



iBankTM

version 3

User's Guide



IGG SOFTWARE

Your finances never looked so good.

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Chapter 1: Getting Started

Overview

How to use these help files:

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

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

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

Hyperlinks: Throughout the guide, you will find words or phrases that are **highlighted in yellow**. 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 iBank.



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 iBank. 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>Show Transactions>Recent,” this can be interpreted as “Go to the View menu, then go to the Show Transactions submenu, then choose Recent.”

About tracking finances with iBank:

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. iBank is the premier Mac OS X financial application to make tracking your finances as easy as possible.

System requirements:

iBank 3 requires Mac OS X 10.5 or higher, at least 512 MB of RAM, 20 MB free hard drive space, and a screen resolution of at least 1024x640. For older systems, try [iBank 2](#) (10.4) or [iBank 1.5](#) (10.3).

What's New in iBank 3.0?

Finally, the Mac OS X financial manager you've been waiting for! We've tried the competition, we've listened to our users and we've delivered the best financial manager available.

Take a look at these new features:



Direct Downloads. iBank 3 can connect to your bank “behind the scenes” and import your data for you.* No more going to websites, logging in, going to the correct page, setting date parameters, etc; now it just happens, automatically. This was our most requested feature and we've delivered.

*Your bank must support the OFX protocol specifications. If your bank doesn't support it correctly or at all, you may still need to log in to a website to download transactions.



Interactive Graphs. Graphs in iBank 3 have received a complete overhaul. Now utilizing the power of Core Animation, you can click on pie graph slices to see sub-category totals or even “flip” the slices to see a list of the transactions making up that slice. While we certainly wanted to make the graphs look slick, they are way more functional and more enjoyable to use.



Category Images. iBank 3 comes loaded with high resolution images for the most popular categories. These images are then used when making charts or viewing graphs so you can quickly see which part of a graph belongs to which category. You can also change the images to match your own preferences or add images to your own custom categories.



Sync With Your iPhone. We delivered a solution for editing your transactions on the road, using your iPhone or iPod Touch. Using the latest Web 2.0 technologies you can view historical transactions and create and edit new ones while you're on the go. To sync your data to MobileMe, it's just one click from within iBank. MobileMe membership is required.



Cover Flow for Transactions. Ever wanted to see your transactions outside of a list? Enter Cover Flow on iBank: you can view, edit, and flip through your transactions while seeing how you spent (or earned) your money with gorgeous category images (see above). A graph along the bottom shows your account balance through time; click anywhere in the graph to jump to that transaction.



Loan Management. Easily manage loans and other debt with scheduled payment plans.



Smart Portfolios. Use a smart portfolio to summarize your investments for any accounts or securities. Want a portfolio to represent your Roth IRA, but not your personal investment account? No problem. Just want to see how your Apple stock is doing since a specified date or from a specified account? No problem.



Check Your Stocks on the Road. Upload your portfolios to your MobileMe account from iBank and view your securities' performance from any web browser (including your iPhone and iPod Touch, of course).



Stock Performance Graph. Ever wonder how your stock picks stack up against the S&P 500 or NASDAQ, even after adjusted for dividend payouts? With the new performance graph in iBank you can select any securities to graph against each other to see how they compare, through time, adjusted for splits and dividends.



More Drag and Drop. Now to make a scheduled transaction you can just drag any transaction onto the “Scheduled Transactions” item in the source list. Want to add a category to a report? Just drag and drop it! Trying to reconcile a statement? Just drag and drop missing transactions into the statement until it is balanced.



Tax Support. Export your tax records to TurboTax and other tax software, plus assign tax numbers to your categories for easy tracking.



Standard Reports. Easily compare assets and liabilities with a Balance Sheet or check the performance of your investments with Capital Gains and ROI Reports.

...and much more! Continue on to learn about getting started with iBank 3.

How do I install iBank?

If you purchased iBank from our online store:

1. Download the iBank application from our website at: <http://www.iggsoftware.com/ibank/downloads.php>
2. Look for “iBank.dmg” on your Desktop or in your Downloads folder. Double-click this file to mount the “iBank” disk image on your Desktop.
3. The disk image should appear on your Desktop – it looks like an external drive icon with the iBank logo on it. Double-click the disk image to open it.
4. In the window that appears, you should see the iBank application, a Read Me, and some other files. Drag and drop the iBank icon onto your Applications folder to copy the software to your computer. If you have a previous version of iBank installed, allow the computer to replace the existing application.
5. Close the disk image window, then drag both the “iBank” disk image and “iBank.dmg” from your Desktop or Downloads folder to the Trash.
6. Open your Applications folder and drag “iBank” onto your Dock to keep it there for easy access.
7. Click the iBank icon on your Dock to launch the software.

If you purchased iBank from a retail store or Amazon.com:

1. Insert the iBank CD into your drive.

2. The CD should appear on your Desktop – double-click the CD icon to open it.
3. In the window that appears, you should see the iBank application, a Read Me, and some other files. Drag and drop the iBank icon onto your Applications folder to copy the software to your computer. If you have a previous version of iBank installed, allow the computer to replace the existing application.
4. Close the CD window, then drag both the CD icon from your Desktop to the Trash to eject it.
5. Open your Applications folder and drag “iBank” onto your Dock to keep it there for easy access.
6. Click the iBank icon on your Dock to launch the software.

That should do it! iBank should now be installed correctly on your computer.

Read on to learn about getting started with the iBank Setup Assistant.

How do I use the iBank Setup Assistant?

Every time you launch iBank, the first thing you will see is a welcome screen provided by the Setup Assistant:



On the left side you will see a list of [new features](#) in iBank 3; clicking a feature in this section will take you to our [website](#), where you will find more information about what is new in version 3.0. On the right side you will see options under three headings:

Getting Started

New Document: Click this option to have iBank guide you through the process of creating a new [data file](#). Follow the prompts to choose a name and save location for your iBank data file. You will also be asked whether you want to add our default selection of [categories](#) for “Home” or “Business” to your data file; check one or both of these items to use them (categories can always be [added](#), [deleted](#), or [modified](#) later).

Upgrade: If you previously used iBank 1 or 2, click this option to convert your existing data for use with iBank 3. You will be presented with two options:

- If you are upgrading from iBank 2, select your data file from the drop-down list provided, and then click “Open Selected Document.” iBank will make a backup copy of your old data file (in the same location as the original) and convert the original for use with iBank 3. *Once the file has been upgraded for use with iBank 3, it can no longer be opened by iBank 2.*
- If you are upgrading from iBank 1, click the “Upgrade from Version 1” button. Follow the prompts to choose a name and save location for your new iBank data file. You will also be asked whether you want to add our default selection of [categories](#) for “Home” or “Business” to your data file; check one or both of these items to use them (categories can always be added, deleted, or modified later). Once you have done this, iBank will prompt you import the iBank 1 data. Click “Begin Import” to start the process ([What if I can't?](#)), then kick back

or go out for a cup of coffee – depending on how much data you have, the import can take a while! Once the process has finished, click “Done” to begin using iBank.

Documentation

Quick Start Guide: Click this option to download a brief introductory tutorial from our [website](#). The Quick Start Guide is a great starting point for first-time iBank users – it introduces iBank’s basic approach to financial management, defines some key terms, and walks you through the basic features of the program.

iBank Help: Click this option to open iBank Help, the program’s built-in documentation. Here you can search for answers to your questions, or browse through the various help categories for information on every aspect of the software. If you prefer a printable version of the documentation, feel free to download the iBank 3 Manual in PDF format from our website: <http://www.iggsoftware.com/ibank/downloads.php#manuals>

Additional Support

User Forums: Click this option to visit our [online discussion forums](#). Browse topics as a guest, or register an account to be able to contribute your opinion. The forums are a great first stop for unanswered questions about our software, listening to buzz about upcoming versions, and submitting requests for new features. Join our active online community of users!

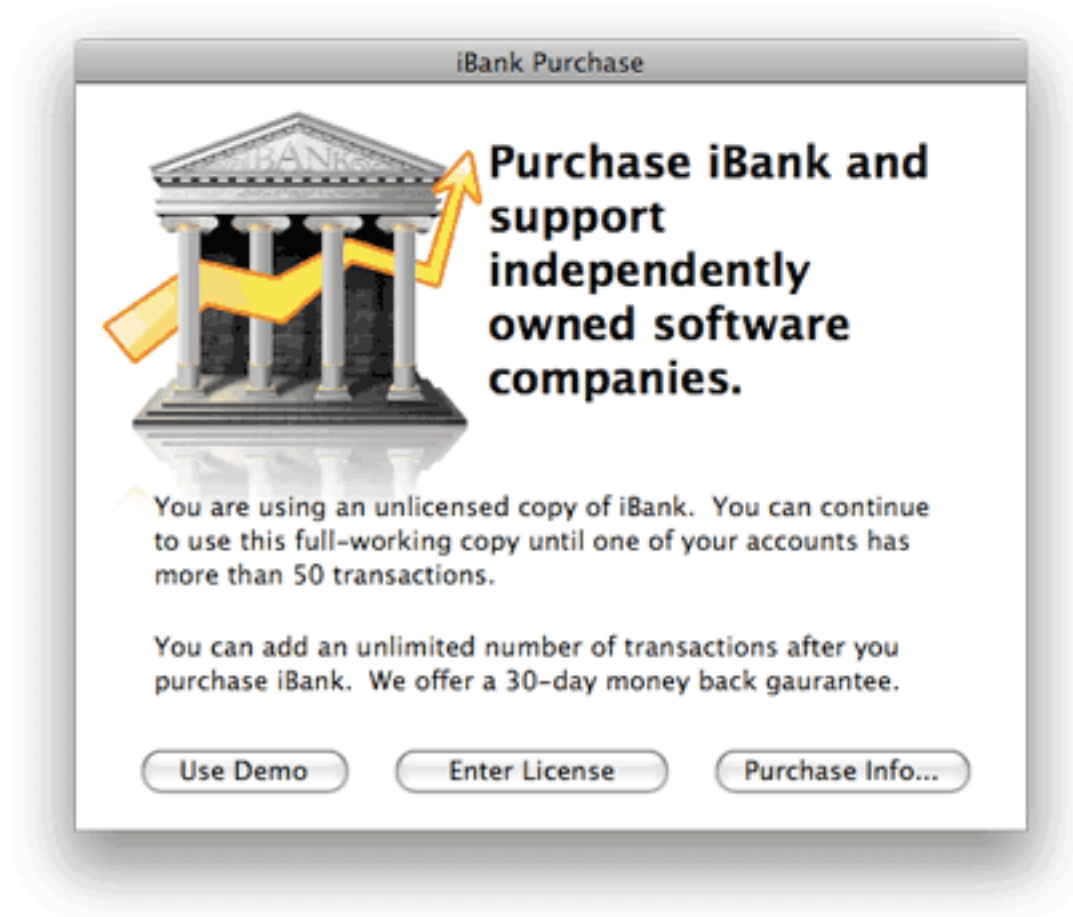
IGG Website: Click this option to visit our [company website](#), where you will find product updates, news and announcements, Dashboard widgets, and other extras, as well as general information about our team.

Disabling the Setup Assistant:

If you don't want the Setup Assistant to appear every time you launch iBank, check "Do not show this at start up" and click "OK." You can revisit the Setup Assistant at any time by choosing Help>Open Setup Assistant.

How do I purchase and/or register iBank?

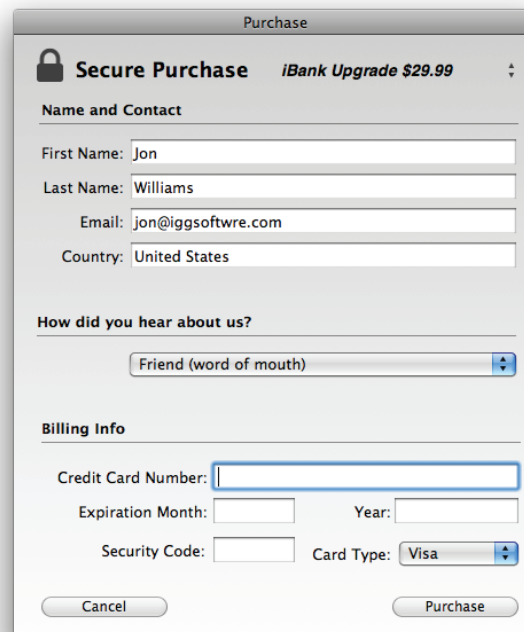
Each time you launch iBank in trial mode, you will be prompted to [purchase](#) the full version.



If you are not ready to purchase yet, click “Use Demo” to continue using iBank in trial mode. The software will run unrestricted until one of your accounts reaches 50 transactions, after which the software will only run for 10 minutes at a time. The purchase box will appear each time you start iBank until you order a license code.

To purchase iBank:

If you have not already registered iBank, you will be prompted to purchase the program each time you start it. To purchase a license, click “Purchase Info” and then click “Continue Purchase.” Our secure online purchase window will appear:



The screenshot shows a "Purchase" window titled "Secure Purchase" with a lock icon. It indicates an "iBank Upgrade \$29.99". The form is divided into three sections: "Name and Contact", "How did you hear about us?", and "Billing Info".

Name and Contact

- First Name: Jon
- Last Name: Williams
- Email: jon@iggsftwre.com
- Country: United States

How did you hear about us?

- Friend (word of mouth)

Billing Info

- Credit Card Number: [Empty field]
- Expiration Month: [Empty field] Year: [Empty field]
- Security Code: [Empty field] Card Type: Visa

At the bottom are "Cancel" and "Purchase" buttons.

The top-right corner of the window will show you the license you are about to order. If you previously had a registered copy of iBank 2 running on your computer, iBank 3 should recognize this automatically and indicate that you are purchasing an upgrade license (at a discount!). If you are not a registered user of a previous iBank version, iBank 3 will indicate that you are purchasing a full license.

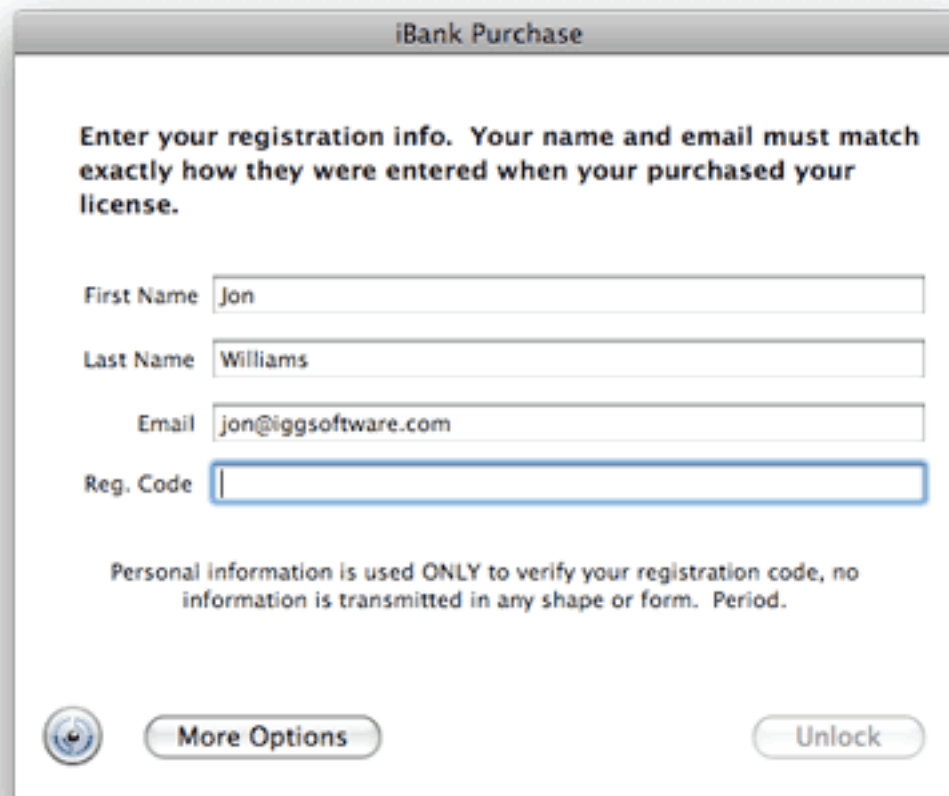
In the space provided, enter your name, email address, and credit card information. Once you have verified that everything has been entered correctly, click “Purchase” to connect to our online store and submit your order (you must be connected to the Internet to complete this step). Once the order has been accepted, iBank 3 will register itself automatically and cease to operate in trial mode. An alert will display your license code (it’s probably a good idea to write this down) and confirm that your order was processed successfully. You will also receive a confirmation email within 24 hours 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 prefer not to purchase iBank directly through the software, if you have problems with the built-in order form, or if you wish to purchase iBank together with our other software as part of a package deal, please visit our online order page: <http://www.iggsoftware.com/purchase>

To register iBank with an existing code:

If you are reinstalling iBank, or you obtained a registration code from our online order page, click “Enter License” in the purchase window (choose iBank>License if you don’t see the purchase window).

A screenshot of a macOS-style dialog box titled "iBank Purchase". The dialog has a white background and a gray title bar. Inside, there is a bold instruction: "Enter your registration info. Your name and email must match exactly how they were entered when you purchased your license." Below this are four text input fields. The first is labeled "First Name" and contains the text "Jon". The second is labeled "Last Name" and contains "Williams". The third is labeled "Email" and contains "jon@iggsoftware.com". The fourth is labeled "Reg. Code" and is currently empty, with a blue border indicating it is the active field. Below the fields is a line of smaller text: "Personal information is used ONLY to verify your registration code, no information is transmitted in any shape or form. Period." At the bottom left is a circular icon with a blue arrow. To its right is a button labeled "More Options". At the bottom right is a button labeled "Unlock".

iBank Purchase

Enter your registration info. Your name and email must match exactly how they were entered when you purchased your license.


First Name

Last Name

Email

Reg. Code

Personal information is used ONLY to verify your registration code, no information is transmitted in any shape or form. Period.



Enter your name, email address, and registration code exactly as they appear in your confirmation email, paying attention to capitalization and other such details ([What if iBank doesn't accept my code?](#)). Upon successful entry of your registration info, the program's trial limitations will be disabled and you will no longer be pestered to buy at startup.

To verify your registration:

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

How do I manage data files in iBank?

An iBank data file contains all of the financial information that you will use when working with iBank. This typically includes [accounts](#) and their [transactions](#), [categories](#), [memorized transactions](#), [scheduled transactions](#), [import](#) settings, [charts](#), [budgets](#), and [forecasts](#). Storing all of this information in a single file allows for greater portability as well as easier [backups](#).

In the Finder, an iBank data file looks like this:



To create a new data file:

Choose File>New iBank Document. A blank window will appear to which you can add accounts and other information. When you try to close the window or quit iBank, you will be asked to choose a name and save location for the data file. Alternatively, you can use the [Setup Assistant](#) to help you create a new data file and add some default categories.

To open an existing data file:

Choose File>Open and select a valid iBank 3 document, or double-click the data file in the Finder. You can open iBank 2 documents as well, but iBank 3 must first convert your data for

use with the new version. A backup of your iBank 2 file will be created automatically in the same location as the original file.

iBank will remember the last several data files you opened under File>Open Recent. You can clear this menu by choosing File>Open Recent>Clear Menu. When you launch iBank, it will automatically show the last data file that was opened. To override this, hold down the Option key as iBank is starting up.

Using multiple data files:

You can have multiple iBank documents open at one time, but most information cannot be transferred between them. Transactions can be moved from one data file to another using copy & paste. You may want to create a separate data file 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 iBank document is necessary for tracking your own finances.

To save changes to a data file:

After [adding transactions](#) or making other changes to a data file, save those changes by choosing File>Save. iBank automatically saves your data every three minutes, when you close the data file, and when you quit iBank. If iBank is unable to save your changes for any reason, it will alert you to the error and advise you on how to fix the problem.

To delete a data file:

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

How do I use the main window?

The main window displaying your iBank [data file](#) appears like this:

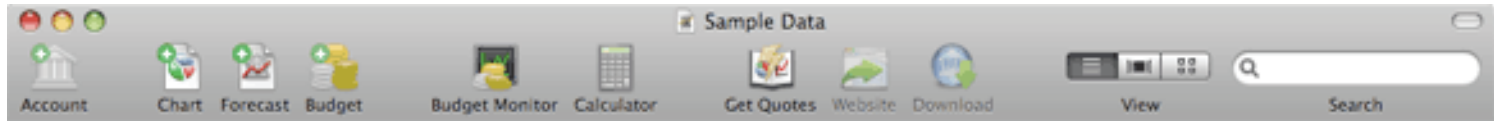


The numbers on the image above correspond to the following program areas:


1. **Toolbar:** Contains shortcuts to many program functions, including the [search command](#).
2. **Source list:** Your [accounts](#) are listed in the top half of the source list; other main program features are listed below. The window contents displayed to the right of the source list will change depending on your current selection.
3. **Mini-graph:** Provides a quick snapshot of your recent expenses or a summary of your [investment portfolio](#) (depending on the current selection).
4. **Transaction view:** Displays all [transactions](#) in the selected account.
5. **Transaction editor:** A convenient way to edit the transactions displayed in the register above. Hide or show this pane by clicking the button at the bottom-right side of the window.

Many of these window panes can be resized by clicking and dragging the dividers between them. Below the transaction editor you will find several other buttons (including [filtering options](#)) that allow you to perform different actions depending on your current selection in the source list.

How do I customize the toolbar?



To customize the **toolbar** (located across the top of the main iBank window) Control-click anywhere in the toolbar area and choose “Customize Toolbar” from the contextual menu (or choose View>Customize Toolbar). The sheet that appears will allow you to add or remove toolbar items via drag & drop, and choose how these items appear (e.g. whether to show text or what size icons to use). Click “Done” when you have finished customizing the toolbar.

You can show or hide the entire toolbar at any time by clicking the oval-shaped button  in the top right corner of the main iBank window or choosing View>Hide Toolbar (this is standard for most Mac OS X applications).

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





To use iBank to track your finances, you will want to set up [accounts](#) for each “real-life” account you have. That is, you will want an account for each of your credit cards as well as checking, savings, and [investment](#) accounts. Then, for each account you will want to have a [transaction](#) for each “real-life” transaction that occurs in the account. For example, if you receive a bank [statement](#) that shows two trips to the ATM and one point-of-sale (aka debit) purchase, then you will want to enter three transactions in iBank to match those.

We have mentioned transactions a lot, and for good reason – they are the core “unit” in iBank for effectively tracking your money in each of your accounts. In iBank, 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 iBank for each transaction that occurs in real-life, iBank will track, to the penny, exactly how much money you have in each of your accounts.

This should be reason enough to use iBank: to know exactly, at any minute, the balances of all of your accounts. However, the real power of iBank comes into play when you start tracking *where* you are spending your money. We’re not talking about entering a transaction for the amount of –\$40.00 and making the *where* the payee “J.D. McCliments,” a local pub. Although this information is helpful, it would be better to *categorize* this transaction by associating it with a [category](#) like “Meals,” or “Dining.” iBank allows you to assign a category to each of your transactions. By assigning categories to transactions, you’ll be set up to run robust [reports](#) analyzing spending based on those categories. Categorizing your transactions will also allow you to set up [budgets](#) to help you plan ahead.

In a lot of ways, you can think of categories as accounts, and you can think of a transaction as always *moving* money from one account to another (fancy accountants will call this “double-entry bookkeeping”). So if you buy dinner on your checking account debit card, you are essentially moving money from the checking account and adding money to the “Dining” category-type account.

In summary:


-  Accounts mirror your real-life bank accounts.
-  Transactions record deposits and withdrawals in your accounts.
-  Categories track where your money comes from and goes to.
-  Charts and reports allow you to quickly analyze your spending habits.

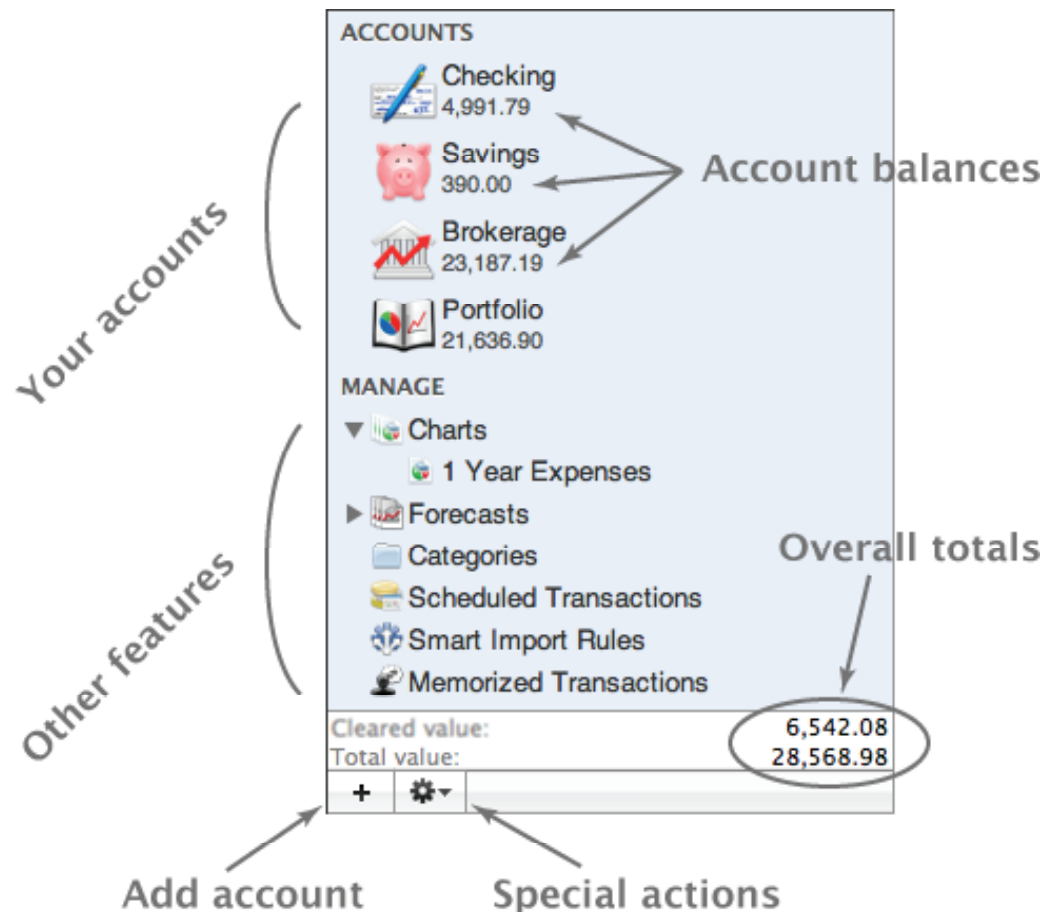
Don’t forget – this is just an overview of iBank’s major features; much more awaits inside! Hopefully these principles and guidelines will help you get started tracking your money and spending with iBank. Read on for more detailed information about using iBank’s various features.



Chapter 2: Accounts

What are accounts all about?

 **Accounts** in iBank are designed to mirror your real-life bank accounts. They are the first thing you need to set up in iBank after creating a [data file](#). All of your accounts are kept in the top half of the **source list**, which appears on the left side of the [main window](#) and looks like this:



Accounts can be reordered by clicking and dragging them to different positions in the source list. Double-click an account to change its name. The balance of each account is displayed directly below the account name.


Overall totals:

The two amounts displayed at the bottom of the source list reflect the total value of cleared transactions and the total value of all transactions in those accounts that have been marked for inclusion in the totals.



Though each account displays a balance in its own currency, the overall totals automatically convert amounts between currencies before summing them. The conversions are calculated using iBank's current exchange rate information. Click the small double-arrows next to the currency symbol by "Total value" to select which currency is used to display the overall totals.



View options:

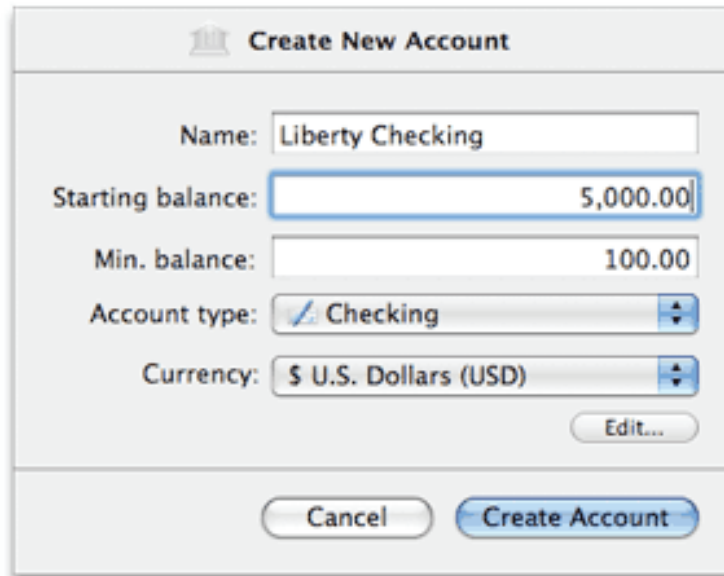
You may choose whether to display large or small icons in the "Accounts" section of the source list. Choose iBank>Preferences, click the  **Appearance** button, and check "Use small size for source list items" if desired.

How do I add and delete accounts?

The first thing to do with iBank after creating a [data file](#) is to set up your [accounts](#). Start by creating an iBank account for each financial account you have in real life (e.g. checking, savings, credit card, investment). You may also want to add a cash account to keep track of the money in your pocket.

To create a new account:

Click the  **Account** button on the [toolbar](#), or click the  button below the [source list](#) on the left. In the sheet that appears, choose the appropriate [account type](#), then type in a name for the account and its starting and minimum balances:



The image shows a "Create New Account" dialog box. It has a title bar with a bank icon and the text "Create New Account". Inside the dialog, there are several input fields and dropdown menus. The "Name" field contains "Liberty Checking". The "Starting balance" field contains "5,000.00". The "Min. balance" field contains "100.00". The "Account type" dropdown menu is set to "Checking". The "Currency" dropdown menu is set to "\$ U.S. Dollars (USD)". There is an "Edit..." button next to the "Account type" dropdown. At the bottom of the dialog, there are two buttons: "Cancel" and "Create Account".

Name:	Liberty Checking
Starting balance:	5,000.00
Min. balance:	100.00
Account type:	Checking
Currency:	\$ U.S. Dollars (USD)

Buttons: Edit..., Cancel, Create Account

The starting balance should reflect the balance in the account at the time from which you wish to track your transactions with iBank. If you want to track records back to the opening of the account, enter “0.00” (or the amount of your initial deposit) as the account’s starting balance. If you only want to track records starting a week ago, enter the account balance as it was a week ago. For [credit card](#) accounts, the [minimum balance](#) should be negative to reflect that this type of account never (or rarely) carries a positive balance.

By default, iBank will input your currency information from System Preferences. If you want to use a different currency with the new account, choose one from the drop-down list. If the desired currency is not present, click the “Edit” button to configure the list of available currencies. For more information about using iBank with multiple currencies, see the section about [multiple currencies](#) in this chapter.

When you are done, click “Create Account.” If you added a loan account, you will be presented with another sheet to configure [loan options](#). Otherwise, the new account will be added to the source list. Select the account to view its contents in the right side of the main window.

To delete an account:

Select the account in the source list and press the ‘Delete’ key on your keyboard, or choose Edit>Delete. A sheet will appear asking you to confirm that you want to permanently delete the account. All [transactions](#) contained within the account will also be deleted. Any [transfers](#) in the account will be deleted, but the transactions in other accounts to which those transfers are connected will not be deleted (they simply will no longer show the account in their category fields).


How do I edit account information?

Select an [account](#) in the [source list](#) and choose View>Show Account Info. The **account info pane** will appear below the source list. Add information or make changes as appropriate:

The screenshot shows a 'Show Account Info' pane with various input fields. Arrows point from descriptive text on the left to the corresponding fields on the right:

- Name of the iBank account → Name: Checking
- Notes about the account → Note: for business use only
- URL link to the bank's website → URL: http://www.libertybank.com
- Name of the bank to which the account belongs → Bank: Liberty Bank
- Account number (used for check printing) → Account #: 12345
- Routing number (used for check printing) → Routing #: 67890
- Minimum balance (if the account balance drops below this amount, a warning badge will be displayed in the source list) → Min. bal: 500.00
- Interest rate (for personal reference only) → Int. rate: 0.08000
- Currency used for the account → Currency: U.S. Dollars
- Date when last import occurred (updates automatically after an import) → Last import: 1/12/2008
- Sum of all reconciled transactions in the account → Reconciled: 4,922.16
- If checked, the account's balance will be included in the totals displayed at the bottom of the source list → ☒ Include in total
- Designates that the account is used to track loans and can store payment information under Account>Show Loan Settings → ☐ Is Loan Account

A few tips:

- Be sure to set the correct minimum balance for the account, or else the account may appear with a warning badge  on its icon in the source list when it actually contains sufficient funds.
- If you fill in the URL field with your bank's website, iBank can quickly open that website to let you view your accounts online or download transaction updates. For more information, see the section on [using the built-in web browser](#) in Chapter 5: Importing Data.
- You can easily assign a URL to an account by dragging & dropping a “.webloc” file from the Finder onto the account name in iBank.
- When you [import transactions](#), the “Last import” date is automatically updated to the date on which the import was performed. By adjusting this date manually, you can control which transactions are retrieved during a [direct download](#) operation (only transactions after the date specified will be downloaded).
- Use the “Include in total” checkbox to mark whether or not an account's balance should be included in the total value amount below the source list. If an account is not marked to be included in the total, its balance in the source list is displayed in gray.
- “Is Loan Account” is typically only used for loan accounts (as the name suggests), but can sometimes be useful for tracking liabilities that include loan information (like a mortgage, for example).

Click the  button at the top right to close the account info pane.

To change an account's starting balance, look for a transaction in the account's register with “Starting Balance” listed as its payee and change its amount. If there is no such transaction, you

can add one manually – just enter “Starting Balance” as the payee, and make sure that its date precedes all other transaction dates in the account.



Account types cannot be changed. If you accidentally created an account with the wrong type, you will need to create a new account with the correct type. You can transfer your existing transactions from the old account to the new one using cut & paste.

What are the different account types?

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



Checking

Used to track [deposits and withdrawals](#) from a typical bank checking account.



Savings

Used to track [deposits and withdrawals](#) from a typical bank savings account.



Credit Card

Used to track [charges](#) made against a credit account. When using a credit card account, be sure to enter its [starting balance](#) as '0.00' and set the [minimum balance](#) to reflect the card's credit limit (as a negative number). Charges made to the account should be entered as negative transactions.



Investment

Used to track purchases and sales of stocks, bonds, and mutual funds, as well as other security-related transactions. Investment accounts should be set up to reflect your brokerage accounts. The balance of each investment account includes the cash value of the account in addition to the value of its securities. The Portfolio provides summary information about your holdings across all investment accounts, as well as gain/loss totals. For more information about tracking investments, see Chapter 6: Investments.



Money Market

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



Line of Credit

Used to track charges made against a line of credit. When using a line of credit account, be sure to enter its starting balance as '0.00' and set the minimum balance to reflect the card's credit limit (as a negative number). Charges made to the account should be entered as negative transactions.

Asset

Used to track the value of an object or money that is owed to you. For example, if you have paid off the mortgage on your house, an asset account can help you track any interest that you collect on your home value. When using an asset account, enter the base value of the asset into the [starting balance](#), then enter any gains or earnings as positive [transactions](#).

Liability

Used to track debt or money owed for which you do not make regular payments. When using a liability account, be sure to enter the amount owed into the [starting balance](#) (as a negative number), then enter any payments made against the debt as positive [transactions](#).

Loan

Used to track loans for which you maintain a payment schedule. Typically, loan accounts should not be assigned a starting balance because the loan amount will be entered in the [Loan Setup and Information sheet](#). Payments made towards the loan should be entered as positive [transactions](#). For more information about configuring loan account options, see the section on [managing loan payments](#) later in this chapter.



Cash

Used to track the spending of cash you withdraw from a bank (or an account like cash advance from a Visa). 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 your cash on something, create a transaction in the cash account for the appropriate amount and set the other attributes of the transaction as appropriate.

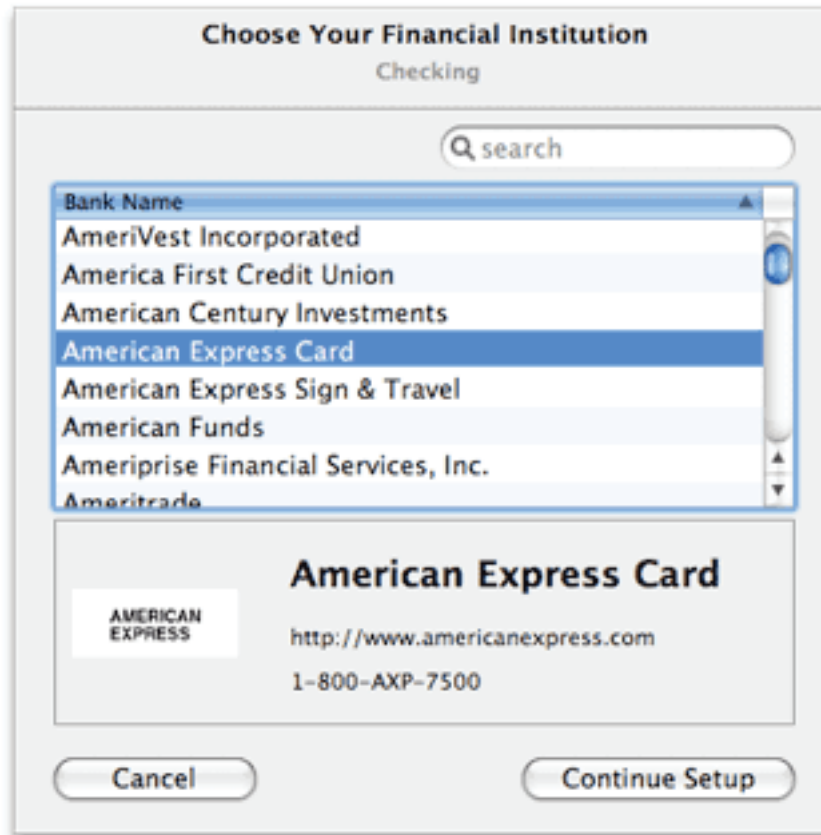
How do I configure accounts for online access?

iBank 3 features the ability to connect directly to your financial institutions via the Internet and update your [accounts](#) automatically. [Transactions](#) are downloaded using Open Financial Exchange (OFX), which is not supported by all financial institutions (and some may charge a fee for this service). We do not guarantee online access for all accounts.

To configure an account for online access:

You must first select a financial institution with which to connect your account. When you [create an account](#), iBank will initiate this process automatically. To enable access for an existing account, select the account in the [source list](#), make sure you are connected to the Internet, and choose Account>Setup Online Account Access. iBank will update its list of supported financial institutions and then present a sheet displaying them.

Type the name of your financial institution in the search box at the top of the sheet to narrow down the list of available options. When you locate the correct institution, select it and click “Continue Setup.” You will then be asked for the username and password required to access your account online. If you do not have or cannot remember the username and/or password, please contact your financial institution for assistance.



If multiple accounts are available for download, you will be asked which one to use. Select the account that corresponds to the iBank account you are configuring. iBank will then attempt to connect to your financial institution. After establishing a successful connection, iBank will give you the option to “Download Transactions Now,” if you wish. Click this button to update your account, or else click “OK” to wait for another time.



Transactions are downloaded using the Open Financial Exchange (OFX) protocol, which is not supported by all financial institutions (and some may charge a fee for this service). We do not guarantee online access for all accounts.

To update your accounts automatically:

See the section on [direct downloading](#) in Chapter 5: Importing Data for more information.

To disable online access:

If you no longer want to use the online access feature with a particular account, select that account in the source list and choose Account>Disable Online Account Access. The account will no longer be configured for direct downloading. You may reestablish online access for that account at any time.

How do I track scheduled loan payments?

In order to effectively manage loans and payments in iBank, first add a [new account](#) and choose the “[Loan](#)” type. After configuring the standard account options, enter all relevant information into the **Loan Setup and Information** sheet:

Loan Setup and Information
Student Loans

Setup Payment Payoff Schedule

Name of lender: VSAC

Loan amount: 10,000.00

Interest rate: 4.700%

☐ Variable rate loan Details...

First payment date: 12/30/2007

Payment frequency: Monthly

Total # of payments: 180



Interest category: Education

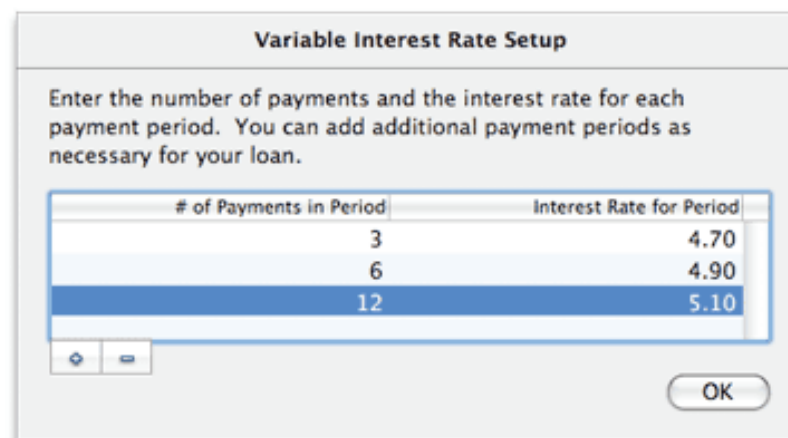
☐ Canadian loan

Schedule Recurring Payment OK

To configure loan options:

Click the “Setup” tab in the Loan Setup and Information sheet, if it is not already selected. Configure the following options to match the details of your loan:

- **Name of lender:** The institution responsible for administering the loan and processing your payments.
- **Loan amount:** Total amount of money originally borrowed from the financial institution.
- **Interest rate:** If the loan has a fixed interest rate, enter it here as a percentage. If the rate is variable, check “Variable rate loan,” enter the appropriate number of payments in the “Rate changes after” field, and then click the “Details” button. A new sheet will appear displaying one line for each payment period – on the left is the total number of payments due in that period; on the right is the interest rate for that period. Double-click to edit either amount, and use the  and  buttons to add or remove payment periods. Make sure the total amount of payments is equal to the “Total # of payments” specified on the main Loan Setup and Information sheet.




The dialog box is titled "Variable Interest Rate Setup". It contains a text instruction: "Enter the number of payments and the interest rate for each payment period. You can add additional payment periods as necessary for your loan." Below this is a table with two columns: "# of Payments in Period" and "Interest Rate for Period". The table has three rows of data. The first row shows 3 payments at 4.70%. The second row shows 6 payments at 4.90%. The third row shows 12 payments at 5.10% and is highlighted. Below the table are two buttons: a plus button and a minus button. An "OK" button is located at the bottom right of the dialog box.

# of Payments in Period	Interest Rate for Period
3	4.70
6	4.90
12	5.10

- **First payment date:** The date on which the first payment is due.
- **Payment frequency:** How often payment is required on the loan.
- **Total # of payments:** The total number of payments scheduled over the loan's entire repayment plan.
- **Interest category:** Your loan payments will be tracked as [split transactions](#), with one part of each going towards capital and the other going towards interest. Choose here the [category](#) that you want to use to track the interest portion of each payment for [charts](#), [reports](#), and [budgets](#).
- **Canadian loan:** By default, interest is compounded monthly. Check this option to have the interest compounded every 6 months (semi-annually) instead.

To view summary information about your loan payments:

Click the “Payment” tab in the Loan Setup and Information sheet:

 **Loan Setup and Information**
Student Loans

Setup

Payment

Payoff Schedule

Minimum payment amount:

76.88

Additional payments:

12.30

Edit...

Total payment:

89.18

Payoff date: 09/28/09

Interest paid to date:

0

Principal paid to date:

0

You have made 0 payments

You still have 180 payments to make

Schedule Recurring Payment

OK



This sheet will show you an overview of your payment history, including the minimum payment amount, additional payments required with each payment (see below for more information), the total payment amount, and expected date for the entire loan to be paid off. Total interest and principal paid to date are displayed in the middle of the sheet, along with the number of payments made to date and total number remaining.



Any transfer into a loan account will be considered a loan payment by iBank. If you are not using scheduled transactions to track your loan payments automatically, be sure to enter your loans as transfers from one or more other accounts into the loan account, or iBank will not count them in the payment summary shown above.

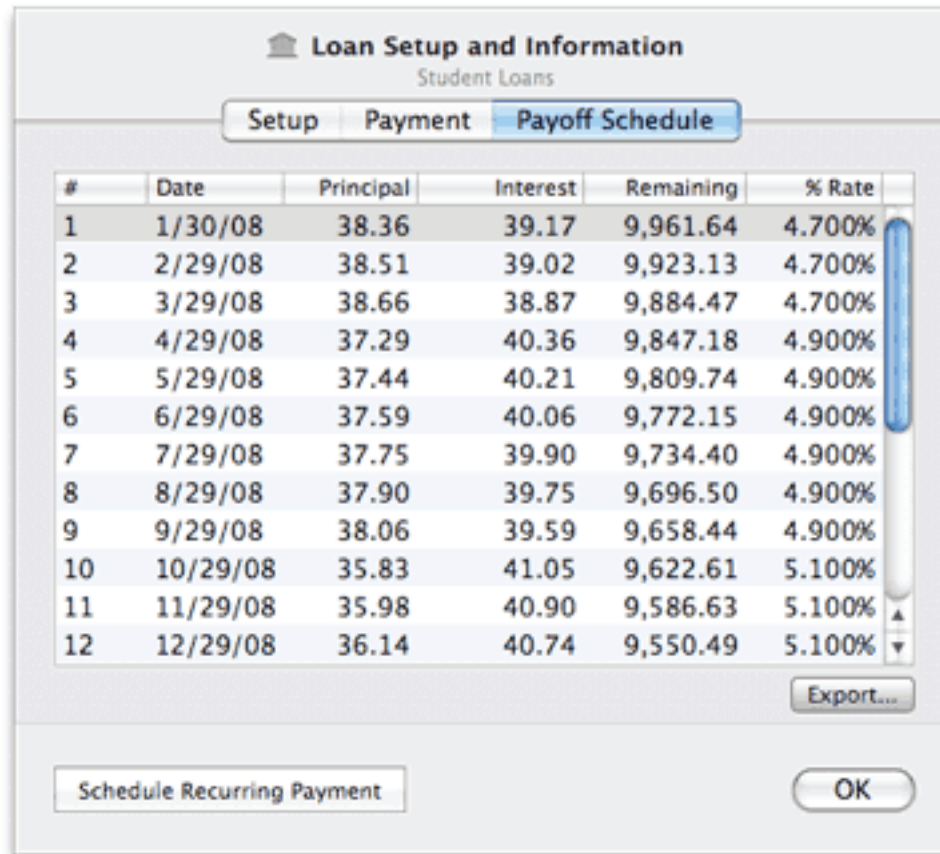
If your loan payments include additional fees, such as taxes or surcharges, click the [Edit...](#) button on this sheet to enter them. The following sheet will appear:

Category	Amount
Taxes:Other	12.30

Click the  and  buttons to add and remove additional payments. Click the left side of each payment to choose a category to assign the payment to, and double-click the right side of each payment to enter the payment amount. click “OK” to return to the loan payment summary.

To view your payment schedule:

Click the “Payoff Schedule” tab in the Loan Setup and Information sheet:



#	Date	Principal	Interest	Remaining	% Rate
1	1/30/08	38.36	39.17	9,961.64	4.700%
2	2/29/08	38.51	39.02	9,923.13	4.700%
3	3/29/08	38.66	38.87	9,884.47	4.700%
4	4/29/08	37.29	40.36	9,847.18	4.900%
5	5/29/08	37.44	40.21	9,809.74	4.900%
6	6/29/08	37.59	40.06	9,772.15	4.900%
7	7/29/08	37.75	39.90	9,734.40	4.900%
8	8/29/08	37.90	39.75	9,696.50	4.900%
9	9/29/08	38.06	39.59	9,658.44	4.900%
10	10/29/08	35.83	41.05	9,622.61	5.100%
11	11/29/08	35.98	40.90	9,586.63	5.100%
12	12/29/08	36.14	40.74	9,550.49	5.100%

Export...

Schedule Recurring Payment

OK

Here you will see a table displaying each payment with its scheduled due date, principal amount, interest rate, interest amount, and amount remaining to be paid on the original loan. As with any tabular view, click a column header to sort the list according to the values in that

column. Click a second time to reverse the direction of the sort. This table cannot be edited directly; to make adjustments to your payment schedule, edit the settings under the “Setup” tab.



Payments are shown here with their projected amounts based on minimum requirements. Once you have entered a payment, the actual amounts will be shown in the payoff schedule table instead of the projected amounts.

To save a copy of your payment schedule for reference, click the **Export...** button and choose a location to save the file. iBank will generate a text file in CSV format for easy viewing in Excel or any other spreadsheet software.

If you have configured your loan correctly, you should see that the remaining amount after the last payment is “0.00”. If there is still a remaining balance after the last payment, then check to make sure you have entered the correct total number of payments, and that the number of payments in the “Variable Interest Rate Setup” sheet adds up to match the total number of payments.

To automatically generate a scheduled payment for your loan:

Click the **Schedule Recurring Payment** button and choose from the drop-down list which account you will use to make the payments. iBank will take you to the Scheduled Transactions pane and automatically create a scheduled transaction for your loan payments based on the information you entered in the Loan Setup and Information sheet. The first posting date for

the scheduled transaction will be the due date you entered for the first payment. Subsequent transactions will be posted at the interval you specified.



iBank will only allow you to create one scheduled transaction for each loan account using the steps above. To generate a new scheduled payment from the Loan Setup and Information sheet, you must first delete the original payment from the scheduled transaction view.




When posted, the payment will appear as a [split transaction](#): the capital amount will be [transferred](#) to the loan account, the interest will be allocated to your specified interest [category](#), and each additional payment will be allocated to the categories you specified. The scheduled transaction can be edited at any time by clicking “Scheduled Transactions” in the [source list](#).

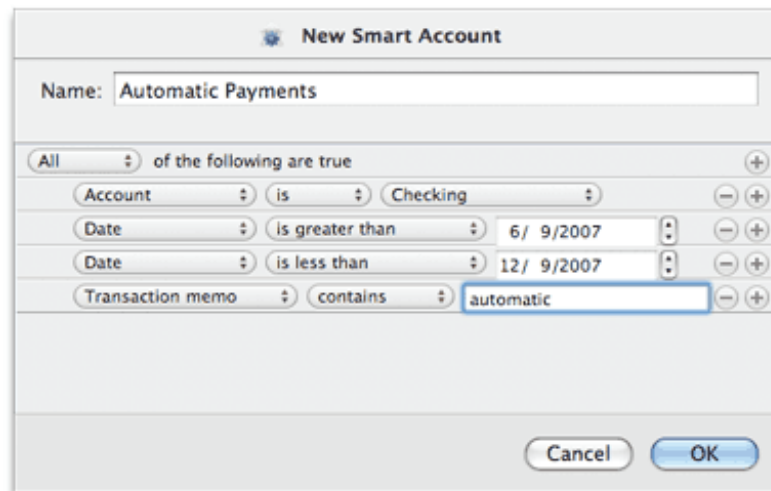
How do I use smart accounts?



Smart accounts are special [accounts](#) that are used to dynamically group [transactions](#) 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 iBank 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  button below the [source list](#) and choose “New Smart Account.” Using the sheet that appears, give the smart account a name, then click the  and  buttons, respectively, to add and remove the rules that will determine which transactions are displayed in the account:



New Smart Account

Name: Automatic Payments

All of the following are true

Account	is	Checking	– +
Date	is greater than	6/ 9/2007	– +
Date	is less than	12/ 9/2007	– +
Transaction memo	contains	automatic	– +

Cancel OK

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 your specified rules will be displayed in the smart account. If you choose “All,” only transactions that match all of the rules will be displayed. This rule cannot be removed.
- **Date:** Use one or more date rules to specify a timeframe for transactions to include.
- **Transaction payee:** Use this rule to display transactions that include or exclude a specified payee.
- **Transaction memo:** Use this rule to display transactions that contain or do not contain a specified word or phrase in their memo fields.
- **Amount:** Use one or more amount rules to specify a range of values for transactions to include.
- **Category:** Use this rule to include or exclude transactions that are assigned to a specified category.
- **Account:** Use this rule to include or exclude transactions in a particular account.
- **Type:** use this rule to include or exclude transactions of a specified type.

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 after June 9, 2007, then it will eliminate any dated after December 9, 2007, and finally it will only display those remaining that have the word “automatic” in their memo field.

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.

Smart accounts and transactions:

Smart accounts allow you to view transactions only; they do not permit you to [add, remove, or edit transactions](#). To make changes to transactions shown in a smart account, you must first locate the transactions in their original accounts and then modify them. Smart accounts cannot be used in [charts and reports](#), [budgets](#), or [forecasts](#), nor do they affect the [totals](#) displayed at the bottom of the source list.

Editing smart accounts:

To edit the rules for an existing smart account, select it in the source list and choose Account>Edit Smart Account. Any changes made to the smart account criteria will immediately take effect when you click “OK.”

To delete a smart account:


Select the account in the source list and press the ‘Delete’ key on your keyboard, or choose Edit>Delete. A sheet will appear asking you to confirm that you want to permanently delete the account. The transactions displayed in the smart account will not be affected.

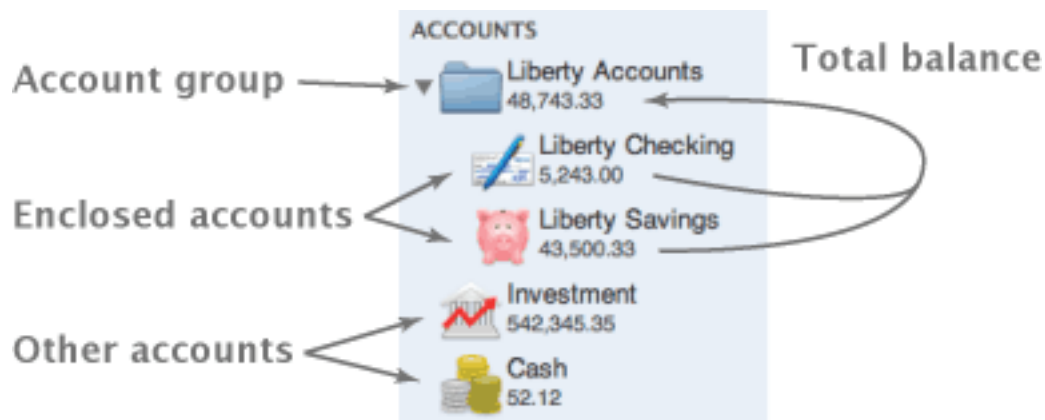
How do I group accounts?



Account groups can be created to organize your [accounts](#) hierarchically.

To create an account group:

Choose Account>New Account Group, or click the  button below the [source list](#) and choose “New Account Group.” Enter a name for the group in the sheet that appears and click “Create Account Group” to add it to the source list. Use drag & 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.



The amount that displays below the group’s name represents the total balance of all the accounts within. Selecting the account group itself will display [transactions](#) from all the enclosed accounts in the transaction view to the right. Transactions cannot be [added or removed](#) when a

group is selected, but any changes made in [list view](#) will be applied to the transactions in their original accounts.



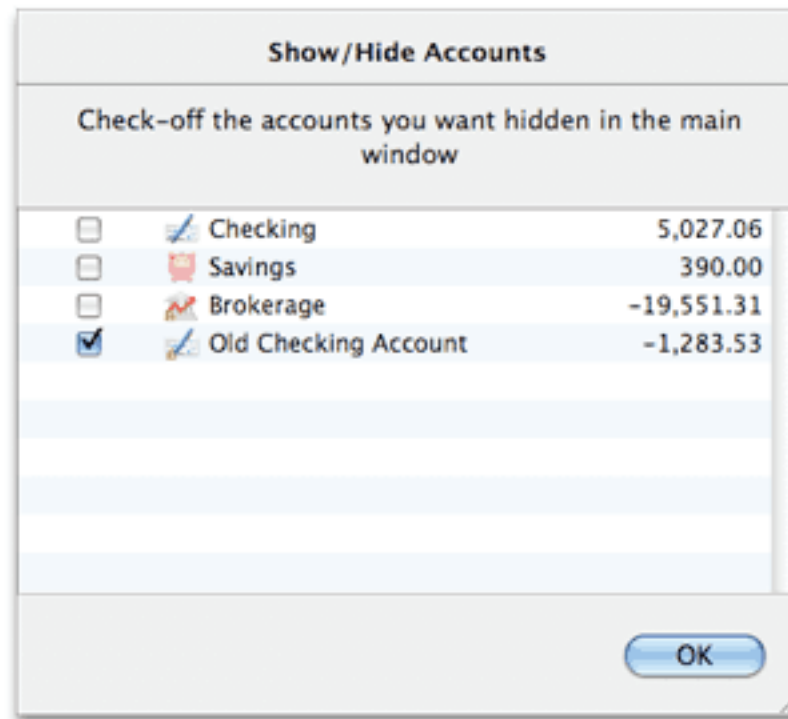
When accounts using different [currencies](#) are added to a group, the total balance displayed for the group will use the currency selected at the bottom of the source list. In that case, the balances of the accounts inside the group will be automatically converted using the exchange rates in the [Currencies sheet](#).

To delete an account group:

Select the group in the source list and press the 'Delete' key on your keyboard, 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 [accounts](#) in iBank that you no longer want cluttering up your [source list](#), but you don't want to [delete](#) them entirely, you can easily hide them from view. Choose Account>Show Account Manager and the following sheet will appear:

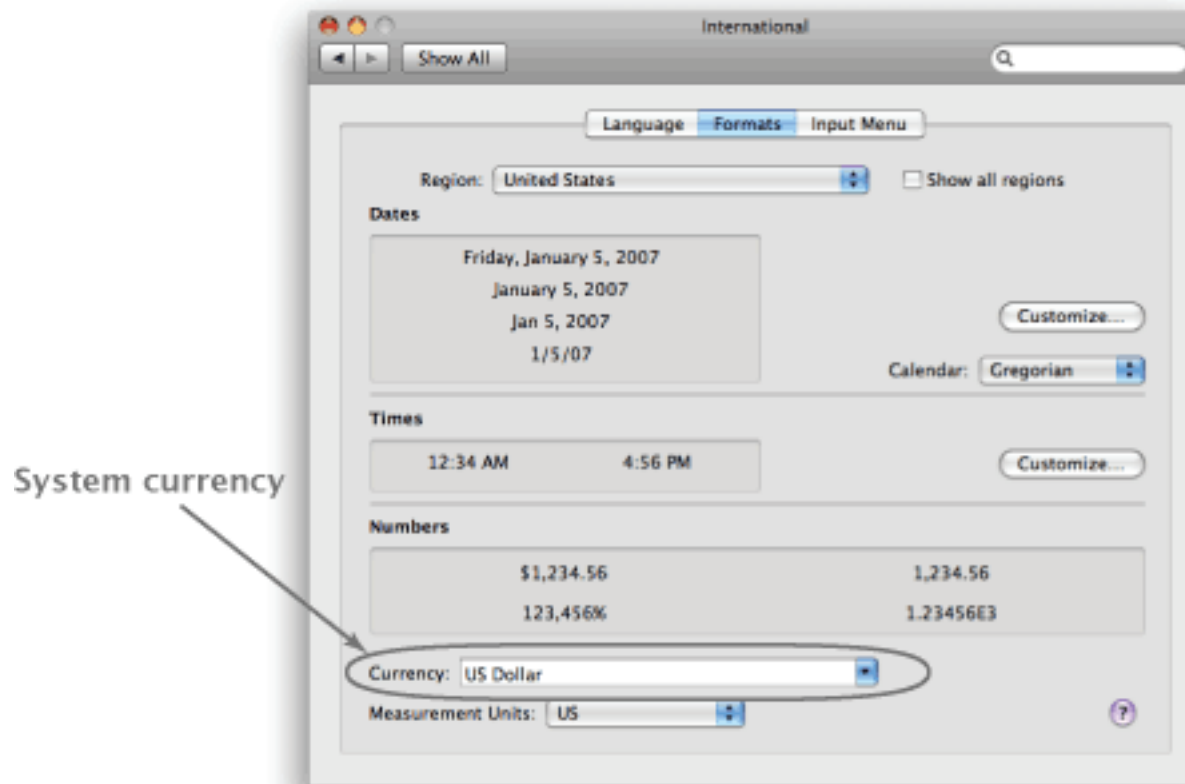


Check the box next to any accounts you want to hide, and they will no longer appear in the source list. The balances of hidden accounts will not be counted in the [totals](#) displayed below

the source list. Uncheck an account in the Account Manager to show it in the source list again. You can return to the Account Manager at any time to show and hide your accounts.

How do I manage accounts in multiple currencies?

One of iBank's more advanced features is the ability to manage accounts in different currencies and track exchange rates automatically. By default, iBank sets your main currency to match the one you have specified in System Preferences, under the "Formats" tab in the International pane:




To add or edit the list of currencies available in iBank:

Choose Account>Show Currencies to view the Currencies sheet:



Name	Code	Symbol	Rate	Compare To
British Pounds	GBP	£	1.36	Euros
Euros	EUR	€	0.74	British Pounds
Japanese Yen	JPY	¥	0.01	U.S. Dollars
U.S. Dollars	USD	\$	112.40	Japanese Yen


Click the  Currency button to add a new currency to the list. Double-click the currency's name, code, and symbol to edit each one:

- **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 iBank will not be able to retrieve exchange rates au-

tomatically for that currency. To view a complete list of supported currency codes, visit Yahoo! Finance online at <http://finance.yahoo.com>.

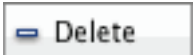
- **Symbol:** Enter the symbol typically used with values displayed in this currency. Currency symbols appear in various places throughout iBank, including the drop-down menu next to the [overall account totals](#) shown below the [source list](#).

To update the exchange rates for your currencies:

First, make sure you are connected to the Internet. Choose Account>Download Exchange Rates, or open the Currencies sheet and click the  button. iBank will connect to Yahoo! Finance and download updated exchange rate information automatically.

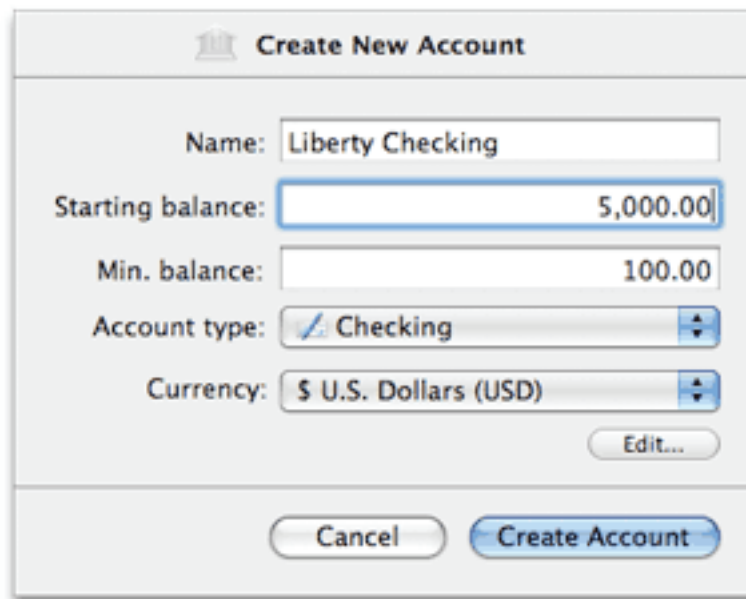
To view the exchange rate for a particular currency, click the arrows in that currency's "Compare To" column (in the Currencies sheet) and select the currency you want to compare it to. The exchange rate will be shown in the "Rate" column, and should be interpreted from left to right. Using the example of the first line in the Currencies sheet shown above, the correct interpretation would be, "1 British Pound is currently valued at 1.36 Euros." Be sure to update your currency exchange rates frequently!

To remove a currency from iBank:

Choose Account>Show Currencies to open the Currencies sheet, select the currency you want to remove, and click the  button. You cannot delete any currency that has been assigned to an account.

To specify which currency to use with a particular account:

Each iBank account can be assigned a single currency. Assign a currency to a [new account](#) by selecting it from the “Currency” menu in the “Create New Account” sheet. Click the “Edit” button as a shortcut to show the Currencies sheet.

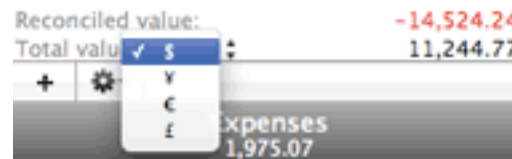


The screenshot shows the "Create New Account" dialog box. It has a title bar with a small icon and the text "Create New Account". Inside, there are several fields: "Name:" with the text "Liberty Checking"; "Starting balance:" with a text field containing "5,000.00"; "Min. balance:" with a text field containing "100.00"; "Account type:" with a dropdown menu showing "Checking"; and "Currency:" with a dropdown menu showing "\$ U.S. Dollars (USD)". There is an "Edit..." button to the right of the "Currency:" dropdown. At the bottom, there are two buttons: "Cancel" and "Create Account".

You can change the currency assigned to an existing account by selecting the account in the source list, choosing View > [Show Account Info](#), and selecting a different currency from the “Currency” drop-down list.


Each account shows its balance in the source list in its own currency. The “Total value” figure automatically converts all account balances to a single currency (based on iBank’s current

exchange rates) before summing them. To select which currency to use for the total value display, click the arrows next to the currency symbol.



Smart accounts do not automatically convert between different currencies. Transactions in smart accounts will appear in their own currencies, but will be summed as if they were using the same currency. For that reason, it is best to limit your smart accounts to use only accounts with the same currency.

To apply an exchange rate to an individual transaction:

Each transaction has an exchange rate associated with it for when the transaction involves a change in currency. The exchange rate can be accessed in the transaction editor by clicking the  button to reveal additional options, then clicking **Show Other Info** (if splits are currently showing):

Date: 7/23/2009 Payee: Le Café
 Amount: -3.00 \$ Category: Dining: Coffee
 Type: Charge Memo:
 Check #:
 Show Splits Security and Other Info

Security Info
 Symbol: Shares: 0.0000
 Comm.: 0.00 Price: 0.0000


Other Info
 Ex. rate: -1.5 2.0000 €
 Time: 11:16 AM

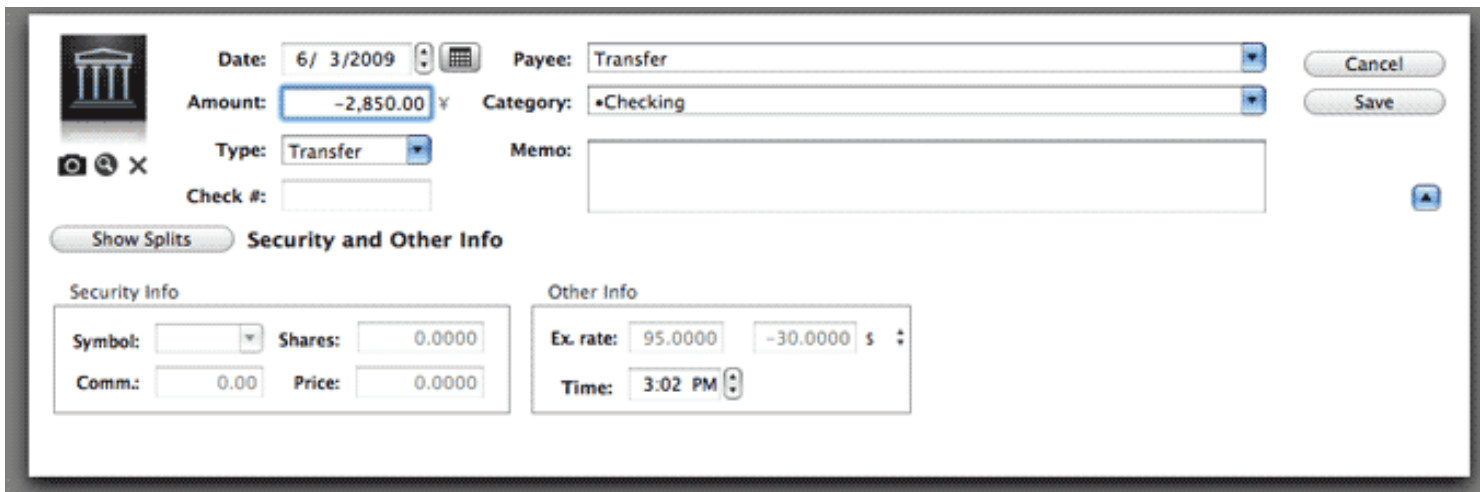
Click the **Edit** button to make changes to the transaction. The figure displayed to the right of the “Ex. rate” field is the “base amount,” which represents the transaction amount in whatever currency the transaction was originally conducted. The transaction’s resulting amount is equal to the base amount times the exchange rate you enter.

To enter or adjust the exchange rate applied to a transaction, first click the currency symbol next to the base rate and choose the currency in which the transaction was conducted. You can then enter any two of these three figures: base amount, exchange rate, and resulting amount. iBank will calculate the third figure based on the two you enter. An exchange rate of “1.000” indicates that no exchange has been made; the resulting amount of the transaction is equal to its base amount.

Transferring money between accounts with different currencies:

To record a [transfer](#) that involves a currency conversion, simply add a transfer transaction to the account from which the money is being withdrawn (entering the transaction amount in that account's currency), then edit the transaction in the receiving account and change its amount to reflect the currency of that account. iBank will automatically calculate the exchange rate based on the ratio of the two amounts, and display this figure in the “Ex. rate” field in the [transaction editor](#). When transferring funds between accounts, you cannot edit the exchange rate directly.

To view the exchange rate, click the  button to reveal additional options, then click [Show Splits](#) (if splits are currently showing):



The screenshot displays the iBank transaction editor interface. At the top, there is a bank icon, a date field set to 6/3/2009, a payee dropdown set to 'Transfer', and a category dropdown set to 'Checking'. The amount field shows -2,850.00 with a currency symbol. Below this, the type is set to 'Transfer' and there is a memo field. A 'Show Splits' button is visible. The 'Security and Other Info' section is expanded, showing 'Security Info' with fields for Symbol, Shares (0.0000), Comm. (0.00), and Price (0.0000). The 'Other Info' section shows the 'Ex. rate' as 95.0000, a base amount of -30.0000 with a currency symbol, and a time field set to 3:02 PM. 'Cancel' and 'Save' buttons are located at the top right.

The figure displayed to the right of the “Ex. rate” field represents the “base amount” of the transaction: this is equal to the original amount entered for the transaction, and is displayed

in the currency of its original account regardless of which side of the transfer you are currently viewing. The exchange rate is displayed in the “Ex. rate” field. An exchange rate of “1.000” (on the receiving end of the transfer) indicates that no exchange has been made; the two sides of the transfer are using the same currency.

About multiple currencies and other features:



The category list, smart accounts, charts, budgets, and forecasts do not automatically convert between currencies. Be careful when viewing totals that include transactions from accounts that use different currencies, as they will not be accurate. Each transaction is counted in its own currency, and transactions that are added together are treated as if they were the same currency.

To avoid miscalculations based on multiple currencies when creating charts, be sure to only include accounts that use the same currency. Certain charts allow you specify a currency to use; this will simply filter out transactions from accounts in different currencies so that they will not be counted in the chart. Smart accounts let you add rules to filter their transactions based on account type.

How can I export my data for use in other software?

If you want to be able to export [transaction](#) data from your [accounts](#) for archival purposes, or for use in another software package, iBank makes it easy. With just a couple of clicks you can save your data to a QIF file, which can be read by most financial applications.

To export data from a single account:

Select the account in the [source list](#) and choose File>Export. Enter a name and choose a location in which to save the file, then click “Export” to complete the process.

To export all of your account data:

Choose File>Export, then check “Export all accounts.” Enter a name and choose a location in which to save the file, then click “Export” to complete the process.


For additional export options:

[Quick Summary](#) and [Custom](#) charts also provide export capabilities, which you can read about in the section pertaining to those charts in Chapter 7: Charts & Reports.




Chapter 3: Transactions

What are transactions all about?

 **Transactions** are what iBank uses to store the bulk of your financial data. Transactions are kept under each [account](#) you set up, and are intended to represent [deposits](#), [withdrawals](#), [transfers](#), and any other exchange of money that takes place in real life and would normally appear on a bank [statement](#). Examples of transactions that can be tracked in iBank include a visit to the ATM for \$40 or using a debit card to purchase groceries.

When you select an account from the [source list](#), your transactions will be displayed to the right. Depending on which button you currently have selected in the [toolbar](#), one of three **transaction views** will appear:

List view:

Select the  button or choose View>As List to see the list view:

✓ Date	#	Type	Payee/Split Info	Memo	Category	Amount	Balance
8/7/07		Deposit	Starting balance		category	5,000.00	5,000.00
9/15/07		Withdrawal	Clem's BBQ	good eatin'	Dining:Meals	-35.26	4,964.74
10/2/07		Withdrawal	The Tailor's Chalet	dress for party	Clothing	-54.11	4,910.63
10/2/07		Withdrawal	Quick Stop		Auto:Fuel	-14.00	4,896.63
10/14/07		Withdrawal	HotFlights.com	trip to Cuba	Travel:Airline	-629.40	4,267.23
10/31/07		Deposit	Universal Gadgets, Inc.		Salary	2,500.00	6,767.23
11/1/07		Withdrawal	Billington Life & Home	automatic withdrawal	Insurance:Home	-1,200.00	5,567.23
11/1/07		Withdrawal	Coastal Light & Power	automatic withdrawal	Utilities:Electric	-52.03	5,515.20
11/2/07		Withdrawal	Guardian Theatre	Rocky XIII (not worth it)	Entertainment:Movies	-25.50	5,489.70
11/6/07		Withdrawal	Pure Foods Market		detailed	-326.37	5,163.33
11/12/07		Withdrawal	Starbucks		Dining:Coffee	-9.50	5,153.83
11/18/07		Withdrawal	Dr. Zhivago	stitches in my arm	Medical:Doctor	-231.67	4,922.16



This view is designed to look similar to a check register that you might keep in your checkbook. In this view, transactions can be edited directly in the register by double-clicking,


or by using the [transaction editor](#) at the bottom of the list. [Split transactions](#) in list view display hierarchically; click the small disclosure triangle to the left of the Date to reveal a transaction's split items.

To sort the transaction list, click a column header; the transactions will automatically sort according to the values in that column. For example, if you want to sort your transactions by date, click "Date." Click the column header a second time to reverse the direction of the sort.



The [balance](#) column will always calculate its line items in chronological order, regardless of how your transactions are sorted. If you want the balance column to display in logical fashion, sort your transactions according to date.

To hide and show columns in the list view, click the  button to the right of the column headers. A drop-down menu will appear showing all of the columns available; checked items are currently visible. Select an item from the menu to hide or show that column. To adjust the line height of list view transactions, choose iBank>Preferences and click the  **Appearance** button. Drag the slider to set the height of the rows in the account register (ranging from 16 to 32 pixels).

Transactions in list view are displayed with a background color or highlight based on the categories you have assigned to them. If you don't want iBank to display these background colors in list view, choose iBank>Preferences, click the  **Appearance** button, and check the "Hide category background colors" option. Here you can also change the colors of positive and negative amounts: click the colored box next to "Positive" or "Negative," respectively, to choose a

new color for positive or negative transaction amounts. The selected colors will display under the Amount column in the transaction list only.

Cover flow view:

Select the  button or choose View>As Cover Flow to see the cover flow view:











This view works in similar fashion to Cover Flow in iTunes or the Finder. Transactions are represented by the images assigned to them, or by the images assigned to their categories, and arranged in chronological order from left to right. Click on an image to bring that transaction to the front and view more information about it, or use the left and right arrow keys on your

keyboard to browse back and forth. You can also click and drag the small blue dot appearing below the transactions to browse left and right.

Below the transactions is a line graph representing the overall account balance as it is affected by each transaction. The graph appears in **green** as long as the balance is above the minimum balance specified for that account; it appears in **red** when the balance goes below the minimum. Transactions in cover flow view can only be edited using the transaction editor.

Thumbnail view:


Select the  button or choose View>As Thumbnail to see the thumbnail view:

<input checked="" type="checkbox"/>		9/15/07 Clem's BBQ Dining: Meals	good eatin'	Withdrawal -35.26	4,964.74
<input checked="" type="checkbox"/>		10/2/07 The Tailor's Chalet Clothing	dress for party	Withdrawal -54.11	4,910.63
<input checked="" type="checkbox"/>		10/2/07 Quick Stop Auto: Fuel		Withdrawal -14.00	4,896.63
<input checked="" type="checkbox"/>		10/14/07 HotFlights.com Travel: Airline	trip to Cuba	Withdrawal -629.40	4,267.23
<input checked="" type="checkbox"/>		10/31/07 Universal Gadgets, Inc. Salary		Deposit 2,500.00	6,767.23
<input checked="" type="checkbox"/>		11/1/07 Billington Life & Home Insurance: Home	automatic withdrawal	Withdrawal -1,200.00	5,567.23
<input checked="" type="checkbox"/>		11/1/07 Coastal Light & Power Utilities: Electric	automatic withdrawal	Withdrawal -52.03	5,515.20
<input checked="" type="checkbox"/>		11/2/07 Guardian Theatre		Withdrawal -25.50	


This view is similar to the list view, but leaves more space to display the image associated with each transaction (or its assigned category). Split transactions in this view do not appear as separate line items, but instead display all split items within the same line. Transactions in thumbnail view can only be edited using the [transaction editor](#). The thumbnail view cannot be sorted directly, but it will follow the same sort order specified in the list view.

How do I add, delete, and edit transactions?

To add a transaction:

Select an [account](#) from the [source list](#), then click the  button at the bottom of the [main window](#). A new [transaction](#) will appear in the selected account's [transaction view](#), and the “Payee” field will be highlighted in the [transaction editor](#) so that you can begin entering information for that transaction.

To delete a transaction:

Click to select the transaction in the transaction view (or Command-click to select multiple transactions in [list view](#)), then click the  button at the bottom of the main window or press the ‘Delete’ key on your keyboard. iBank will ask you to confirm that you want to delete the transaction before removing it.



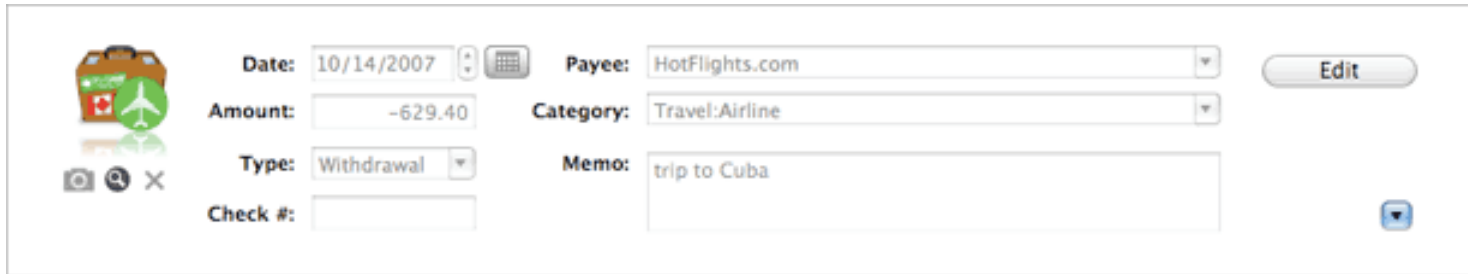
You can disable the confirmation alert if you don't need the extra protection. To restore this and other warnings after disabling them, choose iBank>Preferences and click the

Reset Alert Dialogs

button.

To edit a transaction:


Use the **transaction editor**, which you will find below the transaction view:




The Transaction Editor window displays the following information:


- Date:** 10/14/2007
- Payee:** HotFlights.com
- Amount:** -629.40
- Category:** Travel:Airline
- Type:** Withdrawal
- Memo:** trip to Cuba
- Check #:** (empty)

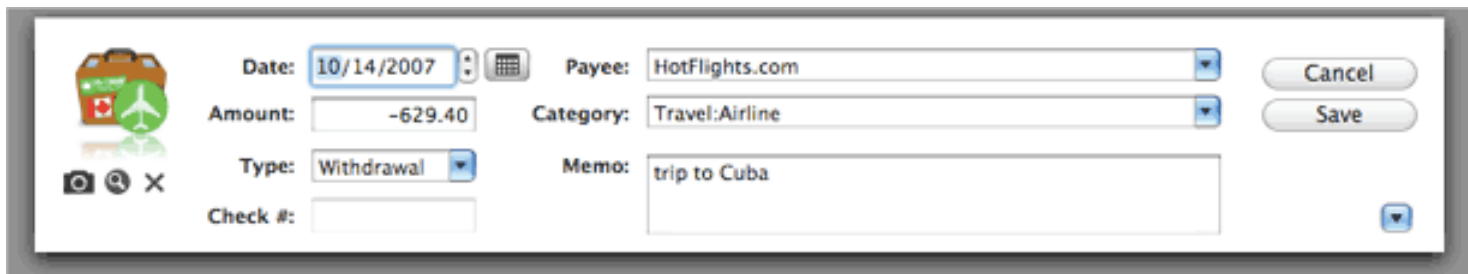
Buttons: Edit (top right), a small blue square button (bottom right).

The transaction editor displays detailed information about whichever transaction is currently selected in the register. It provides a simple check-like interface for entering or modifying that information. You can show or hide the transaction editor at any time by clicking the  button at the bottom of the main window, or by choosing View>Toggle Transaction Editor.

To make changes to the currently selected transaction, click the  button and click “OK” to enable the transaction editor.




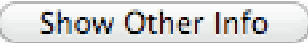
You can disable the confirmation alert if you don't need the extra protection. To restore this and other warnings after disabling them, choose iBank>Preferences and click the  button.

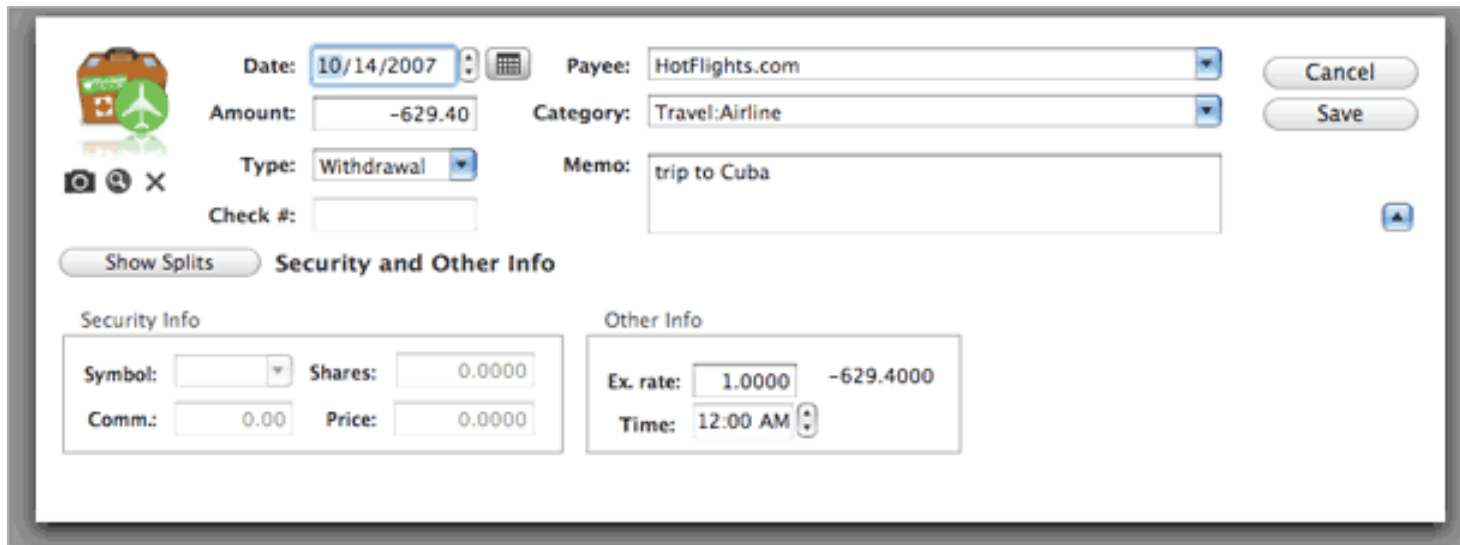


The Transaction Editor window is identical to the one above, but with additional buttons:

- Buttons:** Cancel (top right), Save (bottom right), and a small blue square button (bottom right).


You can now use the transaction editor to make changes to the various [transaction properties](#) (see the next section for information about specific properties). Once the transaction editor has been enabled, you are not permitted to do anything else in iBank until you save your changes by clicking “Save” or discard them by clicking “Cancel.” You can also press the ‘Enter’ key on your keyboard to save any changes made in the transaction editor.

Additional information about the transaction can be viewed by clicking the  button (and  if splits are currently showing):



The screenshot shows the iBank transaction editor interface. At the top, there's a header with a suitcase icon and a green airplane icon. The main form contains fields for Date (10/14/2007), Amount (-629.40), Payee (HotFlights.com), Category (Travel:Airline), Type (Withdrawal), Memo (trip to Cuba), and Check #. There are 'Cancel' and 'Save' buttons on the right. Below the main form, there's a 'Show Splits' button and a 'Security and Other Info' section. The 'Security and Other Info' section is expanded, showing 'Security Info' (Symbol, Shares, Comm., Price) and 'Other Info' (Ex. rate, Time). The 'Ex. rate' is set to 1.0000 and the 'Time' is 12:00 AM.

Initially, the “Security and Other Info” section will be displayed. Here you can edit details for [investment transactions](#), view [exchange rates](#), and change the [time](#) associated with transactions.

To view the split items associated with a transaction, click :

Date: 11/ 6/2007 Payee: Pure Foods Market Cancel
 Amount: -326.37 Category: detailed Save
 Type: Withdrawal Memo:
 Check #:

Show Other Info **Splits**

Category	Split Info	Amount
Cash back		-20.00
Groceries		-253.94
Household	supplies for party	-52.43

+ -

Here you can add, remove, and modify items that are part of split transactions. For more information about splits, see the section on [split transactions](#) later in this chapter.

Editing in list view:

Alternatively, if you have your transactions displayed in [list view](#) and prefer not to use the transaction editor, double-click one of the transaction's fields in the list to type information directly into that field:

10/10/06	Charge	Apple Computer	new mac mini	Computer	-999.00	-2,346.82
----------	--------	----------------	--------------	----------	---------	-----------

Click the double-arrows in the [Type](#), [Payee](#), or [Category](#) field to select items from a drop-down list. The payee list is based on your [Memorized Transactions](#).



Power User Tip: To enter transactions as efficiently as possible, use the list view with the transaction editor hidden. 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. Changes will be saved as you go along, without any confirmation required.

What properties do transactions have?

Transactions in regular accounts have the following properties that can be edited using either the account register or transaction editor. For a list of transaction properties pertaining to investment accounts, see the section about investment transaction properties in Chapter 6: Investments.

✓ (Cleared)

The checkbox to the left of each transaction in list view and thumbnail view indicates whether or not the transaction has been “cleared” – that is, processed successfully and recorded by the bank. Any transactions that are downloaded from the bank or imported from a file are automatically checked, as iBank assumes they are coming from a verified source. Transactions that have not been checked appear in **bold** in the account register. Checked transactions are counted as part of the “Cleared value” as long as their accounts are marked for inclusion in that total.



Check or uncheck multiple transactions at once (in list view or thumbnail view) by using Command-click to select them, then choosing Transaction > Toggle Cleared.


The “cleared” checkbox is disabled for any transactions that are considered “reconciled” – that is, transactions that have been added to your iBank statements. When a transaction appears on a statement, its checkbox is automatically checked and becomes disabled so that it cannot be

changed, either on the statement or in the account register. In order to uncheck a transaction once it has been reconciled, you must first remove the transaction from the statement to which it has been assigned. For an illustration of the difference between “cleared” and “reconciled,” please see this page in the FAQ.

Account






The [account](#) to which the transaction belongs. This column cannot be edited directly. For information about [moving transactions](#) between accounts, see the section later in this chapter.



This column appears automatically when viewing a smart account in list view. In other accounts it is disabled by default, but can be [shown](#) in list view by clicking the  button and checking the “Account” item.

Date

The date at which the transaction occurred, or the date at which the transaction was cleared with your bank. It is up to you which you prefer to track – just remember to be consistent!

In the transaction editor, you can type in a date directly, click the  buttons to increment or decrement a number, or click the  button to use the pop-up calendar. When viewing the calendar, click the  and  buttons to choose a month, then click the number of the desired date. The  button can be used to return to whatever date is currently assigned to the transaction.



The date cannot be hidden from the list view like the other properties.

Type

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 add or remove the minus sign on the transaction's amount when selected. For a description of transaction types, see the section later in this chapter.

(Check number)

The check number of the transaction – this only applies to transactions that have their type set to “Check.” This number will automatically increment based on the last number entered in that account, but can be changed manually.

Payee/Split Info

The name of the person or institution with whom the transaction was carried out (e.g. the name of the store where you purchased your groceries). iBank memorizes transactions that you enter based on their payee entries.

This field is also used to enter extra information about split items when using [split transactions](#).

Memo

Any notes or specific details pertaining to the transaction (e.g. a tracking number for the book you just ordered from Amazon.com).

Category

The category associated with the transaction for use in [charts](#) and [budgets](#). For more detailed information about how to use categories, [Chapter 4: Categories](#).

For transactions with their types set to [“Transfer”](#), the category setting is used to specify the sending or receiving account. Accounts can be found at the bottom of the category list and are preceded by the ‘•’ character.

If the transaction is a [split transaction](#), this field will automatically show “detailed.”

Amount

The monetary amount of the transaction: negative if it is a withdrawal (debit), positive if it is a deposit (credit). Certain [transaction types](#) will only allow positive or negative amounts to be entered.

Balance

A running total of the account's overall value, showing each transaction's effect on the total. This field is automatically calculated by iBank and cannot be edited.



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

Image

A space for associating an image with a transaction (e.g. you could associate a PDF electronic receipt or a picture of that newly purchased DVD player). For more information, see the section about [adding images](#) later in this chapter.



Security info

For information about the Symbol, Comm., Shares, and Price properties, see the section about [investment transaction properties](#) in Chapter 6: Investments.

Exchange rate

For information about the Ex. rate property, see the section about [multiple currencies](#) in Chapter 2: Accounts.

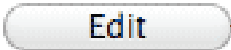
Time

The time at which the transaction occurred. This is stored together with the date in order to provide a means of sorting multiple transactions that occur on the same day. If you are not concerned with knowing the time at which your transactions occurred, just ignore this field – it will make sure that your transactions are kept in the order you entered them.


How do I add images to my transactions?

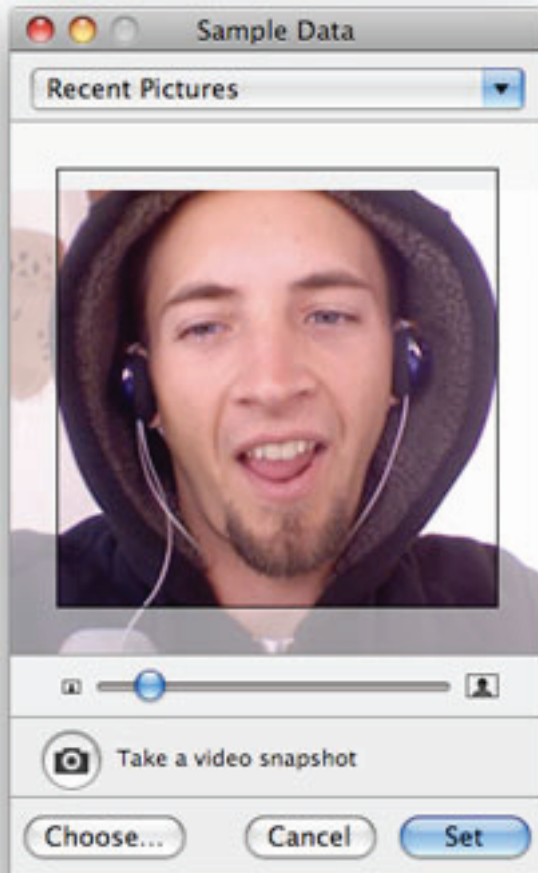
Each [transaction](#) can be assigned its own image to be displayed in [cover flow](#) or [thumbnail view](#). Take a picture of your brand new iMac for posterity, add photos of your friends to whom you owe money, or scan the receipt for that fancy jewelry you bought (just in case!). You can even add documents in PDF format.


To add an image to a transaction:

Select the transaction to which you wish to attach the image and click the  button in the [transaction editor](#). On the left side of the editor, you will see the generic transaction image (unless you have chosen a [category](#) with an image, in which case you will see that [category's image](#) displayed instead). Simply drag and drop an image file into this space to add it to the transaction. A copy of the image will be stored inside your [iBank data file](#), so you can delete the original if desired.



If your Mac has a built-in iSight, or if you have another video camera attached to your computer, click the  button to open the snapshot window. Here you can take a picture with your camera to associate with the transaction:





Click the  button to take a picture, then use the slider to crop the snapshot to the appropriate size. Click “Recent Pictures” to select a snapshot you have previously taken, or click the “Choose” button to select an existing image file. Once you have the image prepared the way you want it, click the “Set” button to assign it to the transaction.




Images added through the snapshot window will be automatically reversed (like in a mirror) so that if you take a picture of a receipt, for instance, it will be displayed correctly in the transaction view.



To view the image associated with a transaction:

Once you have added an image to a transaction, it will automatically be displayed with that transaction in the [cover flow](#) and [thumbnail views](#). You can also view your images in [list view](#) by clicking the  button and checking “Images.” Click the  button below the image in the transaction editor to open a window showing the image at full-size (you do not need to be editing the transaction to do this).

To copy an image from one transaction to another:

Select the transaction with the image you want to copy. Click the  button in the transaction editor, click the transaction’s image to select it, and choose Edit>Copy. Click “Cancel” to leave editing mode, then select the transaction that you want to give the new image. Open the transaction for editing, click to select its image, and choose Edit>Paste. The image you copied will be added to the current transaction.

To remove an image from a transaction:

Select the transaction with the image you want to remove, click the  button in the transaction editor, and click the  button below the image. The image will revert to the default transaction image, or to the image associated with the transaction’s category.

What are the different transaction types?

Here you will find a list of the various types that can be assigned to [transactions](#) in iBank. The definitions provided are relatively loose; although some types force transaction [amounts](#) to be either positive or negative, the differences between types are for the most part nominal. Please feel free to use your own discretion in choosing the appropriate type for a particular transaction.

[Standard account](#) transaction types:

- ATM – money withdrawn at an ATM
- Charge – money withdrawn by a credit or debit card
- Check – money withdrawn by check
- Deposit – money added by any method
- Online – money withdrawn through online banking
- POS – money withdrawn through point-of-sale transaction (usually debit card)
- Transfer – money moved from one account to another (for more information about [account transfers](#), see the next section in this chapter)
- Withdrawal – money taken out by any method

[Investment account](#) transaction types:

- Buy – money withdrawn to purchase shares

- Buy to Close – money withdrawn to close out a position on a stock option opened with “Sell to Open”
- Buy to Open – money withdrawn to purchase a stock option put or call (i.e. open a long position)
- Dividend – interest deposited back into the account, whether in cash or shares (for cash dividends, enter the symbol and amount; for reinvested dividends, enter the symbol and number of shares)
- Move Shares – securities transferred between brokerage accounts, or received as a gift or inheritance (the price entered for this transaction will not affect the cash value of your investment account, but will be counted in the security’s cost basis)
- Sell – money deposited as a result of selling shares
- Sell to Close – money deposited to close out a position on a stock option opened with “Buy to Open”
- Sell to Open – money deposited to write/sell a stock option put or call (i.e. open a short position)
- Split – stock split (enter the number of shares gained as a result of the split; in the case of a reverse split, enter the number of shares lost as a negative number)

How do I transfer funds between accounts?

When you want to move money from one [account](#) to another, use a transfer [transaction](#):

- [Create a transaction](#) and set its [type](#) to “Transfer.” Enter the [date](#), [payee](#), [memo](#), and [amount](#) of money to be transferred.
- Click the arrow in the [category field](#), scroll to the bottom of the drop-down list, and look for the name of the account to which you want to transfer the money. The account will have a ‘•’ symbol before its name, indicating that it is available as a destination account for a transfer.
- 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).
- The two transactions are now linked: [changing the details](#) of one will update the other automatically and [deleting](#) one will delete the other. There are two exceptions to this rule, however: each side of the transaction can be [cleared](#) and [reconciled](#) separately, and the amounts can be changed independently to indicate a [currency conversion](#).



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. These “categories” are considered a special case and are not displayed in the [main category list](#), but can be used in [charts](#), [budgets](#) and [smart accounts](#) like other categories.

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

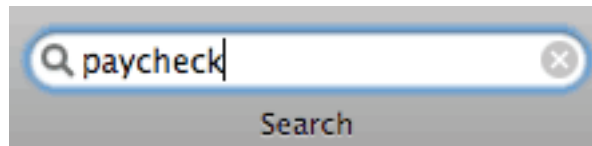
To move transactions between accounts:

Select a [transaction](#) in the any [account](#) (or Command-click to select more than one, in [list view](#)), 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.

How do I search my accounts or filter the transaction view?

To search for a particular transaction:

Click in the search box on the [toolbar](#), or choose View>Select Search Field:



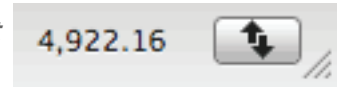
Type in a word or phrase. Every transaction that matches the word or phrase you typed will be displayed in the [transaction view](#). A toolbar with additional search options will also appear across the top of the transaction view:




By clicking the various buttons on this bar, you can choose whether to search all [accounts](#) or only the selected account; and whether to search for matches in the [payee](#), [memo](#), [amount](#), and/or [category](#) fields.



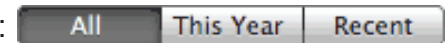
The figure displayed at the bottom-right corner of the main window is the total amount of all visible transactions. **This figure is not equal to the account balance!** It updates automatically to reflect the total of the transactions displayed as your search results.




To cancel the search and show all transactions in the account, click the  button inside the search box.

To filter your transactions:

Click one of these three buttons at the bottom of the [main window](#):

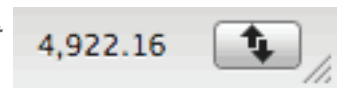


- **All:** show all transactions in the selected account(s).
- **This Year:** show only transactions in the selected account(s) with a date in the current year.
- **Recent:** show only transactions in the selected account(s) with a date in the time period specified in iBank>Preferences under the  **General** pane.


You can also access these filter options by choosing View>Show Transactions.



The figure displayed at the bottom-right corner of the main window is the total amount of all visible transactions. **This figure is not equal to the account balance!** It updates automatically based on the account you have selected and the filter option you have chosen.



Can iBank remember transactions I enter more than once?

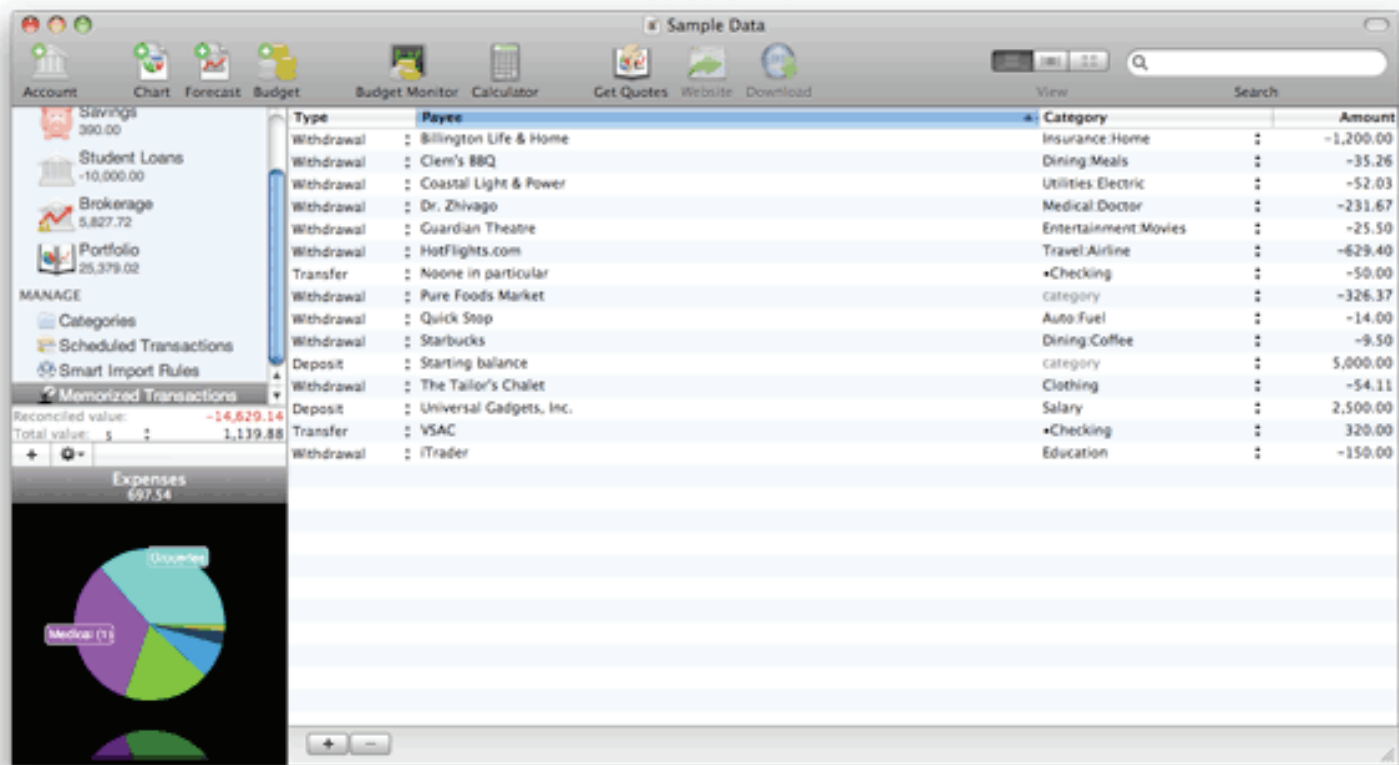
 **Memorized transactions** are used to help you enter repeated transactions more quickly, so you can work more efficiently.

Each time you enter a [transaction](#), iBank automatically memorizes its [type](#), [payee](#), [category](#), and [amount](#). The next time you start typing a payee name into a [new transaction](#), iBank will suggest payees based on those it has remembered; pressing ‘Tab’ or ‘Return’ on your keyboard will accept the suggestion and automatically fill in the rest of the transaction details.


To force iBank to memorize a transaction, select it in the [transaction view](#) (Command-click to select multiple transactions in [list view](#)) and choose Transaction>Memorize Selected Transactions.

To view memorized transactions:

iBank maintains a list of all the transactions it has memorized under “Memorized Transactions” in the [source list](#). Select this item to view all of the transactions that iBank currently has stored in its memory:




To add a memorized transaction:

Most of the time, you won't need to add transactions to iBank's memory yourself. If you want to enter one manually, click the  button at the bottom of the screen, then edit the details of the new transaction that appears.

To edit a memorized transaction:

Double-click the field you want to edit in the memorized transaction list and type in the value you want to be memorized. You can also click the small double-arrows to select the transaction type or category using a drop-down menu.

To delete a memorized transaction:



Select the transaction in the memorized transaction list, then click the  button at the bottom of the screen to remove it. iBank will no longer suggest the details from that item when you create a new transaction.

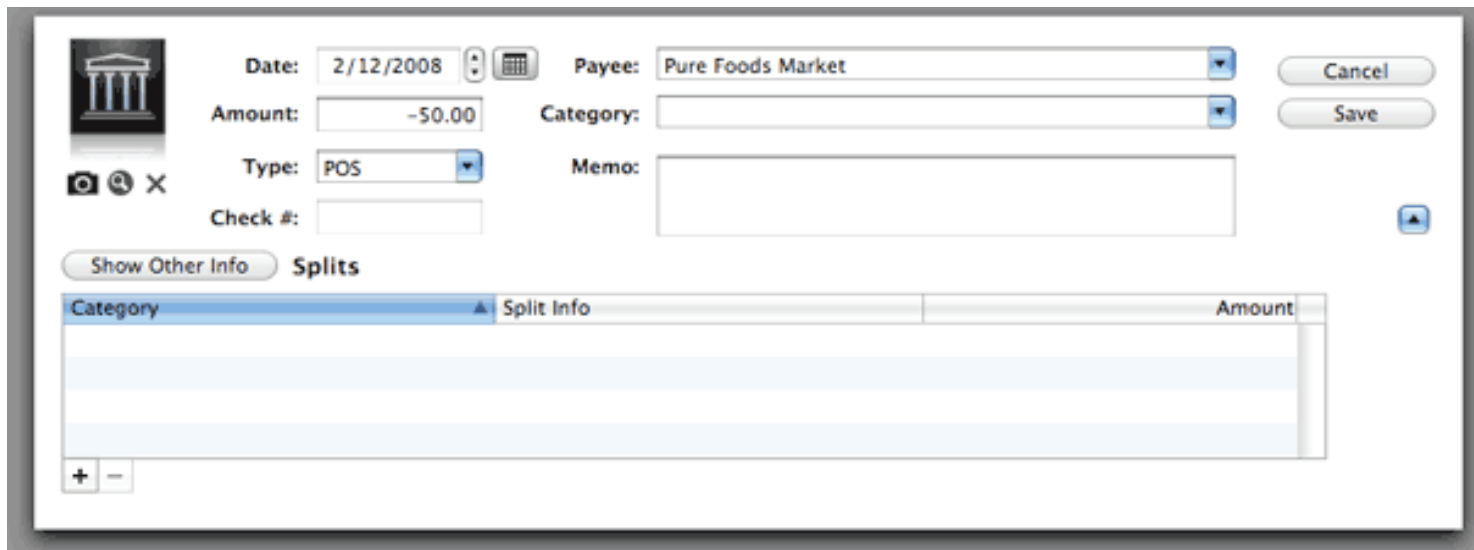
How do I use split transactions?

iBank allows you to [categorize transactions](#) for [charts](#) and [budgets](#), but what happens when a single transaction needs to be broken down and assigned to multiple categories? For example, let's say that you go to the grocery store and spent \$50, but you only spent \$30 on groceries – the other \$20 was spent on pet supplies. How do you enter this into iBank without creating two separate transactions?

Split transactions allow you to itemize your transactions so that categories can be assigned to smaller parts of those transactions. You can [schedule](#) split transactions, but iBank cannot [memorize](#) them like other transactions.

To create a split transaction:


Select one of your [accounts](#) and create a [new transaction](#). In the [transaction editor](#), enter a date, transaction type, payee, and memo as desired. Enter the total amount of the transaction in the amount field, then click the  button to reveal more options in the transaction editor. Click the  button if the split information is not already showing:



The image shows the iBank transaction entry window. At the top left is a bank icon. To its right are fields for Date (2/12/2008), Payee (Pure Foods Market), Amount (-50.00), Category (empty), Type (POS), and Check # (empty). There are 'Cancel' and 'Save' buttons on the right. Below these fields is a 'Show Other Info' button and a 'Splits' section. The 'Splits' section contains a table with columns 'Category', 'Split Info', and 'Amount'. The table is currently empty. At the bottom left of the table are '+' and '-' buttons.



You must always enter an amount into the main transaction before specifying amounts for split items. iBank cannot calculate the amount of the main transaction based on split amounts.

The split information table is currently empty, because you have not yet added any splits. Click the  button to split the transaction; its category will change to “detailed”, and two blank split items will appear in the splits table (unless you had a category assigned to the transaction before splitting it, in which case one of the splits will be given that category automatically):

Date: 2/12/2008 Payee: Pure Foods Market Amount: -50.00 Category: detailed Type: POS Memo:
 Check #:
 Cancel Save

Show Other Info Splits

Category	Split Info	Amount
	:	0.00
	:	0.00

+ -

For each split item, double-click the various fields to enter a category, memo, and amount for that item (you can also click the double-arrows in the category field to select one from a drop-down list). When you change the amount of one split item, iBank will automatically adjust the amount of the other split item to compensate; the total of the split items must always be equal to the amount of the main transaction. Note that iBank will not adjust amounts for splits that you have already assigned categories to – if necessary, iBank may create an additional split item to balance the total.



It is important that you assign a category to a split item before changing its amount. Having a category specified lets iBank know that it should not automatically adjust that split item to balance the transaction.

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 at -50.00, so we change it to -30.00. Notice that the other split item automatically changes to -20.00 to balance the transaction:

The screenshot shows a transaction entry form with the following fields and values:

- Date:** 2/12/2008
- Payee:** Pure Foods Market
- Amount:** -50.00
- Category:** detailed
- Type:** POS
- Check #:** (empty)
- Memo:** (empty)

Buttons: Cancel, Save, Show Other Info, Splits

The **Splits** section contains a table with the following data:

Category	Split Info	Amount
Groceries	:	-30.00
	:	-20.00

At the bottom left of the splits table are buttons for adding (+) and subtracting (-) splits.

Now the only thing that remains is to assign a category to the second split. Since no category for "Pet Supplies" currently exists, we'll double-click the category field for that split item and type in "Pet Supplies" followed by the Return key:

The screenshot shows the iBank transaction entry window. At the top left is a bank icon. The form includes fields for Date (2/12/2008), Amount (-50.00), Payee (Pure Foods Market), Category (detailed), Type (POS), and Check #. There are 'Cancel' and 'Save' buttons on the right. Below the main form is a 'Show Other Info' button and a 'Splits' section. The 'Splits' section contains a table with three columns: Category, Split Info, and Amount.


Category	Split Info	Amount
Groceries	:	-30.00
Pet Supplies	:	-20.00

At the bottom left of the splits table are '+' and '-' buttons.

That's it! 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 spending can be tracked more accurately with charts and budgets.




When entering the amount for a split item, iBank will initially force the amount to be negative if the item was assigned an expense category or positive if the item was assigned an income category. If you want to change the sign, simply correct the amount and enter it a second time – iBank will accept it this time.

As an alternative method of entry, you can select a transaction in [list view](#) and click the  button at the bottom of the main window to split the transaction. The split items will appear and can be edited directly in the transaction list.

To add additional split items:

Click the  button for each item you want to add to the table.

To delete a split item:

Select the item you want to remove, then click the  button at the bottom of the table to remove it. iBank will automatically adjust one of your uncategorized split items to balance the transaction, or add a new split item if necessary.

To view your split transactions:

Split transactions appear differently depending on which [transaction view](#) you are using.

List view


In [list view](#), a small disclosure triangle appears to the left of the transaction, which you can click to reveal the split items:

<input type="checkbox"/>	▼ 2/12/08	POS	⌵ Pure Foods Market	⌵	detailed	⌵	-50.00	-17,511.69
<input type="checkbox"/>			⌵ payee/split info	⌵	Groceries	⌵	-30.00	
<input type="checkbox"/>			⌵ payee/split info	⌵	Pet Supplies	⌵	-20.00	

Note that any memos entered for the split items are displayed under the “Payee/Split Info” column in list view.

Thumbnail view

In [thumbnail view](#), the splits appear in **gray** underneath the main transaction information:

	2/12/08	POS	
	Pure Foods Market	-50.00	
	<i>splits</i>		
	Groceries	-30.00	-17,511.69
	Pet Supp...	-20.00	

Cover flow view

In [cover flow view](#), the splits are not shown. The category “detailed” is displayed to indicate that there are split items associated with the transaction:



To record a paycheck:

1. Create a transaction in the account where your paycheck is being deposited, and set its amount equal to your net pay.
2. Split the transaction and edit the first item to give it an amount equal to your gross pay. Assign it to the “Salary” category, or whatever category you prefer to use for tracking your income.
3. 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 as a negative number. 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 configured all of the split items, they should balance out to the amount of your net pay. You will then be able to use charts and reports to analyze the categories you assigned to your deductions and see how much has been taken out of your paychecks over time.

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.

To add a scheduled transaction:

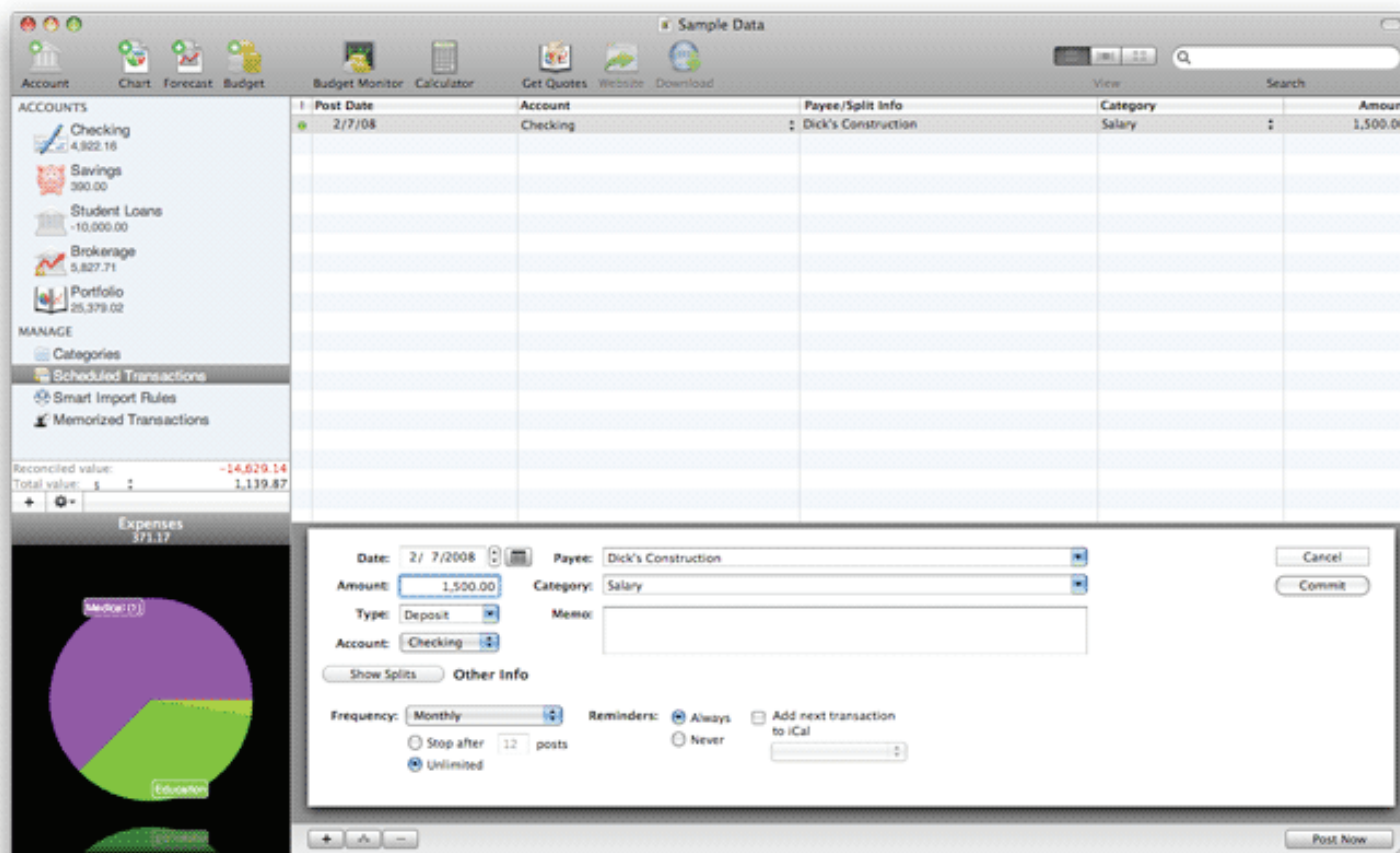
Select “Scheduled Transactions” in the [source list](#) and click the  button at the bottom of the [main window](#). A blank [transaction](#) will appear in the scheduled transaction list. Alternatively, drag and drop a transaction from any [transaction view](#) onto the “Scheduled Transactions” item in the source list to create a scheduled transaction based on that transaction.

To delete a scheduled transaction:

Select it in the scheduled transaction list and click the  button at the bottom of the main window, or press the ‘Delete’ key on your keyboard.

To edit a scheduled transaction:

Select it in the scheduled transaction list. Using the [transaction editor](#), choose the [account](#) to which the transaction should be added, then configure the other [transaction properties](#) just like you would for any normal transaction.



Be sure to enter the date on which the transaction should be posted to the account. Under “Other info” (click the **Show Other Info** button if necessary), choose a frequency to specify how often the transaction should repeat (use “Once” if the transaction should only be posted a single time). Below the frequency setting, enter the number of times you wish the transaction to be posted, or choose “Unlimited” to have it repeat indefinitely.




You can also schedule split transactions (to track itemized deductions on a paycheck, for example). Use the **Show Splits** button in the transaction editor to view the splits table and edit split items just as you would in the transaction view.

To set a reminder:

If you would like iBank to notify you before the scheduled transaction is posted, click “Reminders: Always” in the transaction editor. If a transaction is pending when iBank is launched, the following sheet will appear:

Account	Scheduled Date	Payee	Amount
Liberty Checking	2/1/07	Dick's Construction	1,200.00

Post Transaction Skip Transaction Done

Click “ Post Transaction” to post the selected transaction to its specified account, or click “Skip Transaction” to leave the transaction pending. You will be notified again the next time you launch iBank. Click “Done” to dismiss the sheet and continue using iBank.

If you prefer not to set a reminder on the scheduled transaction, click “Reminders: Never” in the transaction editor. iBank will automatically post the transaction to its specified account at the specified date and time without notifying you.

To create an iCal event:


Check the “Add next transaction to iCal” box in the transaction editor and choose a calendar from the drop-down list. An event named after the transaction’s payee and amount will be created in the selected iCal calendar on the time and date specified.

Scheduled transaction status:

Each scheduled transaction has a status icon displayed next to it, in the ‘!’ column:

- 🟢 Scheduled: the transaction is ready to be posted at a future time/date.
- 🔴 Pending: the transaction has passed its posting time/date and is waiting to be posted.

To post a scheduled transaction ahead of its posting date:

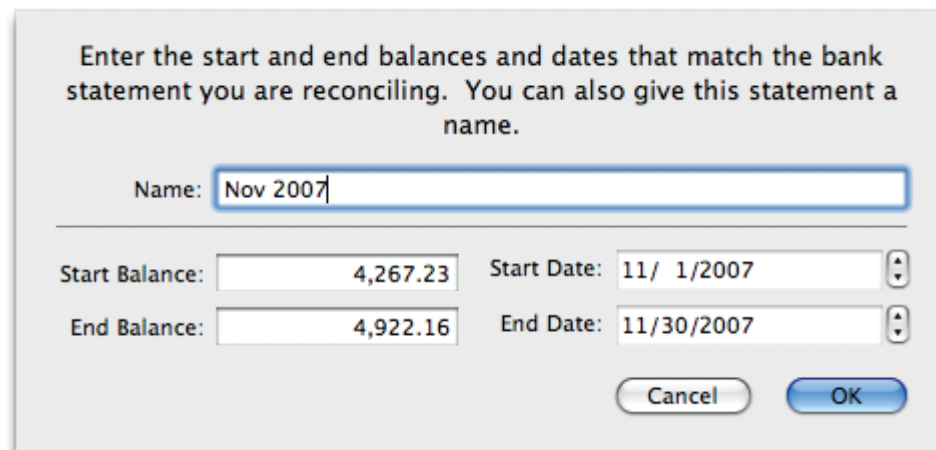
Select the scheduled transaction in the list and click the  button at the bottom of the main window. The transaction will immediately be posted to the specified account with its date set to the original posting date (in the future). The scheduled transaction will increment itself to prepare for the next posting date.

How do I reconcile my account with a bank statement?

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

To create a new statement:

When you receive a statement from your financial institution, launch iBank, select the iBank account you want to reconcile, and choose Account>Reconcile with Bank Statement to create a new virtual statement. The following sheet will appear:




The screenshot shows a dialog box titled "Enter the start and end balances and dates that match the bank statement you are reconciling. You can also give this statement a name." The dialog box contains the following fields and buttons:

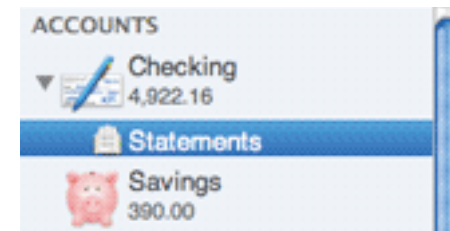
- Name:** A text field containing "Nov 2007".
- Start Balance:** A text field containing "4,267.23".
- Start Date:** A date picker field showing "11/ 1/2007".
- End Balance:** A text field containing "4,922.16".
- End Date:** A date picker field showing "11/30/2007".
- Buttons:** "Cancel" and "OK" buttons at the bottom right.

Enter a name for the statement that can be used to help distinguish it from others, then type in the starting and ending balance as indicated on your printed statement. Type in the first and last dates that appear on the statement.



When reconciling credit card accounts, be sure to enter both the starting and ending balance amounts as negative numbers.

Click “OK” when you are finished. You will notice that a new item,  **Statements**, has been added to the source list under your account (click the small disclosure triangle next to the account name if you don’t see it):



On the right side of the main window you will see the **statement view**:

The screenshot shows a software interface for viewing financial statements. On the left, a list of saved statements is shown. The main area is divided into two sections: 'Transactions in Selected Statement' and 'Unreconciled Transactions'. The top section shows a table of transactions with columns for Date, Type, Payee/Split Info, Memo, Category, Amount, and Balance. The bottom section shows a table of unreconciled transactions with similar columns. Annotations with arrows point to specific parts of the interface:

- Saved statements**: Points to the list of statements on the left.
- Reconciled transactions**: Points to the 'Transactions in Selected Statement' table.
- Comparison figures**: Points to the 'Statement Total', 'Reconciled Balance', and 'Difference' summary section.
- Unreconciled transactions**: Points to the 'Unreconciled Transactions' table.

Date	Type	#	Payee/Split Info	Memo	Category	Amount	Balance
7/1/08	Deposit		Joe's Construction	memo	Salary	2,500.00	11,128.98
7/1/08	Deposit		Joe's Construction	memo	Salary	2,500.00	13,628.98
7/6/08	Deposit		Starting balance	memo	category	0.00	13,628.98
7/7/08	Withdrawal		Stuff	memo	category	-500.00	13,128.98
7/15/08	Check	100	Martha Edwards	memo	Child Care	-35.00	13,093.98
7/30/08	Withdrawal		Big Mutual	memo	IRA	-550.00	12,543.98

Date	Type	#	Payee/Split Info	Memo	Category	Amount
3/13/08	POS				eBay	-50.00
6/1/08	Deposit		Joe's Construction		Salary	2,500.00
6/3/08	Transfer		Checking account		+Cash	-75.00
8/1/08	Deposit		Joe's Construction		Salary	500.00
8/3/08	Check	102	Martha Edwards		Child Care	-120.00
8/4/08	Withdrawal		Something		detailed	-435.00
8/7/08	Deposit		United States Departm...		Tax Refund	2,000.00
8/7/08	Check	101	NC Dept of Revenue		Taxes:Property	-1,200.00
8/26/08	POS		A big test		detailed	-500.00
10/8/08	Withdrawal		some big company	blah blah	Bank Charge	-50.00

The left side of the statement view displays a list of all the statements you have saved under the current account. The top-right side shows all **transactions** associated with the selected statement; this section is automatically populated with any **cleared** transactions that fall inside the date range you specified when creating the statement. The bottom-right side of the statement view shows all transactions that have not yet been added to any statement.




*By default, new statements automatically reconcile any cleared transactions that fall within their date ranges. To change this, choose iBank > Preferences and click the **Advanced** button. In addition to the default setting, you can choose to have iBank automatically reconcile all transactions within the statements' date ranges, or disable this feature so that new statements always start out blank.*

To reconcile a statement:

Any transactions appearing in the top-right section of the statement view are considered “reconciled.” To make adjustments to the current statement, add and remove transactions until the list matches the list of transactions on the printed statement from your financial institution.

Adding transactions


Sometimes transactions must be carried over from one statement period to the next, for example when you write a check that is not cashed until the following month. When reconciling a statement in iBank, these “carry-overs” appear in the “Unreconciled Transactions” section at the bottom-right side of the statement view. To add a transaction appearing in this section to the current statement, simply drag and drop it into the section above with your other transactions. It will automatically be marked as “cleared” and counted towards your reconciled balance for that statement.

You can add new transactions directly in the statement view by clicking the  button at the bottom of the transaction list, but you must return to the account register if you want to delete any transactions permanently.

Editing transactions

If you need to make adjustments to a transaction, simply double-click the field you want to change. Keep in mind that any changes made in the statement view affect the original transactions in your accounts, so be sure to double-check any adjustments you make.

Removing transactions

To remove a transaction that doesn't belong on the current statement, select it and click the  button at the bottom of the transaction list – this will cause it to be sent back to the “Unreconciled Transactions” section, where it will be available for use on other statements. Transactions removed from statements will remain “cleared” but no longer be considered “reconciled.”



Any given transaction can only be included on one statement at a time. If a transaction appears in the top-right side of one statement but you need it to appear on a different statement, you must remove it from the statement it is currently on. You can then switch to the correct statement and drag & drop the transaction from the “Unreconciled Transactions” section to the top-right side where it belongs.

Comparing statement totals

To help you complete the statement reconciliation, iBank displays three figures that automatically update as you add and remove transactions:

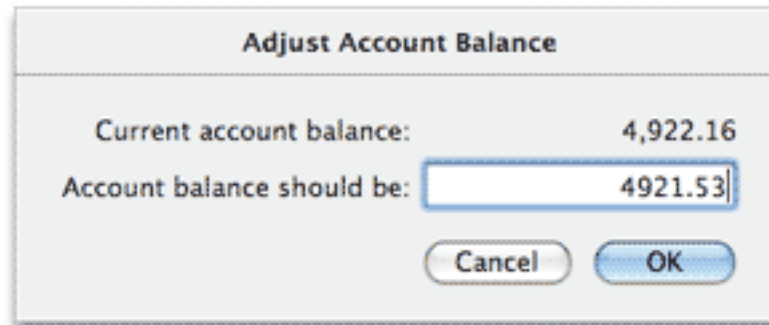
- **Statement Total:** The target amount to be reached when reconciling is complete. This figure is equal to the difference between the “Starting Balance” and “Ending Balance” specified when the statement was first created.
- **Reconciled Balance:** The total value of all transactions included in the current statement.
- **Difference:** The statement total minus the reconciled balance. When reconciling is complete and accurate, this number will equal ‘0.00.’

Check off transactions and make adjustments as necessary until the “Difference” reaches zero – then you have successfully reconciled the statement! iBank will place a green checkmark (✅) next to the statement’s name on the left, to show that it is balanced.

To adjust your account balance after reconciling:

Sometimes, after you have finished reconciling the transactions in iBank with those on your printed statement, a discrepancy may still exist between your reconciled balance and the ending balance of your printed statement. If you check and double-check your records, and just can’t seem to find a transaction that was overlooked, you can enter a balance adjustment to sync up your records.

Click on your account in the source list to leave the statement view and return to the transaction view. Choose Account>Adjust Balance, and the following sheet will appear:



Adjust Account Balance

Current account balance: 4,922.16

Account balance should be:

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

<input type="checkbox"/>	1/8/08	Withdrawal	:	Balance adjust	memo	category	:	-0.63	4,921.53
--------------------------	--------	------------	---	----------------	------	----------	---	-------	----------

If you return to the statement view and check off the “Balance adjust” transaction, your statement should now be properly reconciled.


To edit statement settings:

If you make a mistake while setting up your statement in iBank, you can easily correct it. Select the statement in the statement view, then click the button at the bottom of the list of statements (on the left side of the statement view). Make any changes necessary in the sheet that appears and click “OK”; the statement will refresh itself automatically and show you the updated list of transactions that belong to it.





Changing the range of dates covered by a statement will never cause transactions to be removed from the statement. If you extend the date range, however, any unreconciled transactions within the new range will be added to the statement.

To create additional statements:

Once you have created a statement under an account, you don't have to choose Account>Reconcile with Bank Statement to create another one. Simply go to the statement view for that account and click the  button at the bottom of the list of statements to add a new one.


To delete a statement:

Under the account from which you want to delete the statement, select  **Statements** in the source list (click the small disclosure triangle next to the account to reveal this item if it is hidden) to bring up the statement view for that account. Select the statement you want to remove and click the  button at the bottom of the statement list to delete it.



Chapter 4: Categories

How do I use categories?


 **Categories** help you track where your money actually comes from and goes to, and enable you to use [charts](#) and [budgets](#) to manage your finances more effectively. Once you have created [accounts](#) and added [transactions](#), the real strength of iBank comes in assigning categories to those transactions. To do so, simply type or selecting it in the transaction's [category field](#).

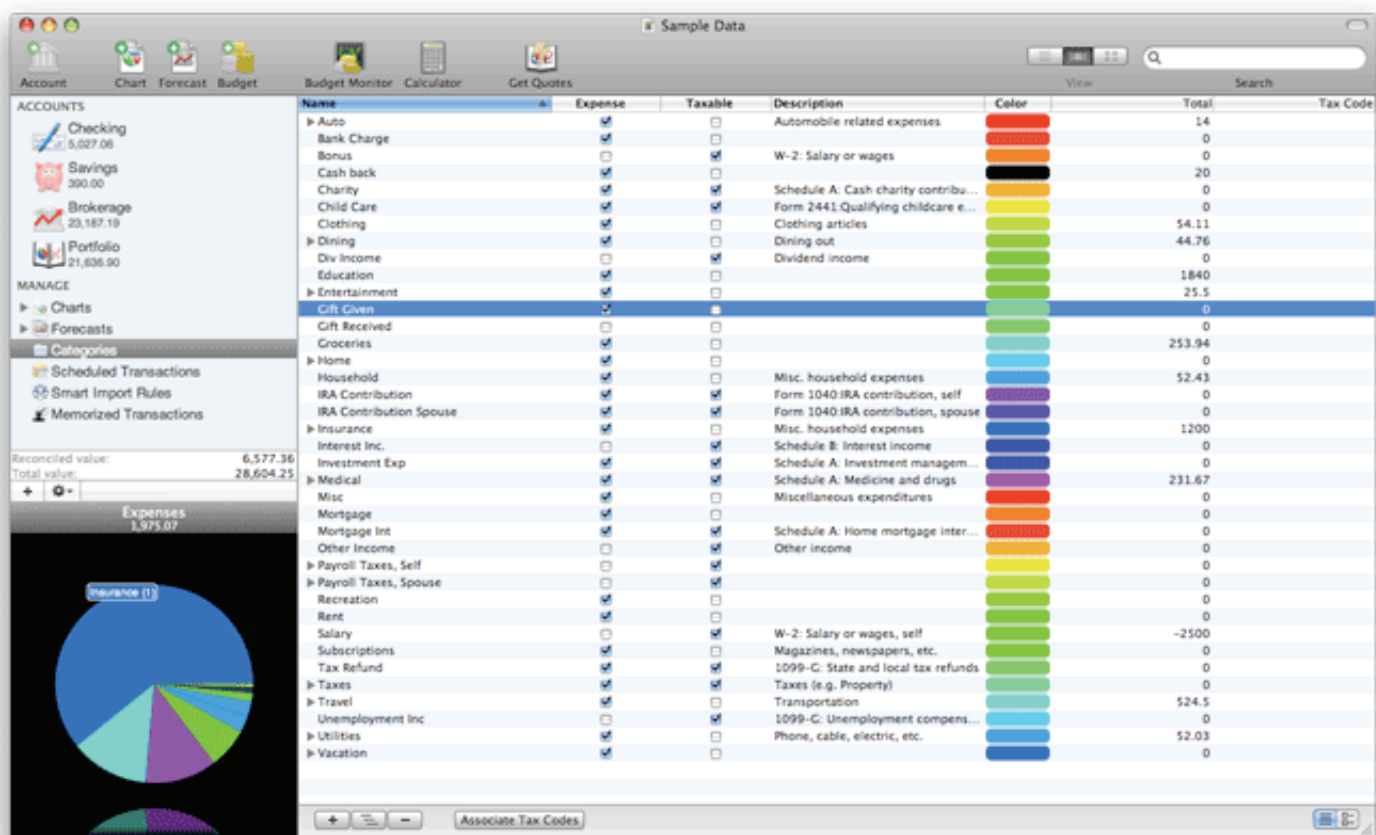
iBank comes with default sets of “Home” and “Business” categories which you may have added when you set up your [data file](#) using the [Setup Assistant](#), but you can [customize](#) iBank's categories to your heart's content.

To view the category list:

Click “Categories” in the [source list](#). Two options are available for viewing your categories: list view and thumbnail view.

List view

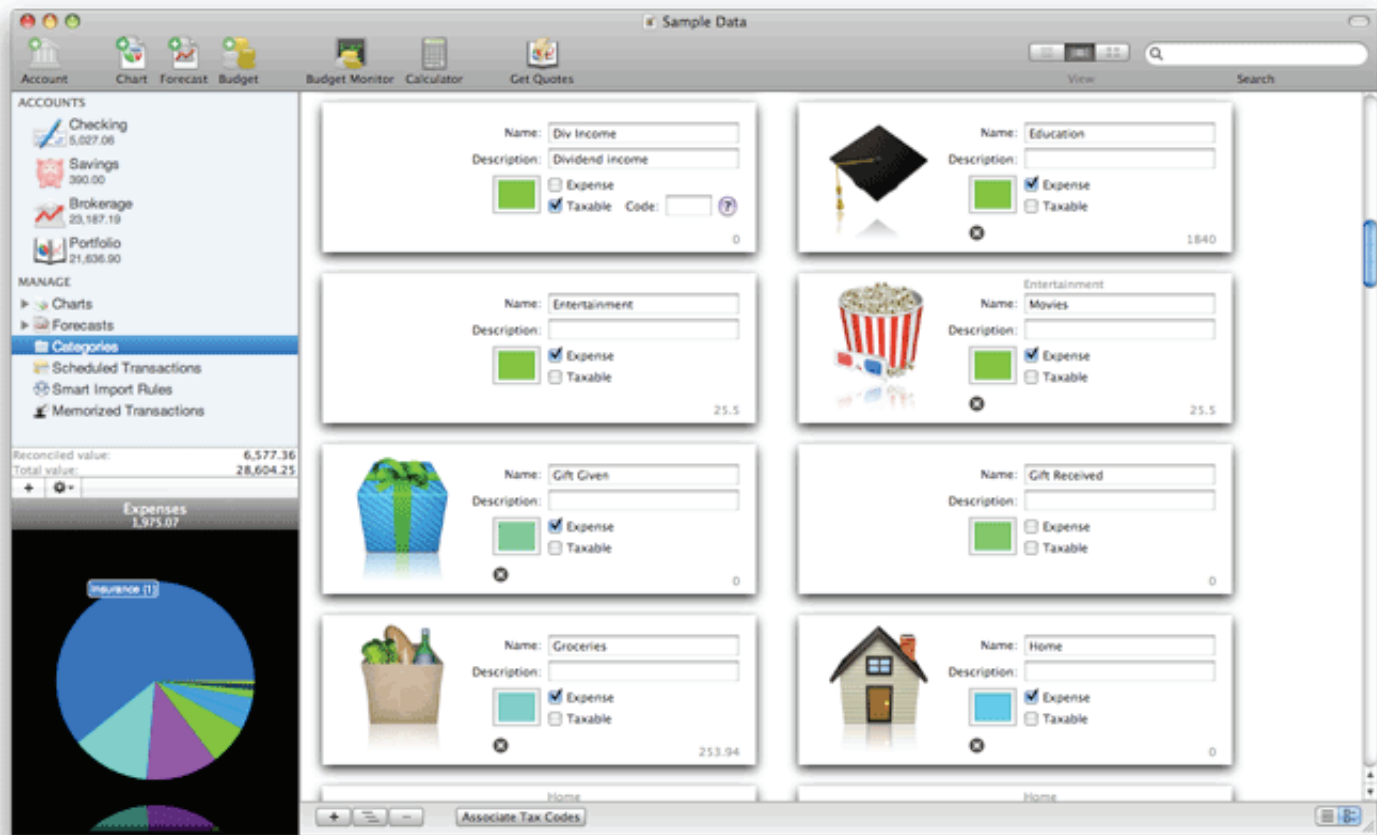
Click the  button in the bottom-right corner of the [main window](#) to display your categories in list view:



In this view, you can quickly 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 sub-categories will display small disclosure triangles next to their names in list view. Click one of these triangles to view that item’s sub-categories. For information about adding and deleting categories, see the next section in this chapter.

Thumbnail view

Click the  button in the bottom-right corner of the main window to display your categories in thumbnail view:



In this view, you can easily view and edit the images assigned to each category. Categories are displayed in alphabetical order from left to right, with each sub-category displayed in its own

box following the main category to which it belongs. For information about [adding and deleting categories](#), see the next section in this chapter.




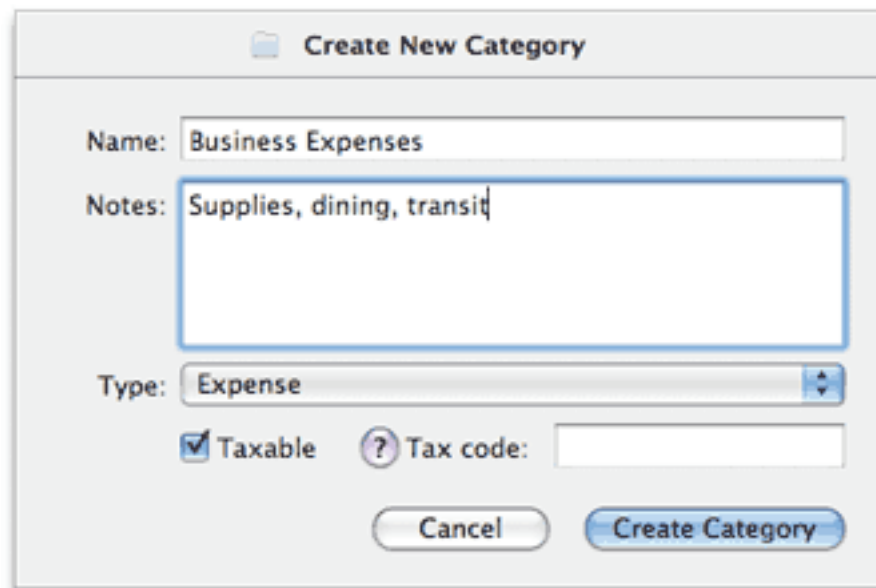
You can quickly jump to a category associated with a transaction in any [transaction view](#) by selecting it and choosing Transaction>Go To Category.

How do I add and delete categories?

To add a category:

Click “Categories” in the [source list](#). The right side of the main window will display a list of all categories that are currently available for use. Depending on which [category view](#) you currently have selected, your categories may appear in a list or as thumbnails.

Click the  button at the bottom of the [main window](#), or choose Transaction>Add New Category. A sheet will appear asking you to enter information about the new category.




The image shows a dialog box titled "Create New Category". It contains the following fields and controls:

- Name:** A text field containing "Business Expenses".
- Notes:** A text area containing "Supplies, dining, transit".
- Type:** A dropdown menu currently set to "Expense".
- Taxable:** A checked checkbox.
- Tax code:** A field with a question mark icon and an empty text input.
- Buttons:** "Cancel" and "Create Category" at the bottom right.



Type in a name for the category and a longer description of the category, if desired. Choose whether the category is intended for tracking expenses or income by selecting the appropriate item from the “Type” drop-down menu, and check the “Taxable” checkbox if you want to designate the category for tax purposes. Enter a tax code if desired, then click “Create Category” to add the new category to iBank. Read more about [category properties](#) in the next section of this chapter.



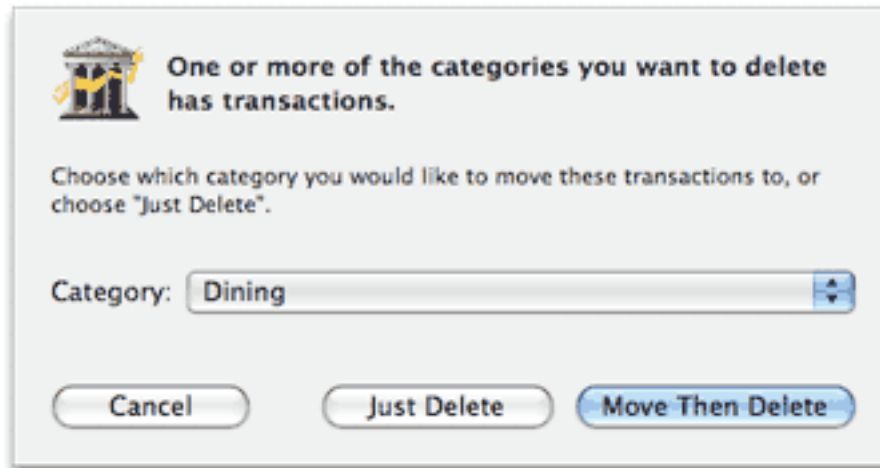
You can also create a new category simply by typing it into the [category field](#) of a [transaction](#) in the [transaction editor](#).

To add a sub-category, click the  button at the bottom of the main window. The same sheet will appear to allow you to create a new sub-category. Read more about sub-categories in the section about [organizing category hierarchy](#) later in this chapter.

To delete a category:

Categories can only be deleted from the [list view](#). Click the  button in the bottom-right corner of the [main window](#) to switch to list view. Select the category you want to remove and click the  button at the bottom of the main window, or press the ‘Delete’ key 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.

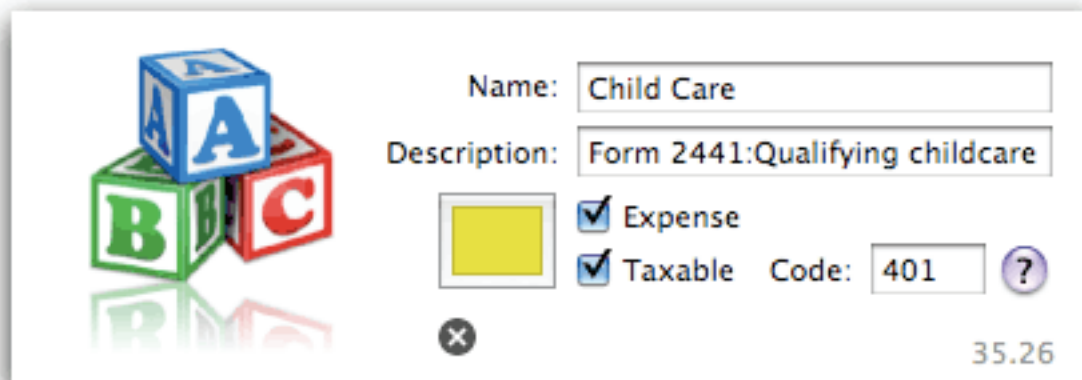
When you delete a category that has transactions assigned to it, iBank will present you with options for how to handle those transactions:



If you want to assign the transactions to a different category, select the desired category from the drop-down list and click “Move Then Delete.” If you simply want to remove the category from any transactions to which it had been assigned, click “Just Delete.” The transactions themselves will not be deleted, but they will no longer have any category assigned to them.

How do I edit category properties?

Click “Categories” in the [source list](#) to view your [categories](#). You can edit their properties in [list view](#) or [thumbnail view](#), but category images can only be edited in thumbnail view.



The screenshot shows a category edit form. On the left is a thumbnail image of three alphabet blocks (A, B, C). To the right, the 'Name' field contains 'Child Care'. The 'Description' field contains 'Form 2441:Qualifying childcare'. Below the description is a yellow square icon with a close button (X) underneath it. To the right of the icon are two checked checkboxes: 'Expense' and 'Taxable'. Next to 'Taxable' is a 'Code' field containing '401' and a help icon (?). At the bottom right of the form, the value '35.26' is displayed.



You can quickly jump to a category associated with a transaction by selecting the transaction and choosing Transaction>Go To Category.

Each category has the following properties which may be edited:

Name

The name assigned to the category. Double-click the category name in list view to edit it; in thumbnail view, simply select the field and type your changes. If you change the name of a

category, your category assignments will not be lost – any [transactions](#) to which the category is assigned will simply 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. Double-click the category description in list view to edit it; in thumbnail view, simply select the field and type your changes. This is also a handy place to store tax reference information for taxable items.


Expense

Click the “Expense” checkbox to indicate that the category is used for expense items; leave it unchecked to indicate that it is used for income. This property determines which section of your [budgets](#) the category will be available in.

Taxable

Click the “Taxable” checkbox to designate the category as tax-related. Items that have this property checked will be added to [charts](#) when the “Add All Taxable Categories” command is chosen.

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. Double-click the tax code in list view to edit it; in thumbnail view, make sure “Taxable” is checked and select the “Code” field. iBank includes a list of U.S. tax codes for easy reference – click the  button (in the [“Create New Category” sheet](#) or

thumbnail view) to view and search them. Please note that we cannot guarantee the accuracy of the tax code list, but we do our best to keep it up-to-date. If you want to submit a correction, please don't hesitate to [contact us](#).




*iBank can attempt to assign tax codes to your categories automatically, based on its internal U.S. tax code list. Click the **Associate Tax Codes** button at the bottom of the main window. iBank will search for tax codes for each category based on its name and description. It will not replace any existing tax codes. Please double-check the codes assigned, as we cannot guarantee that they will be 100% accurate.*

Color

Click the  color box (in list view) or the  button (in thumbnail view) to open the Apple color picker and choose a color for that category. Any transactions to which the category has been assigned will appear in the account register with the selected color as its background. If you don't want category colors displayed in the account register, choose iBank>Preferences, click the "Appearance" button, and check the "Hide category background colors" option. Category colors are also used to determine how the categories appear in pie and line graphs. To remove the color from a category and reset it to black, Control-click on the category in list view and choose "Remove Color".

Image

Category images are only displayed in thumbnail view. To add an image to a category, drag and drop the image file from the Finder onto the image box on the left side of the category you want it associated with. Alternatively, you can copy an image to the clipboard, click to select

a 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 click the  button 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 [thumbnail](#) or [cover flow view](#). Images assigned to individual transactions will display in place of the category images, but will not change the images assigned to the categories themselves.

Total

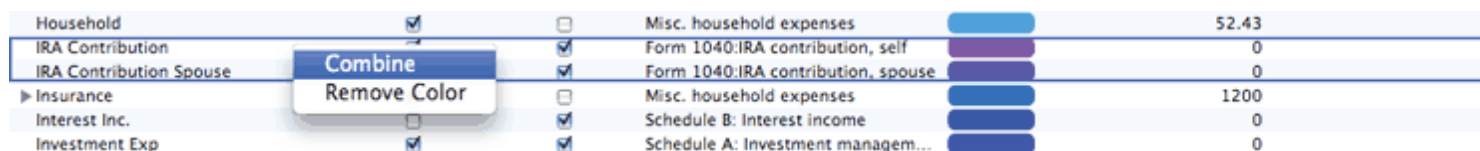
Displays the total amount of all transactions to which the category has been assigned. In thumbnail view, the total appears in gray at the bottom-right corner of the category box. Expense totals are shown as positive numbers; income totals are shown as negative numbers. This field cannot be edited directly, but changing the amounts of the transactions assigned to a category will affect that category's total.



If you are using [multiple currencies](#), please be aware that the category totals do not automatically convert between currencies. The totals shown are straight sums combining amounts in different currencies.

How do I combine categories?

If you discover that you have duplicate [category](#) entries, or if you simply wish to merge two or more different categories, what you need to do is combine those categories. Make sure you are in [category list view](#), then Command-click to select the categories you want to combine. Once they have been selected, Control-click and choose “Combine” from the menu that appears:



The screenshot shows a table with categories and their balances. A context menu is open over the 'IRA Contribution Spouse' row, with the 'Combine' option highlighted. The table has columns for category names, checkboxes, and balance amounts.

Category	Checkbox 1	Checkbox 2	Category Name	Balance
Household	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Misc. household expenses	52.43
IRA Contribution	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Form 1040:IRA contribution, self	0
IRA Contribution Spouse	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Form 1040:IRA contribution, spouse	0
► Insurance	<input type="checkbox"/>	<input type="checkbox"/>	Misc. household expenses	1200
Interest Inc.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Schedule B: Interest income	0
Investment Exp	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Schedule A: Investment managem...	0

A single category will be created with “Combined” appended to its name. All [transactions](#) that were previously assigned the original categories will now be assigned the new category. Feel free to rename the new category by double-clicking its name in the category list.


How do I organize my categories hierarchically?

[Categories](#) can be organized into levels of hierarchy so that some categories are listed under others.

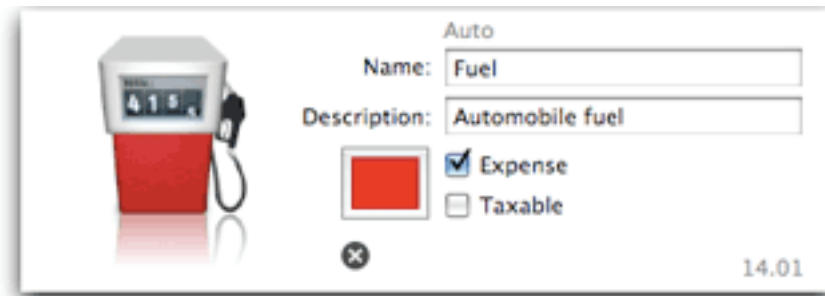
Say, for example, that you have a category for auto expenses named “Auto”. You want to track all of your car-related expenses under this category, but what if you also want to be able to track how much you spend on repairs alone, or gas? iBank makes it easy to create sub-categories, so that you can categorize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

Name	Expense	Taxable	Description	Color	Total	Tax Code
▼ Auto	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Automobile related expenses		14.01	
Fuel	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Automobile fuel		14.01	
Insurance	<input checked="" type="checkbox"/>	<input type="checkbox"/>			0	
Registration	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Schedule A: Personal property tax ...		0	
Service	<input checked="" type="checkbox"/>	<input type="checkbox"/>			0	

Adding sub-categories

To add a sub-category, view your categories in [list view](#), select the category under which you want to create the sub-item, and click the  button at the bottom of the [main window](#). 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 category.

In [thumbnail view](#), each sub-category will appear in its own category box, sorted after the main category to which it belongs. The main category name appears in gray above the sub-category name:



When you assign a sub-category to a [transaction](#) in one of your [accounts](#), the transaction will display both the main category and its sub-category, separated by a colon. To illustrate, say that you assign the above-mentioned “Fuel” sub-category to a transaction. In the [transaction view](#), the transaction will then show “Auto:Fuel” in its Category field:

<input checked="" type="checkbox"/>	5/8/05	Charge	:	Two Master's Auto	:	Auto:Fuel	:	-37.25	-37.25
-------------------------------------	--------	--------	---	-------------------	---	-----------	---	--------	--------

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 charts and reports

For information about how categories and sub-categories are handled by charts and reports, please refer to the pages about each chart type in [Chapter 7: Charts & Reports](#).



Chapter 5: Importing Data

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

iBank can import [transaction](#) data from your financial institutions or other money-management software in a variety of formats. You can import transactions regularly to keep current with your bank's records, or just do a one-time import of your transaction history the first time you start iBank.

You can easily migrate your [account](#) data from other financial products like [Quicken](#) or Microsoft Money, or if you use PDA software such as SplashMoney or Ultrasoft Money to manage your finances you can import that data into iBank as well. iBank 3 now supports [direct down-loading](#) as well, so that you can update your accounts at the click of a button!

Supported formats:

iBank can import transaction data from the following file formats: QIF (Quicken Interchange Format), OFX (Open Financial Exchange, sometimes called QFX) and CSV (Comma-Separated Value). It cannot import from CSV files that use two separate columns for the transaction amounts, nor can [investment transactions](#) be imported in CSV format.

Import options:

iBank can import transactions using any of the following three methods:

1. By connecting directly to your financial institution and downloading transaction updates automatically (see the section in this chapter about [direct downloads](#)).
2. By using the built-in web browser to visit your bank's website and let you download transactions manually (see the section in this chapter about the [built-in web browser](#)).
3. By importing transactions from an external data file (see below).

To initiate an import from an external data file:

If you are just getting started with iBank and want to begin by using the transactions you have stored in a data file, [create a new iBank document](#), then choose File>Import and check “Create accounts for this file” in the window that appears. If you have already set up your accounts in iBank and want to add some transactions from a data file, select the account into which you want to import the transactions and choose File>Import. In both cases, the next step is to locate the data file containing the transactions you want to import, and click “Import.”



Checking “Create accounts for this file” will cause iBank to automatically detect which bank accounts the transactions in the import file came from, and automatically add those [accounts](#) to your data file. Be sure to use this option only if the transactions you want to import do not belong in any of your existing accounts.

Another quick way to initiate an import is to drag and drop the data file from the Finder onto the iBank application icon in the Dock. If the QIF, OFX, QFX, and CSV file types are [associated](#)

[with iBank](#), all you have to do is double-click the data file in the Finder to initiate the import process in iBank.

Configuring import settings:

If the data file uses the QIF or CSV format, you will be asked to configure some additional settings before proceeding with the import. For more information, see the section in this chapter about [configuring import settings](#). If you are using OFX or QFX format, no configuration is required – continue on to the section about [processing imported transactions](#).


How do I update my accounts automatically?

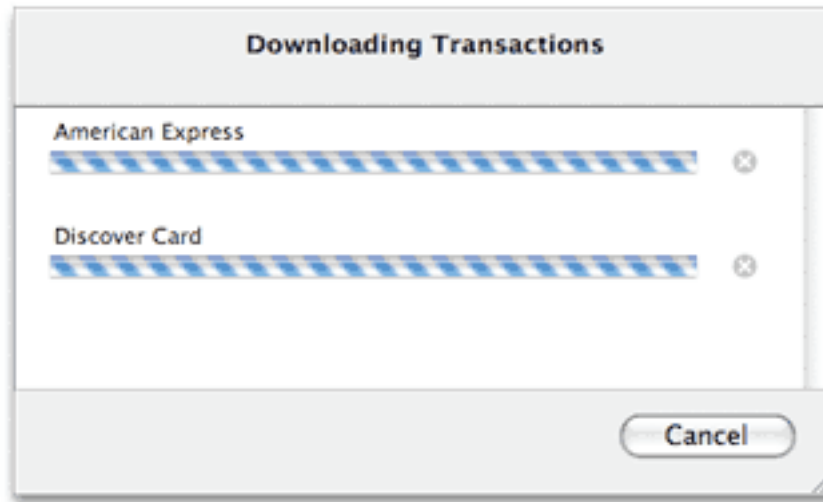
iBank 3 features the ability to connect directly to your financial institutions via the Internet and update your [accounts](#) automatically. [Transactions](#) are downloaded using Open Financial Exchange (OFX), which is not supported by all financial institutions (and some may charge a fee for this service). We do not guarantee online access for all accounts.

To configure your accounts for online access:

Before you can download updates directly from your financial institutions, you must configure your accounts for online access. For information on how to do this, see the section about [online account access](#) in Chapter 2: Accounts.

To update your accounts automatically:

Click the  **Download** button on the [toolbar](#) or choose Account>Download Transactions for All Accounts. If you only want to update one account, select it in the source list and choose Account>Download Transactions for Select Account. iBank will then attempt to connect to your financial institution(s) and retrieve the latest transactions for the account(s) indicated. To cancel downloading for a particular account, click the button next to that account's progress bar. To cancel all downloads, click "Cancel."



When downloading is complete, the [import window](#) will appear so that you can process the new transactions. For more information about working with imported transactions, see the section in this chapter about [processing imported transactions](#).




When updating your accounts automatically, iBank only retrieves transactions dated after the [last import date](#) noted for each account. The last import date updates automatically each time you download transactions for that account. You can set the last import date for an account to the current date by selecting the account in the source list and choosing Account>Set Last Import Date to Today, or you can specify a date in the [account information pane](#).


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

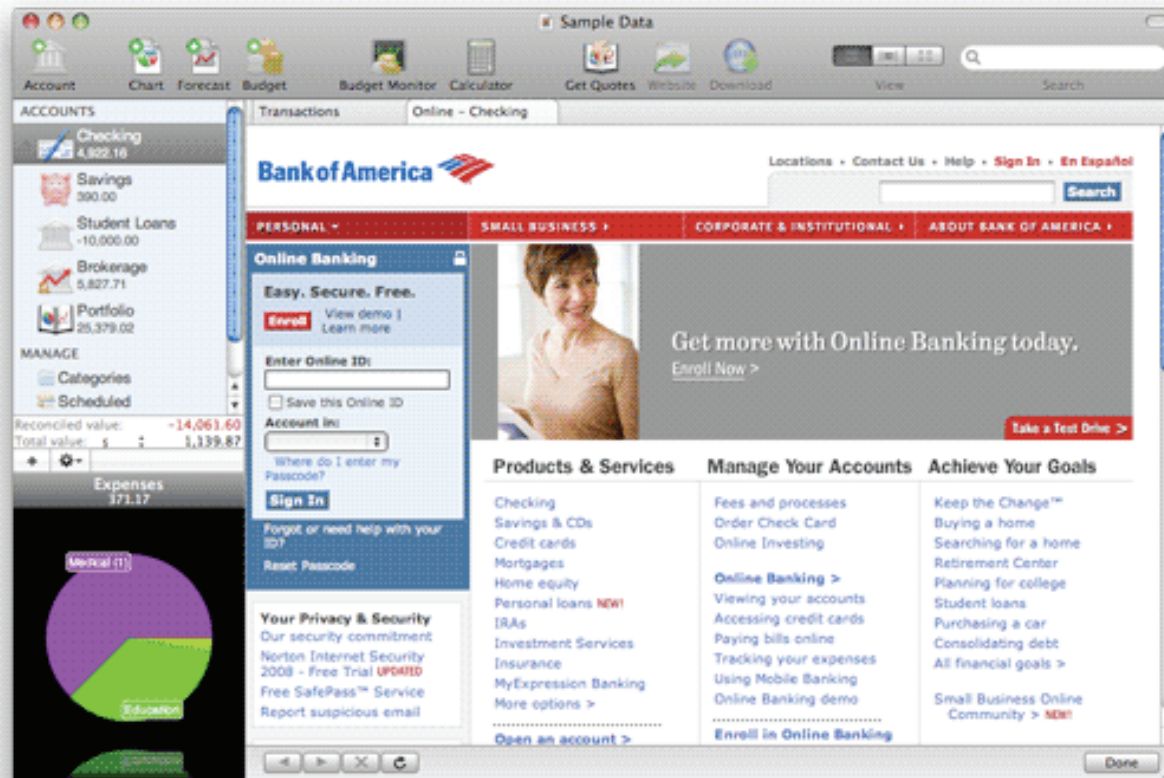
For those financial institutions that don't support [direct downloading](#), iBank offers a built-in web browser to simplify the process of updating your [accounts](#) manually. The first step in downloading transaction updates using the built-in browser is to associate a valid URL with your bank account.

To enter a URL for your bank's website:

In the [source list](#), select the account you want to use with the built-in web browser and choose View>Show Account Info. The [account info pane](#) will appear in the bottom half of the source list. Enter your bank'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. When you are done, click the  button to close the account info pane.






To visit your bank's website using the built-in browser:

In the source list, select the account you want to update. Click the  **Website** button on the [toolbar](#) or choose Account>Go to Website to open the built-in browser in place of the [transaction view](#) to the right. Assuming you have an active connection to the Internet, the web page you specified as the URL for the selected account will be opened automatically:



At the top of the browser window, you will see two tabs: Click “Transactions” to switch back to the transaction view at any time for reference; click the other tab to return to the web browser (its name will change to show the title of the page that is currently being shown).

Use iBank’s built-in browser just like you would any other web browser (e.g. Safari, Firefox, Internet Explorer, Opera) – click a link to browse to that page, and use the buttons along the

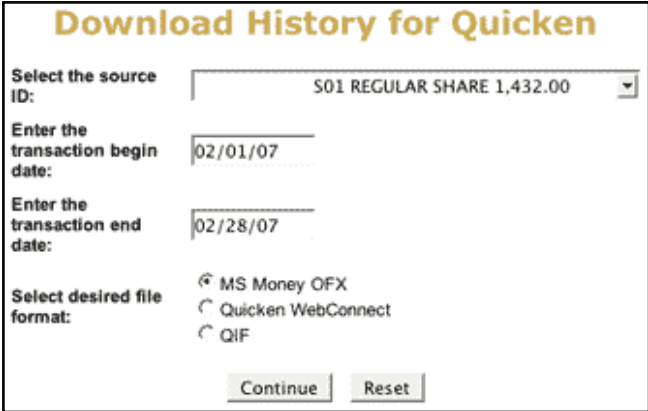
bottom of the screen to navigate. Click  to go back,  to go forward,  to stop loading the current page (the  indicator will show as the page is loading), and  to refresh the current page.

Downloading the transaction updates:

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 your bank. 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, and enter a start and end date for the download.
4. Choose a file format and initiate the download.

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



The image shows a web form titled "Download History for Quicken". It contains the following fields and options:

- Select the source ID:** A dropdown menu with the selected value "S01 REGULAR SHARE 1,432.00".
- Enter the transaction begin date:** A text input field containing "02/01/07".
- Enter the transaction end date:** A text input field containing "02/28/07".
- Select desired file format:** Three radio button options: "MS Money OFX" (selected), "Quicken WebConnect", and "QIF".
- Buttons:** "Continue" and "Reset" buttons at the bottom right.


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 iBank. Although iBank will screen for duplicates during the [import process](#), it is best to avoid duplicates at the source as much as possible. If possible, choose the OFX or QFX file format as these require no configuration to import. If neither of those are available, choose QIF format, which requires minimal configuration, or CSV format if necessary. Please note that iBank cannot import investment transactions using 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, “Quicken” format usually indicates QIF, and “Excel” generally indicates CSV. You do not actually need to own the software indicated to download a file in a particular format – just use the software name as a guide to determine the file type you need.

Once you have configured your download settings, begin the download! iBank will automatically open the file for importing when the download is complete. Next you will be asked to [configure import settings](#), if necessary, and then the import window will appear to let you [process the new transactions](#).

To close the built-in web browser:

When you are done downloading transaction updates from your bank’s website, click the  button at the bottom-right side of the [main window](#) to close the browser and return to the transaction view.

To disable the built-in web browser:

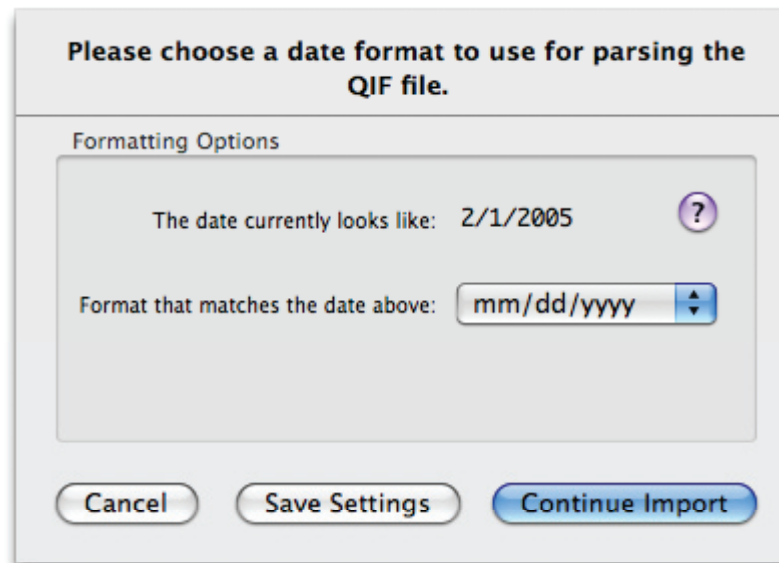
If you would prefer not to use the built-in web browser, open iBank>Preferences and click the  **General** button. Check the “View websites in default browser” option, and iBank will use your default browser to load your banks’ websites instead.

How do I configure the import settings properly?

When importing transaction data from a QIF or CSV file, iBank will first ask you to configure a few settings. (OFX and QFX files do not require any configuration before importing.)

QIF settings:

If you choose a QIF file for import, the following sheet will appear:

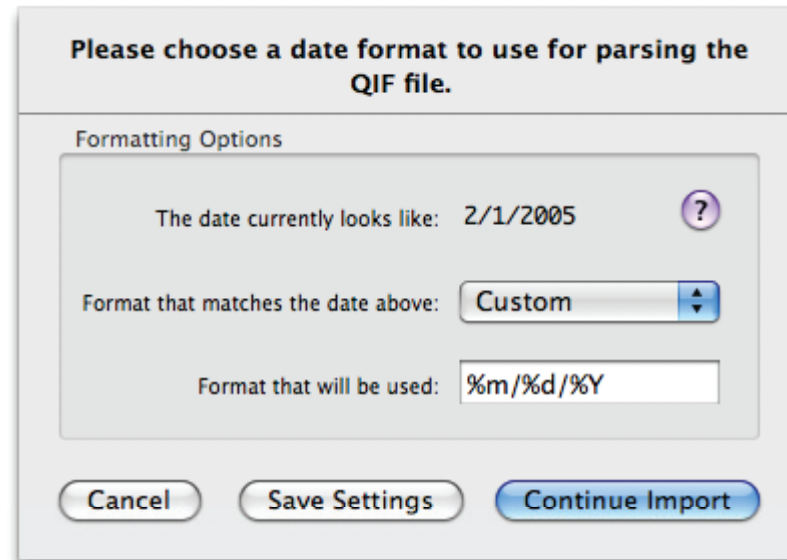


Next to “The date currently looks like” is a sample date taken from your import file. Look at this date carefully and choose the matching date format from the drop-down menu. Pay atten-

tion to the order of the day and month, as well as the number of digits in the year. The format code shown at the bottom will update itself automatically depending on your menu selection.

Custom Format Codes

If the sample date doesn't match any of the drop-down menu selections, choose "Custom" so that you can enter a customized date format code. The codes below can be used to match the format of the sample date. For example, to match a date format of "12/31/2005" you would enter "%m/%d/%Y", or "31.12.05" would be "%d.%m.%y".



These are the codes available for use:

- %a – Abbreviated weekday name (e.g. "Mon")
- %A – Full weekday name (e.g. "Monday")
- %b – Abbreviated month name (e.g. "Jan")
- %B – Full month name (e.g. "January")
- %d – Day of the month as a two-digit number (01–31)

- %e – Day of the month as a number, without the leading zeros for 1–9
- %j – Day of the year as a three-digit number (001–366)
- %m – Month as a number (01–12)
- %w – Weekday as a number (0–6), where Sunday is 0
- %y – Year without century (00–99)
- %Y – Year with century (such as 1990)



Two common mistakes are using an incorrect separator (e.g. entering slashes instead of dashes or dots between the month, day, and year codes) or using the wrong code for the year. If the sample date has a four-digit year (e.g. “2006”) then be sure your format code includes “%Y” instead of “%y” – the case of the letter ‘y’ is important.

CSV settings:

Most CSV files are formatted differently depending on the financial institutions or software that generated them. If you choose a CSV file for import, the following sheet will appear.

At the top of the window is a preview of the data inside the CSV file. The bar across the middle of the window lists each of the columns that can be imported. Use the mouse to drag and drop the various columns into the correct order to match the order of the items in the preview pane.

CSV Format Options

Format Options

This is what the CSV file looks like:

```
2/1/2005,2/1/2005,"ACH PMT - THANK YOU",30.00,"Payments"
2/7/2005,2/8/2005,"CLKBANK*COM DOWNLOAD 800-390-6035
ID",-25.00,"Computer Related"
2/7/2005,2/8/2005,"THE STRANGER 206-323-7101
```

Drag the columns into the appropriate order. Use the +/- buttons to add/remove place-holder columns.

Payee	Date	Memo	Amount

Date format:

Items are separated by:

How the imported transactions will look:

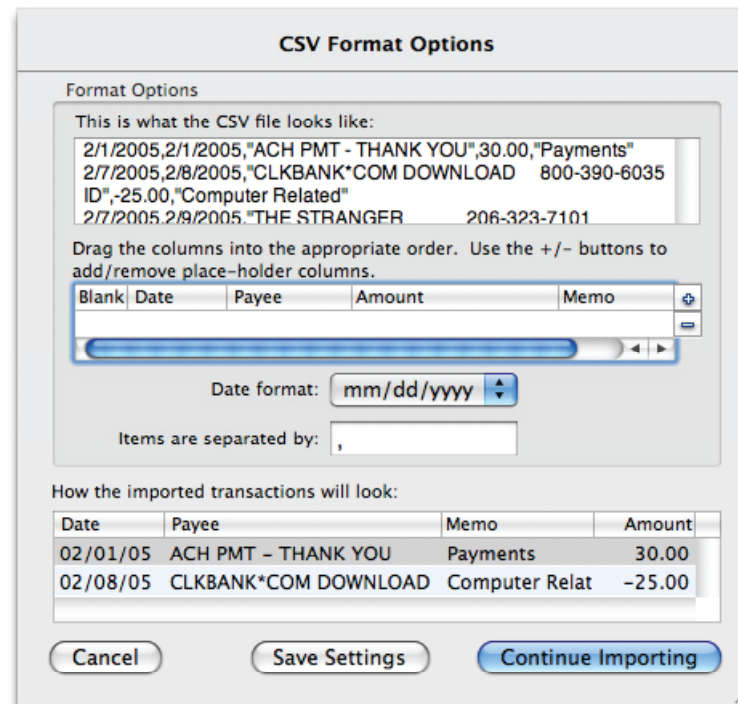
Date	Payee



Note that iBank only has one “Amount” column available for the CSV import. iBank cannot import data from CSV files that use separate columns for debit and credit amounts.

For example, the first transaction listed in the preview pane above reads, *2/1/2005,2/1/2005,”ACH PMT – THANK YOU”,30.00,”Payments”*. To match this transaction, drag the columns so that they read in this order: Date, Payee, Amount, Memo. You’ll notice, however, that there is an extra date in the preview transaction.

Use the +/- buttons to add and delete placeholder columns for extraneous information in your CSV file. Following our example, click the + button to add a placeholder column (it will appear as "Blank"), then drag and drop it in front of the "Date" column (we're going to use the second date in the CSV file). This is how things should look after rearranging the columns and adding a placeholder:



At the bottom of the window, you will see a couple of sample transactions formatted according to the settings you entered. They will update automatically as you make changes so that you can use them to help you determine when the importer has been configured properly.

In addition to making sure the columns are arranged correctly, you will also need to choose a date format ([see above](#) for more information on this) and specify a separator. Given that CSV stands for “comma-separated values,” most CSV files will use a comma to separate items in the file, but there are exceptions. If your file uses a semicolon, tab, or other character to separate the payee, memo, and other information, type that character next to “Items are separated by.”



If you are importing from a tab-delimited file (i.e. the values are separated by tab spaces instead of commas), you must enter the tab character into the separator field. Since iBank will not allow you to type the tab character directly, you will need to select one of the tab spaces in the preview pane, choose Edit>Copy, then select the contents of the “Items are separated by” field and choose Edit>Paste.

Sometimes, when working with CSV files, it may be useful to do some preparatory work on the file before importing it into iBank. The following suggestions may help you to avoid potential problems with the import process:

1. Remove any unnecessary data from the CSV file, such as header rows or blank entries. The first line of the CSV file should be the first transaction record you want to import.
2. Remove any extra commas that are not used to separate the values in each transaction – for example, an amount of “1,000.00” should be changed to “1000.00” or else iBank will read it as two values (“1” and “000.00”).
3. If you really want to simplify the process, remove all data except for the four values iBank can import: Date, Payee, Memo, and Amount.

To save your import settings:

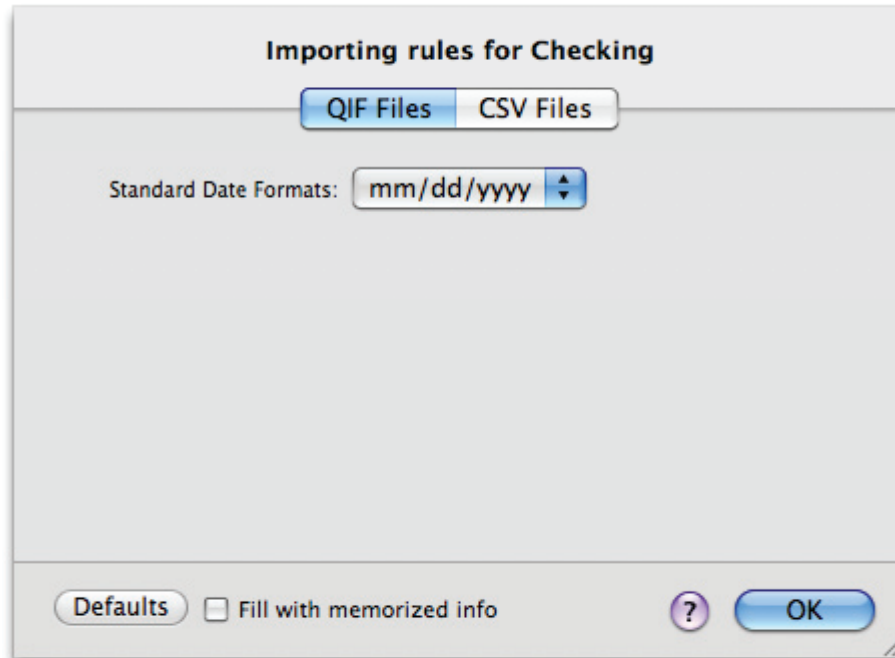
Once you have finished configuring the import settings, click “Continue Importing” to proceed with the import process. If you are planning to import transactions from the same source on a regular basis, click “Save Settings” and your configuration will be stored for later use. The next time you import data into that account, your saved settings will be used automatically; you will not be asked to configure them again.



Import settings are stored separately for each [account](#). If you configure settings for one account and save them, then import data into another account, you will be asked to configure the import settings again for the new account.

To edit your saved import settings:

If you need to adjust settings after saving them, select the appropriate account from the [source list](#), then choose Account>Edit Import Settings. In the sheet that appears, you can reconfigure the import settings for that account:



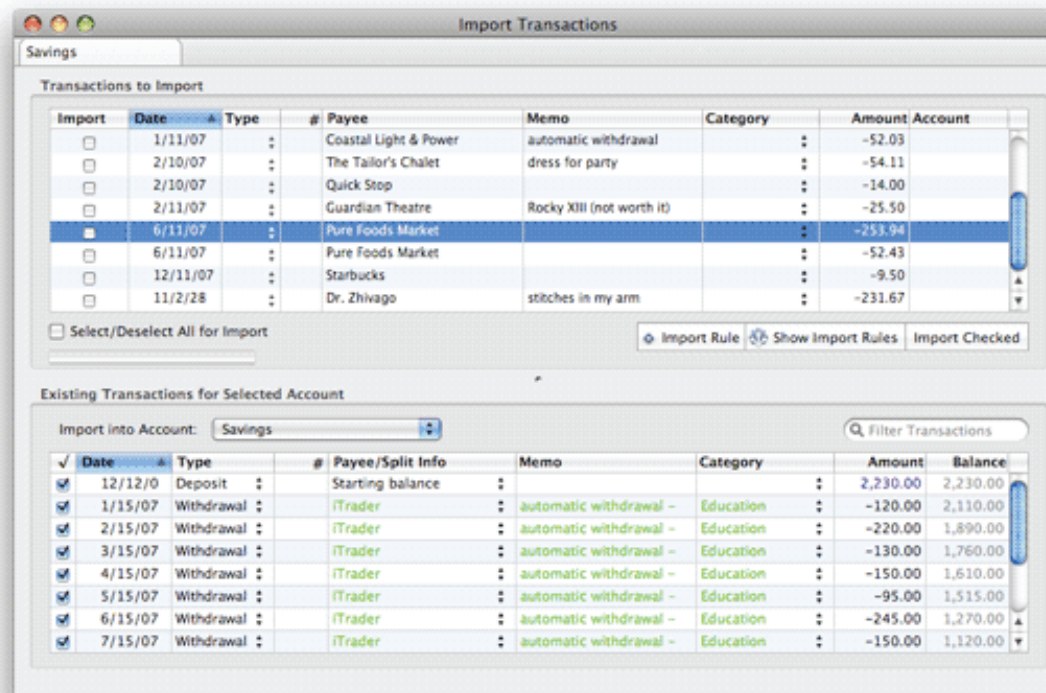
Choose the QIF or CSV tab to edit settings for the respective file type. Make any changes necessary, then click “OK.” The next time you import data, your new settings will automatically be applied. Check “Fill with memorized info” if you want the [categories](#) of imported transactions to be automatically filled in based on your [memorized transactions](#).

To reset your saved import settings:

If you want iBank to forget your saved settings and ask you to configure them manually the next time you import data, open the Import Settings sheet, click “Defaults” and then “OK.”

How do I process transactions that are being imported into iBank?

When [importing transactions](#) into iBank, after you [configure the import settings](#) (if required), the **import window** will appear (unless you chose the [“Create accounts for this file” option](#), in which case the import proceeds automatically). This window is used to screen for duplicates, select the [transactions](#) you want to import, set up and apply [smart import rules](#), and choose which [account](#) to add the new transactions to:



The top half of the import window displays the transactions in the import file; the bottom half shows current transactions in the destination account, for reference. If you don't see any transactions in the bottom half, select a destination account from the "Import into Account" drop-down menu button.



You can resize the top and bottom panes by clicking the small divot at the center of the window and dragging it up or down.


Across the top of the import window is a tab bar – when you are importing from more than one data file (such as when you initiate a [direct download](#)), each data file will show its own tab here. Click a tab to view and process the transactions in that file.

To screen for duplicates:

The split-screen view of the import window allows you to easily compare new transactions against those already existing in your account. When the import window opens, iBank will automatically compare the transactions in the top half against the transactions in the bottom half; any matches it finds will be unchecked in the top half so that they will not import. The corresponding transactions in the bottom half will be marked "[cleared](#)" because they have now been verified by the bank records. It is always a good idea to double-check for duplicates in case iBank makes a mistake during the matching process.



iBank checks for duplicates based on the date, amount, and check number only. If two transactions have the exact same amount and are within a few days of each other, or if they have the same amount and check number (regardless of date), iBank will consider them a match and uncheck the transaction for importing

You can filter the transactions shown in the bottom half of the import window by typing a word or phrase into the “Filter Transactions” box. Only transactions containing that word or phrase in their payee, memo, or category fields will be shown. Click  the button inside the filter box to show all transactions in the destination account. Click any column header to sort the list by the information contained in that column, and click a second time to reverse the direction of the sort.

If you find any duplicates, simply click the checkbox next to the transaction in the top half of the import window so that it is unchecked; this tells iBank not to import the transaction. If you find a transaction that iBank thought was a duplicate but is not, place a check in its box so that it will be imported.


To select which transactions to import:

As when screening for duplicates, simply place a check in the “Import” column in the top half of the window next to any transaction that you wish to import. Click “Toggle All For Import” to check or uncheck all of the new transactions at once. To change the account into which the transactions will be imported, click the drop-down menu button labeled “Import into Account” and choose a new destination account.

To apply smart import rules:

You can also create [smart import rules](#) to automatically assign types, payees, memos, and/or categories to certain transactions based on criteria you specify. For more information, see the next section in this chapter.

To complete the import:

Once you have finished preparing your transactions to be imported, click the  button. The progress bar on the left side of the import window will update as iBank processes the new transactions. When the import is complete, the new transactions will appear in the destination account.




In some cases, [transfer](#) transactions you import from an external file may not be linked once they arrive in iBank. In this case, a transaction will be listed in each of the accounts associated with the transfer. Your account balances will be accurate – the only difference is that changes made to one side of the transfer will not affect the other side. You can re-link imported transfers manually by assigning the appropriate [category](#) (the destination account) to one of the transactions, and deleting the other transaction.


After completing an import, the destination account's [info pane](#) will be updated to the current date and time. To set an account's "Last import" to the current date without completing an import (for example, you may want to do this if you enter transactions manually instead of performing an import), choose Account>Set Last Import Date to Today. You can edit the

last import date manually on the account info pane if necessary – just select the account and choose View>Show Account Info.

To cancel the import process:

If you are importing from multiple data files, click the  button on any file's tab to cancel importing from that file. If only one tab is showing, simply close the import window to cancel the import. You can revisit the import window at any time by choosing Window>Show Import Window.

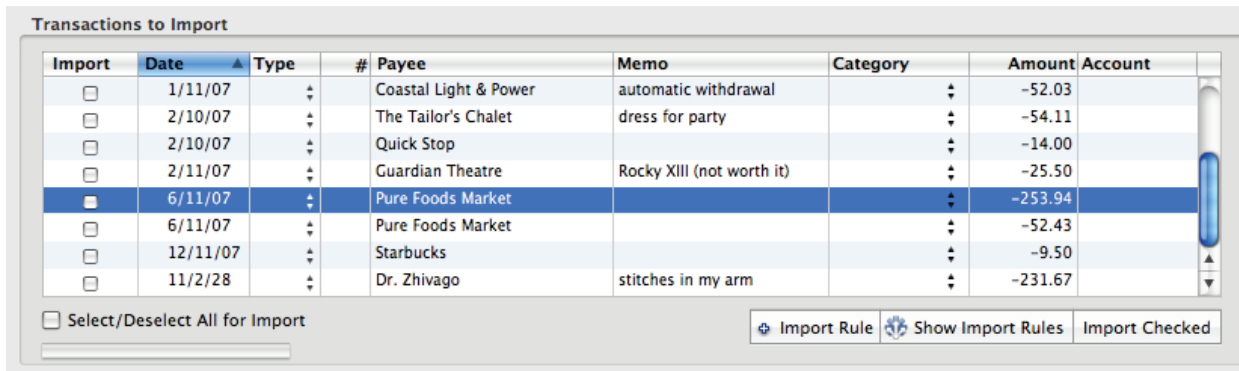
How do I use smart import rules?

 **Smart import** rules can be used to help you [import transactions](#) more efficiently. Files imported from banks often contain extraneous information or are not worded the way you would like them to be – smart import rules allow you to import your data using words that make sense to you.

For example, let's say that a purchase you made at your local market shows a [payee](#) of “123 Main St. Market ID:992311” when [downloaded](#) from the bank. Using a smart import rule, you can choose to have any imported transaction that contains “123 Main St” in the payee field be automatically changed to “Mimi's Market” with a [category](#) of “Groceries.”

To add a smart import rule:

First, [start an import](#). After [configuring import settings](#) (if required), the [import window](#) will appear. Select a transaction in the top half of this window upon which you would like to base the new smart import rule:



Import	Date	Type	#	Payee	Memo	Category	Amount	Account
<input type="checkbox"/>	1/11/07	↓		Coastal Light & Power	automatic withdrawal	↓	-52.03	
<input type="checkbox"/>	2/10/07	↓		The Tailor's Chalet	dress for party	↓	-54.11	
<input type="checkbox"/>	2/10/07	↓		Quick Stop		↓	-14.00	
<input type="checkbox"/>	2/11/07	↓		Guardian Theatre	Rocky XIII (not worth it)	↓	-25.50	
<input checked="" type="checkbox"/>	6/11/07	↓		Pure Foods Market		↓	-253.94	
<input type="checkbox"/>	6/11/07	↓		Pure Foods Market		↓	-52.43	
<input type="checkbox"/>	12/11/07	↓		Starbucks		↓	-9.50	
<input type="checkbox"/>	11/2/28	↓		Dr. Zhivago	stitches in my arm	↓	-231.67	

☐ Select/Deselect All for Import

[Import Rule](#) [Show Import Rules](#) [Import Checked](#)

Click the **+ Import Rule** button. A sheet will appear with a new smart import rule based on the payee and memo of the transaction you had selected:

Smart Import Rules

- Coffee Shops
- Gas Stations
- New import rule
- Restaurants

Name: New import rule

All of the following are true

Payee	contains	Pure Foods Market
Memo	contains	

If the above criteria are met, then set the following when importing transactions.



Payee: Pure Foods Market Memo:

Type: No Value Category: No Value

+ - OK

First, give the rule a name by changing the “Name” field at the top – choose anything that will help to distinguish it from other rules you create. In the space below, you will see several criteria upon which the rule is based. Each transaction, before it is imported, will be compared against these criteria in order to determine whether or not the rule should be applied to it.

To configure smart import rule criteria:

When you first create a rule, iBank tries to guess which criteria you want to use, but you can edit the list however you see fit. Click the  and  buttons, respectively, to add and remove the criteria that will determine which transactions are to be modified by the smart import rule. The following criteria are available:

- **Any/All of the following are true:** If you choose “Any” as the option for this criterion, all transactions that match at least one of the specified criteria will be modified by the smart import rule. If you choose “All,” only transactions that match all of the criteria will be affected. This criterion cannot be removed.



Be careful with the “any” option – if you choose this option and accidentally leave one of your criteria blank, you may end up with a rule that applies itself to all of your imported transactions!

- **Payee:** Use this criterion to look for transactions matching a particular payee name. Type in the word or phrase you want iBank to look for – if you want iBank to apply the rule to any transaction containing that word or phrase (e.g. “Cat” will match both “Cat” and “Catcher in the Rye”), choose “Contains.” If you want iBank to apply the rule only to transactions that match the word or phrase exactly (e.g. “Cat” will match “Cat” but not “Catcher in the Rye”), choose “Is Equal To.”
- **Memo:** Use this criterion to look for transactions matching a particular memo note. Type in the word or phrase you want iBank to look for – if you want iBank to apply the rule to any

transaction containing that word or phrase, choose “Contains.” If you want iBank to apply the rule only to transactions that match the word or phrase exactly, choose “Is Equal To.”

- **Transaction type:** Use this criterion to limit the smart import rule to a specific type of transaction, or to exclude a specific transaction type.
- **Account:** Use this criterion to limit the smart import rule for use with specific iBank accounts only.

Following our example from above, here is how the rule looks after adding a name and a couple more “payee” criteria:

Smart Import Rules

- Coffee Shops
- Gas Stations
- Groceries
- Restaurants

Name: Groceries

Any of the following are true

Payee	contains	Pure Foods Market	-	+
Payee	contains	Albertson	-	+
Payee	contains	Safeway	-	+

If the above criteria are met, then set the following when importing transactions.

Payee:	Pure Foods Market	Memo:	
Type:	No Value	Category:	No Value

+ - OK

To specify smart import rule actions:

The last step is to specify what the smart import rule actually does, that is how it will change those transactions to which it is applied. Use the four fields at the bottom of the window (Payee, Memo, Type, and Category) to specify how you want the transaction to look after the rule has been applied. If you change the payee to “Mr. Rogers,” for example, then any transaction that satisfies the rule’s criteria will be given a payee of “Mr. Rogers.” If you don’t want the rule to change a particular field, leave it blank or leave the menu set to “No Value.”

Here is a finished version of the example rule we created above. For any imported transaction whose payee contains “Pure Foods Market,” “Albertson,” or “Safeway,” this rule will assign to it the category “Groceries” and will not change any other fields. Note that we had to clear the payee field so that it wouldn’t change the payee field of the transactions to which it was applied:

Smart Import Rules

- Coffee Shops
- Gas Stations
- Groceries
- Restaurants

Name: Groceries

Any of the following are true

Payee	contains	Pure Foods Market	–	+
Payee	contains	Albertson	–	+
Payee	contains	Safeway	–	+

If the above criteria are met, then set the following when importing transactions.

Payee:		Memo:	
Type:	No Value	Category:	Groceries

+ – OK




When you are done configuring your rule, click “OK” to return to the import window. The rule will be applied automatically and any transactions to which it applies will be modified immediately. In our example, note that both “Pure Foods Market” transactions now have the category “Groceries” assigned to them.

Transactions to Import

Import	Date	Type	#	Payee	Memo	Category	Amount	Account
<input type="checkbox"/>	1/11/07			Coastal Light & Power	automatic withdrawal		-52.03	
<input type="checkbox"/>	2/10/07			The Tailor's Chalet	dress for party		-54.11	
<input type="checkbox"/>	2/10/07			Quick Stop			-14.00	
<input type="checkbox"/>	2/11/07			Guardian Theatre	Rocky XIII (not worth it)		-25.50	
<input checked="" type="checkbox"/>	6/11/07			Pure Foods Market		Groceries	-253.94	
<input type="checkbox"/>	6/11/07			Pure Foods Market		Groceries	-52.43	
<input type="checkbox"/>	12/11/07			Starbucks			-9.50	
<input type="checkbox"/>	11/2/28			Dr. Zhivago	stitches in my arm		-231.67	

☐ Select/Deselect All for Import

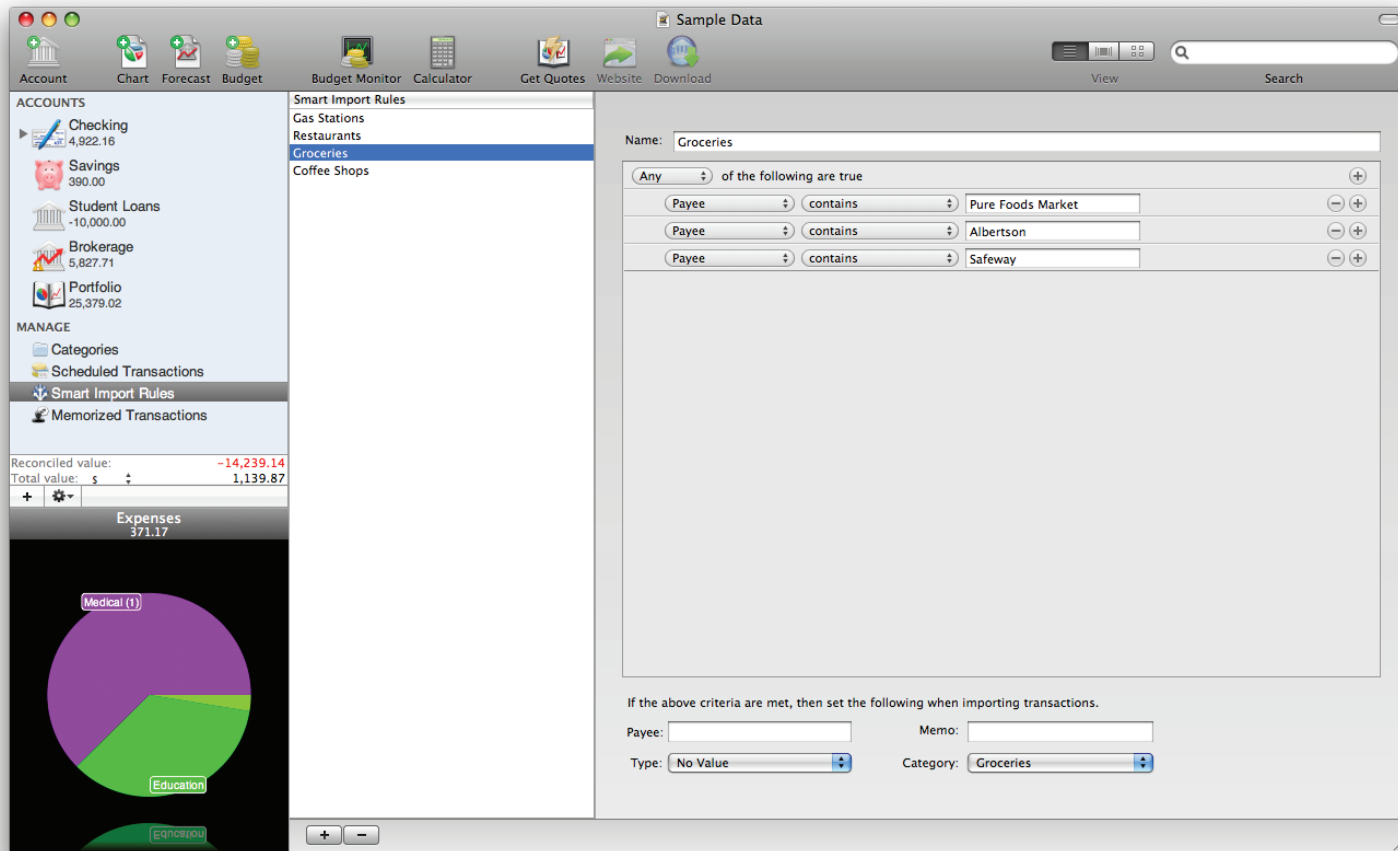
To add and remove additional smart import rules:

Click the  **Show Import Rules** button to bring up the smart import rules window again. To add additional smart import rules, click the  button. A new rule will be added to the list, ready for editing. To delete a rule, select it in the list and click the  button.

To edit your smart import rules:

Any smart import rules you create will be applied not only to the current import, but to all future imports as well. To edit the list of rules that are applied during an import, select “Smart Import Rules” from the [source list](#) in the [main window](#). You will see all of your smart import

rules listed – click on a rule to view its criteria. You can modify the criteria for each rule on the right side of the screen, and use the buttons at the bottom of the window to add and delete smart import rules from the list.



How do I import my data from Quicken?

If you are just getting started with iBank and want to transfer your data over from Quicken*, follow these steps:

1. Launch iBank and [create a new data file](#).
2. Do not add any [accounts](#) yet, but choose File>Save to save the empty data file.
3. Switch to Quicken, choose File>Export, and select the “Full Export” option. Other versions of Quicken may keep the export command elsewhere in the program – consult Quicken’s help files to locate it. The important thing is to export all of your Quicken data to a QIF file.
4. Follow the prompts and save the export file to your Desktop, then quit Quicken. If you are using Quicken for Windows, save the file to a flash drive or other portable media, then copy it to your Mac Desktop.
5. Switch back to iBank, and choose File>Import.
6. Check “Create accounts for this file” and choose the QIF file you just saved to your Desktop.
7. Choose the appropriate date format to use for the import (see the section about [configuring import settings](#), earlier in this chapter, for more information on preparing a QIF import) and click “Continue Import”.
8. That’s it! Kick back and wait for iBank to finish importing your data. iBank will automatically recreate your Quicken accounts with all of their associated transactions. Once the accounts have been recreated, you can [enable online access](#) to update them automatically.

If you would prefer to set up the accounts in iBank manually, you can export the transactions from each Quicken account to a separate QIF file and import them one at a time. See the [beginning of this chapter](#) for more information about standard transaction importing.



*Quicken is copyright Intuit, Inc. iBank can not guarantee complete importing of data from Quicken.



Chapter 6: Investments

About Investments

iBank can be used to track activity in your investment accounts (like IRAs, SEPs, etc.). There are two main components that work together to help you track investments in iBank:

-  Investment accounts are designed to reflect your real-life brokerage accounts and are the place where you enter information about the securities you own.
-  The Portfolio provides a quick summary of your gains & losses and the value of your holdings, as well as a place to track watchlist items and stock indices.

Read on for more information about both components.

How do I use investment accounts?



Investment accounts are designed to reflect your real-life brokerage accounts and are the place where you enter information about the securities you own. To get started with investment tracking in iBank, begin here – in order to enter your securities, 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 iBank to enter the securities.

To add an investment account:

Create an account like you would any other, but be sure to choose “Investment” from the pop-up menu in the “Create New Account” sheet. You probably will want to name the account after your brokerage firm, e.g. “Morgan Stanley” or “Scottrade”. After clicking “Create Account” you will see the account appear in the source list.

Just like with other iBank accounts, selecting the account in the source list will display the transaction view to the right, where you can enter transactions pertaining to that account. Each purchase, sale, cash transfer, dividend received, etc. must be entered as a separate transaction in the investment account. See the next section in this chapter for more information about tracking your investment activity.

ACCOUNTS	
▶ Checking	4,889.61
▶ Savings	390.00
▶ Student Loans	-10,000.00
▶ Scottrade	2,500.00
▶ Portfolio	25,379.02
MANAGE	
▶ Charts	
▶ Categories	
▶ Scheduled Transactions	
▶ Smart Import Rules	
▶ Memorized Transactions	
Reconciled value:	5,312.16
Total value: \$	-2,220.39

Understanding investment balances:

When dealing with investment accounts, there are three balances you need to be aware of:

Cash Value

This value 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 iBank, you must remember to track each of these transactions, entering transfers where appropriate, so that the cash balance of your investment account remains accurate. The cash value of your investment account is displayed as the balance in the transaction view:

✓	Date	Type	Security	Payee/Split Info	Memo	Shares	Price	Comm.	Amount	Balance
<input checked="" type="checkbox"/>	11/6/07	Deposit	⬆	⬆	Starting balance	0.0000	0.0000	0.00	0.00	0.00
<input type="checkbox"/>	12/3/07	Transfer	⬆	⬆	Checking account	0.0000	0.0000	0.00	4,347.00	4,347.00
<input type="checkbox"/>	12/3/07	Buy	⬆	AAPL ⬆	Scottrade	35.0000	124.2000	0.00	-4,347.00	0.00
<input type="checkbox"/>	12/12/07	Transfer	⬆	⬆	Checking account	0.0000	0.0000	0.00	18,004.30	18,004.30
<input type="checkbox"/>	12/12/07	Buy	⬆	YHOO ⬆	Scottrade	65.0000	12.6570	0.00	-822.70	17,181.60
<input type="checkbox"/>	12/12/07	Buy	⬆	GOOG ⬆	Scottrade	24.0000	703.4000	0.00	-16,881.60	300.00

Cash Value

Market Value

This value reflects the approximate worth of your portfolio, based on quotes for all the securities you are currently holding. The market value of your investment account is displayed in the summary table of the Portfolio:

Summary as of Sunday, December 30, 2007 11:58:54 AM GMT+02:00

Avg. % Gain/Loss:

% Gain/Loss:

Gain/Loss:

Total cost:

Market value:

Market Value

48.68

15.09



3,327.72

22,051.30

25,379.02

Total Value

This value represents the combined worth of the cash value of the brokerage account and the market value of your investment portfolio. It is a straight sum of these two figures. The total value of your investment account is displayed next to the account name in the source list:

	Student Loans -10,000.00	
	Brokerage 25,679.02	← Total Value
	Portfolio 25,379.02	

To edit investment account details:

Select the account in the source list and choose View>Show Account Info. The [account info pane](#) will appear, where you can edit details for that account just like any other.



The minimum balance for an investment account applies only to the cash value of the account. Even if the total value of the account remains above the minimum balance you specified, if the cash value drops below it you will see a warning badge displayed on the account's icon in the source list.


To delete an investment account:

Select the account in the [source list](#) and press the 'Delete' key on your keyboard, or choose Edit>Delete. A sheet will appear asking you to confirm that you want to permanently delete the account. All [transactions](#) contained within the account will also be deleted. Any [transfers](#) in the account will be deleted, but the transactions in other accounts to which those transfers are connected will not be deleted (they simply will no longer show the account in their category fields).

How do I track my investment activity?

To track your investment activity in iBank, you must first set up an [investment account](#) and then add [transactions](#) to the account as you buy and sell [securities](#).

To add an investment transaction:


Select an investment account from the [source list](#) and click the  button at the bottom of the [main window](#) to add a [new transaction](#). Choose the appropriate type for the transaction (see below for more information about investment transaction types) and enter the trade date into the [date](#) field. Enter a [payee](#) and [memo](#) if desired, but these are not required for investment transactions. Enter the number of shares involved in the transaction, price per share, and commission if applicable.




Before adding a “Buy” transaction, you will usually need to transfer money into your investment account from another account. Say, for example, that in real life you use \$1,000.00 from your checking account to purchase Apple stock. In iBank, you must create two transactions: first, a “Transfer” from your checking account to your investment account; second, a “Buy” transaction in your investment account to purchase the stock.

The transaction’s [amount](#) will calculate automatically based on the specified number of shares, price per share, and commission (except for cash dividends, for which you must enter the amount manually). The [balance](#) is then updated accordingly.

Investment transaction properties:

You will notice that the [transaction properties](#) displayed in investment accounts are different from regular transaction properties, including the list of available [transaction types](#). The following security-related fields will become available in the [transaction editor](#) (if you do not see the “Security Info” box, click the  button to reveal additional information, then click [Show Other Info](#) if necessary):

Security Info

Symbol:	<input type="text" value="YHOO"/>		Shares:	<input type="text" value="65.0000"/>
Comm.:	<input type="text" value="0.00"/>		Price:	<input type="text" value="12.6570"/>

- **Symbol:** The ticker symbol, usually 1 to 5 letters, used to identify the security on an exchange. iBank uses this symbol to retrieve quotes for the security over the Internet. When entering a symbol for the first time, iBank will ask you to configure some [additional options](#) for that security. The symbol is required even if the security is a bond or CD – in this case, enter anything that will distinguish the security for reporting purposes, such as “_BOND1”, “_CD2”, etc. A suffix may be added to the symbol to specify which exchange should be used to retrieve quotes (for example, “GOOG.SW” will lookup quotes for Google on the Swiss 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 iBank does not automatically convert these to the default currency for your investment account.

- **Shares:** The number of shares of the security bought, sold, moved, or received in the transaction.
- **Comm.:** The amount of commission paid or earned on the transaction.
- **Price:** The price per share paid or collected on the transaction.

Need examples?

Even though iBank can help simplify the process, managing investments is often tricky business. To read several [examples](#) of how to track various kinds of investment activities in iBank, see the last section of this chapter.

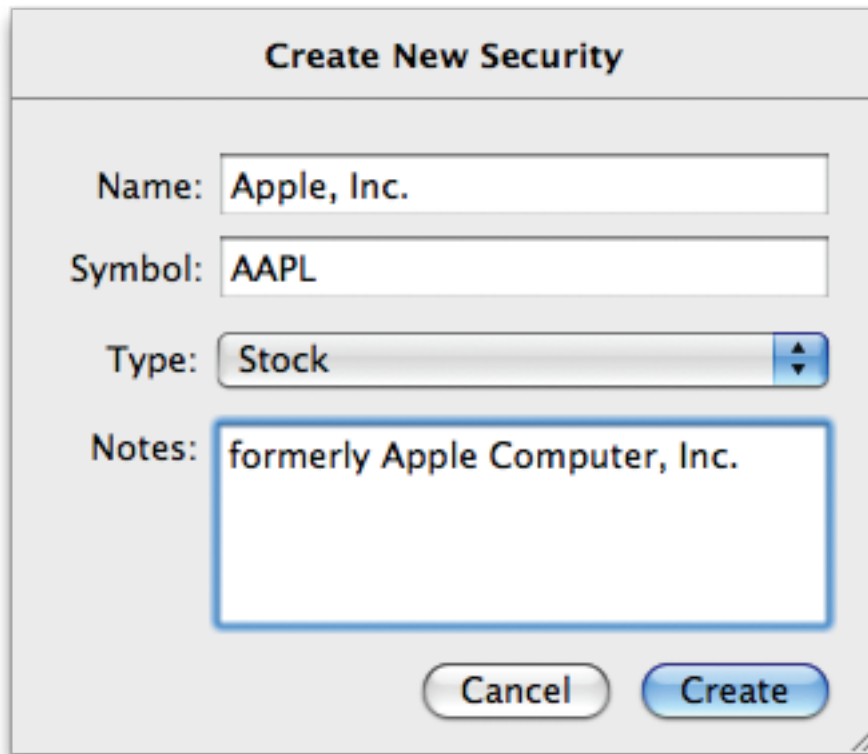
How do I manage information about my securities?

To track securities that you own, you must first create an [investment account](#) and then add several [investment transactions](#) to record the purchase of those securities. You can then monitor the performance of your holdings using the [Portfolio](#). There are two types of securities iBank can track:

1. **Active securities:** Each time you enter a new [security symbol](#) in an investment transaction for shares you actually own, you will automatically be asked to enter additional information about the security for tracking purposes. The security will then appear in the Portfolio, where you can monitor its performance.
2. **Watchlist items and indices:** To track information about securities you don't actually own, or to monitor stock indices like the Dow Jones or S&P 500, you can add these items directly to the Portfolio. They will not provide any share-specific information until you enter transactions pertaining to those securities in your investment accounts.

To add an active security:

Select an investment account from the [source list](#) and [add a new transaction](#). Type in a [symbol](#) for the security involved, and if it has not been previously entered into iBank the following sheet will appear:

A screenshot of a 'Create New Security' dialog box. It has a title bar with the text 'Create New Security'. Below the title bar, there are four fields: 'Name:' with the text 'Apple, Inc.', 'Symbol:' with the text 'AAPL', 'Type:' with a dropdown menu showing 'Stock', and 'Notes:' with a text area containing 'formerly Apple Computer, Inc.'. At the bottom of the dialog box are two buttons: 'Cancel' and 'Create'.

Enter a name for the security, make sure the symbol is correct, and enter any notes about it that you want to remember.




iBank 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.


Choose the appropriate type to match the nature of the security. iBank can retrieve quotes automatically for stocks and mutual funds, but it will not look up bonds or CDs when you click



[Get Quotes](#) on the [toolbar](#).

If you have stocks or mutual funds that are not listed on Yahoo! Finance, or have bonds or CDs in your Portfolio, you will need to enter prices for those securities manually. Select  [Portfolio](#) in the source list, locate the security you want to update in the securities table, double-click in the “Quote” column, and type in the current price per share.

To add a watchlist item or index:



As mentioned above, watchlist items let you track securities of which you don’t actually own any shares. To add a watchlist item to the Portfolio, click the  button at the bottom of the [main window](#). Enter the security information as described above, choosing the most appropriate security type (but not “Index” in this case), then click “Create.” Your watchlist item will appear in the Portfolio and will remain in view when the [“Watch” button](#) is selected. If you add transactions to an investment account and associate them with this security, it will then be considered an active security instead of a watchlist item.

To track stock indices such as NASDAQ or the Dow Jones, add a watchlist item as above. Enter the name of the index, and be sure to enter a ‘^’ symbol in front of the index’s ticker symbol (for example, “^IXIC” or “^DJJI”). Select the “Index” type before you click “Create.” Any indices you add to the Portfolio will be displayed in the Portfolio when the [“All” button](#) is selected, and in the box at the bottom-left of the Portfolio pane:

Followed Indices		
Dow Jones	12,767.57	2.56
NASDAQ	2,496.31	-0.79
S & P 500	1,455.54	-1.27


The first number displayed across from the index name is the current estimated value of the index. The second number is the average change in value per share since the close of the previous day.

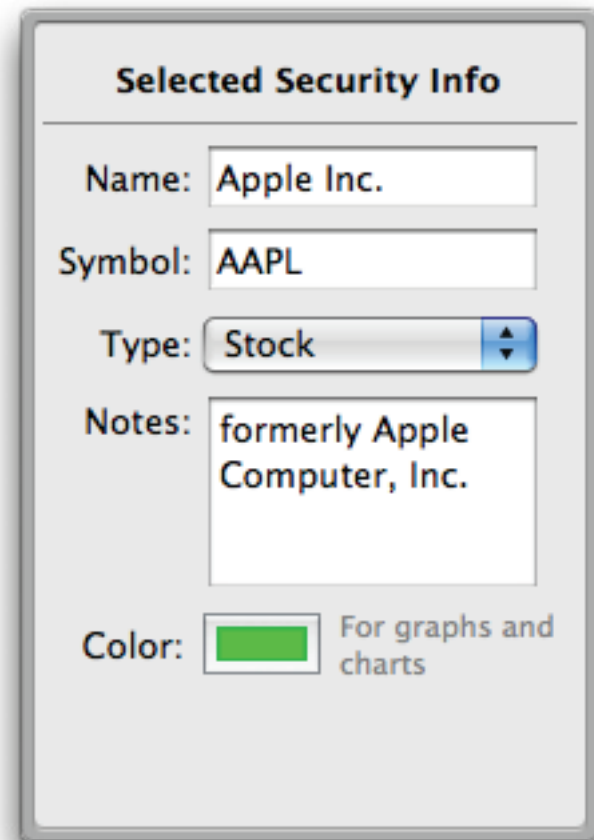
To edit information about a security:

Select  [Portfolio](#) in the source list, click a security to select it, then click the  button and choose “Toggle Info Drawer.” The info drawer will appear to one side of the main window (you may need to resize the main window to see it onscreen).

Here you can edit the security's name, symbol, type, and notes, as well as change the color used to display its [performance chart](#) (when multiple securities are selected). Any changes you make to your securities in the info drawer will be reflected in the Portfolio and applied to any investment transactions pertaining to those securities.

To delete a security:

Select it in the Portfolio and click the  button. iBank will present an alert to remind you that the security may have investment transactions associated with it. If you choose to delete the security, its associated transactions will not be deleted, but they will lose their association to any security (i.e. the ["Symbol" field](#) for those transactions will be cleared). Once deleted, the security will no longer be listed in the Portfolio or any [smart portfolios](#).



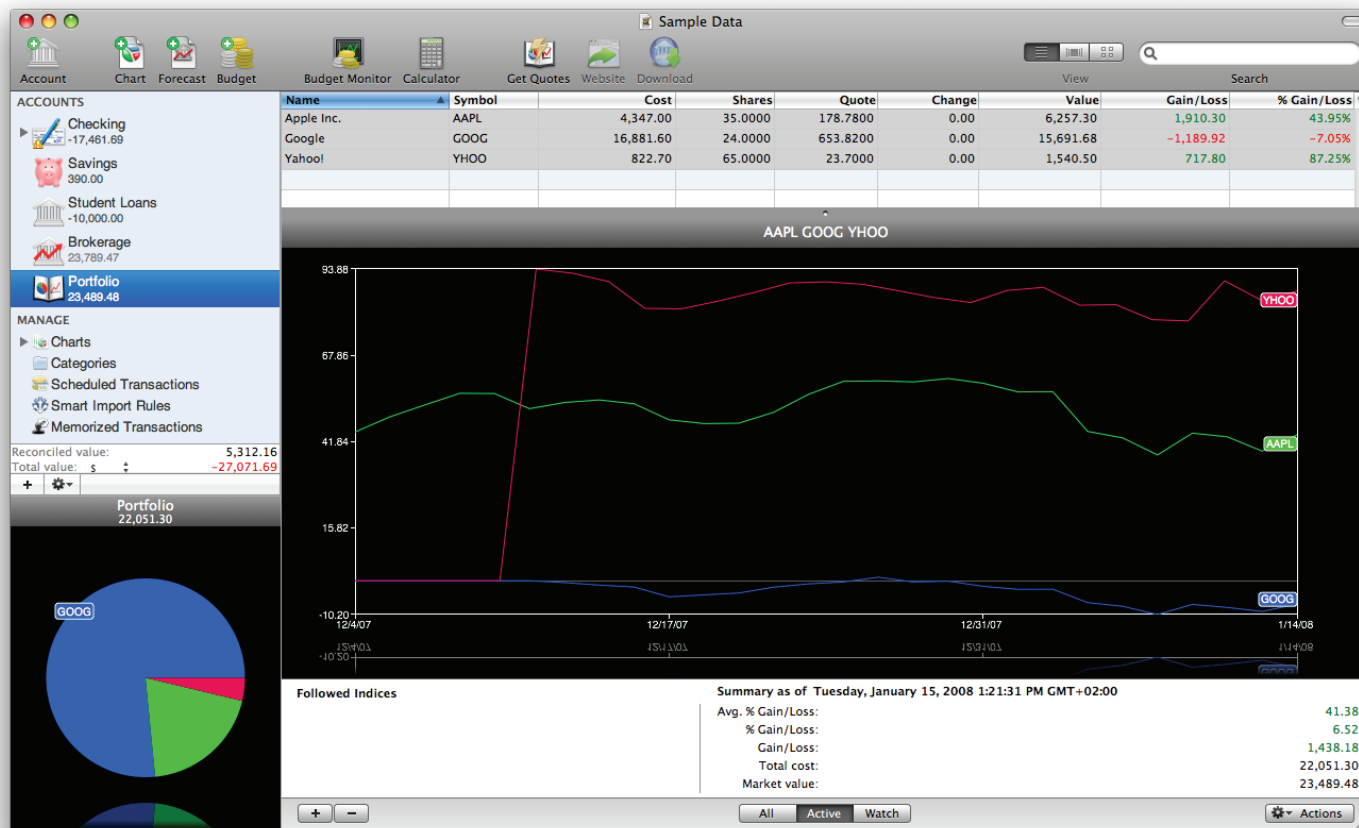
The image shows a dialog box titled "Selected Security Info". It contains the following fields:

- Name: Apple Inc.
- Symbol: AAPL
- Type: Stock (with a dropdown arrow)
- Notes: formerly Apple Computer, Inc.
- Color: A green color swatch, with the text "For graphs and charts" next to it.

How do I use the Portfolio?



The **Portfolio** works together with your [investment accounts](#) to provide summary information about the [securities](#) you own. You can use the Portfolio to download quotes, view gains and losses, chart the performance of your securities over time, and track [watchlist items](#) and [stock indices](#). To view your Portfolio, select “Portfolio” from the [source list](#):



Any securities associated with your [investment transactions](#) will automatically appear in the **securities table** at the top of the Portfolio view. Most securities should not be entered directly into the Portfolio; instead, set up an investment account and use “Buy” transactions to add securities (see the previous section in this chapter for more information about [entering and editing securities](#)). The figure displayed under the Portfolio name in the source list is the total [market value](#) of all the securities you are currently holding, based on iBank’s [current price data](#).


To view the performance of a security:

Select a security from the list at the top of the Portfolio view. There are three types of information displayed about the security in the Portfolio:

Current performance


The securities table displayed at the top of the Portfolio view contains several columns that display information about each security:


Name ▲	Symbol	Cost	Shares	Quote	Change	Value	Gain/Loss	% Gain/Loss
Apple Inc.	AAPL	4,347.00	35.0000	178.7800	0.00	6,257.30	1,910.30	43.95%
Google	GOOG	16,881.60	24.0000	653.8200	0.00	15,691.68	-1,189.92	-7.05%
Yahoo!	YHOO	822.70	65.0000	23.7000	0.00	1,540.50	717.80	87.25%

To change which columns are visible, click the  button at the top-right of the Portfolio window and check the columns you want to view. As with any column view, columns can be arranged by dragging and dropping the column headers. Click a column header to sort the list according to the values in that column (click twice to reverse the direction of the sort). The following columns are available for use:

- **Name:** The security name. Double-click to edit this field.
- **Notes:** Any notes pertaining to the security. Double-click to edit this field.
- **Symbol:** The security's ticker symbol. May also include a suffix to specify which exchange to use. Double-click to edit this field.
- **Cost:** The cost basis of the security, calculated from the price and commission entered for all relevant transactions associated with the security. Reinvested dividends *are* included in this figure, which is used for tax-related calculations.



*iBank allows you to specify how the cost basis is calculated. Choose iBank>Preferences, click the  **Portfolio** button, and choose whether to calculate the cost basis using the "First In, First Out" or "Average" method.*

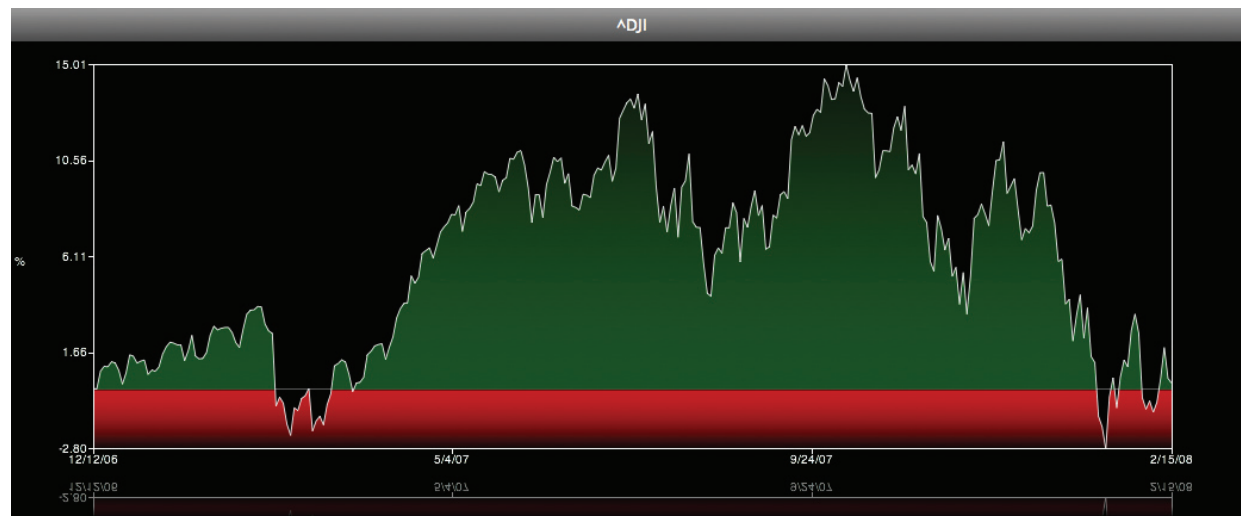
- **At Risk:** The original purchase value of the security, calculated from the price and commission entered for all relevant transactions associated with the security. Reinvested dividends *are not* included in this figure, which is used to calculate the security's performance.
- **Cost/Share:** The cost basis divided by the number of shares owned (cost per share).
- **Shares:** The total number of shares owned.
- **Quote:** Current value (or estimate) of the sale price per share. Update this figure automatically by choosing Account>Download Quotes, or by clicking  **Get Quotes** on the toolbar. Alternatively, you can double-click to enter a value manually.
- **Change:** The difference between the current quote and the security's opening price on the current date.

- **Value:** The current estimated value of your shares, equal to the quote times the number of shares.
- **Gain/Loss:** The difference between the current value of the shares and their purchase (at risk) value.
- **% Gain/Loss:** The percent change between the current value of the shares and their purchase (at risk) value.
- **Updated:** The date and time at which the last quote was downloaded for that security.

For columns that display changes, positive changes are shown in **green** while negative changes are shown in **red**.


Performance over time

Below the securities table you will see a chart showing performance over time for the selected security:





To adjust the relative sizes of the securities table and performance chart, click the small divot appearing between the two sections and drag it up and down.


There are two options for the type of information displayed in this graph. Choose iBank>Preferences, click the  **Portfolio** button, and select one of the options next to “Portfolio graph shows:”

- **Stock price:** This option will graph the daily share price of the security at market close. The horizontal axis represents time; the vertical axis represents share price (in the security’s native [currency](#)).
- **Percent gain/loss:** This option will graph the daily percentage gain or loss for the security, from market opening to market close for each day plotted on the chart. The horizontal axis represents time; the vertical axis represents percent change in value (in the security’s native currency).

Select multiple securities to see their performance charted together on the same graph. Historical data for each security is downloaded automatically when you select the security; you may need to wait a moment while iBank retrieves this information. Security performance can only be charted for those securities for which iBank is able to download quotes automatically.

Click a line on the chart to view the symbol of the security it represents. Press the up or down arrow key on your keyboard to select another security. Each security is assigned its own color on the chart – for information about how modify these colors, see the previous section in this chapter about [managing securities](#).



To force iBank to refresh the performance chart for one or more securities, select them in the securities table, then click the  **Actions** button and choose “Refresh Performance Graph.”


Portfolio summary


At the bottom right corner of the Portfolio view, iBank presents summary information for all securities currently displayed (depending on what [filter option](#) is selected):

Summary as of Monday, September 29, 2008	
Avg. % Gain/Loss:	5.89
% Gain/Loss:	36.34
Gain/Loss:	11,678.74
Total At Risk:	31,171.66
Market Value:	42,850.40

- **Avg. % Gain/Loss:** The percent gain/loss of all shares divided by the total number of securities.
- **% Gain/Loss:** The percent change between the current value of all shares and their purchase (at risk) value.
- **Gain/Loss:** The total difference between the current value of all shares and their purchase (at risk) value.
- **Total At Risk:** The total purchase value of all securities, excluding reinvested dividends.
- **Market Value:** The current total estimated value of all securities.

To update your security information:

Make sure you are connected to the Internet, then click  **Get Quotes** on the toolbar or choose Account>Download Quotes. iBank will automatically retrieve quotes for the stocks and CDs in your Portfolio (bonds and mutual funds are excluded) and update the information displayed onscreen. A progress wheel will appear next to the Portfolio item in the source list while the update is taking place.

Be advised that quotes are delayed by at least 15 minutes, depending on the exchange from which they are downloaded. If you only want to download quotes for one or more specific securities, select them in the securities table, then click the  button and choose “Download Selected Quotes.”



iBank 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.

To filter the Portfolio view:

Click one of the three buttons appearing at the bottom of the Portfolio view:





- **All:** all securities, including active securities, watchlist items, and indices, will be displayed in the securities table

- **Active:** only active securities will be displayed in the securities table
- **Watch:** only watchlist items and indices will be displayed in the securities table

For more information about the different security types, see the previous section in this chapter about [managing securities](#).

To look up additional information about a security:

Select a security in the Portfolio, or Command-click  to select multiple securities. Click the button and choose “Research Selected” to lookup the selected securities on Yahoo! Finance or another online quote service. To choose your preferred quote service for this function, choose iBank>Preferences, click the  **Portfolio** button, and pick a service using the “Research stocks using” pop-up button.

How do I use smart portfolios?



Smart portfolios allow you to view performance information on specific subsets of your [investment](#) portfolio. Whereas the main [Portfolio](#) view includes all of your [securities](#), a smart portfolio can be set up to include only securities from a particular [investment account](#), or purchased within a certain date range, for example.

To create a smart portfolio:

Choose Manage>Add New Smart Portfolio. Using the sheet that appears, give the smart portfolio a name, then click the **+** and **-** buttons, respectively, to add and remove the rules that will determine which securities are displayed in the smart portfolio:

Smart Portfolio

Name:

All of the following are true

<input type="button" value="⌵"/> Account <input type="button" value="⌵"/>	<input type="button" value="⌵"/> is <input type="button" value="⌵"/>	Brokerage	<input type="button" value="⌵"/>	<input type="button" value="⊕"/>
<input type="button" value="⌵"/> Date <input type="button" value="⌵"/>	<input type="button" value="⌵"/> is greater than <input type="button" value="⌵"/>	<input type="text" value="1/ 1/2007"/>	<input type="button" value="⌵"/>	<input type="button" value="⊕"/>
<input type="button" value="⌵"/> Security <input type="button" value="⌵"/>	<input type="button" value="⌵"/> is not <input type="button" value="⌵"/>	GOOG	<input type="button" value="⌵"/>	<input type="button" value="⊕"/>

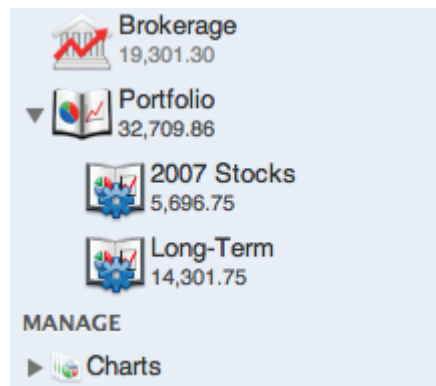
Smart portfolio rules:

- **Any/All of the following are true:** If you choose “Any” as the option for this rule, all securities that match at least one of your specified rules will be displayed in the smart portfolio. If you choose “All,” only securities that match all of the rules will be displayed. This rule cannot be removed.
- **Security notes:** Use this rule to include securities that contain or do not contain a specified word or phrase in their [security notes](#).
- **Date:** Use one or more date rules to specify a timeframe for investment transactions – only data from transactions within the range will be included in the calculations for the securities displayed.
- **Payee:** Use this rule to include investment transactions that contain or do not contain a specified payee – only data from transactions that meet this criteria will be included in the calculations for the securities displayed.
- **Transaction memo:** Use this rule to include investment transactions that contain or do not contain a specified word or phrase in their memo fields – only data from transactions that meet this criteria will be included in the calculations for the securities displayed.
- **Security:** Use this rule to include or exclude specific securities in or from the portfolio.
- **Account:** Use this rule to include investment transactions from a particular account – only data from transactions that meet this criteria will be included in the calculations for the securities displayed.

Rules are executed in the order in which they appear. To illustrate, the example above will first look at investment transactions in the account “Brokerage,” then it will narrow those down to ones that are dated after January 1, 2007, and then it will exclude the security with symbol

“GOOG.” Only those securities that have investment transactions in “Brokerage” will appear in the smart portfolio, and the data displayed for them will only take into account transactions conducted in or after 2007.

When you are done configuring the smart portfolio rules, click “OK” to add the new smart portfolio to the source list. It will appear under the main Portfolio – click the small disclosure triangle next to the Portfolio item to hide and show your smart portfolios. As you make changes to your investment accounts, each smart portfolio will dynamically update to show you information about the securities that match the rules you defined when that portfolio was created. The [mini-graph](#) will also update itself according to which portfolio you currently have selected.



Editing smart portfolios:

To edit the rules for an existing smart portfolio, select it in the source list and choose Manage>Edit Smart Portfolio. Any changes made to the smart portfolio rules will immediately take effect when you click “OK.”

To delete a smart portfolio:

Select the smart portfolio in the source list and press the 'Delete' key on your keyboard, or choose Edit>Delete. A sheet will appear asking you to confirm that you want to permanently delete the portfolio. The securities displayed in the smart portfolio, and their associated investment transactions, will not be affected.



How do I publish my portfolios to MobileMe?

If you are a [MobileMe subscriber](#), iBank makes it easy to publish your [Portfolio](#) to a web page and check the performance of your [securities](#) on the go! Create a unique page for each of your [smart portfolios](#) and get up-to-date quotes via any web browser.

Configure your MobileMe account:

To take advantage of this feature, you must be signed in to MobileMe. Choose “System Preferences” from the Apple menu, then click the MobileMe button to enter your account details and sign in.

To publish a portfolio:

Select the portfolio you want to publish from the [source list](#), and click one of the  buttons at the bottom of the [portfolio view](#) to determine which securities you want to publish (only visible securities will be published). Next, click the  button and choose “Publish Portfolio to MobileMe.” You will be asked to configure a few options before publishing.

Published Portfolio Display Options

Publish your portfolio to MobileMe so you can view your stock's performance on the road from any web browser.

Your values you want to appear on the web page

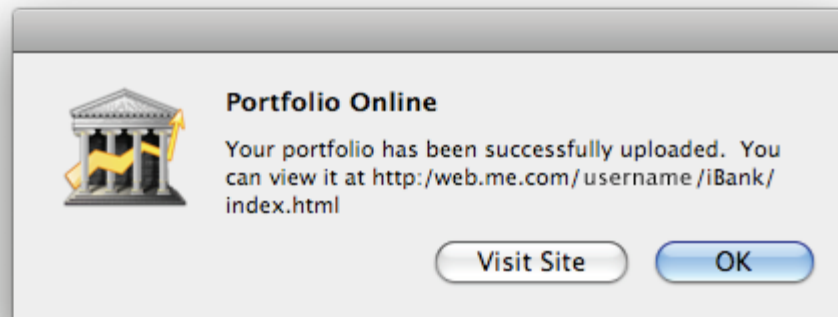
- ☒ Show security performance
 - ☒ Show number of shares
 - ☐ Show cost
 - ☒ Show current value
 - ☐ Show gain/loss
 - ☐ Show % gain/loss
- ☒ Show security name
- ☐ Show notes
- ☐ Include indices

Stock's values you want to appear on the web page

- ☒ Show change in price
- ☒ Show % change in price

CancelPublish to MobileMe

Choose what information you would like to have displayed in your online portfolio, then click “Publish to MobileMe” to continue. iBank will attempt to connect to your MobileMe account (you must have an active Internet connection for this to work) and upload the portfolio data. When the process is complete, iBank will display an alert with an address where you can visit the site online.



You may publish your main Portfolio and/or any smart portfolios you wish to access online. Keep in mind that the online portfolios do not automatically synchronize with your iBank portfolios – any time you make changes to your portfolios in iBank (e.g. buying or selling shares, or changing smart portfolio settings), you must publish them again to see the changes reflected online.

To view your portfolios online:

Click the “Visit Site” button in the alert displayed by iBank after a portfolio has been published, or open any web browser and navigate to the address provided in that alert. A page similar to this one will appear:



When the page loads, it will automatically retrieve updated quotes for your securities and indices. You will see the following components on the page:

Portfolio name

The name of the current portfolio is displayed as the title of the page (you can rename any portfolio in iBank by double-clicking its name in the source list).

Summary table

Under the page title is a table with the same [summary information](#) you see when looking at any portfolio in iBank, plus the “% Daily Avg. Change” for all securities displayed.

Update button

Below the summary table is the “Update” button – click this to retrieve the latest quote information and update the security data displayed for the current portfolio. The “Last updated” date will change to show you the last time quotes were successfully retrieved.

Portfolio menu

Next to the update button is the portfolio selection menu. If you uploaded more than one portfolio from iBank, you can select which one to view here. The page will refresh automatically when you select a different portfolio to view. It may take a moment for the page to detect which portfolios have been uploaded – while it is searching, a progress wheel will appear next to the menu.


Securities table

At the bottom of the screen is a table displaying all of your security information. Indices are listed in a separate section at the top of the table. Click any column header to sort the table according to that values in that column; click a second time to reverse the direction of the sort. Values in the “Change” and “% Change” columns will be colorized to show at a glance whether the security is up or down – **green** indicates a positive change, **red** indicates a negative change, and brown indicates no change. Watchlist items will appear with **gray** text.



The online portfolio page uses cookies to remember certain settings between sessions. If you visit the page from the same computer more than once, it will remember which portfolio you viewed last, which column you used for sorting, and which direction the values were sorted in. IGG Software does not use cookies to collect any information from you whatsoever.


To “unpublish” a portfolio:

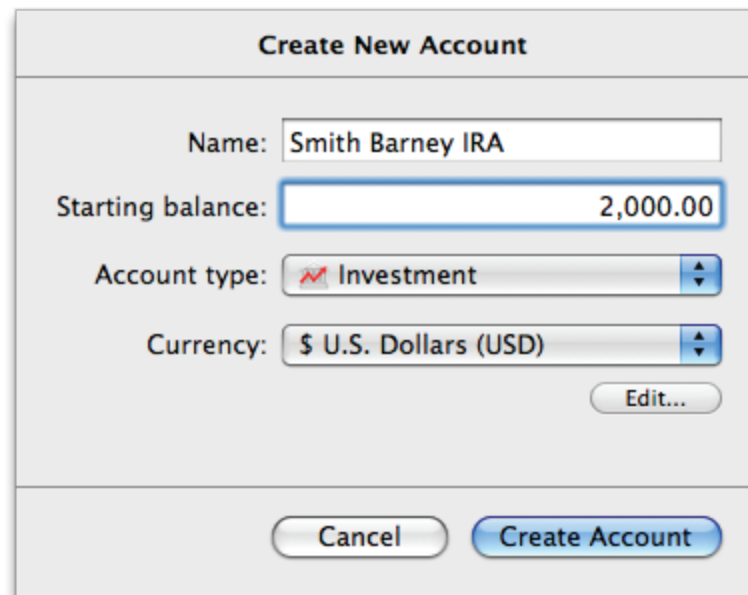
If you want to remove a portfolio so that it is no longer available for viewing online, select it in the source list in iBank. Click the  **Actions** button and choose “Unpublish Portfolio.” iBank will remove the selected portfolio from the online site.

Examples of investment activity

Setting up an IRA:

So you just celebrated your birthday again, and you've decided that you just can't put it off any longer – it's time to start planning for your retirement. So you take that \$2000 you've been saving from your paychecks down to Smith Barney and open an IRA. You want to keep close tabs on your contributions, however, so you come home and want to set up iBank to help you track the account. Here's what you need to do:



1. Click the  **Account** button on the [toolbar](#) to create a new [account](#).
2. Choose “Investment” as the account type and enter “Smith Barney IRA” as its name.



The image shows a 'Create New Account' dialog box with the following fields and options:

- Name:** Smith Barney IRA
- Starting balance:** 2,000.00
- Account type:** Investment (selected with a red checkmark)
- Currency:** \$ U.S. Dollars (USD)
- Edit...** button
- Cancel** button
- Create Account** button

3. Since you opened the account with \$2000, enter that amount as the starting balance and click “Create Account”. (For simplicity’s sake, let’s assume that Smith Barney doesn’t allow [direct downloading](#) and so we cancel the [online access setup](#).)
4. The new account will appear in the [source list](#). Select it to display its [transaction view](#):

ACCOUNTS		✓	Date	Type	Security	Payee/Split Info	Memo	Shares	Price	Comm.	Amount	Balance
 Smith Barney IRA 2,000.00	 Checking -17,461.69	<input type="checkbox"/>	1/25/08	Deposit		Starting balance		0.0000	0.0000	0.00	2,000.00	2,000.00

5. You will see your starting balance listed in the register. Each time you make a contribution to the account, add a “Deposit” transaction (or a “Transfer” – see below). When you direct your custodian to buy and sell shares, use “Buy” and “Sell” transactions to track the purchases and sales.
6. Sit back and relax, knowing that you’ll be safe and secure when retirement finally arrives (provided you actually make those contributions!).

Purchasing shares from a checking account:

Let’s assume that you already have an [investment account](#) set up in iBank. Your monthly salary comes in (direct deposited into your [checking account](#)), and you determine that you have \$500.00 to invest. After exploring your options, you decide that the best way to spend that money would be to purchase 5.5556 shares of Apple stock at \$90.00 each. Here’s how you would track this in iBank:

1. Select your checking account in the [source list](#). Add a [transaction](#) for your paycheck:

	2/22/07	Deposit		Cisco		paycheck	Salary		4,500.00	4,500.00
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2. **Transfer** the \$500.00 to your investment account so that you can buy stock with it. Add a transaction to your checking account:

<input type="checkbox"/>	2/22/07	Transfer	Wells Fargo	investment transfer	•Smith Barney	-500.00	4,000.00		
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3. Select your investment account in the source list. Add a transaction to **buy** Apple stock:

<input type="checkbox"/>	2/22/07	Buy	AAPL	Smith Barney	more Apple stock	5.5556	90.0000	0	-500.00	-0.00
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4. Switch to the **Portfolio** to view updated information about your holdings (click “Get Quotes” on the **toolbar** to download current quotes):

Name	Symbol	Cost	Shares	Quote	Change	Value	Gain/Loss	% Gain/Loss
Apple	AAPL	30,488.00	362.5556	84.8300	-0.38	30,755.59	267.59	0.88%

5. Think about diversifying your investments a bit!

Selling shares:

Following the example above, let’s say that you decide to diversify your portfolio a bit. The first step is to sell some of your Apple stock (prices are up anyways, so why not?). Perhaps later you can use that money to buy shares in Microsoft (hey, we’re diversifying, right?). So you decide to sell 150 shares of your Apple stock, and put the money you get into your **savings account** for now. Here’s how you would track this in iBank:

1. Select your **investment account** in the **source list**. Add a **transaction** to **sell** Apple stock (make sure to enter the correct sale price – iBank will enter the current quote by default):

<input type="checkbox"/>	2/22/07	Sell	AAPL	Smith Barney	bye bye Apple!	-150.00	84.8300	0	12,724.50	-17,263.50
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2. Select your savings account in the source list. Add a [transfer](#) transaction to move the cash you just earned from your investment account into your savings account:

	2/22/07	Transfer ▾		Smith Barney ▾	post-sale transfer	•Smith Barney ▾	12,724.50	15,749.40
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3. Switch to the [Portfolio](#) to view updated information about your holdings (click “Get Quotes” on the [toolbar](#) to download current quotes):

Name ▲	Symbol	Cost	Shares	Quote	Change	Value	Gain/Loss	% Gain/Loss
Apple	AAPL	17,854.67	212.5556	84.8300	-0.38	18,031.09	176.42	0.99%


Receiving a gift of stock:

You know that rich uncle who amassed a fortune as a day trader? Right, the one who just passed away. Well, it turns out that, even though he never met you, he must have thought well of you, because he left you 500 shares of Google stock. Imagine that! Here’s how you would track this in iBank:

1. Assuming that you don’t already have an [investment account](#) set up, create a new one. It doesn’t matter that you don’t actually have a brokerage account and all you own are those 500 Google shares – as far as iBank is concerned, you are your own brokerage account. Call the investment account “My Investments” and give it a starting balance of 0.
2. Add a [“Move Shares” transaction](#) to enter the Google shares. Since you got them for free, leave the price at 0 (if you wanted the shares to count towards your cost basis, however, you would enter the average cost per share in the price field – either way it will not affect the cash value of your account):

✓	Date ▲	Type	Security	Payee/Split Info	Memo	Shares	Price	Comm.	Amount	Balance
☐	2/22/07	Deposit ▾	▾	Starting balance		0	0	0	0	0
☐	2/22/07	Move Shares ▾	GOOG ▾	Uncle Bob	passing gift	500.000	0	0	0	0

(Notice that your [account balance](#) remains at 0, because you haven't spent or received any *cash*.)

3. Switch to the [Portfolio](#) and click  **Get Quotes** on the [toolbar](#) to update the value of the new shares. Watch yourself get rich and ponder how sweet life really is:

Name ▲	Symbol	Cost	Shares	Quote	Change	Value	Gain/Loss	% Gain/Loss
Google	GOOG	0	500.0000	469.9400	8.47	234,970.00	234,970.00	NA

Receiving cash dividends:

Now, everybody knows that you're a hard worker. You may have just been gifted a fortune in Google stock, but you're not ready to retire just yet. No! Instead, you're going to let the investment sit and watch it grow as you keep your nose to the grindstone. Lucky for you, Google just decided to start paying out cash dividends, so every month you can get a little bit richer. To track each dividend in iBank:

1. Select your [investment account](#) in the [source list](#). Add a [transaction](#) and set its [type](#) to "Dividend."

✓	Date ▲	Type	Security	Payee/Split	Memo	Shares	Price	Comm.	Amount	Balance
☐	2/22/07	Deposit ▾	▾	Starting balance		0	0	0	0	0
☐	2/22/07	Move Shares ▾	GOOG ▾	Uncle Bob	passing gift	500.0000	0	0	0	0
☐	2/22/07	Dividend ▾	▾			0	0	0	0	0

2. Because this is a cash dividend, enter how much you received in the “Amount” field. Do not enter anything in the “Security”, “Shares”, “Price”, or “Comm.” fields. Feel free to enter a payee or memo if desired.

✓	Date ▲	Type	Security	Payee/Split	Memo	Shares	Price	Comm.	Amount	Balance
<input type="checkbox"/>	2/22/07	Deposit		Starting balance		0	0	0	0	0
<input type="checkbox"/>	2/22/07	Move Shares	GOOG	Uncle Bob	passing gift	500.0000	0	0	0	0
<input type="checkbox"/>	2/22/07	Dividend		Google Inc.		0	0	0	203.21	203.21

3. Now you will see a [cash balance](#) in your investment account. Since you got a check in the mail from Google, however, this still doesn’t quite represent how you received the dividend. In reality, you took that check and deposited it directly into your checking account. To reflect this in iBank, add a [transfer](#) transaction to move the dividend into your checking account:

✓	Date ▲	Type	Security	Payee/Split	Memo	Shares	Price	Comm.	Amount	Balance
<input type="checkbox"/>	2/22/07	Deposit		Starting balance		0	0	0	0	0
<input type="checkbox"/>	2/22/07	Move Shares	GOOG	Uncle Bob	passing gift	500.0000	0	0	0	0
<input type="checkbox"/>	2/22/07	Dividend		Google Inc.		0	0	0	203.21	203.21
<input type="checkbox"/>	2/22/07	Transfer			dividend	0	0	0	-203.21	0

To specify the destination account for the transfer, use the “Category” field in the [transac-tion editor](#).

4. Add another one of these each month, or set up a [scheduled transaction](#) to do it for you. Try to find some time to spend all the extra money in between your work hours!

Receiving stock dividends:

Instead of receiving cash dividends on your Google stock each month, let's say you'll be getting stock dividends instead. Here's how you track them in iBank:

1. Select your investment account in the source list. Add a transaction and set its type to "Dividend."

✓	Date ▲	Type	Security	Payee/Split	Memo	Shares	Price	Comm.	Amount	Balance
<input type="checkbox"/>	2/22/07	Deposit ▾	▾	Starting balance		0	0	0	0	0
<input type="checkbox"/>	2/22/07	Move Shares ▾	GOOG ▾	Uncle Bob	passing gift	500.0000	0	0	0	0
<input type="checkbox"/>	2/22/07	Dividend ▾	▾			0	0	0	0	0

2. Because this is a stock dividend, enter the security symbol and number of shares received, but do not type in an amount. Feel free to enter a payee or memo if desired.

✓	Date ▲	Type	Security	Payee/Split	Memo	Shares	Price	Comm.	Amount	Balance
<input type="checkbox"/>	2/22/07	Deposit ▾	▾	Starting balance		0	0	0	0	0
<input type="checkbox"/>	2/22/07	Move Shares ▾	GOOG ▾	Uncle Bob	passing gift	500.0000	0	0	0	0
<input type="checkbox"/>	2/22/07	Dividend ▾	GOOG ▾			2.0000	460.9600	0	0	0

(Notice that your account balance remains at 0, because you haven't spent or received any cash.)

3. Switch to the Portfolio to see the gains on your new shares.

Tracking a stock split:

Now, it just so happens that Google continues to trend upward in the market. The price per share reaches a truly astronomical level, so Google execs decide to do a 3-for-1 split, just for the heck of it. This is what you need to do to enter the split into iBank:

1. Select your investment account in the source list. Add a transaction and set its type to “Split.”


✓	Date ▲	Type	Security	Payee/Split	Memo	Shares	Price	Com	Amount	Balance
<input type="checkbox"/>	2/22/07	Deposit ▾	▾	Starting balance		0	0	0	0	0
<input type="checkbox"/>	2/22/07	Move Share ▾	GOOG ▾	Uncle Bob	passing gift	500.0000	0	0	0	0
<input type="checkbox"/>	2/22/07	Dividend ▾	GOOG ▾			2.0000	460.9600	0	0	0
<input type="checkbox"/>	3/29/07	Split ▾	▾			0	0	0	0	0

2. Enter Google’s security symbol. iBank will automatically show you the current price per share (based on the most recent quote it downloaded):

✓	Date ▲	Type	Security	Payee/Split	Memo	Shares	Price	Com	Amount	Balance
<input type="checkbox"/>	2/22/07	Deposit ▾	▾	Starting balance		0	0	0	0	0
<input type="checkbox"/>	2/22/07	Move Share ▾	GOOG ▾	Uncle Bob	passing gift	500.0000	0	0	0	0
<input type="checkbox"/>	2/22/07	Dividend ▾	GOOG ▾			2.0000	460.9600	0	0	0
<input type="checkbox"/>	3/29/07	Split ▾	GOOG ▾			502.0000	460.9600	0	0	0

3. Calculate the number of shares you gained in the split and enter this into the transaction. In a 2:1 split, the number of shares gained is equal to the number you owned prior to the split. In a 3:1, you gain twice the number of shares previously owned, etc. The price in this case is irrelevant, so you can either leave this alone or change it to zero – either way, it will not affect the value of your securities:

✓	Date ▲	Type	Security	Payee/Split Info	Memo	Shares	Price	Com	Amount	Balance
<input type="checkbox"/>	2/22/07	Deposit ▾	▾	Starting balance		0	0	0	0	0
<input type="checkbox"/>	2/22/07	Move Shares ▾	GOOG ▾	Uncle Bob	passing gift	500.0000	0	0	0	0
<input type="checkbox"/>	2/22/07	Dividend ▾	GOOG ▾			2.0000	471.5100	0	0	0
<input type="checkbox"/>	3/29/07	Split ▾	GOOG ▾		3:1 split	1,004.0000	471.5100	0	0	0


4. Click  **Get Quotes** on the [toolbar](#) to update the price of your stocks, then switch to the [Portfolio](#) to view your changes. Consider an early retirement as you wait for the price to continue rising!

Tracking stock option puts and calls:

After all this time, it looks like your hard work has finally paid off. Google just decided to hire you, and they've granted you stock options! Here's how you would track those in iBank:

- Let's say Google gives you the option to buy 200 shares of their stock. In financial terms, you have opened a long position in the options market. Add a ["Buy to Open"](#) transaction to your [investment account](#). Make a note of the stock symbol in the memo field for reference if you wish, but don't enter any shares or price information (because you haven't actually purchased the shares yet – you simply acquired the option to buy). Leave the amount at 0 as well, because you didn't purchase the option – it was given to you for free. Notice that neither the [cash value](#) of your account nor the [market value](#) of your [Portfolio](#) has changed.

✓	Date ▲	Type	Security	Payee/Split Info	Memo	Shares	Price	Comm.	Amount	Balance
<input type="checkbox"/>	10/30/08	Deposit ▾	▾	Starting balance		0.0000	0.0000	0.00	2,000.00	2,000.00
<input checked="" type="checkbox"/>	10/30/08	Buy to Open ▾	▾	Smith Barney	GOOG @ 385.00	0.0000	0.0000	0.00	0.00	2,000.00

2. To monitor the performance of Google's stock before you exercise your options (let's assume you don't already own any Google shares), add Google to your Portfolio as a [watchlist item](#). Select the Portfolio in the source list and click the  button to [add a new security](#). Enter "Google" as the name, "GOOG" as the symbol, "Stock" as the type, and any notes you want to keep track of, then click "OK" to add it to the Portfolio. Make sure you have the "Watch" [filter button](#) selected at the bottom of the window to view the stock in your security table, and you can easily check the current price and change information for that stock.

Click  **Get Quotes** on the [toolbar](#) to [update quotes](#) for your securities.



3. Now, let's say the stock takes a little dip and you decide it is a good time to exercise your options and buy the 200 shares. In iBank, you have to enter three transactions: one to transfer money into the investment account, one to purchase the shares, and one to close the position on your option. First, add a "Transfer" transaction to your investment account to obtain the necessary funds from your checking account. Set the category to the name of your checking account (you'll find it at the bottom of the drop-down category list) and enter the amount to be transferred as a positive number.

✓	Date ▲	Type	Security	Payee/Split Info	Memo	Shares	Price	Comm.	Amount	Balance
<input type="checkbox"/>	10/30/08	Deposit ▾	▾	Starting balance		0.0000	0.0000	0.00	2,000.00	2,000.00
<input type="checkbox"/>	10/30/08	Buy to Open ▾	▾	Smith Barney	GOOG @ 385.00	0.0000	0.0000	0.00	0.00	2,000.00
<input checked="" type="checkbox"/>	10/30/08	Transfer ▾	▾	Smith Barney		0.0000	0.0000	0.00	77,000.00	79,000.00

Second, add a "Buy" transaction and enter "GOOG" as the symbol, "200" as the number of shares, and whatever price you paid per share.

✓	Date ▲	Type	Security	Payee/Split Info	Memo	Shares	Price	Comm.	Amount	Balance
<input type="checkbox"/>	10/30/08	Deposit ▾	▾	Starting balance		0.0000	0.0000	0.00	2,000.00	2,000.00
<input type="checkbox"/>	10/30/08	Buy to Open ▾	▾	Smith Barney	GOOG @ 385.00	0.0000	0.0000	0.00	0.00	2,000.00
<input type="checkbox"/>	10/30/08	Transfer ▾	▾	Smith Barney		0.0000	0.0000	0.00	77,000.00	79,000.00
<input checked="" type="checkbox"/>	10/30/08	Buy ▾	GOOG ▾	Smith Barney		200.0000	385.0000	0.00	-77,000.00	2,000.00

Third, add a "Sell to Close" transaction, making a note of the stock symbol in the memo field for reference, and leaving all other fields blank. Since you exercised the option instead of selling it, you don't enter an amount (after all, you didn't earn money from any sale).


This transaction is just used to indicate that the position is now closed and you no longer hold any stock options.

✓	Date ▲	Type	Security	Payee/Split Info	Memo	Shares	Price	Comm.	Amount	Balance
<input type="checkbox"/>	10/30/08	Deposit ▴ ▾	▴ ▾	Starting balance		0.0000	0.0000	0.00	2,000.00	2,000.00
<input type="checkbox"/>	10/30/08	Buy to Open ▴ ▾	▴ ▾	Smith Barney	GOOG @ 385.00	0.0000	0.0000	0.00	0.00	2,000.00
<input type="checkbox"/>	10/30/08	Transfer ▴ ▾	▴ ▾	Smith Barney		0.0000	0.0000	0.00	77,000.00	79,000.00
<input type="checkbox"/>	10/30/08	Buy ▴ ▾	GOOG ▴ ▾	Smith Barney		200.0000	385.0000	0.00	-77,000.00	2,000.00
<input checked="" type="checkbox"/>	10/30/08	Sell to Close ▴ ▾	▴ ▾	Smith Barney	exercised options	0.0000	0.0000	0.00	0.00	2,000.00



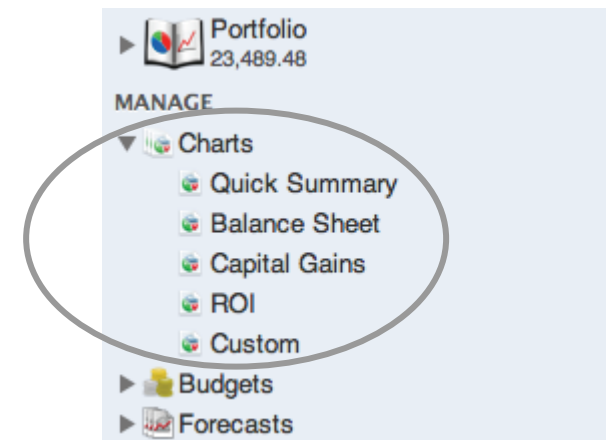
Chapter 7: Charts & Reports

What are charts & reports all about?

 **Charts and reports** are where iBank really begins to demonstrate its value. After putting in the time and effort to set up your [accounts](#), enter [transactions](#), and [categorize](#) everything, you can use charts to make sense out of all that information quickly and easily. Charts are based on categories, so the key to generating effective charts is to assign appropriate categories to each of your transactions.

With very little setup, you can view breakdowns of your spending habits, track the changes in a particular expense from month to month, list all the transactions assigned to a particular category, and more. iBank also allows you to export data from [Quick Summary and Custom charts](#) for further analysis with other software, or for archival purposes.

Each chart you create is saved and displayed under the “Charts” item in the “Manage” section of the [source list](#). Click the small disclosure triangle next to “Charts” to reveal your saved charts. Select one to view that chart in the right side of the [main window](#). If you don’t see the “Charts” item in your source list at all, you probably haven’t [created any charts](#) yet!



To view a summary of your charts:

Click “Charts” in the source list. Summary information about all of your saved charts will be displayed to the right:

Overview of 5 Charts
Total amount of charts: 39,860.68

Balance Sheet	-3,282.21
Quick Summary	-2,398.89
Capital Gains	0.00
Custom	0.00
ROI	45,541.78

About reports:


In iBank, it is important to understand the distinction between charts and reports. Charts are dynamic – each one has a number of options which you can configure and reconfigure on the fly to shape your analysis of the data in real-time. Reports are text documents based on standardized formats. Each [type of chart](#) in iBank has a particular standardized report associated with it; in order to generate a report, you must first create the appropriate chart.

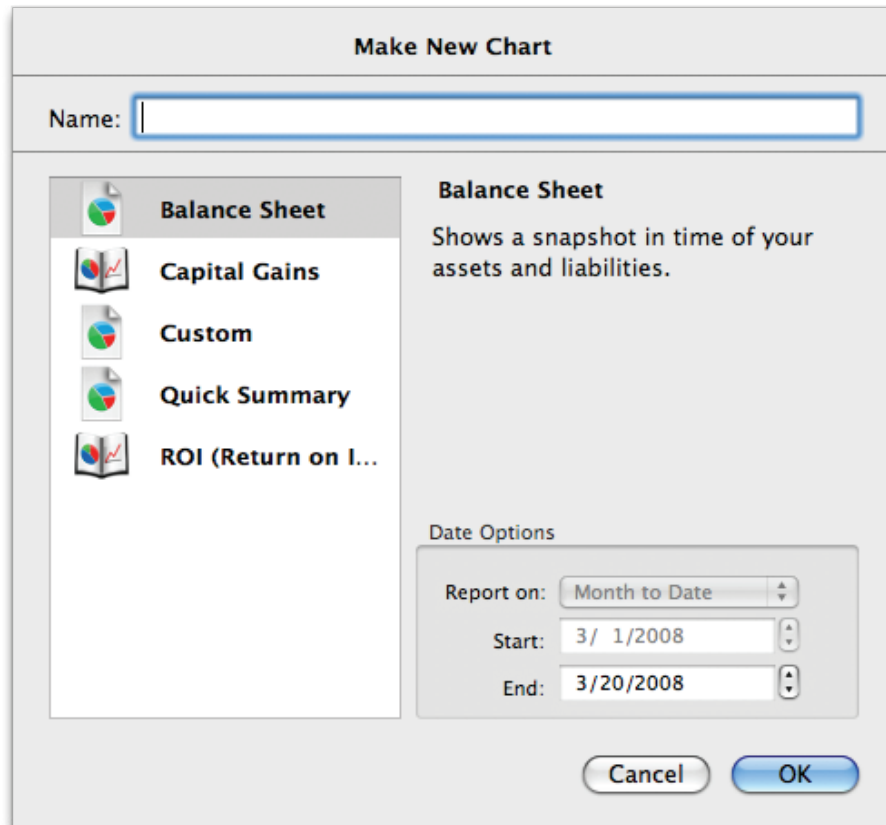
[Quick Summary](#) and [Custom](#) charts can be used to produce standard Cash Flow Reports. As you might guess, [Balance Sheet](#), [Capital Gains](#), and [ROI](#) charts can produce standard reports according to their names. For more information about generating specific reports, refer to the section on the pertinent chart type.

How do I add and delete charts?

By creating a [chart](#), you can analyze your income and expenditures over time, compare assets and liabilities on a balance sheet, assess capital gains, and check the return on your investments. Each chart has a [standardized report](#) associated with it as well.

To add a new chart:

Click the  **Chart** button on the [toolbar](#), or choose Manage>Add New Chart. The “Make New Chart” sheet will appear:



The "Make New Chart" dialog box is shown. It has a title bar "Make New Chart". Below the title bar is a "Name:" label followed by a text input field. To the left of the main content area is a list of chart types, each with a small icon: "Balance Sheet" (pie chart), "Capital Gains" (line chart), "Custom" (pie chart), "Quick Summary" (pie chart), and "ROI (Return on I..." (line chart). The "Balance Sheet" option is selected. To the right of the list, under the heading "Balance Sheet", is a description: "Shows a snapshot in time of your assets and liabilities." Below this is a "Date Options" section with three fields: "Report on:" with a dropdown menu set to "Month to Date", "Start:" with a date field set to "3/ 1/2008", and "End:" with a date field set to "3/20/2008". At the bottom right are "Cancel" and "OK" buttons.


Type in a name for the new chart at the top of the sheet, then select a chart type from the list:

- **Balance Sheet:** Compare assets and liabilities across all accounts at a particular point in time, and generate a standard Balance Sheet report (automatically populates with all accounts).
- **Capital Gains:** Analyze profit and loss from the sale of securities from your investment accounts, and generate a standard Capital Gains report.
- **Custom:** Compare income and expenditures across selected accounts and categories, and generate a standard Cash Flow report.
- **Quick Summary:** Compare income and expenditures across all accounts and categories, and generate a standard Cash Flow report (automatically populates with all accounts and active categories).
- **ROI (Return on Investment):** Analyze the return on investment for one of your portfolios, and generate a standard ROI report.

Finally, configure a few basic options:

- **Portfolio:** If you chose the Capital Gains or ROI chart, select whether you want to base the chart on the main Portfolio or one of your smart portfolios.
- **Report on:** Select the time frame you want to use for the chart, if applicable. The option you select will automatically change the “Start” and “End” dates accordingly.
- **Start:** The starting date for the chart timeframe.
- **End:** The ending date for the chart timeframe. For the Balance Sheet chart, the “End” date is used to indicate the date of the snapshot represented by the chart.



*You can also specify whether pie charts slices should be filled with category images or colors (where applicable). Choose iBank>Preferences, click the  **Graph** button, and select the appropriate option next to “Fill graph slices with.”*

When you are finished, click “OK” to add your new chart to the [source list](#). For more information about configuring and analyzing the chart, click on the appropriate account type above.

To delete a chart:

Select it in the source list, then press the ‘Delete’ key on your keyboard. iBank will ask for confirmation before deleting the chart.

How do I use Quick Summary and Custom charts?


The Quick Summary and Custom [chart](#) types are used to compare income and expenditures across multiple [accounts](#) and [categories](#). The Quick Summary chart is simply a Custom chart that automatically populates with all accounts and active categories. Both charts allow you to generate a standard Cash Flow report based on the information they contain.

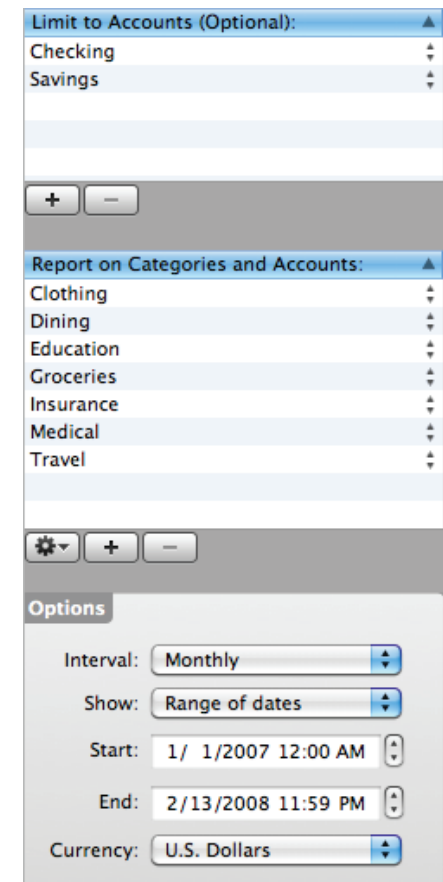
To get started with a Quick Summary/Custom chart:

[Create a new chart](#) and choose the “Quick Summary” or “Custom” option. Immediately to the right of the [source list](#) you will see a number of properties which are used to configure the chart.

Any changes made to the chart settings will update the chart automatically. Because charts are generated on-the-fly, you don’t need to wait to see your changes take effect.


To add accounts:

Start by choosing which accounts you want to include in the chart. Click the  button to add a blank account item to the list. Click the item to show a pop-up menu from which you can choose the account you want to include. To remove an account from the




The screenshot displays the configuration window for a chart. It is divided into several sections:

- Limit to Accounts (Optional):** A list containing 'Checking' and 'Savings', each with up and down arrow icons. Below the list are '+' and '-' buttons.
- Report on Categories and Accounts:** A list containing 'Clothing', 'Dining', 'Education', 'Groceries', 'Insurance', 'Medical', and 'Travel', each with up and down arrow icons.
- Options:** A section with the following settings:
 - Interval:** A dropdown menu set to 'Monthly'.
 - Show:** A dropdown menu set to 'Range of dates'.
 - Start:** A date and time field set to '1/ 1/2007 12:00 AM'.
 - End:** A date and time field set to '2/13/2008 11:59 PM'.
 - Currency:** A dropdown menu set to 'U.S. Dollars'.



list, select it and click the  button. If you leave the “Limit to Accounts (Optional)” list empty, iBank will automatically include all visible accounts.

To add categories:

Next, choose which categories to include in the chart. Click the  button to add a blank category item to the list. Just as you did with accounts, click the blank item to show a pop-up menu from which you can select the category you want to include. Choose “no category” to include transactions on the chart that have no category assigned to them.



In addition to standard categories, you can also include account transfers so that you can track, for example, how much money you are putting into a savings account each month. Add a new category to the chart and select the appropriate account name from the bottom of the item’s pop-up menu.

To remove a category from the list, select it and click the  button. Click the  button to view additional options for adding categories:

- **Add All Active Categories:** Select this option to add any categories to your chart that have transactions associated with them in iBank (this is not restricted to the account(s) and date range specified for the chart). Both income and expense categories will be added.
- **Add All Taxable Categories:** Select this option to add all categories designated as “tax-able” to your chart.

- **Add Active Income Categories:** Select this option to add any categories to your chart that have transactions associated with them in iBank (this is not restricted to the account(s) and date range specified for the chart). Only income categories will be added.
- **Add Active Expense Categories:** Select this option to add any categories to your chart that have transactions associated with them in iBank (this is not restricted to the account(s) and date range specified for the chart). Only expense categories will be added.



Another way to add categories to a chart is to switch to the category view by clicking “Categories” in the source list, then dragging and dropping the desired categories onto the chart in the source list.

To configure other options:

Set the following options to determine which transactions are used and how the charts will be displayed.

- **Interval:** Choose a frequency to be used for the “Through Time” and “Category & Date” views (see below for more information on the different chart views).
- **Show:** Choose whether to include all of the transactions in the specified accounts and categories, only those transactions with a date in the current year, or only transactions within a specified date range.
- **Start/End:** If you have selected “Show: Range of Dates,” enter the desired range here. Unless you want to specify start and end times as well, leave these at 12:00 AM and 11:59

PM, respectively – this will ensure that all transactions on the start and end dates are included in the chart.

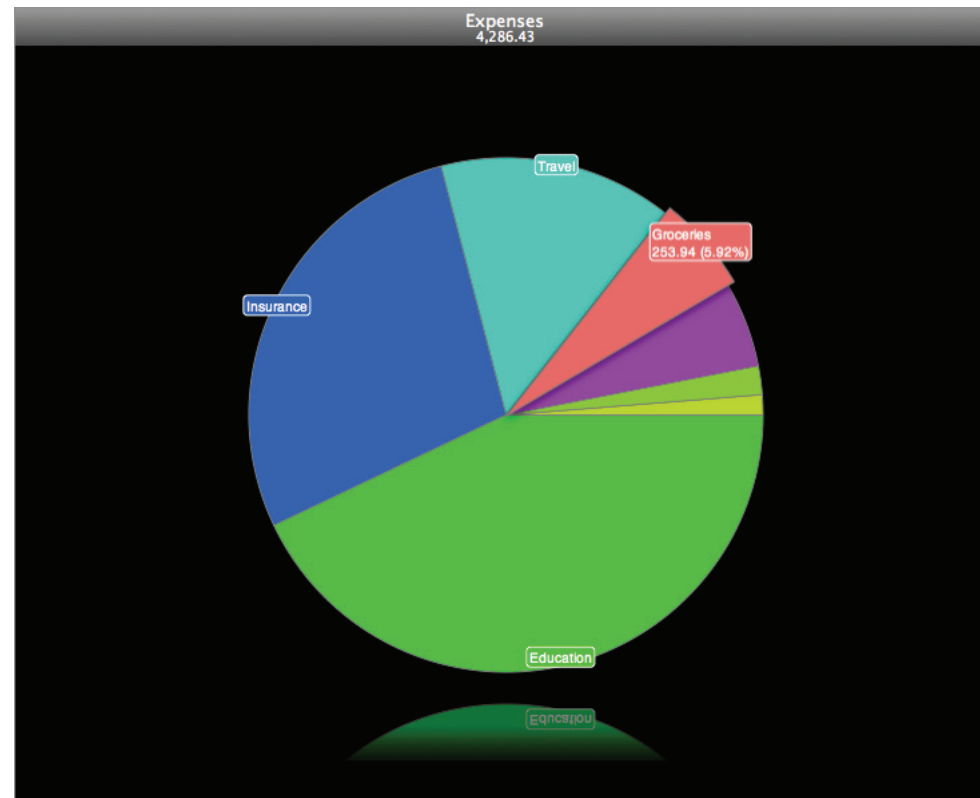
- **Currency:** If you have iBank set up to use [multiple currencies](#), choose which one to use for the chart (and Cash Flow report). Only transactions in accounts that use the specified currency will be included. iBank cannot automatically convert transactions between currencies for use in this chart.

To view the chart results:

Once you have your chart settings configured the way you want them, iBank provides four different ways of viewing the chart. Switching between views is as easy as clicking the tabs across the top of the chart pane:



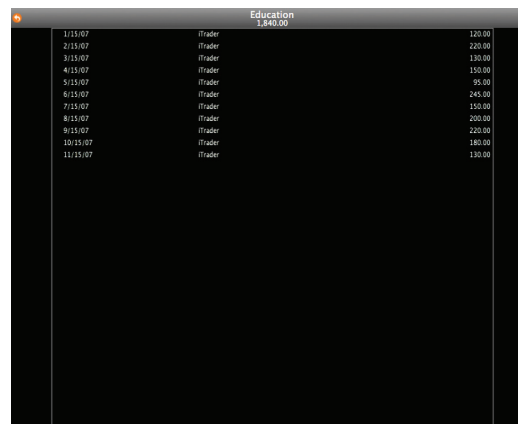
By Category



Click this tab to view a pie chart showing a breakdown of the [categories](#) you selected for inclusion in the chart. If you selected expense categories, the chart will show “Expenses;” if you selected income categories, the chart will show “Income.” If you selected both types of categories, the chart will only display the expense categories (after all, it doesn’t make sense to compare income to expenses on a pie graph).

Each pie slice represents the total amount of the transactions assigned to a particular category. The slices are drawn proportionally so that you can quickly get a sense of how your categories compare. The name of each category is displayed with each slice, along with the number of sub-categories contained within it (where applicable). If you assigned custom colors to your categories, they will be used to color the pie slices; otherwise, iBank will assign colors automatically to differentiate them. To highlight a particular slice and view its category name, total amount, and percentage relative to the other categories included in the chart, click on the slice you want to see. Press one of the arrow keys on your keyboard to move the selection to another pie slice.

Double-click a pie slice to “dig down” and view more detailed information about it. If the slice represents a category with sub-categories inside it, double-clicking will break the slice into its component pieces (hold Command while double-clicking to show the sub-categories in their own chart). If the slice represents a category without sub-categories, a list of transactions assigned to that category (within the accounts and date range specified for the chart) will be shown. To “climb back up” towards the original pie graph, click the ↶ button at the top-left of the chart view.



Education 1,840.00		
1/15/07	Trader	120.00
2/15/07	Trader	220.00
3/15/07	Trader	130.00
4/15/07	Trader	150.00
5/15/07	Trader	95.00
6/15/07	Trader	245.00
7/15/07	Trader	150.00
8/15/07	Trader	200.00
9/15/07	Trader	220.00
10/15/07	Trader	160.00
11/15/07	Trader	130.00

Above the pie chart is a figure representing the total amount of all transactions included in the chart, regardless of category. If you have included both income and expense categories in the chart, this total will include the income amounts even though the income categories are not displayed in the pie graph.



Both main (“parent”) categories and sub-categories can be included in charts, but it is a good idea not to mix and match them (e.g. including both “Auto” and “Auto:Fuel” on the same chart). Parent categories will include transactions assigned to all sub-categories as well as those assigned directly to the parent category itself. Thus, if you put “Auto” and “Auto:Fuel” on the same chart, the proportions of those pie slices will appear incorrect because the “Auto:Fuel” transactions are included in both slices. Regardless of how the pie slices are drawn, the total value above the chart will still calculate correctly; the transactions will not be double-counted in the total.

Through Time



Click this tab to view a bar graph showing the cash flow for each [category](#) over time. Time is plotted on the horizontal axis and amounts are plotted on the vertical axis. By default, each bar represents the amount of earnings or income for a single category during the [interval](#) you specified. Selecting a shorter interval will result in more bars appearing on the chart, making it easier to visualize trends in the data, but may cause the chart to appear cluttered if there too many categories displayed.

If you assigned [custom colors](#) to your categories, they will be used to color the bars; otherwise, iBank will assign colors automatically to differentiate them. Click any bar to view the category and amount that it represents.

To simplify the chart by combining all income categories together and all expense categories together, check “Composite income and expenses” below the chart view. On the resulting chart, **red** bars indicate the sum of all included expense categories for each interval; **green** bars indicate the sum of all included income categories for each interval.

Category & Date

[illegible]

Click this tab to view a table showing a breakdown of categories and their amounts over time. Next to each category name is the total amount of all transactions in that category for the period of time you specified for the chart. Click the small disclosure triangle next to each category to view a breakdown by date according to the interval you specified in the chart settings.

Any sub-categories that belong to categories included in the chart are also displayed in the Category & Date table. The main “parent” categories only count transactions that are assigned to them directly; sub-categories are not totaled under the parent categories.

As with any table in iBank, you can click any of the column headers to sort the list according to the values in that column. Click twice to reverse the direction of the sort. To resize the columns, click and drag the dividers between column headers. Columns can be repositioned by clicking and dragging the column headers.

Transactions

[illegible]



Click this tab to view a table showing detailed information about the [transactions](#) assigned to the [categories](#) included in the chart. [Split transaction](#) items are counted and displayed individually in the transaction table, but they will show the [payee](#) and [memo](#) information from the main transactions to which they belong.

At the bottom-right corner of the chart view is a “Total” figure representing the sum of amounts of all the transactions included in the chart, regardless of category. In addition, the “Selected total” shows the sum of all transactions currently highlighted in the table.

As with any table in iBank, you can click any of the column headers to sort the list according to the values in that column. Click twice to reverse the direction of the sort. To resize the columns, click and drag the dividers between column headers. Columns can be repositioned by clicking and dragging the column headers.

To generate a standard Cash Flow report:

Cash Flow reports provide a tabular breakdown of your income and expenses over a 12-month period, beginning with the start date specified for the chart. The chart’s end date is irrelevant, as a standard Cash Flow report always covers a 12-month period. Only categories included in the chart setup will appear in the report, and only transactions from accounts included in the chart setup will be counted.

Make sure you have a Quick Summary or Custom chart selected in the source list, then click the  button at the bottom of the main window. iBank will generate a PDF document of the report and open it using the  **Preview** application (or your default PDF viewer). From there, you can print the report or save it for your records; iBank does not save your reports internally.



If you check “Add Report to Quick Look” before generating the report, an image of the Cash Flow report will be stored inside your data file. If you highlight your iBank data file in the Finder and press the spacebar to invoke Quick Look, you will see all of your saved reports in a slideshow format.

Interpreting Cash Flow reports

Across the top of each page of the report, you will see the date the chart was generated, the title of the report (“Cash Flow Analysis”), the name of the iBank chart from which the report was generated, the page number, and the name of the application that created the report (“iBank”).

The left-most column lists each of the categories included in the chart in groups according to type – income categories are listed first, then expense categories.


The six columns in the middle of the report represent category totals for each month. Each category row displays its corresponding amount in the appropriate month column. Income and expense categories are subtotaled, and a grand total for each month is displayed at the bottom of the column.



Both main “parent” categories and sub-categories can be included in the same report (e.g. “Auto” and “Auto:Fuel”). Parent categories (and the resulting totals) will display two amounts, one in parentheses and one not. The amount in parentheses indicates the total amount of all transactions assigned directly to the parent category as well as those assigned to its sub-categories. The amount without parentheses indicates the total amount of transactions assigned directly to the parent category only (not counting those assigned to its sub-categories).

The right-most column displays subtotals for each category for the six months shown on that half of the report. Subtotals for the income, expense, and grand total rows are cumulative in the second half of the report: for example, the “Income” subtotal for the second six months of the report includes the “Income” subtotals from the first six months as well. The final “Grand Total” figure at the bottom-right corner of the last page is the combined total of all income and expense categories for the entire twelve-month period.

To export the chart data:

Make sure you have a Quick Summary or Custom chart selected in the source list, then click the  **Export** button at the bottom-right corner of the [main window](#). It doesn’t matter which chart view you have selected. Choose one of the following options from the pop-up menu:

- **Category & Date as CSV File:** This option will let you save a CSV (Comma-Separated Value) file containing the information from the [“Category & Date” view](#) (no header information is included). CSV files can be easily imported into Excel and most other financial and statistical programs.
- **Transactions as CSV File:** This option will let you save a CSV (Comma-Separated Value) file containing the information from the [“Transactions” view](#) (no header information is included). CSV files can be easily imported into Excel and most other financial and statistical programs.
- **TXF (Tax Format) File:** This option will let you save a TXF (Tax Exchange Format) file containing details of all transactions included in the chart that are assigned to [tax-related categories](#). TXF files can be easily imported into TurboTax, TaxCut, and most other tax filing programs.

Regardless of which option you choose, iBank will prompt you to enter a name and choose a location in which to save the file. Click “Save” to complete the export process.

How do I use Balance Sheet charts?



The Balance Sheet [chart](#) type is used to compare assets and liabilities (including cash and [securities](#) held) across multiple [accounts](#) at a particular point in time. When you first create a Balance Sheet chart, it will automatically populate with all [visible accounts](#). Once you have configured the chart, you can generate a standard Balance Sheet report based on the information contained in the chart.

To get started with a Balance Sheet chart:

Create a new chart and choose the “Balance Sheet” option. Immediately to the right of the source list you will see a number of properties which are used to configure the chart.

Any changes made to the chart settings will update the chart automatically. Because charts are generated on-the-fly, you don't need to wait to see your changes take effect.

To add accounts:

Start by choosing which accounts you want to include in the chart. Click the  button to add a blank account item to the list. Click the item to show a pop-up menu from which you can choose the account you want to include. To remove an account from the list, select it and click the  button.

Report On Accounts:

Brokerage	▲
Checking	▼
Savings	▲
Student Loans	▼

+
-
16,717.78

Options

End: ▲▼

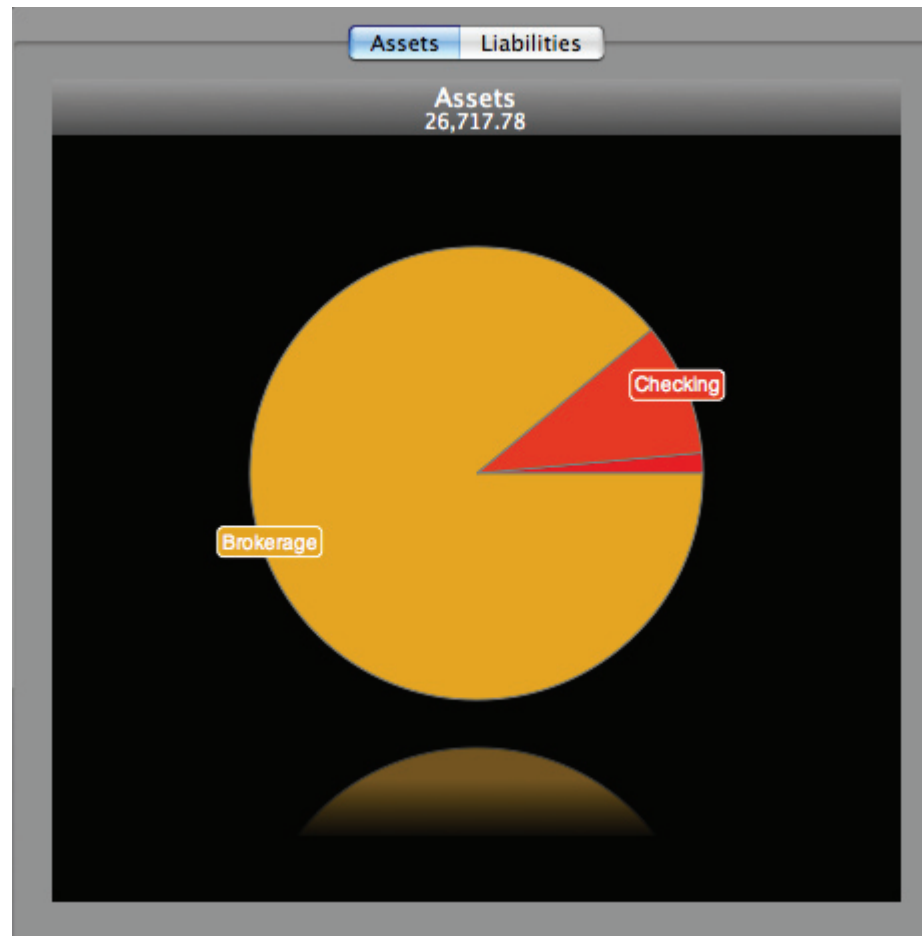
Currency: ▲▼

To configure other options:

Set the following options to determine which transactions are used and how the chart will be displayed.

- **End:** Enter the date and time you want the “snapshot” to represent. By changing this setting, you can easily compare the state of your financial accounts at various points in time.
- **Currency:** If you have iBank set up to use [multiple currencies](#), choose which one to use for the chart. iBank will automatically convert your account balances to the selected currency, using the current exchange rates under Account>Show Currencies. Please note that the resulting totals (when you are using accounts with different currencies) are only estimates based on these conversions.

To view the chart results:

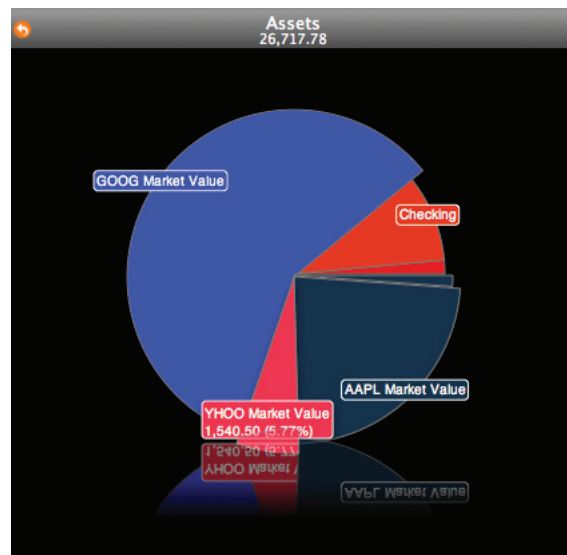



Once you have your chart settings configured the way you want them, you will see a pie graph to the right, with tabs to select whether to view your assets or liabilities. Click “Assets” to view

a breakdown of all accounts with a net positive balance. Click “Liabilities” to view a breakdown of all accounts with a net negative balance.

Each pie slice represents the total balance of one of your accounts. The slices are drawn proportionally so that you can quickly get a sense of how your accounts compare. The name of an account is displayed with each slice; click any slice to view the associated account name, balance, and percentage relative to the other accounts shown on the graph. Press one of the arrow keys on your keyboard to move the selection to another pie slice.

Double-click a pie slice to “dig down” and break the slice into its component parts. Each asset or liability is considered to have two components: a cash value and the value of securities held in that account (though the latter only pertains to investment accounts). If you hold the Command key on your keyboard while double-clicking a pie slice, the breakdown of cash value and held securities for the slice you clicked will appear in their own pie graph.





Double-clicking on the “Held Securities” portion will dig down further and reveal the market value of individual securities held in that account. To “climb back up” towards the original pie graph, click the  button at the top-left of the chart view.

Above the pie chart is a figure representing the total amount of your assets or liabilities, depending on which tab you currently have selected.

To generate a standard Balance Sheet report:

Balance Sheet reports provide a tabular breakdown of your assets and liabilities, including all cash in your accounts and securities you currently hold, at a particular point in time. Only accounts included in the chart setup will be counted.

Make sure you have a Balance Sheet chart selected in the source list, then click the  button at the bottom of the main window. iBank will generate a PDF document of the report and open it using the  **Preview** application (or your default PDF viewer). From there, you can print the report or save it for your records; iBank does not save your reports internally.

Sunday, February 17, 2008

Balance Sheet
Balance Sheet

iBank

Assets

Balance

U.S. Dollars

Savings	390.00
Checking	2,538.31
Brokerage	23,789.47
	<hr/>
	\$26,717.78

Liabilities

U.S. Dollars

Student Loans	-10,000.00
	<hr/>
	\$-10,000.00

Total

U.S. Dollars

\$16,717.78



If you check “Add Report to Quick Look” before generating the report, an image of the Balance Sheet report will be stored inside your [data file](#). If you highlight your iBank data file in the Finder and press the spacebar to invoke Quick Look, you will see all of your saved reports in a slideshow format.

Interpreting Balance Sheet reports

Across the top of each page of the report, you will see the date the chart was generated, the title of the report (“Balance Sheet”), the name of the iBank chart from which the report was generated, the page number, and the name of the application that created the report (“iBank”).

The column on the left lists the names of your accounts, separated into two sections: assets and liabilities. Any account with a net positive balance is considered to be an asset; any account with a net negative balance is considered to be a liability. The column on the right lists each account’s balance, with subtotals for the “Asset” and “Liability” sections.

At the bottom of the report is an overall total showing your combined assets and liabilities. This figure represents your **Net Worth** for the date indicated in the chart setup.



If you are using multiple currencies, the Balance Sheet report will subtotal the accounts based on the currencies assigned to them. Your net worth will also be broken down by currency. Unlike the dynamic charts, the standard Balance Sheet report does not apply currency conversions to your balances in order to provide estimates of the combined totals.

How do I use Capital Gains charts?

The Capital Gains [chart](#) type is used to analyze profit and loss from the sale of [securities](#) in one of your [portfolios](#) across a specified range of dates. Once you have configured the chart, you can generate a standard Capital Gains report based on the information contained in it.

To get started with a Capital Gains chart:

[Create a new chart](#) and choose the “Capital Gains” option. Immediately to the right of the [source list](#) you will see a few properties which are used to configure the chart:



The screenshot shows a configuration panel titled "Options" with a light gray background. It contains three settings:

- Start date:** A text input field containing "2/ 1/2006" with a small up/down arrow button to its right.
- End date:** A text input field containing "2/18/2008" with a small up/down arrow button to its right.
- Portfolio:** A dropdown menu with a blue border and a blue up/down arrow button, currently displaying the text "Investments".


Any changes made to the chart settings will update the chart automatically. Because charts are generated on-the-fly, you don't need to wait to see your changes take effect.

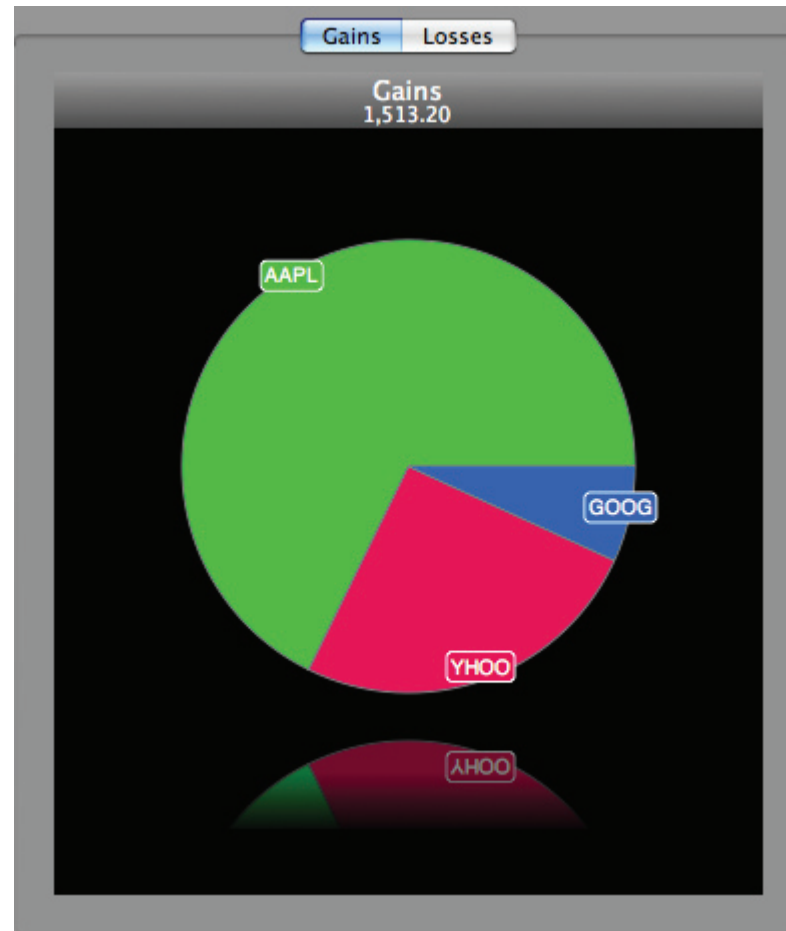
To configure the chart options:

Set the following options to determine which transactions are used and how the chart will be displayed.

- **Start date:** Enter the starting date of the time period you want the chart to cover.
- **End date:** Enter the ending date of the time period you want the chart to cover.
- **Portfolio:** Select a portfolio (either your main [Portfolio](#) or one of your [smart portfolios](#)) to use for the chart. Only security sales that are included in the selected portfolio (within the date range specified) will be counted when the chart values are calculated. If you have iBank set up to use [multiple currencies](#), make sure you configure your smart portfolios so that [accounts](#) with different currencies are not included in the same portfolio. iBank cannot automatically convert transactions between currencies for use in this chart.

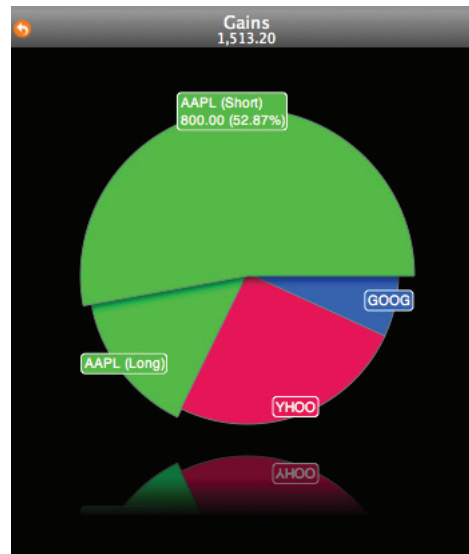
To view the chart results:

Once you have your chart settings configured the way you want them, you will see a pie graph to the right, with tabs to select whether to view your gains or losses (click  **Get Quotes** on the [toolbar](#) to make sure these figures are up-to-date). Click “Gains” to view a breakdown of all securities from which you have turned a profit. Click “Losses” to view a breakdown of all securities from which you have suffered a loss.



Each pie slice represents the total amount of money gained or loss from sales of a particular security. The slices are drawn proportionally so that you can quickly get a sense of how your securities compare. A security symbol is displayed with each slice; click any slice to view the total gain/loss for that security and its percentage relative to the other securities shown on the graph. Press one of the arrow keys on your keyboard to move the selection to another pie slice.

Double-click a pie slice to “dig down” and break the slice into its component parts. Each gain or loss is considered to have two components: short-term (for sales made less than a year after purchase) and long-term (for sales made a year or more after purchase). If you hold the Command key on your keyboard while double-clicking a pie slice, the breakdown of short- and long-term components for the slice you clicked will appear in their own pie graph.



Double-clicking on one of these components will dig down further and reveal a table of gains and losses from individual sales of the selected security. To “climb back up” towards the original pie graph, click the 🏠 button at the top-left of the chart view.

Above the pie chart is a figure representing the total amount of your gains or losses, depending on which tab you currently have selected.


To generate a standard Capital Gains report:

Capital Gains reports provide a tabular breakdown of your gains and losses from the sale of securities over a specified range of dates. Only sales included in the portfolio you specified in the chart setup will be counted.

Make sure you have a Capital Gains chart selected in the source list, then click the

Generate Report

button at the bottom of the main window. iBank will generate a PDF

document of the report and open it using the  **Preview** application (or your default PDF viewer). From there, you can print the report or save it for your records; iBank does not save your reports internally.

Monday, February 18, 2008

Capital Gains Report Capital Gains

iBank

Security	Shares	Date Sold	Sales Prices	Cost Basis	Gain/Loss
<u>Short Term</u>					
Google	5.00	2/12/07	2,553.20	-2,450.00	103.20
Yahoo!	35.00	3/2/07	1,085.00	-700.00	385.00
Apple Inc.	20.00	1/18/07	2,400.00	-1,600.00	800.00
Total Short Term			6,038.20	-4,750.00	1,288.20
<u>Long Term</u>					
Apple Inc.	5.00	2/1/08	625.00	-400.00	225.00
Total Long Term			625.00	-400.00	225.00
Net			6,663.20	-5,150.00	1,513.20



If you check “Add Report to Quick Look” before generating the report, an image of the Capital Gains report will be stored inside your [data file](#). If you highlight your iBank data file in the Finder and press the spacebar to invoke Quick Look, you will see all of your saved reports in a slideshow format.

Interpreting Capital Gains reports

Across the top of each page of the report, you will see the date the chart was generated, the title of the report (“Capital Gains Report”), the name of the iBank chart from which the report was generated, the page number, and the name of the application that created the report (“iBank”).

Each row in the table shows a single sale transaction. The column on the left lists the names of your securities, separated into two sections: short-term and long-term. The next column shows the total number of shares sold for each security; after that is a column showing the date of the sale. Next is the price of the sale, followed by the original [cost](#) of those shares. The column on the right shows the difference between the sale price and cost basis, resulting in the gain or loss for that sale.

Below each section of the report is a row subtotaling the sale prices, cost basis, and gain/loss for your short- and long-term sales. The last line of the report provides overall totals. The figure at the bottom-right of the report is your final Capital Gain (or Capital Loss, as the case may be).



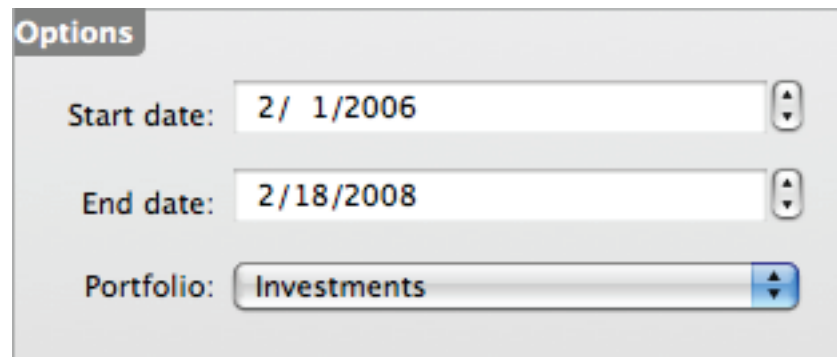
If you are using multiple currencies, the Capital Gains report will sum the transactions as if they were using the same currency, which may lead to inaccurate totals. iBank cannot automatically convert transactions between currencies for use in this chart. To avoid this, use a smart portfolio to define a subset of your investment transactions that only uses one currency.

How do I use ROI (Return on Investment) charts?

The ROI [chart](#) type is used to analyze the return on investment for one of your [portfolios](#) across a specified range of dates. Once you have configured the chart, you can generate a standard ROI report based on the information contained in it.

To get started with an ROI chart:

[Create a new chart](#) and choose the “ROI (Return on Investment)” option. Immediately to the right of the [source list](#) you will see a few properties which are used to configure the chart:



The image shows a screenshot of a software interface titled "Options". It contains three configuration fields: "Start date:" with a text input showing "2/ 1/2006" and a date picker icon; "End date:" with a text input showing "2/18/2008" and a date picker icon; and "Portfolio:" with a dropdown menu showing "Investments".


Any changes made to the chart settings will update the chart automatically. Because charts are generated on-the-fly, you don't need to wait to see your changes take effect.

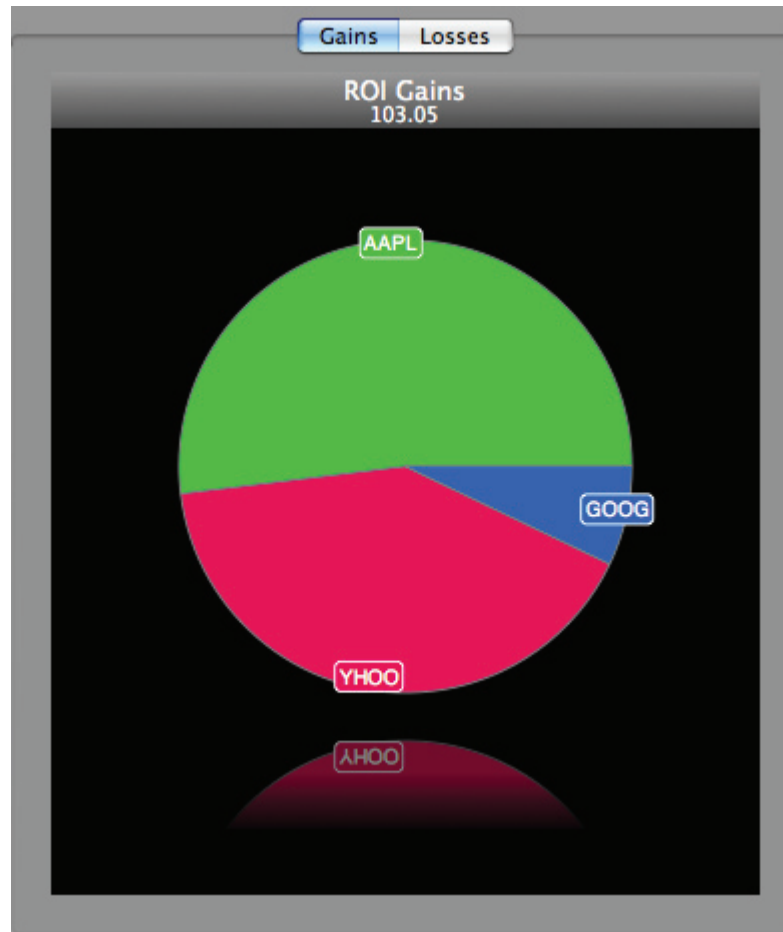
To configure other options:

Set the following options to determine which transactions are used and how the chart will be displayed.

- **Start date:** Enter the starting date of the time period you want the chart to cover.
- **End date:** Enter the ending date of the time period you want the chart to cover.
- **Portfolio:** Select a portfolio (either your main [Portfolio](#) or one of your [smart portfolios](#)) to use for the chart. Only [investment transactions](#) that are included in the selected portfolio (within the date range specified) will be counted when the chart values are calculated. If you have iBank set up to use [multiple currencies](#), make sure you configure your smart portfolios so that [accounts](#) with different currencies are not included in the same portfolio. iBank cannot automatically convert transactions between currencies for use in this chart.


To view the chart results:

Once you have your chart settings configured the way you want them, you will see a pie graph to the right, with tabs to select whether to view your ROI gains or losses (click  **Get Quotes** on the [toolbar](#) to make sure these figures are up-to-date). Click “Gains” to view a breakdown of all [securities](#) that are currently worth more than their original purchase ([at risk](#)) value. Click “Losses” to view a breakdown of all securities that are currently worth less than their original purchase value.



Each pie slice represents the difference between the total market value and original purchase (at risk) value for all shares held in a particular security. The slices are drawn proportionally so that you can quickly get a sense of how your securities compare. A security symbol is displayed with each slice; click any slice to view the total gain/loss for that security and its percentage

relative to the other securities shown on the graph. Press one of the arrow keys on your keyboard to move the selection to another pie slice.

Double-click a pie slice to reveal a table detailing the beginning market value, individual purchases and sales, and final market value for the selected security. To go back to the original pie graph, click the  button at the top-left of the chart view.





YHOO 42.22		
2/1/06	Beg Mkt Value	0.00
7/20/06	Buy YHOO	900.00
2/19/07	Buy YHOO	280.00
3/2/07	Sell YHOO	1,085.00
2/18/08	End Mkt Value	593.20

Above the pie chart is a figure representing the total amount of your ROI gains or losses, depending on which tab you currently have selected.

To generate a standard ROI report:

ROI (Return on Investment) reports provide a tabular breakdown of the performance of one of your portfolios over a specified period of time. Only investment transactions included in the portfolio you specified in the chart setup will be counted.

Make sure you have an ROI chart selected in the source list, then click the  button at the bottom of the main window. iBank will generate a PDF document of the report and open it using the  **Preview** application (or your default PDF viewer). From there, you can print the report or save it for your records; iBank does not save your reports internally.

Monday, February 18, 2008		Return on Investment Report ROI			iBank
Date	Action	Description	Investments	Returns	Return Total
Google					
2/1/06		Beg Mkt Value	0.00		
2/12/07	Sell	GOOG		2,553.20	
7/4/06	Buy	GOOG	12,250.00		
2/18/08		End Mkt Value		10,592.80	
TOTAL Google			12,250.00	13,146.00	7.31%
Yahoo!					
2/1/06		Beg Mkt Value	0.00		
7/20/06	Buy	YHOO	900.00		
2/19/07	Buy	YHOO	280.00		
3/2/07	Sell	YHOO		1,085.00	
2/18/08		End Mkt Value		593.20	
TOTAL Yahoo!			1,180.00	1,678.20	42.22%
Apple Inc.					
2/1/06		Beg Mkt Value	0.00		
1/18/07	Sell	AAPL		2,400.00	
2/1/08	Sell	AAPL		625.00	
5/30/06	Buy	AAPL	4,000.00		
2/18/08		End Mkt Value		3,115.75	
TOTAL Apple Inc.			4,000.00	6,140.75	53.52%
TOTAL			17,430.00	20,964.95	20.28%



If you check “Add Report to Quick Look” before generating the report, an image of the ROI report will be stored inside your [data file](#). If you highlight your iBank data file in the Finder and press the spacebar to invoke Quick Look, you will see all of your saved reports in a slideshow format.

Interpreting ROI reports

Across the top of each page of the report, you will see the date the chart was generated, the title of the report (“Return on Investment Report”), the name of the iBank chart from which the report was generated, the page number, and the name of the application that created the report (“iBank”).

Each row in the table shows a single transaction or market value listing. The column on the left lists the dates of the transactions, grouped according to the security to which they pertain. The next column shows the type of the transaction (generally “Buy” or “Sell”); after that is a column showing a description of the transaction (either the security symbol or a market value indicator). Next is the amount of the original investment (original market value plus the purchase value of the shares), followed by the returns earned (ending market value plus earnings from any sales). The column on the right shows the percentage of return on the investment, or the security’s performance.

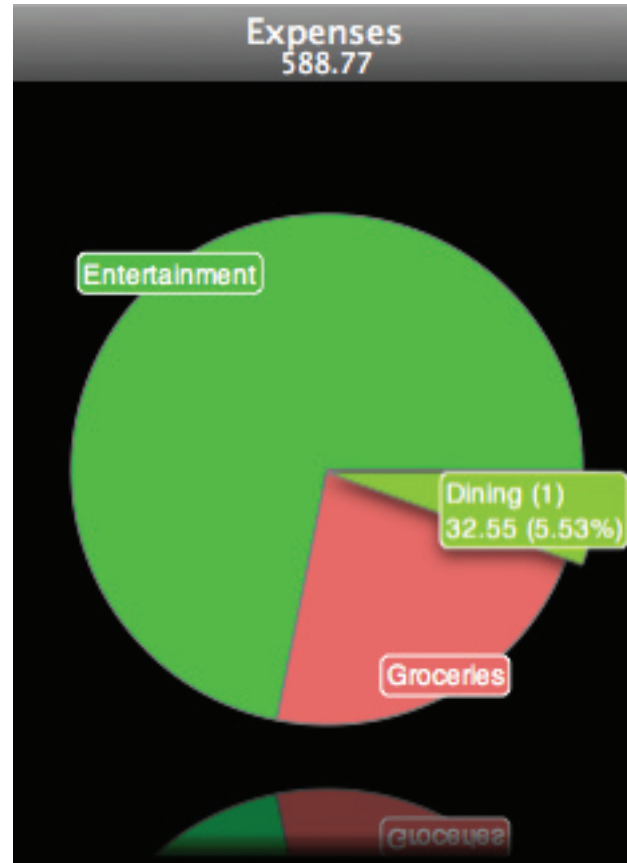
The last line of the report provides combined totals of your investment and returns. The figure at the bottom-right of the report is your overall Return on Investment for the specified portfolio.



If you are using multiple currencies, the ROI report will sum the transactions as if they were using the same currency, which may lead to inaccurate totals. iBank cannot automatically convert transactions between currencies for use in this chart. To avoid this, use a smart portfolio to define a subset of your investment transactions that only uses one currency.

How do I use the mini-graph?


The mini-graph appears in the lower left corner of the [main window](#), below the [source list](#). It is designed to provide a summary of your overall spending habits at a glance:



Similar to the “[By Category](#)” view in the [Quick Summary](#) and [Custom](#) charts, the mini-graph shows a breakdown of [expense categories](#) in which activity has occurred within a specified

time period (see mini-graph settings, below). [Transactions](#) from all [visible accounts](#) are included in the mini-graph. Each pie slice represents the total [amount](#) of the transactions assigned to a particular category. The slices are drawn proportionally so that you can quickly get a sense of how your categories compare.

The name of each category is displayed with each slice, along with the number of [sub-categories](#) contained within it (where applicable). If you assigned [custom colors](#) to your categories, they will be used to color the pie slices; otherwise, iBank will assign colors automatically to differentiate them. To highlight a particular slice and view its category name, total amount, and percentage relative to the other categories included in the chart, click on the slice you want to see. Press one of the arrow keys on your keyboard to move the selection to another pie slice.

Double-click a pie slice to “dig down” and view more detailed information about it. If the slice represents a category with sub-categories inside it, double-clicking will break the slice into its component pieces (hold Command while double-clicking to show the sub-categories in their own chart). If the slice represents a category without sub-categories, a list of transactions assigned to that category (within the accounts and date range specified for the chart) will be shown. To “climb back up” towards the original pie graph, click the  button at the top-left of the chart view.

Above the pie chart is a figure representing the total amount of all transactions included in the chart, regardless of category. If you have included both income and expense categories in the




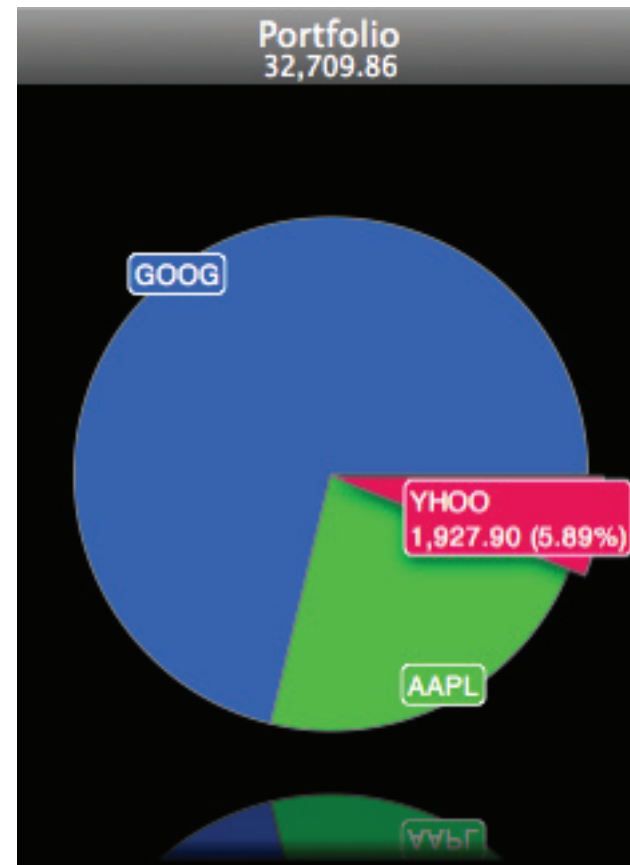
Groceries 203.76		
1/30/08	Greenway Grocery	14.20
2/17/08	The Nut Shop	25.00
2/19/08	Discount Foods ...	31.34
2/19/08	Pure Foods Market	133.22


chart, this total will include the income amounts even though the income categories are not displayed in the pie graph.

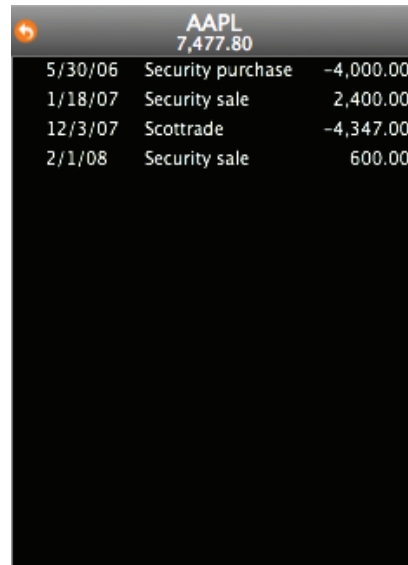
To view a summary of your portfolio:

If you select an [investment account](#) or [portfolio](#) in the source list, The mini-graph will change to show you a summary of the [securities](#) you currently own. If you select a [smart portfolio](#), only the securities listed in that portfolio will be included.

Each pie slice represents the current market value of a particular security (click  **Get Quotes** on the [toolbar](#) to make sure these figures are up-to-date). The slices are drawn proportionally so that you can quickly get a sense of how your securities compare. A [security symbol](#) is displayed with each slice; click any slice to view the market value of that security and its percentage relative to the other securities shown on the graph. Press one of the arrow keys on your keyboard to move the selection to another pie slice.




Double-click a pie slice to “dig down” and reveal a table of investment transactions pertaining to that security. To “climb back up” towards the original pie graph, click the  button at the top-left of the chart view.



AAPL 7,477.80		
5/30/06	Security purchase	-4,000.00
1/18/07	Security sale	2,400.00
12/3/07	Scottrade	-4,347.00
2/1/08	Security sale	600.00

Above the pie chart is a figure representing the total market value of the selected portfolio.

To change the mini-graph settings:

Choose iBank>Preferences and click the  **Graphs** button.

Under the “Mini-Graph” heading, drag the slider to set the maximum number of categories displayed on the mini-graph. All categories beyond the number specified will be merged and displayed as a single category named “Other.”



You can also select the range of dates to be displayed, ranging from the past week to the last two months. Any transactions that fall within the specified range will be included in the mini-graph.



Chapter 8: Planning Ahead


Planning Ahead

iBank provides two main features to help you plan your finances in advance:

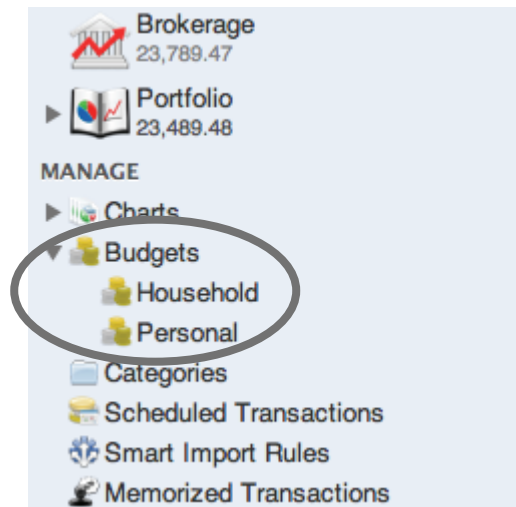
-  **Budgets** allow you to lay out a plan to manage your income and expenses, then monitor your progress against your goals.
-  **Forecasts** allow you to project your account balances into the future, based on past trends or upcoming expenses.

Read on for more information about budgeting and forecasting.

How do I set up and track a budget?

 **Budgets** can be set up in iBank to help you keep a better eye on your spending habits. iBank allows for the creation of multiple budgets so that you can, for example, track both a household and a personal budget at the same time. Budgeting is based on [categories](#), so the key to budgeting effectively is to assign appropriate categories to each of your [transactions](#).

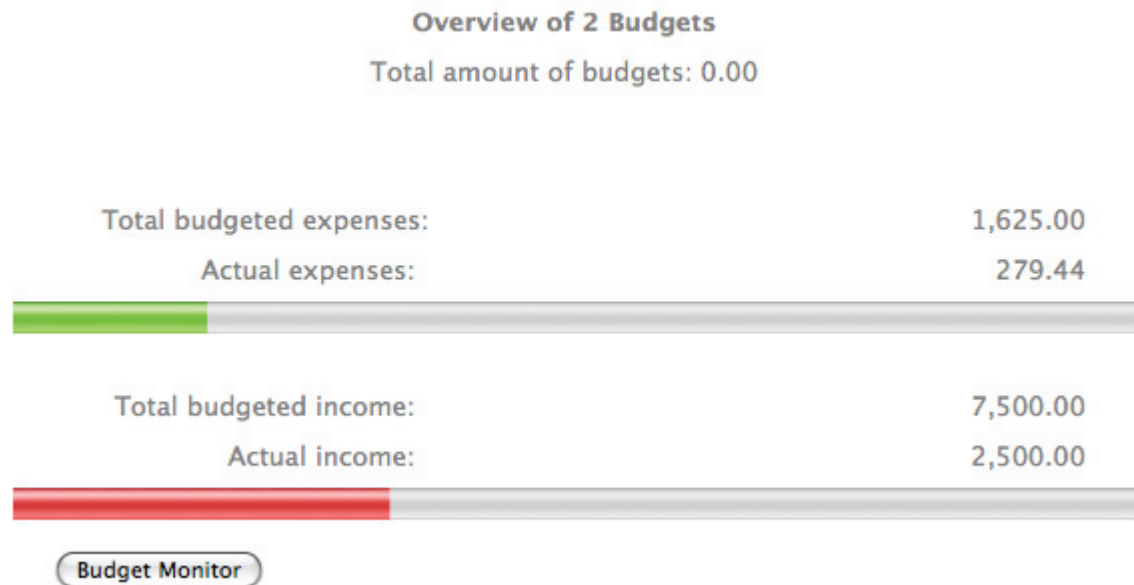
Each budget you create is saved and displayed under the “Budgets” item in the “Manage” section of the [source list](#):



Click the small disclosure triangle next to “Budgets” to reveal your saved budgets. If you don’t see the “Budgets” item in your source list at all, you probably haven’t created any budgets yet!

To view an overview of your budgets:

Click “Budgets” in the source list. Summary information about all of your saved budgets will be displayed to the right:



For more information about how to interpret the information displayed here, read about the [Budget Monitor](#) below. You can launch the Budget Monitor by clicking the “Budget Monitor” button on this screen.

To add a new budget:



Click the **Budget** button on the [toolbar](#), or choose Manage>Add New Budget. A blank budget item will appear in the source list; type in a name for the new budget.

To delete a budget:

Select it in the source list, then press the 'Delete' key on your keyboard or choose Edit>Delete. iBank will ask for confirmation before deleting the budget.

To configure a budget:


To change the budget's name, double-click it in the source list. Click once to select a budget and view its configuration settings in the right side of the [main window](#):

Income Category ▲	Frequency	Amount	Average
Salary	Monthly	2,500.00	2,500.00

Expense Category ▲	Frequency	Amount	Average
Entertainment	One Week	25.00	108.33
Groceries	Two Weeks	200.00	433.33

Total Expenses:	541.67
Total Income:	2,500.00
Difference:	1,958.33

Display Average: Monthly

Decide which categories you want to track using this budget, then add each one to the budget setup. Click the  button in the top half of the window to add income categories; click the one in the bottom half to add expense categories. Each time you click either button, a new category item will be added to the list above it.



If you are unable to add income categories, you may have forgotten to designate some of your categories for income. See the section about [editing category properties](#) in Chapter 4: Categories for more information about differentiating income from expense categories.

To change the category used, click the item's category name and choose a new category from the drop-down list. Click the double-arrows in the "Frequency" column to choose a budget period for that item. Double-click in the "Amount" column and enter the amount you expect to spend or receive during the time period selected in the "Frequency" column. The "Average" column will display an estimate of how much is expected to be spent or received in the time frame selected next to "Display Average" at the bottom of the main window.



In addition to categories, you can also budget transfers into specified accounts, such as how much money you are putting into a savings account each month. To track account transfers, add a budget item and choose an account name from the bottom of the category list for that item. Accounts added to the "expense" section will track funds transferred into that account, while accounts added to the "income" section will track funds transferred out of that account.

To remove a budget item, select it and click the  button below the list.

Below the category lists are three figures that you can use to help balance your budget:

- **Total Expenses:** Displays the total amount budgeted for all included expense categories for the time period selected next to "Display Average" on the lower toolbar.
- **Total Income:** Displays the total amount budgeted for all included income categories for the time period selected next to "Display Average" on the lower toolbar.
- **Difference:** Displays the total budgeted income minus total budgeted expenses. A difference of 0 indicates a balanced budget, a positive difference indicates a budget surplus, and a negative difference indicates a budget deficit.

Example budget configuration

If your monthly paycheck is \$4,000.00, you would add an income budget item to the top table, set its category to “Salary,” set its frequency to “Monthly,” and enter 4000 in the amount column. If you spend approximately \$200 every two weeks on groceries, you would add an expense budget item for \$200.00, set its category to “Groceries,” and set its frequency to “Two Weeks.” To view the estimated monthly amounts for both items, set “Display Average” to “Monthly” and look at the amounts in the “Average” column.

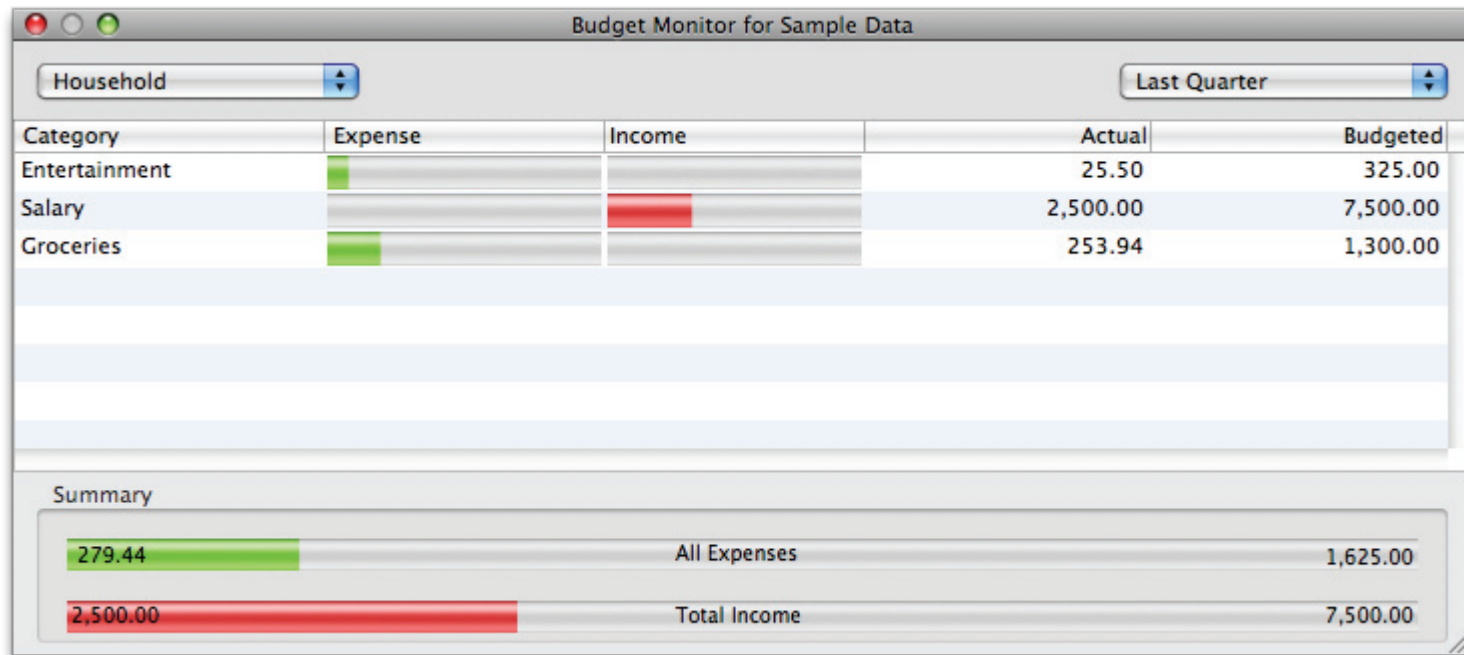
To monitor your budgets:

Once you have finished [setting up a budget](#) (or several), continue [adding](#) and categorizing transactions in your [accounts](#) so that iBank can track your financial activity. Then, use the Budget Monitor window to check your progress against your budgets.


To open the Budget Monitor window, click the




Budget Monitor button on the toolbar, or choose Manage>Show Budget Monitor.



Choose which budget to display from the pop-up button in the top left corner of the window. In the top right corner of the window, choose a time period to view. The following columns are displayed for each budget:

- **Category:** The name of the budget category.
- **Expense:** If the category is used to track expenses, this column displays a colored bar to represent the proportion of actual vs. budgeted expenditures in that category. For expense categories, **green** indicates that you are currently under the budgeted amount, **yellow** indicates that you are approaching the budgeted amount, and **red** indicates that you are over the budgeted amount. A blue checkmark  appears when you meet your budget exactly.


- **Income:** If the category is used to track income, this column displays a colored bar to represent the proportion of actual vs. budgeted income in that category. For income categories, **red** indicates that you are currently under the budgeted amount, **yellow** indicates that you are approaching the budgeted amount, and **green** indicates that you are over the budgeted amount. A blue checkmark  appears when you meet your budget exactly.
- **Actual:** The total amount of all transactions assigned to the category (across all accounts) during the time period specified.
- **Budgeted:** The amount budgeted for the category during the time period specified.



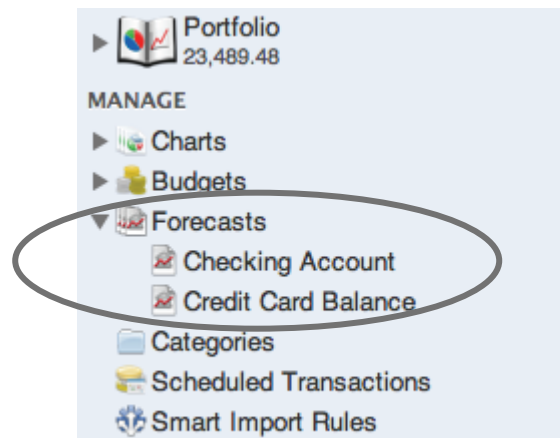
As with any table in iBank, you can click any of the column headers to sort the list according to the values in that column. Click twice to reverse the direction of the sort. To resize the columns, click and drag the dividers between column headers. Columns can be repositioned by clicking and dragging the column headers.

The “Summary” section displays two colored bars: one representing the proportion of actual spending for all expense categories to the total budgeted expenses, and another representing the proportion of actual earnings for all income categories to the total budgeted income. Actual amounts are displayed at the left side of each bar; budgeted amounts are displayed at the right side.

How can I predict future account balances?

 **Forecasts** help you to estimate, based on current trends and upcoming financial activity, how much money you can expect to have in your [accounts](#) a little further down the road. iBank allows you to create and save forecasts for one or more accounts at a time.

Each forecast you create is saved and displayed under the “Forecasts” item in the “Manage” section of the [source list](#):



Click the small disclosure triangle next to “Forecasts” to reveal your saved forecasts. If you don’t see the “Forecasts” item in your source list at all, you probably haven’t created any forecasts yet!

To view an overview of your forecasts:


Click “Forecasts” in the source list. Summary information about all of your saved forecasts will be displayed to the right:

Overview of 2 Forecasts

Total amount of forecasts: -46,293.42

Name	Ending Date	Forecasted Balance
Checking Account	05/01/08	-36,293.42
Credit Card Balance	03/05/08	-10,000.00

To add a new forecast:

Click the  **Forecast** button on the [toolbar](#), or choose Manage>Add New Forecast. A blank forecast item will appear in the source list; type in a name for the new forecast.

To delete a forecast:


Select it in the source list, then press the ‘Delete’ key on your keyboard or choose Edit>Delete. iBank will ask for confirmation before deleting the forecast.

To configure a forecast:

To change the forecast’s name, double-click it in the source list. Click once to select a forecast and view its configuration settings in the middle of the [main window](#).



Any changes made to the forecast settings will update the forecast automatically. Because forecasts are generated on-the-fly, you don’t need to wait to see your changes take effect.

Accounts

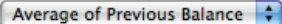
Start by choosing which accounts you want to include in the forecast. Click the  button to add a blank account item to the list. Click in the “Account” column to show a pop-up

Account	Avg.	Forecasted Balance
Checking	1,448.59	-36,293.42


Total forecasted balance: -36,293.42


 


Options

Calculate using: 

Calculate change from last weeks

Interval: 

Forecast to:  5/ 1/2008 12:00 PM

menu from which you can choose the account you want to include. To remove an account from the list, select it and click the  button.

Next to each account name is the average change and forecasted balance – each of which is calculated using the options below. At the bottom of the list is the total forecasted balance, which represents the sum of all the accounts' forecasted balances.



As with any table in iBank, you can click any of the column headers to sort the list according to the values in that column. Click twice to reverse the direction of the sort. To resize the columns, click and drag the dividers between column headers. Columns can be repositioned by clicking and dragging the column headers.

Options

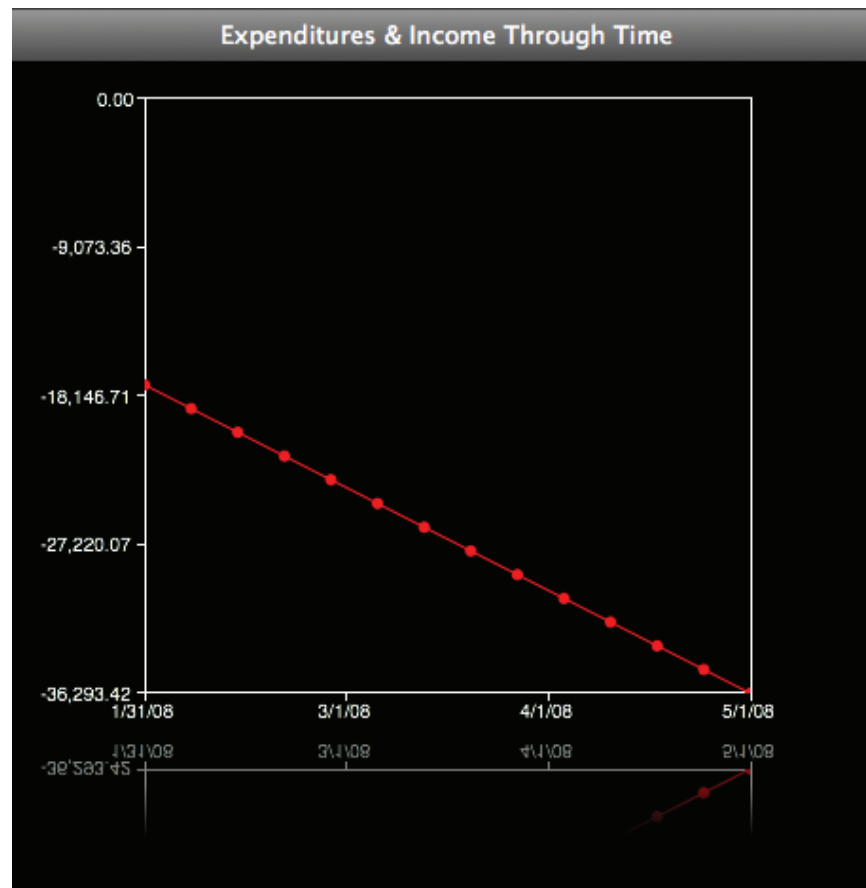
Set the following options to determine how the forecast is calculated and displayed.

- **Calculate using:** Choose whether the forecast balance is calculated by sampling previous account balances, by looking for future [scheduled transactions](#), or using both methods. If the method you choose uses previous balances, enter the number of intervals you want iBank to sample from your account(s) – the higher the number of samples, the more accurate the forecast will be. The calculation method can be set differently for each account.
- **Interval:** Choose a frequency to be used for the forecast graph. The interval selected here will also control what interval is used to calculate the average of previous balances (if you chose a method that uses previous balances).

- **Forecast to:** Enter the date and time for which iBank should predict the balance of your account(s).

Understanding the forecast graph:

Once you have added an account to your forecast and configured the various options, you will see a line graph drawn in the right side of the main window:



The lines show how your account balances are expected to change from the present to the date and time specified. Time is plotted on the horizontal axis; amounts are plotted on the vertical axis.

The account name for the selected line is displayed at the top of the forecast chart:

Expenditures & Income Through Time Checking

Each account you add to the forecast will be represented by its own line on the graph. Each point on a line represents the predicted account balance at the interval you specified. Selecting a shorter interval will result in more points appearing on the graph and possibly more accurate forecasts. Click any point on the graph to view figures for all data points on that line:





Chapter 9: Security

How do I prevent other users from accessing my data?

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 iBank provides simple password protection to lock your sensitive data away from prying eyes.

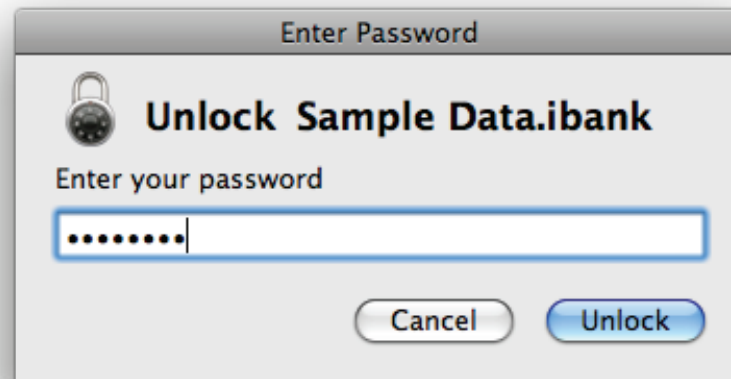
To enable password protection:

Open the [iBank data file](#) you want to lock (if it is not already open) and choose File>Password Protection. The following sheet will appear:



Check “Password protect my account data”, enter your desired password (twice for verification), and click “OK”. Your data file is now password protected!

The next time you try to open the data file with iBank, the following window will appear:



Enter your password and click “Unlock” to open the file, or click “Cancel” to leave it closed. The password lock stays with your data file, so even if you open it on another computer you will be required to enter your password before opening it.



A password-protected data file copied from a PowerPC Mac to an Intel Mac (or vice-versa) will not unlock. Due to the two processors interpreting iBank’s password algorithm differently, even the correct password will not be accepted. To unlock the data file, copy it back to a computer with the same processor originally used to enable password protection.

To disable password protection:

Open the data file and choose File>Password Protection. Uncheck “Password protect my account data” and click “OK”. iBank will no longer ask for a password before opening the file.

How do I backup my data to MobileMe?

One of the best ways to protect your iBank data is to back it up regularly. iBank makes it very easy to backup your data to a MobileMe account. If you do not have a MobileMe account, we highly recommend getting one! You can learn more about it on [Apple's website](#).

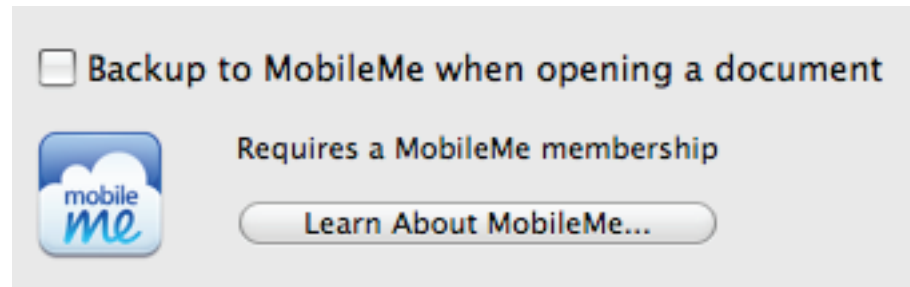
To backup your iBank data to MobileMe:

First, make sure you are connected to the Internet. Open the [iBank data file](#) that you want to backup (if it is not already open) and choose File>Backup to MobileMe. iBank will automatically connect to your iDisk using the account information specified in the MobileMe pane of System Preferences. If iBank has a problem connecting to MobileMe during the backup process, check your configuration settings there.

During the backup, iBank saves a compressed copy of your data file to the following location: iDisk/Documents/iBank Backup/. The current date and the “.zip” extension will be appended to its file name (e.g. “iBank data 1-2-07.ibank.zip”).

To enable automatic backup:

Choose iBank>Preferences and click the  **General** button. Check “Backup to MobileMe when opening an iBank document.”



Every time you launch iBank or open a data file, iBank will automatically backup the file to your iDisk as described above.

To restore your data from MobileMe:

In the Finder, connect to your iDisk by choosing Go>iDisk>My iDisk, then navigate to this folder: iDisk/Documents/iBank Backups/. Choose the file you want to restore, then drag and drop it from your iDisk to your Desktop (or whatever location you prefer to keep the data file in). Double-click the file to decompress it, then double-click the resulting “.ibank” file to open it with iBank.



If iBank doesn't recognize the file after decompression, rename the file so that it ends with the “.ibank” extension.

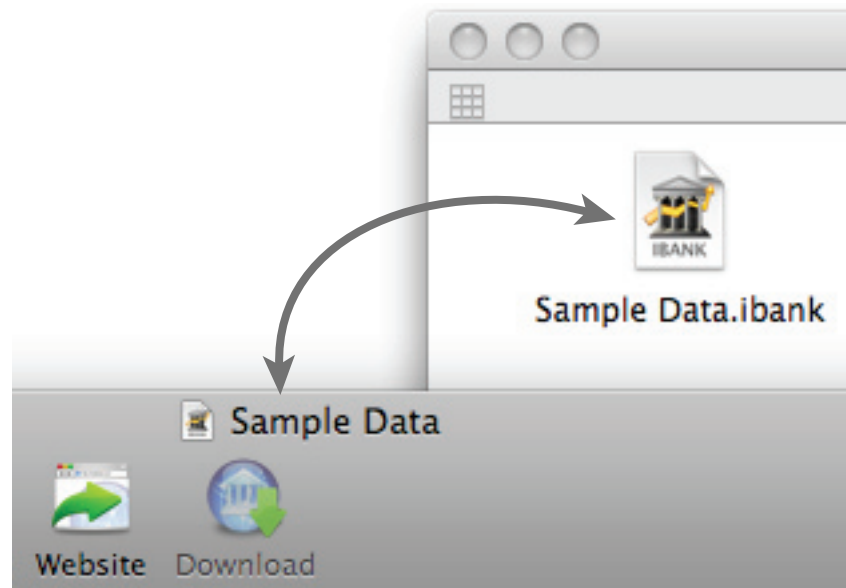
The next time you launch iBank, it will automatically remember the location of your data file and open it at startup.

How do I backup my iBank data manually?

One of the best ways to protect your iBank data is to back it up regularly. If you do not have a [MobileMe account](#) or don't want to take advantage of the [automatic backup feature](#), you can still backup your iBank data easily.

To backup your iBank data:

In the Finder, locate your [data file](#). You chose a name and a save location for this file in the [Setup Assistant](#) the first time you launched iBank. If you don't remember where you saved the file, check in your Documents folder, or search for files with the “.ibank” extension. The name of the file is displayed in the title bar of the main iBank window:



Once you have located the data file, simply drag and drop to copy the file to a backup location. 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 backup your iBank 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 file:

In the Finder, browse to the folder containing the backup file you want to restore. Drag and drop the file to your Desktop (or whatever location you prefer to keep the data file in).

Double-click the file to open it in iBank. The next time you launch iBank, it will automatically remember the location of your data file and open it at startup.



Chapter 10: Check Printing

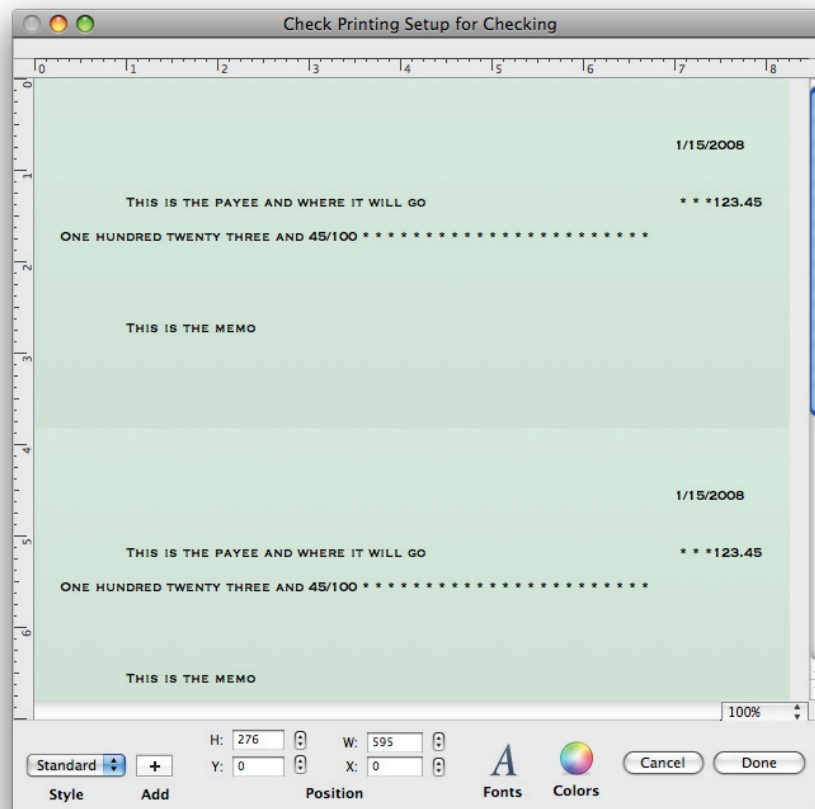
How do I print checks from iBank?

iBank 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.

iBank check printing is done with user-configurable templates. Before you can print checks from an [account](#), you must first configure a template to tell iBank 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.

To configure a check template:

First, select the account from which you will be printing checks. Choose Account>Show Check Printing Setup to view the check printing setup window:



To 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.

To 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, memo, and amount displayed on the check.

Wallet

Use this template to print three checks to a page with the date, payee, memo, 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, memo, and amount information are displayed on each.

Custom

Use this template if you want to print checks using ordinary paper. The date, payee, memo, 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.

iBank retrieves your address and the bank address automatically from Mac OS X's built-in Address Book application. Your address is taken from the card you have designated as "Me" in Address Book. iBank will search for your bank's address based on its name (as specified in the [account info pane](#)), so make sure you have a contact card in Address Book with the correct company name. The same applies to payees – iBank 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 info pane under View>Show Account Info. 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 do not need to use check stock. Just add regular paper to your printer and print away! 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.

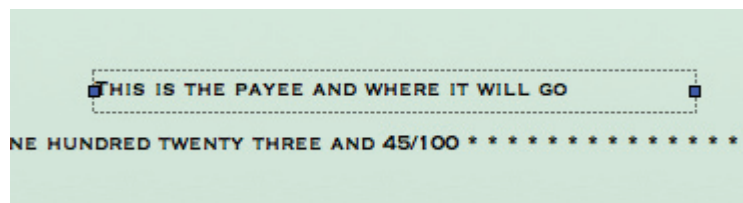
To set the check size:

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.

To adjust field positions & font styles:

Click any text field (i.e payee name, transaction date, memo) in the top-most check area 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 (horizon-

tal and vertical location) of the field. You will notice that the two checks below 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.

To add the “Payee Address” field:

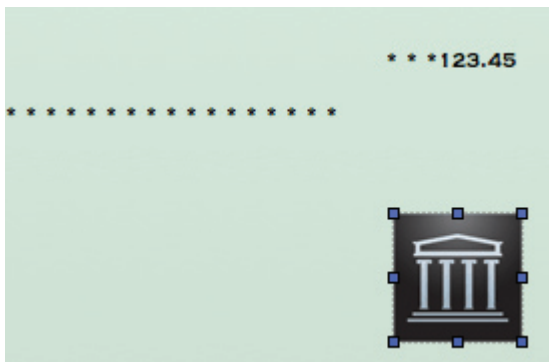
If you want to display the payees’ addresses on your checks, click the  Add button next to “Style” and choose “Payee’s Address” from the pop-up menu. A new field will be added to the template which you can reposition and style as necessary. To remove this field from the check template, select it and press ‘Delete’ on your keyboard.



Payee addresses are retrieved from the Address Book application. Make sure that you have an entry in Address Book that matches the payee for whom you are printing the check, otherwise iBank will not be able to display address information for that payee.

To 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.

To 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.

To print checks:

Once you have finished configuring the check template, close the Check Printing Setup window. Select one or more [transactions](#) (Command-click to select multiple items in [list view](#) or [thumb-nail view](#)) 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.



Chapter 11: iPhone Syncing

How do I use iBank with my iPhone?

To use iBank on your iPhone or iPod Touch, you will need to purchase a copy of [iBank Mobile](#), available on the iTunes App Store. iBank Mobile works as a stand-alone application to let you track your [accounts](#) and [transactions](#) on the go, and can sync data with iBank for Mac via Bonjour-WiFi, [MobileMe](#), or any WebDAV server. If you have a MobileMe subscription and don't want to purchase iBank Mobile, you can use our free [iPhone web application](#) instead – just be advised that it is currently being phased out and may not be supported in future versions of iBank.



Using iBank Mobile, you may sync multiple iPhones and/or iPod Touches to a single iBank [data file](#), but a single device cannot sync with more than one iBank data file.

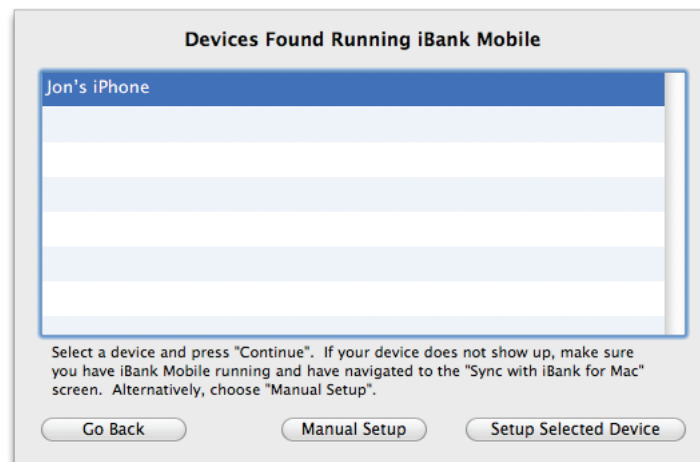
Configuring a device for syncing

If you have not done so already, you first need to purchase a copy of iBank Mobile from the [App Store](#) and install it on your iPhone. Make sure your iPhone is connected to the same wireless network as your Mac. Launch iBank Mobile, tap the settings button in the bottom left corner of the main screen, tap the button under “Syncing,” then tap “Sync with iBank For Mac.” You should then see a four-digit code appear on the screen. Once you see this, you are ready to configure iBank for Mac.

Launch iBank for Mac, open the data file you want to sync, and choose File > Setup Device for Syncing. The following sheet will appear:



This screen provides a basic overview of the sync options available to you. Click “Continue Setup” to proceed:



Your iPhone should appear in the list automatically. If it does not, check to make sure your iPhone and Mac are on the same wireless network, and that you can still see the four-digit code on your iPhone screen. If you need to refresh the list, click “Go Back” and then “Continue Setup” again.

Select your iPhone from the list and click “Setup Selected Device” to proceed:



On this screen, enter the four-digit code that you see on your iPhone, then click the option you wish to use for syncing:

- **WebDAV:** Click this button if you want to sync your data via a custom WebDAV server.
- **MobileMe:** Click this button if you have a MobileMe account and would like to use this account to sync your data over the air, regardless of whether or not your iPhone and Mac are connected to the same wireless network.

- **Bonjour-WiFi:** Click this button if you want to sync your data directly with your Mac whenever your iPhone and Mac are connected to the same wireless network. iBank for Mac must be running whenever you sync using this option.

Once you have chosen your preferred sync option, iBank may ask you to complete some additional configuration settings. If you chose MobileMe, you will need to enter your MobileMe username and password, as well as a path where iBank will store the data on your iDisk (unless you have a specific preference, just use the default path). If you chose WebDAV, you will need to enter the URL where the server can be accessed, as well as a username and password. Bonjour-WiFi does not require any additional configuration. Once this step is complete, you will see your iPhone added to iBank's device list. Click "Sync Devices Now" to sync your data to the iPhone. If you want to add another device, click "Setup New Device."



When a sync connection is first established, the data in iBank Mobile is replaced with the data in iBank for Mac. At the present time, there is no way to sync existing data from iBank Mobile to iBank for Mac unless a sync connection is already established and functional.

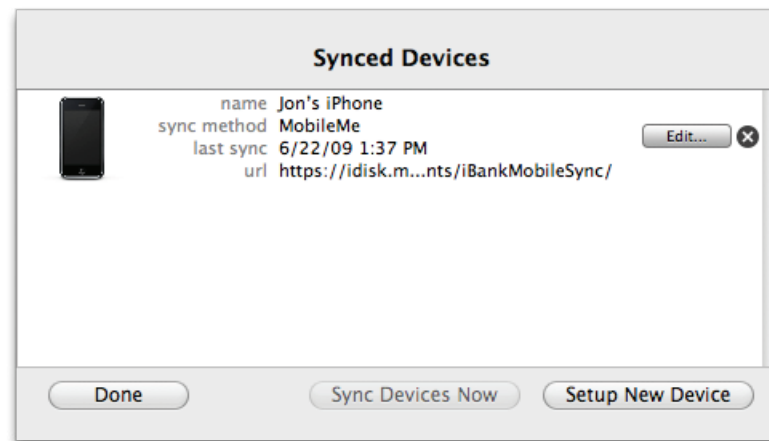
Adding a device manually


If you are not able to connect your iPhone to the same wireless network as your Mac, you can still configure the device (manually) for syncing via MobileMe or WebDAV. When you see the list of available devices, click "Manual Setup." Enter the name of the device, choose what kind of device it is, and choose whether you want to sync via MobileMe or WebDAV. In the box below, enter the settings specific to the method you chose. When you click "Continue," iBank will at-

tempt to connect to the server specified. If successful, it will add the device to your device list and you may sync your data to the server. Syncing will then need to be manually configured on iBank Mobile as well.


Viewing, editing, and removing synced devices

To view the device list, choose File > Setup Device for Syncing. If you have already configured at least one iPhone or iPod Touch, the device list will appear automatically:




This list shows each device you for which you have configured syncing. Each item shows the name of the device, the method chosen for syncing, and the corresponding MobileMe or Web-DAV settings (if applicable). To edit your device settings, click the “Edit” button. To remove a device from the list, click the small  button to the right of the device.


Syncing your data with iBank Mobile

To sync your data, click the  **Sync Devices** button on the [toolbar](#), or choose File > Sync Devices. While iBank is uploading your data to the MobileMe or WebDAV server, you will see a progress bar appear at the bottom of the source list. If you chose the Bonjour-WiFi method of syncing for your device, you cannot initiate a sync from iBank for Mac; you must tell iBank Mobile to sync the data.



*To sync data automatically when you launch and quit iBank, choose iBank > Preferences, click the  **General** button, and check “Sync devices on launch and quit.”*

Syncing multiple devices

To sync more than one iPhone or iPod Touch with iBank for Mac, configure each device using the same steps outlined above. Any mobile devices that are syncing via MobileMe must be configured to use the same MobileMe account (but different directories, as indicated below). All configured devices will appear in the device list and will sync when you click the  **Sync Devices** button on the toolbar.



When syncing via MobileMe or WebDAV, each device must be configured to use a unique directory. You can name this directory whatever you wish – for example, a second iPhone syncing via MobileMe may use a directory like “/Documents/iBankMobileSync2.” Data does not sync directly between devices, but must be synced through iBank for Mac before it will appear on all devices.

Resetting sync data

If you want to remove all the data on your iPhone and replace it with the data in iBank for Mac, open the device list and click “Edit” next to the device 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 iBank Mobile data on that iPhone or iPod Touch will be replaced with the data from your Mac.

How do I use the iBank for iPhone web application?




iBank for iPhone is currently being phased out; subsequent versions of iBank may not support syncing with this web app. For a more full-featured iPhone alternative, check out iBank Mobile, available at the iTunes App Store. Syncing with iBank Mobile is easier to set up and more comprehensive than using the free web application.

If you are a [MobileMe](#) subscriber, you can synchronize your iBank data to your MobileMe account and access it online via Safari on your Mac, iPhone, or iPod Touch! View [transactions](#) in any [account](#) and enter new ones while on-the-go, then sync your changes back to iBank when you get home. iBank for iPhone does not support entering investment transactions at this time.

To install iBank for iPhone:

iBank for iPhone requires a MobileMe subscription, which you can [purchase from Apple online](#). To install iBank for iPhone, look for a folder labeled “iBank for iPhone” on your iBank CD, or contained within the iBank download file. Open this folder and copy the “iBank” file to your iDisk (make sure it is not inside any other folders – it should reside directly on your iDisk).

To synchronize your iBank data with MobileMe:

Once the “iBank” file has been placed on your iDisk, launch iBank from your Applications folder and open the [data file](#) you want to use with your iPhone. Because iBank for iPhone is being phased out (see above), the command to sync your data is not readily available. To access it, Control-click on the [toolbar](#) and choose “Customize Toolbar.” Drag the  **Sync iPhone with Web App** button onto the toolbar, then click “Done.”

Once you have added this button to your toolbar, click it to sync your data. The four most recent transactions in each account will be uploaded to MobileMe, and any transactions you entered from your iPhone will be downloaded to your computer.



Be sure to sync your data every time you make changes. If you add or edit transactions from your computer and on your iPhone before synchronizing, iBank will encounter a sync conflict when you attempt to sync and you will have to choose which set of data to keep. iBank cannot merge changes made from both sides.

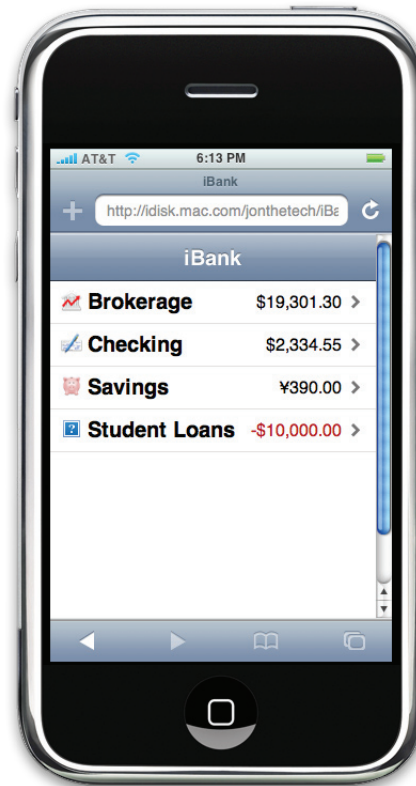
When the sync operation is complete, iBank will notify you that iBank for iPhone is ready and present you with a URL where you can access your data online. Click “Visit Site” to open the page in your default web browser.

To view your iBank data on your iPhone:

Open Safari on your iPhone and browse to the following address: <https://idisk.me.com/YourMobileMeUserName/iBank/index.html>

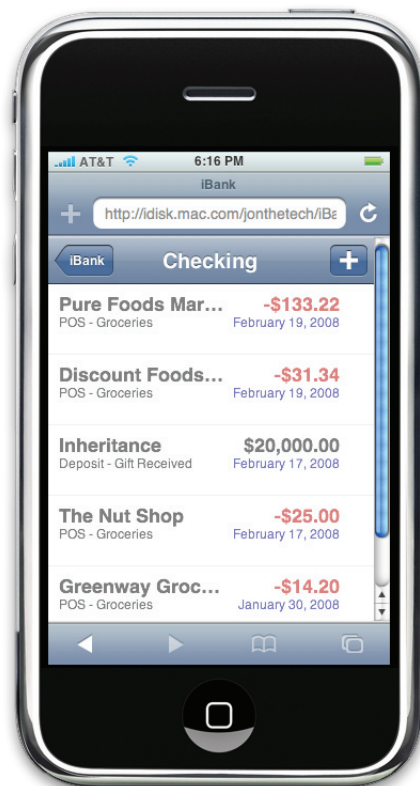
Be sure to replace “*YourMobileMeUserName*” with your actual MobileMe user name – this is the name that appears in your MobileMe email address in front of “@me.com”. You will be asked to enter your MobileMe username and password in order to view the page, for security.


Once you have authenticated successfully, the following screen will appear:




Each of your accounts are listed with their balances displayed to the right.

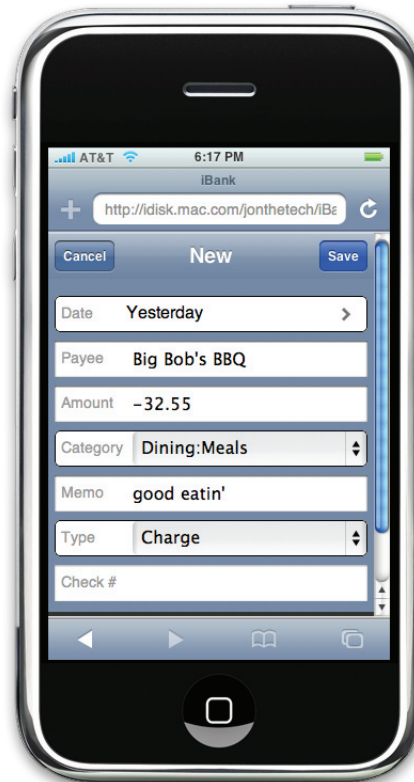
Touch an account to view its transactions:



Here you can see the four most recent transactions in the selected account with all of their associated details. At the bottom of the list, the overall account balance is displayed (iBank for iPhone does not keep a running balance with each transaction amount). Touch the  button to return to the account list.

To add a new transaction from your iPhone:

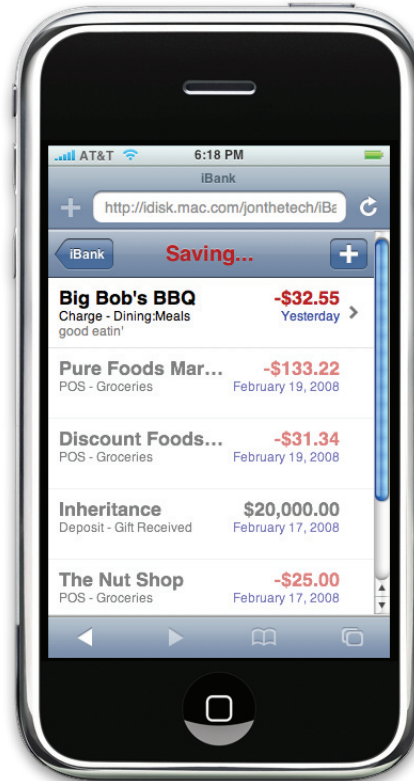
Touch an account to view its transaction list, then touch the  button to add a new transaction:



Here you can enter the details of the new transaction: touch each field to enter a date, payee, amount, category, memo, transaction type, and check number as appropriate. When you have

finished setting up the transaction the way you need it, touch the **Save** button to add it to the current account, or else touch the **Cancel** button to discard it.

After saving the new transaction, you will see it added to the transaction list:

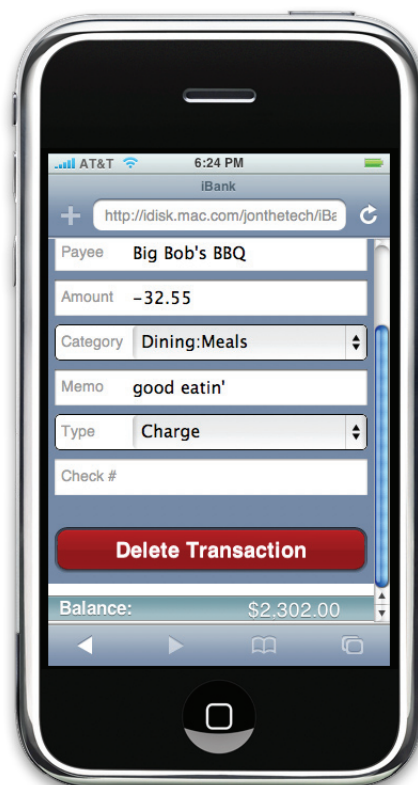




If you then launch iBank and synchronize your changes, you will see the new transaction added to your account:



To edit or delete a transaction from your iPhone:

Any transactions you add from your iPhone appear in **black** in the transaction list and can be edited directly on the iPhone until you synchronize them with iBank. All of your other transactions (the ones sent from iBank) appear in **gray** and cannot be edited on the iPhone. Touch a transaction to edit its details:



Touch any field to edit its contents, then touch the  button to save the changes. To delete the transaction, touch the  button, then confirm that you actually want to delete the transaction.

After you are done entering changes from your iPhone, don't forget to launch iBank and synchronize the changes before continuing to work in iBank!

Author's credit:

iBank for iPhone was developed by David Keith. Many thanks for his hard work.



Chapter 12: Frequently Asked Questions (FAQ)

FAQ Index

iBank 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:

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If you still can't find the answer to your question, check our online forums or email customer support for assistance (see [Chapter 12: Contact Us](#) for more information).

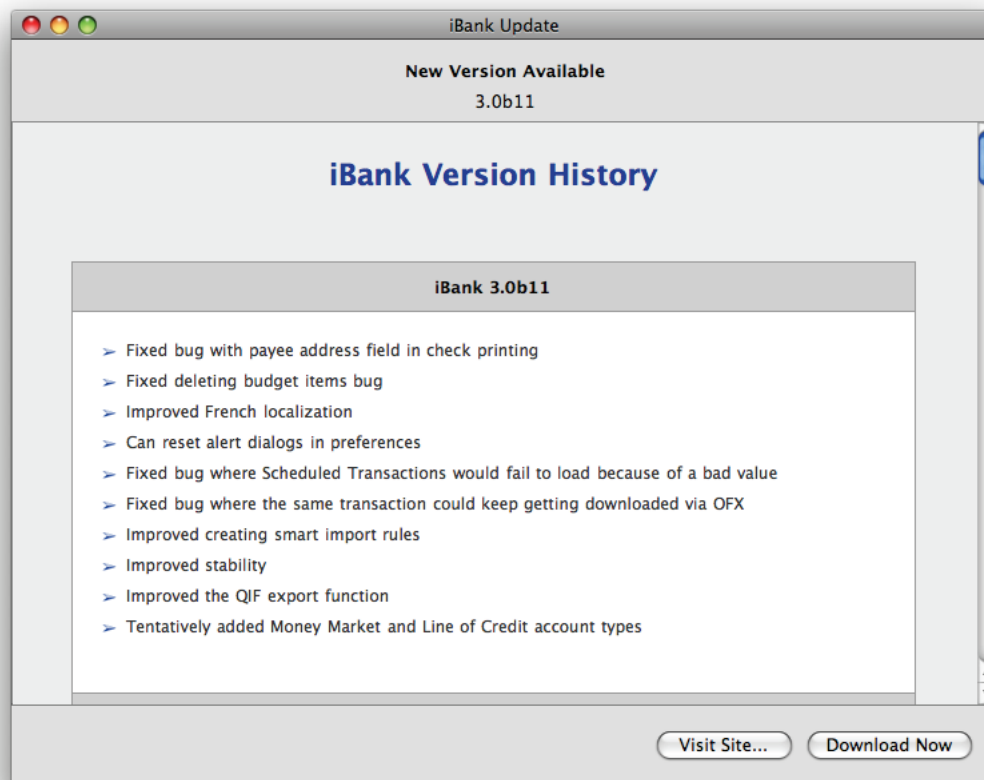
Updating, Upgrading, Installing, & Registering

How do I update iBank?

We are constantly working to improve our software. Every so often, 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 iBank 3, v3.01, v3.1, v3.52, etc. are all free to you! Check the iBank page on our website (<http://www.iggsoftware.com/ibank>) frequently to stay up-to-date, or have iBank check automatically and notify you when a new version is available. To read our policy on paid upgrades, visit http://www.iggsoftware.com/support.php#upgrade_policy.

To enable automatic version checking:

Choose iBank>Preferences and click the  **General** button. Check “Notify me when an update is available”. The next time you launch iBank, 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, iBank will show you this window:



The latest iBank version number is displayed along with a list of changes made in that update (you can view this same version history information on our website at http://www.iggsoftware.com/ibank/version_changes_3.html). For more information about iBank, click “Visit Site”. To download the update using your default web browser, click “Download Now”.

To install the update once it has been downloaded:

Quit iBank if it is currently open. Regardless of whether you downloaded the update manually from our website or by clicking “Download Now” in the update window, you should have a file called “iBank.dmg” on your Desktop (or in your Downloads folder). Double-click it to mount the “iBank” disk image. A window should automatically appear containing the iBank application:



Drag the iBank application to your Applications folder, and allow the Finder to overwrite the existing iBank program. Drag both the “iBank” disk image and the “iBank.dmg” file from your

Desktop to the Trash, and double-click the iBank application in your Applications folder to open it. Your update is now complete!

When will I have to upgrade?

Each major version of iBank released is considered to be a paid upgrade; that is, if you purchased iBank 3 and we release iBank 4, 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 pricing for upgrading users of previous versions. Visit our online order page (<http://www.iggsoftware.com/purchase>) for more details.

Why won't iBank accept my registration?

If you purchased iBank from our online store, or directly through the iBank application:

First, make sure you installed the correct version of the software. If you purchased a license for iBank 2 and installed version 3, it will not accept your code. Once you are sure you have the correct version of iBank installed, read on.

iBank 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 confirmation email you received after submitting your order. iBank 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.

- If you only entered one name at the time of purchase, type that name into the “First name” field and then type a single blank space into the “Last name” field.
- If you have a middle name or initial in your registration, such as “John Q. Smith”, enter the first and middle name(s) in the “First name” field (e.g. “John Q.”). The “Last name” field should only contain one name (e.g. “Smith”).
- Be careful to distinguish between the capital letter ‘O’ and the number ‘0’.
- Some special characters cause problems with iBank’s registration algorithm. If you have accented characters, umlauts, etc. in your name or email address then please [contact us](#).

If you purchased the boxed version of iBank from a retail store:

Enter the license code as it appears on the first line of the sticker affixed to your iBank CD sleeve. The line should begin with “IBNK” and contain several dashes. Ignore any numbers appearing below this line, as they are not part of the license code. When typing the license code, keep these things in mind:

- Be careful to distinguish between the capital letter ‘O’ and the number ‘0’.
- Be careful not to mistake two ‘V’s for a ‘W’ – there are no ‘W’s in your license code.
- You may enter any name and email address with the license code – just make sure to type something in each field.

Additional information:

For more information about registering iBank, see the section about [purchasing and registration](#) in Chapter 1: Getting Started.

What if my free trial expires? Will I lose all of my data?

No, even if your free trial period runs out, your data will be preserved. Whenever you [purchase](#) a license and [register](#) the software, it will be available to use again. If iBank does not open your [data file](#) automatically after registering, double-click the data file in the Finder to open it.

Why won't iBank upgrade my data from version 1.x?

If you are trying to import data from iBank 1, but the [Setup Assistant](#) won't recognize your old data, follow these steps:

1. Quit iBank 3.
2. Make sure your old iBank data is located here: `/Users/yourUserName/Library/Application Support/IGG Software/iBank/` (be sure to replace *yourUserName* with your Mac OS X login name). If you had your iBank 1 data stored somewhere other than this default location, move it back.
3. Launch iBank 3 and run the Setup Assistant again. Click “Upgrade” and follow the prompts to import your iBank 1 data.

If the “Upgrade” button in the Setup Assistant is still grayed out, try this next:

1. Quit iBank 3.
2. Download and (re-) install iBank 1.5 from [our website](#).
3. Launch iBank 1.5. Make sure your data is accessible.
4. Quit iBank 1.5.

5. Launch iBank 3 and try again.

If that still doesn't work, try one more thing:

1. Quit iBank 3.
2. Delete your preference files, located here:
 /Library/Preferences/com.iggsoftware.iBank.plist
 /Users/*yourUserName*/Library/Preferences/com.iggsoftware.iBank.plist
3. Launch iBank 3 and try again.

One of these steps should fix the problem. If you try all these things and are still unable to upgrade your data from iBank 1.x, [contact us](#) and we can try to help.

For more information about upgrading data, see the section about [using the Setup Assistant](#) in Chapter 1: Getting Started.

Can I install iBank on more than one computer?

Yes, technically the iBank license agreement allows you to [install](#) the software on two separate computers and [register](#) them both using the same license code. This is intended mainly for backup purposes and is considered acceptable on the condition that both copies of the software are not run at the same time.

Installing one copy of iBank 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 will be using the software for their own purposes, or both copies of iBank need to be used at the same time, then we ask that you purchase an additional license.

Managing Data Files

Why won't iBank open my data file automatically?

Each time you start iBank, it should automatically display the last [data file](#) you opened. iBank relies on Mac OS X “Recent Items” to remember the location of your data file – if you have this feature disabled, iBank will not be able to open the file automatically. To make sure you have not disabled this feature, open System Preferences and click the “Appearance” button. Under “Number of Recent Items,” make sure you have a number selected next to “Documents” and not “None.”



Some third-party menu utilities may interfere with the “Recent Items” feature. If iBank is not opening your data file automatically and you have one of these utilities installed, you may need to reconfigure or uninstall the utility.

Does iBank save my data automatically?

Yes, iBank saves your data every three minutes, as well as when you close your data file or quit iBank. For more information about iBank data files, see the section about [managing data files](#) in Chapter 1: Getting Started.

Can two or more people share the same iBank data?

iBank is intended for single-user operation. Generally speaking, two users cannot access the same [data file](#) without making a copy of that file. The Core Data foundation on which iBank relies for data management does not play well with network access – so if you place your iBank data file in a shared folder (even if both users are on the same computer), iBank will not be able to write changes to the file. You can use a shared folder to keep a central copy of the file, which users can copy to their Desktop before making changes in iBank and then replacing the file afterwards.

One exception to this rule allows shared access to a data file via MobileMe. To share your data using a MobileMe account, save the data file to your iDisk, then enable iDisk syncing on all computers you want to be able to access it (you will find this option in System Preferences under the MobileMe pane). You do not need to have the [MobileMe backup](#) feature enabled in iBank. Be sure to perform a synchronization just before opening the file on any given computer, to ensure that the latest changes are available.

Accounts & Transactions

Why are my account balances gray?

[Account](#) balances in the [source list](#) appear **gray** for accounts that are not included in the “[total value](#)” figure displayed at the bottom of the [source list](#). To change whether or not a particular account balance is included in the total, select that account, choose View>Show Account Info, and check “Include in total.” For more information, see the section about [editing account information](#) in Chapter 2: Accounts.

Why does my account show a warning badge?

This occurs if your [account](#) is overdrawn, that is to say the current balance is less than the minimum balance. You can set the minimum balance by selecting the account in the [source list](#), choosing View>Show Account Info and entering the appropriate minimum balance for the selected account. For more information, see the section about [editing account information](#) in Chapter 2: Accounts.

Can I rename items in the source list?

Yes – any item in the [source list](#) can be renamed by double-clicking it. This includes your [accounts](#) as well as the [Portfolio](#), [Budgets](#), [Memorized Transactions](#)...anything you see listed there.

Can I change account types?

No, once you create an account you cannot change its type. If you accidentally set up an account with the wrong type, simply create a new account with the correct type, then copy and paste all the transactions from the old account into the new one.



If you are handy with Applescript, you can use a script to change an account's type. Download some sample scripts from our website (<http://www.iggsoftware.com/ibank/downloads.php>) to get started, but please be aware that any modifications made your data file with Applescript are done at your own risk.

Why are my transactions bold?

Transactions appear in **bold** (in list view only) if they have not been marked as cleared. To mark a transaction, check it off in in the transaction list or thumbnail view.

Why are my transaction dates orange?

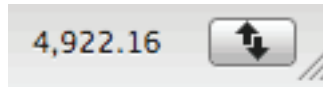
Transaction dates appear in **orange** when they indicate a time in the future. Sometimes imported transactions will be assigned dates with the year 2020 if the wrong date format was chosen for the import. For more information, see the section about configuring import settings in Chapter 5: Importing Data.

How do I see all transactions in a category for specific dates?

Create a new [chart](#) and choose the “Custom” type. Add the [category or categories](#) you want to report on, select “Show: Range of Dates,” and enter a start and end date. Click the [“Transactions”](#) tab to view a list of transactions in the specified categories and dates. For more information, see the section about [Quick Summary and Custom charts](#) in Chapter 7: Charts & Reports.

What is that number at the bottom-right side of the screen?


The number displayed at bottom right corner of the [main window](#) is the total [amount](#) of all [transactions](#) currently displayed in the [transaction view](#).



This will update automatically based on the [account](#) you have selected (or accounts, if you have an [account group](#) selected) and the [filter option](#) you have chosen. If you are currently performing a [search](#), the number reflects the total of the transactions displayed as your search results.

What is the difference between transactions that are “cleared” vs. “reconciled?”


Cleared:

<input checked="" type="checkbox"/>	 3/20/09 Sandals Vacation	this transaction does not appear on any statement	Charge -54.32	7,019.22
-------------------------------------	--	--	-------------------------	----------

“Cleared” is used to indicate that a [transaction](#) has successfully been processed and recorded by your financial institution. “Cleared” transactions show checkmarks in the [✓ \(Cleared\) column](#) when viewing an [account](#) in [list view](#) or [thumbnail view](#). Transactions can be marked “cleared” manually by clicking the checkbox. They may also be marked “cleared” automatically by iBank for any of these reasons:

- They were [imported](#) into iBank via [direct download](#), the [built-in browser](#), or an [external file](#).
- They were [matched against incoming transactions](#) during an import (even if those transactions were not imported).
- They were added to a [statement](#) and subsequently removed.

Reconciled:

<input checked="" type="checkbox"/>	 3/20/09 Southwest Travel	this transaction is included on a statement	Charge -65.23	6,953.99
-------------------------------------	--	--	-------------------------	----------

“Reconciled” is used to indicate that a [transaction](#) has been included in a [statement](#). “Reconciled” transactions show disabled checkmarks in the [✓ \(Cleared\) column](#) when viewing an [account](#) in [list view](#) or [thumbnail view](#). Transactions can be marked “reconciled” only by adding them to statements. To unreconcile them (or to be able to uncheck them so they are no longer “cleared”), you must first remove the transactions from the statements to which they belong.

All “reconciled” transactions are also considered “cleared” (and are marked as such automatically when the transactions are added to statements), but “cleared” transactions are only considered “reconciled” if they have been assigned to statements. For more information about the “cleared” status designation, see the section about [transaction properties](#) in Chapter 3: Transactions. For more information about reconciling transactions, see the section on [statements & reconciling](#) in the same chapter.

Managing Investments

Can I download quotes for non-U.S. securities?

iBank uses the [Yahoo! Finance](#) quote service for downloading security prices. Any security that is listed on Yahoo! (<http://finance.yahoo.com/lookup>), iBank should be able to download; you just need to enter the same [symbol](#) in your [investment transactions](#) or [Portfolio](#).

Quotes can be downloaded from non-US stock exchanges by adding the appropriate suffix to each of your security symbols. For a list of supported exchange suffixes, visit <http://finance.yahoo.com/exchanges>.

For more information about [investment accounts](#), see Chapter 6: Investments.

Can iBank help me track stock options?

iBank 3 adds four new [investment transaction types](#) to help you track your stock options: Buy to Open, Sell to Open, Sell to Close, and Buy to Close (each of these types can be used with both puts and calls). These are intended primarily to help you keep track of cash moving in and out of your [brokerage account](#) due to options trading; at this time it is not possible to download option prices or track expiration dates in iBank.

For more information on using these transaction types, see the section about [examples](#) in Chapter 6: Investments.

Importing & Exporting

Why are dates missing/incorrect when I import transactions?

The [date](#) is probably missing or incorrect because the wrong [date format](#) was supplied for parsing the [imported](#) file. You can change the date format on a per-[account](#) basis by selecting an account and then choosing Account>Edit Import Settings.

Use the custom date format field to match your exact format if one is not available in the pop-up button. See the examples below:

- Example 1: To match a date format of mm/dd/yyyy you would enter %m/%d/%Y
- Example 2: To match a date format of d.m.yy you would enter %e.%m.%y
- Example 3: To match a date format of m-d-yy you would enter %m-%e-%y

For more information, see the section about [configuring import settings](#) in Chapter 5: Importing Data.

How do I associate QIF, QFX, OFX, or CSV files with iBank?

The Finder has the ability to associate certain types of files with applications of your choosing. If you want iBank to automatically recognize the files you download from your bank's website, you can tell the Finder to associate them with iBank:

1. In the Finder, select a QIF, QFX, OFX, 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 iBank 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 iBank.

From that point forward, any time you double-click a file with the same type, it will automatically open iBank and begin an [import](#).





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

How do I export transactions to TurboTax?

First, you must designate certain [categories](#) as tax-related. Click “Categories” in the [source list](#) and put a check in the “Taxable” column for any tax-related categories. You may also assign [tax codes](#) where appropriate.

Second, you must assign those categories to all relevant [transactions](#). You may need to [split some transactions](#) and assign a tax category to one portion and another category to the remainder.

Next, you must create a [“Custom” chart](#) that includes all your tax categories. Use the  button to “Add All Taxable Categories” to the chart quickly. Be sure to set an appropriate date range for the chart as well (after all, you don’t want to include 2006 transactions on your 2007 tax forms!).

Finally, click the  **Export** button and choose “TXF (Tax Format) File.” Save the TXF file to your Desktop or any convenient location. When you run TurboTax or another tax program, it should ask you at some point to import data from another program – direct it to the TXF file you saved so that it can import your tax data.



Even if other categories are included in the chart, the TXF export will only include categories that are designated as “taxable.” Make sure you have your categories set up correctly before exporting.

For more information, see the end of the section on [Quick Summary and Custom charts](#) in Chapter 7: Charts & Reports.

Miscellaneous

Why can't I add any income categories to my budget?

You must designate some [categories](#) as income-based before you will be able to add any categories to the income section of your [budget](#). Select “Categories” in the [source list](#) and uncheck the “Expense” box next to any categories you wish to use track income. When you return to your [budget setup](#), those categories will be available for use in the income section.

Do you recommend a particular check stock?

No, we designed the [check printing](#) template system to be flexible enough to work with just about any check stock you might find. So feel free to pick whichever one catches your fancy! IGG Software does not sell check stock specifically designed for use with iBank.

Why does iBank attempt to contact “iggsoftware.iggsoftware.com” at startup?

That's the name of the server where our website is hosted. If you have [automatic version checking](#) enabled, iBank will automatically connect to our website every time it is launched to find out if any new updates are available.

Don't worry – it is our policy that iBank never transmits any information about you or your computer back to IGG Software. To view a copy of our official privacy policy, see this page on our website: <http://www.iggsoftware.com/privacy.html>

Does iBank integrate with NeatReceipts?

Yes, if you drag and drop a [NeatReceipts](#) PDF file onto an [account](#) icon in the iBank source list, iBank will automatically create a new [transaction](#) for that item in the selected account.



Chapter 13: Contact Us

Where can I find help or get additional support?

In addition to this manual, we offer free technical assistance via email and an interactive Web user forum. Please feel free to contact us at any time; we will be sure to respond to your inquiry in a timely and effective manner.

Please direct your email inquiries to the appropriate address:

- General inquiries: info@iggsoftware.com
- Technical support: support@iggsoftware.com
- Bug reports: bugs@iggsoftware.com
- Feature requests: feature_requests@iggsoftware.com

Or visit our online discussion forums: <http://www.iggsoftware.com/forums/>



iBank 3 User's Guide authored by Jon Williams
~ last updated April 3, 2010 ~

