

Banktivity 5

User Manual

IGG (Software

Contents

Chapter 1: Getting Started	6
Overview	7
How do I get started with Banktivity? (Quick basics)	9
What's New in Banktivity 5?	. 10
How do I install Banktivity?	. 12
How do I create documents in Banktivity?	. 15
What changes were made when my document was upgraded?	. 23
How do I manage Banktivity documents?	. 33
How do I purchase and/or register Banktivity?	. 35
How do I use the main window?	. 40
How do I use the toolbar?	. 42
How do I use the source list?	. 43
How do I use the summary pane and mini-graph?	. 44
How do I use the overview report?	. 46
Chapter 2: Accounts	. 53
What are accounts all about?	. 54
How do I add accounts?	. 56
How do I delete an account?	. 60
How do I edit account information?	. 61
What are the different account types?	. 64
How do I track loans in Banktivity?	. 67
How do I use smart accounts?	. 75
How do I group accounts?	. 78
How do I hide unused accounts?	. 80
How do I manage accounts in multiple currencies?	. 81
How do I reconcile my account with a bank statement?	. 86
How do I use an account's summary report?	. 92
Chapter 3: Transactions	.102
What are transactions all about?	. 103
How do I add, edit, and delete transactions?	. 106
What properties do transactions have?	. 109
What do the badges on my transactions mean?	. 115
How do I attach files to my transactions?	. 116
What are the different transaction types?	. 119
How do I transfer funds between accounts?	. 121

	How do I move a transaction from one account to another?	124
	How do I search and filter transactions in my accounts?	125
	How do I use split transactions?	126
	Can Banktivity remember transactions I enter more than once?	131
	How do I schedule recurring transactions?	135
Cl	hapter 4: Categories	141
	How do I use categories?	142
	How do I add and delete categories?	144
	How do I edit category properties?	146
	How do I combine categories?	148
	How do I organize my categories hierarchically?	149
Cl	hapter 5: Importing Data	151
	How do I import transactions from my bank or other financial software?	152
	How do I update my accounts using Direct Access?	153
	How do I update my accounts using direct download?	167
	How do I use the built-in web browser to download transactions?	178
	How do I import transactions from a QIF, OFX, QFX, QMTF, or CSV file?	188
	How do I use the resolve view to review transactions after an import?	191
	How do I use import rules?	194
	hantay C. Online Bill Day	200
CI	hapter 6: Online Bill Pay	200
CI	How do I pay bills online using Banktivity?	
	-	201
	How do I pay bills online using Banktivity?	201 210
	How do I pay bills online using Banktivity?hapter 7: Investments	201 210 211
	How do I pay bills online using Banktivity? hapter 7: Investments How do I manage investments with Banktivity?	201 210 211 212
	How do I pay bills online using Banktivity? hapter 7: Investments How do I manage investments with Banktivity? How do I record investment transactions?	201 210 211 212 219
Cl	How do I pay bills online using Banktivity? hapter 7: Investments How do I manage investments with Banktivity? How do I record investment transactions? How do I manage information about my securities?	201 210 211 212 219 225
Cl	How do I pay bills online using Banktivity? hapter 7: Investments How do I manage investments with Banktivity? How do I record investment transactions? How do I manage information about my securities? How do I handle specific investment scenarios?	201 210 211 212 219 225 240
Cl	How do I pay bills online using Banktivity? hapter 7: Investments How do I manage investments with Banktivity? How do I record investment transactions? How do I manage information about my securities? How do I handle specific investment scenarios? hapter 8: Reports	201 210 211 212 219 225 240 241
Cl	How do I pay bills online using Banktivity? hapter 7: Investments How do I manage investments with Banktivity? How do I record investment transactions? How do I manage information about my securities? How do I handle specific investment scenarios? hapter 8: Reports What are reports all about?	201 210 211 212 219 225 240 241 244
Cl	How do I pay bills online using Banktivity? hapter 7: Investments How do I manage investments with Banktivity? How do I record investment transactions? How do I manage information about my securities? How do I handle specific investment scenarios? hapter 8: Reports What are reports all about? How do I use the Income & Expense report?	201 210 211 212 219 225 240 241 244 257
Cl	How do I pay bills online using Banktivity? hapter 7: Investments How do I manage investments with Banktivity? How do I record investment transactions? How do I manage information about my securities? How do I handle specific investment scenarios? hapter 8: Reports What are reports all about? How do I use the Income & Expense report? How do I use the Net Worth report?	201 210 211 212 219 225 240 241 244 257 267
Cl	How do I pay bills online using Banktivity? hapter 7: Investments How do I manage investments with Banktivity? How do I record investment transactions? How do I manage information about my securities? How do I handle specific investment scenarios? hapter 8: Reports What are reports all about? How do I use the Income & Expense report? How do I use the Net Worth report? How do I use the Expense Timeline report?	201 210 211 212 219 225 240 241 244 257 267 278
Cl	How do I pay bills online using Banktivity? hapter 7: Investments How do I manage investments with Banktivity? How do I record investment transactions? How do I manage information about my securities? How do I handle specific investment scenarios? hapter 8: Reports What are reports all about? How do I use the Income & Expense report? How do I use the Net Worth report? How do I use the Expense Timeline report? How do I use the Category Detail report?	201 210 211 212 219 225 240 241 244 257 267 278 288
Cl	How do I pay bills online using Banktivity? hapter 7: Investments How do I manage investments with Banktivity? How do I record investment transactions? How do I manage information about my securities? How do I handle specific investment scenarios? hapter 8: Reports What are reports all about? How do I use the Income & Expense report? How do I use the Net Worth report? How do I use the Expense Timeline report? How do I use the Category Detail report? How do I use the Portfolio Summary report?	201 210 211 212 219 225 240 241 244 257 267 278 288 297
Cl	How do I pay bills online using Banktivity? hapter 7: Investments How do I manage investments with Banktivity? How do I record investment transactions? How do I manage information about my securities? How do I handle specific investment scenarios? hapter 8: Reports What are reports all about? How do I use the Income & Expense report? How do I use the Net Worth report? How do I use the Expense Timeline report? How do I use the Category Detail report? How do I use the Portfolio Summary report? How do I use the Investment Summary report?	201 210 211 212 219 225 240 241 244 257 267 278 288 297 312
Cl	How do I pay bills online using Banktivity? hapter 7: Investments How do I manage investments with Banktivity? How do I record investment transactions? How do I manage information about my securities? How do I handle specific investment scenarios? hapter 8: Reports What are reports all about? How do I use the Income & Expense report? How do I use the Net Worth report? How do I use the Expense Timeline report? How do I use the Category Detail report? How do I use the Portfolio Summary report? How do I use the Investment Summary report?	201 210 211 212 219 225 240 241 244 257 267 278 288 297 312 320

	How do I use the Debt/Liability report?	345		
	How do I use the Forecast report?	355		
Ch	apter 9: Budgets	364		
	What are budgets all about?	365		
	How do I set up a new budget?	367		
	How do I make adjustments to a budget?	379		
	How do I read a budget report?	381		
	How do I use envelope budgeting?	387		
Chapter 10: Syncing With Mobile Devices394				
	How do I sync Banktivity documents with my iPad, iPhone and iPod touch?	395		
	How do I use Banktivity Cloud Sync to share documents between my devices?	396		
	How do I sync a Banktivity document with Banktivity for iPad?	404		
	How do I sync a Banktivity document with Banktivity for iPhone?	411		
	How do I sync a Banktivity document with Banktivity Investor?	418		
Ch	apter 11: Additional Features	421		
	How do I print checks from Banktivity?	422		
	How do I lock my data with a password?	427		
	How do I export my data for use with other software?	429		
	How do I back up my Banktivity document?	431		
Ch	apter 12: Security and Privacy	432		
	How does IGG Software protect my privacy and keep my data secure?	433		
Ch	apter 13: Frequently Asked Questions	434		
	FAQ Index	435		
	Updating, Upgrading, Installing, & Registering	436		
	Managing Documents	440		
	Accounts & Transactions	441		
	Miscellaneous	442		
Ch	apter 14: Contact Us	446		
	Where can I find help or get additional support?			



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 <u>highlighted in green</u>. 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 Trans*-

actions 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 5, the <u>new document assistant</u> will launch automatically to help you get started. Once you finish creating your document, <u>add some accounts</u> to the file. If you want to keep your accounts up-to-date easily,consider subscribing to <u>Direct Access</u>.

On subsequent launches, Banktivity will prompt you to <u>purchase or register</u> 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 Mac OS X financial application to make tracking your finances as easy as possible.

System requirements:

Banktivity 5 requires Mac OS X 10.9 or higher. For earlier OS versions, try <u>iBank 4</u>. To read about what's new in Banktivity 5, see <u>What's New in Banktivity 5?</u> 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 <u>accounts</u> 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 <u>investment</u> accounts. Then, for each account you will want to record a <u>transaction</u> for each "real-life" transaction that occurs in the account. For example, if you receive a bank <u>statement</u> 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 <u>categories</u> to your Banktivity transactions, you'll be able to run robust <u>reports</u> to analyze your spending based on those categories. Categorizing your transactions will also allow you to set up <u>budgets</u> to help you plan ahead.

In summary:

- <u>Maccounts</u> mirror your real-life bank accounts.
- 1 Transactions record deposits and withdrawals in your accounts.
- <u>Categories</u> track where your money comes from and goes to.
- Reports allow you to quickly analyze your spending habits.
- <u>Budgets</u> 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 5?

Take a look at these new and improved features:



Connect to more banks than ever. Besides better connections for direct downloads, Banktivity 5 adds Direct Access to get updates from thousands of banks and syncs that data with Banktivity for iPad.



Pay bills with a click. Banktivity 5 delivers online bill pay to set up, schedule and send payments, track those transactions, and categorize the expenses.



Budget for prosperity. With an all-new data model for budgeting, you can build savings, track spending, monitor progress daily, incorporate scheduled income and bills, compare goals vs. results, and sync your budgets to Banktivity for iPad.



Single-button updating. With the Update Everything button on the toolbar, one click imports new transactions from all connected accounts, syncs devices, updates securities prices and downloads Direct Access data.



Stay on top of your expenses. Tell Banktivity how far in advance to notify you ahead of bills and scheduled transactions. Integration with Reminders and Notification Center alerts you before each due date. Never miss another payment!



Track investments like a pro. For all types of securities, take advantage of Banktivity's powerful investment analysis and reports. Banktivity 5 tracks bonds and 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 new inline importing, everything goes straight into your register.



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



Sync data with your iPhone or iPad. Banktivity for iPhone and Banktivity for iPad apps deliver better 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 5.

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 "Banktivity5_Web.dmg" on your Desktop or in your Downloads folder. Double-click this file to mount the "Banktivity 5" 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 5 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 5" disk image and "Banktivity5_Web.dmg" from your Desktop or Downloads folder to the Trash.
- 6. Open your Applications folder and drag "Banktivity 5" onto your Dock to keep it there for easy access.
- 7. Click the Banktivity 5 icon on your Dock to launch the software.

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

- 1. Download Banktivity from the retailer's website (for assistance with this step, contact the retailer's customer support).
- 2. Look for "Banktivity5.dmg" on your Desktop or in your Downloads folder. Double-click this file to mount the "Banktivity 5" 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 5 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 5" disk image and "Banktivity 5".
- 6. Open your Applications folder and drag "Banktivity 5" onto your Dock to keep it there for easy access.
- 7. Click the Banktivity 5 icon on your Dock to launch the software.

Install Banktivity after purchasing from the Mac App Store

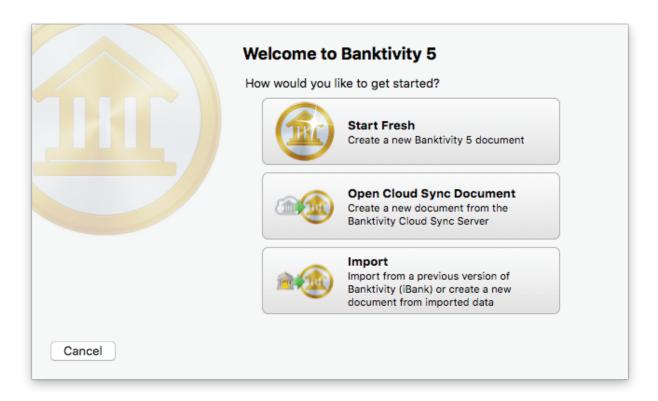
- 1. Launch the App Store from your Applications folder.
- 2. Click "Purchases" on the toolbar.
- 3. Click the "Install" button next to Banktivity 5, then wait for the download to finish.
- 4. Open your Applications folder and drag "Banktivity 5" onto your Dock to keep it there for easy access.
- 5. Click the Banktivity 5 icon on your Dock to launch the software.

That's it! Banktivity should now be installed correctly 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/or Register Banktiv-ity? 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 <u>document</u>. Choose File > New Banktivity Document to start the **new document assistant**:



This assistant opens automatically the first time you launch Banktivity 5, 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:

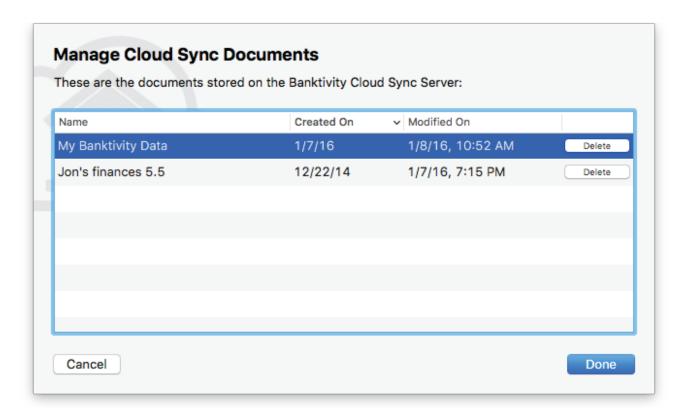
Start Fresh

Choose this option and click "Next" to create a new Banktivity document. The next screen will ask you to choose a location in which to save your document: click "Continue," enter a name for the document in the sheet that appears, choose a location, and click "Save."

On the next screen, you will be asked to choose which <u>categories</u> 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 <u>tax codes</u>. Click whichever option you prefer. Next, Banktivity will prompt you to add accounts to the document: please see <u>Chapter 2: Accounts</u> for more information.

Open Cloud Sync Document

If you previously uploaded a Banktivity document to the <u>Cloud Sync</u> server and want to connect to it, click this option. 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:



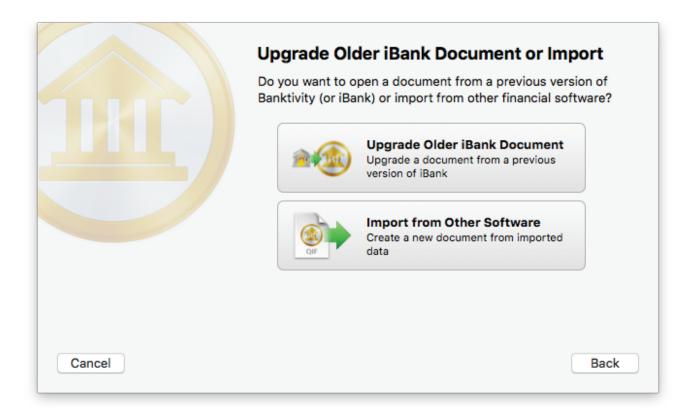
Click a document in the list, and you will be prompted to enter the password required to access it. Enter the correct password and click "Continue." Banktivity will then begin downloading your data from the Cloud Sync server.

Once the download process has finished, click "Continue" to proceed. The next screen will ask you to choose a location in which to save your document: click "Continue," enter a name for the document in the sheet that appears, choose a location, and click "Save."

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 <u>main window</u>.

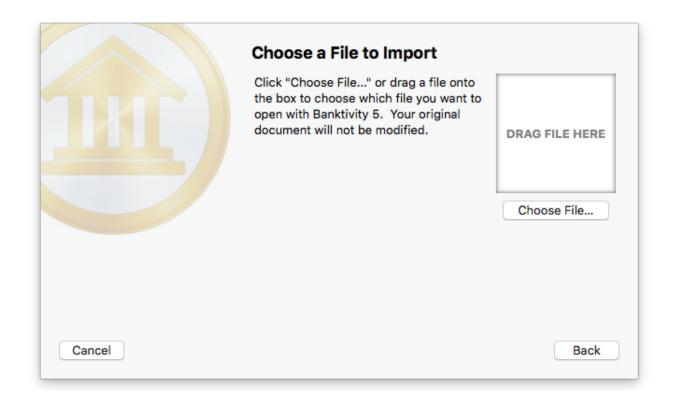
Import

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 iBank Document

If you previously used iBank 3 or 4, and want to upgrade your data for use with Banktivity 5, click this option. The next screen will ask you to choose the file you wish to open:



Click "Choose File" to select a Banktivity document, or drag and drop the document onto the box above that button. On the next screen, Banktivity will ask you to choose a location for the new document. Click "Continue," enter a name for the document in the sheet that appears, choose a location, and click "Save." Banktivity will show you some information about new features in version 5, then upgrade your document and save it in the location you specified. Your original document will not be modified, in case you ever want to open it using an old version of Banktivity.

Once the upgrade process has finished, 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 <u>main window</u>. If any changes were made to your data during the upgrade process, a window will appear to show you the details. See <u>What changes were made when my document was upgraded?</u> in this chapter for more information about this window.

Import from Other Software

Choose this option to convert your data from another financial management program. On the next screen, choose the option that corresponds to the software you used previously and click "Continue." On the next screen, Banktivity will ask you to choose a location in which to save your document: click "Next," enter a name for the document in the sheet that appears, choose a location, and click "Save." The next screen provides directions for transferring your data based on the program you are importing from:

Ouicken 2015:

- 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. Drag and drop the QMTF file from your Desktop onto the box in the Banktivity window marked "DRAG FILE HERE," or 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 Essentials:

- 1. Launch Quicken Essentials.
- 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 and save the QMTF file on your Desktop.
- 4. Drag and drop the QMTF file from your Desktop onto the box in the Banktivity window marked "DRAG FILE HERE," or click "Choose File" and select the QMTF file.



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

Ouicken for Mac:

- 1. Launch Quicken.
- 2. Choose File > Export > To QIF and save the QIF file on your Desktop.
- 3. Drag and drop the QIF file from your Desktop onto the box in the Banktivity window marked "DRAG FILE HERE," or click "Choose File" and select the QIF file.

Ouicken 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. Drag and drop the QIF file or files from your Desktop onto the box in the Banktivity window marked "DRAG FILE HERE," or click "Choose File" and select them.

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 <u>transfers</u> 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. Drag and drop the QIF files from your Desktop onto the box in the Banktivity window marked "DRAG FILE HERE," or click "Choose File" and select them.

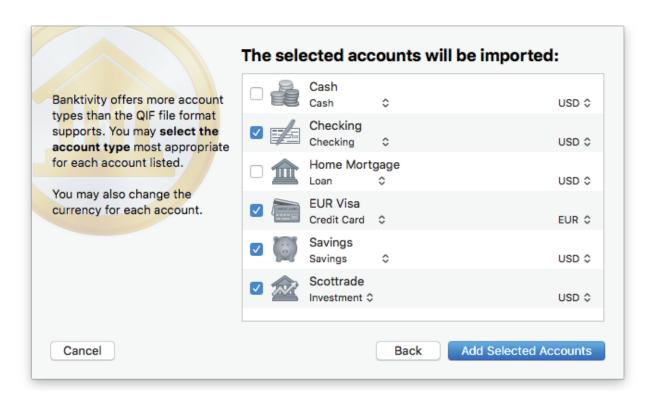
Other software:

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. Drag and drop the QIF file or files from your Desktop onto the box in the Banktivity window marked "DRAG FILE HERE," or click "Choose File" and select them.

Complete the import

Once you have chosen the import file or files, Banktivity will show some information about importing. Banktivity can import accounts, transactions, categories, investments, and security prices from QIF files, as long as that data is present. Other data such as classes, scheduled transactions, memorized transactions, budgets, and reports cannot be imported. Click "Start Import" to display a list of all the accounts available for importing:



Check off the <u>accounts</u> you wish to use in Banktivity. You can rename an account by clicking on its name, change the <u>account type</u> by clicking on the default type and choosing an alternative from the drop-down menu, or change the <u>currency</u> by clicking it and choosing another. Once you have

all the accounts set up the way you want them, click "Add 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.

Banktivity will automatically create a set of basic reports to help you analyze your data. Once the import process has finished, 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.

What changes were made when my document was upgraded?

When <u>upgrading your data</u> from Banktivity 3 or 4, you may be presented with a window stating, "We fixed your database." 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 5. 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 5 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 Log" at the bottom of the log 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:

 \triangle All of your accounts were used in budget "budget" name". Number budget items were removed. All existing accounts will be used as the source for this budget.

This message indicates that account transfers were removed from one of your budgets. In Banktivity 5, budgets can be limited to specific accounts. In order to monitor transfers into a particular account, that account must be excluded from the budget setup. In this case, your budget was monitoring transfers into all available accounts, so the transfers needed to be removed (otherwise all accounts would have been excluded from the budget setup).

A Budgets have been updated for use with Banktivity 5. Please review their settings for accuracy. If you use envelope budgeting, you will need to reconfigure your envelopes under the new budgeting system.

This message indicates that you had one or more budgets in your file that were upgraded. Since budgets work differently in Banktivity 5 than they did in previous versions, 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 for Banktivity 5. You will need to enable envelopes for each budget again, and enter how much cash is currently in each envelope.

⚠ Duplicate currency codes. Currency with code "old currency code" changed to "new currency code."

This message indicates that two of your currencies shared the same code. Banktivity 5 does not allow duplicate currency codes, so a number was added to the code of one of the currencies to differentiate it from the other. This will prevent Banktivity from downloading exchange rates for the currency, so you should either change the code to one that is unique or reconfigure your accounts and transactions to avoid using this currency. The currency can be deleted if no accounts or transactions are associated with it.

A Banktivity estimated the minimum payment for loans, but you should set it according to your loan documents.

Banktivity 5 handles loans differently from previous versions of Banktivity, in that you can now enter your loan payment amount directly (previous versions calculated this amount based on the other loan settings). When upgrading loan accounts, Banktivity 5 determines the minimum payment based on the other loan settings. This message appears simply to remind you to check your loan settings and verify that they are correct after the upgrade.

A In account "account name" you have a negative number of shares number of shares for "security name". This may need to be corrected.

Banktivity 5 handles negative shares differently from previous versions of Banktivity, in that it does not automatically adjust the cost basis to prevent you from holding negative shares. This message indicates that one of your accounts has a negative number of shares of a particular security, which may represent a short position. If you do not currently have a short position open, then you will need to correct the number of shares held in that security by buying or moving in shares prior to the date on which you sold them.

A On date in "account name", you sold more shares than you own of security name. You should correct this.

This message indicates that a "Sell" transaction was recorded in an investment account that caused Banktivity to deduct more shares of a security than were available at the time. There are two common causes for this error: sales being recorded before purchases on the same date, and short sales being recorded improperly. To correct the error in the former case, locate the transactions in your investment account and move the "Buy" transactions ahead of the "Sell" transactions via drag & drop (this will only work if the transactions have the same date). In the latter case, change the transaction type from "Sell" to "Sell to Open" to indicate that the transaction represents a short sale. You may also need to change one of your "Buy" transactions to "Buy to Close" in order to cover the short sale.

 \triangle Security info deleted from transaction "payee name" on date in account/category "account name". Security line items have to be in an investment account.

This message indicates that a transaction in one of your banking accounts had investment details associated with it. This is not allowed in Banktivity 5, so the investment details were removed.

Security security name is in use with an account with a different currency. You should a make new security using currency currency name.

This message indicates that one of your securities is using a different currency than some of the transactions associated with it. Nothing was changed, but we recommend that you fix the problem by creating a new security that uses the appropriate currency.



 \triangle The ofx setup for account "account" name" has an unknown account type.

This message indicates that one of your accounts was configured for direct download (OFX) but did not have a valid OFX account type. To correct this problem, you will need to disable online access for the account and then set up direct download again.



 $oldsymbol{eta}$ The variable interest rate for your loan to lender's name should be updated.

This message indicates that one or more of your loans has a variable interest rate which may have been modified during the upgrade due to differences in the way interest rates are handled in Banktivity 5. This message appears simply to remind you to check your loan settings and verify that the current interest rates are correct after the upgrade.

A Transaction on date with payee "payee" name" had invalid security info. The security info was removed.

This message indicates that one of your transactions had security information associated with it when none should have been present, so the security details were removed. This could affect your current holdings for that security - please check the security using a Portfolio Summary report. If you find a discrepancy, you may want to go back to the previous version of Banktivity, locate the transaction indicated in the error message, delete it and recreate it, and upgrade to Banktivity 5 again.



$extcolor{lambda}{eta}$ We didn't find a password for OFX connection to $bank\ extcolor{lambda}{URL}$.

This message indicates that an account was configured for direct download, but Banktivity 5 was unable to retrieve its password from the Mac OS X Keychain. Banktivity is unable to download transactions into the account until you fix the connection details. To reconnect your account, click the cloud icon next to the account in the source list, click "Refresh Account," and enter your login details when prompted.



🔔 You need to set up syncing again if you are using iBank Mobile on an iOS device.

This message indicates that some of your data was corrupted in a way that could result in inconsistent syncing with iBank Mobile or even sync failure. The data has been repaired, but you will need to delete the sync settings for your mobile devices and reconfigure them to ensure that syncing works properly.

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 5. 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.

Account "account name" was assigned "currency name" (currency symbol) as a currency.

This message indicates that one of your accounts did not have a currency assigned to it. Your Mac's default currency was assigned to the account.

✓ Account name changed to "new name" (was "old name")

This message indicates that one of your accounts had the same name as another account or one of your categories. Since this is not permitted in Banktivity 5, the account's name was changed. Any transfers linked to the account were also changed accordingly.

✓ Added split to balance transfer with payee "payee name".

This message indicates that one of your transfers had split items that did not balance to the transaction's total amount. A split item was added to the transaction to cover the difference.

✓ Category name changed to "new name" (was "old name")

This message indicates that one of your categories had the same name as another category or one of your accounts. Since this is not permitted in Banktivity 5, the category's name was changed. This message could also indicate that one of your categories had a colon in its name, but was not a sub-category, so its name was changed. Any transactions assigned to the category were also changed accordingly.

✓ Changed invalid transaction type from "old type" to "new type" for "payee name"

on date in account/category "account name"

This message indicates that an investment transaction was found in non-investment account, and it was was not identified as part of a transfer from an investment account. Since investment types are reserved for investment accounts, the transaction type was changed to either "Deposit" or "Withdrawal" based on the transaction amount.

✓ Couldn't find a currency for transaction template "payee name". The default currency "currency name" will be used.

This message indicates that one of your transaction templates did not have a currency associated with it, so the default currency was assigned to it. This only affects how the amount is formatted when the template is edited.

Couldn't update search criteria for smart account "account name". The smart account was deleted.

This message indicates that one of your old smart accounts could not be converted for use with Banktivity 5, due to differences in the way smart accounts function in this version of Banktivity. The smart account was deleted - you should probably create a new one in its place.

✓ Couldn't update smart import rule criteria for "rule name".

This message indicates that one of your old smart import rules could not be converted for use with Banktivity 5, due to differences in the way smart import rules function in this version of Banktivity. You should probably delete the rule and create a new one in its place.

✓ Date for transaction with payee "payee name" was set to date, it was nil.

This message indicates that one of your transactions did not have a date assigned to it. It was assigned the date on which the transaction was originally recorded or imported into Banktivity. If that date was also missing, it was assigned today's date.

✓ Deleted stranded line item from account/category name. Amount was amount.

This message indicates that one of your accounts or categories contained a corrupted transaction. The corrupted transaction was deleted; the account balance or category value should not be affected.

✓ Duplicate currency names. Currency named "old currency name" changed to "new currency name."

This message indicates that two of your currencies shared the same name. Banktivity 5 does not allow duplicate currency names, so a number was added to the name of one of the currencies to differentiate it from the other.

✓ Exchange rate changed to 1 (was old exchange rate) for "payee name" on date in account/category "account name".

This message indicates that one of your transactions had an exchange rate applied to it, but did not appear to need one (the transaction currency and the account currency were the same). The exchange rate was discarded; the transaction amount was preserved.

√ Found a non-account line item associated with security "security name". We will remove the security from it.

This message indicates that some investment details were found where they don't belong (a bad database record was found). The investment details were removed from the database, but your transactions were not affected.

Found a line item associated with security "security name", but this line item's account had no currency. We will remove the security from it.

This message, like the one above, indicates that some investment details were found where they don't belong (a bad database record was found). The investment details were removed from the database, but your transactions were not affected.

✓ Group account name changed to "new name" (was "old name").

This message indicates that one of your account groups had the same name as one of your accounts or categories. Since this is not permitted in Banktivity 5, the group's name was changed. Any transfers linked to an account in the group were also changed accordingly.

Report date ranges are handled differently in Banktivity 5. The start dates of your reports were estimated; you should verify and adjust them accordingly.

This message indicates that the starting date for some of your reports may have been adjusted due to differences in the way Banktivity 5 handles report date ranges. Unlike previous versions, Banktivity 5 tracks reports from their end dates backwards according to predefined intervals (weekly, monthly, etc.), which may prohibit certain date ranges from being used. In these cases, Banktivity 5 substitutes the closest available range.

Scheduled transaction payee name next post date was before 1970, we changed it to new post date.

This message indicates that one of your scheduled transactions was configured to post transactions too far in the past. In order to prevent the schedule from stalling Banktivity, its next posting date was changed to the current month.

✓ Scheduled transaction payee name repeat option was daily, changed to weekly.

This message indicates that one of your scheduled transactions was set to repeat daily. Since this option is no longer available in Banktivity 5, the scheduled transaction was assigned the closest available setting, which is to repeat weekly.

Scheduled transaction payee name repeat option was once, changed number of times it repeats to 1.

This message indicates that one of your scheduled transactions was set to use the frequency "once." Since this option is no longer available in Banktivity 5, the scheduled transaction was assigned an equivalent setting, which is to repeat only one time.

Scheduled transaction payee name repeat option was unknown, changed number of times it repeats to 1 and interval to month.

This message indicates that you upgraded from Banktivity 3 and one of your scheduled transactions was missing a schedule. The template was assigned the default schedule, which is to repeat monthly.

✓ Scheduled transaction *payee name* repeat option was unknown, changed to monthly.

This message indicates that you upgraded from iBank 4 and one of your scheduled transactions was missing a schedule. The template was assigned the default schedule, which is to repeat monthly.

 \checkmark Securities with duplicate symbols (symbol) found. They will be merged.

This message indicates that your portfolio contained more than one security that was assigned to the same ticker symbol. These securities were combined into a single security for Banktivity 5.

✓ Security distribution type was unknown, we changed it to cash for "security name" on 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 distribution type was unknown, we changed it to deposit for "security name" on date in account/category "account name".

This message indicates that an investment transaction with a positive 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 date in account/category account name.

This message indicates that one of your "Capital Distribution" transactions was recorded as a reinvestment. Capital distributions cannot be reinvested in Banktivity 5, so the transaction type was changed to "Dividend" in order to preserve the shares purchased in the reinvestment.

✓ Set transaction's currency to default currency: currency name (currency symbol). None of the transaction's line items had an account with a currency.

This message indicates that one of your transactions did not have a currency assigned to it. Your Mac's default currency was assigned to the transaction.

✓ Smart account name changed to "new name" (was "old name").

This message indicates that one of your smart accounts had the same name as another account or one of your categories. Since this is not permitted in Banktivity 5, the smart account's name was changed.

The income amount of a reinvested security transaction for "security name" on 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.

√ There was no account associated with schedule attached to "template payee name".

We fixed this by associating "account name".

This message indicates that one of your scheduled transactions did not have an account to post transactions to. Banktivity assigned it to one of your accounts, but you should double-check to make sure it was assigned to the appropriate one.

✓ There wasn't a valid repeat interval for schedule attached to "template payee name".
We fixed this by assigning 'month' interval.

This message indicates that one of your scheduled transactions did not have a frequency setting to determine how often it should be posted to an account. Banktivity assigned it to the default frequency, which is monthly.



This message indicates that your transaction templates were updated to use the default currency assigned to your document. Transaction templates in previous Banktivity versions did not use currencies, but Banktivity 5 requires them.

How do I manage Banktivity documents?

A Banktivity document contains all of the financial information that you use when working with Banktivity. This typically includes <u>accounts</u> and their <u>transactions</u>, <u>categories</u>, <u>transaction templates</u>, <u>scheduled transactions</u>, <u>import settings</u>, <u>sync settings</u>, <u>reports</u> and <u>budgets</u>. Storing all of this information in a single file allows for greater portability as well as easier <u>backups</u>.

In the Finder, a Banktivity document looks like this:



Create a new document

Choose *File > New Banktivity 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.

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. Transactions can be moved from one document to another using copy & 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.

Save changes to a document

Banktivity automatically saves the document whenever you make changes to your data. 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 > Save As. Banktivity will prompt you to enter a name for the new file and choose the location where you want to save it. The current document will be saved in the new location, 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 <u>main window</u>. A menu will appear showing you the path to your document in the Finder:





This command is a feature of Mac OS X 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/or register Banktivity?

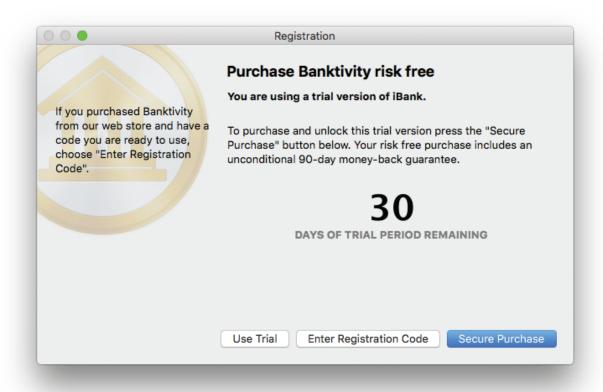
Banktivity is available for purchase directly from IGG Software and from other online retailers, including the Mac App Store. Purchases from the IGG store are backed by a 90-day money-back guarantee, but purchases from other retailers are subject to the policies of those stores.



If you purchased and installed Banktivity through the Mac App Store, the software does not need to be registered. The information below only applies to versions of Banktivity downloaded from the IGG Software website and other online retail sites.

30-day free trial

Each time you open a <u>document</u> 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 only run for 3 minutes 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:

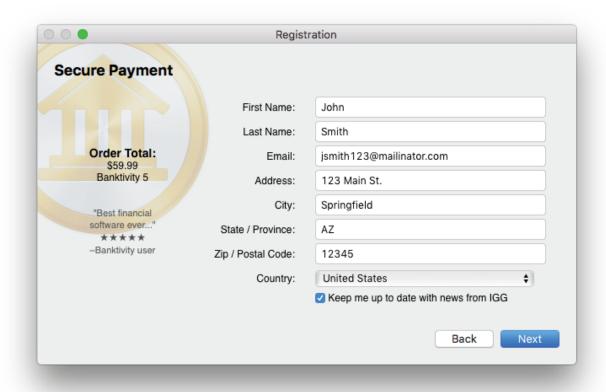
Click "I'm New to Banktivity." Banktivity will connect to the IGG store and show you the current price for a full license. If you have a discount coupon, you may enter it in the box labeled "Promo code" before proceeding. Click "Next" and Banktivity will verify your code (if you entered one), then present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

Upgrading from iBank 4:

Click "Upgrading," then choose where you purchased iBank 4.

- If you purchased from the IGG store (via the website or the iBank 4 app), enter your iBank 4 license details. Banktivity 5 will verify the license and offer you a discounted price for upgrading. If you no longer have a record of your iBank 4 license, click "Look Up Code" to use the lost license form on the IGG Software website.
- If you purchased a CD from a retail store, enter the code printed on the iBank 4 CD sleeve. Banktivity 5 will verify the license and offer you a discounted price for upgrading.
- If you purchased from the Mac App Store, make sure iBank 4 is installed, then click "Find App" and select the iBank 4 application. Banktivity 5 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 iBank 4, 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.

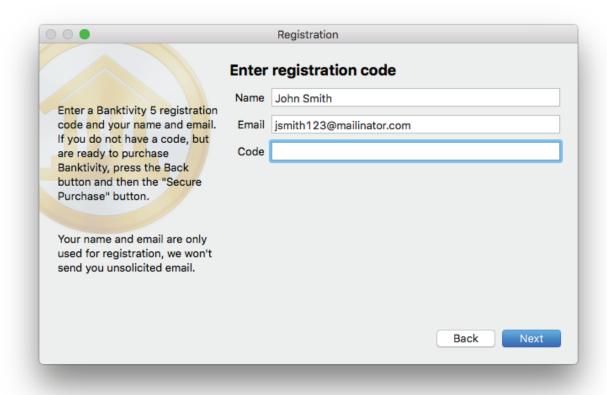
Once the order has been accepted, Banktivity will register itself automatically and cease to operate in trial mode. The next screen will display your license code (you may wish to write this down) and confirm that your order was processed successfully. You will also receive a confirmation email immediately 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 together with other software, 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 <code>Banktivity</code> > <code>License</code> 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 <code>Banktivity > Registration Info</code>. 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

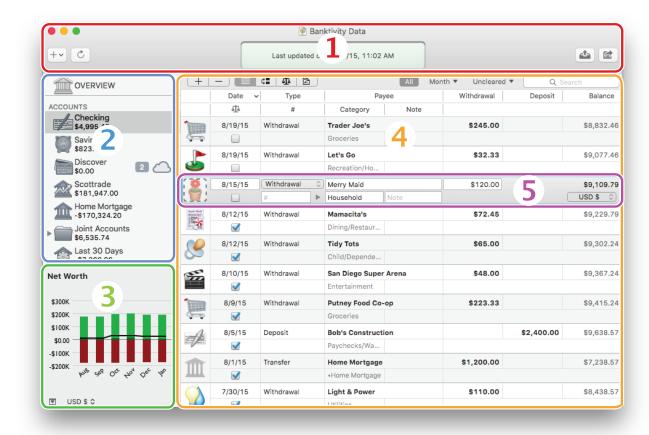
If you purchase Banktivity from the IGG store (either through the Banktivity app or on our website), we include a 90-day guarantee with your order. Feel free to register Banktivity and use it risk-free for up to 3 months. If you're not satisfied with the software for any reason, simply contact us (within 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 are subject to the policies of those sellers.

How do I use the main window?

The **main window** displaying your Banktivity <u>document</u> appears like this:



The numbers on the image above correspond to the following program areas:

- 1. <u>Toolbar:</u> Contains shortcuts to basic program functions and shows the status of your <u>document</u>.
- 2. Source list: Use this section to navigate through Banktivity's main features, which are organized under different headings: overview, accounts, websites, reports, and budgets. The "Manage" heading contains several additional features: categories, securities, transaction templates, scheduled transactions, import rules, sync settings, and payments. The window contents displayed to the right of the source list change depending on your selection.
- **3.** <u>Summary pane:</u> Provides some basic information about your overall financial picture, including your net worth and upcoming scheduled transactions. This pane can also show a graph of your net worth over time or be hidden from view.

- **4.** Account register: When an account is selected in the source list, this part of the window shows a list of all the <u>transactions</u> in the account. Buttons above the register allow you to change the display to <u>resolve view</u> or <u>reconcile view</u>.
- **Transaction editor:** When a transaction is selected in the account register, this editor appears automatically to allow you to view and edit the transaction details.

Many of these window panes can be resized by clicking and dragging the dividers between them. You can hide the summary pane by clicking the toggle button \blacksquare at the bottom left corner of the window.

How do I use the toolbar?

By default, the **toolbar** (located across the top of the <u>main Banktivity window</u>) contains four buttons and a box showing the status of your <u>document</u>.



Use the toolbar

Four buttons appear on the toolbar by default:

- Add: Click this button to view a menu of items you can add to the document, including accounts, account groups, smart accounts, reports, and budgets.
- **Update Everything:** Click this button to update all accounts configured to use <u>Direct Access</u> or <u>direct download</u>, fetch <u>security quotes</u>, download <u>currency exchange rates</u>, update <u>bill pay</u> payments, and <u>sync with mobile devices</u>. This is equivalent to choosing *File > Update Everything*.
- Pay Online: Click this button to send payments using an account that has <u>online bill</u>

 pay enabled. This is equivalent to choosing *Tools > Send Online Payment*.
- Post: Click this button to review upcoming <u>scheduled transactions</u>. This is equivalent to choosing *Tools > Confirm Scheduled Transactions*.

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.

Customize the toolbar

To customize the toolbar, choose *View > Customize Toolbar*. The sheet that appears will allow you to add or remove toolbar items via drag & drop, choose whether or not to show text labels, and choose large or small icons. Click "Done" when you have finished customizing the toolbar.

You can show or hide the entire toolbar at any time by choosing *View > Hide Toolbar* (this is standard for most Mac OS X applications).

How do I use the source list?

The **source list**, 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>:



At the top of the list is the <u>overview report</u>, which provides an up-to-date visual summary of your finances. Below that, each of Banktivity's main features can be accessed under different headings: <u>accounts</u>, <u>websites</u>, <u>reports</u>, and <u>budgets</u>. In addition, the "Manage" heading contains settings for other features: <u>categories</u>, <u>securities</u>, <u>transaction templates</u>, <u>scheduled transactions</u>, <u>import rules</u>, <u>sync settings</u>, and payments.

You can resize the source list by clicking and dragging its right edge. To hide or show the contents under any heading, move your mouse over the heading. The word "Hide" or "Show" will appear to the right and can be clicked to perform the corresponding action.

How do I use the summary pane and mini-graph?

The summary pane appears in the lower left corner of the <u>main window</u>, below the <u>source list</u>. It is designed to provide a summary of your <u>accounts</u> at a glance:



- **Money you have:** This represents your total assets, i.e. the total amount of cash in your <u>visible accounts</u> and any unrealized gains from your <u>investments</u>.
- **Money you owe:** This represents your total liabilities, i.e. the total amount of money you owe in <u>credit card, line of credit, loan, and liability accounts</u>, as well as any unrealized losses from your investments.
- **Total:** This represents your current net worth, determined by subtracting your liabilities from your assets.

The summary pane also lists the next three upcoming <u>scheduled transactions</u>. Click the small arrow button next to one of these to view and edit its details in the main "Scheduled Transactions" list.



Individual accounts can be excluded from the summary pane. Double-click on an account to open the pop-up inspector, then uncheck "Include in total." That account will no longer be included in the calculations for the summary pane, the net worth mini-graph, or net worth figures on the overview report.

To show the net worth mini-graph:



Click the arrow button at the top right corner of the summary pane to show a miniature net worth bar chart that depicts your net worth over the last six months. Each bar represents the total value of your accounts on today's date in a past month.

Assets are drawn above the horizontal axis in **green**. The dark green portions represent cash assets (money you have on hand), while the light green portions represent security assets (shares you own that are worth more than what you paid for them). Liabilities are drawn below the axis in **red**. The dark red portions represent cash liabilities (money you owe), while the light red portions represent security liabilities (shares you own that are worth less than what you paid for them).

To change the currency used for the summary figures:

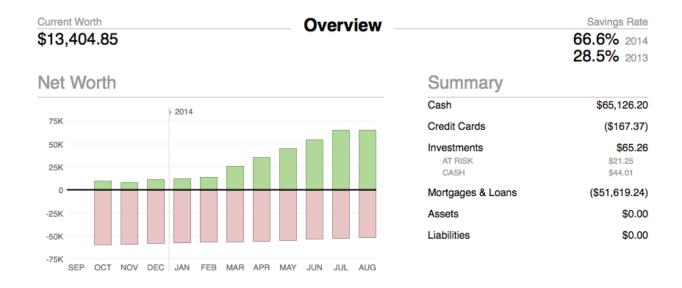
If you are using <u>multiple currencies</u>, a currency symbol will appear at the bottom of the summary pane. Click this symbol to change the currency used for the figures in the summary pane and net worth mini-graph. Amounts from accounts that use different currencies will be converted automatically using Banktivity's current <u>exchange rates</u>.

To hide and show the summary pane:

Click the toggle button at the bottom left corner of the window to toggle the summary pane off and on.

How do I use the overview report?

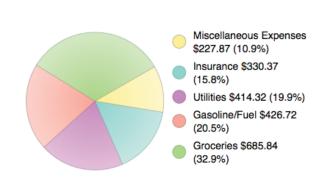
Banktivity provides a handy predefined report to summarize the financial activity in all of your <u>accounts</u>. Select "Overview" in the <u>source list</u> and the **overview report** will appear onscreen:



Upcoming Transactions

DEPOSITS		\$1,089.46
SEP 1	Paycheck	\$1,089.46
BILLS		(\$754.97)
AUG 22	Green Mountain Power	(\$99.28)
AUG 22	Fairpoint Communications	(\$113.02)
SEP 1	Richards Group	(\$208.70)
SEP 4	Liberty National Ins.	(\$121.67)
SEP 22	Green Mountain Power	(\$99.28)

Top 5 Spending Categories in the last 30 days





This report, like the <u>account summary reports</u>, is not customizable. To create reports that can be modified for specific purposes, see <u>Chapter 8: Reports</u>.

If you use <u>multiple currencies</u>, the overview report will use the currency that is currently selected in the <u>summary pane</u> at the bottom of the source list. Values are converted automatically using the latest exchange rates.

Exclude accounts from net worth calculations

Although we recommend including all accounts when calculating your net worth, it is possible to exclude accounts if necessary. Double-click an account in the source list to open the <u>account inspector</u>, uncheck "Include in total," then click "Save." The account will not be counted in the calculations for the current worth, net worth, and summary sections of the overview report, and it will also be excluded from the figures shown in the summary pane.

Limit the report's date range

By default, the overview report takes into account all data recorded in your Banktivity document. If you happen to know that your financial history before a certain date is incomplete, you may find it helpful to limit the range of the report. Double-click on "Overview" in the source list to open the report inspector, enter a date next to "Begins on," and click "Save." The report will ignore all transactions older than the date entered.

Interpret the report

Current worth

To the left 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.

Savings rate

To the right of the report title are shown your rate of savings for the current and previous years. Each figure represents the percentage of money you earned during that year and did not spend.

Net worth





Your monthly net worth is shown here as a bar chart. For each month, the total value of liabilities is shown in **red** below the x axis, while the total value of assets is shown in **green** above the x axis. Hover the mouse over a bar to view the month, year, asset amount, liability amount, and net value it represents. The number of months displayed will vary depending on the width of the <u>main</u> window.

Summary

C		m	m	0	PA.	,
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Cash	\$65,126.20
Credit Cards	(\$167.37)
Investments AT RISK CASH	\$65.26 \$21.25 \$44.01
Mortgages & Loans	(\$51,619.24)
Assets	\$0.00
Liabilities	\$0.00

A table is shown here that itemizes your net worth in six groups based on account type:

- Cash: The value of liquid assets held in checking, savings, money market, and cash accounts.
- Credit cards: The value of debt held in credit card accounts.
- **Investments:** The value of investment and 401k accounts. The total value is shown along with subtotals for the market value of securities "at risk" and cash held in the accounts.

- Mortgages & loans: The value of debt held in loan and line of credit accounts.
- **Assets:** The value of asset accounts.
- Liabilities: The value of liability accounts.

Upcoming transactions

Upcoming Transactions

DEPOSITS		\$1,089.46
SEP 1	Paycheck	\$1,089.46
BILLS		(\$754.97)
AUG 22	Green Mountain Power	(\$99.28)
AUG 22	Fairpoint Communications	(\$113.02)
SEP 1	Richards Group	(\$208.70)
SEP 4	Liberty National Ins.	(\$121.67)
SEP 22	Green Mountain Power	(\$99.28)
Show More		

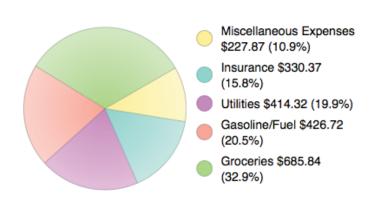
A table of upcoming <u>scheduled transactions</u> is shown here with transactions grouped into deposits, bills, and transfers. The due date, payee, and amount is displayed for each transaction. The report includes all transactions that are due within the current month and next month, but if there are more transactions than space allows, you may need to click "Show More" to reveal them all.



Transfers to loan, credit card, and line of credit accounts are listed under "Bills." All other transfers are listed under "Transfers."

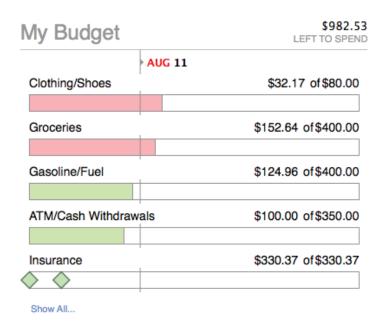
Top 5 spending categories

Top 5 Spending Categories in the last 30 days



A pie chart is shown here depicting the five <u>categories</u> in which the most spending was recorded during the last 30 days. To the right of the chart, a legend shows the color associated with each category, the total value of the transactions assigned to the category (displayed as a positive number), and the percentage represented by that amount (relative to the five categories shown).

My budget



A table is shown here depicting your <u>budget</u> performance during the current month. Budget items are grouped into expenses and income, and each item includes the following details:

• **Name:** The budgeted category (or account, in the case of a budgeted transfer).

- **Actual and expected amounts:** The amount you actually earned or spent in the category during the budget period, followed by the amount you expected to earn or spend in the category (including scheduled and unscheduled budget items).
- **Progress:** A colored progress bar that illustrates the percentage of actual vs. expected spending or earning in the category during the budget period. 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 month.

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 crossing the bar indicates today's date.

If there are more budget items than space allows, click "Show More" to reveal them all. If you use multiple budgets, select your preferred one by clicking "change" and then the name of the budget you want to view.

Top investment moves

lop	Inves	tment	IV	loves	in the	last 7 days
-----	-------	-------	----	-------	--------	-------------

	HOLDING VALUE	PRICE	CHANGE
AAPL Apple, Inc.	\$958.80 \$ 10.46	\$95.88 ▲ \$1.04	1.1%
GOOG Google	\$2,813.45 (\$25.71)	\$562.69 • (\$5.19)	-0.9%
VBTLX Vanguard Total Bond Market Index Fund Admiral Shares	\$54.15 \$0.05	\$10.83 \$ 0.01	0.1%
VTIAX Vanguard Total International Stock Index Fund Admir	\$680.16 • (\$0.48)	\$28.34 • (\$0.02)	-0.1%

Show All...

A table is shown here depicting the <u>security</u> positions currently held in your investment and 401k accounts. Securities are listed in order by their total change in value (positive or negative) over the last seven days. For each security, the name and symbol are displayed, followed by the current

value of your shares and the change in that value during the last seven days, the current price per share and the change in share price, and the percent change in value. If you hold more securities than space on the report allows, click "Show All" to reveal them all.

Print or save a copy of the report

The overview 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, but the orientation is restricted to portrait.

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.



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>source list</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.

Changing account views

When an account is selected in the source list, a set of buttons will appear at the top of the account register: Each button represents a different account view - click one to show the corresponding view:

- **Register view:** Use this view to record transactions in the account and check its balance. For more information, see <u>Chapter 3: Transactions</u>.
- **Resolve view:** Use this view to inspect the changes to an account after an import or sync. Transactions that are marked as "New," "Match," and "Transfer" are grouped together at the top of the register along with any uncleared transactions in the account. For more infor-

mation, see <u>How do I use the resolve view to review transactions after an import?</u> in <u>Chapter 5: Importing Data</u>.

- Reconcile view: Use this view to make sure the account is properly balanced by reconciling its transactions with statements from your financial institution. For more information, see How do I reconcile my account with a bank statement? in this chapter.
- Report view: Use this view to visualize the account's performance with a predefined set of graphs and tables. For more information, see How do I use an account's summary report? in this chapter.

Using multiple windows

To open the <u>register</u> for a particular account in a separate window, select the account in the source list and choose *View > Open In Separate Window*. This will allow you to view and edit the transactions in that account while performing other tasks in the <u>main window</u>. <u>Websites</u>, <u>reports</u>, <u>budgets</u>, and items in the "Manage" section of the source list can also be opened in separate windows.

View options

You may choose whether to display large or small icons in the source list. Choose <code>Banktivity</code> > <code>Preferences</code>, click the "Appearance" button, and check or uncheck "Use large source list icons" as desired.

How do I add accounts?

The first thing to do with Banktivity after <u>creating a document</u> is to set up your <u>accounts</u>. 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 <u>toolbar</u> and choose "Add Account," or choose *Account > New 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 <u>online bill pay</u>. 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.

Manual

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.

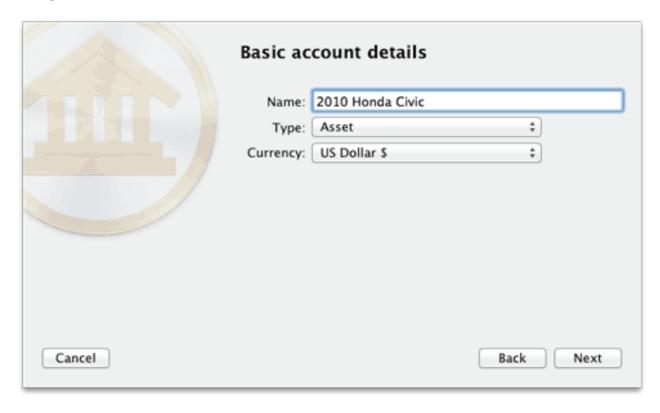
Manual account setup

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" 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 <u>Direct Access</u> or <u>direct download</u> at a later date by selecting the account in the source list and choosing <u>Account > Set Up Online Access</u>. To set up <u>web</u> <u>download</u>, double-click the account and enter a URL and Bank name in the <u>pop-up account inspector</u>.

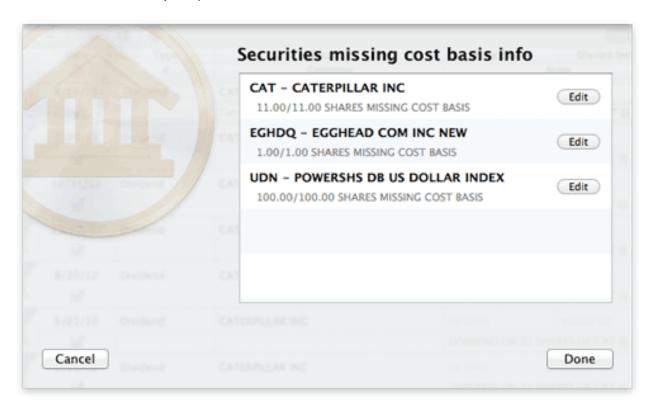
Entering basic account info:



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

Entering cost basis (investment accounts only):

If you chose to create an <u>investment</u> account, Banktivity will prompt you to enter cost information about the <u>securities</u> in your portfolio:



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 <u>reports</u>. Request a copy of your transaction history from your brokerage, if necessary, to ensure that you are recording the correct information about your lots.

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 <u>How do I track loans in Banktivity?</u> in this chapter.

Entering the account balance (non-loan accounts):

	Account	balance		
For investment accounts, do not include the estimated market	Balance:		\$50,000.00	
value of your holdings.	As of date:		Today	
Cancel			Bac	.k Done

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.

Finishing the account setup:

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

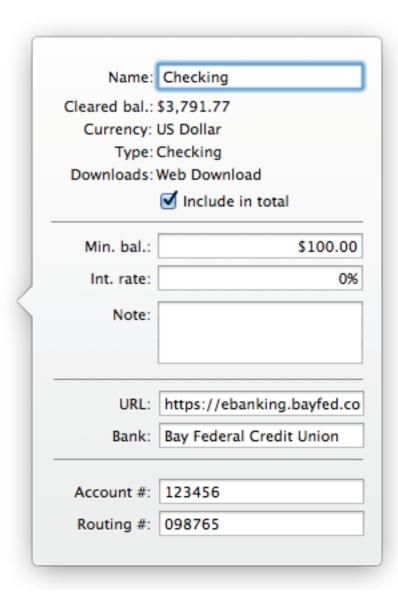
How do I delete an account?

Select the <u>account</u> in the <u>source list</u> and choose Edit > Delete. Banktivity will ask you to confirm that you want to permanently delete the account. All <u>transactions</u> contained within the account will also be deleted. Any <u>transfers</u> 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 <u>category</u> fields).

Deleting a <u>loan account</u> will cause any scheduled payments associated with the account to be deleted as well. Deleting an account that was used for <u>online bill pay</u> will also delete any payments associated with the account and listed under "Payments" in the source list.

How do I edit account information?

Double-click an <u>account</u> in the <u>source list</u> or select it and choose View > Show Popup 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 the "Save" button to save your changes and close the account info pane, or click "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.

Cleared bal.

The total value of all transac-

tions in the account that have their <u>status</u> set to "cleared" or "reconciled." This figure is calculated automatically and cannot be edited directly.

Currency

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

Type

The <u>type</u> of account, such as Checking or Savings. This setting was chosen when the account was first created, and cannot be changed.

Downloads

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

- **Direct Access:** The account is configured with <u>Direct Access</u>. Click the "Update" button on the toolbar to download and import new transactions.
- **Direct Download (OFX):** The account is configured for <u>direct download</u>. Click the "Update" button on the toolbar to download and import new transactions.
- **Web Download:** The account is configured for <u>web download</u>. Select the appropriate short-cut in the "Websites" section of the source list 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 set up:** The account is not configured for any download method. Choose Account > Set Up Online Access to configure Direct Access or direct download, or enter a URL in the field below to configure web download.

Include in total

Use this checkbox to mark whether or not an account's balance should be included in the totals shown in the <u>summary pane</u> and <u>overview report</u>.

Min. bal.

The minimum balance allowed for the account, or the credit limit for credit cards and other accounts that track debt. For personal reference only.

Int. rate

The interest rate associated with the account. For credit cards, this rate is used when calculating figures in <u>debt/liability reports</u>. For loans, the interest rate should be entered in the <u>loan settings</u> instead.

Note

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

URL

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 source list for that address. Removing the URL will delete the the item from the source list.

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 <u>printing checks</u>.

Account

The account number for the account. Banktivity prints this number in MICR code along the bottom of checks that use the "Custom" template.

Routing #

The routing number for the account. Banktivity prints this number in MICR code along the bottom of checks that use the "Custom" template.

What are the different account types?

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



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



Used to track <u>deposits and withdrawals</u> from a typical bank savings account.



Used to track <u>charges and payments</u> made against a credit account. When using a credit card account, be sure to record its <u>interest rate</u> so that Banktivity can generate more accurate <u>reports</u> on your debt. 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.

Investment

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



Used to track purchases and sales of stocks, bonds, and mutual funds in a 401k retirement account, as well as other <u>security-related transactions</u>. 401k accounts should be set up to reflect your

retirement accounts, not individual funds. The <u>balance</u> of each 401k account (shown in the <u>source list</u>) includes the cash value of the account in addition to the market value of its <u>securities</u>. For more information about tracking investments, see <u>Chapter 7: Investments</u>.



Used to track <u>deposits and withdrawals</u> from a typical bank money market account. This account type should not be confused with money market funds, which should be tracked as securities in investment accounts.



Used to track <u>charges and payments</u> made against a line of credit. When using a line of credit account, be sure to record its <u>interest rate</u> so that Banktivity can generate more accurate <u>reports</u> on your debt. Charges made to the account should be entered as negative transactions; payments should be positive (either <u>deposits or transfers</u> 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.



Used to track the value of an object, fixed term security (such as a CD), or money that is owed to you. For example, if you own a house, an asset account can help you track appreciation and depreciation on the equity that you hold in your home. When using an asset account, record the base value of the asset as a <u>deposit</u> into the account, then enter gains or earnings as positive <u>transactions</u> and losses as negative transactions.



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 <u>withdrawal</u> from the account, then enter any payments made against the debt as <u>deposits or transfers</u> into the account.



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



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 transaction in the cash account for the appropriate amount and set the other attributes of the transaction as appropriate.

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.

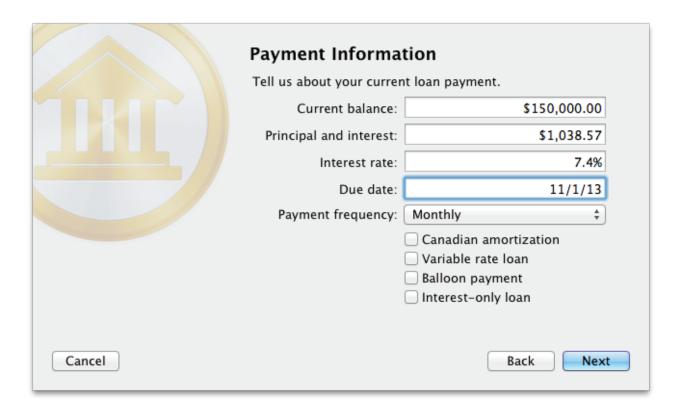
Add loan tracking to an existing account

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>source list</u> and choose <u>Account > Show Loan Settings</u> 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 Account," or choose <u>Account</u> > <u>New Account</u>. On the first page of the **new account assistant**, choose "Asset or liability not 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 a default <u>currency</u>, then click "Next" to start configuring the loan details.

Enter payment information



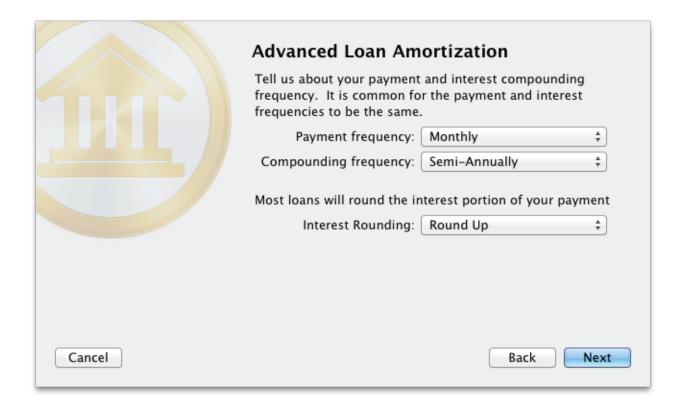
Enter the following details according to the terms of your loan:

- **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)

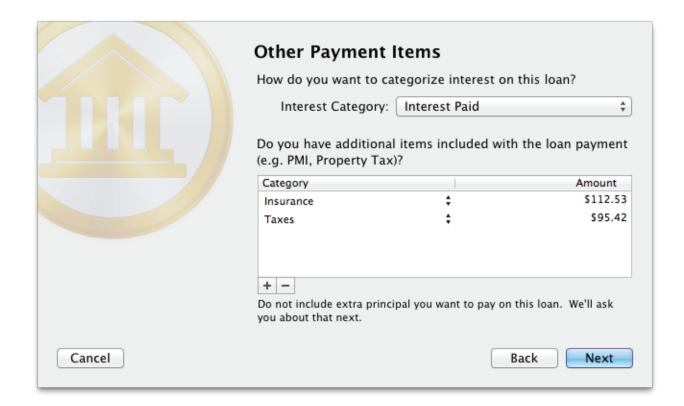


If you chose "Advanced" as your payment frequency, the next screen will offer some additional options for configuring your loan amortization. Choose the frequency at which your payments are due, the frequency at which your interest is compounded, and the type of rounding your lender uses. Click "Next"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

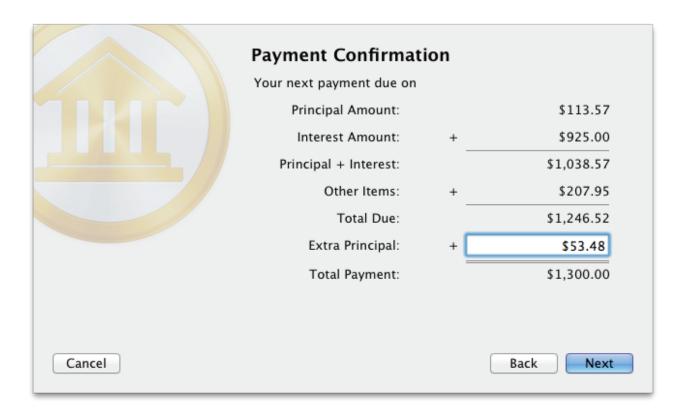
Configure interest and other payments



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.

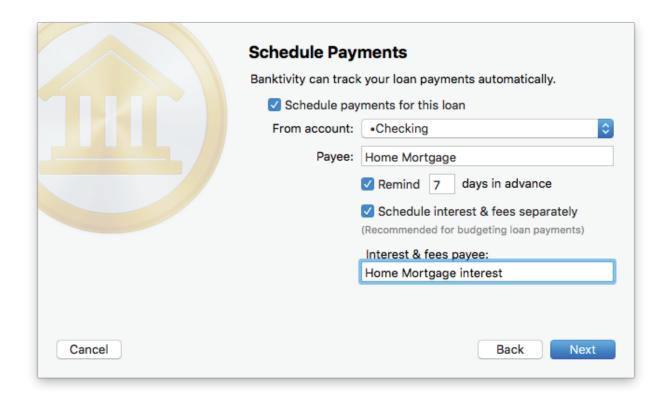
Any additional amount paid towards the loan principal should not be included here; you will have the opportunity to enter that on the next screen. Click "Next" to continue.

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

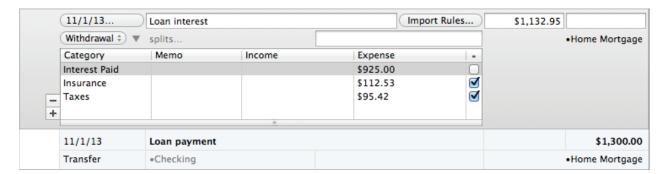


On this screen, you can set up <u>scheduled transactions</u> that will allow Banktivity to record your loan payments automatically when they come due. This will also allow you to view details about your loan on <u>debt/liability reports</u> and <u>forecast reports</u>. Check "Schedule payments for this loan" and choose which account the payments should be drawn from.

If you plan to set up a <u>budget</u>, you should also check "Schedule interest separately." This will record your loan payments and interest payments separately, so that you can track the loan payments in a budget. When you <u>create the budget</u>, 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 <u>split transaction</u>, uncheck "Schedule interest separately." This is how loan payments were recorded in iBank 4.

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 <u>scheduled transaction confirmation screen</u> 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.

Click "Next" to complete the loan setup. Banktivity will automatically create scheduled transactions based on the details you entered. To view these transactions, select "Scheduled Transactions" in the "Manage" section of the source 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.

If you do not want to set up scheduled payments at this time, uncheck "Schedule payments" and click "Next" to complete the loan setup.

Review and edit loan settings

Select a loan account in the source list and choose Account > Show Loan Settings. The loan assistant will appear to 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. Banktivity will update the loan's scheduled payments automatically (if they exist).

View your payoff schedule

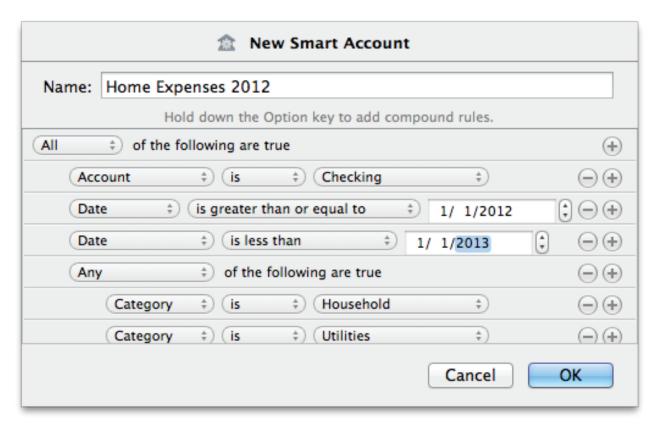
To view the details of your loan payment schedule, you will need to create a <u>debt/liability report</u> . While viewing the report, click the loan's minimum payment to see the payoff schedule.

How do I use smart accounts?

Smart accounts are special <u>accounts</u> that are used to dynamically group <u>transactions</u> based on criteria you specify. They do not necessarily reflect real-life bank accounts, rather they use customizable rules to compile and display transactions from multiple Banktivity accounts. Smart accounts work in very similar fashion to smart playlists in iTunes, or smart albums in iPhoto.

To create a smart account:

Choose Account > New Smart Account, or click the plus (+) button below the source list and choose "Add Smart Account." Using the sheet that appears, give the smart account a name, then click the '+' and minus (-) buttons, respectively, to add and remove the rules that will determine which transactions are displayed in the account:



This example will show all transactions in the account named "Checking" that have dates within 2012 and are assigned to either the "Household" or "Utilities" category.

Smart account rules:

- Any/All of the following are true: If you choose "Any" as the option for this rule, all transactions that match at least one of the rules that follow will be displayed in the smart account. If you choose "All," only transactions that match all of the rules that follow will be displayed. The first instance of this rule cannot be removed. Additional "Any/All" rules can be added by holding the Option key and clicking the '...' button next to one of the existing rules. This will allow you to create more complex rule hierarchies (see the example pictured above).
- **Date:** Use one or more <u>date</u> rules to specify a timeframe for transactions to include. "Is less than" and "is greater than or equal to" allow you to specify exact dates; "within" and "before" use ranges that automatically adjust based on the current date.
- **Transaction payee:** Use this rule to display transactions that include or exclude a specified payee.
- **Transaction note:** Use this rule to display transactions that contain, begin with, match, or do not match a specified word or phrase in their <u>note</u> fields.
- **Amount:** Use this rule to include transactions matching a specific <u>amount</u>, or use several of them to specify a range of values to include.
- Category: Use this rule to include or exclude transactions that are assigned to a specific
 <u>category</u>. <u>Sub-categories</u> of the specified category are not included; a separate rule for each
 sub-category must be created. If a split is assigned to the category specified, the entire split
 transaction will be included in the smart account.
- **Account:** Use this rule to include or exclude transactions recorded in a particular account.
- **Security:** Use this rule to include or exclude <u>investment transactions</u> assigned to a particular <u>security</u>.
- **Type:** Use this rule to include or exclude transactions of a specific <u>type</u>.

Rules are executed in the order in which they appear. To illustrate, the example above will first look at transactions in the account "Checking," then it will narrow those down to ones that are dated on or after January 1, 2012. Next it will eliminate any dated on or after January 1, 2013. Finally, it will check the transactions that remain to see what categories they are assigned to, and eliminate any that are not assigned to either "Household" or "Utilities."

When you are done configuring the smart account rules, click "OK" to add the new smart account to the source list. The account will dynamically update to show you all transactions that match the rules you defined when the account was created.

Limitations of smart accounts:

Transactions cannot be <u>created</u> in smart accounts, but you may <u>edit</u> or <u>delete</u> transactions in them. Any changes you make affect the transactions in their original accounts. Smart accounts cannot be used in <u>reports</u> or <u>budgets</u>. They do not affect the totals displayed in the <u>summary pane</u>. Smart accounts do not keep running balances like other accounts - instead, they show the name of the account to which each transaction belongs.

<u>Split transactions</u> are not broken apart for inclusion in smart accounts. If a smart account rule matches one part of a split transaction, the entire transaction will be included. "Transaction note" and "Amount" rules do not search individual split items, but "Category" rules do.



When transactions that use different <u>currencies</u> are displayed together in a smart account, the account balance is displayed in the currency indicated in the <u>summary pane</u>. Any transactions that use a different currency will have their amounts converted (using Banktivity's current <u>exchange rates</u>) before they are added to the total.

Editing smart accounts:

To edit the rules for an existing smart account, double-click it in the source list, or select it and choose *View > Show Popup Inspector*. Make any changes necessary, then click "Save." Banktivity will automatically update the account's register to reflect the changes.

To delete a smart account:

Select the account in the source list and choose Edit > Delete. Banktivity will ask you to confirm that you want to permanently delete the account. The transactions displayed in the smart account will not be affected.

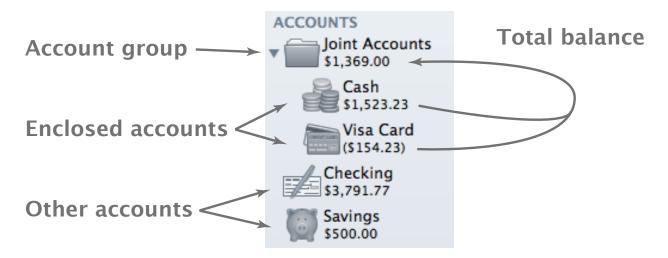
How do I group accounts?



Account groups can be created to organize your <u>accounts</u> hierarchically.

Create an account group

Click the plus (+) button on the <u>toolbar</u> and choose "Add Account Group," or choose Account > New Account Group. Enter a name for the group and click "Create Account Group" to add it to the source list. Use drag and drop to move accounts in and out of the group. Click the small disclosure triangle next to the group's icon to hide or display the accounts within it.



The amount that displays in the <u>source list</u>, below the group's name, represents the total balance of all the accounts within the group. Selecting the account group itself will display <u>transactions</u> from the enclosed accounts in the register. Transactions cannot be <u>added</u> when a group is selected, but you can <u>edit</u> and <u>delete</u> transactions. Any changes you make in the register will be applied to the transactions in their original accounts.

Like <u>smart accounts</u>, account groups do not keep running balances in the register. In place of the running balance, the name of the account to which each transaction belongs is displayed.



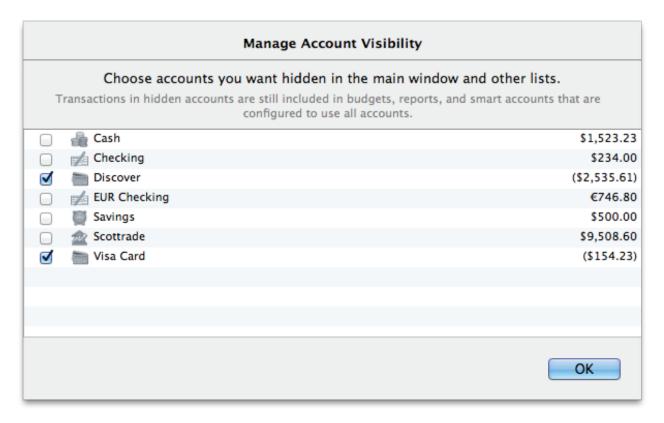
When you add accounts that use different <u>currencies</u> to a group, the group's total is displayed in the currency indicated in the <u>summary pane</u>. Any accounts that use a different currency will have their balances converted to the group's currency (using Banktivity's current <u>exchange rates</u>) before they are added to the total.

Delete an account group

Select the group and click the minus (-) button at the bottom of the source list, or choose *Edit* > *Delete*. A sheet will appear asking you to confirm that you want to permanently delete the group. All accounts contained within the group will also be deleted. To remove accounts from the group before deleting it, drag and drop them to another location in the source list.

How do I hide unused accounts?

If you have old or unused <u>accounts</u> in Banktivity that you no longer want cluttering up your <u>source</u> <u>list</u>, but you don't want to <u>delete</u> them entirely, you can easily hide them from view. Choose Tools > Show Accounts Manager and the following sheet will appear:



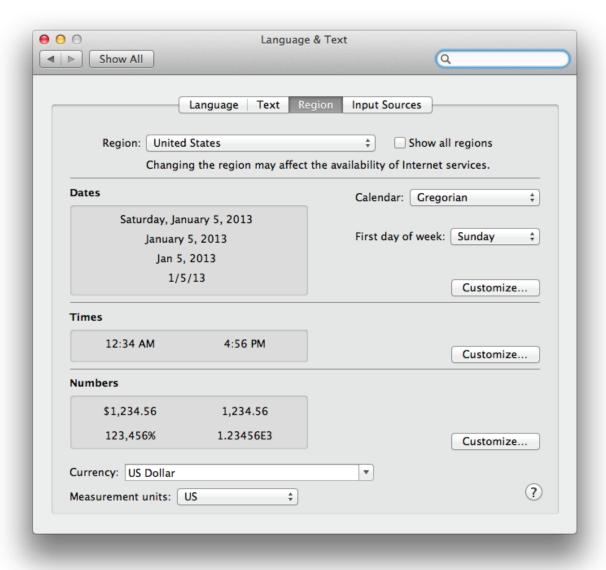
Check the box next to any accounts you want to hide, and they will no longer appear in the source list. The balances of hidden accounts are not counted in the totals displayed in the <u>summary pane</u>. Hidden accounts are not available for use when you create new <u>transfers</u> or <u>scheduled transactions</u>, but they can still be included in <u>budgets</u>, <u>reports</u>, and <u>smart accounts</u>. Uncheck an account in the account manager to show it in the source list again. You can return to the accounts manager at any time to show and hide your accounts.



Toggling an <u>account group</u> will show or hide all accounts inside the group. It is not possible at this time to show or hide individual accounts within a group.

How do I manage accounts in multiple currencies?

One of Banktivity's more advanced features is the ability to manage <u>accounts</u> in different currencies and track exchange rates automatically. By default, Banktivity sets your main currency to match the one you have specified in System Preferences, under the "Region" tab in the Language & Text pane:



To specify which currency to use with a particular account:

When you <u>manually add an account</u> to the current <u>document</u>, 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 <u>source list</u>. The <u>summary table and net</u> <u>worth chart</u> at the bottom of the source list automatically convert all figures to a single currency (based on Banktivity's current exchange rates: see below). To select which currency to use, click the currency symbol at the bottom of the summary pane:



To view and edit the list of available currencies:

Choose *Tools* > *Show Currencies* to view a list of all currencies that are used by your accounts:

	Currencies	;	
Name	Code	Symbol	Rate
British Pound Sterling	GBP	£	1.536
Indian Rupee	INR	₹	0.0167
Japanese Yen	JPY	¥	0.0101
US Dollar	USD	\$	1.00
+ - Dow	nload Rates		OK

To add a currency to the list, click the "+ Currency" button and then choose which currency you want to add. You can change the name, code, or symbol associated with any currency by double-clicking the field you want to edit:

- **Name:** Enter the full name of the currency for easy reference. This name is displayed in the drop-down menu shown when you are creating new accounts.
- **Code:** Enter the Alpha-3 code used to identify the currency on the market. It is important that you enter a valid code here, or Banktivity will not be able to download exchange rates for the currency. To view a complete list of supported currency codes, visit <u>Yahoo! Finance</u> online.
- **Symbol:** Enter the symbol typically used with values displayed in this currency. Currency symbols appear in various places throughout Banktivity, including the drop-down menu next to the totals shown in the <u>summary pane</u>.
- Rate: The exchange rate cannot be edited directly. The figure displayed on each line represents a comparison between the currency on that line and the currency specified for the summary table and net worth chart (see above). To update the exchange rates, click "Download Rates."

To update the exchange rates for your currencies:

First, make sure you are connected to the Internet. Choose *Tools > Download Currency*Exchange Rates, or open the list of currencies (see above) and click the "Download Rates" but-

ton. Banktivity will connect to Yahoo! Finance and download updated exchange rate information automatically.



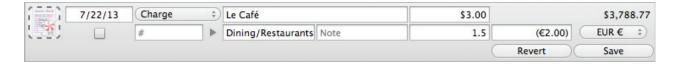
Exchange rates are automatically updated when you click the "Update" button on the <u>toolbar</u> or choose File > Update Everything.

To remove a currency from Banktivity:

Choose *Tools* > *Show Currencies* to open the list of currencies, select the item you want to remove, and click the minus (-) button. You cannot delete a currency that is used by any accounts or transactions.

To 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 <u>transaction editor</u>. Use this popup to choose "EUR" as the transaction's currency, at which point the <u>Exchange Rt</u> and <u>Foreign</u> fields will be enabled:



By default, the exchange rate is set to 1 (indicating no conversion) and the Foreign field shows the same amount that you entered in the Withdrawal field. To apply a conversion, adjust the exchange rate and/or the amount in the Foreign field. To indicate a negative amount in the Foreign field, enclose the amount in parentheses, e.g. (\$5.50). The other figure will automatically adjust itself based on your change and the amount in the Withdrawal field.

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.

Transferring money between accounts with different currencies:

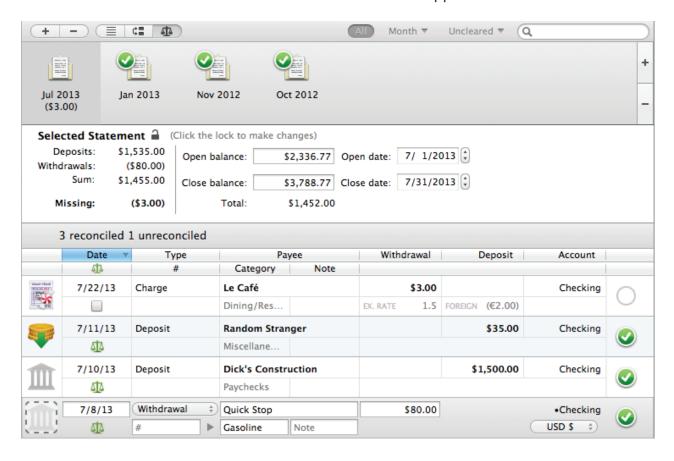
When you <u>transfer</u> money between accounts with different currencies, you may wish to apply a conversion so that the correct amount is recorded in each account. Add a transaction to an account, set its type to "Transfer," enter the amount you want to transfer, and specify the name of the receiving account in the Category field. Click on the currency symbol in the transaction editor and choose the currency used by the account you entered in the Category field. The Exchange Rt and Foreign fields will appear so that you can apply a currency conversion.

By default, the exchange rate is set to 1 (indicating no conversion) and the Foreign field shows the same amount you entered in the Withdrawal or Deposit field. To apply a conversion, adjust either the exchange rate or the amount shown in the Deposit or Withdrawal field (which uses the currency of the account you are viewing). The foreign amount will automatically adjust itself based on the changes you make to the exchange rate and transaction amount.

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.

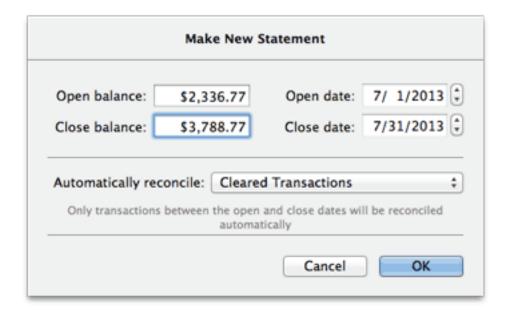
When you receive a statement from your financial institution, select the Banktivity <u>account</u> you want to reconcile, then click the <u>button</u> button above the <u>account register</u> or choose <u>Account > Show Reconcile Statements</u>. The **reconcile view** will appear onscreen:



Displayed across the top of the screen are all the statements you have previously reconciled. The middle section displays information about the current statement, and the bottom section shows a list of transactions available for reconciling.

To create a new statement:

Click the plus (+) button at the top right corner of the statement view. The following sheet will appear so that you can configure the new statement:



- **Open 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 close balance from the previous statement. If you are reconciling an account for the first time, set the open balance to 0.00 in order to accommodate the account's initial balance adjustment. For <u>credit cards</u> and other liabilities, be sure to enter the balance as a negative number.
- **Open date:** Enter the starting date for the statement period. By default, Banktivity shows the day after the close date of the previous statement.
- **Close 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 close date. For credit cards and other liabilities, be sure to enter the balance as a negative number.
- **Close date:** Enter the ending date for the statement period. By default, Banktivity shows the last day of the month indicated by the default open date.
- Automatically reconcile: Choose "No Transactions" to reconcile the statement by hand.
 Choose "Cleared Transactions" to have Banktivity automatically change all <u>cleared transactions</u> within the statement period to <u>reconciled</u>, but leave <u>uncleared transactions</u> untouched so that you can reconcile them manually. Choose "All Transactions" to have Banktivity automatically mark all <u>transactions</u> within the statement period as reconciled.

Once you have configured the statement settings, click "OK" to create the statement. You will see a new icon appear in the top section of the statement view, labeled with the month and year of the statement's close date. Assuming the statement is not yet properly balanced, the amount missing will be displayed there as well.

To reconcile a statement:

Select the statement you want to reconcile in the top section of the statement view, then take a look at the middle section. Here you can see summary information about the statement, which will help you to reconcile the transactions shown in the bottom section:

Selected Statement (Click the lock to make changes) Deposits: \$1.535.00 Open balance: \$2,336.77 Open date: 7/ 1/2013 🗘 Withdrawals: (\$80.00)Sum: \$1,455.00 7/31/2013 Close balance: \$3,788.77 Close date: Missing: (\$3.00) Total: \$1,452.00

- **Deposits:** The total value of all transactions on the statement that are marked as reconciled and have amounts in the "Deposit" column.
- **Withdrawals:** The total value of all transactions on the statement that are marked as reconciled and have amounts in the "Withdrawal" column.
- **Sum:** The total value of all reconciled transactions on the statement, equal to Deposits plus Withdrawals.
- **Missing:** The difference between the value of the reconciled transactions (the Sum shown above) and the expected statement total (the Total shown to the right). To balance the statement, this figure must be brought to zero.
- **Open balance/date, Close balance/date:** These fields show the same information you entered when you created the statement (see above). Feel free to adjust them as necessary.
- **Total:** The expected value of the statement once all transactions are properly reconciled. Equal to the difference between the Close balance and Open balance shown above.



Here, as elsewhere, negative values are enclosed in parentheses, e.g. (\$325.51).

To reconcile the statement, check off the transactions listed in the bottom section of the statement view by clicking the circles along the right side of the list. By default, the register shows all transactions that fall within the statement period, as well as any unreconciled transactions:

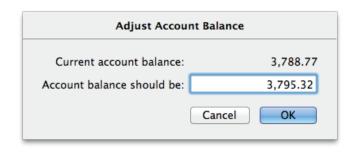


Compare the transactions that appear in the register to those on the printed statement from your financial institution. When a transaction matches, click the circle next to it to mark it with a green check . You will notice that the status of the transaction changes to the balance icon when the green check is present, indicating that the transaction has been reconciled. If you need to edit a transaction, select it and make the required changes just as you would in a normal account register. You can also add and delete transactions directly in the statement view if necessary - just keep in mind that any changes you make here will show up in the account register as well.

Each time you mark a transaction as reconciled, the summary figures in the middle section of the statement view update automatically. At the top of the register, you can see how many reconciled transactions are present and how many unreconciled transactions (cleared and uncleared) still remain. Continue marking transactions as reconciled until the "Sum" figure in the summary section matches the "Total" figure, and "Missing" is zero. When you have successfully reconciled the statement, a green check will appear on the statement's icon at the top of the statement view.

To adjust your 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. Go to the register view and choose *Account > Adjust Balance*, and the following sheet will appear:



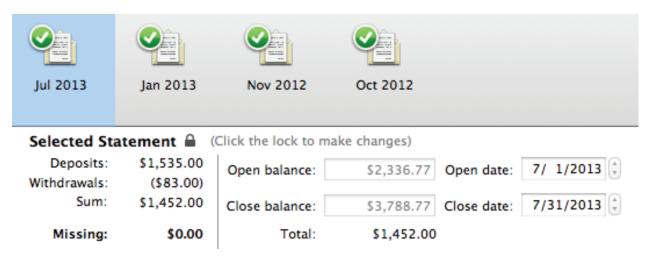
Enter the desired account balance and click "OK." A transaction similar to this one will be added to the statement:

(D)	7/22/13	Deposit	Balance adjust		\$6.55	\$3,795.32
AII						

Click on the circle to the right of the adjustment transaction to mark it with a green check, and your statement should now be properly reconciled.

When you finish reconciling a statement:

Once the "Sum" figure in the summary section matches the "Total" figure, and "Missing" is zero, the statement is successfully reconciled. At that point, a green check will appear on the statement's icon at the top of the statement view. To complete the reconciliation process, click the padlock image in the summary section in the middle of the statement view:



The statement will lock, and all unreconciled transactions will be removed from the register. You may return to the statement view at any time to review the statement and its reconciled transactions, but you will not be permitted to make changes to the statement without first clicking on the padlock to unlock it. To print a list of reconciled transactions on the statement, choose File > Print.



If you attempt to edit a reconciled transaction in an account register, Banktivity will warn you that the transaction appears on a statement before it will let you make changes. If you ignore the warning and adjust the transaction amount, the statement on which the transaction was reconciled will no longer be balanced.

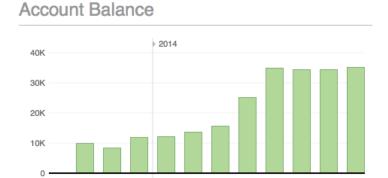
To delete a statement:

Select the account from which you want to delete the statement, and click the statement view button below the account register. At the top of the screen, select the statement you want to remove, then click the minus (-) button to the right. Banktivity will ask for confirmation before deleting the statement. Any transactions that were reconciled on the statement will have their status changed to "cleared."

How do I use an account's summary report?

To view a predefined report summarizing the financial activity in an <u>account</u>, select the account in the <u>source list</u>, then click the <u>button</u> button above the <u>account register</u> or choose <u>Account > Show Summary Report</u>. The **report view** will appear onscreen:

Joint Checking



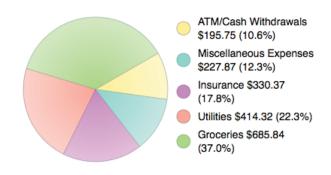
Summary

Balance	\$35,126.20
Cleared balance	\$5,837.20
Uncleared balance (4)	\$29,289.00

Upcoming Transactions

DEPOSITS		\$1,089.46
SEP 1	Paycheck	\$1,089.46
BILLS		(\$754.97)
AUG 22	Green Mountain Power	(\$99.28)
AUG 22	Fairpoint Communications	(\$113.02)
SEP 1	Richards Group	(\$208.70)
SEP 4	Liberty National Ins.	(\$121.67)
SEP 22	Green Mountain Power	(\$99.28)
SEP 22	Fairpoint Communications	(\$113.02)

Top 5 Spending Categories in the last 30 days





This report, like the <u>overview report</u> in the source list, is not customizable. To create reports that can be modified for specific purposes, see <u>Chapter 8: Reports</u>.

Interpret the summary report for checking, cash, and line of credit accounts

Account balance



The monthly balance of the account is shown here 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 month, year, and balance it represents. The number of months displayed will vary depending on the width of the main window.

Summary

Summary	
Balance	\$35,126.20
Cleared balance	\$5,837.20
Uncleared balance (4)	\$29,289.00

A table is shown here with three figures that summarize the account's value:

- **Balance:** The total value of all transactions in the account.
- **Cleared balance:** The total value of transactions in the account that have their <u>status</u> set to "cleared" or "reconciled."
- **Uncleared balance:** The total value of transactions in the account that have their status set to "uncleared." The number of uncleared transactions in the account is shown in parentheses.

Upcoming transactions

Upcoming Transactions

DEPOSITS		\$1,089.46
SEP 1 Paycheck		\$1,089.46
BILLS		(\$754.97)
AUG 22	Green Mountain Power	(\$99.28)
AUG 22	Fairpoint Communications	(\$113.02)
SEP 1	Richards Group	(\$208.70)
SEP 4	Liberty National Ins.	(\$121.67)
SEP 22	Green Mountain Power	(\$99.28)
SEP 22	Fairpoint Communications	(\$113.02)

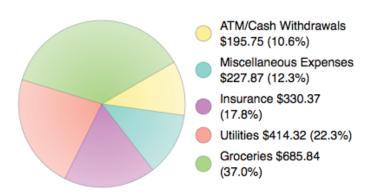
A table of upcoming <u>scheduled transactions</u> is shown here with transactions grouped into deposits, bills, and transfers. The due date, payee, and amount is displayed for each transaction. All transactions that are due within the current month and next month are shown.



Transfers to loan, credit card, and line of credit accounts are listed under "Bills." All other transfers are listed under "Transfers."

Top 5 spending categories

Top 5 Spending Categories in the last 30 days



A pie chart is shown here depicting the five <u>categories</u> in which the most spending was recorded during the last 30 days. To the right of the chart, a legend shows the color associated with each

category, the total value of the transactions assigned to the category (displayed as a positive number), and the percentage represented by that amount (relative to the five categories shown).

Interpret the summary report for savings, money market, asset, and liability accounts

The report for these account types is similar to the report for checking, cash, and line of credit accounts (see above), but the "Top 5 spending categories" section is not included.

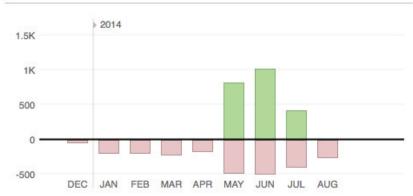
Interpret the summary report for credit card accounts

APR

To the right of the report title is shown the credit card's Annual Percentage Rate (APR). This figure can be modified in the <u>account inspector</u> next to "Int. rate."

Monthly charges and payments





A bar chart is shown here depicting monthly charges and payments on the credit card. For each month, the total value of charges is shown in **red** below the x axis, while the total value of payments is shown in **green** above the x axis. Hover the mouse over a bar to view the month, year, charge amount, and payment amount it represents. The number of months displayed will vary depending on the width of the main window.

Summary

Sumn	nary	
Dolonoo		

Balance	(\$167.37)
Cleared balance	(\$2,306.74)
Uncleared balance (5)	\$2,139.37

A table is shown here with three figures that summarize the credit card's value:

- **Balance:** The total value of all transactions in the account.
- **Cleared balance:** The total value of transactions in the account that have their status set to "cleared" or "reconciled."
- **Uncleared balance:** The total value of transactions in the account that have their status set to "uncleared." The number of uncleared transactions in the account is shown in parentheses.

Upcoming transactions

Upcoming Transactions

DEPOSITS		\$0.00
	No upcoming deposits	
TRANSFER	RS .	\$400.00
AUG 1	Credit card payment	\$200.00
SEP 1	Credit card payment	\$200.00
BILLS		(\$424.60)
AUG 22	Green Mountain Power	(\$99.28)
AUG 22	Fairpoint Communications	(\$113.02)
SEP 22	Green Mountain Power	(\$99.28)
SEP 22	Fairpoint Communications	(\$113.02)

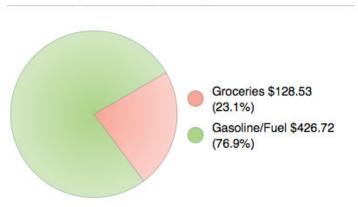
A table of upcoming scheduled transactions is shown here with transactions grouped into deposits, bills, and transfers. The due date, payee, and amount is displayed for each transaction. All transactions that are due within the current month and next month are shown.



Transfers to loan, credit card, and line of credit accounts are listed under "Bills." All other transfers are listed under "Transfers."

Top 5 spending categories

Top 5 Spending Categories in the last 30 days



A pie chart is shown here depicting the five categories in which the most spending was recorded during the last 30 days. To the right of the chart, a legend shows the color associated with each category, the amount spent, and the percentage represented by that amount (relative to the five categories shown).

Interpret the summary report for loan accounts

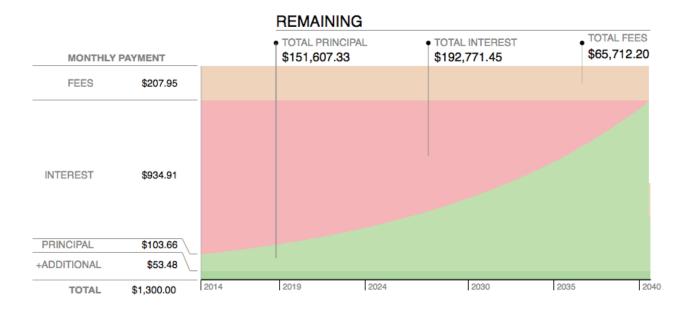
Payoff date

To the left of the report title is shown the date on which the final loan payment is expected to be paid.

Total payments

To the right of the report title is shown the total number of payments remaining, as well as the total value of these payments, including principal, interest, fees, and any additional payment items.

Remaining



An area chart is shown here 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 items (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.

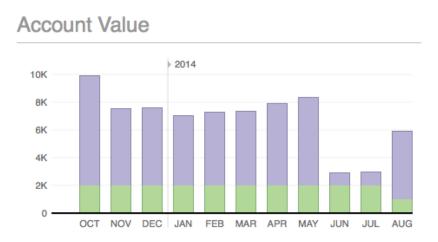
Payment schedule

Payme	ent Sche	dule							
2014	\$1,120.52 princ	cipal \$6,523.8	33 interest	\$1,455.65 fees					
DATE	PRINCIPAL	INTEREST	FEES	BALANCE	DATE	PRINCIPAL	INTEREST	FEES	BALANCE
JUN 1	\$157.14	\$934.91	\$207.95	\$151,450.19	DEC 1	\$163.04	\$929.01	\$207.95	\$150,486.81
JUL 1	\$158.11	\$933.94	\$207.95	\$151,292.08					
AUG 1	\$159.08	\$932.97	\$207.95	\$151,133.00					
SEP 1	\$160.06	\$931.99	\$207.95	\$150,972.94					
OCT 1	\$161.05	\$931.00	\$207.95	\$150,811.89					
NOV 1	\$162.04	\$930.01	\$207.95	\$150,649.85					
2015	\$2,036.74 princ	cipal \$11,067.	.86 interest	\$2,495.40 fees					
DATE	PRINCIPAL	INTEREST	FEES	BALANCE	DATE	PRINCIPAL	INTEREST	FEES	BALANCE
JAN 1	\$164.05	\$928.00	\$207.95	\$150,322.76	JUL 1	\$170.21	\$921.84	\$207.95	\$149,317.01

An amortization table of remaining loan payments is shown here with the 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, or other loan features, choose *Account > Show Loan Settings*.

Interpret the summary report for investment and 401k accounts

Account value



A bar chart is shown here depicting the monthly value of the account. The **green** portion of each bar indicates the amount of cash in the account, and the **blue** portion indicates the market value of <u>securities</u> held in the account. The values used for each bar correspond to the last day of the month in question. Hover the mouse over a bar to view the month, year, cash amount, and investment amount it represents. The number of months displayed will vary depending on the width of the main window.

Summary

Summary	
Cash	\$1,040.50
Value of Investments	\$4,899.39
INVESTMENTS IRR	4.0%
Total Market Value	\$5,939.89

A table is shown here with four figures that summarize the account's value:

• Cash: The value of money in the account that has not been invested in any securities.

- **Value of Investments:** The current market value of the securities held in the account, based on the latest available <u>security quotes</u>.
- **Investments IRR:** The internal rate of return is a measure of the profitability of all the securities held in the account, and can be used to compare the relative performance of investment accounts. It is equal to the discount rate that makes the net present value of all cash flows (both positive and negative) from the securities equal to zero.
- **Total Market Value:** The combined value of cash and investments in the account.



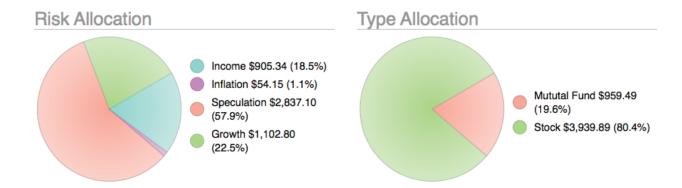
To calculate the market value of each security, Banktivity obtains a price from the security's <u>price history</u> for the current date. When today's price is not recorded, the price from the closest available date is used instead.

Positions

MUTUAL FUNDS	PRICE	SHARES	COST BASIS	VALUE	GAIN/LOSS	%	IRR
VBTLX Vanguard Total Bond Market Index Fund Admiral Shares	\$10.83 \$0.00	5	\$25.00	\$ 54.15	▲ \$29.15	116.6%	
VMMXX Vanguard Prime Money Market Fund	\$15.00 \$0.00	15.3	\$229.50	\$229.50	▼\$0.00	0.0%	0.0%
VTIAX Vanguard Total International Stock Index Fund Admiral Shares	\$28.16 \$0.00	24	\$723.00	\$675.84	▼ (\$47.16)	-6.5%	-100.0 %
STOCKS	PRICE	SHARES	COST BASIS	VALUE	GAIN/LOSS	%	IRR
AAPL Apple, Inc.	\$95.92 \$1.18	10	\$2,000.00	\$959.20	(\$1,040.80)	-52.0%	-64.1%
GOOG Google	\$567.42 ▼ (\$1.35)	5	\$15.00	\$2,837.10	\$2,822.10	18,814. 0%	
YHOO Yahoo	\$35.90 • (\$0.01)	4	\$12.00	\$143.60	A \$131 60	1,096.7 %	

Below the account value chart is shown a table of the security positions currently held in the account, grouped by type. For each security, the name and symbol are displayed, followed by the current price, change in price since the previous close of market, number of shares held, cost basis, current market value for all shares, overall gain or loss since the previous close of market, percentage gained or lost, and internal rate of return.

Risk allocation and type allocation



Two pie charts are shown here depicting the shares of each security you currently hold in the account. The chart on the left shows a breakdown of shares by <u>risk level</u>; the chart on the right shows a breakdown by <u>security type</u>. Each pie slice represents the total market value of the shares of a particular risk or type, and the slices are drawn proportionally so that you can see which types of accounts are worth more. Next to each chart is a key that shows which colors correspond to which risks and types, the value of each slice, and the percentage of the total value represented by the slice.

Print or save a copy of a report

Account summary reports 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, but the orientation is restricted to landscape.

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.



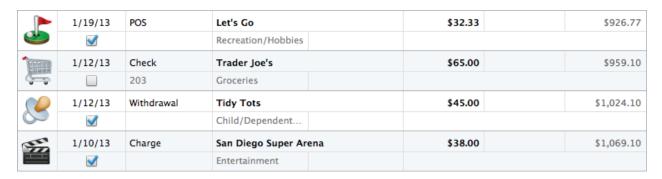
Chapter 3: Transactions

What are transactions all about?

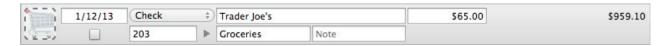
Transactions are what Banktivity uses to store the bulk of your financial data. Transactions are kept under each <u>account</u> you set up, and they represent <u>deposits</u>, <u>withdrawals</u>, <u>transfers</u>, and all other financial exchanges that take place in real life and normally appear on <u>statements</u> 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 <u>source list</u>, its transactions are displayed in a table to the right. If you see a different <u>account view</u>, click the <u>button</u> button at the top of the <u>main window</u> to show the register view:



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. Clicking on a transaction reveals additional information about that item and allows you to modify the transaction details using the **transaction editor**:



When you scroll the register up and down, Banktivity displays in large print the date of the top transaction to help you quickly locate the date you are looking for. If you are sorting the register by the values in a different column (see below), the information from that column will be displayed instead.

Open multiple windows

To open the register for a particular account in a separate window, select the account in the source list and choose *View > Open In Separate 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 feature 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:



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 <u>balance</u> 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.

Show colors in the register

Transactions that have <u>categories</u> assigned to them can be displayed in the register with background colors that correspond to the <u>category colors</u>. If you want Banktivity to display these colors in the register, choose <u>Banktivity</u> > <u>Preferences</u>, click the "Appearance" button, and check the "Show category background colors" option. When you enable this option, the category colors will also be used for pie charts on <u>Income & Expense reports</u>.

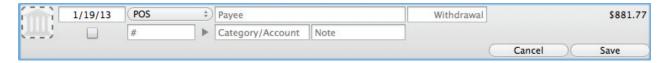
Print the register

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 <u>account</u> in the <u>source list</u> and click the plus (+) button at the top of the <u>account register</u> (or choose <u>Transaction</u> > <u>Add New Transaction</u>). A new <u>transaction</u> will appear in the register with the **transaction editor** showing:



Different fields are shown in the editor depending on whether the selected account is used for banking or investments, and depending on the <u>type</u> assigned to the transaction. The headings displayed at the top of the account register show what information is contained within each field:



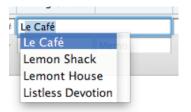
The editor can be used to record basic transaction properties such as the <u>type</u>, <u>number</u>, <u>date</u>, <u>payee</u>, <u>note</u>, and <u>withdrawal or deposit amount</u> (for a descriptive list of all properties, see <u>What properties do transactions have?</u> in this chapter). It can also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

To make changes to the selected transaction, click the field you want to edit, or use the Tab key to cycle through the available fields. Make any adjustments that are necessary, and you will see two buttons appear in the editor: "Save" and "Revert." Click "Save" (or press Return on your keyboard) to keep the changes you entered, or click "Revert" (or press Escape on your keyboard) to discard them and return the transaction to its previous state. If you select a different transaction in 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 Cmd-N on your keyboard, then use the Tab key to quickly cycle through each field and enter the transaction details (enable Full Keyboard Access in System Preferences to select buttons as well as text fields). Press Return 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>transaction templates</u>. As you are typing, a drop-down list will appear showing the payees that match what you are typing.

In the example pictured above, only the letter 'L' 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/splits, and amount) based on the template associated with that payee (these fields will be shaded yellow as a result). If you don't want to accept a suggestion, simply ignore it and continue typing.

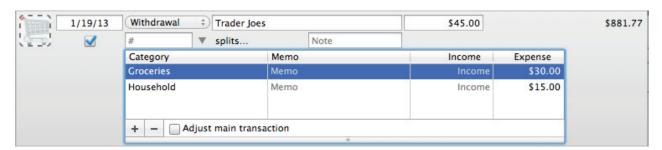
In the same manner, Banktivity also suggests categories as you type. To quickly enter a sub-category, type the first few letters of the parent category (so that the category name is highlighted for autofill), then type a colon (:). Type the first few letters of the sub-category, and when the correct sub-category name is suggested, press the Tab or 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 new category name. When you highlight a different field or save the transaction, Banktivity will prompt you to create a new category based on what you typed in.



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 view the split items associated with a transaction, click the small disclosure triangle to the left of the "Category" field:



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

Click a transaction in the account register to select it. The transaction editor will appear automatically to allow you to make changes to the transaction. If the transaction is marked "cleared" or "reconciled," 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 Return on your keyboard) to keep the changes you entered, or click "Revert" (or press Escape on your keyboard) to discard them and return the transaction to its previous state.



You can disable the edit confirmation if you don't need the extra protection. To restore this and other warnings after they have been disabled, choose Banktivity > Preferences and click the "Reset Alert Dialogs" button.

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. The status, category, transaction type, and security properties may be changed in this manner.

Delete a transaction

Click to select the transaction in the register (or Command-click to select multiple transactions), then click the minus (-) button at the top of the register or press Command-Delete on your keyboard. Banktivity will ask you to confirm that you want to delete the transaction before removing it. If the transaction is a <u>transfer</u>, the corresponding transaction in the other account will be deleted as well.



You can disable the delete confirmation if you don't need the extra protection. To restore this and other warnings after they have been disabled, choose <code>Banktivity</code> > <code>Preferences</code> and click the "Reset Alert Dialogs" button.

What properties do transactions have?

<u>Transactions</u> in <u>banking accounts</u> have the following properties that can be edited using the <u>transaction editor</u>. For a list of transaction properties pertaining to <u>investment accounts</u>, see the section about transaction properties in <u>Chapter 7: Investments</u>.

Image/Attachment

By default, an image is shown here that corresponds with the <u>category</u> assigned to the transaction. For information about changing category images, see <u>How do I edit category properties?</u> in <u>Chapter 4: Categories</u>.

You can also double-click this space to attach a file to the transaction: for example, you can attach a PDF receipt from an online purchase or a picture of your latest acquisition from the Apple Store. When an attachment is present, a small document icon is shown in the corner of the image, and you may choose to have a picture of the attachment replace the category image. For more information, see How do I attach files to my transactions? in this chapter.



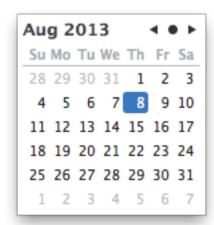
To hide images from the transaction register, choose <code>Banktivity > Preferences</code>, click "Appearance," and check the box next to "Hide category and transaction images." A small pushpin will be shown in the transaction editor in place of the image; double-click the pushpin to use the attachment feature.

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 date of the last transaction you recorded. When editing dates, the [(left square bracket) and] (right square bracket) keys will decrement and increment, respectively, the day.



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.



You may also press the down arrow key to open a small calendar 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.



Dates are displayed in the register using your system's "Short" date format. To change the system format, open System Preferences, click the "Language & Text" button, click the "Region" tab, and click the "Customize" button in the "Dates" section. Edit the "Short" format as desired, then close System Preferences and relaunch Banktivity to see the changes.

(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.

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 <u>transaction templates</u> based on the payees you record using the transaction editor.

Withdrawal/Deposit (or Charge/Payment for credit cards)

The amount of the transaction is shown here. Withdrawal (or Charge) indicates a negative value; Deposit (or Payment) indicates a positive value. Depending on the <u>transaction type</u>, one or both of these fields may be available for use. To show both fields regardless of the transaction type, choose <code>Banktivity > Preferences</code>, click "Appearance," and check the box next to "Always show withdrawal and deposit fields." These amounts are always displayed in the account's default <u>currency</u>, even when an exchange rate has been applied.



Basic calculations can be performed when entering withdrawals and deposits. 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 because they indicate negative amounts.

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 <u>investment accounts</u>, 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 <u>sort order</u>. If the numbers in this column don't make sense, click the "Date" column header to make sure your transactions are sorted by date.

Account

The <u>account</u> to which the transaction belongs is shown here. This field only appears in the account register when an <u>account group</u> or <u>smart account</u> is selected. The information in this field cannot be edited directly; to read about how to move transactions between accounts, see <u>How do I move</u> <u>a transaction from one account to another?</u> in this chapter.

4 (Status)

One of three icons will appear in this field for each transaction:

Uncleared: This transaction was recorded manually in Banktivity (or <u>synced</u> from a mobile device) and has not yet been cleared by the financial institution. Check the box to change the transaction status to "cleared." Uncleared transactions are counted as part of the account balance, but excluded from the <u>"cleared balance."</u>

✓ 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 <u>Direct Access</u>, <u>direct download</u>, the <u>built-in browser</u>, or <u>an external file</u>. In these cases, Banktivity assumes the data to have been obtained from a trusted source.
- They were <u>matched against incoming transactions</u> during an import.
- Checked transactions are counted as part of the account's <u>"cleared balance"</u>. Uncheck the box to change the transaction status to "uncleared."

Reconciled: This transaction has been recorded on a <u>statement</u>. When a transaction is marked "reconciled" on a statement, its checkbox is automatically replaced with a balance icon in the account register, and its status cannot be modified. Reconciled transactions are counted as part of the account's <u>"cleared balance"</u>. In order to change the transaction status to either "cleared" or "uncleared," you must edit the transaction on the statement to which it belongs.



By default, transaction payees, securities, and amounts are displayed in **bold type**. To have cleared transactions show these fields in regular type, choose <code>Banktivity > Preferences</code>, click the "Appearance" button, and uncheck "Cleared transactions appear in bold."

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

Type

This describes the activity associated with the transaction, typically some variation of withdrawal (debit) or deposit (credit). Some transaction types have a value (positive or negative) assigned to them and will hide or show the "Deposit" and "Withdrawal" fields in the transaction editor accordingly. For detailed descriptions of the various types, see Transaction Types.



To always show both amount fields, regardless of the transaction type, choose <code>Banktivity</code> > <code>Preferences</code>, click "Appearance," and check the box next to "Always show withdrawal and deposit fields."

Category/Transfer

The category associated with the transaction is shown here. Categories are used to track your spending on <u>reports</u> and <u>budgets</u>. To <u>split a transaction</u> among multiple categories, click the disclosure triangle to the left of the category field. The field will show "splits..." to indicate that more than one category has been assigned. For more detailed information about how to use categories, see <u>Chapter 4: Categories</u>.

For <u>transfers</u>, 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 the '•' character in front of account names to indicate that the transactions are transfers.

Note

Any specific 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.

Exchange Rt

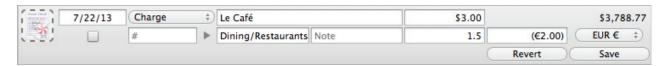
This shows the rate of conversion between the transaction's currency and the <u>account's default</u> <u>currency</u> (only available when these two currencies are different). Enter a rate and press Tab on your keyboard; Banktivity will automatically multiply the amount in the "Foreign" field by the rate you entered and record the result in the "Withdrawal" or "Deposit" field.

Foreign

This shows the amount of the transaction in its original currency (before an exchange rate is applied). This field is only available when the transaction's currency is not the same as the <u>account's default currency</u>. Enter an amount and press Tab on your keyboard; Banktivity will automatically multiply the amount you entered by the figure in the Exchange Rt field and record the result in the Withdrawal or Deposit field. To indicate a negative amount in the Foreign field, enclose the amount in parentheses, e.g. (\$5.50).

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 "Exchange Rate" and "Foreign" fields, which you can use to record information about the conversion between the selected currency and the account's 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 <u>How do I manage accounts in multiple currencies?</u> in <u>Chapter 2: Accounts</u>.

What do the badges on my transactions mean?

Under certain circumstances, badges will appear across the top left corner of some <u>transactions</u> 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 <u>Direct Access</u> or <u>direct download</u> to update your <u>accounts</u>, or if you <u>import</u> transactions from Banktivity's <u>built-in browser</u> or a <u>file</u>, Banktivity will put badges on the new transactions to let you know how they were handled during the import.

ALIA .	7/22/13	Deposit	Payment Thank You	\$100.00	(\$2,435.61)
	\checkmark		INTERNET		
Ma ^{TCH}	6/28/13	Deposit	Payment Thank You	\$52.00	(\$2,535.61)
	\checkmark		INTERNET		
WATCH	6/26/13	Deposit	JetBlue	\$498.20	(\$2,587.61)
	\checkmark		JETBLUE A		

- Adj: The transaction represents a balance adjustment, and as such is not counted in <u>budgets</u> or <u>reports</u>. It was recorded as the starting balance of a new account or by the <u>Account > Adjust Balance</u> 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 use the resolve view to 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 <u>scheduled transaction</u> is past its due date and has not been posted or skipped. This badge only appears in the <u>"Confirm Scheduled Transactions"</u> window.
- **Transfer:** The transaction was imported within the last 24 hours and matched a <u>transfer</u> that was previously recorded in another account. The transfer was completed by linking the new transaction with the old.

Badges related to imports 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 <u>transaction</u> and (optionally) display custom images in the <u>account register</u>. 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 <u>image</u> associated with whatever <u>category</u> 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 bank façade:



Attach a file

Select a transaction to bring up the <u>transaction editor</u>, then drag and drop a file onto the box surrounded by a dotted line on the left side of the editor. A copy of the file will be stored inside your <u>Banktivity document</u>, 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:



To view the file and access other attachment options, double-click the box on the left side of the transaction editor. The popup **file inspector** will appear:



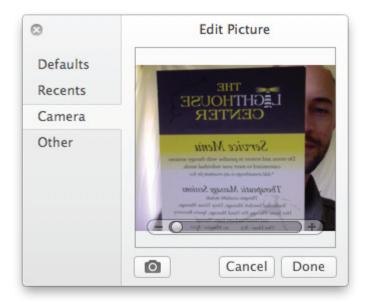
To change the file attached to the transaction, drag and drop a file into the large box or click "Attach File" and choose the file you want. A preview of the file will appear in the box, and the name of the file will appear below it. If you want to show a picture of the attachment in the account register, check the "Display image with transaction" option. Banktivity will replace the transaction's category image with the file preview.



If you don't want to see any images in the transaction register, choose <code>Banktivity</code> > <code>Preferences</code>, click the "Appearance" button, and check "Hide category and transaction images." A small pushpin will be shown in the transaction editor in place of the image; double-click the pushpin to use the attachment feature.

Take a picture with your Mac's camera

If your Mac has a built-in camera, click the small camera button in the file inspector, then click the "Camera" tab to show the snapshot window. Here you can take a picture and attach it to the transaction:



Click the camera button at the bottom of the snapshot window to take a picture, then use the slider to zoom the image to an appropriate size. Click "Recents" to select a snapshot you took previously, or click the "Other" button to open another image file. Once you have the image prepared the way you want it, click the "Done" button to attach it to the transaction.

Reverse an image

Click the double-arrow button in the file inspector to flip the image horizontally (as if it were being viewed in a mirror). This can come in handy when you take a snapshot of a receipt, for instance, and want to be able to read it properly.

View 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 popup file inspector and click the "Open With Finder" button. Banktivity will open the attached file using the default application for its file type. The "Print" and "Save As" commands in that application can be used to print and save a copy of the file, respectively.

Remove an attachment

Open the popup file inspector and click the 'X' button to the right of the file preview. The file will be removed from the inspector and from the 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.

Banking account transaction types:

- **ATM:** Deposit or withdraw funds using an ATM.
- Charge: Record a purchase on a credit card or withdraw funds using a debit card.
- **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).
- **Deposit:** Add funds to an account by any method.
- Online: Withdraw funds through a web-based store or online banking service.
- **POS:** Withdraw funds through a point-of-sale transaction (typically a cash or debit card purchase).
- **Transfer:** Move funds from one account to another (for more information, see <u>How do I transfer funds between accounts?</u> in this chapter).
- Withdrawal: Deduct funds from an account by any method.

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

- **Buy:** Withdraw cash and purchase shares of a security.
- **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.
- **Buy to Open:** Withdraw cash and purchase option contracts (to open a long position).
- **Dividend:** Deposit cash received from the profit made on an investment. Use the <u>funding/distribution type</u> to record a reinvestment instead of a cash dividend.

- **Cap. Distribution:** Deposit cash received as a return of capital distribution that should not be treated as a dividend for tax purposes. The cost basis of the security is also reduced by the same amount.
- **Cap. Gains Long:** Deposit cash received from a mutual fund, partnership, or hedge fund from the sale of long-term security shares (the number of shares you own is not affected).
- **Cap. Gains Short:** Deposit cash received from a mutual fund, partnership, or hedge fund from the sale of short-term security shares (the number of shares you own is not affected).
- Interest Income: Deposit cash earned as interest on a security (most commonly a bond).
- Move Shares: Add or remove shares of a security without affecting the cash balance of your
 accounts and without incurring a capital gain or loss. Entering a share price with this transaction type while adding shares will adjust the cost basis for the corresponding security. Use
 this transaction type for recording gifts of stock, security transfers, and other share adjustments.
- **Sell:** Deduct shares of a security and deposit cash from the sale.
- **Sell to Close:** Close a long position (opened with "Buy to Open") by deducting option contracts and depositing cash from the sale. Use this transaction type with a price of "0.00" to close a long 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.
- **Split:** 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 lost as a negative number.



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

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. Begin typing the name of the account into which the funds should be transferred in the <u>category</u> field, then select the account name when it appears in the drop-down list. Alternatively, press the Down Arrow key on your keyboard to drop down the full category list and choose the account name. Click "Save" to record the transaction.
- 3. A new transaction will automatically appear in the account to which you are transferring the money, with the same transaction details as the original (except for the amount, which will be opposite to the original).
- 4. The two transactions are now linked: <u>changing the details</u> of one will update the other automatically and <u>deleting</u> one will 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).



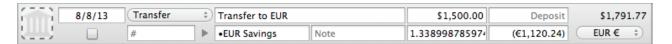
Transfer transactions use the "Category" field to indicate the destination account for the transfer. If the category for a particular transaction begins with the '•' character, it is a transfer. Accounts are not displayed under the "Categories" item in the <u>source list</u>, but can be used in <u>reports</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. If you enter the amount for the split item in the "Income" column, the money will be drawn from the account indicated; if you enter the amount in the "Expense" column, the money will be deposited into the account indicated. Each account will show the transaction with all split items included, but the split amounts will be adjusted so that the transaction is properly balanced on both sides of the transfer.

Transfers with currency conversions

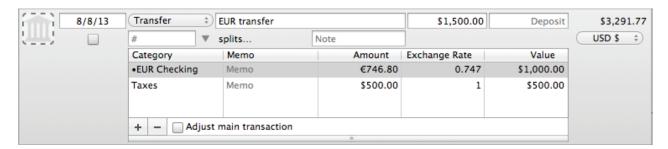
When you transfer money between accounts with different <u>currencies</u>, you may wish to apply a conversion so that the correct amount is recorded in each account. After you finish step 2 in the instructions above, click on the currency symbol in the transaction editor and choose the currency used by the account you entered in the Category field. The <u>Exchange Rt</u>, <u>Foreign</u>, <u>and Currency fields</u> will appear so that you can apply a currency conversion.



By default, the exchange rate is set to 1 (indicating no conversion), the Foreign field shows the amount of the transfer in the original currency, and the currency field shows that of the original transaction. To apply a conversion, adjust either the exchange rate or the amount shown in the Deposit or Withdrawal field (which uses the current account's currency). The Foreign field will automatically adjust itself based on the changes you make to the exchange rate and transaction amount.

Split transfers with currency conversions

If you transfer part of a split transaction into an account that uses a different currency from the account in which the transaction is being recorded, some additional fields will be displayed in the split editor:



In the Amount column, enter the value of the transfer in the currency of the receiving account. To indicate money being deposited into that account, enter the amount as a positive number; to indicate money being withdrawn from that account, enter the amount in parentheses to indicate a negative value, e.g. (\leq 21,310).

In the Exchange Rate column, enter the rate of conversion between the currencies used by the two accounts. In the Value column, enter the value of the transfer in the transaction's currency (indicated by the pop-up currency button at the top right side of the transaction editor). You only

need to enter details in two of the three fields mentioned here - Banktivity will automatically calculate the value of the third and fill it in for you.



When split items with categories appear in the same list, no currency conversion needs to be applied. Leave the Exchange Rate set to 1 and make sure the Amount and Value fields match. Amounts should be entered as positive to indicate expenses and negative to indicate income.

Investment transfers

When tracking <u>investments</u>, 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, <u>add a transaction</u> in the investment account, set its type appropriately (Buy, Sell, Dividend, etc.), then set its <u>funding/distribution type</u> to "Transfer." The <u>category field</u> will then 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 certain transaction properties can be edited 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 the account from the budget's account list. You will then see the account name included 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 the account by double-clicking the report, 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 all categories and accounts except" setting. For more information about configuring report settings, see the articles about the different report types.

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

Select a <u>transaction</u> in any <u>account</u> (or Command-click to select more than one), then choose *Edit* > *Cut*. 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. Be sure to use the Cut command and not Copy, to ensure that <u>transfers</u> remain properly linked and are not duplicated.

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

How do I search and filter transactions in my accounts?

Search for a transaction

Select the <u>account</u> you want to search, then click in the search box above the <u>transaction register</u> and type in a word, phrase, or number:



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, and security symbol. 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 one of the three buttons next to the search box at the top of the transaction register to limit which transactions are displayed:

- All: Show all transactions in the account.
- **Month/Quarter/Year:** Show only transactions with a <u>date</u> within the last month, quarter, or year (depending on the selection). Click the arrow to change the selection.
- **Uncleared/Cleared/Unreconciled/Reconciled:** Show only transactions with their <u>status</u> set to uncleared, cleared, or reconciled (depending on the selection). "Unreconciled" shows cleared and uncleared transactions. Click the arrow to change the selection.

Other ways to find transactions

In addition to the search box, smart accounts can also be used to show registers consisting of transactions that meet certain criteria. See <u>How do I use smart accounts?</u> in <u>Chapter 2: Accounts</u> for more information.

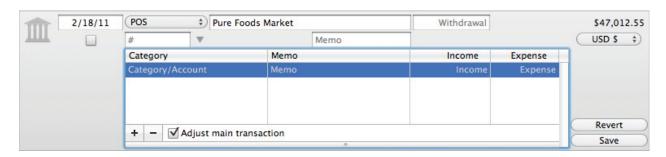
How do I use split transactions?

Banktivity allows you to <u>categorize</u> your <u>transactions</u> so that you can track them on <u>reports</u> and <u>budgets</u>, 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?

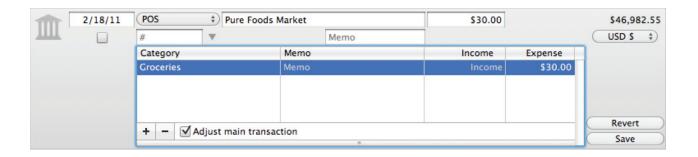
Split transactions allow you to itemize your transactions so that categories can be assigned to smaller parts of those transactions. You can <u>schedule</u> split transactions and <u>memorize</u> them like other transactions, and use them to <u>transfer</u> portions of transactions in addition to categorizing them. Banktivity provides two different methods for creating splits: you can either enter the split items first and have Banktivity calculate the transaction's total amount based on the splits, or enter a total amount and have Banktivity help you balance the split items against that total.

Create a split transaction with an unknown total

Select one of your <u>accounts</u> and <u>create a new transaction</u>. Choose a transaction type and enter the date, payee, and note as desired. Leave the deposit and withdrawal fields blank and click the disclosure triangle next to the category field (or press Command-Option-Y) to reveal the splits table:



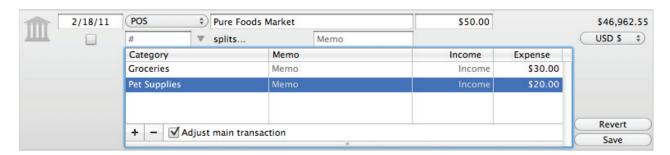
Make sure the "Adjust main transaction" box at the bottom of the editor has a checkmark in it. One blank split item will already be listed in the table. Double-click the category field on this line and enter a category (or account name, if you want the split item to transfer funds). Double-click the memo field if you want to enter some notes with the split item, then double-click the income or expense field to record the amount of the split item (as positive or negative, respectively). You will note that the main transaction amount automatically updates to reflect the amount you entered:





Basic calculations can be performed when entering income and expense amounts. For example, if you type "5+3" in the income 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 expense field, Banktivity will calculate an amount of "(0.50)". Parentheses may not be used for grouping because they indicate negative amounts.

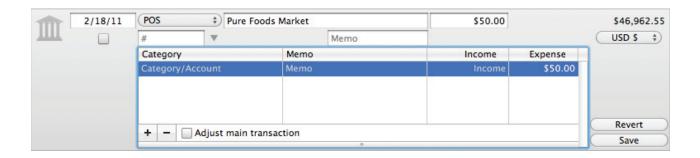
Click the plus (+) button at the bottom of the table (or press Command-Option-N) to add a new split item. Double-click each of the fields on this line and enter the appropriate details. Again, you will note that the main transaction amount automatically updates to reflect the total of the splits:



Continue in this manner until all split items 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 "splits..." to indicate that it is a split transaction.

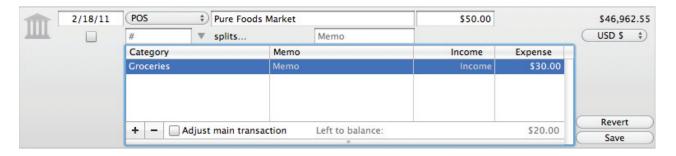
Create a split transaction with a known total

Select one of your accounts and create a new transaction. Choose a transaction type and enter the date, payee, and note as desired. Enter the total amount of the transaction in the deposit or withdrawal field (as appropriate), then click the disclosure triangle next to the category field to reveal the splits table:



Click the box next to "Adjust main transaction" to uncheck it. One split item will already be listed in the table, with the amount you entered above. In the example pictured here, we have recorded a \$50 withdrawal that has not yet been categorized. Double-click the split item's category field and enter a category (or account name, if you want the split item to transfer funds). Double-click the memo field if you want to enter some notes with the split item, then double-click the income or expense field to adjust the amount that belongs to that split item (as positive or negative, respectively).

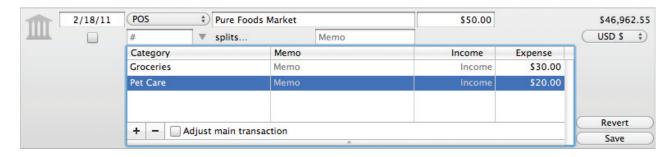
Following our above example, let's split this transaction into two parts: \$30 for groceries and \$20 for pet supplies. We already split the transaction, so next we assign the category "Groceries" to one split item. Its amount started as a \$50.00 expense, so we change it to \$30.00. Notice that when the amount of the split item changes, Banktivity calculates the difference between that figure and the amount of the main transaction, and displays the figure next to "Left to balance" at the bottom of the split editor:





Basic calculations can be performed when entering income and expense amounts. For example, if you type "5+3" in the income 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 expense field, Banktivity will calculate an amount of "(0.50)". Parentheses may not be used for grouping because they indicate negative amounts.

Click the plus (+) button at the bottom of the table (or press Command-Option-N) to add a new split item. Double-click the appropriate fields on this line to enter the category "Pet Supplies" and an expense amount of \$20.00. Now that the transaction is properly balanced (i.e. the sum of the split items is equal to the main transaction amount), the "Left to balance" figure disappears:



Now we click the "Save" button to save our changes, and the split transaction is complete. Each split item has been assigned its own category, so the expenses can be tracked more accurately with reports and budgets.



If you save a transaction when there is still a "Left to balance" amount showing, Banktivity will automatically add an uncategorized split item with that amount to the transaction.

Record a paycheck

Create a transaction in the account where your paycheck is being deposited, set its type to "Deposit," and enter the date, payee, and note (do not enter an amount).

Open the splits table, make sure "Adjust main transaction" is checked, and give the first split item an amount equal to your gross pay (be sure to record this in the income field). Assign it to the "Salary" category, or whatever category you prefer to use for tracking your income.

Add a split item for each deduction that is taken out of your pay. Each one should be assigned to the appropriate 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.

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

Edit an existing split transaction

Select the transaction in the account register and click the disclosure triangle next to the category field to reveal its splits. If the main transaction amount needs to be changed, check "Adjust main transaction" and adjust the splits accordingly - the main transaction amount will update automatically. If you do not want Banktivity to adjust the main transaction amount, but show you if there is a remainder after you change the split items, leave "Adjust main transaction" unchecked and make your changes.

While you are editing the splits, click the plus (+) button below the splits table to add a new split item. To remove a split item, select it and click the minus (-) button (or press Command-Option-Delete).



If you are editing a split transaction that is based on a transaction template, some of the existing split items may be adjusted automatically to balance the transaction. See the <u>next section</u> in this chapter for more information.

Resize the split editor

You can manually adjust the size of the split editor to show more or fewer split items. At the bottom of the editor is a thin white bar with a divot in its center: click and drag this bar up or down to resize the list. Banktivity will remember the size you choose and use it whenever the transaction editor is expanded to show split details.

Can Banktivity remember transactions I enter more than once?

Transaction templates are used to help you quickly re-enter <u>transactions</u> you have entered before, so you can work more efficiently. Autofill, <u>scheduled transactions</u>, and <u>import rules</u> are all based on transaction templates, as described below. Transaction templates only apply to <u>banking transactions</u>; <u>investment transactions</u> cannot be memorized or used with template-related features.

Each time you <u>enter a transaction</u> manually, Banktivity automatically creates a template based on that transaction, recording its type, payee, category, splits, and withdrawal/deposit amount. To create a template from a transaction in an account register, drag and drop the transaction from the register onto "Transaction Templates" in the "Manage" section of the <u>source list</u>.

View and manage templates

Select "Transaction Templates" under the "Manage" section in the <u>source list</u>. If you don't see anything in that section, mouse over the "Manage" label and click "Show" to the right, then select "Transaction Templates." The list of templates will appear to the right. When you select one, the <u>transaction editor</u> will appear to let you make changes, just as it does for transactions in the account register. You will notice, however, that the date field is replaced with a "Schedule" button, and an "Import Rules" button is displayed next to the payee field (more about these buttons below).



As with regular transactions, you can edit any of the fields shown here and click "Save" to record the changes or "Revert" to discard them. Any changes you make to your templates will automatically be applied to new transactions that are created using the template (through any of the means described below). Transactions that were already recorded in your accounts are not affected by the changes.



Templates 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 template, or edit a transaction that is based on a template, the template will be updated to reflect the new details that you enter along with that payee.

You can create a new transaction template from scratch by clicking the plus (+) button at the top of the list and filling in the relevant transaction details. To delete a template so that it will no longer be used for autofill, scheduled transactions, or imports, select it and click the minus (-) button at the top of the list. Banktivity will prompt you for confirmation before permanently deleting the template along with its associated schedules and import rules.



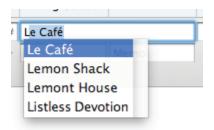
You can disable the delete confirmation if you don't need the extra protection. To restore this and other warnings after they have been disabled, choose <code>Banktivity > Preferences</code> and click the "Reset Alert Dialogs" button.

Sort the template list

At the top of the template list is a series of column headers that identify the information shown in each template. To sort the list, click a column header; the templates will automatically sort according to the values in that column. For example, if you want to sort your templates by name, click "Payee." Click the column header a second time to reverse the direction of the sort.

Autofill transaction details

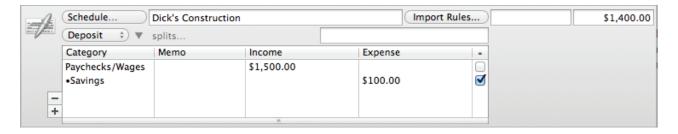
When you create a transaction in an account register and begin typing in the <u>payee field</u>, Banktivity will automatically suggest names based on your transaction templates. As you are typing, a drop-down list will appear showing the payees that match what you are typing:



In this example, only the letter 'L' 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/splits, and amount) based on the template associated with that payee (these fields will be shaded yellow as a result). 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 template automatically. You can view a list of all known payees by pressing the down arrow key before you begin typing a payee name.

Split templates

Transaction templates may also have split items associated with them; these splits can be edited by clicking the disclosure triangle next to the category field. The split editor here works the same as the one used in the account register, with one difference: you will notice that each split item has a checkbox next to it. 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. A couple of examples will help to illustrate this feature:



- Consider that you set up a template 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 template 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 template 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 template and click the "Schedule" button to configure the template to post a transaction to one of your accounts at regular intervals. Doing so will also add the template to the "Scheduled Transactions" item in the source list. For more information, see the next-section in this chapter.

Manage import rules

Select a template and click the "Import Rules" button to configure which transactions the template is applied to when you <u>import data</u> via <u>Direct Access</u>, <u>direct download</u>, Banktivity's <u>built-in browser</u>, or <u>a file</u>. For more information, see <u>How do I use import rules?</u> in <u>Chapter 5: Importing Data</u>.

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 transaction templates. When one or more schedules are associated with a template, transactions based on that template will be created in your accounts as the schedules dictate. For more information about templates, see the previous section in this chapter.

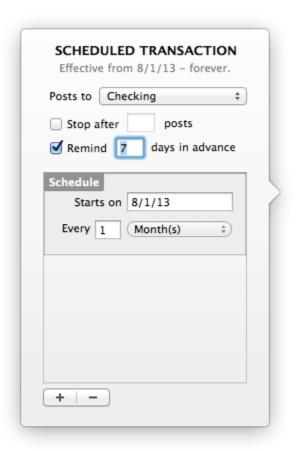
Create a scheduled transaction

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

- Select "Scheduled Transactions" in the "Manage" section of the <u>source list</u> (if you don't see anything in this section, hover over the "Manage" heading and click "Show" to the right) and click the plus (+) button at the top of the template list. A new template will be added, and an inspector will pop up automatically to let you edit the template's schedule.
- Select one or more transactions in any <u>account register</u> and choose <u>Transaction</u> >
 Make <u>Scheduled Transactions from Selection</u>. New transaction templates
 will be created with the details of the selected transactions, and each one will be assigned
 a monthly schedule. To edit the schedule for one of the new templates, select "Scheduled
 Transactions" in the source list, select a template, and click the button where the transaction
 date is shown.
- Drag and drop a transaction from any account register onto the "Scheduled Transactions" item in the source list. A new transaction template will be created with details of the transaction and a monthly schedule. To edit the schedule, select "Scheduled Transactions" in the source list, select the new template, and click the button where the transaction date is shown.
- Select "Scheduled Transactions" in the source list and click "All Templates" at the top of the
 template list. Select any template that you want to use as a scheduled transaction, then click
 the "Schedule" button in the <u>transaction editor</u> to add a schedule to the template. After you
 save the schedule, the template will appear under the "Scheduled" tab with the other scheduled transactions.

Edit a template's schedules

Each transaction template can be assigned one or more schedules to determine when transactions based on that template will be posted to your accounts. To configure the schedules associated with a template, select "Scheduled Transactions" in the source list, select the template you want to edit, and click the button where the transaction date is shown. The **schedule inspector** will appear:



A few basic settings affect all schedules assigned to the template:

- **Posts to:** Choose which account the transaction will be recorded in.
- **Stop after:** Check this box and enter a number to have only a fixed number of transactions posted to the account; the schedules will be deleted after the last transaction has been posted. Uncheck the box to have the schedule continue posting transactions until it is modified or deleted.
- **Remind:** Check this box if you want Banktivity to notify you before a schedule is due, so that you can edit the transaction details and choose whether or not to post the transaction at that

time. Enter the number of days prior to the due date you want Banktivity to notify you about the upcoming payment. Banktivity will remind you about the upcoming transaction when you open your document (see below) and it will also add a reminder to the Apple Reminders app under a group named "Banktivity."



To keep alerts from the Reminders app in Notification Center until you respond to them, open System Preferences, click the "Notifications" button, select "Reminders," and set the alert style to "Banners." To show reminders in Banktivity but not in the Reminders app, select "Scheduled Transactions" in Banktivity's source list and uncheck "Add to Reminders app" at the top right corner of the window.

If you don't want to be reminded before a scheduled transaction is due, uncheck the "Remind" box. The scheduled transaction will still be available for use with budgets (see below), but Banktivity will not post the transaction to an account when its due date arrives.

Click the plus (+) button at the bottom of the inspector to add a new schedule. Each schedule is represented by a set of options enclosed in a box with the "Schedule" label. To delete a schedule, click the box surrounding one of the schedules (so that it turns blue), then click the minus (-) button to remove it. Each schedule has the following options that you can configure:

- **Starts on:** Enter the date on which the schedule should begin posting transactions to the account.
- **Every:** Enter a number and choose a period of time to indicate how often the transaction will be posted.

When you are done configuring schedules for the template, click "Save" to record your changes, or click "Cancel" to discard them. You may edit the other template details (payee, amount, etc.) just like you would edit a transaction in an account register.



Multiple schedules come in handy when you want to post transactions at irregular intervals. For example, to post a transaction on a semi-monthly basis, you could configure one monthly schedule for the 1st of the month and a second monthly schedule for the 15th.

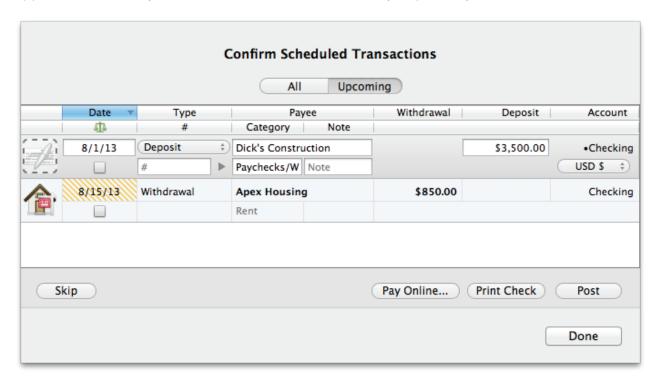
Delete a scheduled transaction

Select "Scheduled Transactions" in the source list, select a template, and click the minus (-) button at the top of the template list. The entire template will be deleted: it will no longer appear in "Transaction Templates," "Scheduled Transactions," or "Import Rules," and all schedules and import

rules associated with the template will be deleted along with it. Any transactions that were already posted to your accounts are not affected by deleting the template.

Process upcoming scheduled transactions

Make sure you have at least one scheduled transaction configured to use reminders (see above), then click the "Post" button on the <u>toolbar</u> or choose <u>Tools > Confirm Scheduled Transactions</u>. Alternatively, you can simply wait until the reminder date for one or more of your transactions arrives. When you open your <u>Banktivity document</u> on that date, a window will appear automatically with the transactions that are ready to post to your accounts:



The "Upcoming" tab shows transactions that are due soon, based on the number of days you chose to be reminded within (the default is 7). These transactions show their dates with orange stripes as long as they remain in the future. Once the due date for a transaction has passed, it will show a "Late" badge to highlight its urgent need for attention. The "All" tab shows the next due date for all scheduled transactions that are set to use reminders, regardless of when they are due. Select a transaction in the list and choose what action to take with it:

• **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 edit the transaction 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 edit the transaction before printing it, 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 shown in the "Account" column. Feel free to edit the transaction before posting it, 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 upcoming instances of a transaction, you will need to edit the template in the main "Scheduled Transactions" list.

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

Review upcoming transactions at a glance



The <u>summary pane</u> at the bottom left corner of the main window shows the next three upcoming scheduled transactions. If you don't see the summary pane, click the toggle button to show it, and/or click the arrow at the top right corner of the pane to switch from the net worth mini-graph to the summary figures. Click the arrow next to any scheduled transaction to view and edit it in the main "Scheduled Transactions" list.

Use scheduled transactions for budgeting

In Banktivity 5, scheduled transactions are tightly integrated with <u>budgets</u>. 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 <u>categorize</u> 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 "Scheduled Transactions" in the source list, 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 that change in a budget report that shows the time period when you want the change to take effect.



Under the hood, each change you make is tracked according to its "effective date." This date is shown at the top of the schedule inspector. 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

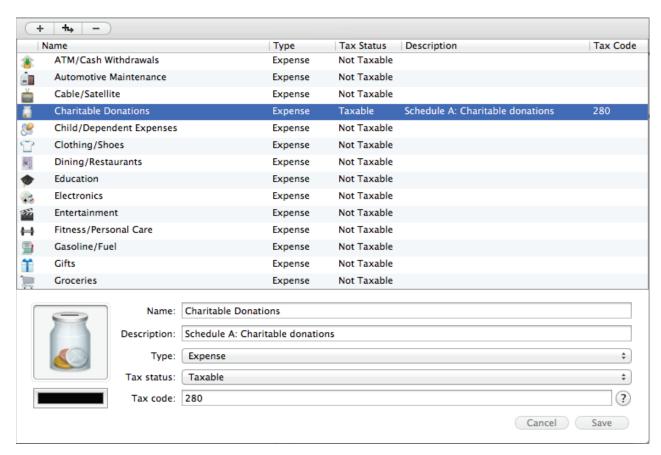
How do I use categories?

Categories help you track where your money actually comes from and goes to, and they enable you to use <u>reports</u> and <u>budgets</u> to manage your finances more effectively. Once you have created <u>accounts</u> and added <u>transactions</u>, the real strength of Banktivity comes in assigning categories to those transactions. To do so, <u>create a transaction</u> or <u>edit</u> an existing one, and type a category name in the <u>category field</u>. 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.

Banktivity includes default sets of "Home" and "Business" categories which you may choose when you <u>create a new document</u>, but you can <u>customize</u> each document's category list to your heart's content.

To view the main category list:

Click "Categories" in the "Manage" section of the <u>source list</u>. Your categories will appear to the right:

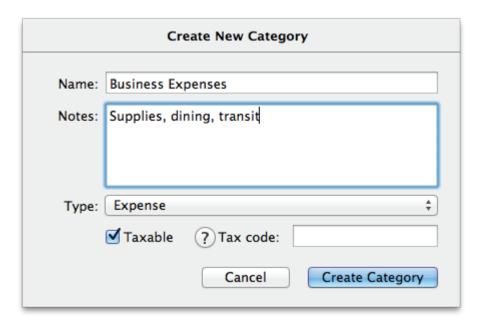


Here you can see all of your categories organized by Name, Description, or other criteria - just click the header at the top of any column to sort the list according to the information in that column. Click a second time to reverse the direction of the sort. Categories that contain <u>sub-categories</u> will display small disclosure triangles next to their names: click one of these triangles to view that item's sub-categories. For more information about working with categories, continue reading.

How do I add and delete categories?

To add a category:

Click "Categories" in the <u>source list</u>. The right side of the <u>main window</u> will display a list of all categories that are currently available for use. Click the plus (+) button above the list, and a sheet will appear asking you to enter information about the new category:



Type in a name for the category and a longer description, if desired. Choose whether the category is intended for tracking expenses or income by selecting the appropriate item next to "Type," and check the "Taxable" checkbox if you want to designate the category as being tax-related. Enter a tax code if desired, then click "Create Category" to add the new category to Banktivity's list. Read more about these options in the <u>next section</u> of this chapter.



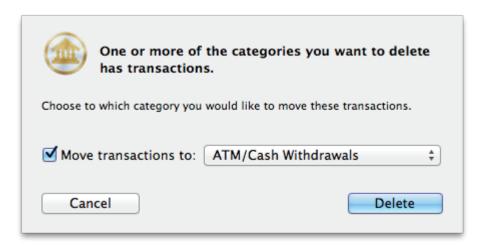
You can also create a new category simply by typing it into a <u>transaction's category field</u>. When you save the transaction, Banktivity will ask you to configure the new category as described above.

To add a sub-category, first select the category you want the sub-category to fall under, then click the button above the list. Enter the details of the new category, and it will be added to the list under the category you had selected. Read more about sub-categories in How do I organize my categories hierarchically? in this chapter.

To delete a category:

Select the category you want to remove and click the minus (-) button at the bottom of category list, 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 be deleted as well.

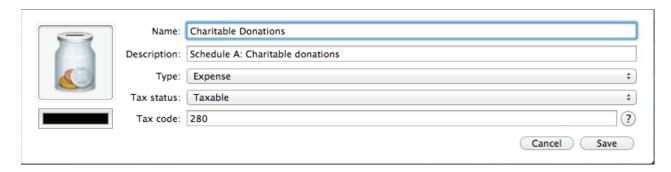
When you delete a category that has transactions assigned to it, Banktivity will present you with options for how to handle those transactions:



If you want to assign the transactions to a different category, check the box and select the desired category from the drop-down list. If you simply want to remove the category from any transactions to which it had been assigned, uncheck the box: the transactions themselves will not be deleted, but they will no longer have categories assigned to them. Click "Delete" to finish deleting the category, or click "Cancel" to keep it.

How do I edit category properties?

Click "Categories" in the <u>source list</u> to view the list of available <u>categories</u>. When you select a category, the editor at the bottom of the list changes to reflect the details of that item:



To modify a category, simply select the field you want to edit and type in the desired changes. Click the "Save" or "Cancel" button below the editor to record or discard your changes, respectively. Each category has the following properties which may be edited:

Name

The name assigned to the category. If you change the name of a category, your category assignments will not be lost - any <u>transactions</u> to which the category is assigned will automatically update to reflect its new name.

Description

Enter a longer description about the category (if desired) to help you remember what it is used for. This is also a handy place to store tax reference information for taxable items.

Type

Choose "Expense" to indicate that the category is used for purchases and withdrawals; choose "Income" to indicate that it is used for earnings and refunds. This property determines which section of your <u>budgets</u> the category will be available in.

Tax status

Choose "Taxable" to designate the category as tax-related; choose "Not taxable" to indicate that the category is not useful for tax purposes. Items that are "Taxable" will be added to <u>U.S. Tax reports</u> automatically.

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.

Image



To add an image to a category, drag and drop an image file from the Finder onto the image box on the left side of the category you want to use it with. Alternatively, you can copy an image to the clipboard, click to select the category's image box, then choose *Edit* > *Paste* to add the image. To remove an image from a

category, click the image to select it and choose Edit > Delete, or press Delete on your keyboard.

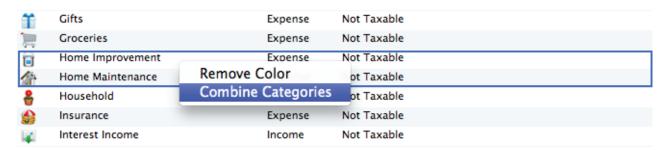
The image assigned to a category will appear as the default image for any transaction assigned to that category, when you view your transactions in the <u>account register</u>. Files that are <u>attached</u> to individual transactions can be set to display in place of the category images, but will not affect the images assigned to the categories.

Color

Click the color box to open the Mac OS X color picker and choose a color for the category. If you want the transactions to which the category is assigned to show this as a background color in the account register, choose Banktivity > Preferences, click the "Appearance" button, and check "Show category background colors." This will also cause reports to represent the category in pie charts and line graphs using the specified color. To remove the color from a category and reset it to black, Control-click on the category and choose "Remove Color".

How do I combine categories?

If you discover that you have duplicate <u>category</u> entries, or if you simply wish to merge two or more different categories, what you need to do is combine those categories. In the main "Categories" list, hold down the Command key and click to select the categories you want to combine. Once they have been selected, Control-click and choose "Combine Categories" from the menu that appears:



A single category will be created with "combined" appended to its name. All <u>transactions</u> that were previously assigned the original categories will now be assigned the new category. Feel free to <u>edit</u> the new category to change its name.

How do I organize my categories hierarchically?

<u>Categories</u> 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 <u>charts and reports</u>, you can then see at a glance how much you spent on repairs alone, or how much your car is costing you in total:



Creating sub-categories

To add a sub-category, select the category under which you want to create the sub-item, and click the button above the list. The "Create New Category" sheet will appear just as it does when you create any other category. Enter the appropriate information for the sub-category and click "Create Category." A small disclosure triangle will appear next to the main category - click this to expand the category and view the sub-category you just added. Once they have been created, sub-categories can be edited just like any other categories.

Using sub-categories

When you assign a sub-category to a <u>transaction</u> in one of your <u>accounts</u>, 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 <u>account register</u>, the transaction will then show "Auto:Fuel" in its Category field:

\$40.00 \$10.00	7/30/13	POS	Exxon	\$50.47	\$3,741.30
U			Auto:Fuel		

When you <u>create transactions</u>, typing in the <u>category field</u> 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; 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.

Organizing category hierarchy

You can easily reorganize your category hierarchy at any time by dragging and dropping categories and sub-categories in the category list view. If you drop one category on top of another, that category will become a sub-category of the one you dropped it on. If you drag a sub-category to a place in the list outside of the main category to which it belongs, it will become a main category itself. 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 and sub-levels of categories as you wish.

Sub-categories in reports

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



Chapter 5: Importing Data

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

Banktivity can import <u>transaction</u> 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 <u>set up a new account</u>.

You can easily migrate your <u>account</u> data from other financial programs like Quicken or Microsoft Money. Banktivity also offers <u>Direct Access</u> 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: QIF (Quicken Interchange Format), OFX (Open Financial Exchange, most commonly used by Microsoft Money), QFX (Quicken File Exchange, also known as Web Connect format), QMTF (Quicken Mac Transfer Format, used by Quicken Essentials), and 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 <u>How do I import transactions from a QIF, OFX, QFX, QMTF, or CSV file?</u>).

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

How do I update my accounts using Direct Access?

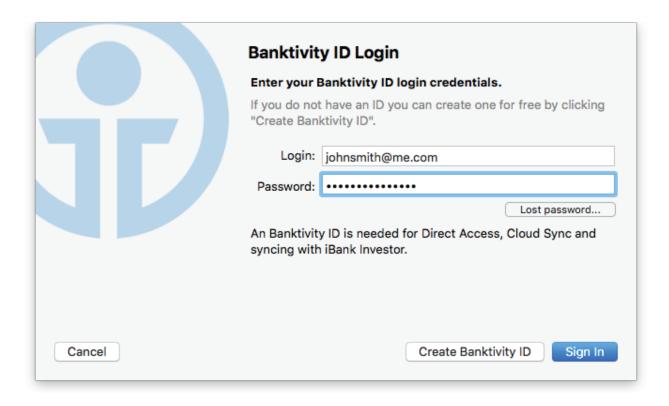
Direct Access is a subscription download service offered by IGG Software that allows you to view all of your financial <u>transactions</u> in Banktivity as soon as they become available in your online accounts. Set up your account login details just once, then update everything with a single click. Direct 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 <u>manually</u>. 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 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 ID's are free to set up and are required to use Direct Access, <u>Cloud Sync</u>, and <u>Banktivity Investor sync</u>. 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 <u>Chapter 12</u>: <u>Security and Privacy</u>.

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 Mac OS X Keychain. Click "Done" to return to Banktivity's main window.

Purchase a Direct Access subscription

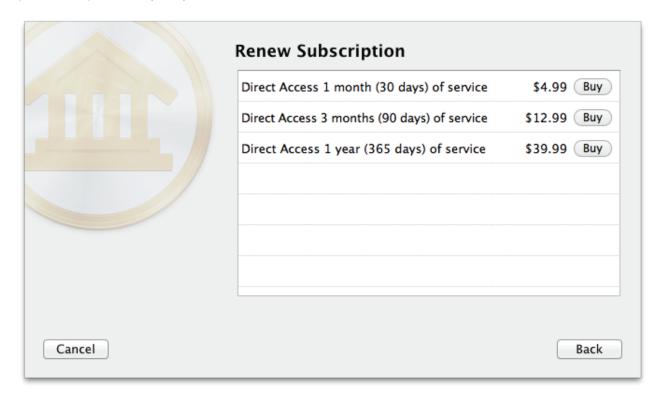
To use Direct Access with your <u>accounts</u>, you will need to purchase a subscription for a certain amount of time. If you purchase 30 days of service, for example, you will be entitled to update all of your accounts in Banktivity (and in <u>Banktivity for iPad</u>, if you use it) as often as you 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 Direct Access. The screen that appears will show you when your current subscription is due to expire, if you have one. Click "Extend Direct

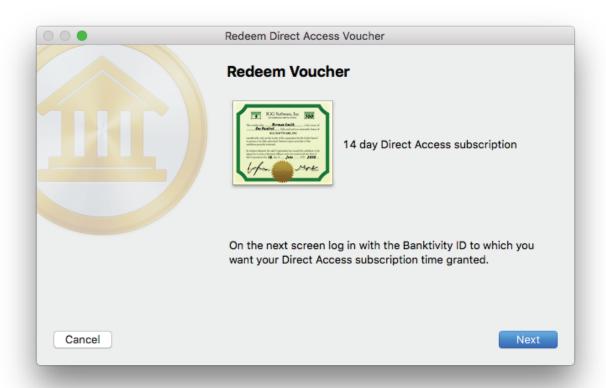
Access Subscription" to purchase more time. A list will appear to let you choose how much time to purchase (prices may vary):



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 5 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 5 app (in your Applications folder or on the Dock). Banktivity will open the **voucher assistant** to walk you through the redemption process:

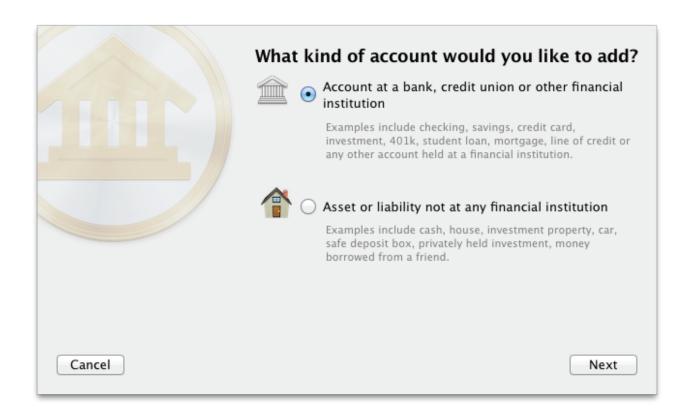


The first screen shows how much time will be added to your subscription. Click "Next" to proceed, and Banktivity will prompt you to enter the login details for the Banktivity ID you want to receive the extension. Type in the login and password and click "Sign In." Assuming the voucher is valid and has 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 <u>toolbar</u> and choose "Add Account," or choose Account > New Account. The **new account** assistant will open to help you create an account:

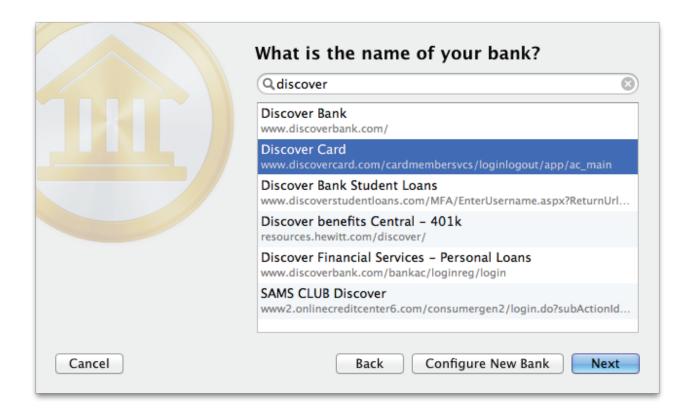


On this screen, you are asked to choose whether or not the account you are setting up is held at a financial institution. To use Direct Access, select the first option and click "Next" to proceed.

Adding Direct Access to an existing account:

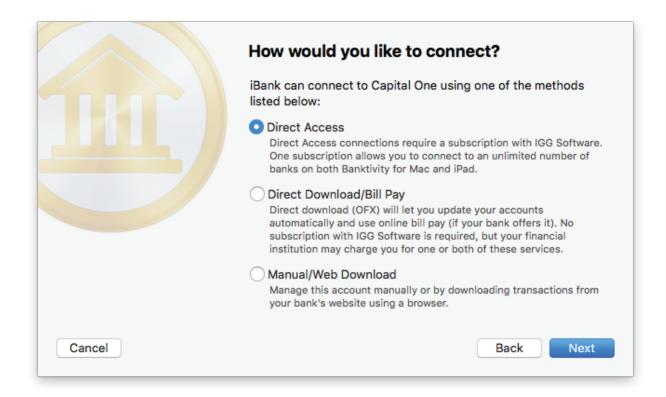
If your account is already set up in Banktivity, and you simply want to enable Direct Access for it, select the account in the <u>source list</u> and choose <u>Account</u> > <u>Set Up Online Access</u>. If the screen that appears says "Online Access Information," then the account is already set up for either Direct Access or <u>direct download</u>. Otherwise, you should see the title, "Enable Online Access." Read over the information on this screen and click "Find Your 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.

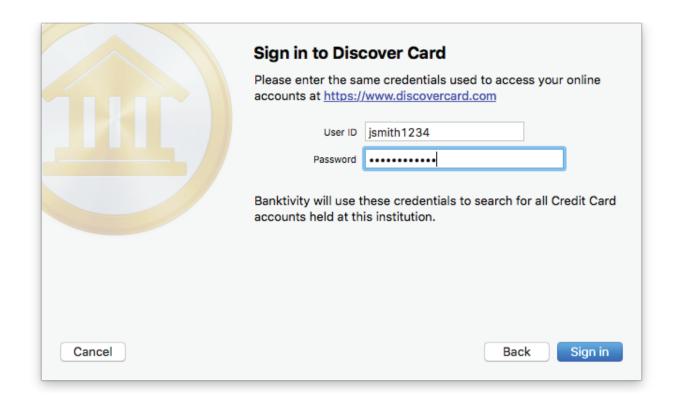
Choose a connection type



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:



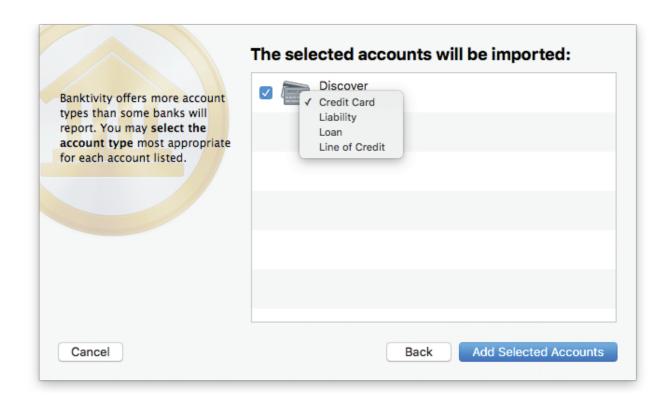
Type in the username and password that you use when logging in to your financial institution's website, then click "Sign In" to proceed. If your institution requires an additional mode of authentication (such as MFA), Banktivity will prompt you for that before continuing on. Login details only need to 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 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. You can rename an account by clicking on its name, or change the account type by clicking on the default type and choosing 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 "Add Selected Accounts" to proceed.

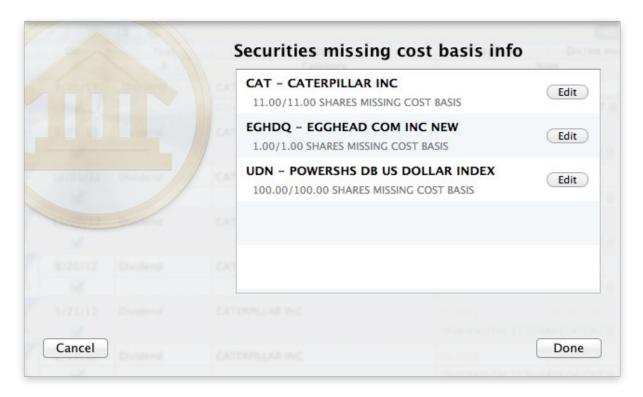
Complete account setup

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.

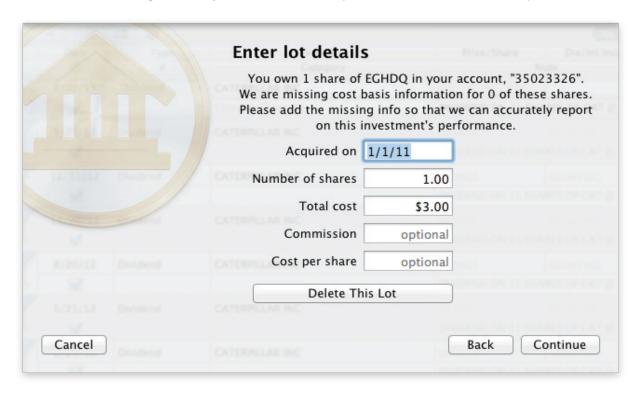
Fix cost basis (investment accounts only)

If you chose to import one or more <u>investment</u> 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

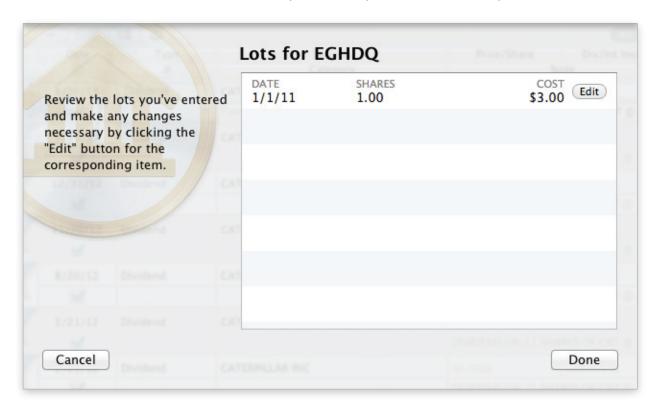
your cost basis is complete, choose Account > Fix Cost Basis. If there are any shares that have gaps in their history, they will appear in a list:



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.



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 "Continue" 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 "Continue" 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 <u>reports</u>. Request a copy of your transaction history from your brokerage, if necessary, to ensure that you are recording the correct information in Banktivity.

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. Any new transactions that are available in your Direct Access ac-

counts will be downloaded and added to those accounts automatically, and a number will appear next to each account in the source list to show you how many transactions were imported. To update an individual account, select it in the source list and choose *Account > Download Transactions for Selected Account*.

During the update, Banktivity will automatically screen out any duplicate transactions, mark all transactions <u>"cleared"</u> that were imported or matched by incoming transactions, and apply <u>import rules</u> to clean and categorize the incoming transactions. To review the results of the import, see <u>How do I use the resolve view to review transactions after an import?</u> in this chapter.



If you don't want Banktivity to update accounts automatically when you open documents, choose <code>Banktivity</code> > <code>Preferences</code>, click the "General" button, and uncheck "Automatically update documents when opened." To temporarily disable automatic updates for a particular document, hold down the Option key when you open that document.

Merge duplicate transactions

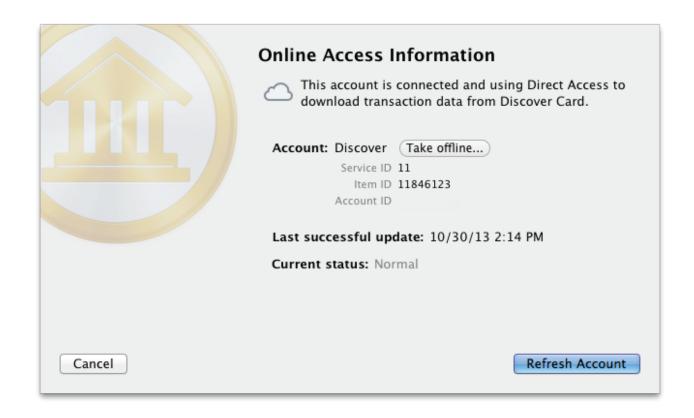
To merge transactions from two different sources (for example, combining a Direct Access transaction with one that was posted from a scheduled transaction), simply drag and drop one transaction onto the other. The resulting merged transaction will contain the details of the transaction onto which the other was dropped. To view the details of a transaction as they were originally imported, prior to matching, import rule processing, and manual merging, select the transaction and choose *Transaction > Show Original Import Info*.

Review connection details or disable Direct Access



Accounts that have online access enabled (whether they are using Direct Access or direct download) are shown in the source list with a picture of a cloud.

Click the cloud (or select the account and choose Account > Show Online Access Info) to review the account's online access information:



If there is a problem with the online connection, you will see an exclamation point in the cloud, and 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" on this screen. 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 > Set Up Online Access*.

Log connection details

If a bank connection does not work as expected and you <u>contact us</u> for assistance, a support representative may ask you for a connection log to assist with troubleshooting. To obtain a connection log, choose <code>Banktivity > Preferences</code>, click the "Advanced" button, 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 from the connection logs.

To view the log file, once again choose <code>Banktivity > Preferences</code> and click the "Advanced" button. 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*, click the "Advanced" button, click the gear-shaped action button, and choose "Delete Log Files."

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 or Banktivity for iPad books may access the same connection. To remove the connection details from your Banktivity ID, choose $File > Manage \ Direct \ Access$, log in with your Banktivity ID if necessary, and click where it says "Click here to remove activated banks." Find the name of the financial institution whose 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 the connection details are entered again.

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 many institutions require a separate enrollment and charge a monthly fee for these services. Fewer institutions support this download method than <u>Direct Access</u>.



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 <u>manually</u>. 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 Quicken for Windows is supported. As long as one of the two programs is, Banktivity will be able to connect and download your account data.

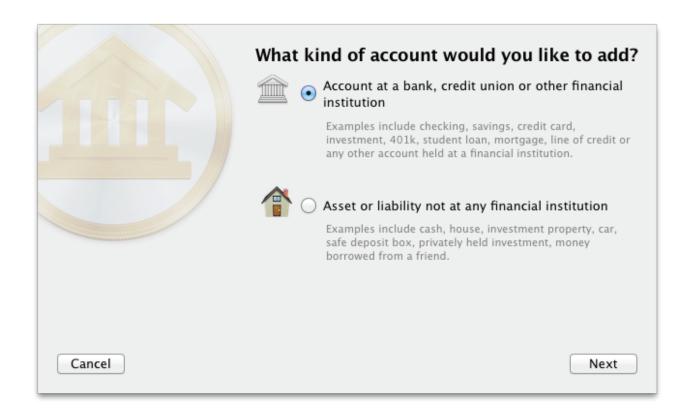
If direct download is available, be sure to ask if there is a signup progress involved, and whether or not there are fees for using the service. If you are interested in using online bill pay, inquire about this as well - some institutions charge an additional fee for it. Finally, ask what credentials 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 <u>toolbar</u> and choose "Add Account," or choose Account > New Account. The **new account** assistant will open to help you create an <u>account</u>:

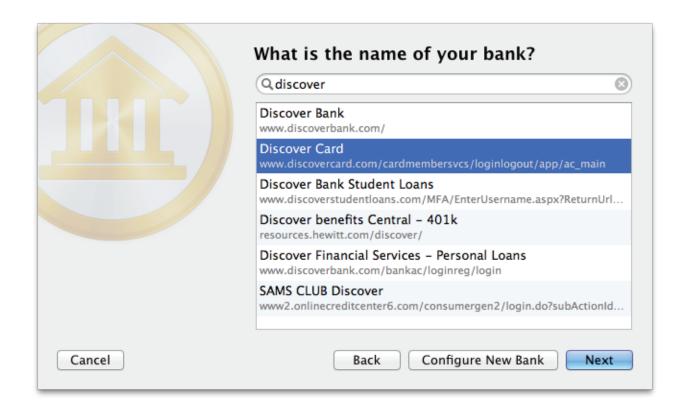


On this screen, you are asked to choose whether or not the account you are setting up is held at a financial institution. To use direct download, select the first option and click "Next" to proceed.

Adding direct download to an existing account:

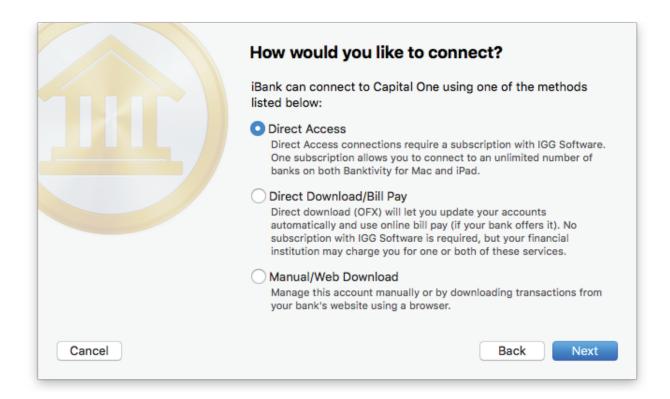
If your account is already set up in Banktivity, and you simply want to enable direct download for it, select the account in the <u>source list</u> and choose <u>Account > Set Up Online Access</u>. If the screen that appears says "Online Access Information," then the account is already set up for either <u>Direct Access</u> or direct download. Otherwise, you should see the title, "Enable Downloading of Transactions." Read over the information on this screen and click "Find Your 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.

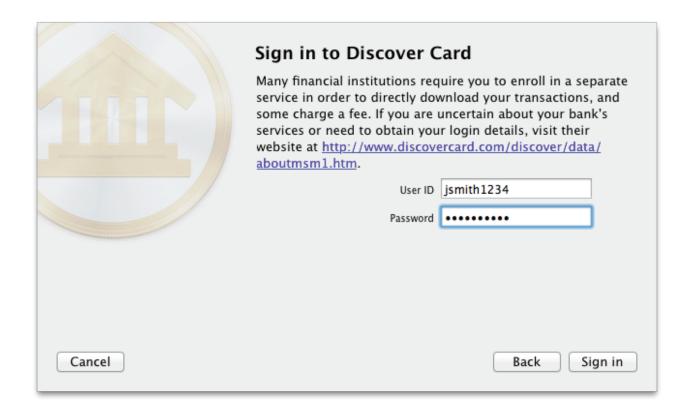
Choose a connection type



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

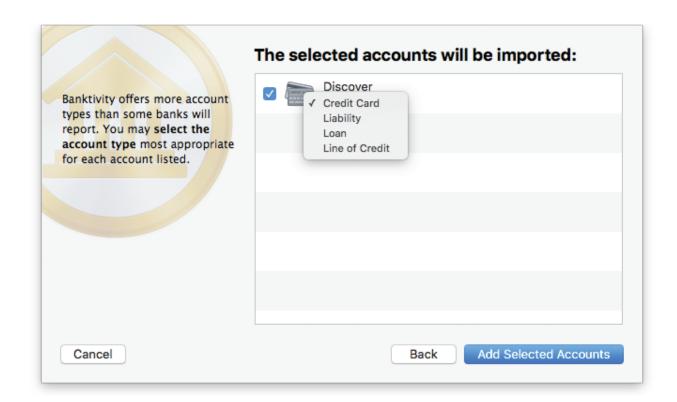
Next, Banktivity will prompt you to enter the login details for your financial institution:



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 Mac OS X 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. You can rename an account by clicking on its name, or change the account type by clicking on the default type and choosing 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.

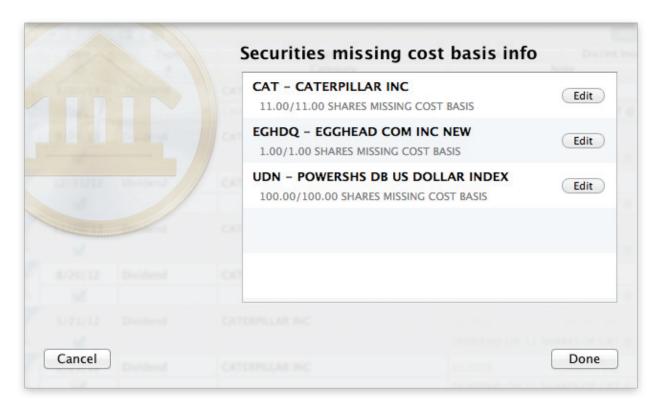
If you are configuring direct download for an existing account, simply select the online account you want to associate with your Banktivity account and click "Add Selected Accounts" to proceed.

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.

Fix cost basis (investment accounts only)

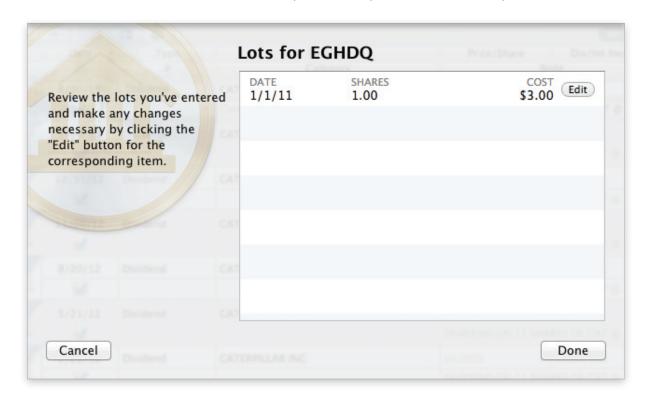
If you chose to import one or more <u>investment</u> accounts, Banktivity downloaded your current holdings and as much of your transaction history as possible. If a complete history was not available, however, the cost basis for the securities in that account is likely to be incorrect. To check if your 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.

	Enter lot details			
	You own 1 share of EGHDQ in your account, "35023326". We are missing cost basis information for 0 of these shares. Please add the missing info so that we can accurately report on this investment's performance.			
	Acquired on	1/1/11		
	Number of shares	1.00		
	Total cost	\$3.00		
-	Commission	optional		
	Cost per share	optional		
	Delete This			
	CATERPILLAR INC			
Cancel			Back Continue	

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 "Continue" 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 "Continue" 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 <u>reports</u>. Request a copy of your transaction history from your brokerage, if necessary, to ensure that you are recording the correct information in Banktivity.

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. 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 source list to show you how many transactions were imported. To update an individual account, select it in the source list and choose Account > Download Transactions for Selected Account.

During the update, Banktivity will automatically screen out any duplicate transactions, mark all transactions <u>"cleared"</u> that were imported or matched by incoming transactions, and apply <u>import rules</u> to clean and categorize the incoming transactions. To review the results of the import, see <u>How do I use the resolve view to review transactions after an import?</u> in this chapter.



If you don't want Banktivity to update accounts automatically when you open documents, choose <code>Banktivity</code> > <code>Preferences</code>, click the "General" button, and uncheck "Automatically update documents when opened." To temporarily disable automatic updates for a particular document, hold down the Option key when you open that document.

Merge duplicate transactions

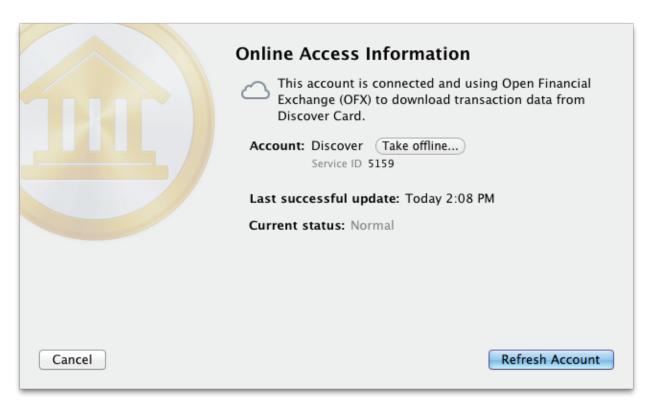
To merge transactions from two different sources (for example, combining a direct download transaction with one that was posted from a scheduled transaction), simply drag and drop one transaction onto the other. The resulting merged transaction will contain the details of the transaction onto which the other was dropped. To view the details of a transaction as they were originally imported, prior to matching, import rule processing, and manual merging, select the transaction and choose *Transaction > Show Original Import Info*.

Review connection details or disable direct download



Accounts that have online access enabled (whether they are using Direct Access or direct download) are shown in the source list with a picture of a cloud.

Click the cloud (or select the account and choose Account > Show Online Access Info) to review the account's online access information:



If there is a problem with the online connection, you will see an exclamation point in the cloud, and 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" on this screen. 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 > Set Up Online Access.

Log connection details

If a bank connection does not work as expected and you <u>contact us</u> for assistance, a support representative may ask you for a connection log to assist with troubleshooting. To obtain a connection log, choose <code>Banktivity > Preferences</code>, click the "Advanced" button, 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 from the connection logs.

To view the log file, once again choose <code>Banktivity > Preferences</code> and click the "Advanced" button. 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*, click the "Advanced" button, click the gear-shaped action button, and choose "Delete Log Files."

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

For those financial institutions that don't support <u>Direct Access</u> or <u>direct download</u>, Banktivity offers a built-in web browser to simplify the process of updating your <u>accounts</u> 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 <u>manually</u>. You can always configure online access for them at a later date.

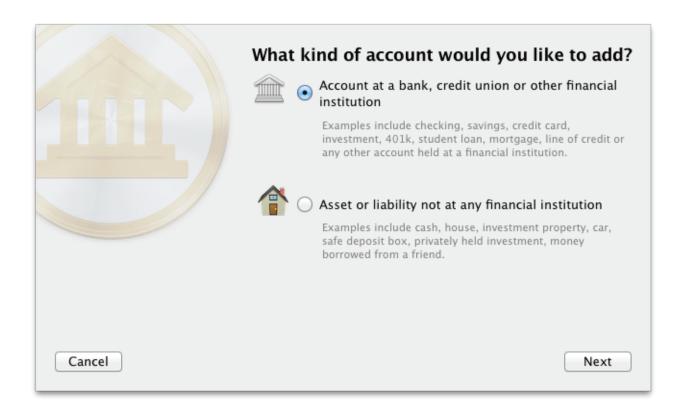
Add web download to an existing account

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 source list, 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 "URL" 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 it comes time to 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 source list:



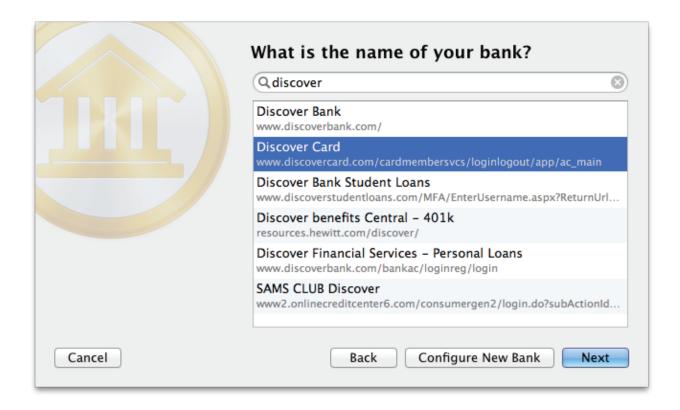
Set up a new account for web download

Click the plus (+) button on the left side of the <u>toolbar</u> and choose "Add Account," or choose Ac-count > New Account. The **new account assistant** will open to help you create an account:



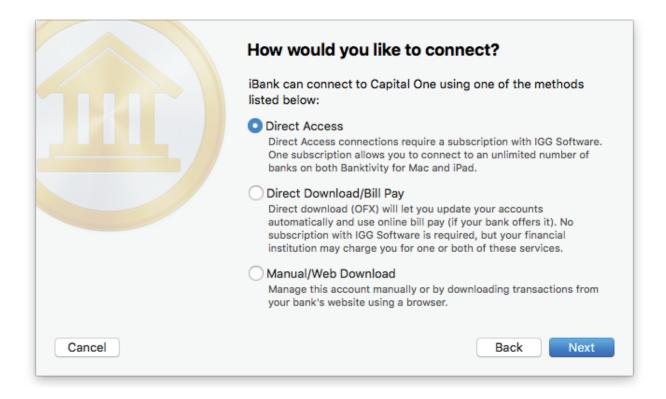
On this screen, you are asked to choose whether or not the account you are setting up is held at a financial institution. To use web download, select the first option and click "Next" to proceed.

Choose a financial institution



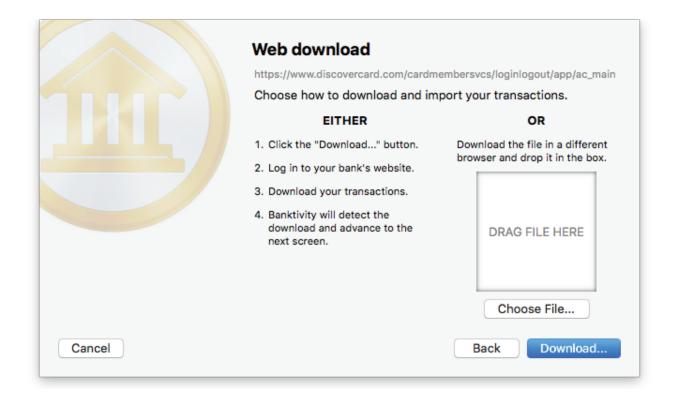
On this screen, choose the financial institution that holds the account. Begin typing the name of the institution in the search box to narrow down the choices, then select the appropriate name from the list. If your institution is not listed, it does not currently support direct download: click "Back" and choose "Asset or liability not at any financial institution" to set up the account manually. Otherwise, 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" to proceed. 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:

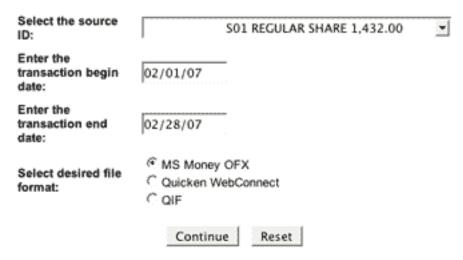
- 1. Log into your personal account by typing in your user ID and password.
- 2. Browse to the page within your account where you can download transactions.
- 3. Select the account from which to download the transactions, enter a start and end date for the download, and choose a file format.
- 4. Initiate 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:

Download History for Quicken



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 quide 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 downloaded, Banktivity will handle the next step differently:

OFX/OFX:

If you chose the OFX or QFX 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, or change the account type by clicking on the default type and choosing an alternative from the drop-down menu. Once you have all the accounts set up the way you want them, click "Add Selected Accounts."

QIF:

If you chose the 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 "Add 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 <u>next section</u> 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 source list, you will also see one or more website shortcuts under the "Websites" section.

Browse your bank's website

In the source list, 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 <u>account register</u>:



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 buttons along the top of the window to navigate. Click to go back, to go forward, and to refresh the current page. A progress indicator shows when a page is loading, and the address of the current page is displayed at the top of the window.



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, click the "Advanced" button, and choose "Safari" from the popup button. Close the preferences window and try refreshing the website. If your institution allows access for 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:

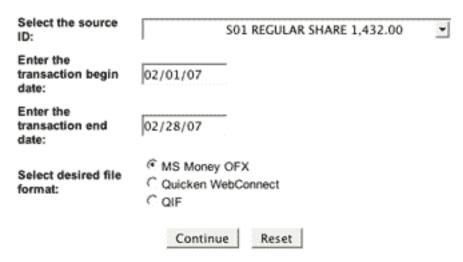
- 1. Log into your personal account by typing in your user ID and password.
- 2. Browse to the page within your account where you can download transactions.
- 3. Select the account from which to download the transactions, and enter a start and end date for the download, and choose a file format.
- 4. 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.

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

Download History for Quicken



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 downloading 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 quide 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 <u>next section</u> 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 <u>"cleared"</u> that were either imported or matched to incoming transactions, and apply <u>import rules</u> to clean and categorize the new transactions. A number will appear next to the account name in the source list to show you how many transactions were imported. To review the results of the import, see <u>How do I use the resolve view to review transactions after an import?</u> 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 transaction onto which the other was dropped. To view the details of a transaction as they were originally imported, prior to matching, import rule processing, and manual merging, select the transaction and choose *Transaction > Show Original Import Info*.

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 source list to leave the browser.

Disable web download

To turn off web download for an account and remove the website shortcut from the source list, double-click the account to show the account inspector. Delete the contents of the "URL" 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 QIF, OFX, QFX, QMTF, or CSV file?

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

Date	‡ Amount ‡	Don't Import \$	Don't Import \$	Number ‡	Don't Import \$	Memo	‡ D ‡	Don't	‡ D. ‡
05/06/2013	-5.00	0.00	0.00		601.04	ACH W/D:SKYPE COMMUNICAT	Г		
05/04/2013	-9.99	0.00	0.00		606.04	Debit Card W/D:Debit Card			
05/02/2013	-2.40	0.00	0.00		616.03	Fee W/D:ATM Fee			
05/02/2013	-300.00	0.00	0.00		618.43	ATM W/D:#312219973644			
05/01/2013	-132.50	0.00	0.00		918.43	Debit Card W/D:Debit Card			
05/01/2013	-897.76	0.00	0.00		1,050.93	ACH W/D:BP SUZANNE F CHA			
05/01/2013	-8.55	0.00	0.00		1,948.69	Debit Card W/D:Debit Card			
04/29/2013	-2.00	0.00	0.00		1,957.24	Fee W/D:ATM Fee			
04/29/2013	-250.00	0.00	0.00		1,959.24	ATM W/D:#311919581723			
04/26/2013	-516.71	0.00	0.00	544	2,209.24	Check W/D			
04/26/2013	-0.48	0.00	0.00		2,725.95	Fee W/D:ATM Fee			
04/26/2013	-60.00	0.00	0.00		2,726.43	ATM W/D:#311613972124			
04/26/2013	-173.00	0.00	0.00		2,786.43	ACH W/D:VSACLoanpay			

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 <u>amounts</u> - 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.



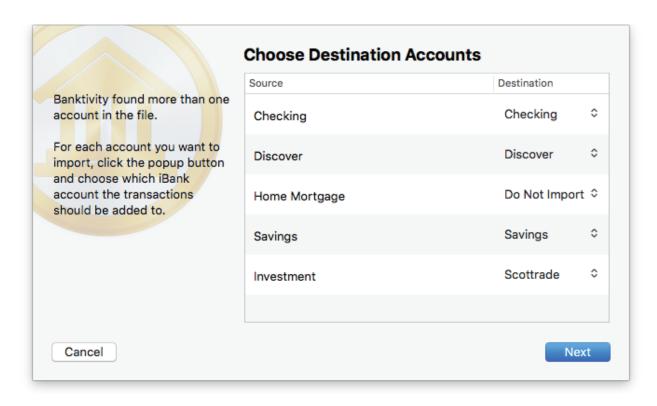
Banktivity can only import standard banking transactions from CSV files; <u>split transactions</u> and <u>investments</u> cannot be imported from this file type. CSV files that use commas or semicolons as the delimiter are accepted.

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:



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 "Next" 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 <u>"cleared"</u> that were either imported or matched to incoming transactions, and apply <u>import rules</u> to clean and categorize the incoming transactions. A number will appear next to each account in the source list to show you how many transactions were imported. To review the results of the import, see the <u>next section</u> 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 transaction onto which the other was dropped. To view the details of a transaction as they were originally imported, prior to matching, import rule processing, and manual merging, select the transaction and choose *Transaction > Show Original Import Info*.

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 5" 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 <u>import</u>.



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 use the resolve view to 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 "Cleared" (when appropriate), and gives it a "Match" badge. 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>.
- 3. Finally, Banktivity applies your import rules to the new transactions. Any transaction that matches a set of rules will have the corresponding transaction template 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 template with the payee "FedEx" and 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 next section 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 and click the button above the register to show the **resolve view**. Any transactions that were added to the account, matched with existing transactions, or connected to transfers during the import will float to the top of the register so that you can easily review

them. <u>"Uncleared"</u> transactions that are not <u>adjustments</u> will be shown in this group as well, and a separator will appear below them to show you where the group ends.



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 <u>transaction type</u> appropriately, and add a category or <u>split</u> 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.

Checking the status of pending transactions:

If you sent a payment using <u>online bill pay</u>, or <u>wrote a check</u> to pay for a purchase, these transactions are recorded in Banktivity with their status set to "Uncleared." The resolve view can help you to keep an eye on pending transactions like these 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, the resolve view can help you to locate the problem by making it easier to see which transactions were matched during the import and which ones remain uncleared. 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 transaction onto which the other was dropped.

To view the details of a transaction as they were originally imported, prior to matching, import rule processing, and manual merging, select the transaction and choose *Transaction* > Show Original Import Info. 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*, click "Advanced," and uncheck "Auto match transfers between accounts."

How do I use import rules?

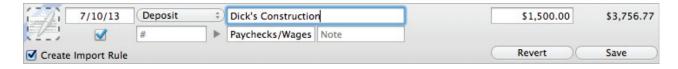
Import rules are used to help you import transactions more efficiently. Transactions imported from banks often contain extraneous information or are not worded the way you would like them to be. Import rules allow you to clean up this extraneous information and assign categories automatically during 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 <u>Direct Access</u>, 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 transaction templates. All templates 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 template's <u>transaction type</u>, <u>payee</u>, <u>note</u>, <u>category</u>, and <u>splits</u>. For more information about templates, see <u>Can Banktivity remember transactions I enter more than once?</u> in <u>Chapter 3: Transactions</u>.

Add and delete import rules automatically

First, update your accounts using <u>Direct Access</u>, <u>direct download</u>, <u>web download</u>, or <u>file import</u>. Once the import is complete, view an account that contains new transactions, and select a transaction that you want to <u>modify</u>. 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 transaction template based on your changes and assign a 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 template already exists for the transaction's payee, the template 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 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 template with a payee of "Bahamas Air" and a category of "Travel," then it attaches a rule to the template 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 BHSxxxxxxxxxx0827" 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.



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 separated by a hyphen. If only one of these fields is present in the incoming transaction, the regex statement is matched against that.

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

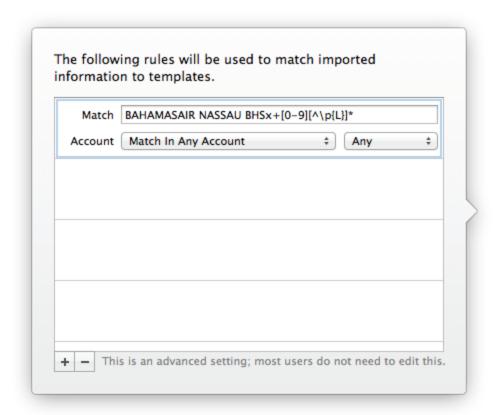
Once an import rule has been created for a particular payee, Banktivity will automatically update the template associated with that rule as you make changes in the future. For example, if you decide during an import that your "Bahamas Air" transactions should actually have the payee "Bahamas Airline" 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, select "Import Rules" under the "Manage" section of the <u>source list</u>. A list of transaction templates that have import rules attached to them will appear to the right:

		Bahamas Air	\$75.00		
	Charge	Travel			
- marile	8/1/13	Bob's Construction		\$1,300.00	
	Deposit	Paychecks/Wages	•Checking		
		Buy.com	\$339.39		
••	Online	Electronics			
\$5000 \$5000		Exxon	\$30.04		
U	Withdrawal	Gasoline/Fuel			

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

Click the "Import Rules" button to view the template's import rules in a popup inspector. 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 template should be applied to it. The following illustration shows our "Bahamas Air" example from above:



Banktivity uses regular expressions to match with the details of the transactions you download. You can see that this template 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 rules will have the template details applied to them (in this case, the payee "Bahamas Air" and the category "Travel") before they are saved to the account.

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 inspector to add and remove, respectively, the rules that will determine which transactions modified by the template. You can change the following options on each rule:

- **Match:** The regular expression used by Banktivity to match the template 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 template, an incoming transaction that matches any of the rules will be considered a match and will have the template details assigned to it. Once you are done editing the import rules for the current template, 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 template changes applied to them.

Add and delete import rules manually

To create a new transaction template and add import rules to it, select "Import Rules" in the source list and click the plus (+) button at the top of the register. A new template will be created with a blank import rule - configure the rules as appropriate and save them, then enter the template details you want to be applied to your imported transactions.

To add import rules to an existing transaction template, select "Import Rules" in the source list, then click "All Templates" at the top of the register. This will allow you to view all of your transaction templates, regardless of whether they have import rules associated with them. Select the template you want to use, then click the "Import Rules" button in the editor and configure the rules as needed. After saving the changes you make to the import rules, click "Import Rules" at the top of the register to hide the templates without import rules. You will see that the template you edited is now displayed in that list.

To remove the import rules from a transaction template, select the template, click "Import Rules," select a rule, and click the minus (-) button at the bottom of the popup inspector to remove the rule. Repeat for each rule set until the list is empty, then click "Save" to record the changes. The transaction template will no longer be displayed under "Import Rules" in the source list, but it will still be used to autofill new transactions that you record manually.

To delete an entire template, including its import rules and any <u>schedules</u> associated with it, select the template and click the minus (-) button at the top of the register.



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 <u>direct download</u>. 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 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.

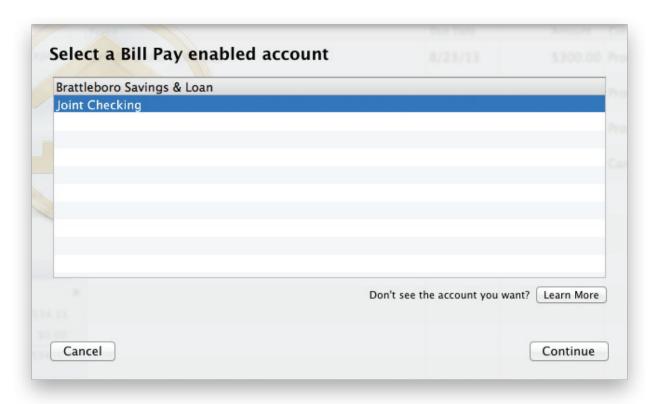
If bill pay is available, be sure to ask if there is a signup progress involved, and whether or not there are fees for using the service. Even if you already signed up for direct download, you may need to enroll in bill pay separately, and some institutions charge an additional fee for this. Finally, 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 "Pay Online" button on the <u>toolbar</u>, or choose <u>Tools > Send Online Pay-ment</u>. 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 <u>transaction templates</u>. 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) based on the template associated with that payee (these fields will be shaded yellow as a result). 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.

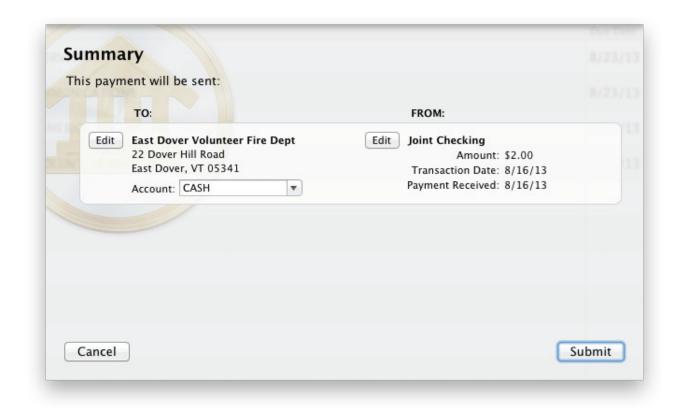
Next, enter a due date for the payment. By default, Banktivity shows the earliest date for which your bank can guarantee delivery. As long as you enter a date that is no earlier than the default, Banktivity will ensure that the payment is received on or before the date you enter. Enter a <u>category</u> for the transaction or click the "Add Split" button to <u>split the transaction</u> 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				
	e billing information for this payee:			
Name:	East Dover Volunteer Fire Dept.		\$82.25	
Address:	22 Dover Hill Road		304.43	
			\$1.00	
City:	East Dover State:	Vermont		
Zip:	05341			
Phone:				
-				
You can typically find the	power or cable company, require an account in nis information on your bill. If this information			
just enter "CASH".				
Account Number:	▼			
Account Number.				

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.



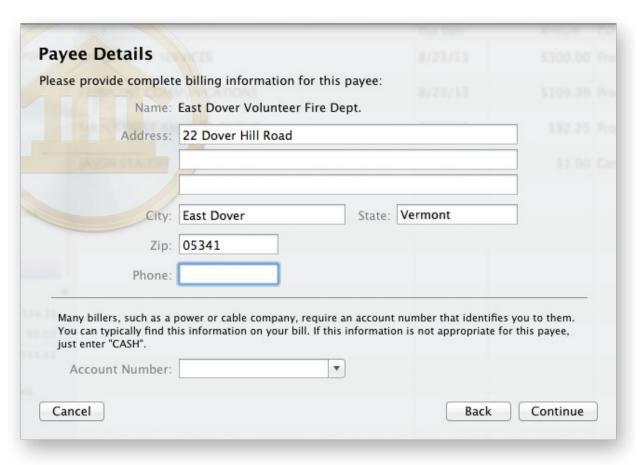
Next, Banktivity will show you a preview of the payment. Take a moment to review the details and make sure they are correct. You can type in a different account number if necessary, or click the "Edit" button to make other changes. Once you have the payment configured properly, click "Submit" to connect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

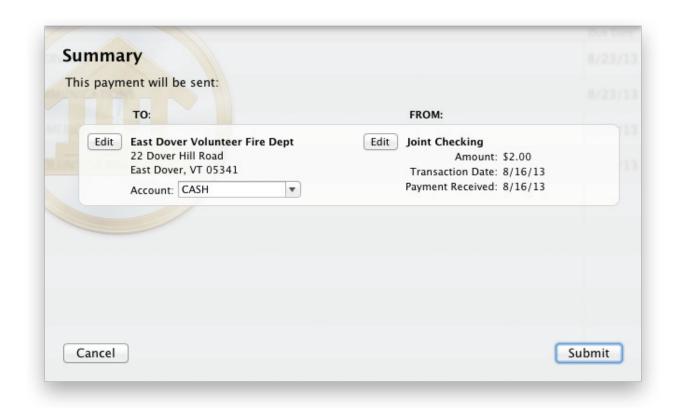
Send payments for upcoming scheduled transactions

Click the "Post" button on the toolbar or choose *Tools > Confirm Scheduled Transactions* to view your upcoming <u>scheduled transactions</u>. 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.

Chapter 6: Online Bill Pay



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 <u>status</u> set to "Uncleared." To check the status of your payment, select "Payments" in the "Manage" section of the <u>source list</u>. If you don't see anything in that section, mouse over the "Manage" heading, click "Show," then select "Payments." A list of payments that you sent using online bill pay will appear to the right:

Payee	Due Date	Amount	Current Status
CHASE CARD SERVICES	8/23/13	\$300.00	Paid
FAIRPOINT COMMUNICATIONS	8/23/13	\$109.39	Paid
MAIN STREET AMERICA GROUP	8/23/13	\$82.25	Processing Cancel
East Dover Volunteer Fire Dept.	8/16/13	\$2.00	Processing Cancel
JASON STALOFF	8/14/13	\$1.00	Canceled

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, or choose $File > Update \; Everything$. 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 another financial manager, that payment will not be accessible in Banktivity.

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. Click the cloud icon next to the account name in the source list, or select the account and choose $Ac-count > Show\ Online\ Access\ Info$. Click the "Remove OFX Connection Settings" button to disable direct download and bill pay for that account. The payments listed under "Payments" in the source list will be removed, but the transactions already recorded to your 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 reestablish 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's IRA's, SEP's, etc.). There are three 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.



<u>Securities</u> are what you use to manage general information about the securities you are tracking, such as their ticker symbols, risk level, and price history.



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?

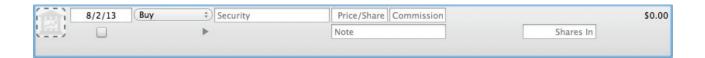
To track your investment activity in Banktivity, you must first set up an <u>investment</u> or <u>401k</u> account and then add <u>transactions</u> to the account as you buy and sell <u>securities</u>. In Banktivity, investment accounts are <u>set up</u> and maintained just like banking accounts, except that they allow <u>transaction types</u> that pertain to securities. When you select an investment account in the <u>source list</u>, the <u>account register</u> 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:

	Date ▲	Type	Security	Price/	Div/Int	Withdrawal	D	eposit	Balance
	4	#	Category	Me	mo	Shares Out	Share	s In	
Î	1/1/08	Deposit	Cash deposit				\$2,	00.00	\$2,000.00
	8/12/08	Buy	Stratasys, Inc	S \$2.50	C \$1.30	\$58.80			\$1,941.20
I I							SH. IN	23	
	8/18/08	Split	Google	SH. PRICE	COMM	\$0.00			\$1,941.20
1441							SH. IN	50	
	8/22/08	Move Shares	Coca-Cola	SH. PRICE	COMM	\$0.00			\$1,941.20
<u> </u>							SH. IN	50	
會	8/22/08	Move Shares	Stratasys, Inc	SH. PRICE	COMM	\$0.00			\$1,941.20
							SH. IN	5	
100	10/6/08	Dividend	Coca-Cola	s \$51.26	\$256.30	\$0.00			\$1,941.20
Ш							SH. IN	5	
	10/20/08	Buy	Yahoo	s \$10.00	€\$15.25	\$65.25			\$1,875.95
							SH. IN	5	

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 <u>Direct Access</u> or <u>direct download</u> to update your investment accounts automatically, or use Banktivity's <u>built-in browser</u> 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 source list and click the plus (+) button at the top of the account register to add a new transaction:



Choose the appropriate transaction type and enter the trade date into the <u>date</u> 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 <u>additional options</u> 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," "PRIVATE_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.

Price/Share:

The price per share paid as the result of a purchase or dividend reinvestment, or collected as the result of a sale. Banktivity calculates this amount automatically for reinvested dividends. When receiving a gift of shares, this field is used to record the cost basis (average cost per share) of the shares gained.

Commission:

The amount of commission paid to a broker to conduct the transaction.

Div/Int Income:

The cash value of a dividend, interest income, capital gains, or capital distribution. If you reinvest the money (using the funding/distribution setting), this figure is divided by the number of shares to determine the price per share.

Par Value:

The face value of the bond. This property only appears if the security you are trading has its <u>type</u> set to "Bond."

Contract Size:

The number of shares underlying each option contract. This property only appears if the security you are trading has its <u>type</u> set to "Stock Option." In the US, the standard contract size for stock options is 100.

Category/Transfer:

Investment transactions that deal with cash and do not involve the movement of securities (e.g. Deposit, Withdrawal, Dividend, Interest Income, Capital Gains) can be assigned categories so that you can track them with <u>reports</u> and <u>budgets</u>. For more detailed information about how to use categories, see <u>Chapter 4: Categories</u>.

Investment transactions that involve the movement of securities (e.g. Buy, Sell, Move Shares, Capital Distribution) cannot be assigned categories, but use this field when their funding/distribution types are 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. See the "Funding/Distribution Type" property below for more information.



If you set the funding/distribution type 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 record a "Move Shares" transaction with the number of shares you want to add.

Withdrawal:

The cash amount of the transaction, indicating a negative value. This figure is calculated automatically when buying or selling shares of a security and the "funding/distribution" property (below) is set to "cash."

Deposit:

The cash amount of the transaction, indicating a positive value. This figure is calculated automatically when buying or selling shares of a security and the "funding/distribution" property (below) is set to "cash."

Balance:

A running total of the account's overall 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. The market value of shares you own is not included - to view this information, create an <u>investment report</u>.



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

Shares Out:

The number of units of a security (shares, bonds, option contracts, etc.) deducted from your portfolio as a result of the transaction.

Shares In:

The number of units of a security (shares, bonds, option contracts, etc.) added to your portfolio as a result of the transaction.

Funding/Distribution Type:

The source of funding for a purchase, or the means by which funds are distributed after a sale, receipt of a dividend, or other investment transaction that generates 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 into the brokerage account. For dividends, interest income, capital gains, and capital distributions, use this option to indicate that cash was deposited into the brokerage account. Banktivity will automatically calculate the amount of cash withdrawn or deposited using the price per share, number of shares added or deducted, and commission you enter.
- **Transfer:** Deduct cash from another account and use it to buy shares, or deposit cash from the sale of shares into another account. Use the category field to indicate which account the cash should be withdrawn from or deposited into. Banktivity will automatically calculate the amount of cash transferred using the price per share, number of shares added or deducted, and commission you enter.

For dividends, interest income, and capital gains, setting the distribution type to "Transfer" will automatically create a <u>split transaction</u> 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.



If you set the funding/distribution type 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 record a "Move Shares" transaction with the number of shares you want to add.

Reinvest: Only available for dividends, interest income, and capital gains. Use this option to
indicate the cash received was used to purchase additional security shares. Enter the dividend/interest income and number of shares in the appropriate fields. Banktivity will calculate
the price per share automatically.

Investing with multiple currencies

Transactions in investment accounts do not show <u>currency-related information</u> as transactions in banking accounts do. Each <u>security</u> 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 <u>currency</u>. 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 funding/distribution option 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 funding type 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:

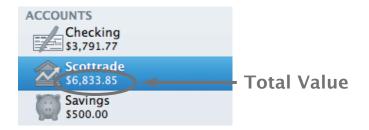
This figure reflects the amount of cash in your brokerage account only. In most cases, cash is not actually held in your brokerage account for long - when you purchase shares of a stock, you transfer the money to your broker and then it is immediately spent to purchase the securities. When you receive money from the sale of a stock, the money is immediately transferred into a savings or other account. In most cases, the cash balance of your investment accounts will remain at 0. This figure is shown in the "Balance" column in the account register:

	Date ▲	Type	Security	Price/	Div/Int	Withdrawal	D	eposit	Balance
	4	#	Category	Category Memo		Shares Out	Shares In		
	1/1/08	Deposit	Cash deposit	osit			\$2,000.00		\$2,000.00
	8/12/08	Buy	Stratasys, Inc	S \$2.50	C \$1.30	\$58.80			\$1,941.20
1441							SH. IN	23	
190	8/18/08	Split	Google	SH. PRICE	COMM	\$0.00			\$1,941.20
							SH. IN	50	
100	8/22/08	Move Shares	Coca-Cola	SH. PRICE	COMM	\$0.00			\$1,941.20
							SH. IN	50	
100	8/22/08	Move Shares	Stratasys, Inc	SH. PRICE	COMM	\$0.00			\$1,941.20
							SH. IN	5	
1	10/6/08	Dividend	Coca-Cola	s \$51.26	\$256.30	\$0.00			\$1,941.20
							SH. IN	5	
100	10/20/08	Buy	Yahoo	s \$10.00	€\$15.25	\$65.25			\$1,875.95
							SH. IN	5	7

Cash balance

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 creating a Portfolio Summary report. The total value of each investment account is displayed below the account's name in the source list:



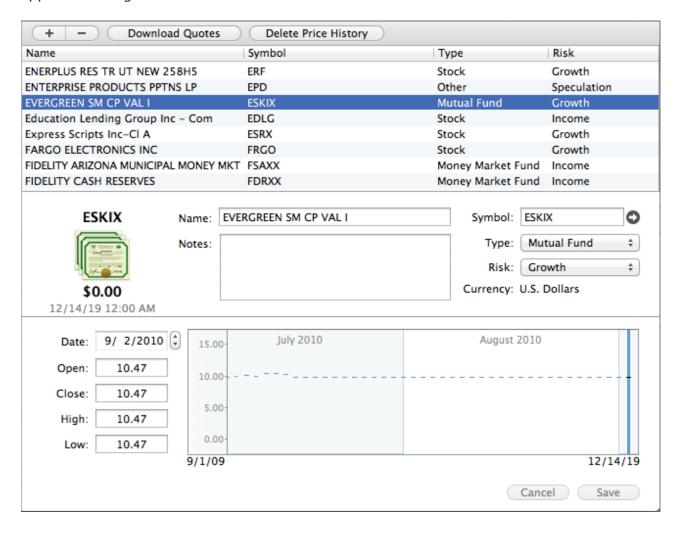
Need examples?

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?

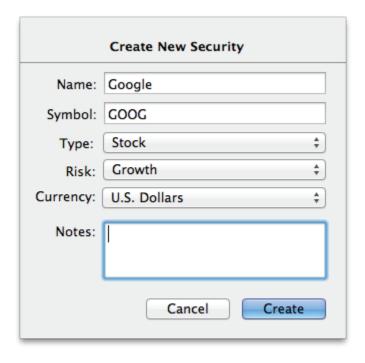
How do I manage information about my securities?

To track securities with Banktivity, you must first create an <u>investment account</u> and then add <u>investment transactions</u> to record the shares you own. Once investment transactions have been recorded, you can monitor the performance of your portfolio using <u>investment reports</u>. To manage general information about your securities, such as assigning risk levels, downloading the latest quotes, and checking historical prices, select "Securities" in the "Manage" section of the <u>source list</u>. If you don't see anything in that section, mouse over the "Manage" heading and click the word "Show" that appears to the right. When you select "Securities", the **securities table** will appear to the right:



Add a security

Click the plus (+) button at the top of the security 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 an exchange. Banktivity uses this symbol to download quotes for the security via the Internet. 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. 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).



Banktivity uses the Yahoo! Finance quote service to download security quotes. To ensure that your securities are supported, look them up at http://finance.yahoo.com/lookup. This is also a handy way to identify the correct symbol to use for a particular security.

• **Type:** The type of security this item represents. Banktivity will retrieve quotes automatically for stocks, mutual funds, ETFs, and indices when you click the gear-shaped action button at the top of the securities table and choose "Download Quotes." 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.
- **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, but you can override the default setting by changing it, deleting the security's price history, and downloading quotes again.

• **Notes:** Any additional information about the security that you want to record for future reference.

You can also create a security by <u>adding a transaction</u> 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 table 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 table.

To track stock indices such as NASDAQ or the S&P 500, add security as described above. Enter the name of the index, and be sure to enter a ' $^{\prime}$ ' 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 table alongside of your active securities and watchlist items.

Download quotes for your securities

Click the "Update" button on the toolbar, or select "Securities" in the source list, click the gear-shaped action button at the top of the securities table, and choose "Download Quotes." 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.

View and edit the details of a security

Select "Securities" in the source list and select a security. The details of the security will appear below the securities table:

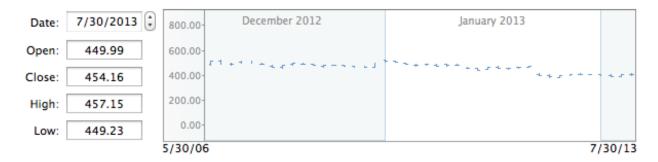


On the left, you will see the security symbol, an image depicting the security's type, the current quote, and the date and time at which the quote was obtained. To the right are the other security details. Click the arrow button next to the symbol field to look up additional information about the security on the Yahoo! Finance website.

Feel free to edit the security's name, symbol, type, risk, and notes (the currency cannot be changed). When you make a change, you will see the "Save" and "Cancel" buttons at the bottom of the window become active - click these to record and discard your changes, respectively. Any modifications you make will automatically be applied to the investment transactions associated with the security.

View and edit a security's price history

When a security is selected in the table, 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. When you make a change, the "Save" and "Cancel" buttons at the bottom of the window will become active - click these to record and discard your changes, respectively. 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 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-shaped action button at the top of the securities table and choose "Delete Selected Price for Security," then confirm that you want to delete the selected price.

To clear the entire price history for a security, select the security in the table, click the gear-shaped action button at the top of the main window, choose "Delete All Prices for Security," 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 table and click the minus (-) button at the top of the table. 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 "Asset" 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 source list. 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 distribution (also known as a nondividend distribution)

Return of capital distributions 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 "Cap. Distribution" transaction in an investment account. 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," 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 "Cap. Distribution" 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. Leave the distribution type 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 funding type 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 merger, 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" 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 Out" field. If both stocks are being merged

- to create a brand new stock, record a second "Move Shares" 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 second "Move Shares" 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 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" 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 Out" 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" 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, select "Securities" under "Manage" in the source list. 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. Create a "Portfolio Summary" report 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 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 funding type 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 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 set the security type to "Other" so Banktivity does not attempt to download quotes for that symbol.
- 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, choose "Securities" from the "Manage" section of the source list, select the security in the list, and enter a date and closing price on the left side of the price history chart.
- 4. Set up a "Portfolio Summary" report 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. Select "Securities" under the "Manage" section of the source list. 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 security 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" purchase 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 In" 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 interest, 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,

choose "Securities" from the "Manage" section of the source list, 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 annually 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 "Cap. Distribution" 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 Out" 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 Out" 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 remainder 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 amor-

- tized 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 Out" 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. Select "Securities" under the "Manage" section of the source list. 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 funding type 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, choose "Securities" from the "Manage" section of the source list, 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

- 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 funding type 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 funding/distribution type 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. Select "Securities" under the "Manage" section of the source list. 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, choose "Securities" from the "Manage" section of the source list, 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 funding type 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 funding/distribution type 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.

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Chapter 8: Reports

What are reports all about?

Reports are where Banktivity really begins to demonstrate its value. After putting in the time and effort to set up your <u>accounts</u>, enter <u>transactions</u>, and <u>categorize</u> everything, you can use 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.

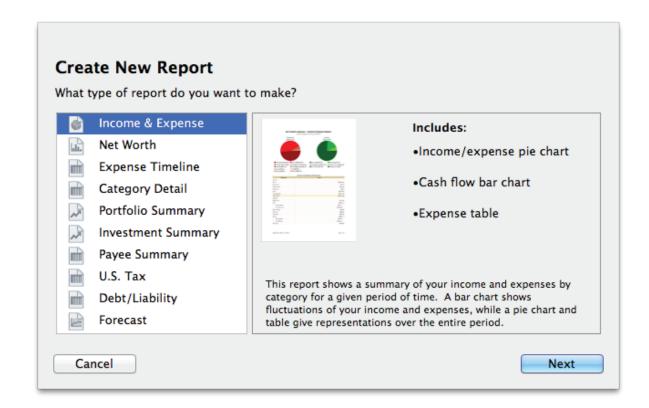
With very little setup, you can view breakdowns of your spending habits, see details of all the transactions assigned to a particular category or <u>payee</u>, examine the return on your <u>investments</u>, see how well you have been managing your debts, quickly access tax-related information, and more. Every report can be printed exactly as it appears onscreen or saved to a PDF file for archival purposes.

Each report you create is saved and displayed in the "Reports" section of the <u>source list</u>. Mouse over the "Reports" label and click "Show" or "Hide" to toggle the report list visibility. Select one to view that report on the right side of the <u>main window</u>.



Add a new report

Click the plus (+) button on the $\underline{\text{toolbar}}$ and choose "Add Report," or choose $\underline{\text{Tools}} > \underline{\text{Add New}}$ $\underline{\text{Report}}$. Banktivity will 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.
- Net Worth: Compare your assets and liabilities on a balance sheet and graph your wealth over time.
- Expense Timeline: View a monthly breakdown of your income and expenses by category.
- <u>Category Detail:</u> View a table showing the details of your transactions, grouped and subtotaled by category.
- Portfolio Summary: Review market information about your investment portfolio.
- <u>Investment Summary:</u> Analyze your investments in more depth, including capital gains, portfolio diversity, and return on investment (ROI).
- <u>Payee Summary:</u> View income and expense totals for your payees, and see detailed transaction lists for individual payees.
- <u>Categorized Payee:</u> View your payees grouped by category, with income and expense totals for each, and see detailed transaction lists for individual payees.
- <u>U.S. Tax:</u> Analyze tax-related information including income and expense categories and capital gains from your investments.
- <u>Debt/Liability:</u> Analyze the money you owe for <u>loans</u>, credit cards, and other forms of debt (including investments that aren't performing well).
- Forecast: Project your account balances into the future using scheduled transactions.

After you select a report type, click "Next" to configure options for the new report. Read the corresponding sections of this chapter for more information about setting up and using each type of report.

Edit a report

Each report has a number of settings that can be configured to adjust the information displayed on the report. Once a report has been created, double-click its icon in the source list to open the report inspector and modify the report settings. The available options will change depending on the type of report - click the links above for more information about each type.

Delete a report

Select a report in the source list, then choose Edit > Delete. Banktivity will ask for confirmation before deleting the report.

Use the net worth mini-graph

Banktivity offers the ability to show a miniature net worth graph at the bottom left corner of the main window. To show it, click the arrow button at the top right of the summary pane to switch to the net worth graph. If you don't see the summary pane at all, click the toggle button at the bottom of the source list to reveal it. For more information, see How do I use the summary pane and mini-graph? in Chapter 1: Getting Started.

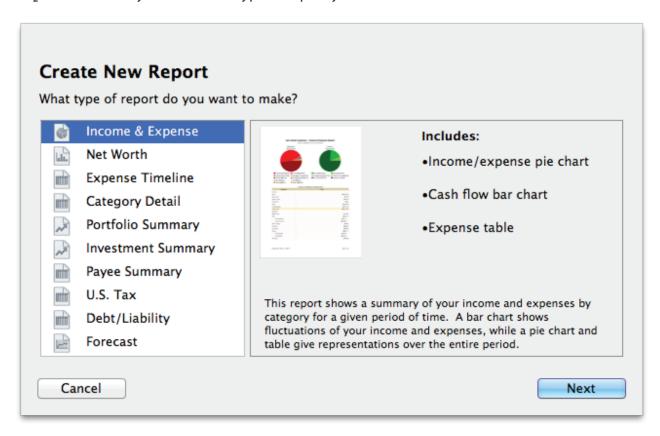
How do I use the Income & Expense report?

The Income & Expense <u>report</u> type is used to analyze the cash that flows in and out of your <u>accounts</u> based on the <u>categories</u> 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 a given period of time. Banktivity's Income & Expense report includes pie charts that show breakdowns of your income and expenses by category, a bar graph that shows your spending over time (cash flow), and a table of income and expense totals by category.

Create an Income & Expense report

1. Choose a report type:

Click the plus (+) button on the <u>toolbar</u> and choose "Add Report," or choose *Tools > Add New Report*. Banktivity will ask what type of report you want:



Choose "Income & Expense," then click "Next" to continue.

2. Choose accounts:

This screen lets you define the scope of the report by choosing which accounts are included. Using the popup menu at the top of the screen, choose one of the following options and configure its settings accordingly:

• Limit to Specific Accounts:

By default, new Income & Expense reports include all accounts, whether or not they are hidden. If you want to limit the report to certain accounts, choose this option from the popup menu button and check off the accounts you want to include. When no accounts are checked, all accounts are included in the report.



Limit to Accounts Using Smart Rules:

To limit the report to certain accounts based on dynamic criteria, choose this option from the popup menu button. You can then configure a series of rules that define which accounts are included in the report:

• Any/All of the following are true: If you choose "Any" as the option for this rule, all accounts that match at least one of the rules that follow will be included in the report. If you choose "All," only accounts that match all of the rules that follow will be included. The first instance of this rule cannot be removed. Additional "Any/All" rules

can be added by holding the Option key and clicking the '...' button next to one of the existing rules. This will allow you to create more complex rule hierarchies.

- **Group:** Use this rule to include or exclude all accounts in a particular <u>account group</u>.
- **Debit:** Use this rule to include or exclude accounts of the following <u>types</u>: Credit Card, Line of Credit, Liability, and Loan.
- **Currency:** Use this rule to include or exclude all accounts that use a specific currency.
- Account type: Use this rule to include or exclude all accounts of a particular type.



The advantage of using rules instead of checking off specific accounts is that the report will automatically update itself to include all accounts that satisfy the rules you set up. To illustrate, say you create a report to track only your assets, by using a rule that excludes all loan, credit, and liability account types. Once the report has been created, you can add and delete accounts as needed (of any type), and the report will always show all of your asset accounts.



<u>Account transfers</u> are only counted in Income & Expense reports when one of their associated accounts is included but the other account is excluded. When both accounts are included, the transfer is considered to be internal and does not count as either income or an expense. Only when one of the accounts is excluded does the transfer gain value, from the perspective of the report.

When you finish configuring accounts for the report, click "Next" to continue.

3. Choose categories and transfers:

This screen lets you choose which categories and transfers are included in the report. Using the popup menu at the top of the screen, choose one of the following options and configure its settings accordingly:

• Report on All Categories and Accounts Except:

By default, new Income & Expense reports include all categories and account transfers. If you want to exclude certain categories and transfers from the report, choose this option from the popup menu button and check off the items you want to exclude. Checking a category that contains sub-categories will remove both the parent category and its sub-categories from the report. Click "Toggle All Checkboxes" to check or uncheck all items in the list. When no items are checked, all categories and account transfers are included.





Only accounts that were excluded from the report on the previous screen will appear in this list. Transfers to and from accounts that are within the scope of the report cannot be counted in the report.

Report on Specific Categories and Accounts:

To limit the report to certain categories and account transfers, choose this option from the popup menu button and check off the items you want to include. Checking a category that

contains sub-categories will include both the parent category and its sub-categories in the report. Click "Toggle All Checkboxes" to check or uncheck all items in the list.

• Report Using Smart Rule Criteria:

To limit the report to certain categories and account transfers based on dynamic criteria, choose this option from the popup menu button. You can then configure a series of rules that define which items are included in the report:

- Any/All of the following are true: If you choose "Any" as the option for this rule, all categories/accounts that match at least one of the rules that follow will be included in the report. If you choose "All," only categories/accounts that match all of the rules that follow will be included. The first instance of this rule cannot be removed. Additional "Any/All" rules can be added by holding the Option key and clicking the "..." button next to one of the existing rules. This will allow you to create more complex rule hierarchies.
- Parent Category: Use this rule to include or exclude all sub-categories that fall under a specific category.
- **Category/Account:** Use this rule to include or exclude specific categories or transfers associated with specific accounts. Choosing a category that contains sub-categories using this rule will not include or exclude the sub-categories that belong to it.
- **Taxable:** Use this rule to include or exclude all categories that are designated as "Taxable."
- **Debit:** Use this rule to include or exclude all categories that are designated as <u>"Expense"</u> categories.



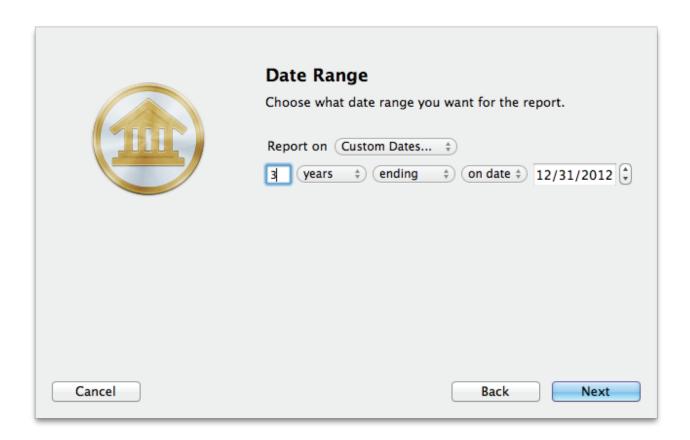
Check "Include uncategorized transactions" if you want to include transactions that do not have categories assigned to them in addition to the transactions with categories included in the report. The uncategorized transactions must satisfy the other report options to be included, e.g. fall within the report's range and be recorded in one of the included accounts. When this option is checked, an item named "Uncategorized" will appear in the charts and tables on the report.

Once you've chosen which categories and transfers to include in the report, click "Next" to continue.

4. Choose 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: options that end with "to Date" indicate periods of time that are relative to the current date; other options represent fixed periods of time.

Choose "Specific Start and End Dates" to define an exact range by entering two dates. You may also choose "Custom Dates" to specify a range relative to a particular date. Use the "starting/ending" popup to determine whether the report covers a range of dates in the future or past, respectively. Choose "today" to have the report start or end on the current date (regardless of when the report is viewed), or choose "on date" to specify a fixed start/end date.



5. Finish creating the report:

This screen lets you configure a few last settings for the new report. Enter a unique name to distinguish the report from others in the <u>source list</u>, then pick which <u>currency</u> its figures should be displayed in. If accounts that use different currencies are included in the report, their figures will be converted automatically using Banktivity's current <u>exchange rates</u>.



Check the "Include scheduled transactions" option to include pending <u>scheduled transactions</u> in addition to the transactions that are recorded in your accounts. The scheduled transactions must satisfy the other report options to be included, e.g. fall within the report's range and be scheduled to post to one of the included accounts. These transactions appear with a yellow background in transaction list reports (see below).

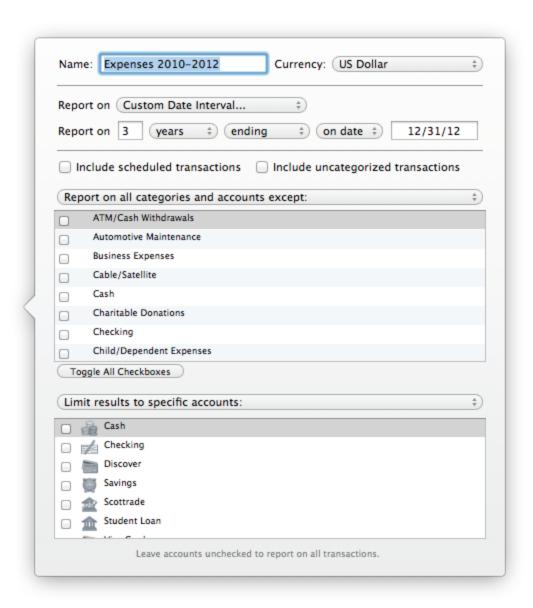


This option can be used to project your income and expenses into the future. To forecast your categories in this manner, be sure the report is configured with a date range that includes future dates.

When you are finished configuring these options, click "Next" and then "Done." The new report will be added to the source list, and the report details will be displayed in the main window.

Edit the report settings

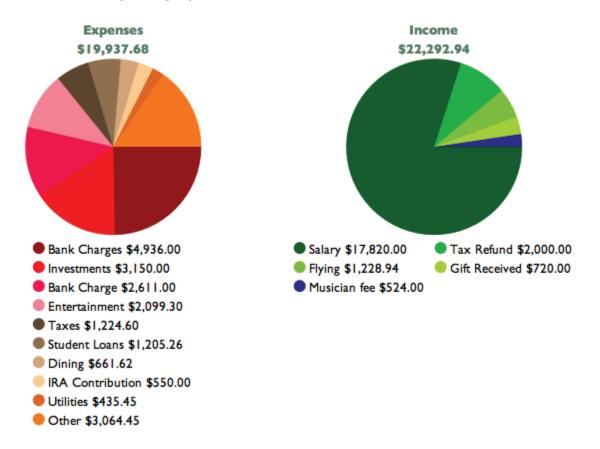
Once a report has been created, you can edit its settings at any time. Double-click the report in the source list, or select it and choose *View > Show Popup Inspector*. The **report inspector** will open to show you the available options. Make any changes necessary, then click "Save" to record the changes or "Cancel" to discard them.



Interpret the report

The report's name and type are shown at the top of the report. The date range used for the report follows. Three charts and a table are displayed below: a pie chart showing your expenses by category, a pie chart showing your income by category, a bar chart showing your spending habits over time, and a table detailing your income and expenses by category.

Expenses and Income By Category:



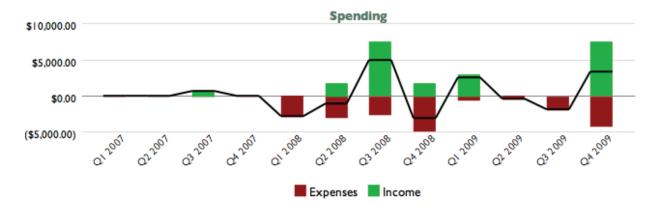
These are pie charts depicting your expenses and income over the period of time covered by the report - expenses are on the left and income is on the right. Each pie slice represents the total value of a particular category or transfers associated with a particular account, and the slices are drawn proportionally so that you can see which items comprise a larger portion of your cash flow.

Below each chart is a key that shows which colors correspond to which categories/accounts and the total value of each item. Mouse over any category or account name to highlight the corresponding slice in the pie chart above. Click on any pie slice to "drill down" and see more detail. If you click on a category that contains sub-categories, Banktivity will show you an income & expense report for that category and its sub-categories. If you click on a category with no sub-categories, Banktivity will show you a detailed list of the transactions that comprise that category (more below). Use the arrow buttons at the top of the report to navigate back and forth as you drill down into the report details.



By default, Banktivity generates random colors to differentiate slices in the pie charts. If you want Banktivity to use the colors assigned to your categories, choose <code>Banktivity</code> > <code>Preferences</code>, click the "Appearance" button, and check "Show category background colors." This will show the category colors in your account registers as well as on pie charts.

Spending Over Time:



This is a bar chart depicting your cash flow over time. Each bar represents the total income and expenses recorded during a portion of the report's full date range. Income for each period is drawn above the horizontal axis; expenses are drawn below it. The black line indicates the total combined income and expenses for each period. Click on a bar to view income and expense pie charts and a category table (see below) for the time period the bar represents.

Income & Expenses by Category:

Income & Expenses by Category

Category	Total
Income	
Flying	\$1,228.94
Gift Received	\$720.00
Musician fee	\$524.00
Salary	\$17,820.00
Tax Refund	\$2,000.00
Income Total	\$22,292.94
Expenses	
Auto	(\$49.00)
Auto:Gasoline	(\$49.00)
Auto Related	(\$159.00)
Bank Charge	(\$2,611.00)
Bank Charges	(\$4,936.00)
Bank Charges - Other	(\$4,936.00)
Child Care	(\$308.34)
Clothing	(\$50.00)
Dining	(\$661.62)
Dining:Coffee	(\$648.62)
Dining:Meals	(\$13.00)

This is a table detailing your income and expense categories over the time frame specified for the report. The "Category" column lists the category names (and account names, when transfers are

included) in alphabetical order and grouped according to their type (income or expense). Subcategories are grouped under their parent categories, and any funds assigned directly to a parent category are displayed under a sub-category named "Other." The "Amount" column shows the total for each category/account as well as totals for each group. The total displayed at the bottom of the table is your net profit, also known as the "bottom line." Click on the name of any category or account to view a detailed transaction list for that item (more below).



By default, Banktivity groups categories under "Income" and "Expense" headings based on the total value of each category. To group categories according to their <u>category type</u> instead, choose Banktivity > Preferences, click "Advanced," and choose "Category Type" under "Organize categories in reports by."

Transaction List:

Gift Re	ceived	\$/20	,,00
---------	--------	-------	------

Date	Payee/Category	Credit Debit	Account
8/19/07	Granddad's passing gift	\$700.00	•Cash
6/5/08	Bob Schul	\$20.00	•Cash
	birthday money		

This is a table detailing the transactions in a particular category or transfers associated with a particular account. Only transactions that are counted in the report are displayed here; other transactions may be recorded in the category or account but fall outside the scope of the report. Transactions are displayed on this report in chronological order and show their dates, status, payees, categories, credit/debit amounts, and account names. A total of all the transaction amounts is displayed next to the category name at the top of the report. Click on a transaction to open a new window showing that transaction in its account register. You may edit the transaction as needed; when you save your changes, the report will be updated automatically.

Print or save a copy of a report

The main report and any of the detailed reports that you can drill down to 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, but the orientation is restricted to portrait mode (landscape is not permitted).

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.



You may also export the data from any table on a report to a tab-delimited file. Mouse over the table you want to export, and a button will appear over the top left corner of the report: Click this button and choose a location where the table data should be saved, then import the file into Microsoft Excel or Apple Numbers to use the data in a spreadsheet.

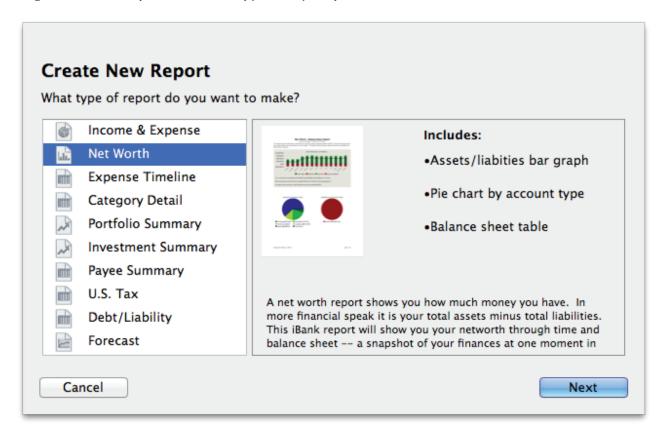
How do I use the Net Worth report?

The Net Worth <u>report</u> type is used to determine the total value of all your <u>accounts</u>. Your "net worth," also known as your "wealth," 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 <u>investments</u> you hold. Banktivity's Net Worth report includes a bar graph that shows your net worth over time, pie charts showing breakdowns of your assets and liabilities by account type, and a balance sheet that details your assets and liabilities on a specific date.

Create a Net Worth report

1. Choose a report type:

Click the plus (+) button on the <u>toolbar</u> and choose "Add Report," or choose *Tools > Add New Report*. Banktivity will ask what type of report you want:



Choose "Net Worth," then click "Next" to continue.

2. Choose accounts:

This screen lets you define the scope of the report by choosing which accounts are included. Using the popup menu at the top of the screen, choose one of the following options and configure its settings accordingly:

• Limit to Specific Accounts:

By default, new Net Worth reports include all accounts, whether or not they are <u>hidden</u>. If you want to limit the report to certain accounts, choose this option from the popup menu button and check off the accounts you want to include. When no accounts are checked, all accounts are included in the report.



Limit to Accounts Using Smart Rules:

To limit the report to certain accounts based on dynamic criteria, choose this option from the popup menu button. You can then configure a series of rules that define which accounts are included in the report:

• Any/All of the following are true: If you choose "Any" as the option for this rule, all accounts that match at least one of the rules that follow will be included in the report. If you choose "All," only accounts that match all of the rules that follow will be included. The first instance of this rule cannot be removed. Additional "Any/All" rules

can be added by holding the Option key and clicking the '...' button next to one of the existing rules. This will allow you to create more complex rule hierarchies.

- **Group:** Use this rule to include or exclude all accounts in a particular <u>account group</u>.
- **Debit:** Use this rule to include or exclude accounts of the following <u>types</u>: Credit Card, Line of Credit, Liability, and Loan.
- **Currency:** Use this rule to include or exclude all accounts that use a specific currency.
- Account type: Use this rule to include or exclude all accounts of a particular type.



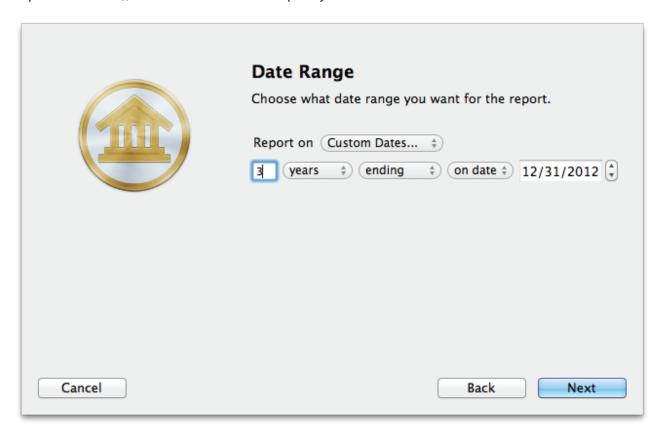
The advantage of using rules instead of checking off specific accounts is that the report will automatically update itself to include all accounts that satisfy the rules you set up. To illustrate, say you create a report to track only your assets, by using a rule that excludes all loan, credit, and liability account types. Once the report has been created, you can add and delete accounts as needed (of any type), and the report will always show all of your asset accounts.

When you finish configuring accounts for the report, click "Next" to continue.

3. Choose 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: options that end with "to Date" indicate periods of time that are relative to the current date; other options represent fixed periods of time.

Choose "Specific Start and End Dates" to define an exact range by entering two dates. You may also choose "Custom Dates" to specify a range relative to a particular date. Use the "starting/ending" popup to determine whether the report covers a range of dates in the future or past, respectively. Choose "today" to have the report start or end on the current date (regardless of when the report is viewed), or choose "on date" to specify a fixed start/end date.



4. Finish creating the report:

This screen lets you configure a few last settings for the new report. Enter a unique name to distinguish the report from others in the <u>source list</u>, then pick which <u>currency</u> its figures should be displayed in. If accounts that use different currencies are included in the report, their figures will be converted automatically using Banktivity's current <u>exchange rates</u>.



Check the "Include scheduled transactions" option to include pending <u>scheduled transactions</u> in addition to the transactions that are recorded in your accounts. The scheduled transactions must satisfy the other report options to be included, e.g. fall within the report's range and be scheduled to post to one of the included accounts. These transactions appear with a yellow background in transaction list reports (see below).

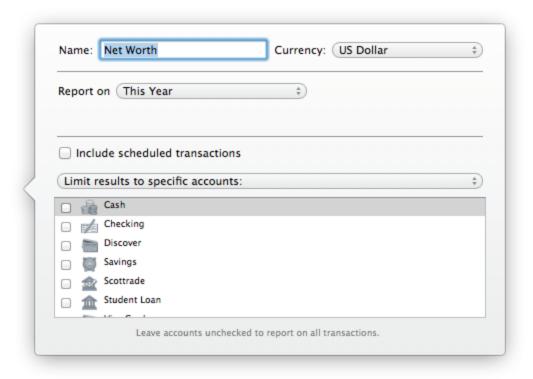


This option can be used to project your net worth into the future. To forecast your account balances in this manner, check "Include scheduled transactions," set "Report on" to "Custom Dates," and enter a specific date in the future.

When you are finished configuring these options, click "Next" and then "Done." The new report will be added to the source list, and the report details will be displayed in the main window.

Edit the report settings

Once a report has been created, you can edit its settings at any time. Double-click the report in the source list, or select it and choose *View > Show Popup Inspector*. The **report inspector** will open to show you the available options. Make any changes necessary, then click "Save" to record the changes or "Cancel" to discard them.



Interpret the report

The report's name and type are shown at the top of the report. The date range used for the report follows, along with a description of the information contained within the report. Three charts and a table are displayed below: a bar chart showing your net worth over time, a pie chart showing your assets by account type, a pie chart showing your liabilities by account type, and a tabular balance sheet detailing your assets and liabilities.

Net Worth Over Time:

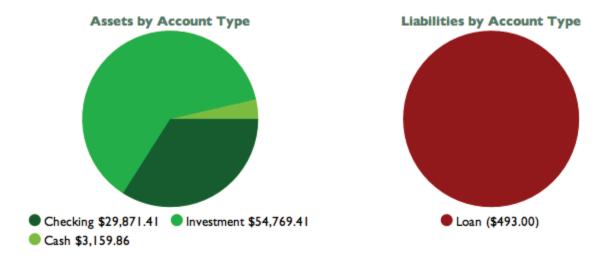


This is a bar chart depicting your net worth over time. Each bar represents the total value of your accounts at a fixed point in time. Assets are drawn above the horizontal axis and consist of cash (money you have on hand) and securities (shares you hold). Liabilities are drawn below the axis and consist of cash (money you owe) and securities (shares you sold short). The black line that is drawn over the bars indicates your total net worth over time.

Click on a bar to view a detailed balance sheet report for the date it represents (more below). Use the arrow buttons at the top of the report to navigate back and forth as you "drill down" into the report details.

Below the bar chart is a written description of some trends in your net worth. Banktivity provides the starting and ending net worth figures for the report's timeframe, along with the percent change over that period. It shows the percent change in your net worth over a more recent period of time, and it indicates the change in your rate of wealth accumulation.

Assets and Liabilities by Account Type:



These are pie charts depicting your assets and liabilities at a fixed point in time (the end date of the report) - assets are on the left and liabilities are on the right. Each pie slice represents the total value of the accounts of a particular type, and the slices are drawn proportionally so that you can see which types of accounts are worth more. Below each chart is a key that shows which colors correspond to which account types and the total value of each type. Mouse over any account type to highlight the corresponding slice in the pie chart above. Click on any pie slice to view a detailed balance sheet report for the accounts that make up that slice (more below).

Balance Sheet:

Total Cash Liabilities - U.S. Dollars

Total - U.S. Dollars

Account	Amount
Cash Assets - U.S. Dollars	
Cash	\$3,159.86
Checking	\$29,871.41
Total Cash Assets - U.S. Dollars	\$33,031.27
Security Assets - U.S. Dollars	
Brokerage	\$75,487.17
Total Security Assets - U.S. Dollars	\$75,487.17
Cash Liabilities - U.S. Dollars	
Brokerage	(\$20,717.76)
Student Loans	(\$493.00)

Balance Sheet as of 12/31/10

This is a table detailing your net worth at a fixed point in time (the end date of the report). The "Account" column lists your accounts in alphabetical order and grouped into cash assets, cash liabilities, security assets, and security liabilities. The "Amount" column shows the value of each

(\$21,210.76)

\$87,307.68

account as well as totals for each group. The total displayed at the bottom of the table is your net worth. Click on the name of any account to view a transaction list for that account (more below).



If you are using multiple currencies, each group will be subtotaled by currency and a third column will appear showing the totals converted into the report's currency (conversions are based on Banktivity's current exchange rates).

Transaction List:

Transactions \$3,798.00

Date		Payee/Category	Credit	Debit	Balance
1/14/10	Dick's Construction		\$2,500.00		\$5,953.41
С	Salary				
1/26/10	Post			\$1,234.00	\$4,719.41
С	Bank Charges				
2/21/10	Post			\$1,234.00	\$6,665.41
С	Bank Charges				
3/14/10	Dick's Construction		\$2,500.00		\$9,165.41
С	Salary				
3/21/10	Post			\$1,234.00	\$7,931.41
С	Bank Charges				
4/14/10	Dick's Construction		\$2,500.00		\$10,431.41
С	Salary				

This is a table detailing the transactions in a particular account. Only transactions that are counted in the report are displayed here; other transactions may be recorded in the account but fall outside the scope of the report. Transactions are displayed on this report in chronological order and show their dates, status, payees, categories, and credit/debit amounts. When investment transactions are displayed, their security details are shown. A running balance for the account is also shown. At the top of the report, a total of all the transaction amounts is displayed next to the title. Click on a transaction to open a new window showing that transaction in its account register. You may edit the transaction as needed; when you save your changes, the report will be updated automatically.

Print or save a copy of a report

The main report and any of the detailed reports that you can drill down to 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, but the orientation is restricted to portrait mode (landscape is not permitted).

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.



You may also export the data from any table on a report to a tab-delimited file. Mouse over the table you want to export, and a button will appear over the top left corner of the report:

Click this button and choose a location where the table data should be saved, then import the file into Microsoft Excel or Apple Numbers to use the data in a spreadsheet.

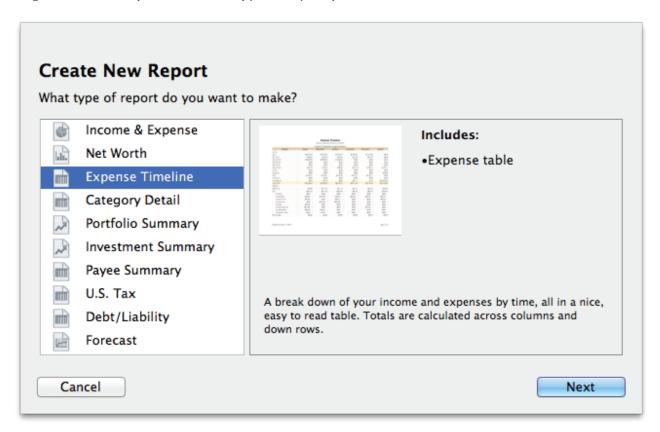
How do I use the Expense Timeline report?

The Expense Timeline <u>report</u> type is used to analyze the cash that flows in and out of your <u>accounts</u> over time, based on the <u>categories</u> assigned to your <u>transactions</u>. It is a simple tool for looking at trends in your spending and seeing fluctuations in your cash flow at different points in time. Banktivity's Expense Timeline report consists of tables that show breakdowns of your income and expenses by category at regular intervals.

Create an Expense Timeline report

1. Choose a report type:

Click the plus (+) button on the <u>toolbar</u> and choose "Add Report," or choose Tools > Add New Report. Banktivity will ask what type of report you want:



Choose "Expense Timeline," then click "Next" to continue.

267

2. Choose accounts:

This screen lets you define the scope of the report by choosing which accounts are included. Using the popup menu at the top of the screen, choose one of the following options and configure its settings accordingly:

• Limit to Specific Accounts:

By default, new Expense Timeline reports include all accounts, whether or not they are hidden. If you want to limit the report to certain accounts, choose this option from the popup menu button and check off the accounts you want to include. When no accounts are checked, all accounts are included in the report.



Limit to Accounts Using Smart Rules:

To limit the report to certain accounts based on dynamic criteria, choose this option from the popup menu button. You can then configure a series of rules that define which accounts are included in the report:

Any/All of the following are true: If you choose "Any" as the option for this rule,
all accounts that match at least one of the rules that follow will be included in the
report. If you choose "All," only accounts that match all of the rules that follow will be
included. The first instance of this rule cannot be removed. Additional "Any/All" rules

can be added by holding the Option key and clicking the '...' button next to one of the existing rules. This will allow you to create more complex rule hierarchies.

- **Group:** Use this rule to include or exclude all accounts in a particular <u>account group</u>.
- **Debit:** Use this rule to include or exclude accounts of the following <u>types</u>: Credit Card, Line of Credit, Liability, and Loan.
- **Currency:** Use this rule to include or exclude all accounts that use a specific currency.
- Account type: Use this rule to include or exclude all accounts of a particular type.



The advantage of using rules instead of checking off specific accounts is that the report will automatically update itself to include all accounts that satisfy the rules you set up. To illustrate, say you create a report to track only your assets, by using a rule that excludes all loan, credit, and liability account types. Once the report has been created, you can add and delete accounts as needed (of any type), and the report will always show all of your asset accounts.



<u>Account transfers</u> are only counted in Expense Timeline reports when one of their associated accounts is included but the other account is excluded. When both accounts are included, the transfer is considered to be internal and does not count as either income or an expense. Only when one of the accounts is excluded does the transfer gain value, from the perspective of the report.

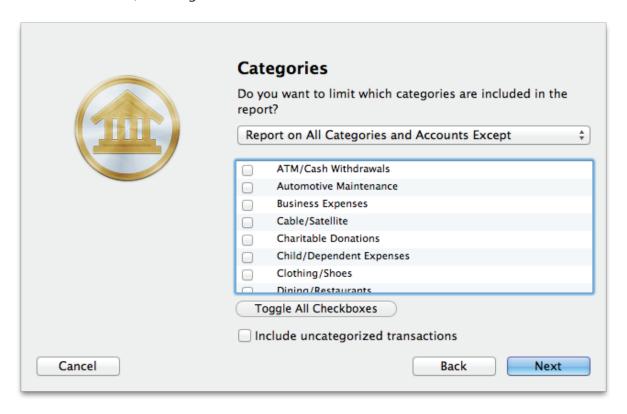
When you finish configuring accounts for the report, click "Next" to continue.

3. Choose categories and transfers:

This screen lets you choose which categories and transfers are included in the report. Using the popup menu at the top of the screen, choose one of the following options and configure its settings accordingly:

Report on All Categories and Accounts Except:

By default, new Expense Timeline reports include all categories and account transfers. If you want to exclude certain categories and transfers from the report, choose this option from the popup menu button and check off the items you want to exclude. Checking a category that contains <u>sub-categories</u> will remove both the parent category and its sub-categories from the report. Click "Toggle All Checkboxes" to check or uncheck all items in the list. When no items are checked, all categories and account transfers are included.





Only accounts that were excluded from the report on the previous screen will appear in this list. Transfers to and from accounts that are within the scope of the report cannot be counted in the report.

Report on Specific Categories and Accounts:

270

To limit the report to certain categories and account transfers, choose this option from the popup menu button and check off the items you want to include. Checking a category that contains sub-categories will include both the parent category and its sub-categories in the report. Click "Toggle All Checkboxes" to check or uncheck all items in the list.

• Report Using Smart Rule Criteria:

To limit the report to certain categories and account transfers based on dynamic criteria, choose this option from the popup menu button. You can then configure a series of rules that define which items are included in the report:

- Any/All of the following are true: If you choose "Any" as the option for this rule, all categories/accounts that match at least one of the rules that follow will be included in the report. If you choose "All," only categories/accounts that match all of the rules that follow will be included. The first instance of this rule cannot be removed. Additional "Any/All" rules can be added by holding the Option key and clicking the "..." button next to one of the existing rules. This will allow you to create more complex rule hierarchies.
- Parent Category: Use this rule to include or exclude all sub-categories that fall under a specific category.
- **Category/Account:** Use this rule to include or exclude specific categories or transfers associated with specific accounts. Choosing a category that contains sub-categories using this rule will not include or exclude the sub-categories that belong to it.
- **Taxable:** Use this rule to include or exclude all categories that are designated as "Taxable."
- **Debit:** Use this rule to include or exclude all categories that are designated as <u>"Expense"</u> categories.



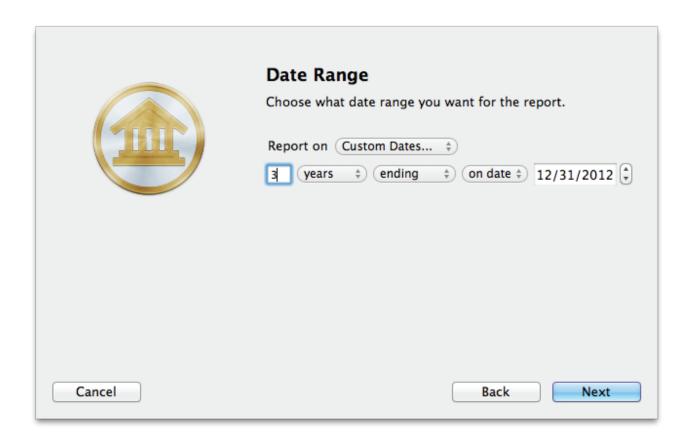
Check "Include uncategorized transactions" if you want to include transactions that do not have categories assigned to them in addition to the transactions with categories included in the report. The uncategorized transactions must satisfy the other report options to be included, e.g. fall within the report's range and be recorded in one of the included accounts. When this option is checked, an item named "Uncategorized" will appear in the report tables.

Once you've chosen which categories and transfers to include in the report, click "Next" to continue.

4. Choose 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: options that end with "to Date" indicate periods of time that are relative to the current date; other options represent fixed periods of time.

Choose "Specific Start and End Dates" to define an exact range by entering two dates. You may also choose "Custom Dates" to specify a range relative to a particular date. Use the "starting/ending" popup to determine whether the report covers a range of dates in the future or past, respectively. Choose "today" to have the report start or end on the current date (regardless of when the report is viewed), or choose "on date" to specify a fixed start/end date.



5. Finish creating the report:

This screen lets you configure a few last settings for the new report. Enter a unique name to distinguish the report from others in the <u>source list</u>, then pick which <u>currency</u> its figures should be displayed in. If accounts that use different currencies are included in the report, their figures will be converted automatically using Banktivity's current <u>exchange rates</u>.



Check the "Include scheduled transactions" option to include pending <u>scheduled transactions</u> in addition to the transactions that are recorded in your accounts. The scheduled transactions must satisfy the other report options to be included, e.g. fall within the report's range and be scheduled to post to one of the included accounts. These transactions appear with a yellow background in transaction list reports (see below).

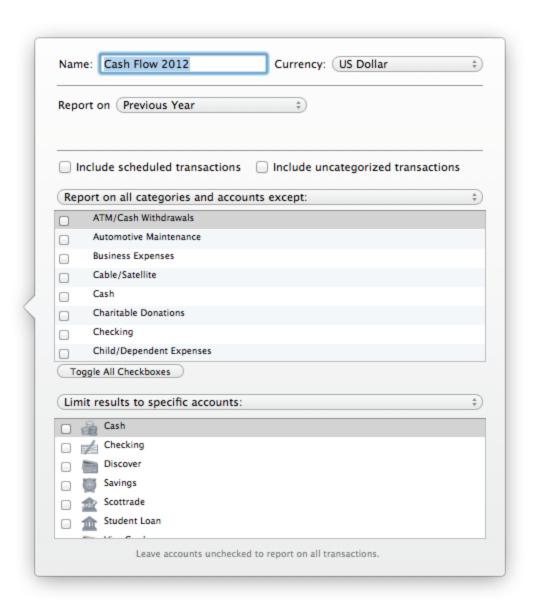


This option can be used to project your income and expenses into the future. To forecast your cash flow in this manner, be sure the report is configured with a date range that includes future dates.

When you are finished configuring these options, click "Next" and then "Done." The new report will be added to the source list, and the report details will be displayed in the main window.

Edit the report settings

Once a report has been created, you can edit its settings at any time. Double-click the report in the source list, or select it and choose $View > Show\ Popup\ Inspector$. The **report inspector** will open to show you the available options. Make any changes necessary, then click "Save" to record the changes or "Cancel" to discard them.



Interpret the report

The report's type is shown at the top, followed by the date range used for the report. Several tables are displayed below to show your spending habits over time.

Income & Expenses Over Time:

Income & Expenses July-December							
Category	July	August	September	October	November	December	Total
Income							
Salary	\$2,500.00	\$2,500.00	\$2,500.00	\$4,800.00	\$9,600.00	\$0.00	\$37,580.00
Income Total	\$2,500.00	\$2,500.00	\$2,500.00	\$4,800.00	\$9,600.00	\$0.00	\$37,580.00
Expenses	expenses						
Bank Charges	\$0.00	\$0.00	(\$1,234.00)	\$0.00	\$0.00	\$0.00	(\$8,638.00)
Bank Charges - Other	\$0.00	\$0.00	(\$1,234.00)	\$0.00	\$0.00	\$0.00	(\$8,638.00)
Gift Given	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$31.50)
Home	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$38.65)
Home:Repair	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$38.65)
Expenses Total	\$0.00	\$0.00	(\$1,234.00)	\$0.00	\$0.00	\$0.00	(\$8,708.15)
TOTAL	\$2,500.00	\$2,500.00	\$1,266.00	\$4,800.00	\$9,600.00	\$0.00	\$28,871.85

This is a table detailing your income and expense categories over the time frame specified for the report. The "Category" column lists the category names (and account names, when transfers are included) in alphabetical order and grouped according to their type (income or expense). Sub-categories are grouped under their parent categories, and any funds assigned directly to a parent category are displayed under a sub-category named "Other." The other columns represent discrete intervals within the report's date range; each one contains the amount earned or spent in each category during that interval, as well as totals for each group. The column on the right side of the last table contains totals for each category. The total displayed at the bottom right corner of the table is your net profit, also known as the "bottom line." Click on the name of any category or account to view a detailed transaction list for that item (more below).



By default, Banktivity groups categories under "Income" and "Expense" headings based on the total value of each category. To group categories according to their <u>category type</u> instead, choose Banktivity > Preferences, click "Advanced," and choose "Category Type" under "Organize categories in reports by."

Transaction List:

		Salary \$10,680.00		
Date	Payee/Category	Credit	Debit Accou	int
1/14/10	Dick's Construction	\$2,500.00	•(Checking
1/26/10	IGG Software	\$680.00	*(Checking
2/14/10	Dick's Construction	\$2,500.00	*(Checking
3/14/10	Dick's Construction	\$2,500.00	+(Checking
4/14/10	Dick's Construction	\$2,500.00	•(Checking

This is a table detailing the transactions in a particular category or transfers associated with a particular account. Only transactions that are counted in the report are displayed here; other transactions may be recorded in the category or account but fall outside the scope of the report. Transactions are displayed on this report in chronological order and show their dates, status, payees, categories, credit/debit amounts, and account names. A total of all the transaction amounts is displayed next to the category name at the top of the report. Click on a transaction to open a new window showing that transaction in its account register. You may edit the transaction as needed; when you save your changes, the report will be updated automatically.

Print or save a copy of a report

The main report and any of the detailed reports that you can drill down to 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, but the orientation is restricted depending on the report you are printing (some use portrait mode and some use landscape).

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.



You may also export the data from any table on a report to a tab-delimited file. Mouse over the table you want to export, and a button will appear over the top left corner of the report:

Click this button and choose a location where the table data should be saved, then import the file into Microsoft Excel or Apple Numbers to use the data in a spreadsheet.

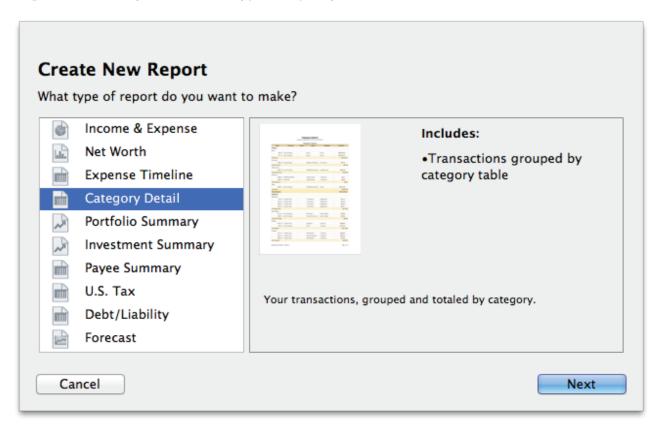
How do I use the Category Detail report?

The Category Detail <u>report</u> 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. Banktivity's Category Detail report consists of a single table showing transaction details grouped and subtotaled by category.

Create a Category Detail report

1. Choose a report type:

Click the plus (+) button on the <u>toolbar</u> and choose "Add Report," or choose Tools > Add New Report. Banktivity will ask what type of report you want:



Choose "Category Detail," then click "Next" to continue.

2. Choose accounts:

This screen lets you define the scope of the report by choosing which accounts are included. Using the popup menu at the top of the screen, choose one of the following options and configure its settings accordingly:

• Limit to Specific Accounts:

By default, new Category Detail reports include all accounts, whether or not they are <u>hidden</u>. If you want to limit the report to certain accounts, choose this option from the popup menu button and check off the accounts you want to include. When no accounts are checked, all accounts are included in the report.



Limit to Accounts Using Smart Rules:

To limit the report to certain accounts based on dynamic criteria, choose this option from the popup menu button. You can then configure a series of rules that define which accounts are included in the report:

• Any/All of the following are true: If you choose "Any" as the option for this rule, all accounts that match at least one of the rules that follow will be included in the report. If you choose "All," only accounts that match all of the rules that follow will be included. The first instance of this rule cannot be removed. Additional "Any/All" rules

can be added by holding the Option key and clicking the '...' button next to one of the existing rules. This will allow you to create more complex rule hierarchies.

- **Group:** Use this rule to include or exclude all accounts in a particular <u>account group</u>.
- **Debit:** Use this rule to include or exclude accounts of the following <u>types</u>: Credit Card, Line of Credit, Liability, and Loan.
- **Currency:** Use this rule to include or exclude all accounts that use a specific currency.
- Account type: Use this rule to include or exclude all accounts of a particular type.



The advantage of using rules instead of checking off specific accounts is that the report will automatically update itself to include all accounts that satisfy the rules you set up. To illustrate, say you create a report to track only your assets, by using a rule that excludes all loan, credit, and liability account types. Once the report has been created, you can add and delete accounts as needed (of any type), and the report will always show all of your asset accounts.

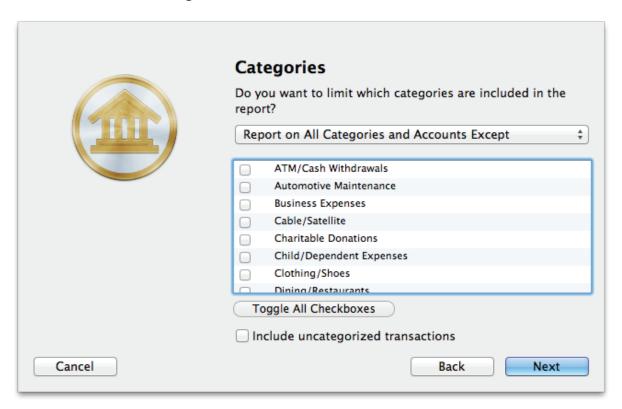
When you finish configuring accounts for the report, click "Next" to continue.

3. Choose categories and transfers:

This screen lets you choose which categories and transfers are included in the report. Using the popup menu at the top of the screen, choose one of the following options and configure its settings accordingly:

Report on All Categories and Accounts Except:

By default, new Category Detail reports include all categories and account transfers. If you want to exclude certain categories and transfers from the report, choose this option from the popup menu button and check off the items you want to exclude. Checking a category that contains <u>sub-categories</u> will remove both the parent category and its sub-categories from the report. Click "Toggle All Checkboxes" to check or uncheck all items in the list. When no items are checked, all categories and account transfers are included.



Report on Specific Categories and Accounts:

To limit the report to certain categories and account transfers, choose this option from the popup menu button and check off the items you want to include. Checking a category that contains sub-categories will include both the parent category and its sub-categories in the report. Click "Toggle All Checkboxes" to check or uncheck all items in the list.

Report Using Smart Rule Criteria:

To limit the report to certain categories and account transfers based on dynamic criteria, choose this option from the popup menu button. You can then configure a series of rules that define which items are included in the report:

Any/All of the following are true: If you choose "Any" as the option for this rule, all
categories/accounts that match at least one of the rules that follow will be included

in the report. If you choose "All," only categories/accounts that match all of the rules that follow will be included. The first instance of this rule cannot be removed. Additional "Any/All" rules can be added by holding the Option key and clicking the "..." button next to one of the existing rules. This will allow you to create more complex rule hierarchies.

- Parent Category: Use this rule to include or exclude all sub-categories that fall under a specific category.
- **Category/Account:** Use this rule to include or exclude specific categories or transfers associated with specific accounts. Choosing a category that contains sub-categories using this rule will not include or exclude the sub-categories that belong to it.
- **Taxable:** Use this rule to include or exclude all categories that are designated as <u>"Taxable."</u>
- **Debit:** Use this rule to include or exclude all categories that are designated as <u>"Expense"</u> categories.



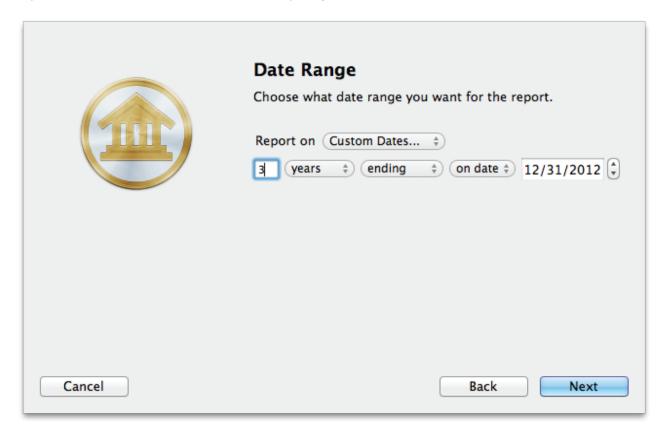
Check "Include uncategorized transactions" if you want to include transactions that do not have categories assigned to them in addition to the transactions with categories included in the report. The uncategorized transactions must satisfy the other report options to be included, e.g. fall within the report's range and be recorded in one of the included accounts. When this option is checked, an item named "Uncategorized" will appear in the report table.

Once you've chosen which categories and transfers to include in the report, click "Next" to continue.

4. Choose 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: options that end with "to Date" indicate periods of time that are relative to the current date; other options represent fixed periods of time.

Choose "Specific Start and End Dates" to define an exact range by entering two dates. You may also choose "Custom Dates" to specify a range relative to a particular date. Use the "starting/ending" popup to determine whether the report covers a range of dates in the future or past, respectively. Choose "today" to have the report start or end on the current date (regardless of when the report is viewed), or choose "on date" to specify a fixed start/end date.



5. Finish creating the report:

This screen lets you configure a few last settings for the new report. Enter a unique name to distinguish the report from others in the <u>source list</u>, then pick which <u>currency</u> its figures should be displayed in. If accounts that use different currencies are included in the report, their figures will be converted automatically using Banktivity's current <u>exchange rates</u>.



Check the "Include scheduled transactions" option to include pending <u>scheduled transactions</u> in addition to the transactions that are recorded in your accounts. The scheduled transactions must satisfy the other report options to be included, e.g. fall within the report's range and be scheduled to post to one of the included accounts. These transactions appear with a yellow background in transaction list reports (see below).

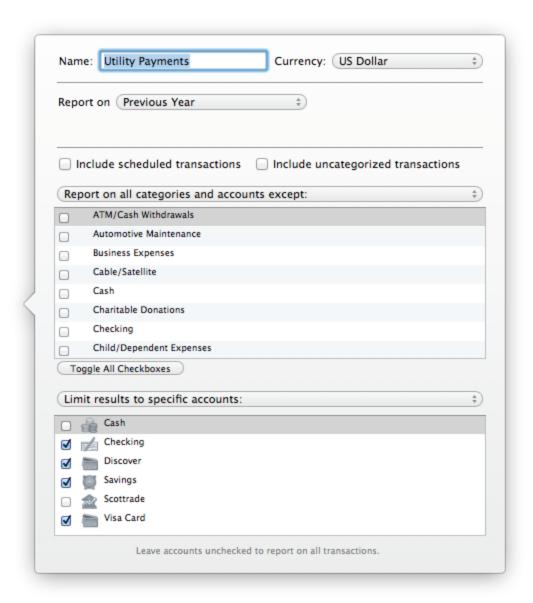


This option can be used to project your income and expenses into the future. To forecast your categories in this manner, be sure the report is configured with a date range that includes future dates.

When you are finished configuring these options, click "Next" and then "Done." The new report will be added to the source list, and the report details will be displayed in the main window.

Edit the report settings

Once a report has been created, you can edit its settings at any time. Double-click the report in the source list, or select it and choose *View > Show Popup Inspector*. The **report inspector** will open to show you the available options. Make any changes necessary, then click "Save" to record the changes or "Cancel" to discard them.



Interpret the report

The report's type is shown at the top of the report, followed by the date range used for the report. A table is displayed below showing your transaction details grouped and subtotaled by category.

Category Details:

Date	Account	Num.	Category Payee	Memo	Category	Amount
	Account	reum.	rayee	Piemo	Category	Amount
Income						
Paychecks/Wages	eu					*****
10/5/12			Universal Gadgets, Inc.		Paychecks/Wages	\$2,500.00
Total Paychecks/Wage	s					\$2,500.0
Total Income						\$2,500.00
Expenses						
ATM/Cash Withdrawa	-					
11/6/12			Pure Foods Market		ATM/Cash Withdrawals	(\$20.00)
Total ATM/Cash Withd	trawals					(\$20.00
Dining/Restaurants						
11/12/12	Checking		Starbucks		Dining/Restaurants	(\$9.50)
Total Dining/Restauran	nts					(\$9.50
Entertainment						
11/2/12	Checking		Guardian Theatre	Rocky XIII (not worth it)	Entertainment	(\$25.50)
Total Entertainment						(\$25.50
Groceries						
11/6/12	Checking		Pure Foods Market		Groceries	(\$253.94)
Total Graceries						(\$253.94
Household						
11/6/12	Checking		Pure Foods Market	- supplies for party	Household	(\$52.43)
Total Household						(\$52.43
Utilities						
11/1/12	Checking		Coastal Light & Power	automatic withdrawal	Utilities	(\$52.03)
Total Utilities						(\$52.03
Total Expenses						(\$413.40
TOTAL INCOME	& EXPENSES					\$2,086.66

This is a table detailing the transactions included in the report, grouped and subtotaled by category and <u>sub-category</u>. Only transactions that are counted in the report are displayed here; other transactions may be recorded in the category or account but fall outside the scope of the report. Categories are grouped according to their <u>type</u> (income or expense) and displayed in alphabetical order. Sub-categories are listed under their parent categories, and the transaction details follow.

Transactions for each category and sub-category are displayed in chronological order and show their dates, account names, transaction numbers, payees, categories, and credit/debit amounts. Click on a transaction to open a new window showing that transaction in its account register. You may edit the transaction as needed; when you save your changes, the report will be updated automatically. At the bottom of each category and sub-category transaction list is a subtotal showing the combined amount of the transactions in that category or sub-category. Subtotals are shown for income and expense groups as well; at the bottom of the report table is the total amount of all transactions included in the report.



By default, Banktivity groups categories under "Income" and "Expense" headings based on the total value of each category. To group categories according to their <u>category type</u> instead, choose Banktivity > Preferences, click "Advanced," and choose "Category Type" under "Organize categories in reports by."

Print or save a copy of a report

The main report and any of the detailed reports that you can drill down to 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, but the orientation is restricted to landscape mode (portrait is not permitted).

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.



You may also export the data from any table on a report to a tab-delimited file. Mouse over the table you want to export, and a button will appear over the top left corner of the report:

Click this button and choose a location where the table data should be saved, then import the file into Microsoft Excel or Apple Numbers to use the data in a spreadsheet.

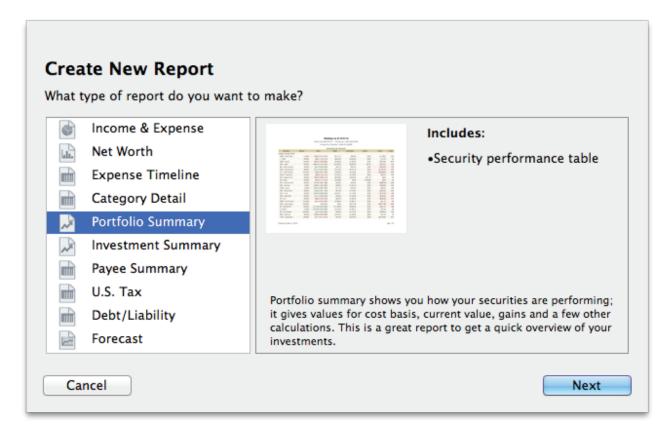
How do I use the Portfolio Summary report?

The Portfolio Summary <u>report</u> type is used to analyze the market value of your <u>investments</u>. It consists of a table that details your <u>securities</u> and subtotals their value by <u>account</u>.

Create a Portfolio Summary report

1. Choose a report type:

Click the plus (+) button on the <u>toolbar</u> and choose "Add Report," or choose Tools > Add New Report. Banktivity will ask what type of report you want:



Choose "Portfolio Summary," then click "Next" to continue.

2. Choose accounts:

This screen lets you define the scope of the report by choosing which accounts are included. Using the popup menu at the top of the screen, choose one of the following options and configure its settings accordingly:

Limit to Specific Accounts:

By default, new Portfolio Summary reports include all accounts, whether or not they are hidden. If you want to limit the report to certain accounts, choose this option from the popup menu button and check off the accounts you want to include. When no accounts are checked, all accounts are included in the report.





Accounts that do not contain security transactions will not be counted in the report, even if they are checked here; any banking accounts included in the report do not affect the investment data.

Limit to Accounts Using Smart Rules:

To limit the report to certain accounts based on dynamic criteria, choose this option from the popup menu button. You can then configure a series of rules that define which accounts are included in the report:

- Any/All of the following are true: If you choose "Any" as the option for this rule, all accounts that match at least one of the rules that follow will be included in the report. If you choose "All," only accounts that match all of the rules that follow will be included. The first instance of this rule cannot be removed. Additional "Any/All" rules can be added by holding the Option key and clicking the "..." button next to one of the existing rules. This will allow you to create more complex rule hierarchies.
- Group: Use this rule to include or exclude all accounts in a particular account group.

- **Debit:** Use this rule to include or exclude accounts of the following <u>types</u>: Credit Card, Line of Credit, Liability, and Loan.
- **Currency:** Use this rule to include or exclude all accounts that use a specific currency.
- Account type: Use this rule to include or exclude all accounts of a particular type.



The advantage of using rules instead of checking off specific accounts is that the report will automatically update to include all accounts that satisfy the rules you set up. To illustrate, say you manage multiple investment accounts for you and your partner, and you keep them in separate account groups in the source list. You create a report to analyze only the investments in one group. Once the report has been created, you can add and remove accounts as needed, and the report will always show the investments in that particular group.

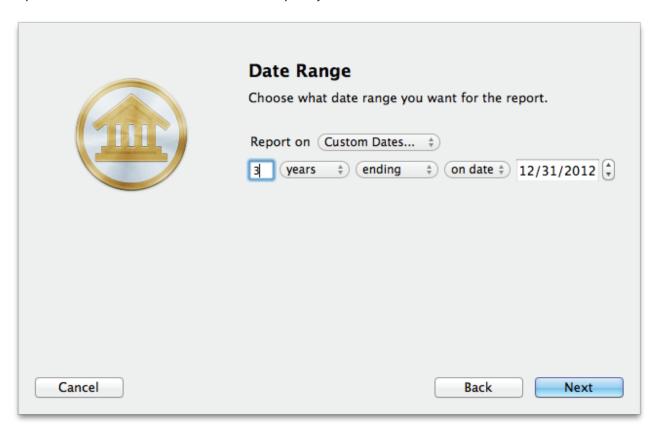
When you finish configuring accounts for the report, click "Next" to continue.

3. Choose 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: options that end with "to Date" indicate periods of time that are relative to the current date; other options represent fixed periods of time.

Choose "Specific Start and End Dates" to define an exact range by entering two dates. You may also choose "Custom Dates" to specify a range relative to a particular date. Use the "starting/end-

ing" popup to determine whether the report covers a range of dates in the future or past, respectively. Choose "today" to have the report start or end on the current date (regardless of when the report is viewed), or choose "on date" to specify a fixed start/end date.



4. Finish creating the report:

This screen lets you configure a few last settings for the new report. Enter a unique name to distinguish the report from others in the <u>source list</u>, then pick which currency its figures should be displayed in. If accounts that use different <u>currencies</u> are included in the report, their figures will be converted automatically using Banktivity's current <u>exchange rates</u>.

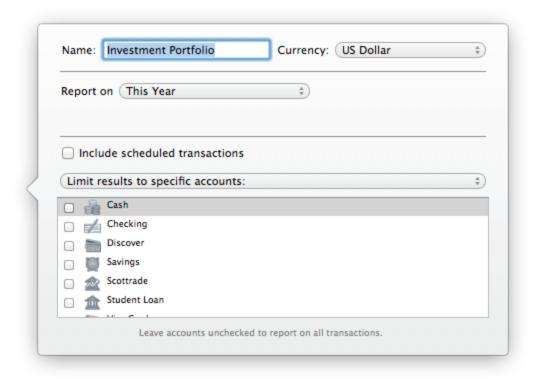


Check the "Include scheduled transactions" option to include pending <u>scheduled transactions</u> in addition to the transactions that are recorded in your accounts. Since investment transactions cannot be scheduled, this option will not affect the results of Portfolio Summary reports.

When you are finished configuring these options, click "Next" and then "Done." The new report will be added to the source list, and the report details will be displayed in the <u>main window</u>.

Edit the report settings

Once a report has been created, you can edit its settings at any time. Double-click the report in the source list, or select it and choose $View > Show\ Popup\ Inspector$. The **report inspector** will open to show you the available options. Make any changes necessary, then click "Save" to record the changes or "Cancel" to discard them.



Interpret the report

The report's name and type are shown at the top of the report. The date of the report follows, along with the current market value of the shares you hold, the overall unrealized gain or loss for those shares, and the total change in value since the close of market on the previous day. After that you will see a table detailing the security shares you hold in each investment account.

Securities by Account:

		Se	curities by Accou	nt			
Security	Shares	Price	Value	Cost Basis	S Gain	L Gain	% Gain
Holdings in Brokerage							
AAPL - Apple Comp	60.0000	\$307.61 (-0.49 0.16%)	\$18,456.60	\$3,703.23	\$1,513.05	\$13,240.32	398%
KO - Coke	55.0000	\$64.08 (+0.69 1.09%)	\$3,524.40	\$2,967.30	\$0.00	\$557.10	19%
EBAY - EBay	5.0000	\$30.32 (-0.1 0.33%)	\$151.60	\$75.00	\$0.00	\$76.60	102%
GOOG - Google	74.0000	\$594.92 (-0.42 0.07%)	\$44,024.08	\$16,881.60	\$0.00	\$27,142.48	161%
SPY	5.0000	\$120.17 (+0.02 0.02%)	\$600.86	\$647.55	\$0.00	(\$46.70)	-7%
SSYX - Stock	23.0000	\$0.00 (0%)	\$0.00	\$58.80	\$0.00	(\$58.80)	-100%
YHOO - Yahoo!	55.0000	\$16.60 (-0.43 2.52%)	\$913.00	\$700.07	\$0.00	\$212.93	30%
abc	250.0000	\$31.03 (-0.05 0.16%)	\$7,756.25	\$2,460.00	\$0.00	\$5,296.25	215%
Total in Brokerage			\$75,426.79	\$27,493.55	\$1,513.05	\$46,420.18	174%
Holdings in Investments							
AAPL - Apple Comp	25.0000	\$307.61 (-0.49 0.16%)	\$7,690.25	\$2,000.00	\$0.00	\$5,690.25	285%
GOOG - Google	20.0000	\$594.92 (-0.42 0.07%)	\$11,898.40	\$9,800.00	\$0.00	\$2,098.40	21%
YHOO - Yahoo!	20.0000	\$16.60 (-0.43 2.52%)	\$332.00	\$480.00	\$0.00	(\$148.00)	-31%
Total in Investments			\$19,920.65	\$12,280.00	\$0.00	\$7,640.65	62%
Total			\$95,347.44	\$39,773.55	\$1,513.05	\$54,060.83	140%

The following columns are displayed:

- **Security:** The <u>ticker symbol</u> and <u>name</u> of the security.
- **Shares:** The number of <u>shares</u> of the security held in a particular account as of the report's end date.
- **Price:** The <u>price per share</u> as of the report's end date, as recorded in the security's <u>price history</u>. The change in price since the previous day is also shown along with the percent change. Positive changes are shaded **green**; negative changes are shaded **red**.
- **Value:** The market value of the shares held, equal to the number of shares multiplied by the price per share.
- **Cost Basis:** The amount paid for the shares when they were originally purchased (including reinvested dividends).
- **S Gain:** The difference between the market value and cost basis, if the shares were held for one year or less. Positive values are shaded **green**; negative values are shaded **red**.
- **L Gain:** The difference between the market value and cost basis, if the shares were held for more than one year. Positive values are shaded **green**; negative values are shaded **red**.
- % Gain: The gain or loss on your investment, expressed as a percentage. Positive values are shaded green; negative values are shaded red.

The last row of the table shows totals across all of your investment accounts. Click on a security to view a detailed report for that security (more below). Use the arrow buttons at the top of the report to navigate back and forth as you "drill down" into the report details.

Security Detail:

Total in E*Trade

AAPL - Apple Computer, Inc. as of 12/31/09

	Held in E* I rade						
Type	Risk	Shares	Cost/Share	Price	Value	Gain	
Stock	Growth	25	\$124.20	\$210.73	\$5,268.25	\$2,163.25 (70%)	

Return on Investment (ROI) Detail 1/1/09 - 12/31/09 Description Date Shares Invest. Return AAPL - Apple Computer, Inc. (E*Trade) 1/1/09 \$2,987.25 35.0000 Beg. Mkt. Value \$1,000.00 11/18/09 Sell -10.0000 12/31/09 25.0000 \$5,268,25 End Mkt.Value \$2,987.25 \$6,268.25 109.833% 113.520% AAPL - Apple Computer, Inc. (E*Trade) Total

\$2,987.25

This is a report that shows detailed information about a specific security. It consists of two tables - one showing basic information about the shares you hold in that security, the other showing information about the return on your investment (ROI). The first table lists the security's type and

\$6,268.25

109.833%

113.520%

risk level, along with several other details from the main report above: shares, cost/share (which is the cost basis divided by the total number of shares), price, value, gain, and % gain.

The second table details the transactions recorded for that security during the report's time frame, grouped by account, and uses the value of those transactions together with the beginning and ending market value of the shares to calculate the 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. Banktivity also calculates the internal rate of return (IRR), which 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. The following columns are displayed in this table:

- **Date:** The <u>date</u> on which the transaction took place.
- **Description:** The transaction <u>type</u>.
- **Shares:** The number of shares affected by the transaction.
- **Invest.:** The amount of money invested, i.e. how much was paid in the transaction.
- **Return:** The amount of money earned in the transaction.
- **ROI:** The return on your investment, expressed as a percentage.
- **IRR:** The internal rate of return, expressed as a percentage.



To ensure accurate ROI calculations, be sure that the report's date range includes all transactions associated with the security shown. If part of the initial investment is outside the scope of the report, the return total will be affected.

Investment Transaction List:

	Transac	ctions		
Date	Payee/Category	Credit	Debit	Balance
11/12/09 AAPL Spi	it 30 Shares In			(\$20,767.76)
11/18/09 AAPL Sel	10 Shares			(\$20,767.76)
\$100.00/	Share \$0.00 Commission			

This is a table detailing the investment transactions in a particular account. Only transactions that are counted in the report are displayed here; other transactions may be recorded in the account but fall outside the scope of the report. Transactions are displayed on this report in chronologi-

cal order and show their dates, status, security symbols, transaction types, shares in/out, credit/debit amounts, prices per share, and commissions. A running <u>cash balance</u> for the account is also shown. Click on a transaction to <u>open a new window</u> showing that transaction in its <u>account register</u>. You may <u>edit</u> the transaction as needed; when you save your changes, the report will be updated automatically.

Print or save a copy of a report

The main report and any of the detailed reports that you can drill down to 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, but the orientation is restricted depending on the report you are printing (some use portrait mode and some use landscape).

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.



You may also export the data from any table on a report to a tab-delimited file. Mouse over the table you want to export, and a button will appear over the top left corner of the report:

Click this button and choose a location where the table data should be saved, then import the file into Microsoft Excel or Apple Numbers to use the data in a spreadsheet.

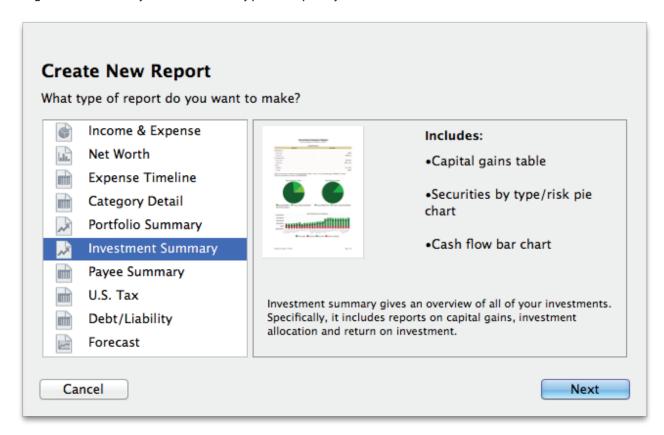
How do I use the Investment Summary report?

The Investment Summary report type is used to analyze the performance of your <u>investments</u>. It includes charts and tables to help you review your capital gains (realized and unrealized), the diversity of your portfolio (by security type and risk), your net worth, and the return on your investment (ROI).

Create an Investment Summary report

1. Choose a report type:

Click the plus (+) button on the $\underline{toolbar}$ and choose "Add Report," or choose Tools > Add New Report. Banktivity will ask what type of report you want:



Choose "Investment Summary," then click "Next" to continue.

2. Choose accounts:

This screen lets you define the scope of the report by choosing which accounts are included. Using the popup menu at the top of the screen, choose one of the following options and configure its settings accordingly:

• Limit to Specific Accounts:

By default, new Investment Summary reports include all accounts, whether or not they are hidden. If you want to limit the report to certain accounts, choose this option from the popup menu button and check off the accounts you want to include. When no accounts are checked, all accounts are included in the report.





For this report, you may be tempted to include only investment and 401k accounts. Including all accounts will allow the net worth graph to show a more accurate picture of your general financial situation. Accounts that do not contain security transactions will not be counted in the other tables and charts on the report, so you don't need to worry about your banking accounts skewing the investment information.

Limit to Accounts Using Smart Rules:

To limit the report to certain accounts based on dynamic criteria, choose this option from the popup menu button. You can then configure a series of rules that define which accounts are included in the report:

- Any/All of the following are true: If you choose "Any" as the option for this rule, all accounts that match at least one of the rules that follow will be included in the report. If you choose "All," only accounts that match all of the rules that follow will be included. The first instance of this rule cannot be removed. Additional "Any/All" rules can be added by holding the Option key and clicking the "..." button next to one of the existing rules. This will allow you to create more complex rule hierarchies.
- **Group:** Use this rule to include or exclude all accounts in a particular <u>account group</u>.
- **Debit:** Use this rule to include or exclude accounts of the following <u>types</u>: Credit Card, Line of Credit, Liability, and Loan.
- **Currency:** Use this rule to include or exclude all accounts that use a specific currency.
- **Account type:** Use this rule to include or exclude all accounts of a particular type.



The advantage of using rules instead of checking off specific accounts is that the report will automatically update to include all accounts that satisfy the rules you set up. To illustrate, say you manage multiple investment accounts for you and your partner, and you keep them in separate account groups in the source list. You create a report to analyze only the invest-

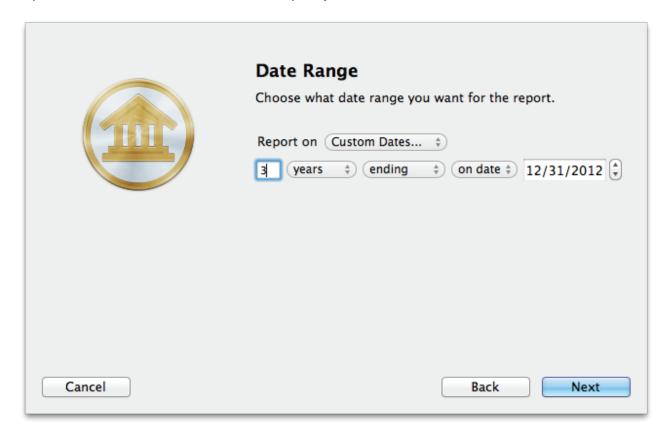
ments in one group. Once the report has been created, you can add and remove accounts as needed, and the report will always show the investments in that particular group.

When you finish configuring accounts for the report, click "Next" to continue.

3. Choose 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: options that end with "to Date" indicate periods of time that are relative to the current date; other options represent fixed periods of time.

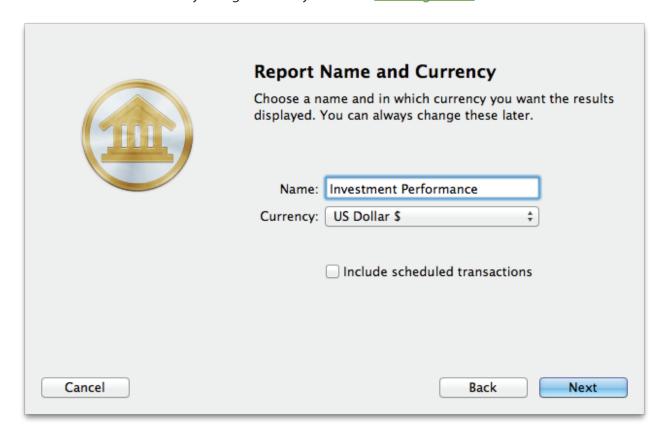
Choose "Specific Start and End Dates" to define an exact range by entering two dates. You may also choose "Custom Dates" to specify a range relative to a particular date. Use the "starting/ending" popup to determine whether the report covers a range of dates in the future or past, respectively. Choose "today" to have the report start or end on the current date (regardless of when the report is viewed), or choose "on date" to specify a fixed start/end date.



4. Finish creating the report:

This screen lets you configure a few last settings for the new report. Enter a unique name to distinguish the report from others in the <u>source list</u>, then pick which <u>currency</u> its figures should be

displayed in. If accounts that use different currencies are included in the report, their figures will be converted automatically using Banktivity's current <u>exchange rates</u>.



Check the "Include scheduled transactions" option to include pending <u>scheduled transactions</u> in addition to the transactions that are recorded in your accounts. The scheduled transactions must satisfy the other report options to be included, e.g. fall within the report's range and be scheduled to post to one of the included accounts. These transactions appear with a yellow background in transaction list reports (see below).



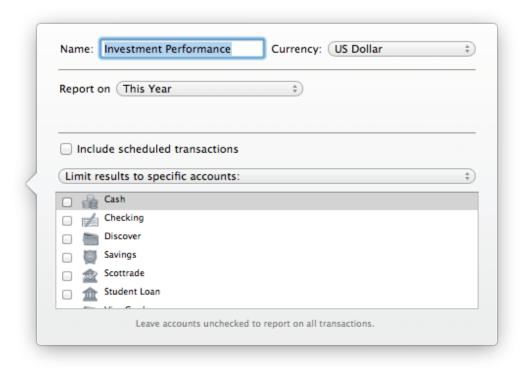
This option can be used to project your net worth into the future. To forecast your accounts in this manner, check "Include scheduled transactions," set "Report on" to "Custom Dates," and enter a specific date in the future.

When you are finished configuring these options, click "Next" and then "Done." The new report will be added to the source list, and the report details will be displayed in the <u>main window</u>.

Edit the report settings

Once a report has been created, you can edit its settings at any time. Double-click the report in the source list, or select it and choose *View > Show Popup Inspector*. The **report inspec**-

tor will open to show you the available options. Make any changes necessary, then click "Save" to record the changes or "Cancel" to discard them.



Interpret the report

The report's name and type are shown at the top of the report. The date range used for the report follows, along with a table summarizing your capital gains. Next there are two pie charts showing breakdowns of your current holdings by <u>type</u> and <u>risk</u>, then a bar graph showing your <u>net worth</u> over time. Finally, the report includes a table showing the return on your investment (ROI).

Capital Gains:

Capita	l Gains
Activity	Amount
Realized Gains	
Short Term	\$9,045.00
Long Term	\$0.00
Unrealized Gains	
Short Term	\$1,513.05
Long Term	\$54,060.83
Income	
Dividend	\$30.00
Interest	\$0.00

This is a table detailing your investment gains and losses during the time period covered by the report. In the "Activity" column you will see line items for short- and long-term realized gains, short- and long-term unrealized gains, and security income (dividends, interest, return of capital, and capital gains distributions). The "Amount" column shows the total for each item. Click on one of the three sections of this table to "drill down" and view detailed information about that section (more below). Use the arrow buttons at the top of the report to navigate back and forth as you drill down into the report details.



For the Investment Summary report, capital gains are always calculated on a FIFO (first in, first out) basis. U.S. tax law requires this method to be used unless specific tax lots are detailed. Banktivity does not support the choosing of specific lots at this point in time.

Below the capital gains table is a written description of a few trends that are apparent in your investment data. Banktivity tells you how much income has been generated by your investments over the report's time frame, your total realized gain/loss, and the total (unrealized) gain/loss from the investments you currently hold.

Realized Short & Long Term Capital Gains:

	Realized Short & Long Term Capital Gains							
Security	Quantity	Open	Cost	Close	Proceeds	S Gain	L Gain	
Fools Gold (Inv	estments)							
Sell	-50	1/1/10	\$1,000.00	1/1/10	\$1,000.00			
Sell	-500	1/1/10	\$1,000.00	4/1/10	\$10,000.00	\$9,000.00		
Fools Gold (Inv	estments) Total					\$9,000.00	\$0.00	
Investments To	tal					\$9,000.00	\$0.00	
Dominion (Brok	kerage)							
Buy to	10	11/22/09	(\$150.00)	11/23/09	(\$105.00)	\$45.00		
Dominion (Brokerage) Total						\$45.00	\$0.00	
Brokerage Tota	ı					\$45.00	\$0.00	
Total						\$9,045.00	\$0.00	

This is a table detailing the gains and losses from <u>investments</u> you sold within the report's time frame. Only transactions that are counted in the report are displayed here; other transactions may be recorded in your investment accounts but fall outside the scope of the report. Transactions are displayed on this report in chronological order and are grouped by account and <u>security</u>. The following columns are displayed:

- **Security:** The <u>security name</u> and <u>transaction type</u>.
- Quantity: The <u>number of shares</u> bought or sold.
- **Open:** The date on which the shares were purchased.
- **Cost:** The amount paid for the shares when they were originally purchased.

- **Close:** The date on which the shares were sold.
- **Proceeds:** The amount of money received as a result of selling the shares.
- **S Gain:** The difference between the proceeds and cost, if the shares were held for one year or less.
- **L Gain:** The difference between the proceeds and cost, if the shares were held for more than one year.

Click on a transaction to open a new window showing that transaction in its account register. You may edit the transaction as needed; when you save your changes, the report will be updated automatically.

Unrealized Gains:

			Unrealized Gains				
Security	Shares	Price	Value	Cost Basis	S Gain	L Gain	% Gain
Holdings in Brokerage							
AAPL - Apple Comp	60.0000	\$307.61 (-0.49 0.16%)	\$18,456.60	\$3,703.23	\$1,513.05	\$13,240.32	398%
KO - Coke	55.0000	\$64.08 (+0.69 1.09%)	\$3,524.40	\$2,967.30	\$0.00	\$557.10	19%
EBAY - EBay	5.0000	\$30.32 (-0.1 0.33%)	\$151.60	\$75.00	\$0.00	\$76.60	102%
GOOG - Google	74.0000	\$594.92 (-0.42 0.07%)	\$44,024.08	\$16,881.60	\$0.00	\$27,142.48	161%
SPY	5.0000	\$120.17 (+0.02 0.02%)	\$600.86	\$647.55	\$0.00	(\$46.70)	-7%
SSYX - Stock	23.0000	\$0.00 (0%)	\$0.00	\$58.80	\$0.00	(\$58.80)	-100%
YHOO - Yahoo!	55.0000	\$16.60 (-0.43 2.52%)	\$913.00	\$700.07	\$0.00	\$212.93	30%
abc	250.0000	\$31.03 (-0.05 0.16%)	\$7,756.25	\$2,460.00	\$0.00	\$5,296.25	215%
Total in Brokerage			\$75,426.79	\$27,493.55	\$1,513.05	\$46,420.18	174%
Holdings in Investments							
AAPL - Apple Comp	25.0000	\$307.61 (-0.49 0.16%)	\$7,690.25	\$2,000.00	\$0.00	\$5,690.25	285%
GOOG - Google	20.0000	\$594.92 (-0.42 0.07%)	\$11,898.40	\$9,800.00	\$0.00	\$2,098.40	21%
YHOO - Yahoo!	20.0000	\$16.60 (-0.43 2.52%)	\$332.00	\$480.00	\$0.00	(\$148.00)	-31%
Total in Investments			\$19,920.65	\$12,280.00	\$0.00	\$7,640.65	62%
Total			\$95,347.44	\$39,773.55	\$1,513.05	\$54,060.83	140%

This is a table detailing the estimated gains and losses from investments you currently hold (as of the report's end date). Only shares held in accounts that are included in the report are counted. See <u>How do I use the Portfolio Summary report?</u> in this chapter for more information.

Security Income Detail:

Security Income Detail 11/20/09 - 11/19/10

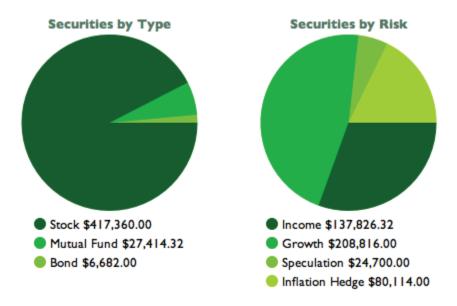
Date	Туре	Amount
Total in Investments		\$0.00
AAPL - Apple Computer, Inc. (B		
1/22/10	Dividend	\$5.00
5/6/10	Dividend	\$25.00
Total AAPL - Apple Computer, I	nc. (Brokerage)	\$30.00
Total in Brokerage		\$30.00
Total		\$30.00

This is a table detailing your security income transactions, including <u>dividends</u>, <u>interest income</u>, <u>return of capital</u>, <u>and capital gains distributions</u> (<u>short- and long-term</u>). Only transactions that are counted in the report are displayed here; other transactions may be recorded in your investment accounts but fall outside the scope of the report. Transactions are displayed on this report in chronological order and grouped by security and account. The table columns show the transaction <u>dates</u>, <u>types</u>, and <u>amounts</u>. The last row of the table shows the total security income from all accounts included in the report. Click on a transaction to open a new window showing that transaction in its account register. You may edit the transaction as needed; when you save your changes, the report will be updated automatically.



As per U.S. tax law, all dividends are counted as income whether they were recorded as cash or reinvestments.

Securities by Type and by Risk:



These are pie 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 pie slice represents the total market value of the shares of a particular type or risk, and the slices are drawn proportionally so that you can see which types of accounts are worth more. Below each chart is a key that shows which colors correspond to which types and risks, and the total value of each slice. Mouse over any item to highlight the corresponding slice in the pie chart above. Click on any pie slice to view a detailed holdings report for the shares that make up that slice (more below).



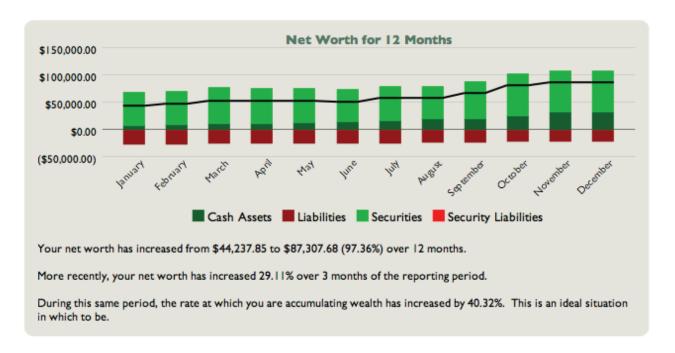
To calculate the market value of each security, Banktivity obtains a price from the security's <u>price history</u> for the end date of the report. When a price is not recorded for the date in question, the price from the closest available date is used instead.

Holdings:

			Growth				
Security	Shares Price		Value	Value Cost Basis S Gain		L Gain	% Gain
Holdings in Brokerage							
AAPL - Apple Comp	60.0000	\$307.61 (-0.49 0.16%)	\$18,456.60	\$3,703.23	\$1,513.05	\$13,240.32	398%
KO - Coke	55.0000	\$64.08 (+0.69 1.09%)	\$3,524.40	\$2,967.30	\$0.00	\$557.10	19%
EBAY - EBay	5.0000	\$30.32 (-0.1 0.33%)	\$151.60	\$75.00	\$0.00	\$76.60	102%
GOOG - Google	74.0000	\$594.92 (-0.42 0.07%)	\$44,024.08	\$16,881.60	\$0.00	\$27,142.48	161%

This is a table detailing the shares represented by one of the slices in the "Securities by Type" and "Securities by Risk" charts described above. See How do I use the Portfolio Summary report? in this chapter for more information.

Net Worth Over Time:



This is a bar chart depicting your net worth over time. Each bar represents the total value of your accounts at a fixed point in time. Assets are drawn above the horizontal axis and consist of cash (money you have on hand) and <u>securities</u> (shares you own that are worth more than what you paid for them). Liabilities are drawn below the axis and consist of cash (money you owe) and

securities (shares you own that are worth less than what you paid for them). The black line that is drawn over the bars indicates your total net worth over time.

Click on a bar to view a detailed balance sheet report for the date it represents (more below). Use the arrow buttons at the top of the report to navigate back and forth as you drill down into the report details.

Below the bar chart is a written description of some trends in your net worth. Banktivity provides the starting and ending net worth figures for the report's timeframe, along with the percent change over that period. It shows the percent change in your net worth over a more recent period of time, and it indicates the change in your rate of wealth accumulation.

Balance Sheet:

Balance Sheet as of 12/31/10

Account	Amount
Cash Assets - U.S. Dollars	
Cash	\$3,159.86
Checking	\$29,871.41
Total Cash Assets - U.S. Dollars	\$33,031.27
Security Assets - U.S. Dollars	
Brokerage	\$75,487.17
Total Security Assets - U.S. Dollars	\$75,487.17
Cash Liabilities - U.S. Dollars	
Brokerage	(\$20,717.76)
Student Loans	(\$493.00)
Total Cash Liabilities - U.S. Dollars	(\$21,210.76)
Total - U.S. Dollars	\$87,307.68

This is a table detailing your net worth at a fixed point in time (the end date of the report). The "Account" column lists your accounts in alphabetical order and grouped into cash assets, cash liabilities, security assets, and security liabilities. The "Amount" column shows the value of each account as well as totals for each group. The total displayed at the bottom of the table is your net worth. Click on the name of any account to view a transaction list for that account (more below).



If you are using multiple currencies, each group will be subtotaled by currency and a third column will appear showing the totals converted into the report's currency (conversions are based on Banktivity's current exchange rates).

Transaction List:

Transactions \$3,798.00

Date	Payee/Category	Credit	Debit	Balance
1/14/10	Dick's Construction	\$2,500.00		\$5,953.41
С	Salary			
1/26/10	Post		\$1,234.00	\$4,719.41
С	Bank Charges			
2/21/10	Post		\$1,234.00	\$6,665.41
С	Bank Charges			
3/14/10	Dick's Construction	\$2,500.00		\$9,165.41
С	Salary			
3/21/10	Post		\$1,234.00	\$7,931.41
С	Bank Charges			
4/14/10	Dick's Construction	\$2,500.00		\$10,431.41
С	Salary			

This is a table detailing the transactions in a particular account. Only transactions that are counted in the report are displayed here; other transactions may be recorded in the account but fall outside the scope of the report. Transactions are displayed on this report in chronological order and show their <u>dates</u>, <u>status</u>, <u>payees</u>, <u>categories</u>, and <u>credit/debit amounts</u>. A running <u>balance</u> for the account is also shown. Click on a transaction to <u>open a new window</u> showing that transaction in its <u>account register</u>. You may <u>edit</u> the transaction as needed; when you save your changes, the report will be updated automatically.

Return on Investment (ROI) Summary:

Return on Investment (ROI) Summary 11/20/09 - 11/19/10

Account	Beg. Mkt.	Cash In	Cash Out	End Mkt.	ROI	IRR
E*Trade	\$63,963.54	(\$175.00)	(\$125.00)	\$75,428.03	18.051%	18.083%
Investments	\$16,704.80	\$2,000.00	\$11,000.00	\$19,920.65	65.309%	102.238%
Total	\$80,668.34	\$1,825.00	\$10,875.00	\$95,348.68	28.766%	31.582%

This is a table summarizing the return on your investment for each investment account over the report's time frame. 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. Banktivity also calculates the internal rate of return (IRR), which 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. The following columns are displayed in this table:

- Account: The name of the account.
- **Beg. Mkt.:** The market value of all shares in the account as of the report's starting date.
- **Cash In:** The total value of investments made (share purchases) in the account during the report's time frame.
- **Cash Out:** The total value of proceeds drawn (share sales and other security income) from the account during the report's time frame.
- **End Mkt.:** The market value of all shares in the account as of the report's starting date.
- **ROI:** The return on your investment for the account, expressed as a percentage.
- **IRR:** The internal rate of return for the account, expressed as a percentage.

The row at the bottom of the table shows totals across all investment accounts. Click in the table to view a detailed ROI report for your accounts (more below).



To ensure accurate ROI calculations, be sure that the report's date range includes all transactions associated with the securities shown. If part of the initial investment is outside the scope of the report, the return total will be affected.

Return on Investment (ROI) Detail:

Return on Investment (ROI) Detail 11/20/09 - 11/19/10

Date	Description	Shares	Invest.	Return	ROI	IRR
AAPL - Apple C	omputer, Inc. (E*Trade)					
11/20/09	Beg. Mkt.Value	55.0000	\$10,995.60			
1/22/10	Dividend			\$5.00		
5/6/10	Dividend			(\$25.00)		
5/6/10	Dividend	5.0000	(\$25.00)			
11/19/10	End Mkt.Value	60.0000		\$18,456.60		
AAPL - Apple	Computer, Inc. (E*Trad	e) Total	\$10,970.60	\$18,436.60	68.055%	68.227%
KO - Coke (E*1	(rade)					
11/20/09	Beg. Mkt. Value	55.0000	\$3,161.40			
11/19/10	End Mkt.Value	55.0000		\$3,524.40		
KO - Coke (E	*Trade) Total		\$3,161.40	\$3,524.40	11.482%	11.524%
D - Dominion (E*Trade)					
11/20/09	Beg. Mkt. Value	.0000	\$0.00			
11/22/09	Sell to Open	-10.0000	(\$150.00)			
11/23/09	Buy to Close	10.0000		(\$105.00)		
11/19/10	End Mkt.Value	.0000		\$0.00		
D - Dominion	(E*Trade) Total		(\$150.00)	(\$105.00)	-30.000%	0.000%

This is a table detailing the return on your investment across multiple accounts. It displays a list of investment transactions that fall within the report's date range in chronological order, grouped by account and security. The following columns are shown:

- **Date:** The date on which the transaction took place.
- **Description:** The transaction type.
- **Shares:** The number of shares affected by the transaction.
- **Invest.:** The amount of money invested, i.e. how much was paid in the transaction.
- **Return:** The amount of money earned in the transaction.
- **ROI:** The return on your investment, expressed as a percentage.
- **IRR:** The internal rate of return, expressed as a percentage.

Click on the details of any security to view a transaction list for that security (more below).



To ensure accurate ROI calculations, be sure that the report's date range includes all transactions associated with the security shown. If part of the initial investment is outside the scope of the report, the calculations will be affected.

Investment Transaction List:

Transactions

T all succions				
Date	Payee/Category	Credit	Debit	Balance
11/12/09 AAPL Split	30 Shares In			(\$20,767.76)
11/18/09 AAPL Sell 10 \$100.00/Sh	0 Shares are \$0.00 Commission			(\$20,767.76)

This is a table detailing the investment transactions in a particular account. Only transactions that are counted in the report are displayed here; other transactions may be recorded in the account but fall outside the scope of the report. Transactions are displayed on this report in chronological order and show their dates, status, security symbols, transaction types, shares in/out, credit/debit amounts, prices per share, and commissions. A running cash balance for the account is also shown. Click on a transaction to open a new window showing that transaction in its account register. You may edit the transaction as needed; when you save your changes, the report will be updated automatically.

Print or save a copy of a report

The main report and any of the detailed reports that you can drill down to 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, but the orientation is restricted depending on the report you are printing (some use portrait mode and some use landscape).

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.



You may also export the data from any table on a report to a tab-delimited file. Mouse over the table you want to export, and a button will appear over the top left corner of the report: Click this button and choose a location where the table data should be saved, then import the file into Microsoft Excel or Apple Numbers to use the data in a spreadsheet.

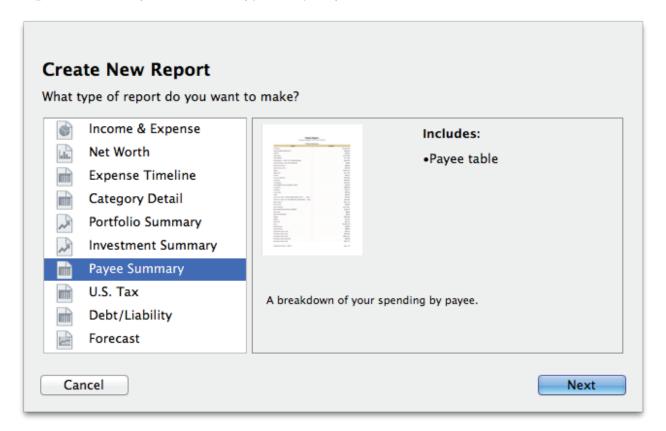
How do I use the Payee Summary report?

The Payee Summary <u>report</u> type is used to analyze where you direct your money, based on the <u>payees</u> assigned to your <u>transactions</u>. Banktivity's Payee Summary report consists of a table showing your payee names and the total value of the transactions associated with each one.

Create a Payee Summary report

1. Choose a report type:

Click the plus (+) button on the <u>toolbar</u> and choose "Add Report," or choose Tools > Add New Report. Banktivity will ask what type of report you want:



Choose "Payee Summary," then click "Next" to continue.

2. Choose accounts:

This screen lets you define the scope of the report by choosing which accounts are included. Using the popup menu at the top of the screen, choose one of the following options and configure its settings accordingly:

Limit to Specific Accounts:

By default, new Payee Summary reports include all accounts, whether or not they are <u>hidden</u>. If you want to limit the report to certain accounts, choose this option from the popup menu button and check off the accounts you want to include. When no accounts are checked, all accounts are included in the report.



Limit to Accounts Using Smart Rules:

To limit the report to certain accounts based on dynamic criteria, choose this option from the popup menu button. You can then configure a series of rules that define which accounts are included in the report:

- Any/All of the following are true: If you choose "Any" as the option for this rule, all accounts that match at least one of the rules that follow will be included in the report. If you choose "All," only accounts that match all of the rules that follow will be included. The first instance of this rule cannot be removed. Additional "Any/All" rules can be added by holding the Option key and clicking the '...' button next to one of the existing rules. This will allow you to create more complex rule hierarchies.
- **Group:** Use this rule to include or exclude all accounts in a particular <u>account group</u>.
- **Debit:** Use this rule to include or exclude accounts of the following <u>types</u>: Credit Card, Line of Credit, Liability, and Loan.

- **Currency:** Use this rule to include or exclude all accounts that use a specific currency.
- Account type: Use this rule to include or exclude all accounts of a particular type.



The advantage of using rules instead of checking off specific accounts is that the report will automatically update itself to include all accounts that satisfy the rules you set up. To illustrate, say you create a report to track the charges on your credit cards by using a rule that includes only credit card accounts. Once the report has been created, you can add and delete accounts as needed (of any type), and the report will always show transactions from your credit cards.

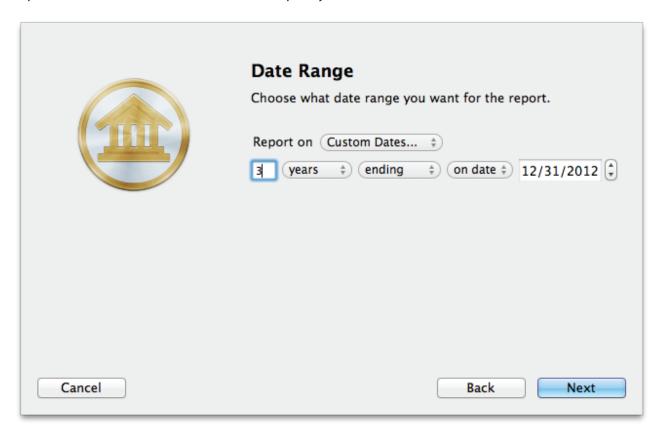
When you finish configuring accounts for the report, click "Next" to continue.

3. Choose 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: options that end with "to Date" indicate periods of time that are relative to the current date; other options represent fixed periods of time.

Choose "Specific Start and End Dates" to define an exact range by entering two dates. You may also choose "Custom Dates" to specify a range relative to a particular date. Use the "starting/ending" popup to determine whether the report covers a range of dates in the future or past, respec-

tively. Choose "today" to have the report start or end on the current date (regardless of when the report is viewed), or choose "on date" to specify a fixed start/end date.



4. Finish creating the report:

This screen lets you configure a few last settings for the new report. Enter a unique name to distinguish the report from others in the <u>source list</u>, then pick which <u>currency</u> its figures should be displayed in. If accounts that use different currencies are included in the report, their figures will be converted automatically using Banktivity's current <u>exchange rates</u>.



Check the "Include scheduled transactions" option to include pending <u>scheduled transactions</u> in addition to the transactions that are recorded in your accounts. The scheduled transactions must satisfy the other report options to be included, e.g. fall within the report's range and be scheduled to post to one of the included accounts. These transactions appear with a yellow background in transaction list reports (see below).

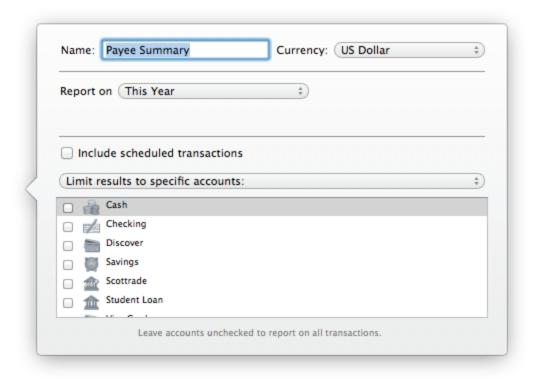


This option can be used to project your payee expenses into the future. To forecast your payees in this manner, be sure the report is configured with a date range that includes future dates.

When you are finished configuring these options, click "Next" and then "Done." The new report will be added to the source list, and the report details will be displayed in the main window.

Edit the report settings

Once a report has been created, you can edit its settings at any time. Double-click the report in the source list, or select it and choose $View > Show\ Popup\ Inspector$. The **report inspector** will open to show you the available options. Make any changes necessary, then click "Save" to record the changes or "Cancel" to discard them.



Interpret the report

The report's name and type are shown at the top of the report. The date range used for the report follows, along with a table listing your payees and the amount spent on (or earned from) each one.

Payee Summary:

Payee Summary

Payee	Amount
No Payee	(\$500.00)
Ace Hardware	(\$338.67)
Agway	(\$22.36)
Amazon	(\$76.23)
Center for Biological Diversity	(\$150.00)
Cisco	\$3,000.00
Everyone's Books	(\$13.98)
Fireworks	(\$223.40)
J.D. McCliments Pub	(\$120.93)
John Adams	(\$17.76)

This is a table showing the total value of the transactions associated with each payee, within the date range of the report. The "Payee" column lists the names of your payees in alphabetical order; the "Amount" column lists the total amount that corresponds with each payee (negative amounts are displayed in parentheses). If there are any transactions in your accounts that do not have payees assigned to them, they will be counted under "No Payee," which appears at the top of the table. If you click on a payee name, Banktivity will show you a detailed list of the transactions assigned to that payee (more below). Use the arrow buttons at the top of the report to navigate back and forth as you "drill down" into the report details.

Transaction List:

Transactions \$264.67

	Transactions \$204.07					
Date	Payee/Category	Credit D	ebit Account			
5/27/09	Trader Joes	\$65.00	•Joint Checking			
5/27/09	Trader Joes	\$23.89	•Joint Checking			
6/3/09	Trader Joes	\$45.78	•Joint Checking			
12/29/08	Trader Joes	\$65.00	•Primary Visa			
1/29/09	Trader Joes	\$65.00	•Primary Visa			

This is a table detailing the transactions associated with a particular payee. Only transactions that are counted in the report are displayed here; other transactions may be assigned to the same payee but fall outside the scope of the report. Transactions are displayed on this report in chronological order and show their dates, status, payees, categories, credit/debit amounts, and account names. At the top of the report, a total of all the transaction amounts is displayed next to the title. Click on a transaction to open a new window showing that transaction in its account register. You may edit the transaction as needed; when you save your changes, the report will be updated automatically.

Print or save a copy of a report

The main report and any of the detailed reports that you can drill down to 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, but the orientation is restricted to portrait mode (landscape is not permitted).

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.



You may also export the data from any table on a report to a tab-delimited file. Mouse over the table you want to export, and a button will appear over the top left corner of the report: Click this button and choose a location where the table data should be saved, then import the file into Microsoft Excel or Apple Numbers to use the data in a spreadsheet.

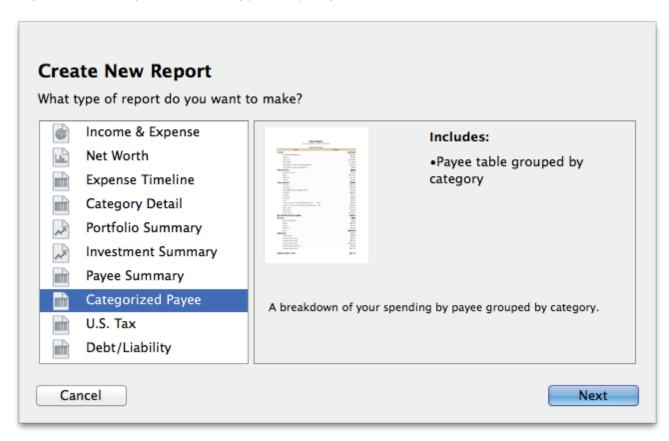
How do I use the Categorized Payee report?

The Categorized Payee <u>report</u> type is used to analyze where you direct your money, based on the <u>payees</u> and <u>categories</u> assigned to your <u>transactions</u>. Banktivity's Categorized Payee report consists of a table showing your payee names grouped by category and the total value of the transactions associated with each one.

Create a Categorized Payee report

1. Choose a report type:

Click the plus (+) button on the $\underline{toolbar}$ and choose "Add Report," or choose Tools > Add New Report. Banktivity will ask what type of report you want:



Choose "Cateogrized Payee," then click "Next" to continue.

2. Choose accounts:

This screen lets you define the scope of the report by choosing which accounts are included. Using the popup menu at the top of the screen, choose one of the following options and configure its settings accordingly:

• Limit to Specific Accounts:

By default, new Cateogrized Payee reports include all accounts, whether or not they are hidden. If you want to limit the report to certain accounts, choose this option from the popup menu button and check off the accounts you want to include. When no accounts are checked, all accounts are included in the report.



• Limit to Accounts Using Smart Rules:

To limit the report to certain accounts based on dynamic criteria, choose this option from the popup menu button. You can then configure a series of rules that define which accounts are included in the report:

• Any/All of the following are true: If you choose "Any" as the option for this rule, all accounts that match at least one of the rules that follow will be included in the report. If you choose "All," only accounts that match all of the rules that follow will be included. The first instance of this rule cannot be removed. Additional "Any/All" rules

can be added by holding the Option key and clicking the '...' button next to one of the existing rules. This will allow you to create more complex rule hierarchies.

- **Group:** Use this rule to include or exclude all accounts in a particular <u>account group</u>.
- **Debit:** Use this rule to include or exclude accounts of the following <u>types</u>: Credit Card, Line of Credit, Liability, and Loan.
- **Currency:** Use this rule to include or exclude all accounts that use a specific currency.
- Account type: Use this rule to include or exclude all accounts of a particular type.



The advantage of using rules instead of checking off specific accounts is that the report will automatically update itself to include all accounts that satisfy the rules you set up. To illustrate, say you create a report to track the charges on your credit cards by using a rule that includes only credit card accounts. Once the report has been created, you can add and delete accounts as needed (of any type), and the report will always show transactions from your credit cards.

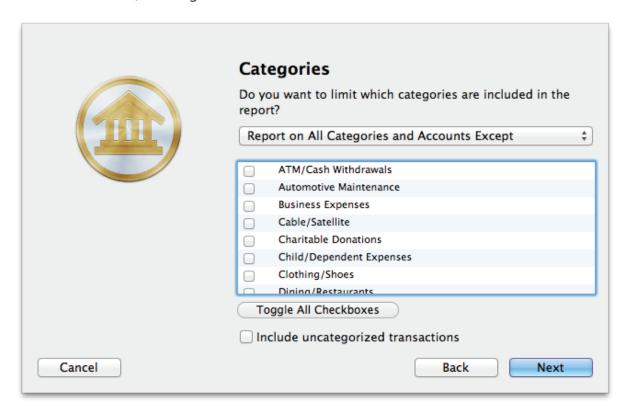
When you finish configuring accounts for the report, click "Next" to continue.

3. Choose categories and transfers:

This screen lets you choose which categories and transfers are included in the report. Using the popup menu at the top of the screen, choose one of the following options and configure its settings accordingly:

• Report on All Categories and Accounts Except:

By default, new Category Detail reports include all categories and account transfers. If you want to exclude certain categories and transfers from the report, choose this option from the popup menu button and check off the items you want to exclude. Checking a category that contains sub-categories will remove both the parent category and its sub-categories from the report. Click "Toggle All Checkboxes" to check or uncheck all items in the list. When no items are checked, all categories and account transfers are included.



Report on Specific Categories and Accounts:

To limit the report to certain categories and account transfers, choose this option from the popup menu button and check off the items you want to include. Checking a category that contains sub-categories will include both the parent category and its sub-categories in the report. Click "Toggle All Checkboxes" to check or uncheck all items in the list.

Report Using Smart Rule Criteria:

To limit the report to certain categories and account transfers based on dynamic criteria, choose this option from the popup menu button. You can then configure a series of rules that define which items are included in the report:

- Any/All of the following are true: If you choose "Any" as the option for this rule, all categories/accounts that match at least one of the rules that follow will be included in the report. If you choose "All," only categories/accounts that match all of the rules that follow will be included. The first instance of this rule cannot be removed. Additional "Any/All" rules can be added by holding the Option key and clicking the "..." button next to one of the existing rules. This will allow you to create more complex rule hierarchies.
- Parent Category: Use this rule to include or exclude all sub-categories that fall under a specific category.
- **Category/Account:** Use this rule to include or exclude specific categories or transfers associated with specific accounts. Choosing a category that contains sub-categories using this rule will not include or exclude the sub-categories that belong to it.
- **Taxable:** Use this rule to include or exclude all categories that are designated as "Taxable."
- **Debit:** Use this rule to include or exclude all categories that are designated as <u>"Expense"</u> categories.



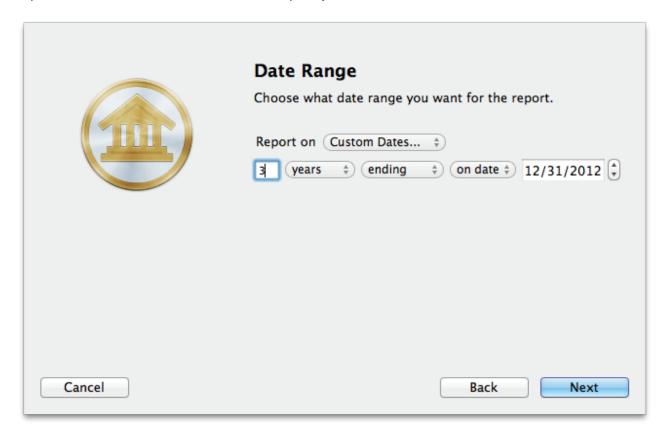
Check "Include uncategorized transactions" if you want to include transactions that do not have categories assigned to them in addition to the transactions with categories included in the report. The uncategorized transactions must satisfy the other report options to be included, e.g. fall within the report's range and be recorded in one of the included accounts. When this option is checked, an item named "Uncategorized" will appear in the report table.

Once you've chosen which categories and transfers to include in the report, click "Next" to continue.

4. Choose a date range:

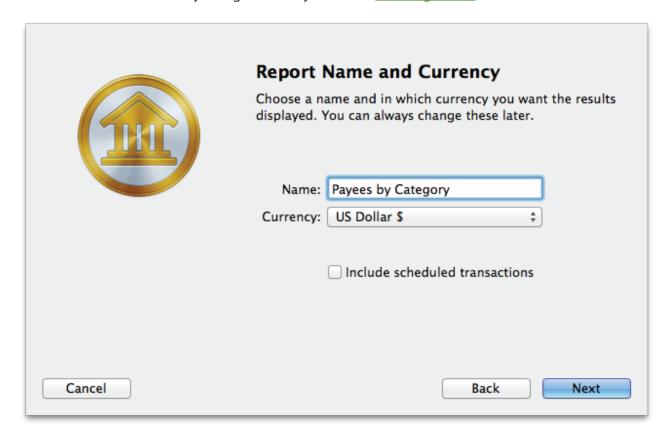
This screen lets you choose a date range for the report. Click the popup menu button and select from a variety of predefined ranges: options that end with "to Date" indicate periods of time that are relative to the current date; other options represent fixed periods of time.

Choose "Specific Start and End Dates" to define an exact range by entering two dates. You may also choose "Custom Dates" to specify a range relative to a particular date. Use the "starting/ending" popup to determine whether the report covers a range of dates in the future or past, respectively. Choose "today" to have the report start or end on the current date (regardless of when the report is viewed), or choose "on date" to specify a fixed start/end date.



4. Finish creating the report:

This screen lets you configure a few last settings for the new report. Enter a unique name to distinguish the report from others in the <u>source list</u>, then pick which <u>currency</u> its figures should be displayed in. If accounts that use different currencies are included in the report, their figures will be converted automatically using Banktivity's current exchange rates.



Check the "Include scheduled transactions" option to include pending <u>scheduled transactions</u> in addition to the transactions that are recorded in your accounts. The scheduled transactions must satisfy the other report options to be included, e.g. fall within the report's range and be scheduled to post to one of the included accounts. These transactions appear with a yellow background in transaction list reports (see below).

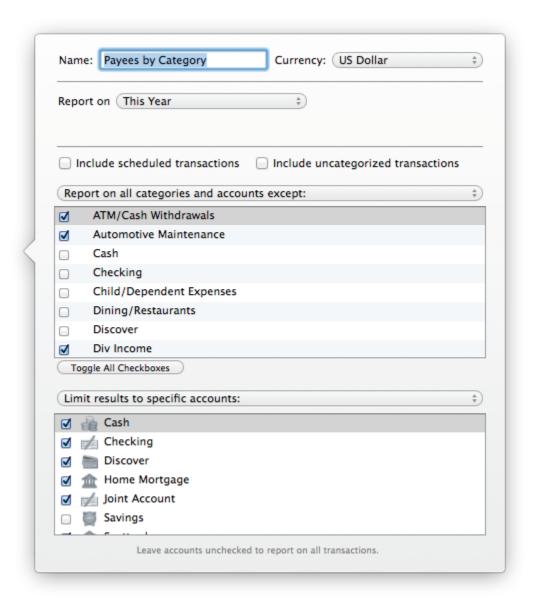


This option can be used to project your payee expenses into the future. To forecast your payees in this manner, be sure the report is configured with a date range that includes future dates.

When you are finished configuring these options, click "Next" and then "Done." The new report will be added to the source list, and the report details will be displayed in the <u>main window</u>.

Edit the report settings

Once a report has been created, you can edit its settings at any time. Double-click the report in the source list, or select it and choose *View > Show Popup Inspector*. The **report inspector** will open to show you the available options. Make any changes necessary, then click "Save" to record the changes or "Cancel" to discard them.



Interpret the report

The report's name and type are shown at the top of the report. The date range used for the report follows, along with a table listing your payees and the amount spent on (or earned from) each one.

Payee Summary:

ra	yee	Sum	mary

Payee/Category	Amount
Child/Dependent Expenses	\$45.00
Tidy Tots	\$45.00
Dining/Restaurants	\$65.00
Trader Joes	\$65.00
Electronics	\$154.23
Fry's Electronics	\$154.23
Groceries	\$68.33
Putney Food Co-op	\$23.33
Trader Joes	\$45.00
Paychecks/Wages	(\$4,000.00)
Dick's Construction	(\$1,500.00)
Salary	(\$2,500.00)
Recreation/Hobbies	\$32.33
Let's Go	\$32.33

This is a table showing the total value of the transactions associated with each payee, grouped by category, within the date range of the report. The "Payee/Category" column lists the names of your categories and their associated payees in alphabetical order; the "Amount" column lists the total amount that corresponds with each category or payee (negative amounts are displayed in parentheses). If there are any transactions in your accounts that do not have payees assigned to them, they will be counted under "No Payee." If you click on a category or payee name, Banktivity will show you a detailed list of the transactions assigned to that item (more below). Use the arrow buttons at the top of the report to navigate back and forth as you "drill down" into the report details.

Transaction List:

Transactions \$264.67

Date	Payee/Category	Credit	Debit	Account
5/27/09	Trader Joes	\$65.00		•Joint Checking
5/27/09	Trader Joes	\$23.89		•Joint Checking
6/3/09	Trader Joes	\$45.78		•Joint Checking
12/29/08	Trader Joes	\$65.00		*Primary Visa
1/29/09	Trader Joes	\$65.00		•Primary Visa

This is a table detailing the transactions associated with a particular payee. Only transactions that are counted in the report are displayed here; other transactions may be assigned to the same payee but fall outside the scope of the report. Transactions are displayed on this report in chronological order and show their dates, status, payees, categories, credit/debit amounts, and account names. At the top of the report, a total of all the transaction amounts is displayed next to the title. Click on a transaction to open a new window showing that transaction in its account register. You may edit the transaction as needed; when you save your changes, the report will be updated automatically.

Print or save a copy of a report

The main report and any of the detailed reports that you can drill down to 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, but the orientation is restricted to portrait mode (landscape is not permitted).

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.



You may also export the data from any table on a report to a tab-delimited file. Mouse over the table you want to export, and a button will appear over the top left corner of the report: Click this button and choose a location where the table data should be saved, then import the file into Microsoft Excel or Apple Numbers to use the data in a spreadsheet.

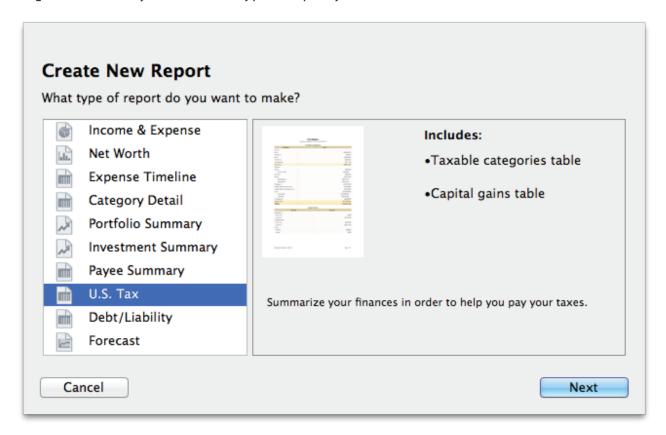
How do I use the U.S. Tax report?

The U.S. Tax <u>report</u> type is used to analyze tax-related income and expenses based on the <u>categories</u> assigned to your <u>transactions</u> as well as capital gains from your <u>investments</u>. Banktivity's U.S. Tax report includes tables that show income and expense totals by category and capital gains, realized and unrealized.

Create a U.S. Tax report

1. Choose a report type:

Click the plus (+) button on the <u>toolbar</u> and choose "Add Report," or choose *Tools > Add New Report*. Banktivity will ask what type of report you want:



Choose "U.S. Tax," then click "Next" to continue.

2. Choose accounts:

This screen lets you define the scope of the report by choosing which accounts are included. Using the popup menu at the top of the screen, choose one of the following options and configure its settings accordingly:

• Limit to Specific Accounts:

By default, new U.S. Tax reports include all accounts, whether or not they are <u>hidden</u>. If you want to limit the report to certain accounts, choose this option from the popup menu button and check off the accounts you want to include. When no accounts are checked, all accounts are included in the report.



Limit to Accounts Using Smart Rules:

To limit the report to certain accounts based on dynamic criteria, choose this option from the popup menu button. You can then configure a series of rules that define which accounts are included in the report:

• Any/All of the following are true: If you choose "Any" as the option for this rule, all accounts that match at least one of the rules that follow will be included in the report. If you choose "All," only accounts that match all of the rules that follow will be included. The first instance of this rule cannot be removed. Additional "Any/All" rules

can be added by holding the Option key and clicking the '...' button next to one of the existing rules. This will allow you to create more complex rule hierarchies.

- **Group:** Use this rule to include or exclude all accounts in a particular <u>account group</u>.
- **Debit:** Use this rule to include or exclude accounts of the following <u>types</u>: Credit Card, Line of Credit, Liability, and Loan.
- **Currency:** Use this rule to include or exclude all accounts that use a specific currency.
- Account type: Use this rule to include or exclude all accounts of a particular type.



The advantage of using rules instead of checking off specific accounts is that the report will automatically update itself to include all accounts that satisfy the rules you set up. To illustrate, say you create a report to track only your assets, by using a rule that excludes all loan, credit, and liability account types. Once the report has been created, you can add and delete accounts as needed (of any type), and the report will always show all of your asset accounts.



<u>Account transfers</u> are only counted in U.S. Tax reports when one of their associated accounts is included but the other account is excluded. When both accounts are included, the transfer is considered to be internal and does not count as either income or an expense. Only when one of the accounts is excluded does the transfer gain value, from the perspective of the report.

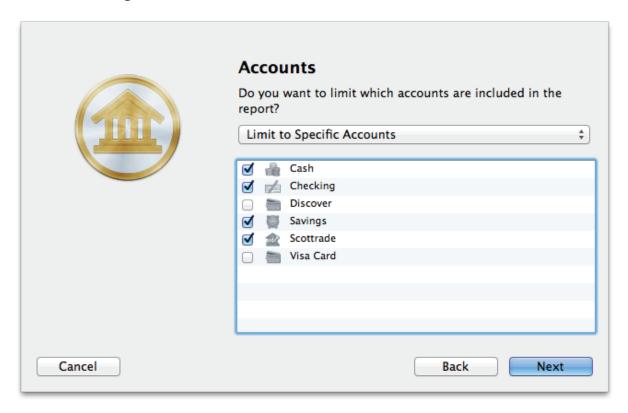
When you finish configuring accounts for the report, click "Next" to continue.

3. Choose categories and transfers:

This screen lets you choose which categories and transfers are included in the report. By default, a rule is configured to include all <u>taxable</u> categories. If you want to change which categories are used, click the popup menu at the top of the screen, choose one of the following options, and configure its settings accordingly:

• Report on All Categories and Accounts Except:

By default, new U.S. Tax reports include all categories and account transfers. If you want to exclude certain categories and transfers from the report, choose this option from the popup menu button and check off the items you want to exclude. Checking a category that contains sub-categories will remove both the parent category and its sub-categories from the report. Click "Toggle All Checkboxes" to check or uncheck all items in the list. When no items are checked, all categories and account transfers are included.





Only accounts that were excluded from the report on the previous screen will appear in this list. Transfers to and from accounts that are within the scope of the report cannot be counted in the report.

Report on Specific Categories and Accounts:

To limit the report to certain categories and account transfers, choose this option from the popup menu button and check off the items you want to include. Checking a category that contains sub-categories will include both the parent category and its sub-categories in the report. Click "Toggle All Checkboxes" to check or uncheck all items in the list.

• Report Using Smart Rule Criteria:

To limit the report to certain categories and account transfers based on dynamic criteria, choose this option from the popup menu button. You can then configure a series of rules that define which items are included in the report:

- Any/All of the following are true: If you choose "Any" as the option for this rule, all categories/accounts that match at least one of the rules that follow will be included in the report. If you choose "All," only categories/accounts that match all of the rules that follow will be included. The first instance of this rule cannot be removed. Additional "Any/All" rules can be added by holding the Option key and clicking the "..." button next to one of the existing rules. This will allow you to create more complex rule hierarchies.
- Parent Category: Use this rule to include or exclude all sub-categories that fall under a specific category.
- **Category/Account:** Use this rule to include or exclude specific categories or transfers associated with specific accounts. Choosing a category that contains sub-categories using this rule will not include or exclude the sub-categories that belong to it.
- **Taxable:** Use this rule to include or exclude all categories that are designated as "Taxable."
- **Debit:** Use this rule to include or exclude all categories that are designated as <u>"Expense"</u> categories.



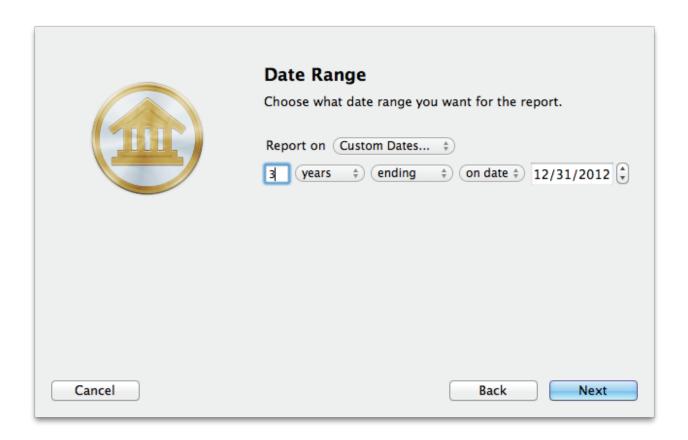
Check "Include uncategorized transactions" if you want to include transactions that do not have categories assigned to them in addition to the transactions with categories included in the report. The uncategorized transactions must satisfy the other report options to be included, e.g. fall within the report's range and be recorded in one of the included accounts. When this option is checked, an item named "Uncategorized" will appear in the charts and tables on the report.

Once you've chosen which categories and transfers to include in the report, click "Next" to continue.

4. Choose 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: options that end with "to Date" indicate periods of time that are relative to the current date; other options represent fixed periods of time.

Choose "Specific Start and End Dates" to define an exact range by entering two dates. You may also choose "Custom Dates" to specify a range relative to a particular date. Use the "starting/ending" popup to determine whether the report covers a range of dates in the future or past, respectively. Choose "today" to have the report start or end on the current date (regardless of when the report is viewed), or choose "on date" to specify a fixed start/end date.



5. Finish creating the report:

This screen lets you configure a few last settings for the new report. Enter a unique name to distinguish the report from others in the <u>source list</u>, then pick which <u>currency</u> its figures should be displayed in. If accounts that use different currencies are included in the report, their figures will be converted automatically using Banktivity's current <u>exchange rates</u>.



Check the "Include scheduled transactions" option to include pending <u>scheduled transactions</u> in addition to the transactions that are recorded in your accounts. The scheduled transactions must satisfy the other report options to be included, e.g. fall within the report's range and be scheduled to post to one of the included accounts. These transactions appear with a yellow background in transaction list reports (see below).

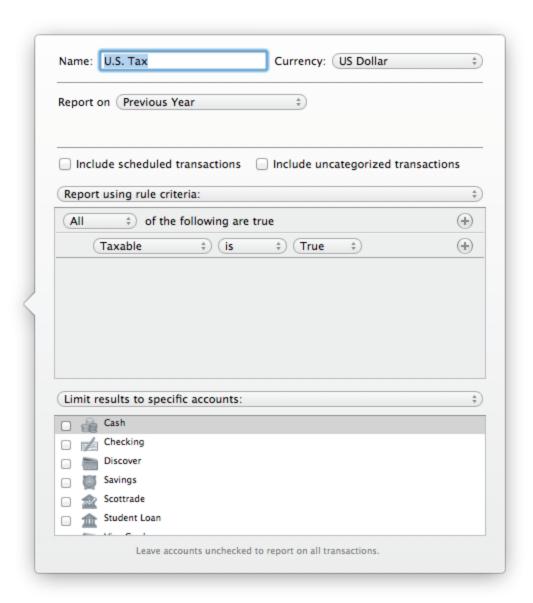


This option can be used to project your tax information into the future. To forecast your taxes in this manner, be sure the report is configured with a date range that includes future dates.

When you are finished configuring these options, click "Next" and then "Done." The new report will be added to the source list, and the report details will be displayed in the main window.

Edit the report settings

Once a report has been created, you can edit its settings at any time. Double-click the report in the source list, or select it and choose $View > Show\ Popup\ Inspector$. The **report inspector** will open to show you the available options. Make any changes necessary, then click "Save" to record the changes or "Cancel" to discard them.



Interpret the report

The report's name and type are shown at the top of the report. The date range used for the report follows. Two tables are displayed below: one showing income and expenses by category, and one showing capital gains by type.

Taxable Categories:

Taxable Categories

Category	Total
Income	
Salary	\$10,500.00
Income Total	\$10,500.00
Expenses	
Child Care	(\$91.00)
Expenses Total	(\$91.00)
TOTAL	\$10,409.00

This is a table detailing your income and expense categories over the time frame specified for the report. The "Category" column lists the category names (and account names, when transfers are included) in alphabetical order and grouped according to their type (income or expense). Subcategories are grouped under their parent categories, and any funds assigned directly to a parent category are displayed under a sub-category named "Other." The "Amount" column shows the total for each category/account as well as totals for each group. The total displayed at the bottom of the table is the net value of all income and expense categories included on the report. Click on the name of any category or account to view a detailed transaction list for that item (more below). Use the arrow buttons at the top of the report to navigate back and forth as you "drill down" into the report details.

Transaction List:

Salary

Date	Payee/Category	Credit	Debit Account
3/7/09 D	lick's Construction	\$1,500.00	•Checking
3/7/09 D	ick's Construction	\$1,500.00	•Checking
10/14/09 D	Pick's Construction	\$2,500.00	•Checking
11/14/09 D	oick's Construction	\$2,500.00	•Checking

This is a table detailing the transactions in a particular category or transfers associated with a particular account. Only transactions that are counted in the report are displayed here; other transactions may be recorded in the category or account but fall outside the scope of the report. Transactions are displayed on this report in chronological order and show their <u>dates</u>, <u>status</u>, <u>payees</u>, <u>categories</u>, <u>credit/debit amounts</u>, and <u>account names</u>. Click on a transaction to <u>open a new</u>

<u>window</u> showing that transaction in its <u>account register</u>. You may <u>edit</u> the transaction as needed; when you save your changes, the report will be updated automatically.

Capital Gains:

Capital Gains

Activity	Amount
Realized Gains	
Short Term	\$2,883.39
Long Term	\$331.23
Unrealized Gains	
Short Term	\$3,057.50
Long Term	\$42,916.32
Income	
Dividend	\$0.00
Interest	\$0.00

This is a table detailing your investment gains and losses during the time period covered by the report. In the "Activity" column you will see line items for short- and long-term realized gains, short- and long-term unrealized gains, dividend income, and interest income. The "Amount" column shows the total for each item. Click on one of the three sections of this table to drill down and view detailed information about that section (more below).



For the U.S. Tax report, capital gains are always calculated on a FIFO (first in, first out) basis. U.S. tax law requires this method to be used unless specific tax lots are detailed. Banktivity does not support the choosing of specific lots at this point in time.

Realized Short & Long Term Capital Gains:

Realized Short & Long Term Capital Gains

Security	Quantity	Open	Cost	Close	Proceeds	S Gain	L Gain
ALSK (Brokerag	ge)						
Sell	-500	9/10/09	\$5,076.99	9/10/09	\$7,494.89	\$2,417.90	
ALSK (Brokerag	ge) Total					\$2,417.90	\$0.00
Apple Compute	er, Inc. (Brokerage)						
Sell	-10	12/3/07	\$668.77	11/18/09	\$1,000.00		\$331.23
Apple Compute	er, Inc. (Brokerage) Total					\$0.00	\$331.23
Dominion (Bro	kerage)						
Buy to	10	11/22/09	(\$150.00)	11/23/09	(\$105.00)	\$45.00	
Dominion (Bro	kerage) Total					\$45.00	\$0.00
abc (Brokerage)						
Sell	-84	10/28/09	\$826.56	10/28/09	\$1,247.05	\$420.49	
abc (Brokerage) Total					\$420.49	\$0.00
Brokerage Tota	ıl					\$2,883.39	\$331.23
Total						\$2,883.39	\$331.23

This is a table detailing the gains and losses from <u>investments</u> you sold within the report's time frame. Only transactions that are counted in the report are displayed here; other transactions may be recorded in your investment accounts but fall outside the scope of the report. Transactions are displayed on this report in chronological order and are grouped by account and <u>security</u>. The following columns are displayed:

- **Security:** The security name and transaction type.
- Quantity: The number of shares bought or sold.
- **Open:** The date on which the shares were purchased.
- **Cost:** The amount paid for the shares when they were originally purchased.
- **Close:** The date on which the shares were sold.
- **Proceeds:** The amount of money received as a result of selling the shares.
- **S Gain:** The difference between the proceeds and cost, if the shares were held for one year or less.
- **L Gain:** The difference between the proceeds and cost, if the shares were held for more than one year.

Click on a transaction to open a new window showing that transaction in its account register. You may edit the transaction as needed; when you save your changes, the report will be updated automatically.

Unrealized Gains:

			Unrealized Gains				
Security	Shares	Price	Value	Cost Basis	S Gain	L Gain	% Gain
Holdings in Brokerage							
AAPL - Apple Comp	55.0000	\$210.73 (-0.91 0.43%)	\$11,590.15	\$3,678.23	\$0.00	\$7,911.92	215%
KO - Coke	55.0000	\$57.00 (-0.68 1.18%)	\$3,135.00	\$2,967.30	\$0.00	\$167.70	6%
EBAY - EBay	5.0000	\$23.53 (-0.27 1.13%)	\$117.65	\$75.00	\$0.00	\$42.65	57%
GOOG - Google	74.0000	\$619.98 (-2.75 0.44%)	\$45,878.52	\$16,881.60	\$0.00	\$28,996.92	172%
SPY	5.0000	\$111.44 (-1.08 0.96%)	\$557.20	\$647.55	\$0.00	(\$90.35)	-14%
SSYX - Stock	23.0000	\$0.00 (0%)	\$0.00	\$58.80	\$0.00	(\$58.80)	-100%
YHOO - Yahoo!	55.0000	\$16.78 (-0.2 1.18%)	\$922.90	\$700.07	\$0.00	\$222.83	32%
abc	250.0000	\$26.07 (-0.24 0.91%)	\$6,517.50	\$2,460.00	\$4,057.50	\$0.00	165%
Total in Brokerage			\$68,718.92	\$27,468.55	\$4,057.50	\$37,192.87	150%
Holdings in Investments							
AAPL - Apple Comp	25.0000	\$210.73 (-0.91 0.43%)	\$5,268.25	\$2,000.00	\$0.00	\$3,268.25	163%
GOOG - Google	20.0000	\$619.98 (-2.75 0.44%)	\$12,399.60	\$9,800.00	\$0.00	\$2,599.60	27%
YHOO - Yahoo!	20.0000	\$16.78 (-0.2 1.18%)	\$335.60	\$480.00	\$0.00	(\$144.40)	-30%
Total in Investments			\$18,003.45	\$12,280.00	\$0.00	\$5,723.45	47%
Total			\$86,722.37	\$39,748.55	\$4,057.50	\$42,916.32	118%

This is a table detailing the estimated gains and losses from investments you currently hold. Only shares held in accounts that are included in the report are counted. See <u>How do I use the Portfolio Summary report?</u> in this chapter for more information.

Security Income Detail:

Security Income Detail 1/1/08 - 12/31/08

Date	Type Amount		
Total in Investments		\$0.00	
KO - Coke (Brokerage)			
10/6/08	Dividend	\$256.30	
Total KO - Coke (Brokerage)		\$256.30	
Total in Brokerage		\$256.30	
Total		\$256.30	

This is a table detailing your security income transactions, including <u>dividends and interest income</u>. Only transactions that are counted in the report are displayed here; other transactions may be recorded in your investment accounts but fall outside the scope of the report. Transactions are displayed on this report in chronological order and grouped by security. The table columns show the transaction dates, status, <u>symbols</u>, categories, credit/debit amounts, and account names. Click on a transaction to open a new window showing that transaction in its account register. You may edit the transaction as needed; when you save your changes, the report will be updated automatically.



As per U.S. tax law, all dividends are counted as income whether they were recorded as cash or reinvestments.

Print or save a copy of a report

The main report and any of the detailed reports that you can drill down to 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, but the orientation is restricted depending on the report you are printing (some use portrait mode and some use landscape).

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.



You may also export the data from any table on a report to a tab-delimited file. Mouse over the table you want to export, and a button will appear over the top left corner of the report:

Click this button and choose a location where the table data should be saved, then import the file into Microsoft Excel or Apple Numbers to use the data in a spreadsheet.

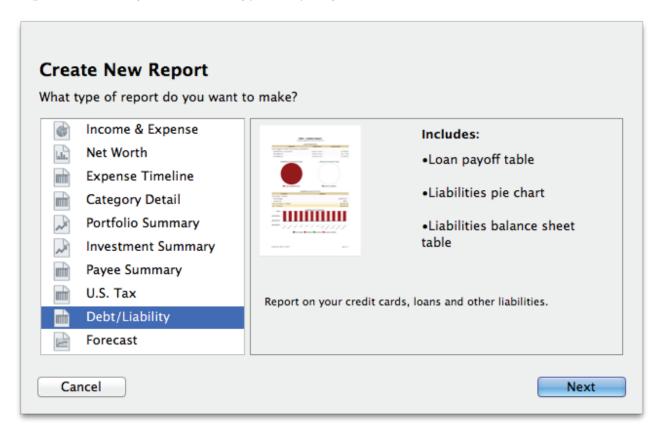
How do I use the Debt/Liability report?

The Debt/Liability <u>report</u> type is used to analyze the money you owe for <u>loans</u>, credit cards, and other forms of debt (including <u>investments</u> that aren't performing well). Banktivity's Debt/Liability report includes loan payment schedules, charts of your liabilities by type and over time, and a balance sheet summarizing your liabilities by account.

Create a Debt/Liability report

1. Choose a report type:

Click the plus (+) button on the $\underline{toolbar}$ and choose "Add Report," or choose Tools > Add New Report. Banktivity will ask what type of report you want:



Choose "Debt/Liability," then click "Next" to continue.

2. Choose accounts:

This screen lets you define the scope of the report by choosing which accounts are included. Using the popup menu at the top of the screen, choose one of the following options and configure its settings accordingly:

• Limit to Specific Accounts:

By default, new Debt/Liability reports include all accounts, whether or not they are <u>hidden</u>. If you want to limit the report to certain accounts, choose this option from the popup menu button and check off the accounts you want to include. When no accounts are checked, all accounts are included in the report.





For this report type, only accounts that are considered liabilities (e.g. loans, credit cards, liability accounts) will be counted. You may include other account types, but they will be ignored by the report.

Limit to Accounts Using Smart Rules:

To limit the report to certain accounts based on dynamic criteria, choose this option from the popup menu button. You can then configure a series of rules that define which accounts are included in the report:

- Any/All of the following are true: If you choose "Any" as the option for this rule, all accounts that match at least one of the rules that follow will be included in the report. If you choose "All," only accounts that match all of the rules that follow will be included. The first instance of this rule cannot be removed. Additional "Any/All" rules can be added by holding the Option key and clicking the "..." button next to one of the existing rules. This will allow you to create more complex rule hierarchies.
- **Group:** Use this rule to include or exclude all accounts in a particular <u>account group</u>.
- **Debit:** Use this rule to include or exclude accounts of the following <u>types</u>: Credit Card, Line of Credit, Liability, and Loan.
- **Currency:** Use this rule to include or exclude all accounts that use a specific currency.
- Account type: Use this rule to include or exclude all accounts of a particular type.



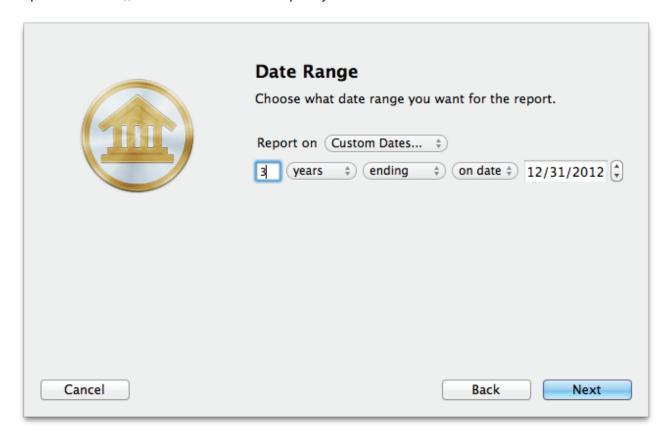
The advantage of using rules instead of checking off specific accounts is that the report will automatically update itself to include all accounts that satisfy the rules you set up. To illustrate, say you create a report to track your loans by using a rule that only includes loan accounts. Once the report has been created, you can add and delete accounts as needed (of any type), and the report will always show all of your loan accounts.

When you finish configuring accounts for the report, click "Next" to continue.

3. Choose 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: options that end with "to Date" indicate periods of time that are relative to the current date; other options represent fixed periods of time.

Choose "Specific Start and End Dates" to define an exact range by entering two dates. You may also choose "Custom Dates" to specify a range relative to a particular date. Use the "starting/ending" popup to determine whether the report covers a range of dates in the future or past, respectively. Choose "today" to have the report start or end on the current date (regardless of when the report is viewed), or choose "on date" to specify a fixed start/end date.



4. Finish creating the report:

This screen lets you configure a few last settings for the new report. Enter a unique name to distinguish the report from others in the <u>source list</u>, then pick which <u>currency</u> its figures should be displayed in. If accounts that use different currencies are included in the report, their figures will be converted automatically using Banktivity's current <u>exchange rates</u>.



Check the "Include scheduled transactions" option to include pending <u>scheduled transactions</u> in addition to the transactions that are recorded in your accounts. The scheduled transactions must satisfy the other report options to be included, e.g. fall within the report's range and be scheduled to post to one of the included accounts. These transactions appear with a yellow background in transaction list reports (see below).

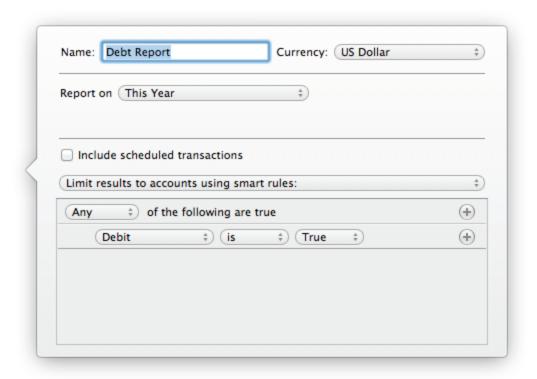


This option can be used to project your debt into the future. To forecast your account balances in this manner, be sure the report is configured with a date range that includes future dates.

When you are finished configuring these options, click "Next" and then "Done." The new report will be added to the source list, and the report details will be displayed in the <u>main window</u>.

Edit the report settings

Once a report has been created, you can edit its settings at any time. Double-click the report in the source list, or select it and choose *View > Show Popup Inspector*. The report inspector will open to show you the available options. Make any changes necessary, then click "Save" to record the changes or "Cancel" to discard them.



Interpret the report

The report's name and type are shown at the top of the report, followed by the date range used for the report. Two tables and two charts are displayed below: a table showing information about paying off your <u>loans</u>, a pie chart showing your liabilities by account type, a table summarizing your liabilities by account, and a bar graph showing your total debt over time.

Loan Payoff Info:

Loan Payo	off Info	
-----------	----------	--

Payment	Payoff Time	Interest Paid
Student Loans with 4.700% interest and balance of \$493.00		
\$77.00/month (min. payment)	7 months	\$7.31
\$85.00/month	6 months	\$6.68
\$97.00/month	6 months	\$5.96

This is a table showing each of your loan accounts, with three possible payoff scenarios for each. Along with the name of each loan account is shown the current interest rate and principal balance. On the next line is the minimum payment due on that loan, with the amount of time it will take to pay off the loan entirely at that rate and the total amount of interest you will pay before the loan is paid off. The next two lines show alternative payment amounts and their correspond-

ing payoff times and interest totals. Click on any line to view a detailed payment schedule for that scenario (more below). Use the arrow buttons at the top of the report to navigate back and forth as you "drill down" into the report details.

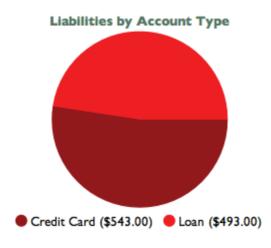
Loan Payment Schedule:

Principle and	Interest Pa	yment Schedule
---------------	-------------	----------------

Payment #	Interest	Principal	Balance
I	\$1.93	\$75.07	\$417.93
2	\$1.64	\$75.36	\$342.57
3	\$1.34	\$75.66	\$266.91
4	\$1.05	\$75.95	\$190.96
5	\$0.75	\$76.25	\$114.71
6	\$0.45	\$76.55	\$38.16
7	\$0.15	\$38.16	\$0.00

This is a table showing a payment schedule from the end date of the report to the point at which the loan principal has been fully paid. Above the table, Banktivity displays the name of the loan account, the current interest rate, the payment amount, and the total amount of interest paid over the course of the schedule. Each row in the table shows the payment number (counting from the next payment due), the portion of the payment taken out as interest, the portion used to pay down the principal, and the remaining principal balance.

Liabilities by Account Type:



This is a pie chart depicting your liabilities at a fixed point in time (the end date of the report). Each pie slice represents the total value of the accounts of a particular type, and the slices are drawn proportionally so that you can see which types of accounts hold more debt. Below the chart is a key that shows which colors correspond to which account types and the total value of each type. Mouse over any account type to highlight the corresponding slice in the pie chart

above. Click on any pie slice to view a detailed balance sheet report for the accounts that make up that slice (more below).

Liabilities Summary:

Liabilities as of 12/31/10

Account	Amount
Cash Liabilities - U.S. Dollars	
Discover Card	(\$543.00)
Student Loans	(\$493.00)
Total Cash Liabilities - U.S. Dollars	(\$1,036.00)
Total - U.S. Dollars	(\$1,036.00)

This is a table summarizing your debt by account at a fixed point in time (the end date of the report). The "Account" column lists your accounts in alphabetical order and grouped into cash liabilities and security liabilities (assets may also be shown, if either the cash value or market value of the account is positive). The "Amount" column shows the value of each account as well as totals for each group. The figure displayed at the bottom of the table is your total debt. Click on the name of any account to view a transaction list for that account (more below).

Liabilities Over Time:



This is a bar chart depicting your debt over time. Each bar represents the total value of your liability accounts at a fixed point in time, consisting of cash (money you owe) and securities (shares you own that are worth less than what you paid for them). Assets may appear on this chart if you have investments with a positive cash or market value. The black line that is drawn over the bars indicates the total value of your accounts over time. Click on a bar to view a detailed balance sheet report for the date it represents (more below).

Balance Sheet:

Balance Sheet as of 3/31/10

Account	Amount
Cash Liabilities - U.S. Dollars	
Discover Card	(\$543.00)
Student Loans	(\$4,244.74)
Total Cash Liabilities - U.S. Dollars	(\$4,787.74)
Total - U.S. Dollars	(\$4,787.74)

This is a table detailing your net worth at a fixed point in time (the end date of the report). The "Account" column lists your accounts in alphabetical order and grouped into cash liabilities and security liabilities (assets may also be shown, if either the cash value or market value of an investment account is positive). The "Amount" column shows the value of each account as well as totals for each group. The total displayed at the bottom of the table is your total debt. Click on the name of any account to view a transaction list for that account (more below).

Transaction List:

Transactions \$1,000.00

Date	Payee/Category	Credit	Debit Balance
1/13/10	AES	\$250.00	(\$5,494.74)
С	(no category) - Withdrawal ACH		
1/13/10	AES	\$250.00	(\$5,244.74)
С	(no category) - Withdrawal ACH		
2/8/10	AES	\$250.00	(\$4,994.74)
С	(no category) - Withdrawal ACH		
2/8/10	AES	\$250.00	(\$4,744.74)
С	(no category) - Withdrawal ACH		

This is a table detailing the transactions in a particular account. Only transactions that are counted in the report are displayed here; other transactions may be recorded in the account but fall outside the scope of the report. Transactions are displayed on this report in chronological order and show their dates, status, payees, categories, and credit/debit amounts. When investment transactions are displayed, their security details are shown. A running balance for the account is also shown. At the top of the report, a total of all the transaction amounts is displayed next to the title. Click on a transaction to open a new window showing that transaction in its account register. You may edit the transaction as needed; when you save your changes, the report will be updated automatically.

Print or save a copy of a report

The main report and any of the detailed reports that you can drill down to 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, but the orientation is restricted to portrait mode (landscape is not permitted).

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.



You may also export the data from any table on a report to a tab-delimited file. Mouse over the table you want to export, and a button will appear over the top left corner of the report:

Click this button and choose a location where the table data should be saved, then import the file into Microsoft Excel or Apple Numbers to use the data in a spreadsheet.

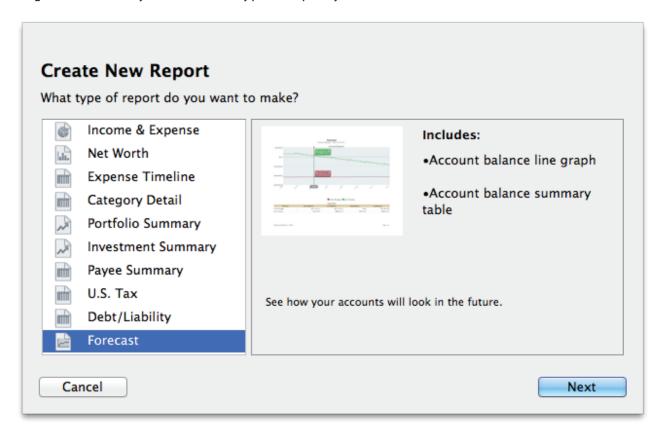
How do I use the Forecast report?

The Forecast <u>report</u> 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 your account balances over time and a summary table that shows the starting, ending, high, and low balances of each account.

Create a Forecast report

1. Choose a report type:

Click the plus (+) button on the <u>toolbar</u> and choose "Add Report," or choose <u>Tools > Add New Report</u>. Banktivity will ask what type of report you want:



Choose "Forecast," then click "Next" to continue.

2. Choose accounts:

This screen lets you define the scope of the report by choosing which accounts are included. Using the popup menu at the top of the screen, choose one of the following options and configure its settings accordingly:

• Limit to Specific Accounts:

By default, new Forecast reports include all accounts, whether or not they are <u>hidden</u>. If you want to limit the report to certain accounts, choose this option from the popup menu button and check off the accounts you want to include. When no accounts are checked, all accounts are included in the report.



Limit to Accounts Using Smart Rules:

To limit the report to certain accounts based on dynamic criteria, choose this option from the popup menu button. You can then configure a series of rules that define which accounts are included in the report:

• Any/All of the following are true: If you choose "Any" as the option for this rule, all accounts that match at least one of the rules that follow will be included in the report. If you choose "All," only accounts that match all of the rules that follow will be included. The first instance of this rule cannot be removed. Additional "Any/All" rules

can be added by holding the Option key and clicking the '...' button next to one of the existing rules. This will allow you to create more complex rule hierarchies.

- **Group:** Use this rule to include or exclude all accounts in a particular <u>account group</u>.
- **Debit:** Use this rule to include or exclude accounts of the following <u>types</u>: Credit Card, Line of Credit, Liability, and Loan.
- **Currency:** Use this rule to include or exclude all accounts that use a specific currency.
- Account type: Use this rule to include or exclude all accounts of a particular type.



The advantage of using rules instead of checking off specific accounts is that the report will automatically update itself to include all accounts that satisfy the rules you set up. To illustrate, say you create a report to track only your asset accounts, by using a rule that excludes all loan, credit, and liability account types. Once the report has been created, you can add and delete accounts as needed (of any type), and the report will always show all of your asset accounts.

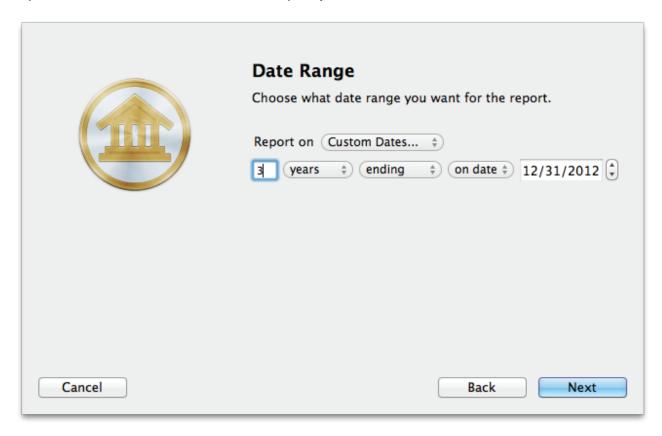
When you finish configuring accounts for the report, click "Next" to continue.

3. Choose 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: options that end with "to Date" indicate periods of time that

are relative to the current date; other options represent fixed periods of time. To ensure that the Forecast report projects your account balances into the future, choose a date range that extends into the future.

Choose "Specific Start and End Dates" to define an exact range by entering two dates. You may also choose "Custom Dates" to specify a range relative to a particular date. Use the "starting/ending" popup to determine whether the report covers a range of dates in the future or past, respectively. Choose "today" to have the report start or end on the current date (regardless of when the report is viewed), or choose "on date" to specify a fixed start/end date.



4. Finish creating the report:

This screen lets you configure a few last settings for the new report. Enter a unique name to distinguish the report from others in the <u>source list</u>, then pick which <u>currency</u> its figures should be displayed in. If accounts that use different currencies are included in the report, their figures will be converted automatically using Banktivity's current <u>exchange rates</u>.



The "Include scheduled transactions" option is checked by default. This option includes pending scheduled transactions in addition to the transactions that are recorded in your accounts. The scheduled transactions must satisfy the other report options to be included, e.g. fall within the report's range and be scheduled to post to one of the included accounts. These transactions appear with a yellow background in transaction list reports (see below).



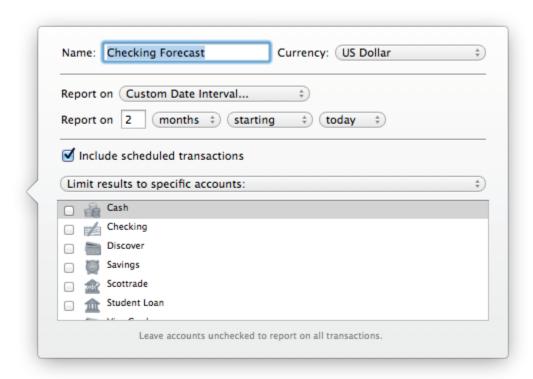
If you disable this option on a Forecast report, the account balances will be based solely on the transactions you have already recorded in your accounts. For a more accurate forecast, be sure to include scheduled transactions and choose a date range for the report that extends into the future.

When you are finished configuring these options, click "Next" and then "Done." The new report will be added to the source list, and the report details will be displayed in the main window.

Edit the report settings

Once a report has been created, you can edit its settings at any time. Double-click the report in the source list, or select it and choose *View > Show Popup Inspector*. The **report inspec**-

tor will open to show you the available options. Make any changes necessary, then click "Save" to record the changes or "Cancel" to discard them.



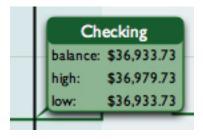
Interpret the report

The report's type is shown at the top of the report, followed by the date range used for the report. One chart and one table are displayed below: a line plot showing your account balances over time, and a summary table highlighting a few key balances for each account included in the report.

Account Balances:



This is a line graph depicting your account balances over time. Time is plotted on the horizontal axis; balance amounts are plotted on the vertical axis. Each account included in the report is plotted on the graph in a different color: assets are plotted in shades of green and liabilities are plotted in shades of red. If you included more than one account, a thick black line is also plotted on the graph to show the total value of all accounts. A legend is provided below the graph to help you identify which account uses which color. Click and drag the vertical black line across the graph to view a pop-up box showing the balance of each account on that date:



The figures shown in the pop-up box provide information about the interval in which the slider rests. Each interval represents the time between two transactions that affect the account balance. If only one account is included in the Forecast report, Banktivity will shade the current interval so that you can see it on the graph. "Balance" indicates the account balance on the date shown at the bottom of the slider. "High" indicates the higher of the beginning and ending balances for the interval; "Low" indicates the lower of the two.



When a Forecast report is configured to span several years, it may not be possible to plot every day on the graph. In this case, Banktivity will compress multiple days into a single graph point, and the figures in the pop-up boxes will pertain to all dates covered by that point on the graph.

Click on a pop-up box to view a detailed transaction list for an account during the current interval (more below). Use the arrow buttons at the top of the report to navigate back and forth as you "drill down" into the report details.

Summary:

Summary						
Account Start Balance Low Balance		Low Balance	High Balance	End Balance		
Checking	\$32,271.41	\$32,271.41	\$52,351.11	\$52,351.11		

This is a table summarizing your account balances at a several points in time. The "Account" column lists your accounts in alphabetical order. "Start Balance" indicates the balance of each account on the starting date of the report; "End Balance" indicates the balance on the report's ending date. "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. Click on the name of any account to view a detailed transaction list for that account (more below).

Transaction List:

Transactions \$7,062.32

Date	Payee/Category	Credit	Debit	Balance
12/3/10	Dick's Construction	\$2,400.00		\$34,671.41
	Salary			
12/7/10	VSAC		\$91.68	\$34,579.73
	splits			
12/10/10	Dick's Construction	\$2,400.00		\$36,979.73
	Salary			
12/11/10	#2147483648 - Bingo		\$46.00	\$36,933.73
	(no category)			
12/17/10	Dick's Construction	\$2,400.00		\$39,333.73
	Salary			

This is a table detailing the transactions in a particular account. Only transactions that are counted in the report are displayed here; other transactions may be recorded in the account but fall outside the scope of the report. Transactions are displayed on this report in chronological order and show their dates, status, payees, categories, and credit/debit amounts. When investment transactions are displayed, their security details are shown. A running balance for the account is also shown. At the top of the report, a total of all the transaction amounts is displayed next to the title. Click on a transaction to open a new window showing that transaction in its account register. You may edit the transaction as needed; when you save your changes, the report will be updated automatically.



Transactions that appear in this list with a yellow background 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 <u>templates</u> on which they are based.

Print or save a copy of a report

The main report and any of the detailed reports that you can drill down to 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, but the orientation is restricted depending on the report you are printing (some use portrait mode and some use landscape).

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.



You may also export the data from any table on a report to a tab-delimited file. Mouse over the table you want to export, and a button will appear over the top left corner of the report: Click this button and choose a location where the table data should be saved, then import the file into Microsoft Excel or Apple Numbers to use the data in a spreadsheet.

Chapter 8: Reports



Chapter 9: Budgets

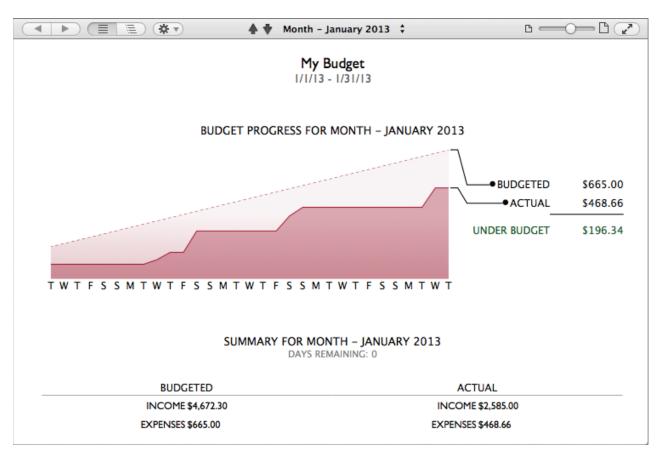
What are budgets all about?

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 <u>category-based</u> and <u>envelope-style</u> budgeting, so you can take advantage of both approaches.

Viewing budgets



Each budget you create is saved and displayed in the "Budgets" section of the <u>source list</u>. 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.



Deleting budgets

To delete a budget, select it in the source list and choose <i>Edit > Delete</i> . 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. Select "Categories" under "Manage" in the <u>source list</u>, review your categories, and think about how you want to structure your budget. <u>Add a category</u> for each source of income and each expense you intend to track. Be sure every category is assigned the correct <u>type</u> (income or expense) so that it shows up in the corresponding section of your budget.

Review your scheduled transactions

In Banktivity 5, budgets are tightly integrated with <u>scheduled transactions</u>. Select "Scheduled Transactions" under "Manage" in the source list 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

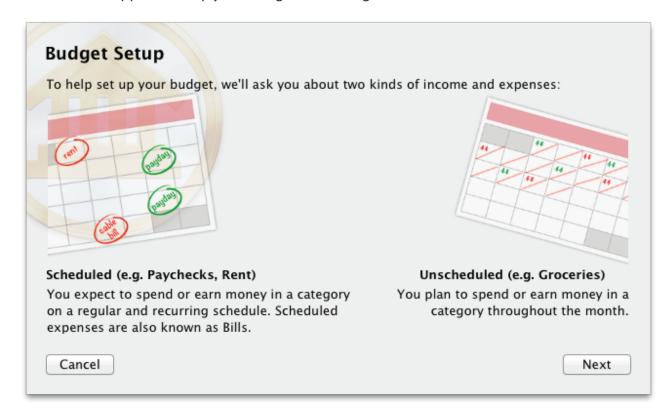
When you receive income or make a purchase that qualifies as a budget expense, all you need to do is <u>record a transaction</u> for it in the appropriate account register, and make sure to assign the correct <u>category</u> to it. If you are using <u>Direct Access</u>, this should be as simple as clicking the "Update" button on the <u>toolbar</u> and verifying that the correct categories were assigned to any new transactions. Your budgets will 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."

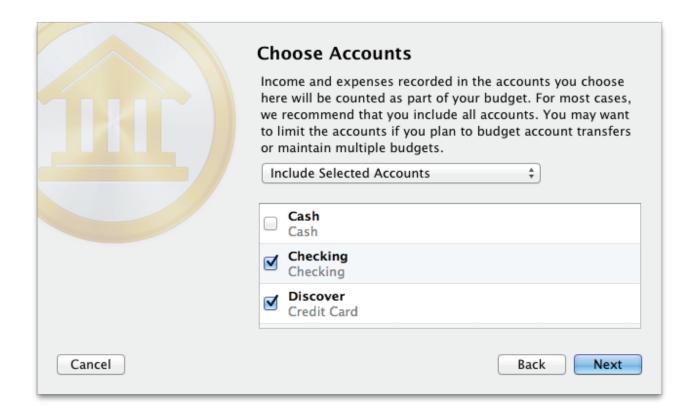
Create a new budget

Once you have finished the above preparations, click the plus (+) button on the left side of the toolbar and choose "Add Budget," or choose *Tools* > *Add New 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 source list, then choose which <u>currency</u> the budget should use for reporting totals. Both of these settings can be modified later if necessary. When you are finished, click "Next" to continue.

Choose accounts



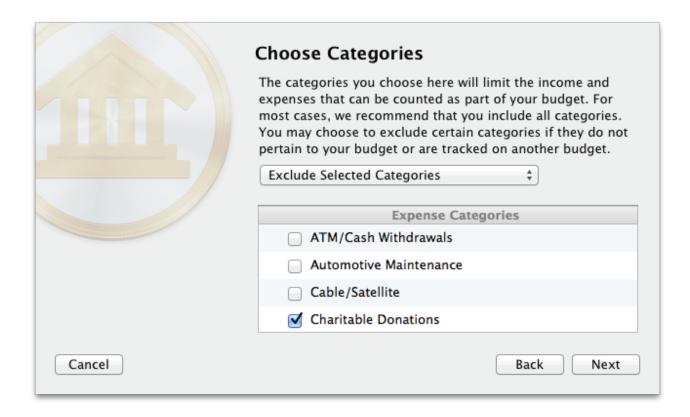
On this screen, you have the opportunity to limit the accounts that are counted as part of your budget. In general, it is recommended that you keep the default setting and include all accounts in your budget. If you plan to track account transfers as part of your budget, however, or maintain multiple 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.

<u>Hidden accounts</u> 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 together with 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:

Income Spo	ecifics
Who pays you	Dick's Construction
how much	\$3,500.00 category Paychecks/Wages Split
started	7/1/13 every Month \$ Options
account	Checking ‡
	This scheduled income will repeat indefinitely.
	This scheduled income will repeat indefinitely.
Cancel	Back Done With This 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 <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.

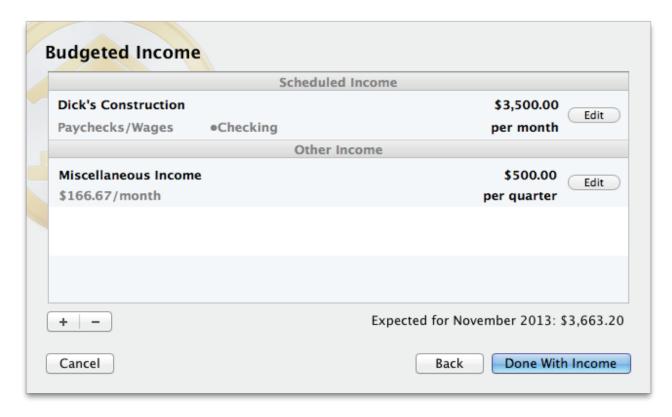
Unscheduled income:



• Enter the amount you expect to earn within a given timeframe, and specify what that time-frame is (every week, month, quarter, or year). Choose which 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:

Bill Setup	
Payee	Apex Housing
how much	\$850.00 category Rent Split
started	7/8/13 every Month \$ Options
account	Checking ‡
	This bill will repeat indefinitely.
Cancel	Back Done With This Bill

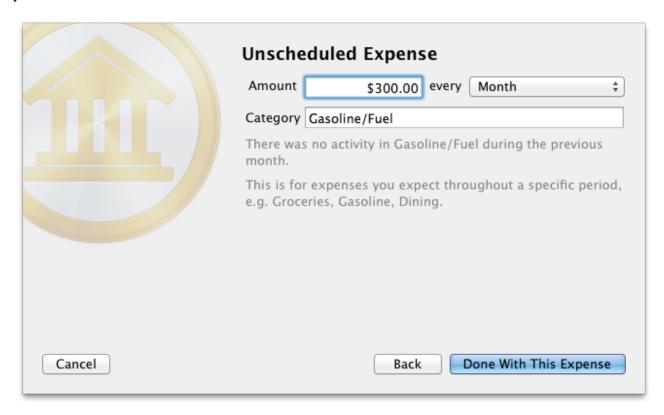
- Enter the payee, the amount of the bill, which category the expense should be assigned to, when the payments will begin, how often they will repeat, and which account they will be recorded in. To view a list of all available categories, select the category field, make sure it is empty, and press the 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.

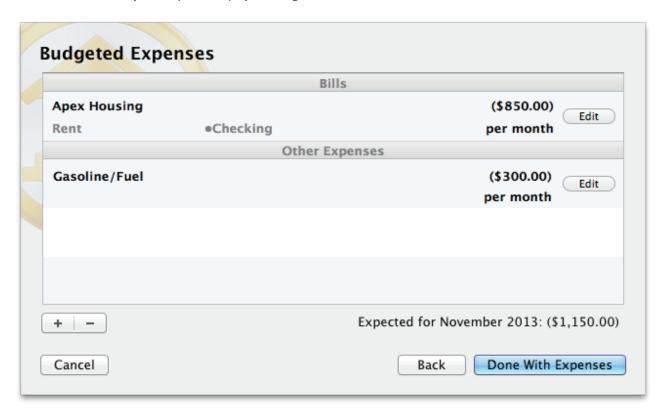
Expenses:



Enter the amount you expect to pay within a given timeframe, and specify what that timeframe is (every week, month, quarter, or year). Choose which 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

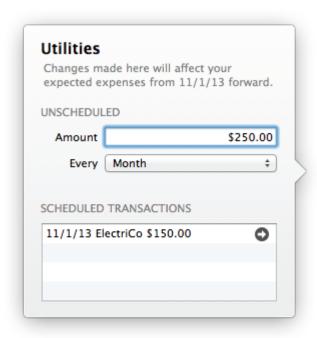
One final screen will confirm that budget setup is complete. If you want to use <u>envelope budgeting</u>, click "Set Up Envelopes" to proceed. Otherwise, click "Done" to close the budget assistant and <u>view your new budget</u>.

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 viewing a budget report. Move the mouse over the category you want to edit and click the edit icon that appears to the left of the row. 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 expected total for that category will update immediately to reflect the changes.



Make sure you set the budget period 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 scheduled income and expenses

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 report, navigate to the time period when you want the changes to take effect, then click the gear-shaped action button above the report and choose "Edit Budget." 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 report 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 <u>envelope budgeting</u> for assistance with this topic.

Chapter 9: Budgets

How do I read a budget report?

Once you have finished <u>configuring a budget</u>, 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 report.

Using the report controls

Directly above the report, below the main <u>toolbar</u>, you will find a number of controls that allow you to interact with the budget report:



- **Back/forward arrows:** These are used to navigate back and forth through the report, similar to the back and forward arrows you use in a web browser. The report itself is interactive: clicking on the name of a category, for instance, will drill down to show you a more detailed report on that category. The back button in this case will return you to the main report.
- Parent/sub-category buttons: These buttons control how sub-categories are displayed on the report. If you choose to display parent categories, activity in sub-categories will be counted under their parents. You can click on a parent category to show detailed information about its sub-categories. If you choose to display sub-categories on the main report, each sub-category will appear as a separate line, and parent categories will only be displayed if they have activity that does not fall under any of their sub-categories.
- **Action (gear) button:** This button is used to <u>edit the budget</u>. If you are using <u>envelope budgeting</u>, it also contains commands for managing your envelopes.
- Budget period controls: In the center of the bar you will see a label indicating the current budget period. To change it, click the label and choose another option: the choices shown reflect weekly, monthly, quarterly, and annual periods. To move backward and forward in time, click the up and down arrows, respectively, to the left of the label. The information shown on the report will update accordingly so that you can see how your budget was configured and how you performed during any budget period.



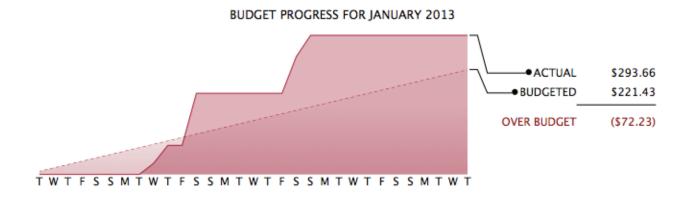
Any changes you make to your budget configuration in one period will apply to that period and into the future. Banktivity tracks each of the changes you make so that when you view a past budget period it will remember how your budget was configured at that point in time.

• **Zoom control:** Use the slider to zoom the budget in and out, or click the zoom button to automatically scale the report to fill the available space.

Interpreting the charts and tables

At the top of the report is the name of the budget, along with the start and end dates of the period you are currently viewing. Various charts and tables follow to help you analyze your budget performance:

Budget progress line chart:



This chart shows a line plot of your expected and actual expenses during the budget period. The dashed line represents your expected 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 surplus or deficit for the budget period. A vertical line may appear on the chart to indicate the current date.

Summary table:

SUMMARY FOR JANUARY 2013 DAYS REMAINING: 0

BUDGETED	ACTUAL
INCOME \$172.30	INCOME \$2,500.00
EXPENSES \$221.43	EXPENSES \$293.66

Below the line chart is a table summarizing your budget performance for the period you are viewing. The title of this section indicates the budget period and how many days remain before the period is over. Beneath that are two columns, one showing your total budgeted income and

expenses, and the other showing your total actual income and expenses (including expected and unexpected amounts). If you use <u>multiple currencies</u>, these amounts are automatically converted to the budget's default currency using the latest exchange rates.



To copy the figures from this table to Numbers, Excel, or another spreadsheet program, simply drag & drop the table from Banktivity into your program of choice. If you drag the table to the Desktop, Banktivity will create a tab-delimited text clipping that can be dropped into a spreadsheet program or text editor for further analysis.

Table of expenses & income:

	1	1	EXPECTED	ACTUAL
Expenses			\$3,934.99	\$796.85
Alcohol			\$100.00	\$10.00
Auto			\$150.00	\$50.00
Dining			\$44.29	\$17.00
Entertainment			\$8.55	\$8.55
Groceries			\$600.00	\$206.30
Insurance			\$15.16	\$0.00
Rent 1 bill			\$1,000.00	\$500.00
Spring Water			\$35.43	\$5.00

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. expected spending or earning in the category during the budget period. 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 month.

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.

- **Expected:** 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 <u>multiple currencies</u>, 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 <u>envelope budgeting</u> is enabled).

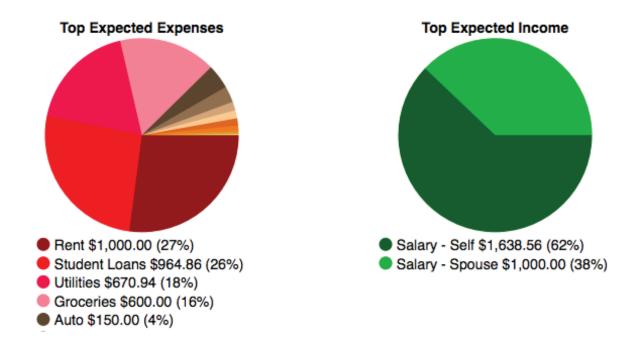
The category rows that follow are grouped into four sections: Expenses, Unexpected Expenses, Income, and Unexpected Income. Expenses and Income show the categories you planned to include in your budget; the Unexpected sections show income and expenses you did not plan for, including uncategorized transactions. These can be useful for refining your budget and making sure it includes all of your actual spending.

Click on any category to "drill down" and view more information about that category. If the category contains <u>sub-categories</u>, the next report will show an income/expense table for each of those sub-categories. If the category has no sub-categories, the next report will show the budgeted and actual totals for that category, 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 its associated scheduled transaction in a new window; click a transaction to view that transaction in a new window. You may <u>edit</u> these transactions as needed, and when you save your changes, the report will be updated automatically. Use the arrow buttons above the top left corner of the report to navigate back and forth as you drill down into the report details.



To copy the figures from this table to Numbers, Excel, or another spreadsheet program, simply drag & drop the table from Banktivity into your program of choice. If you drag the table to the Desktop, Banktivity will create a tab-delimited text clipping that can be dropped into a spreadsheet program or text editor for further analysis.

Top expected expenses & income pie charts:



These are pie charts depicting your planned expenses and income for the budget period. Each pie slice represents the total value of a particular category or transfers associated with a particular account, and the slices are drawn proportionally so that you can see which items comprise a larger portion of your budget. This can assist you with prioritizing various categories when planning your budget.

Below each chart is a key that shows which colors correspond to which categories/accounts and the amount you expect to spend or earn during the budget period. Mouse over any category or account name to highlight the corresponding slice in the pie chart above. Click on any pie slice to "drill down" and see more detail. Use the arrow buttons above the report to navigate back and forth as you drill down into the report details.

Print or save a copy of the report

The main report and any of the detailed reports that you can drill down to 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, but the orientation is restricted to portrait mode (landscape is not permitted).

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.

How do I use envelope budgeting?

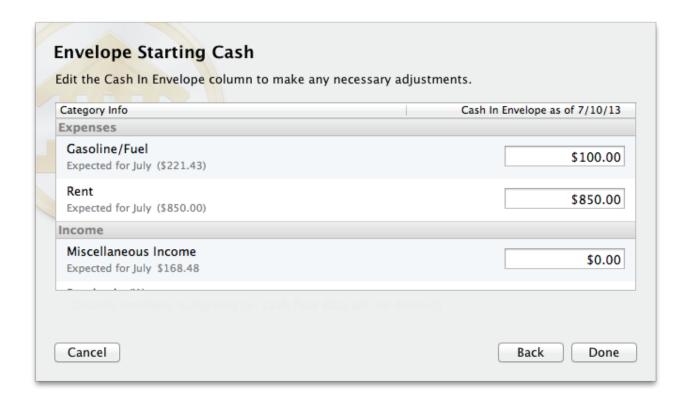
Envelope-style budgeting is an approach that many people find to be very intuitive. The idea is that each time you get paid, you take part of your income as cash and put it into envelopes earmarked for different expenses, e.g. one for your mortgage payments, one for utilities, one for dining out, etc. 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 <u>category</u>. When envelope budgeting is enabled, information about your envelopes appears on the <u>budget report</u> alongside the standard category details.

Creating an envelope budget

To get started with envelope-style budgeting, <u>create a new budget</u> or choose an existing budget and edit it by clicking the gear-shaped action button above the budget report and choosing "Edit Budget." 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:



Enter the amount of cash you currently have set aside for each category. If you are just getting started with envelope budgeting, your envelopes will most likely start at 0, and you can fill them the next time you get paid. If you have been using envelopes in real life to manage your money, enter the amount of cash in each envelope as the starting cash for Banktivity's envelopes. Click "Done" to complete the budget setup.

Managing envelope cash

On the <u>budget report</u>, you will now see a column labeled "Envelope." This column shows how much cash is currently saved in each of your income and expense envelopes. It also shows an icon indicating whether or not the envelope has any cash in it.

		JL 1	EXPECTED	ACTUAL	ENVELOPE
Expenses			\$1,071.43	\$80.00	\$870.00
Gasoline/Fuel			\$221.43	\$80.00	\$20.00
Rent 1 bill		\Diamond	\$850.00	\$0.00	\$850.00
Unexpected Expenses			\$0.00	\$0.00	\$0.00
Income			\$3,668.48	\$1,535.00	\$1,535.00
Miscellaneous Income			\$168.48	\$35.00	\$35.00
Paychecks/Wages 1 scheduled	\Q		\$3,500.00	\$1,500.00	\$1,500.00
Unexpected Income			\$0.00	\$0.00	\$0.00

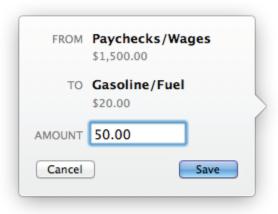
When you record a deposit in an <u>account register</u> and assign it to one of your income categories, cash is added to the appropriate envelope automatically. Likewise, if you record spending activity and assign expense categories to the transactions, cash is automatically deducted from the corresponding 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 past months can affect the cash flow in your envelopes 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 three ways to do this:

1. Drag & drop:



To move cash from one envelope to another, simply drag from an envelope with cash in it to any other envelope. When you release the mouse button, a popup bubble will appear to ask how much cash you want to move. Enter the desired amount and click "Save" to record the transfer.



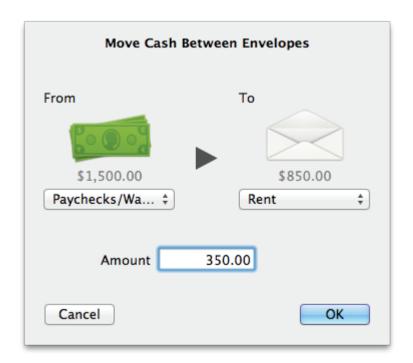
If you drag & drop cash while viewing a budget period in the past, be aware that the change will affect your envelope cash from that point forward. The transfer will be recorded on the last date of the period, and all budget reports after that date will be affected by the change. Cash cannot be moved while viewing budget periods in the future.

2. Move cash between envelopes:

You can also move cash between two envelopes by clicking the gear-shaped action button above the budget report and choosing "Move Cash Between Envelopes." 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.



If you move cash while viewing a budget 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 period, and all budget reports after that date will be affected by the change. Cash cannot be moved while viewing budget periods in the future.



3. Fill envelopes:

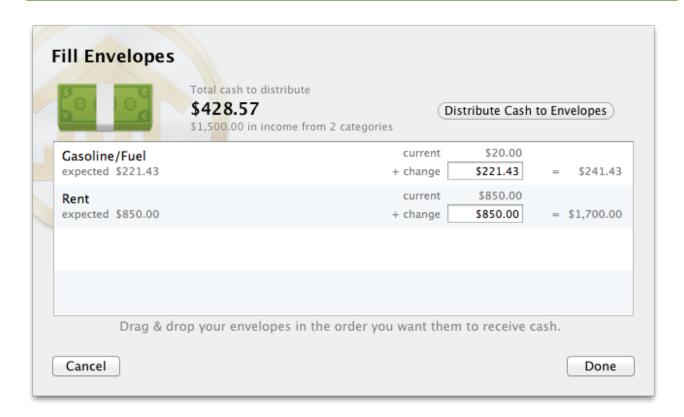
If you want to allocate cash to several envelopes at once, click the gear-shaped action button above the budget report and choose "Fill Envelopes." In the sheet that appears, the cash from all of your income envelopes is combined to show how much is available to distribute. Each of your expense envelopes 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 & 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 report. 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 which budget period you are viewing.



Viewing an envelope's cash flow

To view historical activity in an envelope, navigate to the budget period you want to view, then click on the category for the envelope you want to see. A detailed cash flow report will appear to

show all income, expenses, transfers, and adjustments that were recorded in the envelope during the period in question. Items displayed in plain text indicate <u>transactions</u> 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 above the report to navigate back and forth as you drill down into the report details.

Date	Description	Credit	Debit	Envelope Bal.
7/1/13	Starting Balance			\$0.00
7/1/13	Multiple Sources money added to envelope	\$100.00		\$100.00
7/8/13	Quick Stop		\$80.00	\$20.00
7/11/13	Gasoline/Fuel < Paychecks/Wages money added to envelope	\$200.00		\$220.00

Adjusting 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 budget period in which the adjustment should be recorded, then click the gear-shaped action button above the budget report and choose "Adjust Cash in Envelope." 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 the gear-shaped action button above the budget report and choose "Edit Budget." 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.



If you adjust an envelope balance while viewing a budget 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 reports after that date will be affected by the change. Balances cannot be adjusted while viewing budget periods in the future.

Disabling envelope-style budgeting

If you decide that traditional category-based budgeting suits your style better than envelopes, you can turn off the envelope features on an existing budget. Click the gear-shaped action button above the budget report and choose "Edit Budget." Proceed through the assistant to the last screen, titled "Envelope Starting 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 9: Budgets



Chapter 10: Syncing With Mobile Devices

How do I sync Banktivity documents with my iPad, iPhone and iPod touch?

We at IGG Software offer three 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 <u>transactions</u> from your iPhone or iPod touch, check your account balances, and sync <u>accounts</u>, <u>budgets</u> and <u>investments</u> with Banktivity on other devices. Available only at the <u>iTunes App Store</u>.
- Banktivity Investor is a handy, universal app for tracking your investment portfolio on your iPad, iPhone, or iPod touch. Enter your current holdings manually or sync them from Banktivity for Mac, then download the latest market data and track the performance of your investments. It's free at the iTunes App Store!

Banktivity Cloud Sync



<u>Banktivity Cloud Sync</u> 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 <u>Chapter 12</u>:

Security and Privacy.



Legacy WiFi and WebDAV sync options are now deprecated and will be removed in future versions of Banktivity.

How do I use Banktivity Cloud Sync to share documents between my devices?

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.



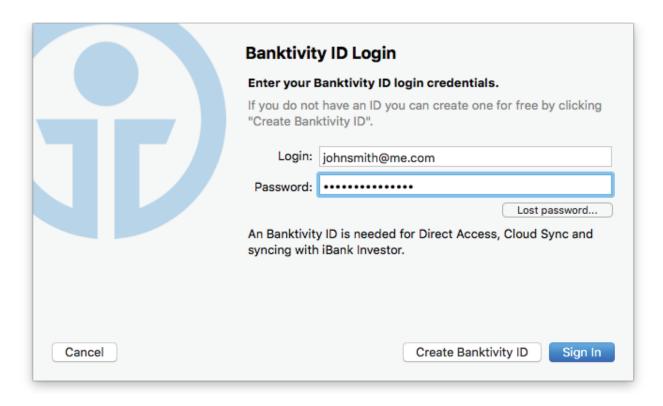
To use Banktivity Cloud Sync, a free Banktivity ID is required. Once you sign in with your ID, you may upload one or more documents to the cloud server where they can be accessed from any Mac or mobile device running Banktivity. You will give each cloud document a unique name so that you can choose which 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> and <u>category images</u> cannot be synced 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 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 ID's are free to set up and are required to use <u>Direct Access</u>, Cloud Sync, and <u>Banktivity Investor sync</u>. 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 <u>Chapter 12</u>: <u>Security and Privacy</u>.

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 Mac OS X 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.



If you are switching from legacy sync to Cloud Sync, be sure to sync your devices beforehand! Once you enable Cloud Sync, your previous sync connections will be terminated and you won't be able to sync with your devices until you reconfigure them for Cloud Sync.

- 1. Launch Banktivity on your Mac and open a document you want to use with Cloud Sync. Select "Sync Settings" in the <u>source list</u> or choose *View > Show Sync Settings*. In the view that appears, click "Set Up Syncing" and then "Cloud Sync" to begin the setup process. If you previously used WiFi/WebDAV sync, click "Switch to Cloud Sync" and acknowledge the warning that your previous sync setup will be deleted.
- 2. If you have not already signed in with your Banktivity ID (see above), next you will be prompted to do so.
- 3. On the next screen, enter a name for the cloud document. This name will be visible to your other devices when you configure them for Cloud Sync.
- 4. Next, choose a password to encrypt the cloud document. You must not forget the password it is required to set up any 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 Banktivity Document.
- 4. Click "Open Cloud Sync Document".
- 5. Log in with your Banktivity ID.
- 6. Choose the cloud document you want to open.
- 7. Enter the password required to open the document.
- 8. Wait for the document to download.
- 9. 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 choosing File > Sync (which will only sync the document) or File > Update Everything (which will also update your accounts, security quotes, exchange rates, and bill pay payments). 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.

In the event that a document on your Mac gets out of sync with the Cloud Sync server, a few troubleshooting options are available. Select "Sync Settings" in the source list, then click "Troubleshoot Cloud Sync" and choose one of the following options:

- **Reset Server:** Erase the document on the cloud server and replace it with the data on your Mac.
- **Reset Local:** Erase the document on your Mac and replace it with the data on the cloud server.
- **Merge Sync:** 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.

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.

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.

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

Select "Sync Settings" in the source list, then click "Change Document 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, other Macs and mobile devices that sync with that document will be unable to sync until their passwords have been updated.

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

Select "Sync Settings" in the source list, then click "Troubleshoot Cloud Sync." Click "Stop syncing this document" 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.

Managing Cloud Sync documents

Banktivity for Mac

Select "Sync Settings" in the source list, then click "Manage Synced Documents." A list of all cloud documents will appear, showing their names and dates when they were created and last updated. To rename a cloud document, double-click on its name, type in a new name, then press Return on your keyboard. Make sure the name is unique; no two cloud documents may share the same name. You can also delete a document from the server by clicking the "Delete" button next to any document.



Deleting a document from the Cloud Sync server will cause syncing to fail on all Macs and mobile devices that were connected to that document. The document on each Mac and mobile device can be disconnected from Cloud Sync in order to continue using it as a standalone document. Once disconnected, a document can be used to create a new Cloud Sync document, but it cannot be reconnected to an existing document on the server.

Banktivity for iPad/iPhone

If a document is currently open, tap "Back" to return to the home screen. 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. You can also delete a document from the server by swiping it to the left and tapping the "Delete" button.



Deleting a document from the Cloud Sync server will cause syncing to fail on all Macs and mobile devices that were connected to that document. The document on each Mac and mobile device can be disconnected from Cloud Sync in order to continue using it as a standalone document. Once disconnected, a document can be used to create a new Cloud Sync document, but it cannot be reconnected to an existing document on the server.

How do I sync a Banktivity document with Banktivity for iPad?

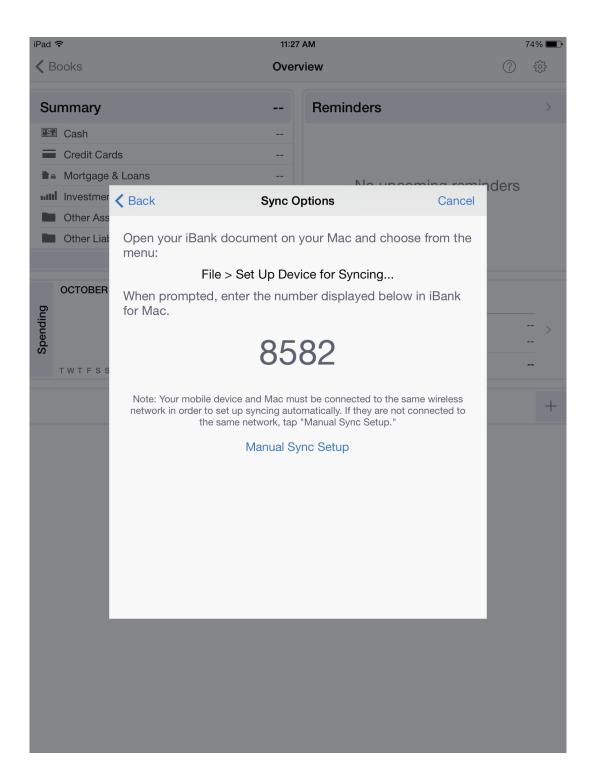
Banktivity for iPad works as a stand-alone application to let you track your <u>accounts</u>, <u>transactions</u>, and <u>investments</u> on the go, and can sync with multiple Banktivity for Mac <u>documents</u> via Bonjour Wi-Fi or a WebDAV server. You may sync multiple iPads with a single Banktivity document and/or sync a single device with multiple Banktivity documents. The possibilities are practically endless! To use Banktivity for iPad, you will first need to purchase a copy of the app from the <u>iTunes App Store</u> and install it on your iPad.



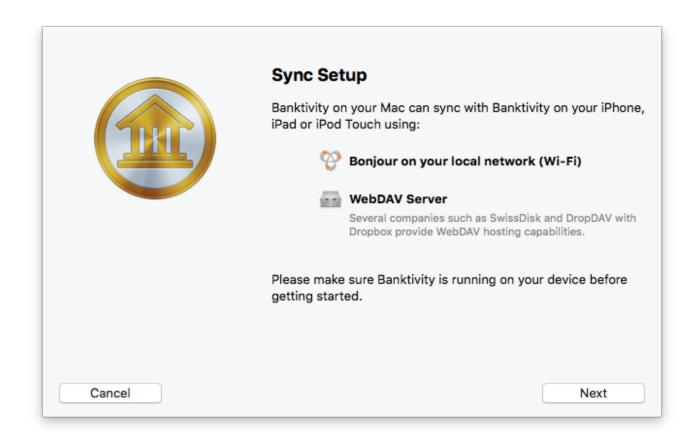
This article provides instructions for setting up WiFi and WebDAV sync. These legacy sync options are now deprecated and will be removed in future versions of Banktivity. We recommend using Banktivity Cloud Sync instead.

Create a new document for syncing

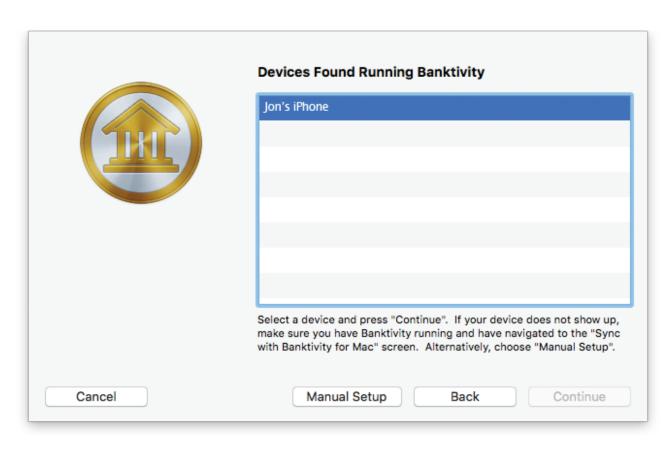
Make sure your iPad is connected to the same wireless network as your Mac and launch the Banktivity for iPad app. Tap the '+' (plus) button at the bottom of the screen to create a new document. Enter a name for the document and tap "Continue," then tap "Sync with Banktivity for Mac" to proceed. On the next page you should see four large numbers displayed in the middle of the screen.



Launch Banktivity 5 on your Mac, open the document you want to sync, and select "Sync Settings" from the "Manage" section of the <u>source list</u>. If you do not see anything in this section, mouse over the "Manage" heading and click "Show," then select "Sync Settings." Click "Set Up Syncing" and then "Wifi/Webdav Sync" to open the sync setup assistant. If at least one device has already been configured for syncing, click "Set Up New Device" on the sync settings screen.

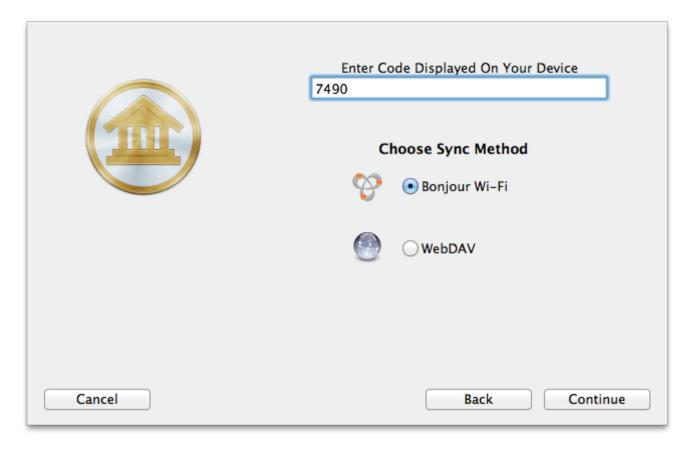


This screen provides a basic overview of the sync options available to you. Click "Next" to proceed:



The name of your document should appear in the list automatically. If it does not, check to make sure your iPad and Mac are connected to the same wireless network, and that you can still see the four-digit code on your iPad screen. If you need to refresh the list, click "Back" and then "Next" again.

Select your document from the list and click "Continue" to proceed:



On this screen, enter the four-digit code that you see on your iPad, then click the option you wish to use for syncing:

- **Bonjour Wi-Fi:** Click this button if you want to sync your data directly with your Mac whenever your mobile device and Mac are connected to the same wireless network. Banktivity 5 must be running on your Mac whenever you sync using this option.
- **WebDAV:** Click this button if you want to sync your data via a WebDAV server with a trusted SSL certificate. SwissDisk and DropDAV are two third-party providers that offer Banktivity-compatible WebDAV storage.

Once you have chosen your preferred sync option, click "Next" to proceed. Banktivity may ask you to complete some additional configuration settings depending on your choice. If you chose Web-DAV, you will need to enter the URL where the server can be accessed, as well as a username and

password. Bonjour Wi-Fi does not require any additional configuration. Once this step is complete, you will see your document added to Banktivity's device list.



A sync connection can only be established when creating a new document in Banktivity for iPad. It is not possible to sync an existing document with Banktivity for Mac.

Configure sync for an existing document

It is possible to enable an existing standalone document to sync with Banktivity for Mac, but all data present in the document will be overwritten with the data from the Mac document. To enable syncing, open a document in Banktivity for iPad. Tap the gear-shaped button at the top right corner of the screen to open the settings menu, then tap "Sync with Banktivity Mac." Tap "Remove" on the next sheet to acknowledge that you understand the data in the document will be deleted and replaced by the Mac data. The sync setup will proceed as indicated above.



It is not possible to configure a standalone Banktivity for iPad document for syncing if it contains any <u>Direct Access</u> accounts. Because Banktivity for iPad is not currently able to send Direct Access accounts to the Mac via syncing, it is also not possible to create a Direct Access account within a document that is presently set up for syncing to Mac.

Configure WebDAV sync manually

If you want to sync via WebDAV and cannot connect your iPad to the same wireless network as your Mac, you can configure the connection manually. When you get to the list of available devices, click "Manual Setup." Enter a name for the sync connection and choose "Banktivity for iPad" as the device you are syncing with. In the box below, enter the URL for the WebDAV server, along with the username and password needed to access the server. When you click "Done," Banktivity will attempt to connect to the server. If successful, it will add the connection to your device list and you may sync your data to the WebDAV server. You will then need to manually configure syncing in Banktivity for iPad as well.



For security, Banktivity requires WebDAV connections to be secured with a trusted SSL certificate. Any WebDAV server can be used to host sync data as long as it does not use a self-signed certificate.

View, edit, and remove synced devices

To view the device list, choose *File > Set Up Device for Syncing* or select "Sync Settings" in the "Manage" section of the source list, then click the "Devices" tab. If you have already configured at least one sync connection, it will appear in the list:



This list shows all the sync connections you have configured. Each item shows an icon for the app it is synced to (Banktivity for iPhone or Banktivity for iPad), the name of the sync connection, the method chosen for syncing, the date and time of the last sync, and the URL for the WebDAV server (if applicable). To edit the connection settings, click the "Edit" button. To remove a sync connection from the list, select it and click "Delete Device" at the bottom of the list.

Sync your data

If you chose the Bonjour Wi-Fi method of syncing, simply connect your iPad to the same wireless network as your Mac, make sure Banktivity 5 is running on your Mac, and open the document you want to sync. Your accounts will update automatically when the document opens; you cannot initiate a Bonjour Wi-Fi sync from the Mac. To sync your data via WebDAV, click the "Update" button on the toolbar in Banktivity for Mac, or choose File > Update Everything. While Banktivity is uploading your data to the WebDAV server, you will see a progress bar in the status

display in the middle of the toolbar. Once the sync is complete on the Mac, open your document in Banktivity for iPad to retrieve the latest data from the WebDAV server.

Sync multiple devices and documents

To sync more than one iPad with Banktivity for Mac, configure each device using the same steps outlined above. To sync more than one Banktivity for Mac document with your iPad, create a new document for each document and configure it to sync using the steps outlined above. All configured sync connections will appear in the device list in Banktivity for Mac.



When syncing via WebDAV, each sync connection must be configured to use a unique directory. You can name this directory whatever you wish - for example, one document may be configured to sync to the URL, "https://www.myserver.com/banktivity_data_1/," while another may use the URL, "https://www.myserver.com/banktivity_data_2/." When you are syncing multiple iPads, note that your data cannot sync directly between iPads but must be synced through Banktivity for Mac before it will sync to the other iPad.

Reset sync data

If you want to remove all the data in a document and replace it with the data in Banktivity for Mac, open the device list in Banktivity for Mac and click "Edit" next to the connection you want to reset. In the sheet that appears, check "Reset all data on next sync" and click "Done." The next time you sync your devices, all data in that document will be replaced with the data from your Mac. It is not possible to replace the data on the Mac with data from the iPad.

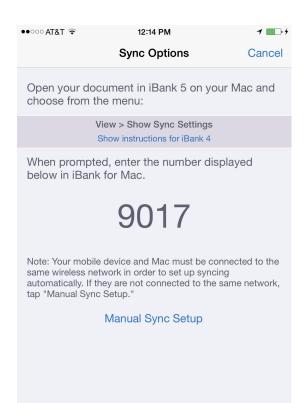
How do I sync a Banktivity document with Banktivity for iPhone?

Banktivity for iPhone works as a stand-alone application to let you track your <u>accounts</u>, <u>transactions</u>, and <u>investments</u> on the go, and can sync with multiple Banktivity for Mac documents via Bonjour Wi-Fi or a WebDAV server. You may sync multiple iPhones and iPod touches with a single Banktivity document and/or sync a single device with multiple Banktivity documents. The possibilities are practically endless! To use Banktivity for iPhone, you will first need to purchase a copy of the app from the <u>iTunes App Store</u> and install it on your device.



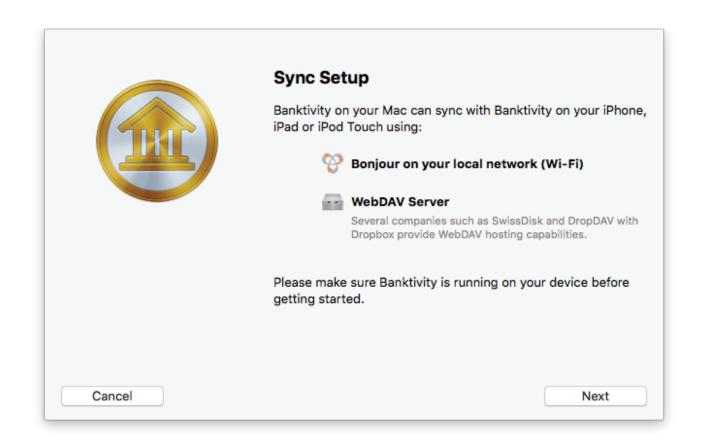
This article provides instructions for setting up WiFi and WebDAV sync. These legacy sync options are now deprecated and will be removed in future versions of Banktivity. We recommend using <u>Banktivity Cloud Sync</u> instead.

Create a new document for syncing

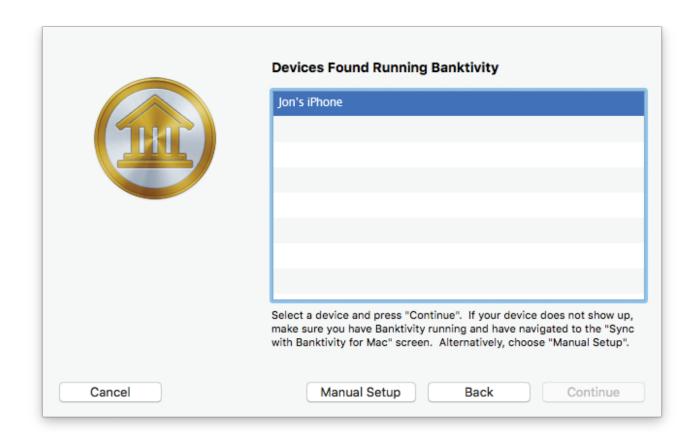


Make sure your iPhone/iPod is connected to the same wireless network as your Mac and launch the Banktivity for iPhone app. Tap "Create a New Document" at the bottom of the screen, enter a name for the document, tap "Continue," then tap "Sync with Banktivity for Mac" to proceed. On the next page you should see four large numbers displayed in the middle of the screen.

Launch Banktivity 5 on your Mac, open the document you want to sync, and select "Sync Settings" from the "Manage" section of the <u>source list</u>. If you do not see anything in this section, mouse over the "Manage" heading and click "Show," then select "Sync Settings." Click "Set Up Syncing" and then "Wifi/Webdav Sync" to open the sync setup assistant. If at least one device has already been configured for syncing, click "Set Up New Device" on the sync settings screen.

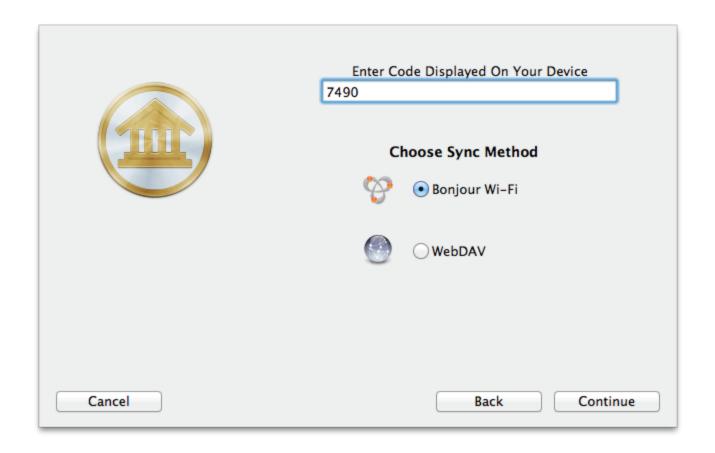


This screen provides a basic overview of the sync options available to you. Click "Next" to proceed:



The name of your document should appear in the list automatically. If it does not, check to make sure your iPhone/iPod and Mac are on the same wireless network, and that you can still see the four-digit code on your device screen. If you need to refresh the list, click "Back" and then "Next" again.

Select your document from the list and click "Continue" to proceed:



On this screen, enter the four-digit code that you see on your iPhone/iPod, then click the option you wish to use for syncing:

- **Bonjour Wi-Fi:** Click this button if you want to sync your data directly with your Mac whenever your mobile device and Mac are connected to the same wireless network. Banktivity 5 must be running on your Mac whenever you sync using this option.
- **WebDAV:** Click this button if you want to sync your data via a WebDAV server with a trusted SSL certificate. SwissDisk and DropDAV are two third-party providers that offer Banktivity-compatible WebDAV storage.

Once you have chosen your preferred sync option, click "Next" to proceed. Banktivity may ask you to complete some additional configuration settings depending on your choice. If you chose Web-DAV, you will need to enter the URL where the server can be accessed, as well as a username and password. Bonjour Wi-Fi does not require any additional configuration. Once this step is complete, you will see your iPhone/iPod added to Banktivity's device list.

Configure sync for an existing document

It is possible to enable an existing standalone document to sync with Banktivity for Mac, but all data present in the document will be overwritten with the data from the Mac document. To

enable syncing, open a document in Banktivity for iPhone. Tap the gear-shaped button at the top right corner of the screen to open the settings menu, then tap "Sync with Banktivity Mac." Tap "Remove" on the next sheet to acknowledge that you understand the data in the document will be deleted and replaced by the Mac data. The sync setup will proceed as indicated above.



It is not possible to configure a standalone Banktivity for iPhone document for syncing if it contains any <u>Direct Access</u> accounts. Because Banktivity for iPhone is not currently able to send Direct Access accounts to the Mac via syncing, it is also not possible to create a Direct Access account within a document that is presently set up for syncing to Mac.

Configure WebDAV sync manually

If you are syncing via WebDAV and cannot connect your mobile device to the same wireless network as your Mac, you can still configure the connection manually. When you get to the list of available devices, click "Manual Setup." Enter a name for the sync connection and choose which mobile app you are syncing with. In the box below, enter the full URL for the WebDAV server, along with the username and password needed to access the server. When you click "Done," Banktivity will attempt to connect to the server. If successful, it will add the connection to your device list and you may sync your data to the WebDAV server. You will then need to manually configure syncing in Banktivity for iPhone as well.



For security, Banktivity requires WebDAV connections to be secured with a trusted SSL certificate. Any WebDAV server can be used to host sync data as long as it does not use a self-signed certificate.

View, edit, and remove synced devices

To view the device list, choose $File > Set \ Up \ Device \ for \ Syncing$ or select "Sync Settings" in the "Manage" section of the source list, then click the "Devices" tab. If you have already configured at least one sync connection, it will appear in the list:



This list shows all the sync connections you have configured. Each item shows an icon for the app it is synced to (Banktivity for iPhone or Banktivity for iPad), the name of the sync connection, the method chosen for syncing, the date and time of the last sync, and the URL for the WebDAV server (if applicable). To edit the connection settings, click the "Edit" button. To remove a sync connection from the list, select it and click "Delete Device" at the bottom of the list.

Sync your data

If you chose the Bonjour Wi-Fi method of syncing, simply connect your device to the same wireless network as your Mac, make sure Banktivity 5 is running on your Mac, and open the document you want to sync. Your accounts will update automatically when the document opens; you cannot initiate a Bonjour Wi-Fi sync from the Mac. To sync your data via WebDAV, click the "Update" button on the toolbar in Banktivity for Mac, or choose File > Update Everything. While Banktivity is uploading your data to the WebDAV server, you will see a progress bar in the status display in the middle of the toolbar. Once the sync is complete on the Mac, open your document in Banktivity for iPhone to retrieve the latest data from the WebDAV server.

Sync multiple devices

To sync more than one iPhone or iPod touch with Banktivity for Mac, configure each device using the same steps outlined above. To sync more than one Banktivity for Mac document with your device, create a new document for each document and configure it to sync using the steps outlined above. All configured sync connections will appear in the device list in Banktivity for Mac.



When syncing via WebDAV, each sync connection must be configured to use a unique directory. You can name this directory whatever you wish - for example, one device may be configured to sync to the URL, "https://www.myserver.com/banktivity_data_1/," while another may use the URL, "https://www.myserver.com/banktivity_data_2/." Data does not sync directly between devices, but must be synced through Banktivity for Mac before it can be synced to other devices.

Reset sync data

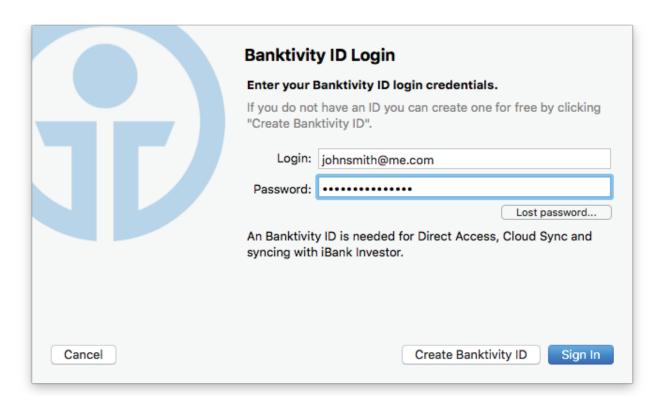
If you want to remove all the data in a document and replace it with the data in Banktivity for Mac, open the device list in Banktivity for Mac and click "Edit" next to the connection you want to reset. In the sheet that appears, check "Reset all data on next sync" and click "Done." The next time you sync your devices, all data in that document will be replaced with the data from your Mac. It is not possible to replace the data on the Mac with data from the device.

How do I sync a Banktivity document with Banktivity Investor?

Banktivity Investor can be run as a stand-alone application to let you track your <u>investment portfolio</u> on the go, or it can sync data with Banktivity for Mac via IGG Software's cloud syncing service, which you access with a free Banktivity ID. You may sync multiple iPads, iPhones, and iPod touches to a single Banktivity <u>document</u>, but a single device cannot sync with more than one Banktivity document. To use Banktivity Investor, you will first need to download the app from the <u>iTunes App Store</u>. The download is free, and banner ads can be removed for a small fee.

Sign up for a Banktivity ID

Banktivity Investor syncing 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 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 ID's are free to set up and are required to use <u>Direct Access</u>, <u>Cloud Sync</u>, and Banktivity Investor 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 <u>Chapter 12: Security and Privacy</u>.

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 Mac OS X Keychain. Click "Done" to return to Banktivity's main window.

Configure a device for syncing

Once you have signed in with your Banktivity ID, select "Sync Settings" from the "Manage" section of the source list. If you do not see anything in this section, mouse over the "Manage" heading and click "Show," then select "Sync Settings." Check "Sync my investments and portfolio data," and Banktivity will automatically upload the data from your investment accounts to the IGG cloud servers. You can then configure your mobile devices to load the sync data.

Banktivity Investor

View on the App Store...

The Banktivity Investor app provides a quick and efficient way to see how your investments are doing, grouped by account and lot. With a free Banktivity ID you can seamlessly send your investment data on your Mac to all of your iOS devices.

Sync my investments and portfolio data

If you have not done so already, download Banktivity Investor from the <u>iTunes App Store</u> on your iPad, iPhone, or iPod touch. If you are launching the app for the first time, tap "Sync" on the wel-

come screen and log in with your Banktivity ID. If it is not your first time using Banktivity Investor, tap the "Settings" button in the top left corner, then tap "Sign In" to access your account. Once you have logged in, your portfolio data will be loaded from the IGG cloud servers automatically. If there is more than one set of sync data (i.e. if you are using multiple Banktivity documents), Banktivity Investor will prompt you to choose which document to sync with.



When you sign in with your Banktivity ID and sync your mobile device, any data that was entered directly into Banktivity Investor is erased and replaced with the data synced from Banktivity for Mac. When syncing is enabled, all editing features are disabled in Banktivity Investor. All changes to your investment data must be recorded in Banktivity for Mac, then synced to your devices.

Repeat the same process with as many mobile devices as you like; you can sync any number of Banktivity Investor apps with Banktivity for Mac.

Update a synced portfolio

To keep your data in sync, launch Banktivity 5 on your Mac and click the "Update" button on the toolbar, or choose File > Update Everything to upload the latest investment data to the IGG cloud servers. Your mobile devices will automatically update their portfolios when Banktivity Investor is launched. Please note that Banktivity Investor can only handle investments in one currency at a time. If you maintain investment accounts in Banktivity for Mac that use different currencies, you will need to use the currency selector at the bottom of the summary pane to choose which currency you want to sync.



To sync your portfolio data automatically when you launch Banktivity, choose <code>Banktivity</code> > <code>Preferences</code>, click the "General" button, and check "Automatically update documents when opened."

Delete synced data

If you want to stop syncing your investment data and remove the synced data from the IGG cloud servers, first sign out of your Banktivity ID in Banktivity Investor on each of your mobile devices. Launch Banktivity for Mac, select "Sync Settings" in the "Manage" section of the source list, and uncheck "Sync my investments and portfolio data." Banktivity will stop syncing your portfolio and delete the sync data from the IGG cloud servers. You may sign out of your Banktivity ID in Banktivity for Mac, but this is not required.



Chapter 11: Additional Features

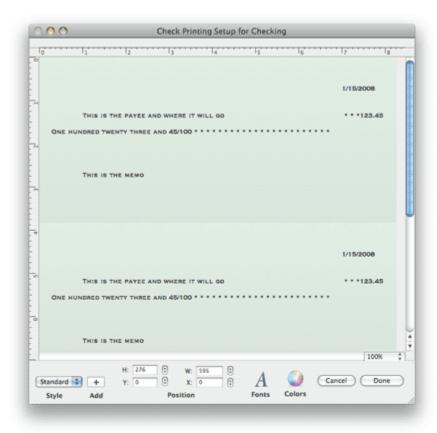
How do I print checks from Banktivity?

Banktivity offers completely customizable check printing so that you can either print checks on purchased check-stock paper or print checks entirely from scratch, on ordinary paper.

Check printing in Banktivity is done with user-configurable templates. Before you can print checks from an <u>account</u>, 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.

Configure a check template

First, select the account you want to print checks from. Choose Account > Show Check Printing Setup to view the check printing setup window:



Set the page size and margins

Choose *File > Page Setup* and select the appropriate option from "Paper Size" to match the check stock you are using, and change the orientation if necessary. To adjust margin settings, you will need to create a custom paper size - click the "Paper Size" drop-down menu button and choose "Manage Custom Sizes." You can then use the available options to configure the page size and margin settings exactly as you need them. Click "OK" when you are done with the Page Setup options.

Choose a template style

Select the appropriate check style from the "Style" pop-up menu button at the bottom of the Check Printing Setup window. Choose the style that best matches the type of check you want to print:

- **Standard:** Use this template to print three checks to a page with the date, payee, note, and amount displayed on the check.
- **Wallet:** Use this template to print three checks to a page with the date, payee, note, and amount displayed on the check as well as on a detachable wallet tab on the left side of the check.
- **Voucher:** Use this template to print one check at the top of the page, and two check-sized receipts below. Date, payee, note, and amount information are displayed on each.
- **Custom:** Use this template if you want to print checks on plain paper. The date, payee, note, and amount are displayed in addition to your address, the payee's address, the bank's routing number, your account number, and the check number. Standard MICR numbers are displayed across the bottom of the check for automated processing.

Banktivity retrieves your address and the bank address automatically from the Mac OS X Contacts app. Your address is taken from the card designated as "My Card" in Contacts. Banktivity will search for your bank's address based on its name (as specified in the <u>account inspector</u>), so make sure you have a card in Contacts with the correct company name. The same applies to payees - Banktivity will search for your payee addresses based on their names. The routing number for your bank and your account number should be entered in the account inspector (double-click an account to show the inspector). When you print a custom check, the background gradient will be printed in addition to the text fields.



When printing checks using the "Custom" template, you must use plain paper - preprinted check stock can only be used with the other template styles. Check with your bank for any rules or regulations regarding printed checks; in some case, special MICR ink may be required. IGG Software does not guarantee that all banks will accept checks that you print yourself.

Set the check size

At the bottom of the Check Printing Setup window are two figures, 'H' and 'W', which represent the height and width of each check in pixels. Adjust these figures to match the size of your check stock - you may need to print a few test pages on blank paper until you are able to make sure things line up properly. Changing the paper size will cause the check size to automatically scale itself to fit three to a page.

Please note that the check height and width cannot exceed the paper size. If the check height and width are smaller than the paper size, you will see white space to the left and/or bottom of the checks in the Check Printing Setup window. If there is extra space, you can reposition the checks on the paper by adjusting the 'X' and 'Y' coordinates (horizontal and vertical position in pixels) at the bottom of the window.

Adjust field positions & font styles

Click any text field (e.g. payee name, transaction date, note) in the top-most check to select it. A box will appear around the field to indicate that it is selected:



To reposition the field, click and drag to move it to a new location. As you are dragging it, two numbers will appear at the top-left of the field representing the X and Y coordinates (horizontal and vertical location) of the field. You will notice that the other checks on the same page automatically update to match the top check.



When using the "Voucher" check style, you can edit the middle check in addition to the top-most check. The top-most area controls how information will be printed on the check, while the middle area controls how the receipts will look.

To resize the field, click and drag the blue handle at either end of the selection box to make it bigger or smaller.

To change the font, size, shadow, etc. of the selected field, click the "Fonts" button at the bottom of the window and make modifications as necessary. To change the color of the text, click the "Color" button and choose a new color.

Add a payee address

If you want to display the payee's address on your checks, click the "+ Add" button next to "Style" and choose "Payee's Address" from the pop-up menu. A new field will be added to the template which you can reposition and style as necessary. To remove this field from the check template, select it and press 'Delete' on your keyboard.



Payee addresses are retrieved from the Contacts application. Make sure that you have an entry in Contacts that matches the payee for whom you are printing the check, otherwise Banktivity will not be able to display address information for that payee.

Add an image or logo

Drag and drop an image file from the Finder onto the top-most check:



Click and drag the image to reposition it; click and drag the handles around its border to resize it. Note that the image will appear in front of any text on the check and cannot be used as a background image. To remove an image from the template, click once to select it and press 'Delete' on your keyboard.

Reset a template to the default setup

Choose a different selection from the "Style" menu, then change back to the one you were using. Your changes will be erased and the default template will be shown again.

Print checks from the register

Once you have finished configuring the check template, close the Check Printing Setup window. Select one or more <u>transactions</u> (Command-click to select multiple items in the account register) for which you want checks to be printed, then choose *File > Print Checks for Selected Transactions*.

Configure your printer settings as appropriate, then click "Print." Each transaction will be printed to a separate check. Depending on how you have your template configured, checks will typically print three to a page. If you only select one or two checks for printing, only one or two checks will print on the page.

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 <u>Banktivity document</u> you want to lock (if it is not already open) and choose *File > Password Protection*. The following sheet will appear:



Enter your desired password (twice for verification) and click "OK." The padlock will close to show that your document is now password protected. The next time you try to open the document with Banktivity, the following sheet will appear before any data is displayed:



Enter your password and click "OK" to open the file, or click "Cancel" to close it. 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 Mac OS X FileVault, which you will find in System Preferences under "Security."

To change your password:

Open the document and choose *File > Password Protection*. Enter your old password when prompted, then enter a new password twice and click "OK."

To disable password protection:

Open the document and choose $File > Password \ Protection$. Enter your password when prompted, check "Turn off password protection," and click "OK." 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 <u>accounts</u> 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 two formats: Quicken Interchange Format (QIF), for use with Quicken and most other financial applications, and Tax Exchange Format (TXF), for use with TurboTax and several other tax preparation applications.

Export to QIF

Open the <u>Banktivity document</u> you want to export and choose *File > Export*. The **export** assistant will open to walk you through the process of exporting your data. Using the drop-down menu button, choose "QIF" (if it isn't already selected) and click "Next." On the next screen, use the two calendars to indicate a starting and ending date for the data you want to export - all <u>transactions</u> 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 "Next" to continue.

On the next screen, check off the accounts you want to include in the QIF file. Because the QIF format does not support <u>currency</u> information, only accounts that use the same currency may be included in the export (you may want to export a separate QIF file for each currency you use). Once you have chosen which accounts to include, click "Next" twice to continue. Banktivity will prompt you to enter a name for the QIF file and choose the location where it should be saved. Click "Save" to complete the export process.

Export to TXF

Open the Banktivity document you want to export and choose *File > Export*. Using the drop-down menu button, choose "TXF" and click "Next." On the next screen, choose which tax year you want to export data for. Click "Next" to continue.

On the next screen, check off the accounts you want to include in the TXF file and click "Next." On the next screen, check off the <u>categories</u> you want to export. Only categories you have designated as <u>"Taxable"</u> and assigned <u>tax codes</u> 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 "Next" twice to continue. Banktivity will prompt you to enter a name for the TXF file and choose the location where it should be saved. Click "Save" to complete the export process.



If you use multiple currencies, Banktivity will automatically convert all category totals to the Mac OS X system currency. You can change your system currency by opening System Preferences, clicking the "Language & Region" button, choosing the "General" tab, and using the "Currency" popup button. Be sure to <u>update Banktivity's exchange rates</u> before exporting your data to ensure that the latest conversions are applied.

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 SugarSync are not recommended for backup purposes, as sync conflicts can corrupt your Banktivity documents.

If you don't use Time Machine, you can easily make a backup copy of any Banktivity document in the Finder. Locate the document 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 easily create a workflow to back up your Banktivity data. You can then attach the workflow to a repeating iCal 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 a 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 12: 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 <u>purchases</u> are transmitted securely with TLS encryption, and credit card details are not stored after processing is complete.
- If you use <u>Direct Access</u>, 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 <u>direct download</u> accounts and Banktivity IDs are encrypted and stored in the Mac OS Keychain.
- Banktivity's <u>built-in browser</u> uses the same underlying technology as Safari, which supports 128-bit TLS encryption. Banktivity does not gather any information about your browsing activity.
- All <u>syncing</u> activity is transmitted over a secure TLS connection. When using <u>Cloud Sync</u>,
 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 <u>iggsoft-ware.com/legal</u>.



Chapter 13: 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:

Updating, Upgrading, Installing, & Registering	436
How do I update Banktivity?	436
When will I have to upgrade Banktivity?	438
Why won't Banktivity accept my registration?	438
What if my free trial expires? Will I lose all of my data?	439
Can I install Banktivity on more than one computer?	439
Managing Documents	440
Why won't Banktivity open my document automatically?	440
Does Banktivity save my data automatically?	440
Can two or more people share the same Banktivity document?	440
Accounts & Transactions	441
Can I change account types?	441
Can I rename items in the source list?	441
How do I see all transactions in a category for specific dates?	441
Miscellaneous	442
What keyboard shortcuts are available in Banktivity?	442
Can I download quotes for non-U.S. securities?	444
Why can't I add income categories to my budget?	444
Do you recommend a particular check stock?	444
Why does Banktivity attempt to contact "iggsoftware.com" at startup?	
Does Banktivity integrate with NeatReceipts?	445

If you still can't find the answer to your question, check our online forums or email customer support for assistance (see <u>Chapter 14: Contact Us</u> for more information).

Updating, Upgrading, Installing, & Registering

How do I update Banktivity?

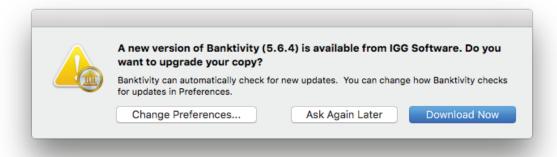
We are constantly working to improve our software. Periodically, we will release updates with bug fixes, security enhancements, and feature additions. As long as the main version number matches the one you purchased, it is free to install - your original registration code will be automatically recognized. That means if you purchased Banktivity 5.0, then 5.0.1, 5.1, 5.5.2, etc., are all free to you! Check the <u>Banktivity page</u> 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 <u>next section</u> in this chapter.



If you purchased Banktivity through the Mac App Store, all updates must be installed through the App Store as well. Update notifications are not available in that version of Banktivity.

Enable update notifications

Choose <code>Banktivity > Preferences</code> and click the "General" button. Check "Notify me when an update is 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 view a list of the changes made in each version, visit this page on our website: https://www.iggsoftware.com/banktivity/version_changes-5.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 "Banktivity5_Update.dmg" on your Desktop (or in your Downloads folder). Double-click it to mount the "Banktivity 5" disk image. A window should automatically appear containing the Banktivity 5 application:



Drag the Banktivity 5 app onto the Applications folder, and allow the Finder to overwrite the existing Banktivity 5 app. Drag both the "Banktivity 5" disk image and the "Banktivity5_Update.dmg" file from your Desktop to the Trash, and double-click the Banktivity 5 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 5.0, then 5.0.1, 5.1, 5.5.2, 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 5 and we release Banktivity 6, 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 online store 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 iBank 4 and installed version 5, 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 <u>lost license form</u> 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 5 again.

Additional information:

For more information about registering Banktivity, see <u>How do I purchase and/or register Banktivity</u>? in <u>Chapter 1: Getting Started</u>.

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 <u>purchase</u> a license and <u>register</u> the software, it will be available to use again. If Banktivity does not open your <u>document</u> 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 <u>install</u> the software on two separate computers and <u>register</u> 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 <u>document</u> you opened. Banktivity relies on the Mac OS X 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 every 6 seconds by default. You should never need to save your data manually! If you want to disable autosave or change how often Banktivity saves your data, choose <code>Banktivity > Preferences</code> and click "Advanced." Here you can turn autosave on and off or change the save frequency by dragging the slider.

For more information, see <u>How do I manage Banktivity documents?</u> in <u>Chapter 1: Getting Started</u>.

Can two or more people share the same Banktivity document?

Yes! With Cloud Sync, you can copy your <u>document</u> 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 <u>Using Banktivity Cloud Sync</u> in <u>Chapter 10: Syncing With Mobile Devices</u>.



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 <u>account</u> you cannot change its <u>type</u>. If you accidentally set up an account with the wrong type, simply <u>create a new account</u> with the correct type, then cut and paste all the <u>transactions</u> 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 source list?

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 "Manage" section of the source list cannot be renamed.

How do I see all transactions in a category for specific dates?

Create a <u>Category Detail report</u> and limit the report to the <u>category</u> you want to see. Choose a "Custom" date range and configure it to cover a large period of time so that all <u>transactions</u> are covered, as pictured here:



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 <u>account register</u> 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
Command - U	Update Everything
Option - Command - I	Import Data
Option - Command - E	Export Data to QIF/TXF
Command - W	Close the Window
Command - S	Save
Shift - Command - S	Save As
Shift - Command - P	Page Setup
Command - P	Print
Option - Shift - Command - P	Print Checks for Selected Transactions
Command - Z	Undo
Shift - Command - Z	Redo
Command - X	Cut
Command - C	Сору
Command - V	Paste
Option - Shift - Command - V	Paste and Match Style
Command - A	Select All
Command -: (Colon)	Show Spelling and Grammar
Command - ; (Semicolon)	Check Spelling
Command - I	Show the Popup Inspector for the Current Selection
Shift - Command - O	Open the Selection in a New Window
Control - P	Show Payments
Control - C	Show Categories
Control - I	Show Securities
Control - T	Show Transaction Templates
Control - S	Show Scheduled Transactions
Control - R	Show Import Rules

442

Key Combination Command

Control - D Show Sync Settings

Shift - Command - N Create a New Account

Shift - Command - G Create a New Account Group Shift - Command - A Create a New Smart Account

Option - Command - T Open the Selected Account's Website Using the Built-In

Browser

Shift - Command - D Download Transactions for the Selected Account (Direct

Access and direct download accounts only)

Command - L Show Loan Settings for the Selected Account

Command - 1 Show Transaction Register for the Selected Account

Command - 2 Show Resolve View for the Selected Account

Command - 3 Reconcile the Selected Account with a Bank Statement

Command - 4 Show Summary Report for the Selected Account

Command - N Create a New Transaction

Command - E Edit the Selected Transaction

Command - Delete Delete the Selected Transaction(s)

Option - Command - Y Show/Hide Split Items for the Selected Transaction

Option - Command - N Add a Split Item

Option - Command - Delete Delete the Selected Split Item

Command - Right Arrow View the Transfer Linked to the Selected Transaction in a

New Window

Shift - Command - R Create a Report
Shift - Command - B Create a Budget

Control - Command - S View Upcoming Scheduled Transactions

Control - Command - Q Update Security Quotes

Control - Command - R Update Currency Exchange Rates

Shift - Command - C Launch the Calculator App
Command - M Minimize the Window
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, 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

Can I download quotes for non-U.S. securities?

Banktivity uses the <u>Yahoo! Finance</u> quote service for downloading security prices. Any security that is listed on Yahoo, Banktivity should be able to download; just be sure to enter the <u>symbol</u> that Yahoo uses in Banktivity's <u>investment transactions</u> and <u>securities</u>.

Quotes can be downloaded from non-US stock exchanges by adding the appropriate suffix to each of your security symbols. For example, the symbol for Google on the Frankfurt Exchange is "GGQ1.F". For a list of supported exchange suffixes, visit http://finance.yahoo.com/exchanges.

For more information about investment accounts, see Chapter 7: Investments.

Why can't I add income categories to my budget?

You must designate some <u>categories</u> as income-based before you will be able to add any categories to the income section of your <u>budget</u>. Select "Categories" in the "Manage" section of the <u>source list</u> and select a category you want to use to track income. At the bottom of the screen, change the category's <u>type</u> to "Income." 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 <u>check printing</u> 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 <u>update notifications</u> 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 <u>Chapter 12: Security and Privacy</u>.

Does Banktivity integrate with NeatReceipts?

Yes, if you drag and drop a <u>NeatReceipts</u> PDF file from the Finder onto an <u>account</u> icon in the Banktivity <u>source list</u>, Banktivity will automatically create a new <u>transaction</u> for that item in the selected account. The appropriate <u>date</u>, <u>payee</u>, <u>category</u>, <u>and amount</u> will be assigned to the transaction, and a copy of the receipt will be <u>attached</u> to it.

NeatReceipts also has the capability to export transaction data in QIF and CSV format, which can be <u>imported</u> into Banktivity like any other data.



Chapter 14: 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 <u>iggsoftware.com/support</u> 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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