Athena Accounting

User Manual

Version 1.0.0-rc.1 · AthenaLab

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AI-first Malaysian double-entry accounting & e-Invoice

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An AI-first, double-entry accounting and e-Invoice (MyInvois) platform for Malaysian businesses. This manual is written for **small-business owners**, not accountants — every chapter assumes no prior bookkeeping knowledge and explains the "why," not just the "click here."

> **Core principle, stated once and true everywhere in this manual:** Athena's AI **prepares** your bookkeeping. A **human always reviews and approves** before anything posts to your books. The AI never silently posts a transaction, submits an e-Invoice, or changes a number on its own.

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Chapter 1: Welcome & core concepts

What Athena Accounting is

Athena Accounting is a full **double-entry accounting** system — the same underlying discipline professional accountants use — wrapped in an interface built for people who are not accountants. It adds Malaysian **SST tax** handling and **MyInvois e-Invoice** submission on top, and layers **AI assistance** throughout so you spend less time on data entry and more time running your business.

The one rule that matters most

> **AI prepares. Humans approve. Nothing posts itself.**

Every AI feature in this product — document extraction, journal suggestions, draft invoices, the AI Bookkeeper's task queue — produces a **draft**. A draft is not yet part of your books. It becomes part of your books only when a person with the right permission reviews it and takes a deliberate **Approve** (and, for accounting entries, **Post**) action. If you never see this manual mention "the AI posted X automatically," that's because it's never true — anywhere in this product.

Why double-entry, and why it protects you

In double-entry accounting, every transaction affects at least two accounts, and debits always equal credits. This isn't bureaucracy — it's a built-in error-detection system. If your books don't balance, something is wrong, and Athena will tell you before you can pretend otherwise. The **Trial Balance** report (Chapter 3) is where you see this balance for yourself at any time.

The Draft → Approved → Posted lifecycle

Journals, sales invoices, and supplier bills all move through the same three states:

State	Meaning	Can you edit it?
Draft	Prepared but not final — by a human or by AI	Freely, or discard it
Approved	Reviewed and signed off	No — but not yet in the ledger
Posted	Permanently recorded, with a journal number	No — correct with a **reversal**, never a silent edit

A **Posted** entry can be **Reversed** — which creates a new, opposite entry rather than erasing the original. This is what makes your books **auditable**: anyone can trace exactly what happened and when, even when mistakes get corrected.

Two apps, one system

- `/app` — the desktop web application, for full-featured day-to-day

use on a laptop or desktop.

- `/m` — the mobile Progressive Web App (PWA), installable to your

phone's home screen, with offline support and camera receipt capture. Same login, same data, always in sync. See Chapter 17.

!Athena Accounting desktop dashboard *Caption: the desktop dashboard at `/app` — Money In/Out tiles, Current Profit, an income-vs-expense chart, financial position summary, and Recent Activity, in AthenaLab teal branding.*

Chapter 2: Getting started

2.1 Logging in

1. Go to your Athena Accounting URL and add `/app` (e.g.

`https://accounts.yourcompany.com/app`).

1. Enter your email and password and select **Log in**.
2. If this is a fresh install, use the demo administrator login

(`admin@athenalab.com` / `AthenaLab2026!`) and **change the password immediately** in **Settings → My Profile**.

2.2 First-time company setup (onboarding wizard)

New organisations are guided through an onboarding wizard:

1. Company name, registration number, and base currency (MYR by default).
2. Option to install the **starter chart of accounts** — recommended for

almost everyone.

1. Your subscription plan (starts as a 14-day Free Trial unless your

administrator chose otherwise — see Chapter 15).

1. Select **Finish setup**.

2.3 Understanding the navigation

The left-hand navigation groups features to match how you actually work:

Group	Contains
Dashboard	Your plain-language overview
Accounts / Journals / Reports	The accounting core (Chapter 3)
Customers / Suppliers / Sales / Purchases / Payments	Sales & purchases (Chapter 4)
Documents / AI Workspace	AI document intake and the AI Bookkeeper (Chapters 5, 12)
Tax / MyInvois	Tax configuration and e-Invoice (Chapter 6)
Bank	Statement import & reconciliation (Chapter 7)
Assets	Fixed asset register & depreciation (Chapter 8)
AI CFO / Ask Athena / Forecast	Intelligence features (Chapters 9–11)
Command Centre	The executive cockpit (Chapter 13)
Enterprise	Multi-company (Chapter 18, if enabled)
Settings	Team, billing, branding, security, developer, company (Chapters 14–16, 19–20)

2.4 Your profile & password

Settings → My Profile lets you update your name, email, and password at any time. Changing your password logs out any other active sessions for your account, on purpose (see `docs/TROUBLESHOOTING_GUIDE.md` if this surprises you).

Chapter 3: Accounting core

The foundation everything else builds on: your chart of accounts, accounting periods, journals, and the two core reports.

3.1 Chart of accounts

Your chart of accounts is the list of categories your money moves through, organised into five **account types**:

Type	Examples	Increases with
Asset	Cash at Bank, Trade Receivables, Fixed Assets	Debit
Liability	Trade Payables, Loans, SST Payable	Credit
Equity	Owner's Capital, Retained Earnings	Credit
Revenue	Sales Revenue, Service Income	Credit
Expense	Rent, Salaries, Office Supplies	Debit

To add an account: go to **Accounts** → **New Account**, choose its type, give it a code and name, and save.

!Chart of accounts screen *Caption: the Accounts screen grouped by ASSET/LIABILITY/EQUITY/REVENUE/ EXPENSE with a New Account button.*

> **Tip:** If you installed the starter chart during onboarding, you probably don't need to add anything for months. Add an account only when an existing one genuinely doesn't fit (e.g. a new revenue stream).

3.2 Accounting periods

A **period** is normally a calendar month. Periods can be **open** (new postings allowed) or **locked** (closed for reporting — new postings rejected). Lock a period after you've finished reviewing it (e.g. after month-end close) to protect its figures from being changed later.

To lock/unlock a period: Accounts → **Periods**, select the period, choose **Lock** or **Reopen**. Reopening is deliberate and audited — use it sparingly.

3.3 Journals and the posting engine

A **journal** is the raw unit of double-entry accounting: a set of debit and credit lines that must balance to zero. Most of the time you won't create journals by hand — invoices, bills, and payments create them for you automatically — but you can create one directly for adjustments.

To create a manual journal:

1. Go to **Journals** → **New Journal**.
2. Enter a description and date.
3. Add debit and credit lines against accounts until the total debits equal

total credits (Athena shows you the running difference — it must be zero to save).

1. Select **Save as Draft**.
2. Open the draft, select **Approve**, then **Post**.

!New journal entry *Caption: the New Journal screen — description, date, debit/credit line grid with a running balance indicator that must reach zero before saving.*

> **Only one posting engine exists in Athena** — every module (invoices, bills, payments, depreciation, AI Bookkeeper suggestions) ultimately posts through this same transactional engine. There is no back door that skips validation.

To reverse a posted journal: open it, select **Reverse**. Athena creates a new journal with the opposite debits/credits, dated today (or a date you choose), and links it to the original for a clean audit trail.

3.4 Trial Balance

Reports → **Trial Balance** lists every account with its debit or credit balance as of a chosen date. Total debits must equal total credits — if they don't, something is architecturally wrong (this should never happen in normal use; contact support immediately if you ever see it).

3.5 General Ledger

Reports → **General Ledger** shows every posted transaction for a chosen account over a date range — the detailed trail behind any Trial Balance number. Use it to answer "where did this balance come from?"

!Trial Balance report *Caption: the Trial Balance report — accounts listed with debit/credit columns and a balanced total row.*

Chapter 4: Sales & purchases

Customers, suppliers, quotations, invoices, bills, and payments — the day-to-day commercial activity of your business.

4.1 Customers & suppliers

Customers → **New Customer**: name, contact details, billing address, and (for MyInvois) their **TIN** (Tax Identification Number). **Suppliers** → **New Supplier** is the mirror image for the businesses you buy from.

4.2 Full workflow: Customer → Quotation → Invoice → Payment

This is the core sales loop most small businesses use every week.

Step 1 — Add the customer (skip if they already exist): **Customers** → **New Customer** → fill in details → **Save**.

Step 2 — Create a quotation (optional but recommended for larger deals):

1. **Sales Quotations** → **New Quotation**.
2. Choose the customer, add line items (description, quantity, unit price,

tax code), and an expiry date.

1. **Save as Draft**, then **Send** (or mark **Approved**) once the

customer has agreed.

!Sales quotation *Caption: the New Sales Quotation screen — customer, line items, expiry date, Save as Draft button.*

Step 3 — Convert to a Sales Invoice:

1. Open the approved quotation and select **Convert to Invoice** (or

create a new invoice directly from **Sales Invoices** → **New Invoice** if you skipped quoting).

1. Review the pre-filled line items and totals.

2 **Save as Draft.**
3 Review, then **Approve**, then **Post**. The invoice now has a

permanent number and appears in your ledger and Receivables.

Step 4 — Record the payment when it arrives:

1 **Customer Payments** → **New Payment.**
2 Choose the customer, amount, date, and the bank/cash account it landed

in.

1 **Allocate** the payment against the open invoice — Athena suggests the

matching invoice automatically when the amount lines up.

1 **Save.** The invoice's outstanding balance updates immediately; a

fully allocated invoice shows as **Paid**.

!Payment allocation *Caption: the New Customer Payment screen with the amount allocated against the open invoice, showing the invoice's remaining balance drop to zero.*

> **Tip:** A payment can be split across multiple invoices, or one invoice can receive several partial payments over time — allocation handles both.

4.3 The purchase side: Supplier Bills & Payments

The mirror workflow for money going out:

1 **Supplier Bills** → **New Bill** (or let AI draft one from an uploaded

supplier invoice — see Chapter 5) → line items → **Save as Draft** → **Approve** → **Post**.

1 **Supplier Payments** → **New Payment** → choose supplier, amount, account

→ **Allocate** against the open bill → **Save**.

4.4 Receivables & Payables Ageing

Reports → **Receivables Ageing** buckets what customers owe you by how overdue it is (e.g. Current, 1–30, 31–60, 61–90, 90+ days). **Payables Ageing** does the same for what you owe suppliers. Both are **read-only, historical, as-of-a-chosen-date** reports — perfect for a Monday-morning "who do I need to chase" check.

!Receivables ageing report *Caption: the Receivables Ageing report — customers listed with amounts in Current / 1-30 / 31-60 / 61-90 / 90+ day buckets and a total row.*

Chapter 5: AI document intake

Let AI do the typing for you — upload a photo or PDF of a receipt or bill, review what it read, and turn it into a draft in a couple of clicks.

5.1 What it does (and doesn't do)

Athena's AI reads a document you upload and **extracts** the useful fields — vendor, date, amount, tax, line items. You then go through a **mandatory human review** step to confirm or correct those fields. Only after your review does Athena create a **draft** Supplier Bill, Expense, or Sales Invoice — never posted, never approved, until you say so.

The AI also **learns per-organisation**: it remembers patterns specific to your business (e.g. "invoices from this vendor go to Office Supplies") to make future suggestions more accurate over time — a deterministic, explainable memory, not a black-box model retraining itself.

5.2 Full workflow: Upload a receipt → AI extract → review → draft bill → approve → post

Step 1 — Upload:

1. Go to **Documents** → **Upload** (or the **AI Document Workspace** inbox).
2. Drag in a **PDF, JPG, or PNG** of the receipt or bill — a phone photo is

fine.

1. Athena stores it securely and queues it for AI extraction.

!Document upload screen *Caption: the Documents → Upload screen with a drag-and-drop area accepting PDF/JPG/PNG, and a list of recently uploaded documents with their status.*

Step 2 — AI extraction (automatic):

The document moves to **Processing**, then **Ready for review** once extraction finishes — usually within moments.

Step 3 — Human review (mandatory):

1. Open the document from the **AI Document Workspace** inbox.
2. Athena shows the extracted fields (vendor, date, amount, tax code, line

items) side-by-side with the original document image/PDF.

1. Correct anything that's wrong — extraction is a first draft of the

data, not just the accounting entry.

1. Select **Confirm**.

!Document review screen *Caption: the AI Document Workspace review screen — the uploaded receipt on the left, extracted fields (vendor, date, amount, tax code) on the right for the user to confirm or correct.*

Step 4 — Draft creation:

Based on the document type, Athena proposes a **draft** Supplier Bill, Expense, or Sales Invoice, with the account and party already suggested (and matched to an existing supplier/customer where possible).

Step 5 — Approve and post:

1. Open the draft (it behaves exactly like any manually created draft —

see Chapter 4).

1. Review the account, amounts, and tax one more time.
2. **Approve**, then **Post.**

> At no point in this five-step flow did the AI post anything. Steps 3 and 5 are both deliberate human actions.

5.3 The AI Document Workspace

Beyond single-document upload, the workspace gives you:

- **Inbox** — everything awaiting review, oldest first.
- **Queues** — filter by document type or status.
- **Duplicate detection** — Athena flags a document that looks like one

you've already uploaded (deterministic matching, not guesswork) so you don't double-book an expense.

- **Bulk review** — confirm several similar documents faster.
- **Search & filter, timelines, and archive** — find and audit past

uploads.

!AI Document Workspace inbox *Caption: the AI Document Workspace — inbox list with status badges (Pending/Ready for Review/Duplicate/Archived), a queue filter sidebar, and bulk-select checkboxes.*

Chapter 6: Tax & e-Invoice (MyInvois)

6.1 Tax configuration

Settings → **Tax** is where you define your **SST tax codes** (e.g. Standard Rate, Zero-Rated, Exempt) once. Every sales invoice, supplier bill, and expense uses the **same deterministic tax engine** and the same codes, so tax treatment is always consistent — no risk of one invoice calculating tax differently from another.

6.2 What MyInvois is

MyInvois is Malaysia's national e-Invoice system, run by LHDN (the Inland Revenue Board). Depending on your business's LHDN e-Invoice timeline, you may be required to submit invoices electronically. Athena's MyInvois integration handles the technical side: authentication, formatting, submission, and status tracking.

6.3 Setting up the connection

1. Go to **Settings** → **MyInvois**.
2. Choose your **environment**: **sandbox** (safe for testing, never

reaches real LHDN systems) or **production**.

1. Enter your MyInvois credentials (OAuth client details) as provided by

LHDN/your onboarding.

1. Enter your organisation's **TIN**; Athena validates it against MyInvois.
2. Select **Test connection** to confirm everything is wired up correctly.

> **Warning:** Always set up and test in **sandbox** first. Only switch to **production** once you've completed `docs/COMPLIANCE_CHECKLIST.md` with a qualified adviser.

6.4 Full workflow: Submit an e-Invoice

1. Post a Sales Invoice as usual (Chapter 4) — make sure the customer's

TIN is on file, and line items have the correct tax codes.

1. Open the posted invoice and select **Submit to MyInvois**.
2. Athena maps the invoice to the required **UBL format** using the same

tax data already calculated for the invoice — nothing is recalculated differently for MyInvois.

1 The submission enters the **queue** and shows as **Pending**, then

updates to **Accepted**, **Rejected**, or **Failed** as LHDN responds.

1 Once **Accepted**, a **QR code** is generated from the validated

submission — printable on the customer-facing invoice.

!MyInvois submission screen *Caption: a posted invoice's MyInvois panel — Submit button, current status badge, and the accepted submission's QR code once available.*

If a submission needs cancelling: open it from the MyInvois compliance dashboard and select **Cancel**, providing a reason — this follows LHDN's cancellation window rules, not an arbitrary "undo."

6.5 Retries, dead-letter queue & the compliance dashboard

Transient failures (network hiccups, momentary LHDN unavailability) are retried **automatically with exponential backoff** — you don't need to do anything. A submission that keeps failing after repeated retries lands in the **dead-letter queue**, visible on the **MyInvois compliance dashboard**, where nothing is lost: review the classified error (validation / authentication / certificate / server / network / rate-limit), fix the cause, and **resubmit**.

!MyInvois compliance dashboard *Caption: the MyInvois compliance dashboard — submission volume, status breakdown, and a dead-letter list with per-item Resubmit buttons.*

> See `docs/TROUBLESHOOTING_GUIDE.md` §6 for a full symptom-by-symptom guide to submission failures.

Chapter 7: Bank

Import your bank statements, let Athena suggest matches against your ledger, and reconcile with confidence.

7.1 Bank accounts

Bank → **Accounts** → **New Bank Account**: name, account number, currency, and the ledger account it corresponds to (usually an Asset account like "Cash at Bank — Maybank").

7.2 Full workflow: Import a statement → reconcile

Step 1 — Import:

1 **Bank** → **Statements** → **Import**.
2 Choose the bank account and upload a statement file — **CSV, OFX, or

CAMT.053**, whichever your bank provides.

1 For CSV, confirm the **column mapping** (date, description, amount,

reference) matches your bank's export layout.

1 Select **Import.** Transactions appear in the bank account's unmatched

list.

!Bank statement import *Caption: the Bank → Statements → Import screen — file upload, bank account picker, and a CSV column-mapping preview table.*

Step 2 — Review suggested matches:

1. Open **Bank** → **Reconciliation** for the account.
2. Athena's **deterministic matching engine** suggests likely matches

between imported transactions and your posted invoices/bills/payments (by amount, date proximity, and reference). This is **suggest-only — it never auto-posts or auto-confirms a match.**

1. Review each suggestion; select **Confirm match** for correct ones, or

Search to find the right counterpart manually if the suggestion is wrong or missing.

!Bank reconciliation screen *Caption: the Bank Reconciliation dashboard — imported transactions on one side, suggested ledger matches on the other, with Confirm/Search actions and a running "outstanding items" count.*

Step 3 — Handle the unmatched:

- **No matching ledger entry exists yet** (e.g. a bank fee you haven't

recorded): create a new expense/journal directly from the reconciliation screen.

- **Split transaction** (one bank line covers two invoices, or vice versa):

use **Split** to allocate correctly.

Step 4 — Set up bank rules (optional, saves time going forward):

Bank → **Rules** → **New Rule**: e.g. "any transaction from 'ABC SDN BHD' with a positive amount → suggest matching to Customer X's invoices." Rules only ever affect future *suggestions* — they still require your confirmation.

Step 5 — Confirm the reconciliation:

Once every imported transaction is matched or otherwise resolved, the account's reconciled balance should equal your actual bank balance. The dashboard shows this clearly with a green "reconciled" state.

> **Tip:** Reconcile weekly if you can — small mismatches are far easier to spot and fix a week later than three months later.

Chapter 8: Fixed assets

Track equipment, vehicles, furniture, and other assets your business owns, and let Athena calculate depreciation for you.

8.1 The asset register

Assets → **New Asset**: name, category (e.g. "Computer Equipment", "Vehicles" — you can define your own categories), purchase date, cost, and depreciation method (**straight-line** or **declining balance**), plus a useful life and residual value.

8.2 Depreciation

Depreciation runs through a **deterministic engine** — the same straight-line or declining-balance math every time, never below the asset's residual value. Running depreciation for a period produces a **draft journal** (debiting a depreciation expense account, crediting accumulated depreciation) that you review and post like any other journal.

To run depreciation: Assets → **Run Depreciation**, choose the period, review the proposed draft journal(s), then **Approve** and **Post**.

8.3 Disposals, write-offs, and transfers

When you sell, scrap, or transfer an asset, use **Assets** → **[asset]** → **Dispose** (or **Transfer**) to record it — this produces the appropriate draft journal (recognising any gain/loss on disposal) for your review and approval, exactly like every other posting in Athena.

!Fixed asset register *Caption: the Assets register — list of assets with category, cost, accumulated depreciation, and net book value columns.*

Chapter 9: AI CFO

A read-only intelligence layer that turns your posted numbers into plain- language insight — without ever touching a single record.

9.1 What it shows

- **Deterministic KPIs** — revenue, expenses, profit margin, cash

position, and more, calculated directly from your posted ledger.

- **A weighted business-health score** — one number summarising overall

financial health, with the factors behind it shown transparently.

- **Insights & recommendations** — plain-language observations ("expenses

grew faster than revenue this month") grounded entirely in your actual data.

- **Explain-a-number** — click any KPI to see exactly which transactions

and accounts produced it.

- **Weekly/monthly summaries** — a digestible recap you can read in a

minute.

9.2 Full workflow: Run the AI CFO

1. Go to **AI CFO** in the navigation.
2. The dashboard loads automatically with your current KPIs and health

score — there's no "run" button because it's always live over your posted data.

1. Select any KPI tile to **Explain this number** — Athena shows the

underlying transactions and accounts.

1. Read the **Insights** panel for AI-narrated observations; each one links

back to the figures it's based on.

1. Switch to **Weekly** or **Monthly** view for a period-based summary.

!AI CFO executive dashboard *Caption: the AI CFO dashboard — KPI tiles, a business-health score gauge, an Insights panel with linked source figures, and a weekly/monthly summary toggle.*

> **AI CFO never changes any record.** It is purely a lens over your already-posted data — think of it as a very fast, very literal financial analyst who never touches your books.

Chapter 10: Ask Athena

Ask questions about your own numbers in plain English and get grounded answers with sources — like having a bookkeeper on call.

10.1 What it can (and can't) do

Ask Athena answers questions **strictly from your own posted data** — for example, "what did I spend on rent last quarter?" or "who are my top five customers by revenue this year?" Every answer comes with **source references** you can click to see exactly where the number came from.

It is **strictly read-only**: it cannot create, edit, approve, submit, or post anything, no matter how the question is phrased.

10.2 Full workflow: Ask a question

1. Go to **Ask Athena**.
2. Type your question in plain language (e.g. "How much do customers owe

me right now?").

1. Athena's deterministic intent router matches your question to the right

retrieval over existing services and answers with a **grounded** response — no invented numbers.

1. Select any figure in the answer to **drill down** to the underlying

report or transaction list.

1. Save useful questions for quick reuse, or pick from **suggested

questions** if you're not sure what to ask.

!Ask Athena conversation *Caption: the Ask Athena chat interface — a question typed in, a grounded answer with an inline source-reference chip, and a "view source" drill-down link.*

> **Privacy note:** Prompts and responses are **never stored** — only metadata (that a question was asked, by whom, when) for audit purposes.

Chapter 11: Forecasting & budgeting

Plan ahead with budgets, variance tracking, and deterministic forecasts — completely isolated from your actual ledger, so planning never risks your books.

11.1 Budgets

Forecast → **Budgets** → **New Budget**: create a **versioned** budget (Draft → Approved → Archived; only one version is **active** at a time) by account and period. Approve it when ready.

11.2 Budget vs. actual

Forecast → **Variance** compares your active budget against actual posted figures, account by account and period by period, showing over/under variance clearly.

11.3 Full workflow: Run a forecast

1. Go to **Forecast** → **Forecast**.
2. Choose what to forecast — **revenue, expense, profit, or cash** (plus

receivable/payable/asset/tax forecasts for deeper planning).

1. Athena's **deterministic forecast engine** projects forward from your

historical posted data — every projection is explainable, not a black box.

1. Review the projection chart and the plain-language explanation behind

it.

!Forecast dashboard *Caption: the Forecast dashboard — a projected revenue/expense/profit/cash chart with a confidence band, and an explanation panel describing the basis for the projection.*

11.4 Scenario / what-if analysis

Forecast → **Scenarios**: run **best / expected / worst** case variants, or define your own custom variables (e.g. "what if I hire two more staff?") and see the projected impact side-by-side.

> **Forecasting never touches your ledger.** No forecast, budget, or scenario ever creates, edits, posts, or modifies an accounting transaction. It's a planning layer that reads from — and only from — your real posted history.

Chapter 12: AI Bookkeeper

A dedicated AI workspace that prepares suggestions across your books, with a task queue you review and approve.

12.1 How it works

The AI Bookkeeper continuously (or on-demand) reviews your data and prepares **suggestions** — journal entries, new accounts, party matches, or tax treatments — each with:

- **Why** — the reasoning behind the suggestion.
- **Evidence** — the specific data it's based on.
- **Confidence** — how sure the AI is.
- **Learning basis** — whether it's drawing on your organisation's learned

patterns (Chapter 5.1).

12.2 The task queue

AI Bookkeeper → **Workspace** shows a queue of suggestions moving through **pending** → **running** → **completed/failed**, each retryable, prioritisable, and cancellable. **Exception flags** highlight anything unusual that needs extra attention (e.g. an amount far outside a vendor's normal range).

12.3 Approving a suggestion

1. Open a suggestion from the workspace queue.
2. Read the why/evidence/confidence panel.

3. Choose **Approve**, **Reject**, or **Edit then approve**.
4. If it's a journal suggestion, approval creates a **Draft** journal via

the standard posting engine — **never** a Posted one. You still Approve and Post it separately, exactly like any manually created journal (Chapter 3.3).

!AI Bookkeeper workspace *Caption: the AI Bookkeeper workspace — a task queue with status badges, an open suggestion showing why/evidence/confidence, and Approve/Reject/Edit buttons.*

> Two layers of human control protect every AI Bookkeeper suggestion: approving the *suggestion* only creates a Draft; posting that Draft is a separate, deliberate step.

Chapter 13: Executive Command Centre

One screen that pulls together everything above into a single, read-only cockpit.

13.1 What's on it

- **Company snapshot + KPI cards** with trend arrows.
- **Business-health centre** (from AI CFO).
- **AI CFO and Ask Athena quick panels.**
- **Forecast/budget summaries.**
- **Per-module centres** — cash, sales, purchases, bank, tax, MyInvois,

assets, documents — each a quick-glance summary linking to the full module.

- **Aggregated alerts centre** — anything across the whole system that

needs your attention, in one list.

- **Navigation-only timeline** and **quick actions** for common tasks.
- **Per-user widget/layout/theme preferences** — arrange the Command

Centre the way that works for you.

!Executive Command Centre *Caption: the Command Centre — a grid of module-summary cards (Cash, Sales, Bank, Tax, MyInvois, Assets), a health-score panel, an alerts list, and quick-action buttons.*

> The Command Centre is **pure orchestration** — it introduces no new accounting logic. Everything on it is read-only except your own dashboard layout preferences.

Chapter 14: Security & production readiness

You don't need to configure most of this yourself — it's on by default — but it's worth understanding what's protecting your data.

- **Security headers, HTTPS, CSRF protection, rate limiting** — protect

against common web attacks and abuse.

- **Idle session timeout** and **forced logout on password change** —

protect unattended sessions and compromised passwords.

- **Structured logging, metrics, and health probes** — let administrators spot problems quickly (see `OPERATIONS.md`).

- **Feature flags** — administrators can turn specific features on/off per

organisation.

- **Backup & restore framework** — checksummed, validated backups (Chapter

20).

Full administrative detail lives in `docs/ADMIN_GUIDE.md`; if something looks broken, `docs/TROUBLESHOOTING_GUIDE.md` is your first stop.

Chapter 15: Subscriptions & plans (SaaS)

Plan	Price	Users
Free Trial	RM0	2 (14 days)
Starter	RM99/month	3
Professional	RM249/month	10
Business	RM599/month	30
Enterprise	Custom	Unlimited

Your organisation's plan governs user-count limits and access to certain commercial features. **Settings → Billing** shows your current plan, usage against its limits, and lets an administrator upgrade or downgrade.

> **The ledger is never gated.** Whatever your subscription status, you can always view your accounts, journals, invoices, and reports — this is a deliberate product principle, not an accident.

Team management (inviting users, assigning roles) and full billing administration are covered in `docs/ADMIN_GUIDE.md` §2–3.

Chapter 16: Public API & developer platform

For businesses that want to integrate Athena Accounting with other systems.

- **REST API** at `/api/v1`, versioned and documented in

`docs/API_REFERENCE.md`.

- **API keys** — scoped, sandbox/live, rotatable, revocable; the plaintext

key is shown once at creation.

- **OAuth client-credentials foundation** for machine-to-machine access.
- **Webhooks** — 10 event types, HMAC-signed, with automatic retry and a

dead-letter queue so no event is ever silently lost.

- **Developer portal** — a self-service UI for managing keys, webhooks, and

exploring the API in a sandbox.

!Developer portal *Caption: the Developer Portal — API key list, webhook subscriptions, and a sandbox request/response explorer.*

Full setup steps live in `docs/ADMIN_GUIDE.md` §10 and the complete reference in `docs/API_REFERENCE.md`.

Chapter 17: Mobile (PWA)

Athena Accounting's mobile companion at `/m` — the same product, same login, same data, tuned for your phone.

17.1 Installing it

1. On your phone, open your Athena Accounting URL with `/m` (e.g.

`https://accounts.yourcompany.com/m`) in your mobile browser.

1. Log in with your usual credentials.
2. Use your browser's **"Add to Home Screen"** (iOS Safari) or **"Install

app"** (Android Chrome) prompt to install it like a native app.

!Mobile install prompt *Caption: a phone browser showing the "Add to Home Screen" prompt for the Athena Accounting PWA, and the resulting home-screen icon.*

17.2 What you can do on mobile

- View the **Dashboard**, **AI CFO**, **Ask Athena**, and **MyInvois

status** — same data as desktop.

- Create and review customers, invoices, bills, and payments.
- **Capture receipts with your camera** — feeds the same AI Document

Intake pipeline as a desktop upload (Chapter 5).

- Review and act on **AI Bookkeeper** suggestions.

!Mobile dashboard *Caption: the mobile PWA dashboard — bottom navigation bar, Money In/Out tiles, and a floating camera button for receipt capture.*

17.3 Offline use

The mobile app **caches your data locally** and lets you keep working without a connection:

- Data you've already synced (customers, suppliers, invoices, bills,

payments, documents) stays available offline.

- Actions you take offline (creating a draft, approving an invoice) queue

locally and **replay automatically** once you're back online — through the exact same rules and permissions as if you'd done it live.

- **Uploads require a connection** — a receipt photo queues for upload as

soon as you're back online.

17.4 Conflict resolution

If two people (or you on two devices) change the same thing while one is offline, Athena's rule is: **the newest server version wins unless manual resolution is required — nothing is silently overwritten.**

Conflicts show up in **Settings** → **Sync** with a clear **Keep server version** / **Retry mine** choice.

17.5 Sync status

Settings → **Sync** on mobile shows your pending-operation count and any conflicts, with a **Sync now** button to force a retry.

!Mobile sync screen *Caption: the mobile Settings → Sync screen — pending operation count, a conflict card with Keep server version / Retry mine buttons, and a Sync now button.*

17.6 Biometric login & notifications

Face ID / fingerprint login and push notifications are **foundations** in this release — the groundwork exists, but no live biometric SDK or push provider is wired up yet. In-app notifications (sourced from your audit trail — document ready for review, invoice approved, MyInvois accepted, etc.) work today.

Chapter 18: Enterprise multi-company

For businesses that run more than one company — a holding company with subsidiaries, or several independent entities under common management.

18.1 Company groups & hierarchy

Enterprise → **Companies** lets an administrator create a **group** and add companies to it, each keeping its **own separate ledger** — journals from different companies are never mixed. Companies can be typed **Holding**, **Subsidiary**, or **Independent**, with unlimited hierarchy depth.

18.2 Full workflow: Switch companies

1. Find the **company selector** in the top navigation (shows your current

company).

1. Select it to see every company you're a member of.
2. Choose the company you want to work in.
3. Athena issues a fresh session for that company — **no separate login

required** — and the switch is recorded in the audit trail.

!Company switcher *Caption: the top-navigation company selector, open, showing a list of companies the user belongs to with the current one checked.*

18.3 Full workflow: View consolidated reports

1. Go to **Enterprise** → **Consolidated Reports**.
2. Choose the group and a date range.
3. Athena aggregates each member company's **Trial Balance** into a

consolidated **Balance Sheet** and **Profit & Loss**, with a per-company breakdown alongside the total.

!Consolidated reports screen *Caption: the Enterprise → Consolidated Reports screen — a combined Balance Sheet and P&L with a per-company breakdown table beneath the consolidated totals.*

> This is **read-only aggregation only** — there is no consolidated ledger, no consolidated posting, and no automatic elimination journal. Intercompany balances are tracked as a foundation but not auto-eliminated.

18.4 Who can see what

You only ever see or consolidate companies you're an **active member** of — belonging to the group that owns a company isn't enough on its own. See `docs/ADMIN_GUIDE.md` §9 for the full permission model (`enterprise.read` / `enterprise.manage` / `enterprise.settings`).

Chapter 19: Roles & permissions

Role	Can do	Cannot do
super_admin	Everything — accounting, admin, billing, security, enterprise	—
finance_manager	Full accounting, reports, budgets/forecast, most admin reads	Manage users, billing plan, security settings
accountant	Create, approve, post journals/invoices/bills; run reports	Manage users or org settings
bookkeeper	Create drafts (invoices, bills, journals); upload documents	Approve or post anything
viewer	Read reports and records	Create, edit, approve, post, or manage anything

Every action you can and can't do in this manual is gated by this matrix. If a button is greyed out or an action fails with "permission denied," it's usually your role — see `docs/TROUBLESHOOTING_GUIDE.md` §9, or ask a super_admin/finance_manager. Full administration of roles lives in `docs/ADMIN_GUIDE.md` §1–2.

Chapter 20: Backups, upgrades & licensing

20.1 Backups

Backups cover your **database** (the full ledger), **uploads** (documents), and **configuration** (secrets redacted). Administrators create and validate them via `python scripts/athena_backup.py` or **Settings** → **Security** → **Backups**. Full detail: `BACKUP.md`, and the admin-facing summary in `docs/ADMIN_GUIDE.md` §7.

20.2 Upgrades

Upgrades apply new application code and, when needed, an automatic, additive database migration (`alembic upgrade head`) — your existing ledger data is never recalculated or rewritten by an upgrade. See `OPERATIONS.md` for the update procedure.

20.3 Licensing

Licensing reuses the subscription engine (Chapter 15) — your organisation's plan determines feature access and user limits, checked at **Settings** → **Billing** or `GET /api/security/license`. As always: **the ledger itself is never licence-gated.**

Chapter 21: Common mistakes

A quick-reference list of the mistakes new users (and the occasional experienced one) actually make.

> **Warning:** Read this chapter once even if you skip everything else — it will save you real time.

- **Editing a Posted transaction instead of reversing it.** You can't edit

a Posted journal/invoice/bill — and shouldn't want to. Use **Reverse**, then post the corrected version. This keeps your books honest and auditable.

- **Treating an AI draft as already "done."** Extraction, journal

suggestions, and draft invoices are all starting points. Always review before approving — that's not extra bureaucracy, it's the entire safety model.

- **Forgetting to allocate a payment.** Recording a payment without

allocating it to an invoice leaves the invoice looking unpaid even though the money arrived. Always allocate (Chapter 4.2, Step 4), and glance at Receivables and Payables Ageing every so often — it's the fastest way to catch a missed allocation.

- **Uploading a blurry receipt and expecting perfect extraction.** AI

extraction is good, not magic — a clear photo saves you review time.

- **Trying to post into a locked period.** This is intentional protection,

not a bug — post into the current open period, or ask an admin to reopen the locked one only if truly necessary (Chapter 3.2).

- **Submitting to MyInvois in production before testing in sandbox.**

Always validate your setup in **sandbox** first (Chapter 6.3).

- **Assuming a bank-import "suggested match" is automatically applied.**

It isn't — matching is suggest-only. You must **Confirm** every match (Chapter 7.2).

- **Panicking when a trial expires.** Your books stay fully readable; only

some newer commercial features get gated. Upgrade calmly (Chapter 15).

- **Assuming enterprise consolidation merges your companies' books.** It

doesn't — it's read-only aggregation of separate, untouched ledgers (Chapter 18.3).

- **Losing an API key and expecting Athena to show it again.** It can't —

only a hash is stored. Rotate the key instead (Chapter 16, or `docs/ADMIN_GUIDE.md` §10).

- **Sharing one login across a team.** Invite each person separately with

the right role — this keeps approvals meaningful and your audit trail trustworthy (`docs/ADMIN_GUIDE.md` §2).

Chapter 22: Glossary

Term	Meaning
Double-entry	Every transaction affects at least two accounts; total debits always equal total credits

Term	Meaning
Chart of accounts	Your organised list of accounts, grouped by type (Asset/Liability/Equity/Revenue/Expense)
Journal	A balanced set of debit/credit lines — the atomic unit of accounting
Draft / Approved / Posted	The three-stage lifecycle every journal, invoice, and bill moves through
Reversal	A new, opposite entry that corrects a Posted mistake without erasing history
Trial Balance	A report listing every account's balance, proving debits equal credits
General Ledger	A report of every posted transaction affecting a chosen account
Ageing	A report bucketing what's owed (or owed to you) by how overdue it is
SST	Sales and Service Tax — Malaysia's indirect tax, configured via tax codes
MyInvois	Malaysia's national e-Invoice system, operated by LHDN
TIN	Tax Identification Number, required for MyInvois submission
UBL	The XML format MyInvois requires e-Invoices to be submitted in
Dead-letter queue	A holding area for submissions/webhook deliveries that failed after every retry — nothing is lost, everything is reviewable
Reconciliation	Confirming your bank statement matches your ledger, transaction by transaction
Depreciation	The gradual, scheduled reduction of a fixed asset's book value over its useful life
RBAC	Role-Based Access Control — Athena's permission system (Chapter 19)
Tenant / Organisation	Your company's isolated data space within Athena
PWA	Progressive Web App — an installable, offline-capable web app (the `/m` mobile experience)
Webhook	An automatic HTTP notification Athena sends to your system when something happens
API key	A credential your software uses to call Athena's public API on your behalf

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