customer or vendor

1. Sales > Customers > New, or Purchases > Vendors > New.
2. Enter the company name, display name, email and phone.
3. Set the currency, payment terms (e.g., Net 30) and language for the portal and documents.
4. Enter the billing and shipping address: the province determines the taxes suggested (e.g., GST and QST in Quebec).
5. Add contact persons and save.

3.2 Items

Type	Use
Service	Hours, packages, subscriptions
Goods	Products sold; inventory tracking possible depending on edition or with Zoho Inventory
Sales information	Selling price, income account, default tax
Purchase information	Cost, expense or cost of goods sold account, preferred vendor
Price lists	Special pricing per customer or customer group

> **Nuagix tip —** Link each item to the right income account when you create it: your financial statements will be accurate without year-end reclassification.

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4. Quotes, sales orders and invoices

4.1 Creating a quote

1. Sales > Quotes > New.
2. Choose the customer; their terms and taxes fill in automatically.
3. Add items, quantities, prices and discounts; check GST and QST.
4. Add terms and conditions and the expiry date.
5. Send by email; the customer can accept it in the customer portal or sign it with Zoho Sign.

4.2 Creating an invoice

1. Convert the accepted quote or sales order into an invoice, or go to Sales > Invoices > New.
2. Check the number, date, due date and invoice lines.
3. Choose the French or English invoice template depending on the customer.
4. Enable online payment (credit card, etc.) if a gateway is configured.
5. Save and send; the status changes to Sent.

> **Caution —** Never delete an invoice that has been sent: void it or issue a credit note to keep the audit trail.

4.3 Other sales documents

- Sales order: confirm an order before delivery or invoicing
- Retainer invoice: collect a deposit before the work
- Credit note: correct or refund an invoice
- Payment reminders for overdue invoices
- Customer statement sent to the customer

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5. Collections and customer portal

5.1 Recording a payment received

1. Open the invoice and click Record Payment, or go to Sales > Payments Received.
2. Enter the amount, date, payment mode (transfer, cheque, card) and deposit account.
3. Apply the payment to one or more invoices.
4. Save: the invoice changes to Paid or Partially Paid.

> **Nuagix tip —** If the payment comes in through the bank feed, match it to the invoice in Banking rather than entering it twice.

5.2 Online payments

- Gateways available in Canada, such as Stripe or PayPal, depending on configuration
- Payment link included in the invoice email
- Automatic recording of the payment and gateway fees
- Automatic charge to a saved card for recurring invoices

5.3 Customer portal

- View quotes, invoices, statements and payments
- Accept or decline quotes online
- Pay invoices online
- Download documents as PDF
- Comments and exchanges with your team

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6. Recurring invoices and expenses

6.1 Creating a recurring invoice

1. Sales > Recurring Invoices > New.
2. Choose the customer, frequency (weekly, monthly, yearly), start date and, if needed, end date.
3. Add items and taxes.
4. Choose to create invoices as drafts, send them automatically or charge the saved card.
5. Save; invoices will be generated on each due date.

6.2 Other recurring items

- Recurring expenses (rent, software subscriptions)
- Recurring Bills
- Recurring journals, depending on edition
- For advanced subscription management, Zoho Billing integrates with Books

> **Nuagix tip —** Use automatic sending only when amounts are stable; otherwise create drafts and review them before sending.

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7. Expenses and purchases

7.1 Recording an expense

1. Purchases > Expenses > New, or photograph the receipt in the mobile app.
2. Enter the date, expense account, amount and payment method.
3. Enter the vendor and tax (GST and QST) to claim input tax credits (ITCs and ITRs).
4. Attach the receipt and, if needed, rebill the expense to a customer (Billable).
5. Save.

> **Note —** Automatic receipt scanning (autoscan) extracts the date, amount and vendor; always check the result.

7.2 Purchasing cycle

Document	Use
Purchase order	Order sent to the vendor
Bill	Invoice received to be paid, created from the purchase order or manually
Payment made	Payment of one or more bills
Vendor credit	Refund or credit granted by a vendor
Vendor portal	Vendors view their purchase orders and payments, depending on edition

7.3 Approvals

If the administrator has enabled approvals, bills, purchase orders or expenses must be approved before they are posted or paid. Submit the transaction for approval (Submit for Approval); the approver is notified and can approve or reject with a comment.

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8. Banking and bank reconciliation

8.1 Bank feeds

1. Banking > Add a bank or credit card account.
2. Connect the financial institution to import transactions automatically, or import a statement (CSV, OFX, QIF).
3. Imported transactions appear in the Uncategorized list.
4. For each transaction, match it to an existing invoice, bill or payment, or categorize it (expense, transfer, deposit).
5. Create bank rules to categorize repetitive transactions automatically.

> **Note —** The Canadian financial institutions available for automatic feeds vary; statement import is always possible.

8.2 Reconciling an account

1. Open the bank account > Reconcile Account.
2. Enter the end date and closing balance from the bank statement.
3. Check the transactions that appear on the statement.
4. When the difference is $0.00, click Reconcile.
5. Keep the statement as an attachment for your accountant.

> **Nuagix tip —** Reconcile every bank account and credit card every month: it is the best guarantee of accurate books and a quick year-end.

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9. Projects and timesheets

9.1 Tracking billable time

1. Time Tracking > Projects > New Project: choose the customer and billing method (fixed rate, hourly rate per task or per staff).
2. Add the project's tasks and users.
3. Log hours in the timesheet or with the timer.
4. Invoice unbilled hours from the project, in a single invoice.

9.2 Profitability tracking

- Budgeted and actual hours per project
- Billable expenses linked to the project
- Project profitability report
- Integration with Zoho Projects for detailed task management

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10. Financial reports

10.1 Main reports

Report	Purpose
Profit and Loss	Income, expenses and net income for a period
Balance Sheet	Assets, liabilities and equity at a date
Cash Flow Statement	Cash inflows and outflows
AR Aging	Unpaid invoices by overdue range
AP Aging	Bills to be paid
Trial Balance	Balances of all accounts
General Ledger	Detailed entries by account
Tax reports	GST/HST and QST collected and paid per period

10.2 Using a report

1. Reports > choose the report.
2. Select the period and basis (accrual or cash).
3. Customize columns, compare with a previous period and filter.
4. Export to PDF or Excel, or schedule email delivery.
5. For cross-app analysis, use Zoho Analytics.

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11. Zia, the AI assistant

11.1 Zia features

- Plain-language questions about your numbers (“Which invoices are more than 60 days overdue?”)
- Anomaly detection (e.g., unusual expense, duplicate bill)
- Insights and trends on income, expenses and cash flow
- Scanning and reading of receipts and bills
- Suggested categorization of bank transactions

> **Note —** Zia features vary by edition and language. Always review suggestions before applying them.

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12. Mobile app

12.1 Features

- Create and send quotes and invoices
- Record payments received
- Photograph receipts and create expenses
- Track receivables and the dashboard
- Log time on projects
- Approve pending transactions

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13. Best practices

13.1 Nuagix recommendations

- Categorize bank transactions every week rather than once a quarter
- Attach the receipt or invoice to every expense: it is your proof in case of an audit
- Check GST and QST on every invoice and every expense
- Reconcile all bank and credit card accounts every month
- Follow up on receivables every week and enable automatic reminders
- Issue invoices in French to Quebec customers
- Give your accountant direct access rather than sending exports

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Part 2 — Administrator Guide

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14. Users and roles

14.1 Roles

Role	Access
Admin	Full access to all transactions, reports and settings
Staff	Access to all modules except reports and settings
Staff - Assigned Customers Only	Sees only the customers and transactions assigned to them
Timesheet Staff	Time entry only, depending on edition
Custom roles	Detailed permissions per module (view, create, edit, delete, approve) and report access

14.2 Adding a user or your accountant

1. Settings > Users & Roles > Invite User.
2. Enter the name and email address.
3. Choose the role; for your external accountant, use a role that grants access to the Accountant module and reports.
4. The user receives an email invitation.

> **Note —** In Zoho One, first add the user in the Zoho One console and assign them the Books app.

14.3 When an employee leaves

1. Reassign their customers, projects and approvals.
2. Review draft or pending-approval transactions they created.
3. Update workflows and scheduled emails that name them.
4. Deactivate or delete the user to free the license.

> **Caution —** Never share one account among several people: the activity log must identify who entered or changed each transaction.

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15. Organization settings

15.1 Organization profile

1. Settings > Organization > Profile.
2. Enter the legal name, address (province: Quebec), industry and logo.
3. Choose the base currency (CAD), time zone and language.
4. Set the fiscal year start and reporting basis (accrual or cash) with your accountant.
5. Save.

> **Caution —** The base currency cannot be changed once transactions are entered. Confirm it before any data entry.

15.2 Multi-currency

1. Settings > Currencies > New Currency (e.g., USD, EUR).
2. Enable automatic exchange rate updates or enter rates manually.
3. Assign the currency to foreign customers and vendors.
4. Books calculates realized exchange gains and losses on payments.

15.3 Opening balances

When starting out, enter the opening balances with your accountant as of the conversion date: account balances, unpaid customer invoices and bills, and inventory. The trial balance must match the one from the previous system.

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16. Chart of accounts and controls

16.1 Chart of Accounts

1. Accountant > Chart of Accounts.
2. Review the suggested accounts with your accountant and adapt them to your business.
3. Create missing accounts, choosing the right type (asset, liability, equity, income, expense).
4. Use sub-accounts and account codes, if needed.
5. Deactivate rather than delete unused accounts that have history.

16.2 Manual Journals

Manual journals are used for adjustments (depreciation, accrued liabilities, reclassifications). They are usually reserved for the administrator or accountant. Always attach the supporting document and a clear description.

16.3 Transaction Locking

1. Accountant > Transaction Locking.
2. Choose the modules to lock (sales, purchases, banking, accountant) or lock them all.
3. Enter the date up to which no changes will be allowed (e.g., end of the reported period).
4. Enter a reason; only an administrator can unlock temporarily.

> **Nuagix tip —** Lock each period as soon as your GST and QST returns are filed: you will prevent an accidental change from altering amounts already reported.

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17. GST and QST

17.1 Configuring taxes

1. Settings > Taxes > Tax Settings.
2. Enter your GST/HST registration number and your QST number.
3. Choose the filing frequency (monthly, quarterly, annual) and method (regular or quick method, depending on your registration).
4. Check the suggested rates: GST 5% and QST 9.975% in Quebec, and HST for the relevant provinces.
5. Set the default tax based on the customer's province and the item.

17.2 Filing a return

1. Go to the tax returns section (e.g., Accountant > Tax Returns, depending on edition) or the tax reports.
2. Generate the return for the period: taxes collected, ITCs and ITRs.
3. Review transaction details with your accountant.
4. File the return with the Canada Revenue Agency and Revenu Québec.
5. Mark the return as filed and record the tax payment or refund.

> **Note** — This manual does not replace advice from your accountant. Have the tax configuration, exemptions and each return validated by a professional.

17.3 Special cases

- Exempt or zero-rated items
- Customers outside Quebec or abroad (HST, provincial taxes or export)
- Exempt customers (e.g., certain organizations), with exemption number
- Unregistered small suppliers
- Self-assessment and other adjustments, to be validated with your accountant

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18. Customization

18.1 Options

- Document templates (invoices, quotes, statements) in French and English, with your logo
- Transaction numbering (prefixes and series)
- Custom fields on customers, items and transactions
- Custom modules, depending on edition
- Email and reminder templates
- Default terms and conditions and notes
- Branded customer portal and vendor portal

18.2 Compliant invoice template

1. Settings > Templates > Invoices: choose or duplicate a template.
2. Display the legal name, address, GST and QST numbers.
3. Show GST and QST separately.
4. Create a French and an English version and assign them based on the customer's language.

> **Nuagix tip —** Have your invoice template validated by your accountant: the required details allow your customers to claim their tax credits.

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19. Automation

19.1 Automation tools

Tool	Use
Workflow rules	Send an email, update a field or call a webhook on an event
Payment reminders	Automatic reminders before and after the due date
Approvals	Approval of quotes, invoices, purchase orders, bills or expenses
Bank rules	Automatic categorization of bank transactions
Custom functions (Deluge)	Custom logic, depending on edition
Schedules	Recurring automatic tasks

19.2 Enabling approvals

1. Settings > Preferences > choose the module (e.g., Bills).
2. Enable simple, multi-level or advanced approval based on criteria (e.g., amount over $5,000).
3. Designate the approvers.
4. Test with a dummy transaction.

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20. Integrations

20.1 Zoho integrations

Application	Typical use
Zoho CRM	Sync customers, items, quotes and invoices with sales
Zoho Inventory	Advanced stock, warehouse and shipping management
Zoho Expense	Employee expense reports and corporate cards
Zoho Billing	Subscriptions and advanced recurring billing
Zoho Payroll	Payroll entries, depending on availability in Canada
Zoho Sign	E-signature for quotes
Zoho Analytics	Advanced financial dashboards
Zoho Projects / Desk	Billing time and support tickets

20.2 Other integrations

- Bank feeds from financial institutions
- Payment gateways (e.g., Stripe, PayPal)
- E-commerce (e.g., Shopify) through Zoho Inventory or extensions
- Zoho Marketplace: ready-to-install extensions
- REST API (OAuth 2.0), webhooks and Zoho Flow

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21. Security and compliance

21.1 Security controls

- Multi-factor authentication and single sign-on (SAML) via Zoho Accounts / Zoho Directory
- Roles restricting access to reports, settings and banking data
- Transaction locking for closed periods
- Activity Logs and history on every transaction
- Downloadable data backup, depending on edition
- Hosting in the Canadian data center (zohocloud.ca)

21.2 Retention and Quebec Law 25

- Keep your records and supporting documents for the period required by tax authorities (generally six years after the end of the fiscal year)
- Restrict access to customers' and employees' personal information
- Handle customers' access and correction requests
- Designate a person in charge of the protection of personal information

> **Note —** This manual is not legal advice. Confirm your obligations with your legal advisor and your accountant.

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22. Editions and licenses

22.1 Editions

Edition	For whom
Free	Very small businesses: basic features, limited volume
Standard	Small businesses: sales, purchases, banking, basic reports
Professional	Growing businesses: sales orders, purchase orders, projects, multi-currency
Premium	Advanced needs: workflows, vendor portal, additional custom fields
Elite / Ultimate	Organizations: advanced inventory, built-in analytics, higher limits
Zoho One / Zoho Finance Plus	Books included with the suite's other apps

> **Note —** The feature split and limits (users, invoices) change regularly: confirm them on the Canadian Zoho Books pricing page.

22.2 Tracking usage

Settings > Subscription shows the edition, number of users and add-ons. Remove inactive users.

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23. Deployment checklist

23.1 Before going live

- ☐ Organization profile, currency (CAD), time zone and fiscal year configured
- ☐ Chart of accounts validated by your accountant
- ☐ GST and QST numbers, filing frequency and rates configured
- ☐ Opening balances entered and trial balance matching
- ☐ Customers, vendors and items imported
- ☐ Bank and credit card accounts connected, bank rules created
- ☐ Invoice and quote templates in French and English
- ☐ Payment gateway and customer portal enabled
- ☐ Users, roles and accountant access configured
- ☐ Approvals and payment reminders configured
- ☐ Integrations (CRM, Inventory, Expense) tested
- ☐ Locking of closed periods in place
- ☐ Users trained and documentation delivered

> **Nuagix tip —** Nuagix can support your team with Zoho Books setup, integration and training. Book a Zoom meeting: https://nuagix.zohobookings.com/#/andre-martin

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Appendix

A. English-French glossary

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A. English-French glossary

A.1 Interface terms

English (interface)	French
Quote	Devis
Invoice	Facture
Recurring Invoice	Facture récurrente
Payment Received	Paiement reçu
Credit Note	Note de crédit
Sales Order	Commande client
Purchase Order	Bon de commande
Bill	Facture fournisseur
Payment Made	Paiement effectué
Expense	Dépense
Vendor Credit	Crédit fournisseur
Bank Feed	Flux bancaire
Reconciliation	Rapprochement
Bank Rule	Règle bancaire
Chart of Accounts	Plan comptable
Manual Journal	Écriture de journal
Transaction Locking	Verrouillage des transactions
Profit and Loss	État des résultats
Balance Sheet	Bilan
GST / QST	TPS / TVQ

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