

[tutoriel](#)

Chapitre 5 - Création, modification et utilisation des comptes

Cette section décrit le processus de mise en place, d'édition et de travail avec les comptes GnuCash.

Dans GnuCash, un compte est un outil de base pour gérer l'enregistrement des entrées et sorties d'argent.

GnuCash étend le concept de comptes du monde réel, comme un compte bancaire ou un compte de prêt, au regroupement des comptes de revenus et de dépenses.

Cela vous permet de déterminer rapidement comment vous avez dépensé votre argent et quels sont vos principaux revenus et dépenses.

GnuCash définit des types de comptes (décrits dans la section suivante) pour faciliter l'organisation et le regroupement des comptes.

Les types de comptes peuvent être utilisés pour créer un plan comptable.

Types de comptes GnuCash

GnuCash utilise plusieurs types de comptes. Il est recommandé de choisir un type de compte approprié en se basant sur la liste des types de comptes décrits ci-dessous.

Les types Comptes fournisseurs et Comptes clients sont utilisés en interne par les fonctions commerciales de GnuCash. Les transactions impliquant ces comptes ne doivent être ni ajoutées, ni modifiées, ni supprimées autrement qu'en envoyant ou annulant une facture ou un bon ou en traitant le paiement.

Account Type	Description
Accounts Payable	Accounts Payable are used by businesses to record amounts that must be paid. Example: The business has bought something, but the business has not paid the bill until later.
Accounts Receivable	Accounts Receivable records amounts for which money has not yet been received. Example: A business has sold something and issued a bill, but the client has not payed until later.
Asset	Asset accounts are used for tracking things that are of value and can be used or sold to pay debts. (Normally a placeholder account)
Bank	The Bank account type denotes savings or checking accounts held at a bank or other financial institution. Some of these accounts may bear interest. This is also the appropriate account type for check (debit) cards, which directly withdraw payments from a checking account.

Account Type	Description
Cash	The Cash account type is used to denote the cash that you store in your wallet, shoe box, piggyback, or mattress.
Credit Card	The Credit Card account type is used to denote credit card accounts, both for cards that allow floating lines of credit (e.g. VISA, MasterCard, or Discover) and with cards that do not permit continuing balances (e.g. American Express)
Currency	Currency Accounts were used for trading currencies, but have been replaced by the Currency Transfer pane on the Transfer Funds Window (Section 6.1, "Transfer Funds Dialog Box").
Equity	Equity accounts are used to store the opening balances when you first start using GnuCash or start a new accounting period.
Expense	Any expense such as food, clothing, taxes, etc. This type is called a category in Quicken.
Income	Any income received from sources such as salary, interest, dividends, etc. This type is called a category in Quicken.
Liability	Liability accounts are used for tracking debts or financial obligations. (Normally a placeholder account)
Mutual Fund	A professionally managed portfolio of stocks and bonds or other investments divided up into shares.
Stock	A share of ownership in a corporation, which entitles its owner to all the risks and rewards that go with it.

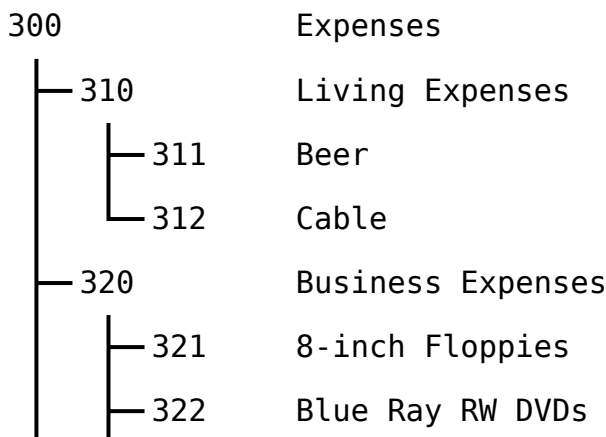
The New Account Hierarchy Setup assistant described in the first section of this help is a convenient way of setting up a set of accounts to use as a framework of account types.

When new accounts are created the available choices of account types are grayed out according to what type the parent account is. The following list contains the possible choices.

- **Accounts Payable** : All accounts except Equity, Expense and Income can be child accounts.
- **Accounts Receivable** : All accounts except Equity, Expense and Income can be child accounts.
- **Asset** : All accounts except Equity, Expense and Income can be child accounts.
- **Bank** : All accounts except Equity, Expense and Income can be child accounts.
- **Cash** : All accounts except Equity, Expense and Income can be child accounts.
- **Credit Card** : All accounts except Equity, Expense and Income can be child accounts.
- **Currency** : All accounts except Equity, Expense and Income can be child accounts.
- **Equity** : Only Equity accounts can be child accounts.
- **Expense** : Only Expense or Income accounts can be child accounts.
- **Income** : Only Expense or Income accounts can be child accounts.
- **Liability** : All accounts except Equity, Expense and Income can be child accounts.
- **Mutual Fund** : All accounts except Equity, Expense and Income can be child accounts.
- **Stock** : All accounts except Equity, Expense and Income can be child accounts.

Creating a Chart of Accounts

The Chart of Accounts is like a table of contents for your finances. The best way to conceptualize a chart of accounts is as a tree. The main branches represent entire categories or groups, while the leaves of the tree denote individual bank accounts or expense categories. When a summary report is requested, typically only the main branches are shown in the report, rather than the individual accounts. For example, a chart of accounts might look like the following:



Accounts codes

Note that accounts not only have names; they may have codes, to order the accounts. When a report is generated, the sort order is determined by the numbering. It's customary to have the leaf accounts end in non-zero digits, while parent nodes have increasing numbers of zeros.

GnuCash does not prevent duplicate numbering, although we would encourage you to avoid this. Account codes are treated as numbers in base-36, thus, if you run out of numbers, you can use the letters, a through z.

Editing a Chart of Accounts

Editing the Chart of Accounts is done within the Parent Account pane of the Edit Account dialog. It is possible to move an account to any part of the Chart of Accounts. It is recommended to keep accounts generally under the related types of accounts as described in Section 5.1, "Types of GnuCash Accounts". This helps to preserve the Chart of Accounts structure.

To move the selected account to a different parent account just select the account in the Parent Account pane. If New top level account is selected then the account will be moved to the top level.

Creating a New Account

To create a new account go to **Actions → New Account...** or click the New Toolbar icon in the Account Tree Window. The New Account dialog will be opened.

The New Account properties dialog consists of two tabs, the General tab and the Opening Balance tab.

Creating a New Account involves planning in advance several details that are used in the New Account dialog.

- What type of account is needed.
- Where it fits in the structure of the Chart of Accounts.
- If there is an Opening Balance.
- If there is a Commodity (security/currency) needed for the account.
- If online updating of the commodity price is needed.

These details are described below.

5.4.1. General Information Tab

The General tab is used to access the basic information about the account. It provides a way of connecting the account to stock information if it is one of the currency, mutual fund or stock account types. It can also be flagged as a Placeholder account. It displays if it is flagged as a Tax Related account (which is set through the Edit → Tax Report Options dialog).

There are seven fields in the Identification section of this tab.

1. **Account Name:** The name for the account such as First Bank Checking.
2. **Account Code:** The optional number code as described in Accounts codes.
3. **Description:** Optional description for the account.
4. **Security/Currency:**

The Type field in the Select Security is determined by the selection of Account Type panel in the New Account screen.

- For accounts other than Stock or Mutual Fund this should be the default currency, USD (US Dollar) or your local currency symbol. If this account is for a foreign currency then use the Select... button to choose a different currency from the currencies pull-down list.
- For Accounts containing a Stock and Mutual Fund; first select stock or mutual fund in the Account Type panel, then the Parent Account, then use the Select... button, to choose the Type (usually the exchange the security is traded on) and security from the Select Security window.

If the required security/fund is not on the list, and you have the correct Type you will need to create the security/fund. To create a commodity for mutual fund and stock accounts select the New... button in the Select Security screen, to bring up the New Security: screen. The options are described in detail in the Security Editor Section 8.7, "Security Editor" section. Fill in a name, symbol and type and Close to create the security. After the security is created select the Type: (usually the exchange the security is traded on) and

the name in the Currency/security: drop down list and Close the screen.

5. **Smallest Fraction:** The smallest fraction that will be tracked.
6. **Account Color:** The color to assign to the account's register tab. Click on the color button to open the Pick a Color screen. To reset the account color click the Default button.
7. **Notes:** This is a free form text box that can be used for any additional notes about the account.

Below the panes are 3 check-boxes: one to show if the account is Tax Related, one to mark the account as a Placeholder, and one to mark an account Hidden.

The Tax Related check-box means that an account has been flagged to be included in the Tax Schedule Report. This flag is only displayed on the Edit Account dialog and is set in the Income Tax Information dialog (Edit → Tax Report Options). For related reports see the examples like Tax Schedule Report and TXF Export in (Section 9.3.7, "Country Specific Reports").

The Placeholder check-box sets an account to read-only status and prevents the addition of transaction data to the account.

Setting an account to Placeholder will also hide that account in the pop-up account list in a register. Sub-accounts to the placeholder account will still display in the pop-up, however.

The Hidden check box hides an account (and any sub-accounts) in the account tree. To reset this option, you will first need to open the View → Filter By... dialog for the account tree and check the Show hidden accounts option. Doing so will allow you to select the account and reopen this dialog.

Hidden accounts still appear in the pop-up account list in a register. To remove an account from this pop-up account list as well, check the Placeholder check box.

Below these checkboxes is a pane that contains a list of Account Types. Select a type from the descriptions in Section 5.1, "Types of GnuCash Accounts".

The next pane contains an account tree to choose a Parent Account. To create a new account tree select New top level account.

The available choices in the Account Type pane depends on the selected account in the Parent Account pane. For example if the Parent Account is Assets you will see only Equity in the Account Type pane. This is to help maintain a proper account structure for the Chart of Accounts.

5.4.2. Steps to enable Online Quotes updating

1. GnuCash uses an external tool to retrieve online courses. This tool is a Perl module called Finance::Quote and must be installed independently of GnuCash on your computer.

The installation of Finance::Quote is described under Section 11.2, "Installing Finance::Quote".

2. Create the Account for the mutual fund or stock with it listed in the Security/Currency field, as described above.

When creating these accounts it is a good time to create income accounts to track dividends, capital gains (long and short) and expense account(s) for tracking commissions and losses (if you track losses as expenses).

3. Create the mutual fund or stock with either the Security Editor for existing stock/funds or the New Security/Currency dialog for a new stock/fund.

Select Get Online Quotes, Type of Quote Source and Timezone.

Online currency quotes require that the check-box for Online quotes and the timezone be selected in the Security screen and the Security Editor check-box for "get quote" box is checked for those currencies that are to be downloaded.

1. Get Online Quotes This check-box is to enable this security/fund to have quotes downloaded from an online source.
2. Type of Quote Source use the radio buttons to select the type of source for the Online quotes. Multiple: quote sources like "Europe" should be used if fail-over to multiple sites are desirable. Single: selections will only return information from the specified source.

After selecting the type of source for price quotes, select a quote source from the pull-down menu. For details on currently supported sources see Section A.1, "Finance::Quote Sources".

Note that Yahoo will provide price quotes for many mutual funds including Fidelity, T.Rowe Price and Vanguard, and that the quoted prices at Yahoo should be identical to those that may be found at the source sites.

If you are outside the US and use one of the different Yahoo sources or multiple sources containing Yahoo, you should append the market code for the security such as PA for Paris, BE for Berlin, etc. Example: 12150.PA (a Peugeot security in the Paris market). Table A.4, "Yahoo Codes for Exchanges and Markets" below lists suffixes for various markets around the world.

Pseudo-symbols for TIAA-CREF funds are listed in table Table A.5, "Pseudo-symbols that can be used for TIAA-CREF quotes".

3. Timezone for these quotes: Select the timezone for the source of the online quotes you are receiving. For example, Yahoo normally quotes Eastern timezone, so choose America/New York if you use that quote source.
4. Select a commodity to the Price Editor.
5. Select Get Quotes in the Price Editor.
6. Check the latest price for the selected security.

5.4.3. Opening Balance tab

The Opening Balance tab is visible only when creating a new account, and is disabled for Stock and Mutual Fund accounts. In the latter case, opening balances must be created by hand. Please see Section 8.5.1 in the Tutorial and Concepts Guide for instructions if you need to create an opening balance in a Stock or Mutual Fund account. It is used to record the beginning balance for an account. This allows it to be used for two different scenarios. If using GnuCash for the first time to record transactions, it can be used as a beginning balance. If the accounts in use are closed at the end of a period and new accounts are created, it is used to close and carry balances forward.

There are three panes in this tab.

1. The top pane contains the Balance Information.
 1. Balance: The balance to start the account with.
 2. Date: The date the opening balance should be recorded.
2. The next pane is the Transfer Type pane.
 1. Use Opening Balances Equity account: This transfers the opening balance for the account from a standard Equity account called Opening Balances.
 2. Select Transfer Account: This enables the pane below so a different account can be used to transfer the opening balance.
3. The last pane is the Transfer Account pane. Select the account to use for opening balances from the list of accounts in this pane.

Editing an Account

The Edit Account dialog consists of just the General tab. This tab has the same information that was described in Section 5.4, "Creating a New Account". To access the Edit Account dialog go to Edit → Edit Account (Ctrl+E) or click the Edit Toolbar icon in the Account Tree Window.

Renumbering Subaccounts

Use Renumber Subaccounts to rewrite the account codes for all children of the

current account. For example, you have the following account structure:

Code	Name
10	Colors
10-1	Red
10-2	Orange
10-3	Yellow.
10-4	Blue
10-5	Violet

You now need to add the “Green” account, but you want it to sort between the Yellow and Blue accounts. Instead of having to manually renumber all the accounts starting with Blue, you can use the Renumber subaccount command on the Colors account. In the pop-up dialog the prefix value should default to “10”, the account code for the colors account. If you set an interval value of “5” and click Renumber you will end up with the following account structure:

Code	Name
10	Colors
10-05	Red
10-10	Orange
10-15	Yellow.
10-20	Blue
10-25	Violet

Now you have room in the account code numbering space to add the Green account with an account code to force the proper ordering.

Code	Name
10	Colors
10-05	Red
10-10	Orange
10-15	Yellow.
10-18	Green
10-20	Blue
10-25	Violet

Deleting an Account

Deleting an Account means removing all transaction information and information about this account from the file. This cannot be undone. You will be prompted to verify that you wish to remove the account. If the account still contains transaction information you will be warned that this account contains transactions.

A side effect of removing an account that contains transactions is that you will end up with unbalanced accounts. This will be indicated in the account by a gray check-box next to the debit and credit amounts. You can automatically repair these

unbalanced accounts by using the Actions → Check & Repair menu. This will automatically assign the unbalanced amounts to a new account named Imbalance.

Rapprochement d'un compte avec un relevé

Le rapprochement des comptes dans GnuCash avec les relevés d'une banque ou d'une autre institution permet de vérifier les transactions et le solde des comptes. Il permet aussi de suivre les chèques non encaissés et autres transactions en cours.

Le rapprochement se fait en deux boîtes de dialogue : la boîte de dialogue « Informations de rapprochement » puis la fenêtre « Réconcilier » qui permettent la saisie et la mise à jour des informations de compte pendant le rapprochement.

La fenêtre de rapprochement est accessible à partir de la fenêtre de l'arbre des comptes ou de la fenêtre du registre des comptes par Actions → Rapprocher... ou avec le raccourci Alt+A, R.

The Summary Bar at the bottom of the Account Register Window indicates the amounts of Present (Balance), Future (Balance), Cleared (Transactions), Reconciled (Transactions) and Projected Minimum. Online account information can be used to mark which transactions the bank has processed by changing the R (reconciliation status) column in the register from n (new) to c (cleared). The bank statement is then used with the Reconcile window to reconcile the account which changes the R field to y (reconciled). Le résumé en bas de la fenêtre du registre des comptes indique les montants du solde actuel, du solde futur, des opérations compensées, des opérations rapprochées et du minimum prévu.

Les informations en ligne permettent de marquer les transactions que la banque a traitées en faisant passer la colonne R à n (nouveau) puis à c (compensé).

La fenêtre de rapprochement permet ensuite d'utiliser l'extrait de compte pour rapprocher le compte, ce qui fait passer le champ R à y (rapproché).

1. -
2. -
3. -
4. -
5. 5. Configuration, modification et utilisation des comptes
6. -
7. -
8. 8. Rapprochement d'un compte avec un relevé
 1. **Informations de rapprochement**
 2. **Reconcile**

Informations de rapprochement

La boîte de dialogue **Informations de rapprochement** permet de saisir :

1. la date, le solde initial (à partir du dernier rapprochement) et le solde final du relevé.
2. La case à cocher **Inclure les sous-comptes** indique que un ou plusieurs sous-comptes sont utilisés pour suivre le compte que vous rapprochez.
3. Le bouton **Saisir le paiement d'intérêts** permet d'ajouter une transaction pour le paiement d'intérêts (voir [Paiement d'intérêts](#)). Si cette option est sélectionnée, une boîte de dialogue permet d'ajouter le paiement d'intérêts au compte.

Le bouton **Saisir le paiement des intérêts** ne s'affiche que si vous rapprochez un compte bancaire.

4. Une fois saisies les données pertinentes, appuyez sur **OK** pour accéder à la boîte de dialogue **Rapprocher** ou sur **Annuler** pour annuler le processus de rapprochement.

Paiement d'intérêts

La boîte de dialogue de paiement des intérêts comporte trois volets.

En bas, le bouton **Pas de paiement automatique d'intérêts pour ce compte** ferme le dialogue.

1. **volet supérieur** : informations de paiement
 1. **Montant brut** : montant du paiement des intérêts.
 2. **Date** : date de paiement des intérêts
 3. **Num** : un numéro pour la transaction (facultatif).
 4. **Description** : description informative pour la transaction.
 5. **Mémo** : note sur la transaction (facultatif).
2. **volet de rapprochement des comptes** : met en surbrillance dans l'arborescence le compte vers lequel ou à partir duquel le paiement d'intérêts sera effectué.
3. volet **Paiement depuis** : liste de comptes où vous pouvez sélectionner le compte source.

Dans le cas d'un compte de crédit ou de

prêt, le paiement se fait généralement à partir d'un compte de dépenses.

Dans le cas d'un compte chèque ou d'un compte d'épargne, le paiement se fait généralement à partir d'un compte de revenus.

La case à cocher **Afficher les revenus et les dépenses** permet d'afficher ou de masquer les comptes de revenus et de dépenses.

Sélectionnez OK pour saisir la transaction des intérêts (ou Annuler le paiement pour revenir à l'écran de rapprochement initial.

Rapprochement

Pour une description détaillée, voir [rapprochement](#).

La boîte de dialogue de rapprochement permet de faire correspondre le relevé aux données de GnuCash pour chaque transaction. Elle a trois volets : Fonds entrants à gauche, Fonds sortants à droite et un volet solde ¹⁾

Pour trier les transactions répertoriées avec un critère préféré, cliquez sur l'en-tête de colonne correspondant. Chaque clic inverse l'ordre de tri.

1. Les volets **Fonds entrants** et **Fonds sortants** montrent les dépôts non rapprochés sur le compte. Les deux volets sont composés de cinq colonnes
 1. **Date** : date de la transaction non rapprochée.
 2. **Num** : numéro de la transaction non rapprochée.
 3. **Description** : description de la transaction non rapprochée.
 4. **Montant** : montant de la transaction non rapprochée.
 5. **R** : Cette case à cocher indique si la transaction sera rapprochée une fois effectuée. Pour marquer une transaction comme rapprochée, cliquez dessus pour faire apparaître une coche dans la colonne R.

Pour basculer l'état de rapprochement de toutes les transactions dans un volet, cliquez sur une transaction dans ce volet et cliquez sur Ctrl+A suivi d'un Espace.

Sous chaque volet, s'affiche le total des transactions rapprochées.

2. Le **volet des soldes** présente un résumé des soldes utilisés dans le rapprochement.
 1. **Date du relevé** : La date figurant sur les informations de rapprochement.
 2. **Solde de départ** : Le solde final du dernier rapprochement.
 3. **Solde de clôture** : Le solde saisi à partir du relevé.
 4. **Solde rapproché** : Le solde des transactions sélectionnées.
 5. **Différence** : La différence entre le solde rapproché et le solde de clôture.

Dans les volets Fonds entrants et Fonds sortants, les opérations non rapprochées peuvent être modifiées au moyen des menus et de la barre d'outils pour accéder aux informations sur les comptes et les opérations : on peut créer une nouvelle transaction, modifier une transaction sélectionnée, ajouter une transaction de solde (du même montant que celui de la différence dans le panneau de solde), ou supprimer l'opération sélectionnée.

- **Pour modifier** une opération de la liste, double-cliquez dessus. Vous pouvez aussi ouvrir le registre du compte à rapprocher en appuyant sur l'icône Ouvrir.
- **Pour reporter** le rapprochement à une date ultérieure, utilisez l'élément de menu Rapprocher → Reporter (raccourci `Ct r l + P`) ou appuyez sur l'icône Reporter.
- **Pour annuler** le rapprochement, utilisez l'élément de menu Rapprocher ► Annuler ou appuyez sur l'icône Annuler.

Toutes ces commandes sont disponibles dans le menu de la boîte de dialogue Rapprocher.

1. **Sélectionnez chaque transaction non rapprochée retrouvée sur le relevé** pour faire apparaître une coche verte dans la colonne R. Le volet Solde change pour refléter les transactions pointées jusqu'à ce que le solde de clôture soit égal au solde rapproché et que la différence soit nulle.
2. Cliquez sur Terminer ou le menu **Rapprocher → Terminer** (ou `Ct r l + F`) pour terminer le processus de rapprochement.

Voir aussi

- **(en)**

<https://www.gnucash.org/viewdoc.phtml?rev=4&lang=C&doc=help>

Basé sur « *Setting Up, Editing & Working with Accounts* » par gnucash.

1)

Si l'option **Utiliser les libellés classiques de comptabilité** est activée dans les préférences/Comptes, les volets se nommeront Débits et Crédits au lieu de Fonds entrants et Fonds sortants

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