PLENOAGENT SUITE · FINANCE MODULE

Finance Manual

How to connect your routers, how the system charges and suspends, how it warns your customers before the due date, and how it matches incoming bank transfers on its own. Written for whoever runs the ISP, not for whoever programs the system.

VERSION	SCOPE	AUDIENCE
1.0 · August 2026	Finance Module	Company Admin

CONTENTS

1 The four objects

The whole module rests on four things. Once you understand how they relate to each other, the rest of this manual reads itself.

OBJECT	WHAT IT IS
`Customer`	The person or company. Name, ID or tax number, phone, email, address. One customer can hold several subscriptions: several services at different addresses.
`Plan`	The product you sell: price, tax, speed, billing cycle. A plan belongs to nobody — it is a template.
`Subscription`	**The centre of everything.** It ties a customer to a plan and to a physical port on a router. It holds the balance, the due date, the grace days and the state of the service. It is what gets suspended and what gets reactivated.
`Payment`	Money coming in. It raises the balance of a subscription. It can be cash, transfer, card or other.

> THE IDEA TO HOLD ON TO
>
> **The balance rules.** The system never asks “did they pay this month?”. It asks one single thing: **is the balance at zero or above?**
>
> ```
> balance ≥ 0                    internet on
> balance < 0 and grace expired  internet off
> ```
>
> That is why nobody has to keep accounts by hand: whoever overpays stays covered for as many months as it stretches, and whoever underpays still owes the difference.

2 Connecting the network: VPN and routers

For Pleno to suspend and reactivate customers it has to reach your routers. This is done in **two separate steps**, and mixing them up is the most common mistake when starting out.

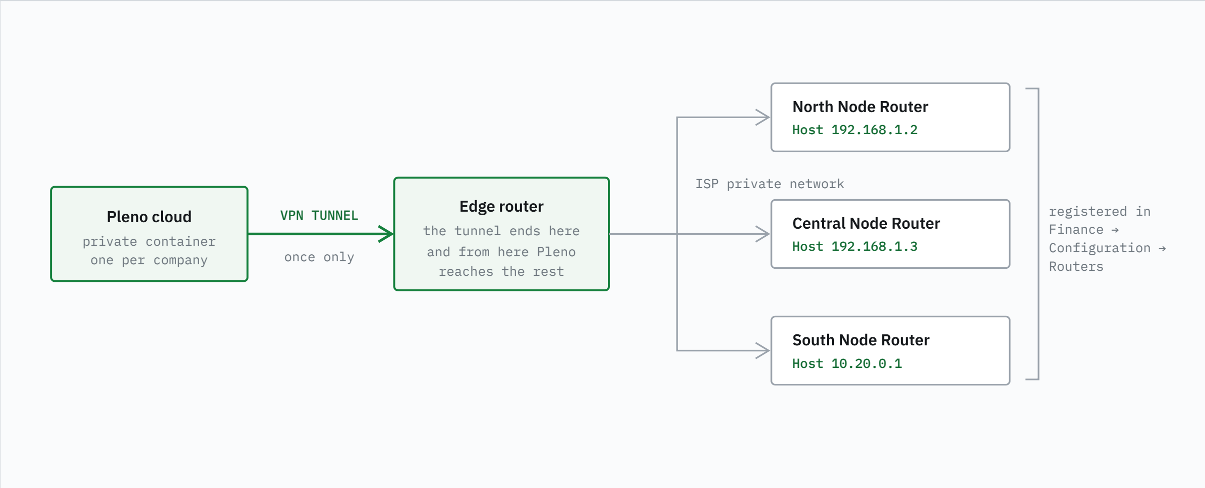

FIGURE 1 One VPN per company. The tunnel lands on the edge router; the other routers are reached from there over their private IPs.

2.1 One VPN per company

Pleno does **not** open a tunnel per router. It opens **one per company**, and that tunnel ends on a single router: the *edge router*, normally the one that already has internet access and from which the rest of your network can be reached. That device acts as the door: everything Pleno needs to send to the other routers goes through it.

The practical consequence is what matters. When you later register your other routers, the address you type in is **not the public IP, nor the one you use from the office**. It is the private IP by which **the edge router** reaches that device.

2.2 Step 1 — Bring up the tunnel

Go to `Settings → VPN`, in the sidebar. This is the account Settings, not the Finance ones.

1. **Create the container and the tunnel.** Press `Set Up Container`. Pleno creates a private container for your company and generates the VPN credentials your edge router will connect with. It takes about a minute and consumes no credits.

2. **Set up the agent workspace.** Press `Set Up Workspace`. This is a step apart from the previous one: if you skip it, the tunnel exists but the Network Admin agent has nowhere to run and stays offline.

3. **Turn it on.** `Start`. The container status changes to `Active`. Later on you also have `Restart` and `Stop`.

4. **Pick your RouterOS version.** 7.x or 6.x. You can see it in Winbox, under `System → Packages`.

5. **Paste the script into the edge router.** Press `Copy Script` — it already carries your credentials, there is nothing to fill in. Open the terminal of your edge router (`Winbox → New Terminal`) and paste it. It is idempotent: you can run it several times without breaking anything.

6. **Verify.** Press `Test VPN`. The tunnel must read `Connected` and `Edge router reachable` must appear within seconds. If this does not go green, do not move on to step 2: nothing you register afterwards will work.

> **CHOOSING THE RIGHT EDGE ROUTER**
>
> The edge one has to be a device that *reaches the others*, not necessarily the biggest one. If you have a router on a tower that cannot see the rest of the network, it does not work as the edge even if it is the main one at that node. The mental test: from that router's terminal, can you ping the other routers over their private IPs? If the answer is yes, it is the right edge.

2.3 Step 2 — Register the routers

Go to `Finance → Configuration → Routers` and press `New Router`. Here you register **every router that serves customers**, including the edge one if it also has customers hanging off it.

Prepare the device before saving

- **Dedicate a clean interface.** A bridge or VLAN reserved for Pleno, with no IP address and no customers on it yet. Do not reuse the interface where your current customers already live.
- **Enable SSH access** with the username and password you are about to enter here.
- **Paste the VPN script** generated after saving into that router's terminal, so the tunnel comes up.

FIELD	WHAT TO PUT IN
`Name`	A name you will recognise in a report at 3 in the morning: “North Node”, “Manta Tower”. Unique within your company.
`Host (IP)`	**The private IP by which the edge router reaches this device.** For example `192.168.1.2`. Not your public IP. Not the IP you use from the office if that route does not exist from the edge.
`SSH Port`	`22`, unless you changed it on the device.
`SSH User · SSH Password`	Credentials of a user allowed to write configuration. Pleno uses them to push PPPoE profiles and secrets.
`Connection Type`	How the customers of *this* router connect. See the next table.
`Subnet Base IP`	The range for the customers, for example `10.10.10.0/24`. It has to end in `.0`: the router takes `.1` and the customers run from `.2` up. The screen shows you the computed range before you save.
`PPPoE Interface`	The clean bridge or VLAN you dedicated in the previous step.
`RouterOS Version`	`v6` or `v7`. It changes the syntax of the commands Pleno sends. Get this wrong and provisioning fails with odd syntax errors.

Connection types

TYPE	HOW IT SUSPENDS
`PPPoE`	Disables the PPPoE secret. The customer loses the session.
`Static IP`	A simple queue for the bandwidth, plus an address list for the suspension.
`Queue`	Acts on the customer's simple queue.
`Hotspot`	Acts on the hotspot user.
`Address list`	Adds or removes the IP from an address list.

On save, Pleno configures that interface end to end: **the gateway (first IP of the subnet), the PPPoE server, the profiles for your plans and each customer's IP**. It is not instant — it runs in the background and you follow the progress under `Provisioning status`, on the same screen.

> **COMING FROM ANOTHER SYSTEM?**
>
> Give Pleno a fresh, empty interface, and move your customers over one by one. Your current network stays untouched while you migrate.

> **THE SUBNET AND THE INTERFACE GET LOCKED**
>
> Once the router has customers assigned to it, `Subnet Base IP` and `PPPoE Interface` are locked and the system rejects the change. This is not stubbornness: moving the subnet would tear connectivity away from every customer already connected. Define them properly before loading customers; if you truly need to change them, the customers have to be reassigned first.

2.4 The three recurring mistakes

- **Putting the public IP in `Host (IP)`.** The tunnel already placed you inside the network; from in there the public one does not apply.
- **Putting an IP the edge cannot reach.** Check it with a ping from the edge router's terminal, not from your computer.
- **Skipping `Set Up Workspace`.** The tunnel shows as created but the agent has nowhere to run.

3 Plans

Under `Finance → Configuration → Plans`. A plan is the template of what you sell.

FIELD	DETAIL
`Base Price`	Price in your company's currency, before tax.
`Tax (%)`	Leave it at `0` if you do not apply tax. **What gets charged each cycle is the total price: base plus tax.** The screen shows you that total as you type.
`Cycle (months)`	Months between charges. `1` is monthly, `3` quarterly.
`Speed`	Download and upload Mbps. This is what becomes the speed profile on the router.
`Active`	An inactive plan does not show up when creating new subscriptions, but existing ones keep using it.

> **CREATING A PLAN TOUCHES THE ROUTERS**
>
> When you save a plan, Pleno pushes the matching profile to all your routers. With many nodes it takes a few seconds to converge. Changing the price affects *future* charges: charges already issued are not recalculated.

4 Migrating your customers from another system

If you already have customers in WispHub, UISP, a spreadsheet or anything else, do not load them one by one. The wizard imports them from a spreadsheet and matches the names of your old plans against the ones in Pleno.

It lives under `Finance → Configuration → Migration`, in `Start Migration Wizard`.

> **ORDER MATTERS: ROUTERS, PLANS, AND ONLY THEN MIGRATE**
>
> The wizard will ask you to confirm two things before letting you move on: `I have at least one router connected to Pleno` and `I have created the plans in Pleno`. This is not red tape: with no router there is nowhere to put the customers, and with no plans there is nothing to map the old system's plans against. Complete sections 2 and 3 before opening this.

4.1 The four steps

1. **Prerequisites** — you confirm routers and plans, and pick the mode.
2. **Upload data** — you load the file or paste the rows.
3. **Map plans** — you say which plan of yours matches which Pleno plan.
4. **Review & import** — the system validates everything and only then imports.

4.2 The two modes

The first question is `Do your clients already have PPPoE credentials?`, and it changes which columns the file needs.

MODE	WHEN TO USE IT
`Yes, they have PPPoE`	You know each customer's username and password and you want to keep them. The file has to carry them. This is the usual case when migrating from another system that already managed them.
`No PPPoE yet`	Pleno generates the credentials: the username comes from the customer's name and the password is 12 characters long. Use it when coming from static IP, from a spreadsheet, or when the old passwords are lost. **Careful:** your customers' devices will need the new credential.

4.3 The file

Excel (.xlsx), CSV and tab-delimited files are accepted, up to **500 customers per import**. You can also copy rows straight from Excel and paste them into the screen.

The simplest path is to start from `Download Excel template` —or the CSV one— and fill it in. That way the headers come out exact; if a required column is missing or repeated, the wizard rejects it before going any further.

COLUMN	REQUIRED?	DETAIL
`Name`	Yes	The customer's name.
`Document`	No	National ID, tax ID or another identifier. If supplied it must be unique; it improves customer identification and bank reconciliation.
`Plan`	Yes	The plan name *exactly as it stands in your current system*. It does not have to match Pleno's: that is what step 3 is for.
`Next Due Date`	Yes	For `active` it must be today or later; for `suspended` it may be in the past. “Today” uses the company's timezone.
`Status`	Yes	Only `active` or `suspended`. Intermediate states, grace periods and payment extensions are not migrated.
`Client IP`	Yes	A valid, unique IPv4 address. Pleno uses it as the PPPoE client's remote address; it is required in both modes.
`Latitude / Longitude`	No	The service's physical location. Supply both or neither; latitude from -90 to 90 and longitude from -180 to 180.
`Phone`	No	Fill it in: with no phone that customer gets neither reminders nor receipts.
`Email`	No	If you put one, it has to be a valid address.
`PPPoE Username`	Mode A	ASCII characters only — no accents, no ñ.
`PPPoE Password`	Mode A	ASCII only.

> **PAYMENT EXTENSIONS ARE NOT MIGRATED**
>
> The import only preserves whether a customer is `active` or `suspended`. Grace days and current payment extensions from the previous system do not carry over; configure them again in Pleno after the import if they still apply.

4.4 Mapping the plans

The wizard collects every distinct plan name it found in your file and asks you, for each one, which Pleno plan it corresponds to. If you leave any unmapped, it tells you how many are missing and will not let you import.

On the same screen you pick the `Target router`. **The whole import goes to a single router**, so if you have several nodes, do one import per node.

4.5 Review and import

Before writing anything, the wizard validates the rows and shows you the summary: how many customers, how many active, how many suspended and how many rows carry errors. **If there is a single error, nothing is imported** — either everything goes in, or nothing does. These are the most common rejections:

Plan X is not mapped

> You still have to say which Pleno plan it matches. Go back to step 3.

The mapped plan uses another currency

> The plan is in a currency other than your company's. It is fixed in the regional settings, not in the file.

A zero-price plan cannot start suspended

> If the plan charges nothing, there is no possible debt to justify the suspension.

An active customer has a next due date in the past

> Active customers must be due today or later in the company's timezone. Suspended customers may keep a past date.

The client IP is missing, invalid or already in use

> The IP is required in both modes, must be a valid IPv4 address and cannot be repeated or already exist in Pleno.

The coordinates are incomplete or outside their range

> Latitude and longitude are optional, but they must be supplied together and within their valid ranges.

> **The document already exists or is duplicated**
>
> The document is optional, but when supplied it cannot belong to another customer or repeat in the file.

> **The PPPoE username already exists, or is duplicated in this batch**
>
> Two customers with the same username, or one you loaded earlier. Identifiers are unique.

> **The data changed; validate again**
>
> You edited something after validating. In mode B the generated credentials are tied to that validation, so it has to be redone.

4.6 What happens when you import

For every row, Pleno creates the customer and their subscription, and then configures it on the router.

Suspended customers with a past date receive the charge for every elapsed cycle and their next due date advances to the current cycle. If a suspended customer has a future date, Pleno records one cycle as the opening balance. In both cases the customer remains suspended without charging the same period twice.

If a customer was imported but their configuration never reached the router, the wizard tells you when it finishes. The customers are loaded all the same; what is missing is retrying the provisioning, which you follow under `Provisioning status`.

4.7 Recommendations

- **Try five customers first.** Import a small batch, check that they really connect, and only then upload the rest. It is far cheaper than discovering an error on row 400.
- **A fresh, empty interface.** Give Pleno a reserved bridge or VLAN, with no customers on it yet, and move yours over one by one. Your current network stays untouched while you migrate.
- **One import per router.** Split your file by node before starting.
- **Check the plan names before exporting.** If the same plan is spelled three different ways in your old system, you will have to map it three times.
- **Strip the accents from PPPoE usernames.** Only ASCII characters are accepted.
- **500 at a time, maximum.** If you have more, split the file.

5 Customers and subscriptions

5.1 The customer

Under `Finance → Customers`. Click any row to edit it — there is no pencil button, the whole row is the button.

> **FILL IN THE ID OR TAX NUMBER**
>
> The `Document` field looks optional and is not: it is one of the two keys by which bank reconciliation (section 9) recognises that a transfer which arrived at the bank belongs to *this* customer. With no document loaded, many transfers will sit waiting for someone to match them by hand. `Phone` matters for the same reason when it comes to reminders (section 7).

5.2 The subscription

Under `Finance → Subscriptions`. Clicking a row opens its full record on a page of its own — it has a web address, so you can share it or reload it without losing where you were.

FIELD	DETAIL
`Router`	Which of your routers this customer lives on.
`Router Identifier`	What they are called on the device: PPPoE username, queue name, hotspot user or IP address, depending on the connection type.
`PPPoE Password`	If you leave it blank, the username is used.
`Connection Type`	It normally inherits the router's, but you can have a static-IP customer on a PPPoE router.
`Grace Days`	**Days they can carry debt before being suspended.** `0` means suspension the same day. See section 6.
`Next Due Date`	When the next cycle falls due. It moves on its own; do not touch it unless you know why.
`Balance`	Positive, they overpaid and are covered. Negative, they owe.
`Receipt · Reminder`	Two per-customer switches: send an automatic receipt when a payment is confirmed, and send a reminder before the due date.
`NAP · Port`	Which distribution box and which physical port they are connected to. Shared with the Network Map module.

6 How the system charges and suspends

This is the section worth understanding properly, because it explains 90 % of the questions from your customers and from your own team.

6.1 The metronome

Every subscription has a due date that advances on its own, like a clock. When that date arrives, a charge for the plan's total price is issued and the date jumps to the next cycle. **This always happens**: whether they paid or not, whether they are connected or suspended.

A suspended customer still being billed is not a bug, it is the right call: that customer is still taking up a port in the box, a fibre and a place in your network. What grows is their debt. If they really leave, the subscription is cancelled or archived, and only then does it stop billing.

If a subscription went untouched for several months, the system issues *all* the charges that were due, one per cycle, not one big rounded charge. When the due day does not exist in the following month —a due date on the 31st in a 30-day month— it falls on the last day of that month.

6.2 The debt clock and the suspension

The moment the balance crosses below zero, a clock starts. The suspension is computed like this:

```
suspension = (day the balance went negative) + Grace Days
```

Before that date the customer is overdue **but with internet**. After it, they get suspended. And as soon as the balance is back at zero or above, the clock is cleared and the service reactivates on its own.

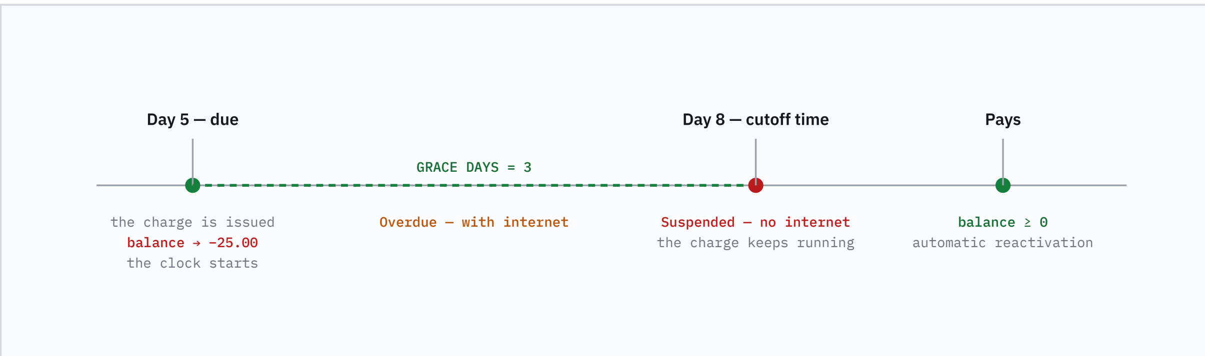

FIGURE 2 One cycle with 3 grace days. Between the due date and the suspension the customer owes, but stays connected.

6.3 The five states

STATE	WHAT IT MEANS	INTERNET
● Active	Balance at zero or positive. Up to date.	Yes
● Overdue	They owe, but are still within the grace days or have been granted an extension.	Yes
● Suspended	They owe and the grace ran out. The system suspended them.	No
■ Blocked	Cut off by hand by you, for a reason other than money: abuse, old arrears, a dispute. **The system does not touch it.** It neither suspends nor reactivates it, even if the customer pays.	No
■ Cancelled	The customer left. Billing stops. The system does not touch it.	No

BLOCKED IS NOT THE SAME AS SUSPENDED

`■ Blocked` and `■ Cancelled` are your decisions and the system honours them without arguing: it does not suspend them, does not reactivate them, does not change their state. Everything else is driven by the balance. When you press `Unblock`, the system recomputes the real state and warns you whether it will end up overdue or fall straight back into suspension because of the debt it was carrying.

6.4 What time it suspends

Under `Finance → Configuration → Operation`, section `Billing cutoff time`.

Once a day, at the hour you choose, Pleno walks through all your subscriptions, issues the charges that are due, suspends the customers who have not paid and reactivates the ones who did. The default is **04:00**.

CHECK THE TIMEZONE

The timezone that hour is evaluated in is not a detail. If it stays on UTC and you operate in Ecuador, Colombia or Peru, 04:00 UTC is **23:00 the day before**: you would be suspending your customers a day earlier than you think. Set your country under `Settings → Company` and the cutoff time inherits the right zone.

6.5 Granting an extension

When a customer asks you for a few days, do not change their `Grace Days`: that is permanent and applies to all their future cycles. Use the **payment extension**, which is a one-off exception.

You pick a date and the connection is not suspended until then, even if the grace has run out. If the customer was already suspended, they get reconnected until that date. The extension **consumes itself** when the next billing cycle arrives, so no customer ends up with an eternal extension through forgetfulness. On the `Dashboard` you see all the live ones under `Promise to pay`.

6.6 Reactivation

There is no “reactivate” button. You register the payment, the balance reaches zero or above, and the system reconnects the customer on the router. If the payment came in as `• Pending` —a transfer awaiting reconciliation, for instance— the customer is not reactivated until that payment is approved or reconciled.

7 Payment reminders

WhatsApp messages that go out on their own before the due date. They are configured under `Finance → Configuration → Operation`, section `Payment Reminder`.

7.1 What you configure

SETTING	DETAIL
`Channel`	Which WhatsApp channel sends the messages. **With no channel picked, none go out.**
`Timing`	“N days before” the due date, or “on the due date”.
`Days before`	How many days before. Defaults to 3.
`Allowed send window`	The time range in which sending is allowed. Defaults to 09:00–21:00. Outside that range messages wait.
`Timezone`	The zone that range is read in. Set it to your country's.
`Message Template`	The text, with variables.

7.2 Message variables

`{{client_name}}`	Customer name
`{{plan_name}}`	Plan name
`{{plan_price}}`	Plan price, in your currency and format
`{{current_debt}}`	What they owe today (zero if they owe nothing)
`{{due_date}}`	Due date, DD/MM/YYYY
`{{days_remaining}}`	Days left until the due date
`{{grace_days}}`	Grace days of that subscription
`{{company_name}}`	Your company's name

```
Hi {{client_name}}, your {{plan_name}} plan is due
on {{due_date}} and the amount is {{plan_price}}.
Write to us here if you need anything. — {{company_name}}
```

7.3 The rules that keep you from pestering your customers

- **One per cycle, not one per day.** Each subscription receives a single reminder per billing period, even though the system checks every day.
- **Only to those it applies to.** It is sent only to `● Active` or `● Overdue` subscriptions. Suspended, blocked and cancelled ones get nothing.
- **Never in the small hours.** Outside the time window messages wait for it to open.
- **If the window closed, it is picked up again.** A reminder that did not make it out today goes out tomorrow; the whole cycle is not lost.
- **It is checked twice.** Right before each message is sent, the customer's state is read again. If they paid while the queue was draining, the notice does not reach them.
- **They go out one at a time.** Never in a burst: the channel spaces them out so the number is not put at risk.
- **One failing number does not cause a storm.** If sending fails, it is marked as attempted anyway and is not retried in a loop.
- **Per-customer switch.** The `Reminder` field on each subscription excludes that particular customer.

> **WHAT IT TAKES FOR THEM TO GO OUT**
>
> Three things are needed: a WhatsApp channel connected and working, a phone number on the customer's record, and the `Reminder` switch turned on in the subscription. If any of the three is missing, that customer is skipped silently.

8 Payments and receipts

8.1 Registering a payment

From `Finance → Payments` with `Register Payment`, or from the subscription record. The methods are `Cash`, `Transfer`, `Card` and `Other`.

You can attach the `Voucher Number` and photos of the voucher. If the number was already used on another payment, the system warns you before saving.

8.2 A payment has two states, not one

This is confusing at first and is worth getting straight: every payment carries **two independent labels**.

AXIS	VALUES
Status does it count as money?	● Approved the money counts and raises the balance · ● Pending registered but not counting yet · ● Rejected discarded
Reconciliation did it show up at the bank?	■ Exempt does not apply, it is cash · ● Unreconciled waiting for the bank's email · ● Reconciled matched with a real transfer · ● Review too much time went by without it showing up

Cash payments are born ■ Exempt: there is no bank email to look for. Transfers and cards are born ● Unreconciled and go automatically into the reconciliation engine of section 9.

8.3 Automatic receipt over WhatsApp

Under `Finance → Configuration → Operation`, section `Payment Receipt`. When a payment is confirmed, the customer receives a PDF over WhatsApp without anyone doing a thing.

Just like reminders, it has a time window. A payment confirmed at 2 in the morning **does not wake the customer up**: the receipt sits in the queue and goes out when the window opens. The `Receipt` switch on each subscription turns it off per customer.

The PDF layout is edited under `Receipt Template`: logo, prefix and numbering, your company details, footer and the language of the labels.

> **THIS IS NOT A FISCAL DOCUMENT**
>
> This receipt is internal: it exists so the customer has proof that they paid. It does not replace an authorised tax invoice. Fiscal documents are handled under `Finance → Configuration → Electronic Invoicing`.

9 Bank reconciliation by email

The problem it solves is old and familiar: the customer says they transferred, you have to log into the bank and look, find the movement, guess whose it is —because the account holder's name is almost never the name on the service— and only then enable them. Multiplied by fifty customers at the end of the month.

Pleno reads the emails your bank sends you when you receive a transfer, pulls out the amount, the sender, the ID number and the voucher number, and matches them against the payments you have loaded. When there is a single possible match, it reconciles on its own.

9.1 How it works, step by step

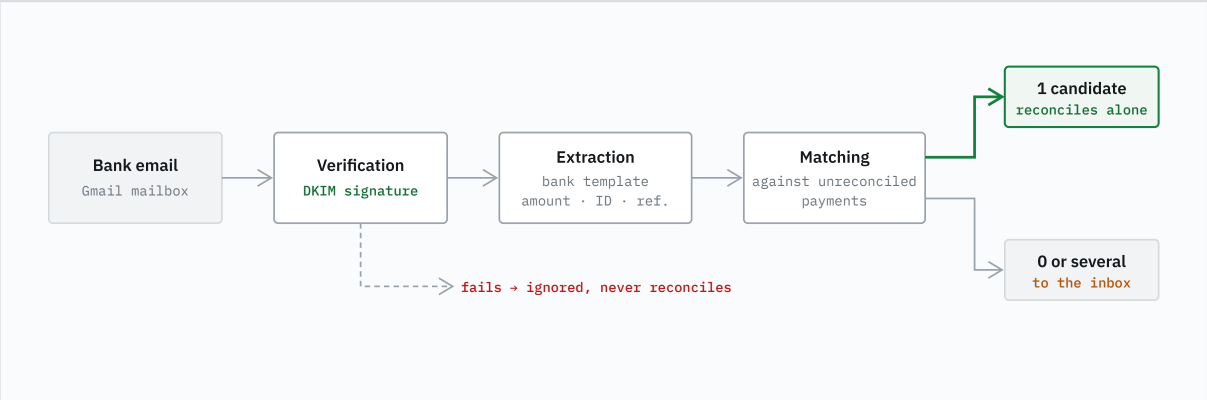

FIGURE 3 In case of doubt the system does not guess: it sends the notification to the inbox for a person to resolve.

9.2 Connecting your mailbox

Under `Finance → Configuration → Bank Accounts`, press `New Bank Account`.

1. **Name** — how you will recognise it: “Pichincha Current”.
2. **Bank** — which bank the emails come from. It determines which template is used to read them.
3. **Allowed domains** — which domains you accept emails from, for example `pichincha.com`. This is the anti-fraud filter.
4. **Bank cash box** — which cash box the reconciled money lands in.
5. **Authorize Gmail** — you grant **read-only** permission. Pleno cannot send, delete or modify anything in your mail, only read the messages from those domains.

9.3 How it decides a transfer belongs to a given customer

The system looks for payments that are not reconciled yet and that meet all three conditions:

- **The amount matches**, within the tolerance you configure.
- **The dates are close**, within the window of days you configure.
- **There is a strong key breaking the tie**: the sender's document matches the customer's, or the bank's voucher number matches the one entered on the payment.

If after all that **exactly one** candidate is left, it reconciles. If zero or several are left, the notification stays in the inbox and you resolve it by hand by picking the right payment. The system would rather do nothing than assign the money to the wrong customer.

Matching works both ways and regardless of order: if the bank email arrived *before* you loaded the payment, loading it searches backwards and reconciles it all the same.

The four configurable rules

RULE	WHAT IT DOES	DEFAULT
`Amount tolerance`	How much difference is tolerated. Raise it if your bank deducts a fee from the transfer.	0
`Match window (days)`	How many days of difference are accepted between the payment date and the email date.	3
`Auto-approve payments when reconciled`	If turned on, a `• Pending` payment is approved on its own when reconciled — and the customer gets internet back with no human involved.	Off
`Grace days`	How many days a confirmed payment can live without showing up at the bank before being marked `• Review`.	2

ABOUT TURNING AUTO-APPROVE ON

`Auto-approve payments when reconciled` is what turns this into collections with no human involved: the customer transfers, the email arrives, it gets matched, they are enabled. It ships off on purpose, so that you first watch a week or two of reconciliations and confirm they are landing well. Once you trust the results, turn it on.

9.4 Why it cannot be faked

With no protection, anyone who knew your email address could send you a message that *looked* like the bank saying “you received $20” and enable their own service. That is why every email is verified against its **DKIM signature**, the cryptographic signature the bank puts on its messages and that cannot be imitated.

An email that fails that verification, or whose domain is not on your allowed list, **never reconciles or approves anything**: it is stored as `■ Ignored` and stays there. Each message is processed once only, so a forward does not duplicate the charge either.

9.5 Adding your bank: what we need from you

Every bank writes its emails differently. One puts “Value: $20.00”, another “Amount USD 20.00”, another buries it in a table with the account holder's name in a different cell. To read a new bank, at Pleno we write an **extraction template** specific to that bank.

Those templates are exact rules written by hand, **not written by an AI**. That is deliberate: your customers' money cannot depend on a model interpreting an email correctly. An exact rule either gets it right or fails visibly — and when it fails, the notification lands in the inbox for a person to review, which is exactly what you want to happen.

WHAT YOU HAVE TO SEND US

A real email for a transfer received from that bank, forwarded whole exactly as it reached you. With that we write the template and it becomes available. It is one-off work per bank, not per customer.

You can change the sender's name if you want to protect that person's privacy, but **do not change the format**: not the amount's, not the labels, not the structure of the message. The format is precisely what we are reading. A doctored email produces a template that will not work on any real one.

In the meantime, a bank without its own template still works through a generic reader that recognises the region's most common formats. It gets a fair share right, but fewer: you will see more notifications landing in the inbox to be resolved by hand. That is why it is worth sending us the email as soon as you start operating with a new bank.

9.6 The inbox

Under `Finance → Cash → Reconciliation`. There you see everything that came from the bank:

- `• Unreconciled` — it arrived and it is legitimate, but the system could not tell whose it is. You match it yourself by picking the payment.
- `• Reconciled` — already matched with a payment.
- `■ Ignored` — it did not pass verification, or you discarded it by hand.

The `• Review` queue is the one at the other end: payments you confirmed but that never showed up at the bank once the grace period passed. Those are the ones worth looking at — a typo, or a customer who said they transferred and did not.

10 Cash

Under `Finance → Cash`. Cash boxes answer where the money coming in physically is.

- **Cash boxes** — they can have an assigned owner, so each collector accounts for their own.
- **Bank boxes** — fed by the reconciled transfers of section 9.
- **Default box** — where any income with no resolvable box lands.

The tabs in that section are `Boxes`, `Movements`, `Suppliers`, `Reconciliation` and `Close`. The close compares what the system says you should have against what you actually counted, and records the difference.

11 Quick diagnosis

The customer paid and still has no internet

Look at the balance: if it is still negative, the payment did not cover the debt. If it is at zero or above, look at the state: if it says `■ Blocked`, you blocked it by hand and the system will not touch it. If the payment is `● Pending`, it does not count as money yet.

Customers were suspended a day early

The cutoff timezone was left on UTC. Set your country under `Settings → Company`. Section 6.4.

Reminders are not going out

Three causes, in this order: no WhatsApp channel picked, the customer has no phone number on file, or the `Reminder` switch on that subscription is off. Check as well that the current time falls inside the send window.

Transfers are not reconciling

Does the customer have their document on file? It is the primary key. Then: is the amount within tolerance? Are the dates inside the window? Is the bank's domain on the allowed list? If none of that is the problem, that bank probably has no template yet — send us a sample email (section 9.5).

I cannot change a router's subnet

It is locked because the router already has customers assigned. This is intentional. Section 2.3.

I registered a router and nothing happens

Try `Test VPN` under `Settings → VPN`. If the tunnel does not answer, nothing underneath it works. If it does answer, check that the IP in `Host (IP)` is reachable *from the edge router*, not from your computer.

A suspended customer keeps accruing debt

That is the correct behaviour: they are still taking up a port on your network. If they really left, cancel or archive the subscription. Section 6.1.

The migration rejects active rows over the date

> An `active` customer must be due today or later in the company's timezone. If the customer is really overdue and cut off, use `suspended`; that status accepts past dates. Section 4.3.

I migrated customers and they do not connect

> Customers are loaded even if the router configuration fails. Look at `Provisioning status` on the router's record. If the mode was “No PPPoE yet”, your customers' devices also have new credentials that have to be entered on each one. Section 4.2.

I granted an extension and they were suspended again

> The extension lasts until the date you set and is consumed when the next billing cycle arrives. If you need something permanent, raise their `Grace Days`. Section 6.5.

PlenoAgent Suite · Finance Manual v1.0 · August 2026
It describes the module's behaviour as implemented.