



An Extended Guide · No. 1908

End-of-Day Reports — Closing Out, Counting Cash and Catching Mistakes

A simple nightly routine and the reports
worth reading every night — in plain English

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✓ Five quiet minutes that protect your whole business

Closing out at night isn't busywork — it's the five minutes that catch a miscount, a bad refund, or a quiet theft before it becomes a month-long mystery. This guide gives you a simple nightly routine that does exactly that, without turning you into a bookkeeper.

Let's build a closing routine you'll actually do

Every day your register fills up with sales, taxes, tips, and cash. A short, steady close-out turns all of that into a clean record and a quiet mind — and it catches trouble while it's still small.

I'm Bill, and I run Bill's Home Tech here in Portage County, Ohio. For 30-plus years I've helped folks get comfortable with their technology, and a lot of that now is helping small shops set up the reports their POS already produces — and, just as important, teaching them what to look at.

I run my own little business on Square, so I close out my own drawer and read my own reports. I sell no payment processing and earn no commission from anyone — just honest advice. And for the deeper bookkeeping, I'll point you to your accountant; my job is the nightly routine and the numbers your POS hands you.

★ You don't need to be a numbers person

A good close-out is a short checklist, not a math exam. If you can count a drawer and read a few lines on a screen, you can do this — and I'll help you set up the routine so it takes five minutes, not fifty.

The whole guide, on one page

If you remember only these things, you've got a solid nightly close-out.

- ❑ Pull the daily sales summary — sometimes called a Z-report — at the end of each day.
- ❑ Count the cash drawer and compare it to what the report expects. The gap is your over or short.
- ❑ Start each day with the same cash float, and take out only the day's sales when you close.
- ❑ Make sure the day's card sales batch out to deposit — many systems do this automatically.
- ❑ Read the totals by payment type, plus taxes, tips, and refunds, and make sure they look right.
- ❑ Watch for patterns — steady shortages or odd refunds — that can mean a mistake or theft.

✓ One rule to hold onto

Do it the same way every night, even on slow days. The habit is what catches problems — a close-out you only do 'when something feels off' never catches the thing that's quietly off every single day.

The daily sales summary (the Z-report)

The heart of your close-out is one report that sums up the whole day. Old registers called it a Z-report, and the name has stuck.

Whatever your POS calls it — daily summary, sales report, end-of-day — it's the single page that totals everything that happened that day: total sales, how people paid, tax collected, tips, and refunds. Pulling it is the first move of every close-out.

The name **Z-report** comes from the old cash registers, where running the 'Z' reading closed the day out and reset the totals to zero for tomorrow. Modern systems don't literally reset, but the idea is the same: a clean line drawn under the day.

Every major system — Square, Clover, Toast, Shopify — produces this report. Where you find it and exactly what it's called differ, so learn the path on your own system once, and after that it's two taps a night.

✓ Learn where yours lives

Spend five minutes finding your daily summary and bookmark the path in your head. Once you know exactly where to tap, the whole close-out stops feeling like a hunt and starts feeling like a habit.

Starting cash: the float

Before you can count a drawer honestly at night, you have to know what it started with in the morning. That's the float.

The **float** (or starting cash) is the set amount of small bills and coins you put in the drawer each morning so you can make change. The key is that it's the **same amount every day** — say a fixed starting sum you and your staff always use. Consistency is what makes the night count mean something.

At close, you count the drawer, set the float aside to start tomorrow, and the rest should match the cash the day's sales brought in. If the float wanders — a little more some mornings, less others — you lose your baseline, and the over/short number stops telling you anything.

! A drifting float hides problems

If the starting cash isn't the same every day, you can't trust the night's count — a shortage could be a short float, not a real loss. Pick a float amount, write it down, and hold everyone to it. It's the foundation the whole count rests on.

Counting the drawer and reconciling

This is the core of the close-out: count the cash, compare it to what the report expects, and note the difference.

Count everything in the drawer at close. Subtract your float — that goes back in to start tomorrow. What's left is the cash you took in today, and it should match the cash-sales figure on your daily summary. When they match, you're reconciled and done.

When they don't match, the gap is your **over or short**. If you have less cash than the report expects, you're short; more, and you're over. A dollar or two either way is normal — change gets fumbled. It's the size and the pattern that matter, which we'll get to.

Step	What you do
Count the drawer	Total all cash at close
Set aside the float	Same amount, back in the drawer
Compare to report	Cash left vs cash-sales figure
Note over / short	Write down the difference

✓ **Write down every over and short**

Even a small difference goes in a log, every night. One \$3 shortage is nothing; the same \$3 short every Tuesday is a story. You can only see the pattern if you've been writing the numbers down all along.

Batch settlement: sending cards to deposit

Cash isn't the only thing to close out. Your card sales have to be sent off to actually land in your bank, and that's called batching.

Through the day, card sales are approved but not yet deposited. **Batching** (or settlement) is the step that sends the day's card sales to be paid into your account. Until a batch settles, that money is in limbo, approved but not on its way.

The good news: many systems **auto-batch** at a set time each day, so it happens without you lifting a finger. But not all do, and a setting can get changed, so it's worth knowing whether yours batches automatically and at what time — or whether you need to tap it yourself at close.

! An unbatched day is unpaid money

If your system doesn't auto-batch and nobody taps it, the day's card sales can sit unsettled — money you earned but haven't been paid. Confirm how yours batches. Our reading-your-statement guide shows how deposits should line up so you'd notice a missing batch.

Reading the day's totals

Your daily summary is more than one big sales number. A few lines on it are worth a glance every night.

By payment type

The report breaks the day into cash, card, and anything else you take. This is what you reconcile the drawer against, and it tells you at a glance how your customers paid — useful when you're weighing things like card fees or a surcharge.

Taxes and tips

The summary shows the sales tax you collected — the number our Ohio-sales-tax guide helps you file — and, if you take them, the tips owed to staff. Both are money that passes through you to someone else, so it helps to see them called out separately.

Refunds

Refunds and voids get their own line. A glance here each night tells you what went back out the door, and it's one of the first places trouble shows up, as we'll see.

✓ A glance, not a study session

You're not auditing — you're glancing. Do the numbers look about like a normal day for you? Big sales, small refunds, tax about right for the sales? If something jumps out, look closer. If not, you're done.

Catching honest mistakes

Most of what a close-out catches isn't theft — it's ordinary slip-ups. Catching them the same day makes them easy to fix.

Common honest mistakes: a sale rung up on the wrong item or tax, a tip entered wrong, change given incorrectly, a refund processed twice. Caught the same night, you can usually see what happened and set it right. Caught a month later, it's a mystery nobody remembers.

This is the quiet value of a nightly close: it keeps your records true. The sales-tax number you file, the income your accountant works from, the deposits you expect — all of them depend on the day's totals being right. A close-out is how you know they are.

★ I'll help you read your own reports

A lot of owners have never been shown what their daily summary is actually telling them. I'll sit with you, walk through a real day's report line by line, and leave you able to read it yourself in five minutes a night. Call (330) 200-8042.

Catching the trouble you hope you never find

Nobody likes to think about theft, but a close-out is your best, gentlest early-warning system. You're looking for patterns, not accusing anyone.

The tell is rarely one big missing wad — it's a pattern. Consistent shortages on the same shift. A run of refunds or voids that don't match returned goods. 'No-sale' drawer opens with no sale attached. Any one night could be innocent; the same thing again and again is worth a careful look.

Refunds are a classic one, which is why they get their own line on your summary. A dishonest hand can ring a refund and pocket the cash with nothing actually returned. Reading the refund line every night, and keeping receipts for returns, makes that very hard to hide.

Theft can also come from outside — a stolen card, a scam. Our card-testing-and-scams guide covers the warning signs of fraudulent payments, which your close-out can also surface when a batch of odd sales shows up.

! Patterns, not one bad night

Don't accuse anyone over a single short drawer — people make mistakes. But if your log shows the same shortage, the same odd refunds, on the same shift week after week, that's a pattern that's earned a closer, calmer look.

Two kinds of small business, two setups

How and where you sell shapes your close-out — a full drawer-and-batch routine for a counter, a lighter end-of-event check for a vendor on the go.

If you sell from a fixed counter or shop

You've got a register, a cash drawer, and maybe staff, so your close-out is the full routine: count the drawer against the report, confirm the batch, and read the day's totals before you lock up.

- Count the drawer against the daily summary and log the over/short every night.
- Confirm the card batch settled — know whether yours is automatic.
- Read totals by payment type, tax, tips, and refunds before you leave.
- If you have staff, the same routine quietly keeps everyone honest.

If you sell on the go — markets, trucks, house calls

You sell from a booth, a truck, or on the road, so you close out per event — often with a phone or handheld — counting what's usually a smaller drawer and checking the day's sales before you pack up.

- Count your cash against the event's sales total before you leave the venue.
- Pull the day's summary on your phone or handheld — same report, smaller day.
- Confirm your card sales batched, since spotty signal can delay things (see our offline-mode guide).
- If you sold across counties, the tax line helps with filing — see our Ohio-sales-tax guide.

★ Close out wherever you sell

Whether you've got a full register or a cash box at a market, the close-out idea is the same — count, confirm the batch, read the totals. Tell me how you sell and I'll set you a routine that fits. Call (330) 200-8042.

Your simple nightly checklist

Here's the whole close-out as a short list. Tape it by the register until it's second nature.

- ☐ Pull the daily sales summary (the Z-report).
- ☐ Count the cash drawer.
- ☐ Set aside the float for tomorrow — the same amount every day.
- ☐ Compare the rest to the report's cash figure, and log the over/short.
- ☐ Confirm the card batch settled (or tap it, if yours isn't automatic).
- ☐ Glance at totals by payment type, tax, tips, and refunds.
- ☐ Note anything odd, and tuck the deposit and report away.

✓ Same list, every night

The power is in doing the identical list every single night, slow days included. It takes about five minutes once it's a habit, and those five minutes are what keep your numbers clean and your drawer honest.

Making sense of over and short

That little over/short number you log each night is one of the most useful signals you have. Here's how to read it.

A small difference is normal — change gets miscounted, a coin rolls under the drawer. A dollar or two either way, now and then, is just the noise of handling cash. You don't chase every penny, and you shouldn't.

What you watch for is the trend. Is the shortage growing? Does it land on the same shift or the same person? Is it always a round number, like exactly \$20? A random dollar here and there is life; a consistent, sizable, or suspiciously tidy gap is a signal worth following.

Being over isn't automatically good news, either. Consistent overages can mean customers are being shortchanged, which costs you goodwill even though the drawer looks full. You want the drawer to be **right**, not high.

✓ The log is what makes it readable

A single night's over/short tells you almost nothing. A month of them, written down, tells you a lot. The habit of logging is what turns a meaningless number into a real signal.

Keeping the records your business needs

Your close-out produces a trail, and that trail is worth keeping. It pays off at tax time and any time a question comes up.

Save your daily summaries — most systems keep them for you, but know how to pull a past day. Keep your over/short log, your deposit records, and receipts for refunds and returns. Together they're the story of your business, day by day.

These records feed straight into tax time. The sales-tax figure you file comes from these totals (our Ohio-sales-tax guide covers that), and your accountant builds your income picture from them. A clean close-out is a gift to your future self every April.

★ A tidy trail beats a shoebox

You don't need fancy bookkeeping software to keep good records — just a consistent place for your summaries, logs, and deposits. I'll help you set up a simple system that your accountant will thank you for. Call (330) 200-8042.

When someone else closes out

If staff close the shop, a little structure keeps it fair and consistent — for them and for you.

Give whoever closes a written routine — the same checklist you'd use — so the close-out is the same no matter who's on. Consistency protects honest staff too: when the routine is clear and the float is fixed, a good employee is never under a cloud over a normal small difference.

Some owners have each person close their own drawer, so an over/short ties to a shift rather than a mystery. Whether that fits your shop is your call, but the principle holds: the clearer the routine, the easier it is to tell an honest mistake from a real problem.

✓ Clear rules protect good people

A tight close-out routine isn't about distrust — it's about fairness. When everyone follows the same steps and the float never moves, nobody good ever has to worry that a fumbled quarter looks like something it isn't.

Looking up from the day: week and month

The nightly close-out is the foundation. Stepping back weekly and monthly is where you actually learn about your business.

Once a week, glance at the week's totals together — which days are busy, how the over/short log looks across the week, whether refunds are creeping up. Patterns that hide inside a single night show themselves across seven.

Once a month, pull the bigger picture: total sales, tax collected for filing, how card and cash split out, how this month compares to last. This is also the natural time to reconcile against your bank deposits (our reading-your-statement guide helps) and hand your accountant clean numbers.

✓ Zoom out to see the shape

The nightly close keeps you honest; the weekly and monthly look-back keeps you smart. Ten minutes a week and half an hour a month turn a pile of daily reports into a real understanding of how your shop is doing.

Common mistakes people make

Most close-out trouble comes from a short list of habits. Here they are, so you can avoid them from the start.

- **Skipping the close on slow days** — the night you skip is the night you'd have caught something.
- **A drifting float** that's a different amount each morning, so the count means nothing.
- **Not logging over/short**, so a pattern never becomes visible.
- **Assuming the batch went through** when the system doesn't actually auto-batch.
- **Ignoring the refund line**, which is where both honest errors and theft tend to show.
- **Keeping no records**, then scrambling at tax time to reconstruct the year.

! The habit is the whole thing

Nearly every mistake here is really one mistake: not doing the close the same way every night. The routine is cheap insurance, and skipping it is exactly when the trouble you'd have caught slips by.

What to do when it doesn't balance

Some night the drawer won't match, and that's not a crisis. Here's a calm way to work through it.

- **Recount the cash** — most 'shortages' are a miscount the first time through.
- **Check the float** — did someone start with the wrong amount, or forget to set it aside?
- **Scan the refunds and voids** — a mistaken or double refund explains a lot of gaps.
- **Look for an uncounted payment type** — a check or a gift-card redemption counted as cash.
- **Log it and move on** if it's small — note the amount and watch whether it becomes a pattern.

✓ Don't let one odd night rattle you

A single unexplained small difference, logged and watched, is fine. The point of the routine isn't a perfect drawer every night — it's noticing when 'off' stops being random. Stay calm, write it down, keep going.

Making the close-out quick

A close-out you dread is a close-out you'll skip. A few small moves keep it to about five minutes.

Let the system do the work it's built for: auto-batch if yours offers it, saved reports you can pull in a tap, and a daily summary you've learned the path to. The less you hunt, the faster you're done and the more likely you'll do it every night.

Keep your tools together — a spot for the drawer count, your over/short log, and the deposit bag, all in one place. Half of a slow close-out is looking for things. Set it up once so everything's to hand, and the routine flows.

★ Let's get yours down to five minutes

If closing out takes you half an hour, something's set up the hard way. I'll look at your routine, switch on the automatic parts, and streamline the rest so it's a quick, painless end to the day. Call (330) 200-8042.

Where my help ends and your accountant's begins

Closing out has a tech side and a bookkeeping side. I want to be plain about which is which.

The **tech side** is mine: finding and reading your daily summary, setting up batching, building a nightly routine, and showing you how to spot patterns in your over/short log. That's what I do, and I'm glad to sit down and do it with you.

The **bookkeeping side** belongs to your accountant: how your daily totals roll into your books, how to record things, what to file and when. I won't guess at those. My job is to make sure the numbers your close-out produces are clean and that you know what they mean.

✓ Clean numbers in, easy books out

The best thing a nightly close-out does for your accountant is hand them numbers they can trust. Get the routine right, and the bookkeeping that follows is far simpler — and usually cheaper.

Setting honest expectations

A close-out is a habit, not a magic shield. Knowing what it does and doesn't do keeps you using it well.

It will keep your records true, catch honest mistakes the same day, surface patterns that hint at theft, and make tax time far easier. It won't stop every problem on its own, and it won't do itself — its whole value comes from doing it the same way, every night, slow days included.

Expect about five minutes once it's a habit, the occasional odd night that won't balance, and a growing sense — week by week — of how your shop actually runs. That quiet confidence is the real payoff, and it's worth far more than the few minutes it costs.

✓ Five minutes, every night, is the secret

There's no clever trick here — just a short routine done faithfully. The owners who never get blindsided by their numbers are simply the ones who close out every night. Be one of them.

Common Questions

The close-out questions I hear most from shop owners, answered plainly.

Q: What exactly is a Z-report?

It's the daily sales summary that totals the day — sales, payment types, tax, tips, and refunds. The name comes from old registers whose 'Z' reading closed out the day. Every major POS produces one; learn where yours lives.

Q: Do I really need to close out every night?

Yes — that's where the value is. A close-out you only do when something feels off never catches the thing that's quietly off every day. Same routine, every night, even the slow ones.

Q: My drawer is a few dollars short. Should I worry?

A dollar or two now and then is normal cash handling. What matters is the pattern: log every over and short, and watch for a consistent, growing, or suspiciously round gap, especially on one shift.

Q: What is batching, and do I have to do it?

Batching sends the day's card sales to deposit. Many systems auto-batch at a set time; some need you to tap it. Confirm which yours does — an unbatched day is money you earned but haven't been paid.

Q: How does this connect to my taxes?

Your daily totals feed the sales tax you file (see our Ohio-sales-tax guide) and the income your accountant works from. A clean nightly close-out makes tax time far simpler and your records trustworthy.

★ Want help building your routine?

A good close-out is one of the highest-value five minutes in your whole day, and it's quick to set up right. Call or text me at (330) 200-8042 and I'll walk through your reports and build you a routine that sticks — then your accountant takes the numbers from there.

You don't have to figure this out alone

You just have to remember that a friendly, patient person who speaks plain English is one call away.

I hope this guide made end-of-day reports and closing out feel a little less daunting and a lot more doable. Keep it with your other business papers, come back to a page whenever you need it, and don't feel you have to memorize a thing.

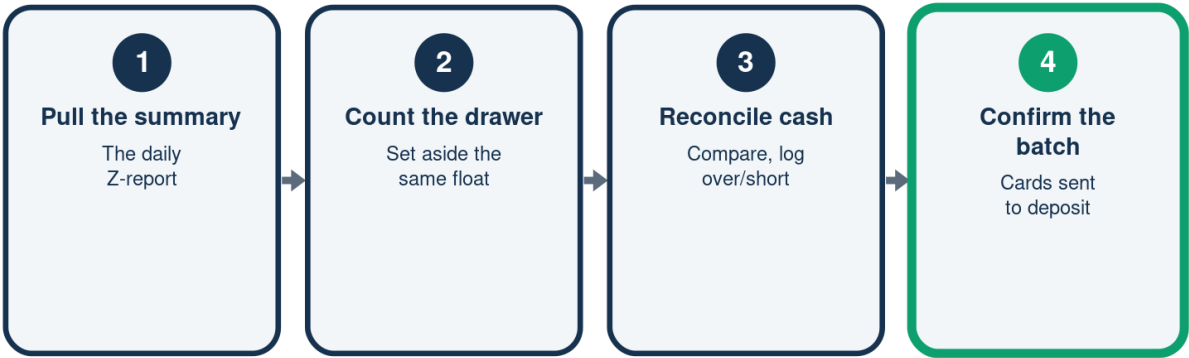
When you'd rather have a hand, that's exactly what I do. I come to your shop or your kitchen table, work at your pace, and never make you feel rushed or silly for asking. A first visit is a flat \$99, and for the parts that don't need me on-site I can often help right on your screen for \$49. Every visit comes with a 30-day, come-back-free guarantee. I don't sell payment processing and I earn no commission from any company — so the advice you get is just honest advice. For the tax and legal fine points, I'll point you to your accountant or attorney.

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The Nightly Close-Out

Five quiet minutes, the same way every night



Do it every night, slow days included -- the habit is what catches trouble.

What's on the Daily Summary

A few lines worth a glance every night

Why you read it	
By payment type	Reconcile the drawer
Tax collected	Feeds your filing
Tips	Owed to staff
Refunds / voids	Where trouble shows

A glance, not a study session -- does it look like a normal day?

Over and Short: What's Normal?

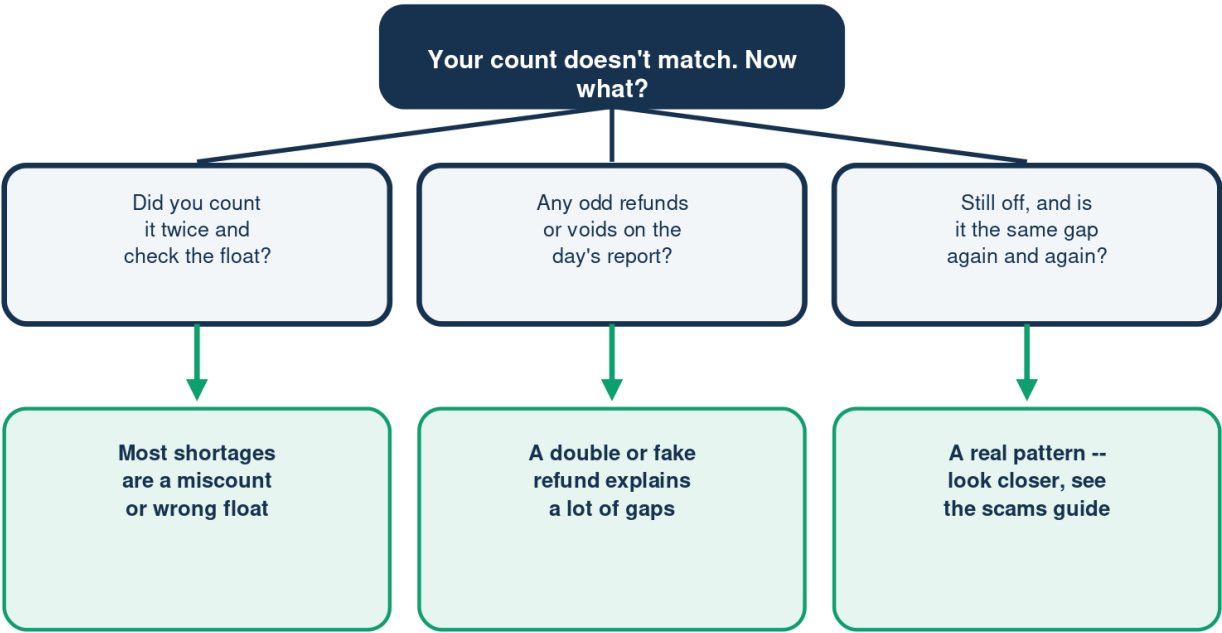
It's the pattern, not one night, that matters

	Normal	Worth a look
Size	A dollar or two	Growing or large
How often	Now and then	Same shift, often
The number	Random cents	Suspiciously round
Your move	Log it	Follow the pattern

Log every over and short -- the log is what makes a pattern visible.

The Drawer Won't Balance

Work it calmly -- most gaps have a simple cause



Log small differences and move on -- don't accuse anyone over one odd night.

Illustration - a schematic, not to scale. Your setup may differ.



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A Note From Bill

A quick note from Bill.

I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that comes from using these guides. Thanks for reading, and stay safe out there.

— *Bill*



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