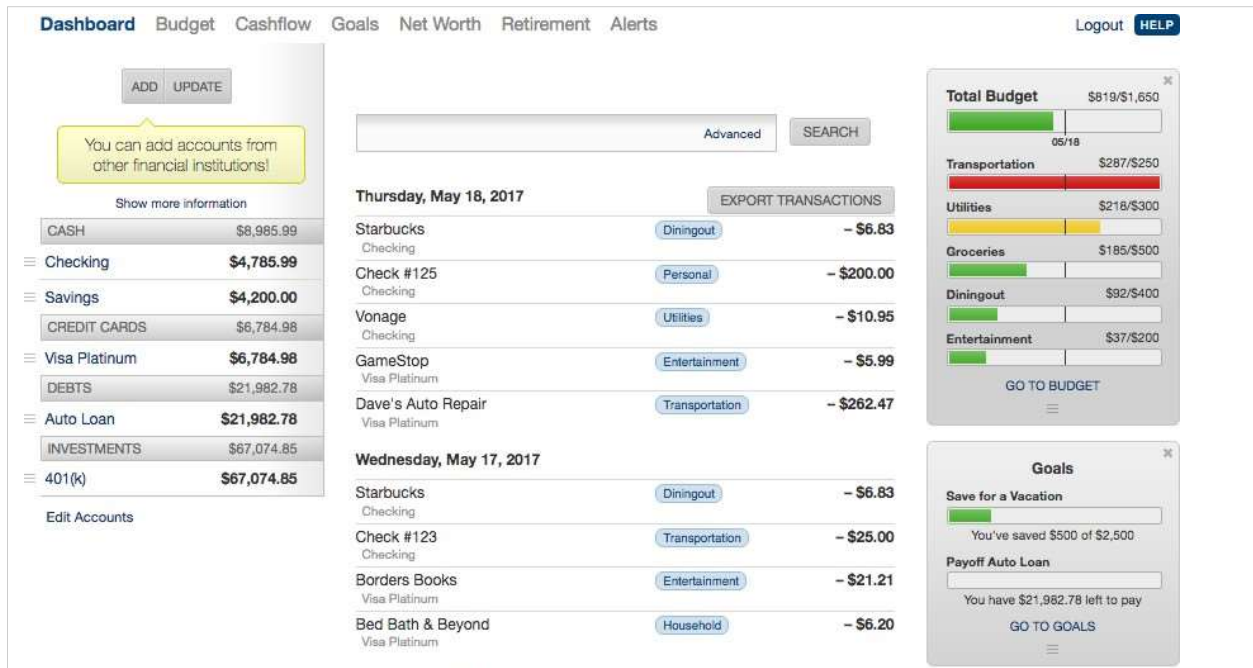# ONLINE FINANCIAL MANAGEMENT (OFM)

User Guide

Dashboard

1. Account aggregation- add & update accounts (including external accounts), edit/delete accounts

2. Transaction feed- tagged transactions, split tagging, advanced search, and export transactions

3. Widgets-visual snapshot of what's important to the user (customizable)

For adding an account select from one of the eight defaults or search the database.

User will be prompted to enter online credentials for that account and connect to the OFM.

Tagging Transactions

1. Click on a transaction to create a custom tag and apply it to similar transactions. To remove the default transaction, simply click on the "x" next to the tag. For example, the Starbucks transaction, has been changed to Coffee.

2. Split tagging allows the user to get specific and use multiple tags for one   transaction. For example, in the Buy.com transaction, the user can change the tags to Personal & Business. Once complete, the transaction will display with a green tag.

Custom Tagging

Split Tagging

Transaction Search

Using the search tool allows the user to find transactions based on specific words, tags, or amounts. For example, the tag Dining Out was used to search transaction history. :

Widgets

Seen on the right side of the dashboard and customizable the user can select severaltypes:

Bills: View upcoming bills and paid bills.

Cash Flow Calendar: Monthly view of income and bills.

Expenses: Pie chart of top categories over last 30 days.

Budget: Summary of spending targets and monthly target.

Goals: Snapshot of goals and progress.

Upcoming Income: Sources of income by date.

Net Worth: Current net worth and previous month change.

Click on customize widgets to add more from the drop-down menu.
To remove widget's, click the "x" in the right- hand corner.

Budget

Spending targets allow the user to create budgets based on tags important to them.

The large bar on the top of the screen symbolizes the total amount of money for budgeting.

Further down on the screen shows progress for the month broken down by each spending target.

Enter the tags for the budget to track; include a name for the spending target and a monthly limit.

Cash Flow

Add bills and incomes on a recurring or non-recurring basis to more accurately depict available funds day to day.
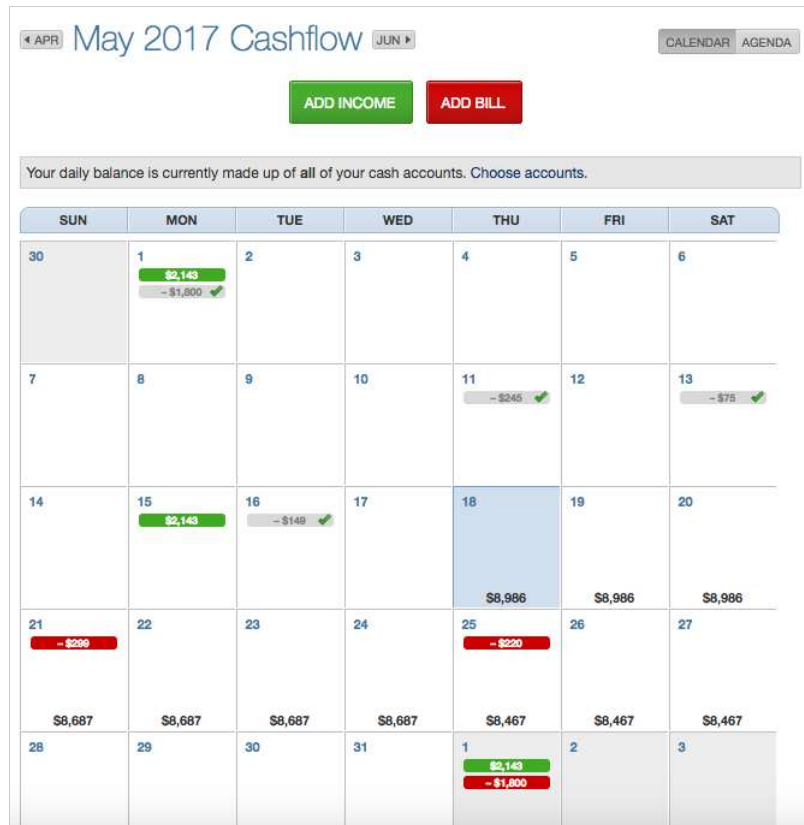
Goals

Create savings or payoff objectives. The goals are customizable by type, savings amount, and the user can see the current progress. This summary includes an overview of goals, how much needed to save to complete them, and which accounts they are attached to.

Select an image from the library that corresponds to the goal.

Add a Payoff Goal

1. Name and Image

Give your goal a name

Custom Payoff Goal

What image would you like to use?

CHOOSE FROM OUR LIBRARY

2. Account(s)

Which account(s) are you paying off?

☐ houston

3. Completion (Choose one)

When do you want to complete this?

OR

How much can you pay each month?

$

How much do I have available to spend?

4. Notifications

🔔 **Alerts**

✓ Send me text messages about this

✓ Send me emails about this

🌐 **Dashboard**

✓ Show on the dashboard

Create a custom name to make the goal specific, enter account to be considered, completion date or monthly amount.

Your Goal Summary

You're creating the goal: **Pay off a Credit Card**

You're paying off **$16,784.98** from **American Express**.
To complete this goal by **12/27/2019** you'll need to pay **$524.53** per month.

Once all the information is entered the user will get a goal summary.

Net Worth

Monitor current assets and debts. The OFM automatically calculates net worth daily based on the accounts that have been added.

All accounts included in the OFM are automatically used in the net worth calculation.

Users have the option to exclude any of their accounts from the calculation.

Manually added assets and debts, cannot be excluded from the calculation without deleting.

Alerts

Create customized alerts based on activity in the OFM. There are 6 different alert types to choose from. These alerts will always show on the top of the Dashboard, but the user can opt to receive text or e-mail alerts.

Account balance: Lets the user know when the balance of specified account falls below a certain amount.

Spending target: Notifies user when they spent a certain percentage of spending target(s).

Goal progress: Notified when a certain threshold is met towards a specified goal.

Bill reminder: Number of days before a bill is due.

Large transaction: Any transaction comes through that is over a certain amount.

Merchant name: A transaction is posted from a specified store.