



Welcome to Kakeibo

Track your income and everyday spending through WhatsApp.

Snap. Send. Confirm. Done.

Send receipts, add expenses without receipts and record your income. Bring it all together with summaries and visual reports.

RESIT / RECEIPTS	Send a clear photo and confirm the details.
EXPENSE	Record spending without a receipt photo.
INCOME	Save income immediately, without confirmation.
REPORT	Receive visual report images in WhatsApp.

14-Day Free Trial

Your Kakeibo administrator will provide an activation code. Your trial starts immediately after successful registration.

Keep this guide handy. Send **help** whenever you need the command menu.

1. Register and record your first receipt

Register from the WhatsApp number you will use with Kakeibo. Use the country prefix 60, without a + sign, spaces or hyphens.

register

Name: Your Name

Phone number: 60123456789

Code: YOUR-ACTIVATION-CODE

Replace the name, phone number and code with your own details.



WhatsApp Kakeibo: +60 11-7463 2904

Send a clear receipt photo

Kakeibo reads the merchant, date, amount, currency, category and payment method. Review all details before saving.

Reply YES to save this expense.

Reply NO to cancel.

- Reply **YES** to save or **NO** to cancel.
- Correct any details first if needed. See page 6 for correction commands.
- Keep the receipt flat and well lit. Include the merchant, date and final total.

Finish one expense at a time

Confirm or cancel your pending expense before submitting another receipt or expense.

2. Expenses without receipts and income

An expense without a receipt

```
expense,18/10/2026,Speedmart,MYR23.54
```

Format: **expense,DD/MM/YYYY,Merchant,Amount**. Kakeibo suggests a category using matching expense history or merchant mappings. Review the suggestion, correct it if needed, then reply **YES**.

Manual expenses have no stored receipt image. They still appear in summaries and reports.

Record income

```
income,18/10/2026,salary,MYR5600.00
```

Format: **income,DD/MM/YYYY,Source of income,Amount**. Valid income is saved immediately using the details you supply. **No YES confirmation is required.**

Send each income entry only once

Every new income message is a new entry, even if its date, source and amount match an earlier entry. Check the details before sending.

Dates, currencies and amounts

- Use **DD/MM/YYYY**, for example **18/10/2026**.
- **23.54**, **RM23.54** and **MYR23.54** are all saved as MYR.
- For other currencies, use a supported code: **USD10.00**, **JPY1000** or **KWD1.234**. Decimal precision depends on the currency.
- Use a positive amount. Include exactly four fields; do not put commas inside a name or amount.

3. Summaries and visual reports

A spending summary in text

COMMAND	RESULT
summary	Current month spending
summary october 2026	October 2026 spending
summary 2026	Spending for the full year 2026

An income and expense report

COMMAND	RESULT
report	Current month report
report october 2026	October 2026 report
report 2026	Full-year 2026 report

Reports arrive as **images through WhatsApp**. They show total income, expenses, net surplus or deficit, spending categories and a daily or monthly trend chart.

How to read your report

Green = income. Red = expenses.

Net = recorded income minus recorded expenses. Entry counts show the number of transactions.

Each currency is reported separately

If you have MYR and JPY entries, you receive a separate report for each currency. No exchange-rate conversion or combined balance is applied. A period with no records returns a text message.

Use English month names such as october or oct. If you omit the year, the current year is used.

4. Find records and track tax expenses

COMMAND	PURPOSE
latest	View your five most recent expenses.
search october 2026	Find stored receipts by period.
receipt 54	Retrieve an image using your own Receipt ID.

Replace 54 with the Receipt ID shown in your records. Only expenses with stored images support receipt retrieval. Manual expenses have no image.

Track tax-related expenses

- Add the caption **tax** when sending a normal receipt photo.
- Review the details. Reply **YES TAX** to include it in tax tracking, **YES** to save as a normal expense, or **NO** to cancel.

tax
tax 2026

Use tax for the current year, or tax 2026 for a selected year.

Tracking does not confirm tax eligibility

Kakeibo organises expenses you mark for tax tracking. Tracked totals are not calculated refunds or confirmed relief entitlements. Check the relevant assessment-year rules or consult a qualified adviser.

5. Long receipts and corrections

Long receipts: two photos

- Send the top section with the caption **top**.
- Wait for Kakeibo to ask for the bottom section.
- Within **30 minutes**, send the bottom section with the caption **bot**. Make sure the final total is visible.
- You do not need the middle sections. Both images are linked to one expense; review and confirm the details.

Long receipt + tax

Use **top tax** for the first photo, then **bot** for the bottom photo.

Correct details before saving

EXAMPLE COMMAND	DETAIL
amount 25.90	Amount in the expense's existing currency
merchant AEON BIG	Merchant name
category Groceries	A supported category in English
date 18/10/2026	New date in DD/MM/YYYY format
payment Card Payment	Payment method

After correcting, check the updated confirmation and reply YES, YES TAX when offered, or NO.

One date format: DD/MM/YYYY

Use **DD/MM/YYYY** for every date you enter, including **expense / income** messages and **date** corrections.

Example: **18/10/2026**. Full dates in Kakeibo replies use this format too.

6. Usage limits and your subscription

LIMIT	GUIDANCE
30 messages / 5 minutes	Wait a few minutes if you reach the message limit.
5 receipts / 10 minutes	Wait before submitting another receipt.
500 characters	Maximum for each text message.
30 minutes	Confirm a pending expense or complete TOP/BOT within this window.

If confirmation expires, resend the receipt photo or manual expense command. If a long-receipt session expires, start again with top.

Check and renew your subscription

```
subscription
renew YOUR-RENEWAL-CODE
```

- The free trial lasts 14 days and has no grace period. Check the exact access cutoff in your account messages.
- Contact the administrator to arrange payment and receive a renewal code. Apply it from your registered WhatsApp number.
- Applicable reminders follow your completed request, at most once per day. Check your subscription dates rather than relying on scheduled reminder messages.

Your first five minutes

1. Register with your activation code.
2. Send **help**.
3. Send a receipt photo or an **expense** command.
4. Review and confirm the expense.
5. Record **income** and try **report**.