Banktivity 7

A Comprehensive Guide

IGG Software

Contents

Chapter 1: Getting Started

Overview

How to use this manual:

Welcome to Banktivity! This manual is provided to assist you in finding your way around the Banktivity application. Whether you are a first-time user just learning the ropes, or a Banktivity expert hunting for power user tips, we trust that this guide will help you take advantage of everything Banktivity has to offer. To get you started, here are a few notes about how to use the Banktivity User Manual.

Browsing: To get a quick overview of what is contained in this manual, please visit the Table of Contents section and browse the chapter headings. Page numbers are included for quick reference. If your PDF viewer has a Bookmarks tab, you can also use this to easily jump between chapters.

Searching: If you have a particular question in mind, you can use the search function in your PDF viewer to locate the section of the manual that addresses it. The contents of this manual have been organized in question format to better help you find what you are looking for.

Hyperlinks: Throughout the guide, you will find words or phrases that are highlighted in green. The color indicates that the word or phrase is a hyperlink. If you are reading the manual in PDF format, you can click any hyperlink to jump to another section for more information on that topic. These cross-references should help to ensure that you always find the right answers to your questions, no matter where you start your search.

Notes: Interspersed throughout the manual you will find boxes containing extra information about the topic at hand. They might offer caveats about certain features, explain in greater detail how certain functions work, or provide extra tips for power users who want to get a little bit more out of Banktivity.

Look for boxes like this one for hints, tips, and extra info.

Menu commands: In this manual, you are often instructed to choose commands from the various menus provided in Banktivity. To simplify the menu hierarchy, we chose to

use the '>' character to denote each sub-menu or menu item. To illustrate, when you see `View > Sort Transactions By > Date`, this can be interpreted as "Go to the 'View' menu, then go to the 'Sort Transactions By' submenu, then choose 'Date.'"

On your first launch:

The first time you run Banktivity, the new document assistant will launch automatically to help you get started. Once you finish creating your document, add some accounts to the file. If you want to keep your accounts up-to-date easily, consider subscribing to Direct Access.

On subsequent launches, Banktivity will prompt you to purchase or register the program. Feel free to click the "Use Trial" button to continue using Banktivity in demo mode for up to 30 days. Once you are satisfied that Banktivity is right for you, choose `Banktivity > License` and click "Secure Purchase" to purchase a license.

About tracking finances with Banktivity:

Tracking your finances can be a lot like cleaning the house: you really want to do it, but sometimes it just doesn't get done. Just like cleaning the house can be more enjoyable with good cleaning supplies and tools, tracking your money can be much easier if you have the appropriate software application to assist you. Banktivity is the premier macOS financial application to make tracking your finances as easy as possible.

System requirements:

Banktivity requires macOS 10.13 or higher. For earlier OS versions, try Banktivity 6. To read about what's new in version 7, see What's new in Banktivity 7? in this chapter.

How do I get started with Banktivity? (Quick basics)

To use Banktivity to track your finances, you will want to set up accounts for each "real-life" account you have. That is, you will want an account for each of your credit cards as well as checking, savings, and investment accounts.

Then, for each account you will want to record a transaction for each "real-life" transaction that occurs in the account. For example, if you receive a bank statement that shows two trips to the ATM and one point-of-sale (aka debit) purchase, then you will want to enter three transactions in Banktivity to match those.

We mention transactions a lot, and for good reason - they are the core "unit" in Banktivity for effectively tracking your money in each of your accounts. In Banktivity, each transaction that results in money being taken out of your account (e.g. a withdrawal) should have a negative value and each transaction that results in money going into your account (e.g. a deposit) should be positive. So far, if you do as suggested and record a transaction in Banktivity for each transaction that occurs in real life, Banktivity will track, to the penny, exactly how much money you have in each account.

This should be reason enough to use Banktivity: to know exactly, at any minute, the balances of all of your accounts. However, the real power of Banktivity comes into play when you start tracking where you are spending your money. For example, you might enter a transaction of -$20.00 and make the payee "Starbucks." Although this information is helpful, it would be better to categorize this transaction by associating it with a category like "Dining," or "Coffee." By assigning categories to your Banktivity transactions, you'll be able to run robust reports to analyze your spending based on those categories. Categorizing your transactions will also allow you to set up budgets to help you plan ahead.

With tags, Banktivity lets you group and identify transactions across multiple categories. For example, let's say you finally book that once-in-a-lifetime trip to Alaska. You enter a transaction for "Travel" and use a sub-category for "Airfare," then you enter transactions for all of the other expenses such as "Clothing" and "Dining." Adding a tag to each transaction for "Alaska" lets you see how much you spent for the entire trip, while still letting you track your spending in each category.

In summary:

- Accounts mirror your real-life bank accounts.

- Transactions record deposits and withdrawals in your accounts.

- Categories track where your money comes from and goes to.

- Tags classify your transactions beyond categorizing them as income or expenses.

- Reports allow you to quickly analyze your spending habits.

- Budgets let you compare your actual spending against your expectations.

Don't forget - this is just an overview of Banktivity's major features; much more awaits inside! Hopefully these principles and guidelines will help you get started tracking your money and spending with Banktivity. Read on for more detailed information about using Banktivity's various features.

What's new in Banktivity 7?

Take a look at these new and improved features:

Dark Mode for macOS Mojave. When you run macOS Mojave (10.14) in Dark Mode Banktivity will transform before your eyes and fit right in.

Real Estate Integration with Zillow. Track and update your home and real estate property with Zillow estimates (requires Direct Access subscription and currently only available in the United States)

Link Homes with Loans. Link your home to your mortgage to see how you are leveraged

New Account Types. Tons of new account types for things like 403b, SEP, Automobile, and more

Calendar. See your past and upcoming bills right on a calendar. Take action on upcoming scheduled transactions without leaving the Calendar view.

Search in More Places. Search when reconciling, in categories, tags, securities, payees and more.

Security Lot Selection. Don't like FIFO? Now you can specify which lots you sell.

Auto Reconcile Options. You can choose how to automatically reconcile.

Faster Direct Access Importing. Direct Access transaction importing is now faster.

Better Budgeting. See how much money you should have in each envelope to hit your budget targets.

Update everything with a click. With the Update button on the toolbar, one click imports new transactions from all connected accounts, syncs devices, fetches securities prices, updates exchange rates, and downloads Direct Access data.

Manage investments in your sleep. For all types of securities, take advantage of Banktivity's powerful investment analysis and reports. Banktivity tracks bonds and stock options, and improves reporting on investment income.

Track all your finances in one place. Banktivity includes tools for accurately keeping tabs on all of your real-world accounts: checking, savings, credit cards, loans, investments and more.

Take control of your financial life. Set scheduled transactions, eliminate duplicates from downloads, attach files to any transactions, print checks, export to TurboTax and more.

Update your records with ease. Use Banktivity's integrated browser to import transactions from your bank's website, or download directly from your financial institution. With inline importing, everything goes straight into your register.

See where your money goes. Assign categories, sub-categories, and tags to all transactions, use import rules for speedy categorization, and split transactions multiple ways for detailed tracking and reporting.

Sync data with your iPhone and iPad. Banktivity for iPhone and Banktivity for iPad apps deliver full-featured finance management on the go.

Set up in a snap. Import from Quicken or start from scratch – Banktivity's streamlined setup assistant will have your accounts ready in no time.

…and much more! Continue reading to learn about how to begin with Banktivity.

How do I install Banktivity?

Banktivity is available for purchase directly from IGG Software and from other online retailers including the Mac App Store. Purchases from the IGG store are backed by a 90-day money-back guarantee, but purchases from other retailers are subject to the policies of those stores.

Install Banktivity from the IGG Software website

1. Download the Banktivity application from our website at: www.iggsoftware.com/banktivity

2. Look for "Banktivity7_Web.dmg" on your Desktop or in your Downloads folder. Double-click this file to mount the "Banktivity 7" disk image on your Desktop.

3. The disk image should appear on your Desktop - it looks like a white external drive icon. Double-click the disk image to open it:
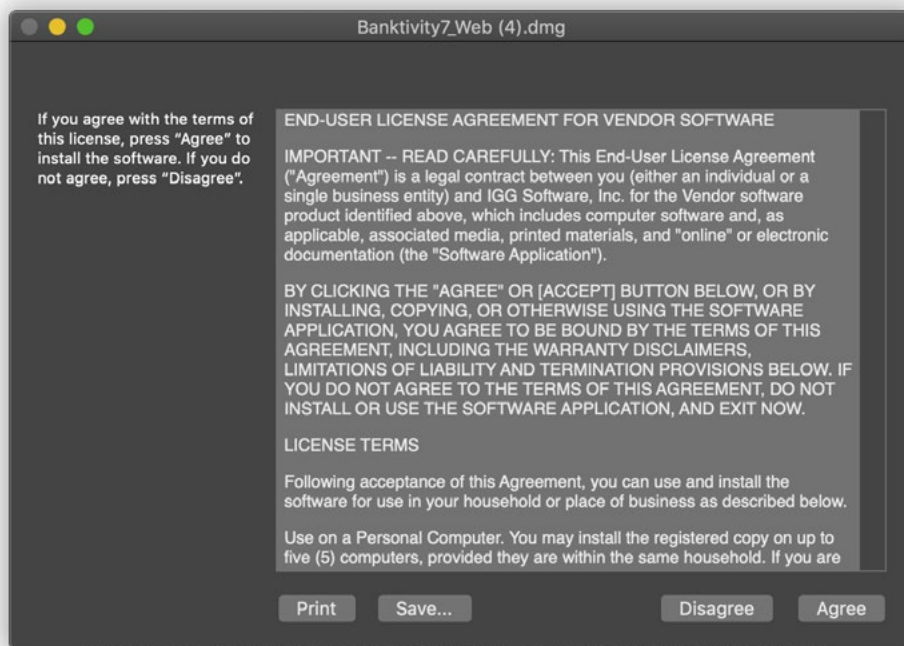
4. In the window that appears, drag and drop the Banktivity 7 icon onto the Applications folder to copy the software to your computer. If you have a previous version of Banktivity installed, allow the computer to replace the existing application.

5. Close the disk image window, then drag both the "Banktivity 7" disk image and "Banktivity6_Web.dmg" from your Desktop or Downloads folder to the Trash.

6. Open your Applications folder and drag "Banktivity 7" onto your Dock to keep it there for easy access.

7. Click the Banktivity 7 icon on your Dock to launch the software.

Install Banktivity after purchasing from a retail site (for example, Amazon)

1. Download Banktivity from the retailer's website (for assistance with this step, contact the retailer's customer support).

2. Look for "Banktivity7.dmg" on your Desktop or in your Downloads folder. Double-click this file to mount the "Banktivity 7" disk image on your Desktop.

3. The disk image should appear on your Desktop - it looks like a white external drive icon. Double-click the disk image to open it (see image above).

4. In the window that appears, drag and drop the Banktivity 7 icon onto the Applications folder to copy the software to your computer. If you have a previous version of Banktivity installed, allow the computer to replace the existing application.

5. Close the disk image window, then drag both the "Banktivity 7" disk image and "Banktivity7.dmg" from your Desktop or Downloads folder to the Trash.

6. Open your Applications folder and drag "Banktivity 7" onto your Dock to keep it there for easy access.

7. Click the Banktivity 7 icon on your Dock to launch the software.

Install Banktivity after purchasing from the Mac App Store

1. Launch the App Store from your Applications folder.

2. Click "Purchases" on the toolbar.

3. Click the "Install" button next to Banktivity 7, then wait for the download to finish.

4. Open your Applications folder and drag "Banktivity 7" onto your Dock to keep it there for easy access.

5. Click the Banktivity 7 icon on your Dock to launch the software.

That's it! Banktivity is now installed on your computer.

If you installed from the IGG Software website or from a retail website, you can use the software in trial mode for up to 30 days before registering. See How Do I Purchase and Register Banktivity? in this chapter for more information. If you installed from the Mac App Store, your software is already registered and fully unlocked. Read on to learn about getting started with creating a document.

How do I create documents in Banktivity?

To get started using Banktivity, the first thing you will need to do is create a document. Choose `File > New > Document` to start the **new document assistant**:
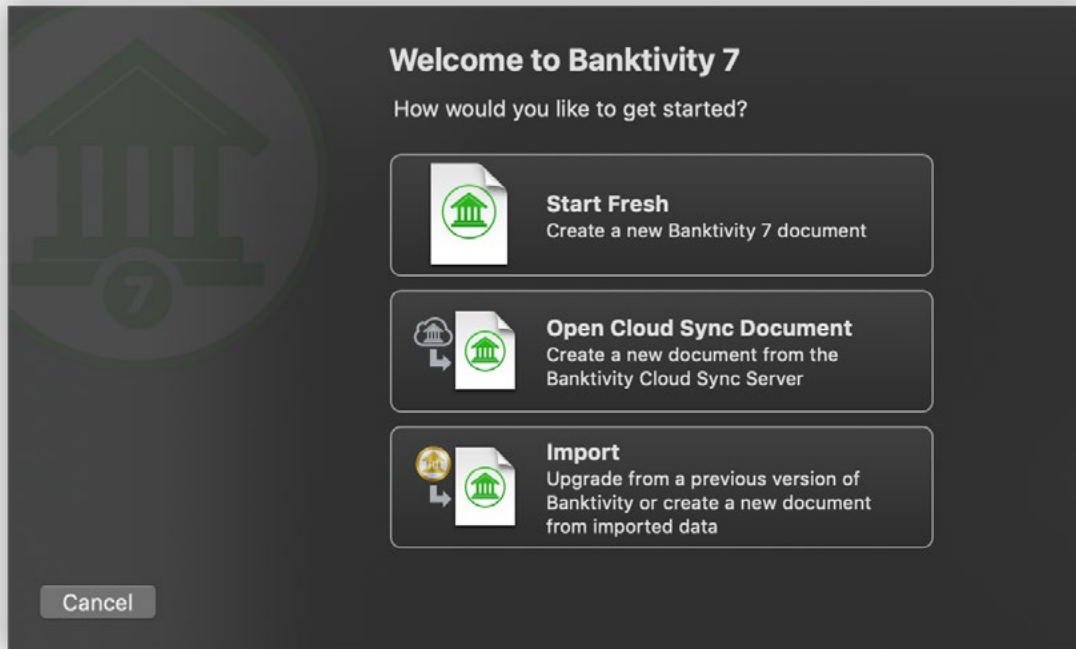
This assistant opens automatically the first time you launch Banktivity, as well as any time you create a new document. Choose one of the following options to determine how Banktivity should set up the new file.

> *If you want to create a new document from Quicken, a QIF file, Cloud Sync, or an older version of Banktivity, you can choose the appropriate menu item under* `File > New` *to jump right to the next step for that option.*

Start Fresh

Choose this option to create a new Banktivity document. On the next screen, you will be asked to choose which categories you would like Banktivity to add to your document. Banktivity includes two predefined sets of categories: "Home" is intended for personal use, "Business" for professional use. Both sets include categories that are assigned standard US tax codes. Click whichever option you prefer.

Next, you will be prompted to choose a location in which to save your document: enter a name for the document in the sheet that appears, choose a location, and click "Save." By default, Banktivity suggests the Documents folder for saving your Banktivity document, but you can designate any location that is most convenient for you.. After that, Banktivity will prompt you to add accounts to the document: please see Chapter 2: Accounts for more information.

Once you finish adding accounts, Banktivity will ask whether you want it to create some helpful reports automatically. If you check the box and click "Continue," reports will be added to the sidebar based on the types of accounts you added to the document.

Finally, Banktivity will present you with a "Congratulations" screen to inform you that your new document is ready to use. Click "Done" to continue to the main window.

Open Cloud Sync Document

If you previously uploaded a Banktivity document to the Cloud Sync server and want to connect to it, click this option. First you will see a warning prompt to inform you that upgrading from Banktivity 5 or 6 should not be done via Cloud Sync, as some features (such as reports, account groups, file attachments, and category images) do not sync and will not be available in your new document. If you intend to upgrade from Banktivity 5 or 6, click "Upgrade Document" and skip to the section below titled "Upgrade Older Banktivity."

Otherwise, click "Continue With Cloud Sync." You will be prompted to log in with your Banktivity ID, then the next screen will ask you to choose the cloud document you wish to open:

Cloud Sync Documents

Select the cloud document you want to sync with:

Name	Last Modified
Jon's Finances	2/28/17, 1:23 PM
Banktivity 6 data	2/28/17, 10:35 AM

Cancel   Back   Continue
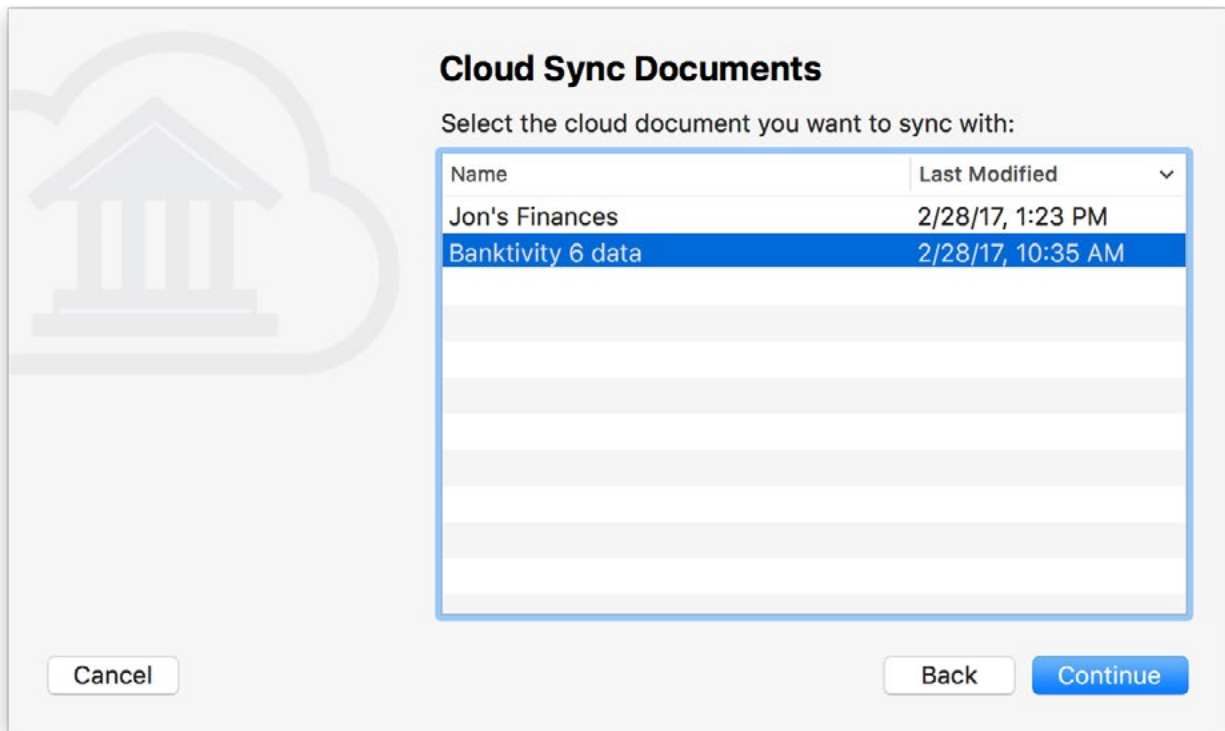
Select a document in the list and click "Continue," then Banktivity will prompt you to enter the password required to access the document. Enter the correct password and click "Continue." Banktivity will then begin downloading your data from the Cloud Sync server.

Once the download process has finished, click "Done" to proceed. Banktivity will then ask you to choose a location in which to save your document: enter a name for the document in the sheet that appears, choose a location, and click "Save." By default, Banktivity suggests the Documents folder for saving your Banktivity document, but you can designate any location that is most convenient for you.

Finally, Banktivity will present you with a "Congratulations" screen to inform you that your new document is ready to use. Click "Done" to continue to the main window.

Import

To upgrade from a previous version of Banktivity, or to import data from another financial management program, click this option. The next screen will ask which software you want to import from:
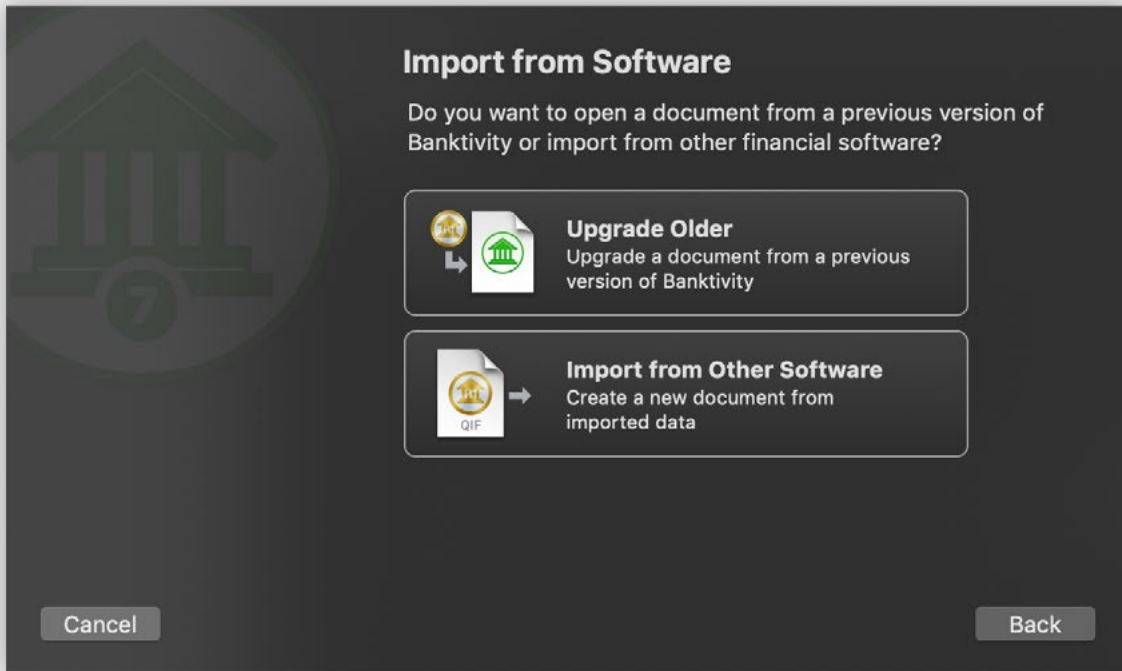
Upgrade Older Banktivity

If you previously used Banktivity 5 or Banktivity 6, and you want to upgrade your data for use with Banktivity 7, click this option. The next screen will ask you to choose the file you wish to open:
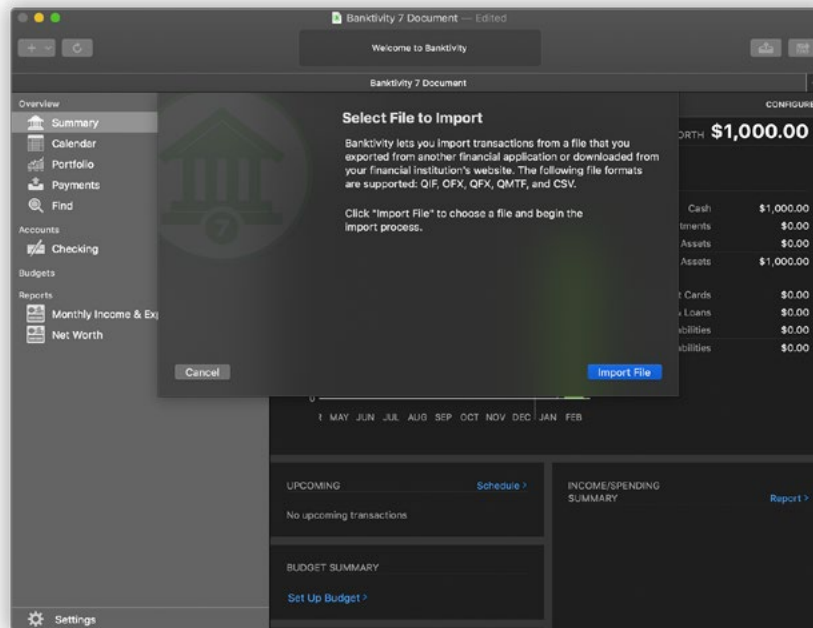
Click "Choose File," select the document you want to upgrade, and the process will begin immediately. Once the upgrade process has finished, Banktivity will show you the results. If any changes were made to your data during the upgrade process, a window will appear to show you the details. See What changes were made when my document was upgraded? in this chapter for more information about this window. Click "Save Results" if you want save a copy of the changes so you can review them later.

When you are finished with the upgrade results, click "Continue" to proceed. Next, Banktivity will ask if you want to import passwords for your online accounts. If you previously used Direct Access or OFX direct download to update your accounts, Banktivity 7 will need your permission to access the Keychain to read those passwords. If you click "Import Passwords," you will then see a prompt for each account password you have saved: click "Always Allow" repeatedly to grant Banktivity 7 permission to use each one.

If you choose to click "Skip" instead, your accounts will import but they will not able to download updates automatically. At a later time, you will need to manually enter the passwords for your online accounts to reconnect them.

Next, Banktivity will highlight some features that are new in version 7. Click "Get Started," and you will be asked to save the new document. Enter a name for the document in the sheet that appears, choose a save location, and click "Save." By default, Banktivity suggests the Documents folder for saving your Banktivity document, but you can designate any location that is most convenient for you.. Your original document will not be modified, in case you ever want to open it using an old version of Banktivity.

Finally, Banktivity will present you with a "Congratulations" screen to inform you that your new document is ready to use. Click "Done" to continue to the [main window](#).

Import from Other Software

Choose this option to convert your data from another financial management program. Banktivity can import [accounts](#), [transactions](#), [categories](#), [investments](#), and [security](#) prices from QMTF and QIF files, as long as that data is present. Other data such as classes, [scheduled transactions](#), [memorized transactions](#), [budgets](#), and [reports](#) cannot be imported.

On the next screen, choose the option that corresponds to the software you used previously and click "Continue." The next screen provides directions for transferring your data based on the program you are importing from:

Quicken for Mac 2015 or later and Quicken Essentials:

1. Launch Quicken.

2. Review your category names. If any names are longer than 55 characters, please abbreviate them (they can be restored in Banktivity after the import is complete). Please note that subcategory names, when exported, will include the names of their parent categories in the following manner: Category:Subcategory1:Subcategory2. This entire set of names must be 55 characters or less (including the colons) in order to avoid being truncated during the export process.

3. Choose `File > Export > Quicken 2007 Transfer File` and save the QMTF file on your Desktop.

4. In Banktivity, click "Choose File" and select the QMTF file.

You may notice that some of your account names are truncated. Quicken limits account names to 31 characters when it exports them, but you can rename the accounts during the Banktivity import process.

Quicken for Mac 2007 or earlier:

1. Launch Quicken.

2. Choose `File > Export > To QIF` and save the QIF file on your Desktop.

3. In Banktivity, click "Choose File" and select the QIF file.

Quicken for Windows:

1. On your PC, launch Quicken.

2. Open any closed accounts.

3. Export your data to a QIF file. Since the export command may vary between different versions of Quicken, consult the documentation for help with locating and using this command. All of your Quicken data should be saved to a single file if possible, but the importer will accept multiple files if necessary. If you have a choice of "Strict" vs. "Loose" QIF formats, use "Loose." Do not choose any options labeled "for Mac."

4. Copy the QIF file or files to your Mac's Desktop using a flash drive, network transfer, email attachment, or other means of PC-to-Mac file transfer.

5. In Banktivity, click "Choose File" and select the QIF file. If you have multiple QIF files, Shift-click to select them all at once.

Microsoft Money:

1. On your PC, launch Money.

2. Open any closed accounts.

3. Export each account to a QIF file. Since the export command may vary between different versions of Money, consult the documentation for help with locating and using this command. If you have a choice of "loose" or "strict" formats, choose "loose." Make sure to name each QIF file after the account it came from - if the account names do not match exactly, errors may result in the imported data (particularly with transfers between accounts).

4. Copy the QIF files to your Mac's Desktop using a flash drive, network transfer, email attachment, or other means of PC-to-Mac file transfer.

5. In Banktivity, click "Choose File" and Shift-click to select all the QIF files at once.

Other software:

1. Launch your other financial program.

2. Open any closed or hidden accounts (if your software lets you close or hide accounts).

3. Export your data to a QIF file. Since the export command may vary from one financial manager to the next, consult the documentation for help with locating and using this command. All of your financial data should be saved to a single file if possible, but the importer will accept multiple files if necessary.

4. If your financial program does not run on a Mac, copy the QIF file or files to your Mac's Desktop using a flash drive, network transfer, email attachment, or other means of PC-to-Mac file transfer.

5. In Banktivity, click "Choose File" and select the QIF file. If you have multiple QIF files, Shift-click to select them all at once.

Complete the import

Once you have chosen the file(s) to import, Banktivity will display a list of all the accounts available for importing:
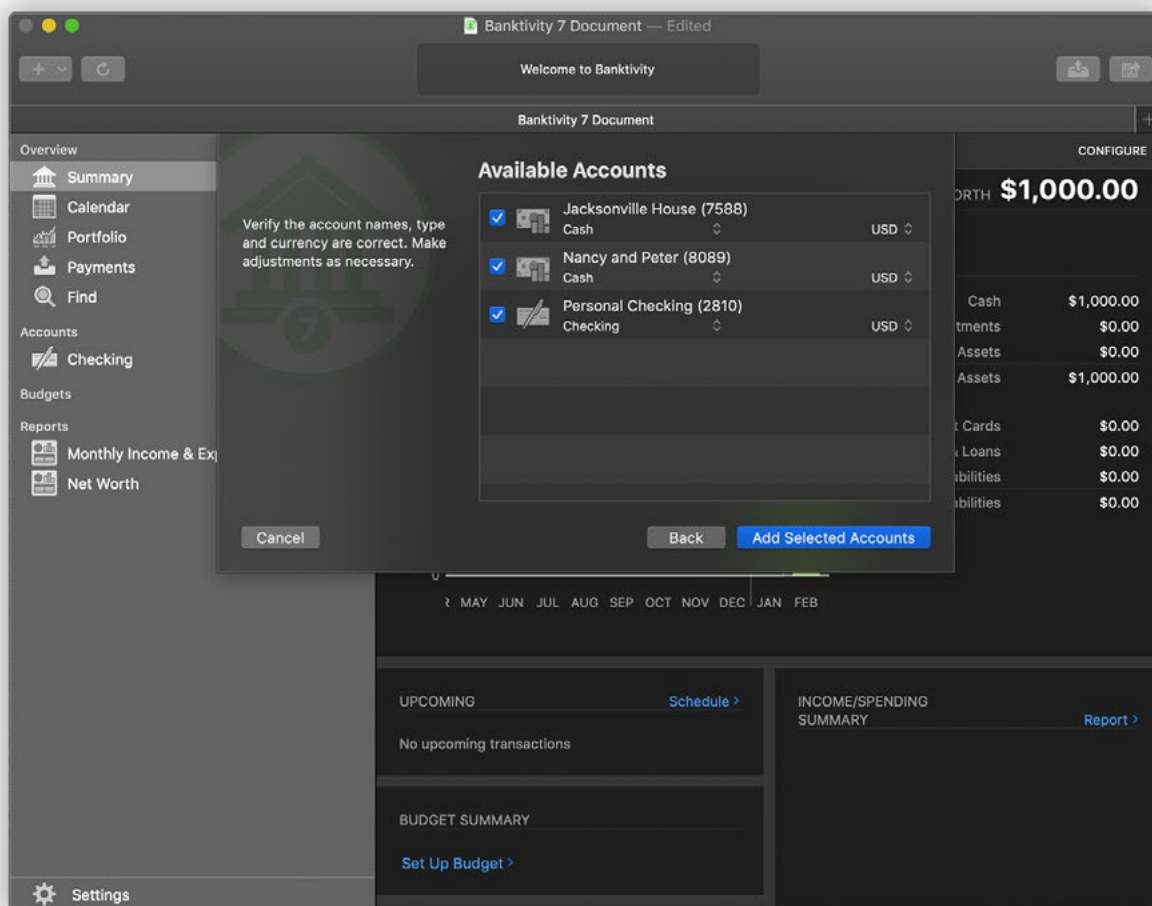
Check off the accounts you wish to use in Banktivity. You can rename an account by clicking on its name, change the account type by clicking on the default type and choosing an alternative from the drop-down menu, or change the currency by clicking it and choosing another. Once you have all the accounts set up the way you want them, click "Import Selected Accounts." If Banktivity cannot recognize the dates in the file, you will be asked to choose a date format before proceeding.

When importing multiple QIF files, Banktivity will process one file at a time. You will be asked to configure accounts for each file in succession, rather than selecting them all in the same window.

Once the import process has finished, click "Continue" and Banktivity will prompt you to choose a location in which to save your document: enter a name for the document in the sheet that appears, choose a location, and click "Save." By default, Banktivity suggests the Documents folder for saving your Banktivity document, but you can designate any location that is most convenient for you. Banktivity will then present you with a "Congratulations" screen to inform you that your new document is ready to use. Click "Done" to continue to the main window.

What changes were made when my document was upgraded?

When [upgrading your data](#) from Banktivity 5 or 6, you will be presented with a window stating, "Results of Version Upgrade." This window contains a log of changes that were made to your data during the upgrade process. Due to differences in the way old versions of Banktivity managed data, modifications are sometimes necessary in order to make the data usable in Banktivity 7. In addition, Banktivity examines your database for errors during the upgrade process and corrects any problems that it finds. In both cases, Banktivity takes care to notify you when any significant changes are made. Below, you will find a description of each message that may appear in the upgrade log.

Two types of messages may appear in the log:

- ⚠️ **Warnings:** These messages alert you to changes made to your data that we highly recommend you verify. Although the errors have been fixed and the database is now healthy, you should review the changes and make any adjustments that may be necessary. Instructions are provided to direct you to the appropriate places where you can review the changes.

- ✅ **Notices:** These messages provide information about routine changes that Banktivity has made to your data due to the new features and upgrades that have been implemented. You should review the changes, but they indicate a healthy database.

In some cases, you may want to check your accounts to see the effects of the changes that were made, and make adjustments or corrections as needed. Click "Save Results" at the bottom of the window to save the list of changes to a text file so that you can refer back to it at any time. Enter a name for the file and choose a save location when prompted, then click "Save" to save the file. You can open this file with TextEdit or any other text editor.

Warnings:

⚠️ **A double compound rule for report** `report name` **was not migrated because it is no longer supported.**

Banktivity 7 reports do not support nested rules for selecting which accounts and categories are included in the report. These rules were removed from the report during the upgrade.

⚠️ **Changed Move Shares of** `security symbol` **on** `transaction date` **to Move Shares In.**

Whereas previous Banktivity versions had one "Move Shares" transaction type, Banktivity 7 now has "Move Shares In" and "Move Shares Out." The transaction types for your Move Shares transactions have been changed based on whether shares were added or deducted.

⚠️ **Changed Move Shares of** `security symbol` **on** `transaction date` **to Move Shares Out.**

Whereas previous Banktivity versions had one "Move Shares" transaction type, Banktivity 7 now has "Move Shares In" and "Move Shares Out." The transaction types for your Move Shares transactions have been changed based on whether shares were added or deducted.

⚠️ **One or more of the account rules for report** `report name` **was not migrated because it is no longer supported.**

Banktivity 7 reports have slightly different rules for selecting which accounts are included in the report. In this case, some of your rules were removed from a report during the upgrade.

⚠️ **One or more of the category rules for report** `report name` **was not migrated because it is no longer supported.**

Banktivity 7 reports have slightly different rules for selecting which categories are included in the report. In this case, some of your rules were removed from a report during the upgrade.

⚠️ **Smart account** `account name` **had a payee rule. This was not migrated as it is not supported. Consider using a payee report.**

Smart accounts are not supported in Banktivity 7. Wherever possible, they have been replaced with Transactions reports in a report group called "Old Smart Accounts." For smart accounts that used payee rules, we recommend creating Payee reports instead.

⚠️ **Smart account** `account name` **had a security rule. This was not migrated as it is not supported. Consider using an investment report.**

Smart accounts are not supported in Banktivity 7. Wherever possible, they have been replaced with Transactions reports in a report group called "Old Smart Accounts." For smart accounts that used security rules, we recommend creating Investment Summary reports instead.

⚠️ **Smart account** `account name` **had a transaction type rule that we could not create.**

Smart accounts are not supported in Banktivity 7. Wherever possible, they have been replaced with Transactions reports in a report group called "Old Smart Accounts." In this case, a smart account rule specified a transaction type that no longer exists, so the rule was dropped from the new report.

⚠️ **Smart account** `account name` **had nested compound predicates. They have been removed as they are no longer supported.**

Smart accounts are not supported in Banktivity 7. Wherever possible, they have been replaced with Transactions reports in a report group called "Old Smart Accounts." In this case, since the new reports do not support nested rules for selecting which transactions are included, these rules were dropped.

⚠️ **The report** `report name` **was not migrated because that report type is no longer supported.**

Banktivity 7 keeps many of the same report types as previous versions, but not all of them. A report that is no longer supported was dropped from your document during the upgrade.

Notices:

✅ **A budget item for** `category name` **in budget** `budget name` **had a repeat frequency of** `number`**. We changed it to 1, but this is probably better modeled using a scheduled transaction.**

This message indicates that one of your budgets had a category or account with a frequency that is no longer supported in Banktivity 7. Since scheduled transactions are now

included in budgets, you should remove the unscheduled budget item and replace it with a scheduled item that uses the correct frequency.

✅ **Security distribution type was unknown, we changed it to cash for** `security name` **on** `transaction date` **in account/category** `account name`**.**

This message indicates that an investment transaction with a negative cash value was missing its distribution type (cash, transfer, or reinvest). It was assigned the default type, which is cash.

✅ **Security transaction was a Reinvested Capital Distribution, we changed it to Reinvested Dividend for** `security name` **on** `transaction date` **in account/category** `account name`**.**

This message indicates that one of your "Cap. Distribution" transactions was recorded as a reinvestment. Capital distributions cannot be reinvested in Banktivity 7, so the transaction type was changed to "Dividend" in order to preserve the shares purchased in the reinvestment.

✅ **The income amount of a reinvested security transaction for** `security name` **on** `transaction date` **in account/category** `account name` **was adjusted. It was** `old amount`**, we changed it to** `new amount` **to balance the shares and price.**

This message indicates that one of your dividend transactions was recorded as a reinvestment, but the amount of cash received as a dividend did not match the amount that was reinvested. Banktivity changed the amount recorded in the security income field to equal the value of the reinvestment, determined by multiplying the number of shares purchased by the price per share.

✅ **We migrated your budget** `budget name`**, if you were previously using envelope budgeting you will want to set that up again.**

This message indicates that you had one or more budgets in your file that were upgraded. Since budgets work differently in Banktivity than they did in Banktivity 5, you should go through each of your budgets and make sure they are configured properly. You may find some duplicate budget items as a result of scheduled transactions being added to your budgets. If you use envelope budgeting, this feature has been completely overhauled since Banktivity 5 You will need to enable envelopes for each budget again, and enter how much cash is currently in each envelope.

How do I manage Banktivity documents?

A Banktivity document is a data file that contains all of the financial information that you use when working with Banktivity. This file is distinct from the Banktivity application and uses the ".bank6" file type. It typically includes accounts and their transactions, categories, memorized payees, scheduled transactions, import settings, sync settings, reports and budgets. Storing all of this information in a single file allows for greater portability as well as easier backups.

In the Finder, a Banktivity document looks like this:

Create a new document

Choose `File > New > Document` to open the new document assistant, then follow the prompts to create a file. For more information, see How do I create documents in Banktivity? in this chapter.

By default, Banktivity suggests the Documents folder for saving your Banktivity document, but you can designate any location that is most convenient for you.

Open an existing document

Choose `File > Open` and select a valid Banktivity document, or double-click the document in the Finder. Banktivity will remember the last several documents you opened under `File > Open Recent`. You can clear this menu by choosing `File > Open Recent > Clear Menu`. When you launch Banktivity, it will automatically show any documents that were open when Banktivity was quit.

Use multiple documents

You can have multiple Banktivity documents open at one time, but most information cannot be transferred between documents (unless you use Cloud Sync). Transactions can be moved from one document to another using copy and paste. You may want to create a separate document for accounts you don't use anymore, or you may want to keep separate documents for you and your spouse. In most cases, however, only one Banktivity document is necessary for tracking your personal finances.

In macOS High Sierra and Mojave, you can keep multiple documents open in the same window using tabs. To use this feature, choose `View > Show Tab Bar`, *then click the plus (+) button at the right side of the tab bar to open documents.*

Save changes to a document

Banktivity automatically saves the document at regular intervals and when you close it. If you want to save manually, choose `File > Save`. If Banktivity is unable to save your changes for any reason, it will alert you to the error and advise you about how to fix the problem.

Save a copy of a document

Open the document you want to copy and choose `File > Duplicate`. Banktivity will make a copy of the current document and then prompt you to enter a name for the new file. Choose `File > Save` to specify where the file should be saved (if you forget, Banktivity will prompt you to save before you close it). The new document will be saved in the location you choose, and the original document will be left where it was.

Learn the location of the current document
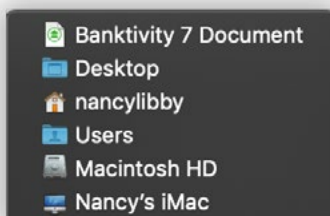
Hold the Command key on your keyboard and click the title of the main window. A menu will appear showing you the path to your document in the Finder.

This command is a feature of macOS and works the same way for all document-based applications.

Delete a document

Quit Banktivity and locate the document on your hard drive. Drag it to the Trash to delete it. The next time you open Banktivity, you will need to open a different document or create a new one.

How do I purchase and register Banktivity?

Banktivity is available for purchase directly from IGG Software and from other online retailers, including the Mac App Store. Purchases from the IGG store are backed by a 90-day money-back guarantee, but purchases from other retailers are subject to the policies of those stores.

If you purchased and installed Banktivity through the Mac App Store, the software does not need to be registered. Upgrade discounts are available to versions of Banktivity downloaded from the IGG Software website, other online retail sites and from the Mac App Store.

30-day free trial

Each time you open a document while Banktivity is running in trial mode, you will be prompted to purchase a license for the software.
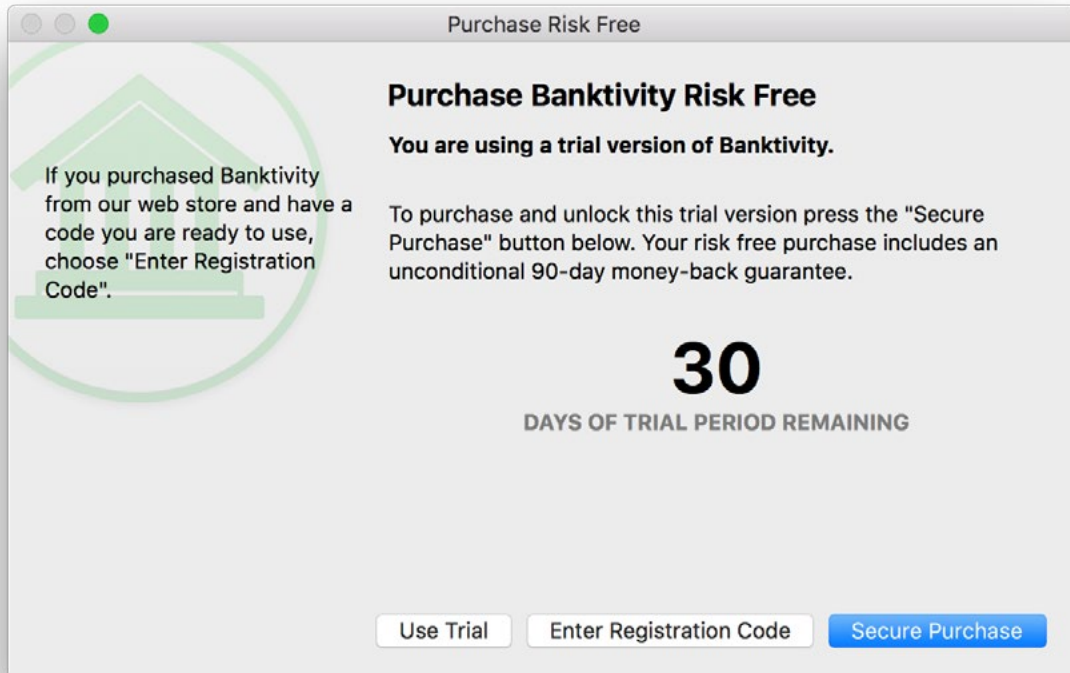
If you are not ready to purchase yet, click "Use Trial" to continue using Banktivity in demo mode. The software will run without restrictions for 30 days, after which the software will revert to "read only" before asking you to purchase a license.

Purchase a license

If you have not yet purchased a license from the IGG Software website or from an online retailer like Amazon.com, you may do so at any time. Make sure you are connected to the Internet, launch Banktivity, and choose `Banktivity > License`. Click the "Secure Purchase" button, then choose whether you are new to Banktivity or upgrading from an older version.

Purchasing a brand new license:

Click "I'm New to Banktivity." Banktivity will connect to the IGG store and show you the current price for a full license. If you have a discount coupon, you may enter it in the box labeled "Promo code" before proceeding. Click "Next" and Banktivity will verify your code (if you entered one), then present a secure purchase form.

Upgrading from Banktivity 5 or 6:

Click "Upgrading," then choose where you purchased Banktivity 5 or 6.

- If you purchased from the IGG store (via the website or the Banktivity 5 app), enter your Banktivity 5 or 6 license details. Banktivity 7 will verify the license and offer you a discounted price for upgrading. If you no longer have a record of your Banktivity 5 license, click "Look Up Code" to use the lost license form on the IGG Software website.

- If you purchased from the Mac App Store, make sure Banktivity 5 or 6 is installed, then click "Find App" and select the Banktivity 5 or 6 application. Banktivity 7 will verify your registration and offer you a discounted price for upgrading.

Next, Banktivity will display its secure purchase form:

The left side of the window shows the details of your order, including a discount coupon if applicable. If you are upgrading from Banktivity 5, you will see this noted on the order.

In the space provided, enter your contact information. The email address you enter will be tied to your license, so be sure to use one you intend to keep. Once you have verified that everything has been entered correctly, click "Next" to enter your credit card details. Click "Purchase" to have Banktivity connect to our online store and submit your order.
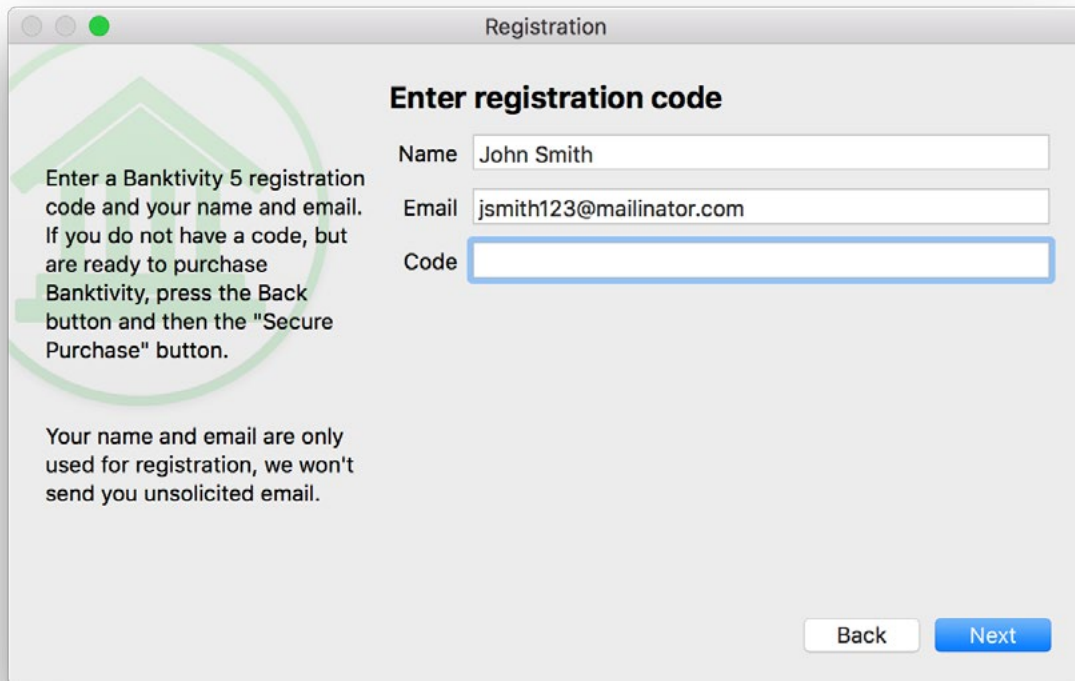
Once the order has been accepted, Banktivity will register itself automatically and cease to operate in trial mode. The next screen will display your license code (you may wish to write this down) and confirm that your order was processed successfully. You will also receive a confirmation email immediately containing a receipt of your purchase and a copy of your license code. Be sure to print a copy of this email and file it away for safe keeping!

If you have problems with the built-in order form, if you prefer not to purchase Banktivity directly through the software, or if you wish to purchase Banktivity 7 together with a Personalized Plan, please visit the order page on our website:
https://secure.iggsoftware.com/store

Register Banktivity with an existing license

If you purchased a license from the IGG Software website or an online retailer, or if you are reinstalling Banktivity, choose `Banktivity > License` and click "Enter Registration Code." Banktivity will prompt you to enter your license details:

Enter your name, email address, and registration code exactly as they appear in your email receipt, paying attention to capitalization and other such details (for more information, see Why won't Banktivity accept my registration? in Chapter 13: FAQ). Upon successful entry of your license details, the program's trial limitations will be disabled and you can enjoy full use of the software, without disruption.

If you purchased a license from an online retailer, Banktivity will exchange the code you purchased for one of its own. Banktivity will register itself with the new license, record the new license in the IGG store so that you can look it up using the form on the IGG Software website, and send you an email receipt with the new license details. Once you have redeemed a retail code, it may not be used again. The new license should be used to register any Banktivity installations from that point forward.

Verify your registration

To review your registration details at any time, choose `Banktivity > Registration Info`. A window will appear displaying your registered name, email address, and license code. If you do not see "Registration Info" in the Banktivity menu, but instead see "License," then your copy of Banktivity has not yet been registered.

Money-back guarantee

If you purchase Banktivity from the IGG store (either through the Banktivity app or on our website), we include a 90-day guarantee with your order. Feel free to register Banktivity and use it risk-free for up to 3 months. If you're not satisfied with the software for any reason, simply contact us (within 90 days of your purchase) at iggsoftware.com/support and we will refund your purchase in full.

We regret that we cannot extend this guarantee beyond the IGG store. Purchases from other retailers, including the Mac App Store, are subject to the policies of those sellers.

How do I navigate a Banktivity document?

Getting Around in Banktivity

Once you install Banktivity, you will need to create a document. A Banktivity document is a data file that contains all of your accounts and their related transactions, categories, reports, and budgets. It lets you track everything in a single window that looks like this:
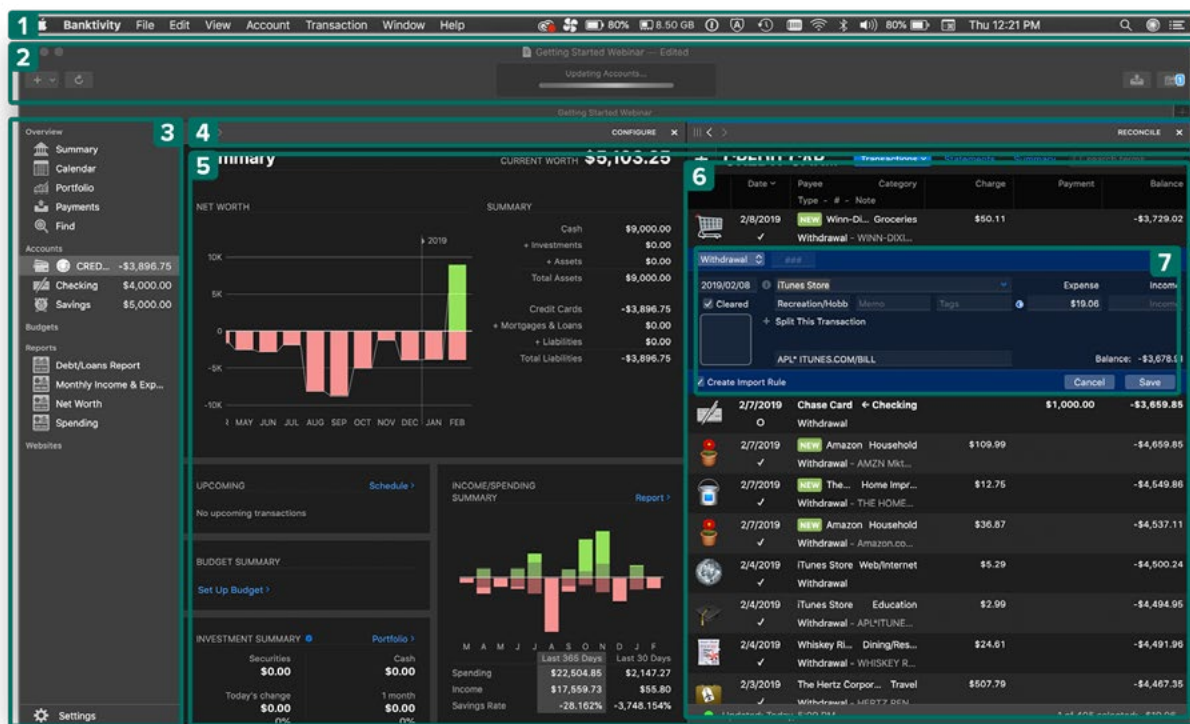
The numbers on the image above correspond to the following program areas:

1. **Menu Bar:** The menu bar at the top of the screen shows options for Banktivity when a document is open. Inside the drop-down menus are commands to change the application preferences, create additional documents, manage your accounts and transactions, and more.

2. **Toolbar:** This part of the window contains shortcuts to basic program functions and shows the status of your document.

3. **Sidebar:** Use this part of the window to navigate through Banktivity's main features, which are organized under different headings: Overview, Accounts, Budgets, Re-

ports, Websites, and Settings. The window contents displayed to the right of the sidebar change depending on your selection.

4. **Navigation bar:** Located at the top of each workspace, this part of the window contains several buttons that allow you to navigate back and forth through views of your data, as well as add and remove workspaces. Other buttons may also be available depending on what item is selected in the sidebar:

    - The quick sidebar button ≡ appears when the sidebar is hidden. Click this to show your accounts, budgets, reports, and websites in a popup window and change the contents of the current workspace.

    - The drag handle ||| lets you make a copy of a workspace by dragging it to the edge of the workspace. If you are viewing a report, you can also use the drag handle to save a copy of the current report view by dragging it to the sidebar.

    - The back (<) and forward (>) buttons let you browse recent views within a workspace, similar to how a web browser works. This allows you to navigate quickly from one view to the next, then easily return to the previous one.
   For example, if you are recording transactions in an account and need to edit a few categories, you would leave the account register and view the category list. Once you finish editing the categories, you can click the back button to jump back to your account register. If you realize you need to make a few more changes to the category you just edited, click the forward button to jump to the category list again.

    - The minus (-) button at the top right of each workspace lets you remove the workspace (if you have more than one open).

5. **Workspaces:** The contents of the item selected in the sidebar are displayed here. This area can be divided up into multiple workspaces in order to compare different views of your data side-by-side.

6. **Account register:** When an account is selected in the sidebar, this part of the window shows a list of all the transactions in the account. Buttons above the register allow you to add transactions, filter the register, reconcile statements, and view the Account Summary report.

7. **Transaction editor:** Double-click a transaction in the account register, or select a transaction and press the "Enter" key on your keyboard, to view and edit the transaction details.

How do I use the toolbar?

The **toolbar** is located across the top of the main Banktivity window. It contains four buttons and a box showing the status of your document.
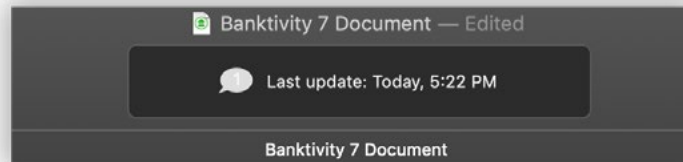
Use the toolbar

1. The name of the current document appears at the top and center of the toolbar.
2. Four buttons appear on the toolbar:

    + ∨ **Add:** Click this button to add a new account, budget, or report to the document.

    ⟳ **Update:** Click this button to update all accounts configured to use Direct Access or direct download, fetch security quotes, download currency exchange rates, update bill pay payments, and sync with mobile devices. This is equivalent to choosing `View > Bring Up to Date`.

    ⬆ **Send Payment:** Click this button to a send payment using an account that has online bill pay enabled. This is equivalent to selecting an account in the sidebar and choosing `File > Send Payment`.

    ▦ **Post Scheduled Transactions:** Click this button to review upcoming scheduled transactions. This is equivalent to choosing `File > Post Scheduled Transaction`. A number appearing on this button indicates how many scheduled transactions are within their reminder period or overdue.

3. The status display in the center of the toolbar shows helpful information about your Banktivity document. It can show the date and time of your last update, or notify you that your document needs to be updated. During downloads and sync operations, it displays a progress bar. If you are not connected to the internet or encounter a problem during an update, the status display will show an error message and a button you can click to troubleshoot the issue.

Hide and show the toolbar

Although the buttons on the toolbar are fixed in place, you can show or hide the entire toolbar at any time by choosing `View > Hide/Show Toolbar` (this is standard for most macOS applications).

How do I use the sidebar?

The **sidebar**, shown along the left side of the <u>main window,</u> is where you organize all the different components that make up your Banktivity <u>document</u>:

Navigation

At the top of the list is the "Overview" heading. This section includes a <u>Summary report</u> for an overall impression of your finances, the <u>Portfolio</u> for a quick view of your investments, <u>Payments</u> pending for your bill pay-enabled accounts, and the <u>Find</u> feature.

Below the Overview section, each of Banktivity's main features can be accessed under their own headings: <u>Accounts</u>, <u>Budgets</u>, <u>Calendars</u>, <u>Reports</u>, and <u>Websites</u>. To hide or show the contents under any heading, move the mouse over that heading. The word "Hide" or "Show" will appear to the right and can be clicked to perform the corresponding action.

The Settings section at the bottom of the sidebar lets you manage Banktivity's other major features. These include <u>Payees, Schedules & Rules</u>, <u>Categories</u>, <u>Tags</u>, <u>Accounts (hiding and showing)</u>, <u>Securities</u>, and <u>Currencies</u>. You can hide or show the Settings section by clicking the word "Settings."

View options

You may choose whether to display large or small icons in the sidebar. Choose `Banktivity > Preferences` and select the size you want next to "Sidebar icon size." You can resize the sidebar by clicking and dragging its right edge.
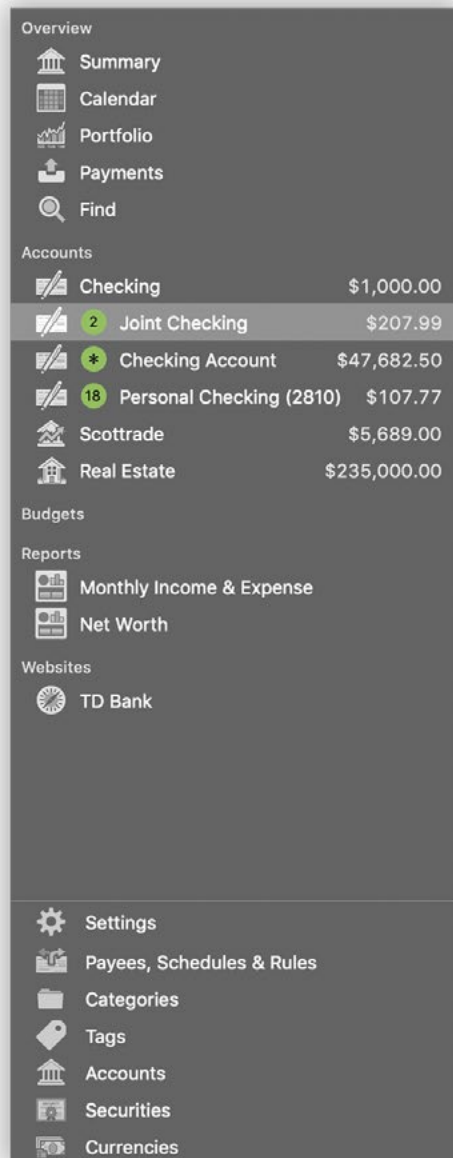
You can toggle the entire sidebar on and off by choosing `View > Hide/Show Side-bar`. When the sidebar is hidden, the quick sidebar button ≣ will appear in the navigation bar of the left-most workspace. Click this to show the sidebar contents in a popup menu. If you are viewing a document in full-screen mode and the sidebar is hidden, you can show it temporarily by moving the mouse to the left side of the screen.

How do I use workspaces?

Workspaces are simply views that let you organize the display of your content, which can be particularly handy on large-format displays. A minimum display width of 1440 pixels is required to use workspaces.

In the space to the right of the sidebar, you can view multiple workspaces. Each one can be used to display an account, report, budget, website, or any other view available in the document. Each workspace operates independently so that you can navigate back and forth in each one without affecting the others.

Add a workspace

To create an additional workspace in the main window, drag and drop any item from the sidebar to the left or right edge of the current workspace. A rounded rectangular border will appear near the edge of the workspace. When you release the mouse, a new workspace will appear with a view of the item you selected:
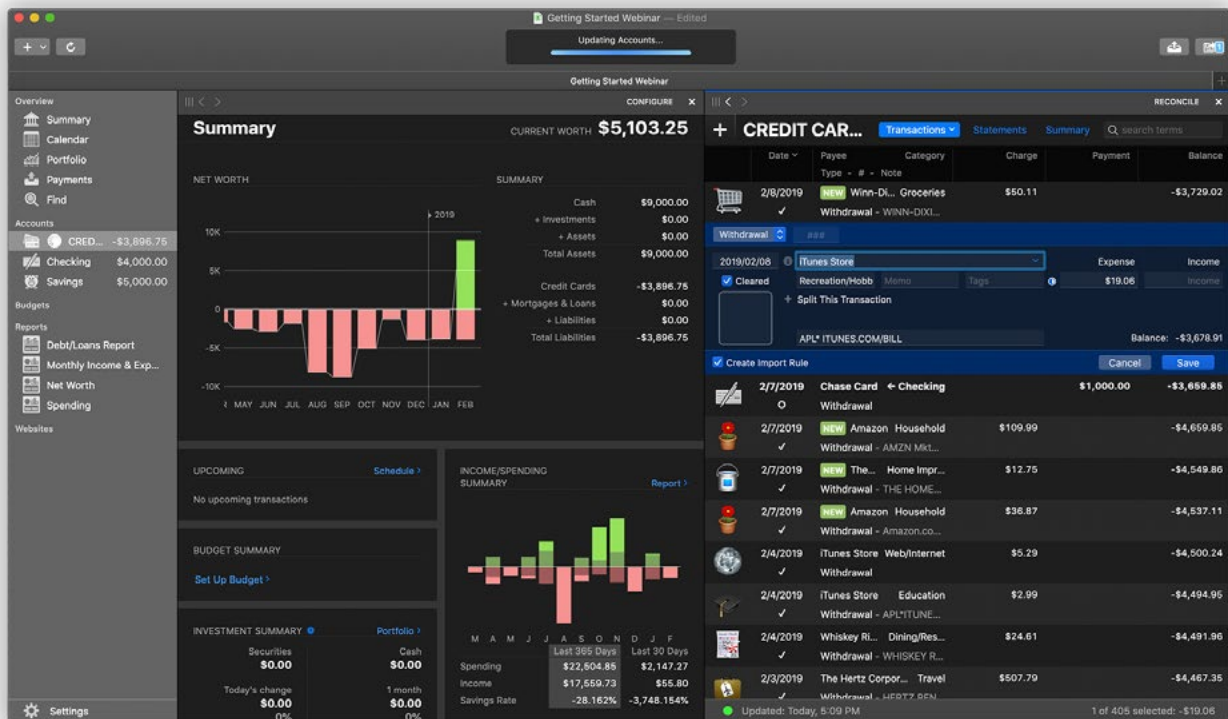
Alternatively, if you are viewing a report or budget, Option-click on any interactive item to open a drill-down report in a new workspace.

To make a copy of a workspace, click the drag handle ⫴ in the workspace's [navigation bar](#) and drag it to the left or right edge of the current workspace. If you are viewing a report, you can also click the drag handle and drag it to the sidebar to save a copy of the report for future reference.

> *On small displays, showing multiple workspaces will automatically hide the sidebar. Click the sidebar button in the navigation bar to show the sidebar in a popup menu. After removing extra workspaces, you can make the sidebar visible again by choosing* `View > Show Sidebar`.

Manage workspaces

When you have multiple workspaces open, a blue line appears across the top of the one that is currently active. This indicates which workspace will respond to menu commands like Find or Print. Click any workspace to make it the active one. To resize workspaces, click and drag the boundary lines between them. Selecting an item in the sidebar will always load that item in the left-most workspace.

Within each workspace, you can change account views, drill down into reports, browse web pages, etc., exactly as you would in the main window. Use the navigation bar at the top of each workspace to move back and forth between different views. Each workspace tracks its own navigation history so that you can browse freely without affecting the other workspaces.

> *If you use a multitouch trackpad, you can swipe two fingers left and right to navigate back and forth in each workspace. To use this feature, make sure "Swipe between pages" is enabled under the "Trackpad" section in System Preferences.*

Remove a workspace
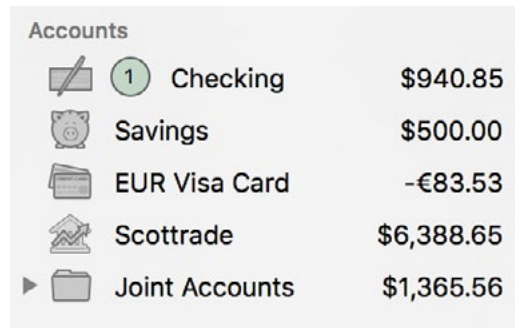
To remove a workspace from the main window, click the minus (-) button at the top right of the workspace you want to remove. The remaining workspaces will expand to fill the window.

Chapter 2: Accounts

What are accounts all about?

Accounts in Banktivity are designed to mirror your real-life bank accounts. They are the first thing you need to <u>set up</u> in Banktivity after <u>creating a document</u>. All of your accounts are kept in the "Accounts" section of the <u>sidebar</u>. Mouse over the "Accounts" label and click "Show" or "Hide" to toggle the account list visibility.

Five pieces of information are displayed about each account: its <u>type</u> (as indicated by the icon shown), its name, its balance (which also indicates the default <u>currency</u> for the account), and the number of <u>new or matched transactions</u> imported in the last 24 hours (a star is shown if there are 100 or more). Double-click an account to open the <u>popup account inspector</u>, which will let you view and edit more information about the account. Accounts can be repositioned by clicking and dragging them to different places in the list.

Change account views

When an account is selected in the sidebar, a row of buttons at the top of the account register (next to the account name) lets you change between different views of the account:

- **Transactions:** Click this button to view and manage <u>transactions</u> in a register. Click the down arrow on the button to <u>filter</u> which transactions are displayed.

- **Statements:** Click this button to view and manage <u>statements</u>.

- **Summary:** Click this button to view a <u>Summary report</u> with a quick overview of the account's financial status.

Use workspaces

To view two accounts side by side, or to view a report next to an account, drag and drop the item you want to see from the sidebar to the right side of the main window. Banktivity will create a new workspace to display that item. If you already have two workspaces showing, drag and drop an account or report onto the workspace where you want to see it.

For more information about workspaces, see "How do I navigate a Banktivity document?" in Chapter 1: Getting Started.

Open multiple windows

To open the register for a particular account in a separate window, select the account in the sidebar and choose `View > Open In New Window`. This will allow you to view and edit the transactions in that account while performing other tasks in the main window. Budgets, reports, websites, and items in the "Settings" section of the sidebar can also be opened in separate windows.

How do I add accounts?

The first thing to do with Banktivity after creating a document is to set up your accounts. Start by creating a Banktivity account for each financial account you have in real life (e.g. checking, savings, credit card, mortgage, 401k). You may also want to add a cash account to keep track of the money in your pocket.

To begin, click the plus (+) button on the left side of the toolbar and choose "Add Account," or choose `File > Add > Account`. The **new account assistant** will open to walk you through the process of creating an account. Several different methods are available for managing your accounts. Please take a moment to review the following options, then read the article that is most appropriate for the account you want to add:

Direct Access

This is a subscription download service offered by IGG Software that allows you to view all of your financial transactions in Banktivity as soon as they become available in your online accounts. Set up your account login details just once, then update everything with a single click. Direct Access supports thousands of financial institutions, large and small.

Direct Download/Bill Pay

Also known as OFX or "Direct Connect," this service provides one-click transaction updates and support for online bill pay. IGG Software does not charge for direct downloads or bill pay, but many institutions require a separate enrollment and charge a monthly fee for these services. Fewer institutions support this protocol than Direct Access. Ask your financial institution about OFX Direct Connect and online bill pay for more information.

Web Download

Most financial institutions provide transaction downloads on their websites, even when other download services are not supported. If your bank is not available through Direct Access or direct download, or if you prefer a more hands-on approach to updating your accounts, you can choose to use web download. Banktivity provides an integrated browser to streamline the process of downloading and importing transactions from the web into your accounts. This method is less convenient than the other two, but typically does not involve an enrollment process or additional fees.

You may have accounts that are not held at any financial institution, such as personal loans, private assets, or cash in your wallet. Banktivity can help you keep track of these accounts with tools for manually recording and editing transactions. Continue reading below for more information.

Manual account setup

If the account is not managed by a financial institution (e.g. a private asset or personal loan), or if you do not want the account to be connected to an online account, select the "Asset or liability not held at any financial institution" option and click "Next" to proceed. Banktivity will skip the download configuration process for the account.

This option can be used to postpone download configuration for any new account. You can always configure Direct Access or direct download at a later date by selecting the account in the sidebar and choosing `Account > Set Up Online Access`*. To set up web download, double-click the account and enter a Bank name and Website in the pop-up account inspector.*

Entering basic account info:

On this screen, enter a name for the new account, choose the account type, and choose a default currency. Click "Next" to continue.

Entering holdings (investment accounts only):

If you chose to create an investment account, Banktivity will prompt you to enter information about the securities you currently hold:
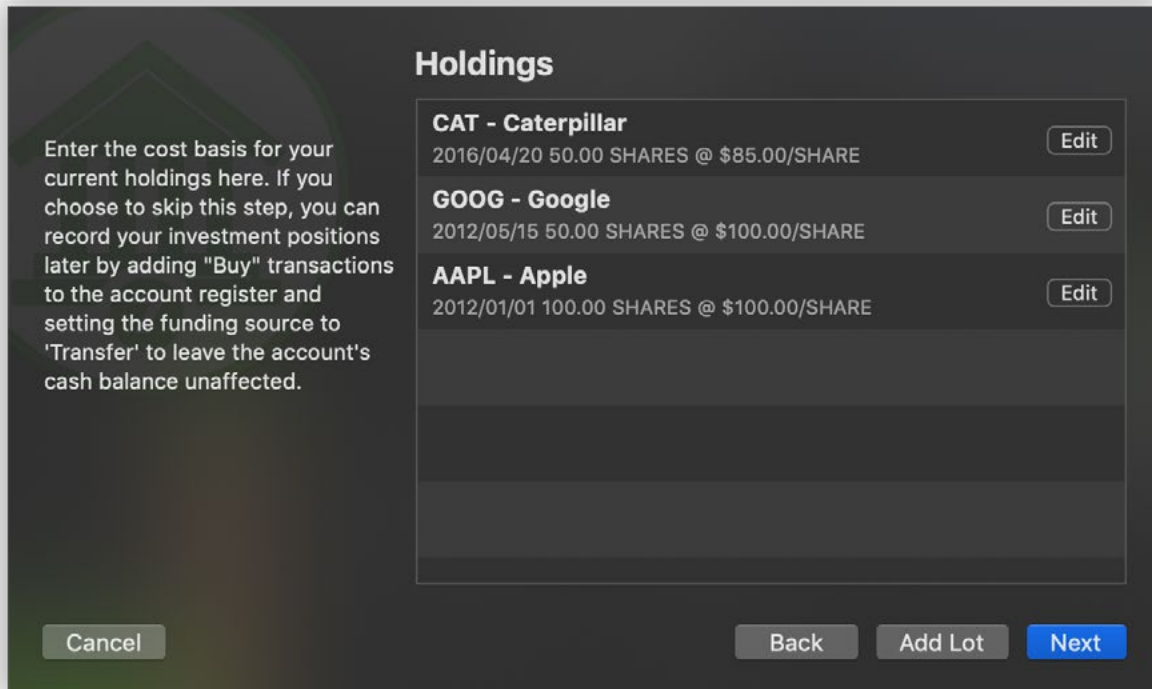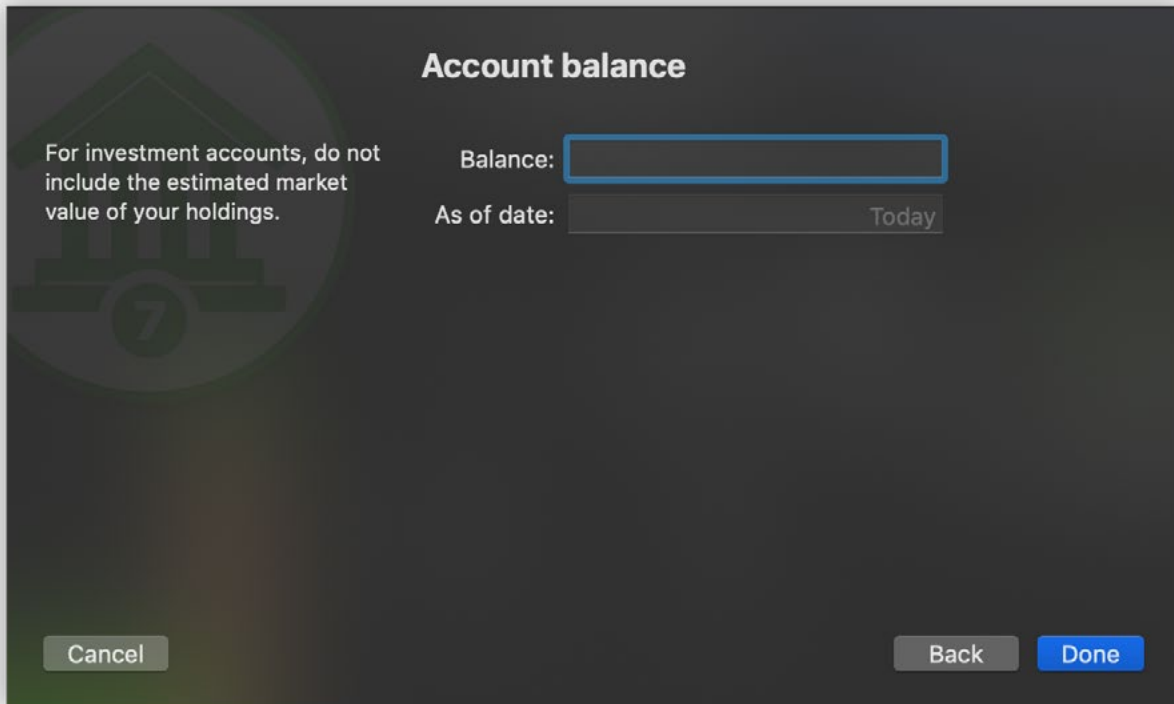
For each lot of shares you currently hold, click "Add Lot" and enter the security symbol, date of purchase, number of shares, and amount paid (total or per share). Enter the amount of commission paid as well, if applicable. If Banktivity doesn't recognize the symbol you entered, it will prompt you for additional information about that security. Add lots until your entire cost basis is accounted for in the list; feel free to edit or delete lots as needed. When everything is present and accounted for, click "Next" to continue.

> *It pays to be meticulous when recording your cost basis! Missing or incorrect cost data can cause Banktivity to miscalculate the value of your investments when you generate reports. Request a copy of your transaction history from your brokerage, if necessary, to ensure that you are recording the correct information about your lots.*

Entering the account balance:

The last step, if the account is not a loan, is to enter the balance of the account. In most cases, you'll want to enter the current balance and today's date. If you want to start tracking the account from a particular date in the past, however, you can enter that date and the the amount of money that was in the account on that date. Keep in mind the following:

- Credit cards, lines of credit, and liabilities typically carry a negative balance. Take care to enter the balance with a **minus sign** (-) to indicate that it is negative, i.e. money you owe rather than money you have available to you.

- For an investment account, only record the **cash balance**. Do not include the market value of shares that are held in the account. In most cases, the cash balance should be 0.

Configuring loan settings (loan accounts only):

If the account is a loan, Banktivity will walk you through the process of configuring your loan details. For more information, see How do I track loans in Banktivity? in this chapter.

Finishing the account setup:

Once the account configuration is complete, the new account will be added to the sidebar, and Banktivity will show you a "Congratulations" screen to notify you that the account setup was successful.

How do I delete an account?

Control-click the account in the sidebar and choose "Delete" from the contextual menu. Banktivity will ask you to confirm that you want to permanently delete the account. All transactions contained within the account will also be deleted. Any transfers in the account will be deleted, but the transactions in other accounts to which those transfers are connected will not be deleted (they simply will no longer show the account in their category fields).

Deleting a loan account will cause any scheduled payments associated with the account to be deleted as well. Deleting an account that is used for online bill pay will also delete any payments associated with the account and listed under "Payments" in the sidebar. Note that these payments will not be canceled, just removed from Banktivity.

How do I edit account information?

Double-click an account in the sidebar or select it and choose `Edit > Show Inspector`. The **account inspector** will open next to the account to show you the account details:

Add information or make changes as appropriate, then click "Save" to keep your changes or "Cancel" to discard them. Following is a description of the information displayed in the inspector:

Name

The name of the account. Each account name must be unique, and cannot have the same name as a category. Any changes made to an account's name will automatically update all transactions, reports, budgets, etc. that are associated with the account.

Type

The type of account, such as checking or savings. This setting was chosen when the account was first created, but can be changed if needed.

Currency

The default currency used by the account. This setting was chosen when the account was first created, and cannot be changed.

Note

Any additional information you want to record about the account. For personal use only.

Minimum Balance/Credit Limit

The lowest balance allowed for the account before fees are levied. Account Summary reports for credit cards use this figure to calculate the available credit.

Interest Rate

The interest rate or APR associated with the account. For credit cards, this rate is used when calculating figures in Loan & Debt reports. For loans, the interest rate should be entered in the loan settings instead.

Tax Status

Tracks whether or not the account is considered taxable. The US Tax report groups accounts according to this setting.

Automatic Downloads

The type of online connection that is configured for the account:

- **Direct Access:** The account is configured with Direct Access. Click the "Update" button on the toolbar to download and import new transactions.

- **Direct Download (OFX):** The account is configured for direct download. Click the "Update" button on the toolbar to download and import new transactions.

- **Web Download:** The account is configured for web download. Select the appropriate shortcut in the "Websites" section of the sidebar to open Banktivity's built-in browser. There you can log in to the financial institution's website to download and import new transactions.

- **Not configured:** The account is not configured for any download method. Click "Configure Connection" to set up Direct Access or direct download, or enter a URL in the "Website" field below to configure web download.

Bank

The name of the financial institution where the account is held. This name is displayed on the account's website shortcut, and is used to look up the financial institution's contact information in the Contacts app when [printing checks](#).

Website

The web address of the login page for the financial institution where the account is held. When a URL is present in this field, Banktivity will automatically create an item in the "Website" section of the sidebar for that address. Removing the URL will delete the the item from the sidebar.

Account Number

The account number for the account. Banktivity prints this number in MICR code along the bottom of checks that are configured with the MICR code field.

Routing Number

The ABA routing number for the account. Banktivity prints this number in MICR code along the bottom of checks that are configured with the MICR code field.

What are the different account types?

Banktivity offers a number of different types to choose from when creating an account. By selecting the appropriate types, your Banktivity accounts can be set up to mirror your real-life bank accounts. Here is an overview of each type and what it is used for:

Checking

Used to track deposits and withdrawals from a typical bank checking account.

Savings

Used to track deposits and withdrawals from a typical bank savings account.

Credit Card

Used to track charges and payments made against a credit account. When using a credit card account, be sure to record its interest rate so that Banktivity can generate more accurate reports on your debt. Charges made to the account should be entered as negative transactions; payments should be positive (either deposits or transfers from other accounts). **The balance of a credit card account should almost always be negative or zero** - a positive balance would indicate a credit on the account due to overpayment.

Money Market

Used to track deposits and withdrawals in money market savings accounts of the sort offered by most banks. This account type should not be used to track money market funds managed by a broker, which should instead be recorded as securities in investment accounts.
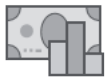
Cash

Used to track the spending of cash you withdraw from a bank account (or credit card, in the case of a cash advance). Whenever you take cash out of an account (e.g. an ATM withdrawal), transfer the money to your newly created cash account. Then, whenever you spend the cash on something, create a withdrawal in the cash account for the appropriate amount.

Investment

Used to track purchases and sales of stocks, bonds, and mutual funds, as well as other security-related transactions. Investment accounts should be set up to reflect your brokerage accounts, not individual funds. The balance of each investment account (shown in the sidebar) includes the cash value of the account in addition to the market value of its securities. For more information about tracking investments, see Chapter 7: Investments.

401k

Used to track purchases and sales of stocks, bonds, and mutual funds, as well as other security-related transactions, in a 401k or other type of retirement account. 401k accounts should be set up to reflect your retirement accounts, not individual funds. The balance of each 401k account (shown in the sidebar) includes the cash value of the account in addition to the market value of its securities. For more information about tracking investments, see Chapter 7: Investments.

Certificate of Deposit

Used to track savings and interest income related to certificates of deposit (CDs) and other fixed term securities. Record the purchase value of the CD as a deposit into the account, then enter additional deposits as you receive interest income. When you liquidate the account, record a transfer to move the cash to another account. In the case of an early withdrawal, record penalties using a withdrawal transaction.

Mortgage

Used to track mortgage loans for real estate. See the "Loan" type below for more information.

Car Loan

Used to track loans for automobiles and other vehicles. See the "Loan" type below for more information.

Loan

Used to track loans for which you maintain a payment schedule, such as student loans. Payments made towards a loan should be recorded as deposits or transfers into the account. Interest owed on a loan should be recorded as withdrawals from the account. For more information about configuring loan settings and scheduling automatic payments, see How do I track loans in Banktivity? in this chapter.

Line of Credit

Used to track charges and payments made against a line of credit. When using a line of credit account, be sure to record its interest rate so that Banktivity can generate more accurate reports on your debt. Charges made to the account should be entered as negative transactions; payments should be positive (either deposits or transfers from other accounts). **The balance of a line of credit account should almost always be negative or zero** - a positive amount would indicate a credit on the account due to overpayment.

Real Estate

Used to track the asset value of property you own. Record the purchase value of the asset as a deposit into the account, then enter changes to the total asset value based on

subsequent appraisals. Record depreciation with negative transactions and appreciation with positive transactions.

Asset

Used to track the value of property you own or money that is owed to you. For example, if you own a vehicle, an asset account can help you track appreciation and depreciation on that property. When using an asset account, record the base value of the asset as a deposit into the account, then enter gains or earnings as positive transactions and losses as negative transactions.

Liability

Used to track debt or money owed for which you do not make regular payments. When using a liability account, record the initial amount owed as a withdrawal from the account, then enter any payments made against the debt as deposits or transfers into the account.

Other

Used to track any account that does not fit into the other available types.

How do I track loans in Banktivity?

Banktivity can help you keep track of money that you borrow for large expenses like a mortgage, auto purchase, or college tuition, and help you analyze how payments you make toward those loans are allocated. Loan payment tools can be used with any <u>account</u> that has the <u>"Loan" type</u>, whether it is configured for online access or not.

Add loan tracking to an existing account

If you imported your accounts from <u>another financial application</u>, or set up a loan using <u>Direct Access</u> or <u>direct download</u>, you can add loan tracking features to the account. Simply select the account in the <u>sidebar</u> and choose `Account > Edit Loan Information` to get started. Skip ahead to "Enter payment information" below.

Set up a loan account manually

To add a new loan account to your <u>Banktivity document</u> without online access, click the plus (+) button on the left side of the <u>toolbar</u> and choose "Add New Account," or choose `File > Add > Account`. On the first page of the **new account assistant**, choose "Asset or liability not held at any financial institution" and click "Next" to proceed. On the next screen, enter a name for the account, choose the "Loan" type, and choose the account's <u>currency</u>, then click "Next" to start configuring the loan details.

Enter payment information

Enter the following details according to the terms of your loan:

- **Current balance:** The balance of the loan principal (the amount remaining to be paid, as of today).

- **Principal and interest:** The minimum payment required per term by your lender, including principal and interest, but excluding additional fees (such as property tax or mortgage insurance).

- **Interest rate:** Enter the loan's current interest rate as a percentage. If the rate is variable, check the "Variable rate loan" box below.

- **Next due date:** The date of your next payment.

- **Payment frequency:** How often payment is due. If your loan uses atypical compounding or rounding, choose "Advanced" (see below for more information about advanced amortization).

- **Canadian amortization:** By default, interest is compounded monthly. Check this option to have the interest compounded every 6 months (semi-annually) instead.

- **Variable rate loan:** Check this option if the interest rate on the loan changes periodically. When the interest rate changes, you will need to adjust the loan settings accordingly (see below for more information).

- **Balloon payment:** Check this option if your loan has an end date when the remaining balance is due in one lump sum payment.

- **Interest-only loan:** Check this option if your loan does not require you to make regular payments against the principal balance, just the interest.

Once you have filled in these details, click "Next" to continue.

Configure advanced amortization (optional)

If you chose "Advanced" as your payment frequency, the next screen will offer some additional options for configuring your loan amortization. Choose the frequency at which your payments are due, the frequency at which your interest is compounded, and the type of rounding your lender uses. Click "Next" to continue.

Enter the number of payments remaining (optional)

If you chose the "Balloon payment" and/or "Interest-only loan" options, the next screen will ask you to enter the number of payments that remain before the balance of the loan must be paid. Enter the number (or leave it blank if unknown) and click "Next" to continue.

Configure interest and other fees
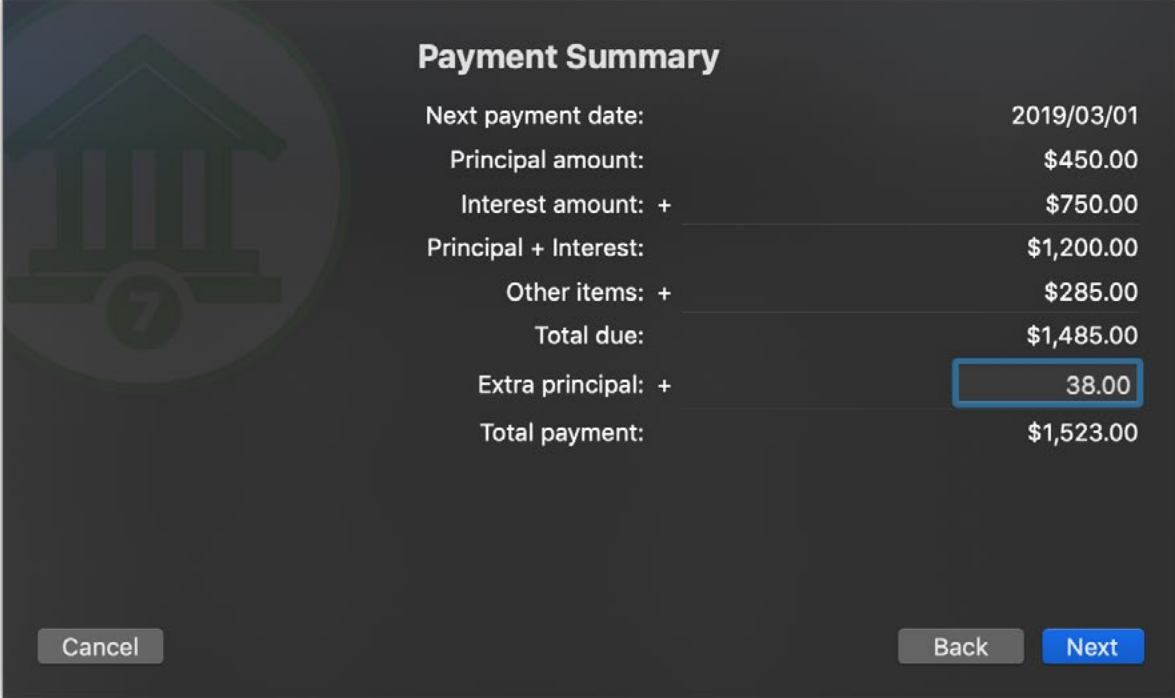
On this screen, choose a category to track interest payments on your loan. If your loan payment includes additional fees, such as property tax or mortgage insurance (PMI), click the plus (+) button to add them to this list. Click the left side of each item in the list to choose a category for that item, and double-click the right side to enter the payment amount. Select an item and click the minus (-) button to remove it from the list.

Any additional amount paid towards the loan principal should not be included here; you will have the opportunity to enter that on the next screen. Click "Next" to continue.

Review payment details
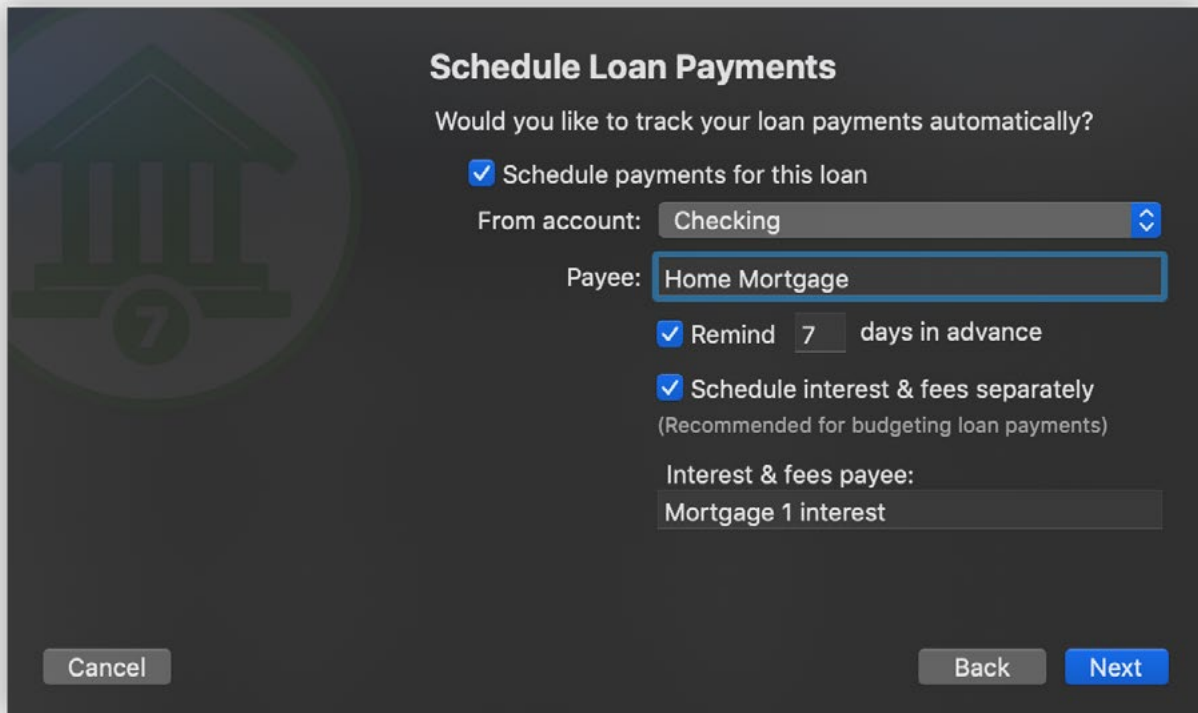
On this screen, your next payment is detailed with the amount of principal, interest, and additional items listed for your review. Check to make sure that everything looks good: if any corrections are necessary, click the "Back" button to make changes. You may also choose to add an extra payment towards the loan principal on this screen. If you pay more than the minimum required, you will be able to pay off the loan faster. Click "Next" to continue.

Schedule payments

On this screen, you can set up scheduled transactions that will allow Banktivity to record your loan payments with the correct amortization when they come due. This will also allow you to view details about your loan on Loan & Debt reports. Check "Schedule payments for this loan" and choose which account the payments should be drawn from.
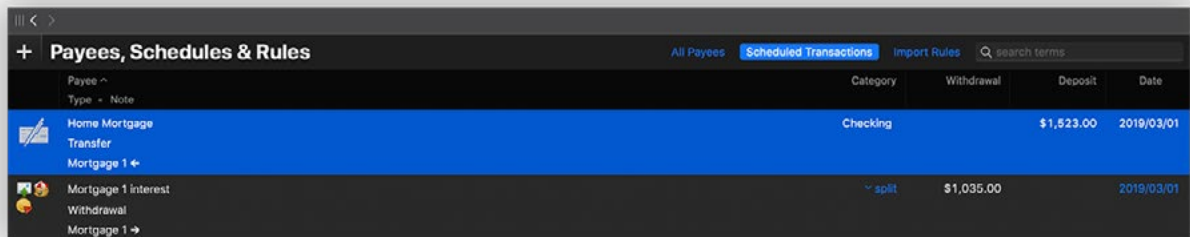
If you plan to set up a budget, you should also check "Schedule interest & fees separately." This will record your loan payments and interest payments separately, so that you can track the loan payments in a budget. When you create the budget, be sure to exclude the loan account and you will see the payments appear on your budget automatically. If you prefer to record each loan payment as a single transaction with principal and interest listed as parts of a split transaction, uncheck "Schedule interest & fees interest separately."

To have Banktivity remind you before each payment is due, make sure the box next to "Remind" is checked and enter how many days in advance you want to be alerted. When you open your Banktivity document within the reminder period, the scheduled transaction confirmation screen will appear to show that your loan payment is due soon. From there, you can choose whether to record the payments in your loan account or skip

them. If you turn reminders off, the loan payments will be available for budgeting but will not be posted to your loan account when payment is due.

If you do not want to set up scheduled payments at this time, uncheck "Schedule payments for this loan."

Click "Next" to complete the loan setup. If you requested it, Banktivity will automatically create scheduled transactions based on the details you entered. To view these transactions, click "Settings" in the sidebar, then "Payees, Schedules, & Rules," then the "Scheduled Transactions" button at the top of the list:

Scheduled loan payments cannot be edited directly in the same manner as other scheduled transactions. Since they are tied to loan accounts, any adjustments to the payments must either be made through the loan settings before the payments are posted, or to the transactions in the loan accounts after the payments have been posted.

Review and edit loan settings

Select a loan account in the sidebar and choose `Account > Edit Loan Information`. The loan assistant will walk you through the same settings you configured when you first created the loan. Feel free to make any changes necessary as you proceed through the assistant. If you have scheduled payments set up for the loan, Banktivity will automatically update them to reflect the changes you made. If you turn scheduled payments off, Banktivity will remove them from the Scheduled Transactions list.

Adjust the interest rate on a variable rate loan

The interest rate on a variable rate loan can be changed at any time. You do not need to record changes in the rate ahead of time - simply adjust the rate whenever it changes. Open the loan settings, make sure the "Variable rate loan" option is checked, updated the "Principal and interest" and "Interest rate" fields, and proceed through the assistant. If you chose to use scheduled payments with the loan, Banktivity will update them automatically.

View your payoff schedule

The Account Summary report shows the details of your loan payment schedule along with a chart illustrating the loan amortization. Click "Summary" above the account register to view it.
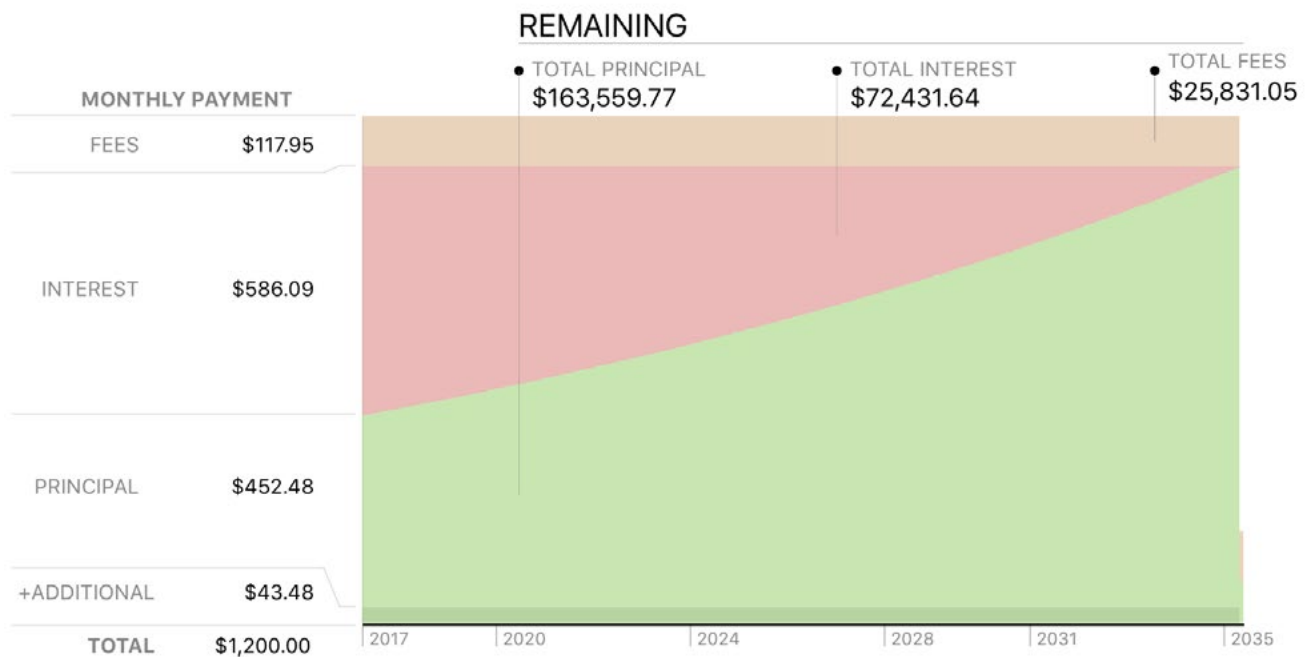
How do I group accounts?

Account groups can be created to organize your accounts hierarchically.

Create an account group

Command-click the accounts in the sidebar you want to group together, then Control-click one of them and choose "New Group with Selected Items" from the contextual menu. Enter a name for the group and click "Save" to add it to the sidebar.
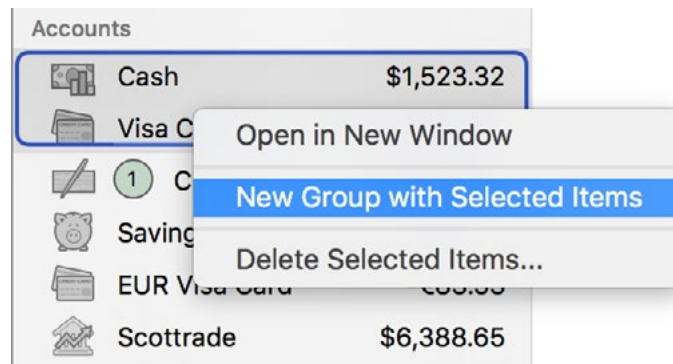
Once a group has been created, you can use drag and drop to move accounts in and out of it. Click the small disclosure triangle next to the group's icon to hide or display the accounts within it.
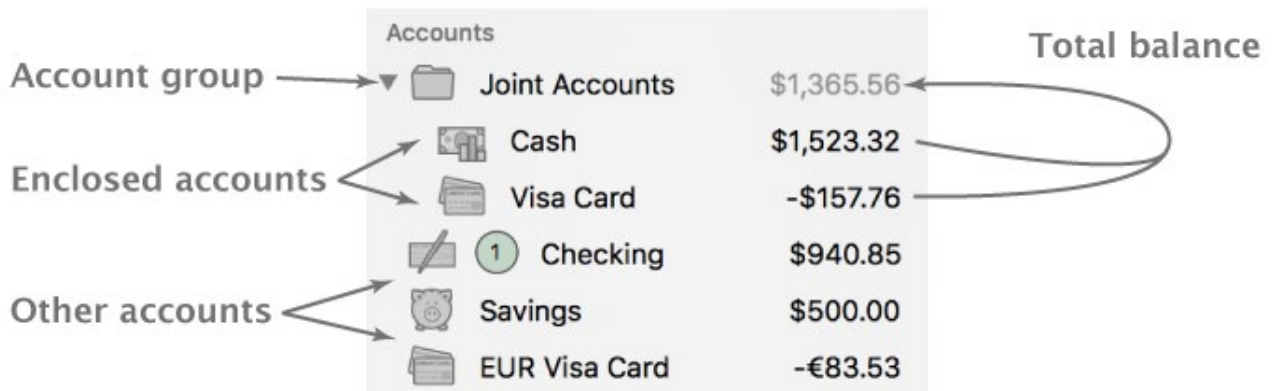
The amount displayed next to a group's name represents the total balance of all the accounts within the group. Selecting the account group itself will display a list of the accounts within the group, along with their balances, in the current workspace. Click on an account to view its transaction register.

When you add accounts that use different [currencies](#) to a group, the group's total is displayed in the document's display currency. Any accounts that use a different currency will have their balances converted to the group's currency (using Banktivity's current [exchange rates](#)) before they are added to the total.

Delete an account group

Control-click the group and choose "Delete" from the contextual menu. A sheet will appear asking you to confirm that you want to permanently delete the group. Only the group itself will be deleted; the accounts contained within it will remain in the sidebar.

Linking a real estate account

If you already have a real estate account and mortgage or HELOC account in the sidebar, you can link them via drag and drop. Click and drag the mortgage or HELOC account and drop it on the real estate account. Once they have been successfully linked, the real estate account will have a triangular disclosure button to show and hide the loans.

How do I hide unused accounts?

If you have old or unused accounts in Banktivity that you no longer want cluttering up your sidebar, but you don't want to delete them entirely, you can easily hide them from view. Click "Settings" in the sidebar and then click "Accounts." The following list of your accounts will appear:

Uncheck the "Active" box next to an account you want to hide, and you will see it disappear from the sidebar. The balances of hidden accounts are not counted in the totals displayed in the Overview Summary report. Hidden accounts are not available for use when you create new transfers, scheduled transactions, budgets, or reports. Any of these items that included accounts before they were hidden will still use them.

Check the box next to an account in this list to show it in the sidebar again.

How do I manage accounts in multiple currencies?

One of Banktivity's more advanced features is the ability to manage accounts in different currencies and track exchange rates automatically. By default, Banktivity sets your main currency to match the one specified in System Preferences under "Language & Region" (click the "Advanced" button to view and edit the system currency):
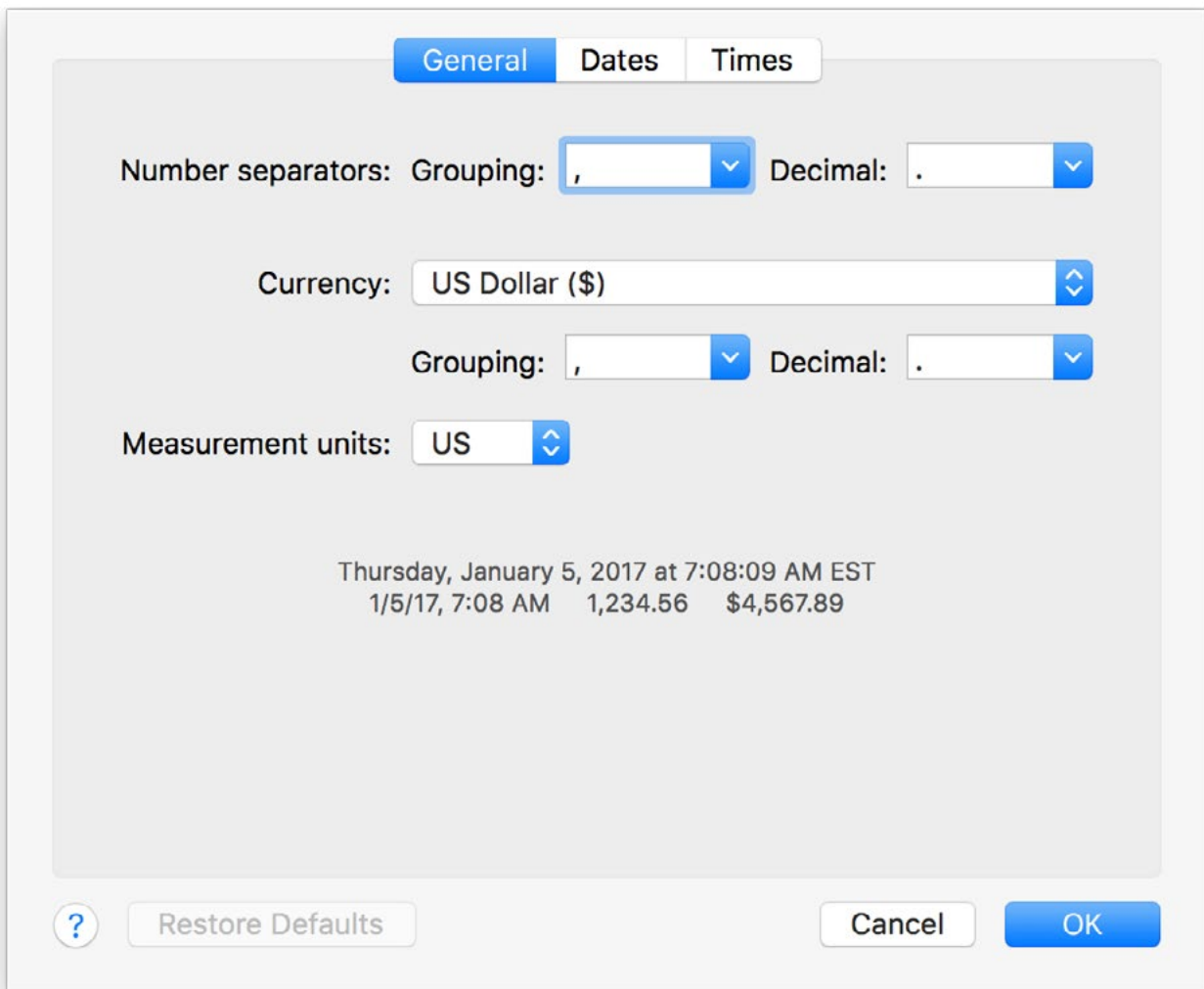
Specify which currency to use with a particular account

When you add an account to the current document, Banktivity prompts you to choose a currency to use with the account. **Be sure to choose the appropriate currency, because**

this setting cannot be changed after the account has been created. Each account shows its balance, in its own currency, in the sidebar.

View and edit the currency list

Click "Settings" in the sidebar, then "Currencies" to view a list of all currencies that are used by your accounts:

Code	Name	Symbol
EUR	Euro 1 EUR = 70.423 INR 120.482 JPY 1.057 USD	€
INR	Indian Rupee 1 INR = 0.014 EUR 1.703 JPY 0.015 USD	₹
JPY	Japanese Yen 1 JPY = 0.008 EUR 0.587 INR 0.009 USD	¥
USD	US Dollar 1 USD = 0.946 EUR 66.77 INR 113.651 JPY	$

Currencies Update Exchange Rates — Display currency: US Dollar $

To add a currency, click the plus (+) button at the top left of the list. Choose a currency using the popup menu button in the sheet that appears. You can change the name or symbol associated with the currency before adding it to the document.

- **Name:** Enter the full name of the currency for easy reference. This name is displayed in various places throughout Banktivity where you have the option to choose a currency.

- **Symbol:** Enter the symbol typically used with values displayed in this currency. Currency symbols appear before amounts in various places throughout Banktivity.

- **Code:** This is the Alpha-3 code used to identify the currency on the exchange market. It is not possible to change this code, because Banktivity relies on it to identify the currency and download exchange rates for it. To view a complete list of supported currency codes, visit Yahoo! Finance online.

Click "Add Currency" to add the item to the currency list. Banktivity will automatically download the latest exchange rates for that currency and displays them in the list. To

change the name or symbol of a currency that is already in the list, double-click it. Use the sheet that appears to modify the currency and click "Apply Changes."

Set the document display currency

Some Banktivity features, like the <u>Overview Summary report</u> and <u>account groups</u>, automatically convert figures to a single currency. To select which currency to use, click the "Display currency" popup menu button at the top right of the currency list.
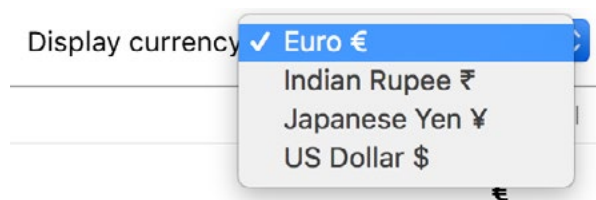
Update exchange rates

First, make sure you are connected to the internet. Click the "Update" button [⟳] on the <u>toolbar</u> or choose *View > Bring Up to Date*. This will update exchange rates along with your <u>online accounts</u>, <u>security quotes</u>, and <u>Cloud Sync</u> status.

You can also update currencies from the currency list by clicking "Update Exchange Rates" at the top of the list. Banktivity will connect to Yahoo! Finance and download updated exchange rate information automatically.

Remove a currency from a document

While viewing the currency list, select the item you want to remove and press "Delete" on your keyboard, or choose *Edit > Delete*. You cannot delete a currency that is used by any accounts or transactions.

Apply an exchange rate to an individual transaction

Sometimes a transaction is conducted in a currency that is different from the currency of the account affected by the transaction. For example, you might use a USD credit card to purchase coffee in Paris, where the charge is made in EUR. To record this transaction, create a charge in the credit card account and enter the withdrawal amount of the

transaction in USD (if you know it). Since you are using multiple currencies, the currency popup button will automatically be shown in the top row of the transaction editor. Use this popup to choose "EUR" as the transaction's currency, at which point the total expense/income and exchange rate fields will appear next to the payee:

Withdrawal ⬍	###	EUR ⬍		Expense	Income	Ex. Rate	Amount
3/1/17	Le Café		○	$3.00	Total	1.5	€2.00
☐ Cleared	Dining/Restauran	Memo	Tags	◑	€2.00	Income	€2.00
	+ Split This Transaction						
	Note					Balance: -$157.76	
						Cancel	Save

Since this is an expense, enter the USD amount of the purchase in the total expense field. By default, the exchange rate is set to 1 (indicating no conversion) and the EUR expense field shows the same amount that you entered in the USD expense field above it. To apply a conversion, adjust the exchange rate. Banktivity will automatically adjust the EUR amount based on the USD amount and exchange rate.

In the example pictured above, a cup of coffee was purchased for 2.00 Euro through an account that uses U.S. Dollars. An exchange rate of 1.5 was applied, so the final withdrawal (in USD) was 3.00.

When entering a transaction with two currencies, you may know both amounts but not know the exchange rate. In that case, enter the first amount (the one matching the account currency), then in the exchange rate field you can do a quick calculation like so: account amount / foreign amount. Banktivity will calculate the exchange rate automatically and fill in the correct foreign currency amount as well.

Transfer money between accounts with different currencies

When you transfer money between accounts with different currencies, you may wish to apply a conversion so that the correct amount is recorded in each account. In this case, however, you don't need to change the transaction currency setting.

Transfer ⇕	###	USD ⇕			Expense	Income	Ex. Rate	Amount
3/1/17	Visa payment			○	$300.00	Total		-$300.00
☐ Cleared	EUR Visa Card	Memo	Tags	◑	€200.00	Income	1.5	$300.00
	+ Split This Transaction							
	Note						Balance: $1,657.73
							Cancel	Save

Add a transaction to an account, set its type to "Transfer," and specify the name of the receiving account in the Category field. The total expense/income fields will appear next to the payee, and the exchange rate field will appear next to the foreign expense/income fields. Enter the foreign amount first, followed by the exchange rate or the total amount in the account's currency. Banktivity will calculate the third figure automatically.

How do I reconcile my account with a bank statement?

If you are in the habit of comparing your own records against your bank's on a regular basis, Banktivity makes it easy to track the statements your bank sends in the mail. Create a virtual statement in Banktivity to mirror the printed copy your financial institution sends periodically.

Add a new statement

When you receive a statement from your financial institution, select the account you want to reconcile, then click the "Reconcile" button on the navigation bar. In the sheet that appears, configure the details of the new statement:

Enter the dates and opening and closing amounts for the statement.

Starting Date	2/1/17	Beginning Balance	$17,752.96
Ending Date	2/28/17	Ending Balance	$18,722.96
		Change in balance	$970.00

Cancel   Next

- **Starting date:** Enter the starting date for the statement period (as indicated on the printed statement). By default, Banktivity shows the day after the ending date of the previous statement.

- **Starting balance:** Enter the account's balance as of the beginning of the statement period (as indicated on the printed statement). By default, Banktivity shows the ending balance from the previous statement. If you are reconciling an account for the first time, set the starting balance to 0.00 in order to accommodate the account's initial balance adjustment. *For credit cards and other liabilities, be sure to enter the balance as a negative number.*

- **Ending date:** Enter the ending date for the statement period (as indicated on the printed statement). By default, Banktivity shows the last day of the month indicated by the default starting date.

- **Ending balance:** Enter the account's balance as of the end of the statement period (as indicated on the printed statement). By default, Banktivity shows the balance recorded one month after the previous statement's ending date. *For credit cards and other liabilities, be sure to enter the balance as a negative number.*

Click "Next" and Banktivity will show you a list of all unreconciled transactions in the account. Check off the ones that appear on your printed statement to mark them as reconciled. Transactions with their status set to "cleared" in the account register are automatically marked as reconciled, but you can uncheck any that do not belong on the statement.

Check off the transactions that appear on your statement until the missing value is zero.

Starting Date	2/1/17	Beginning Balance	$17,752.96	Edit...
Ending Date	2/28/17	Ending Balance	$18,722.96	
		Change in balance	$970.00	

✅ Missing $0.00

WITHDRAWALS $1,430.00
CHECKS (0) $0.00
DEPOSITS $2,400.00

Date ⌄	#	Payee		Withdrawal	Deposit
2/28/17		Light & Power	☑	$110.00	
2/15/17		Merry Maid	☑	$120.00	
2/5/17		Bob's Construction	☑		$2,400.00
2/1/17		Home Mortgage	☑	$1,200.00	
1/29/17		Light & Power	☐	$110.00	
1/15/17		Merry Maid	☐	$120.00	
1/5/17		Bob's Construction	☐		$2,400.00

Add Transaction   Cancel   Save

Use the summary information above the transaction list to help you reconcile the statement:

- **Withdrawals:** The total value of all transactions on the statement that are marked as reconciled and have amounts in the "Withdrawal" column, but are not checks.

- **Checks:** The total number and value of all check transactions on the statement that are marked as reconciled.

- **Deposits:** The total value of all transactions on the statement that are marked as reconciled and have amounts in the "Deposit" column, but are not checks.

- **Missing:** The difference between the total value of the reconciled transactions (withdrawals, checks, and deposits) and the "Change in balance" shown above. To reconcile the statement, this figure must be brought to zero.

Each time you mark a transaction as reconciled, the summary information updates automatically. Continue marking transactions as reconciled until "Missing" is zero. When you have successfully reconciled the statement, a green check ✅ will appear next to "Missing." Click "Save" to finish reconciling the statement.

Transactions that have been reconciled on a statement show a double checkmark ✔ in the account register to indicate their status is "Reconciled."

You can add, edit, and delete transactions while reconciling a statement. To add one, click "Add Transaction." To edit, double-click a transaction in the list. To delete, select a transaction and press "Delete" on your keyboard. All changes you make to transactions while reconciling affect your account register as well.

View the statement list

Click "Statements" above the account register to view a list of statements in the account and the transactions that belong to them.

	Date ⌄	Payee Type - # - Note	Category	Withdrawal	Deposit
▼ ✅	**FEB 2017** 4 transactions			Edit...	Delete
💡	2/28/17 ✔	Light & Power Withdrawal	Utilities	$110.00	
🌸	2/15/17 ✔	Merry Maid Withdrawal	Household	$120.00	
✒	2/5/17 ✔	Bob's Construction Deposit	Paychecks/Wages		$2,400.00
🏛	2/1/17 ✔	Home Mortgage Transfer	→ Home Mortgage	$1,200.00	
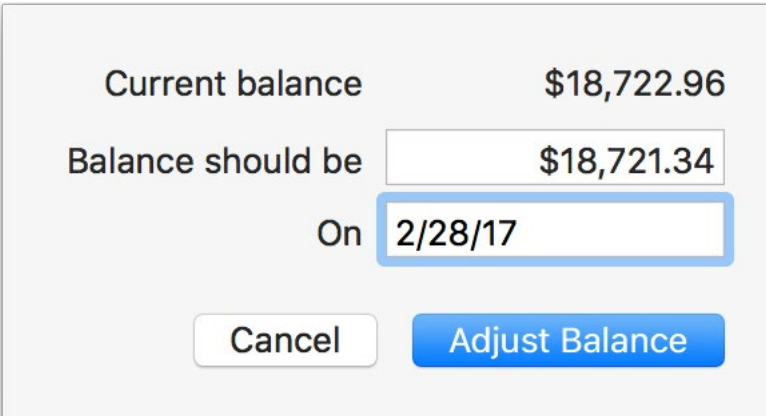
Balanced statements show a green check mark ✅; statements with discrepancies show an orange exclamation point ⚠. You can edit transactions directly on the statements, but be aware that if you adjust a transaction amount on a balanced statement, that statement will no longer be balanced.

Edit a statement

If you need to make changes to an existing statement, view the statement list, then click "Edit" next to the name of the statement you want to modify. Just like when you first created the statement, you can set the starting and ending dates and balances, then choose which transactions belong on the statement.

Adjust an account balance to cover a discrepancy

Sometimes, after you have finished reconciling the transactions in Banktivity with those on your printed statement, a discrepancy may still exist between your reconciled sum and the statement total. If you check and double-check your records, and just can't seem to find a transaction that was overlooked, you can enter a balance adjustment to sync up your records. Click "Transactions" above the statement list to view the account register, then choose *Account > Adjust Balance*. The following sheet will appear:

Current balance	$18,722.96
Balance should be	$18,721.34
On	2/28/17

Cancel   Adjust Balance

Enter the desired account balance and click "OK." A deposit or withdrawal will be added to the register to record the adjustment. Click "Statements" above the account register to go back to the statement view, edit the statement with the discrepancy, mark the adjustment transaction as reconciled, and save the statement. The statement is now properly balanced.

Delete a statement

Select the account from which you want to delete the statement, and click "Statements" above the account register. Click "Delete" next to the name of the statement you want to remove, and Banktivity will ask for confirmation before deleting the statement. Any transactions that were reconciled on the statement will have their status changed to "cleared."

Chapter 3: Transactions

What are transactions all about?
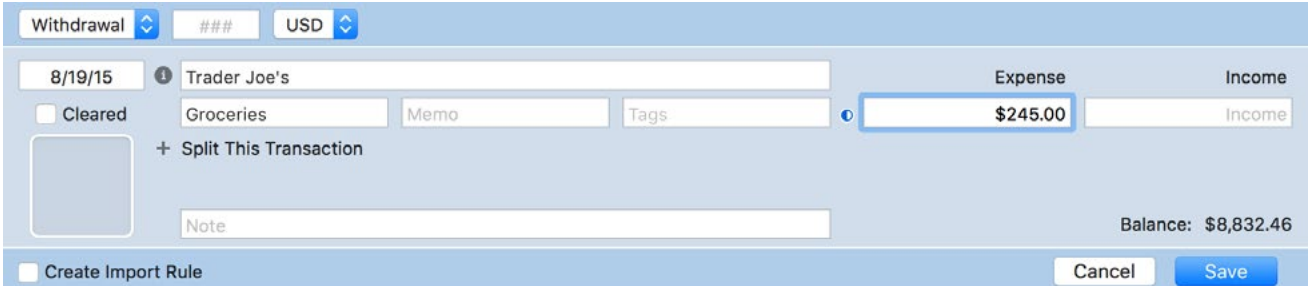
Transactions are what Banktivity uses to store the bulk of your financial data. Transactions are kept under each account you set up, and they represent deposits, withdrawals, transfers, and all other financial exchanges that take place in real life and normally appear on statements from your financial institution. For example, a visit to the ATM, an online account transfer, a grocery store purchase made with a debit card, and a check written to pay a bill can all be recorded in Banktivity as transactions.

View the account register

When you select an account in the sidebar, its transactions are displayed in a table to the right. If you see a statement list or an Account Summary report, click the "Transactions" button at the top of the main window to show the register:

🛒	8/19/15 ⦾	**Trader Joe's** Withdrawal –	Groceries	$245.00	$8,832.46
⛳	8/19/15 ⦾	**Let's Go** Withdrawal –	Recreation/Hobbies	$32.33	$9,077.46
🌷	8/15/15 ⦾	**Merry Maid** Withdrawal	Household	$120.00	$9,109.79
🧾	8/12/15 ✓	Mamacita's Withdrawal –	Dining/Restaurants	$72.45	$9,229.79
🍼	8/12/15 ✓	Tidy Tots Withdrawal –	Child/Dependent Expenses	$65.00	$9,302.24
🎬	8/10/15 ✓	San Diego Super Arena Withdrawal –	Entertainment	$48.00	$9,367.24

The **account register** is designed to look similar to the kind of check register that you keep with your checkbook. Each pair of lines represents a single transaction. Selecting a transaction and pressing the "Enter" key on your keyboard (or double-clicking it) reveals additional details about the transaction and allows you to modify it using the **transaction editor**:

Withdrawal ⇕	###	USD ⇕			
8/19/15 ⓘ	Trader Joe's			Expense	Income
☐ Cleared	Groceries	Memo	Tags	ⓞ $245.00	Income
	+ Split This Transaction				
	Note			Balance:	$8,832.46
☐ Create Import Rule				Cancel	Save

Select multiple transactions in the register using Shift-click or Command-click, and the total value of those transactions will be shown at the bottom right corner of the register.

Open multiple windows

To open the register for a particular account in a separate window, select the account in the sidebar and choose `View > Open In New Window`. This allows you to view and edit the transactions in that account while performing other tasks in the main window. Other features support this command as well, e.g. budgets and reports.

Sort the register

At the top of the register is a series of column headings that identify the information shown in each transaction:

Date ⌄	Payee Type - # - Note	Category	Withdrawal	Deposit	Balance

To sort the register, click a column heading; the transactions will automatically sort according to the values in that column. For example, if you want to sort your transactions chronologically, click "Date." Click the column header a second time to reverse the direction of the sort. Sorting can also be controlled by using the `View > Sort Transactions By` menu.

> *The balance column will always calculate its figures in chronological order, regardless of how your transactions are sorted. If you want the balance column to display in logical fashion, be sure to sort your transactions according to date.*

When the account register is sorted chronologically, transactions that share the same date can be rearranged by dragging and dropping them in whatever order you prefer.
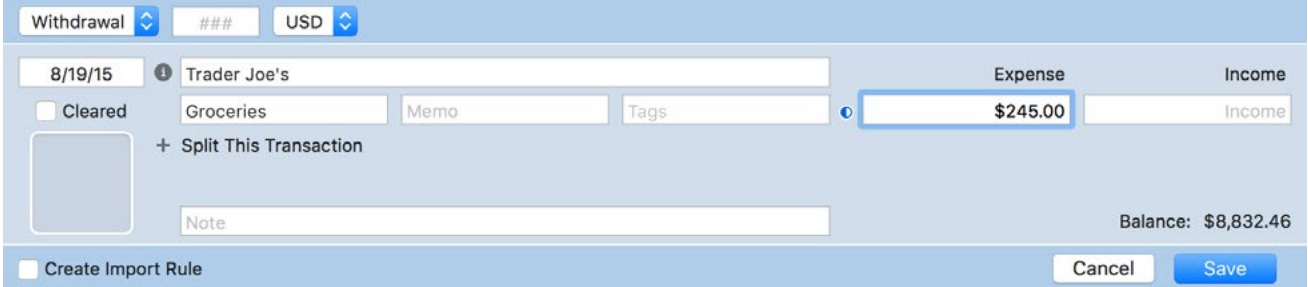
Print the register

Choose `File > Print` and click the "Print" button to print out a report showing the details of the transactions in the current account register. You can also use the "PDF" button in the print window to save the report to a PDF file.

How do I add, edit, and delete transactions?

Add a transaction

Select an account in the sidebar and click the plus (+) button at the top of the account register (or choose `Transaction > Add Transaction`). The **transaction editor** will appear in the register so that you can enter the details of the new transaction:

Different fields are shown in the editor depending on whether the selected account is used for banking or investments and what transaction type is selected.

The editor can be used to record basic transaction properties such as the type, number, date, payee, note, and withdrawal or deposit amount (for a descriptive list of all properties, see What properties do transactions have? in this chapter). It can also be used to categorize, tag, and split transactions, record account transfers, enter investment details, track cleared/reconciled status, attach files, and record currency information (refer to the sections about these topics for more information).

To make changes, click the field you want to edit or use the Tab key to cycle through the available fields. Make any adjustments that are necessary, then click "Save" to keep the changes or "Cancel" to discard them. You can also press Enter on your keyboard to save or Escape to cancel. If you try to navigate away from the register while unsaved changes are present, Banktivity will pop up an alert to ask you whether to save or discard the changes.

To enter transactions as efficiently as possible, use keyboard shortcuts. You can add new transactions by typing Command-N on your keyboard, then use the Tab key to quickly cycle through each field and enter the transaction details. Press Enter to save the new transaction, type Command-N for another new transaction, and continue on in this manner.

Autofilling transaction details:
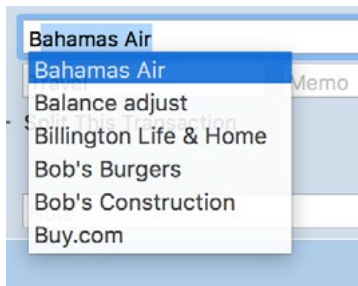
When you begin typing a payee, Banktivity will automatically suggest names that you have entered previously, based on its list of <u>memorized payees</u>. As you are typing, a drop-down list will appear showing the payees that match what you are typing.

In this example, only the letter 'B' was typed. Use the mouse to click one of the names, or use the arrow keys to select one and then press the Tab or Enter key. Banktivity will fill in several of the transaction details (type, category/splits, and amount) based on the associated payee. If you don't want to accept a suggestion, simply ignore it and continue typing.

In the same manner, Banktivity also suggests categories and tags as you type. If you do not want to use one of the existing categories or tags, ignore the suggestions that appear and type in a new category or tag name. When you highlight a different field or save the transaction, Banktivity will prompt you to create a new category or tag based on what you typed in.

To quickly enter a sub-category, type the first few letters of the parent category (so that the category name is highlighted for autofill), then type a colon (:). Type the first few letters of the sub-category, and when the correct sub-category name is suggested, press the Tab or Enter key to accept it.

If you can't recall the name of the payee or category you want to enter, simply press the down arrow key on your keyboard before beginning to type. A menu will drop down to show you all the available options.

Splitting a transaction:

To split a transaction so that you can assign multiple categories to it, click "Split This Transaction" in the editor:

Here you can add, remove, and modify items that are part of split transactions. For more information about splits, see <u>How do I use split transactions?</u> in this chapter.

Edit a transaction

Select a transaction in the account register, then press Enter on your keyboard to show the transaction editor. If the transaction is marked <u>"cleared" or "reconciled,"</u> Banktivity will ask for confirmation before allowing you to modify any of the transaction details. When you are done making changes, click "Save" or press Enter on your keyboard to record the changes in the register.

To edit multiple transactions at once (sometimes called "batch editing"), Command-click transactions in the register to select them, then use the commands available under the "Transaction" menu to make changes. Status, tags, categories, transaction types, securities, and payees may be changed in this manner.

Delete a transaction

Click to select a transaction in the register (or Command-click to select multiple transactions), then press Delete on your keyboard or choose *Edit > Delete*. Banktivity will ask you to confirm that you want to delete the transaction before removing it. If the transaction is a <u>transfer</u>, Banktivity will let you choose whether to delete the transaction from one or both accounts.

What properties do transactions have?

[Transactions](#) in [banking accounts](#) have the following properties that can be edited using the [transaction editor](#). For a list of transaction properties pertaining to [investment accounts](#), see the section about transaction properties in [Chapter 7: Investments](#).

Type

This describes the activity associated with the transaction, typically some variation of withdrawal (debit) or deposit (credit). Some transaction types have values (positive or negative) assigned to them and will hide or show the "Expense" and "Income" fields in the transaction editor accordingly. For detailed descriptions of the various types, see [What are the different transaction types?](#) later in this chapter.

To always show both amount fields, regardless of the transaction type, choose `Bank-tivity > Preferences`, *click "Appearance," and check the box next to "Always show withdrawal and deposit fields."*

(Transaction Number)

A unique transaction number is shown here, most commonly used for checks but also available for other transaction types. When the "Check" type is assigned to a new transaction, the # field will automatically be assigned the number that follows the last check number recorded in the account. You can manually change this number before saving the transaction details.

Currency

This shows the currency in which the transaction was conducted (only visible if you are using [multiple currencies](#)). In most cases, this will match the [account's default currency](#), but you can change it to record the transaction in a different currency. Changing the currency will enable the "Ex. Rate" field, which you can use to record the exchange rate between the transaction currency and the account currency:

In this example, a cup of coffee was purchased for 2.00 Euro through an account that uses U.S. Dollars. An exchange rate of 1.5 was applied, so the final withdrawal (in USD) was 3.00. By default, only currencies that are assigned to your accounts are shown in the currency popup menu. For more information, see How do I manage accounts in multiple currencies? in Chapter 2: Accounts.

Date

The date on which the transaction occurred is shown here, or the date on which the transaction was cleared by your bank. It is up to you which date you prefer to track - just remember to be consistent. By default, new transactions are assigned the current date.

 If you type in a date, even if it does not match the format displayed, Banktivity will attempt to interpret it into the format displayed. For example, if you type "15" in the date field, Banktivity will assume you mean the 15th day of the current month and year, and enter that date. If you type "321", Banktivity will assume you mean March 21 of the current year.
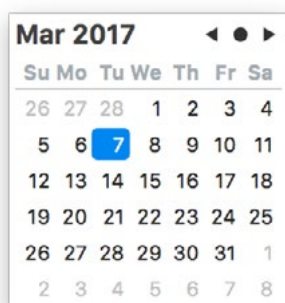
 When editing dates, a small calendar appears to help you choose a date. When the calendar is visible, use the arrow keys to move the selection or click the buttons at the top right to navigate. Click the arrows to change the month displayed, or click the dot between the arrows to return to the current selection. Click a date to enter it, or press the Tab key to accept whatever date is currently selected.

Whether or not the calendar is showing, you can use the [(left square bracket) and] (right square bracket) keys to decrement and increment, respectively, the day.

If you record a transaction with a date in the future, a plus symbol (+) will appear next to its date in the transaction register.

Status

One of three icons will appear here for each transaction:

⭕ **Uncleared:** This transaction was recorded manually in Banktivity (or synced from another device) and has not yet been cleared by the financial institution. Check the box in the transaction editor (or click the circle in the account register) to change the status to "cleared."

The first line of each uncleared transaction in the account register is displayed in **bold type**. Uncleared transactions are counted as part of the account balance, but excluded from the "cleared balance" on Account Summary reports.

✔️ **Cleared:** This transaction has been processed successfully and recorded by your financial institution. Transactions can be checked off manually, or may be checked automatically by Banktivity for any of these reasons:

- They were imported into Banktivity via Direct Access, direct download, the built-in browser, or an external file. In these cases, Banktivity assumes the data was obtained from a trusted source.
- They were matched to incoming transactions during an import.
- Checked transactions are counted as part of the "cleared balance" on Account Summary reports. Uncheck the box to change the transaction status to "uncleared."

✔️✔️ **Reconciled:** This transaction has been recorded on a statement. When a transaction is marked "reconciled" on a statement, its checkbox is automatically replaced with a double-check icon in the account register, and its status cannot be modified. Reconciled transactions are counted as part of the "cleared balance" on Account Summary reports. In order to change the transaction status to either "cleared" or "uncleared," you must edit the transaction on the statement to which it belongs.

Clear or unclear multiple transactions at once by using Command-click to select them in the account register, then choosing `Transaction > Mark Cleared/Uncleared`.

Image/Attachment

By default, an image is shown on the left side of the transaction that corresponds with the category assigned to it. For information about changing category images, see How do I edit category properties? in Chapter 4: Categories.
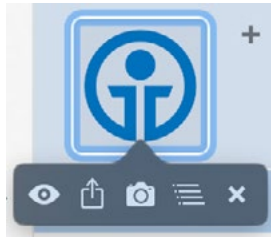
You can also click this space in the editor to attach a file to the transaction: for example, you can attach a PDF receipt from an online purchase or take a picture of your latest acquisition from the Apple Store. When an attachment is present, a document icon or image preview is shown in place of the category image. For more information, see How do I attach files to my transactions? in this chapter.

To hide attachments and category images from the transaction register, choose `Banktivity > Preferences > General` *and uncheck the box next to "Show transaction images in transaction register."*

Payee

This is the name of the person or institution with whom the transaction was conducted (e.g. the name of the store where you purchased your groceries). Banktivity automatically creates memorized payees based on the payees you record in the transaction editor.

Category/Transfer

The category associated with the transaction is shown here. Categories are used to track your spending on reports and budgets. To split a transaction among multiple categories, click "Split This Transaction" and enter each category with its corresponding amount. For more detailed information about how to use categories, see How do I use categories? in Chapter 4.

For transfers, this field is used to specify the name of the sending or receiving account. Autofill works the same for categories as well as account names - simply begin typing the name of the category or account, then choose the correct item from the drop-down menu that appears. Banktivity will automatically put an arrow in front of an account name to indicate the direction of the transfer.

Memo

Extra details pertaining to each split item are entered here. A transaction can have several memos (one for each category) but only one note.

Tags

Any tags associated with the transaction are shown here. Tags are used to analyze your spending on reports. When splitting transactions, tags can be assigned to each split item. For more detailed information about how to use tags, see How do I use tags? in Chapter 4.

Expense/Income

The transaction amount is shown here. Expense indicates a negative value; Income indicates a positive value. Depending on the transaction type, one or both of these fields may be available for use. These amounts are always displayed in the account's default currency, even when an exchange rate has been applied.

When splitting transactions, each line item has its own Expense or Income amount. The top line always represents the total transaction amount; the amounts below pertain to individual split items and contribute to the total. Click the circle button (the "split balancer") on any line to have Banktivity automatically adjust that line's amount when you edit the other amounts. A half-filled circle indicates which amount is currently selected for adjustment.

Basic calculations can be performed when entering amounts. For example, if you type "5+3" in the deposit field, Banktivity will automatically record a value of "8.00". Multiplication (*) and division (/) are performed before addition (+) and subtraction (-). Amounts are rounded to two decimal places. To specify the order of operations, you may group together parts of the calculation using square brackets [ ]. For example, if you enter "[1/2]*[4-3]" in the withdrawal field, Banktivity will calculate an amount of "(0.50)". Parentheses may not be used for grouping.

Ex. Rate

This shows the rate of conversion between the transaction currency and the account currency (only available when these two currencies are different). Enter a rate and press Tab on your keyboard; Banktivity will automatically divide the rate into the total transaction amount (in the account's currency) and record the result (in the transaction's currency) on the second line. If desired, you can split the amount in the transaction's currency into multiple line items and assign each one a category.

Note

Extra details pertaining to the transaction are shown here. Examples include a tracking number for the book you just ordered from Amazon.com, or a note to help you remember whose birthday card you bought at Hallmark. Each transaction may have only one note but more than one memo (one for each category).

Balance

A running total of the account's cash value is shown here to illustrate how the total is affected by each transaction. This field is automatically calculated by Banktivity and cannot be edited. For investment accounts, note that this figure represents the value of cash in the account only - the market value of shares held in the account is not included.

Entries in the balance column are always calculated in chronological order, regardless of the current sort order. If the numbers in this column don't make sense, click the "Date" column header to make sure your transactions are sorted by date.

What do the badges on my transactions mean?

Under certain circumstances, badges will appear next to the payees on some transactions to convey additional information about them. When you adjust the balance of an account or view overdue scheduled transactions, you will see transactions with badges. When you use Direct Access or direct download to update your accounts, or if you import transactions from Banktivity's built-in browser or a file, Banktivity will put badges on the new transactions to let you know how they were handled during the import.

🌺	2/15/17 ✓	NEW Merry Maid Withdrawal	Household	$120.00		$1,080.00
✐	2/5/17 ✓	MATCH Bob's Construction Deposit	Paychecks/Wages		$2,400.00	$1,200.00
🏛	2/1/17 ✓	X-MATCH Home Mortgage Transfer	➜ Home Mortgage	$1,200.00		-$1,200.00

- **Adj:** The transaction represents a balance adjustment, and as such is not counted in budgets or reports. It was recorded as the starting balance of a new account or by the `Account > Adjust Balance` command.

- **Match:** The transaction was imported within the last 24 hours and matched a transaction that was previously recorded in the account. For more information about how Banktivity matches transactions during an import, see How do I review transactions after an import? in Chapter 5: Importing Data.

- **New:** The transaction was imported within the last 24 hours and is unique. It did not match up with any transactions that were previously recorded in the account.

- **Late:** The scheduled transaction is past its due date and has not been posted or skipped. This badge only appears in the "Confirm Scheduled Transactions" window.

- **X-Match:** The transaction was imported within the last 24 hours and matched a transfer that was previously recorded in another account. The transfer was completed by linking the new transaction with the old.

Next to each account in the sidebar is a number indicating the total number of badged transactions related to the last import (or a star if the number is greater than 99). Import-related badges are cleared automatically after 24 hours. Balance adjustments retain their badges indefinitely.

How do I attach files to my transactions?

Banktivity allows you to attach a file to each transaction and display custom images in the account register. You might take a picture of your brand new iPad for posterity, attach a receipt for the books you ordered from Amazon.com, or file a digital copy of Form 1040 with your federal income tax payment. Files of any type may be attached.

The left side of each transaction in the account register is used to show images and attachments. By default, this space shows the image associated with whatever category is assigned to the transaction. If no category is present, or if the category has no image, the space will show a picture of a folder with a question mark on it:

	3/7/17	Dick's Construction	Uncategorized	$1,500.00	$20,147.96
	O	Deposit			

Take a picture or attach a file

Double-click a transaction to bring up the transaction editor, then click on the box with rounded corners at the left side of the editor. Two buttons will appear below the box: a camera and a menu button. To take a picture using your Mac's built-in camera, click the camera button. If you have more than one camera connected, you can choose which one to use for the picture.

FaceTime HD Camera (Built-in)   Cancel   Done
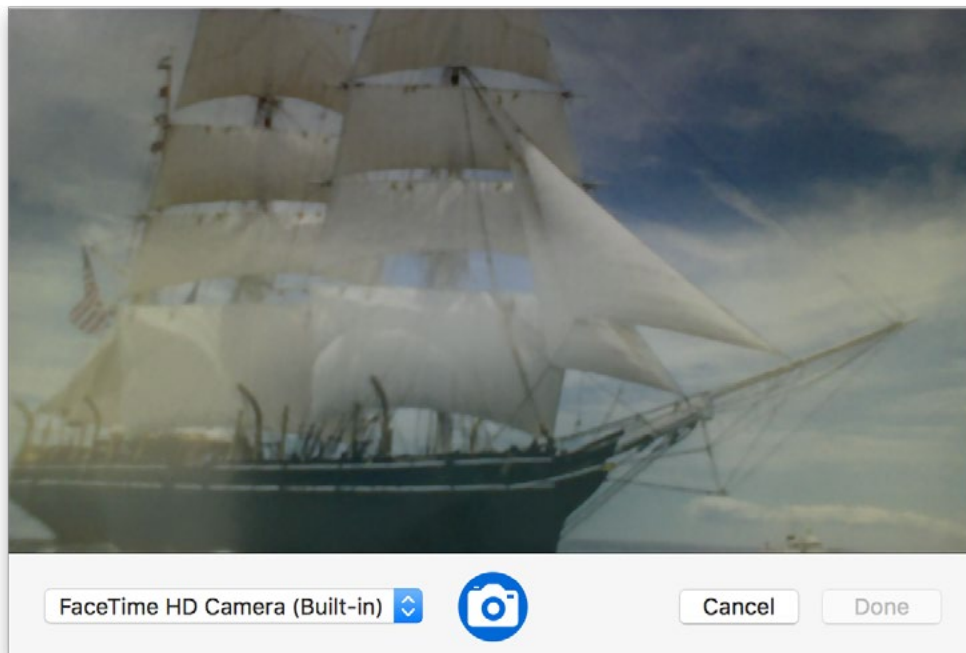
If you want to attach a file rather than take a picture, click the menu button in the popup below the attachment box, and Banktivity will ask you to choose the file you want to attach. You can also drag and drop a file from the Finder onto the box in the transaction editor to attach it.

When you attach a file, a copy of it will be stored inside your Banktivity document, so you can delete the original if you want to. When a file has been attached to a transaction, Banktivity will show a document icon in the account register, and if the attachment is an image, a thumbnail of the image will be shown.

> *If you don't want to see any images in the transaction register, choose* `Banktivity > Preferences > General` *and uncheck the box next to "Show transaction images in transaction register."*

View, print, replace, or delete an attachment

If you want to view an attached image at full size, print an attached document, save a copy of a file, etc., open the transaction editor and click on the attachment. A row of buttons will appear below the attachment box:
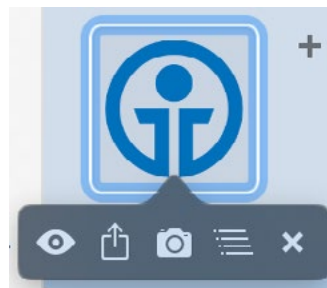
- Click the eye button to view the attachment with QuickLook. If you want to open the file with Preview so that you can see it at full size or print it, click "Open with Preview" in the QuickLook window.

- Click the share button to save a copy of the file on your Mac in order to view or edit it with another program.

- Click the camera button to replace the attachment with a new picture using your Mac's camera.

- Click the menu btton to replace the attachment with a different file from your Mac.

- Click the 'x' button to remove the attachment. Removing it will also delete the corresponding file from inside your Banktivity document.

What are the different transaction types?

Here you will find a list of the various types that can be assigned to <u>transactions</u> in Banktivity. The definitions provided for banking transaction types are relatively loose; although some types force transaction <u>amounts</u> to be either positive or negative, the differences between these types are for the most part nominal. The transaction types for investment transactions are more strictly defined and affect the behavior of the transactions, so you should use discretion when choosing the appropriate type for these transactions.

<u>Banking account</u> transaction types:

- **Deposit:** Add funds to an account.
- **Withdrawal:** Deduct funds from an account.
- **Transfer:** Move funds from one account to another (for more information, see <u>How do I transfer funds between accounts?</u> in this chapter).
- **Check:** Withdraw funds by writing a paper check. Choosing this type will automatically insert a number in the '#' field (the next number in sequence from the last check recorded).

<u>Investment account</u> transaction types:

- **Buy:** Open a long position by withdrawing cash and purchasing shares of a security.
- **Sell:** Close a long position by deducting shares of a security and depositing cash from the sale.
- **Buy to Open:** Open a long position by withdrawing cash and purchasing shares of a security. This transaction type is intended for use with option contracts to help you remember to close them on (or before) expiration.
- **Buy to Close:** Close a short position (opened with "Sell to Open") by withdrawing cash and purchasing security shares or option contracts. Use this transaction type with a price of "0.00" to close a short position for contracts that expired or were exercised.
- **Sell to Open:** Open a short position by deducting security shares or option contracts and depositing cash from the sale.

- **Sell to Close:** Close a long position (opened with "Buy to Open") by deducting securities and depositing cash from the sale. Use this transaction type with a price of "0.00" to close out option contracts that expired or were exercised.

- **Move Shares In:** Add shares of a security without affecting the cash balance of your accounts. Entering a share price with this transaction type will adjust the cost basis for the corresponding security. Use this transaction type for recording stock grants, security transfers, and other share adjustments.

- **Move Shares Out:** Remove shares of a security without affecting the cash balance of your accounts or incurring a capital gain or loss. Cost basis is adjusted automatically with this transaction type. Use this transaction type for recording gifts of stock, security transfers, and other share adjustments.

- **Transfer Shares:** Add or remove shares of a security without affecting the cash balance of your accounts or incurring a capital gain or loss. This transaction type is mainly provided for compatibility with Banktivity for iOS. In most cases, Move Shares In and Move Shares Out are preferred.

- **Split Shares:** Record a stock split. Enter the number of shares gained as a result of the split, or in the case of a reverse split, enter the number of shares deducted.

- **Investment Inc.:** Deposit cash earned from any investment-related source.

- **Dividend:** Deposit cash received from the profit made on an investment. Use the distribution type to record a reinvestment instead of a cash dividend.

- **Cap. Gains Short:** Deposit cash received from a mutual fund, partnership, or hedge fund after the issuer sells short-term security shares (the number of shares you hold is not affected).

- **Cap. Gains Long:** Deposit cash received from a mutual fund, partnership, or hedge fund after the issuer sells long-term security shares (the number of shares you hold is not affected).

- **Interest Inc.:** Deposit cash earned as interest on a security (typically a bond).

- **Return of Capital:** Deposit cash received as a return of capital distribution that should not be treated as a dividend for tax purposes. The cost basis of your security holdings is also reduced by the same amount.

In addition to the primary transaction types, distribution types affect the behavior of investment transactions. For more information, see How do I record investment transactions? in Chapter 7: Investments.

How do I transfer funds between accounts?

Simple transfers

When you want to move money from one <u>account</u> to another, use a transfer <u>transaction</u>:

1. <u>Create a transaction</u> in one of your accounts and set its <u>type</u> to "Transfer." Enter the <u>date</u>, <u>payee</u>, <u>note</u>, and <u>amount</u> of money to be transferred.

2. In the <u>category</u> field, begin typing the name of the account to which the funds should be transferred, then select the account name when it appears in the drop-down list. Alternatively, press the Down Arrow key on your keyboard to show the full category list and choose the account name (accounts are shown at the bottom of the list, after the categories). Click "Save" to record the transaction.

3. A new transaction will automatically appear in the account to which you are transferring the money. It will contain the same transaction details as the original (except for the amount, which will be opposite to the original). To jump to this transaction, click the arrow next to the account/category field on the transaction you just entered.

4. The two transactions are automatically linked: <u>changing the details</u> of one will update the other automatically and <u>deleting</u> one can delete the other. There are two exceptions to this rule, however: each side of the transaction can be <u>cleared</u> and <u>reconciled</u> separately, and the amounts can be changed independently when they use different currencies (see below).

Transfer transactions use the "Category" field to indicate the destination account for the transfer. If the category for a particular transaction has an arrow in front of it, it is a transfer. Accounts are not displayed under "Categories" in the "Settings" section of the <u>sidebar</u>, but they can be used in <u>reports</u> and <u>budgets</u> like other categories.

Split transfers

<u>Split transactions</u> can also be used to transfer funds between accounts. To transfer part of a split transaction to or from a different account, simply enter the account's name in the "Category" field for the appropriate split item. Each account shows the transaction with all split items included, but the split amounts are adjusted so that the transaction is properly balanced on both sides of the transfer.

Transfers with currency conversions

When you transfer money between accounts with different currencies, you may wish to apply a conversion so that the correct amount is recorded in each account. After you finish step 2 in the instructions above, the amount will be shown twice (once for each currency) and the Ex. Rate field will appear so that you can apply a currency conversion.

Transfer ⌄	###	USD ⌄		Expense	Income	Ex. Rate	Amount
3/1/17	Visa payment		○	$300.00	Total		-$300.00
☐ Cleared	EUR Visa Card	Memo	Tags	◐	€200.00	Income	1.5	$300.00
	+ Split This Transaction						
	Note						Balance: $1,657.73
						Cancel	Save

Adjust the exchange rate and one of the amounts, or specify both of the amounts. The remaining field will adjust itself automatically.

Split transactions can include line items that transfer funds to accounts in other currencies. The Ex. Rate field will appear next to each split item requiring a currency conversion. Use this field to apply the appropriate exchange rate, then proceed to balance the rest of the split transaction as usual.

Investment transfers

When tracking investments, you may want to transfer cash from a banking account to an investment account to purchase shares, or transfer cash out of an investment account after a sale or cash distribution. To record this type of transfer, add a transaction in the investment account, set its type appropriately (Buy, Sell, Dividend, etc.), then set its distribution type to "Transfer." The category field will be enabled so that you can type in the name of the account from which the cash should be withdrawn or deposited (depending on the transaction type). Once you save the transaction, Banktivity will create a transaction that is linked to the one you just created in the account you specified. Only the transaction status can be changed on the linked transaction.

About transfers in budgets and reports

A transfer is only counted in a budget or report when one of the two accounts involved in the transfer is excluded from the budget or report. If both accounts are included, there is no net movement of money in or out of the scope of the budget or report as a result of the transfer.

To track a transfer in a budget, use the budget assistant to exclude ONE account from the budget's account list. You will then see the account name listed with the income and expense categories so that you can track transfers to and from that account on the budget.

To track a transfer in a report, exclude one account by double-clicking the report, clicking the "Accounts" tab, choosing the "Limit results to specific accounts" option, and checking off all accounts except the one you want to exclude. Transfers in and out of that account will then be counted in the report. Reports that are based on categories can be configured to include or exclude transfers to or from a specific account using the "Report on categories and accounts except" setting under the "Tags & Categories" tab. For more information about configuring report settings, see How do I add a new report? in Chapter 8: Reports.

How do I move a transaction from one account to another?

Select a transaction in any account (or Command-click to select more than one), then choose `Edit > Cut` and confirm the deletion. If any account transfers are included, choose the option to "Delete From All Accounts." Using `Cut` instead of `Copy` and deleting from all accounts will ensure the transfers are not duplicated when you paste them.

Select the account to which you want to move the transaction(s) and choose `Edit > Paste`. The transaction(s) will be removed from the original account and added to the selected account.

To transfer funds between accounts (instead of moving the transaction records), see the preceding section in this chapter.

How do I search and filter transactions in my accounts?

Search for a transaction in all accounts

One exciting new feature of Banktivity is the global "Find" command which lets you search all accounts for transactions matching specific terms. To begin searching, click "Find" in the sidebar or choose `Edit > Find`.

Type in one or more search terms separated by a space, such as "groceries" in the example above. As you type, Banktivity will search all your accounts and display every transaction that contains those terms in the following fields: transaction #, payee, withdrawal, deposit, category, note, security name, security symbol, shares in, shares out, price per share, or commission. Split transaction fields are also searched. Results are grouped by account:

Search

🔍 groceries ⊗ | min amount | - | max amount |

Found 7 results in 3 accounts

	Date ⌄	Payee Type - # - Note	Category	Withdrawal	Deposit
Checking					
🛒	**8/19/15** ○	**Trader Joe's** Withdrawal -	**Groceries**	**$245.00**	
🛒	8/9/15 ✓	Putney Food Co-op Withdrawal -	Groceries	$223.33	
🌵🛒🪴	7/6/15 ✓	Pure Foods Market Withdrawal -	⌄ split	$326.37	
🛒	6/9/15 ✓	Putney Food Co-op Withdrawal -	Groceries	$341.86	
Euro					
🛒	**2/5/16** ○	POS	**Groceries**	**€500.00**	
Joint Account					
🛒	5/5/00 ✓	ALLISON`S EL DORADO SPRMO Withdrawal - 2410838GF608M3JL6	Groceries	$8.47	
🛒	9/6/99 ✓	Schnuck's Mkt 188 S36 St Louis MO Withdrawal	Groceries	$2.98	

Limit results by amount

If you've bought so many groceries that your search yields more transactions than you wanted, you can refine your results by entering a minimum and/or maximum amount for the search range:

Search

🔍 groceries ⊗ | 300 | - | 400 |

Found 2 results in 1 accounts

	Date ⌄	Payee Type - # - Note	Category	Withdrawal	Deposit
Checking					
🌵🛒🪴	7/6/15 ✓	Pure Foods Market Withdrawal -	⌄ split	$326.37	
🛒	6/9/15 ✓	Putney Food Co-op Withdrawal -	Groceries	$341.86	

Note that each amount within a split transaction is checked against the search range. If the amount on any line item is within the range, the entire transaction is shown in the search results.

Search for a transaction in a single account

If you just want to search within a particular account, select the account in the sidebar, then click in the search box above the transaction register or choose `Edit > Find in "(Account Name)"`. Type a word, phrase, or number to use as the search term:

| Transactions ∨ | Statements | Summary | Q paycheck ⊗ |

Every transaction in the current account that matches what you typed will be displayed in the register. When searching, Banktivity examines the following fields: transaction #, payee, withdrawal, deposit, category, note, security name, security symbol, shares in, shares out, price per share, and commission. Split transaction fields are also searched. To cancel the search and show all transactions in the account, click the 'x' button inside the search box.

Filter transactions

Click the down arrow by "Transactions" next to the search box to limit which transactions are displayed:
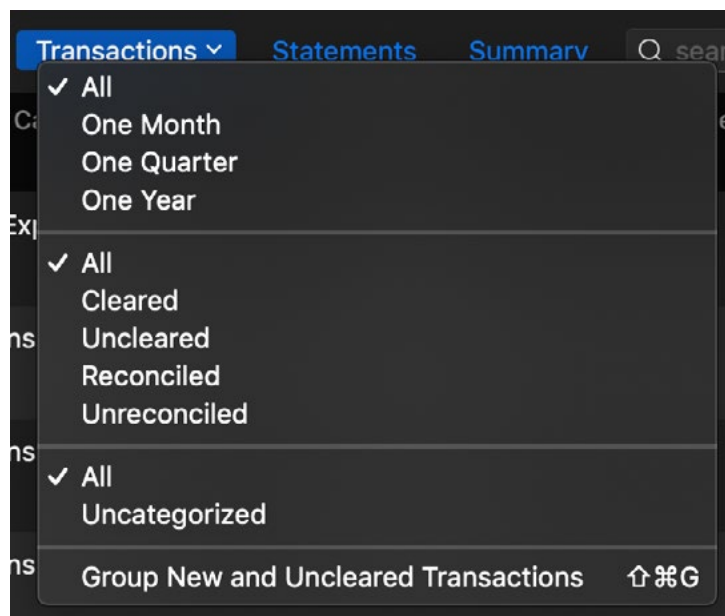
- **Filter by date range:** Choose one of the menu items in this section to show only transactions dated within the last month, quarter, or year. Choose "All" in this section to disable filtering by date.

- **Filter by status:** Choose one of the menu items in this section to show only transactions with their status set to cleared, uncleared, reconciled, or unreconciled. "Unreconciled" shows cleared and uncleared transactions that are not included on any statements. Choose "All" in this section to disable filtering by status.

- **Group new and uncleared transactions:** Choose this option to show all transactions that were added or matched during the last import, together with all uncleared transactions in the account, at the top of the register. This is similar to the "Resolve View" from Banktivity 5 and is useful for reviewing transactions after an import. For more information, see How do I review transactions after an import? in Chapter 5: Importing Data.

- **Uncategorized:** Choose one of the menu items in this section to show only transactions with their status set to cleared, uncleared, reconciled, or unreconciled. "Unreconciled" shows cleared and uncleared transactions that are not included on any statements. Choose "All" in this section to disable filtering by status.

How do I use split transactions?

Banktivity allows you to categorize your transactions so that you can track them on reports and budgets, but what happens when a single transaction needs to be broken down and assigned to multiple categories? For example, let's say that you go to the grocery store and spend $50, but you only spend $30 on groceries - the other $20 is spent on pet supplies. How do you enter this into Banktivity without creating two separate transactions?

Split transactions allow you to itemize your transactions so that categories can be assigned to smaller parts of those transactions. You can schedule split transactions and memorize them like other transactions, and use them to transfer portions of transactions in addition to categorizing them.

Create a split transaction

Select one of your accounts and create a new transaction. Choose a transaction type and enter the date, payee, and note as desired. Enter a category, memo, tags, and expense or income amount for the first split item, then click "Split This Transaction." Total expense and total income fields will appear next to the payee, and another line will appear to let you enter the details of the next split item:

Before you continue, consider how you want Banktivity to calculate the transaction totals. Each set of expense and income fields has a circle next to it, and the one that is half-filled is called the **split balancer**. This icon controls how Banktivity will balance the transaction as you add split items:

- If the transaction total is selected, Banktivity will automatically sum the amounts of the split items you enter and adjust the total.

- If a split item with a category is selected, that item's amount will adjust automatically to balance the split items against the transaction total.

- If a split item without a category is selected, Banktivity will automatically add a new split item with the amount necessary to balance the split items against the transaction total.

Click the circle on the line you want Banktivity to adjust in order to balance the transaction. Banktivity will not let you save a split transaction that is not balanced; the split items must add up to the transaction total.

Keep adding split items until all the necessary parts of the transaction have been recorded, then click the "Save" button (or press Return on your keyboard) to save the transaction. The category field on the main transaction will show "split" to indicate that it is a split transaction. Click this "split" button to expand the transaction and view the split item details in the register.

Edit an existing split transaction

Double-click a transaction in the account register, or select it and press the Enter key, to open the transaction editor. Assign the split balancer to the line item you want Banktivity to adjust automatically by clicking the circle on that line. Edit the split items as needed, and Banktivity will ensure that the transaction remains balanced. To remove a split item, click the 'x' button on the left side of that line. When you are finished adjusting the transaction, click "Save" to record your changes.

Record a paycheck

A common use for split transactions is to record paychecks with deductions. Here is an example to illustrate how you would enter a paycheck in Banktivity:

1. Create a transaction in the account where your paycheck is being deposited. Set its type to "Deposit," enter the date, and type in the payee. Select the "Paychecks/ Wages" category (or whatever category you prefer to use for tracking your income) and enter your *gross* pay in the income field.

2. Click "Split This Transaction," then click the circle next to the transaction total to make sure Banktivity adjusts the total as you enter the deductions.

> *If you prefer to enter your net pay instead of gross, make sure you assign the split balancer to the Paychecks/Wages split item instead of the transaction total. This will allow Banktivity to calculate your gross pay automatically as you enter deductions.*

3. Record a split item for each deduction that is taken out of your pay. Each one should be assigned to a unique category and have its amount recorded in the expense field. Transfers to other accounts (e.g. 401k contributions) can be recorded by specifying the name of the destination account in the split item category field.

4. Once you have finished recording all deductions, save the transaction. You should see that the transaction total represents the deposit of your net pay into the account, and all of the deductions are categorized appropriately so that you can track them with reports and budgets.

Can Banktivity remember transactions I enter more than once?

Memorized payees are used to help you quickly re-enter transactions you have entered before, so you can work more efficiently. Autofill, scheduled transactions, and import rules are all based on memorized payees, as described below. Since payees only apply to banking transactions, investment transactions cannot be memorized, scheduled, or used with import rules.

Each time you enter a transaction manually or edit an existing one, Banktivity automatically creates a memorized payee using the transaction's type, payee, category, and amount. If it is a split transaction, the split categories and amounts will also be memorized.

View and manage memorized payees

Click "Settings" in the sidebar, then "Payees, Schedules & Rules," then "All Payees" at the top of the list. By default, the list is sorted alphabetically by payee. Click any column label to sort the list by that field; click the same label again to reverse the direction of the sort. Double-click a memorized payee to invoke the transaction editor and change the details.

Memorized payees are similar to transactions, but they do not have dates, numbers, currencies, status, tags, or attachments. They have memos and notes, but these fields are not populated automatically (Banktivity assumes these fields should typically not be autofilled based on previous transactions you recorded).

As with regular transactions, you can edit any of the fields shown here and click "Save" to record the changes or "Cancel" to discard them. Any changes you make to your memorized payees will automatically be applied to new transactions that are created

using those payees (through any of the means described below). Transactions that were already recorded in your accounts are not affected by the changes.

Memorized payees automatically update themselves based on the information you enter in your accounts. If you create a new transaction with the same payee as an existing memorized payee, or edit a transaction that is based on a memorized payee, the memorized payee will be updated to reflect the new details that you enter.

You can create a new memorized payee from scratch by clicking the plus (+) button at the top of the list and filling in the relevant transaction details. To delete a memorized payee so that it will no longer be used for autofill, scheduled transactions, or imports, select it and press the Delete key or choose `Edit > Delete`. Banktivity will prompt you for confirmation before permanently deleting the payee along with its associated schedules and import rules (see below).

Autofill transaction details

When you create a transaction in an account register and begin typing in the <u>payee field</u>, Banktivity will automatically suggest names based on your memorized payees. As you are typing, a drop-down list will appear showing the payees that match what you are typing:
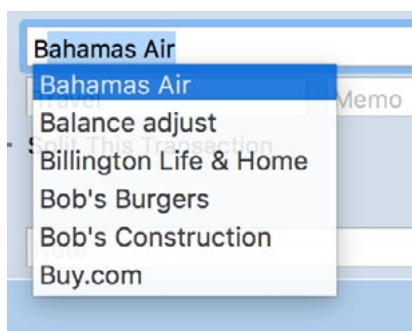
In this example, only the letter 'B' was typed. Use the mouse to click one of the names, or use the arrow keys to select one and then press the Tab or Return key. Banktivity will fill in several of the transaction details (type, category, memo, note, amount, and split details) associated with that payee. If you don't want to accept a suggestion, simply ignore it and continue typing - when you save the transaction, Banktivity will create a new memorized payee automatically. You can view a list of all known payees by pressing the down arrow key before you begin typing a payee name.

Memorized payees with splits

Memorized payees may also have split items associated with them; these can be viewed by clicking the "split" button. When editing a payee, split balancing is handled differently than when editing regular split transactions. Instead of the split balancer icon, each split item has a "Fixed" checkbox at its right side. Checking this box will designate the item's amount as fixed: it will not change if you adjust the overall transaction amount, whereas unchecked items will fluctuate depending on the overall transaction amount. On memorized payees, the transaction total is always variable and cannot be fixed. A couple of examples will help to illustrate this feature:

- Consider that you set up a memorized payee to represent your paycheck. Once a month, a paycheck is deposited into your checking account, and though the amount of payment varies, you always put $100 into your savings account. In Banktivity, you would set up a payee with an estimated total amount (your net pay) and two split items: one with the amount of your gross pay, and one to transfer $100 into savings. The gross pay is variable, and the transfer is fixed, so you check off the transfer and leave the gross pay item unchecked. When it comes time to record your paycheck, you create a new transaction in your checking account, autofill the details, and then adjust the main transaction amount. Banktivity automatically adjusts the split item with your gross pay, and leaves the transfer at $100.

- Consider a payment towards a loan, which is split between principal and interest. You create a memorized payee for this transaction by entering the total payment amount on the main transaction (as a withdrawal), then splitting the payment into principal and interest portions. The principal portion should be made a transfer to the loan account, while the interest may be assigned to a category so that it can be tracked with reports. Since the interest amount is fixed for each payment but the principal payment is variable, leave the principal unchecked and check off the interest. When you record the payment, you create a new transaction in your banking account, autofill the details, and adjust the main transaction amount. Banktivity

automatically adjusts the split item with the principal payment, and leaves the interest at the amount you specified.

Schedule repeating transactions

Select a memorized payee, click the button to the right, and choose "Add Schedule" to configure the payee to post a transaction to one of your accounts at regular intervals. Doing so will also add the memorized payee to the "Scheduled Transactions" tab within the main payee list. For more information, see the next section in this chapter.

Manage import rules

Select a memorized payee, click the button to the right, and choose "Add Rule" to configure which transactions the payee is applied to when you import data via Direct Access, direct download, Banktivity's built-in browser, or a file. For more information, see How do I use import rules? in Chapter 5: Importing Data.

How do I schedule recurring transactions?
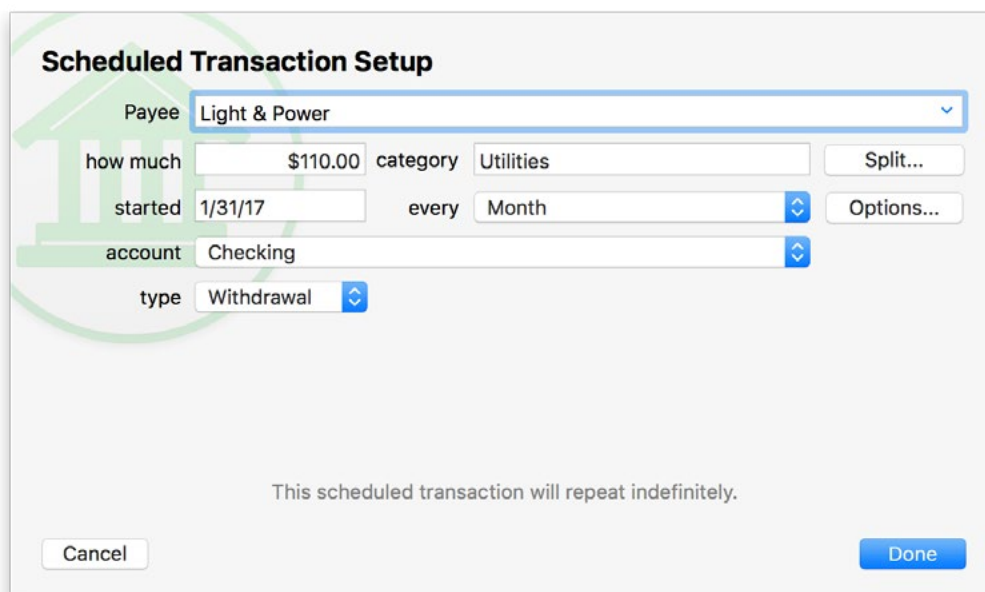
Scheduled transactions can be created to track financial activities that occur on a repeating basis, for example a monthly mortgage payment or biweekly paycheck. Scheduled transactions are based on memorized payees. When one or more schedules are associated with a payee, transactions using the payee details will be created in your accounts as the schedules dictate. For more information about memorized payees, see the previous section in this chapter.

Create a scheduled transaction

There are several different ways to create a scheduled transaction. Use any of the following methods:

- Select a transaction in any account register and choose `Transaction > Make Scheduled Transaction from Selection`.
- Click "Settings" in the sidebar, then "Payees, Schedules & Rules," then "All Payees" at the top of the list. Select any payee that you want to use as a scheduled transaction, then click the ⇄ button on the right and choose "Add Schedule."
- Click "Settings" in the sidebar, then click "Payees, Schedules & Rules." Click "Scheduled Transactions" at the top of the list, then click the plus (+) button at the top left.

The scheduled transaction assistant appears to help you configure the schedule details:

Enter the payee, amount, category, date of the first transaction in the series, how often the schedule will repeat, which account the transactions will be recorded in, and the transaction type to record.

> *When entering the starting date for a schedule, be aware that Banktivity will not post schedules older than the first of the current month. If you enter a date further in the past, the date of the next upcoming transaction will be the earliest available after the beginning of the month.*

If each transaction will be split between multiple categories, click "Split" and use the plus (+) and minus (-) buttons on the next screen to add categories and enter the amount corresponding to each one. Check the box marked "Fixed" for any category amount that does not change even when the total amount of the payment changes (e.g. a $1 processing fee on every bill payment, regardless of the amount). Leave the "Fixed" box unchecked for any category amount that will fluctuate if the total payment amount changes. In such a case, Banktivity will automatically distribute the payment in direct proportion to the category amounts that are not marked "Fixed." Click "OK" when you are finished configuring the payment splits.

To specify an end to the schedule, change reminder settings, or enter complex schedules, click "Options." To end after a certain number of posts, check the box next to "Stop after X times" and enter a number. If you want Banktivity to show you a reminder before a schedule is due, check the box next to "Remind _days in advance" and enter the number of days in advance you want to be notified. The "Post Scheduled Transactions" button on the toolbar shows a badge with the number of schedules currently within their reminder period or overdue.

> *If you want to be able to post scheduled transactions to your accounts, make sure "Notify me" is enabled. If you disable reminders for a schedule, it can still be used with budgets (see below), but it will not appear in the Confirm Scheduled Transactions window.*

To configure multiple schedules for the payment, use the plus (+) and minus (-) buttons at the bottom of the list to add and remove schedules. Each schedule can have its own starting date and frequency at which it repeats. Note that the amount, category, payee, and account will be the same for all schedules - if different schedules correspond to different transaction details, then separate memorized payees should be set up for them.

Once you finish configuring the scheduled transaction details, click "Done" to save it. All memorized payees with schedules attached to them can be viewed by clicking the "Scheduled Transactions" tab at the top of the payee list.

Edit or delete a scheduled transaction

Click "Settings" in the sidebar, then click "Payees, Schedules & Rules." Click "Scheduled Transactions" at the top of the list to view all your scheduled transactions. To edit the details of a scheduled transaction, double-click it. To edit its schedule(s), click the date on the right side of the list.

To delete a memorized payee so that it will no longer be used for autofill, scheduled transactions, or imports, select it and press the Delete key or choose *Edit > Delete*. Banktivity will prompt you for confirmation before permanently deleting the payee along with its associated schedules and import rules. Any transactions that were already posted to your accounts are not affected by deleting the payee.

When you delete a scheduled transaction, it is removed from your budgets in the past as well as the present. If you want to be able to view the item in your budget history, edit the schedule and set it to end after the next payment, then post or skip that payment. When the schedule runs out, it is removed from your current budget and the scheduled transactions list, but it still appears on past budgets.

Process upcoming scheduled transactions

Make sure you have at least one scheduled transaction configured to use reminders (see above), then click the "Post Scheduled Transactions" button on the toolbar or choose *File > Post Scheduled Transaction*:

Confirm Scheduled Transactions

	Date ^	Payee Type - # - Note	Category	Withdrawal	Deposit
Overdue					
🏛	3/1/17	Home Mortgage Transfer ← Checking	→ Home Mortgage	$1,200.00	
🏠🔴🏠	3/1/17	Home Mortgage interest Withdrawal ← Home Mortgage	⌄ split	$701.53	
🖊	3/5/17	Bob's Construction Deposit → Checking	← Paychecks/Wages		$2,400.00

Skip   Print Check   Pay Online...   Post

Done

At the top of the list, in the "Overdue" section, are any pending scheduled transactions that have already passed their due dates. Below that, in the "Upcoming" section, are pending scheduled transactions that are due within the next two weeks. Finally, the "Later" section shows all remaining scheduled transactions. Transactions show plus (+) icons next to their dates as long as they remain in the future. Select one or more transactions in the list and choose what action to take:

- **Skip the transaction:** Click "Skip" to remove the transaction from the list without recording it in an account. Its schedule will advance and you won't see the transaction until the next time it comes due.

- **Submit an online payment:** Click "Pay Online" to send an electronic payment for the selected transaction. Feel free to double-click the transaction and edit it before sending a payment, if necessary. To use this feature, you must have at least one account configured to use bill pay. For more information, see Chapter 6: Online Bill Pay.

- **Print a check:** Click "Print Check" to print the details of the selected transaction on check stock. Feel free to double-click the transaction and edit it before printing, if necessary. For more information, see How do I print checks from Banktivity? in Chapter 11: Additional Features.

- **Post the transaction:** Click "Post" to remove the transaction from the list and record it in the account indicated. Feel free to double-click the transaction and edit it be-

fore posting, if necessary. Any changes you make to the transaction in this window will only apply to this instance of the transaction, and will not affect later transactions posted by the same schedule. To modify all future instances of a transaction, edit the memorized payee in the main "Scheduled Transactions" list.

When you are finished processing your scheduled transactions, click "Done" to return to the main window.

Use scheduled transactions for budgeting

In Banktivity, scheduled transactions are tightly integrated with budgets. When you set up a new budget, Banktivity automatically uses your scheduled transactions to determine how much money you expect to earn and spend. Be sure to categorize each of your scheduled transactions so that you can compare expected and actual amounts on the budget report. As you monitor your budget throughout the month, you can make changes to your scheduled transactions, and Banktivity will keep track of the changes you make.

To illustrate, let's say you set up a budget with a scheduled transaction for a monthly salary of $2500. In January and February, you were paid $2500, which is exactly what you expected: your budget is accurate for those months. In March, however, you get a raise and are now getting paid $2800 each month (lucky you)! If you edit the scheduled transaction in March to make its amount $2800, your budget will automatically adjust to show $2800 as the expected amount for March, April, May, and so forth. If you go back in time and view your budget for January, however, Banktivity will still show that both your expected and actual salary for that month was $2500.

When you edit a scheduled transaction under "Payees, Schedules & Rules" in the "Settings" section of the sidebar, the changes are always applied to the current month. If you want to change the expected amount for a scheduled budget item at some date in the past, you will need to make the change in a budget report showing that date.

Under the hood, each change you make is tracked according to its "effective date," which is typically the first of the current month. Note that because of this feature, new scheduled transactions cannot be used to record repeating transactions that occurred prior to the current month. The schedule's starting date may be set earlier, but Banktivity will not show reminders or post transactions for dates prior to the effective date.

Chapter 4: Categories and Tags

What are categories and tags all about?

Categories and **tags** both help you track where your money actually comes from and goes to, and they enable you to use [reports](#) and [budgets](#) to manage your finances more effectively. Once you have created [accounts](#) and added [transactions](#), the real strength of Banktivity comes in tagging and categorizing those transactions.

What are the differences between categories and tags?

[Categories](#) are intended to be the primary means of classifying your transactions. A single category may be assigned to each transaction, though if you [split a transaction](#) you can assign a category to each split item. Categories are organized hierarchically, so on your reports you can get a high-level view of your spending and then drill down for more detail. For example, you might create the "Auto" category for all of your vehicle-related expenses, but assign subcategories like "Auto:Fuel" and "Auto:Service" to individual transactions. You can then create a [Category report](#) for "Auto" and see how your spending in that category is distributed across various subcategories.

[Tags](#) are intended to be used for secondary classification. Tags are not exclusive like categories are, so multiple tags may be assigned to each transaction. They are good for arbitrarily grouping transactions together, such as all your expenses from a particular vacation or purchases charged to a particular card within an account. Tags are not hierarchical, but you can create overlapping associations by assigning multiple tags to your transactions. You can then create tag reports to analyze the expenses marked with any combination of tags.

Categories and tags can be used together for maximum effect. For example, you may use categories to classify your spending among Dining, Entertainment, and Clothing, then assign tags to track who purchased each item – you or your spouse. Using reports, you can then slice and dice the data to analyze not only what you are spending, but when, where, and by whom.

How do I use categories?

When you [create a new document](#), Banktivity prompts you to choose between "Home" and "Business" categories, and starts you off with a basic list of categories based on your selection. If you start by [importing data](#) from another financial program, Banktivity will bring in your categories from the other program to get you started. As you continue working with Banktivity, you can customize the category list to better suit your needs.

Assign categories to transactions

In an [account register](#), create a [transaction](#) or edit an existing one, and type a category name in the [category field](#). Banktivity will suggest the names of existing categories as you type: when the drop-down list of category names appears, use the Up and Down Arrows on your keyboard to highlight one, then press Tab to accept it.

> *You can also assign a categories by selecting one or more transactions in the register (Command-click to select multiple), then choosing a category from the* `Transaction > Category` *menu.*

Manage categories
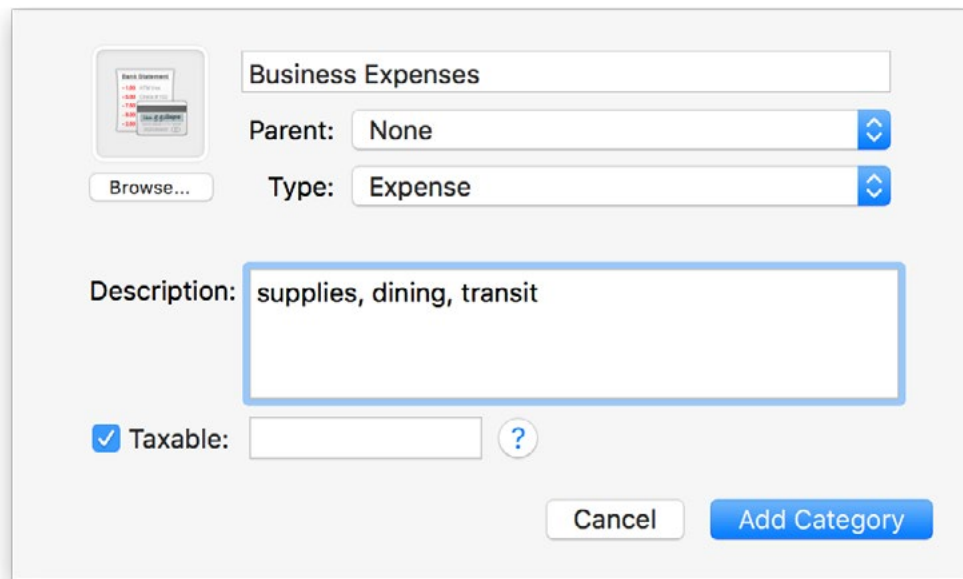
Click "Settings" in the [sidebar](#), then click "Categories." The category list will appear to the right:

	Name	Type	Description	Tax Code
	ATM/Cash Withdrawals	Expense	-	-
	Automotive Maintenance	Expense	-	-
	Cable/Satellite	Expense	-	-
	Charitable Donations	Expense	Schedule A: Charitable donations	280
	Child/Dependent Expenses	Expense	Form 2441: Qualifying childcare expenses	401
	Clothing/Shoes	Expense	-	-

Here you can see all of your categories arranged alphabetically. Sub-categories appear indented beneath their parent categories.

Adding

To add a new category, click the plus (+) button above the list. A sheet will appear asking you to enter information about the new category:

- **Image:** Category images appear in the account register next to transactions they are assigned to. To add an image to a category, click the "Browse" button and choose one of the available images. To use a custom image, drag and drop an image file from the Finder onto the image box, or click to select the category's image box and choose `Edit > Paste` to insert an image from the clipboard. To remove the image, select the image box and press Delete on your keyboard.

- **Category Name:** Enter a unique name for the category. Categories may not have the same name as any of your accounts.

- **Parent:** If you want the new category to be a sub-category, click this button to choose which category it will belong to.

- **Type:** Click this button to choose whether the category should be used to track income or expenses. Both types can be assigned to transactions of any value, but budgets and reports will use the category type to determine how to organize and calculate totals for each category.

- **Description:** Enter a longer description for the category if desired. This will help you to identify the purpose of the category when browsing the category list.

- **Taxable:** Check this box to designate the category as tax-related. Items that are "Taxable" will be added to <u>US Tax reports</u> automatically and can be included in <u>TXF exports</u>.

- **Tax Code:** If the category is associated with a particular tax code, enter the number of the code in this field to help you remember it. Click the help (?) button to view a list of US tax codes.

Configure the new category the way you want it, then click "Add Category" to finish adding it to the list.

> *You can also create a new category simply by typing it into a transaction's category field. When you save the transaction, Banktivity will ask you to configure the new category as described above.*

Editing

To edit an existing category, double-click it or select it and press Enter on your keyboard. In the sheet that appears, change any of the properties listed above and click "Apply Changes." If you modify the category's name or parent, all transactions to which the category is assigned will automatically update to reflect the changes.

Deleting

To delete a category, select it and choose `Edit > Delete`, or press Delete on your keyboard. You will be asked to confirm that you want to remove the category. If the selected category has sub-categories, those will not be deleted, but will be moved to the main category list. When you delete a category that has transactions assigned to it, Banktivity will remove the category from those transactions. The transactions themselves will not be deleted, but they will no longer have categories assigned to them.

Merging

If you discover that you have duplicate categories, or if you simply wish to merge two or more items, Banktivity makes it easy. Select multiple categories in the list with Command-click. Click the "Merge" button at the top of the list, and a single category will be created with "combined" appended to its name. All transactions that were previously assigned the original categories will now be assigned the new category. Feel free to edit the new category to change its name.

Organize categories hierarchically

Categories can be organized into levels of hierarchy so that some categories are listed under others.

Say, for example, that you have a category for auto expenses named "Auto". You want to track all of your car-related expenses under this category, but what if you also want to be able to track how much you spend on repairs alone, or gas? Banktivity makes it easy to create **sub-categories**, so that you can categorize both "Service" and "Fuel" under "Auto". Using reports, you can then see at a glance how much you spent on repairs alone, or how much your car is costing you in total:

Name	Type	Description	Tax Code
Auto	Expense	-	-
Fuel	Expense	-	-
Insurance	Expense	-	-
Registration	Expense	-	-
Service	Expense	-	-

Creating sub-categories

To add a sub-category, click the plus (+) button at the top of the category list. Name the category as you like, and be sure to choose a parent category using the "Parent" drop-down menu button. Click "Add Category," and you will see the new sub-category appear underneath its parent in the list.

Using sub-categories

When you assign a sub-category to a transaction in one of your accounts, the transaction will display both the main category and its sub-category, separated by a colon. To illustrate, say that you assign the above-mentioned "Fuel" sub-category to a transaction. In the account register, the transaction will then show "Auto:Fuel" in its Category field:

	3/9/17	Exxon	Auto:Fuel	$38.47	$902.38
	O	Withdrawal			

When you create transactions, typing in the category field will cause Banktivity to suggest category names as you type. Use the arrow keys to select a category from the drop-down list, then press the Tab or Return key to accept it.

To quickly enter a sub-category, type the first few letters of the parent category (so that the category name is highlighted for autofill), then type a colon (:). You can then type the first few letters of the sub-category, and when the correct sub-category name is suggested, press the Tab or Return key to accept it. If you do not want to use one of the existing categories, ignore the suggestions that appear and type in a unique category name. When you save the transaction, Banktivity will prompt you to create a new category based on what you typed in.

Reorganizing

You can easily reorganize your category hierarchy by dragging and dropping categories and sub-categories in the list. If you drop one category on top of another, it will become a sub-category of the one you dropped it on. If you drag a sub-category to the top of the list, you will see a blue line to indicate that it will drop above the first category. Drop it there, and it will become a main category. Rearranging categories in this fashion will not disrupt any transactions that are assigned to those categories; the transactions will automatically update to reflect the category changes. You can create as many levels of sub-categories as you wish.

Analyze categories with reports

Once you have refined your categories and assigned them to transactions, you can use reports to analyze your spending in more detail. Summary reports in the "Overview" section of the sidebar and under each of your accounts show activity in your top several categories and allow you to drill down for more detail in any one of them. Income & Expense reports give you an overview of all your activity in a given time period, broken down by category, and let you drill down for more detail. Category reports are designed to show all activity in specific categories so that you can track your spending in those categories over time. Categories can also be used to limit the scope of any report you create, so that you can analyze your spending within those categories.

For more information about how categories and sub-categories are handled by reports, please refer to the pages about each report type in Chapter 8: Reports.

How do I use tags?

Tags are used for arbitrarily grouping transactions, regardless of what categories may also be assigned to them, so that you can analyze them with reports more effectively. Tags are not hierarchical, but you can assign multiple tags to each transaction. Tags are best used together with categories to help you slice and dice your data in different ways.

Assign tags to transactions

New Banktivity documents do not start with any tags. In an account register, create a transaction or edit an existing one, and type any tag name you like in the tag field. Tag names may contain spaces and special characters, but the hash (#) character is not allowed. Banktivity automatically marks tags with hashes to distinguish them from categories.

To remove a tag from a transaction, simply click the tag and press Delete on your keyboard.

Manage tags

Click "Settings" in the sidebar, then click "Tags." The tag list will appear to the right:

Adding

To add a new tag, click the plus (+) button above the list, enter a name for the tag, and click "Add Tag."

Editing

To edit an existing tag, select it and click the "Edit" button at the top of the list. In the sheet that appears, change the tag name and click "Apply Changes." All transactions to which the tag is assigned will automatically update to reflect the new name.

Deleting

To delete a tag, select it and click the "Delete" button at the top of the list, or press Delete on your keyboard. You will be asked to confirm that you want to remove the tag. If you delete a tag that has transactions assigned to it, Banktivity will remove the tag from those transactions.

Analyze tags with reports

Once you have tagged several of your transactions, you can use reports to analyze your spending in more detail. Summary reports in the "Overview" section of the sidebar and under each of your accounts show activity in your top several tags and allow you to drill down for more detail in any one of them. Tag Spending reports give you an overview of all your activity in a given time period, broken down by tag, and let you drill down for more detail. Tags can also be used to limit the scope of most other report types so that you can analyze your spending within those tags.

For more information about how tags are handled by reports, please refer to the pages about each report type in Chapter 8: Reports.

Chapter 5: Importing Data

How do I import transactions from my bank or other financial software?

Banktivity can import _transaction_ data from your financial institutions or other money-management software in a variety of formats. You can import transactions regularly to keep current with your bank's records, or just do a one-time import of your transaction history the first time you _set up a new account_.

You can easily migrate your _account_ data from other financial programs like Quicken or Microsoft Money. Banktivity also offers _Direct Access_ so that you can update your accounts at the click of a button!

Supported formats:

Banktivity can import transaction data from the following file formats:

- **QMTF:** Quicken Mac Transfer Format, used by Quicken Essentials and Quicken for Mac 2015+
- **QFX:** Quicken File Exchange, also known as Web Connect format
- **OFX:** Open Financial Exchange, most commonly used by Microsoft Money
- **QIF:** Quicken Interchange Format
- **CSV:** Comma-Separated Values, most commonly used with Excel and other spreadsheet programs

Import options:

Banktivity can import transactions using any of the following methods:

1. By using IGG's subscription service to automatically update your accounts (fees apply - see _How do I update my accounts using Direct Access?_).
2. By connecting to your financial institution via the OFX protocol and downloading transaction updates automatically (fewer institutions are supported and fees may apply - see _How do I update my accounts using direct download?_).
3. By using the built-in web browser to access your bank's website and downloading transactions manually (see _How do I use the built-in web browser to download transactions?_).

4. By reading transactions from a file (see [How do I import transactions from a QIF, OFX, QFX, QMTF, or CSV file?](#)).

Read more about each type of import in the sections referenced above.

How do I update my accounts using Direct Access?

Direct Access is a subscription download service offered by IGG Software that allows you to view all of your financial transactions in Banktivity as soon as they become available in your online accounts. Set up your account login details just once, then update everything with a single click. Direct Access supports thousands of financial institutions, large and small.

An internet connection is required to use Direct Access. If you are not connected to the internet, feel free to set up your accounts manually. You can always configure online access for them at a later date.

Sign up for a Banktivity ID

Direct Access requires you to have a free Banktivity ID. To log in or sign up, make sure you are connected to the internet and choose `File > Manage Banktivity Services > Banktivity ID`.

- If you already have a Banktivity ID, simply enter your username and password, then click "Sign In" to continue.

- If you forgot your username or password, click the "Lost Password" button and enter your email address. IGG Software will send you an email containing your username and a link that you can use to reset your password. Once you have done that successfully, you can use the new password to log in.

- If you have not yet signed up for a Banktivity ID, click "Create Banktivity ID," fill out the form on the next page, and click "Create Banktivity ID" again to submit your registration details. Assuming you have chosen an ID that has not been used before and the rest of the form has been filled out properly, your ID will be created and Banktivity will log you in automatically. Later on, check your email for a message from IGG Software that will allow you to verify your email address. If you do not complete verification within 14 days, your Banktivity ID will be locked and Banktivity will display a prompt to resend the verification email.

Banktivity IDs are free to set up and are required to use Direct Access or Cloud Sync. If you do not use these features, you do not need to create a Banktivity ID. IGG Software does not sell or give away your personal information for any reason. For more information, see Chapter 12: Security and Privacy.

Once you are logged in, you can review your account details and make changes as needed (for example, to update your email address or change your password). The Banktivity document will remain logged in until you return to the Banktivity ID management screen and click the "Logout" button. The username and password for your Banktivity ID are stored in the macOS Keychain. Click "Done" to return to Banktivity's main window.

Purchase a Direct Access subscription

To use Direct Access with your accounts, you will need to purchase a subscription for a certain amount of time. If you purchase 30 days of service, for example, you will be entitled to update all of your accounts in Banktivity as often as you like throughout the month. When the 30 days are up, you will be asked to renew your subscription to continue using Direct Access. You may choose to disable Direct Access at any time, whether or not your subscription has expired, and continue managing your accounts manually.

Each new Banktivity ID automatically includes a 30-day subscription to Direct Access, free of charge! If you just signed up, feel free to try out the service before purchasing additional time.

To check your subscription status or purchase a subscription, make sure you are signed in with your Banktivity ID, then choose `File > Manage Banktivity Services > Direct Access`. The screen that appears will show you when your current subscription is due to expire, if you have one. Click "Extend Direct Access Subscription" to purchase more time. A list will appear to let you choose how much time to purchase (prices may vary):

Renew Subscription

Direct Access 1 month (30 days) of service	$4.99	Buy
Direct Access 3 months (90 days) of service	$12.99	Buy
Direct Access 1 year (365 days) of service	$39.99	Buy

Cancel   Back

Click "Buy" next to the amount of time you want, then fill out the form to submit your billing details. The time you purchase will be added on to any time you currently have left in your account. Once the order has processed successfully, confirmation will be displayed on screen and you will receive a receipt via email. You can return to the subscription status screen at any time to check your expiration date.

Redeem a Direct Access voucher

If you receive a voucher from IGG Software to extend your Direct Access subscription, you can use Banktivity to redeem it. First, make sure you are connected to the Internet. View the email message that includes your voucher, save the voucher attachment to your Desktop or downloads folder, then drag and drop the voucher file onto the Banktivity app (in your Applications folder or on the Dock). Banktivity will open the **voucher assistant** to walk you through the redemption process:
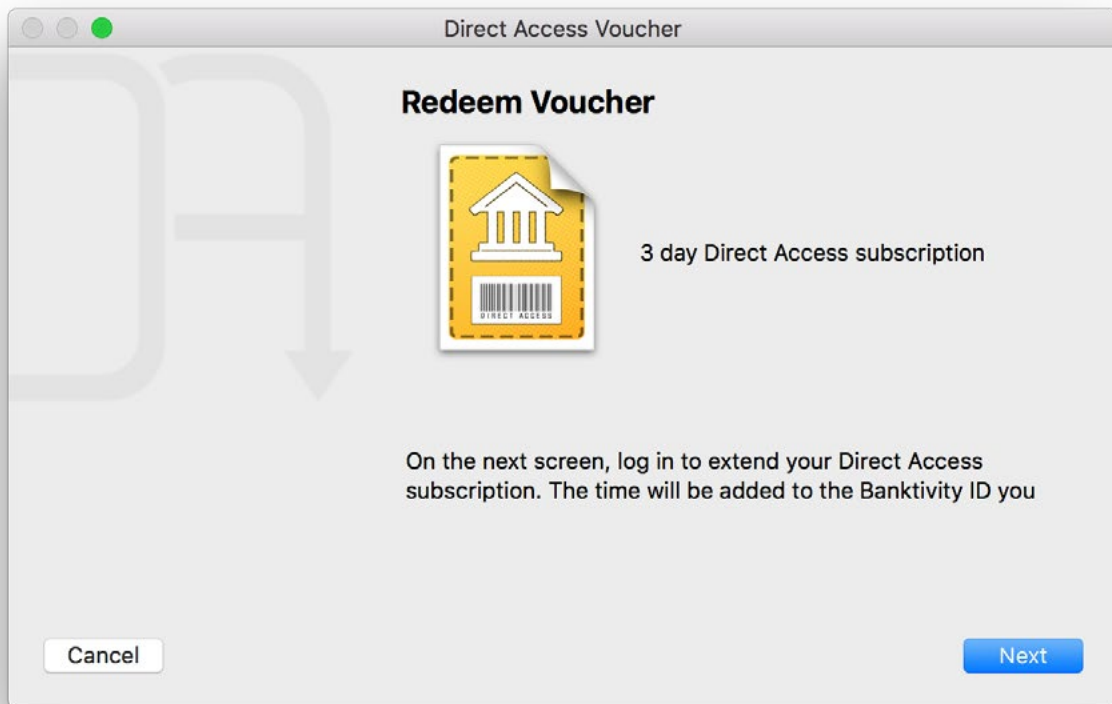
The first screen shows how much time will be added to your subscription. Click "Next" to proceed, and Banktivity will prompt you to enter the login details for the Banktivity ID you want to receive the extension. Type in the login and password and click "Sign In." Assuming the voucher is valid and has not been used before, Banktivity will redeem it and extend your subscription accordingly.

Begin Direct Access setup

Setting up a new account with Direct Access:

Click the plus (+) button on the left side of the `toolbar` and choose "Add Account," or choose `File > Add > Account`. The **new account assistant** will open to help you create an account:
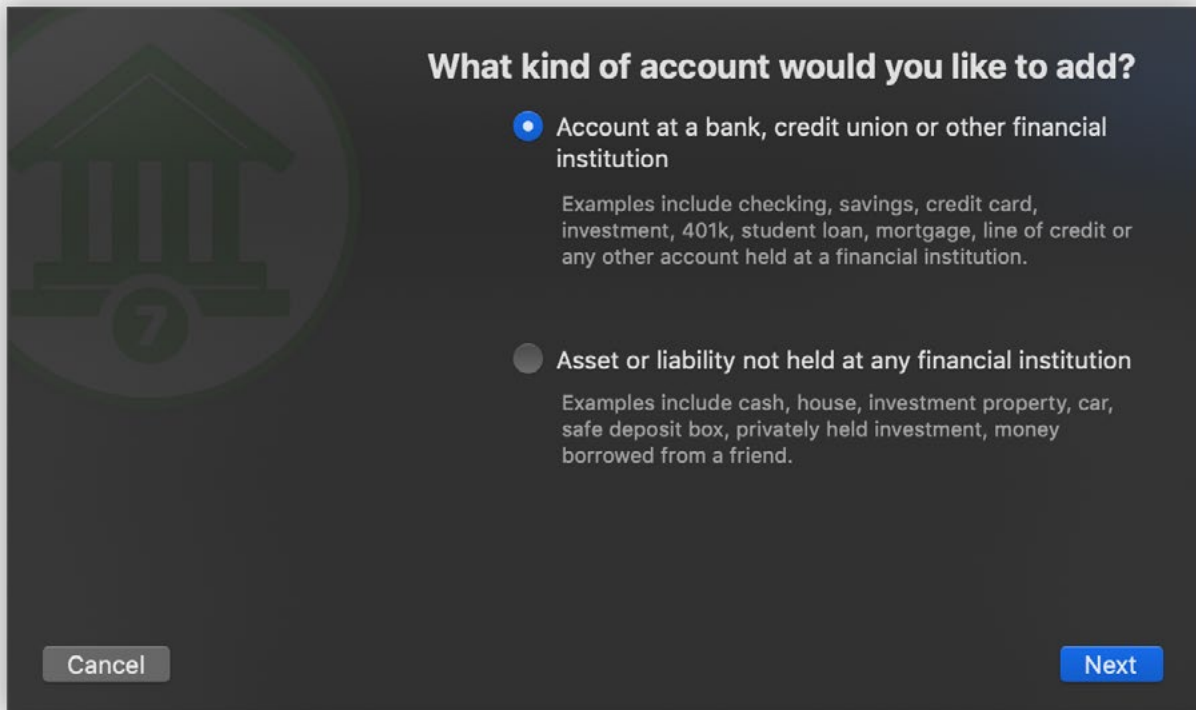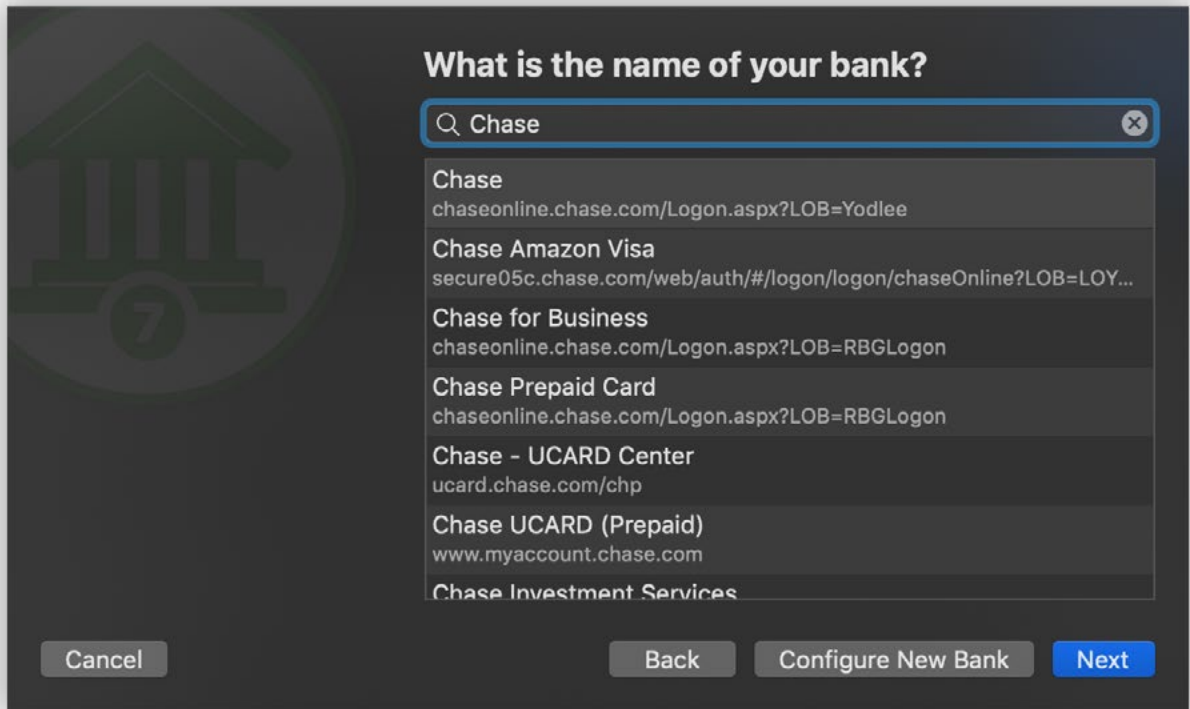
On this screen, you are asked to choose whether or not the account you are setting up is held at a financial institution. To use Direct Access, select the first option and click "Next" to proceed.

Adding Direct Access to an existing account:

If your account is already set up in Banktivity, and you simply want to enable Direct Access for it, select the account in the `sidebar` and choose `Account > Configure Automatic Download`. If the screen that appears says "Account Connection Status," then the account is already set up for either Direct Access or `direct download`. Otherwise, you should see the title, "Enable Online Access." Read over the information on this screen and click "Find My Bank" to proceed.

Choose a financial institution

On this screen, choose the financial institution that holds the account. Begin typing the name of the institution in the search box to narrow down the choices, then select the appropriate name from the list and click "Next" to proceed. If your institution is not listed, Direct Access does not currently support it: click "Configure New Bank," enter the bank name and website address, then click "Next" to proceed with web download or manual setup.

Choose a connection type
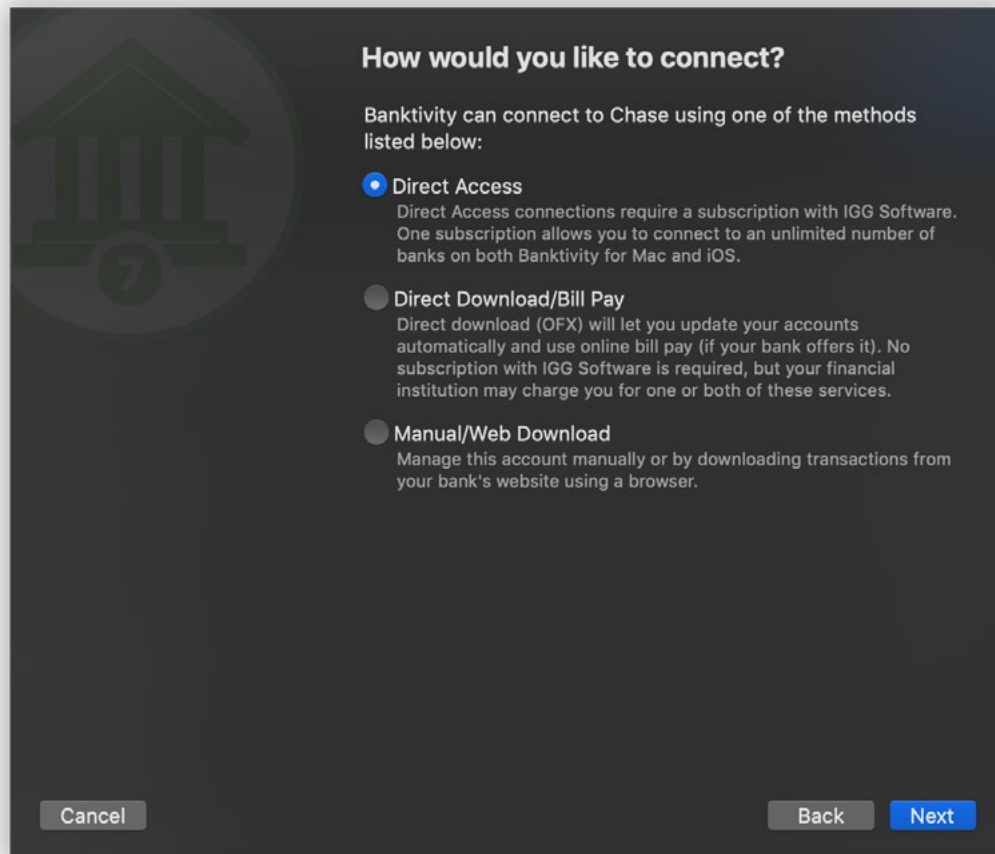
Once you choose an institution, Banktivity will ask the servers at IGG Software what types of connections are currently available for your selection. If Direct Access is listed, select it and click "Next" to continue. If you do not see Direct Access as one of the available choices, then your financial institution is not currently supported and you will need to proceed with one of the [other options](#).

Log in to your institution

If you are not already signed in with your Banktivity ID, you will be prompted to enter your login and password. Once you have done so, click "Sign In" to continue. Next, Banktivity will prompt you to enter the login details for your financial institution:

Type in the username and password that you use when logging in to your financial institution's website, then click "Sign In" to proceed. If your institution requires an additional mode of authentication (such as MFA), Banktivity will prompt you for that before continuing on. Login details only need to be entered once: the username and password for each account are stored with our secure service provider and are used automatically when you update your accounts. For more information, see Chapter 12: Security and Privacy.

If you receive an error stating "Client is not entitled to use this service," this may indicate that your Direct Access subscription has expired. Click "Cancel" to dismiss the account assistant, choose `File > Manage Banktivity Services > Direct Access` *and purchase more time, then begin the account setup process again.*

Select accounts to import

Once you are logged in to your financial institution, Banktivity will display a list of all the accounts you hold at that institution that can be downloaded using Direct Access:
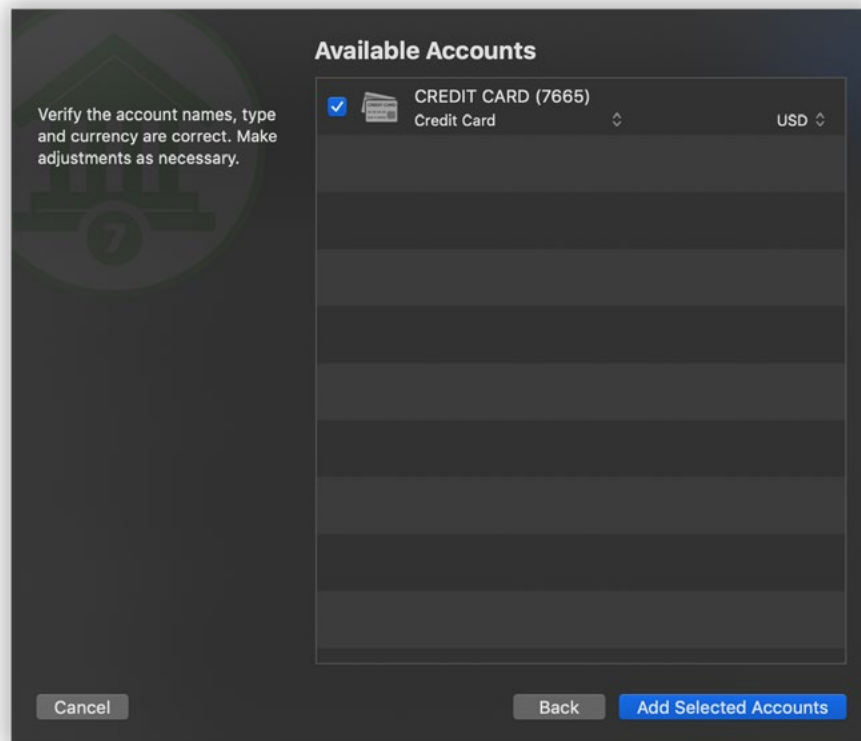
If you are adding new accounts, check off the accounts you wish to use in Banktivity. A checkbox may be disabled if you are already using that account in your Banktivity document. To rename the account before adding it to your document, click on its name and make the necessary changes. To change the account type and/or currency, click on the current setting and select an alternative from the drop-down menu. Once you have all the accounts set up the way you want them, click "Add Selected Accounts."
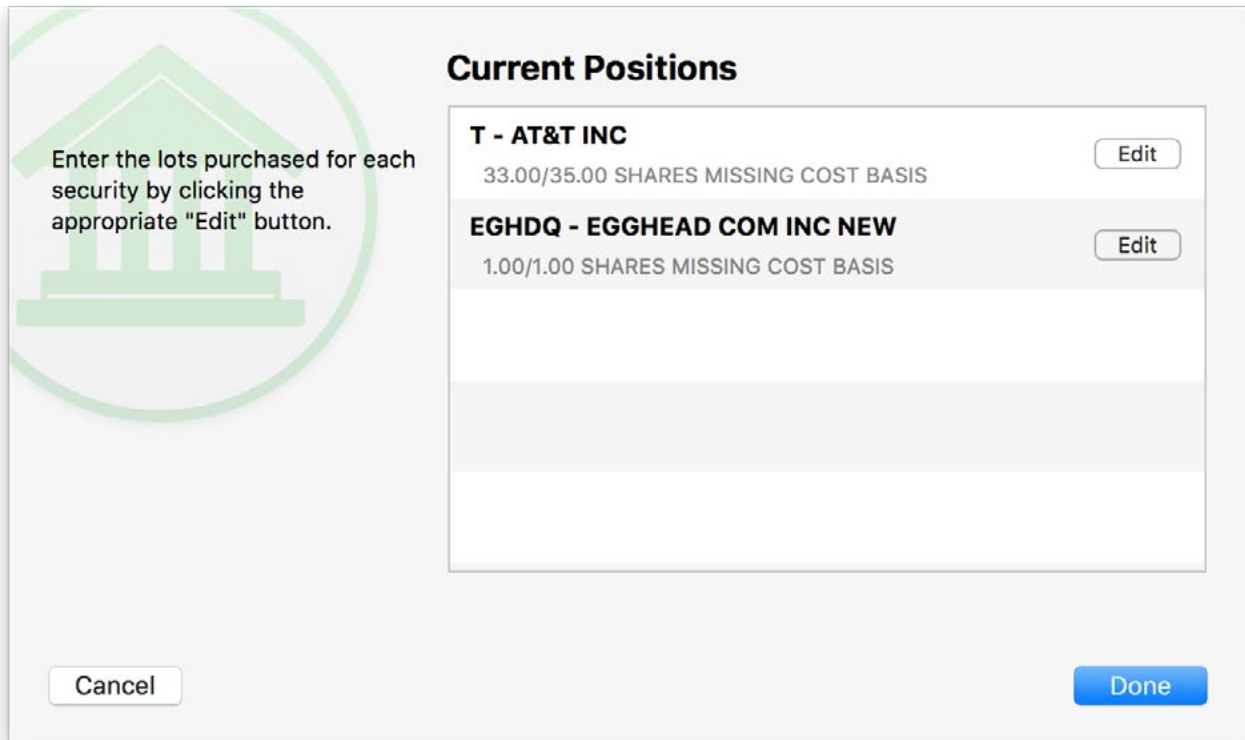
If you are configuring Direct Access for an existing account, simply select the online account you want to associate with your Banktivity account and click "Enable Selected Account" to proceed.

Enter loan information (loan accounts only)

If you chose to import one or more loan accounts, Banktivity downloaded your recent payment history and current principal balance. It will prompt you to configure the payment amounts, interest rate, and other loan settings. For more information about the setup process for loan accounts, see How do I track loans in Banktivity? in Chapter 2: Accounts.

Fix cost basis (investment accounts only)

If you chose to import one or more investment accounts, Banktivity downloaded your current holdings and as much of your transaction history as possible. If a complete history was not available, however, the cost basis for the securities in that account is likely to be incorrect. To check if your cost basis is complete, choose `Account > Fix Cost Basis`. If there are any shares that have gaps in their history, they will appear in a list:

For each security that appears in the list, click the "Edit" button and Banktivity will prompt you to enter its cost details. You can either average the original purchase price of the missing shares and record them as a single lot, or you can enter multiple lots with different share prices.

AT&T INC

You own 35 shares of T in "35023326". We are missing cost basis information for 33 of these shares. Add the missing info so that we can accurately report on this investment's performance.

Security	T
Acquired on	01/05/14
Number of shares	33
Total cost	$600.00
Commission	optional
Cost per share	optional

Cancel   Back   Next

Enter the date on which the shares were purchased, the number of shares bought, and whatever price details you have: the total cost of the purchase, the amount of commission paid, and/or the price paid per share. Click "Next" to record the lot. If you have not accounted for all the missing shares of the security in question, Banktivity will prompt you to enter another lot. Once all shares have been accounted for, Banktivity will show you a list of the lots you recorded:

If any changes need to be made, click the "Edit" button next to a lot to adjust or delete it. When all the details are correct, click "Next" to return to the list of securities with missing cost basis information. Once you have recorded the cost basis for all securities in the list, click "Done" to return to the main window.

It pays to be meticulous when recording your cost basis! Missing or incorrect cost data can cause Banktivity to miscalculate the value of your investments when you generate reports. Request a copy of your transaction history from your brokerage, if necessary, to ensure that you are recording the correct information in Banktivity.

Complete account setup

One final screen will notify you that setup is complete. If you just finished adding a new account, Banktivity will give you the option to set up another.

Update account transactions

Whenever you open or close a document, Banktivity will automatically update all accounts in the document that are configured with online access. You can update at any

time by clicking the "Update" button ⟳ on the toolbar or choosing `View > Bring Up to Date`. A spinner will appear next to each online account while it is updating. Any new transactions that are available in your Direct Access accounts will be downloaded and added to those accounts automatically, and a number will appear next to each account in the sidebar to show you how many transactions were imported. To update a single account, select it in the sidebar and choose `Account > Download Transactions`.

During the update, Banktivity will automatically screen out any duplicate transactions, mark all transactions "cleared" that were imported or matched by incoming transactions, and apply import rules to clean and categorize the incoming transactions. It will also match transfers between accounts automatically, but you can disable this feature by choosing `Banktivity > Preferences > Import` and unchecking "Automatically match transfers between accounts."

To review the results of the import, see How do I review transactions after an import? in this chapter.

> *If you don't want Banktivity to update accounts automatically when you open and close documents, choose `Banktivity > Preferences > Import` and uncheck "Automatically update documents." To temporarily disable automatic updates for a particular document, hold down the Option key when you open that document.*

Merge duplicate transactions

To merge transactions from two different sources (for example, combining a Direct Access transaction with one that was posted from a scheduled transaction), simply drag and drop one transaction onto the other. The resulting merged transaction will contain the details of the latter transaction (onto which the former was dropped). To view the details of a transaction as they were originally imported prior to matching, import rule processing, and manual merging, double-click the transaction and click the 'i' button between the date and payee.

Review connection details or disable Direct Access

Accounts that have online access enabled (whether they are using Direct Access or direct download) show a status bar at the bottom of the account register with a colored

circle: green indicates the account is online, and yellow indicates there is a connection problem. The date and time when the account was last updated is also displayed here.

Click the circle (or select the account and choose `Account > Configure Automatic Download`) to review the account's online access information:

If there is a problem with the online connection, this screen will show details about the problem and how to resolve it. To refresh the connection to an online account, click "Refresh Account." If the account login details have changed, you will be prompted to enter them again.

To turn off Direct Access for an account, click "Take offline." The account will no longer be connected to an online institution and will need to be updated manually from that point forward. If you want to re-enable online access in the future, select the account and choose `Account > Configure Automatic Download`.

Troubleshoot a connection

If a bank connection does not work as expected and you [contact us](#) for assistance, a support representative may ask you for a connection log to assist with troubleshooting. To obtain a connection log, choose `Banktivity > Preferences > Advanced` and check the box next to "Log OFX and Direct Access connections." Close the preferences window and try your download again; this time, the details of the connection attempt will be logged to a file on your Mac. In order to protect your privacy, Banktivity omits account numbers and passwords from the connection logs.

To view the log file, once again choose `Banktivity > Preferences > Advanced`. Click the gear-shaped action button and choose "Reveal in Finder." A window will open with one or two log files; double-click the one named "DA-activity.txt" to view the details of your recent Direct Access connections. If a support representative requests a copy of the log via email, simply drag & drop the log file into a new Mail message.

To delete the log files from your Mac, choose `Banktivity > Preferences > Advanced`, click the gear-shaped action button, and choose "Delete Log Files." Uncheck "Log OFX and Direct Access connections" to prevent Banktivity from creating new logs.

Remove bank connection details for all devices

Each time you set up a Direct Access connection, the connection details for that account are stored remotely with our secure service provider using your Banktivity ID. Disabling online access for an account does not remove the connection details from your Banktivity ID, because other Banktivity documents on your Mac or mobile devices may access the same connection. To remove the connection details from your Banktivity ID, choose `File > Manage Banktivity Services > Direct Access`, log in with your Banktivity ID if necessary, and click where it says "Click here to view currently active banks." Find the name of the financial institution with the connection details you want to remove, then click the "Delete" button next to it. Banktivity will prompt you to confirm before removing the connection details. At that point, any other documents or devices that try to access the institution will fail until a new connection is set up.

How do I update my accounts using direct download?

Also known as OFX or "Direct Connect," Banktivity's direct download feature provides one-click transaction updates and support for online bill pay. IGG Software does not charge for direct download or bill pay, but some institutions require a separate enrollment and charge a monthly fee for these services. Fewer institutions support this download method than Direct Access.

An internet connection is required to use direct download and bill pay. If you are not connected to the internet, feel free to set up your accounts manually. You can always configure online access for them at a later date.

Sign up with your financial institution

Unless you are already familiar with your bank's policy regarding direct downloads, the first step is to contact your financial institution and inquire about this service. When speaking to your bank representative, use the words "OFX Direct Connect" for clarity. If the representative says that Banktivity is not supported, ask if Direct Connect for Quicken is supported. As long as one of the two programs is, Banktivity will be able to connect and download your account data.
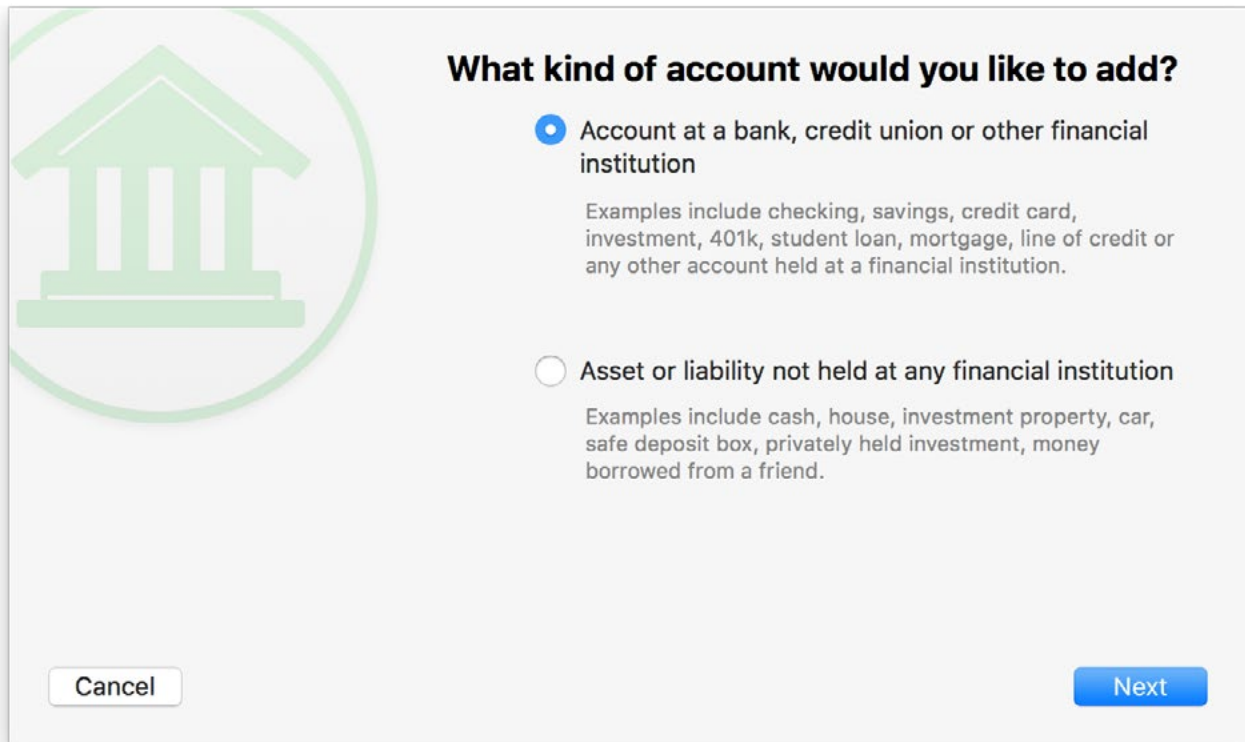
If direct download is available, be sure to ask if there is a signup progress involved, and whether or not there are fees for using the service. If you are interested in using online bill pay, inquire about this as well - some institutions charge an additional fee for it. Finally, ask what credentials you should enter in Banktivity to log in. Some banks use your website login details; others will issue separate credentials for direct download.

Once you have signed up, paid any requisite fees, and obtained your login details, you are ready to configure your Banktivity accounts for direct download and bill pay.

Begin direct download setup

Setting up a new account with direct download:

Click the plus (+) button on the left side of the `toolbar` and choose "Add Account," or choose `File > Add > Account`. The **new account assistant** will open to help you create an account:

On this screen, you are asked to choose whether or not the account you are setting up is held at a financial institution. To use direct download, select the first option and click "Next" to proceed.

Adding direct download to an existing account:

If your account is already set up in Banktivity, and you simply want to enable direct download for it, select the account in the sidebar and choose `Account > Configure Automatic Download`. If the screen that appears says "Account Connection Status," then the account is already set up for either Direct Access or direct download. Otherwise, you should see the title, "Enable Online Access." Read over the information on this screen and click "Find My Bank" to proceed.

Choose a financial institution

On this screen, choose the financial institution that holds the account. Begin typing the name of the institution in the search box to narrow down the choices, then select the appropriate name from the list and click "Next" to proceed. If your institution is not listed, it does not currently support direct download: click "Configure New Bank," enter the bank name and website address, then click "Next" to proceed with web download or manual setup.

Choose a connection type

Once you choose an institution, Banktivity will ask the servers at IGG Software what types of connections are currently available for your selection. If "Direct Download/Bill Pay" is listed, select it and click "Next" to continue. If you do not see this as one of the available choices, then your financial institution is not currently supported and you will need to proceed with one of the other options.

Log in to your institution

Next, Banktivity will prompt you to enter the login details for your financial institution:

Type in the login credentials that you obtained from your bank (which may or may not be the same as what you use to log in to the bank's website), then click "Sign In" to proceed. Some institutions will ask you to specify the account type first, or require an additional mode of authentication (such as MFA). You may also be asked to change your password the first time you log in, if your institution requires it. Once you complete the login process, you will not be asked for your credentials again: the username and password for each account are stored in the macOS Keychain and are used automatically when you update your accounts. For more information, see Chapter 12: Security and Privacy.

Select accounts to import

Once you are logged in to your financial institution, Banktivity will display a list of all the accounts you hold at that institution that support direct download:
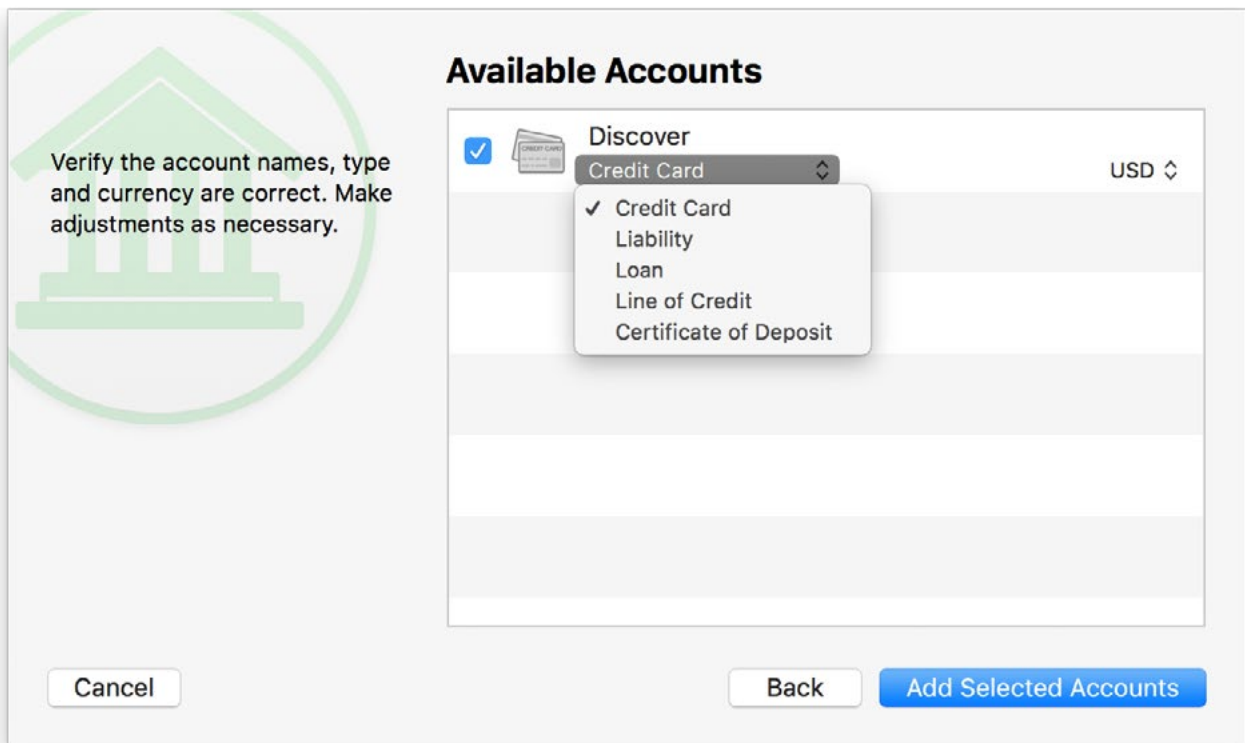
If you are adding new accounts, check off the accounts you wish to use in Banktivity. A checkbox may be disabled if you are already using that account in your Banktivity document. To rename the account before adding it to your document, click on its name and make the necessary changes. To change the account type and/or currency, click on the current setting and select an alternative from the drop-down menu. Once you have all the accounts set up the way you want them, click "Add Selected Accounts."

If you intend to use an account for bill pay, be sure to choose Checking, Savings, or Money Market as the account type, as these are the only types that support bill pay.

If you are configuring direct download for an existing account, simply select the online account you want to associate with your Banktivity account and click "Enable Selected Account" to proceed.

Enter loan information (loan accounts only)

If you chose to import one or more loan accounts, Banktivity downloaded your recent payment history and current principal balance. It will prompt you to configure the pay-

ment amounts, interest rate, and other loan settings. For more information about the setup process for loan accounts, see How do I track loans in Banktivity? in Chapter 2: Accounts.

Fix cost basis (investment accounts only)

If you chose to import one or more investment accounts, Banktivity downloaded your current holdings and as much of your transaction history as possible. If a complete history was not available, however, the cost basis for the securities in that account is likely to be incorrect. To check if your cost basis is complete, choose `Account > Fix Cost Basis`. If there are any shares that have gaps in their history, they will appear in a list:

For each security that appears in the list, click the "Edit" button and Banktivity will prompt you to enter its cost details. You can either average the original purchase price of the missing shares and record them as a single lot, or you can enter multiple lots with different share prices.

AT&T INC

You own 35 shares of T in "35023326". We are missing cost basis information for 33 of these shares. Add the missing info so that we can accurately report on this investment's performance.

Security	T
Acquired on	01/05/14
Number of shares	33
Total cost	$600.00
Commission	optional
Cost per share	optional

Cancel   Back   Next

Enter the date on which the shares were purchased, the number of shares bought, and whatever price details you have: the total cost of the purchase, the amount of commission paid, and/or the price paid per share. Click "Next" to record the lot. If you have not accounted for all the missing shares of the security in question, Banktivity will prompt you to enter another lot. Once all shares have been accounted for, Banktivity will show you a list of the lots you recorded:

If any changes need to be made, click the "Edit" button next to a lot to adjust or delete it. When all the details are correct, click "Next" to return to the list of securities with missing cost basis information. Once you have recorded the cost basis for all securities in the list, click "Done" to return to the main window.

> It pays to be meticulous when recording your cost basis! Missing or incorrect cost data can cause Banktivity to miscalculate the value of your investments when you generate *reports*. Request a copy of your transaction history from your brokerage, if necessary, to ensure that you are recording the correct information in Banktivity.

Complete account setup

One final screen will notify you that setup is complete. If you just finished adding a new account, Banktivity will give you the option to set up another.

Set up online bill pay

Once your account has been set up with direct download, you may also be able to set up online bill pay if your bank offers this feature. For more information, please see Chapter 6: Online Bill Pay.

Update account transactions

Whenever you open a document, Banktivity will automatically update all accounts in the document that are configured with online access. You can update at any time by clicking the "Update" button ⟳ on the toolbar or choosing `View > Bring Up to Date`. A spinner will appear next to each online account while it is updating. Any new transactions that are available in your direct download accounts will be downloaded and added to those accounts automatically, and a number will appear next to each account in the sidebar to show you how many transactions were imported. To update a single account, select it in the sidebar and choose `Account > Download Transactions`.

During the update, Banktivity will automatically screen out any duplicate transactions, mark all transactions "cleared" that were imported or matched by incoming transactions, and apply import rules to clean and categorize the incoming transactions. It will also match transfers between accounts automatically, but you can disable this feature by choosing `Banktivity > Preferences > Import` and unchecking "Automatically match transfers between accounts."

To review the results of the import, see How do I review transactions after an import? in this chapter.

If you don't want Banktivity to update accounts automatically when you open documents, choose `Banktivity > Preferences > Import` *and uncheck "Automatically update documents." To temporarily disable automatic updates for a particular document, hold down the Option key when you open that document.*

Merge duplicate transactions

To merge transactions from two different sources (for example, combining a direct download transaction with one that was posted from a scheduled transaction), simply drag and drop one transaction onto the other. The resulting merged transaction will

contain the details of the latter transaction (onto which the former was dropped). To view the details of a transaction as they were originally imported prior to matching, import rule processing, and manual merging, double-click the transaction and click the 'i' button between the date and payee.

Review connection details or disable direct download

Accounts that have online access enabled (whether they are using Direct Access or direct download)show a status bar at the bottom of the account register with a colored circle: green indicates the account is online, and yellow indicates there is a connection problem. The date and time when the account was last updated is also displayed here.

Click the circle (or select the account and choose `Account > Configure Automatic Download`) to review the account's online access information:

If there is a problem with the online connection, this screen will show details about the problem and how to resolve it. To refresh the connection to an online account, click

"Refresh Account." If the account login details have changed, you will be prompted to enter them again.

To turn off direct download for an account, click "Take offline." The account will no longer be connected to an online institution and will need to be updated manually from that point forward. If you want to re-enable online access in the future, select the account and choose `Account > Configure Automatic Download`.

Troubleshoot a connection

If a bank connection does not work as expected and you contact us for assistance, a support representative may ask you for a connection log to assist with troubleshooting. To obtain a connection log, choose `Banktivity > Preferences > Advanced` and check the box next to "Log OFX and Direct Access connections." Close the preferences window and try your download again; this time, the details of the connection attempt will be logged to a file on your Mac. In order to protect your privacy, Banktivity omits account numbers and passwords from the connection logs.

To view the log file, once again choose `Banktivity > Preferences > Advanced`. Click the gear-shaped action button and choose "Reveal in Finder." A window will open with one or two log files; double-click the one named "OFX-activity.txt" to view the details of your recent direct download connections. If a support representative requests a copy of the log via email, simply drag & drop the log file into a new Mail message.

To delete the log files from your Mac, choose `Banktivity > Preferences > Advanced`, click the gear-shaped action button, and choose "Delete Log Files." Uncheck "Log OFX and Direct Access connections" to prevent Banktivity from creating new logs.

How do I use the built-in web browser to download transactions?

For those financial institutions that don't support Direct Access or direct download, Banktivity offers a built-in web browser to simplify the process of updating your accounts manually. You can also add a URL to an account that uses another download service to browse its financial institution's website.

An internet connection is required to use web download. If you are not connected to the internet, feel free to set up your accounts manually. You can always configure online access for them at a later date.
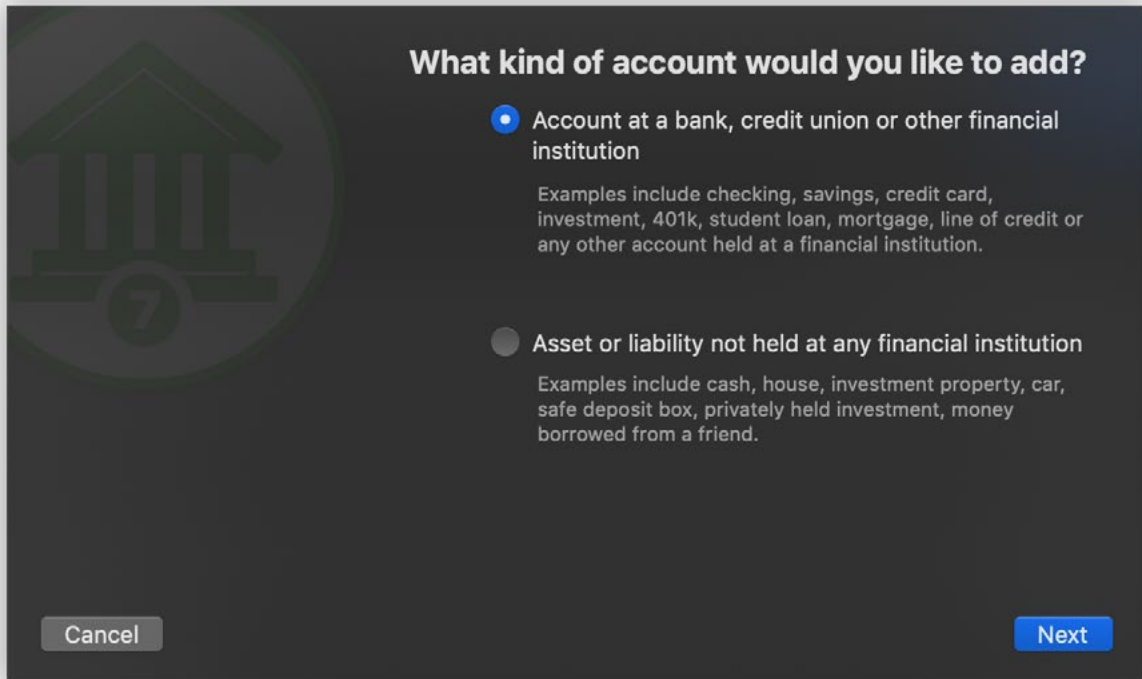
Add web download to an existing account

If you previously set up an account manually, and now would like to use Banktivity's built-in browser to download transactions into the account, all you need to do is add a URL to the account settings. In the sidebar, double-click the account you want to modify, and the account inspector will pop up next to the account. Enter your financial institution's web address in the "Website" field. Try to be as specific as possible (i.e. enter the address that will take you directly to your account login) so as to avoid unnecessary browsing when you update your accounts. You may also enter a label for the website in the "Bank" field (if you don't, the account name will be displayed instead). When you are done, click "Save" to close the account inspector. A shortcut to the web page you entered will be added to the "Websites" section of the sidebar:
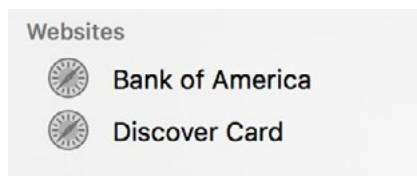
Set up a new account for web download

Click the plus (+) button on the left side of the toolbar and choose "Add Account," or choose `File > Add > Account`. The **new account assistant** will open to help you create an account:

On this screen, you are asked to choose whether or not the account you are setting up is held at a financial institution. To use web download, select the first option and click "Next" to proceed.

Choose a financial institution
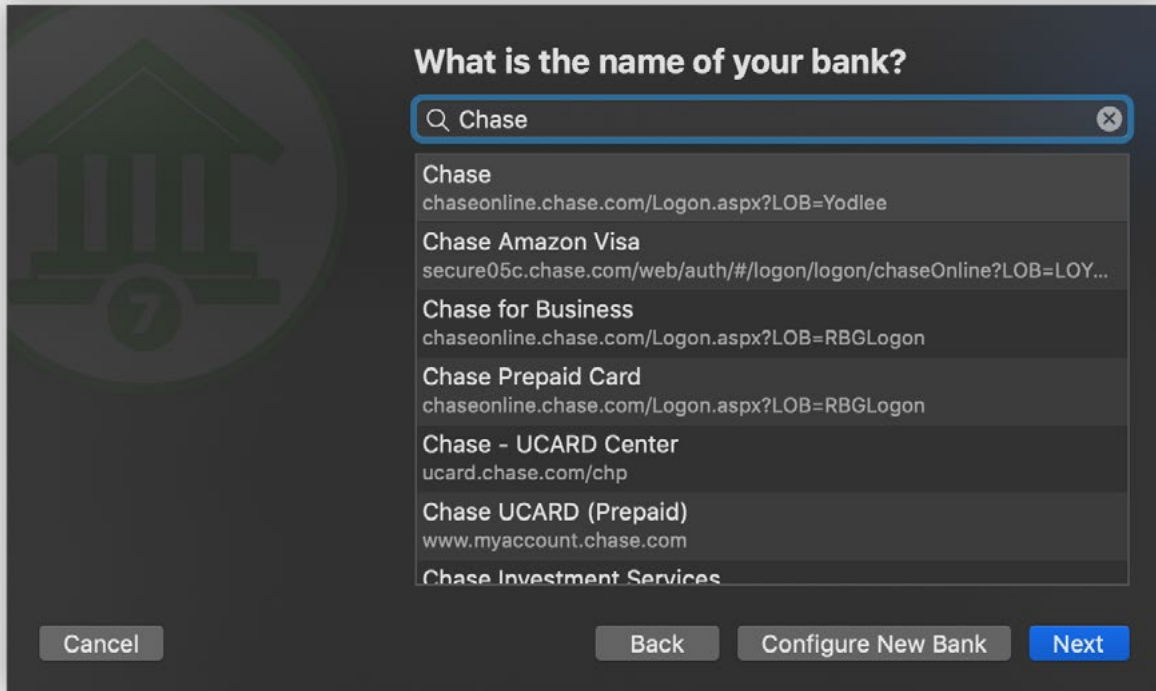
On this screen, choose the financial institution that holds the account. Begin typing the name of the institution in the search box to narrow down the choices, then select the appropriate name from the list. If your institution is not listed, click "Configure New Bank," enter the bank name and website address, then click "Next" to proceed. Otherwise, choose your bank from the list and click "Next" to proceed.

Choose a connection type
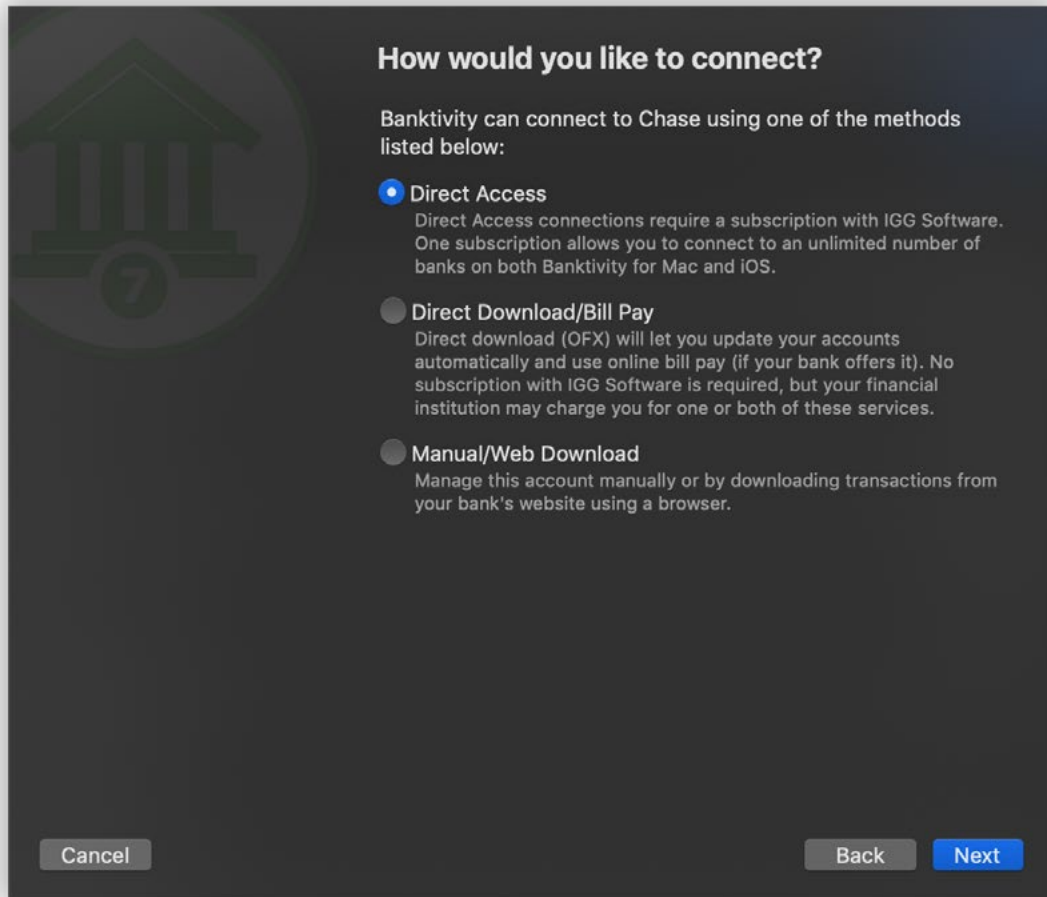
Once you choose an institution, Banktivity will ask the servers at IGG Software what types of connections are currently available for your selection. Select "Manual/Web Download" and click "Next." The next screen will offer you a choice of configuring web download or setting up the account manually. Click "Web Download" to continue.

Download account history
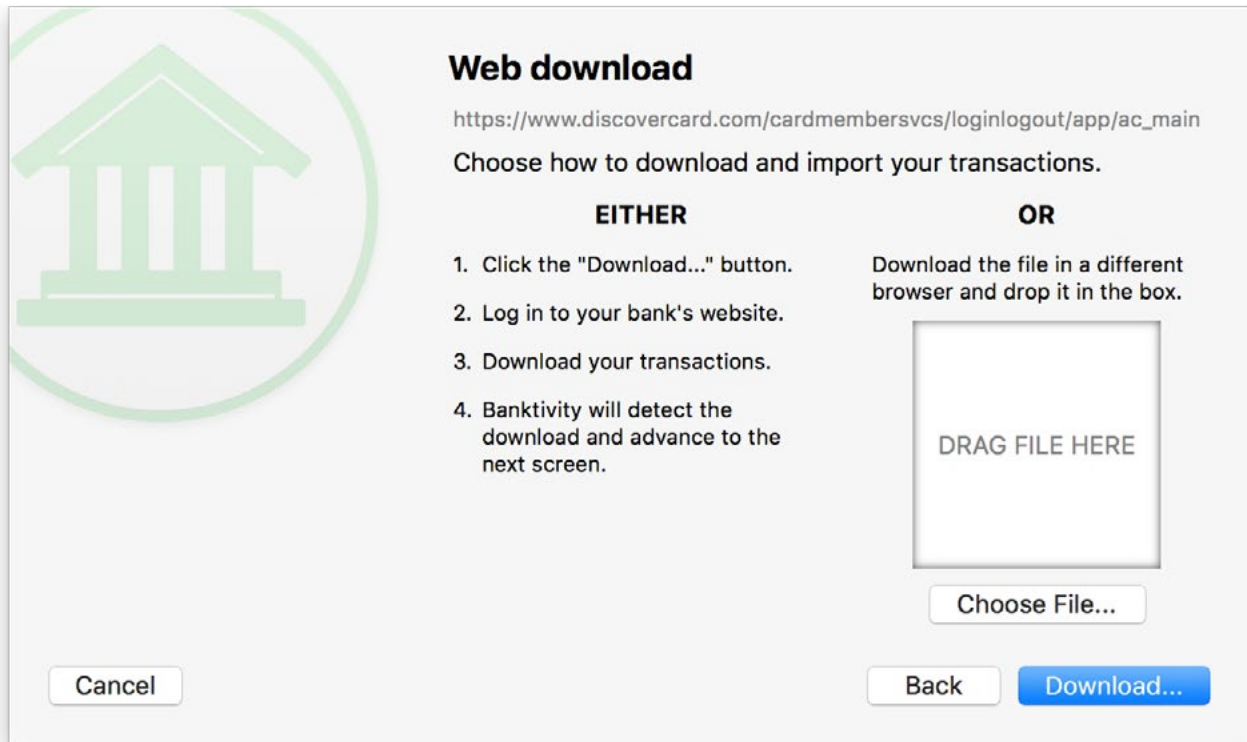
On this screen, You are presented with two options to import your data:

Downloading with Banktivity's built-in browser:

Click the "Download" button to open your bank's website in a new window. Each financial institution handles the download process a little bit differently (some do not allow you to download transactions from their websites at all). For specific help with downloading transactions from your bank's website, please contact a customer support representative at the institution. In general, however, there are four main steps you must follow:

1. Log in to your account by typing in your user ID and password.

2. Browse to the page within your account where you can download transactions.

3. Select the account from which to download the transactions, enter a start and end date for the download, and choose a file format.

4. Initiate the download.

Banktivity's built-in browser does not accept popup windows. If your financial institution utilizes popups in order to download data, you will not be able to use Banktivity's browser. Download the data using another browser, then drag and drop the file into the Banktivity window where you see "Drag File Here."

Here is a sample download form from one bank's website:

When specifying a start and end date for the download, be sure to choose dates that capture as much data as possible. Ideally, you will want to import your complete transaction history. If the OFX or QFX file format is available, choose one of those options as they contain the most comprehensive transaction data. If neither of those are available, choose QIF or CSV format. Be aware that Banktivity cannot import investment data from CSV files.

Some banks provide several download options without specifying which file type each one uses. Generally speaking, "Microsoft Money" usually indicates OFX, "Quicken Web Connect" usually indicates QFX, and "Quicken" format usually indicates QIF. You do not actually need to own the software indicated to download a file in a particular format - just use the software name as a guide to determine the file type you need.

Once you have prepared the download settings, click the download button on the web page to continue.

Downloading with another web browser:

If you are unable to use Banktivity's built-in browser for any reason, launch your favorite web browser (e.g. Safari, Firefox, Chrome), log in to your bank's website, and download your account history to a file (see suggestions above regarding file formats). Once the file download is complete, drag and drop the file from the Finder to the Banktivity window where you see "Drag File Here."

Select accounts to import

Depending on the file format you chose, Banktivity will handle the next step differently:

OFX/QFX/QIF:

If you chose the OFX, QXF, or QIF format, Banktivity will display a list of all the accounts in the file. Check off the accounts you wish to use in Banktivity. You can rename an account by clicking on its name, change the account type by clicking on the default type and choosing an alternative from the drop-down menu, or change the currency by clicking it and choosing another. Once you have all the accounts set up the way you want them, click "Import Selected Accounts." If Banktivity cannot recognize the dates in the file, you will be asked to choose a date format before proceeding.

CSV:

If you chose the CSV format, you will be asked to assign labels to the data columns (see the next section in this chapter for more information). If Banktivity cannot recognize the dates in the file, you will be asked to choose a date format. Finally, you will be prompted to choose a name, type, and currency for the account.

Complete account setup
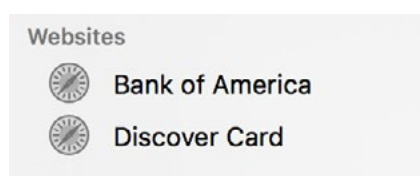
One final screen will notify you that setup is complete and give you the option to add another account. In addition to

seeing your new account(s) in the sidebar, you will also see one or more website short-cuts under the "Websites" section.

Browse your bank's website

In the sidebar, click the shortcut to the website you want to browse. Assuming you have an active connection to the internet, Banktivity will load the web page to the right, where you normally see the account register:
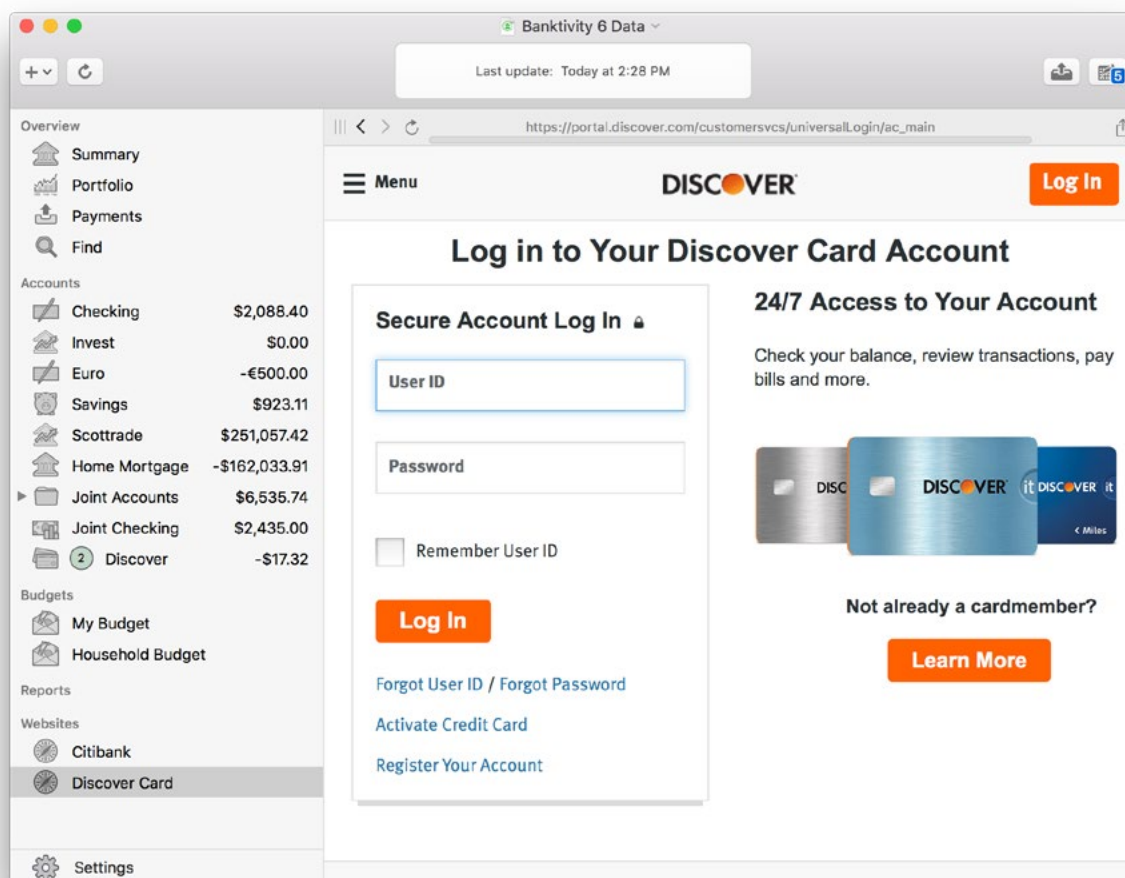
Use Banktivity's built-in browser just like you would any other web browser (e.g. Safari, Firefox, Chrome): click a link to browse to that page, and use the < and > buttons in the navigation bar to browse back and forth. The address of the current page is displayed at the top of the window. To refresh the page, click the reload button next to the arrows.

Some financial institutions only allow certain browsers to access their websites. If you cannot load your institution's site using Banktivity's browser, choose `Banktivity >` `Preferences > advanced` *and choose "Safari" from the popup button. Close the preferences window, select an account, then select the website again. If your institution allows access from Safari, Banktivity should now be able to load the page.*

Update your accounts with web download

Each financial institution handles the download process a little bit differently (some do not allow you to download transactions from their websites at all). For specific help with downloading transactions from your institution's website, please contact a customer support representative at the institution. In general, however, there are five main steps you must follow:

1. Log in to your account by typing in your user ID and password.

2. Browse to the page within your account where you can download transactions.

3. Select the account from which to download the transactions, and enter a start and end date for the download, and choose a file format.

4. Choose which Banktivity account to save the transactions into (at the top right corner of the window).

5. Initiate the download.

Banktivity's built-in browser does not accept popup windows. If your financial institution utilizes popups in order to download data, you will not be able to use Banktivity's browser. Download the data using another browser, then import it into Banktivity using `File > Import Transactions`.

Here is a sample download form from one bank's website:

When specifying a start and end date for the download, be sure to choose dates that are not likely to retrieve transactions that you have already imported into Banktivity. Although Banktivity will screen for duplicates automatically, it is best to avoid download-ing duplicates in the first place.

If the OFX or QFX file format is available, choose one of those options as they contain the most comprehensive transaction data. If neither of those are available, choose QIF or CSV format.

Some banks provide several download options without specifying which file type each one uses. Generally speaking, "Microsoft Money" usually indicates OFX, "Quicken Web Connect" usually indicates QFX, and "Quicken" format usually indicates QIF. You do not actually need to own the software indicated to download a file in a particular format - just use the software name as a guide to determine the file type you need.

Once you have configured your download settings, choose which account to import the transactions into. Use the popup button at the top right corner of the window to pick one of your Banktivity accounts.

Now you're ready to begin the download! Click the download button on the web page, and Banktivity will automatically import the data when downloading is complete. If you

chose the CSV format, you will be prompted to assign labels to the data columns (see the next section in this chapter for more information). If you chose the QIF or CSV format and Banktivity cannot recognize the dates in the file, you will be asked to choose a date format before proceeding. Otherwise, Banktivity will import the new transactions, screen out any duplicates, mark all transactions "cleared" that were either imported or matched to incoming transactions, and apply import rules to clean and categorize the new transactions. It will also match transfers between accounts automatically, but you can disable this feature by choosing `Banktivity > Preferences > Import` and unchecking "Automatically match transfers between accounts."

A number will appear next to the account name in the sidebar to show you how many transactions were imported. To review the results of the import, see How do I review transactions after an import? in this chapter.

Merge duplicate transactions

To merge transactions from two different sources (for example, combining an imported transaction with one that was posted from a scheduled transaction), simply drag and drop one transaction onto the other. The resulting merged transaction will contain the details of the latter transaction (onto which the former was dropped). To view the details of a transaction as they were originally imported prior to matching, import rule processing, and manual merging, double-click the transaction and click the 'i' button between the date and payee.

Don't forget to log out

When you are finished downloading transactions from your financial institution, be sure to log out of your account, then select an account (or any other item) in Banktivity's sidebar to leave the browser.

Disable web download
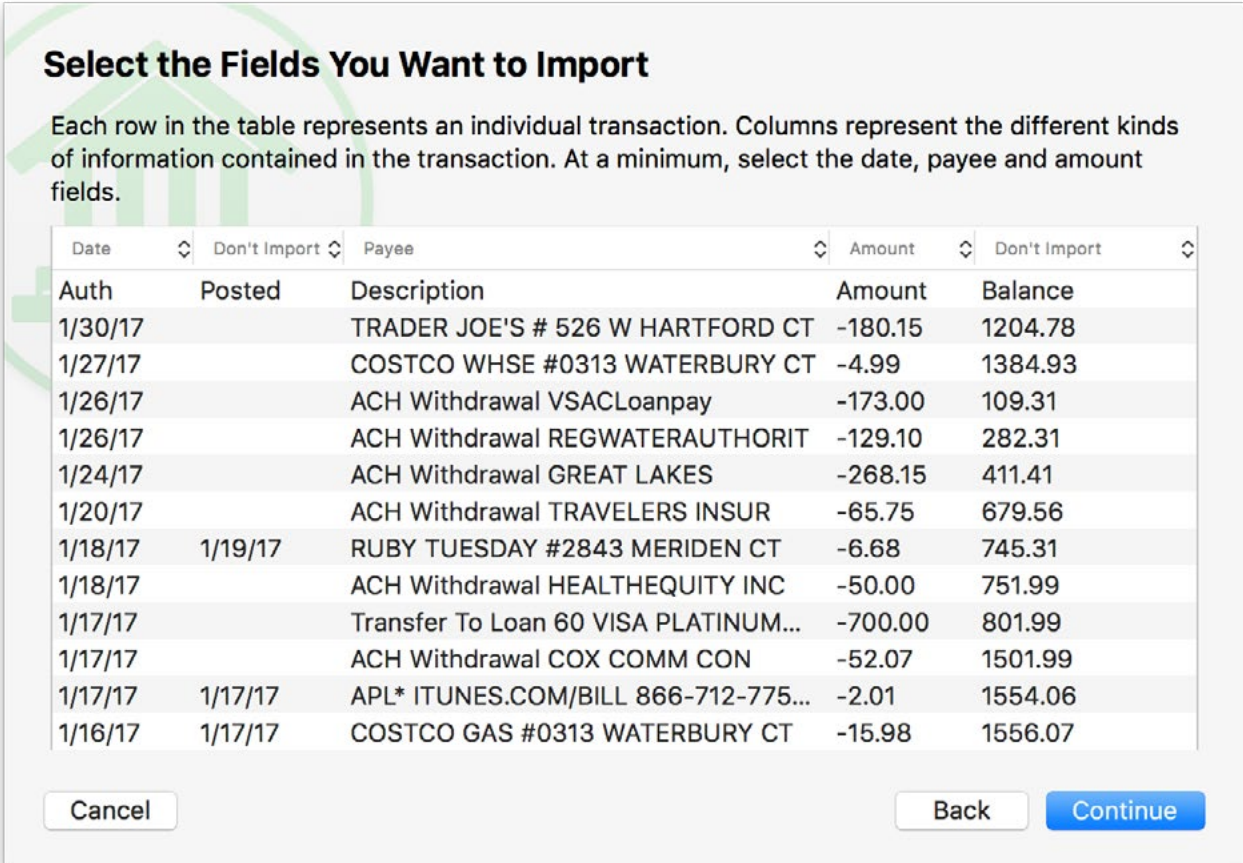
To turn off web download for an account and remove the website shortcut from the sidebar, double-click the account to show the account inspector. Delete the contents of the "Website" field and click "Save." The website shortcut will be removed automatically and the account will no longer be configured to use web download.

How do I import transactions from a QMTF, QFX,OFX, QIF, or CSV file?

If you are just getting started with Banktivity and want to begin by using the transactions you have stored in a file, create a new Banktivity document, choose the option to "Import from Other Software," and follow the prompts to choose the file you want to use to set up your accounts. If you have already set up your accounts in Banktivity and want to add some transactions from a file, choose `File > Import Transactions`, click "Import File," and select the file you want to import.

Assign column labels (CSV only)

If you choose a CSV file, Banktivity will prompt you to assign labels to each column of data contained in the file:

Click and drag the edges of the window to make it large enough to see all the columns. Click the heading above each column and choose a label for the data contained in that column. Any columns that are not assigned a label will not be imported. Note that some CSV files use two columns for transaction amounts - in this case, be sure to assign the "Withdrawal" and "Deposit" labels appropriately. For CSV files that only use one column for transaction amounts, assign the "Amount" label to that column. Once you have assigned labels to all relevant columns, click "OK" to continue.

Banktivity can only import standard banking transactions from CSV files; split transactions and investments cannot be imported from this file type. CSV files that use commas or semicolons as delimiters are accepted.

Clarify transaction dates (QIF/QMTF/CSV only)

If the file you are importing uses the QIF, QMTF, or CSV format, and the dates in the file are ambiguous, Banktivity will prompt you to choose the correct date format before proceeding.

Choose destination account(s)

If the import file only contains transactions from one account, you will be shown a popup menu button to let you choose which Banktivity account the transactions should be saved to. If the file contains more than one account, you will be shown a list of all the available accounts:

Select Destination Accounts

Source	Destination	
Checking	Checking	⇕
Discover	Discover	⇕
ETrade	ETrade	⇕
Home Mortgage	Do Not Import	⇕
Savings	Savings	⇕
Scottrade	Scottrade	⇕

Banktivity found more than one account in the file.

For each account you want to import, click the popup button and choose the Banktivity account the transactions should be added to.

Cancel   Back   Continue

For each account shown in the list, click the popup button next to its name and choose which Banktivity account its transactions should be saved to. If you don't want to save transactions from a particular account, set its destination to "Do Not Import." Click "Continue" to proceed. Banktivity will import the transactions and save them in the account(s) you specified.

During the import, Banktivity will automatically screen out any duplicate transactions, mark all transactions "cleared" that were either imported or matched to incoming transactions, and apply import rules to clean and categorize the incoming transactions. It will also match transfers between accounts automatically, but you can disable this feature by choosing *Banktivity > Preferences > Advanced* and unchecking "Automatically match transfers between accounts."

A number will appear next to each account in the sidebar to show you how many transactions were imported. To review the results of the import, see the next section in this chapter.

Merge duplicate transactions

To merge transactions from two different sources (for example, combining an imported transaction with one that was posted from a scheduled transaction), simply drag and drop one transaction onto the other. The resulting merged transaction will contain the details of the latter transaction (onto which the former was dropped). To view the details of a transaction as they were originally imported prior to matching, import rule processing, and manual merging, double-click the transaction and click the 'i' button between the date and payee.

Set file associations (optional)

The Finder has the ability to associate certain types of files with specific applications. If you want Banktivity to automatically recognize the files you download from your bank's website (or bring in from another source), you can tell the Finder to associate them with Banktivity:

1. In the Finder, select a QIF, OFX, QFX, QMTF, or CSV file and choose `File > Get Info`.

2. In the window that appears, click the small disclosure triangle next to "Open With" to view the options in that section.

3. Click the pop-up button and select Banktivity from the list to set it as the default application for that file.

4. Click "Change All" to associate all files of that type with Banktivity.

From that point forward, any time you double-click a file with that type, it will automatically open Banktivity and begin an import.

> After associating the file type using the steps above, you can set your web browser to automatically open files of that type after they are downloaded. This will allow you to download and begin importing new transactions into Banktivity with one click from your bank's website! Of course, this is not necessary if you use Banktivity's built-in web browser.

How do I review transactions after an import?

When you use <u>Direct Access</u> or <u>direct download</u> to update your <u>accounts</u>, or if you import transactions from Banktivity's <u>built-in browser</u> or a <u>file</u>, Banktivity processes those transactions for you automatically.

Banktivity's import process

1. During an import, Banktivity first compares incoming transactions against the ones recorded in your accounts to see if there are any duplicates. If it finds one, Banktivity discards the incoming transaction, marks the transaction in your account <u>"Cleared"</u> (when appropriate), and gives it a <u>"Match" badge</u>. Banktivity uses a complex matching algorithm that first compares metadata that is included with downloaded transactions. In cases where no such metadata is present (as with transactions that were recorded manually), Banktivity checks for amounts that match exactly and dates that are no more than 7 days apart. If matching transaction numbers are present, then the dates are disregarded and the transactions are considered a match as long as their amounts are also the same.

2. Banktivity then checks to see if any of the incoming transactions match up to <u>transfers</u> in your other accounts. When a match is found, Banktivity links the two transactions so they are connected like regular transfers, marks them both <u>"Cleared"</u> (when appropriate), and gives them <u>"Transfer" badges</u>.

> *If necessary, this feature can be disabled by choosing* `Banktivity > Preferences > Import` *and unchecking "Automatically match transfers between accounts."*

3. Finally, Banktivity applies your <u>import rules</u> to the new transactions. Any transaction that matches a set of rules will have the corresponding <u>memorized payee</u> details applied to it. For example, if you have an import rule that looks for the payee "FEDEX 31 MAIN ST 55421" and is attached to a memorized payee called "FedEx" with the category "Business Expenses," when that rule finds an imported transaction with the payee "FEDEX 31 MAIN ST 55421," it will automatically change that transaction's payee to "FedEx" and assign it to the "Business Expenses" category. For more information, see the <u>next section</u> in this chapter.

Review transactions after an import

After updating your accounts, there are a few reasons you may want to review the results. Select an account, click the arrow next to the "Transactions" button above the register, and select "Group New and Uncleared Transactions." Any transactions that were added to the account, matched with existing transactions, or connected to transfers during the last import will float to the top of the register so that you can easily review them. "Uncleared" transactions will be shown in this "New and Uncleared" group as well. The rest of the account's transactions will be shown below in a section labeled "All Other."

There are a few reasons why it may be useful to view these transactions together in a group:

Creating and updating import rules:

If any transactions were added to your account from sources that Banktivity didn't recognize, you may want to clean up their details and assign categories to them. For each one, enter a payee name that is easily recognizable to you, set the transaction type appropriately, and add a category or split the transaction to add several categories. Leave the "Create Import Rule" box checked, and when you save the transaction, Banktivity will create a new import rule based on your changes. If there are several new transactions like the one you just edited, Banktivity will prompt you to apply the same changes to all of them.

If you don't want Banktivity to automatically create and update import rules when you edit transactions, choose `Banktivity > Preferences > Import` *and uncheck "Automatically create import rules when editing transactions." Keep in mind that existing rules will be deleted if you leave "Create Import Rules" unchecked while editing matched transactions.*

Checking the status of pending transactions:

If you sent a payment using online bill pay, or wrote a check to pay for a purchase, these transactions are recorded in Banktivity with their status set to "Uncleared." Grouping new and uncleared transactions can help you to keep an eye on pending transactions until they clear the bank. Once they clear and you update your accounts, their status should automatically be changed to "Cleared." If a transaction remains pending for too long, you'll know it's time to contact your bank to inquire about the delay.

Troubleshooting Banktivity's import matching:

In general, Banktivity is very good at screening out duplicates and merging transfers when you update your accounts. In the unlikely event that Banktivity makes a mistake, grouping new and uncleared transactions can help you to locate the problem by making it easier to see which transactions were matched during the import and which ones were not. To merge transactions from two different sources (for example, combining a Direct Access transaction with one that was posted from a scheduled transaction), simply drag and drop one transaction onto the other. The resulting merged transaction will contain the details of the latter transaction (onto which the former was dropped).

To view the details of a transaction as they were originally imported prior to matching, import rule processing, and manual merging, double-click the transaction and click the 'i' button between the date and payee. If you discover that Banktivity did, in fact, make a mistake with your import, please contact our support team to report the error. We appreciate your feedback!

Under some circumstances it may be necessary to prevent Banktivity from matching account transfers automatically. To do this, choose *Banktivity > Preferences > Import* and uncheck "Automatically match transfers between accounts."

How do I use import rules?

Import rules are used to help you import transactions more efficiently. Transactions imported from banks often contain extraneous information or are not worded the way you would like them to be. Import rules allow you to clean up this extraneous information and assign categories automatically during an import. The best part is that, by automatically recording the changes you make to your transactions, Banktivity does all the work for you behind the scenes! You only need to manage import rules if you want more specific control over how they affect your imports.

To illustrate what import rules do, let's say that you update your credit card account using Direct Access, and a purchase you made at your local market shows up with a payee of "123 Main St. Market ID:992311." You edit the transaction so that the payee is "Mimi's Market" and has the category "Groceries." When you save the changes, Banktivity automatically creates an import rule for that transaction. The next time you update your credit card account, Banktivity automatically assigns the new payee and category to all transactions from that vendor!

Behind the scenes, Banktivity creates import rules based on memorized payees. All payees that have import rules attached to them are tested against every transaction you import. If an incoming transaction satisfies the conditions of the import rules, the transaction is given the memorized transaction type, payee, note, category, and splits. For more information about memorized payees, see Can Banktivity remember transactions I enter more than once? in Chapter 3: Transactions.

Add and delete import rules automatically

To use import rules, first update your accounts using Direct Access, direct download, web download, or file import. Once the import is complete, view an account that contains new transactions, and select a transaction that you want to modify. Whenever you edit a transaction that was imported (not recorded manually), you will see a checkbox labeled "Create Import Rule" in the transaction editor:

If you check this box, make some changes, and save the transaction, Banktivity will create a memorized payee based on your changes and assign an import rule to it.

If the transaction was downloaded using direct download or imported from a file, its import rule will look for matching payees. If the transaction was downloaded using Direct Access, its import rule will look for matching notes.

If a memorized payee already exists with the transaction's payee field, the memorized payee details and import rule will be updated automatically. If there are other transactions in the account with the same payee, Banktivity will ask if you want to apply the changes to those transactions immediately.

For example, let's say you update your accounts using direct download, and you find a transaction with the payee "BAHAMASAIR NASSAU BHSxxxxxxxxx0827." You want to clean up the payee name and add a category. You edit the transaction and change the payee to "Bahamas Air," then assign it to the category "Travel." You check the "Create Import Rule" box and save the changes. Banktivity automatically creates a memorized payee for "Bahamas Air" with a category of "Travel," then it attaches an import rule that looks for similar payees. Banktivity prompts you to apply the changes to some other transactions in your account, and you accept. All transactions in the account that previously had the payee "BAHAMASAIR NASSAU BHSxxxxxxxxx0827" now show "Bahamas Air" and the category "Travel." The next time you update your accounts, any new transactions from Bahamas Air are cleaned up and categorized automatically.

If you don't want Banktivity to create a rule for the changes you make, uncheck "Create Import Rule" before saving the transaction details. Banktivity will delete any existing import rules that match the transaction you are editing.

Manage import rules
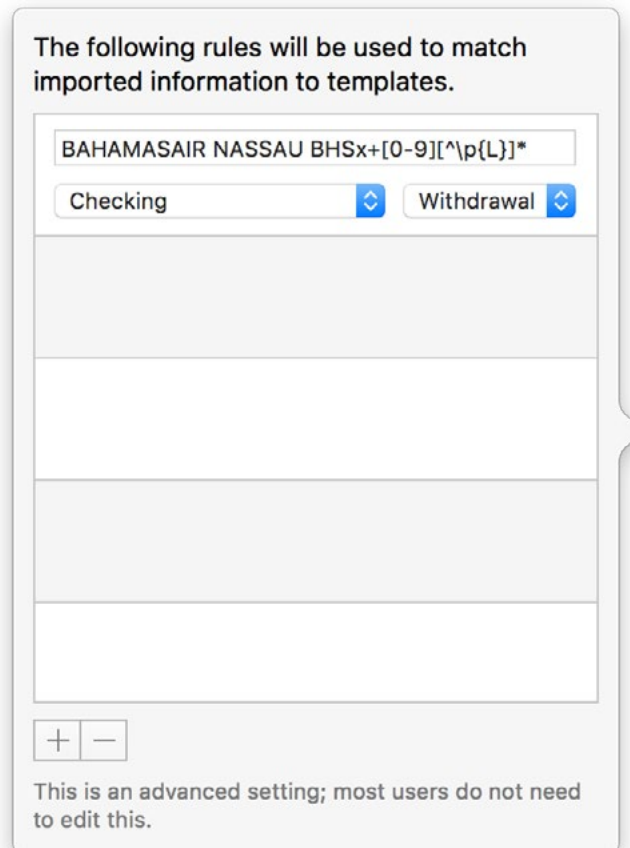
Once an import rule has been created for a particular payee, Banktivity will automatically update the details of the memorized payee associated with that rule as you make changes in the future. For example, if you decide during an import that your "Bahamas Air" transactions should actually have the payee "Bahamas Airline" and you change one transaction accordingly, Banktivity will update your import rule to apply the "Bahamas Airline" payee instead of "Bahamas Air." Because Banktivity tracks your rule changes behind the scenes like this, you typically don't need to worry about managing import rules. If you want to exert finer control over this feature, however, you can tweak the import rules manually.

To view the import rules that are currently in use, click "Settings" in the sidebar, click "Payees, Schedules & Rules," then click "Import Rules" at the top of the list. A list of memorized payees that have import rules attached to them will appear:

Edit the payee details just as you would edit a transaction in a standard account register. When an incoming transaction matches the import rules for that memorized payee, the corresponding transaction type, payee, note, category, and splits will be applied to it. If any of these fields are left blank in the memorized payee, Banktivity will not change those fields on the incoming transaction.

Click the "Edit" button on the right side of a memorized payee to view its import rules in a popup window. Each transaction that you import, before it is saved to your accounts, will be evaluated by the rules in this window in order to determine whether or not the memorized payee details should be applied to it. The following illustration shows our "Bahamas Air" example from above:

The following rules will be used to match imported information to templates.

BAHAMASAIR NASSAU BHSx+[0-9][^\p{L}]*

Checking   Withdrawal

+ —

This is an advanced setting; most users do not need to edit this.

Banktivity uses regular expressions to match the details of the transactions you download. You can see that this rule is configured to look for any transactions that match the regex statement "BAHAMASAIR NASSAU BHSx+[0-9][^\p{L}]*." Any incoming transactions that match this rule will have the memorized payee details applied to them (in this case, the payee "Bahamas Air" and the category "Travel") before they are recorded in the account. Additionally, this example restricts the rule to match transactions only in the account named "Checking" and with the "Withdrawal" transaction type.

Banktivity import rules follow Apple's NSRegularExpression syntax. During an import, the regex statement is matched against a string consisting of the incoming transaction's payee and note fields separated by a hyphen. If only one of these fields is present in the incoming transaction, the regex statement is matched against that.

Editing rules:

In general, Banktivity will manage import rules behind the scenes and you shouldn't need to edit them manually, however Banktivity does allow you to tweak the rules it creates to better suit your workflow. Use the plus (+) and minus (-) buttons at the bottom of the popup window to add and remove, respectively, the rules that will determine which transactions are modified by the memorized payee. You can change the following options on each rule:

- **Match:** The regular expression used by Banktivity to match the memorized payee against incoming transactions.

- **Account:** Match transactions imported into all accounts, or limit matches to a single Banktivity account.

- **Transaction type:** Match transactions of any type, or limit matches to either deposits or withdrawals.

If multiple rules are configured for a memorized payee, an incoming transaction that matches any of the rules will be considered a match and will have the payee details assigned to it. Once you are done editing the import rules for the current payee, click "Save" to record the changes, or click "Cancel" to discard them.

The changes you make to import rules do not affect any transactions until the next time you import. Transactions already recorded in your accounts do not have the memorized payee changes applied to them.

Add and delete import rules manually

To create a new memorized payee, click "Settings" in the sidebar, click "Payees, Schedules & Rules," and click "All Payees" at the top of the list. This will allow you to view all of your payees, regardless of whether they have import rules associated with them. Click the plus (+) button at the top left to create a new payee, then enter the payee details and save your changes.

To add import rules to the payee (or any other memorized payee in the list), click the
button on the right, choose "Add Rule," and configure the rules as needed. After saving the changes you make to the import rules, click "Import Rules" at the top of the payee list to hide the payees without import rules. You will see that the payee you edited is now displayed in that list.

To remove the import rules from a payee, click "Import Rules" at the top of the list, select the payee you want, click the "Edit" button on the right, select a rule, and click the minus (-) button at the bottom of the popup window to remove the rule. Repeat for each rule until the list is empty, then click "Save" to record the changes. The payee will no longer be displayed under "Import Rules," but it will still be under "All Payees" and will be used to autofill the details of new transactions.

To delete an entire memorized payee, including its import rules and any schedules associated with it, select the payee and choose *Edit > Delete* or press Delete on your keyboard. Banktivity will ask for confirmation before permanently deleting the payee.

Adding and deleting import rules does not affect any transactions until the next time you import. Transactions already recorded in your accounts are not affected by adding and deleting import rules.

Chapter 6: Online Bill Pay

How do I pay bills online using Banktivity?

Banktivity 5 supports online bill pay, which allows you to send payments electronically using bank accounts that support direct download. Also known as OFX or "Direct Connect," Banktivity's direct download feature provides one-click transaction updates in addition to bill pay. IGG Software does not charge for direct downloads or bill pay, but many financial institutions require a separate enrollment and charge a monthly fee for these services.

Online bill pay is only available to customers in the United States, and an internet connection is required to send payments. Make sure you are connected before attempting to set up an account for use with online bill pay.

Sign up with your financial institution

Unless you are already familiar with your bank's policy regarding bill pay, the first step is to contact your financial institution and inquire about this service. When speaking to your bank representative, use the words "OFX Bill Pay" for clarity. If the representative says that Banktivity is not supported, ask if Quicken for Windows is supported. As long as one of the two programs is, Banktivity will be able to download your account data and submit bill payments.

If bill pay is available, be sure to ask if there is a signup progress involved, and whether or not there are fees for using the service. Even if you already signed up for direct download, you may need to enroll in bill pay separately, and some institutions charge an additional fee for this. Finally, ask what credentials you should enter in Banktivity to log in for direct download (you can skip this step if direct download was already configured). Some banks use your website login details; others will issue separate credentials.

Set up an account with direct download

Once you have signed up, paid any requisite fees, and obtained your login details, you are ready to configure your Banktivity accounts for direct download (bill pay will follow once downloads are enabled). For information about setting up direct download for a new or existing account, see How do I update my accounts using direct download? in

[Chapter 5: Importing Data](#). Provided your bank has granted you access to bill pay, you are now ready to use this feature in Banktivity.

Send a payment for a new bill

Click the "Send Payment" button ⬆ on the [toolbar](#) or choose `File > Send Payment`. The **bill pay assistant** will appear to walk you through the process of sending an online payment:
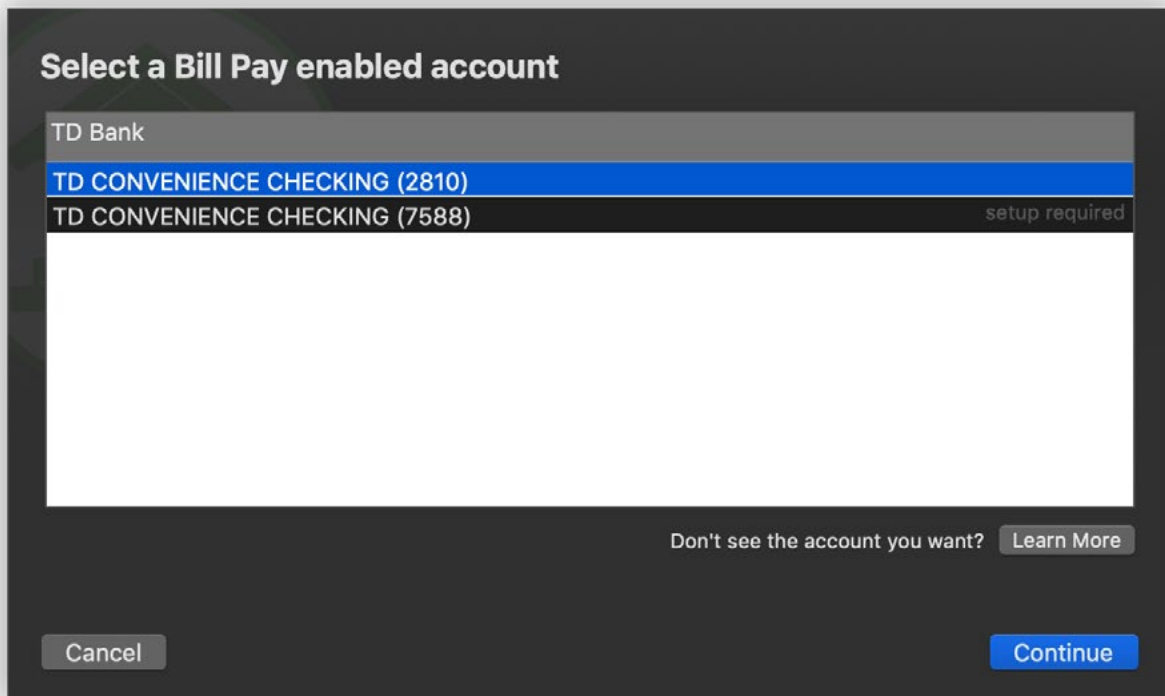
Select which account should be used to send the payment and click "Continue" to proceed. The next screen will prompt you to enter payment details:

Start typing the name of the person or company you want to pay. Banktivity will automatically suggest names based on your memorized payees. As you are typing, a drop-down list will appear showing the payees that match what you are typing. Use the mouse to click one of the names, or use the arrow keys to select one and then press the Tab or Return key. Banktivity will fill in several of the payment details (category/splits, amount, and note) corresponding to that payee. If you don't want to accept a suggestion, simply ignore it and continue typing. You can view a list of all known payees by pressing the down arrow key before you begin typing a name.

Next, enter a due date for the payment. By default, Banktivity shows the earliest date for which your bank can guarantee delivery. As long as you enter a date that is no earlier than the default, Banktivity will ensure that the payment is received on or before the date you enter. Enter a category for the transaction or click the "Add Split" button to split the transaction and assign multiple categories. Enter the payment amount and any notes you want to be submitted with the payment, then click "Continue" to proceed.

> *Each bank handles online payments differently. Some banks wait until the payment's due date before withdrawing funds, some process the payment on the same date you submit it, and some choose a date in between. Contact your bank to learn more about how it handles online bill payments.*

Payee Details

Please provide complete billing information for this payee:

Name: NSB Landscaping

Address: 123 Main Street

City: Brookline   State: Vermont

Zip: 05345

Phone: 802-123-4567

Many billers, such as a power or cable company, require an account number that identifies you to them. You can typically find this information on your bill. If this information is not appropriate for this payee, just enter "CASH".

Account Number: CASH

Cancel   Back   Continue

If this is the first time you are sending a payment to the payee you entered, Banktivity will show you this screen to gather details for the payee. Fill in the payee's address (U.S. addresses only) and phone number. If you are sending payment to a business that requires you to identify yourself using an account number (this is common for utility companies in particular), enter it in the space provided. Account numbers can typically be found on bills and invoices. If no account number is required, enter "CASH" instead. Click "Continue" to proceed. The next time you submit a payment for the same payee, Banktivity will load the payee details automatically.

Next, Banktivity will show you a preview of the payment. Take a moment to review the details and make sure they are correct. You can type in a different account number if necessary, or click the "Edit" button to make other changes. Once you have the payment configured properly, click "Submit" to connect to your bank and submit the payment.

Banktivity will check to make sure the payment will not overdraft your account (according to its records) and alert you if an overdraft seems likely. You may choose to cancel the payment or ignore the warning and submit the payment. You might continue if you know that your Banktivity account balance is out-of-date or if you expect to receive income before the payment finishes processing.

Finally, Banktivity will prompt you to enter your login details for your financial institution. You must log in each time you submit a payment, for security. Enter the username and password that your bank gave you for direct download and bill pay. Once you log in successfully, Banktivity will submit the payment and show you the result. If there is a problem, Banktivity will give you the option to correct it and try again. If the payment is accepted, Banktivity will tell you and let you choose whether to make another payment or simply close the assistant.

Send payments for upcoming scheduled transactions

Click the "Post Scheduled Transactions" button ![icon] on the toolbar, or choose `File > Post Scheduled Transaction`, to view your upcoming [scheduled transactions](#). For any transactions you want to pay online, make sure they are scheduled to post to accounts that have bill pay enabled, then edit their details to make sure the due dates, payees, categories/splits, amounts, and notes are correct. Select a transaction or Command-click to select more than one, then click the "Pay Online" button to open the **bill pay assistant**:

If any of the payments have payees that you haven't sent payments to before, Banktivity will show you this screen to gather details for each payee. Fill in the payee's address (U.S. addresses only) and phone number. If you are sending payment to a business that requires you to identify yourself using an account number (this is common for utility companies in particular), enter it in the space provided. Account numbers can typically be found on bills and invoices. If no account number is required, enter "CASH" instead. Click "Continue" to proceed. The next time you submit a payment for the same payee, Banktivity will load the payee details automatically.

Next, Banktivity will show you a preview of the payments belonging to one of your bill pay accounts. Take a moment to review their details and make sure everything is entered correctly. You can type in different account numbers if necessary, or click the "Edit" button to make other changes. Once you have the payments configured properly, click "Submit" to connect to your bank and submit the payments.

Banktivity will check to make sure the payments will not overdraft your account (according to its records) and alert you if an overdraft seems likely. You may choose to cancel the payment or ignore the warning and submit the payment. You might continue if you know that your Banktivity account balance is out-of-date or if you expect to receive income before the payment finishes processing.

Finally, Banktivity will prompt you to enter your login details for your financial institution. You must log in each time you submit a payment, for security. Enter the username and password that your bank gave you for direct download and bill pay. Once you log in successfully, Banktivity will submit the payments and show you the result. If there is a problem, Banktivity will give you the option to correct it and try again. If the payments are accepted, Banktivity will tell you and then proceed to payments for the next account. Once all payments have been submitted, the assistant will close.

Check the status of a payment

Once a payment has been accepted by your bank, Banktivity will record a transaction in the relevant account with its date set to the expected date of payment (as determined by the bank) and its status set to "Uncleared." To check the status of your payment, select "Payments" in the "Overview" section of the sidebar. A list of payments that you sent using online bill pay will appear to the right.

Each payment shows its payee, due date, amount, and current status. You may see any of the following statuses:

- **Processing:** The payment was scheduled but has not yet been delivered.
- **Paid:** The payment was delivered successfully.
- **Insufficient Funds:** The payment was canceled because there was not enough money available in your account.
- **Failed:** The payment was canceled for another reason, for example an incorrect delivery address. Contact your bank to inquire about the specific reason for the payment's failure.
- **Canceled:** The payment was canceled at your request.

To refresh the status of your payments, click the "Update" button ⟳ on the toolbar. Banktivity will connect to your bank online and get the current status for each of your payments. If the status of a payment changes from "Processing" to "Paid," Banktivity will automatically mark the corresponding transaction in your account "Cleared." If the status changes to "Insufficient Funds" or "Failed," the transaction in your account will be deleted.

Once a payment has finished processing, whether it was successful or not, it is up to your bank to determine how long the payment remains available in the list. Some banks may only show completed payments for a day or two; others may leave them in the list indefinitely.

Banktivity does not support recurring payments. If you scheduled a recurring payment through some other means, such as the bank's website, that payment will not appear in Banktivity until it has been processed.

Cancel a payment

While a payment is still processing, Banktivity will show a "Cancel" button next to its status in the list. Click this button to send a cancellation request to your bank. If the bank is able to cancel the payment, Banktivity will change the payment status to "Canceled" and delete the corresponding transaction in your account.

Disable bill pay

To turn off bill pay features for an account, you will need to disable direct download. Select the account and choose *Account > Configure Automatic Download*. Click the "Take Offline" button to disable direct download and bill pay for that account. The payments listed under "Payments" in the sidebar will be removed, but the transactions already recorded in the account will remain in place. Any payments that are being processed by your bank will continue being processed, but you will not be able to check their status in Banktivity. If you later re-establish a direct download connection, Banktivity will display the payments associated with your account.

If you delete an account that was used for online bill pay, all payments associated with that account will be removed from the "Payments" list. Any payments that are still being processed by your bank will continue being processed, but you will not be able to check their status in Banktivity.

Chapter 7: Investments

How do I manage investments with Banktivity?

Banktivity can be used to track activity in your investment accounts (including 401k and other retirement plans). There are four features that work together to help you track investments in Banktivity:

Investment accounts reflect your real-life brokerage accounts and are used to record all investment-related transactions. To get started with investment tracking in Banktivity, you must first create an investment account. Even if you do not maintain a brokerage account in real life, you must create a "virtual" brokerage account in Banktivity to record your security holdings.

Securities are what you use to manage general information about the securities you are tracking, such as their ticker symbols, risk level, and price history.

The Portfolio is a ready-made, interactive report that summarizes daily market activity for the securities you currently hold. It can be found in the "Overview" section of the sidebar.

Investment Summary reports are used to check the performance of your holdings and analyze the return on your investments.

Read more about each feature in the following sections.

How do I record investment transactions?

To track your investment activity in Banktivity, you must first set up an investment or 401k account and then add transactions to the account as you buy and sell securities. In Banktivity, investment accounts are set up and maintained just like banking accounts, except that they allow transaction types that pertain to securities. When you select an investment account in the sidebar, the account register will appear to the right so that you can manage the transactions in the account. You will notice that the register for an investment account shows different information than it does for a banking account:

Each time you buy or sell shares, receive a dividend, transfer cash in and out of your brokerage account, receive a capital gains distribution, etc., a transaction should be added to your investment account to record that action. You can use Direct Access or direct download to update your investment accounts automatically, or use Banktivity's built-in browser to download transactions from the brokerage website. To learn about recording your investment activity manually, continue reading.

Add an investment transaction

Select an investment account from the sidebar and click the plus (+) button at the top of the account register:

Choose the appropriate transaction type and enter the trade date into the date field. If the transaction involves shares of a security, enter that security's ticker symbol, then proceed to fill in the other transaction details. Investment transactions have the following properties in addition to some of the standard transaction properties.

Investment transaction properties

Security

The name of the security involved in the transaction. When you start typing a security name, Banktivity will suggest matching names from the document's security list. Click a name to select the appropriate one, or use the arrow keys to select one from the list and press the Tab or Return key to accept it. If you don't want to accept a suggestion, simply continue typing the name of the security you want. If you press the down arrow key before typing anything in the security field, Banktivity will drop down a list of all available securities.

If you enter a name or symbol that Banktivity doesn't recognize, you will be prompted to configure some additional options for that security. A ticker symbol is required even when the security is not listed on a public exchange; in this case, enter anything that will distinguish the security for reporting purposes, such as "PRIVATE_BOND1," "PRI-VATE_CD2," etc. A suffix may be added to the symbol to specify which exchange should be used to retrieve quotes (for example, "GGQ1.MU" will lookup quotes for Google on the Munich Stock Exchange).

See http://finance.yahoo.com/exchanges for a list of supported exchanges and their suffixes. Be aware that each exchange provides quotes in its local currency and that Banktivity cannot convert these - you must set up an investment account with the same currency as the exchange to purchase securities from it.

#Shares

The number of units of a security (shares, bonds, option contracts, etc.) added to or deducted from your portfolio as a result of the transaction. Shares moving out (e.g. as the result of a sale) should be recorded as a negative number.

If the security is a stock option, be sure to record the number of contracts here, not the number of underlying stock shares.

$/Share

The price per share paid as the result of a purchase or reinvestment (entered as a negative number), or collected as the result of a sale (entered as a positive number). Editing the expense or income amount of an existing transaction will cause the price per share to be recalculated automatically. When receiving a gift of shares, this field is used to record the cost basis (average cost per share) of the shares gained.

If the security is a bond, selecting this field will open a popup window to let you enter the Bond Price and Par Value. The price should be entered as a percentage of the par value (i.e. a price of 100 on a Buy transaction indicates the bonds were purchased at par). The par value is also known as the face value and represents how much the bond will be worth at maturity. Banktivity calculates and displays the net cost per bond at the bottom of the window for reference.

If the security is a stock option, selecting this field will open a popup window to let you enter the Option Price and Contract Size. The price should be entered as a dollar value per share of the underlying stock. This will be multiplied by the contract size, which is the number of shares covered by the contract (typically 100). Banktivity calculates and displays the net contract cost at the bottom of the window for reference.

Commission

The amount of commission and other fees paid to a broker to conduct the transaction.

Category/Account

Investment transactions that deal with cash and do not involve the movement of securities (Dividend, Interest Income, Capital Gains Short/Long, Return of Capital, and Invest-

ment Income) can be assigned categories so that you can track them with [reports](#) and [budgets](#). For more detailed information about how to use categories, see [Chapter 4: Categories](#).

Investment transactions that involve the movement of securities (e.g. Buy, Sell, Move Shares In/Out) cannot be assigned categories, but they use this field when the distribution property (see below) is set to "Transfer." Enter the name of the account from which cash should be withdrawn or deposited as a result of the transaction. Banktivity will automatically put the '·' character in front of account names to distinguish them from categories.

If you set the distribution to "Transfer" but do not specify an account name, the cash balance of your accounts will not be affected by the transaction. The preferred method to add shares without withdrawing cash from an account is to use "Move Shares In" with the number of shares you want to add.

Expense

The cash amount of the transaction, indicating a negative value. When buying shares, this figure is calculated automatically from the number of shares, price per share, and commission.

Income

The cash amount of the transaction, indicating a positive value. When selling shares, this figure is calculated automatically from the number of shares, price per share, and commission.

Balance

A running total of the account's cash value, showing each transaction's effect on the total. This field is automatically calculated by Banktivity and cannot be edited. Note that this balance represents cash held in your brokerage account only, and it is common for the balance of these accounts to be 0 if you are using the "Transfer" distribution type (see below). The market value of shares you own is not included – to see this information, view the [Portfolio](#).

Distribution

The source of funding for a purchase or the means of distribution for returns from a sale (or other investment-related income). Choose one of the following options:

- **Cash:** Deduct cash from the brokerage account and use it to buy shares, or deposit cash from the sale of shares (or other investment-related income) into the brokerage account. Banktivity automatically calculates the expense or income amount using the number of shares, price per share, and commission.

- **Transfer:** Deduct cash from another account and use it to buy shares, or deposit cash from the sale of shares (or other investment-related income) into another account. Use the category field to indicate which account the cash should be withdrawn from or deposited into. Banktivity automatically calculates the expense or income amount using the number of shares, price per share, and commission.

  For Dividend, Interest Income, Capital Gains Short/Long, Return of Capital, and Investment Income, setting the distribution to "Transfer" will automatically create a split transaction so that you can assign a category to the cash you receive as well as specify the account where it should be deposited. Assign a category to the split item with an income amount and assign an account name to the item with an expense amount.

- **Reinvest:** Only available for Dividend, Interest Income, Capital Gains Short/Long, Return of Capital, and Investment Income. Use this option to indicate that the income was used to purchase additional security shares. Enter the number of shares, price per share, and commission, and Banktivity will calculate the income amount automatically. Alternatively, enter the number of shares, commission, and income amount, and Banktivity will calculate the price per share automatically. If you want to assign a category to the cash you received (for reporting purposes), enter it in the split item with the income amount.

Investing with multiple currencies

Transactions in investment accounts do not show currency-related information as transactions in banking accounts do. Each security you trade uses a particular currency (depending on which exchange the security is traded through), and Banktivity only allows you to trade a security in an investment account that uses the same currency. If you intend to trade shares using an account with a different currency, you must set up an account that uses the same currency as the security, record the trade in that account, set the distribution to point to the account with the other currency, and then apply an exchange rate to the transaction in that account.

To illustrate, let's say you maintain a checking account and an investment account in GBP, but you wish to purchase shares of AAPL (which is traded on the New York Stock Exchange). Since the NYSE trades in USD, you cannot purchase shares of AAPL using your GBP account. First, set up a second investment account that uses USD as its currency. Second, transfer cash from the GBP checking account into the GBP investment account to fund the purchase. Third, record a Buy transaction in the USD account to purchase the AAPL shares. Set its distribution to "Transfer" and enter the name of the GBP investment account in the category field - this will cause Banktivity to purchase the shares using cash from the GBP investment account. Finally, switch to the GBP investment account and apply an exchange rate to the Buy transaction so that the correct amount of GBP funds are deducted.

Investment account balances

When dealing with investment accounts, there are two different balances you need to be aware of:

Cash balance:

This figure reflects the amount of unallocated cash in your brokerage account only. In most cases, cash is not actually held in your brokerage account for long - when you purchase shares of a stock, you transfer the money to your broker and then it is immediately spent to purchase securities. When you receive money from the sale of a stock, the money is usually transferred into a savings or other account immediately. In most cases, the cash balance of your investment account will remain at 0. This figure is shown in the "Balance" column in the account register:

	Date ▾	Description	Category	Withdrawal	Deposit	Balance
		Type - # - Note				
	12/29/16 ✓	0.4595 shares ARGFX @ $64.33 per share Buy - Employee Pre-Tax Contribution	Uncategorized			$0.00
	12/29/16 ✓	1.5045 shares PRBLX @ $39.29 per share Buy - Employee Pre-Tax Contribution	Uncategorized			$0.00
	12/27/16 ✓	Reinvest 0.3993 shares PRBLX @ $39.49 per share Dividend - Dividends/Earnings	Div Income			$0.00
	12/27/16 ✓	Reinvest 0.4991 shares PRBLX @ $39.49 per share Dividend - Dividends/Earnings	Div Income			$0.00

Cash balance only (annotation pointing to $0.00)

Total value:

This figure represents the combined worth of the cash value of the brokerage account and the market value of your investment portfolio. The market value is an estimate based on the latest quotes Banktivity has downloaded for your securities. You can view the market value by selecting Portfolio in the sidebar. The total value of each investment account is displayed next to the account's name in the sidebar:

My 401K $84,850.58

Total balance

Need examples?

Even though Banktivity can help to simplify the process, managing investments is often tricky business. To read several examples of how to track various kinds of investment activities in Banktivity, see How do I handle specific investment scenarios? in this chapter.

How do I manage information about my securities?

To track securities with Banktivity, you must first create an [investment account](#) and then add [investment transactions](#) to record the shares you own. Once investment transactions have been recorded, you can monitor the performance of your holdings using the [Portfolio](#) and [Investment reports](#). To manage general information about your securities, such as assigning risk levels, downloading the latest quotes, and checking historical prices, click "Settings" in the [sidebar](#), then click "Securities." The **securities list** will appear to the right:
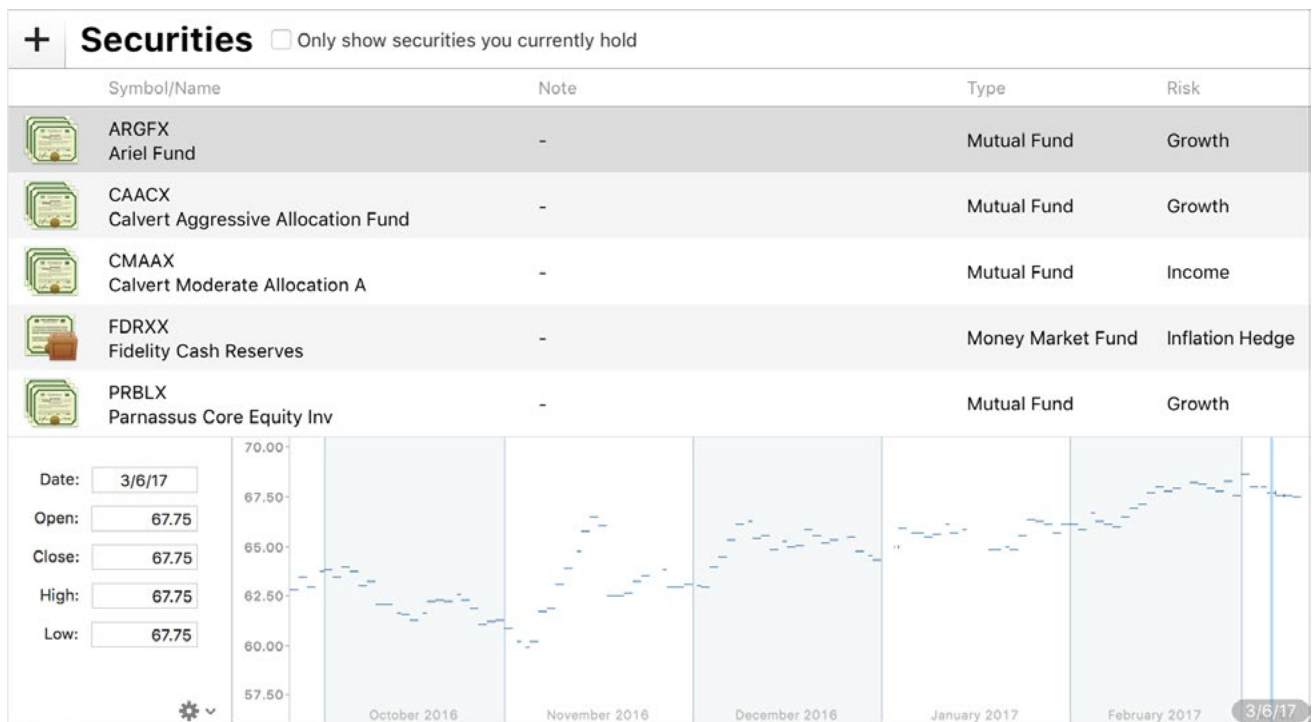
Add a security

Click the plus (+) button at the top of the list and enter details for the security in the sheet that appears:

- **Name:** The full name of the security.

- **Symbol:** The ticker symbol used to identify the security on the New York Stock Exchange. Banktivity uses this symbol to download quotes for the security via the Internet. A suffix may be added to the symbol to specify which exchange should be used to retrieve quotes (for example, "GGQ1.MU" will lookup quotes for Google on the Munich Stock Exchange). A symbol is required even when the security is not listed on a public exchange; in this case, enter anything that will distinguish the security for reporting purposes, such as "PRIVATE_BOND1," "PRIVATE_CD2," etc.

- **Currency:** The currency in which the security is traded. This is typically determined by the exchange used to trade the security: for example, the New York Stock Exchange only trades in USD, whereas the Munich Stock Exchange trades in EUR. Be sure to choose the appropriate currency so that the security is valued correctly in your investment reports. For more information about managing currencies, see How do I manage accounts in multiple currencies? in Chapter 2: Accounts.

When "British Pound Sterling" is chosen, another option will become available to determine whether the security is traded in pounds or pence. In most cases, Banktivity will set this automatically the first time you download quotes for the security. You can override the default setting by changing it, deleting the security's price history, and downloading quotes again.

- **Type:** The kind of security this item represents. Banktivity will retrieve quotes automatically for Stock, Mutual Fund, ETF, Index, and Other securities when you click the "Update" button on the [toolbar](). Prices for other types of securities must be entered manually (see below).

- **Par value:** The face value of the bond. This setting only appears if you choose the "Bond" type.

- **Contract size:** The number of shares underlying each option contract. This setting only appears if you choose the "Stock Option" type. In the US, the standard contract size for stock options is 100.

- **Risk:** The level of risk involved with holding this security, ranging from the relatively low-risk "inflation hedge" to the comparatively high-risk "growth" option.

- **Notes:** Any additional information about the security that you want to record for future reference.

- **Do not fetch quotes for this security:** Check this box to disable quote downloads and record prices manually for this item (such as when the security is not traded on a public exchange). This setting only appears if you choose a type that Banktivity can download quotes for.

You can also create a security by [adding a transaction]() to an investment account and typing in a symbol for the new security. Banktivity will recognize that the security has not been recorded yet, and will ask you to configure it using the same screen pictured above.

Add a watchlist item or index

Even if you don't own any shares of a particular security, you can still add it to the securities list in order to track it as a watchlist item – simply follow the same steps described above to add the security. The only functional difference between a watchlist item and an active security is that the latter has investment transactions associated with it. Both types of securities are displayed the same way in the securities list.

To track stock indices such as NASDAQ or the S&P 500, add a security as described above. Enter the name of the index, and be sure to enter a '^' symbol in front of the index's ticker symbol (for example, "^IXIC" or "^SPX"). Select the "Index" type before you click "Create." Indices appear in the securities list alongside your active securities and watchlist items.

To hide watchlist items and indices from the securities list, check "Only show securities you currently hold" at the top of the list.

Download quotes for your securities

Click the "Update" button ⟳ on the <u>toolbar</u>. Assuming you have an active connection to the Internet, Banktivity will look up all of your securities on Yahoo! Finance and download the latest quote for each one. When available, the price history for each security will also be downloaded (see below for more information). Any securities for which quotes cannot be downloaded can be updated manually by editing the price history.

Edit the details of a security

Select a security in the securities list, then click "Edit" in the <u>navigation bar</u>. A sheet will appear to let you change its settings. Any modifications you make will automatically be applied to the investment transactions associated with the security. The currency cannot be changed, so if a mistake was made with the currency setting, a new security will need to be added with the correct currency.

View and edit a security's price history

When a security is selected in the list, a chart will appear at the bottom of the window to show the price history for that security:
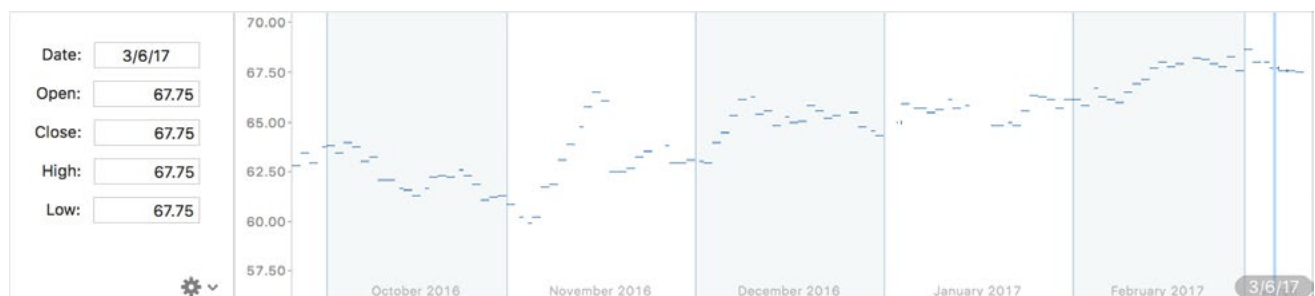
Each data point on the graph consists of three lines representing four bits of information for a particular day: the horizontal tick on the left indicates the security's opening price, the vertical line indicates the high and low prices, and the horizontal tick on the right indicates the closing price. Click on one of these data points to view the exact figures to the left.

To edit the price for a particular date, simply click the data point you want to modify or type in the date, then adjust the Open, Close, High, and Low figures as needed. For any securities for which Banktivity cannot download quotes automatically, you should enter prices in the history graph on a regular basis. Banktivity will use these prices when determining the value of your investment accounts and generating investment reports.

To update the security's price history by downloading quotes, click the gear button below the price fields and choose "Download Quotes Since Last Year" or "Download Quotes Since Last Transaction." To update all securities at once, simply click the "Update" button on the toolbar.

To delete a single price from a security's history, click that data point on the graph or enter the date of the price you want to remove. Click the gear button below the price fields and choose "Delete Selected Price," then confirm that you want to delete the selected price.

To clear the entire price history for a security, select the security in the list, click the gear button below the price fields, choose "Delete All Prices," and confirm the deletion. The next time you download quotes, Banktivity will fill in the price history with information from Yahoo! Finance.

Delete a security

If you no longer want to track a security, select it in the list and click "Delete" in the navigation bar. If the security has any investment transactions associated with it, Banktivity will alert you that those transactions must be deleted before the security can be removed.

How do I handle specific investment scenarios?

Track a money market account

It is important to distinguish between money market **accounts** and money market **funds**. The former is an account type offered by many financial institutions that is treated like cash, very similar to a savings account but typically with a higher interest rate. The latter is a type of security that is often used to hold cash in a brokerage account before it is used to purchase other shares. Money market funds should be tracked as securities within Banktivity investment accounts. Money market accounts should be set up as follows:

1. Set up an account (using Direct Access or direct download if possible) that uses the "Money Market" account type.

2. When you make deposits and withdrawals, download or manually record "Transfer" transactions to record the cash moving between your other accounts and the money market account.

3. When you receive interest payments, download or manually record "Deposit" transactions and assign them to the "Interest Income" category (or another category, if you prefer).

4. To see how much interest you have received during a specific period of time, create a "Category Detail" report and include the "Interest Income" category.

Track a certificate of deposit (CD) account

CD's, offered by many financial institutions, typically have a fixed term after which the investment may be withdrawn with interest. They typically pay higher interest rates than checking, savings, and money market accounts.

1. Set up an account (using Direct Access or direct download if possible) that uses the "Certificate of Deposit" account type.

2. After account setup is complete, change the "Starting Balance" transaction to use the "Transfer" type, and enter the name of the account you used to purchase the CD in the category field.

3. As interest accrues, download or manually record "Deposit" transactions and assign them to the "Interest Income" category (or another category, if you prefer).

4. When the account matures and you withdraw your investment, record a "Transfer" transaction to move the balance of the account to another account. You may wish to hide the CD account once you have closed it.

5. If you redeem the CD before maturity, you will likely have to pay a penalty. Record this as a "Withdrawal" transaction in the CD account before transferring the remaining funds out.

Track a retirement account

IRA's and other retirement accounts should be tracked in the same manner as brokerage accounts:

1. Set up an account (using Direct Access or direct download if possible) that uses the "Investment" or "401k" account type (whichever you prefer).

2. As you contribute to the retirement fund, download or manually record transactions for each share purchase.
   - Your fund may invest in a single mutual fund or a variety of different securities. If you're not sure which securities your fund invests in, request statements from your financial institution to ensure you use the correct ticker symbols in Banktivity.
   - Record "Buy" transactions in the retirement account with the funding type set to "Transfer." Enter the name of the account from which contributions are drawn in the category field.
   - For employer-matched contributions, first record a "Transfer" transaction in your contributing account to move cash to the retirement account, and split the transaction to add your employer's contribution. Then record a separate "Buy" transaction in the retirement account with the funding type set to "Cash."

3. Click the "Update" button on the toolbar to download the latest quotes for your securities, and check the current value of your retirement fund by looking at the account balance in the sidebar. Set up an "Investment Summary" report to analyze your investment performance in more detail.

Buy and sell stock or mutual fund shares using cash from another account

1. When you buy or sell shares, record a "Buy" or "Sell" transaction in an investment account. Be sure to enter the appropriate ticker symbol, number of shares, price per share, and commission.

2. Set the funding/distribution type to "Transfer," then type in the category field the name of the account where cash from the transaction should be withdrawn or deposited. When you save the transaction, you should see that the cash balance of the investment account was not affected.

3. Set up an "Investment Summary" report to track the changes in the security's market value and cost basis, and to analyze your investment performance in more detail.

Record a gift of shares

1. Record a "Move Shares" transaction in an investment account. Be sure to enter the appropriate ticker symbol and number of shares received.

2. For the price per share, enter the average cost per share. This will ensure that the new shares have the correct cost basis, but the cash balance of your accounts will not be affected.

Short a stock

1. Record a "Sell to Open" transaction in an investment account. Be sure to enter the appropriate ticker symbol, number of shares, price per share, and commission.

2. To buy back the shares, record a "Buy to Close" transaction.

Record a dividend

1. Record a "Dividend" transaction in an investment account. Be sure to enter the appropriate ticker symbol and note the cash value of the dividend in the "Sec. Income" field.

2. By default, cash dividends are deposited into the investment account. To deposit the proceeds into a different account, set the distribution type to "Transfer." Banktivity will automatically split the transaction so that you can assign a category to the cash you receive as well as specify the account where it should be deposited. Click the disclosure triangle next to the category field to open the split pane, then double-click a split item in the "Category" column. Assign a category to the split item with

an amount in the "Income" column, and give an account name to the item with an "Expense" amount.

3. To reinvest the dividend, set the distribution type to "Reinvest," then enter the number of shares. Banktivity will calculate the price per share automatically, and the cash balance of your accounts will not be affected.

Reinvesting a dividend in this manner is equivalent to recording a cash dividend followed by a "Buy" transaction. If you have to pay a commission on the reinvestment, or if only a portion of the dividend is reinvested, you must record two separate transactions.

Record a capital gains distribution

Capital gains distributions are similar to dividends, but instead of paying out a portion of profits, they pay out a portion of proceeds from the liquidation of shares (and are thus taxable to the shareholder as capital gains):

1. For shares held for a year or more, record a "Cap. Gains Long" transaction in an investment account. For shares held less than a year, use "Cap. Gains Short." Be sure to enter the appropriate ticker symbol and note the cash value of the distribution in the "Sec. Income" field.

2. By default, cash distributions are deposited into the investment account. To deposit the proceeds into a different account, set the distribution type to "Transfer." Banktivity will automatically split the transaction so that you can assign a category to the cash you receive as well as specify the account where it should be deposited. Click the disclosure triangle next to the category field to open the split pane, then double-click a split item in the "Category" column. Assign a category to the split item with an amount in the "Income" column, and give an account name to the item with an "Expense" amount.

3. To reinvest the capital gains, set the distribution type to "Reinvest," then enter the number of shares. Banktivity will calculate the price per share automatically, and the cash balance of your accounts will not be affected.

Reinvesting a capital gains distribution in this manner is equivalent to recording a cash distribution followed by a "Buy" transaction. If you have to pay a commission on the reinvestment, or if only a portion of the distribution is reinvested, you must record two separate transactions.

Record a return of capital (also known as a nondividend distribution)

Returns of capital are similar to capital gains distributions, but in addition to paying cash to the shareholder, they reduce the cost basis of the existing shares (and thus are generally non-taxable to the shareholder):

1. Record a "Return of Capital" transaction in an investment account. Be sure to enter the appropriate ticker symbol and note the cash value of the distribution in the "Income" field.

2. By default, cash distributions are deposited into the investment account. To deposit the proceeds into a different account, set the distribution type to "Transfer," then type in the category field the name of the account where cash from the transaction should be deposited. When you save the transaction, you should see that the cash balance of the investment account was not affected.

3. Set up an "Investment Summary" report to view the change in the security's cost basis and analyze your investment performance in more detail.

Record a stock split

1. Record a "Split" transaction in an investment account. Be sure to enter the appropriate ticker symbol and the number of shares gained in the split. For a reverse split, record the number of shares lost.

2. When you download quotes, Banktivity will automatically get the new price per share and you should see a jump in the price history chart. If you are tracking the security manually, you don't need to worry about adjusting the prices before the split; simply record the new prices beginning with the date when the split occurred.

Record a stock spinoff

1. When a company spins off a portion of its shares to form a new company, first record a "Return of Capital" transaction in your investment account. Enter the ticker symbol of the primary stock, and type in the amount of the cost basis that should be deducted as a result of the spinoff (as income). Leave the distribution set to "Cash." Your broker should tell you how much of the cost basis should be deducted.

2. Next, record a "Buy" transaction to add shares of the new stock. Enter the ticker symbol for the new stock, the number of shares added, and the average cost per share (equal to the cost basis you deducted in step 1 divided by the number of

shares of the new stock). Leave the distribution on this transaction set to "Cash," and it will balance out the cash you received in step 1.

3. After recording these transactions, click the "Update" button on the toolbar to download quotes for the new security. Be aware that Banktivity considers the acquisition date of the new shares to be the date of the spinoff, so it will not accurately report short- vs. long-term shares on investment reports.

Record a stock merger

1. When two companies merge and combine their stock, first record a "Move Shares Out" transaction in an investment account. Enter the ticker symbol of the stock that is being merged, and type the number of shares you own in the "#Shares" field. If both stocks are being merged to create a brand new stock, record a second "Move Shares Out" transaction for the other stock. This will remove the shares from your portfolio, including their cost basis, without incurring a capital gain or loss.

2. After removing the shares, record a "Move Shares In" transaction to add shares of the merged stock. Enter the ticker symbol for this stock, the number of shares to add, and the average cost per share (equal to the total cost basis you deducted in step 1 divided by the number of shares you are adding). If you're unsure about the cost basis, set up an "Investment Summary" report to see the cost basis reduction associated with the Move Shares Out transaction(s).

3. After recording these transactions, click the "Update" button on the toolbar to download quotes for the new security. Be aware that Banktivity considers the acquisition date of the new shares to be the date of the merger, so it will not accurately report short- vs. long-term shares on investment reports.

Record a share transfer

1. To move shares of a security from one investment account to another, first record a "Move Shares Out" transaction in the account that is losing shares. Enter the ticker symbol for the security and type the number of shares to move in the "#Shares" field. This will remove the shares from your portfolio, including their cost basis, without incurring a capital gain or loss.

2. Next, record a second "Move Shares In" transaction in the other account to add shares of the security. Enter the same ticker symbol and number of shares added along with the average cost per share (equal to the cost basis of the shares you deducted in step 1 divided by the number of shares). If you're unsure about the cost

basis, set up an "Investment Summary" report to see the cost basis reduction associated with the Move Shares transaction. Be aware that Banktivity considers the acquisition date of the new shares to be the date of the merger, so it will not accurately report short- vs. long-term shares on investment reports.

Buy and sell shares of a money market fund

Money market funds, although similar to mutual funds in many ways, are unique because they have very high liquidity and their share prices rarely deviate from $1 per share. To track these in Banktivity:

1. When you buy or sell shares, record a "Buy" or "Sell" transaction in an investment account. Be sure to enter the appropriate ticker symbol (money market fund symbols typically end with "XX"), number of shares, price per share (almost always $1), and commission.

2. To ensure the market value is correct, click "Settings" and then "Securities" in the sidebar. Select the money market fund in the list, and make sure its type is set to "Money Market Fund" so that Banktivity doesn't attempt to download quotes for it. If there are any entries on the price history chart that deviate from $1, click "Delete Price History" at the top of the list. Next to the price history chart, enter a date that is earlier than your first purchase of the fund, enter a closing price of $1, and save the security.

3. Select "Portfolio" in the sidebar to see the current value of your money market fund shares, which should always be equivalent to the number of shares you hold.

Buy a stock on margin

1. If your broker allows you to purchase stocks on margin, set up a "Liability" account manually by clicking the plus (+) button on the toolbar, choosing "Add Account," and choosing the "Asset or liability not held at any financial institution" option. Start with an account balance of 0.

2. Whenever you purchase a stock on margin, record a "Buy" transaction in an investment account. Be sure to enter the appropriate ticker symbol, number of shares, price per share, and commission.

3. Set the distribution to "Transfer," then type the name of the liability account in the category field. When you save the transaction, you should see that the cash for the purchase was drawn from the liability account.

4. When you pay interest on the margin loan, record a "Withdrawal" transaction in the account used to make the payment, enter the appropriate amount, and assign it to the "Interest Paid" category (or another category, if you prefer).

5. When you pay down the margin loan, record a "Transfer" from the appropriate account to the liability account. Enter the amount of the payment, and you will see your margin balance decrease accordingly.

6. To compare your margin against your equity, set up a "Net Worth" report and include only the liability and investment accounts. The margin will be represented as a cash liability, while the equity will be represented as a security asset or liability (depending on its performance).

Track a private equity investment, private mutual fund, or other unlisted security

If you invest in private equity or buy into a stock or mutual fund that is not publicly traded, Banktivity will not be able to download quotes to update the value of your shares automatically. Some additional steps are required to track your portfolio value.

1. Set up a new "Investment" account manually by clicking the plus (+) button on the toolbar, choosing "Add Account," and choosing the "Asset or liability not held at any financial institution" option.

2. During the account setup, be sure to enter your investment positions with the correct dates and prices. When prompted to set up a security for the investment, be sure to enter a ticker symbol (even if it is arbitrary, like "PRIVATE_FUND_1") and check "Do not fetch quotes for this security."

3. Each time you record a purchase or sale, Banktivity notes the price in the security's price history, and you can record additional prices as frequently as you like. To add a price, click "Settings" and then "Securities" in the sidebar, select the security in the list, and enter a date and closing price on the left side of the price history chart.

4. Select "Portfolio" in the sidebar to see how much your shares are currently worth, based on the latest prices you recorded on the price history chart.

Buy a bond

1. Click "Settings" and then "Securities" in the sidebar. Click the plus (+) button above the list to add a new security. Enter a name and ticker symbol for the bond (a symbol is required, even if it is arbitrary, like "UNLISTED_BOND_3"). Be sure to set the secu-

rity type to "Bond" and enter the par value, otherwise Banktivity will miscalculate the value of your bond transactions.

2. Record a "Buy" transaction in an investment account and enter the appropriate ticker symbol. Enter the purchase price as a percentage of the bond's par value: 100 indicates a purchase at face value, lower values represent a discount and higher values represent a premium. If the bond has accrued interest, use the "clean" pur-chase price (the price without the accrued interest) to ensure the correct cost basis is recorded. Enter the commission if applicable, and be sure to enter the bond's par value. In the "#Shares" field, type in the number of bonds, then save the transaction.

3. If you purchased the bonds on the secondary market and they have accrued inter-est, record an "Interest Income" transaction with the bonds' ticker symbol and the value of the accrued interest entered as a negative number. This will account for the difference between the "clean" and "dirty" purchase prices and offset your interest income on reports so that the accrued interest is not counted as income to you.

4. Because Yahoo! Finance does not list bonds at this time, Banktivity cannot download bond prices. Each time you record a purchase or sale, Banktivity notes the price in the security's price history, and you can record additional prices as frequently as you like. To add a price, click "Settings" and then "Securities" in the sidebar, select the bond in the list, and enter a date and closing price on the left side of the price history chart.

If you purchase zero-coupon bonds, stripped bonds, or bonds that are discounted on the secondary market, you may be liable to pay taxes on the imputed interest annu-ally and/or upon redemption of the bonds. Because these taxes are not based upon actual interest payments, Banktivity cannot track your liability for imputed interest.

Record interest payments from a coupon bond

1. Record an "Interest Income" transaction each time you receive an interest payment. Be sure to enter the bond's ticker symbol and the amount of the interest payment, which is equal to the bonds' par value multiplied by the interest rate and divided by the repayment term. Set the distribution type to "Cash" if you want to deposit the interest into the investment account, "Transfer" to deposit the interest into another account, or "Reinvest" to use the interest to purchase additional bonds.

    If you set the distribution type to "Transfer," Banktivity will automatically split the transaction so that you can assign a category to the cash you receive as well as

specify the account where it should be deposited. Click the disclosure triangle next to the category field to open the split pane, then double-click a split item in the "Category" column. Assign a category to the split item with an amount in the "Income" column, and give an account name to the item with an "Expense" amount.

2. If you originally purchased the bonds at a premium, and you are amortizing your premiums annually, you may reduce the amount of the interest income in step 1 by the amortized amount (equal to the bonds' purchase price minus par value, divided by the repayment term). In addition to changing the amount of the "Interest Income" transaction, record a "Return of Capital" transaction with the bonds' ticker symbol and the amount of the amortized premium. Set the distribution type to match that of the interest income. This will reduce the bonds' cost basis and ensure the amortized premium is not counted as interest income.

Redeem a bond at maturity

1. If you originally purchased the bonds at face value, record a "Sell" transaction with the bonds' ticker symbol. For the sale price, enter 100 to indicate that the bonds were redeemed at par value. Enter the par value, and record the number of bonds you are redeeming in the "#Shares" field.

2. If you originally purchased the bonds at a discount, adjust the sale price in step 1 to indicate the discounted price. Record an "Interest Income" transaction with the bonds' ticker symbol and the total value of the discount. For example, if you purchased 1 bond with a par value of $1000 for $800, you would record an interest income transaction for $200. This will ensure that the discount is treated as interest income instead of a capital gain.

3. If you originally purchased the bonds at a premium, no further action is necessary. If you amortized your premiums annually, you will not see a capital loss, but if you did not amortize, then the difference between the purchase price and par value will be counted as a capital loss.

4. Set up an "Investment Summary" report to analyze your interest income and capital gains in more detail.

Sell a bond before it matures

1. Record a "Sell" transaction with the bonds' ticker symbol. Enter the sale price as a percentage of the bonds' par value. If the bonds have accrued interest, use the "clean" bond price (the price without the accrued interest) to ensure the correct

capital gains are recorded. Be sure to enter the par value, and type the number of bonds you are selling in the "#Shares" field.

2. If you originally purchased the bonds at a discount, you will need to calculate how much of that discount is considered interest income. Multiply the amount of the original discount by the percentage of the repayment term for which you held the bonds. For example, if you bought 1 bond with a par value of $1000 and a 10-year term for $800, then sold it after 5 years, you would count $100 of the sale price as interest income ($200 discount * 50% of term = $100 interest). Record an "Interest Income" transaction with the bonds' ticker symbol and the value you just calculated. This will ensure that the correct portion of the discount is treated as interest income instead of capital gains or losses.

   You will also need to adjust the sale price from in step 1 as follows: take the amount of the interest income transaction you just entered, multiply it by the bonds' par value, divide by 100, and subtract it from the price of the "Sell" transaction in step 1. Change the "Sell" transaction to use this new price. This will ensure that the re-mainder of the discount is counted as a capital gain or loss. Following the example above, if you sold the bonds at 95% of par value, the sale price would be entered as 85 (95 sale price - $100 interest * 100 / $1000 par value). The result would be a $150 profit on the sale, of which $50 would be considered capital gains and $100 would be considered interest income.

3. If you originally purchased the bonds at a premium, no further action is necessary. The difference between the purchase price and par value will be counted as a capital loss. If you amortized your premiums annually, the corresponding cost basis reductions will lower the amount of premium that is counted as a capital loss.

4. If the bonds have accrued interest, record an additional "Interest Income" transaction with the bonds' ticker symbol and the value of the accrued interest. This will account for the difference between the "clean" and "dirty" sale prices and ensure that the interest payment is counted as interest income instead of capital gains.

5. Set up an "Investment Summary" report to analyze your interest income and capital gains in more detail.

Record a bond recall

1. Record a "Sell" transaction with the callable bonds' ticker symbol. If you originally purchased the bonds at face value or at a discount, enter the original purchase price of the bonds to ensure there is no capital gain or loss. If you purchased them at a

premium, enter the par value of the bonds. The difference between the call price and par value will be counted as a capital loss. If you amortized your premiums annually, the corresponding cost basis reductions will lower the amount of premium that is counted as a capital loss. Be sure to record the par value, and type the number of bonds that are being recalled in the "#Shares" field.

2. Next, record an "Interest Income" transaction with the bonds' ticker symbol and the difference between the original purchase price and the call price (including any accrued interest). If you originally purchased the bonds at a premium, enter the difference between the par value and the call price. If there is no difference, do not record any interest income.

3. Set up an "Investment Summary" report to analyze your interest income and capital gains in more detail.

Buy a stock option

1. Click "Settings" and then "Securities" in the sidebar. Click the plus (+) button above the list to add a new security. Enter a name and the ticker symbol for the option contract (not the underlying stock). For more information about stock option ticker symbols, refer to this page at Yahoo! Finance: http://biz.yahoo.com/opt/symbol.html. Be sure to set the security type to "Stock Option" and enter the contract size, or Banktivity will miscalculate the value of your option transactions. Record the option type (put or call), strike price, and expiration date in the "Notes" field for future reference, then save the security.

2. You may also add a security for the option's underlying stock, so that you can keep tabs on its performance while you decide what to do with the option contracts. If you don't own shares of the stock, Banktivity will consider it a watchlist item and will not include it in your investment reports.

3. Record a "Buy to Open" transaction in an investment account. Enter the option's ticker symbol, the number of contracts, the price per share of the underlying stock, and the commission (if applicable). Set the distribution to "Cash" if you want to withdraw cash from the investment account for the purchase, otherwise set it to "Transfer" and enter an account name in the category field to withdraw cash from that account.

4. Because Yahoo! Finance does not track historical prices for stock options at this time, Banktivity cannot download option prices. Each time you record a purchase or sale, Banktivity notes the price in the security's price history, and you can record additional prices as frequently as you like. To add a price, click "Settings" and then

"Securities" in the sidebar, select the stock option in the list, and enter a date and closing price on the left side of the price history chart.

Receive an employee stock option (ESO)

ESO's are similar to other stock options, but they typically have a vesting period during which they cannot be sold or exercised. Banktivity cannot track ESO's while they are still in the vesting period; it is up to you whether to record them as soon as the contracts are granted or after they have fully vested.

1. Record a "Buy to Open" transaction in an investment account. Enter the option's ticker symbol, a share price of 0, the contract size (typically 100), and the number of contracts you received. Because they are received as a gift, the contracts have no cost basis.

Sell a stock option

1. Record a "Sell to Close" transaction in an investment account. Enter the option's ticker symbol (not the symbol of the underlying stock), the price per share of the underlying stock, the commission (if applicable), the contract size (typically 100), and the number of contracts you sold. Set the distribution type to "Cash" if you want to deposit cash into the investment account from the sale, otherwise set it to "Transfer" and enter an account name in the category field to deposit cash into that account.

2. Set up an "Investment Summary" report to analyze your capital gains in more detail.

Exercise a stock option

1. Record a "Sell to Close" transaction in an investment account. Enter the option's ticker symbol (not the symbol of the underlying stock), a share price of 0 (since you are not actually selling the contracts), the commission (if applicable), the contract size (typically 100), and the number of contracts you exercised. The investment position will be closed and the cash balance of your account will only be affected by the commission (set the distribution to "Transfer" to draw the cash from another account, if you prefer).

2. Next, record a "Buy" transaction (if the option was a call) or "Sell" transaction (if the option was a put) in the investment account. Enter the ticker symbol for the stock being bought or sold and the number of shares (equal to the number of contracts you exercised multiplied by the contract size, which is typically 100). Enter the option's

strike price as the price per share and record the commission (if applicable). Set the distribution to control which account the cash portion of the transaction is withdrawn from or deposited into.

Let a stock option expire

1. Record a "Sell to Close" transaction in an investment account. Enter the option's ticker symbol (not the symbol of the underlying stock), a share price of 0, the contract size (typically 100), and the number of contracts you are allowing to expire. The position will be closed and the cash balance of your accounts will not be affected.

2. Set up an "Investment Summary" report to analyze your capital gains in more detail.

Write a stock option

1. Click "Settings" and then "Securities" in the sidebar. Click the plus (+) button above the list to add a new security. Enter a name and the ticker symbol for the option contract (not the underlying stock). For more information about stock option ticker symbols, refer to this page at Yahoo! Finance: http://biz.yahoo.com/opt/symbol.html. Be sure to set the security type to "Stock Option" and enter the contract size, or Banktivity will to miscalculate the value of your option transactions. Record the option type (put or call), strike price, and expiration date in the "Notes" field for future reference, then save the security.

2. You may also add a security for the option's underlying stock, so that you can keep tabs on its performance while you decide what to do with the option contracts. If you don't own shares of the stock, Banktivity will consider it a watchlist item and will not include it in your investment reports.

3. Record a "Sell to Open" transaction in an investment account. Enter the option's ticker symbol, the price per share of the underlying stock, the commission (if applicable), the contract size (typically 100), and the number of contracts you wrote. Set the distribution type to "Cash" if you want to deposit cash from the sale into the investment account, otherwise set it to "Transfer" and enter an account name in the category field to deposit cash into that account.

4. Because Yahoo! Finance does not track historical prices for stock options at this time, Banktivity cannot download option prices. Each time you record a purchase or sale, Banktivity notes the price in the security's price history, and you can record additional prices as frequently as you like. To add a price, click "Settings" and then

"Securities" in the sidebar, select the stock option in the list, and enter a date and closing price on the left side of the price history chart.

Buy back a stock option that you wrote

1. Record a "Buy to Close" transaction in an investment account. Enter the option's ticker symbol (not the symbol of the underlying stock), the price per share of the underlying stock, the commission (if applicable), the contract size (typically 100), and the number of contracts you bought. Set the distribution to "Cash" if you want to withdraw cash from the investment account for the purchase, otherwise set it to "Transfer" and enter an account name in the category field to withdraw cash from that account.

2. Set up an "Investment Summary" report to analyze your capital gains in more detail.

Record the exercise of a stock option that you wrote

1. Record a "Buy to Close" transaction in an investment account. Enter the option's ticker symbol (not the symbol of the underlying stock), a share price of 0 (since you are not actually buying the contracts), the contract size (typically 100), and the number of contracts that were exercised. The investment position will be closed and the cash balance of your accounts will not be affected.

2. Next, record a "Buy" transaction (if the option was a put) or "Sell" transaction (if the option was a call) in the investment account. Enter the ticker symbol for the stock being bought or sold and the number of shares (equal to the number of contracts that were exercised multiplied by the contract size, which is typically 100). Enter the option's strike price as the price per share and record the commission (if applicable). Set the distribution to control which account the cash portion of the transaction is withdrawn from or deposited into.

Record the expiration of a stock option that you wrote

1. Record a "Buy to Close" transaction in an investment account. Enter the option's ticker symbol (not the symbol of the underlying stock), a share price of 0, the contract size (typically 100), and the number of contracts that expired. The position will be closed and the cash balance of your accounts will not be affected.

2. Set up an "Investment Summary" report to analyze your capital gains in more detail.

Chapter 8: Reports

What are reports all about?

Reports are where Banktivity really shows its value. After putting in the time and effort to set up your accounts, enter transactions, and assign categories and tags to everything, you can create reports to make sense out of all that information quickly and easily. The more meticulously you record and categorize your transactions, the more useful Banktivity's reports will be in helping you analyze your finances.

With very little setup, you can view breakdowns of your spending habits, see details of all the transactions assigned to a particular category or payee, examine the return on your investments, see how well you have been managing your debts, quickly access tax-related information, and more. Every report can be printed exactly as it appears onscreen or saved to a PDF file for archival purposes.

Use the built-in Summary reports

Banktivity automatically generates Summary reports to give you a quick look at the overall state of your finances. One is located in the "Overview" section of the sidebar: mouse over the "Overview" label and click "Show" or "Hide" to toggle the visibility of the items in that section. Click "Summary" to view a report showing your net worth over the last year, the value of your accounts by type, your savings rate for this year and last, upcoming scheduled transactions, your budget performance for the current month, spending in your top categories and tags, and performance stats for your investments.

Additionally, each account has a Summary report that is specific to its type. Select an account in the sidebar, then click "Summary" above the account register. Depending on the type of account, you may see charts of your recent spending, upcoming scheduled transactions, balances over time, spending in categories and tags, or investment metrics pertaining to the activity in the account.

To read more about the built-in reports, see How do I use the Overview Summary report? and How do I use Account Summary reports? in this chapter.

Generate quick reports

Now in Banktivity 7, you can select a group of transactions in any account register or search results and quickly create a report from them. Go to `Transaction > Report`

On, or Control-click and choose `Report  On` from the contextual menu, to see which quick reports are available for your selection. For more information, see How do I use Quick Reports? in this chapter.

Add a custom report

In addition to the built-in Summary reports, Banktivity provides several templates which you can customize to create your own reports. Use these to take a closer look at your income and expenses, net worth, categories, tags, payees, investments, debt, and more. To get started, click the plus (+) button on the toolbar and choose "Add New Report." For more information about creating reports, see How do I add a new report? in this chapter.

Each report you create is saved and displayed in the "Reports" section of the sidebar. Mouse over the "Reports" label and click "Show" or "Hide" to toggle the report list visibility. Click a report to view it in the main window.
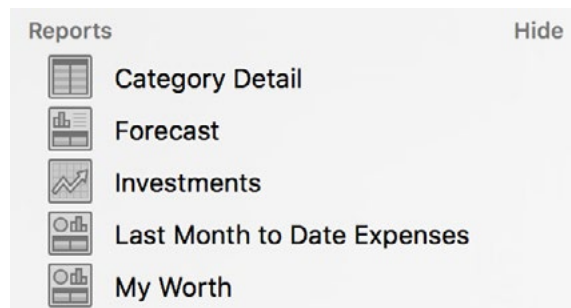
As you navigate through a report, you can easily save the current view as a new report in the sidebar. Click the drag handle in the navigation bar above the report and drag it to the "Reports" section of the sidebar. A new report will be added so that you can quickly return to that view.

Edit a custom report

Each report has a number of settings that can be configured to adjust the information displayed on the report. After you create a report, double-click its icon in the sidebar to open the report inspector and modify its settings. The options available will change depending on the type of report.

Delete a custom report

To permanently delete a report from the "Reports" section of the sidebar, Control-click on it, then choose "Delete" from the contextual menu. Banktivity will ask for confirmation before deleting the report.

Duplicate a custom report

To make a copy of a report in the sidebar, Control-click on it, then choose "Duplicate" from the contextual menu. Banktivity add the new report and open a popup inspector so that you can change its name.

Group custom reports

To help organize your reports, you can create groups and keep reports inside them. Select a report in the sidebar, or Command-click to select more than one, then Control-click and choose "New Group" from the contextual menu. Banktivity will prompt you to enter a name for the group, then it will put the selected reports inside the group auto-matically. You can rename the group at any time by double-clicking on it. Use drag and drop to add reports to the group or remove them from it. To delete a group, Control-click it and choose "Delete Group" from the contextual menu. Reports inside the group will not be deleted.

Print a report

Any report can be printed simply by choosing `File > Print` and clicking the "Print" button. The paper size used for the printout can be changed by choosing `File > Page Setup` and selecting a different setting.

Save a report to PDF

To save a copy of a report as a PDF file, choose `File > Print`, then click the "PDF" button and choose "Save As PDF." Enter a name for the new file, choose where you want to save it, and click "Save." You will then have a copy of the report that you can view and print using the Preview application or any standard PDF reader.

Export data from a report

To save a copy of the data from any report in a tabular format that spreadsheet programs can read, click the "Export" button in the navigation bar above the report. In the sheet that appears, enter a name for the file, then click the popup menu button next to "Format" and choose a file type to use: CSV (Comma-Separated Values) or Tab Delimited. Both formats are recognized by most spreadsheet programs.

How do I use the Overview Summary report?

Banktivity provides a handy predefined report to summarize the financial activity in all of your accounts. Select "Summary" in the "Overview" section of the sidebar to view it. If you use multiple currencies, the overview report will use the document's display currency (you can change this by clicking Settings, then Currencies at the bottom of the sidebar). Values are converted automatically using the latest exchange rates.

The Overview Summary report includes a number of helpful figures and charts to help you get a sense of the overall state of your finances:

Current Worth

To the right of the report title is shown your current net worth. This figure takes into account the value of all your financial accounts, including assets, liabilities, and the market value of any investments you hold.

Net Worth

Below the report title and current worth figure is a bar graph showing your net worth over the last several months. The number of months displayed on the graph varies depending on the width of the main window. Hover the mouse over a bar to show more detail, including the month represented by the bar, the value of cash assets (shown in green), the value of security assets (shown in purple), the value of cash liabilities (shown in dark pink), the value of security liabilities (shown in light pink), and your net worth at the end of that month (indicated by a line across the bar).
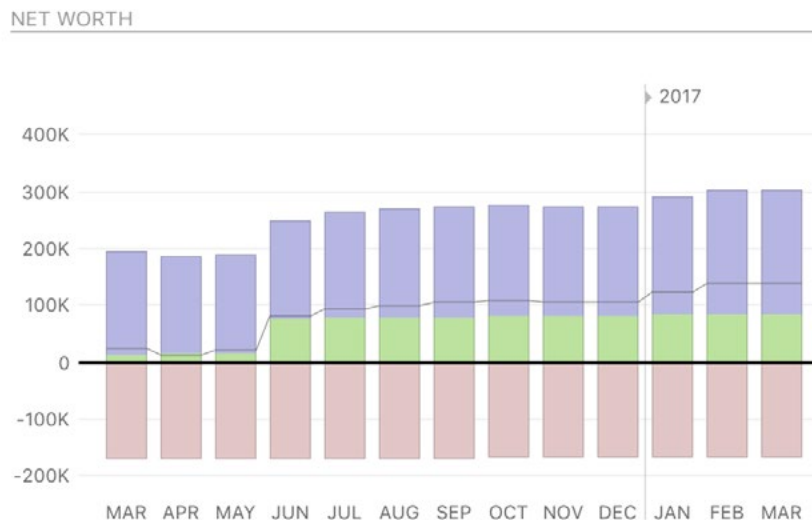
Click on any bar to show a <u>Net Worth report</u> for that month.

Summary

To the right of the net worth chart is a summary of your accounts broken down by <u>type</u>. "Cash" includes checking, savings, money market, and cash accounts. "Investments" include investment and 401k accounts. "Assets" includes any other accounts with a positive balance.

"Credit Cards" only counts credit cards, but "Mortgages & Loans" includes lines of credit as well as mortgages, car loans, and other loan accounts. "Liabilities" includes any other accounts with a negative balance.

SUMMARY	
Cash	$26,560.01
+ Investments	$278,820.26
+ Assets	$0.00
Total Assets	$305,380.27
Credit Cards	$0.00
+ Mortgages & Loans	-$163,559.77
+ Liabilities	$0.00
Total Liabilities	-$163,559.77

The difference between "Total Assets" and "Total Liabilities" is equal to the "Current Worth" displayed at the top of the report.

Upcoming

Below the net worth graph is a summary of upcoming <u>scheduled transactions</u>, including deposits, withdrawals, and transfers. Arrows next to the dates indicate whether money is moving in (right arrow) or out (left arrow) of your accounts.

UPCOMING			Schedule ›
←	MAR 28	Light & Power	-$110.00
←	APR 1	Home Mortgage interest	-$726.59
←	APR 1	Home Mortgage	$1,200.00
→	APR 5	Bob's Construction	$2,400.00

Click any item in the list, or click "Schedule" at the top right, to view the main scheduled transaction list and edit your schedules.

Income/Spending Summary

To the right of the scheduled transactions section you will see a bar graph showing totals for your income and expenses during the last several months. The number of months displayed on the graph varies depending on the width of the main window. Hover the mouse over a bar to show more detail, including the month represented by the bar, the total income (shown in green), the total expenses (shown in pink), and the net surplus or deficit for that month (represented by the darker portion of the bar).

INCOME/SPENDING SUMMARY   Report ›

	Last 365 Days	Last 30 Days
Spending	$58,243.49	$5,470.98
Income	$75,341.57	$3,994.53
Savings Rate	22.694%	-36.962%

Click on any bar to view an Income & Expense report for the corresponding period. Below the chart is a comparison table showing your total spending, total income, and savings rate for the last year and the last month. The savings rates represent the percentage of money earned that was not spent during each period (total income minus total spending divided by total income). Click "Report" at the top right to view an Income & Expense report for the last year, with comparison data for the previous year.

Budget Summary

A budget summary for the current month sits below the scheduled transactions section. It shows a line chart comparing actual vs. expected expenses for each day, and a vertical line indicates the current date. Below the chart are the current total of your actual

expenses, the total expected expenses for this month, and the difference between them (your budget surplus or deficit). Click the budget title at the top right to view a detailed budget report.

If you have more than one budget in your document, you can choose which budget is displayed in the Overview Summary report by clicking the gear button at the top of the budget section and selecting the one you prefer.

Tag Summary

This section lists your top spending in different tags during the last month. If you want to change the date range, click the gear button and choose the timeframe you prefer. Click any tag in the list to view a Tag Detail report for that item, or click "Report" at the top right to view a Tag Spending report for all tags in the selected date range.

Investment Summary

Below the budget section is a performance summary for your investment accounts. "Securities" shows the total market value of all your security holdings. "Cash" shows the total unallocated funds in your investment accounts. "Today's change" shows the total change in market value for all your securities since the previous close of market, along

with the percent change. "1 month" shows the total change in market value for all your securities over the last month, along with the percent change. If you want to change the date range for this figure, click the gear button and choose the timeframe you prefer.

INVESTMENT SUMMARY ⚙   Portfolio ›

Securities   Cash
$218,820.26   **$0.00**

Today's change   1 month
▼ **-$141.85**   ▲ **$5,759.05**
-0.065%   2.703%

Click "Portfolio" at the top right to view the <u>Portfolio</u> for more detailed information about your investments.

Print, save, and export report data

Information displayed in the Overview Summary can be printed, saved, and exported just like any other report. For more information about using these features, see <u>"What are reports all about?"</u> in this chapter.

How do I use Account Summary reports?

In addition to the <u>Overview Summary report</u>, Banktivity provides ready-made reports to summarize the data in each of your <u>accounts</u>. To view an Account Summary report, select an account in the <u>sidebar</u>, then click "Summary" above the <u>account register</u> or choose `Account > Show Summary`. The contents of the report vary depending on the <u>type</u> of account you selected.

Interpret the summary report for banking accounts

The sections described below are included in the summary report for Checking, Savings, Money Market, Certificate of Deposit, Cash, Line of Credit, Real Estate, Asset, Liability, and Other accounts.

Account Balance

At the top left of this report is the monthly balance of the account shown as a bar chart. Each bar indicates the value of the account on the last day of the month in question. Hover the mouse over a bar to view the balance it represents. The number of months displayed will vary depending on the width of the <u>main window</u>. Click on any bar to view an <u>Income & Expense</u> report for that month.
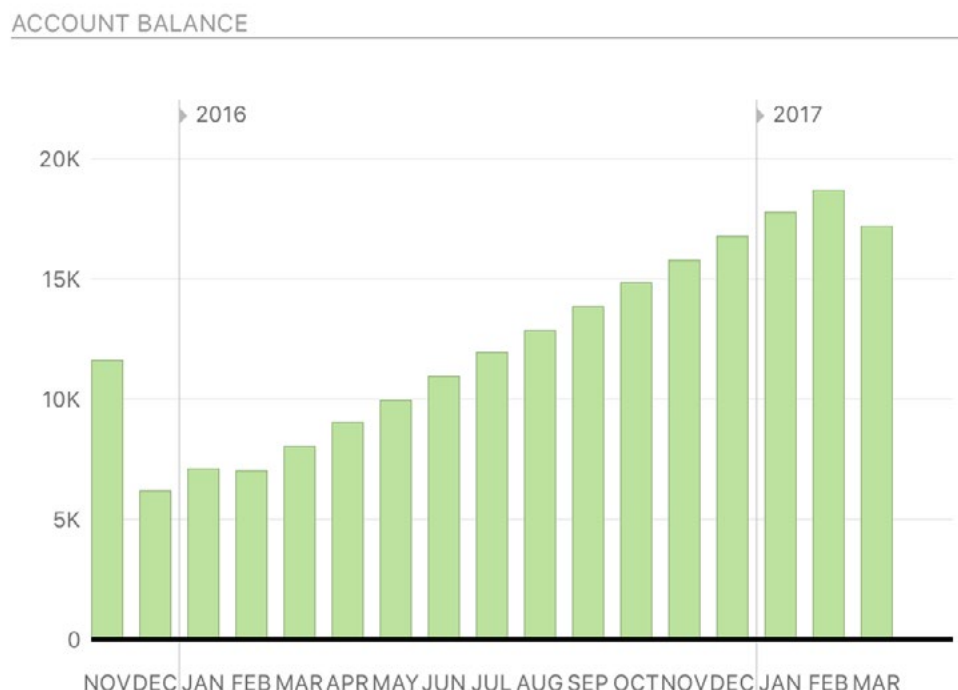
Summary

The account summary to the right of the bar chart displays the total value of <u>cleared and uncleared transactions</u> as well as the current account balance. Below that are the total values of upcoming <u>scheduled bills, deposits, and transfers</u> (based on the date range specified in the next section), along with the account's projected balance after the schedules have been posted.

SUMMARY

Cleared Balance	$7,289.79
+ Uncleared Bal. (81)	$9,908.17
Balance	**$17,197.96**
+ Future transactions	-$120.00
Today's Balance	*$17,317.96*
+ Scheduled Bills	-$110.00
+ Scheduled Deposits	$2,400.00
+ Scheduled Transfers	$1,200.00
Projected Balance	**$20,687.96**

Upcoming

Below the bar chart is a summary of upcoming <u>scheduled transactions</u> in the account, including deposits, withdrawals, and transfers. Arrows next to the dates indicate whether money is moving in (right arrow), moving out (left arrow), or transferring between accounts (double arrow). Click any item to view the main scheduled transactions list and edit your schedules.

UPCOMING (one month) ⚙

←	MAR 28	Light & Power	-$110.00
↔	APR 1	Home Mortgage	$1,200.00
→	APR 5	Bob's Construction	$2,400.00

The default date range for this summary is the current month, but you can click the gear button at the top right to choose a different timeframe. The projected balance in the summary table above will update accordingly.

Spending

To the right of the scheduled transactions section you will see a bar graph showing totals for your top spending categories during the last month. Percentages are shown in reference to the other categories displayed on the chart. Click the gear button at the top of the chart to change the date range or exclude specific categories.

Click on any bar to view a Category Detail report for the corresponding category, or click "Report" at the top right to view an Income & Expense report for the current year.

Tag Spending

Similar to the spending chart above, this section shows a bar graph with totals for your top spending in different tags during the last month. Percentages are shown in reference to the other tags displayed on the chart. Click the gear button at the top of the chart to change the date range.

Click on any bar to see a Tag Detail report for the corresponding tag, or click "Report" at the top right to view a Tag Spending report for the current year.

Interpret the summary report for Credit Card accounts

Charges and Payments

At the top left of this report are monthly charges and payments shown as a bar chart. For each month, the total value of payments is displayed above the horizontal axis in purple, and the total value of charges is displayed below the axis in green. The number of months displayed will vary depending on the width of the main window. Hover the mouse over a bar to view the exact amounts represented.
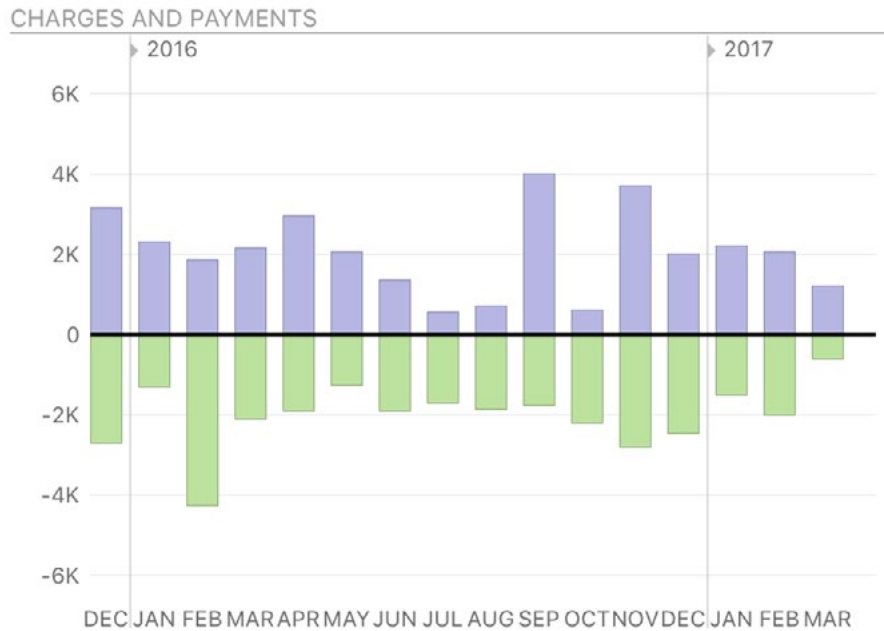
CHARGES AND PAYMENTS

Click on any bar to view an <u>Income & Expense report</u> for that month.

Summary

The account summary to the right of the bar chart displays the total value of cleared and uncleared transactions. Below that are the total values of upcoming scheduled bills, deposits, and transfers (based on the date range specified in the next section), along with the account's projected balance after the schedules have been posted. Under "Additional Info" is shown your credit limit (which you can edit by double-clicking the account in the <u>sidebar</u>) and your available credit (equal to the difference between the credit limit and the account balance). The percent value at the top right is the card's interest rate, which you can edit by double-clicking the account in the sidebar.

SUMMARY		8%
Cleared Balance	-$101.50	
+ Uncleared Bal. (1)	-$125.23	
Balance	**-$226.73**	
+ Scheduled Bills	-$65.59	
Projected Balance	***-$292.32***	

ADDITIONAL INFO

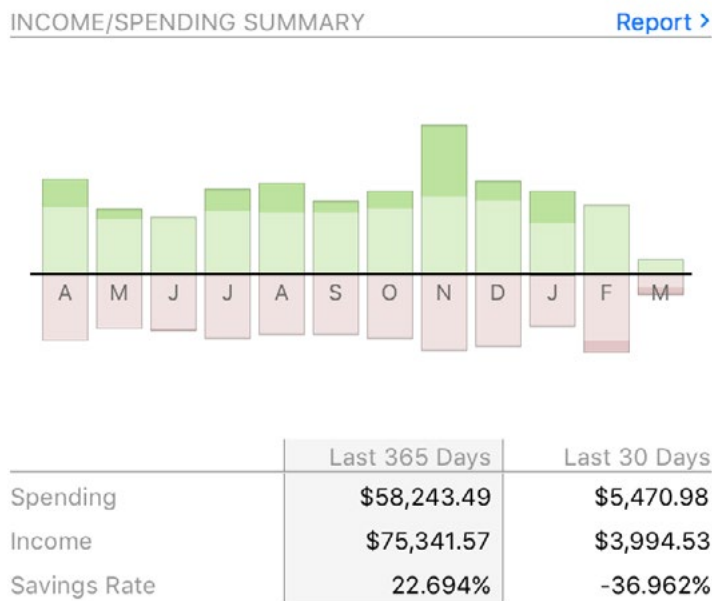| Credit Limit	$5,000.00
Available Credit	$4,773.27

Upcoming

Below the bar chart is a summary of upcoming scheduled transactions in the account, including deposits, withdrawals, and transfers. Arrows next to the dates indicate whether money is moving in (right arrow), moving out (left arrow), or transferring between accounts (double arrow). Click any item to view the main scheduled transactions list and edit your schedules.

UPCOMING (one month)		⚙
← MAR 28	Light & Power	-$110.00
↔ APR 1	Home Mortgage	$1,200.00
→ APR 5	Bob's Construction	$2,400.00

The default date range for this summary is the current month, but you can click the gear button at the top right to choose a different timeframe. The projected balance in the summary table above will update accordingly.

Spending

To the right of the scheduled transactions section you will see a bar graph showing totals for your top spending categories during the last month. Percentages are shown in reference to the other categories displayed on the chart. Click the gear button at the top of the chart to change the date range or exclude specific categories.

Click on any bar to view a Category Detail report for the corresponding category, or click "Report" at the top right to view an Income & Expense report for the current year.

Tag Spending

Similar to the spending chart above, this section shows a bar graph with totals for your top spending in different tags during the last month. Percentages are shown in reference to the other tags displayed on the chart. Click the gear button at the top of the chart to change the date range.

Click on any bar to see a Tag Detail report for the corresponding tag, or click "Report" at the top right to view a Tag Spending report for the current year.

Interpret the summary report for Investment and 401k accounts

Market and cash value

At the top left of this report is a bar chart depicting the total value of the investment account over time. Each bar covers one month and represents the account value at the end of that month. The number of months displayed will vary depending on the width of the main window.

Assets are drawn above the horizontal axis and consist of cash (unallocated money in the account, in purple) and securities (market value of shares you hold, in green). Liabilities are drawn below the axis and consist of cash (money overdrawn from the account, in dark pink) and securities (market value of short sales, in light pink).

MARKET AND CASH VALUE
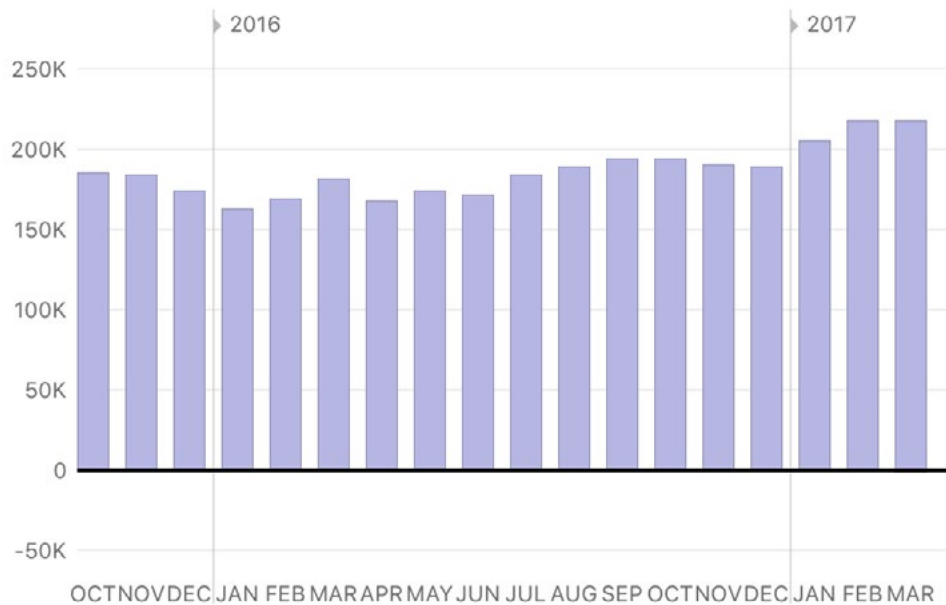
Hover the mouse over a bar to view the value of security assets, cash assets, security liabilities, and cash liabilities at the end of that month. Click on a bar to view an Investment Summary report for the month.

Summary

The account summary to the right of the bar chart displays the value of unallocated cash in the account, the market value of all holdings in the account, and the total value. Below that is the internal rate of return (IRR), an annualized rate equal to the interest rate on a bank account that would give you the same total return on your investment. Finally, year-to-date (YTD) deposits shows the total value of all contributions made to the account during the current year, through cash deposits, cash transfers, or security purchases that use "Transfer" distribution.

SUMMARY

Cash	$0.00
+ Investments value	$219,354.63
Total value	**$219,354.63**
IRR	6.7%
YTD Deposits	$0.00

If the internal rate of return exceeds 1000%, Banktivity does not report it. Although it may indicate extremely rapid growth or loss within a very short time frame, such a high rate is much more likely to be the result of an error in the transaction records.

Holdings

Below the bar chart is a list of securities you currently hold in the account, sorted alphabetically by symbol. Each security shows its name and symbol followed by its current price, the number of shares currently held, cost basis (amount paid for the shares), estimated market value, unrealized gain or loss relative to the cost basis (expressed both as an amount and as a percentage), and internal rate of return.

Holdings						Report ›
SECURITY	PRICE	SHARES	COST BASIS	VALUE	GAIN	IRR
GOOG Google	843.83	50.00	$34,920.00	$42,191.50	▲ $7,271.50 20.8%	7.6%
VMMXX Vanguard Prime Money Mark…	1	200.00	$200.00	$200.00	-- $0.00 0%	0%
VBTLX Vanguard Total Bond Market…	10.55	1,700.00	$17,000.00	$17,935.00	▲ $935.00 5.5%	2.1%

Click on any security to view a Security Detail report for that item, or click "Report" at the top right to view an Investment Summary report for the account.

Value by type and risk

These are bar charts depicting the security shares you currently hold. The chart on the left shows a breakdown of the shares by security type; the chart on the right shows a breakdown by risk level. Each bar represents the total market value of the shares of a particular type or risk, and the bars are drawn proportionally so that you can see which shares are worth more. Unallocated cash in the account is also included for comparison.
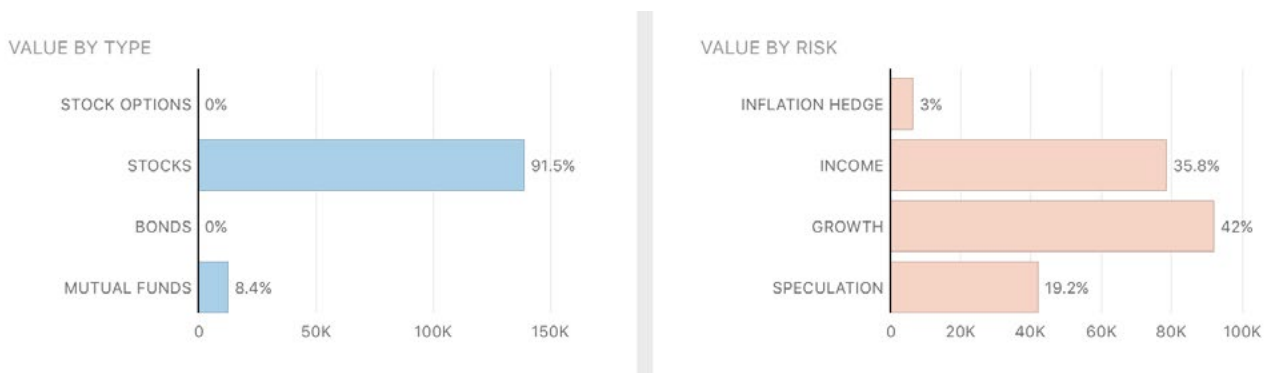
VALUE BY TYPE

STOCK OPTIONS	0%
STOCKS	91.5%
BONDS	0%
MUTUAL FUNDS	8.4%

0   50K   100K   150K

VALUE BY RISK

INFLATION HEDGE	3%
INCOME	35.8%
GROWTH	42%
SPECULATION	19.2%

0   20K   40K   60K   80K   100K

Hover the mouse over a bar to view the type or risk classification, market value of the shares, and percentage relative to the other classifications. Click on any bar in the chart to view a [Security Detail report](#) for the corresponding securities.

Interpret the summary report for Loan, Car Loan, and Mortgage accounts

Amortization chart
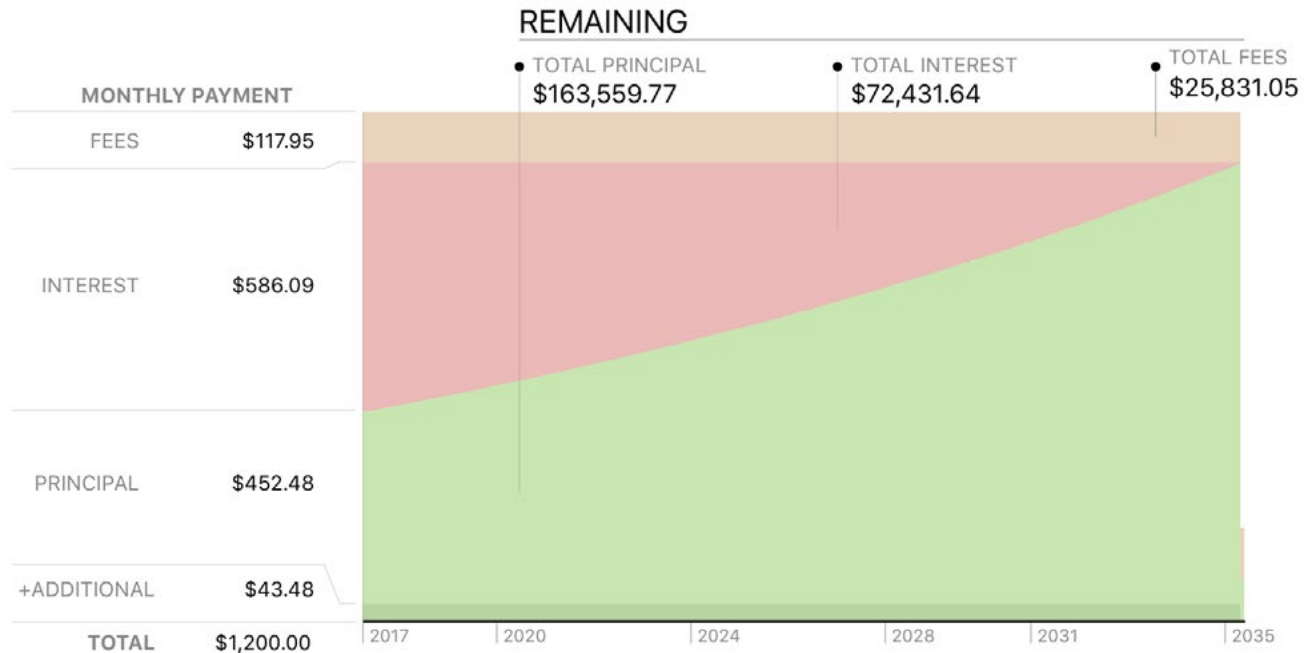
At the top of this report is an area chart depicting all remaining [loan](#) payments. Time is plotted along the x axis while the y axis is used to show amortization. Each payment is divided into principal (light green), interest (red), fees (orange), and additional principal (dark green). The values shown on the y axis indicate the amount of each of these parts of the next payment that is due, along with the total payment amount. Shown at the top of the chart are the total principal, interest, and fees that remain to be paid over the life of the loan.

Payment schedule

Payment Schedule   Report ›

2017 $4,528.17 principal $5,210.28 interest $1,061.55 fees

DATE	PRINCIPAL	INTEREST	FEES	BALANCE	DATE	PRINCIPAL	INTEREST	FEES	BALANCE
APR 1	$452.48	$586.09	$117.95	$163,559.77	OCT 1	$463.24	$575.33	$117.95	$160,557.22
MAY 1	$454.26	$584.31	$117.95	$163,063.81	NOV 1	$465.06	$573.51	$117.95	$160,050.50
JUN 1	$456.04	$582.53	$117.95	$162,566.07	DEC 1	$466.88	$571.69	$117.95	$159,541.96
JUL 1	$457.83	$580.74	$117.95	$162,066.55					
AUG 1	$459.63	$578.94	$117.95	$161,565.24					
SEP 1	$461.43	$577.14	$117.95	$161,062.13					

Below the chart is an amortization table showing remaining loan payments grouped by year. Each payment shows the date on which it is due; the amount of principal, interest, and fees covered by the payment; and the resulting loan balance after the payment is processed. The total amount of principal, interest, and fees paid each year are also shown. To adjust the payment schedule, interest rate, and other loan features, choose `Account > Edit Loan Information`.

Print, save, and export report data

Information displayed in the Account Summaries can be printed, saved, and exported just like any other report. For more information about using these features, see "What are reports all about?" in this chapter.

How do I use the Portfolio?

The Portfolio, located in the "Overview" section of the sidebar, is a handy automatically-generated report that you can use to analyze the market value of your investments. It includes one table that summarizes the overall performance of your current holdings and another table that details individual securities with subtotals by account, type, or risk. Select "Portfolio" in the sidebar to view this report to the right:

By default, the figures shown on the report are for the current date, but you can use the forward and back buttons at the top right of the report to change the date. Most figures are calculated using Banktivity's current security prices: click the "Update" button on the toolbar to download the latest quotes.

If you use multiple currencies, the Portfolio automatically converts all totals to the document's display currency using Banktivity's current exchange rates. Click the "Update" button on the toolbar to download the latest rates. To set the display currency, click "Settings" in the sidebar, click "Currencies," and use the popup menu button at the top right of the currency list to choose a currency.

Interpret the Portfolio report

Summary information

At the top left of the report is the total change in value for all the securities you currently hold, expressed both as an amount and as a percentage, since the close of business on the previous day. To the right is the total estimated market value of your holdings, the total unrealized gain or loss relative to your cost basis (expressed both as an amount and as a percentage), and the internal rate of return (a measure of the profitability of your investments).

Security details

Below the summary table is a list of each security you currently hold, grouped by account, type, or risk. To change the grouping, click "Grouped by" at the top of the report and choose the option you prefer.

Based on your selection, you will see one row for each group, along with its total cost basis, market value, gain/loss, and internal rate of return. Click the disclosure triangle next to the group name to show each of the securities you currently hold in that group. Option-click the triangle to expand all the groups at once.

Each security shows its name and symbol followed by its current price, change in value since the close of business on the previous day, number of shares currently held, cost basis (amount paid for the shares), estimated market value, unrealized gain or loss relative to the cost basis (expressed both as an amount and as a percentage), and internal rate of return. You can change the security price directly by selecting it and typing in a new amount; the change will also be recorded in the security's price history chart.

You can sort the securities within each group by clicking the heading of the column you want to sort by. Click the same heading again to reverse the sorting direction.

Interpret the Security Detail report

Click any security in the portfolio report to drill down to the security detail report for that item:

3/14/17

GOOG **844.99**

Google -0.54998 -0.1%

Div yield		Vol	95,627
52 Wk Hi	848.68	Mkt Cap	663.28
52 Wk Low	663.28	P/E	30.31

GOOG in Scottrade

Cost/Share	698.4	ROI	21%
Shares	50	IRR	7.6%

REALIZED GAINS		UNREALIZED GAINS		EXPOSURE	
Short Gain	$0.00	Short Gain	$0.00	Invested	$34,920.00
Long Gain	$0.00	Long Gain	$7,329.50	Returned	$0.00
Total	$0.00	Total	$7,329.50	At Risk	$34,920.00

DATE	DESCRIPTION	SHARES		INVESTED	RETURN
	Total	**50**		**$34,920.00**	**$42,249.50**
8/8/14	Buy	50	50	$34,920.00	
3/14/17	End Market Value		50		$42,249.50

LOT BREAKDOWN

DATE	DESCRIPTION	SHARES (Split Adj.)	COST BASIS	REALIZED GAIN	UNREAL. GAIN
8/8/14	**Initial Purchase (Long Gain)**	50	$34,920.00		$7,329.50

This is a report that shows detailed information about a specific security. At the top is a table with current market data for the security. Below that are three tables for each account in which you hold shares of the security: one shows performance metrics for the shares you hold, another lists transactions pertaining to the security, and a third shows the details of each share lot.

By default, the metrics on this report are calculated using the entire transaction history of the shares in the account. You can adjust the timeframe by clicking the "Edit" button in the navigation bar. See "What are reports all about?" in this chapter for more information about editing reports.

Market data

At the top of the report is a table showing the security's name, symbol, current price per share, change in value since the close of business on the previous day (expressed both as a number and as a percentage), dividend yield, 52-week high and low prices, trade volume, market capitalization, and price-to-earnings ratio. All of these figures are relative to the date of the report indicated above the share price.

Performance metrics

This table shows several figures that help you to analyze the performance of the shares you hold in a particular account. At the top is the cost per share, the number of shares held, return on investment (ROI), and internal rate of return (IRR).

ROI combines information about your realized gains, unrealized gains, and other security income into a single metric that can be used to compare the overall performance of your investments at a point in time. IRR is an annualized rate equal to the interest rate on a bank account that would give you the same total return on your investment. Whereas ROI is useful for seeing a snapshot of your returns during a fixed period of time, IRR is useful for extrapolating your returns to other timeframes.

Below that is a table of realized gains (profit or loss from shares sold), unrealized gains (potential profit or loss from the sale of current holdings), and exposure (the value of current holdings at risk should the market fall). Each set of capital gains is broken down into short and long term. Capital gains are considered long term when they result from a sale of shares that were held for more than one year. Exposure details the total amount invested (the total cost of all share purchases), returned (the total income from all share sales), and the amount currently at risk (the difference between the previous two).

Transaction list

This is a table detailing the transactions pertaining to the security a particular account. Transactions are displayed in chronological order and show their dates, transaction types, shares in or out, total number of shares held in the account, and amounts invested or returned. Click on a transaction to view it in the account register. You may edit the transaction as needed; when you save your changes, the report will be updated auto-matically. Click the back button in the navigation bar to return from the account register to the report.

The current market value is also included at the end of the transaction list, and the total number of shares, amount invested, and return value are shown at the top of the table.

Lot breakdown

This table details your security lots. Each position that you opened is listed in bold text with its date of purchase, number of shares (adjusted for splits), and cost basis. Each sale pertaining to the lot is listed in plain text underneath, with its date, number of shares, and realized gain. Remaining shares in each lot are shown with the number of shares left, the cost basis pertaining to those shares, and the current value of unrealized gains. In the description column, short and long term gains are indicated where appropriate.

Print, save, and export report data

Information displayed in the Portfolio can be printed, saved, and exported just like any other report. For more information about using these features, see "What are reports all about?" in this chapter.

How do I use Quick Reports?

Generating reports on the fly from the transactions in an account or from the results of a search is easy in Banktivity 7. First, select the transactions you want to report on using Command-click, Shift-click, or `Edit > Select All`. Second, view the quick reports available for your selection by going to `Transactions > Report On` or Control-clicking one of the selected transactions and choosing `Report On` from the contextual menu. Finally, choose the report you want, and Banktivity will produce it immediately.
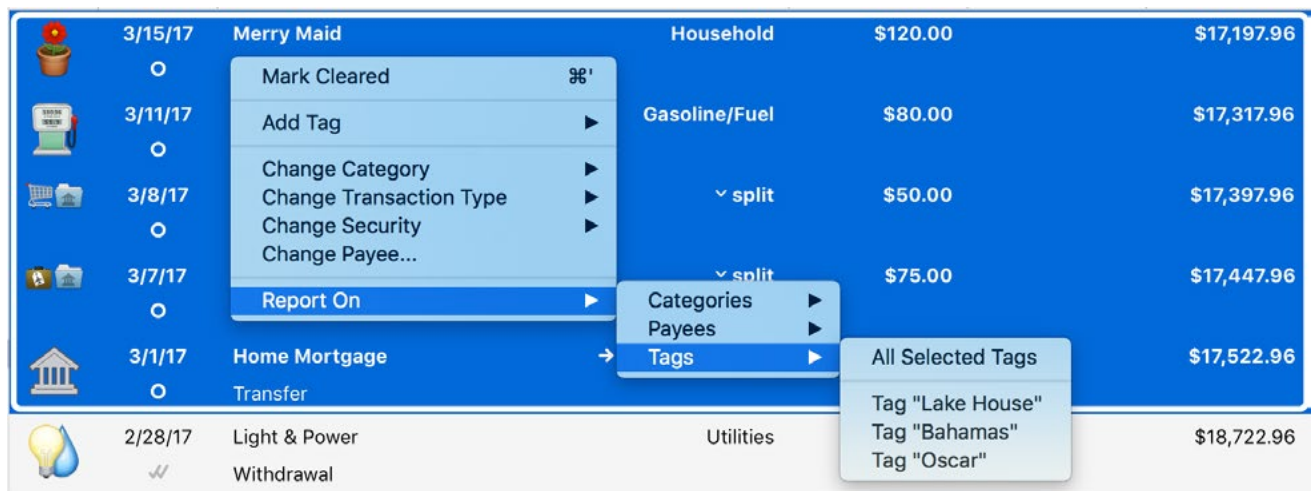
Depending on your selection, you can quickly generate reports on payees, categories, tags, and securities. Like any other custom report, you can navigate backward and forward in time, edit the report to change settings like the date range or included accounts, and click on interactive parts of the report to drill down into the details.

To save a quick report for future reference, click "Save" in the navigation bar. The report will automatically be saved to the "Reports" section of the sidebar. For more information about specific quick reports, refer to the corresponding sections in this chapter.

How do I add a new report?

Set the fiscal year

By default, Banktivity uses January 1 as the starting date for the fiscal year. If your reports should use a different date, choose `File > Set Fiscal Year`, enter the appropriate date, and click "Set Start Date." From this point forward, new reports and <u>budgets</u> will use the new date, but those you created before changing the fiscal year retain the original starting date.

Create a report

Click the plus (+) button on the <u>toolbar</u> and choose "Add New Report," or choose `File > Add > Report`. Banktivity will first ask what type of report you want:
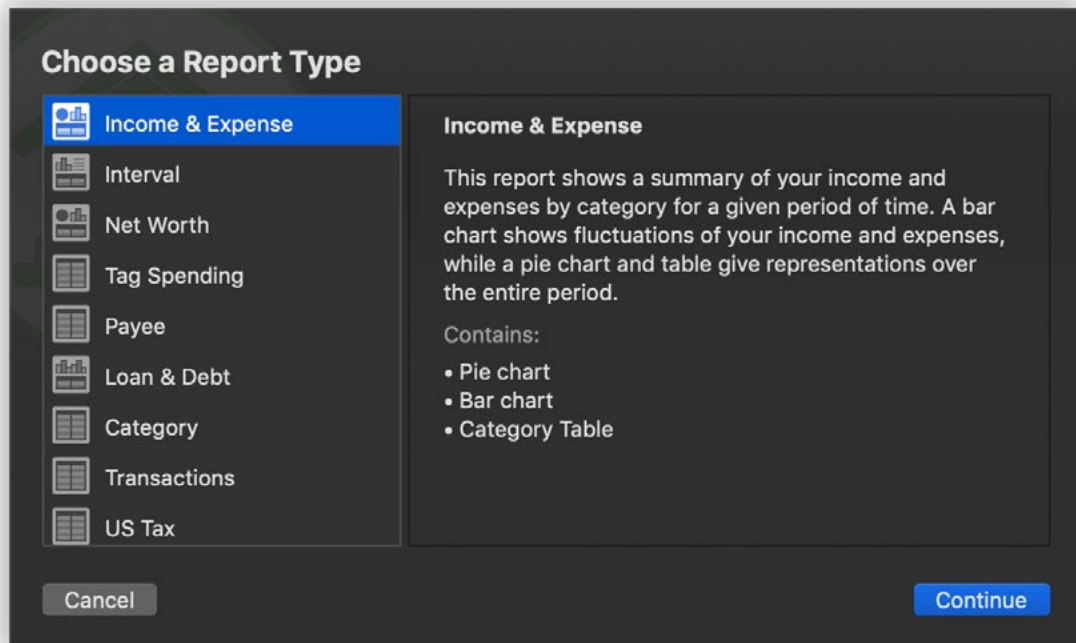
- **<u>Income & Expense:</u>** Analyze the cash flow in and out of your accounts based on your categories and view a profit & loss statement.
- **<u>Net Worth:</u>** Compare your assets and liabilities on a balance sheet and graph your wealth over time.

- **Tag Spending:** View income and expense totals for your tags, and see detailed transaction lists for individual tags.

- **Payee:** View income and expense totals for your payees, and see detailed transaction lists for individual payees. Check "Group by category" to group and subtotal payees by category.

- **Loan & Debt:** Analyze the money you owe for loans, credit cards, and other forms of debt (including investments that aren't performing well).

- **Category:** View a table showing the details of your transactions, grouped and subtotaled by category.

- **Transactions:** View a table showing the details of your transactions, grouped and subtotaled by account. Use rules to limit what transactions are included.

- **US Tax:** Analyze tax-related information including income and expense categories and capital gains from your investments.

- **Investment Summary:** Analyze your investments in depth, including market value, capital gains, portfolio diversity, and return on investment (ROI).

- **Forecast:** Project your account balances into the future using scheduled transactions.

Select a report type, then click "Next" to configure options for the new report. Depending on the type you choose, some or all of the following options will come up:

Give your report a name

This screen lets you name the report to help you identify it in the sidebar. If you have accounts with multiple currencies, you can also specify how figures on the report are displayed. The default option is to convert totals to the document's display currency. You can specify another currency to use by unchecking "Always use the document's display currency" and selecting a currency with the popup menu button.

To set the document's display currency, click "Settings" in the sidebar, then click "Currencies." Use the popup menu button at the top right to choose a currency to be used as the default for new accounts, budgets, and reports.

Select a date range

This screen lets you choose a date range for the report. Click the popup menu button and select from a variety of predefined ranges. Ranges that end with "to Date" indicate periods of time that are relative to the current date; other ranges represent fixed periods of time. Choose "Specific Start and End Dates" to define an exact range by entering two dates.

Show a comparison date range

Some reports allow you to compare two date ranges side by side. To use this option, check "Include comparison period." By default, the report will show the date range immediately preceding the one you chose on the last screen. For example, if you chose "This Year" as the report's date range, then chose to include a comparison period, the final report will show totals for the current and previous years side by side. After you finish setting up the report, you can refine the comparison date range using the report editor (see below for more details).

Choose accounts

This screen shows a list of all accounts that are currently visible. To have the report use all available accounts (including new ones that you add in the future), leave all accounts unchecked and simply continue to the next screen.

If you want to limit the scope of the report, check off the accounts you want to include. New accounts that you add in the future can be included in the report by using the report editor (see below for more details).

One reason you may exclude accounts from a report is so that you can treat transfers to certain accounts like categories (such as savings contributions or credit card payments). Transfers are only counted on reports when one, not both, of the associated accounts is included.

Choose categories

This screen shows a list of all your categories. To have the report use all available categories (including new ones that you add in the future), leave all categories unchecked and simply continue to the next screen.

If you want to limit the scope of the report, check off the categories you want to include. Checking a category that contains sub-categories will include both the parent category and its sub-categories in the report. New categories that you add in the future can be included in the report by using the report editor (see below for more details).

Include uncategorized transactions

This screen allows you to specify whether or not uncategorized transactions should be included in the report. Check the first box to include deposits without categories; check the second to include withdrawals without categories.

Including uncategorized transasctions can help you to identify gaps in your record-keeping or activity that your budget failed to take into account. It will also help to ensure that the report presents a holistic view of your finances, regardless of how well you categorize transactions. It is a good option to use when you are looking at the "big picture."

By contrast, if you are trying to analyze the details of a particular category or other subset of your finances, you may want to leave out unknown activity. Omitting uncategorized transactions will help you to focus on the details in this case.

Be sure to pay particular attention to these options when creating Tag Spending and Payee reports. Choosing to exclude uncategorized transactions could alter the output of these reports unexpectedly.

Choose tags

This screen shows a list of all your tags. To have the report use all available tags (including new ones that you add in the future), leave all tags unchecked and simply continue to the next screen.

If you want to limit the scope of the report, check off the tags you want to include. New tags that you add in the future can be included in the report by using the report editor (see below for more details).

Transaction options

This screen is only presented when you create a Transaction report. It allows you to define rules that limit which transactions are included in the report. Choose from the following options:

- **Any/All of the following are true:** If you choose "Any," all transactions that match at least one of the rules will be included. If you choose "All," only transactions that match all of the rules will be displayed.

- **Amount is:** Use this rule to include transactions that match a specific amount (=) or fall within a range of amounts. Use greater than (>), less than (<), greater than or equal to (≥), and less than or equal to (≤) to define a range.

- **Transaction type:** Use this rule to include only transactions of a specific type. Leave all types unchecked to include all transaction types.

- **Note contains:** Use this rule to display transactions that include a specified word or phrase in the "Note" field.

- **Memo contains:** Use this rule to display transactions that include a specified word or phrase in the "Memo" field on any split item.

Congratulations, report created!

This final screen lets you know that the report has been saved to the sidebar and that you can edit its options by double-clicking it. You can also select the report and click the "Edit" button at the top right of the report to open the **report editor**:

Edit additional report options

Once you finish creating a report, you can adjust any of the above options using the report editor. Some additional options can be configured as well, depending on the type of report you chose.

Dates: Date Range

Some reports have an option here to "Report across entire date range." Checking this box will cause the report to include all transactions, regardless of their dates. This is particularly useful for Investment Summary reports, which require a complete transaction history to calculate security values correctly.

In addition to the date ranges available during setup, the "Custom Interval (Advanced)" setting is available in the editor under "Custom Date Range." Use this option to specify a date range that is relative to a particular date. First, specify the report duration in days, weeks, months, quarters, or years. Next, choose whether the date range is relative to a fixed date, the current date, or the first date of the interval you chose. Finally, enter the fixed date or the offset from the relative date you chose.

In the example pictured here, a duration of 6 months is specified, relative to the current date, with an offset of 3 months. This report will show a date range from 3 months ago to 3 months in the future.

Dates: Bar Chart Options

For reports that include bar charts, this option allows you to specify the interval used on the charts' X-axis. Interval choices depend on the date range selected for the report. If you chose to report on the entire date range, Banktivity determines the bar chart interval automatically.

Dates: Comparison Data

Use this option to enable or disable comparison data on the report. By default, the date range previous to the range selected for the report is shown for comparison, but you can specify a different range by choosing "Custom Period" and entering an offset for a period further in the past.

In the example pictured here, the report is configured with a date range showing the current quarter. The comparison data is set to 4 periods prior, in order to compare the current quarter with the same quarter from last year.

Accounts

In addition to the account selections available during setup, an option is available in the editor to "Limit results using rules." Use this option to define which accounts are included in the report based on a series of rules:

- **Any/All of the following are true:** If you choose "Any," all accounts that match at least one rule will be included in the report. If you choose "All," only accounts that match all of the rules will be included.

- **Account type:** Use this rule to include or exclude all accounts of a particular type.

- **Currency:** Use this rule to include or exclude all accounts that use a specific currency.

- **Limit to liability accounts:** Check this box to include all liability, loan, credit card, and line of credit accounts. This setting takes precedence over the "Account type" rule above.

Tags & Categories: Categories

In addition to the category selections available during setup, two other options are available in the editor to choose which categories are included in the report:

- **Report on categories and accounts except:**

    Choose this option to exclude specific categories and transfers from the report, but include new categories automatically when they are added to the document. Checking a category that contains sub-categories will exclude both the parent category and its sub-categories. When no items are checked, all categories and account transfers are included.

- **Report using rule criteria:**

    Choose this option to limit the report to certain categories and account transfers based on a series of rules:

    - **Any/All of the following are true:** If you choose "Any," all categories that match at least one rule will be included in the report. If you choose "All," only categories that match all of the rules will be included.

- **Taxable categories:** Use this rule to include all categories that are designated as "Taxable."

- **Expense categories:** Use this rule to include all categories that use the "Expense" type (as opposed to "Income").

Payees

This option allows you to limit a Payee report to specific payees. Click the plus (+) button to add a new item to the list, then double-click it and type in the name of the payee to include. Select a payee in the list and click the minus (-) button to remove it. Only the payees shown in the list will appear on the report. If the list is empty, all payees will be included.

Securities

This option allows you to limit an Investment Summary report to specific securities. Use the filter box to help you find securities, then check off the ones you want to include in the report. If all items are unchecked, all securities will be included.

How do I use the Income and Expense report?

This report is used to analyze the cash flows in and out of your accounts based on the categories assigned to your transactions. It is the easiest way to track trends in specific categories and to see if you are earning more than you spend in given periods of time. This report includes a pie chart that shows breakdowns of your income and expenses by category, a bar chart that shows your spending over time (cash flow), and tables of income and spending totals by category.

Interpret the Income and Spending report

The report's type and name are shown at the top left. The date range (or ranges if you chose to include a comparison period) used for the report is at the top right. Click the arrow buttons to the left or right of the date to move backward or forward in time. If using a comparison period, you can use the second set of arrows to change that date range independently.

Category pie chart
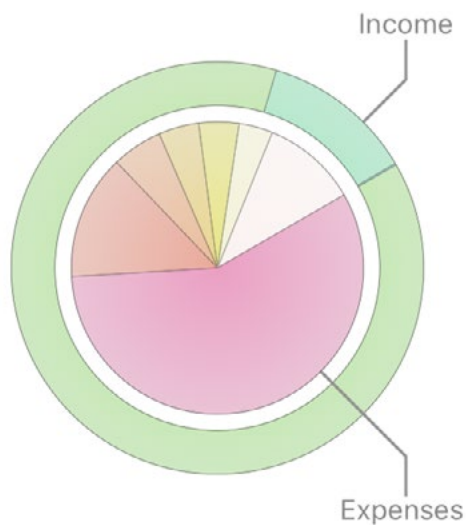
This pie chart depicts your expenses and income over the period of time covered by the report. Income is represented in the outer ring; expenses are displayed in the inner circle. Each pie slice represents the total value of a particular category or transfer associated with a particular account. The slices are drawn proportionally so that you can see which items comprise a larger portion of your cash flow.

Hover the mouse over any slice to see its amount and percentage relative to the other slices in the chart. Click on any pie slice to drill down and view a Category Detail report for that item (see below).

Timeline bar chart
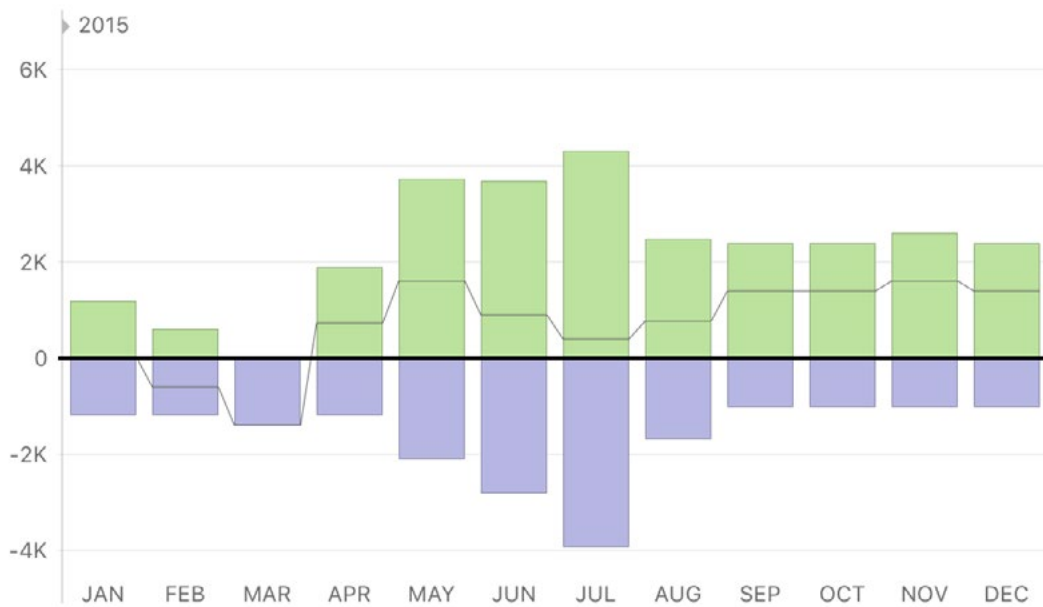
This is a bar chart depicting your cash flow over time. Each bar represents the total income and expenses recorded during a period within the report's full date range. Income for each interval is drawn above the horizontal axis; expenses are drawn below it. The gray line indicates the total combined income and expenses (net cash flow) for each period. If you are using a comparison period, two sets of bars will be shown at each interval. The light-colored bars on the left represent the comparison data.

Hover the mouse over a bar to view the time period it represents, income and expense amounts for that period, and the net cash flow value. Click on a bar to view an Income and Spending report restricted to that date range.

Income and spending summary tables

	Net	2017 $4,281.53
INCOME SUMMARY		⌄ 2017
Total		**$7,550.00**
🟢 Paychecks/Wages		$7,200.00
🟢 Uncategorized Income		$350.00
SPENDING SUMMARY		⌃ 2017
Total		**-$3,268.47**
🔴 Interest Paid		-$1,764.62
🔴 Household	#Lake House $360.00	-$480.00
🟠 Insurance		-$277.59
🟡 Groceries		-$275.00

These tables summarize your income and expense categories over the date range covered by the report. The column on the left lists the category names, grouped according to their type. The color displayed with each category corresponds to its color in the pie chart above. Click the disclosure triangle to the left of any parent category to reveal its sub-categories, or Option-click to reveal all sub-categories at once. Click on any category or sub-category to drill down and view a Category Detail report for that item (see below).

To the right of each category are the totals for any <u>tags</u> that were used in conjunction with that category. Click on a tag to drill down and view a Tag Detail report for that item (see <u>"How do I use the Tag Spending report?"</u> in this chapter).

The far right column shows the total for each category or group for the date range covered by the report. The total displayed at the top of the table is your net expenditure, also known as the "bottom line." If you are using a comparison period, two sets of totals are shown, one for each date range.

By default, the categories are sorted by amount in descending order. If you click any column header at the top of the table, you can sort by that column. Click the column header again to change the sort order.

Interpret the Category Detail report

This report provides detailed information about a specific category and any sub-categories it contains. The report's type and name (which is the name of the category by default) are shown at the top left. The date range (or ranges if you chose to include a comparison period) used for the report is at the top right. Click the arrow buttons to the left or right of the date to move backward or forward in time. If using a comparison period, you can use the second set of arrows to change that date range independently.

Timeline bar chart

This is a bar chart depicting income or expenses in the category, based on its type, over time. Each bar represents the total amount recorded in that category during a period within the report's full date range. If you are using a comparison period, two sets of bars will be shown at each interval. The light-colored bars on the left represent the comparison data.

Hover the mouse over a bar to view the time period it represents, income and expense amounts for that period, and the net cash flow value. Click on a bar to view a Category Detail report restricted to that date range.

Income or spending summary table

SPENDING SUMMARY	2016	2017
Interest Paid	**-$7,231.66**	**-$1,764.62**

This table summarizes income or spending in the category over the date range covered by the report. The column on the left displays the category name. If the category contains sub-categories, click the disclosure triangle to the left of the category name to reveal them. Click on any sub-category to view a Category Detail report for that item.

The right column shows the total for each category and sub-category for the date range covered by the report. If you are using a comparison period, two sets of totals are shown, one for each date range.

By default, the sub-categories are sorted by amount in descending order. If you click any column header at the top of the table, you can sort by that column. Click the column header again to change the sort order.

Top payees

TOP PAYEES	ct	2016	ct	⌄ 2017
Home Mortgage interest	12	-$7,231.66	3	-$1,764.62

This table shows payees used in conjunction with the category over the date range covered by the report. Each row shows the payee name, number of transactions to which the payee is assigned, and the total value of those transactions. The top five are shown automatically; click "Show More" to reveal the rest.

By default, payees are sorted by amount in descending order. If you click any column header at the top of the table, you can sort by that column. Click the column header again to change the sort order.

Click on a payee to drill down and view a Payee Detail report for that item. This report includes a list of transactions that include both the payee you clicked and the category from the previous report. You can edit a transaction by selecting it and pressing Enter on your keyboard. If you make changes and save them, the report will be updated automatically.

Transactions by account

TRANSACTIONS BY ACCOUNT					
	Date ⌄	Payee Type - # - Note	Category	Withdrawal	Deposit
HOME MORTGAGE					
	3/1/17 ○	**Home Mortgage interest** Withdrawal	⌄ split	$701.53	
	2/1/17 ○	**Home Mortgage interest** Withdrawal	⌄ split	$707.59	
	1/1/17 ○	**Home Mortgage interest** Withdrawal	⌄ split	$709.35	

This table lists transactions, grouped by account, that are assigned to the category within the date range covered by the report. You can edit a transaction by selecting it and pressing Enter on your keyboard. If you make changes and save them, the report will be updated automatically.

By default, the transaction table is sorted chronologically in descending order. If you click any column header at the top of the table, you can sort by that column. Click the column header again to change the sort order.

Learn more about reports

For more information about configuring report options, see "How do I add a new report?" in this chapter. For more information about printing, exporting, and otherwise managing reports, see "What are reports all about?"

How do I use the Net Worth report?

The Net Worth report type is used to determine the total value of all your accounts. Also known as wealth, net worth is calculated by taking the value of your assets (money you hold) and subtracting the value of your liabilities (money you owe). Cash you have in your accounts is included as well as any investments you hold.

Banktivity's Net Worth report includes a pie chart showing breakdowns of your assets and liabilities by account type, a bar graph describing your net worth over time, and a balance sheet that details your assets and liabilities on the end date of the report.

Interpret the Net Worth report

The report's type and name are shown at the top left. The date range (or ranges if you chose to include a comparison period) used for the report is at the top right. Click the arrow buttons to the left or right of the date to move backward or forward in time. If using a comparison period, you can use the second set of arrows to change that date range independently.

Assets and liabilities pie chart
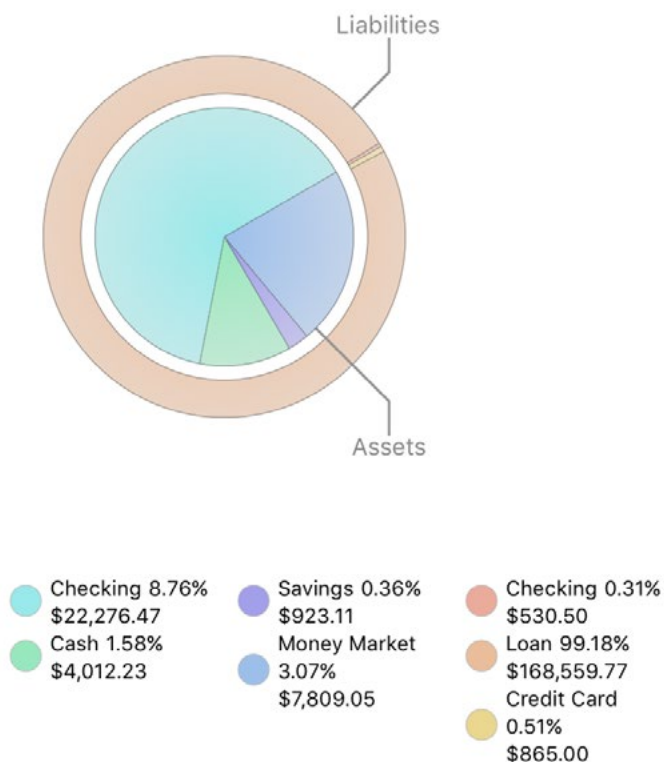
This chart depicts your assets and liabilities at a fixed point in time (the end date of the report). Assets (accounts with positive balances) are shown in the inner circle; liabilities (accounts with negative balances) are in the outer ring. Each pie slice represents the total value of the accounts of a particular type. The slices are drawn proportionally so that you can see which types of accounts are worth more.

Below the chart is a key that shows which colors correspond to which account types and the total value of each type. Hover the mouse over any slice to see its type, value, percentage relative

Checking 8.76%
$22,276.47
Cash 1.58%
$4,012.23

Savings 0.36%
$923.11
Money Market
3.07%
$7,809.05

Checking 0.31%
$530.50
Loan 99.18%
$168,559.77
Credit Card
0.51%
$865.00

to the other slices in the chart, and number of accounts represented by that type. Click on any pie slice to view a Net Worth report for the accounts it represents.

Timeline bar chart
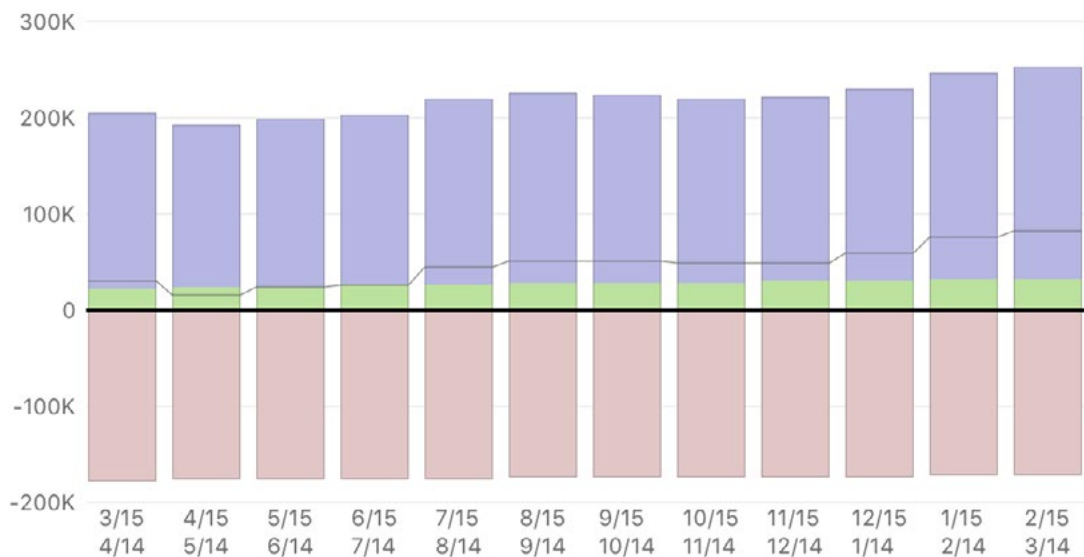
This is a bar chart depicting your net worth over the range of dates covered by the report. Each bar represents the total value of your accounts at a specific interval. Assets are drawn above the horizontal axis and consist of cash (money you have on hand, in purple) and securities (cost basis of shares you hold, in green). Liabilities are drawn below the axis and consist of cash (money you owe, in dark pink) and securities (cost basis of short sales, in light pink). The gray line indicates your net worth at each interval. If you are using a comparison period, two sets of bars will be shown at each interval. The light-colored bars on the left represent the comparison data.

Hover the mouse over a bar to view the time period it represents; the value of cash assets, security assets, cash liabilities, and security liabilities at the end of that period; and your net worth at the end of that period. Click on a bar to view a Net Worth report restricted to that date range.

Asset and liability tables

CASH ASSETS	⌄ 3/14/17
Total	**$27,211.81**
Checking	$17,317.96
Joint Account	$4,958.51
Joint Checking	$2,435.00
Cash	$1,577.23
Savings	$923.11
Scottrade	$0.00

CASH LIABILITIES	⌄ 3/14/17
Total	**-$164,090.27**
Euro	-$530.50
Home Mortgage	-$163,559.77

SECURITY ASSETS	⌄ 3/14/17
Total	**$219,309.47**
Scottrade	$219,309.47

Immediately below the net worth bar chart is a table summarizing your total assets, total liabilities, and net worth on the end date of the report. Below that are tables detailing your cash assets, cash liabilities, security assets, and security liabilities by account. Account names are shown in the left column, and their values are shown to the right, with totals for each table shown at the top. If you are using a comparison period, two sets of totals are shown, one for each date range.

Investment and 401k accounts have their cash and security values counted separately. Securities use their market value and are classified according to whether they are held as long (asset) or short (liability) positions.

By default, the accounts are sorted by amount in descending order. If you click any column header at the top of a table, you can sort by that column. Click the column header again to change the sort order. Click on an account to view and edit its transaction register.

Learn more about reports

For more information about configuring report options, see "How do I add a new report?" in this chapter. For more information about printing, exporting, and otherwise managing reports, see "What are reports all about?"

How do I use the Tag Spending report?

The Tag Spending report type is used to quickly summarize your [tags](#) within a specific period of time. It is a simple way to analyze your spending based on tags and the [transactions](#) and [categories](#) they are most often used with.

Interpret the Tag report

TAG REPORT
Tag Spending Report   2017 ‹ ›

Tag ^	count	2017
Total	**5**	**$440.00**
#Bahamas	1	$60.00
#Lake House	3	$360.00
#Oscar	1	$20.00

The report's type and name are shown at the top left. The date range (or ranges if you chose to include a comparison period) used for the report is at the top right. Click the arrow buttons to the left or right of the date to move backward or forward in time. If using a comparison period, you can use the second set of arrows to change that date range independently.

The left column shows all the tags you assigned to transactions (or to [split items](#) under transactions) within the date range covered by the report. To the right is the number of transactions and split items each tag is assigned to, followed by the total amount of income and expenses corresponding to those transactions and splits. Click on any tag to drill down and view a Tag Detail report for that item (see below).

> *Remember that tags are not exclusive. When you assign multiple tags to a single transaction, the value of that transaction is counted under each one of those tags on this report.*

By default, the tags are sorted alphabetically by name. If you click any column header at the top of the table, you can sort by that column. Click the column header again to change the sort order.

Interpret the Tag Detail report

TAG DETAIL REPORT

Tag Details - #Lake House   2017 ‹ ›

			Net	**-$360.00**
Date	# - Payee - Note		Account	Amount
EXPENSES TOTAL				**-$360.00**
Household				**-$360.00**
1/15/17	Merry Maid		Checking	-$120.00
2/15/17	Merry Maid		Checking	-$120.00
3/15/17	Merry Maid		Checking	-$120.00

This report's type and name are shown at the top left along with a list of the tags that are included in the report. The date range used for the report is at the top right. Click the arrow buttons to the left or right of the date to move backward or forward in time. Comparison periods are not available for this report.

The report shows all the transactions to which the tags are assigned, grouped according to the categories assigned to them and subtotaled by category type (income and expense). Each row shows the date, number, payee, note, account, and amount of the transaction that was tagged. If the row represents a split item that was tagged instead of a transaction, the split memo is shown instead of the note and the amount corresponds to the split item. Totals are shown for each category and category type. At the top of the list is the grand total, representing your net expenditure for the tags included in the report.

Click on any row to view and edit the corresponding transaction in its account register. Any changes you make to the transaction will be visible on the report immediately after saving.

Learn more about reports

For more information about configuring report options, see "How do I add a new report?" in this chapter. For more information about printing, exporting, and otherwise managing reports, see "What are reports all about?"

How do I use the Payee report?

The Payee report type is used to analyze where you direct your money, based on the payees assigned to your transactions. Banktivity's Payee report consists of a table showing your payee names and the total value of the transactions associated with each one.

> *When you first create a payee report, Banktivity gives you the option to "Group by category." If you choose this option, a "Payee by Category" report will be created – see below for more information on interpreting this report.*

Interpret the Payee report

PAYEE REPORT

Payee

2017 ‹ ›
vs 2016 ‹ ›

Payee ^	count	2016	count	2017
Total	**73**	**$16,862.38**	**24**	**$3,931.53**
Bahamas Air	0	$0.00	2	-$75.00
Bob's Construction	12	$28,800.00	3	$7,200.00
Home Mortgage interest	36	-$8,647.06	9	-$2,118.47
Light & Power	12	-$1,320.00	2	-$220.00
Merry Maid	12	-$1,440.00	4	-$480.00
Pure Foods Market	0	$0.00	2	-$50.00
Quick Stop	0	$0.00	1	-$80.00
Trader Joe's	0	$0.00	1	-$245.00
no payee	1	-$530.56	0	$0.00

The report's type and name are shown at the top left. The date range (or ranges if you chose to include a comparison period) used for the report is at the top right. Click the arrow buttons to the left or right of the date to move backward or forward in time. If using a comparison period, you can use the second set of arrows to change that date range independently.

Below is a table showing the total value of the transactions associated with each payee within the date range covered by the report. On the left is the name of each of your

payees; on the right is a count of the transactions assigned to each payee followed by the total value of those transactions. If there are any transactions in your accounts that do not have payees assigned to them, they are counted under "no payee." Click on any payee to drill down and view a Payee Detail report for that item (see below).

By default, the payees are sorted alphabetically by name. If you click any column header at the top of the table, you can sort by that column. Click the column header again to change the sort order.

Interpret the Payee by Category report

PAYEE BY CATEGORY REPORT

Payees by Category

2017 < >
vs 2016 < >

	count	2016	count	2017
Total	36	$27,174.96	11	$4,378.74

Category/Payee ⌃	count	2016	count	2017
Groceries	**0**		**1**	**-$30.00**
Pure Foods Market	0	$0.00	1	-$30.00
Paychecks/Wages	**12**	**$28,800.00**	**2**	**$4,800.00**
Bob's Construction	12	$28,800.00	2	$4,800.00
Pet Supplies	**0**		**1**	**-$20.00**
Pure Foods Market	0	$0.00	1	-$20.00
Taxes	**12**	**-$305.04**	**4**	**-$91.26**
Bahamas Air	0	$0.00	1	-$15.00
Home Mortgage interest	12	-$305.04	3	-$76.26
Travel	**0**		**1**	**-$60.00**
Bahamas Air	0	$0.00	1	-$60.00
Utilities	**12**	**-$1,320.00**	**2**	**-$220.00**
Light & Power	12	-$1,320.00	2	-$220.00

This report is similar to the Payee report, but it subtotals payees according to the categories assigned to their transactions. The report's type and name are shown at the top left. The date range (or ranges if you chose to include a comparison period) used for the report is at the top right. Click the arrow buttons to the left or right of the date to move

backward or forward in time. If using a comparison period, you can use the second set of arrows to change that date range independently.

Below is a table showing categories in bold text with a count of the transactions assigned to that category and their total value. Under each category, in plain text, is a list of payees used in conjunction with that category, Each payee is shown with a count of the transactions assigned to that payee and category and their total value.

Payees with transactions that are not assigned to any categories are counted under "Uncategorized Expenses" or "Uncategorized Income" depending on their value. If there are any transactions in your accounts that do not have payees assigned to them, they are counted under "no payee." Click on any category to drill down and view a Category Detail report for that item (see "How do I use the Income and Expense report?" in this chapter), or click on a payee to view a Payee Detail report (see below).

By default, categories and payees are sorted alphabetically by name. If you click any column header at the top of the table, you can sort by that column. Click the column header again to change the sort order.

Interpret the Payee Detail report

PAYEE DETAIL REPORT

Bob's Construction

2017 ‹ ›
vs 2016 ‹ ›

PAYEE DETAILS ⌃	count	2016	count	2017
Bob's Construction	12	$28,800.00	3	$7,200.00

TRANSACTIONS BY ACCOUNT

	Date ⌄	Payee Type - # - Note	Category	Withdrawal	Deposit
JOINT CHECKING					
	3/9/17 ✓	Bob's Construction Deposit	Paychecks/Wages		$2,400.00
CHECKING					
	2/5/17 ᴊᴊ	Bob's Construction Deposit	Paychecks/Wages		$2,400.00

This report details the transactions associated with a particular payee. At the top is a summary table displaying the name of the payee, a count of the transactions assigned to it, and the total value of those transactions. Below is a table listing the details of the transactions.

By default, transactions are displayed on this report in reverse chronological order and appear just like they would in an account register. If you click any column header at the top of the table, you can sort by that column. Click the column header again to change the sort order.

Select a transaction and press Enter on your keyboard to edit it. Any changes you make to the transaction will be visible on the report immediately after saving.

Learn more about reports

For more information about configuring report options, see "How do I add a new report?" in this chapter. For more information about printing, exporting, and otherwise managing reports, see "What are reports all about?"

How do I use the Loan and Debt report?

The Loan & Debt report type is used to analyze the money you owe for loans, credit cards, lines of credit, and other liabilities. Banktivity's Loan & Debt report charts your debt over time, itemizes accounts that represent money you owe, and provides tools to help you compare alternative payment schedules.

> *This report is used for analyzing cash liabilities only; it does not include security liabilities. To analyze your investments, use the Investment Summary report instead.*

The report's type and name are shown at the top left. The date range used for the report is at the top right. Click the arrow buttons to the left or right of the date to move backward or forward in time. Comparison periods are not available for this report.

Summary table

		Mortgages/Loans	Credit Cards	Other Liabilities
Total	$169,424.77	$168,559.77	$865.00	$0.00

At the top of the report are figures that summarize your debt. On the left is your total debt, which is the sum of all loan, credit card, line of credit, and liability account balances. To the right are subtotals for different account types: "Mortgages/Loans" represents your loan accounts, "Credit Cards" includes credit card and line of credit accounts, and "Other Liabilities" covers liability accounts.

Timeline bar chart

	Mortgages/Loans	Credit Cards	Other Liabilities
Total **$169,424.77**	$168,559.77	$865.00	$0.00
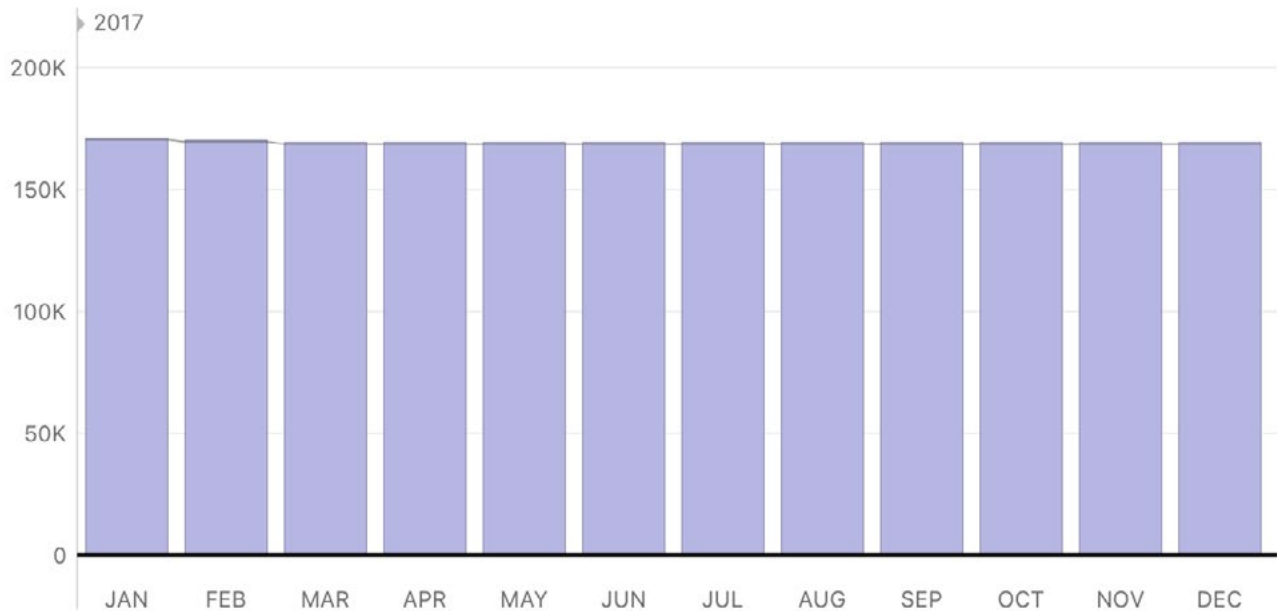
Below the summary table is a bar chart depicting your debt over time. Each bar represents the sum of your loan, credit card, line of credit, and liability account balances at the end of a period within the report's full date range. Hover the mouse over a bar to view the time period it represents and the amount for that period. Click on a bar to view a Loan & Debt report restricted to that date range.

Account detail tables

Home Mortgage 4.3%

PAYMENT INFO

Balance	$163,559.77
Req. Payment	$1,038.57
Additional	$117.95
Payoff time	19 years 5 months
Total interest	$77,681.18

Below the bar chart, debt-related accounts are listed in alphabetical order. Next to the name of each account is its interest rate. Click on an account name to drill down and view its transaction register.

To specify the interest rate for loan, select the account in the [sidebar](#), choose `Account > Edit Loan Information`, and use the assistant to update the loan settings. For credit card, line of credit, and liability accounts, double-click the account in the sidebar and enter a percentage next to "Interest Rate."

Each account includes a table with details about the money you owe on the end date of the report:

- **Balance:** The amount you owe, equal to the current balance of the account (all account types).

- **Payment:** The payment amount as configured in the loan settings (loans only).

- **Payoff Time:** The amount of time required to pay off the loan in full, based on the current loan settings (loans only).

- **Total interest:** The sum of all interest payments from now until the loan is fully paid, based on the account's interest rate (loans only).

- **Payment due:** The due date of the next payment (credit cards and lines of credit). This information is only shown if Banktivity is able to download it using [Direct Access](#).

- **Minimum due:** The payment amount required for the next payment (credit cards and lines of credit). This information is only shown if Banktivity is able to download it using Direct Access.

Payment calculators

What if...

Additional payment	$50.00 Make It So
New payment total	$1,206.52
Payoff time	18 years 1 month
Total interest	$71,707.39
	You save **$5,973.79**

To the right of each account table is a box labeled "What if...." This is a calculator which lets you estimate how changes in payment amounts would affect the time it takes to pay off the balance of that account. Type in the additional amount you would like to include with each payment (or, in the case of credit cards and lines of credit, just enter the amount you intend to pay each month), then press the Enter key. Banktivity will calculate the following figures to help you optimize your payment plan:

- **New payment total:** The sum of your current payment amount and the additional payment you entered in the calculator.

- **Payoff time/estimated payoff:** The amount of time required to pay off the loan in full, based on the current loan settings and the additional payments.

- **Total/estimated interest:** The sum of all interest payments from now until the loan is fully paid, based on the account's interest rate and the estimated payoff time. Banktivity also shows how much money you can expect to save on interest by increasing your payment amount.

If you find a payment plan you like, and want to adjust your loan settings to include the additional payment, simply click "Make It So." Banktivity will automatically make the necessary changes to your loan and upcoming scheduled payments.

Learn more about reports

For more information about configuring report options, see "How do I add a new report?" in this chapter. For more information about printing, exporting, and otherwise managing reports, see "What are reports all about?"

How do I use the Category report?

The Category report type is used to quickly view details of all <u>transactions</u> assigned to one or more <u>categories</u> within a specific period of time. It is a simple way to view totals for your categories while seeing the details of the transactions that make up those totals.

TRANSACTION BY CATEGORY REPORT

Category Report - all categories

2017 ‹ ›

			Net	**$2,350.00**
Date ^	# – Payee – Note		Account	Amount
INCOME TOTAL				**$7,200.00**
Paychecks/Wages				**$7,200.00**
1/5/17	Bob's Construction		Checking	$2,400.00
2/5/17	Bob's Construction		Checking	$2,400.00
3/9/17	Bob's Construction		Joint Checking	$2,400.00
EXPENSES TOTAL				**-$4,850.00**
Gasoline/Fuel				**-$80.00**
3/11/17	Quick Stop		Checking	-$80.00
Groceries				**-$275.00**
3/8/17	Pure Foods Market		Checking	-$30.00
3/10/17	Trader Joe's		Joint Checking	-$245.00

The report's type and name are shown at the top left, along with the number of categories included in the report. The date range used for the report is at the top right. Click the arrow buttons to the left or right of the date to move backward or forward in time. Comparison periods are not available for this report.

A table is displayed below showing transactions grouped and subtotaled by category type (income and expense) and name (in alphabetical order). Sub-categories are itemized under the names of their parent categories; the parents are only displayed if they have transactions assigned directly to them. At the top of the table is the total amount of all transactions included in the report.

Transactions for each category and sub-category are displayed in chronological order (by default) and show their dates, transaction numbers, payees, notes, account names,

and amounts. If the category is assigned to part of a split transaction, details from the transaction are displayed but the amount corresponds to the split item. Click on any transaction to drill down and view the account register where it is recorded.

Click any column header at the top of the table to sort the transactions by that column (within each category). Click the column header again to change the sort order.

Learn more about reports

For more information about configuring report options, see "How do I add a new report?" in this chapter. For more information about printing, exporting, and otherwise managing reports, see "What are reports all about?"

How do I use the Transaction report?

The Transactions report type displays transactions that match a set of specific rules based on amount, transaction type, note and split memo. These rules can be configured by editing the report settings.

TRANSACTION REPORT

Transactions Report

2017 ‹ ›

Withdrawals	-$6,968.47
Deposits	$7,200.00
Total	$231.53

TRANSACTIONS BY ACCOUNT

	Date ∨	Payee Type - # - Note	Category	Withdrawal	Deposit
	CHECKING				
🌻 ✦	3/15/17 ○	**Merry Maid** Withdrawal - #Lake House	**Household**	**$120.00**	
⛽	3/11/17 ○	**Quick Stop** Withdrawal	**Gasoline/Fuel**	**$80.00**	
🛒🏦	3/8/17 ○	**Pure Foods Market** Withdrawal - #Oscar	∨ split	**$50.00**	

The report's type and name are shown at the top left. Unless the report is configured to use all dates, the date range used for the report is at the top right. Click the arrow buttons to the left or right of the date to move backward or forward in time. Comparison periods are not available for this report.

Below is a list of all transactions that satisfy the report rules and fall within the report's date range. Transactions appear just like they do in an account register, except that they are grouped by account. Select a transaction and press Enter on your keyboard to edit it. Any changes you make to the transaction will be visible on the report immediately after saving.

By default, accounts are sorted alphabetically and transactions are sorted chronologically in descending order. If you click any column header at the top of the table, you can

sort the transactions in each section by that column. Click the column header again to change the sort order.

Figures in the "Balance" column are taken from their corresponding account registers and are presented out of context here. They do not indicate a running total of the transactions on the report.

Learn more about reports

For more information about configuring report options, see <u>"How do I add a new report?"</u> in this chapter. For more information about printing, exporting, and otherwise managing reports, see <u>"What are reports all about?"</u>

How do I use the US Tax report?

The US Tax report type is used to analyze tax-related income and expenses based on the categories assigned to your transactions as well as taxable income from your investments. It provides a handy reference for filing income tax returns in the US.

The report's type and name are shown at the top left. The date range used for the report is at the top right. Click the arrow buttons to the left or right of the date to move backward or forward in time. Comparison periods are not available for this report.

The contents of this report may vary depending on your account records. If you didn't sell any investments within the report's date range, for example, then the capital gains tables will not be displayed.

Account activity tables

ACTIVITY IN TAXABLE ACCOUNTS	⌄ 2016
Paychecks/Wages	$28,800.00
Taxes	-$305.04
Groceries	-$530.45
Insurance	-$1,110.36
Utilities	-$1,320.00
Household	-$1,440.00
Interest Paid	-$7,231.66

Two tables are displayed below, one showing categories in taxable accounts and a second showing categories in non-taxable accounts. Each table shows the category names on the left, any tags used in conjunction with the categories in the middle, and the total value of all transactions assigned to the categories on the right.

Click the disclosure triangle next to any parent category to view its sub-categories, or Option-click to reveal all sub-categories at once. Click on any category to drill down and view a Category Detail report for that item (see "How do I use the Income and Expense report?" in this chapter). Click on a tag to view a Tag Detail report for that item (see "How do I use the Tag Spending report?" in this chapter).

By default, categories are sorted by their value in descending order. If you click any column header at the top of the table, you can sort the transactions in each section by that column. Click the column header again to change the sort order.

Capital gains tables

SHORT GAINS IN TAXABLE ACCOUNTS						
AAPL Apple, Inc.					**Total**	**$2,000.00**
SHARES	ACQUIRED	SOLD		PROCEEDS	COST BASIS	GAIN
100	6/1/16	6/1/16		$52,000.00	$50,000.00	$2,000.00

Next are two tables detailing your realized capital gains in taxable investment accounts, one each for long and short term gains. Shares held for over a year before they are sold are counted under long term gains.

Gains in each table are subtotaled by security and itemized by lot. Each line shows the number of shares sold, the date on which those shares were acquired, the date they were sold, the value of proceeds from the sale, the original cost of the shares, and the resulting gain. Click any item to drill down and view the corresponding sale in its account register.

Dividends and interest table

DIVIDENDS AND INTEREST IN TAXABLE ACCOUNTS	
Total	**$250.00**
Scottrade	$250.00

This table summarizes other income from your securities in taxable investment accounts. This includes income from dividends, interest income, investment income, capital gains distributions, and returns of capital. On the left are security symbols and names; on the right are total income amounts for those securities. A grand total is shown at the top of the table. Click any item to view an Investment Summary report for that account.

Learn more about reports

For more information about configuring report options, see "How do I add a new report?" in this chapter. For more information about printing, exporting, and otherwise managing reports, see "What are reports all about?"

How do I use the Investment Summary report?

The Investment Summary report type is used to analyze the performance of your invest-ments. It includes charts and tables to help you review your investment account values, the diversity of your portfolio (by security type and risk), your capital gains (realized and unrealized), and the return on your investment (ROI).

Interpret the Investment Summary report

The report's name and type are shown at the top left of the report, along with the num-ber of investment accounts included in the report (or the name of the account if there is only one). Unless the report is configured to use all dates, the date range used for the report is at the top right. Click the arrow buttons to the left or right of the date to move backward or forward in time. Comparison periods are not available for this report.

Account summary table

	Open	In	Out	Change	Close
Securities	$190,550.21	$350.00	$0.00	$30,068.47	$220,968.68
Cash	$0.00	$0.00	$0.00	$0.00	$0.00
Total	**$190,550.21**	**$350.00**	**$0.00**	**$30,068.47**	**$220,968.68**

At the top of the report is a table summarizing the changes to your investment account balances over the date range covered by the report. Values are broken out into securi-ties and cash with totals at the bottom.

- **Open (Securities):** The market value of securities held in your investment accounts on the start date of the report.

- **Open (Cash):** The amount of unallocated cash in your investment accounts on the start date of the report.

- **In (Securities):** The amount paid for securities purchased within the report period.

- **In (Cash):** The amount of cash deposited into your investment accounts within the report period.

- **Out (Securities):** The amount earned from securities sold within the report period.

- **Out (Cash):** The amount of cash withdrawn from your investment accounts within the report period.

- **Change (Securities):** The change in the value of your securities during the report period, equal to the closing value and securities out minus the opening value and securities in.

- **Change (Cash):** The difference between cash in and cash out during the report period.

- **Close (Securities):** The market value of securities held in your investment accounts on the end date of the report.

- **Close (Cash):** The total amount of unallocated cash in your investment accounts on the end date of the report.

- **ROI/IRR:** Return on investment (ROI) combines information about your realized gains, unrealized gains, and other security income into a single metric that can be used to compare the overall performance of your investments at a point in time. Internal rate of return (IRR) is an annualized rate equal to the interest rate on a bank account that would give you the same total return on your investment. Whereas ROI is useful for seeing a snapshot of your returns during a fixed period of time, IRR is useful for extrapolating your returns to other timeframes.

If the internal rate of return exceeds 1000%, Banktivity does not report it. Although it may indicate extremely rapid growth or loss within a very short time frame, such a high rate is much more likely to be the result of an error in the transaction records.

Account timeline bar chart
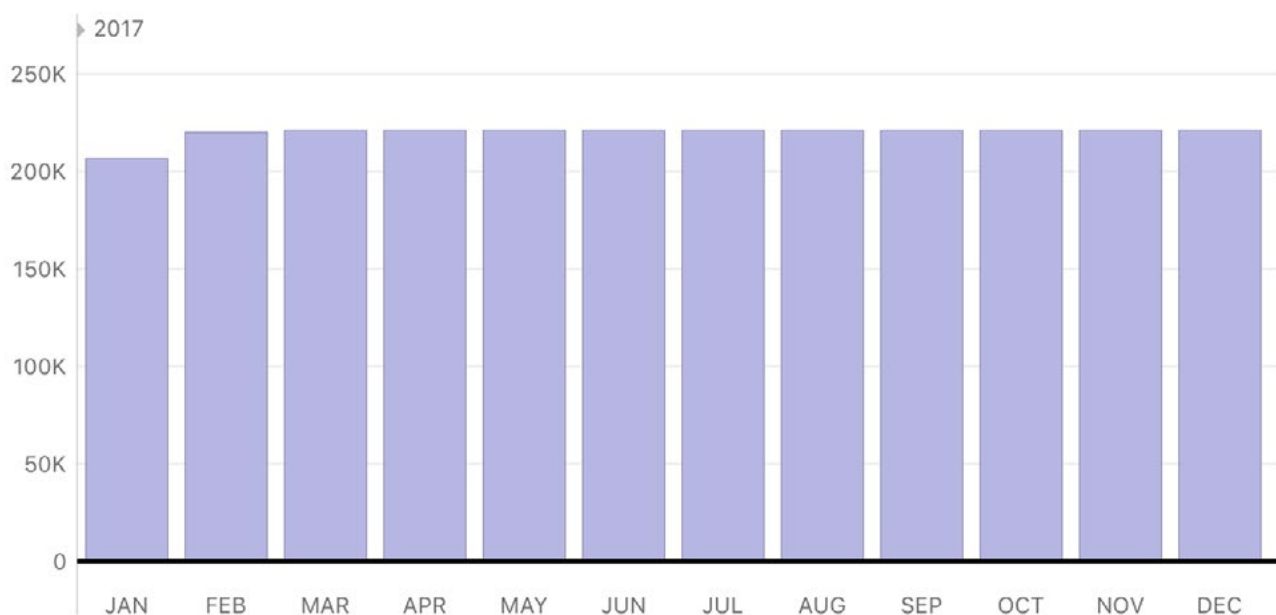
Below the table is a bar chart depicting the value of your investment accounts over time. Each bar represents the total value of your accounts at the end of a period within the report's full date range. Assets are drawn above the horizontal axis and consist of cash (unallocated money in your investment accounts, in purple) and securities (market value of shares you hold, in green). Liabilities are drawn below the axis and consist of cash (money overdrawn from investment accounts, in dark pink) and securities (market value of short sales, in light pink). The gray line indicates the total value of your investment accounts at each interval.

Hover the mouse over a bar to view the value of security assets, cash assets, security liabilities, and cash liabilities at the end of the corresponding period. Click on a bar to view an Investment Summary report restricted to that date range.

Value by type and risk bar charts

VALUE BY TYPE

STOCK	88.9%
MUTUAL FUND	11.1%
STOCK OPTION	0%
BOND	0%

0   50K   100K   150K   200K

VALUE BY RISK

GROWTH	42.3%
INCOME	35.6%
SPECULATION	19.2%
INFLATION HEDGE	2.9%

0   20K   40K   60K   80K   100K

These are bar charts depicting the security shares you currently hold (as of the end date of the report). The chart on the left shows a breakdown of the shares by security type; the chart on the right shows a breakdown by risk level. Each bar represents the total market value of the shares of a particular type or risk, and the bars are drawn proportionally so that you can see which shares are worth more. Unallocated cash in your investment accounts is also included for comparison.

Hover the mouse over a bar to view the type or risk classification, market value of the shares, and percentage relative to the other classifications. Click on any bar in the chart to view an Investment Summary report restricted to the corresponding securities.

Capital gains table

REALIZED GAINS		INCOME		UNREALIZED GAINS	
Short	$2,000.00	Dividends	$250.00	Short	-$143.29
Long	$0.00	Income	$0.00	Long	$8,205.70
Total	$2,000.00	Total	$250.00	Total	$8,062.41

This is a table detailing real and potential income from your investments.

- **Realized gains:** Profit or loss from investments you sold within the report's date range. Broken down into short and long term based on whether the shares were held for less than or more than a year, respectively.

- **Income:** Earnings from dividends, interest income, investment income, capital gains distributions, and returns of capital. Broken down into dividends and all other income types.

- **Unrealized gains:** Potential profit or loss from investments you currently hold (based on their market value on the report's end date). Broken down into short and long term based on whether the shares were held for less than or more than a year, respectively.

Click on "Realized Gains" or "Income" to drill down and view a Capital Gains report for those items (see below). Click on "Unrealized Gains" to view the Portfolio (see "How do I use the Portfolio?" in this chapter).

Securities table

Grouped by Type

NAME ^	OPEN	IN	OUT	CHANGE	CLOSE
▼ **Bond**					
Bond Example Bond	1 SHS. $1.01			$0.00	1 SHS. $1.01
▼ **Mutual Fund**					
VMMXX Vanguard Prime...	200 SHS. $200.00			$0.00	200 SHS. $200.00
VBTLX Vanguard Total B...	1700 SHS. $18,105.00			-$170.00	1700 SHS. $17,935.00
VTIAX Vanguard Total I...	240 SHS. $5,911.20			$391.20	240 SHS. $6,302.40

This is a table detailing changes in the value of your investments over the date range covered by the report. By default, securities are grouped by account, but you can group them by risk or type by clicking "Grouped by Account" and changing the selection. Each security shows the following details:

- **Name:** The symbol and name of the security.

- **Open:** The number of shares held in the account and their market value on the report's start date.

- **In:** The number and value of shares purchased or otherwise acquired during the report period.

- **Out:** The number and value of shares sold or otherwise moved out of the account during the report period.

- **Change:** The change in the value of the security during the report period, equal to the closing value and shares out minus the opening value and shares in.

- **Close:** The number of shares held in the account and their market value on the report's end date.

Click on any security to drill down and view a Security Detail report for that item (see "How do I use the Portfolio?" in this chapter).

Interpret the Capital Gains report

This report details real income earned in your investment accounts. Broken down first by account and then by security, it provides several details for analyzing the performance of your investments.

The report's name and type are shown at the top left of the report. Unless the report is configured to use all dates, the date range used for the report is at the top right. Click the arrow buttons to the left or right of the date to move backward or forward in time. Comparison periods are not available for this report.

Account summary table

E*Trade

REALIZED GAINS		INCOME		OTHER	
Short	$2,000.00	Dividends	$0.00	Cap. Distrib.	$0.00
Long	$0.00	Interest	$0.00	Other	$0.00

This is a table summarizing real income from all investments in an account:

- **Realized gains:** Profit or loss from investments you sold within the report's date range. Broken down into short and long term based on whether the shares were held for less than or more than a year, respectively.

- **Income:** Earnings from dividends, interest income, and investment income.

- **Other:** Earnings from capital gains distributions and returns of capital.

Security capital gains table

AAPL Apple, Inc.

CAPITAL GAINS		
Short	$2,000.00	
Long	$0.00	

SELL	BUY	INVESTED	PROCEEDS	GAIN	TYPE
6/1/16	6/1/16	$50,000.00 100 @ $500.00	$52,000.00 100 @ $520.00	$2,000.00	SHORT

At the top of this table are the values of realized capital gains, both short and long term, for a specific security. Below that is a detailed list of sales by lot that contribute to the total gains. Each item shows the date on which shares were sold, the date on which they were originally acquired, the cost basis for the shares, the proceeds from the sale, the net gain or loss, and whether it is counted as short or long term.

Click any sale in this list to drill down and view the corresponding transaction in its account register. Any changes you make to the transaction will be reflected on the report immediately after saving.

Security income table

AAPL Apple, Inc.

INCOME		OTHER	
Dividends	$250.00	Cap. Distrib.	$0.00
Interest	$0.00	Other	$0.00

DATE	DESCRIPTION	AMOUNT
12/31/16	Dividend	$250.00

At the top of this table are the income totals from dividends, interest income and investment income, capital distributions, and returns of capital for a specific security. Below that is a detailed list of transactions that contribute to the total income. Each transaction shows its date, type, and amount. Click any transaction in this list to drill down and view it in its account register. Any changes you make to the transaction will be reflected on the report immediately after saving.

Learn more about reports

For more information about configuring report options, see "How do I add a new report?" in this chapter. For more information about printing, exporting, and otherwise managing reports, see "What are reports all about?"

How do I use the Forecast report?

The Forecast report type is used to project your <u>account</u> balances into the future based on your <u>scheduled transactions</u>. Banktivity's Forecast report includes a line graph that shows the balance of your accounts over time, a summary table that shows balances of each individual account, and a detail table that shows transactions (recorded and fore-casted) during the report period.

The report's name and type are shown at the top left of the report. The date range used for the report is at the top right. Click the arrow buttons to the left or right of the date to move backward or forward in time. Comparison periods are not available for this report.

Balance timeline line chart

This is a line chart depicting the sum of your account balances over time; all accounts included in the report are added together and plotted on the chart as a single line. Time is plotted on the horizontal axis; balance amount is plotted on the vertical axis. Dates with deposits are colored **green**, and dates with withdrawals are colored **red**.

Click anywhere in the chart to select the date corresponding to that point and show a pop-up box with more information about it. Press the left and right arrow keys on your keyboard to decrement and increment the selected date.

The selected date is shown at the top of the pop-up box. If there is any activity on that date, next you will see the number and value of deposits and withdrawals. After that is the balance of your accounts. If there is no activity on that date, a note will indicate the date when the balance last changed.

Summary table

ACCOUNT	START BALANCE	LOW BALANCE	HIGH BALANCE	END BALANCE
Total	**$26,711.81**	**$25,281.81**	**$29,621.81**	**$29,621.81**
Euro	-$500.00	-$500.00	-$500.00	-$500.00
Savings	$923.11	$923.11	$923.11	$923.11
Checking	$17,317.96	$15,887.96	$20,227.96	$20,227.96
Joint Account	$4,958.51	$4,958.51	$4,958.51	$4,958.51
Cash	$1,577.23	$1,577.23	$1,577.23	$1,577.23
Joint Checking	$2,435.00	$2,435.00	$2,435.00	$2,435.00

This is a table summarizing your individual account balances across the report period. The "Account" column lists the accounts in alphabetical order. "Start Balance" indicates the balance of each account on the starting date of the report. "Low Balance" indicates the lowest amount reached by each account during the report's time frame; "High Balance" indicates the highest amount within the same range. "End Balance" indicates the balance on the report's ending date. Totals are shown at the top of the table. Click on any account to view its transaction register.

Transaction table

DATE	PAYEE/DESCRIPTION	AMOUNT		BALANCE
Checking				
3/15/17	Merry Maid	-$120.00		$17,197.96
3/28/17	Light & Power	-$110.00	scheduled	$17,087.96
4/1/17	Home Mortgage	-$1,200.00	scheduled	$15,887.96
4/5/17	Bob's Construction	$2,400.00	scheduled	$18,287.96
4/15/17	Merry Maid	-$120.00	scheduled	$18,167.96
4/28/17	Light & Power	-$110.00	scheduled	$18,057.96
5/1/17	Home Mortgage	-$1,200.00	scheduled	$16,857.96
5/5/17	Bob's Construction	$2,400.00	scheduled	$19,257.96
5/15/17	Merry Maid	-$120.00	scheduled	$19,137.96
5/28/17	Light & Power	-$110.00	scheduled	$19,027.96
6/1/17	Home Mortgage	-$1,200.00	scheduled	$17,827.96
6/5/17	Bob's Construction	$2,400.00	scheduled	$20,227.96

This is a table detailing the transactions posted (or scheduled to post) in each account during the report period. Transactions are displayed on this report in chronological order and show their dates, payees, and amounts. A running balance for the account is also shown. Click on a transaction to show the account register where it was recorded (unless it hasn't been posted yet). Any changes you make to the transaction will be reflected on the report immediately after saving.

> *Transactions that appear in this list with the word "scheduled" after their amounts represent future instances of your scheduled transactions. These transactions cannot be edited like the transactions in your accounts, because they have not yet been posted to your accounts. To adjust these transactions, you will need to edit the memorized payees on which they are based.*

Learn more about reports

For more information about configuring report options, see "How do I add a new report?" in this chapter. For more information about printing, exporting, and otherwise managing reports, see "What are reports all about?"

Chapter 9: Calendar

What is Calendar all about?

Banktivity has a calendar view where you can view important account and transaction information like posted and scheduled transactions, a composite daily balance, investment transactions and investment performance.

Customization and configuration

By default Banktivity will show you information from all of your accounts in the calendar. To restrict which accounts should be reflected in the calendar choose "CONFIGURE" in the upper-right. In the popover that appears you can control which accounts you want excluded from the calendar.

Depending on which accounts you include or exclude from the Calendar you will see different transactions. Let's take some examples:

Example 1: Simple Purchase from a Credit Card Account. If you purchase say, $100 in groceries with a credit card and you've chosen to have that account included in the Calendar, then you will see a transaction in the Calendar for -$100. The negative indicates it was an expense.

Example 2: Simple Transfer. Let's say you have a transfer from Checking to Savings for $100. Things can start to get more interesting here. If both the Checking and Savings are included in the Calendar, then you'll see -$100*. The asterisk means that we identified a transfer and we default to showing it like an expense, but you really had no net balance change. If you exclude Savings then the transaction will appear as -$100 without the asterisk. If you exclude Checking and include Savings, then the transaction will appear as $100 because money is flowing into Savings.

Example 3: Split Transfers. Now let's say you have a split transfer so that $100 is coming out of Checking and $30 is going to Savings and $70 is going to a Money Market account and you've chosen to include all of these accounts. Banktivity will take the largest expense looking transaction, in this case -$100 and show it with the asterisk, like so: -$100*. Now if you exclude Checking, then it will show as $100. If you exclude Checking and Savings, then it will show $70 and if you exclude Checking and Money Market, it will show $30.

Example 4: Split Paycheck. When most people get paid, the amount that ends up in their Checking account is really a smaller amount than the total they earned. Most people have various deductions taken from their gross pay to cover things like health insurance costs, income tax withholdings and some people have some money automatically transferred to a savings or other account. For this example, let's say your gross pay is $3,000, but you've set up your paycheck in Banktivity to account for $100 being transferred to your Savings and $200 going to an Income Tax category. This means the next deposit from your paycheck into your Checking account will be $2,700, and $100 will be deposited into your Savings. If you have all accounts included in Calendar, then you'll see a transaction for $2,800. If you exclude your Savings, you will see a $2,700. Similarly, if you exclude your Checking, but include your Savings, you'll see a transaction for $100.

How are posted and scheduled transactions handled?

Posted/Existing transactions

Transactions that have been posted to your accounts, i.e. they appear in the account transaction view, will appear in the Calendar. You can hover over anyone of these transactions and click on it to see how the transaction looks in its account. Investment transactions are badged to indicate the type of transaction that occurred.

Scheduled transactions

Scheduled transactions appear in the Calendar view with a little clock icon next to them. If their background is yellow, it means that the scheduled transaction is past due and action should be taken on it. When you click on a scheduled transaction you get a small popover giving you actions you take: skip, print check, pay online or post. If you click on a scheduled transaction and these action buttons do not appear in the popover, it is because this scheduled transaction has been marked to not be included in any reminders. (Such scheduled transactions only exist so that they can appear in your budget an elsewhere but you don't need to take action on them. These type of scheduled transactions are commonly used to model bills that are paid automatically).

What is the composite balance?

Composite balance

A balance of all of your accounts appears at the bottom of each day where there are transactions. The balance only includes those accounts which are configured for the budget.

How is investment performance shown?

Investment performance

If you have investment accounts configured to appear in the Calendar view Banktivity will calculate the performance of your investments for each week. The number, indicating either a gain or loss appears at the bottom of each Saturday.

Chapter 10: Real Estate

What is Real Estate tracking about

Banktivity can be used to track the home and investment properties you own. If your property is in the United States, Banktivity can automatically pull an estimated value from Zillow*.

To track the value of a home or investment property in Banktivity you add an account that represents the real estate property you want to track. This account, although it is not held at a financial institution, behaves similar to other accounts in Banktivity. For example, it can be incorporated into your net worth, you could transfer money to or from it, and it appears in the sidebar, just like a "regular" account.

How do I manually update the value of my home?

To track the value of your home or other real estate property in Banktivity, you must first set up a real estate account and then add transactions to the account that represent changes to the value of your home. The first transaction will be created automatically when you set up your real estate account; it represents the starting value of your home. If the value of your home goes up, you will essentially make "deposits" that increase the value. Alternatively, if the value goes down, you will create "withdrawals" that decrease the value.

Banktivity streamlines the entry of these transactions.

To change the value of your home, select the real estate account in the sidebar. In the view that appears click "RECORD IT". In the sheet that drops down you can choose the new value your home should be and Banktivity will make the an appropriate transaction to reflect the change.

How do I change the address of my property

Select the real estate account in the sidebar. In the content area on the right, click the small gear icon next to the "Estimated Value" label. A sheet will drop down where you can enter an address.

Alternatively, if you do not see the small gear icon, click "Try a different address."

Why link real estate to its associated loans?

Many properties, whether they be a primary residence or investment property, have an associated mortgage with them. If you are lucky enough to to own a property out-right, you still might have a Home Equity Line of Credit (HELOC) associated with it. Since the loan(s) are tied to a property, it can be helpful to view these two accounts together. Banktivity allows you to do this: you can associate any mortgage and/or HELOC with a real estate account to see your equity.

How do I link real estate to loans

There are two different ways to link your real estate account with its associated loans.

Account setup assistant

If you are setting up a new real estate account or new mortgage or HELOC, Banktivity will ask you in the account setup assistant if you want to link the account. You can follow the onscreen prompts to link them.

Drag and drop

If you already have a real estate account and mortgage or HELOC account in the sidebar, you can link them via drag and drop. Click and drag the mortgage or HELOC account and drop it on the real estate account. Once they have been successfully linked, the real estate account will have a triangular disclosure button to show and hide the loans.

Tracking value of real estate via Zillow

Banktivity can be used to track the home and investment properties you own. If your property is in the United States, Banktivity can automatically pull an estimated value from Zillow*.

To track the value of a home or investment property in Banktivity you add an account that represents the real estate property you want to track. This account, although it is not held at a financial institution, behaves similar to other accounts in Banktivity. For example, it can be incorporated into your net worth, you could transfer money to or from it, and it appears in the sidebar, just like a "regular" account.

Chapter 11: Budgets

What are budgets all about?

Budgets can be set up in Banktivity to help you keep a better eye on your spending habits. Banktivity lets you create multiple budgets so that you can, for example, track both a household and a personal budget at the same time. Each budget provides a streamlined, integrated view that accommodates both traditional category-based and envelope-style budgeting, so you can take advantage of both approaches.

View a budget
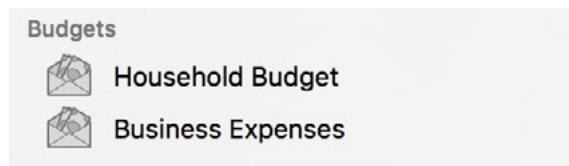
Each budget you create is saved and displayed in the "Budgets" section of the sidebar. Mouse over the "Budgets" label and click "Show" or "Hide" to toggle the budget list visibility. You can also double-click a budget to rename it using a popup inspector.
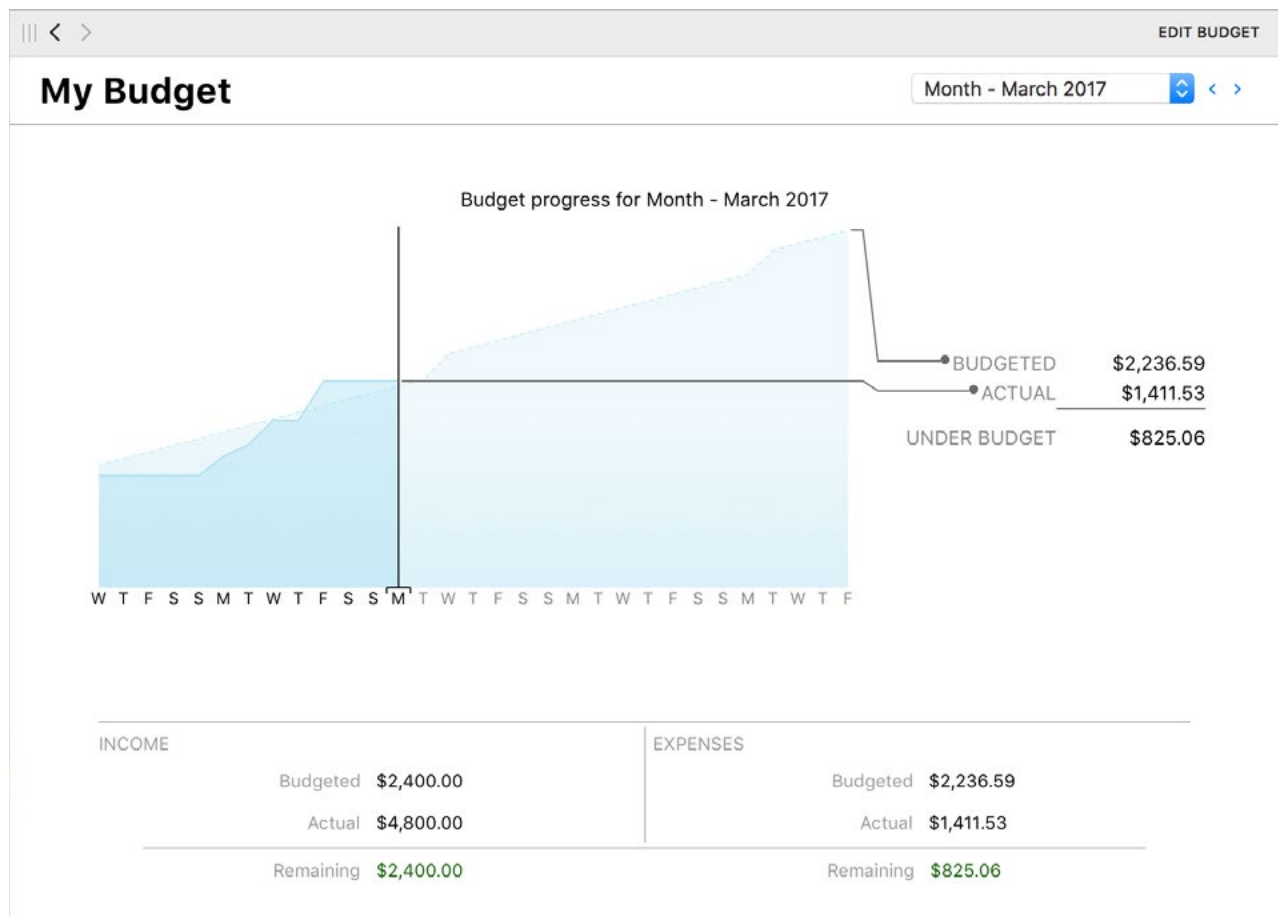
Create a budget group

To organize budgets in a group, Command-click the budgets in the sidebar you want to group together, then Control-click one of them and choose "New Group with Selected Items" from the contextual menu. Enter a name for the group and click "Save" to add it to the sidebar.

Once a group has been created, you can use drag and drop to move budgets in and out of it. Click the small disclosure triangle next to the group's icon to hide or display the budgets within it. Selecting the group itself will display a list of the budgets within the group in the current workspace. Click on a budget to view its details.

Delete a budget group

To delete a budget group, Control-click the group and choose "Delete" from the contextual menu. A sheet will appear asking you to confirm that you want to permanently delete the group. Only the group itself will be deleted; the budgets contained within it will remain in the sidebar.

Delete a budget

To delete a budget, Control-click the budget in the sidebar, then choose "Delete" from the contextual menu. Banktivity will ask you for confirmation before permanently deleting the budget. The transactions in your accounts and any scheduled transactions associated with the budget are not affected when a budget is deleted.

How do I set up a new budget?

Prepare your categories

The first key to budgeting effectively, regardless of which approach you use, is to set up useful categories and make sure all of your transactions are categorized appropriately. Click "Settings" in the sidebar, click "Categories," then review the category list and think about how you want to structure your budget. Add a category for each source of income and each expense you intend to track. Be sure every category is assigned the correct type (income or expense) so that it shows up in the right section of your budget.

Review your scheduled transactions

Budgets are tightly integrated with scheduled transactions. Click "Settings" in the sidebar, then click "Payees, Schedules & Rules" to view your existing scheduled transactions. Make sure they are configured correctly, as they will automatically be included in any budgets you create.

The only way to exclude a scheduled transaction from a budget is to configure the budget to ignore certain categories or accounts. If you maintain multiple budgets, take care to use different categories and accounts for each one. Any changes you make to scheduled transactions in budgets or in the scheduled transaction list will affect all budgets to which they belong.

Record earning and spending activity

When you receive income or make a purchase that qualifies as a budget expense, all you need to do is record a transaction for it in the appropriate account register, and make sure to assign the correct category to it. If you are using Direct Access, this should be as simple as clicking the "Update" button ⟳ on the toolbar and verifying that the correct categories are assigned to any new transactions. Your budgets automatically update to account for the transactions that are recorded in your accounts. There is no need (and no way) to record specific income or expense transactions within the budget interface.

To illustrate, let's say you planned your budget with a monthly "Groceries" expense of $300. You then go to the grocery store and spend $65. In Banktivity, you open up your checking account and record a transaction for $65, taking care to assign it to the "Groceries" category. When you view your budget for this month, you will see that the "Groceries" category shows $300 under "Expected" and $65 under "Actual."

Set the fiscal year

By default, Banktivity uses January 1 as the starting date for the fiscal year. If your budgets should use a different date, choose `File > Set Fiscal Year`, enter the appropriate date, and click "Set Start Date." From this point forward, new budgets and [reports](#) will use the new date, but those you created before changing the fiscal year retain the original starting date.

Create a new budget

Once you have finished the above preparations, click the plus (+) button on the left side of the toolbar and choose "Add New Budget," or choose `File > Add > Budget`. The **new budget assistant** will appear to help you configure the budget:

Be sure to read the information on the first page of the assistant, then click "Next" to continue. On the next screen, enter a name to identify the budget in the sidebar, then choose which currency the budget should use for entering amounts. The name can be changed later, but the currency cannot, so choose carefully. When you are finished, click "Next" to continue.

Choose accounts
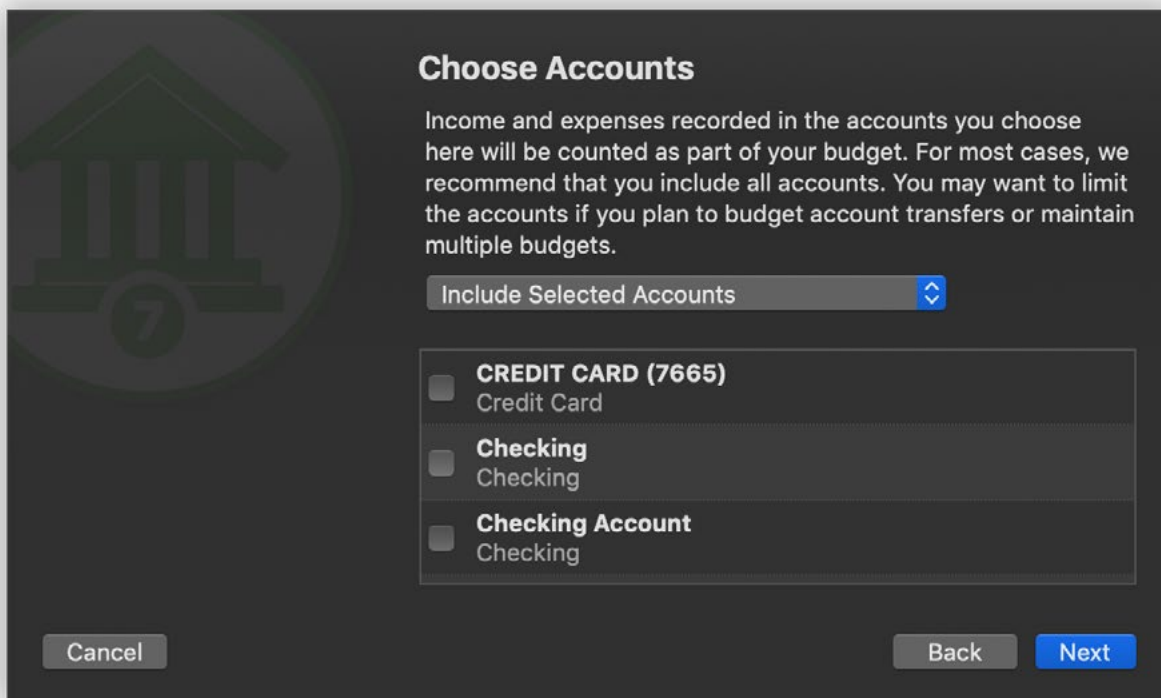
On this screen, you have the opportunity to limit the accounts that are counted as part of your budget. In general, it is recommended that you keep the default setting and include all accounts in your budget. If you plan to track account transfers as part of your budget, however, or maintain multiple budgets restricted to certain accounts, you may click the popup button and choose "Include Selected Accounts" or "Exclude Selected Accounts" to limit the scope of your budget. Choose the first option to check off each account you want to include in the budget; if you add accounts to your Banktivity document in the future, they will be excluded from the budget by default. Choose the second option to check off each account you want to exclude from the budget; any new accounts added to your document will be included in the budget by default.

Hidden accounts are included in budgets by default, but are not displayed in the include/exclude lists. If you want to exclude a hidden account from your budget, use the "Include Selected Accounts" option; all accounts that are not checked off (visible or not) will be excluded. Once you have chosen which accounts to use for your budget, click "Next" to continue.

If you intend to track account transfers (such as loan payments, 401k contributions, or personal savings) as income or expenses on your budget, be sure to exclude the relevant accounts from the budget setup. Transfers to and from accounts you exclude will appear on the budget as if they were categories. Transfers can only be used as budget items if they are directed to accounts that are not part of the budget.

Choose categories

On this screen, you have the opportunity to limit the categories that are counted as part of your budget. In general, it is recommended that you keep the default setting and include all categories in your budget. That way, even if you don't plan for expenses in every category, unexpected spending that occurs can still be reported in your budget.
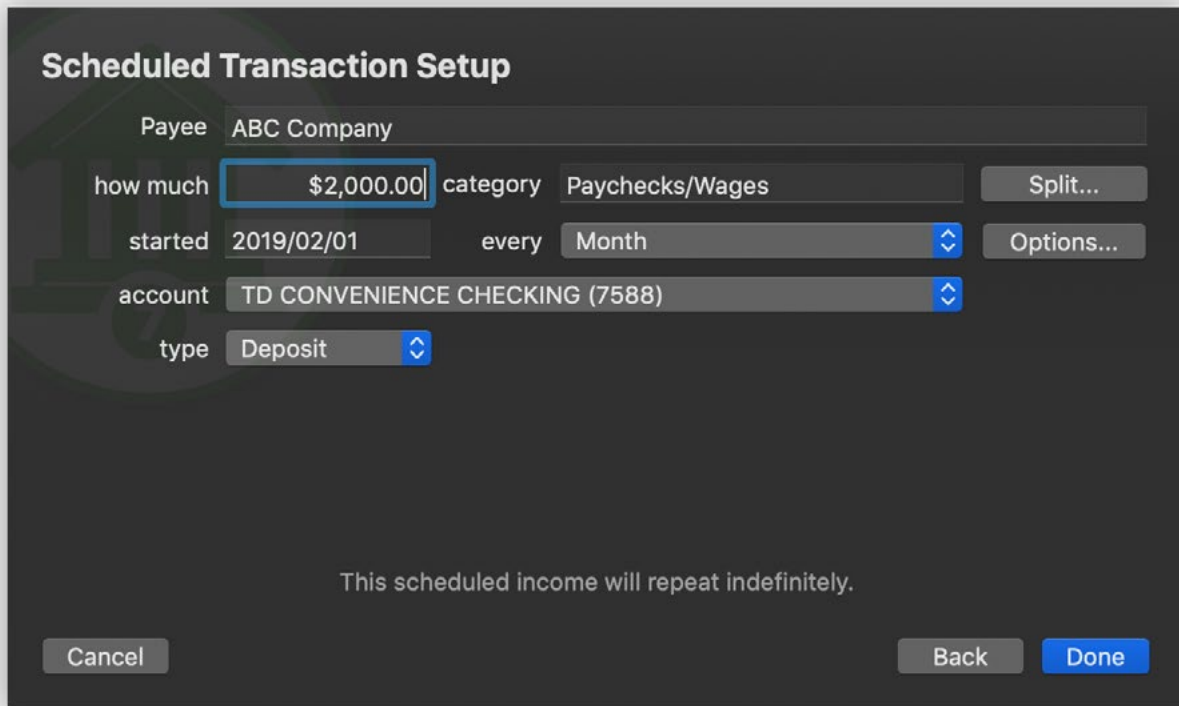
If you are tracking some categories on another budget, however, or simply do not want certain categories to be counted, you may click the popup button and choose "Include Selected Categories" or "Exclude Selected Categories." Choose the first option to check off each category you want to include in the budget; if you add categories to your Banktivity document in the future, they will be excluded from the budget by default. Choose the second option to check off each category you want to exclude from the budget; any new categories added to your document will be included in the budget by default. Once you have chosen which categories to use for your budget, click "Next" to continue.

Configure income
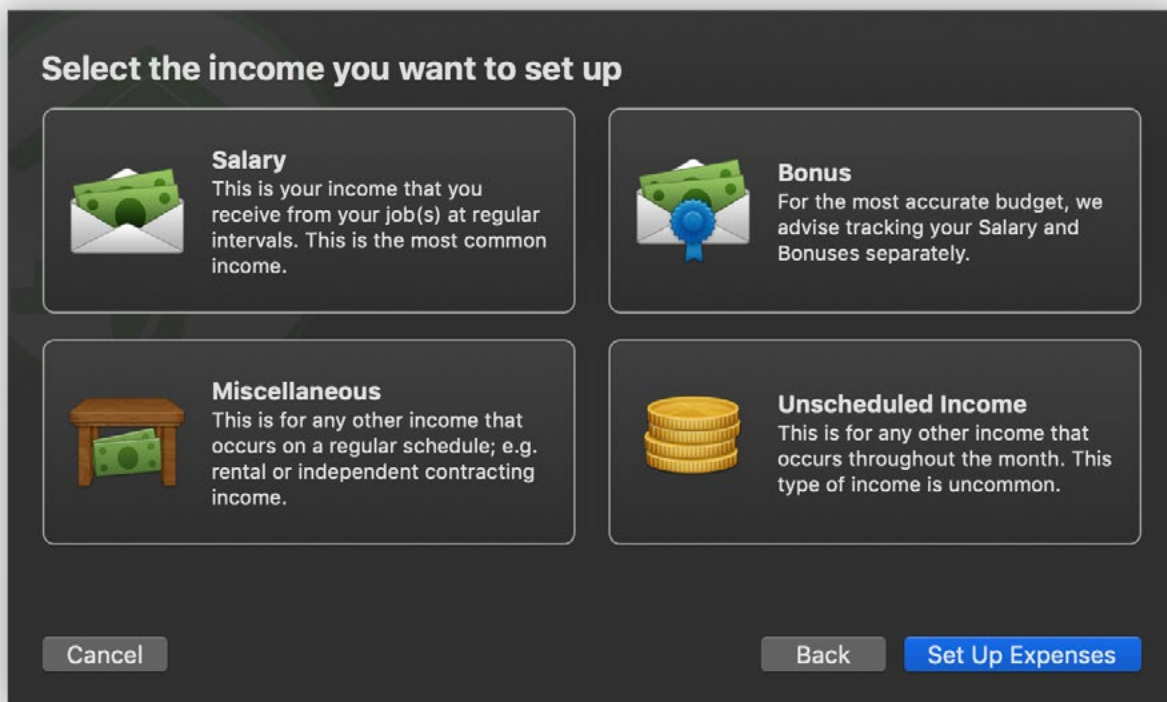
On the next few screens, Banktivity walks you through setting up your expected income. For income that you receive from your job at regular intervals, click "Salary." For an annual bonus, click "Bonus." For any other regularly scheduled income, click "Miscellaneous." Finally, for any income which you do not receive at regular intervals, click "Unscheduled Income."

Salary, bonus, and miscellaneous income:

- Enter the name of the business or individual that pays you, how much you will receive, which category the income should be assigned to, when the payments will begin, how often they will repeat, and which account they will be recorded in. To view a list of all available categories, select the category field, make sure it is empty, and press the down arrow key on your keyboard. Banktivity will prompt you to create a new category if you enter one it doesn't recognize.

- If each payment will be split between multiple categories, click "Split" and use the plus (+) and minus (-) buttons on the next screen to add categories and enter the amount corresponding to each one. Check the box marked "Fixed" for any category amount that does not change even when the total amount of the payment changes (e.g. a $1 bank charge on every check deposit, regardless of the check amount). Leave the "Fixed" box unchecked for any category amount that will fluctuate if the total payment amount changes. In such a case, Banktivity will automatically distribute the payment in direct proportion to the category amounts that are not marked "Fixed." Click "OK" when you are finished configuring the payment splits.

- To configure end dates for payments, change reminder settings, or enter complex schedules, click "Options." If you want the payments to end after a certain number of payments, check the box next to "Stop after" and enter a number. If you want

Banktivity to show you a reminder before a payment is due, check the box next to "Notify me" and enter the number of days in advance you want to be alerted. To configure multiple schedules for the payment, use the plus (+) and minus (-) buttons at the bottom of the list to add and remove schedules. Each schedule can have its own starting date and frequency at which it repeats. Note that the amount, category, payee, and account will be the same for all schedules - if different schedules correspond to different transaction details, then separate income items should be set up for them.

Each scheduled budget item corresponds to a [scheduled transaction](#) in your Banktivity document. Banktivity creates scheduled transactions automatically when you configure your budget, and updates the budget when you modify your scheduled transactions. Any scheduled transactions that pertain to the accounts and categories included in a budget are automatically included in that budget. If you want a scheduled transaction to be counted as part of one budget but not another, you will need to configure the budgets to use different sets of accounts and/or categories.

Unscheduled income:

- Enter the amount you expect to earn within a given timeframe, and specify what that timeframe is (every week, month, quarter, or year). To plan out month-to-month income over a full year, choose "Custom" and enter an amount for each month.

- Enter the category you will use to track this income. To view a list of all available categories, select the category field, make sure it is empty, and press the down arrow key on your keyboard. Banktivity will prompt you to create a new category if you enter one it doesn't recognize.

Additional income items:

When you are done configuring the income item, click "Done With This Income." A list will appear to show you all the income you have configured for your budget so far. Scheduled income is shown at the top of the list, and unscheduled income appears below. The total below the list shows how much income you expect to receive during the current month.

To add another income item to the budget, click the plus (+) button below the list. To remove an income item from the list (and delete its associated scheduled transaction, in the case of scheduled income), click the item to highlight it and then click the minus (-) button below the list. To modify an income item, click the "Edit" button next to that item.
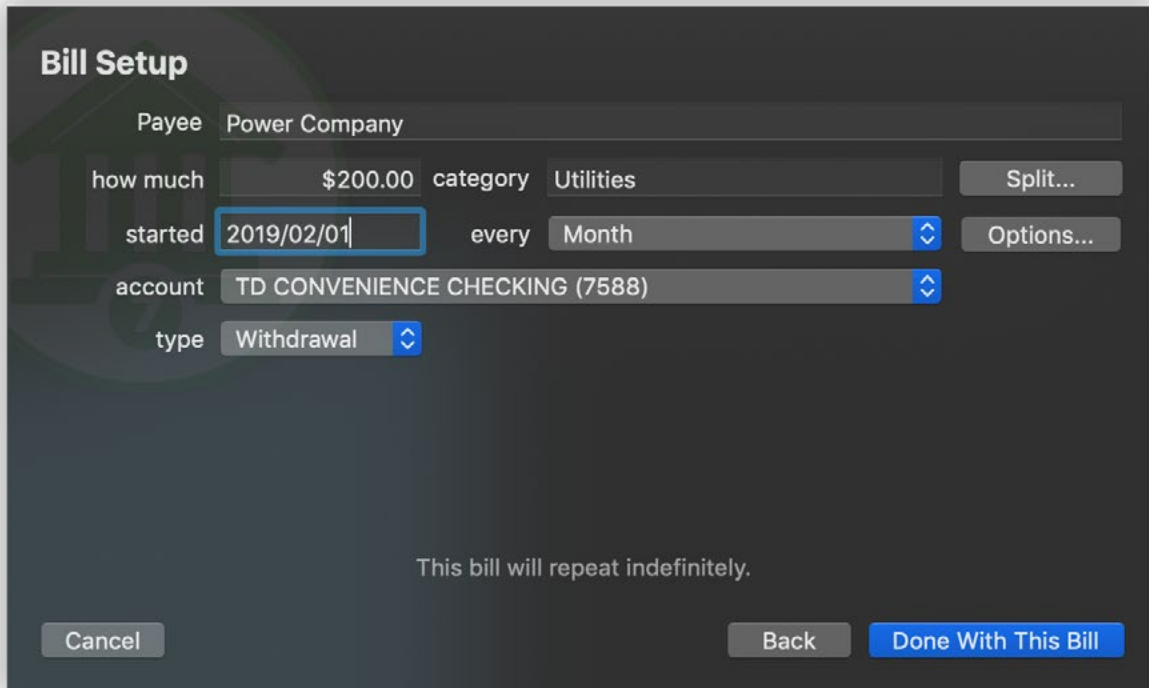
When you are done configuring all of your budget income, click "Done With Income" to proceed.

Configure expenses
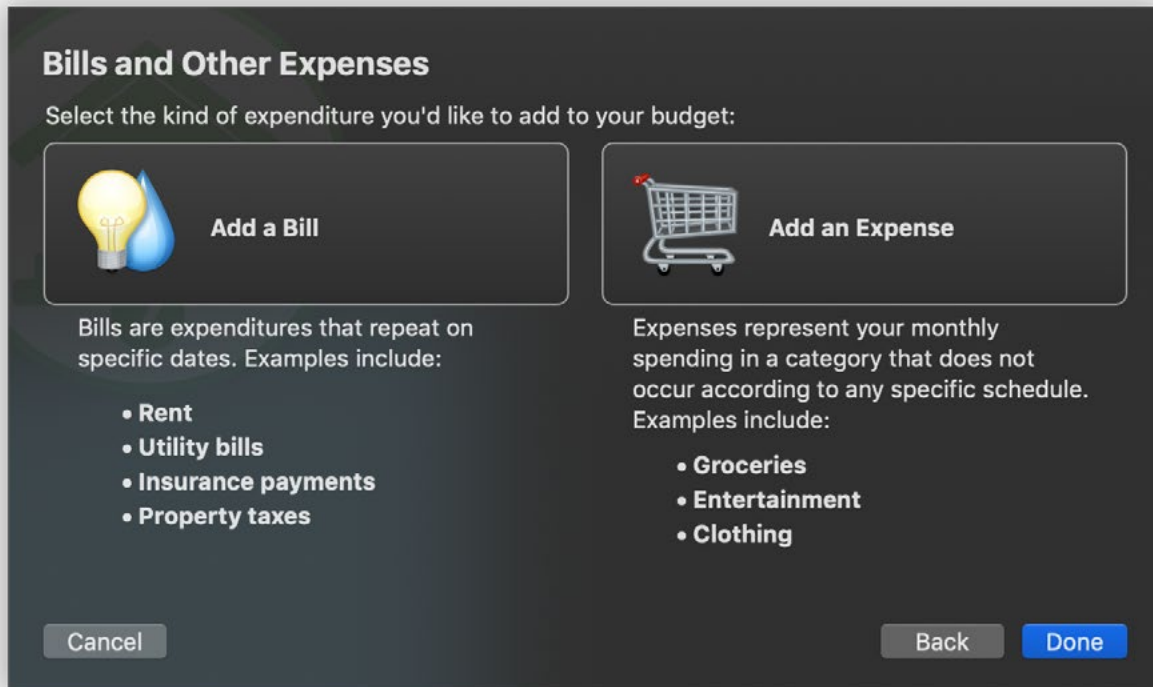
On the next few screens, Banktivity walks you through setting up your bills and other expenses. For bills that you pay monthly, every 6 months, annually, or at other regular intervals, click the button that corresponds to the interval you need. For any expenses which you do not pay at scheduled intervals (such as groceries or auto fuel), click "Other Expenses." Depending on what you choose, you will be asked to fill in various details about the expense.

Bills:

- Enter the payee, the amount of the bill, which category the expense should be assigned to, when the payments will begin, how often they will repeat, and which account they will be recorded in. To view a list of all available categories, select the category field, make sure it is empty, and press the down arrow key on your keyboard. Banktivity will prompt you to create a new category if you enter one it doesn't recognize.

- If each payment will be split between multiple categories, click "Split" and use the plus (+) and minus (-) buttons on the next screen to add categories and enter the amount corresponding to each one. Check the box marked "Fixed" for any category amount that does not change even when the total amount of the payment changes (e.g. a $1 processing fee on every bill payment, regardless of the amount). Leave the "Fixed" box unchecked for any category amount that will fluctuate if the total payment amount changes. In such a case, Banktivity will automatically distribute the payment in direct proportion to the category amounts that are not marked "Fixed." Click "Back" when you are finished configuring the payment splits.

- To configure end dates for bills, change reminder settings, or enter complex schedules, click "Options." If you want the bills to end after a certain number of payments, check the box next to "Stop after" and enter a number. If you want Banktivity to show

you a reminder before a payment is due, check the box next to "Notify me" and enter the number of days in advance you want to be alerted. To configure multiple schedules for the payment, use the plus (+) and minus (-) buttons at the bottom of the list to add and remove schedules. Each schedule can have its own starting date and frequency at which it repeats. Note that the amount, category, payee, and account will be the same for all schedules - if different schedules correspond to different transaction details, then separate income items should be set up for them.

Each scheduled budget item corresponds to a <u>*scheduled transaction*</u> *in your Banktivity document. Banktivity creates scheduled transactions automatically when you configure your budget, and updates the budget when you modify your scheduled transactions. Any scheduled transactions that pertain to the accounts and categories included in a budget are automatically included in that budget. If you want a scheduled transaction to be counted as part of one budget but not another, you will need to configure the budgets to use different sets of accounts and/or categories.*

Unscheduled expenses:

- Enter the amount you expect to pay within a given timeframe, and specify what that timeframe is (every week, month, quarter, or year). To plan out month-to-month expenses over a full year, choose "Custom" and enter an amount for each month.

- Enter the category you will use to track this expense. To view a list of all available categories, select the category field, make sure it is empty, and press the down arrow key on your keyboard. Banktivity will prompt you to create a new category if you enter one it doesn't recognize.

Additional expense items:

When you are done configuring the expense item, click "Done With This Expense." A list will appear to show you all the expenses you have configured for your budget so far. Scheduled expenses are shown at the top of the list, and unscheduled expenses appear below. The total below the list shows how much you expect to pay during the current month.

To add another expense item to the budget, click the plus (+) button below the list. To remove an expense item from the list (and delete its associated scheduled transaction, in the case of a scheduled expense), click the item to highlight it and then click the minus (-) button below the list. To modify an expense item, click the "Edit" button next to that item. When you are done configuring all of your budget expenses, click "Done With Expenses."

Complete the setup
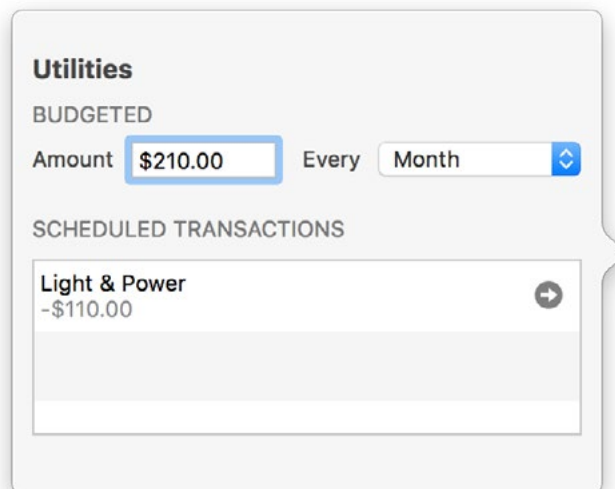
One final screen will confirm that budget setup is complete. If you want to use envelope budgeting, click "Set Up Envelopes" to proceed. Otherwise, click "Done" to close the budget assistant and view your new budget.

How do I make adjustments to a budget?

From time to time, you may need to make adjustments to your budget by adding or removing categories, changing expected amounts, or updating the schedules for certain income or expenses. Banktivity allows you to make these changes on the fly, and best of all, it tracks the changes you make so that past budgets accurately reflect the figures you expected at the time.

Adjusting unscheduled income and expenses

You can easily adjust the amount and frequency of unscheduled income and expenses while underline viewing a budget. Move the mouse over the category you want to edit and click the amount in the "Budgeted" column. A popup inspector will appear with the amount and frequency of any unscheduled payments expected for that category, along with a list of any scheduled payments that fall within the budget period:

Make any adjustments necessary, then click "Save" to record the changes. The budgeted total for that category will update immediately to reflect the changes.

Make sure you set the budget period (at the top right corner of the budget view) before adjusting a budget item. Once you save the change, it will be applied to that budget period and all future periods as well. Past budget periods will not be affected unless the category was previously unbudgeted. Changes made in the weekly view will be applied to the whole month.

Changing the budget settings and adjusting schedules

The budget assistant is used to change the budget name and currency, modify which accounts and categories are included in a budget, add/remove/change expected income and expenses (scheduled or unscheduled), and enable/disable envelope budgeting. While viewing a budget, navigate to the time period when you want the changes to take effect, then click "Edit Budget" above the budget view. The budget assistant will open to show you how your budget is currently configured, and will proceed exactly as it did when you first created the budget. Make any adjustments necessary as you go along, and be sure to complete the assistant to record the changes. The budget will update immediately to reflect the changes.

Make sure you set the budget period before adjusting any budget items. Once you save the changes, they will be applied to that budget period and all future periods as well. Past budget periods will not be affected unless a category was previously unbudgeted. Changes made in the weekly view will be applied to the whole month.

Adjusting cash in envelopes

Please refer to the section about envelope budgeting for assistance with this topic.

How do I read a budget?

Once you have finished configuring a budget, Banktivity automatically reads the transactions from your accounts, compares your income and expenses against your expectations, and presents the results in an easy-to-read format.

Change the budget time period

At the top right corner of the budget view, below the main toolbar, you will find the budget period controls:

Month - March 2017	⇅	‹ ›

The popup menu button indicates the current budget interval and time period. By default, the budget shows whatever time period includes the current date. Click the button to change the interval to a week, month, quarter, or year. To move backward and forward in time, click the left and right arrows, respectively. The information shown on the budget will update accordingly so that you can see what you budgeted and how you performed during any time period.

Any changes you make to your budget configuration in one period will apply to that period and into the future. Banktivity tracks each of the changes you make so that when you view a past budget period it will remember how your budget was configured at that point in time.

Interpret the budget progress chart

Budget progress for Month - March 2017

BUDGETED	$2,236.59
ACTUAL	$1,411.53
UNDER BUDGET	$825.06

W T F S S M T W T F S S M T W T F S S M T W T F S S M T W T F
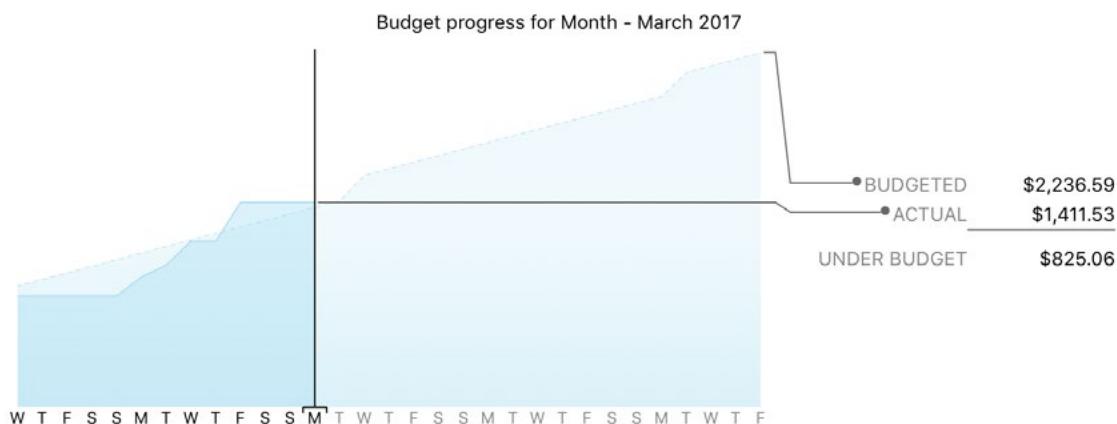
This chart shows a line plot of your budgeted and actual expenses during the time period you are viewing. The dashed line represents your budgeted expenses, while the solid line represents your actual spending. Totals for each are displayed to the right, along with the difference between them. This difference is your total expense surplus or deficit for the budget period. If the current date falls within the time period you are viewing, a vertical line will appear on the chart to indicate today.

Interpret the summary table

INCOME		EXPENSES	
Budgeted	$2,400.00	Budgeted	$2,236.59
Actual	$2,400.00	Actual	$1,411.53
Remaining	$0.00	Remaining	$825.06

Below the line chart is a table summarizing your budget performance for the time period you are viewing. It has two columns, one showing income and the other showing expenses. In each column, the amount you budgeted is shown along with the actual amount you earned or spent and the difference between those amounts. Differences in red indicate a deficit; those in green indicate a surplus. If you use multiple currencies, all the amounts in this table are automatically converted to the budget's default currency using the latest exchange rates.

Interpret the expenses & income table

BUDGETED EXPENSES	MAR 13	BUDGETED	ACTUAL
Total		**$11,407.17**	**$10,097.94**
▶ Insurance		$242.25	$131.50
▶ Medical		$150.00	$68.83
Pets		$180.00	$45.70
Recreation		$165.00	$241.90
▶ Utilities		$913.82	$1,138.60

Below the summary information is a table detailing your expenses and income during the budget period. It includes the following columns:

- **Expenses/Income:** The name of the category (or account, in the case of a budgeted transfer).

- **Progress:** A colored progress bar that illustrates the percentage of actual vs. budgeted spending or earning in the category during the time period you are viewing. For income, red indicates that you earned much less than you expected, yellow and orange indicate that you earned somewhat less than you expected, and green indicates that you earned as much or more than what you expected. For expenses, green indicates that you are below or at your expected spending, yellow and orange indicate that you are slightly over what you expected, and red indicates that you spent much more than you expected. Performance for unscheduled items is relative to the current date, so that you can tell whether your earning and spending are on track throughout the budget period.

    Scheduled income and expenses appear as diamonds placed on the bar according to their due dates. Empty diamonds have not been paid yet. For income, red diamonds indicate underpayment and green diamonds indicate on-target or overpayment. For expenses, green diamonds indicate underpayment or on-target and red diamonds indicate overpayment. A vertical line in this column indicates today's date.

- **Budgeted:** The amount you expected to spend or earn in the category during the budget period, including scheduled and unscheduled items.

- **Actual:** The amount you actually earned or spent in the category during the budget period. If you use multiple currencies, this amount is automatically converted to the budget's default currency using the latest exchange rates.

- **Envelope:** The amount of cash currently saved for the category (only appears when envelope budgeting is enabled).

The category rows that follow are grouped into four sections: Budgeted Expenses, Budgeted Income, Unbudgeted Expenses, and Unbudgeted Income. The Budgeted sections show the categories you planned to include in your budget; the Unexpected sections show income and expenses you did not plan for, including uncategorized transactions. These can be useful for refining your budget and making sure it includes all of your actual spending. Categories with sub-categories show disclosure triangle buttons to the left of their names. Click one of these to reveal the sub-categories within a category, or Option-click to reveal all sub-categories.

Click on any category or sub-category to "drill down" and view more detailed information about it. The next screen shows the budgeted and actual totals for that category (and its sub-categories), any scheduled income or expenses set up in your budget for that category, and a list of transactions that make up the total shown for that category. Click a scheduled budget item to view and edit it in the main scheduled transactions list. Click

a transaction to view and edit it in its <u>account register</u>. Any changes you make to transactions will cause the budget to be updated automatically. Use the arrow buttons at the top left corner of the current <u>workspace</u> to navigate back and forth as you drill down into the report details.

Change the budget display currency

Regardless of what <u>currency</u> the budget uses for entering amounts, the totals shown in the budget view use the document's display currency. Amounts are converted automatically using Banktivity's current exchange rates. To change the display currency, click "Settings" in the <u>sidebar</u>, then "Currencies," then select a currency using the popup button at the top right corner of the currency list.

Print or save a copy of the budget

You can print the main budget view and any of the detailed reports that you drill into by choosing `File > Print` and clicking the "Print" button. The paper size used for the printout can be changed by choosing `File > Page Setup` and selecting a different setting, but the orientation is restricted to portrait mode (landscape is not permitted).

To save a copy of a budget as a PDF file, choose `File > Print`, then click the "PDF" button and choose "Save As PDF." Enter a name for the new file, choose where you want to save it, and click "Save." You will then have a copy of the report that you can view and print using the Preview application or any standard PDF reader.

How do I use envelope budgeting?

Envelope-style budgeting is an approach that many people find to be very intuitive. The idea is that each time you get paid, you take part of your income as cash and put it into envelopes earmarked for different expenses, e.g. one for your mortgage payments, one for utilities, one for dining out, etc. When it comes time to pay a bill, money has already been set aside in an envelope for that purpose, so all you need to do is take the cash out of the envelope to make the payment.

Throughout the budget period, if you want to make additional expenditures, you can look in each envelope to see how much cash remains, then decide how you want to spend it. If you are considering a purchase and find that the corresponding envelope has already been emptied, you have three options: 1) don't make the purchase, 2) wait until you are able to save more money in that envelope, or 3) take cash from another envelope to cover the expense. At the end of the budget period, any cash that remains in your envelopes rolls over to the next period. In this manner, you can save up cash over time for particular needs.

In Banktivity, paper envelopes are replaced with virtual envelopes, and each envelope corresponds to a particular [category](). When envelope budgeting is enabled, information about your envelopes appears in the [budget view]() alongside the standard category details.

Create an envelope budget

To get started with envelope-style budgeting, [create a new budget]() or choose an existing budget and edit it by clicking "Edit Budget" at the top of the budget view. Proceed to the last screen of the assistant and click "Set Up Envelopes" to enable envelope budgeting. The next screen will allow you to specify how much cash each of your envelopes will start with:

Envelope Starting Cash

Add starting cash to your envelopes.

Cash on hand	$2,088.40		
Debt	-$500.00		
Total	$1,588.40	Total distributed	**$1,430.00**

Category Info	Cash In Envelope as of 7/18/17
Expenses	
Home Mortgage Expected $1,200.00	$1,200.00
Household Expected $120.00	$120.00
Utilities Expected $110.00	$110.00

Cancel   Back   Done

At the top is a table showing how much cash you currently have on hand (the total of all accounts within the budget scope that have a positive balance), how much debt you have (the total of all accounts within the budget scope that have a negative balance), and the difference between them. This is shown as a reference to help you determine how much cash is available to allocate to your envelopes.

Begin by distributing cash to each category envelope based on priority. For example, you'll most likely want to fill your Rent or Mortgage category before you fill your Vacation envelope.

Continue filling each envelope until the "Total distributed" exactly matches the "Total" on the left. When those two numbers are the same, then you know you have correctly distributed all of your money.

If you have more debt than cash on hand, then distribute until the total distributed matches "Cash on hand." If you fall under this scenario be sure to setup an envelope called something like "Credit Card Debt Paydown" so that you can work on getting out of debt.

Manage envelope cash

On your budget, you will now see a column at the far right labeled "Envelope." This column shows how much cash is currently saved in each of your income and expense envelopes.

When you record a deposit in an account register and assign it to one of your income categories, cash is added to the appropriate envelope automatically. Likewise, if you record spending activity and assign expense categories to the transactions, cash is automatically deducted from the corresponding envelopes.

> *Since the transactions in your accounts automatically adjust the cash in your envelopes, make an extra effort to keep accurate records! Making changes to transactions in the past can affect your envelope cash flow in ways you might not expect.*

Each time you get paid, it is important to remember to move cash from your income envelopes to your expense envelopes. There are two ways to do this:

1. Move cash between envelopes:

To move cash from one envelope to another, click "Move Cash" at the top of the budget view. A sheet will appear to let you specify which envelopes to move cash to and from (including categories that are not displayed on the budget report), and how much cash you want to move. Click "OK" to record the transfer.

You can also move cash into an envelope by clicking the envelope amount, entering the amount you want to add, and choosing which envelope it should be moved from.

> *If you move cash while viewing a time period in the past, be aware that the change will affect your envelope cash from that point forward. The transfer will be recorded on the last date of the time period you are viewing, and all budget amounts after that date will be affected by the change. Cash cannot be moved while viewing time periods in the future.*

Move Cash Between Envelopes

AMOUNT

$150.00

From Paychecks/Wages $2,400.00

To Utilities $320.00

New envelope amount $470.00

Cancel   OK

2. Fill envelopes:

If you want to allocate cash to several envelopes at once, click "Fill Envelopes" at the top of the budget view. In the sheet that appears, the cash from all of your income envelopes is combined to show how much is available to distribute. Each of your expense envelopes is listed below: you can type in how much cash should be distributed to each envelope, or you can click "Distribute Cash to Envelopes" to let Banktivity fill in the values automatically.

If there is enough cash to go around, Banktivity will automatically add to each envelope the amount required to cover this month's expenses. If there is not enough cash to fill all of your envelopes, Banktivity will work its way down the list until it runs out of cash. You can drag and drop items in the list to prioritize them however you like, and you can always adjust the amounts after Banktivity fills them in. If there is cash left over after all envelopes have been refilled, you can manually allocate it as you see fit, or you can leave it in your income envelopes to be distributed later. Cash is distributed from your income envelopes in the order they appear on the budget. After you are done allocating cash, click "Done" to record the transfers.

The "Fill Envelopes" command will always record transfers on the current date, regardless of what time period you are viewing.

View an envelope's cash flow

To view historical activity in an envelope, navigate to the time period you want to view, then click on the category for the envelope you want to see. In the "Transactions" section, you will see the envelope's cash flow details, including all income, expenses, transfers, and adjustments that were recorded during the time period indicated. Items displayed in plain text indicate transactions that are recorded in your accounts. You can click these to edit their details, but be aware that the envelope balance will be affected from that point forward. Items displayed in italics represent movements between envelopes and adjustments: these cannot be edited. Use the arrow buttons at the top left of the current workspace to navigate back and forth as you drill down into the report details.

TRANSACTIONS

DATE	DESCRIPTION	IN AMOUNT	OUT AMOUNT	ENVELOPE BAL.
3/1/17	*Start balance*			$0.00
3/1/17	Move Cash In Multiple sources	$250.00		$250.00
3/11/17	Quick Stop Checking		$80.00	$170.00
4/1/17	*End balance*			$170.00

Adjust envelope balances

In the event that a mistake is made that cannot be corrected by moving cash between envelopes, Banktivity will let you make arbitrary adjustments to your envelopes. First navigate to the time period in which the adjustment should be recorded, then click "Adjust Cash" at the top of the budget view. Choose which envelope to adjust, enter the amount of the adjustment, and click "OK" to record the adjustment.

To adjust several envelopes at once, click "Edit Budget" at the top of the budget view. Proceed to the last screen of the assistant, and you will see a list of all your envelope balances. Make any adjustments necessary, then click "Done" to save the changes. All adjustments will be recorded as part of the envelopes' cash flow.

One Time Envelope Adjustment

A one-time envelope adjustment will be on 3/13/17

Gasoline/Fuel $250.00

Amount   -$10.00

New envelope amount $240.00

Cancel   OK

If you adjust an envelope balance while viewing a time period in the past, be aware that the change will affect your envelope cash from that point forward. The adjustment will be recorded on the last date of the period, and all budget amounts after that date will be affected by the change. Balances cannot be adjusted while viewing time periods in the future.

Disable envelope-style budgeting

If you decide that traditional category-based budgeting suits your style better than envelopes, you can turn off the envelope features in an existing budget. Click "Edit Budget" at the top of the budget view and proceed through the assistant to the last screen, titled "Envelope Cash." Check the box marked "Disable envelope budgeting" and click "Done" to proceed. Envelopes will no longer appear on the budget report, and all cash flow history for those envelopes will be deleted. Other budget settings and the transactions in your accounts will not be affected.

Chapter 12: Cloud Sync

How do I sync with my iPad and iPhone?

We at IGG Software offer two companion apps that you can use to sync your Banktivity data with Apple mobile devices:

- **Banktivity for iPad** is a full-featured financial manager designed specifically for the iPad. Available only at the iTunes App Store, this app handles all account types and includes investment tools, a budget planner, and basic reports all wrapped up in a stylish interface. Use it as a stand-alone app or sync with Banktivity on other devices.

- **Banktivity for iPhone** is a simple yet powerful tool for keeping your accounts up to date while on the go. Enter transactions from your iPhone or iPod touch, check your account balances, and sync accounts, budgets and investments with Banktivity on other devices. Available only at the iTunes App Store.

Banktivity Cloud Sync

Banktivity Cloud Sync keeps your documents in sync between all of your Macs and mobile devices, seamlessly. All you need to get started is a free Banktivity ID! For information about our policies regarding security and privacy, see Chapter 12: Security and Privacy.

Cloud Sync makes it possible to keep any number of Macs and mobile devices in sync without them having to talk to one other - they only have to communicate with the cloud. This allows workflows that were never possible before, such as Mac to Mac syncing, iPhone to iPad syncing without a Mac, or any other combination thereof.

One caveat is that syncing between Banktivity 5 and Banktivity 7 is not supported. Syncing across different major versions of Banktivity may corrupt your financial data.
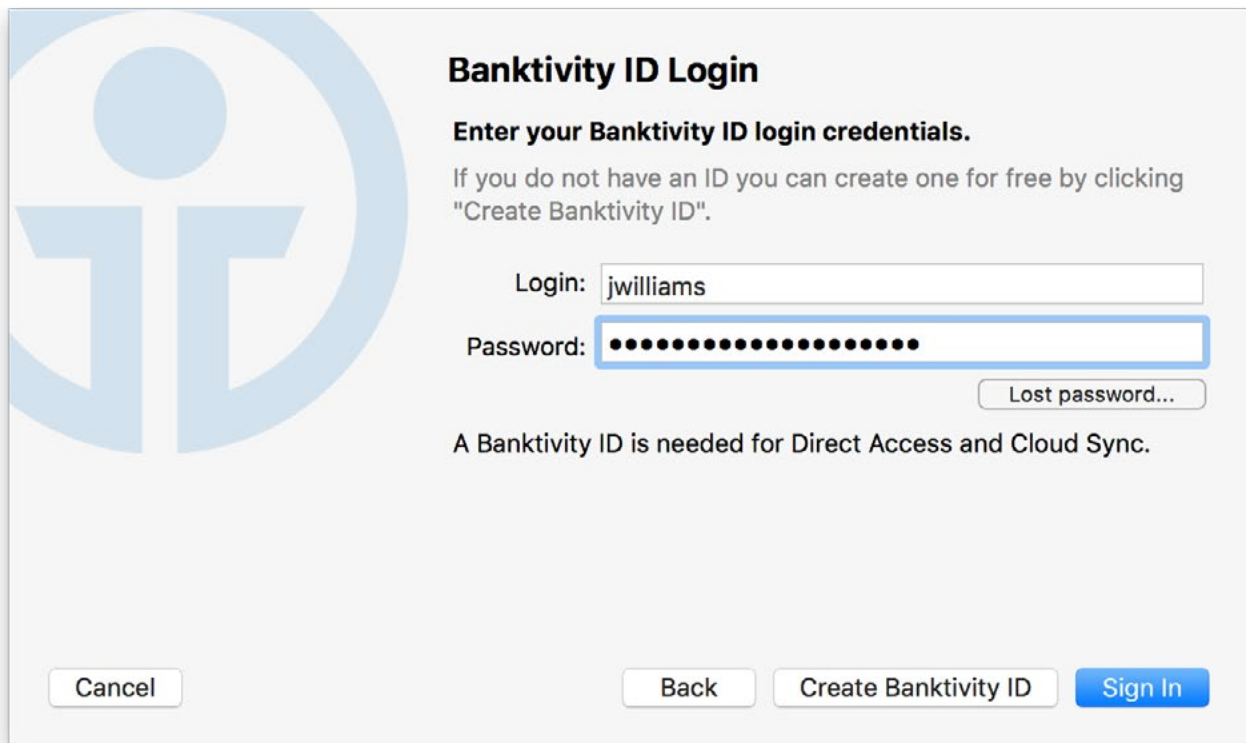
To use Cloud Sync, a free Banktivity ID is required. Once you sign in with your ID, you may upload one or more documents to the cloud server where they can be accessed from any Mac or mobile device running Banktivity. You will give each cloud document a unique name so that you can choose which of your devices will sync with which documents. The cloud server is the documents' home, so any changes you make to documents in the cloud will sync to all of your Banktivity devices.

At this time, <u>transaction attachments</u>, <u>category images</u>, and <u>security price histories</u> do not sync between devices.

Sign up for a Banktivity ID

Banktivity Cloud Sync requires you to have a free Banktivity ID. To log in or sign up, make sure you are connected to the internet and choose `File > Manage Banktivity Services > Banktivity ID`.

- If you already have a Banktivity ID, simply enter your username and password, then click "Sign In" to continue.

- If you forgot your username or password, click the "Lost Password" button and enter your email address. IGG Software will send you an email containing your username and a link that you can use to reset your password. Once you have done that successfully, you can use the new password to log in.

- If you have not yet signed up for a Banktivity ID, click "Create Banktivity ID," fill out the form on the next page, and click "Create Banktivity ID" again to submit your registration details. Assuming you have chosen an ID that has not been used before and the rest of the form has been filled out properly, your ID will be created and Banktivity will log you in automatically. Later on, check your email for a message from IGG Software that will allow you to verify your email address. If you do not complete verification within 14 days, your Banktivity ID will be locked and Banktivity will display a prompt to resend the verification email.

Banktivity IDs are free to set up and are required to use Direct Access or Cloud Sync. If you do not use these features, you do not need to create a Banktivity ID. IGG Software does not sell or give away your personal information for any reason. For more information, see Chapter 12: Security and Privacy.

Once you are logged in, you can review your account details and make changes as needed (for example, to update your email address or change your password). The Banktivity document will remain logged in until you return to the Banktivity ID management screen and click the "Logout" button. The username and password for your Banktivity ID are stored in the macOS Keychain. Click "Done" to return to Banktivity's main window.

Add documents to the cloud

To get started with Banktivity Cloud Sync, first send your Banktivity for Mac documents to the cloud. These contain some data that is not available on Banktivity for iPad or iPhone (such as reports and account groups), so by sending your Mac documents to the Cloud Sync server first, you will ensure the extra data is not lost.

1. Launch Banktivity on your Mac and open a document you want to use with Cloud Sync. Choose `File > Manage Banktivity Services > Set Up Sync` to begin the setup process.

2. If you have not already signed in with your Banktivity ID (see above), next you will be prompted to do so.

3. Enter a name for the cloud document. This name will be visible to your other devices when you configure them for Cloud Sync.

4. Choose a password to encrypt the cloud document. *You must not forget the password – it is required to set up other devices to sync with this cloud document.*

At this point the assistant will show a progress bar until all of your data has been uploaded to the Cloud Sync server. Once it completes, you can begin setting up other devices to sync with this newly created cloud document.

Open cloud documents

Once you have uploaded one or more Banktivity documents to the cloud server, you can open them from as many additional Macs and mobile devices as you like.

Connecting a Mac or mobile device to Banktivity Cloud Sync requires you to create a new document. It is not possible to connect an existing document to one that has already been uploaded to the Cloud Sync server.

Banktivity for Mac

1. Launch Banktivity.

2. Make sure you are connected to the Internet.

3. Choose `File > New > Document from Cloud Sync`.

4. Log in with your Banktivity ID.

5. Choose the cloud document you want to open.

6. Enter the password required to open the document.

7. Wait for the document to download.

8. Choose a location to save the file.

Banktivity for iPad/iPhone

1. Launch Banktivity.

2. Make sure you are connected to the Internet.

3. If a document is already open, tap "Back" to return to the Banktivity home screen.

4. Tap "Create a New Document."

5. Enter a name for the document (only used on this device).

6. Tap "Open Cloud Sync Document," then "Set Up Cloud Sync."

7. Log in with your Banktivity ID.

8. Choose the cloud document you want to open.

9. Enter the password required to open the document.

10. Wait for the document to download.

Syncing documents

Banktivity for Mac

You can initiate a sync at any time by clicking the "Update" button ⟳ on the <u>toolbar</u> or choosing `View > Bring Up to Date`. Along with initiating a cloud sync, this will also update your <u>accounts</u>, <u>security quotes</u>, <u>exchange rates</u>, and <u>bill pay payments</u>. In addition, there is a setting to "Automatically update documents" in `Banktivity > Preferences` under the "General" tab. When that option is checked, your documents will sync automatically when they are opened and closed.

Banktivity for iPad/iPhone

Documents sync automatically when they are opened and closed, and when you switch between Banktivity and other apps. You can initiate a sync manually by tapping the gear-shaped settings button, "Sync Settings (Cloud Sync)," then "Sync now." On Banktivity for iPhone, you can also pull down on the Accounts screen to sync and update your accounts.

When switching from Banktivity for iPad/iPhone to another app, Cloud Sync may be slowed or interrupted as the operating system assigns lower priority to apps running in the background.

Rename documents on the Cloud Sync server

Banktivity for Mac

To rename a cloud document, choose `File > Manage Banktivity Services > Sync Settings` and click "Edit name." Type in a new name for the document, then click "Change." Make sure the name is unique; no two cloud documents may share the same name.

Banktivity for iPad/iPhone

If a document is currently open, tap "Back" to return to the document list. Tap "Banktivity ID Services" and log in with your Banktivity ID. A list of all cloud documents will appear, showing their names and dates when they were last updated. To rename a cloud document, tap on it, type in a new name, then tap "Continue." Make sure the name is unique; no two cloud documents may share the same name.

Change document passwords

After a document has been uploaded to the Cloud Sync server, you can change the password used to access it from other Macs and mobile devices.

Banktivity for Mac

Choose `File > Manage Banktivity Services > Sync Settings` and click "Edit Password." Enter the old password along with the new password twice. Once you submit

the change, other Macs and mobile devices that sync with that document will be unable to sync until their passwords have been updated.

Banktivity for iPad/iPhone

Tap the gear-shaped settings button, "Sync Settings (Cloud Sync)," then "Change password." Enter the old password along with the new password twice. Once you submit the change, Macs and other mobile devices that sync with that document will be unable to sync until their passwords have been updated.

Troubleshoot sync connections

Banktivity for Mac

In the event that a document on your Mac gets out of sync with the Cloud Sync server, a few troubleshooting options are available. Choose `File > Manage Banktivity Services > Sync Settings`, then click "Advanced options" and choose one of the following:

- **Merge With Server:** Add unique transactions from the document on the cloud server to the document on your Mac. Note that transactions recently deleted from your Mac document may reappear in your accounts.

- **Reset Document:** Erase the document on your Mac and replace it with the data on the cloud server.

- **Reset Server:** Erase the document on the cloud server and replace it with the data on your Mac.

Banktivity for iPad/iPhone

In the event that a document on your mobile device gets out of sync with the Cloud Sync server, a few troubleshooting options are available. Tap the gear-shaped settings button, tap "Sync Settings (Cloud Sync)," then tap "Troubleshooting" and choose one of the following options:

- **Reset local data:** Erase the document on your device and replace it with the data on the cloud server.

- **Reset cloud data:** Erase the document on the cloud server and replace it with the data on your device.

- **Merge local data:** Add unique transactions from the document on the cloud server to the document on your device. Note that transactions recently deleted from the document on your device may reappear in your accounts.

Disconnect documents from the cloud

It is possible to disconnect a document from Cloud Sync and leave a copy of the document on your Mac or mobile device for stand-alone use.

Once a document has been disconnected from Cloud Sync, it is not possible to reconnect it to the same document on the cloud server, although it can be used to create a new Cloud Sync document.

Banktivity for Mac

Choose `File > Manage Banktivity Services > Sync Settings` and click "Turn Off Syncing" to disconnect the document from Cloud Sync.

Banktivity for iPad/iPhone

Tap the gear-shaped settings button, "Sync Settings (Cloud Sync)," then "Troubleshooting." Tap "Remove sync settings" to disconnect the document from Cloud Sync.

Deleting documents from the Cloud Sync server

If all your devices have been disconnected from a particular cloud document, you may want to remove that document from the Cloud Sync server. Beware – deleting an active document from the Cloud Sync server will cause syncing to fail on all Macs and mobile devices that are connected to that document. Cloud Sync will need to be disabled on those devices so they can continue operating as stand-alone documents.

Banktivity for Mac

Choose `File > Manage Banktivity Services > Sync Documents`. A list of all cloud documents will appear, showing their names and dates when they were created and last updated. To delete a document from the server, click the "Delete" button next to any document.

If a document is currently open, tap "Back" to return to the document list. Tap "Banktivity ID Services" and log in with your Banktivity ID. A list of all cloud documents will appear, showing their names and dates when they were last updated. To delete a document from the server, swipe it to the left and tap the "Delete" button.

Chapter 13: Additional Features

How do I print checks from Banktivity?

Banktivity offers completely customizable check printing so that you can print checks on any of the most common varieties of blank check paper. Check printing in Banktivity is done with user-configurable templates. Before you can print checks from an account, you must first configure a template to tell Banktivity how you want the checks to look. Each account stores its own template settings so that you can use a different kind of check with each bank account.

Enter routing information

First, double-click the account you want to print checks from to open the account inspector. Enter the Account Number and ABA Routing Number in the appropriate fields, then click "Save." Without this information, Banktivity will not be able to configure check printing for the account.

Choose a template

With the account selected in the sidebar, choose *Account > Configure Check Printing* to view the check printing setup sheet:
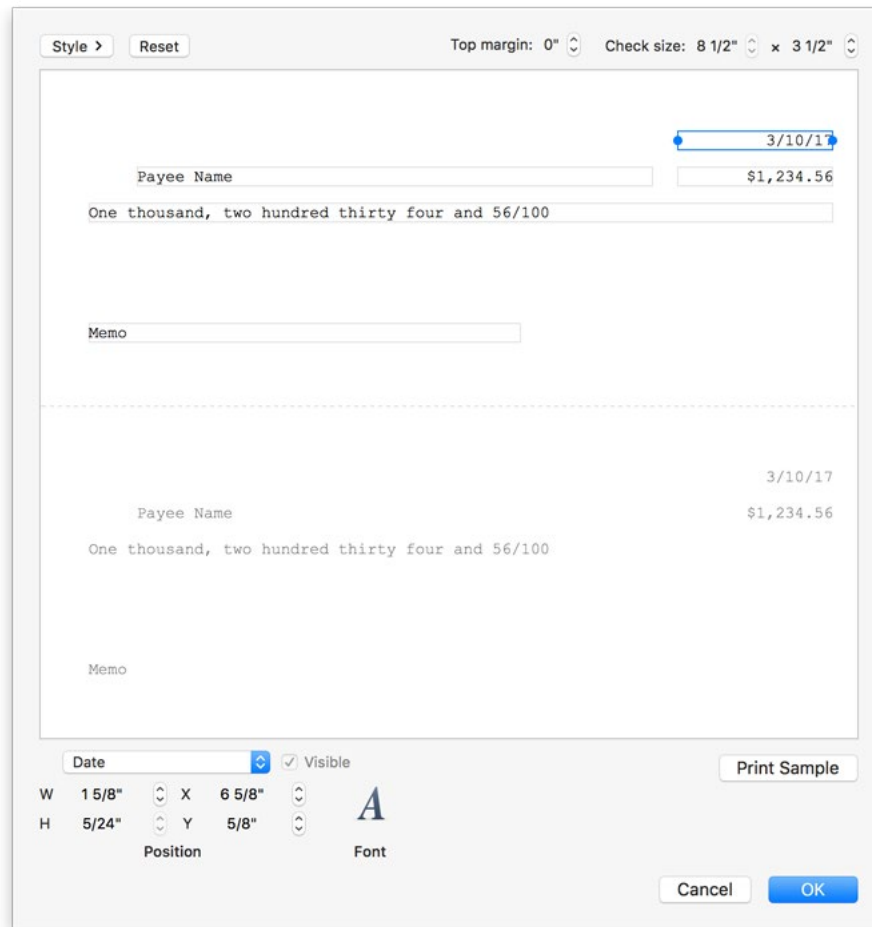
Click the "Style" button at the top left corner and select a template with the style that matches your check paper:

- **Standard:** Use this template to print three full-size checks to a page.
- **Wallet:** Use one of these templates to print checks with detachable wallet tabs to the left. Choose a template with the appropriate number of checks (three or four).
- **Voucher:** Use one of these templates to print one full-size check per page along with a receipt. Choose a template with the appropriate check position (top, middle, or bottom) and number of receipts (one or two).

Choosing a template will load the default settings for that template. If your current template has any customizations, those changes will be lost when you choose a new template.

Set check size and spacing

Next, you may need to adjust the size and position of the checks to match your check paper. At the top of the check printing setup sheet, click the arrow buttons to adjust the top margin (extra space from the top of the page where printing begins) and check size (width and height). Note that check width can only be adjusted if you chose one of the wallet templates.

Adjust field placement and formatting

Once the check size and spacing are correct, you can adjust the placement and formatting of individual fields. Simply click and drag any field on the template to reposition it. If you are using a template with multiple checks, make your changes on the top check and the others will update automatically.

To resize a field (to allow more room for longer text), click once to select it, then click and drag the circular handle on any side of the box to expand or contract that side. You can also use the "Position" controls at the bottom left corner of the window to adjust (by pixels) the width (W), height (H), distance from the left edge (X), and distance from the top edge (Y).

Be careful not to overlap fields, or your checks may not be readable when you print them.

To change a field's font and text size, select it and click the "Font" button at the bottom of the window to open a standard font panel.

Hide and show fields

To hide a field from the template (for example, the MICR numbers printed at the bottom of the check), select the field and uncheck the "Visible" checkbox. To add a field to the template, click the popup menu button next to the checkbox, choose the field you want to add, and check "Visible." The following fields are available for use on check templates:

- **Payee Name:** The name of the person receiving the payment, taken from the "Payee" field of the transaction selected for printing.

- **Amount:** The amount of the payment, written in numerals and taken from the "Withdrawal" field of the transaction selected for printing.

- **Amount as Text:** The amount of the payment, written in words and taken from the "Withdrawal" field of the transaction selected for printing.

- **Memo:** A description of the payment, taken from the "Note" field of the transaction selected for printing.

- **Date:** The date the check was printed, taken from the "Date" field of the transaction selected for printing.

- **MICR Line:** The magnetic ink character recognition code, including the "Account Number" and "Routing Number" from the account inspector and the check number from the "#" field of the transaction selected for printing.

- **Payer Address:** The name and address of the person writing the check, taken from the contact card marked as "My Card" in the Apple Contacts app. To use a different name and address, click "Edit Payer" and type in the information you prefer.

- **Payee Address:** The name and address of the person receiving the payment, taken from the contact card corresponding to the payee's name in the Apple Contacts app.

- **Bank Name and Address:** The name and address of the bank sending the payment, taken from the "Bank" field in the account inspector and the contact card corresponding to the bank name in the Apple Contacts app.

- **Check Number:** The number to be printed on the check, taken from the "#" field of the transaction selected for printing.

Addresses are retrieved from the Apple Contacts app. In order to allow Banktivity access to your contacts, open System Preferences and click "Security & Privacy," "Privacy," then "Contacts." Check the box next to Banktivity to allow access.

Print sample checks

To ensure the template is configured correctly, click "Print Sample," adjust your printer settings, and click "Print." It is recommended to use plain paper for this, and hold it up to a light source with the check paper behind it. This will allow you to check the alignment of the various fields without wasting check paper. When you are finished configuring the template, click "OK" to save your changes.

Reset a template to default settings

If you made a mistake with your template configuration and want to start over, simply click the "Reset" button at the top of the check printing setup sheet. The default settings for your selected template will be restored. Choosing another template style will also reset the configuration.

Print checks from an account register

Once you have finished configuring the check template and closed the check printing setup sheet, you are ready to print checks. In the account register, select one or more transactions (Command-click to select multiple) for which you want to print checks, then choose *File > Print Check for Selection*.

Adjust the printer settings as needed, then click "Print." Each transaction will be printed to a separate check. Standard and wallet checks typically print three to a page, but if you only select one or two checks for printing, only those checks will print on the page.

> *If you already used part of your check paper and need to print a partial page, only select and print the number of checks remaining on the paper. If you have additional checks to print, select and print them as a separate batch. Note that some printers are unable to feed paper the size of a single check.*

How do I lock my data with a password?

If you share your computer with other users, you may be concerned about them accessing your financial records. You'll be pleased to know that Banktivity provides simple password protection to lock your sensitive data away from prying eyes.

To enable password protection:

Open the Banktivity document you want to lock (if it is not already open) and choose *File > Set Password*. The following sheet will appear:

Enter your desired password (twice for verification) and click "Set Password." The padlock will close to show that your document is now password protected. The next time you try to open the document with Banktivity, you will be prompted to enter your password before any data is displayed:
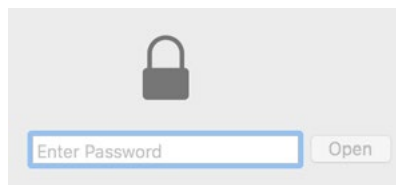
Enter your password and click "Open" to show your data. The password lock stays with your document, so even if you open it on another computer you will be required to enter your password before it will open.

Password protection does not encrypt your data - it is merely intended to prevent your Banktivity document from being opened inadvertently by someone who should not see it. For greater security, save your Banktivity document in your home folder and enable FileVault, which you will find in System Preferences under "Security & Privacy."

To change your password:

Open the document and choose `File > Change Password`. Enter your current password and a new password (twice), then click "Set Password."

To disable password protection:

Open the document and choose `File > Change Password`. Enter your current password and click "Remove Password." Banktivity will no longer ask for a password before opening the file.

How do I export my data for use with other software?

Banktivity allows you to save the data from your **accounts** to a file so that you can share it with other programs. You may need to send your financial data to an accountant, for example, or import your spending information into a tax preparation program. Banktivity allows you to export data in three formats: Quicken Interchange Format (QIF), for use with Quicken and most other financial applications, Tax Exchange Format (TXF), for use with TurboTax and other tax preparation applications, and Comma Separated Values (CSV), for use with Excel and other spreadsheet applications.

Export to QIF

Open the **Banktivity document** you want to export and choose `File > Export To > Quicken Format (QIF)`. Enter the starting and ending date for the data you want to export. All **transactions** that fall within the range you specify will be included in the QIF file. By default, the starting and ending dates are set to include all transactions in the document. To adjust the range, type in new dates or click a date and press the down arrow key to show a popup calendar. Click "Continue" to proceed.

On the next screen, check off the accounts you want to include in the QIF file. Once you have chosen which accounts to include, click "Continue" to proceed. Banktivity will prompt you to enter a name for the QIF file and choose the location where it should be saved. If you want Banktivity to redact all payees, notes, and split memos for privacy, check the box next to "Protect sensitive information." Click "Export" to complete the export process.

*The QIF format does not support **currency** information, so if you choose accounts that use different currencies, Banktivity cannot export them into the same file. Instead, Banktivity will create multiple QIF files, one for each currency.*

Export to TXF

Open the Banktivity document you want to export and choose `File > Export To > Tax Format (TXF)`. Choose which tax year you want to export data from, then click "Continue" to proceed.

On the next screen, check off the accounts you want to include in the TXF file and click "Continue," then check off the categories you want to export. Only categories you have designated as "Taxable" and assigned tax codes are displayed in the list, and all of these are selected by default. Uncheck any categories you do not want to include in the TXF file, then click "Continue" to proceed. Banktivity will prompt you to enter a name for the TXF file and choose the location where it should be saved. Click "Export" to complete the export process.

If you use multiple currencies, Banktivity will automatically convert all category totals to the macOS system currency. You can change your system currency by opening System Preferences, clicking the "Language & Region" button, clicking "Advanced," and using the "Currency" popup button. Be sure to update Banktivity's exchange rates before exporting your data to ensure that the latest conversions are applied.

Export to CSV

Transactions

CSV transaction exports are limited to one account at a time. Open a Banktivity document, select an account, Command-click to select the transactions you want to export (or choose `Edit > Select All`), and choose `File > Export Selected Transactions`. Banktivity will prompt you to enter a name for the CSV file and choose the location where it should be saved. You can also choose whether the file uses commas (CSV) or tabs (Tab Delimited) to delineate the data within. Click "Save" to complete the export process.

Reports

The contents of any report can be exported to CSV as well. Open a report, then click "Export" in the navigation bar above the report. Banktivity will prompt you to enter a name for the CSV file and choose the location where it should be saved. You can also choose whether the file uses commas (CSV) or tabs (Tab Delimited) to delineate the data within. Click "Save" to complete the export process.

How do I back up my Banktivity document?

One of the best ways to protect your financial data is to back up your <u>Banktivity documents</u> regularly. Banktivity is designed to play nicely with Time Machine and other backup utilities, and saves your data in document files that are easy to copy for backup purposes. Sync utilities such as Dropbox or Google Drive are not recommended for backup purposes, as sync conflicts can corrupt your Banktivity documents. As of this writing, iCloud Drive may be used but we recommend you keep your Banktivity documents outside of synced folders.

In addition to Time Machine, <u>Banktivity Cloud Sync</u> provides a handy way to back up your data. Even if you only use Banktivity on one Mac, syncing your document to the cloud will provide a safe and easy way to restore the file in case of an emergency.

If you don't use Time Machine or Cloud Sync, you can easily make a backup copy of any Banktivity document in the Finder. <u>Locate the document</u> you want to back up, hold down the Option key (to make sure the Finder copies the file instead of moving it), and drag and drop the file onto a backup folder. For better security, choose a location outside of your local hard drive, such as a flash drive or a shared folder on a network. Feel free to rename the backup file to indicate that it is a copy of the original, if you like.

If you are handy with Automator, you can create a workflow to make a backup copy of your Banktivity document. You can then attach the workflow to a repeating Calendar event to have your Mac run the backup automatically at specified intervals.

To restore your data from a backup, simply hold down the Option key and drag and drop the backup file onto your Documents folder (or any other location on your local hard drive) to make a copy in that location. You may choose to replace an existing Banktivity document, but be careful not to overwrite a file you need to keep for later use! When the file finishes copying, double-click it to launch Banktivity and open the document.

Chapter 14: Security and Privacy

How does IGG Software protect my privacy and keep my data secure?

We at IGG Software take your security and privacy very seriously. Banktivity is designed to keep your private data secure in every way possible. Here's a summary of our policy:

- We don't sell, rent, trade or share your private information. Ever.

- All purchases are transmitted securely with TLS encryption, and only the last four digits of your credit card number are retained after processing is complete.

- If you use Direct Access, your bank connection details are stored with our trusted service provider in data centers with world-class security. Its security features include central bastion hosts, multi-factor authentication, resilient and redundant infrastructure, data encryption, and centralized Security Incident and Event Management (SIEM). It is a certified PCI Level 1 Service Provider and undergoes regular multi-agency security and compliance audits. If we didn't trust them to keep your data absolutely secure, we wouldn't partner with them.

- Passwords for direct download accounts and Banktivity IDs are encrypted and stored in the macOS Keychain.

- Banktivity's built-in browser uses the same underlying technology as Safari, which supports 128-bit TLS encryption. Banktivity does not gather any information about your browsing activity.

- All syncing activity is transmitted over a secure TLS connection. When using Cloud Sync, Banktivity encrypts your data before transmission, and the data remains encrypted while in storage on our servers.

- Banktivity is fully compatible with FileVault and Time Machine, and we recommend that you use these feature to encrypt and back up your Banktivity documents.

- At launch, if you are connected to the Internet, Banktivity may contact our web server to check whether a new version is available for download. No information is sent from Banktivity to our servers in this process, and you can disable the update feature in `Banktivity > Preferences`. If you purchased Banktivity from the Mac App Store, it will not check for updates; all updates for that version are handled by the App Store.

For more details about our policies regarding security and privacy, visit our website at iggsoftware.com/legal.

Chapter 15: Frequently Asked Questions

FAQ Index

Banktivity users often write to us with the following questions. Check here first to see if someone else has already asked your question! The following sections make up this chapter:

If you still can't find the answer to your question, check our online forums or email customer support for assistance (see Chapter 14: Contact Us for more information).

Updating, Upgrading, Installing, & Registering

## How do I update Banktivity?

We are constantly working to improve our software. Periodically, we will release updates with bug fixes, security enhancements, and feature additions. As long as the main version number matches the one you purchased, it is free to install - your original registration code will be automatically recognized. That means if you purchased Banktivity 7.0, then 7.0.1, 7.1, 7.5.2, etc., are all free to you! Check the Banktivity page on our website frequently to stay up-to-date, or have Banktivity check automatically and notify you when a new version is available. To read our policy on paid upgrades, see the next section in this chapter.

If you purchased Banktivity through the Mac App Store, all updates must be installed through the App Store. Update notifications are not available in that version of Banktivity.

Enable update notifications

Choose `Banktivity > Preferences` and check "Notify me when updates are available." The next time you launch Banktivity, it will connect to our website and check the number of the latest version available (don't worry - no information is transmitted to us in the process). If the latest version is newer than the one you have installed, Banktivity will show you this window:
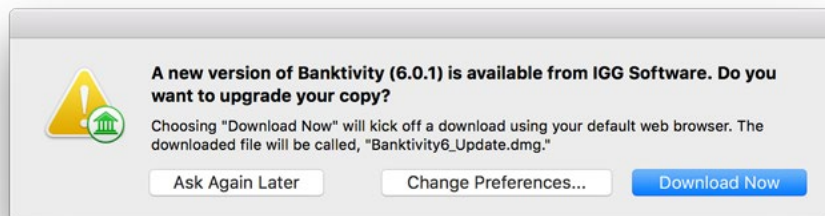

The latest Banktivity version number is displayed - to download it using your default web browser, click "Download Now." If you want to skip the update but be reminded again next time you launch Banktivity, click "Ask Again Later." If you don't want to be notified

again, click "Change Preferences" and uncheck "Notify me when an update is available."
To check for updates immediately, choose `Banktivity > Check for Updates`. To
view a list of the changes made in each version, visit this page on our website: https://
www.iggsoftware.com/banktivity/version_changes_7.html

Install an update after downloading

Quit Banktivity if it is currently open. Assuming you clicked "Download Now" when the
update notification appeared, you should have a file named "Banktivity7_Update.dmg"
on your Desktop (or in your Downloads folder). Double-click it to mount the "Banktivity 7"
disk image. A window should automatically appear containing the Banktivity application:
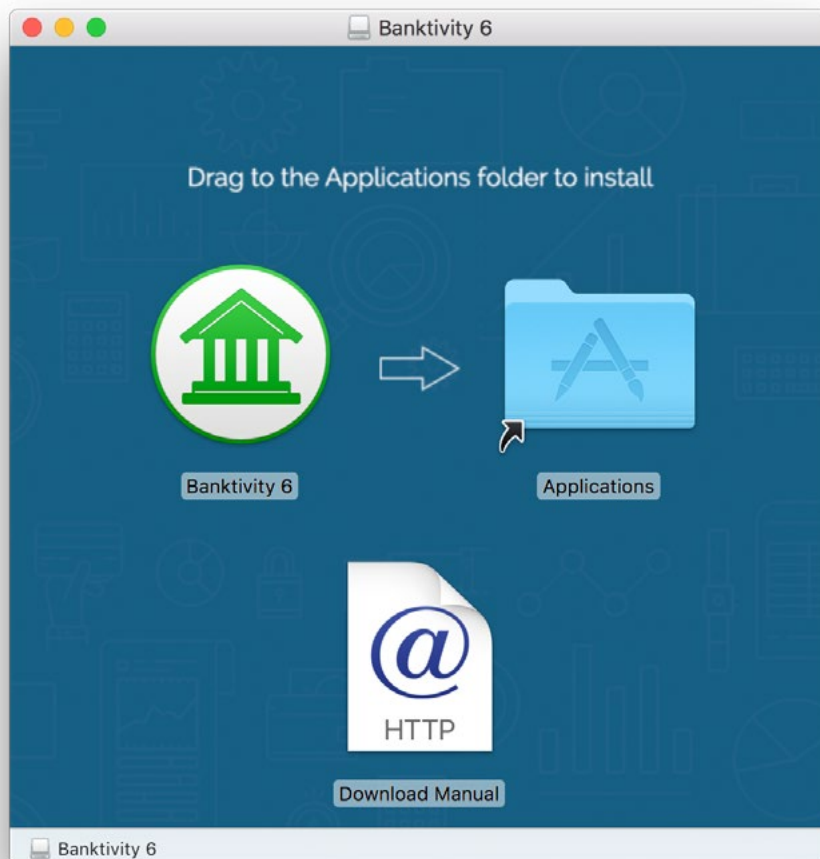
Drag the Banktivity 7 app onto the Applications folder, and allow the Finder to overwrite
the existing Banktivity 7 app. Drag both the "Banktivity 7" disk image and the "Banktiv-
ity6_Update.dmg" file from your Desktop to the Trash, and double-click the Banktivity 7
app in your Applications folder to open it. Your update is now complete!

When will I have to upgrade Banktivity?

Periodically we will release minor <u>updates</u> to improve Banktivity's functionality. As long as the main version number matches the one you purchased, it is free to install - your original registration code will be automatically recognized. That means if you purchased Banktivity 7.0, then 7.0.1, 7.1, 7.5.2, etc., are all free to you!

Each major version of Banktivity we release, however, is considered to be a paid upgrade. That is, if you purchased Banktivity 7 and we release Banktivity 8, you will have to pay an additional fee to upgrade. Our promise to you is that we will not release major versions less than one year apart. Additionally, we frequently offer reduced upgrade pricing for registered users of previous versions. Visit our <u>online store</u> for more details.

Why won't Banktivity accept my registration?

If you purchased Banktivity from the IGG website, or ordered a license through the Banktivity application:

First, make sure you <u>installed</u> the correct version of the software. If you <u>purchased</u> a license for Banktivity 5 and installed version 6, it will not accept your code. Once you are sure you have the correct version of Banktivity installed, read on.

Banktivity is very picky about how you enter your registration information. You must type your name, email address, and license code exactly as they appear in the receipt that was emailed to you after you submitted your order. Banktivity uses your name and email address to verify the license code, so be precise.

- Pay attention to uppercase/lowercase letters, spaces, punctuation, and special characters.
- Be careful to distinguish between the capital letter 'O' and the number '0'.
- Some special characters cause problems with Banktivity's registration algorithm. If you have accented characters, umlauts, etc. in your name then please <u>contact customer support</u> for assistance.

If you purchased Banktivity from a retail website (such as Amazon.com):

First, review the section above, as the same considerations apply.

In addition, Banktivity must be connected to the Internet in order to register retail purchases. If you are attempting to register a second copy of Banktivity, remember that each retail license can only be used once. After you registered the first time, IGG Software issued you a new license code that was attached to your name and email address. Check your email history for a copy of your individual license details, or use the lost license form on our website to look them up.

If you purchased Banktivity on the Mac App Store:

This version of Banktivity does not need to be registered. If it prompts you to purchase a license, it is likely that you installed the wrong version. Quit Banktivity and delete it from your Applications folder, then launch the App Store and download Banktivity again.

Additional information:

For more information about registering Banktivity, see How do I purchase and/or register Banktivity? in Chapter 1: Getting Started.

What if my free trial expires? Will I lose all of my data?

No, even if your free trial period runs out, your data will be preserved. Whenever you purchase a license and register the software, it will be available to use again. If Banktivity does not open your document automatically after registering, double-click the document in the Finder to open it.

Can I install Banktivity on more than one computer?

Yes, the Banktivity license agreement allows you to install the software on two separate computers and register them both using the same license code. This is intended mainly for backup purposes and is considered acceptable on the condition that both copies of the software are not run at the same time.

Installing one copy of Banktivity at the office and one copy at home so that you can work on your finances from both locations is perfectly fine. If two different people use the software for their own purposes, or both copies of Banktivity need to be used at the same time, then we ask that you purchase an additional license.

Managing Documents

Why won't Banktivity open my document automatically?

Each time you start Banktivity, it should automatically display the last [document](#) you opened. Banktivity relies on the macOS feature "Recent Items" to remember the location of your document - if you have this feature disabled, Banktivity will not be able to open the file automatically. To make sure you have not disabled this feature, open System Preferences and click the "General" button. Make sure you have a number selected next to "Recent items" and not "None."

Some third-party menu utilities may interfere with the "Recent Items" feature. If Banktivity is not opening your document automatically and you have one of these utilities installed, you may need to reconfigure or uninstall the utility.

Does Banktivity save my data automatically?

Yes, Banktivity automatically saves your document once every minute and before the document is closed. You should never need to save your data manually, though you can do so at any time by choosing `File > Save`.

For more information, see [How do I manage Banktivity documents?](#) in [Chapter 1: Getting Started](#).

Can two or more people share the same Banktivity document?

Yes! With Banktivity Cloud Sync, you can copy your [document](#) to other Macs (or other user accounts on the same Mac), make changes to any document, and keep all your documents in sync. To learn more, see [Using Banktivity Cloud Sync](#) in [Chapter 10: Syncing With Mobile Devices](#).

Cloud Sync is the recommended solution for sharing Banktivity documents. Saving documents on a network volume or using third-party syncing software (like Dropbox or Google Drive) is very likely to corrupt your financial data.
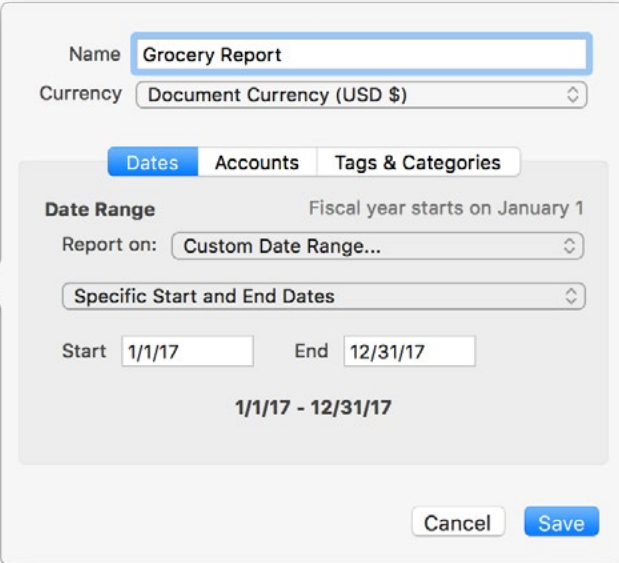
Accounts & Transactions

Can I change account types?

No, once you create an account you cannot change its type. If you accidentally set up an account with the wrong type, simply create a new account with the correct type, then cut and paste all the transactions from the old account into the new one. Be sure to use the "Cut" command instead of "Copy," or else the transfers in the account may create duplicates in other accounts.

Can I rename items in the sidebar?

Accounts, budgets, and reports can be renamed by double-clicking them, changing the "Name" field, and clicking "Save." Websites can be renamed by double-clicking the accounts to which they belong, changing the "Bank" field, and clicking "Save." Items in the "Overview" section of the sidebar cannot be renamed.

How do I see all transactions in a category for specific dates?

Create a Category report, choose "Specific Start and End Dates" for the date range, enter the dates you want to see, and limit the report to the desired category.

Once you've finished creating the report, you will see the details of all of the transactions that make up the category you requested. Feel free to print the report or save it to a PDF file. Click on any transaction to view and edit it in the account register where it was recorded.

Miscellaneous

What keyboard shortcuts are available in Banktivity?

Banktivity has the following shortcuts available for use:

Key Combination	Command
Command - , (Comma)	Open Banktivity Preferences
Command - H	Hide Banktivity
Command - Option - H	Hide Other Applications
Command - Q	Quit Banktivity
Control - Command - N	Create a New Banktivity Document
Command - O	Open a Banktivity Document
Shift - Command - N	Add a New Account
Shift - Command - B	Add a New Budget
Shift - Command - R	Add a New Report
Command - W	Close the Window
Option - Command - W	Close All Windows
Command - S	Save
Shift - Command - S	Duplicate the Current Document
Option - Shift - Command - S	Save As
Control - Command - S	Post Scheduled Transaction
Option - Command - P	Send Payment
Option - Command - I	Import Transactions
Shift - Command - P	Page Setup
Command - P	Print
Option - Shift - Command - P	Print Check for Selection
Command - Z	Undo
Shift - Command - Z	Redo
Command - I	Show Inspector for the Current Selection
Command - X	Cut
Command - C	Copy
Command - V	Paste
Option - Shift - Command - V	Paste and Match Style

Key Combination	Command
Command - A	Select All
Shift - Command - F	Find
Command - F	Find in Selected Account
Function Function	Start Dictation
Control - Command - Space	Emoji & Symbols
Shift - Command - T	Show Tab Bar
Command - U	Bring Up to Date
Command - [(Left bracket)	Navigate Back in the Current Workspace
Command -] (Right bracket)	Navigate Forward in the Current Workspace
Shift - Command - M	Go To Summary
Shift - Command - W	Go To Portfolio
Shift - Command - L	Go To Payments
Control - Command - T	Go To Payees, Schedules & Rules
Control - Command - C	Go To Categories
Control - Command - A	Go To Account Manager
Control - Command - P	Go To Securities
Control - Command - G	Go To Tags
Control - Command - R	Go To Currencies
Shift - Command - G	Group New and Uncleared Transactions
Option - Command - S	Hide/Show Sidebar
Option - Command - T	Hide/Show Toolbar
Shift - Command - O	Open In New Window
Command - 1	Show Transactions for the Selected Account
Command - 2	Show Statements for the Selected Account
Command - 3	Show Summary Report for the Selected Account
Shift - Command - D	Download Transactions for the Selected Account
Command - L	Edit Loan Information for the Selected Account
Command - N	Add a New Transaction
Command - E	Edit the Selected Transaction
Option - Command - N	Add a Split Item
Option - Command - Delete	Delete the Selected Split Item
Command - ' (Apostrophe)	Mark the Selected Transaction Cleared/Uncleared
Command - M	Minimize the Window
Option - Command - M	Minimize All Windows

Key Combination	Command
Control - Shift - Tab	Show Previous Tab (When Tab Bar is Showing)
Control - Tab	Show Next Tab (When Tab Bar is Showing)
Tab	Cycle Through Fields
Return	Save the Current Transaction
Escape	Cancel Changes to the Current Transaction
Down Arrow	Show a Calendar (While Editing a Date) or Choose from a List (While Editing a Payee, Category, Tag, or Security Symbol)
[(Left Bracket)	Decrease the Date by 1 Day (While Editing a Date)
] (Right Bracket)	Increase the Date by 1 Day (While Editing a Date)
Home (or Function - Left Arrow)	Scroll to the Top of the Register
End (or Function - Right Arrow)	Scroll to the Bottom of the Register

For more information about investment accounts, see Chapter 7: Investments.

Why can't I add income categories to my budget?

You must designate some categories as income-based before you will be able to add any categories to the income section of your budget. Click "Settings" in the sidebar, click "Categories," and select a category. Click the "Edit" button at the top of the category list, then change the category's type to "Income" and click "Apply Changes." Repeat this process for each of your income categories. When you return to your budget setup, those categories will be available for use in the income section.

Do you recommend a particular check stock?

No, we designed the [check printing](#) template system to be flexible enough to work with just about any check stock you might find. So feel free to pick whichever one catches your fancy! IGG Software does not sell check stock specifically designed for use with Banktivity.

Why does Banktivity attempt to contact "iggsoftware.com" at startup?

That's the name of the server where our website is hosted. If you have [update notifications](#) enabled, Banktivity will automatically connect to our website every time it is launched to find out if a new version of Banktivity is available for download.

Don't worry - it is our policy that Banktivity never transmits any information about you or your computer back to IGG Software. For more information, see [Chapter 12: Security and Privacy](#).

Chapter 16: Contact Us

Where can I find help or get additional support?

In addition to this manual, we offer free technical assistance via live chat, email, and a collection of support articles on our website. Please feel free to contact us at any time; we will be sure to respond to your inquiry in a timely and effective manner.

- To see if we have already addressed a topic that concerns you, please search our support articles at: iggsoftware.com/support/articles.

- If you can't find an answer to your question, please visit iggsoftware.com/support to speak with us on live chat.

- To submit feedback about your experience with Banktivity, choose `Banktivity > Provide Banktivity Feedback` and send us your thoughts in an email.

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