



# iBank 5

User Manual

IGG  Software

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## Chapter 1: Getting Started

# Overview

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## How to use this manual:

**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 Manual.

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

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

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

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



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

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**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 > Sort Transactions*

*By > Date*, this can be interpreted as “Go to the ‘View’ menu, then go to the ‘Sort Transactions By’ submenu, then choose ‘Date.’”

## On your first launch:

The first time you run iBank 5, the [new document assistant](#) will launch automatically to help you get started. Once you finish creating your document, [add some accounts](#) to the file. If you want to keep your accounts up-to-date easily, consider subscribing to [Direct Access](#).

On subsequent launches, iBank will prompt you to [purchase or register](#) the program. Feel free to click the “Use Trial” button to continue using iBank in demo mode for up to 30 days. Once you are satisfied that iBank is right for you, choose *iBank > License* and click “Secure Purchase” to purchase a license.

## 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 5 requires Mac OS X 10.9 or higher. For earlier OS versions, try [iBank 4](#). To read about what’s new in iBank 5, see [What’s New in iBank 5?](#) in this chapter.

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

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

We mention 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. For example, you might enter a transaction of -\$20.00 and make the payee “Starbucks.” Although this information is helpful, it would be better to categorize this transaction by associating it with a category like “Dining,” or “Coffee.” By assigning [categories](#) to your iBank transactions, you’ll be able to run robust [reports](#) to analyze your spending based on those categories. Categorizing your transactions will also allow you to set up [budgets](#) to help you plan ahead.

## 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.
-  [Reports](#) allow you to quickly analyze your spending habits.
-  [Budgets](#) let you compare your actual spending against your expectations.

Don’t forget - this is just an overview of 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.

# What's New in iBank 5?

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## Take a look at these new and improved features:



**Connect to more banks than ever.** Besides better connections for direct downloads, iBank 5 adds Direct Access to get updates from thousands of banks and syncs that data with iBank for iPad 2.



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



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



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



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



**Track investments like a pro.** For all types of securities, take advantage of iBank's powerful investment analysis and reports. iBank 5 tracks bonds and options, and improves reporting on investment income.



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



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



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



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



**Sync data with your iPhone or iPad.** iBank for iPhone and iBank for iPad apps deliver better finance management on the go.



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

...and much more! Continue reading to learn about how to begin with iBank 5.

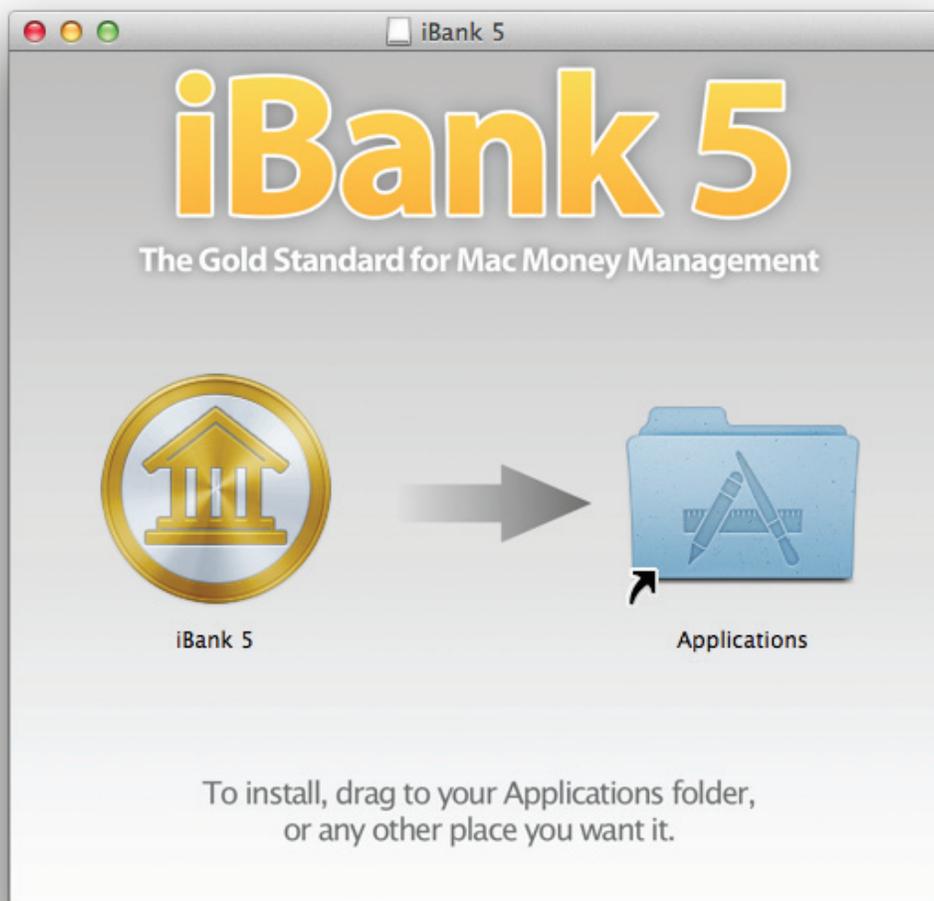
# How do I install iBank?

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

## Install iBank from the IGG Software website

1. Download the iBank application from our website at: [www.iggsoftware.com/ibank](http://www.iggsoftware.com/ibank)
2. Look for “iBank5\_Web.dmg” on your Desktop or in your Downloads folder. Double-click this file to mount the “iBank 5” disk image on your Desktop.
3. The disk image should appear on your Desktop - it looks like a white external drive icon. Double-click the disk image to open it:



4. In the window that appears, drag and drop the iBank 5 icon onto the 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 5” disk image and “iBank5\_Web.dmg” from your Desktop or Downloads folder to the Trash.
6. Open your Applications folder and drag “iBank 5” onto your Dock to keep it there for easy access.
7. Click the iBank 5 icon on your Dock to launch the software.

### **Install iBank after purchasing from a retail site (for example, Amazon.com)**

1. Download iBank from the retailer’s website (for assistance with this step, contact the retailer’s customer support).
2. Look for “iBank5.dmg” on your Desktop or in your Downloads folder. Double-click this file to mount the “iBank 5” disk image on your Desktop.
3. The disk image should appear on your Desktop - it looks like a white external drive icon. Double-click the disk image to open it (see image above).
4. In the window that appears, drag and drop the iBank 5 icon onto the 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 5” disk image and “iBank5.dmg” from your Desktop or Downloads folder to the Trash.
6. Open your Applications folder and drag “iBank 5” onto your Dock to keep it there for easy access.
7. Click the iBank 5 icon on your Dock to launch the software.

### **Install iBank after purchasing from the Mac App Store**

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

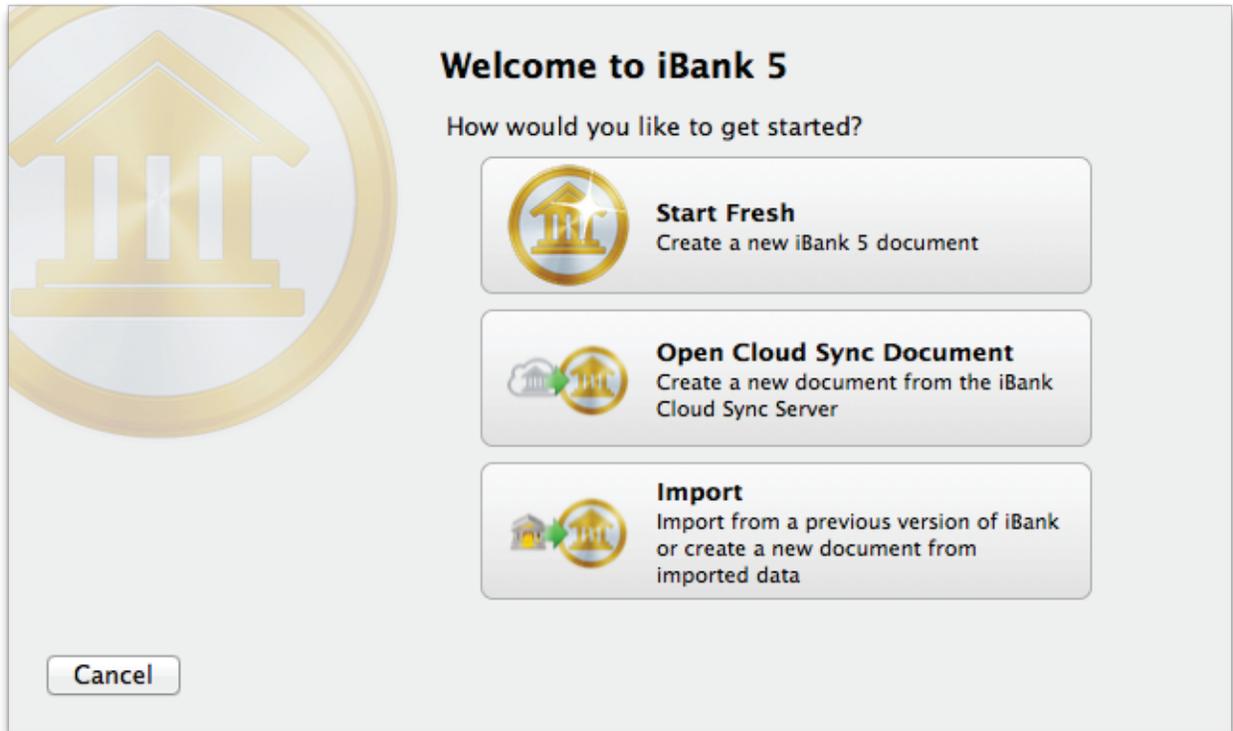
## **That's it! iBank should now be installed correctly on your computer.**

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

# How do I create documents in iBank?

---

To get started using iBank, the first thing you will need to do is create a [document](#). Choose *File* > *New iBank Document* to start the **new document assistant**:



This assistant opens automatically the first time you launch iBank 5, as well as any time you create a new document. Choose one of the following options to determine how iBank should set up the new file:

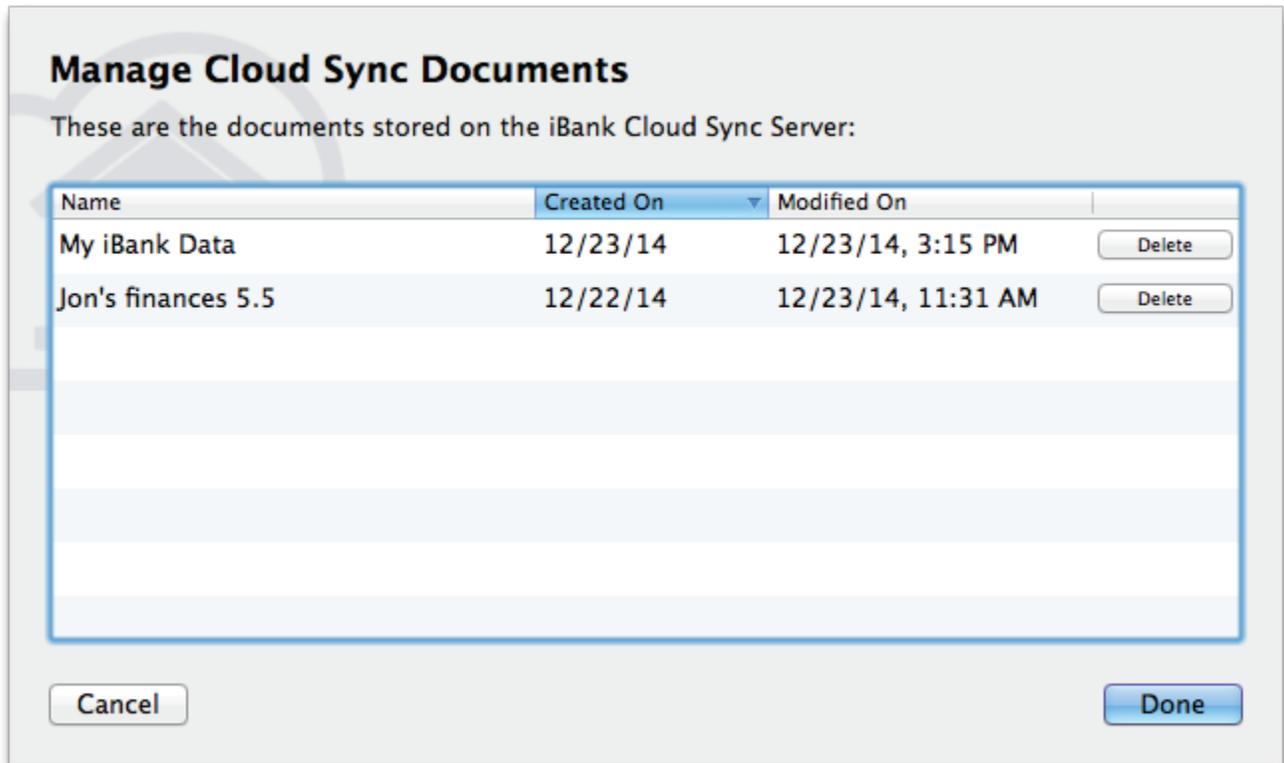
## Start Fresh

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

On the next screen, you will be asked to choose which [categories](#) you would like iBank to add to your document. iBank includes two predefined sets of categories: “Home” is intended for personal use, “Business” for professional use. Both sets include categories that are assigned standard US [tax codes](#). Click whichever option you prefer. Next, iBank will prompt you to add accounts to the document: please see [Chapter 2: Accounts](#) for more information.

## Open Cloud Sync Document

If you previously uploaded an iBank document to the [Cloud Sync](#) server and want to connect to it, click this option. You will be prompted to log in with your iBank ID, then the next screen will ask you to choose the cloud document you wish to open:



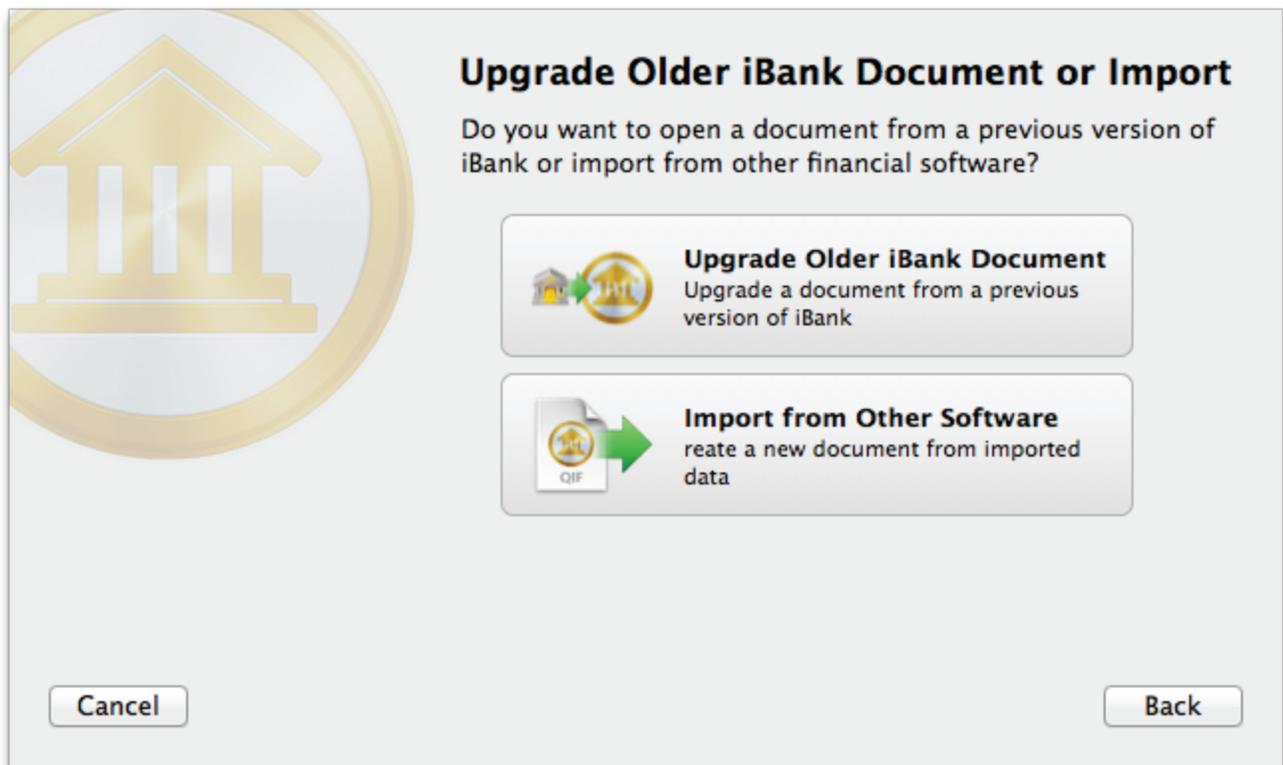
Click a document in the list, and you will be prompted to enter the password required to access it. Enter the correct password and click "Continue." iBank will then begin downloading your data from the Cloud Sync server.

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

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

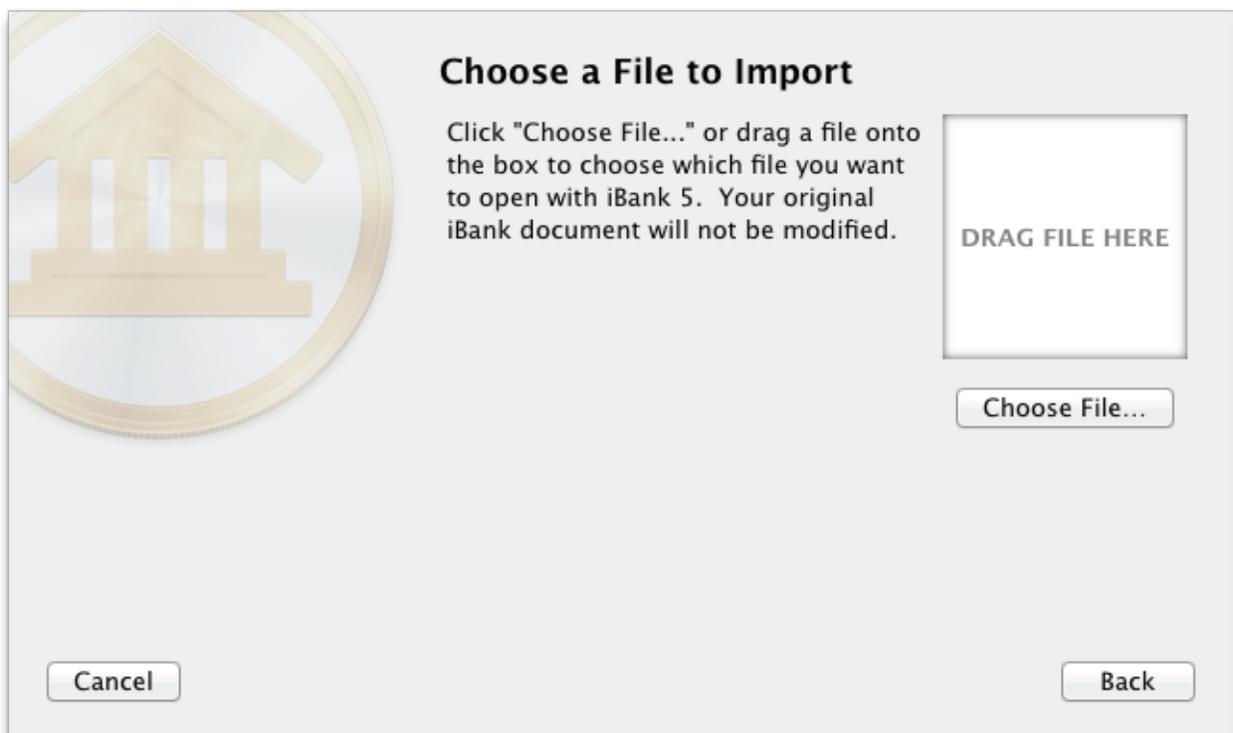
## Import

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



## Upgrade Older iBank Document

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



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

Once the upgrade process has finished, iBank will present you with a “Congratulations” screen to inform you that your new document is ready to use. Click “Done” to continue to the [main window](#). If any changes were made to your data during the upgrade process, a window will appear to show you the details. See [What changes were made when my document was upgraded?](#) in this chapter for more information about this window.

## Import from Other Software

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

### Quicken 2015:

1. Launch Quicken.
2. Review your category names. If any names are longer than 55 characters, please abbreviate them (they can be restored in iBank after the import is complete). Please note that subcategory names, when exported, will include the names of their parent categories in the following manner: Category:Subcategory1:Subcategory2. This entire set of names must be 55 characters or less (including the colons) in order to avoid being truncated during the export process.
3. Choose *File > Export > Quicken 2007 Transfer File* and save the QMTF file on your Desktop.
4. Drag and drop the QMTF file from your Desktop onto the box in the iBank window marked “DRAG FILE HERE,” or click “Choose File” and select the QMTF file.



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

### Quicken Essentials:

1. Launch Quicken Essentials.
2. Review your category names. If any names are longer than 55 characters, please abbreviate them (they can be restored in iBank after the import is complete). Please note that subcategory names, when exported, will include the names of their parent categories in the following manner: Category:Subcategory1:Subcategory2. This entire set of names must be 55 characters or less (including the colons) in order to avoid being truncated during the export process.
3. Choose *File > Export > Quicken 2007* and save the QMTF file on your Desktop.
4. Drag and drop the QMTF file from your Desktop onto the box in the iBank window marked "DRAG FILE HERE," or click "Choose File" and select the QMTF file.



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

---

### Quicken for Mac:

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

### Quicken for Windows:

1. On your PC, launch Quicken.
2. Open any closed accounts.
3. Export your data to a QIF file. Since the export command may vary between different versions of Quicken, consult the documentation for help with locating and using this command. All of your Quicken data should be saved to a single file if possible, but the importer will accept multiple files if necessary. If you have a choice of "Strict" vs. "Loose" QIF formats, use "Loose." Do not choose any options labeled "for Mac."
4. Copy the QIF file or files to your Mac's Desktop using a flash drive, network transfer, email attachment, or other means of PC-to-Mac file transfer.
5. Drag and drop the QIF file or files from your Desktop onto the box in the iBank window marked "DRAG FILE HERE," or click "Choose File" and select them.

### *Microsoft Money:*

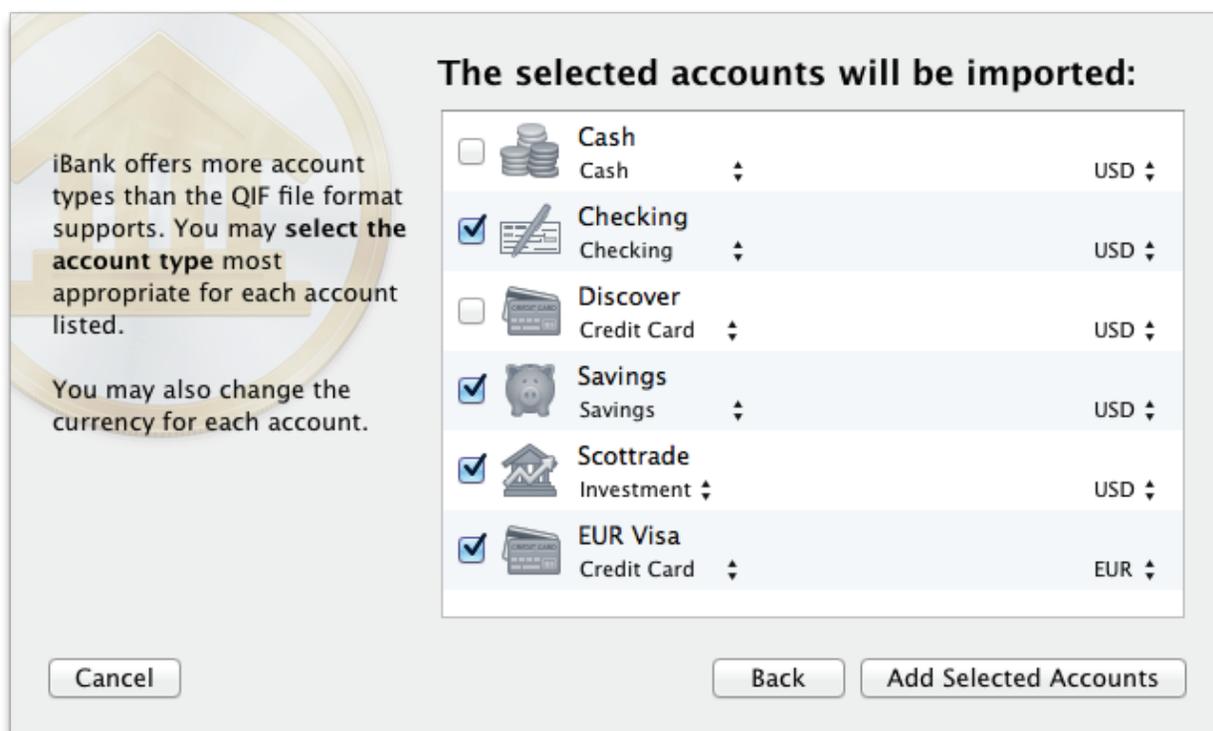
1. On your PC, launch Money.
2. Open any closed accounts.
3. Export each account to a QIF file. Since the export command may vary between different versions of Money, consult the documentation for help with locating and using this command. If you have a choice of “loose” or “strict” formats, choose “loose.” Make sure to name each QIF file after the account it came from - if the account names do not match exactly, errors may result in the imported data (particularly with [transfers](#) between accounts).
4. Copy the QIF files to your Mac’s Desktop using a flash drive, network transfer, email attachment, or other means of PC-to-Mac file transfer.
5. Drag and drop the QIF files from your Desktop onto the box in the iBank window marked “DRAG FILE HERE,” or click “Choose File” and select them.

### *Other software:*

1. Launch your other financial program.
2. Open any closed or hidden accounts (if your software lets you close or hide accounts).
3. Export your data to a QIF file. Since the export command may vary from one financial manager to the next, consult the documentation for help with locating and using this command. All of your financial data should be saved to a single file if possible, but the importer will accept multiple files if necessary.
4. If your financial program does not run on a Mac, copy the QIF file or files to your Mac’s Desktop using a flash drive, network transfer, email attachment, or other means of PC-to-Mac file transfer.
5. Drag and drop the QIF file or files from your Desktop onto the box in the iBank window marked “DRAG FILE HERE,” or click “Choose File” and select them.

## **Complete the import**

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



Check off the [accounts](#) you wish to use in iBank. You can rename an account by clicking on its name, change the [account type](#) by clicking on the default type and choosing an alternative from the drop-down menu, or change the [currency](#) by clicking it and choosing another. Once you have all the accounts set up the way you want them, click “Add Selected Accounts.” If iBank cannot recognize the dates in the file, you will be asked to choose a date format before proceeding.



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

iBank will automatically create a set of basic reports to help you analyze your data. Once the import process has finished, iBank will present you with a “Congratulations” screen to inform you that your new document is ready to use. Click “Done” to continue to the [main window](#).

# What changes were made when my document was upgraded?

---

When [upgrading your data](#) from iBank 3 or 4, you may be presented with a window stating, “We fixed your database.” This window contains a log of changes that were made to your data during the upgrade process. Due to differences in the way old versions of iBank managed data, modifications are sometimes necessary in order to make the data usable in iBank 5. In addition, iBank examines your database for errors during the upgrade process and corrects any problems that it finds. In both cases, iBank takes care to notify you when any significant changes are made. Below, you will find a description of each message that may appear in the upgrade log.

Two types of messages may appear in the log:

-  **Warnings:** These messages alert you to changes made to your data that we highly recommend you verify. Although the errors have been fixed and the database is now healthy, you should review the changes and make any adjustments that may be necessary. Instructions are provided to direct you to the appropriate places where you can review the changes.
-  **Notices:** These messages provide information about routine changes that iBank 5 has made to your data due to the new features and upgrades that have been implemented. You should review the changes, but they indicate a healthy database.

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

## Warnings:

 **All of your accounts were used in budget “*budget name*”. Number budget items were removed. All existing accounts will be used as the source for this budget.**

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

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

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

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

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

**⚠ iBank estimated the minimum payment for loans, but you should set it according to your loan documents.**

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

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

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

**⚠ On date in “*account name*”, you sold more shares than you own of *security name*. You should correct this.**

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

**⚠ Security info deleted from transaction “*payee name*” on date in account/category “*account name*”. Security line items have to be in an investment account.**

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

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

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

**⚠ The ofx setup for account “*account name*” has an unknown account type.**

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

**⚠ The variable interest rate for your loan to *lender’s name* should be updated.**

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

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

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

 **We didn't find a password for OFX connection to *bank URL*.**

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

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

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

## Notices:

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

This message indicates that one of your budgets had a category or account with a frequency that is no longer supported in iBank 5. Since scheduled transactions are now included in budgets, you should remove the unscheduled budget item and replace it with a scheduled item that uses the correct frequency.

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

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

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

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

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

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

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

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

✓ **Changed invalid transaction type from "old type" to "new type" for "payee name" on date in account/category "account name"**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

✓ **Securities with duplicate symbols (*symbol*) found. They will be merged.**

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

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

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

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

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

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

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

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

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

✔ **Smart account name changed to “new name” (was “old name”).**

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

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

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

✔ **There was no account associated with schedule attached to “template payee name”. We fixed this by associating “account name”.**

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

✔ **There wasn’t a valid repeat interval for schedule attached to “template payee name”. We fixed this by assigning ‘month’ interval.**

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

 **Transaction templates updated to use the default currency** *'currency name'*.

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

# How do I manage iBank documents?

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

In the Finder, an iBank document looks like this:



## Create a new document

Choose *File > New iBank Document* to open the new document assistant, then follow the prompts to create a file. For more information, see [How do I create documents in iBank?](#) in this chapter.

## Open an existing document

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

## Use multiple documents

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

## Save changes to a document

iBank automatically saves the document whenever you make changes to your data. If you want to save manually, choose *File > Save*. If iBank is unable to save your changes for any reason, it will alert you to the error and advise you about how to fix the problem.

## Save a copy of a document

Open the document you want to copy and choose *File > Save As*. iBank will prompt you to enter a name for the new file and choose the location where you want to save it. The current document will be saved in the new location, and the original document will be left where it was.

## Learn the location of the current document

Hold the Command key on your keyboard and click the title of the [main window](#). A menu will appear showing you the path to your document in the Finder:



*This command is a feature of Mac OS X and works the same way for all document-based applications.*

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## Delete a document

Quit iBank and locate the document 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 document or create a new one.

# How do I purchase and/or register iBank?

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

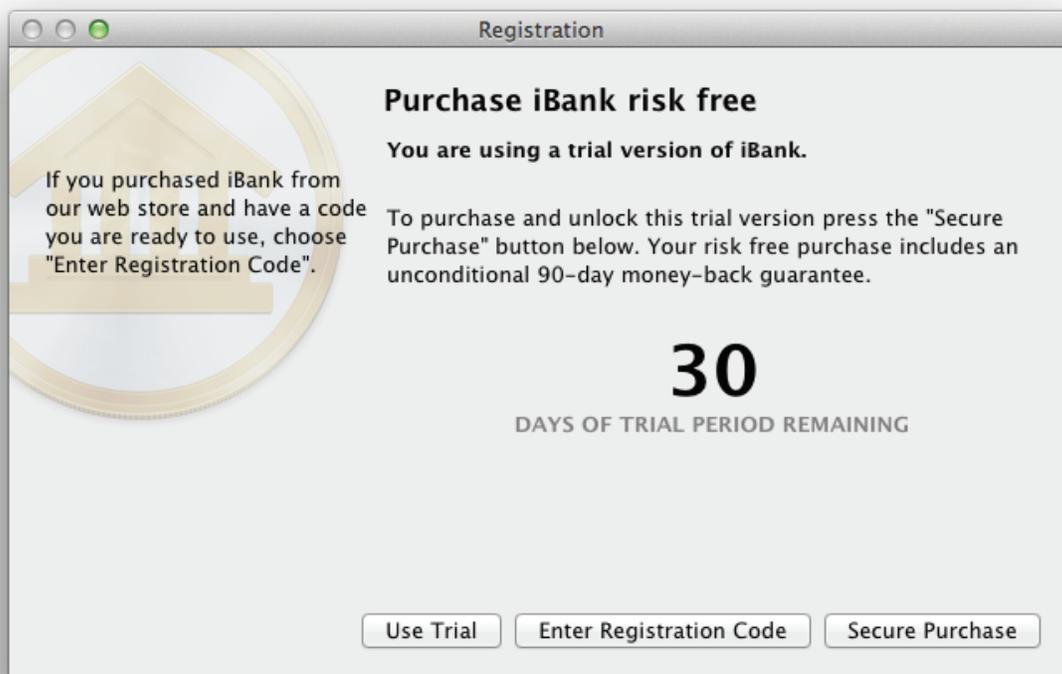


*If you purchased and installed iBank through the Mac App Store, the software does not need to be registered. The information below only applies to versions of iBank downloaded from the IGG Software website and other online retail sites.*

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## 30-day free trial

Each time you open a [document](#) while iBank is running in trial mode, you will be prompted to purchase a license for the software.



If you are not ready to purchase yet, click “Use Trial” to continue using iBank in demo mode. The software will run without restrictions for 30 days, after which the software will only run for 3 minutes before asking you to purchase a license.

## Purchase a license

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

### Purchasing a brand new license:

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

### Upgrading from iBank 4:

Click “Upgrading,” then choose where you purchased iBank 4.

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

Next, iBank will display its secure purchase form:

The screenshot shows a registration window titled "Registration". On the left, under "Order Details", there is a gold icon of a classical building with columns. Text next to it says "iBank 5" and "\$59.99". Below this, "TOTAL:" is followed by "\$59.99". A note states: "All amounts are in US Dollars. 6% sales tax will be added for Vermont customers." On the right, under "Billing Info", there is an "Autofill" button. Below it are several input fields: "First Name:" with "John", "Last Name:" with "Smith", "Email:" with "jsmith123@mailinator.com", "Address:" with "123 Main St.", "City:" with "Springfield", "State/Province:" with "AZ", "Postal (Zip) Code:" with "12345", and "Country:" with a dropdown menu showing "United States". At the bottom, there is a "How did you hear about us?" dropdown menu showing "Friend (Word of Mouth)". At the very bottom right are "Back" and "Next" buttons.

The left side of the window shows the details of your order, including a discount coupon if applicable. If you are upgrading from iBank 4, you will see this noted on the order.

In the space provided, enter your contact information. The email address you enter will be tied to your license, so be sure to use one you intend to keep. Once you have verified that everything has been entered correctly, click "Next" to enter your credit card details. Click "Purchase" to have iBank connect to our online store and submit your order.

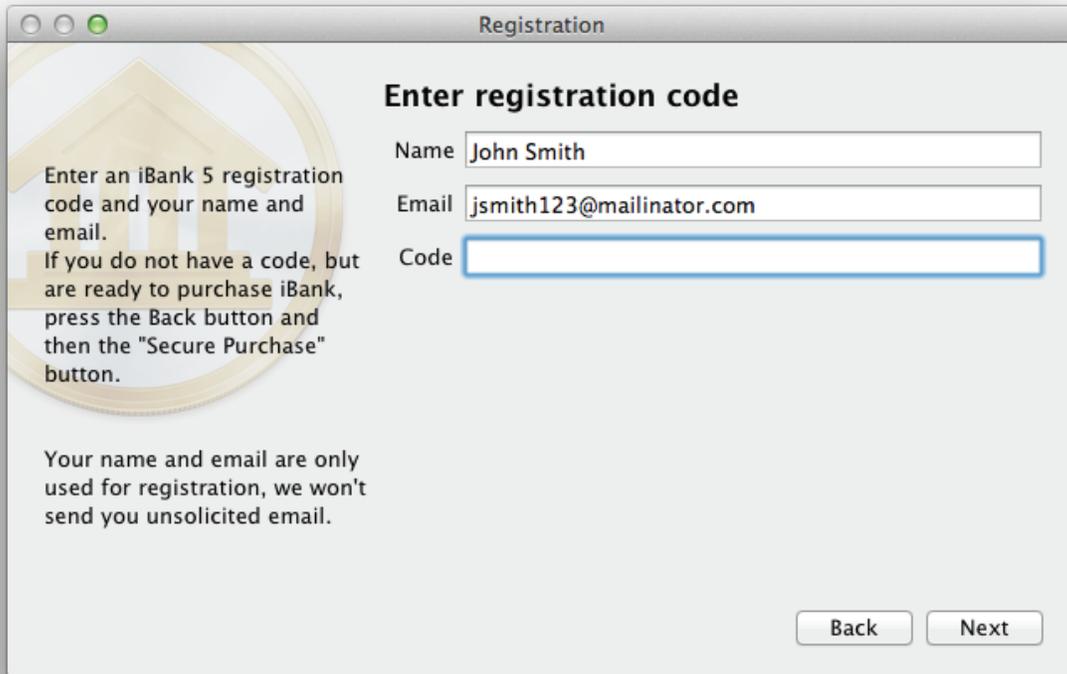
Once the order has been accepted, iBank will register itself automatically and cease to operate in trial mode. The next screen will display your license code (you may wish to write this down) and confirm that your order was processed successfully. You will also receive a confirmation email immediately containing a receipt of your purchase and a copy of your license code. Be sure to print a copy of this email and file it away for safe keeping!



*If you have problems with the built-in order form, if you prefer not to purchase iBank directly through the software, or if you wish to purchase iBank together with other software, please visit the order page on our website: <https://secure.iggsoftware.com/store>*

## Register iBank with an existing license

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



The screenshot shows a macOS-style dialog box titled "Registration". On the left, there is a large, semi-transparent iBank logo. The main area contains the following text and form fields:

**Enter registration code**

Enter an iBank 5 registration code and your name and email.  
If you do not have a code, but are ready to purchase iBank, press the Back button and then the "Secure Purchase" button.

Your name and email are only used for registration, we won't send you unsolicited email.

Name:

Email:

Code:

At the bottom right, there are two buttons: "Back" and "Next".

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



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

## Verify your registration

To review your registration details 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.

## Money-back guarantee

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

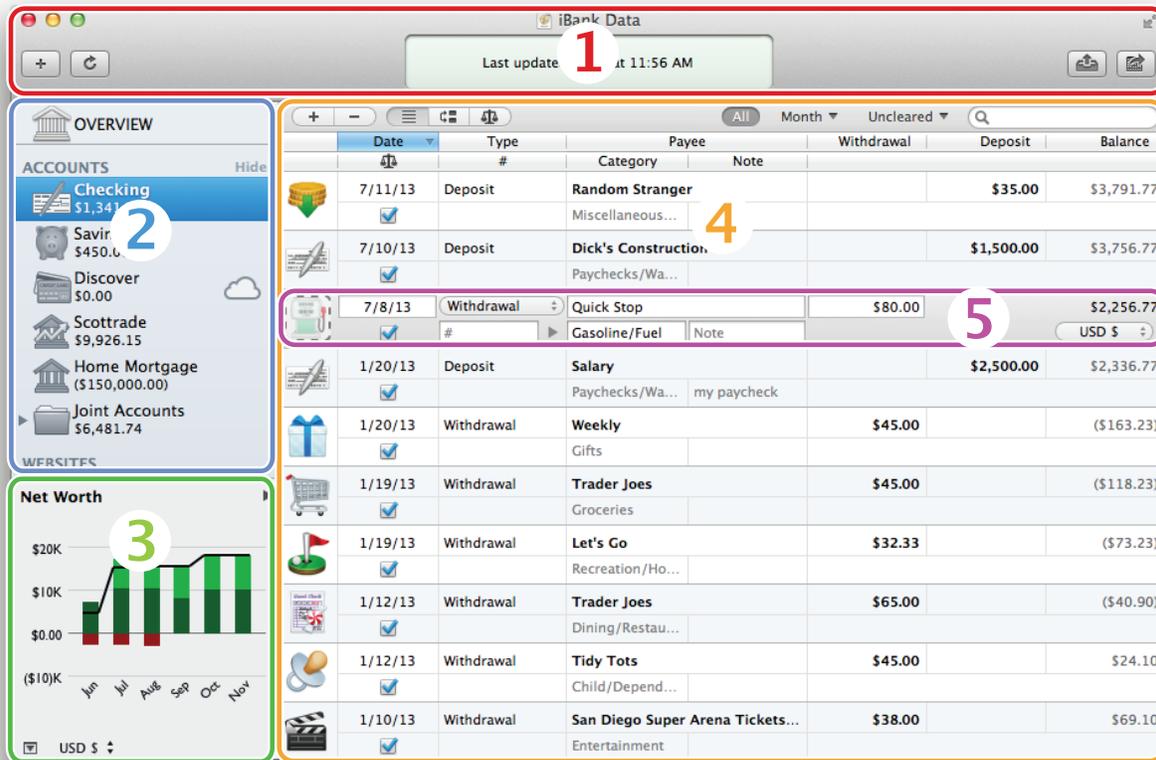


*We regret that we cannot extend this guarantee beyond the IGG store. Purchases from other retailers are subject to the policies of those sellers.*

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# How do I use the main window?

The **main window** displaying your iBank [document](#) appears like this:



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

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

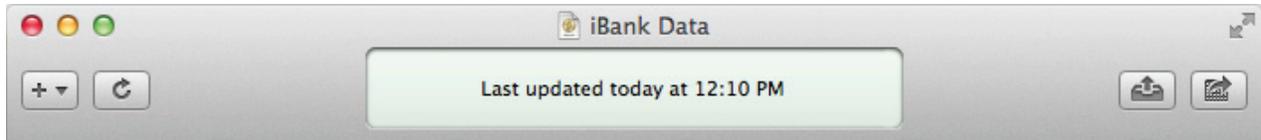
4. **Account register:** When an account is selected in the source list, this part of the window shows a list of all the [transactions](#) in the account. Buttons above the register allow you to change the display to [resolve view](#) or [reconcile view](#).
5. **Transaction editor:** When a transaction is selected in the account register, this editor appears automatically to allow you to view and edit the transaction details.

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

# How do I use the toolbar?

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By default, the **toolbar** (located across the top of the [main iBank window](#)) contains four buttons and a box showing the status of your [document](#).



## Use the toolbar

Four buttons appear on the toolbar by default:

-  **Add:** Click this button to view a menu of items you can add to the document, including [accounts](#), [account groups](#), [smart accounts](#), [reports](#), and [budgets](#).
-  **Update Everything:** Click this button to update all accounts configured to use [Direct Access](#) or [direct download](#), fetch [security quotes](#), download [currency exchange rates](#), update [bill pay](#) payments, and [sync with mobile devices](#). This is equivalent to choosing *File > Update Everything*.
-  **Pay Online:** Click this button to send payments using an account that has [online bill pay](#) enabled. This is equivalent to choosing *Tools > Send Online Payment*.
-  **Post:** Click this button to review upcoming [scheduled transactions](#). This is equivalent to choosing *Tools > Confirm Scheduled Transactions*.

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

## Customize the toolbar

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

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

# How do I use the source list?

The **source list**, shown along the left side of the [main window](#), is where you organize all the different components that make up your iBank [document](#):



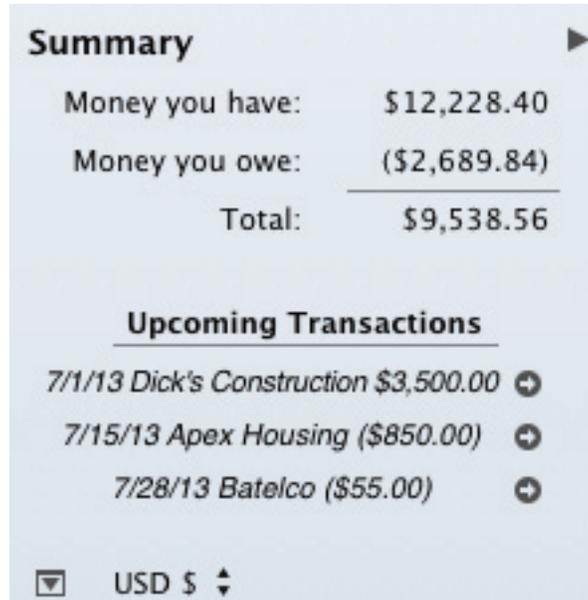
At the top of the list is the [overview report](#), which provides an up-to-date visual summary of your finances. Below that, each of iBank's main features can be accessed under different headings: [accounts](#), [websites](#), [reports](#), and [budgets](#). In addition, the "Manage" heading contains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

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

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

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The summary pane appears in the lower left corner of the [main window](#), below the [source list](#). It is designed to provide a summary of your [accounts](#) at a glance:



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

The summary pane also lists the next three upcoming [scheduled transactions](#). Click the small arrow button next to one of these to view and edit its details in the main “Scheduled Transactions” list.



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

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## To show the net worth mini-graph:



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

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

## To change the currency used for the summary figures:

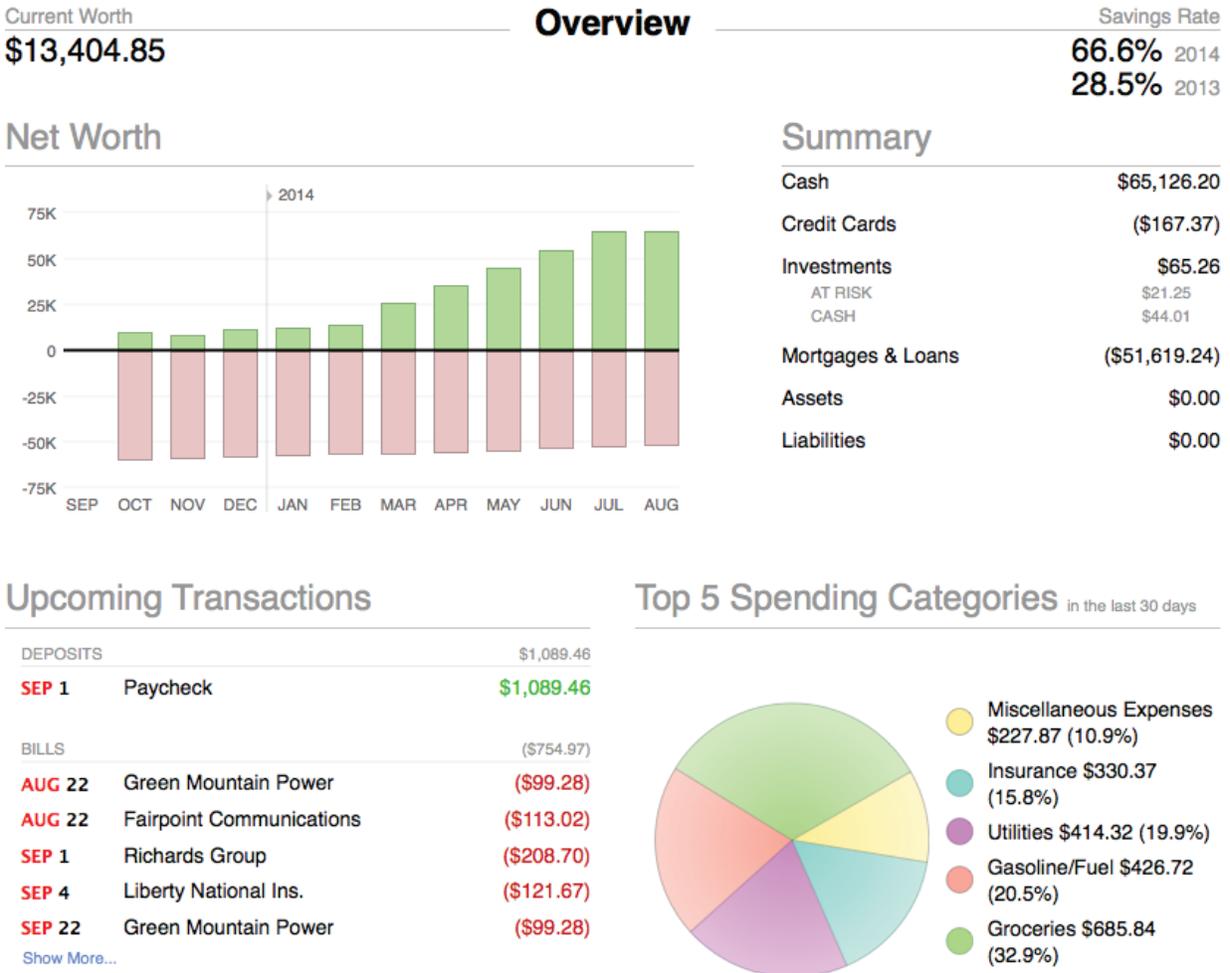
If you are using [multiple currencies](#), a currency symbol will appear at the bottom of the summary pane. Click this symbol to change the currency used for the figures in the summary pane and net worth mini-graph. Amounts from accounts that use different currencies will be converted automatically using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

## To hide and show the summary pane:

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

# How do I use the overview report?

iBank provides a handy predefined report to summarize the financial activity in all of your [accounts](#). Select "Overview" in the [source list](#) and the **overview report** will appear onscreen:



*This report, like the [account summary reports](#), is not customizable. To create reports that can be modified for specific purposes, see [Chapter 8: Reports](#).*

If you use [multiple currencies](#), the overview report will use the currency that is currently selected in the [summary pane](#) at the bottom of the source list. Values are converted automatically using the latest exchange rates.

## Exclude accounts from net worth calculations

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

## Limit the report’s date range

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

## Interpret the report

### Current worth

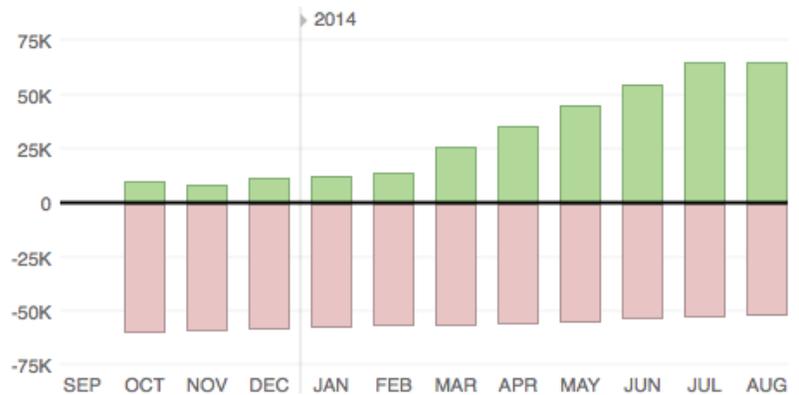
To the left of the report title is shown your current net worth. This figure takes into account the value of all your financial accounts, including assets, liabilities, and the market value of any investments you hold.

### Savings rate

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

## Net worth

### Net Worth



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

## Summary

### Summary

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

A table is shown here that itemizes your net worth in six groups based on [account type](#):

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

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

## Upcoming transactions

### Upcoming Transactions

DEPOSITS		\$1,089.46
<b>SEP 1</b>	Paycheck	<b>\$1,089.46</b>
BILLS		(\$754.97)
<b>AUG 22</b>	Green Mountain Power	<b>(\$99.28)</b>
<b>AUG 22</b>	Fairpoint Communications	<b>(\$113.02)</b>
<b>SEP 1</b>	Richards Group	<b>(\$208.70)</b>
<b>SEP 4</b>	Liberty National Ins.	<b>(\$121.67)</b>
<b>SEP 22</b>	Green Mountain Power	<b>(\$99.28)</b>
<a href="#">Show More...</a>		

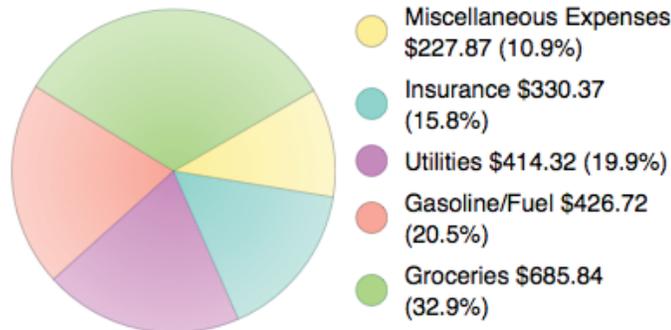
A table of upcoming [scheduled transactions](#) is shown here with transactions grouped into deposits, bills, and transfers. The due date, payee, and amount is displayed for each transaction. The report includes all transactions that are due within the current month and next month, but if there are more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



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

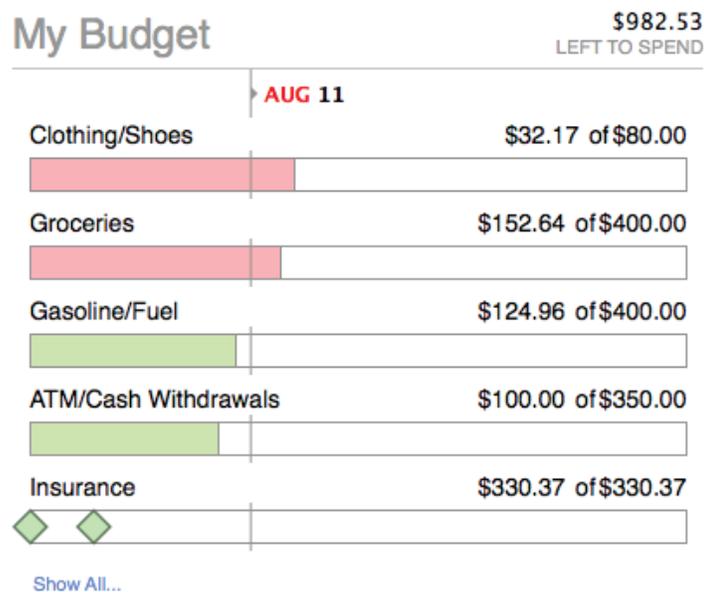
## Top 5 spending categories

### Top 5 Spending Categories in the last 30 days



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

## My budget



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

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

- **Actual and expected amounts:** The amount you actually earned or spent in the category during the budget period, followed by the amount you expected to earn or spend in the category (including scheduled and unscheduled budget items).
- **Progress:** A colored progress bar that illustrates the percentage of actual vs. expected spending or earning in the category during the budget period. For income, red indicates that you earned much less than you expected, yellow and orange indicate that you earned somewhat less than you expected, and green indicates that you earned as much or more than what you expected. For expenses, green indicates that you are below or at your expected spending, yellow and orange indicate that you are slightly over what you expected, and red indicates that you spent much more than you expected. Performance for unscheduled items is relative to the current date, so that you can tell whether your earning and spending are on track throughout the month.

Scheduled income and expenses appear as diamonds placed on the bar according to their due dates. Empty diamonds have not been paid yet. For income, red diamonds indicate underpayment and green diamonds indicate on-target or overpayment. For expenses, green diamonds indicate underpayment or on-target and red diamonds indicate overpayment. A vertical line crossing the bar indicates today's date.

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

## Top investment moves

**Top Investment Moves** in the last 7 days

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

[Show All...](#)

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

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

## Print or save a copy of the report

The overview report can be printed simply by choosing *File > Print* and clicking the “Print” button. The paper size used for the printout can be changed by choosing *File > Page Setup* and selecting a different setting, but the orientation is restricted to portrait.

To save a copy of a report as a PDF file, choose *File > Print*, then click the “PDF” button and choose “Save As PDF.” Enter a name for the new file, choose where you want to save it, and click “Save.” You will then have a copy of the report that you can view and print using the Preview application or any standard PDF reader.



## Chapter 2: Accounts

# What are accounts all about?

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**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 document](#). All of your accounts are kept in the “Accounts” section of the [source list](#). Mouse over the “Accounts” label and click “Show” or “Hide” to toggle the account list visibility.



Four pieces of information are displayed about each account: its [type](#) (as indicated by the icon shown), its name, and its balance, which also indicates the default [currency](#) for the account. Double-click an account to open the [popup account inspector](#), which will let you view and edit more information about the account. Accounts can be repositioned by clicking and dragging them to different places in the list.

## Changing account views

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

-  **Register view:** Use this view to record transactions in the account and check its balance. For more information, see [Chapter 3: Transactions](#).
-  **Resolve view:** Use this view to inspect the changes to an account after an import or sync. Transactions that are marked as “New,” “Match,” and “Transfer” are grouped together at the top of the register along with any uncleared transactions in the account. For more information, see [How do I use the resolve view to review transactions after an import?](#) in [Chapter 5: Importing Data](#).

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

## Using multiple windows

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

## View options

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

# How do I add accounts?

---

The first thing to do with iBank after [creating a document](#) 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, mortgage, 401k). You may also want to add a cash account to keep track of the money in your pocket.

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

## [Direct Access](#)

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

## [Direct Download/Bill Pay](#)

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

## [Web Download](#)

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

## Manual

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

### Manual account setup

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



*This option can be used to postpone download configuration for any new account. You can always configure [Direct Access](#) or [direct download](#) at a later date by selecting the account in the source list and choosing *Account > Set Up OnLine Access*. To set up [web download](#), double-click the account and enter a URL and Bank name in the [pop-up account inspector](#).*

### Entering basic account info:

**Basic account details**

Name:

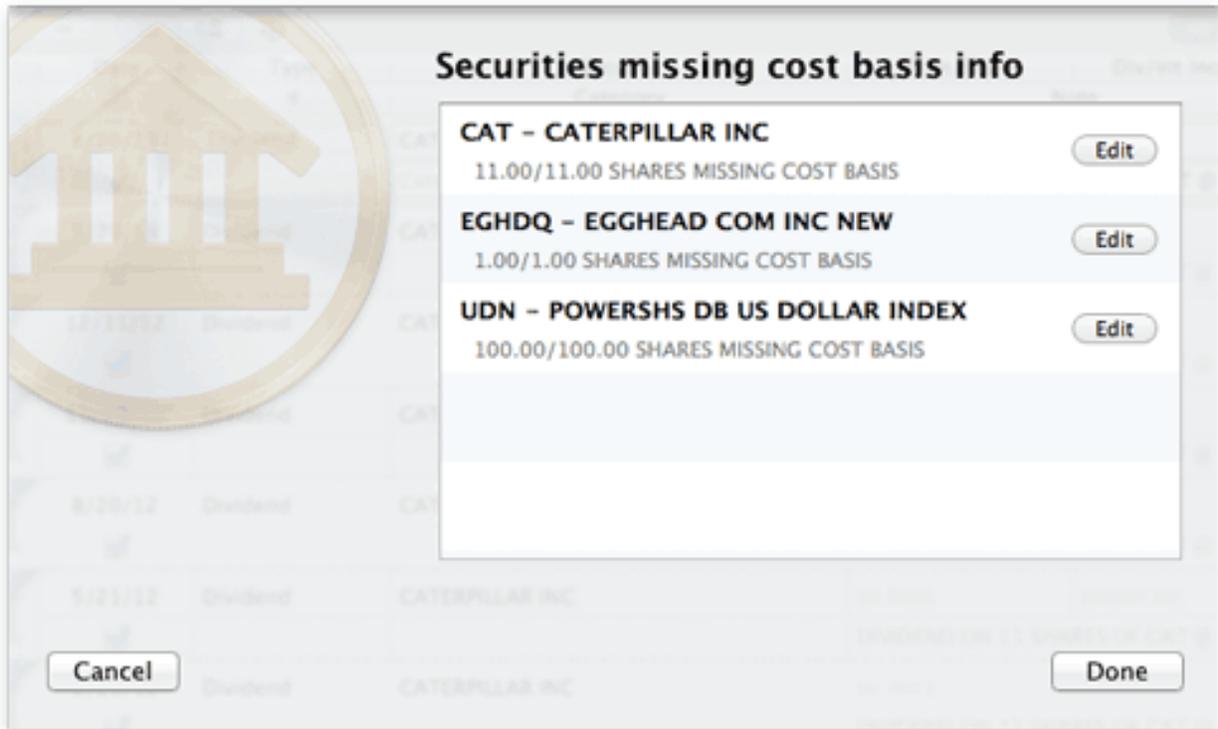
Type:

Currency:

On this screen, enter a name for the new account, choose the [account type](#), and choose a default [currency](#). Click “Next” to continue.

**Entering cost basis (investment accounts only):**

If you chose to create an [investment](#) account, iBank will prompt you to enter cost information about the [securities](#) in your portfolio:



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



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

### Configuring loan settings (loan accounts only):

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

### Entering the account balance (non-loan accounts):

**Account balance**

For investment accounts, do not include the estimated market value of your holdings.

Balance:

As of date:

Cancel Back Done

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

- Credit cards, lines of credit, and liabilities typically carry a negative balance. Take care to enter the balance with a minus sign (-) to indicate that it is negative, i.e. money you owe rather than money you have available to you.
- For an investment account, only record the cash balance. Do not include the market value of shares that are held in the account. In most cases, the cash balance should be 0.

### Finishing the account setup:

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

## How do I delete an account?

---

Select the [account](#) in the [source list](#) and choose *Edit > Delete*. iBank will ask you to confirm that you want to permanently delete the account. All [transactions](#) contained within the account will also be deleted. Any [transfers](#) in the account will be deleted, but the transactions in other accounts to which those transfers are connected will not be deleted (they simply will no longer show the account in their [category](#) fields).

Deleting a [loan account](#) will cause any scheduled payments associated with the account to be deleted as well. Deleting an account that was used for [online bill pay](#) will also delete any payments associated with the account and listed under “Payments” in the source list.

# How do I edit account information?

Double-click an [account](#) in the [source list](#) or select it and choose *View > Show Popup Inspector*. The **account inspector** will open next to the account to show you the account details:

The screenshot shows a form titled 'Account Inspector' for a 'Checking' account. The form is divided into several sections by horizontal lines. The first section contains the following fields: 'Name' (text box with 'Checking'), 'Cleared bal.' (text box with '\$3,791.77'), 'Currency' (text box with 'US Dollar'), 'Type' (text box with 'Checking'), 'Downloads' (text box with 'Web Download'), and a checked checkbox labeled 'Include in total'. The second section contains: 'Min. bal.' (text box with '\$100.00'), 'Int. rate' (text box with '0%'), and 'Note' (empty text box). The third section contains: 'URL' (text box with 'https://ebanking.bayfed.co') and 'Bank' (text box with 'Bay Federal Credit Union'). The fourth section contains: 'Account #' (text box with '123456') and 'Routing #' (text box with '098765').

Add information or make changes as appropriate, then click the “Save” button to save your changes and close the account info pane, or click “Cancel” to discard them. Following is a description of the information displayed in the inspector:

## Name

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

## Cleared bal.

The total value of all transactions in the account that have their [status](#) set to “cleared” or “reconciled.” This figure is calculated automatically and cannot be edited directly.

## Currency

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

## Type

The [type](#) of account, such as Checking or Savings. This setting was chosen when the account was first created, and cannot be changed.

## Downloads

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

- **Direct Access:** The account is configured with [Direct Access](#). Click the “Update” button on the toolbar to download and import new transactions.
- **Direct Download (OFX):** The account is configured for [direct download](#). Click the “Update” button on the toolbar to download and import new transactions.
- **Web Download:** The account is configured for [web download](#). Select the appropriate shortcut in the “Websites” section of the source list to open iBank’s built-in browser. There you can log in to the financial institution’s website to download and import new transactions.
- **Not set up:** The account is not configured for any download method. Choose *Account > Set Up Online Access* to configure Direct Access or direct download, or enter a URL in the field below to configure web download.

## Include in total

Use this checkbox to mark whether or not an account’s balance should be included in the totals shown in the [summary pane](#) and [overview report](#).

## Min. bal.

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

## Int. rate

The interest rate associated with the account. For credit cards, this rate is used when calculating figures in [debt/liability reports](#). For loans, the interest rate should be entered in the [loan settings](#) instead.

## Note

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

## **URL**

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

## **Bank**

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

## **Account #**

The account number for the account. iBank prints this number in MICR code along the bottom of checks that use the “Custom” template.

## **Routing #**

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

# 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 and payments](#) made against a credit account. When using a credit card account, be sure to record its [interest rate](#) so that iBank can generate more accurate [reports](#) on your debt. The balance of a credit card account should almost always be negative or zero - a positive balance would indicate a credit on the account due to overpayment.



## Investment

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



## 401k

Used to track purchases and sales of stocks, bonds, and mutual funds in a 401k retirement account, as well as other [security-related transactions](#). 401k accounts should be set up to reflect your

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



## Money Market

Used to track [deposits and withdrawals](#) from a typical bank money market account. This account type should not be confused with money market funds, which should be tracked as securities in investment accounts.



## Line of Credit

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



## Asset

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



## Liability

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



## Loan

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



## Cash

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

# How do I track loans in iBank?

---

iBank can help you keep track of money that you borrow for large expenses like a mortgage, auto purchase, or college tuition, and help you analyze how payments you make toward those loans are allocated. Loan payment tools can be used with any [account](#) that has the “[Loan](#)” type, whether it is configured for online access or not.

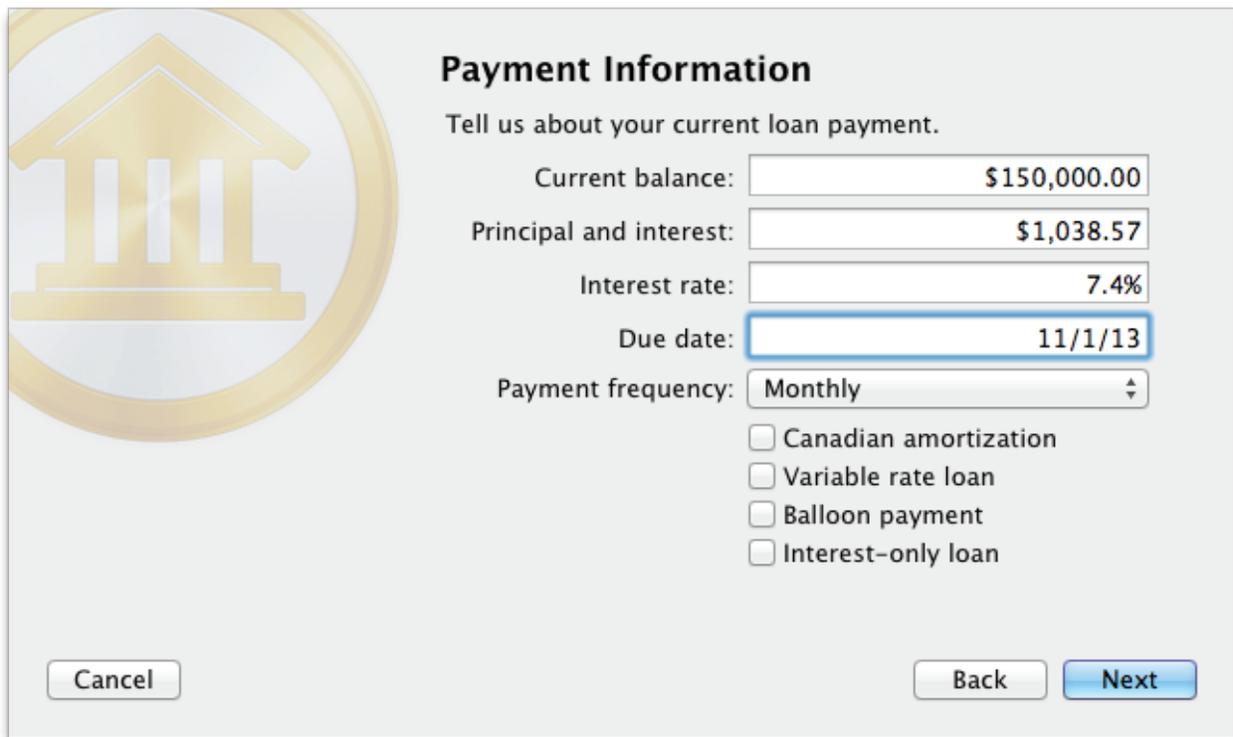
## Add loan tracking to an existing account

If you imported your accounts from [another financial application](#), or set up a loan using [Direct Access](#) or [direct download](#), you can add loan tracking features to the account. Simply select the account in the [source list](#) and choose *Account > Show Loan Settings* to get started. Skip ahead to “Enter payment information” below.

## Set up a loan account manually

To add a new loan account to your [iBank document](#) without online access, click the plus (+) button on the left side of the [toolbar](#) and choose “Add Account,” or choose *Account > New Account*. On the first page of the **new account assistant**, choose “Asset or liability not at any financial institution” and click “Next” to proceed. On the next screen, enter a name for the account, choose the “Loan” type, and choose a default [currency](#), then click “Next” to start configuring the loan details.

## Enter payment information



The image shows a software dialog box titled "Payment Information". On the left is a large gold icon of a classical building with columns. The main area contains the following fields and options:

- Current balance:** \$150,000.00
- Principal and interest:** \$1,038.57
- Interest rate:** 7.4%
- Due date:** 11/1/13
- Payment frequency:** Monthly (dropdown menu)
- Canadian amortization
- Variable rate loan
- Balloon payment
- Interest-only loan

At the bottom, there are three buttons: "Cancel", "Back", and "Next".

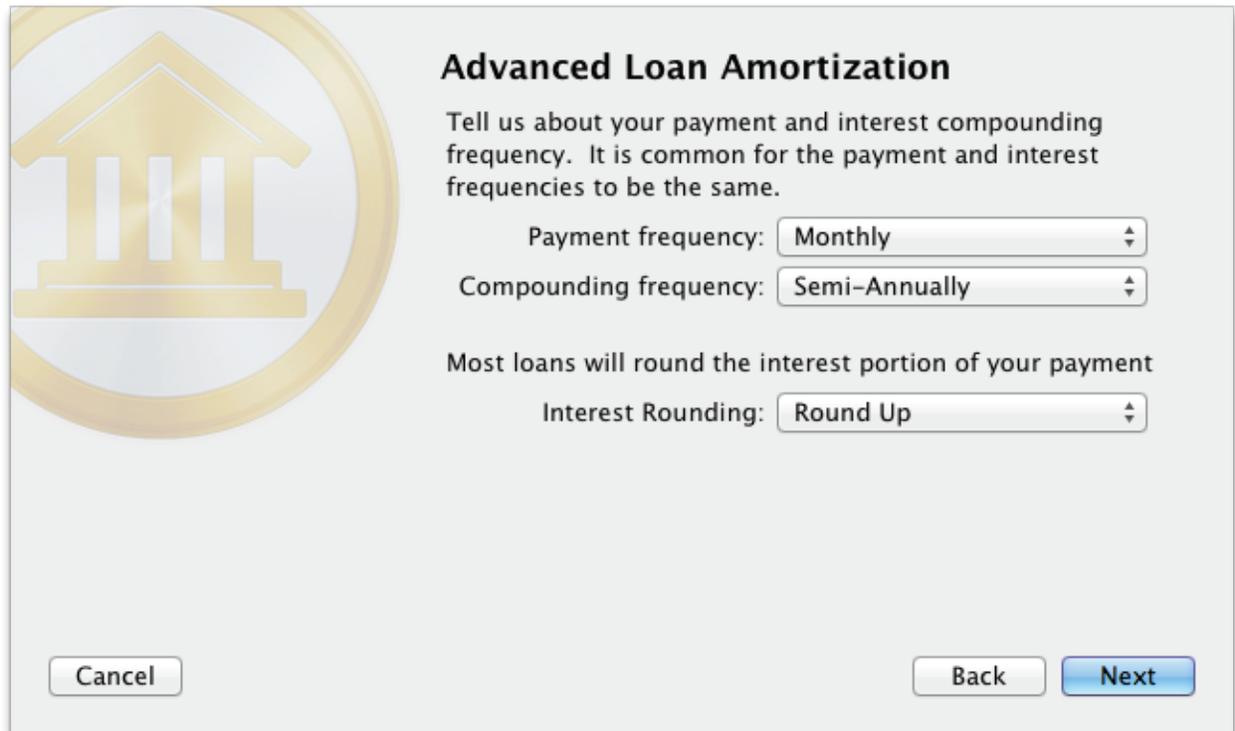
Enter the following details according to the terms of your loan:

- **Current balance:** The balance of the loan principal (the amount remaining to be paid, as of today).
- **Principal and interest:** The minimum payment required per term by your lender, including principal and interest, but excluding additional fees (such as property tax or mortgage insurance).
- **Interest rate:** Enter the loan's current interest rate as a percentage. If the rate is variable, check the "Variable rate loan" box below.
- **Next due date:** The date of your next payment.
- **Payment frequency:** How often payment is due. If your loan uses atypical compounding or rounding, choose "Advanced" (see below for more information about advanced amortization).
- **Canadian amortization:** By default, interest is compounded monthly. Check this option to have the interest compounded every 6 months (semi-annually) instead.
- **Variable rate loan:** Check this option if the interest rate on the loan changes periodically. When the interest rate changes, you will need to adjust the loan settings accordingly (see below for more information).

- **Balloon payment:** Check this option if your loan has an end date when the remaining balance is due in one lump sum payment.
- **Interest-only loan:** Check this option if your loan does not require you to make regular payments against the principal balance, just the interest.

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

### Configure advanced amortization (optional)



**Advanced Loan Amortization**

Tell us about your payment and interest compounding frequency. It is common for the payment and interest frequencies to be the same.

Payment frequency: Monthly

Compounding frequency: Semi-Annually

Most loans will round the interest portion of your payment

Interest Rounding: Round Up

Cancel Back Next

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

### Enter the number of payments remaining (optional)

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

## Configure interest and other payments

**Other Payment Items**

How do you want to categorize interest on this loan?

Interest Category:

Do you have additional items included with the loan payment (e.g. PMI, Property Tax)?

Category		Amount
Insurance	↕	\$112.53
Taxes	↕	\$95.42

+ -

Do not include extra principal you want to pay on this loan. We'll ask you about that next.

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

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

## Review payment details

**Payment Confirmation**

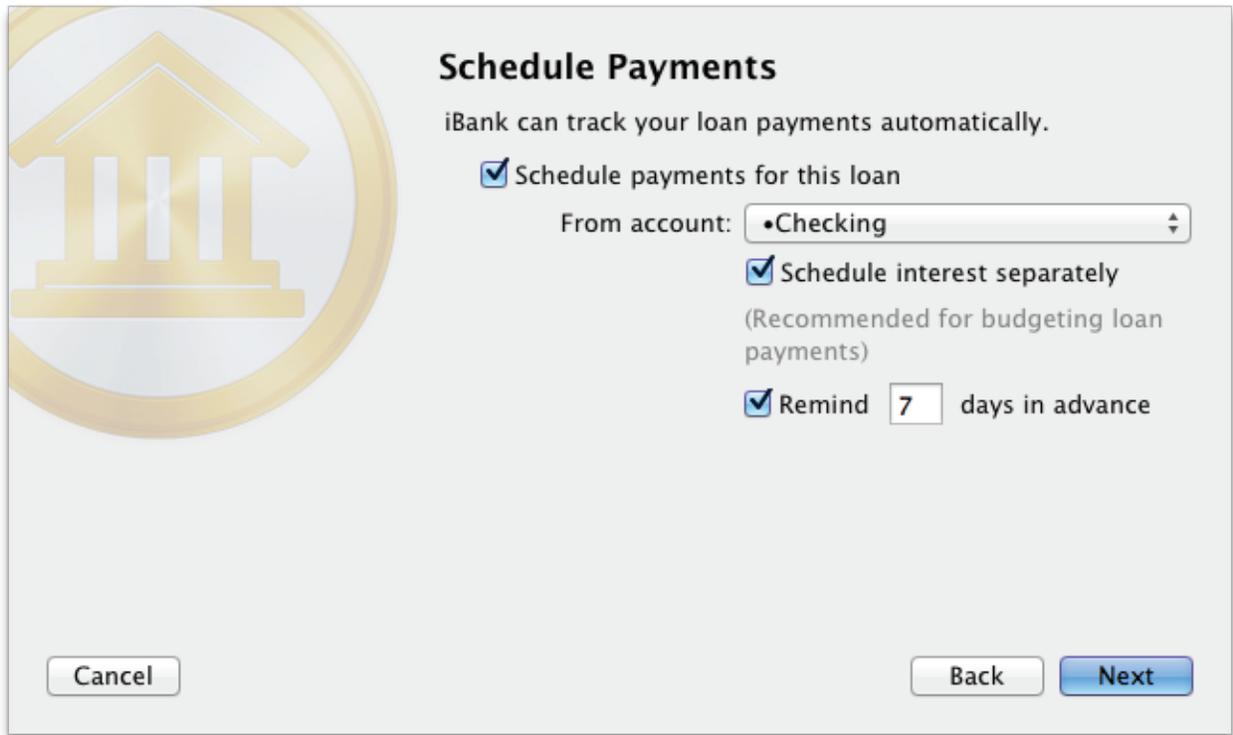
Your next payment due on

Principal Amount:		\$113.57
Interest Amount:	+	\$925.00
Principal + Interest:		\$1,038.57
Other Items:	+	\$207.95
Total Due:		\$1,246.52
Extra Principal:	+	\$53.48
Total Payment:		\$1,300.00

Buttons: Cancel, Back, Next

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

## Schedule payments



**Schedule Payments**

iBank can track your loan payments automatically.

Schedule payments for this loan

From account:

Schedule interest separately  
(Recommended for budgeting loan payments)

Remind  days in advance

Cancel Back Next

On this screen, you can set up [scheduled transactions](#) that will allow iBank to record your loan payments automatically when they come due. This will also allow you to view details about your loan on [debt/liability reports](#) and [forecast reports](#). Check “Schedule payments for this loan” and choose which account the payments should be drawn from.

If you plan to set up a [budget](#), you should also check “Schedule interest separately.” This will record your loan payments and interest payments separately, so that you can track the loan payments in a budget. When you [create the budget](#), be sure to exclude the loan account and you will see the payments appear on your budget automatically. If you prefer to record each loan payment as a single transaction with principal and interest listed as parts of a [split transaction](#), uncheck “Schedule interest separately.” This is how loan payments were recorded in iBank 4.

To have iBank remind you before each payment is due, make sure the box next to “Remind” is checked and enter how many days in advance you want to be alerted. When you open your iBank document within the reminder period, the [scheduled transaction confirmation screen](#) will appear to show that your loan payment is due soon. From there, you can choose whether to record the payments in your loan account or skip them. If you turn reminders off, the loan payments will be available for budgeting but will not be posted to your loan account when payment is due.

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

11/1/13...		Loan interest		Import Rules...	\$1,132.95	
Withdrawal ▾		splits...			•Home Mortgage	
Category	Memo	Income	Expense	*		
Interest Paid			\$925.00	<input type="checkbox"/>		
Insurance			\$112.53	<input checked="" type="checkbox"/>		
Taxes			\$95.42	<input checked="" type="checkbox"/>		
11/1/13		Loan payment			\$1,300.00	
Transfer		•Checking			•Home Mortgage	



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

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

## Review and edit loan settings

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

## Adjust the interest rate on a variable rate loan

The interest rate on a variable rate loan can be changed at any time. You do not need to record changes in the rate ahead of time - simply adjust the rate whenever it changes. Open the loan settings, make sure the “Variable rate loan” option is checked, updated the “Principal and interest” and “Interest rate” fields, and proceed through the assistant. iBank will update the loan’s scheduled payments automatically (if they exist).

## View your payoff schedule

To view the details of your loan payment schedule, you will need to create a [debt/liability report](#). While viewing the report, click the loan's minimum payment to see the payoff schedule.

## How do I use smart accounts?



**Smart accounts** are special [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 plus (+) button below the [source list](#) and choose “Add Smart Account.” Using the sheet that appears, give the smart account a name, then click the ‘+’ and minus (-) buttons, respectively, to add and remove the rules that will determine which transactions are displayed in the account:

**New Smart Account**

Name:

Hold down the Option key to add compound rules.

All of the following are true (+)

- Account is Checking (- +)
- Date is greater than or equal to 1/ 1/2012 (- +)
- Date is less than 1/ 1/2013 (- +)

Any of the following are true (- +)

- Category is Household (- +)
- Category is Utilities (- +)

Cancel OK

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

## Smart account rules:

- **Any/All of the following are true:** If you choose “Any” as the option for this rule, all transactions that match at least one of the rules that follow will be displayed in the smart account. If you choose “All,” only transactions that match all of the rules that follow will be displayed. The first instance of this rule cannot be removed. Additional “Any/All” rules can be added by holding the Option key and clicking the ‘..’ button next to one of the existing rules. This will allow you to create more complex rule hierarchies (see the example pictured above).
- **Date:** Use one or more [date](#) rules to specify a timeframe for transactions to include. “Is less than” and “is greater than or equal to” allow you to specify exact dates; “within” and “before” use ranges that automatically adjust based on the current date.
- **Transaction payee:** Use this rule to display transactions that include or exclude a specified [payee](#).
- **Transaction note:** Use this rule to display transactions that contain or do not contain a specified word or phrase in their [note](#) fields.
- **Amount:** Use this rule to include transactions matching a specific [amount](#), or use several of them to specify a range of values to include.
- **Category:** Use this rule to include or exclude transactions that are assigned to a specific [category](#). [Sub-categories](#) of the specified category are not included; a separate rule for each sub-category must be created. If a split is assigned to the category specified, the entire split transaction will be included in the smart account.
- **Account:** Use this rule to include or exclude transactions recorded in a particular account.
- **Security:** Use this rule to include or exclude [investment transactions](#) assigned to a particular [security](#).
- **Type:** Use this rule to include or exclude transactions of a specific [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 on or after January 1, 2012. Next it will eliminate any dated on or after January 1, 2013. Finally, it will check the transactions that remain to see what categories they are assigned to, and eliminate any that are not assigned to either “Household” or “Utilities.”

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

## Limitations of smart accounts:

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

[Split transactions](#) are not broken apart for inclusion in smart accounts. If a smart account rule matches one part of a split transaction, the entire transaction will be included. “Transaction note” and “Amount” rules do not search individual split items, but “Category” rules do.



*When transactions that use different [currencies](#) are displayed together in a smart account, the account balance is displayed in the currency indicated in the [summary pane](#). Any transactions that use a different currency will have their amounts converted (using iBank’s current [exchange rates](#)) before they are added to the total.*

---

## Editing smart accounts:

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

## To delete a smart account:

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

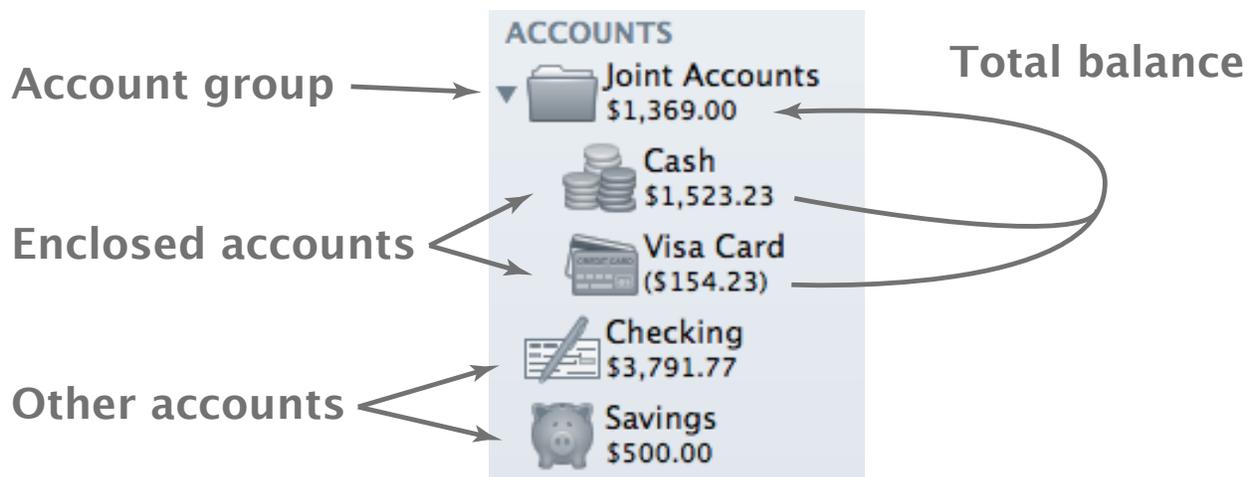
# How do I group accounts?



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

## Create an account group

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



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

Like [smart accounts](#), account groups do not keep running balances in the register. In place of the running balance, the name of the account to which each transaction belongs is displayed.



*When you add accounts that use different [currencies](#) to a group, the group’s total is displayed in the currency indicated in the [summary pane](#). Any accounts that use a different currency will have their balances converted to the group’s currency (using iBank’s current [exchange rates](#)) before they are added to the total.*

## Delete an account group

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

## How do I hide unused accounts?

---

If you have old or unused [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 *Tools > Show Accounts Manager* and the following sheet will appear:

**Manage Account Visibility**

**Choose accounts you want hidden in the main window and other lists.**

Transactions in hidden accounts are still included in budgets, reports, and smart accounts that are configured to use all accounts.

<input type="checkbox"/>	 Cash	\$1,523.23
<input type="checkbox"/>	 Checking	\$234.00
<input checked="" type="checkbox"/>	 Discover	(\$2,535.61)
<input type="checkbox"/>	 EUR Checking	€746.80
<input type="checkbox"/>	 Savings	\$500.00
<input type="checkbox"/>	 Scottrade	\$9,508.60
<input checked="" type="checkbox"/>	 Visa Card	(\$154.23)

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

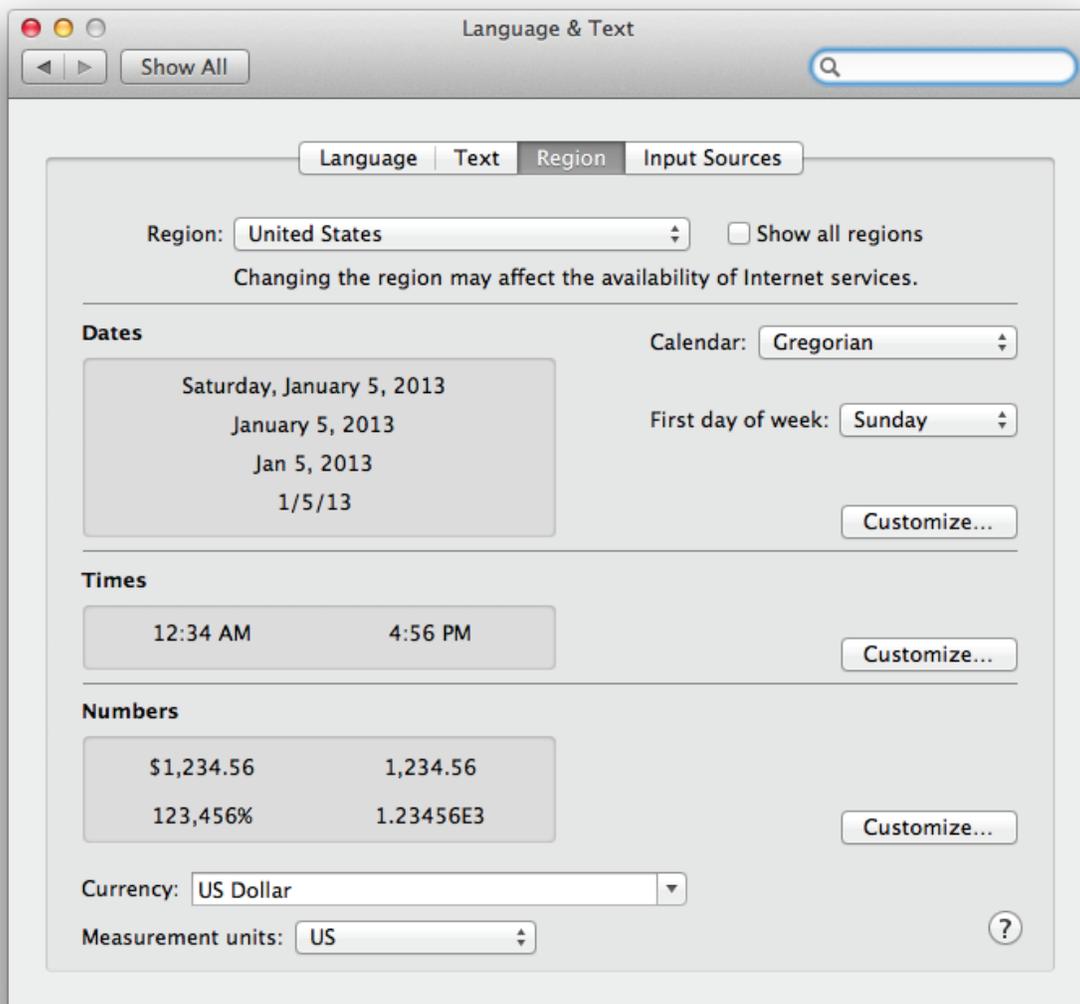


*toggling an [account group](#) will show or hide all accounts inside the group. It is not possible at this time to show or hide individual accounts within a group.*

---

# How do I manage accounts in multiple currencies?

One of 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 "Region" tab in the Language & Text pane:



## To specify which currency to use with a particular account:

When you [manually add an account](#) to the current [document](#), iBank prompts you to choose a currency to use with the account. Be sure to choose the appropriate currency, because this setting cannot be changed after the account has been created.

Each account shows its balance, in its own currency, in the [source list](#). The [summary table and net worth chart](#) at the bottom of the source list automatically convert all figures to a single currency (based on iBank's current exchange rates: see below). To select which currency to use, click the currency symbol at the bottom of the summary pane:



### To view and edit the list of available currencies:

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

Currencies			
Name	Code	Symbol	Rate
British Pound Sterling	GBP	£	1.536
Indian Rupee	INR	₹	0.0167
Japanese Yen	JPY	¥	0.0101
US Dollar	USD	\$	1.00

+ -
Download Rates
OK

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

- **Name:** Enter the full name of the currency for easy reference. This name is displayed in the drop-down menu shown when you are creating new accounts.
- **Code:** Enter the Alpha-3 code used to identify the currency on the market. It is important that you enter a valid code here, or iBank will not be able to download exchange rates for the currency. To view a complete list of supported currency codes, visit [Yahoo! Finance](#) online.
- **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 totals shown in the [summary pane](#).
- **Rate:** The exchange rate cannot be edited directly. The figure displayed on each line represents a comparison between the currency on that line and the currency specified for the summary table and net worth chart (see above). To update the exchange rates, click “Download Rates.”

### To update the exchange rates for your currencies:

First, make sure you are connected to the Internet. Choose *Tools > Download Currency Exchange Rates*, or open the list of currencies (see above) and click the “Download Rates” button. iBank will connect to Yahoo! Finance and download updated exchange rate information automatically.



Exchange rates are automatically updated when you click the “Update” button  on the [toolbar](#) or choose *File > Update Everything*.

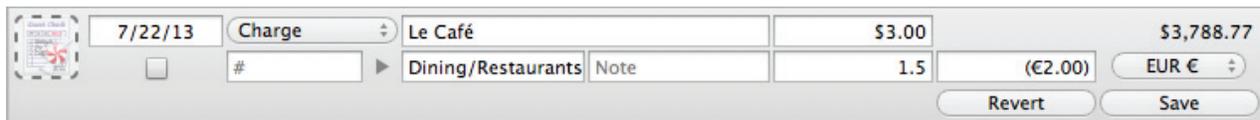
---

### To remove a currency from iBank:

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

## To apply an exchange rate to an individual transaction:

Sometimes a transaction is conducted in a currency that is different from the currency of the account affected by the transaction. For example, you might use a USD credit card to purchase coffee in Paris, where the charge is made in EUR. To record this transaction, create a charge in the credit card account and enter the withdrawal amount of the transaction in USD (if you know it). Since you are using multiple currencies, the currency popup button will automatically be shown in the [transaction editor](#). Use this popup to choose “EUR” as the transaction’s currency, at which point the [Exchange Rt](#) and [Foreign](#) fields will be enabled:



7/22/13	Charge	Le Café	\$3.00	\$3,788.77
#	Dining/Restaurants	Note	1.5	(€2.00)
			Revert	Save

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

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

## Transferring money between accounts with different currencies:

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

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

# How do I reconcile my account with a bank statement?

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

When you receive a statement from your financial institution, select the iBank [account](#) you want to reconcile, then click the  button above the [account register](#) or choose *Account > Show Reconcile Statements*. The **reconcile view** will appear onscreen:

Date	Type	Payee	Category	Note	Withdrawal	Deposit	Account	
7/22/13	Charge	Le Café	Dining/Res...		\$3.00		Checking	<input type="checkbox"/>
7/11/13	Deposit	Random Stranger	Miscellane...			\$35.00	Checking	<input checked="" type="checkbox"/>
7/10/13	Deposit	Dick's Construction	Paychecks			\$1,500.00	Checking	<input checked="" type="checkbox"/>
7/8/13	Withdrawal	Quick Stop	Gasoline	Note	\$80.00		Checking	<input checked="" type="checkbox"/>

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

## To create a new statement:

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

- **Open balance:** Enter the account’s balance as of the beginning of the statement period (as indicated on the printed statement). By default, iBank shows the close balance from the previous statement. If you are reconciling an account for the first time, set the open balance to 0.00 in order to accommodate the account’s initial balance adjustment. For [credit cards](#) and other liabilities, be sure to enter the balance as a negative number.
- **Open date:** Enter the starting date for the statement period. By default, iBank shows the day after the close date of the previous statement.
- **Close balance:** Enter the account’s balance as of the end of the statement period (as indicated on the printed statement). By default, iBank shows the balance recorded one month after the previous statement’s close date. For credit cards and other liabilities, be sure to enter the balance as a negative number.
- **Close date:** Enter the ending date for the statement period. By default, iBank shows the last day of the month indicated by the default open date.
- **Automatically reconcile:** Choose “No Transactions” to reconcile the statement by hand. Choose “Cleared Transactions” to have iBank automatically change all [cleared transactions](#) within the statement period to [reconciled](#), but leave [uncleared transactions](#) untouched so that you can reconcile them manually. Choose “All Transactions” to have iBank automatically mark all [transactions](#) within the statement period as reconciled.

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

## To reconcile a statement:

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

<b>Selected Statement</b>  (Click the lock to make changes)	
Deposits: \$1,535.00	Open balance: <input type="text" value="\$2,336.77"/> Open date: <input type="text" value="7/ 1/2013"/>
Withdrawals: (\$80.00)	Close balance: <input type="text" value="\$3,788.77"/> Close date: <input type="text" value="7/31/2013"/>
Sum: \$1,455.00	Total: \$1,452.00
Missing: (\$3.00)	

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



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

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

3 reconciled 1 unreconciled						
Date	Type	Payee	Withdrawal	Deposit	Account	
#	Category	Note				
7/22/13	Charge	Le Café	\$3.00		Checking	<input type="checkbox"/>
		Dining/Res...	EX. RATE 1.5 FOREIGN (€2.00)			
7/11/13	Deposit	Random Stranger		\$35.00	Checking	<input checked="" type="checkbox"/>
		Miscellane...				
7/10/13	Deposit	Dick's Construction		\$1,500.00	Checking	<input checked="" type="checkbox"/>
		Paychecks/...				
7/8/13	Withdrawal	Quick Stop	\$80.00		•Checking	<input checked="" type="checkbox"/>
		Gasoline/Fuel			USD \$	

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

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

### To adjust your account balance to cover a discrepancy:

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

**Adjust Account Balance**

Current account balance: 3,788.77

Account balance should be:

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

 ADJ	7/22/13	Deposit	Balance adjust		\$6.55	\$3,795.32
	<input type="checkbox"/>					

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

### When you finish reconciling a statement:

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

  
Jul 2013

  
Jan 2013

  
Nov 2012

  
Oct 2012

**Selected Statement**  (Click the lock to make changes)

Deposits:	\$1,535.00	Open balance:	\$2,336.77	Open date:	7/ 1/2013
Withdrawals:	(\$83.00)	Close balance:	\$3,788.77	Close date:	7/31/2013
Sum:	\$1,452.00	Total:	\$1,452.00		
<b>Missing:</b>	<b>\$0.00</b>				

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



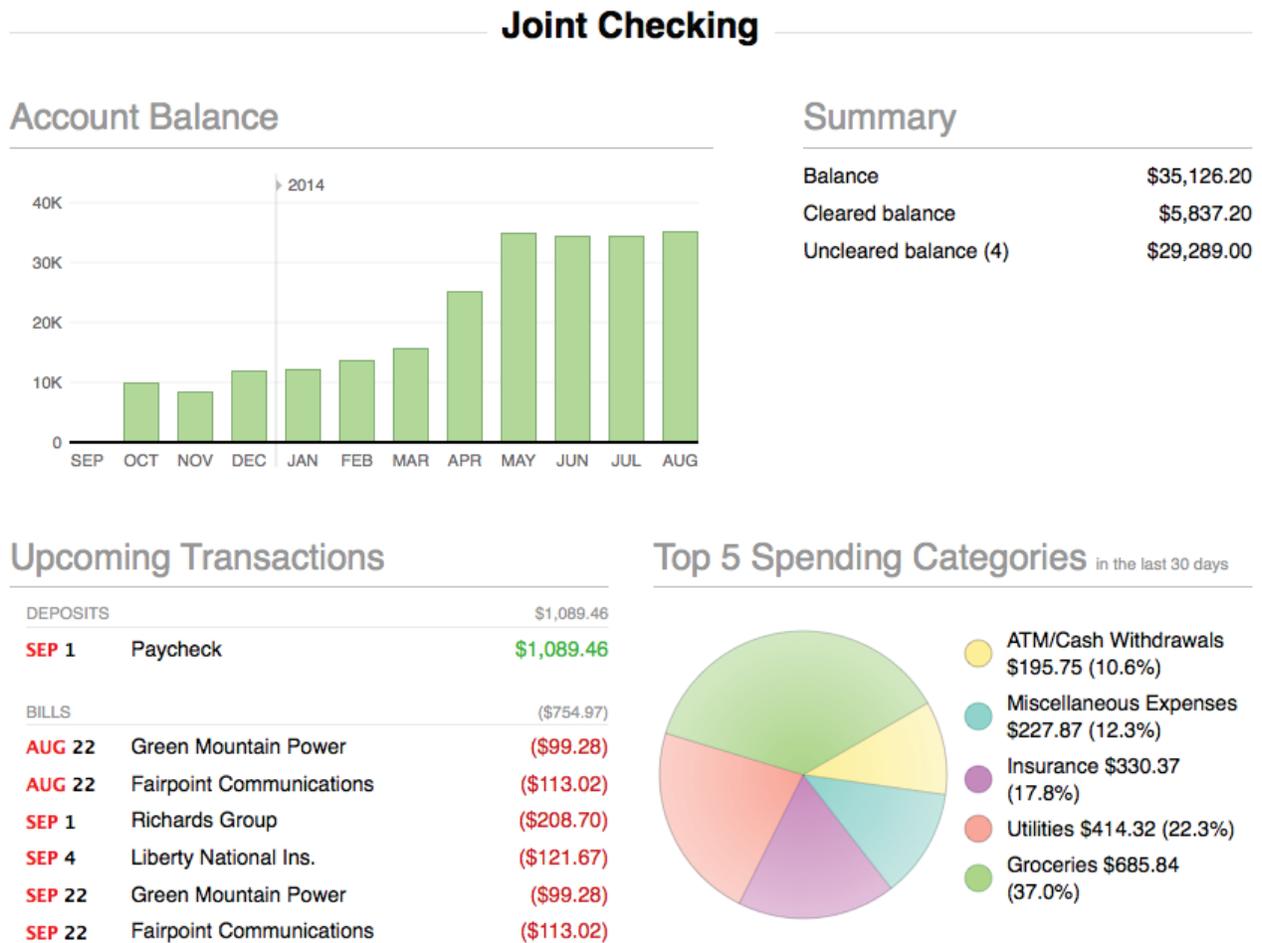
*If you attempt to edit a reconciled transaction in an account register, iBank will warn you that the transaction appears on a statement before it will let you make changes. If you ignore the warning and adjust the transaction amount, the statement on which the transaction was reconciled will no longer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

## To delete a statement:

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

# How do I use an account's summary report?

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



This report, like the [overview report](#) in the source list, is not customizable. To create reports that can be modified for specific purposes, see [Chapter 8: Reports](#).

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

### Account balance



The monthly balance of the account is shown here as a bar chart. Each bar indicates the value of the account on the last day of the month in question. Hover the mouse over a bar to view the month, year, and balance it represents. The number of months displayed will vary depending on the width of the [main window](#).

### Summary

#### Summary

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

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

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

## Upcoming transactions

### Upcoming Transactions

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

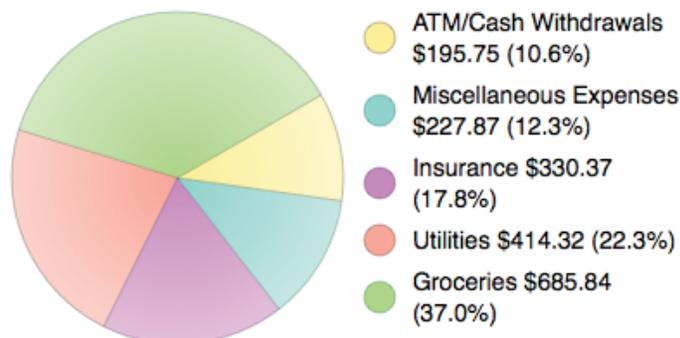
A table of upcoming [scheduled transactions](#) is shown here with transactions grouped into deposits, bills, and transfers. The due date, payee, and amount is displayed for each transaction. All transactions that are due within the current month and next month are shown.



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

## Top 5 spending categories

### Top 5 Spending Categories in the last 30 days



A pie chart is shown here depicting the five [categories](#) in which the most spending was recorded during the last 30 days. To the right of the chart, a legend shows the color associated with each

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

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

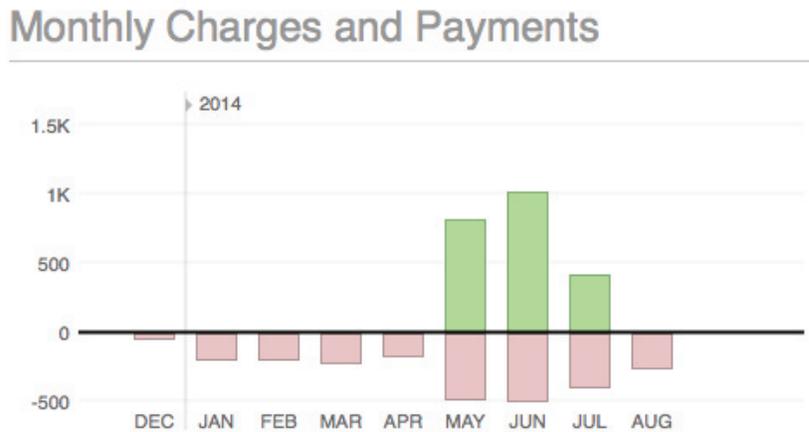
The report for these account types is similar to the report for checking, cash, and line of credit accounts (see above), but the “Top 5 spending categories” section is not included.

## Interpret the summary report for credit card accounts

### APR

To the right of the report title is shown the credit card’s Annual Percentage Rate (APR). This figure can be modified in the [account inspector](#) next to “Int. rate.”

### Monthly charges and payments



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

## Summary

### Summary

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

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

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

## Upcoming transactions

### Upcoming Transactions

DEPOSITS		\$0.00
No upcoming deposits		
TRANSFERS		\$400.00
<b>AUG 1</b>	Credit card payment	<b>\$200.00</b>
<b>SEP 1</b>	Credit card payment	<b>\$200.00</b>
BILLS		(\$424.60)
<b>AUG 22</b>	Green Mountain Power	<b>(\$99.28)</b>
<b>AUG 22</b>	Fairpoint Communications	<b>(\$113.02)</b>
<b>SEP 22</b>	Green Mountain Power	<b>(\$99.28)</b>
<b>SEP 22</b>	Fairpoint Communications	<b>(\$113.02)</b>

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

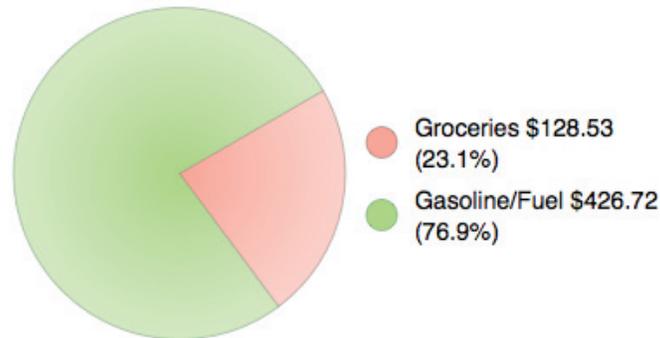


*Transfers to loan, credit card, and line of credit accounts are listed under "Bills." All other transfers are listed under "Transfers."*

## Top 5 spending categories

### Top 5 Spending Categories in the last 30 days

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

## Interpret the summary report for loan accounts

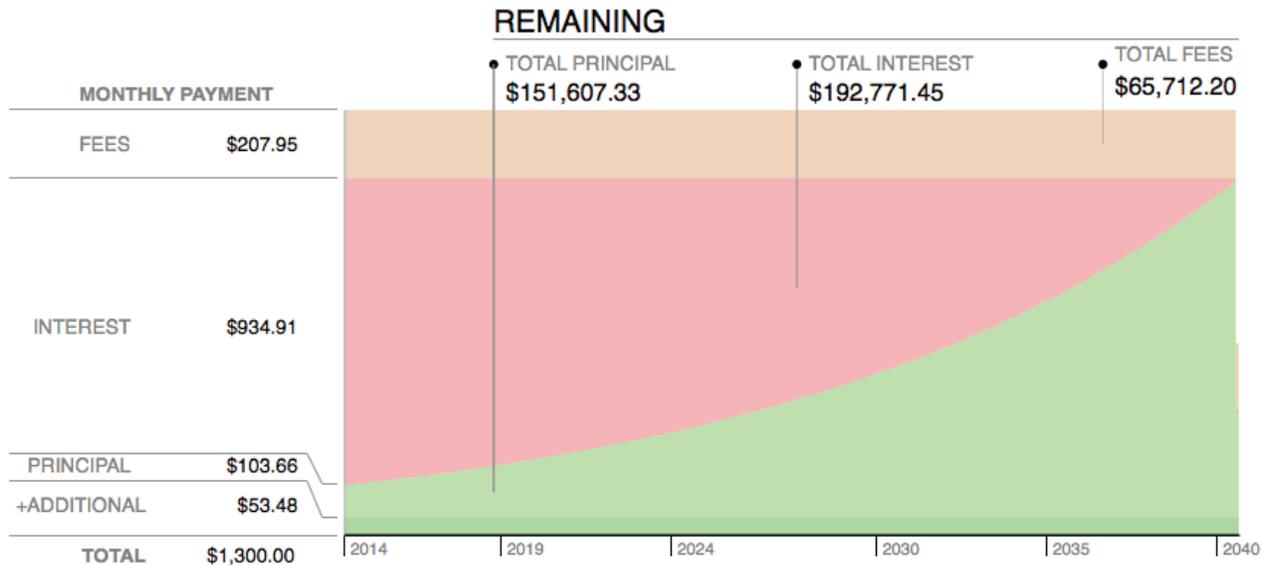
### Payoff date

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

### Total payments

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

## Remaining



An area chart is shown here depicting all remaining loan payments. Time is plotted along the x axis while the y axis is used to show amortization. Each payment is divided into **principal (light green)**, **interest (red)**, **fees (orange)**, and **additional items (dark green)**. The values shown on the y axis indicate the amount of each of these parts of the next payment that is due, along with the total payment amount. Shown at the top of the chart are the total principal, interest, and fees that remain to be paid over the life of the loan.

## Payment schedule

### Payment Schedule

**2014** \$1,120.52 principal \$6,523.83 interest \$1,455.65 fees

DATE	PRINCIPAL	INTEREST	FEES	BALANCE	DATE	PRINCIPAL	INTEREST	FEES	BALANCE
<b>JUN 1</b>	\$157.14	\$934.91	\$207.95	\$151,450.19	<b>DEC 1</b>	\$163.04	\$929.01	\$207.95	\$150,486.81
<b>JUL 1</b>	\$158.11	\$933.94	\$207.95	\$151,292.08					
<b>AUG 1</b>	\$159.08	\$932.97	\$207.95	\$151,133.00					
<b>SEP 1</b>	\$160.06	\$931.99	\$207.95	\$150,972.94					
<b>OCT 1</b>	\$161.05	\$931.00	\$207.95	\$150,811.89					
<b>NOV 1</b>	\$162.04	\$930.01	\$207.95	\$150,649.85					

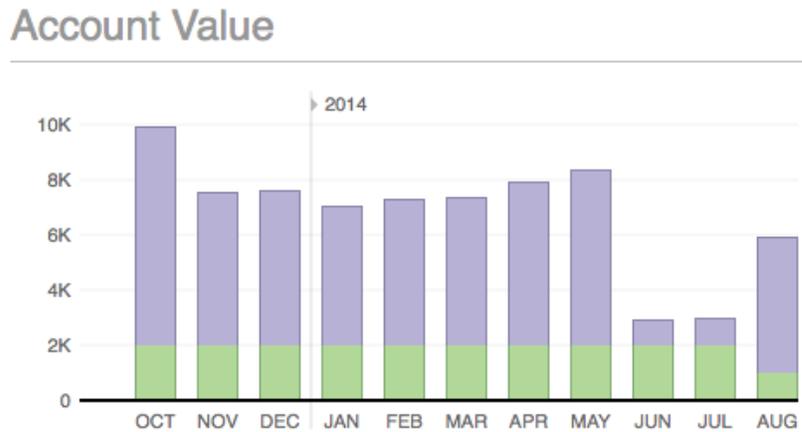
**2015** \$2,036.74 principal \$11,067.86 interest \$2,495.40 fees

DATE	PRINCIPAL	INTEREST	FEES	BALANCE	DATE	PRINCIPAL	INTEREST	FEES	BALANCE
<b>JAN 1</b>	\$164.05	\$928.00	\$207.95	\$150,322.76	<b>JUL 1</b>	\$170.21	\$921.84	\$207.95	\$149,317.01

An amortization table of remaining loan payments is shown here with the payments grouped by year. Each payment shows the date on which it is due; the amount of principal, interest, and fees covered by the payment; and the resulting loan balance after the payment is processed. The total amount of principal, interest, and fees paid each year are also shown. To adjust the payment schedule, interest rate, or other loan features, choose *Account > Show Loan Settings*.

## Interpret the summary report for investment and 401k accounts

### Account value



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

### Summary

Cash	\$1,040.50
Value of Investments	\$4,899.39
INVESTMENTS IRR	4.0%
<b>Total Market Value</b>	<b>\$5,939.89</b>

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

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

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



To calculate the market value of each security, iBank obtains a price from the security's [price history](#) for the current date. When today's price is not recorded, the price from the closest available date is used instead.

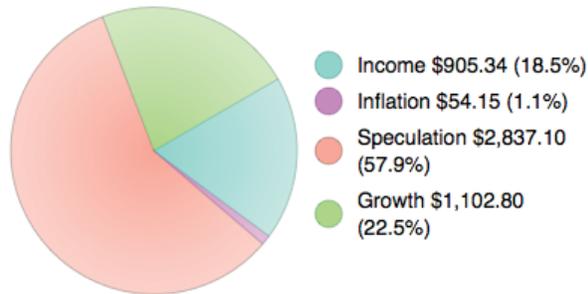
## Positions

MUTUAL FUNDS	PRICE	SHARES	COST BASIS	VALUE	GAIN/LOSS	%	IRR
<b>VBTLX</b> Vanguard Total Bond Market Index Fund Admiral Shares	\$10.83 \$0.00	5	\$25.00	\$54.15	▲ \$29.15	116.6%	
<b>VMMXX</b> Vanguard Prime Money Market Fund	\$15.00 \$0.00	15.3	\$229.50	\$229.50	▼ \$0.00	0.0%	0.0%
<b>VTIAX</b> Vanguard Total International Stock Index Fund Admiral Shares	\$28.16 \$0.00	24	\$723.00	\$675.84	▼ (\$47.16)	-6.5%	-100.0 %
STOCKS	PRICE	SHARES	COST BASIS	VALUE	GAIN/LOSS	%	IRR
<b>AAPL</b> Apple, Inc.	\$95.92 ▲ \$1.18	10	\$2,000.00	\$959.20	▼ (\$1,040.80)	-52.0%	-64.1%
<b>GOOG</b> Google	\$567.42 ▼ (\$1.35)	5	\$15.00	\$2,837.10	▲ \$2,822.10	18,814.0%	
<b>YHOO</b> Yahoo	\$35.90 ▼ (\$0.01)	4	\$12.00	\$143.60	▲ \$131.60	1,096.7%	

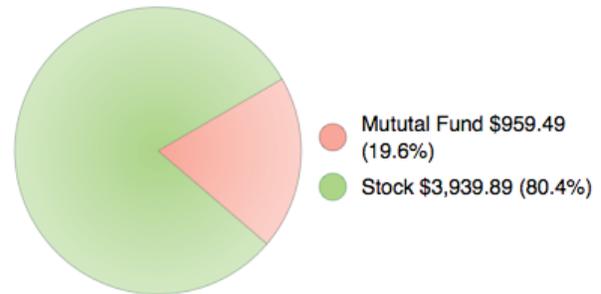
Below the account value chart is shown a table of the security positions currently held in the account, grouped by type. For each security, the name and symbol are displayed, followed by the current price, change in price since the previous close of market, number of shares held, cost basis, current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

## Risk allocation and type allocation

Risk Allocation



Type Allocation



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

## Print or save a copy of a report

Account summary reports can be printed simply by choosing *File > Print* and clicking the “Print” button. The paper size used for the printout can be changed by choosing *File > Page Setup* and selecting a different setting, but the orientation is restricted to landscape.

To save a copy of a report as a PDF file, choose *File > Print*, then click the “PDF” button and choose “Save As PDF.” Enter a name for the new file, choose where you want to save it, and click “Save.” You will then have a copy of the report that you can view and print using the Preview application or any standard PDF reader.



## Chapter 3: Transactions

# What are transactions all about?

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

## View the account register

When you select an account in the [source list](#), its transactions are displayed in a table to the right. If you see a different [account view](#), click the  button at the top of the [main window](#) to show the register view:

	1/19/13	POS	<b>Let's Go</b>	<b>\$32.33</b>	\$926.77
<input checked="" type="checkbox"/>			Recreation/Hobbies		
	1/12/13	Check	<b>Trader Joe's</b>	<b>\$65.00</b>	\$959.10
<input type="checkbox"/>		203	Groceries		
	1/12/13	Withdrawal	<b>Tidy Tots</b>	<b>\$45.00</b>	\$1,024.10
<input checked="" type="checkbox"/>			Child/Dependent...		
	1/10/13	Charge	<b>San Diego Super Arena</b>	<b>\$38.00</b>	\$1,069.10
<input checked="" type="checkbox"/>			Entertainment		

The **account register** is designed to look similar to the kind of check register that you keep with your checkbook. Each pair of lines represents a single transaction. Clicking on a transaction reveals additional information about that item and allows you to modify the transaction details using the **transaction editor**:

	1/12/13	Check	Trader Joe's	\$65.00	\$959.10
<input type="checkbox"/>		203	Groceries	Note	

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

## Open multiple windows

To open the register for a particular account in a separate window, select the account in the source list and choose *View > Open In Separate Window*. This allows you to view and edit the transactions in that account while performing other tasks in the main window. Other features support this feature as well, e.g. [budgets](#) and [reports](#).

## Sort the register

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

Date	Type	Payee	Withdrawal	Deposit	Balance
	#	Category	Note		

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



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

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

## Show colors in the register

Transactions that have [categories](#) assigned to them can be displayed in the register with background colors that correspond to the [category colors](#). If you want iBank to display these colors in the register, choose *iBank > Preferences*, click the “Appearance” button, and check the “Show category background colors” option. When you enable this option, the category colors will also be used for pie charts on [Income & Expense reports](#).

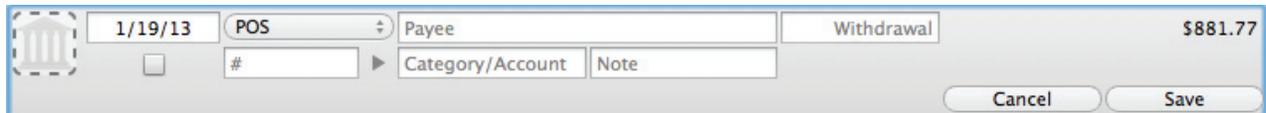
## Print the register

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

# How do I add, edit, and delete transactions?

## Add a transaction

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



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

Date	Type	Payee	Withdrawal	Deposit	Balance
	#	Category	Note		

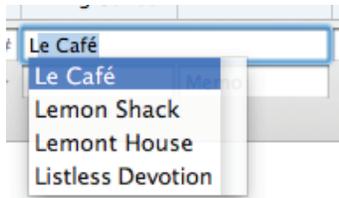
The editor can be used to record basic transaction properties such as the [type](#), [number](#), [date](#), [payee](#), [note](#), and [withdrawal or deposit amount](#) (for a descriptive list of all properties, see [What properties do transactions have?](#) in this chapter). It can also be used to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

To make changes to the selected transaction, click the field you want to edit, or use the Tab key to cycle through the available fields. Make any adjustments that are necessary, and you will see two buttons appear in the editor: “Save” and “Revert.” Click “Save” (or press Return on your keyboard) to keep the changes you entered, or click “Revert” (or press Escape on your keyboard) to discard them and return the transaction to its previous state. If you select a different transaction in the register while unsaved changes are present, iBank will pop up an alert to ask you whether to save or discard the changes.



*To enter transactions as efficiently as possible, use keyboard shortcuts. You can add new transactions by typing `Cmd-N` on your keyboard, then use the Tab key to quickly cycle through each field and enter the transaction details (enable Full Keyboard Access in System Preferences to select buttons as well as text fields). Press Return to save the new transaction, type `Command-N` for another new transaction, and continue on in this manner.*

## Autofilling transaction details:



When you begin typing a payee, iBank will automatically suggest names that you have entered previously, based on its list of [transaction templates](#). As you are typing, a drop-down list will appear showing the payees that match what you are typing.

In the example pictured above, only the letter 'L' was typed. Use the mouse to click one of the names, or use the arrow keys to select one and then press the Tab or Return key. iBank will fill in several of the transaction details (type, category/splits, and amount) based on the template associated with that payee (these fields will be shaded yellow as a result). If you don't want to accept a suggestion, simply ignore it and continue typing.

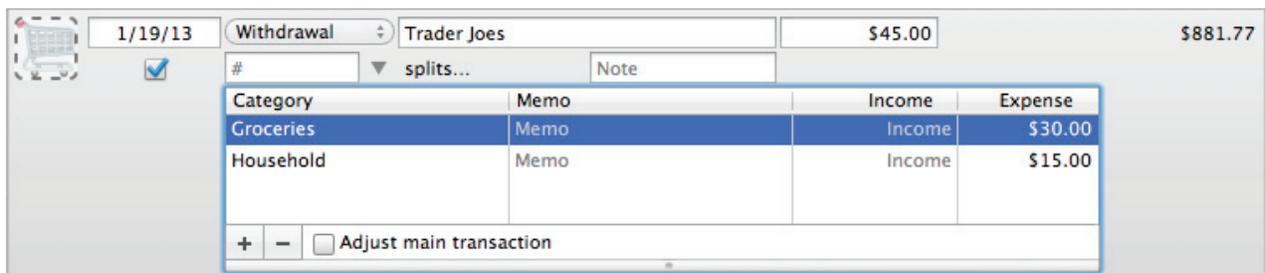
In the same manner, iBank also suggests categories as you type. To quickly enter a sub-category, type the first few letters of the parent category (so that the category name is highlighted for autofill), then type a colon (:). Type the first few letters of the sub-category, and when the correct sub-category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



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

## Splitting a transaction:

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



Here you can add, remove, and modify items that are part of split transactions. For more information about splits, see [How do I use split transactions?](#) in this chapter.

## Edit a transaction

Click a transaction in the account register to select it. The transaction editor will appear automatically to allow you to make changes to the transaction. If the transaction is marked “cleared” or “reconciled,” iBank will ask for confirmation before allowing you to modify any of the transaction details. When you are done making changes, click “Save” (or press Return on your keyboard) to keep the changes you entered, or click “Revert” (or press Escape on your keyboard) to discard them and return the transaction to its previous state.



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

---

To edit multiple transactions at once (sometimes called “batch editing”), Command-click transactions in the register to select them, then use the commands available under the “Transaction” menu to make changes. The status, category, transaction type, and security properties may be changed in this manner.

## Delete a transaction

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



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

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# What properties do transactions have?

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

## Image/Attachment

By default, an image is shown here that corresponds with the [category](#) assigned to the transaction. For information about changing category images, see [How do I edit category properties?](#) in [Chapter 4: Categories](#).

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



*To hide images from the transaction register, choose [iBank > Preferences](#), click “Appearance,” and check the box next to “Hide category and transaction images.” A small pushpin will be shown in the transaction editor in place of the image; double-click the pushpin to use the attachment feature.*

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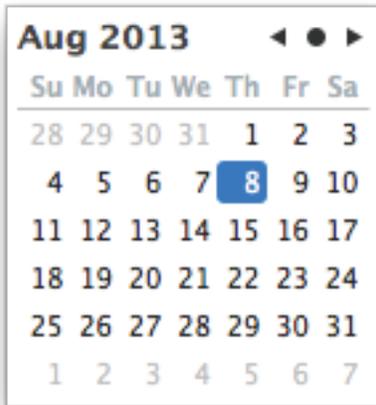
## Date

The date on which the transaction occurred is shown here, or the date on which the transaction was cleared by your bank. It is up to you which date you prefer to track - just remember to be consistent! By default, new transactions are assigned the date of the last transaction you recorded. When editing dates, the [ (left square bracket) and ] (right square bracket) keys will decrement and increment, respectively, the day.



*If you type in a date, even if it does not match the format displayed, iBank will attempt to interpret it into the format displayed. For example, if you type “15” in the date field, iBank will assume you mean the 15th day of the current month and year, and enter that date. If you type “321”, iBank will assume you mean March 21 of the current year.*

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You may also press the down arrow key to open a small calendar to help you choose a date. When the calendar is visible, use the arrow keys to move the selection or click the buttons at the top right to navigate. Click the arrows to change the month displayed, or click the dot between the arrows to return to the current selection. Click a date to enter it, or press the Tab key to accept whatever date is currently selected.



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

## # (Transaction Number)

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

## Payee

This is the name of the person or institution with whom the transaction was conducted (e.g. the name of the store where you purchased your groceries). iBank automatically creates [transaction templates](#) based on the payees you record using the transaction editor.

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

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



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

## Balance

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



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

## Account

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

## (Status)

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

**Uncleared:** This transaction was recorded manually in iBank (or [synced](#) from a mobile device) and has not yet been cleared by the financial institution. Check the box to change the transaction status to “cleared.” Uncleared transactions are counted as part of the account balance, but excluded from the [“cleared balance.”](#)

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

- They were imported into iBank via [Direct Access](#), [direct download](#), the [built-in browser](#), or [an external file](#). In these cases, iBank assumes the data to have been obtained from a trusted source.
- They were [matched against incoming transactions](#) during an import.
- Checked transactions are counted as part of the account's "[cleared balance](#)". Uncheck the box to change the transaction status to "uncleared."

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



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

---

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

## Type

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



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

---

## Category/Transfer

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

For [transfers](#), this field is used to specify the name of the sending or receiving account. Autofill works the same for categories as well as account names - simply begin typing the name of the category or account, then choose the correct item from the drop-down menu that appears. iBank will automatically put the ‘ ’ character in front of account names to indicate that the transactions are transfers.

## Note

Any specific details pertaining to the transaction are shown here. Examples include a tracking number for the book you just ordered from Amazon.com, or a note to help you remember whose birthday card you bought at Hallmark.

## Exchange Rt

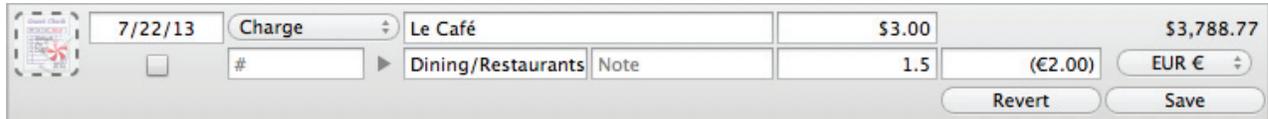
This shows the rate of conversion between the transaction’s currency and the [account’s default currency](#) (only available when these two currencies are different). Enter a rate and press Tab on your keyboard; iBank will automatically multiply the amount in the “Foreign” field by the rate you entered and record the result in the “Withdrawal” or “Deposit” field.

## Foreign

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

## Currency

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



The screenshot shows a transaction entry interface. At the top left, there is a date field with '7/22/13' and a 'Charge' dropdown menu. The main entry area contains a text field with 'Le Café', a currency field with '\$3.00', and a balance field with '\$3,788.77'. Below this, there is a '#' field, a 'Dining/Restaurants' category dropdown, a 'Note' field, an 'Exchange Rate' field with '1.5', a 'Foreign' field with '(€2.00)', and a currency dropdown menu with 'EUR €'. At the bottom right, there are 'Revert' and 'Save' buttons.

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

# What do the badges on my transactions mean?

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

	7/22/13	Deposit	Payment Thank You		\$100.00	(\$2,435.61)
	<input checked="" type="checkbox"/>			INTERNET...		
	6/28/13	Deposit	Payment Thank You		\$52.00	(\$2,535.61)
	<input checked="" type="checkbox"/>			INTERNET...		
	6/26/13	Deposit	JetBlue		\$498.20	(\$2,587.61)
	<input checked="" type="checkbox"/>			JETBLUE A...		

- **Adj:** The transaction represents a balance adjustment, and as such is not counted in [budgets](#) or [reports](#). It was recorded as the starting balance of a new account or by the *Account > Adjust Balance* command.
- **Match:** The transaction was imported within the last 24 hours and matched a transaction that was previously recorded in the account. For more information about how iBank matches transactions during an import, see [How do I use the resolve view to review transactions after an import?](#) in [Chapter 5: Importing Data](#).
- **New:** The transaction was imported within the last 24 hours and is unique. It did not match up with any transactions that were previously recorded in the account.
- **Late:** The [scheduled transaction](#) is past its due date and has not been posted or skipped. This badge only appears in the [“Confirm Scheduled Transactions”](#) window.
- **Transfer:** The transaction was imported within the last 24 hours and matched a [transfer](#) that was previously recorded in another account. The transfer was completed by linking the new transaction with the old.

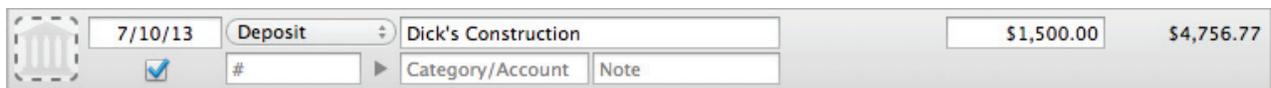
Badges related to imports are cleared automatically after 24 hours; balance adjustments retain their badges indefinitely.

# How do I attach files to my transactions?

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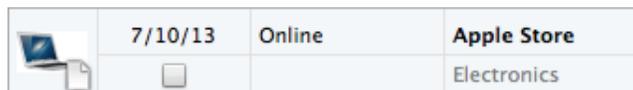
iBank allows you to attach a file to each [transaction](#) and (optionally) display custom images in the [account register](#). You might take a picture of your brand new iPad for posterity, attach a receipt for the books you ordered from Amazon.com, or file a digital copy of Form 1040 with your federal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

The left side of each transaction in the account register is used to show images and attachments. By default, this space shows the [image](#) associated with whatever [category](#) is assigned to the transaction. If no category is present, or if the category has no image, the space will show a picture of a bank façade:



## Attach a file

Select a transaction to bring up the [transaction editor](#), then drag and drop a file onto the box surrounded by a dotted line on the left side of the editor. A copy of the file will be stored inside your [iBank document](#), so you can delete the original if you want to. When a file has been attached to a transaction, iBank will show a document icon in the account register:



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



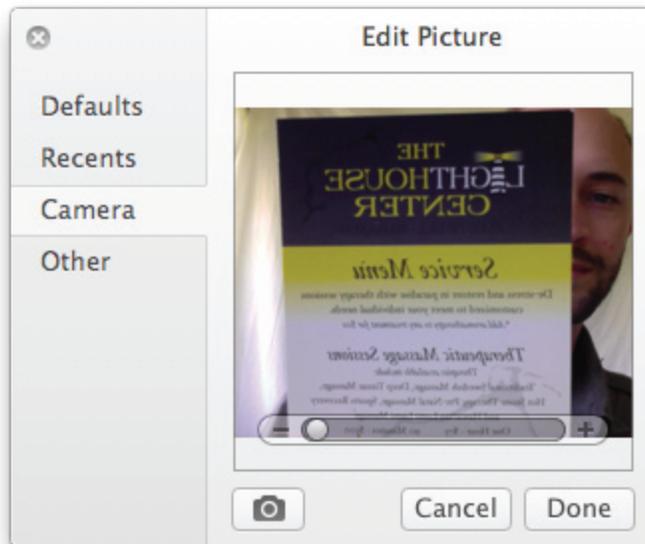
To change the file attached to the transaction, drag and drop a file into the large box or click “Attach File” and choose the file you want. A preview of the file will appear in the box, and the name of the file will appear below it. If you want to show a picture of the attachment in the account register,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



*If you don’t want to see any images in the transaction register, choose **iBank > Preferences**, click the “Appearance” button, and check “Hide category and transaction images.” A small pushpin will be shown in the transaction editor in place of the image; double-click the pushpin to use the attachment feature.*

## Take a picture with your Mac’s camera

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



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

### Reverse an image

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

### View an attachment

If you want to view an attached image at full size, print an attached document, save a copy of a file, etc., open the popup file inspector and click the “Open With Finder” button. iBank will open the attached file using the default application for its file type. The “Print” and “Save As” commands in that application can be used to print and save a copy of the file, respectively.

### Remove an attachment

Open the popup file inspector and click the ‘X’ button to the right of the file preview. The file will be removed from the inspector and from the iBank document.

# 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 for banking transaction types are relatively loose; although some types force transaction [amounts](#) to be either positive or negative, the differences between these types are for the most part nominal. The transaction types for investment transactions are more strictly defined and affect the behavior of the transactions, so you should use discretion when choosing the appropriate type for these transactions.

## Banking account transaction types:

- **ATM:** Deposit or withdraw funds using an ATM.
- **Charge:** Record a purchase on a credit card or withdraw funds using a debit card.
- **Check:** Withdraw funds by writing a paper check. Choosing this type will automatically insert a number in the '#' field (the next number in sequence from the last check recorded).
- **Deposit:** Add funds to an account by any method.
- **Online:** Withdraw funds through a web-based store or online banking service.
- **POS:** Withdraw funds through a point-of-sale transaction (typically a cash or debit card purchase).
- **Transfer:** Move funds from one account to another (for more information, see [How do I transfer funds between accounts?](#) in this chapter).
- **Withdrawal:** Deduct funds from an account by any method.

## Investment account transaction types:

- **Buy:** Withdraw cash and purchase shares of a security.
- **Buy to Close:** Close a short position (opened with "Sell to Open") by withdrawing cash and purchasing security shares or option contracts. Use this transaction type with a price of "0.00" to close a short position for contracts that expired or were exercised.
- **Buy to Open:** Withdraw cash and purchase option contracts (to open a long position).
- **Dividend:** Deposit cash received from the profit made on an investment. Use the [funding/distribution type](#) to record a reinvestment instead of a cash dividend.

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



*In addition to the primary transaction types, funding/distribution types also affect the behavior of investment transactions. For more information, see [How do I record investment transactions?](#) in [Chapter 7: Investments](#).*

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# How do I transfer funds between accounts?

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## Simple transfers

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

1. [Create a transaction](#) in one of your accounts and set its [type](#) to “Transfer.” Enter the [date](#), [payee](#), [note](#), and [amount](#) of money to be transferred.
2. Begin typing the name of the account into which the funds should be transferred in the [category](#) field, then select the account name when it appears in the drop-down list. Alternatively, press the Down Arrow key on your keyboard to drop down the full category list and choose the account name. Click “Save” to record the transaction.
3. A new transaction will automatically appear in the account to which you are transferring the money, with the same transaction details as the original (except for the amount, which will be opposite to the original).
4. The two transactions are now linked: [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 when they use different currencies (see below).



*Transfer transactions use the “Category” field to indicate the destination account for the transfer. If the category for a particular transaction begins with the ‘-’ character, it is a transfer. Accounts are not displayed under the “Categories” item in the [source list](#), but can be used in [reports](#) and [budgets](#) like other categories.*

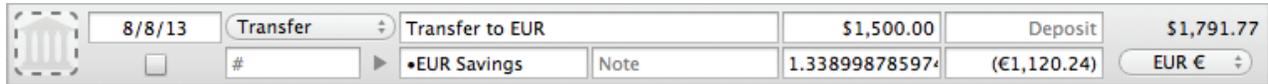
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## Split transfers

[Split transactions](#) can also be used to transfer funds between accounts. To transfer part of a split transaction to or from a different account, simply enter the account’s name in the “Category” field for the appropriate split item. If you enter the amount for the split item in the “Income” column, the money will be drawn from the account indicated; if you enter the amount in the “Expense” column, the money will be deposited into the account indicated. Each account will show the transaction with all split items included, but the split amounts will be adjusted so that the transaction is properly balanced on both sides of the transfer.

## Transfers with currency conversions

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

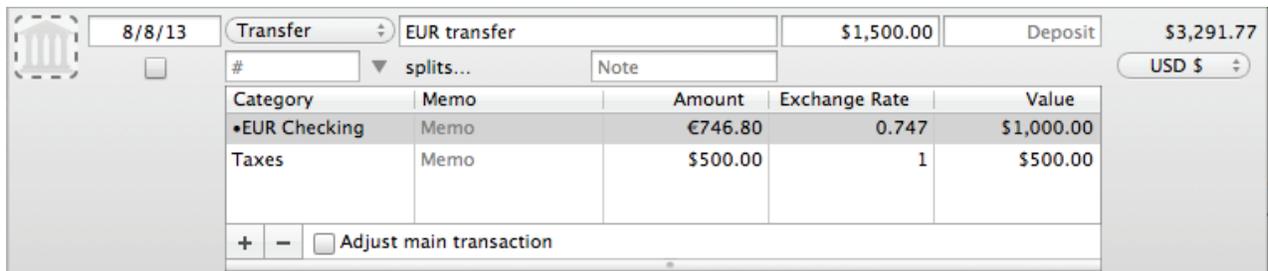


The screenshot shows a transaction editor interface. At the top, there is a date field with '8/8/13', a dropdown menu set to 'Transfer', and a text field containing 'Transfer to EUR'. To the right, there are two fields: '\$1,500.00' and 'Deposit'. Further right, there is a total amount field showing '\$1,791.77'. Below these, there is a category dropdown set to '•EUR Savings', a 'Note' field, an exchange rate field showing '1.33899878597', a foreign amount field showing '(€1,120.24)', and a currency selection button set to 'EUR €'.

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

## Split transfers with currency conversions

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



The screenshot shows a transaction editor interface for a split transaction. At the top, there is a date field with '8/8/13', a dropdown menu set to 'Transfer', and a text field containing 'EUR transfer'. To the right, there are two fields: '\$1,500.00' and 'Deposit'. Further right, there is a total amount field showing '\$3,291.77'. Below these, there is a category dropdown set to '#', a 'splits...' dropdown, and a 'Note' field. A table is displayed below the splits dropdown:

Category	Memo	Amount	Exchange Rate	Value
•EUR Checking	Memo	€746.80	0.747	\$1,000.00
Taxes	Memo	\$500.00	1	\$500.00

At the bottom of the table, there are '+' and '-' buttons and a checkbox labeled 'Adjust main transaction'.

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

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

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



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

---

## Investment transfers

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

## About transfers in budgets and reports

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

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

To track a transfer in a report, exclude the account by double-clicking the report, choosing the “Limit results to specific accounts” option, and checking off all accounts except the one you want to exclude. Transfers in and out of that account will then be counted in the report. Reports that are based on categories can be configured to include or exclude transfers to or from a specific account using the “Report on all categories and accounts except” setting. For more information about configuring report settings, see the articles about the different report types.

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

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Select a [transaction](#) in any [account](#) (or Command-click to select more than one), then choose *Edit > Cut*. Select the account to which you want to move the transaction(s) and choose *Edit > Paste*. The transaction(s) will be removed from the original account and added to the selected account. Be sure to use the Cut command and not Copy, to ensure that [transfers](#) remain properly linked and are not duplicated.

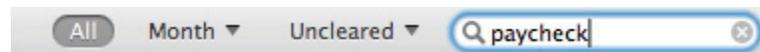
To transfer funds between accounts (instead of moving the transaction records), see the [preceding section](#) in this chapter.

# How do I search and filter transactions in my accounts?

---

## Search for a transaction

Select the [account](#) you want to search, then click in the search box above the [transaction register](#) and type in a word, phrase, or number:



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

## Filter transactions

Click one of the three buttons next to the search box at the top of the transaction register to limit which transactions are displayed:

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

## Other ways to find transactions

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

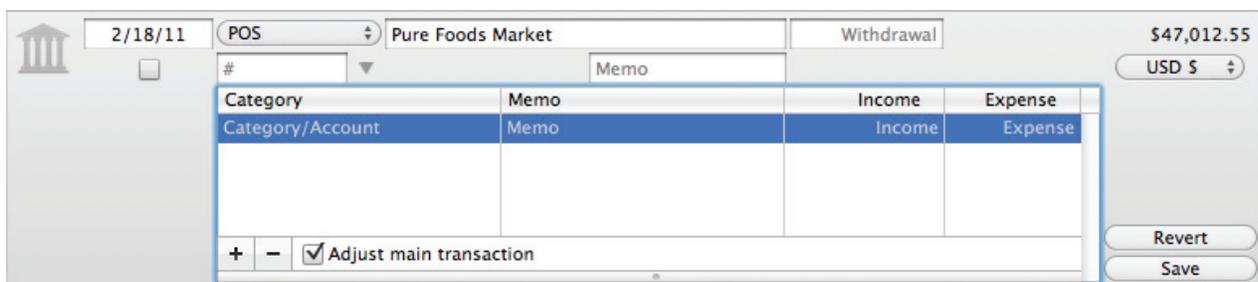
# How do I use split transactions?

iBank allows you to [categorize](#) your [transactions](#) so that you can track them on [reports](#) and [budgets](#), but what happens when a single transaction needs to be broken down and assigned to multiple categories? For example, let's say that you go to the grocery store and spend \$50, but you only spend \$30 on groceries - the other \$20 is spent on pet supplies. How do you enter this into 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 and [memorize](#) them like other transactions, and use them to [transfer](#) portions of transactions in addition to categorizing them. iBank provides two different methods for creating splits: you can either enter the split items first and have iBank calculate the transaction's total amount based on the splits, or enter a total amount and have iBank help you balance the split items against that total.

## Create a split transaction with an unknown total

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



The screenshot shows the iBank transaction editor interface. At the top, there are fields for date (2/18/11), transaction type (POS), payee (Pure Foods Market), and transaction type (Withdrawal). The account balance is shown as \$47,012.55. Below these fields is a table for split transactions. The table has four columns: Category, Memo, Income, and Expense. The first row is a header row with the following text: Category/Account, Memo, Income, Expense. Below the header row is a blank row for entering a split item. At the bottom of the editor, there is a checkbox labeled "Adjust main transaction" which is checked. There are also "Revert" and "Save" buttons on the right side of the editor.

Category	Memo	Income	Expense
Category/Account	Memo	Income	Expense

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

Category	Memo	Income	Expense
Groceries	Memo	Income	\$30.00



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

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

Category	Memo	Income	Expense
Groceries	Memo	Income	\$30.00
Pet Supplies	Memo	Income	\$20.00

Continue in this manner until all split items have been recorded, then click the "Save" button (or press Return on your keyboard) to save the transaction. The category field on the main transaction will show "splits..." to indicate that it is a split transaction.

## Create a split transaction with a known total

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

Category	Memo	Income	Expense
Category/Account	Memo	Income	\$50.00

Adjust main transaction

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

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

Category	Memo	Income	Expense
Groceries	Memo	Income	\$30.00

Adjust main transaction      Left to balance: \$20.00



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

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

Category	Memo	Income	Expense
Groceries	Memo	Income	\$30.00
Pet Care	Memo	Income	\$20.00

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



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

## Record a paycheck

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

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

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

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

## Edit an existing split transaction

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

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



*If you are editing a split transaction that is based on a transaction template, some of the existing split items may be adjusted automatically to balance the transaction. See the [next section](#) in this chapter for more information.*

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## Resize the split editor

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

# Can iBank remember transactions I enter more than once?

---

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

Each time you [enter a transaction](#) manually, iBank automatically creates a template based on that transaction, recording its type, payee, category, splits, note, and withdrawal/deposit amount. (Although the note field is not autofilled when you create a new transaction - see below for more information about autofill.) To create a template from a transaction in an account register, drag and drop the transaction from the register onto “Transaction Templates” in the “Manage” section of the [source list](#).

## View and manage templates

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



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



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

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



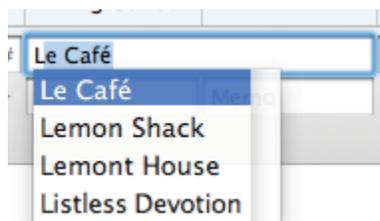
You can disable the delete confirmation if you don't need the extra protection. To restore this and other warnings after they have been disabled, choose *iBank > Preferences* and click the "Reset Alert Dialogs" button.

## Sort the template list

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

## Autofill transaction details

When you create a transaction in an account register and begin typing in the [payee field](#), iBank will automatically suggest names based on your transaction templates. As you are typing, a drop-down list will appear showing the payees that match what you are typing:



In this example, only the letter 'L' was typed. Use the mouse to click one of the names, or use the arrow keys to select one and then press the Tab or Return key. iBank will fill in several of the transaction details (type, category/splits, and amount) based on the template associated with

that payee (these fields will be shaded yellow as a result). If you don't want to accept a suggestion, simply ignore it and continue typing - when you save the transaction, iBank will create a new template automatically. You can view a list of all known payees by pressing the down arrow key before you begin typing a payee name.

## Split templates

Transaction templates may also have split items associated with them; these splits can be edited by clicking the disclosure triangle next to the category field. The split editor here works the same as the one used in the account register, with one difference: you will notice that each split item has a checkbox next to it. Checking this box will designate the item's amount as fixed: it will not change if you adjust the overall transaction amount, whereas unchecked items will fluctuate depending on the overall transaction amount. A couple of examples will help to illustrate this feature:

Category	Memo	Income	Expense	
Paychecks/Wages		\$1,500.00		<input type="checkbox"/>
•Savings			\$100.00	<input checked="" type="checkbox"/>

- Consider that you set up a template to represent your paycheck. Once a month, a paycheck is deposited into your checking account, and though the amount of payment varies, you always put \$100 into your savings account. In iBank, you would set up a template with an estimated total amount (your net pay) and two split items: one with the amount of your gross pay, and one to transfer \$100 into savings. The gross pay is variable, and the transfer is fixed, so you check off the transfer and leave the gross pay item unchecked. When it comes time to record your paycheck, you create a new transaction in your checking account, autofill the details, and then adjust the main transaction amount. iBank automatically adjusts the split item with your gross pay, and leaves the transfer at \$100.
- Consider a payment towards a loan, which is split between principal and interest. You create a template for this transaction by entering the total payment amount on the main transaction (as a withdrawal), then splitting the payment into principal and interest portions. The principal portion should be made a transfer to the loan account, while the interest may be assigned to a category so that it can be tracked with [reports](#). Since the interest amount is fixed for each payment but the principal payment is variable, leave the principal unchecked and check off the interest. When you record the payment, you create a new transaction in your banking account, autofill the details, and adjust the main transaction amount. iBank

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

## Schedule repeating transactions

Select a template and click the “Schedule” button to configure the template to post a transaction to one of your accounts at regular intervals. Doing so will also add the template to the “Scheduled Transactions” item in the source list. For more information, see the [next section](#) in this chapter.

## Manage import rules

Select a template and click the “Import Rules” button to configure which transactions the template is applied to when you [import data](#) via [Direct Access](#), [direct download](#), iBank’s [built-in browser](#), or [a file](#). For more information, see [How do I use import rules?](#) in [Chapter 5: Importing Data](#).

# How do I schedule recurring transactions?

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 **Scheduled transactions** can be created to track financial activities that occur on a repeating basis, for example a monthly mortgage payment or biweekly paycheck. Scheduled transactions are based on transaction templates. When one or more schedules are associated with a template, transactions based on that template will be created in your accounts as the schedules dictate. For more information about templates, see the [previous section](#) in this chapter.

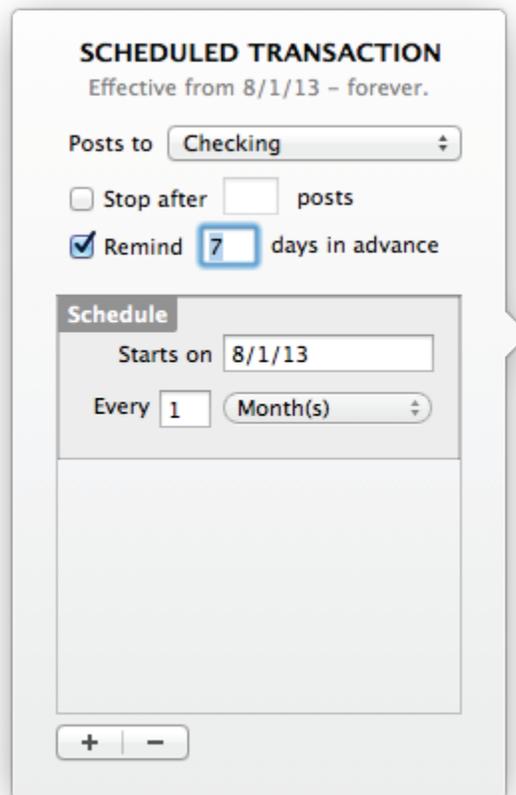
## Create a scheduled transaction

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

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

## Edit a template's schedules

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



**SCHEDULED TRANSACTION**  
Effective from 8/1/13 - forever.

Posts to

Stop after  posts

Remind  days in advance

**Schedule**

Starts on

Every

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

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

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



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

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

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

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

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



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

---

## Delete a scheduled transaction

The proper way to delete a scheduled transaction is to remove the schedules from a template. Select “Scheduled Transactions” in the source list, select a template, and click the button that shows the transaction date to open the schedule inspector. Select a schedule and click the minus

(-) button at the bottom of the inspector to remove it and any upcoming transactions that correspond to it. When all schedules have been removed, the template is no longer considered a scheduled transaction (though it can still be used for autofill and [import rules](#)). Any transactions that were already posted to your accounts will not be affected by deleting the schedules.



*If you select a template and click the minus (-) button at the top of the template list, the entire template will be deleted. The template will no longer appear in “Transaction Templates,” “Scheduled Transactions,” or “Import Rules,” and all schedules and import rules associated with the template will be deleted along with it.*

## Process upcoming scheduled transactions

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

**Confirm Scheduled Transactions**

	Date	Type	Payee	Withdrawal	Deposit	Account
	8/1/13	Deposit	Dick's Construction		\$3,500.00	•Checking
<input type="checkbox"/>	#	▶	Paychecks/W Note			USD \$
	8/15/13	Withdrawal	Apex Housing	\$850.00		Checking
<input type="checkbox"/>			Rent			

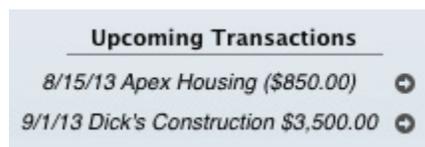
The “Upcoming” tab shows transactions that are due soon, based on the number of days you chose to be reminded within (the default is 7). These transactions show their dates with orange stripes as long as they remain in the future. Once the due date for a transaction has passed, it will show a “Late” [badge](#) to highlight its urgent need for attention. The “All” tab shows the next due

date for all scheduled transactions that are set to use reminders, regardless of when they are due. Select a transaction in the list and choose what action to take with it:

- **Skip the transaction:** Click “Skip” to remove the transaction from the list without recording it in an account. Its schedule will advance and you won’t see the transaction until the next time it comes due.
- **Submit an online payment:** Click “Pay Online” to send an electronic payment for the selected transaction. Feel free to edit the transaction before sending a payment, if necessary. To use this feature, you must have at least one account configured to use bill pay. For more information, see [Chapter 6: Online Bill Pay](#).
- **Print a check:** Click “Print Check” to print the details of the selected transaction on check stock. Feel free to edit the transaction before printing it, if necessary. For more information, see [How do I print checks from iBank?](#) in [Chapter 11: Additional Features](#).
- **Post the transaction:** Click “Post” to remove the transaction from the list and record it in the account shown in the “Account” column. Feel free to edit the transaction before posting it, if necessary. Any changes you make to the transaction in this window will only apply to this instance of the transaction, and will not affect later transactions posted by the same schedule. To modify all upcoming instances of a transaction, you will need to edit the template in the main “Scheduled Transactions” list.

When you are finished processing your scheduled transactions, click “Done” to return to the [main window](#).

## Review upcoming transactions at a glance



The image shows a summary pane titled "Upcoming Transactions" with a light blue background. It lists two transactions: "8/15/13 Apex Housing (\$850.00)" and "9/1/13 Dick's Construction \$3,500.00". Each transaction has a right-pointing arrow icon next to it.

Upcoming Transactions	
8/15/13 Apex Housing (\$850.00)	➔
9/1/13 Dick's Construction \$3,500.00	➔

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

## Use scheduled transactions for budgeting

In iBank 5, scheduled transactions are tightly integrated with [budgets](#). When you set up a new budget, iBank automatically uses your scheduled transactions to determine how much money you expect to earn and spend. Be sure to [categorize](#) each of your scheduled transactions so that you can compare expected and actual amounts on the budget report. As you monitor your budget throughout the month, you can make changes to your scheduled transactions, and iBank will keep track of the changes you make.

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

When you edit a scheduled transaction under "Scheduled Transactions" in the source list, the changes are always applied to the current month. If you want to change the expected amount for a scheduled budget item at some date in the past, you will need to make that change in a budget report that shows the time period when you want the change to take effect.



*Under the hood, each change you make is tracked according to its "effective date." This date is shown at the top of the schedule inspector. Note that because of this feature, new scheduled transactions cannot be used to record repeating transactions that occurred prior to the current month. The schedule's starting date may be set earlier, but iBank will not show reminders or past transactions for dates prior to the effective date.*

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## Chapter 4: Categories

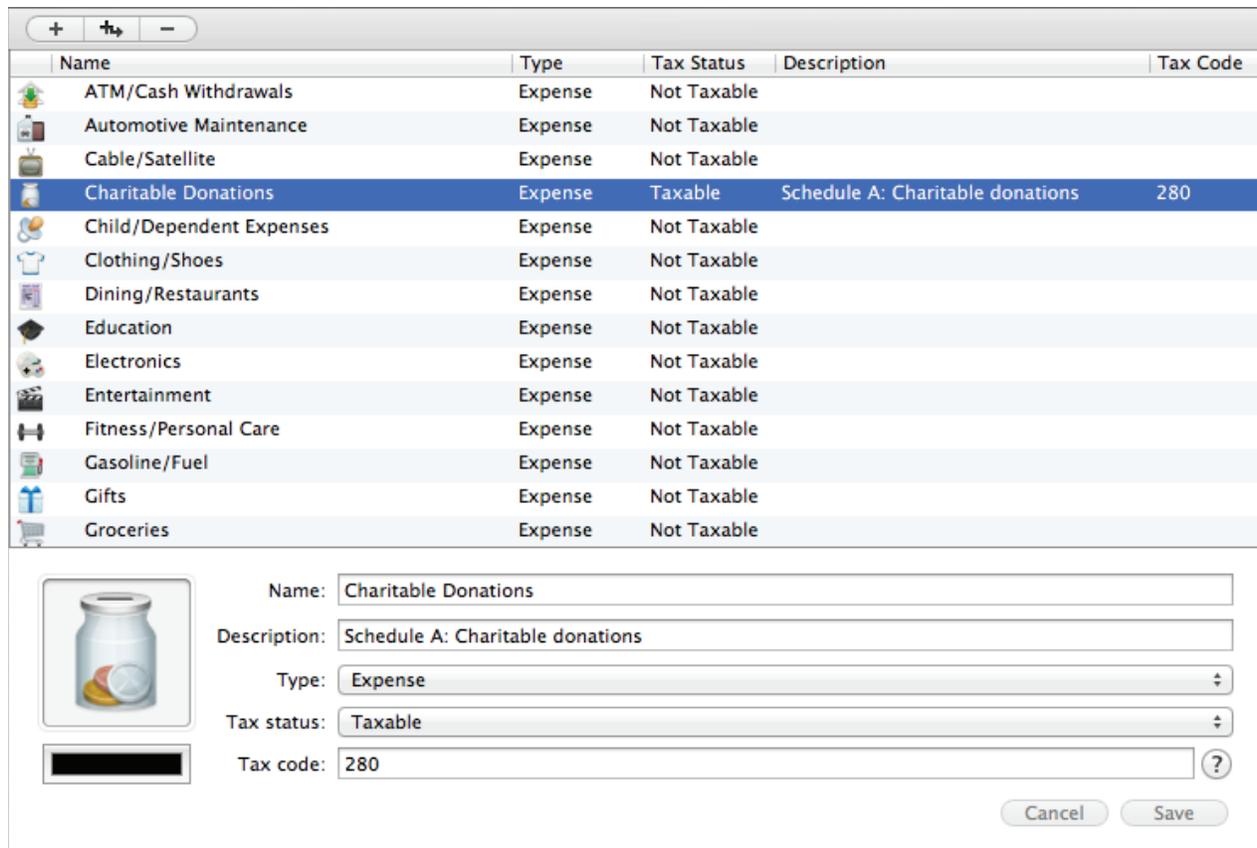
# How do I use categories?

**Categories** help you track where your money actually comes from and goes to, and they enable you to use [reports](#) 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, [create a transaction](#) or [edit](#) an existing one, and type a category name in the [category field](#). iBank will suggest the names of existing categories as you type: when the drop-down list of category names appears, use the Up and Down Arrows on your keyboard to highlight one, then press Tab to accept it.

iBank includes default sets of “Home” and “Business” categories which you may choose when you [create a new document](#), but you can [customize](#) each document’s category list to your heart’s content.

## To view the main category list:

Click “Categories” in the “Manage” section of the [source list](#). Your categories will appear to the right:



The screenshot shows the iBank Categories window. At the top, there are window control buttons (+, ⇄, -). Below is a table listing categories with columns for Name, Type, Tax Status, Description, and Tax Code. The 'Charitable Donations' category is highlighted in blue. Below the table, there is a detailed view of the selected category, including an icon of a jar, and fields for Name, Description, Type, Tax status, and Tax code. The 'Charitable Donations' category is shown with a Type of 'Expense', Tax status of 'Taxable', and Tax code of '280'. At the bottom right, there are 'Cancel' and 'Save' buttons.

Name	Type	Tax Status	Description	Tax Code
ATM/Cash Withdrawals	Expense	Not Taxable		
Automotive Maintenance	Expense	Not Taxable		
Cable/Satellite	Expense	Not Taxable		
Charitable Donations	Expense	Taxable	Schedule A: Charitable donations	280
Child/Dependent Expenses	Expense	Not Taxable		
Clothing/Shoes	Expense	Not Taxable		
Dining/Restaurants	Expense	Not Taxable		
Education	Expense	Not Taxable		
Electronics	Expense	Not Taxable		
Entertainment	Expense	Not Taxable		
Fitness/Personal Care	Expense	Not Taxable		
Gasoline/Fuel	Expense	Not Taxable		
Gifts	Expense	Not Taxable		
Groceries	Expense	Not Taxable		

Name: Charitable Donations  
Description: Schedule A: Charitable donations  
Type: Expense  
Tax status: Taxable  
Tax code: 280

Cancel Save

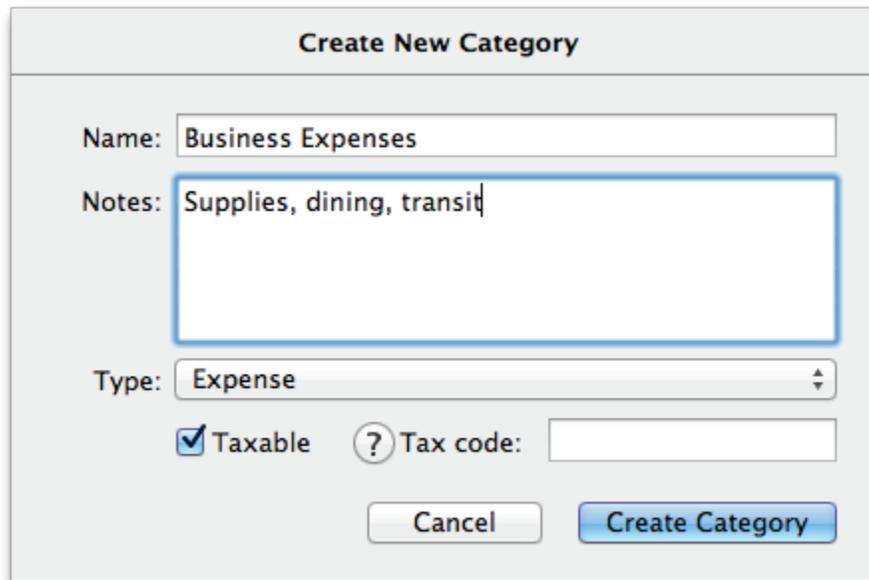
Here you can see all of your categories organized by Name, Description, or other criteria - just click the header at the top of any column to sort the list according to the information in that column. Click a second time to reverse the direction of the sort. Categories that contain [sub-categories](#)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

# How do I add and delete categories?

---

## To add a category:

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



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

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

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



*You can also create a new category simply by typing it into a [transaction’s category field](#). When you save the transaction, iBank will ask you to configure the new category as described above.*

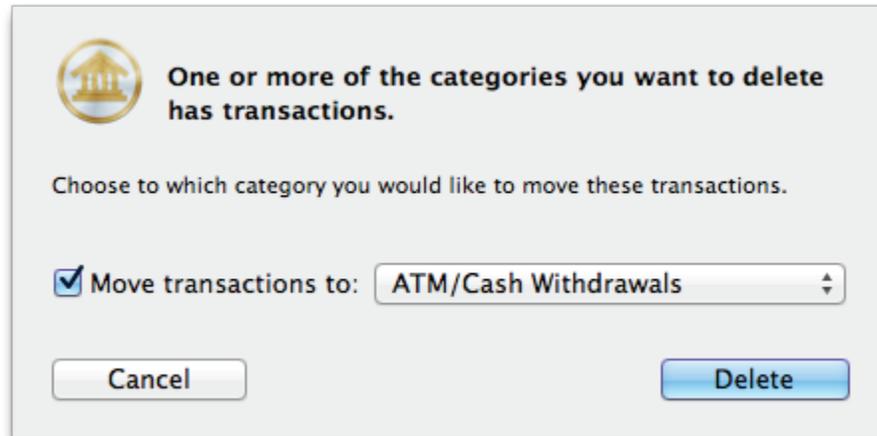
---

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

## To delete a category:

Select the category you want to remove and click the minus (-) button at the bottom of category list, or press Delete on your keyboard. You will be asked to confirm that you want to remove the category. If the selected category has sub-categories, those will be deleted as well.

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



 **One or more of the categories you want to delete has transactions.**

Choose to which category you would like to move these transactions.

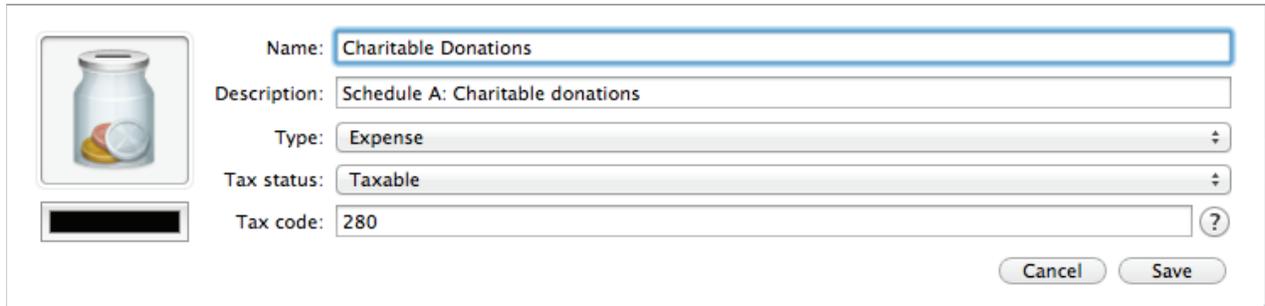
Move transactions to:

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

# How do I edit category properties?

---

Click “Categories” in the [source list](#) to view the list of available [categories](#). When you select a category, the editor at the bottom of the list changes to reflect the details of that item:



The screenshot shows a category editor interface. On the left, there is a small image of a jar with coins. Below the image is a black rectangular box. To the right of the image, the following fields are visible: 'Name' with the value 'Charitable Donations', 'Description' with the value 'Schedule A: Charitable donations', 'Type' with a dropdown menu showing 'Expense', 'Tax status' with a dropdown menu showing 'Taxable', and 'Tax code' with the value '280' and a help icon. At the bottom right, there are two buttons: 'Cancel' and 'Save'.

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

## Name

The name assigned to the category. If you change the name of a category, your category assignments will not be lost - any [transactions](#) to which the category is assigned will automatically update to reflect its new name.

## Description

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

## Type

Choose “Expense” to indicate that the category is used for purchases and withdrawals; choose “Income” to indicate that it is used for earnings and refunds. This property determines which section of your [budgets](#) the category will be available in.

## Tax status

Choose “Taxable” to designate the category as tax-related; choose “Not taxable” to indicate that the category is not useful for tax purposes. Items that are “Taxable” will be added to [U.S. Tax reports](#) automatically.

## Tax code

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

## Image



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

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

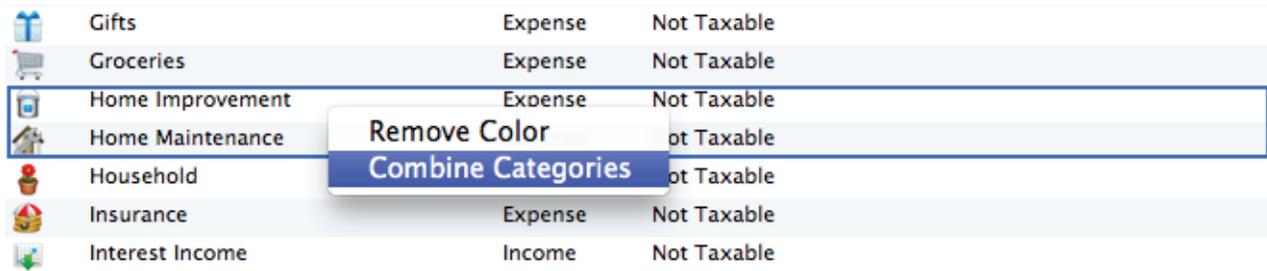
## Color

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

## How do I combine categories?

---

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



The screenshot shows a list of categories with a context menu open over the 'Home Maintenance' row. The menu options are 'Remove Color' and 'Combine Categories'. The 'Home Maintenance' row is highlighted with a blue border, and the 'Combine Categories' option is highlighted in blue within the menu.

	Gifts	Expense	Not Taxable
	Groceries	Expense	Not Taxable
	Home Improvement	Expense	Not Taxable
	Home Maintenance	Expense	Not Taxable
	Household	Expense	Not Taxable
	Insurance	Expense	Not Taxable
	Interest Income	Income	Not Taxable

A single category will be created with “combined” appended to its name. All [transactions](#) that were previously assigned the original categories will now be assigned the new category. Feel free to [edit](#) the new category to change its name.

# 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	Type	Tax Status	Description	Tax Code
▼ Auto	Expense	Not Taxable		
Fuel	Expense	Not Taxable		
Insurance	Expense	Not Taxable		
Registration	Expense	Not Taxable		
Service	Expense	Not Taxable		

## Creating sub-categories

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

## Using sub-categories

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

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

When you [create transactions](#), typing in the [category field](#) will cause iBank to suggest category names as you type. Use the arrow keys to select a category from the drop-down list, then press

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

## Organizing category hierarchy

You can easily reorganize your category hierarchy at any time by dragging and dropping categories and sub-categories in the category list view. If you drop one category on top of another, that category will become a sub-category of the one you dropped it on. If you drag a sub-category to a place in the list outside of the main category to which it belongs, it will become a main category itself. Rearranging categories in this fashion will not disrupt any transactions that are assigned to those categories; the transactions will automatically update to reflect the category changes. You can create as many levels and sub-levels of categories as you wish.

## Sub-categories in reports

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



## Chapter 5: Importing Data

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

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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 [set up a new account](#).

You can easily migrate your [account](#) data from other financial programs like Quicken or Microsoft Money. iBank also offers [Direct Access](#) 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, most commonly used by Microsoft Money), QFX (Quicken File Exchange, also known as Web Connect format), QMTF (Quicken Mac Transfer Format, used by Quicken Essentials), and CSV (Comma-Separated Values, most commonly used with Excel and other spreadsheet programs).

## Import options:

iBank can import transactions using any of the following methods:

1. By using IGG's subscription service to automatically update your accounts (fees apply - see [How do I update my accounts using Direct Access?](#)).
2. By connecting to your financial institution via the OFX protocol and downloading transaction updates automatically (fewer institutions are supported and fees may apply - see [How do I update my accounts using direct download?](#)).
3. By using the built-in web browser to access your bank's website and downloading transactions manually (see [How do I use the built-in web browser to download transactions?](#)).
4. By reading transactions from a file (see [How do I import transactions from a QIF, OFX, QFX, QMTF, or CSV file?](#)).

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

# How do I update my accounts using Direct Access?

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



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

## Sign up for an iBank ID

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

**iBank ID Login**

Enter your iBank ID login credentials.

If you do not have an ID you can create one for free by clicking "Create iBank ID".

Login:

Password:

[Lost password...](#)

An iBank ID is needed for Direct Access, Cloud Sync and syncing with iBank Investor.

[Cancel](#) [Back](#) [Create iBank ID](#) [Sign In](#)

- If you already have an iBank ID, simply enter your username and password, then click "Sign In" to continue.
- If you forgot your username or password, click the "Lost Password" button and enter your email address. IGG Software will send you an email containing your username and a link that

you can use to reset your password. Once you have done that successfully, you can use the new password to log in.

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



*iBank ID's are free to set up and are required to use Direct Access, [Cloud Sync](#), and [iBank Investor sync](#). If you do not use these features, you do not need to create an iBank ID. IGG Software does not sell or give away your personal information for any reason. For more information, see [Chapter 12: Security and Privacy](#).*

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Once you are logged in, you can review your account details and make changes as needed (for example, to update your email address or change your password). The iBank document will remain logged in until you return to the iBank ID management screen and click the “Logout” button. The username and password for your iBank ID are stored in the Mac OS X Keychain. Click “Done” to return to iBank’s [main window](#).

## Purchase a Direct Access subscription

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

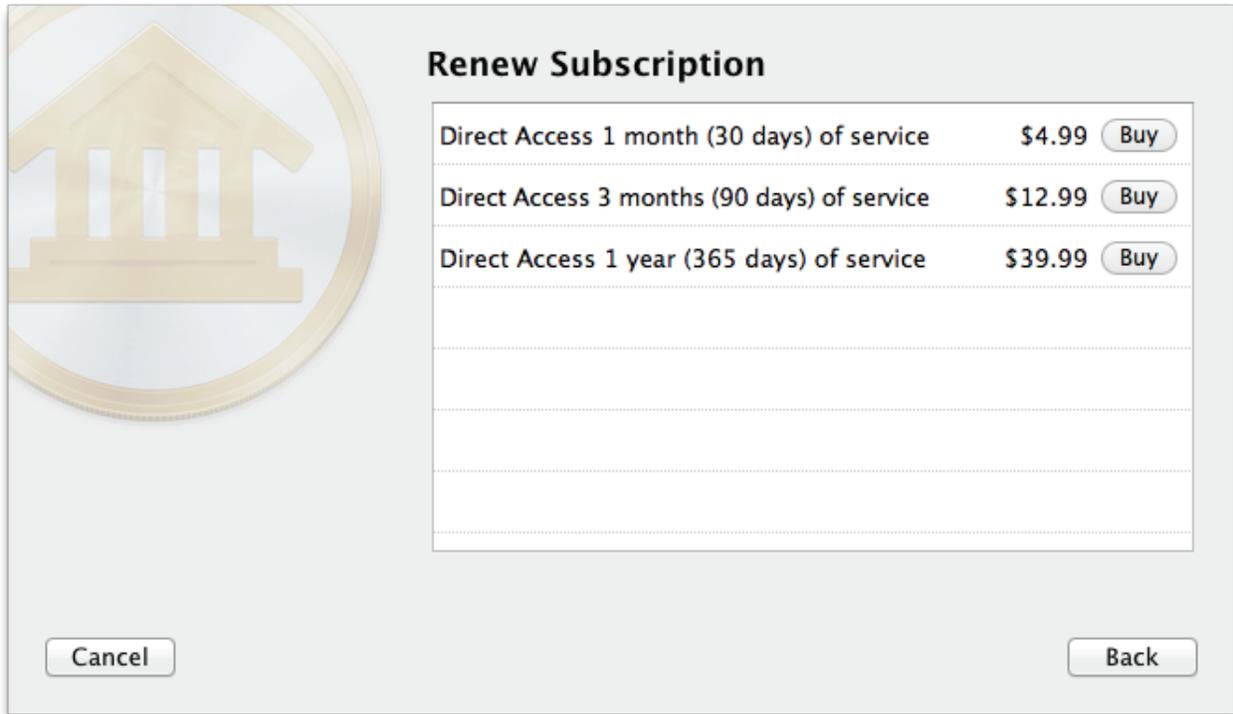


*Each new iBank ID automatically includes a 30-day subscription to Direct Access, free of charge! If you just signed up, feel free to try out the service before purchasing additional time.*

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To check your subscription status or purchase a subscription, make sure you are signed in with your iBank ID, then choose *File > Manage Direct Access*. The screen that appears will show you when your current subscription is due to expire, if you have one. Click “Extend Direct

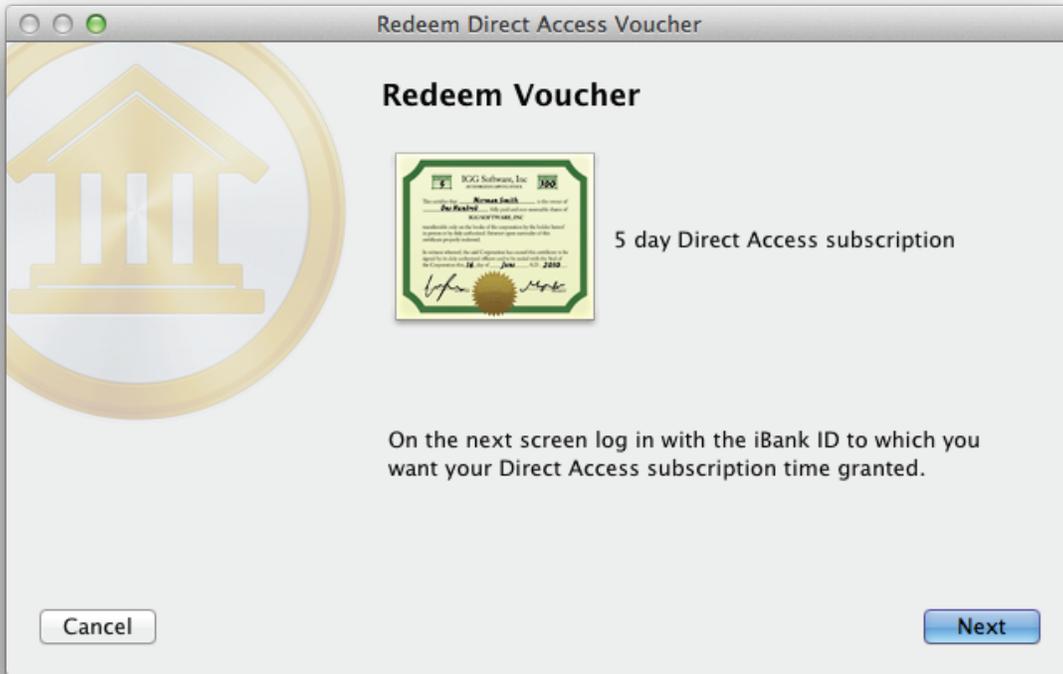
Access Subscription” to purchase more time. A list will appear to let you choose how much time to purchase (prices may vary):



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

### Redeem a Direct Access voucher

If you receive a voucher from IGG Software to extend your Direct Access subscription, you can use iBank 5 to redeem it. First, make sure you are connected to the Internet. View the email message that includes your voucher, save the voucher attachment to your Desktop or downloads folder, then drag and drop the voucher file onto the iBank 5 app (in your Applications folder or on the Dock). iBank will open the **voucher assistant** to walk you through the redemption process:

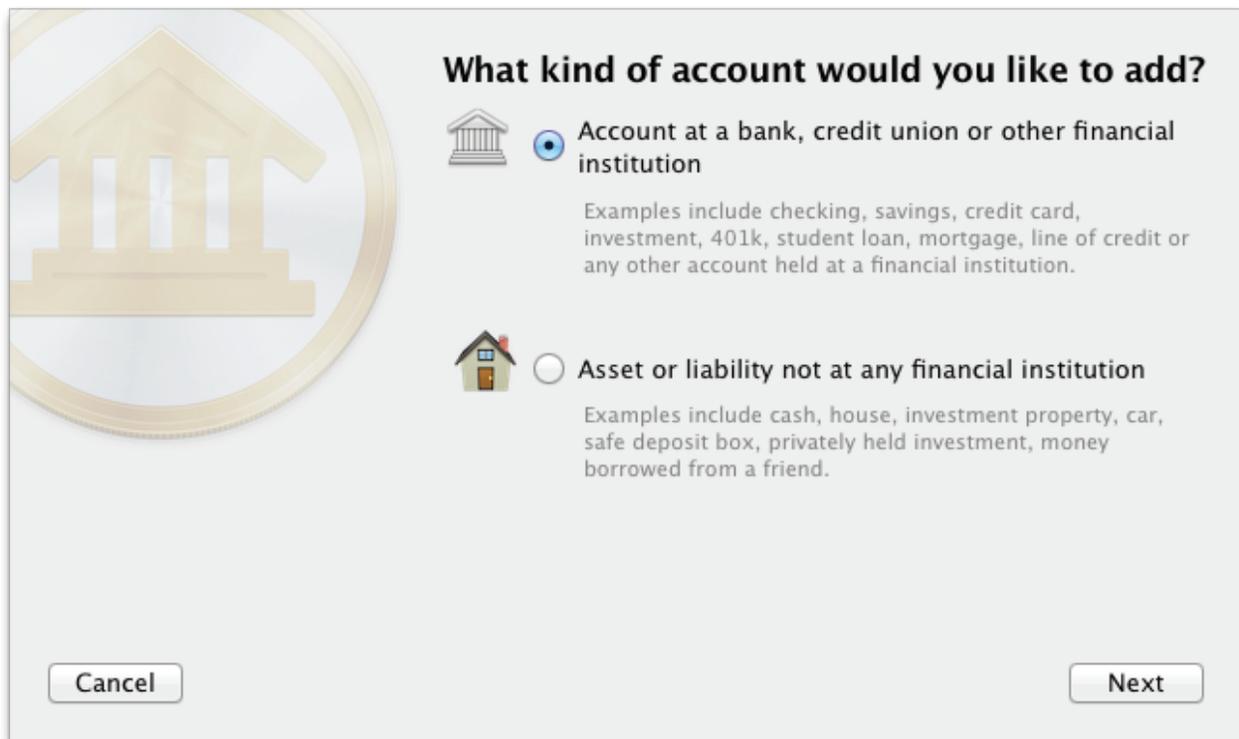


The first screen shows how much time will be added to your subscription. Click “Next” to proceed, and iBank will prompt you to enter the login details for the iBank ID you want to receive the extension. Type in the login and password and click “Sign In.” Assuming the voucher is valid and has not been used before, iBank will redeem it and extend your subscription accordingly.

## Begin Direct Access setup

### Setting up a new account with Direct Access:

Click the plus (+) button on the left side of the [toolbar](#) and choose “Add Account,” or choose *Account > New Account*. The **new account assistant** will open to help you create an account:



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

#### **Adding Direct Access to an existing account:**

If your account is already set up in iBank, and you simply want to enable Direct Access for it, select the account in the [source list](#) and choose *Account > Set Up Online Access*. If the screen that appears says “Online Access Information,” then the account is already set up for either Direct Access or [direct download](#). Otherwise, you should see the title, “Enable Online Access.” Read over the information on this screen and click “Find Your Bank” to proceed.

## Choose a financial institution

**What is the name of your bank?**

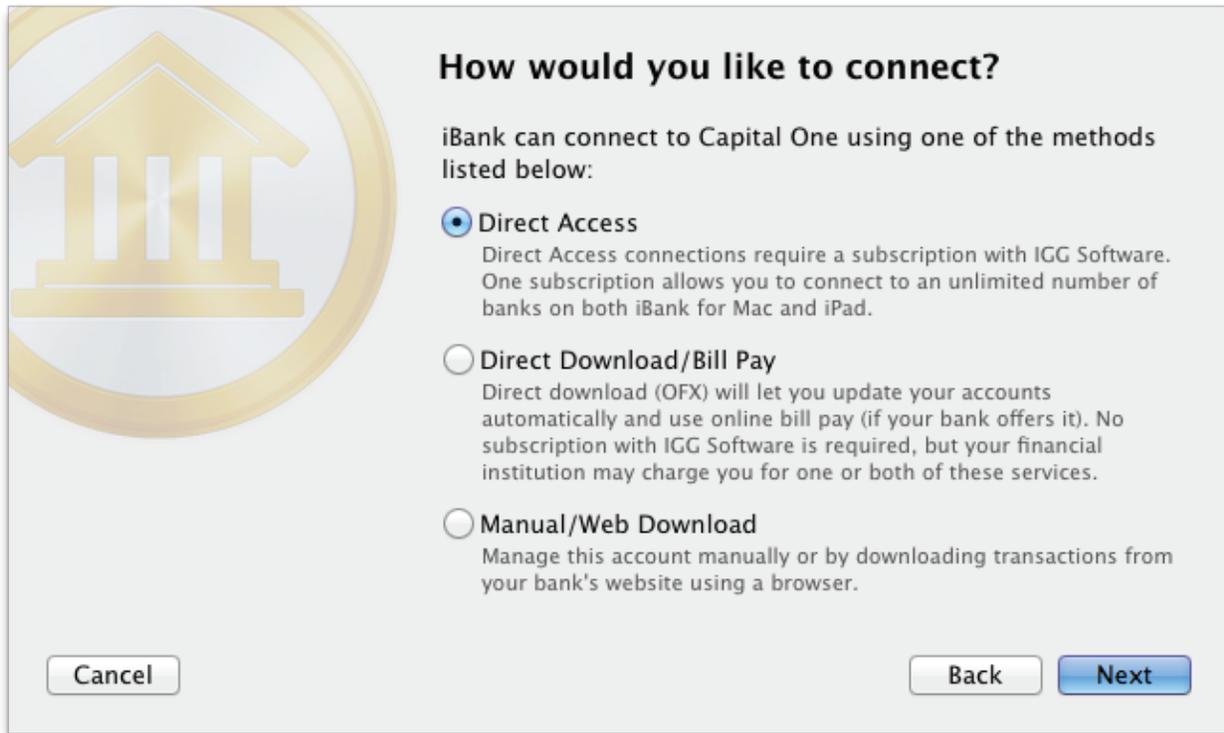
Q discover

- Discover Bank  
www.discoverbank.com/
- Discover Card**  
www.discovercard.com/cardmembersvcs/loginlogout/app/ac\_main
- Discover Bank Student Loans  
www.discoverstudentloans.com/MFA/EnterUsername.aspx?ReturnUrl...
- Discover benefits Central - 401k  
resources.hewitt.com/discover/
- Discover Financial Services - Personal Loans  
www.discoverbank.com/bankac/loginreg/login
- SAMS CLUB Discover  
www2.onlinecreditcenter6.com/consumergen2/login.do?subActionId...

Cancel Back Configure New Bank Next

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

## Choose a connection type



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

## Log in to your institution

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



**Sign in to Discover Card**

Please enter the same credentials used to access your online accounts at <https://www.discovercard.com>

If you do not have login credentials, please visit your bank's website to get them.

User ID

Password

iBank will use these credentials to search for all Credit Card accounts held at this institution.

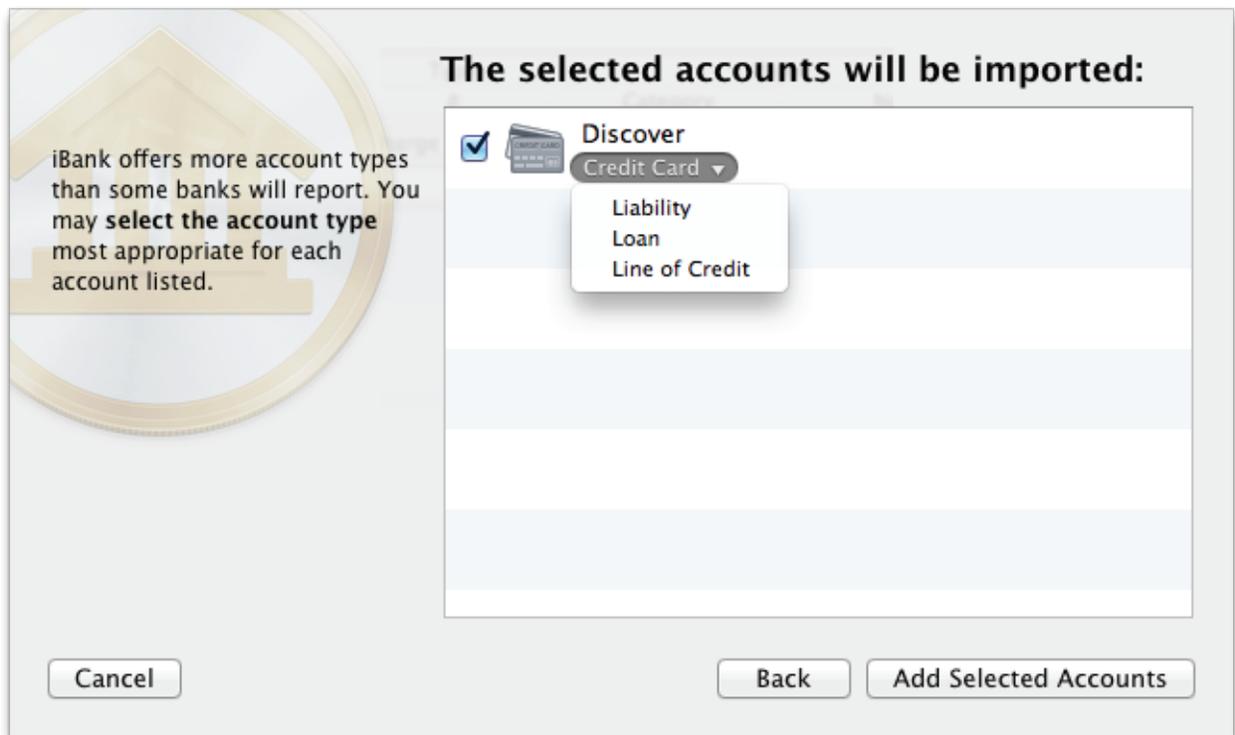
Type in the username and password that you use when logging in to your financial institution's website, then click "Sign In" to proceed. If your institution requires an additional mode of authentication (such as MFA), iBank will prompt you for that before continuing on. Login details only need to be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



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

## Select accounts to import

Once you are logged in to your financial institution, iBank will display a list of all the accounts you hold at that institution that can be downloaded using Direct Access:



If you are adding new accounts, check off the accounts you wish to use in iBank. A checkbox may be disabled if you are already using that account in your iBank document. You can rename an account by clicking on its name, or change the account type by clicking on the default type and choosing an alternative from the drop-down menu. Once you have all the accounts set up the way you want them, click “Add Selected Accounts.”

If you are configuring Direct Access for an existing account, simply select the online account you want to associate with your iBank account and click “Add Selected Accounts” to proceed.

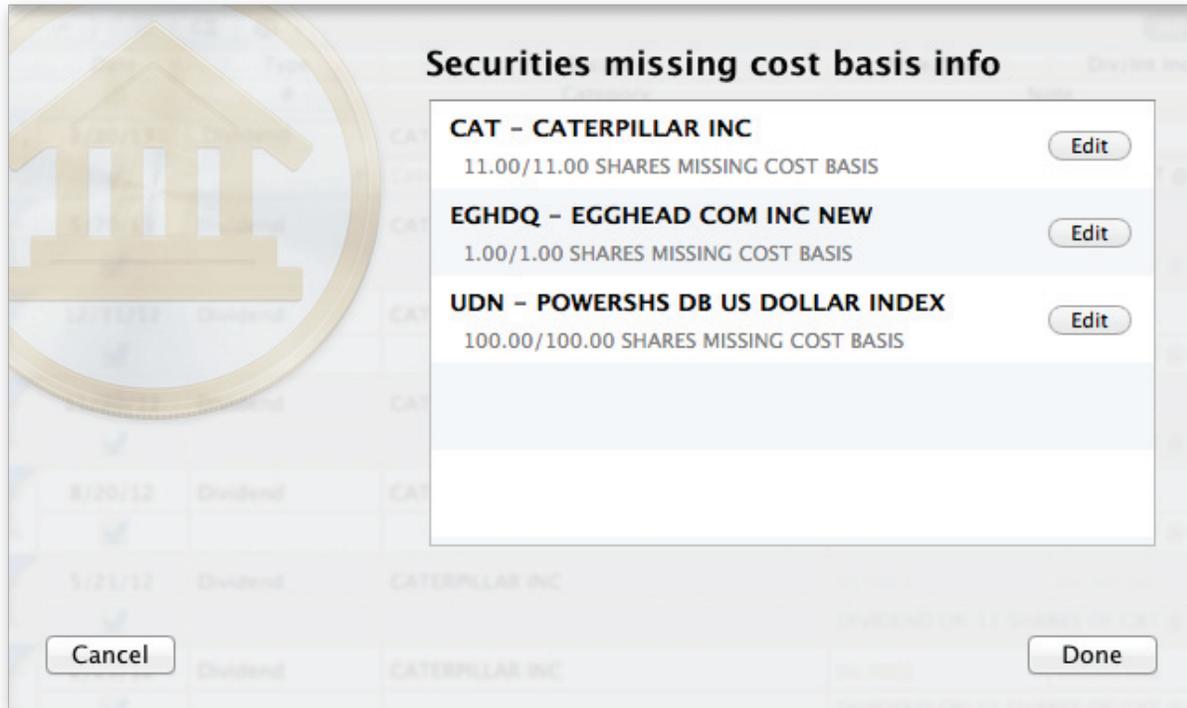
## Complete account setup

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

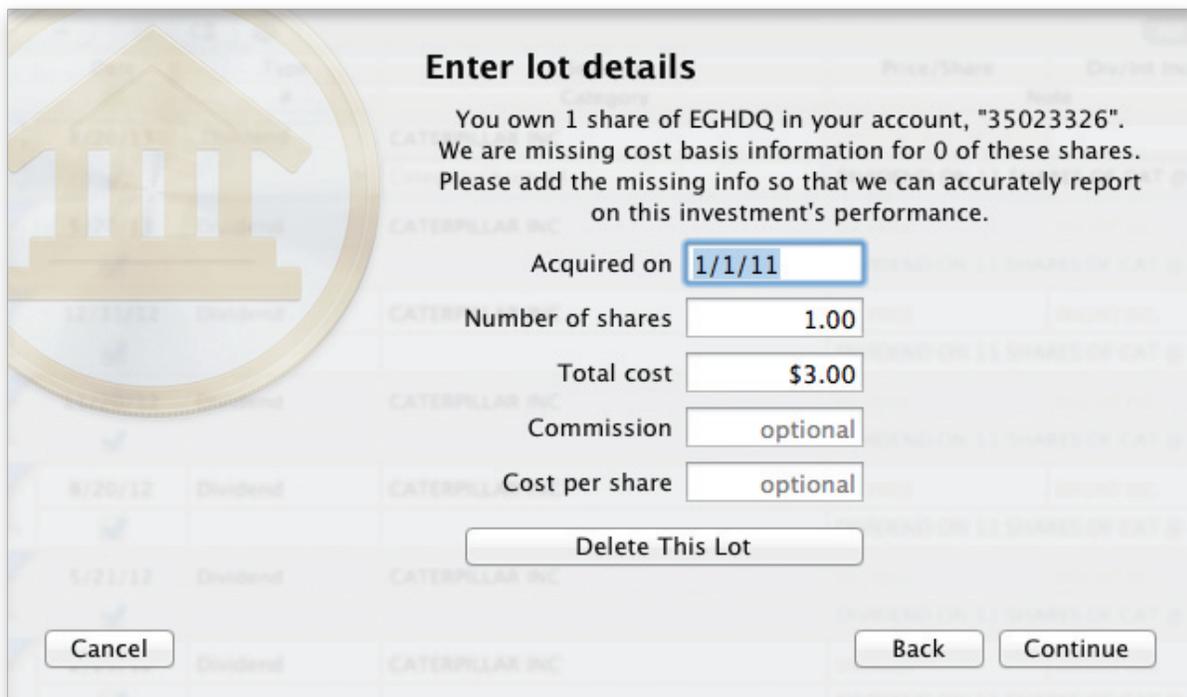
## Fix cost basis (investment accounts only)

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

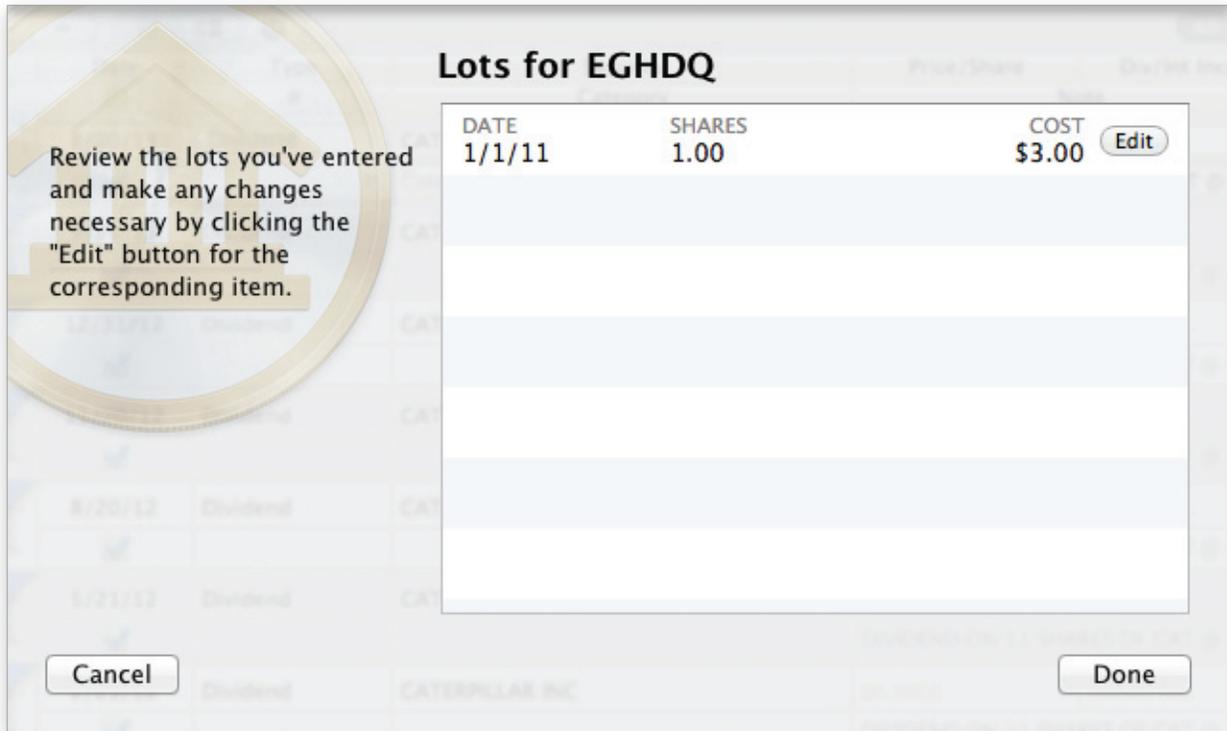
cost basis is complete, choose *Account > Fix Cost Basis*. If there are any shares that have gaps in their history, they will appear in a list:



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



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



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



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

## Update account transactions

Whenever you open a document, iBank will automatically update all accounts in the document that are configured with online access. You can update at any time by clicking the "Update" button  on the toolbar. Any new transactions that are available in your Direct Access accounts will

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

During the update, iBank will automatically screen out any duplicate transactions, mark all transactions “cleared” that were imported or matched by incoming transactions, and apply [import rules](#) to clean and categorize the incoming transactions. To review the results of the import, see [How do I use the resolve view to review transactions after an import?](#) in this chapter.



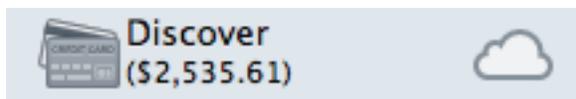
*If you don't want iBank to update accounts automatically when you open documents, choose *iBank > Preferences*, click the “General” button, and uncheck “Automatically update documents when opened.” To temporarily disable automatic updates for a particular document, hold down the Option key when you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

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## Merge duplicate transactions

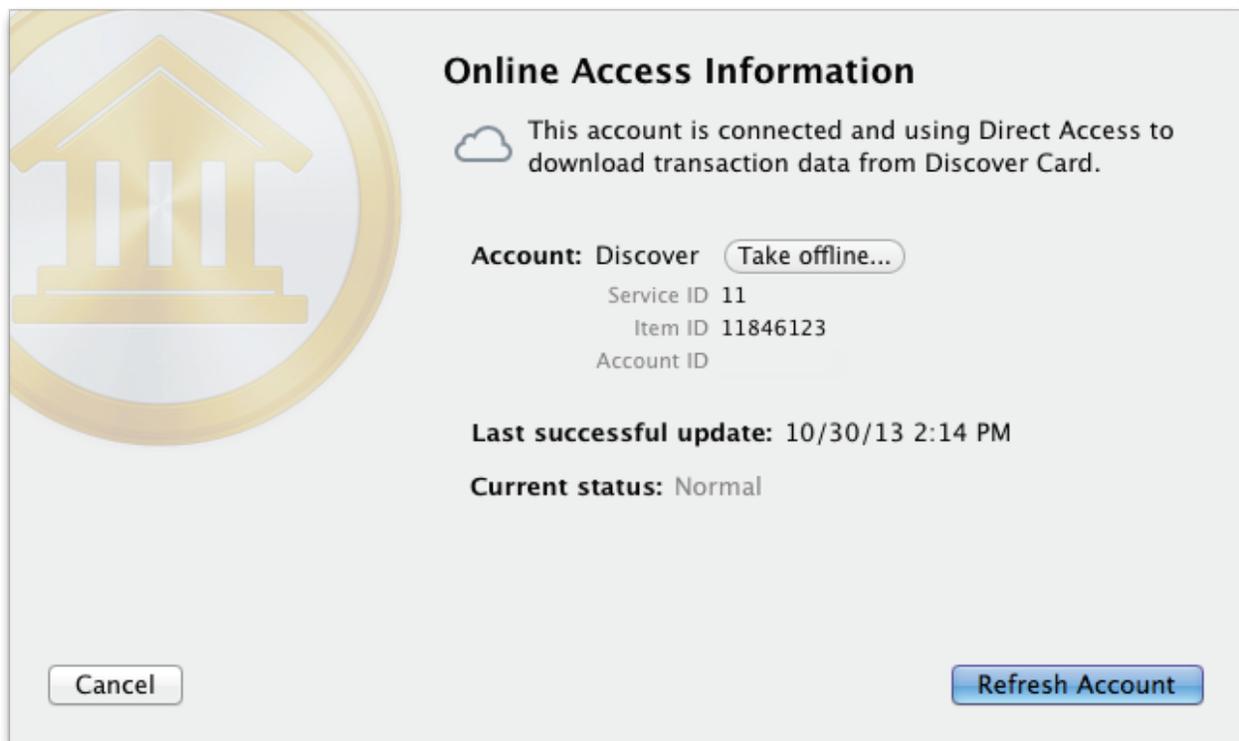
To merge transactions from two different sources (for example, combining a Direct Access transaction with one that was posted from a scheduled transaction), simply drag and drop one transaction onto the other. The resulting merged transaction will contain the details of the transaction onto which the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

## Review connection details or disable Direct Access



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

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



If there is a problem with the online connection, you will see an exclamation point in the cloud, and this screen will show details about the problem and how to resolve it. To refresh the connection to an online account, click “Refresh Account.” If the account login details have changed, you will be prompted to enter them again. To turn off Direct Access for an account, click “Take offline” on this screen. The account will no longer be connected to an online institution and will need to be updated manually from that point forward. If you want to re-enable online access in the future, select the account and choose *Account > Set Up Online Access*.

## Log connection details

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

To view the log file, once again choose *iBank > Preferences* and click the “Advanced” button. Click the gear-shaped action button and choose “Reveal in Finder.” A window will open with one or two log files; double-click the one named “DA-activity.txt” to view the details of your recent

Direct Access connections. If a support representative requests a copy of the log via email, simply drag & drop the log file into a new Mail message.

To delete the log files from your Mac, choose *iBank > Preferences*, click the “Advanced” button, click the gear-shaped action button, and choose “Delete Log Files.”

## Remove bank connection details for all devices

Each time you set up a Direct Access connection, the connection details for that account are stored remotely with our secure service provider using your iBank ID. Disabling online access for an account does not remove the connection details from your iBank ID, because other iBank documents or iBank for iPad books may access the same connection. To remove the connection details from your iBank ID, choose *File > Manage Direct Access*, log in with your iBank ID if necessary, and click where it says “Click here to remove activated banks.” Find the name of the financial institution whose connection details you want to remove, then click the “Delete” button next to it. iBank will prompt you to confirm before removing the connection details. At that point, any other documents or devices that try to access the institution will fail until the connection details are entered again.

# How do I update my accounts using direct download?

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Also known as OFX or “Direct Connect,” iBank’s direct download feature provides one-click transaction updates and support for online bill pay. IGG Software does not charge for direct download or bill pay, but many institutions require a separate enrollment and charge a monthly fee for these services. Fewer institutions support this download method than [Direct Access](#).



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

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## Sign up with your financial institution

Unless you are already familiar with your bank’s policy regarding direct downloads, the first step is to contact your financial institution and inquire about this service. When speaking to your bank representative, use the words “OFX Direct Connect” for clarity. If the representative says that iBank is not supported, ask if Quicken for Windows is supported. As long as one of the two programs is, iBank will be able to connect and download your account data.

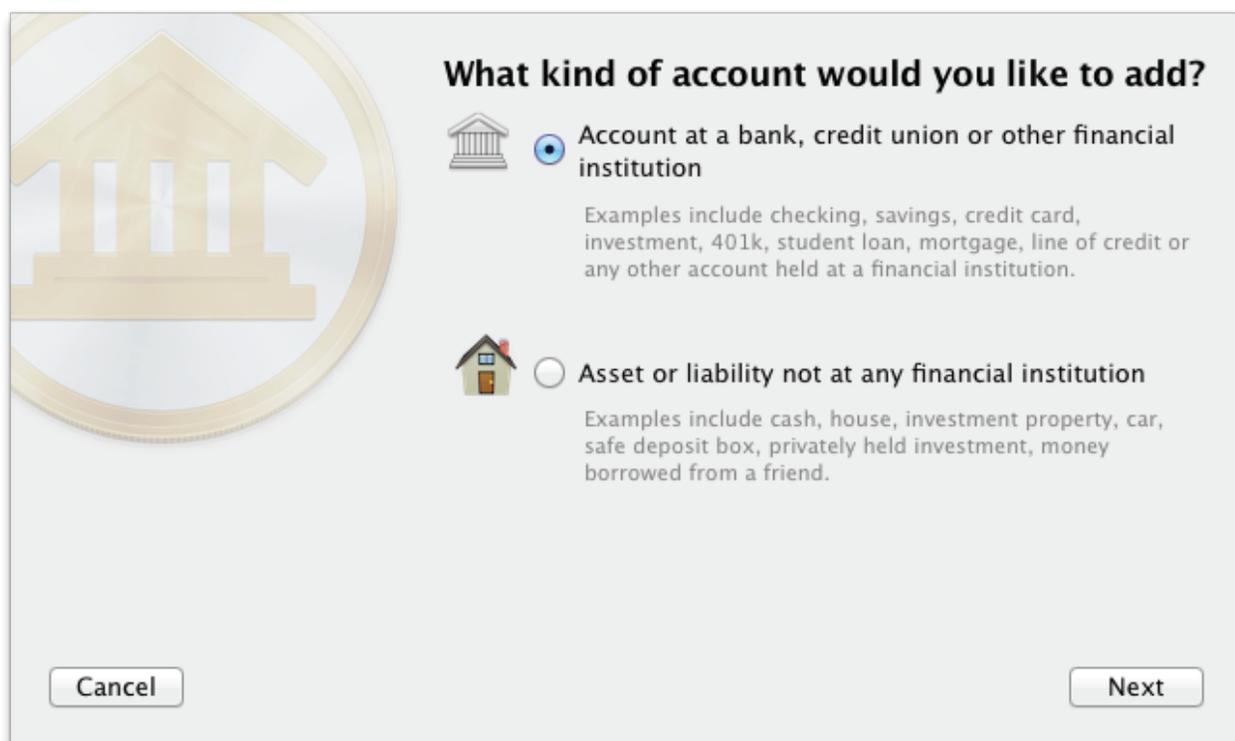
If direct download is available, be sure to ask if there is a signup process involved, and whether or not there are fees for using the service. If you are interested in using online bill pay, inquire about this as well - some institutions charge an additional fee for it. Finally, ask what credentials you should enter in iBank to log in. Some banks use your website login details; others will issue separate credentials for direct download.

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

## Begin direct download setup

### Setting up a new account with direct download:

Click the plus (+) button on the left side of the [toolbar](#) and choose “Add Account,” or choose *Account > New Account*. The **new account assistant** will open to help you create an [account](#):

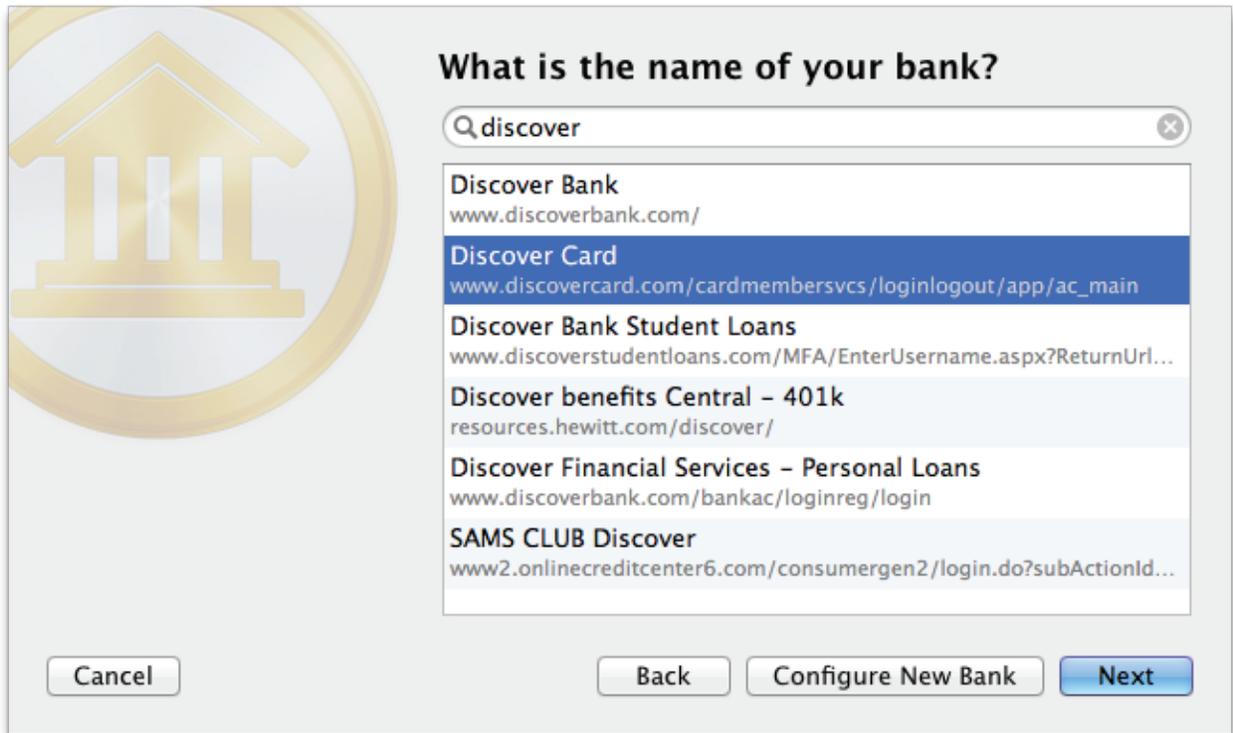


On this screen, you are asked to choose whether or not the account you are setting up is held at a financial institution. To use direct download, select the first option and click “Next” to proceed.

### **Adding direct download to an existing account:**

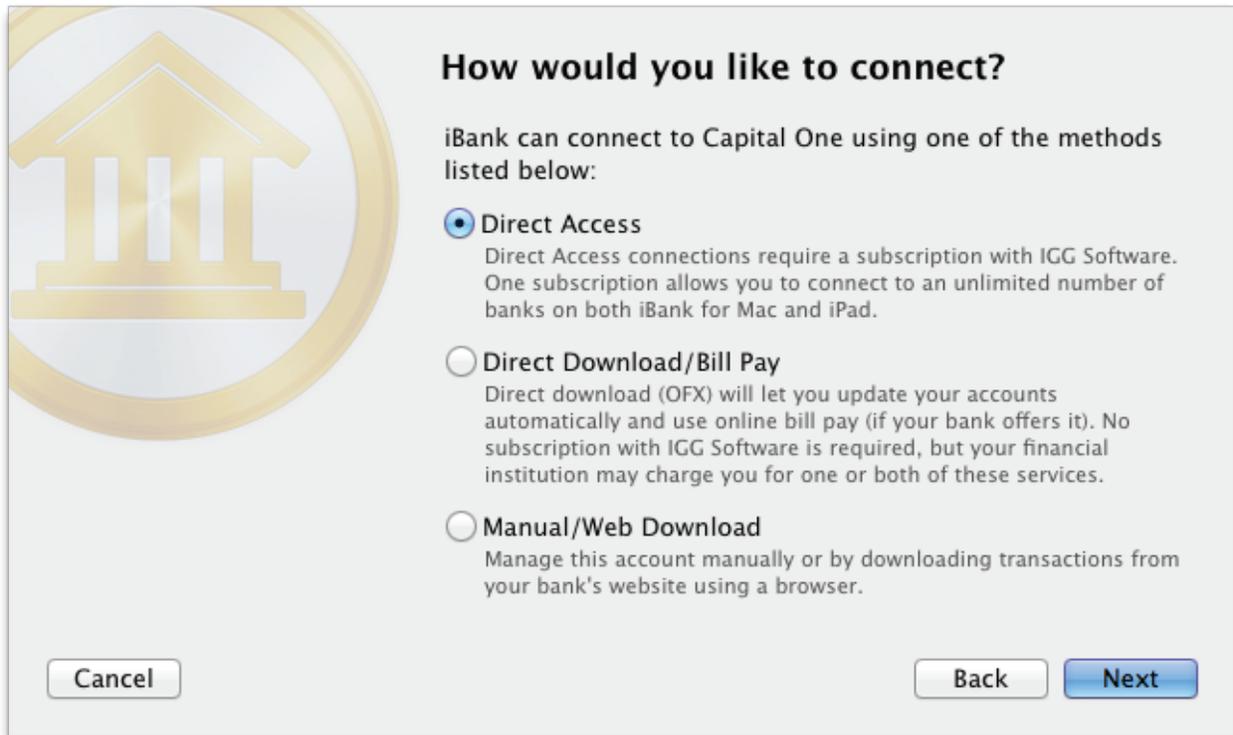
If your account is already set up in iBank, and you simply want to enable direct download for it, select the account in the [source list](#) and choose *Account > Set Up Online Access*. If the screen that appears says “Online Access Information,” then the account is already set up for either [Direct Access](#) or direct download. Otherwise, you should see the title, “Enable Downloading of Transactions.” Read over the information on this screen and click “Find Your Bank” to proceed.

## Choose a financial institution



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

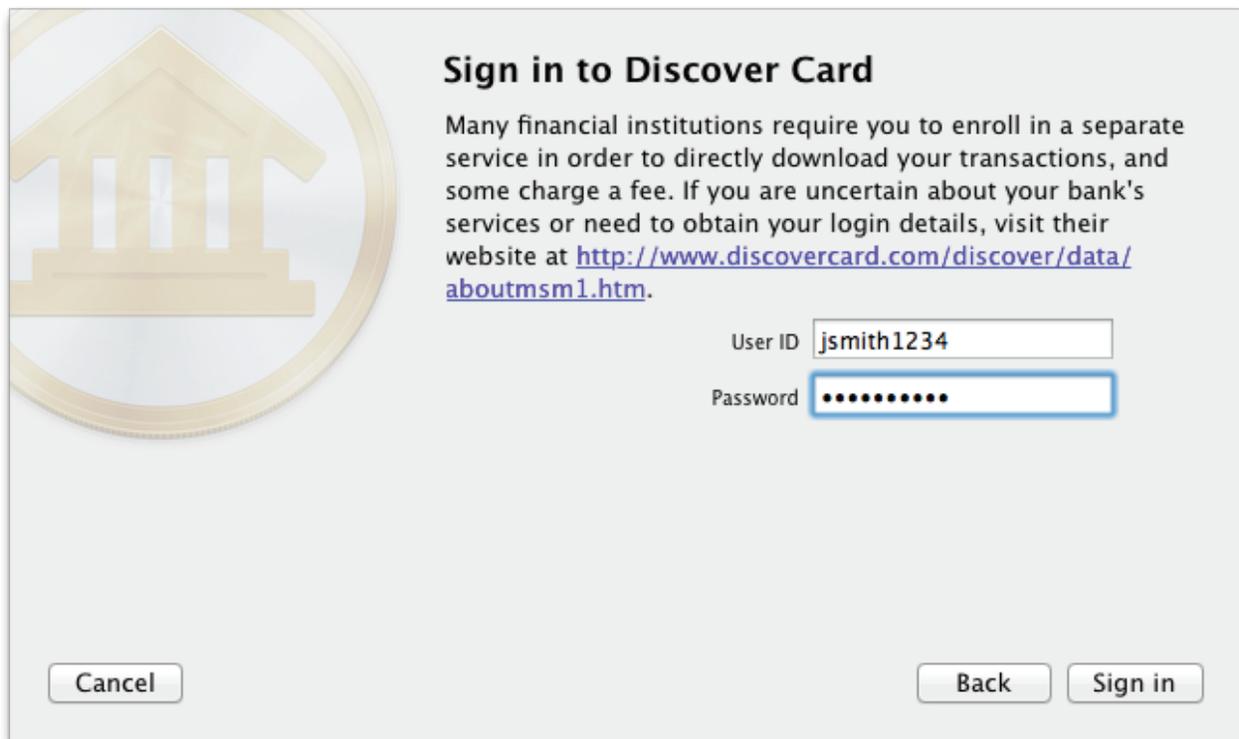
## Choose a connection type



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

## Log in to your institution

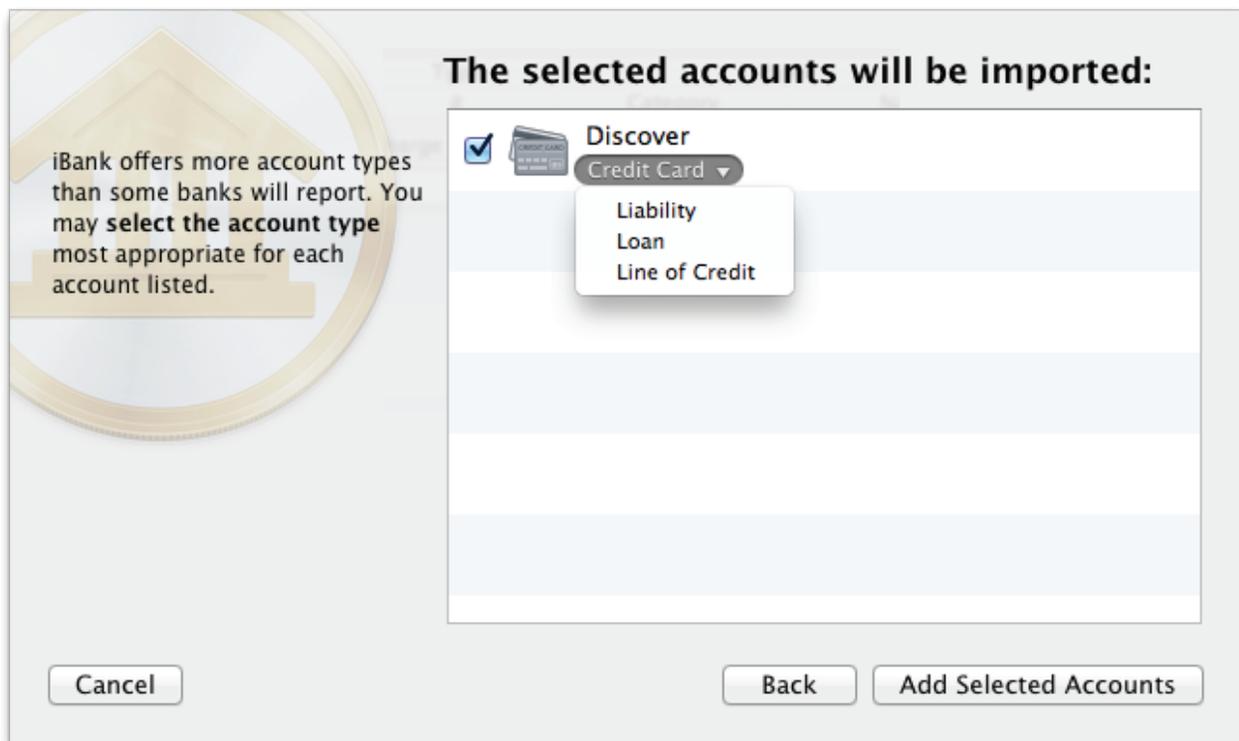
Next, iBank will prompt you to enter the login details for your financial institution:



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

## Select accounts to import

Once you are logged in to your financial institution, iBank will display a list of all the accounts you hold at that institution that support direct download:



If you are adding new accounts, check off the accounts you wish to use in iBank. A checkbox may be disabled if you are already using that account in your iBank document. You can rename an account by clicking on its name, or change the account type by clicking on the default type and choosing an alternative from the drop-down menu. Once you have all the accounts set up the way you want them, click “Add Selected Accounts.”



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

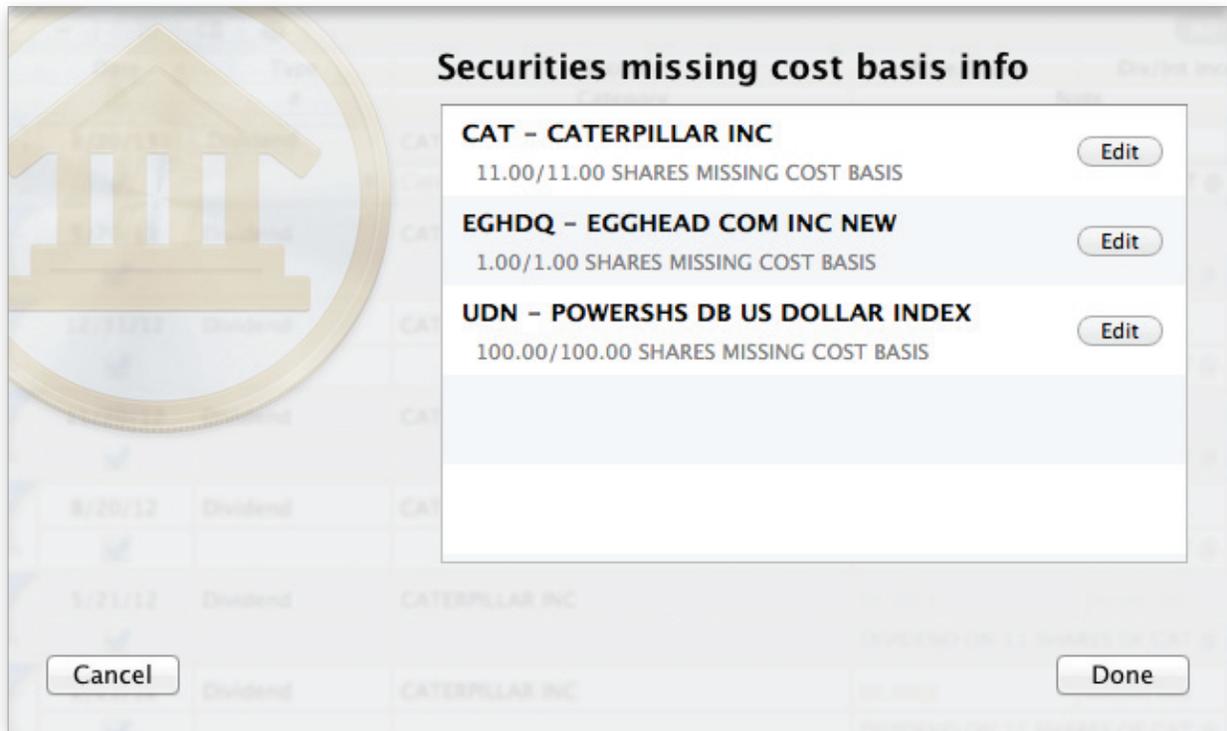
If you are configuring direct download for an existing account, simply select the online account you want to associate with your iBank account and click “Add Selected Accounts” to proceed.

## Complete account setup

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

## Fix cost basis (investment accounts only)

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



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

### Enter lot details

You own 1 share of EGHQ in your account, "35023326". We are missing cost basis information for 0 of these shares. Please add the missing info so that we can accurately report on this investment's performance.

Acquired on

Number of shares

Total cost

Commission

Cost per share

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

### Lots for EGHQ

Review the lots you've entered and make any changes necessary by clicking the "Edit" button for the corresponding item.

DATE	SHARES	COST	<input type="button" value="Edit"/>
1/1/11	1.00	\$3.00	<input type="button" value="Edit"/>

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



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

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## Set up online bill pay

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

## Update account transactions

Whenever you open a document, iBank will automatically update all accounts in the document that are configured with online access. You can update at any time by clicking the “Update” button  on the toolbar. Any new transactions that are available in your direct download accounts will be downloaded and added to those accounts automatically, and a number will appear next to each account in the source list to show you how many transactions were imported. To update an individual account, select it in the source list and choose *Account > Download Transactions for Selected Account*.

During the update, iBank will automatically screen out any duplicate transactions, mark all transactions “cleared” that were imported or matched by incoming transactions, and apply [import rules](#) to clean and categorize the incoming transactions. To review the results of the import, see [How do I use the resolve view to review transactions after an import?](#) in this chapter.



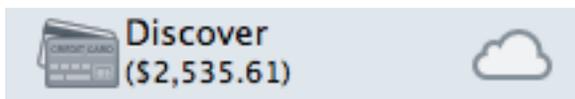
*If you don't want iBank to update accounts automatically when you open documents, choose *iBank > Preferences*, click the “General” button, and uncheck “Automatically update documents when opened.” To temporarily disable automatic updates for a particular document, hold down the Option key when you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

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## Merge duplicate transactions

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

## Review connection details or disable direct download



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

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

A screenshot of a software dialog box titled "Online Access Information". On the left side, there is a large, semi-transparent gold circular icon containing a stylized classical building with columns. The main text area on the right contains the following information: a small cloud icon followed by the text "This account is connected and using Open Financial Exchange (OFX) to download transaction data from Discover Card." Below this, it says "Account: Discover" with a button labeled "Take offline..." and "Service ID 5159" underneath. Further down, it displays "Last successful update: Today 2:08 PM" and "Current status: Normal". At the bottom left is a "Cancel" button, and at the bottom right is a "Refresh Account" button.

If there is a problem with the online connection, you will see an exclamation point in the cloud, and this screen will show details about the problem and how to resolve it. To refresh the connection to an online account, click "Refresh Account." If the account login details have changed,

you will be prompted to enter them again. To turn off direct download for an account, click “Take offline” on this screen. The account will no longer be connected to an online institution and will need to be updated manually from that point forward. If you want to re-enable online access in the future, select the account and choose *Account > Set Up Online Access*.

## Log connection details

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

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

To delete the log files from your Mac, choose *iBank > Preferences*, click the “Advanced” button, click the gear-shaped action button, and choose “Delete Log Files.”

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

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



*An internet connection is required to use web download. If you are not connected to the internet, feel free to set up your accounts [manually](#). You can always configure online access for them at a later date.*

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## Add web download to an existing account

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



## Set up a new account for web download

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



### What kind of account would you like to add?

- Account at a bank, credit union or other financial institution**  
 Examples include checking, savings, credit card, investment, 401k, student loan, mortgage, line of credit or any other account held at a financial institution.
- Asset or liability not at any financial institution**  
 Examples include cash, house, investment property, car, safe deposit box, privately held investment, money borrowed from a friend.

Cancel Next

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

### Choose a financial institution



### What is the name of your bank?

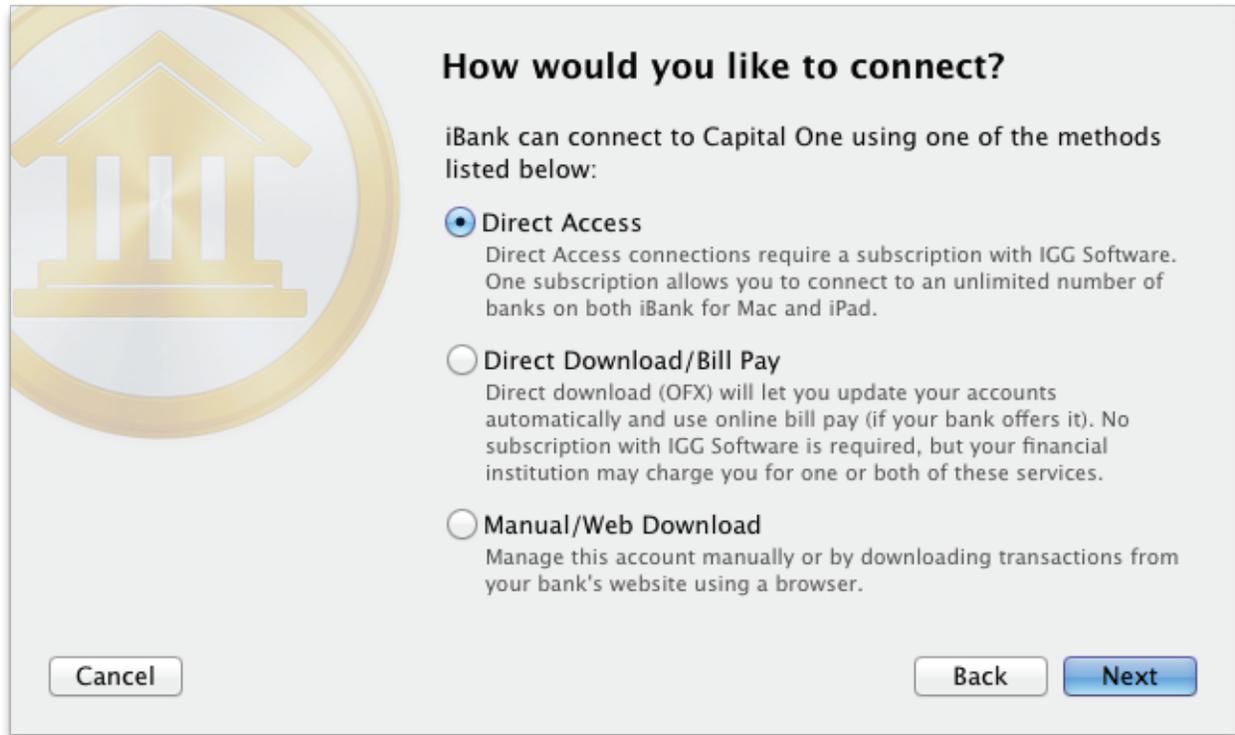
Q discover

- Discover Bank  
www.discoverbank.com/
- Discover Card**  
www.discovercard.com/cardmembersvcs/loginlogout/app/ac\_main
- Discover Bank Student Loans  
www.discoverstudentloans.com/MFA/EnterUsername.aspx?ReturnUrl...
- Discover benefits Central – 401k  
resources.hewitt.com/discover/
- Discover Financial Services – Personal Loans  
www.discoverbank.com/bankac/loginreg/login
- SAMS CLUB Discover  
www2.onlinecreditcenter6.com/consumergen2/login.do?subActionId...

Cancel Back Configure New Bank Next

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

## Choose a connection type



**How would you like to connect?**

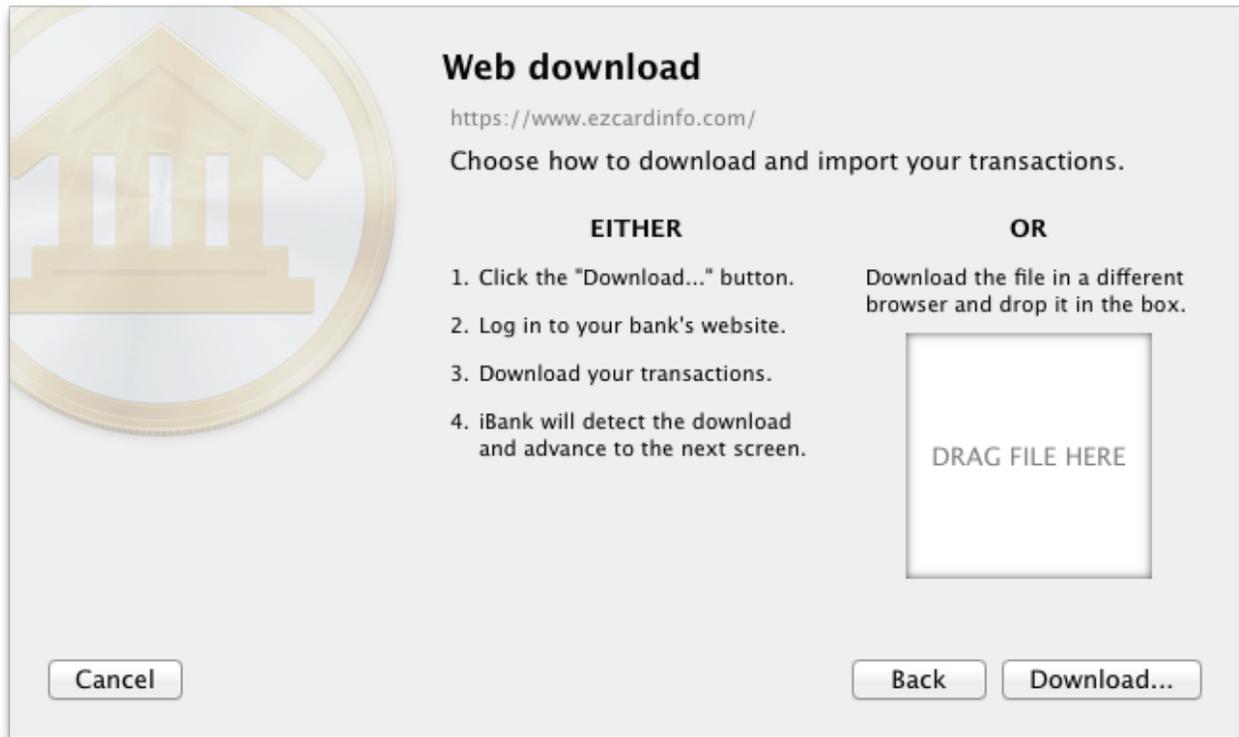
iBank can connect to Capital One using one of the methods listed below:

- Direct Access**  
Direct Access connections require a subscription with IGG Software. One subscription allows you to connect to an unlimited number of banks on both iBank for Mac and iPad.
- Direct Download/Bill Pay**  
Direct download (OFX) will let you update your accounts automatically and use online bill pay (if your bank offers it). No subscription with IGG Software is required, but your financial institution may charge you for one or both of these services.
- Manual/Web Download**  
Manage this account manually or by downloading transactions from your bank's website using a browser.

Buttons: Cancel, Back, Next

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

## Download account history



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

### Downloading with iBank's built-in browser:

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

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



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

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

## Download History for Quicken

Select the source ID:	<input type="text" value="S01 REGULAR SHARE 1,432.00"/>
Enter the transaction begin date:	<input type="text" value="02/01/07"/>
Enter the transaction end date:	<input type="text" value="02/28/07"/>
Select desired file format:	<input checked="" type="radio"/> MS Money OFX <input type="radio"/> Quicken WebConnect <input type="radio"/> QIF
<input type="button" value="Continue"/> <input type="button" value="Reset"/>	

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



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

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

### Downloading with another web browser:

If you are unable to use iBank's built-in browser for any reason, launch your favorite web browser (e.g. Safari, Firefox, Chrome), log in to your bank's website, and download your account history to

a file (see suggestions above regarding file formats). Once the file download is complete, drag and drop the file from the Finder to the iBank window where you see “Drag File Here.”

## Select accounts to import

Depending on the file format you downloaded, iBank will handle the next step differently:

### OFX/QFX:

If you chose the OFX or QFX format, iBank will display a list of all the accounts in the file. Check off the accounts you wish to use in iBank. You can rename an account by clicking on its name, or change the account type by clicking on the default type and choosing an alternative from the drop-down menu. Once you have all the accounts set up the way you want them, click “Add Selected Accounts.”

### QIF:

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

### CSV:

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

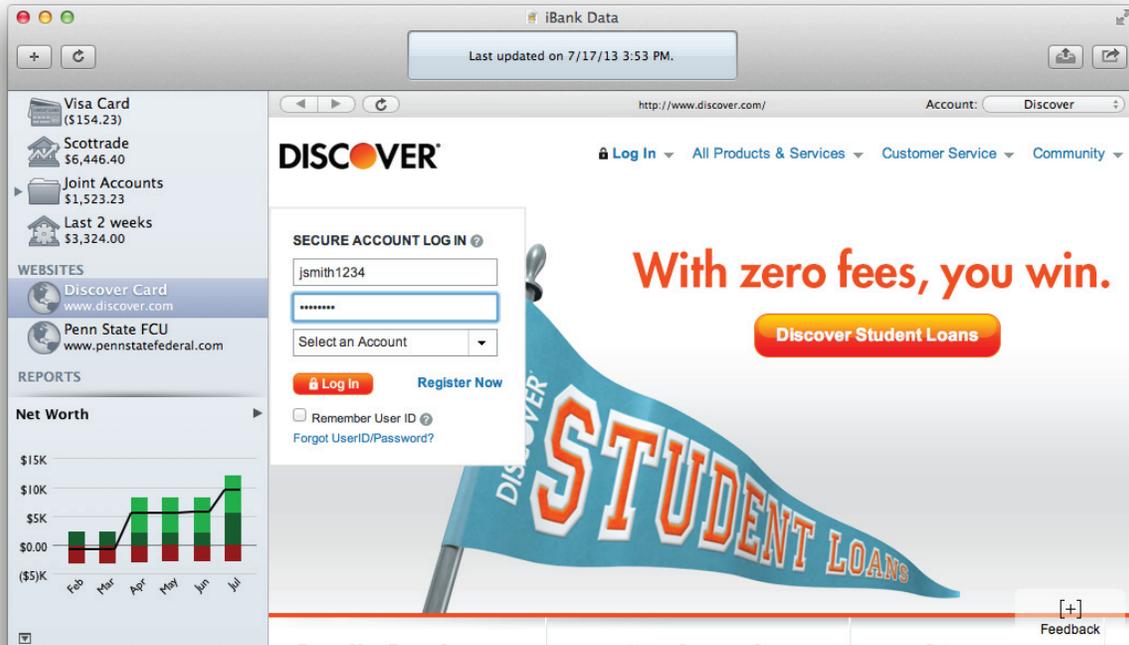
## Complete account setup



One final screen will notify you that setup is complete and give you the option to add another account. In addition to seeing your new account(s) in the source list, you will also see one or more website shortcuts under the “Websites” section.

## Browse your bank's website

In the source list, click the shortcut to the website you want to browse. Assuming you have an active connection to the Internet, iBank will load the web page to the right, where you normally see the [account register](#):



Use iBank's built-in browser just like you would any other web browser (e.g. Safari, Firefox, Chrome): click a link to browse to that page, and use the buttons along the top of the window to navigate. Click  to go back,  to go forward, and  to refresh the current page. A progress indicator  shows when a page is loading, and the address of the current page is displayed at the top of the window.



*Some financial institutions only allow certain browsers to access their websites. If you cannot load your institution's site using iBank's browser, choose **iBank > Preferences**, click the "Advanced" button, and choose "Safari" from the popup button. Close the preferences window and try refreshing the website. If your institution allows access for Safari, iBank should now be able to load the page.*

## Update your accounts with web download

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

1. Log into your personal account by typing in your user ID and password.
2. Browse to the page within your account where you can download transactions.
3. Select the account from which to download the transactions, and enter a start and end date for the download, and choose a file format.
4. Choose which iBank account to save the transactions into (at the top right corner of the window).
5. Initiate the download.



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

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

### Download History for Quicken

Select the source ID:	<input type="text" value="S01 REGULAR SHARE 1,432.00"/>
Enter the transaction begin date:	<input type="text" value="02/01/07"/>
Enter the transaction end date:	<input type="text" value="02/28/07"/>
Select desired file format:	<input checked="" type="radio"/> MS Money OFX <input type="radio"/> Quicken WebConnect <input type="radio"/> QIF
<input type="button" value="Continue"/> <input type="button" value="Reset"/>	

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](#) automatically, it is best to avoid downloading duplicates in the first place.

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



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

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

Now you’re ready to begin the download! Click the download button on the web page, and iBank will automatically import the data when downloading is complete. If you chose the CSV format, you will be prompted to assign labels to the data columns (see the [next section](#) in this chapter for more information). If you chose the QIF or CSV format and iBank cannot recognize the dates in the file, you will be asked to choose a date format before proceeding. Otherwise, iBank will import the new transactions, screen out any duplicates, mark all transactions “cleared” that were either imported or matched to incoming transactions, and apply [import rules](#) to clean and categorize the new transactions. A number will appear next to the account name in the source list to show you how many transactions were imported. To review the results of the import, see [How do I use the resolve view to review transactions after an import?](#) in this chapter.

## Merge duplicate transactions

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

## Don’t forget to log out

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

## Disable web download

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

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

If you are just getting started with iBank and want to begin by using the [transactions](#) you have stored in a file, [create a new iBank document](#), choose the option to “Import from Other Software,” and follow the prompts to choose the file you want to use to set up your [accounts](#). If you have already set up your accounts in iBank and want to add some transactions from a file, choose *File* > *Import* and select the file you want to import.

## Assign column labels (CSV only)

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

**Click the column headers to change how your data imports**

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

Buttons: Cancel, Back, Next

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



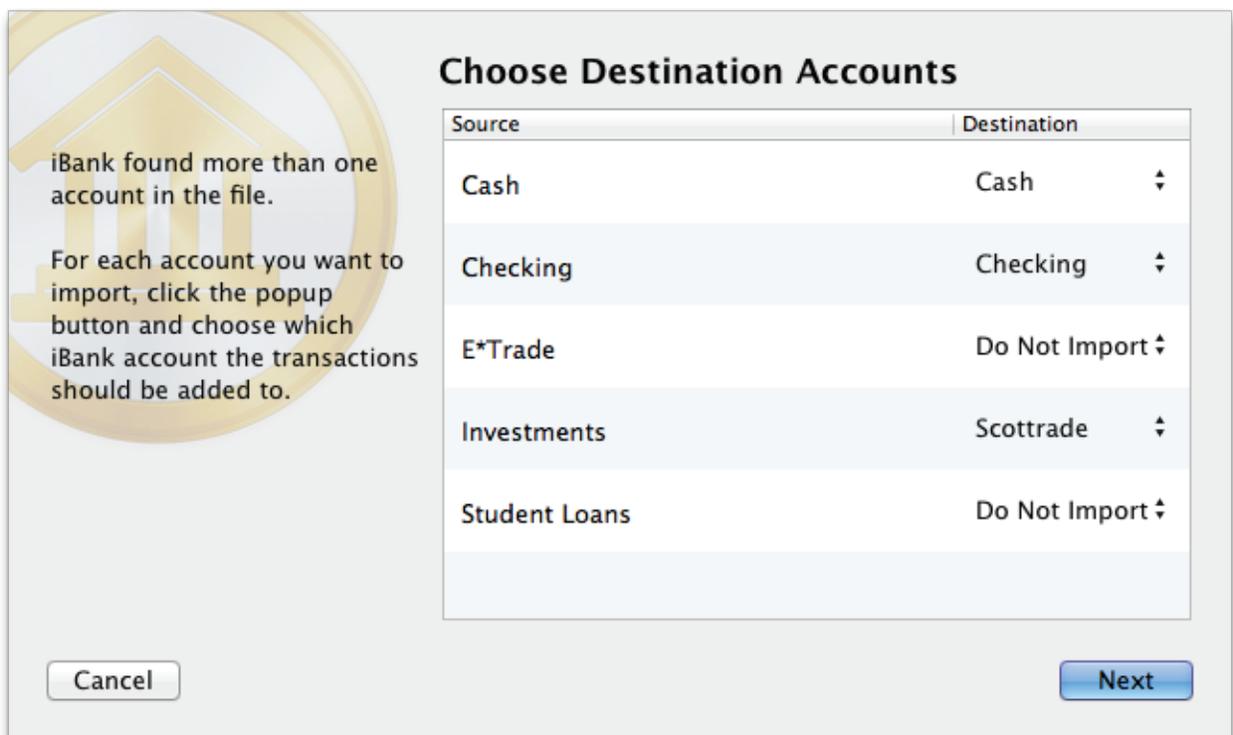
*iBank can only import standard banking transactions from CSV files; [split transactions](#) and [investments](#) cannot be imported from this file type. CSV files that use commas or semicolons as the delimiter are accepted.*

## Clarify transaction dates (QIF/QMTF/CSV only)

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

## Choose destination account(s)

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



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

During the import, iBank will automatically screen out any duplicate transactions, mark all transactions "cleared" that were either imported or matched to incoming transactions, and apply [import rules](#) to clean and categorize the incoming transactions. A number will appear next to each account in the source list to show you how many transactions were imported. To review the results of the import, see the [next section](#) in this chapter.

## Merge duplicate transactions

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

## Set file associations (optional)

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

1. In the Finder, select a QIF, OFX, QFX, QMTF, or CSV file and choose File > Get Info.
2. In the window that appears, click the small disclosure triangle next to "Open With" to view the options in that section.
3. Click the pop-up button and select "iBank 5" from the list to set it as the default application for that file.
4. Click "Change All" to associate all files of that type with iBank.

From that point forward, any time you double-click a file with that 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](#).*

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# How do I use the resolve view to review transactions after an import?

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When you use [Direct Access](#) or [direct download](#) to update your [accounts](#), or if you import transactions from iBank's [built-in browser](#) or a [file](#), iBank processes those transactions for you automatically.

## iBank's import process

1. During an import, iBank first compares incoming transactions against the ones recorded in your accounts to see if there are any duplicates. If it finds one, iBank discards the incoming transaction, marks the transaction in your account "[Cleared](#)" (when appropriate), and gives it a "[Match](#)" badge. iBank uses a complex matching algorithm that first compares metadata that is included with downloaded transactions. In cases where no such metadata is present (as with transactions that were recorded manually), iBank checks for amounts that match exactly and dates that are no more than 7 days apart. If matching transaction numbers are present, then the dates are disregarded and the transactions are considered a match as long as their amounts are also the same.
2. iBank then checks to see if any of the incoming transactions match up to [transfers](#) in your other accounts. When a match is found, iBank links the two transactions so they are connected like regular transfers, marks them both "[Cleared](#)" (when appropriate), and gives them "[Transfer](#)" badges.
3. Finally, iBank applies your import rules to the new transactions. Any transaction that matches a set of rules will have the corresponding transaction template details applied to it. For example, if you have an import rule that looks for the payee "FEDEX 31 MAIN ST 55421" and is attached to a template with the payee "FedEx" and the category "Business Expenses," when that rule finds an imported transaction with the payee "FEDEX 31 MAIN ST 55421," it will automatically change that transaction's payee to "FedEx" and assign it to the "Business Expenses" category. For more information, see the [next section](#) in this chapter.

## Review transactions after an import

After updating your accounts, there are a few reasons you may want to review the results. Select an account and click the  button above the register to show the **resolve view**. Any transactions that were added to the account, matched with existing transactions, or connected to transfers during the import will float to the top of the register so that you can easily review

them. “Uncleared” transactions that are not [adjustments](#) will be shown in this group as well, and a separator will appear below them to show you where the group ends.

		Date	Type	Payee		Withdrawal	Deposit	Balance
			#	Category	Note			
NEW	<input checked="" type="checkbox"/>	6/28/13	Deposit	Payment Thank You			\$52.00	(\$428.38)
	<input checked="" type="checkbox"/>				INTERNET...			
NEW	<input checked="" type="checkbox"/>	6/14/13	Deposit	Payment Thank You			\$100.00	(\$480.38)
	<input checked="" type="checkbox"/>				INTERNET...			
XFR	<input checked="" type="checkbox"/>	6/4/13	Deposit	JetBlue		\$498.20		(\$580.38)
	<input checked="" type="checkbox"/>			Travel	JETBLUE A...			
	<input type="checkbox"/>	5/30/13	Charge	Trader Joe's		\$65.00		(\$82.18)
	<input type="checkbox"/>			Groceries				
ADJ	<input type="checkbox"/>	12/13/12	Withdrawal	STARTING BALANCE		\$17.18		(\$17.18)
	<input type="checkbox"/>				BALANCE...			

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

### Creating and updating import rules:

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

### Checking the status of pending transactions:

If you sent a payment using [online bill pay](#), or [wrote a check](#) to pay for a purchase, these transactions are recorded in iBank with their status set to “Uncleared.” The resolve view can help you to keep an eye on pending transactions like these until they clear the bank. Once they clear and you update your accounts, their status should automatically be changed to “Cleared.” If a transaction remains pending for too long, you'll know it's time to contact your bank to inquire about the delay.

## Troubleshooting iBank's import matching:

In general, iBank is very good at screening out duplicates and merging transfers when you update your accounts. In the unlikely event that iBank makes a mistake, the resolve view can help you to locate the problem by making it easier to see which transactions were matched during the import and which ones remain uncleared. To merge transactions from two different sources (for example, combining a Direct Access transaction with one that was posted from a scheduled transaction), simply drag and drop one transaction onto the other. The resulting merged transaction will contain the details of the transaction onto which the other was dropped.

To view the details of a transaction as they were originally imported, prior to matching, import rule processing, and manual merging, select the transaction and choose *Transaction > Show Original Import Info*. If you discover that iBank did, in fact, make a mistake with your import, please [contact our support team](#) to report the error. We appreciate your feedback!

# How do I use import rules?

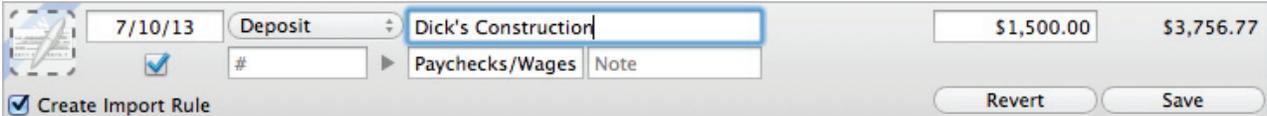
 **Import rules** are used to help you [import](#) transactions more efficiently. [Transactions](#) imported from banks often contain extraneous information or are not worded the way you would like them to be. Import rules allow you to clean up this extraneous information and assign [categories](#) automatically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

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

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

## Add and delete import rules automatically

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



	7/10/13	Deposit	Dick's Construction	\$1,500.00	\$3,756.77
<input checked="" type="checkbox"/>	#		Paychecks/Wages	Note	
<input checked="" type="checkbox"/> Create Import Rule				Revert	Save

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



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

---

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

For example, let's say you update your accounts using direct download, and you find transaction with the payee "BAHAMASAIR NASSAU BHSxxxxxxxx0827." You want to clean up the payee name and add a category. You edit the transaction and change the payee to "Bahamas Air," then assign it to the category "Travel." You check the "Create Import Rule" box and save the changes. iBank automatically creates a template with a payee of "Bahamas Air" and a category of "Travel," then it attaches a rule to the template that looks for similar payees. iBank prompts you to apply the changes to some other transactions in your account, and you accept. All transactions in the account that previously had the payee "BAHAMASAIR NASSAU BHSxxxxxxxx0827" now show "Bahamas Air" and the category "Travel." The next time you update your accounts, any new transactions from Bahamas Air are cleaned up and categorized automatically.

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

## Manage import rules

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

To view the import rules that are currently in use, select "Import Rules" under the "Manage" section of the [source list](#). A list of transaction templates that have import rules attached to them will appear to the right:

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

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

Click the “Import Rules” button to view the template’s import rules in a popup inspector. Each transaction that you import, before it is saved to your accounts, will be evaluated by the rules in this window in order to determine whether or not the template should be applied to it. The following illustration shows our “Bahamas Air” example from above:

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

Match	<input type="text" value="BAHAMASAIR NASSAU BHSx+[0-9][^\p{L}]*"/>
Account	<input type="text" value="Match In Any Account"/> <input type="button" value="Any"/>

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

iBank uses regular expressions to match with the details of the transactions you download. You can see that this template is configured to look for any transactions that match the regex statement “BAHAMASAIR NASSAU BHSx+[0-9][^\p{L}]\*.” Any incoming transactions that match this rules will have the template details applied to them (in this case, the payee “Bahamas Air” and the category “Travel”) before they are saved to the account.

### Editing rules:

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

- **Match:** The regular expression used by iBank to match the template against incoming transactions.
- **Account:** Match transactions imported into all accounts, or limit matches to a single iBank account.
- **Transaction type:** Match transactions of any type, or limit matches to either deposits or withdrawals.

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



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

---

## Add and delete import rules manually

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

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

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

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



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

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## Chapter 6: Online Bill Pay

# How do I pay bills online using iBank?

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



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

---

## Sign up with your financial institution

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

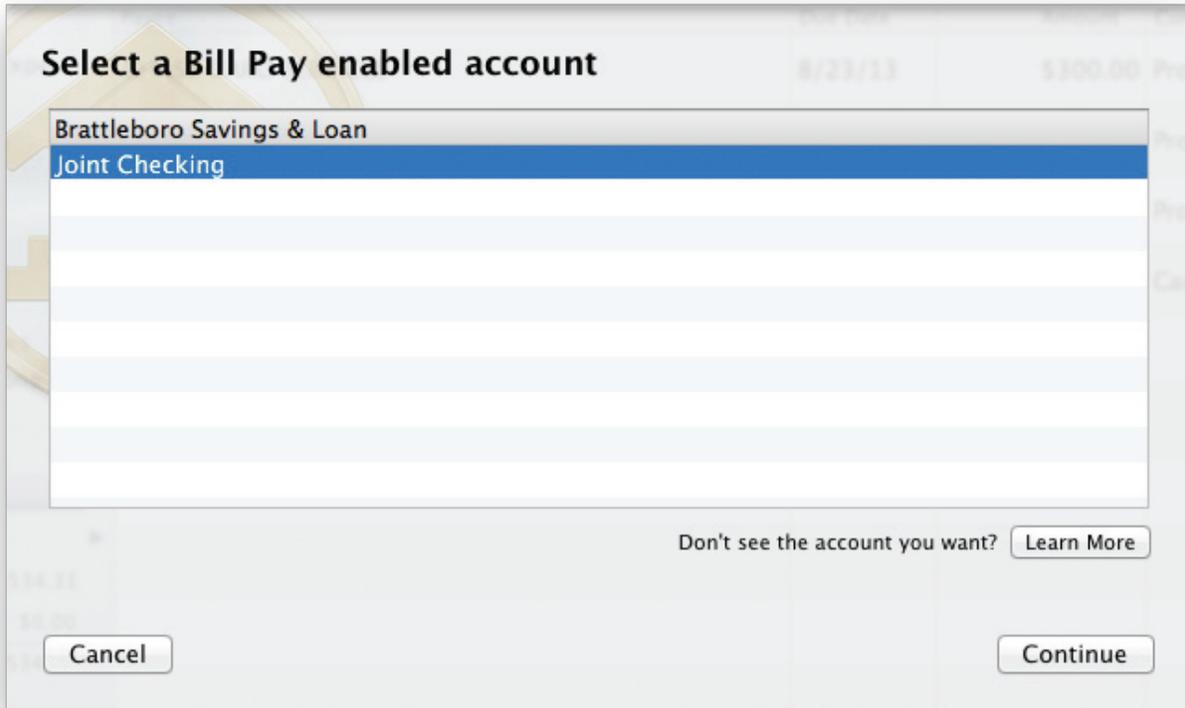
If bill pay is available, be sure to ask if there is a signup process involved, and whether or not there are fees for using the service. Even if you already signed up for direct download, you may need to enroll in bill pay separately, and some institutions charge an additional fee for this. Finally,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

## Set up an account with direct download

Once you have signed up, paid any requisite fees, and obtained your login details, you are ready to configure your iBank accounts for direct download (bill pay will follow once downloads are enabled). For information about setting up direct download for a new or existing account, see [How do I update my accounts using direct download?](#) in [Chapter 5: Importing Data](#). Provided your bank has granted you access to bill pay, you are now ready to use this feature in iBank.

## Send a payment for a new bill

Click the “Pay Online” button  on the [toolbar](#), or choose *Tools > Send Online Payment*. The **bill pay assistant** will appear to walk you through the process of sending an online payment:



Select which account should be used to send the payment and click “Continue” to proceed. The next screen will prompt you to enter payment details:

**Payment Details**

Pay From: **Joint Checking**

Pay To:  Due Date:

Category:  Amount:

Note:

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

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



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

**Payee Details**

Please provide complete billing information for this payee:

Name: East Dover Volunteer Fire Dept.

Address: 22 Dover Hill Road

City: East Dover State: Vermont

Zip: 05341

Phone:

Account Number:

Cancel Back Continue

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

**Summary**  
This payment will be sent:

TO:	FROM:
<input type="button" value="Edit"/> <b>East Dover Volunteer Fire Dept</b> 22 Dover Hill Road East Dover, VT 05341 Account: <input type="text" value="CASH"/>	<input type="button" value="Edit"/> <b>Joint Checking</b> Amount: \$2.00 Transaction Date: 8/16/13 Payment Received: 8/16/13

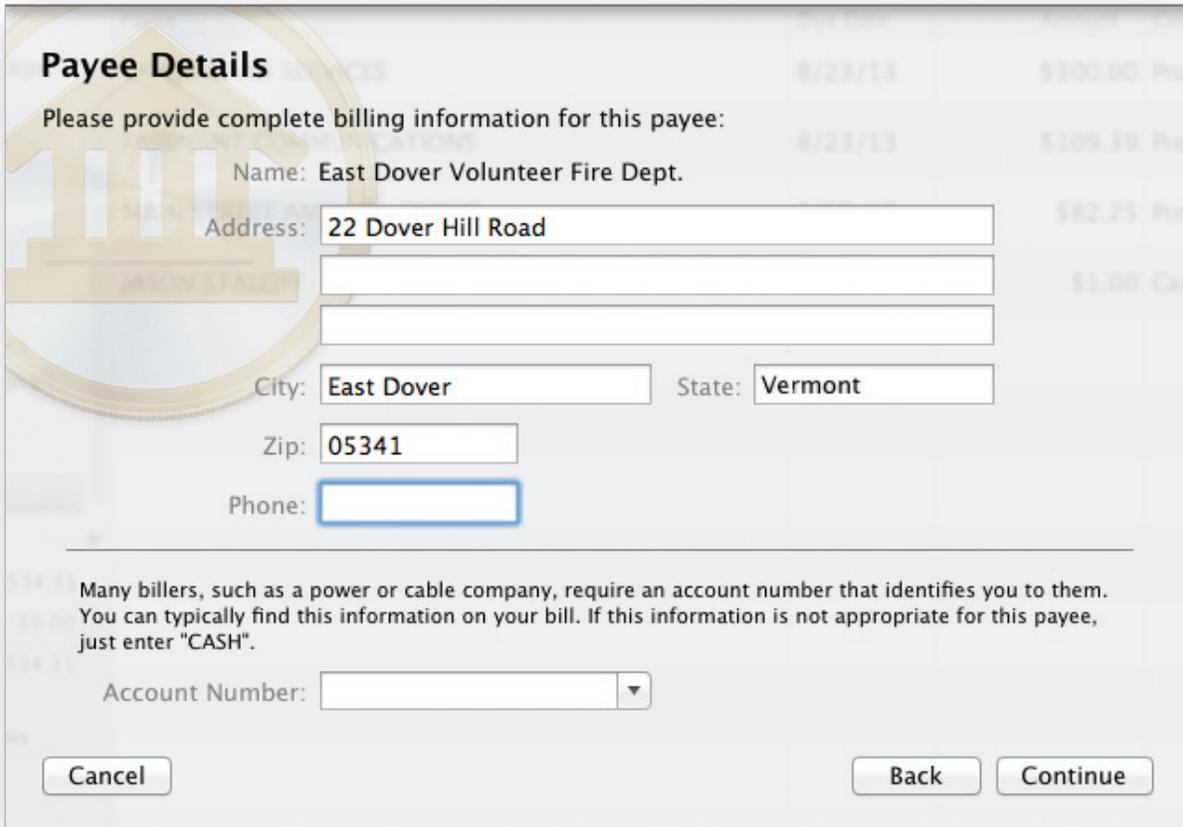
Next, iBank will show you a preview of the payment. Take a moment to review the details and make sure they are correct. You can type in a different account number if necessary, or click the “Edit” button to make other changes. Once you have the payment configured properly, click “Submit” to connect to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

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

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

## Send payments for upcoming scheduled transactions

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



**Payee Details**

Please provide complete billing information for this payee:

Name: East Dover Volunteer Fire Dept.

Address: 22 Dover Hill Road

City: East Dover State: Vermont

Zip: 05341

Phone:

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

Account Number:

Cancel Back Continue

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

**Summary**  
This payment will be sent:

TO:	FROM:
<input type="button" value="Edit"/> <b>East Dover Volunteer Fire Dept</b> 22 Dover Hill Road East Dover, VT 05341 Account: <input type="text" value="CASH"/>	<input type="button" value="Edit"/> <b>Joint Checking</b> Amount: \$2.00 Transaction Date: 8/16/13 Payment Received: 8/16/13

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

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

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

## Check the status of a payment

Once a payment has been accepted by your bank, iBank will record a transaction in the relevant account with its date set to the expected date of payment (as determined by the bank) and its [status](#) set to "Uncleared." To check the status of your payment, select "Payments" in the "Manage" section of the [source list](#). If you don't see anything in that section, mouse over the "Manage" heading, click "Show," then select "Payments." A list of payments that you sent using online bill pay will appear to the right:

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

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

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

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

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



*iBank does not support recurring payments. If you scheduled a recurring payment through some other means, such as another financial manager, that payment will not be accessible in iBank.*

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## Cancel a payment

While a payment is still processing, iBank will show a “Cancel” button next to its status in the list. Click this button to send a cancellation request to your bank. If the bank is able to cancel the payment, iBank will change the payment status to “Canceled” and delete the corresponding transaction in your account.

## Disable bill pay

To turn off bill pay features for an account, you will need to disable direct download. Click the cloud icon next to the account name in the source list, or select the account and choose *Account > Show Online Access Info*. Click the “Remove OFX Connection Settings” button to disable direct download and bill pay for that account. The payments listed under “Payments” in the source list will be removed, but the transactions already recorded to your account will remain in place. Any payments that are being processed by your bank will continue being processed, but you will not be able to check their status in iBank. If you later reestablish a direct download connection, iBank will display the payments associated with your account.

If you delete an account that was used for online bill pay, all payments associated with that account will be removed from the “Payments” list. Any payments that are still being processed by your bank will continue being processed, but you will not be able to check their status in iBank.



## Chapter 7: Investments

# How do I manage investments with iBank?

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iBank can be used to track activity in your investment accounts (including 401k's IRA's, SEP's, etc.). There are three features that work together to help you track investments in iBank:



[Investment accounts](#) reflect your real-life brokerage accounts and are used to record all investment-related transactions. To get started with investment tracking in iBank, 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 record your security holdings.



[Securities](#) are what you use to manage general information about the securities you are tracking, such as their ticker symbols, risk level, and price history.



[Reports](#) are used to check the performance of your holdings and analyze the return on your investments.

Read more about each feature in the following sections.

# How do I record investment transactions?

To track your investment activity in iBank, you must first set up an [investment](#) or [401k](#) account and then add [transactions](#) to the account as you buy and sell [securities](#). In iBank, investment accounts are [set up](#) and maintained just like banking accounts, except that they allow [transaction types](#) that pertain to securities. When you select an investment account in the [source list](#), the [account register](#) will appear to the right so that you can manage the transactions in the account. You will notice that the register for an investment account shows different information than it does for a banking account:

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

Each time you buy or sell shares, receive a dividend, transfer cash in and out of your brokerage account, receive a capital gains distribution, etc., a transaction should be added to your investment account to record that action. You can use [Direct Access](#) or [direct download](#) to update your investment accounts automatically, or use iBank's [built-in browser](#) to download transactions from the brokerage website. To learn about recording your investment activity manually, continue reading.

## Add an investment transaction

Select an investment account from the source list and click the plus (+) button at the top of the account register to [add a new transaction](#):

8/2/13

Buy

Security

Price/Share

Commission

\$0.00

Note

Shares In

Choose the appropriate transaction type and enter the trade date into the [date](#) field. If the transaction involves shares of a security, enter that security's ticker symbol, then proceed to fill in the other transaction details. Investment transactions have the following properties in addition to some of the standard [transaction properties](#).

## Investment transaction properties

### Security:

The name of the security involved in the transaction. When you start typing a security name, iBank will suggest matching names from the document's security list. Click a name to select the appropriate one, or use the arrow keys to select one from the list and press the Tab or Return key to accept it. If you don't want to accept a suggestion, simply continue typing the name of the security you want. If you press the down arrow key before typing anything in the security field, iBank will drop down a list of all available securities.

If you enter a name or symbol that iBank doesn't recognize, you will be prompted to configure some [additional options](#) for that security. A ticker symbol is required even when the security is not listed on a public exchange; in this case, enter anything that will distinguish the security for reporting purposes, such as "PRIVATE\_BOND1," "PRIVATE\_CD2," etc. A suffix may be added to the symbol to specify which exchange should be used to retrieve quotes (for example, "GGQ1.MU" will lookup quotes for Google on the Munich Stock Exchange).



See <http://finance.yahoo.com/exchanges> for a list of supported exchanges and their suffixes. Be aware that each exchange provides quotes in its local currency and that iBank cannot convert these - you must set up an investment account with the same [currency](#) as the exchange to purchase securities from it.

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### Price/Share:

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

### Commission:

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

### Div/Int Income:

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

### Par Value:

The face value of the bond. This property only appears if the security you are trading has its [type](#) set to "Bond."

### Contract Size:

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

### Category/Transfer:

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

Investment transactions that involve the movement of securities (e.g. Buy, Sell, Move Shares, Capital Distribution) cannot be assigned categories, but use this field when their funding/distribution types are set to "Transfer." Enter the name of the account from which cash should be withdrawn or deposited as a result of the transaction. iBank will automatically put the '.' character in front of account names to distinguish them from categories. See the "Funding/Distribution Type" property below for more information.



*If you set the funding/distribution type to "Transfer" but do not specify an account name, the cash balance of your accounts will not be affected by the transaction. The preferred method to add shares without withdrawing cash from an account is to record a "Move Shares" transaction with the number of shares you want to add.*

---

**Withdrawal:**

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

**Deposit:**

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

**Balance:**

A running total of the account’s overall cash value, showing each transaction’s effect on the total. This field is automatically calculated by iBank and cannot be edited. Note that this balance represents cash held in your brokerage account only. The market value of shares you own is not included - to view this information, create an [investment report](#).



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

---

**Shares Out:**

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

**Shares In:**

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

**Funding/Distribution Type:**

The source of funding for a purchase, or the means by which funds are distributed after a sale, receipt of a dividend, or other investment transaction that generates income. Choose one of the following options:

- **Cash:** Deduct cash from the brokerage account and use it to buy shares, or deposit cash from the sale of shares into the brokerage account. For dividends, interest income, capital gains, and capital distributions, use this option to indicate that cash was deposited into the brokerage account. iBank will automatically calculate the amount of cash withdrawn or deposited using the price per share, number of shares added or deducted, and commission you enter.
- **Transfer:** Deduct cash from another account and use it to buy shares, or deposit cash from the sale of shares into another account. Use the category field to indicate which account the cash should be withdrawn from or deposited into. iBank will automatically calculate the amount of cash transferred using the price per share, number of shares added or deducted, and commission you enter.

For dividends, interest income, and capital gains, setting the distribution type to “Transfer” will automatically create a [split transaction](#) so that you can assign a category to the cash you receive as well as specify the account where it should be deposited. Click the disclosure triangle next to the category field to open the split pane, then double-click a split item in the “Category” column. Assign a category to the split item with an amount in the “Income” column, and give an account name to the item with an “Expense” amount.



*If you set the funding/distribution type to “Transfer” but do not specify an account name, the cash balance of your accounts will not be affected by the transaction. The preferred method to add shares without withdrawing cash from an account is to record a “Move Shares” transaction with the number of shares you want to add.*

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

## Investing with multiple currencies

Transactions in investment accounts do not show [currency-related information](#) as transactions in banking accounts do. Each [security](#) you trade uses a particular currency (depending on which exchange the security is traded through), and iBank only allows you to trade a security in an investment account that uses the same [currency](#). If you intend to trade shares using an account with a different currency, you must set up an account that uses the same currency as the security, record the trade in that account, set the funding/distribution option to point to the account with the other currency, and then apply an exchange rate to the transaction in that account.

To illustrate, let's say you maintain a checking account and an investment account in GBP, but you wish to purchase shares of AAPL (which is traded on the New York Stock Exchange). Since the NYSE trades in USD, you cannot purchase shares of AAPL using your GBP account. First, set up a second investment account that uses USD as its currency. Second, transfer cash from the GBP checking account into the GBP investment account to fund the purchase. Third, record a Buy transaction in the USD account to purchase the AAPL shares. Set its funding type to "Transfer" and enter the name of the GBP investment account in the category field - this will cause iBank to purchase the shares using cash from the GBP investment account. Finally, switch to the GBP investment account and apply an exchange rate to the Buy transaction so that the correct amount of GBP funds are deducted.

## Investment account balances

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

### Cash balance:

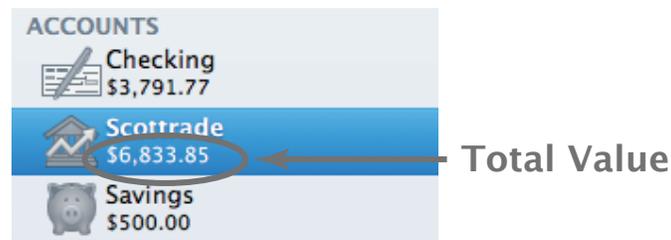
This figure reflects the amount of cash in your brokerage account only. In most cases, cash is not actually held in your brokerage account for long - when you purchase shares of a stock, you transfer the money to your broker and then it is immediately spent to purchase the securities. When you receive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

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

Cash balance

## Total value:

This figure represents the combined worth of the cash value of the brokerage account and the market value of your investment portfolio. The market value is an estimate based on the latest [quotes](#) iBank has downloaded for your securities. You can view the market value by creating a [Portfolio Summary report](#). The total value of each investment account is displayed below the account's name in the source list:



## Need examples?

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

# How do I manage information about my securities?

## How do I manage information about my securities?

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

+ - Download Quotes Delete Price History

Name	Symbol	Type	Risk
ENERPLUS RES TR UT NEW 258H5	ERF	Stock	Growth
ENTERPRISE PRODUCTS PPTNS LP	EPD	Other	Speculation
EVERGREEN SM CP VAL I	ESKIX	Mutual Fund	Growth
Education Lending Group Inc - Com	EDLG	Stock	Income
Express Scripts Inc-Cl A	ESRX	Stock	Growth
FARGO ELECTRONICS INC	FRGO	Stock	Growth
FIDELITY ARIZONA MUNICIPAL MONEY MKT	FSAXX	Money Market Fund	Income
FIDELITY CASH RESERVES	FDRXX	Money Market Fund	Income



**ESKIX**

\$0.00

12/14/19 12:00 AM

Name:  Symbol:

Notes:

Type:

Risk:

Currency: U.S. Dollars

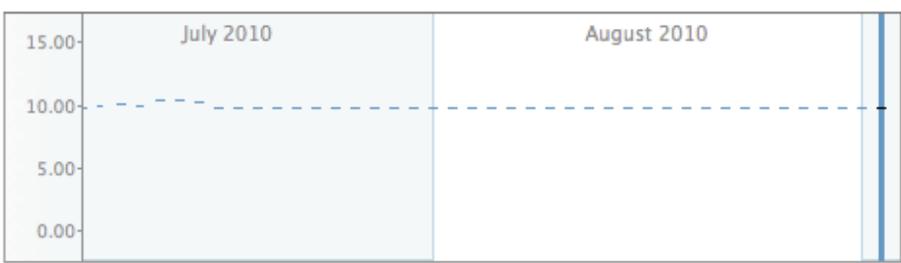
Date:

Open:

Close:

High:

Low:

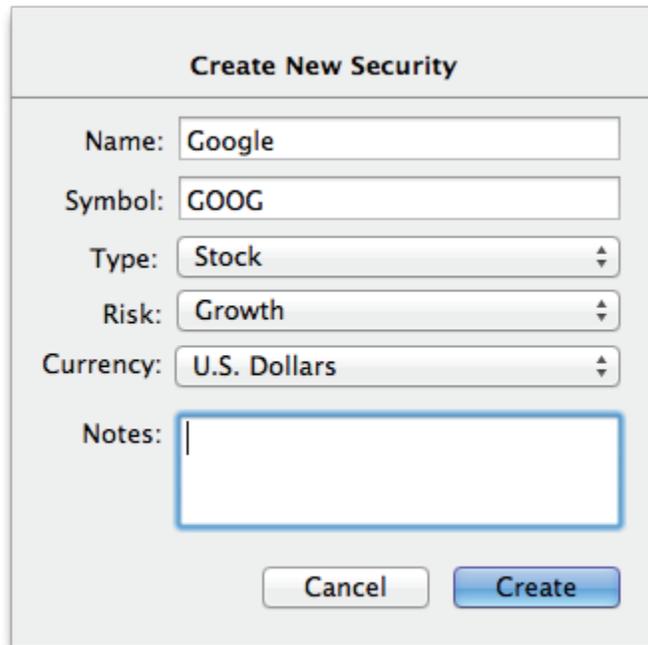


9/1/09 12/14/19

Cancel Save

## Add a security

Click the plus (+) button at the top of the security list, and enter details for the security in the sheet that appears:



The screenshot shows a dialog box titled "Create New Security". It contains the following fields and values:

- Name: Google
- Symbol: GOOG
- Type: Stock
- Risk: Growth
- Currency: U.S. Dollars
- Notes: (empty text area)

At the bottom of the dialog are two buttons: "Cancel" and "Create".

- **Name:** The full name of the security.
- **Symbol:** The ticker symbol used to identify the security on an exchange. iBank uses this symbol to download quotes for the security via the Internet. A symbol is required even when the security is not listed on a public exchange; in this case, enter anything that will distinguish the security for reporting purposes, such as "PRIVATE\_BOND1," "PRIVATE\_CD2," etc. A suffix may be added to the symbol to specify which exchange should be used to retrieve quotes (for example, "GGQ1.MU" will lookup quotes for Google on the Munich Stock Exchange).



*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.*

- **Type:** The type of security this item represents. iBank will retrieve quotes automatically for stocks, mutual funds, ETFs, and indices when you click the gear-shaped action button at the top of the securities table and choose "Download Quotes." Prices for other types of securities must be entered manually (see below).
- **Par value:** The face value of the bond. This setting only appears if you choose the "Bond" type.

- **Contract size:** The number of shares underlying each option contract. This setting only appears if you choose the “Stock Option” type. In the US, the standard contract size for stock options is 100.
- **Risk:** The level of risk involved with holding this security, ranging from the relatively low-risk “inflation hedge” to the comparatively high-risk “growth” option.
- **Currency:** The currency in which the security is traded. This is typically determined by the exchange used to trade the security: for example, the New York Stock Exchange only trades in USD, whereas the Munich Stock Exchange trades in EUR. Be sure to choose the appropriate currency so that the security is valued correctly in your investment reports. For more information about managing currencies, see [How do I manage accounts in multiple currencies?](#) in [Chapter 2: Accounts](#).



*When “British Pound Sterling” is chosen, another option will become available to determine whether the security is traded in pounds or pence. In most cases, iBank will set this automatically the first time you download quotes for the security, but you can override the default setting by changing it, deleting the security’s price history, and downloading quotes again.*

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

You can also create a security by [adding a transaction](#) to an investment account and typing in a symbol for the new security. iBank will recognize that the security has not been recorded yet, and will ask you to configure it using the same screen pictured above.

## Add a watchlist item or index

Even if you don’t own any shares of a particular security, you can still add it to the securities table in order to track it as a watchlist item - simply follow the same steps described above to add the security. The only functional difference between a watchlist item and an active security is that the latter has investment transactions associated with it. Both types of securities are displayed the same way in the securities table.

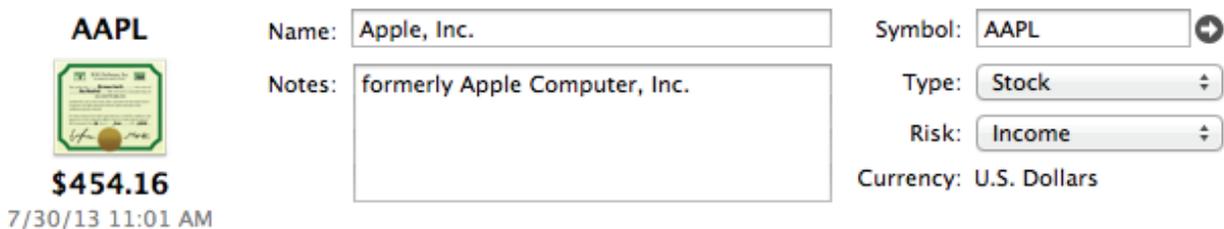
To track stock indices such as NASDAQ or the S&P 500, add security as described above. Enter the name of the index, and be sure to enter a ‘^’ symbol in front of the index’s ticker symbol (for example, “^IXIC” or “^SPX”). Select the “Index” type before you click “Create.” Indices appear in the securities table alongside of your active securities and watchlist items.

## Download quotes for your securities

Click the “Update” button  on the [toolbar](#), or select “Securities” in the source list, click the gear-shaped action button at the top of the securities table, and choose “Download Quotes.” Assuming you have an active connection to the Internet, iBank will look up all of your securities on Yahoo! Finance and download the latest quote for each one. When available, the price history for each security will also be downloaded (see below for more information). Any securities for which quotes cannot be downloaded can be updated manually by editing the price history.

## View and edit the details of a security

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



**AAPL**  
  
**\$454.16**  
7/30/13 11:01 AM

Name:  Symbol:  

Notes:  Type:

Risk:

Currency: U.S. Dollars

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

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

## View and edit a security’s price history

When a security is selected in the table, a chart will appear at the bottom of the window to show the price history for that security:



Each data point on the graph consists of three lines representing four bits of information for a particular day: the horizontal tick on the left indicates the security’s opening price, the vertical line indicates the high and low prices, and the horizontal tick on the right indicates the closing price. Click on one of these data points to view the exact figures to the left.

To edit the price for a particular date, simply click the data point you want to modify or type in the date, then adjust the Open, Close, High, and Low figures as needed. When you make a change, the “Save” and “Cancel” buttons at the bottom of the window will become active - click these to record and discard your changes, respectively. For any securities for which iBank cannot download quotes automatically, you should enter prices in the history graph on a regular basis. iBank will use these prices when determining the value of your investment accounts and generating investment reports.

To delete a single price from a security’s history, click that data point on the graph or enter the date of the price you want to remove. Click the gear-shaped action button at the top of the securities table and choose “Delete Selected Price for Security;” then confirm that you want to delete the selected price.

To clear the entire price history for a security, select the security in the table, click the gear-shaped action button at the top of the main window, choose “Delete All Prices for Security;” and confirm the deletion. The next time you download quotes, iBank will fill in the price history with information from Yahoo! Finance.

## Delete a security

If you no longer want to track a security, select it in the table and click the minus (-) button at the top of the table. If the security has any investment transactions associated with it, iBank will alert you that those transactions must be deleted before the security can be removed.

# How do I handle specific investment scenarios?

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## Track a money market account

It is important to distinguish between money market **accounts** and money market **funds**. The former is an account type offered by many financial institutions that is treated like cash, very similar to a savings account but typically with a higher interest rate. The latter is a type of security that is often used to hold cash in a brokerage account before it is used to purchase other shares. Money market funds should be tracked as securities within iBank investment accounts. Money market accounts should be set up as follows:

1. Set up an account (using Direct Access or direct download if possible) that uses the “Money Market” account type.
2. When you make deposits and withdrawals, download or manually record “Transfer” transactions to record the cash moving between your other accounts and the money market account.
3. When you receive interest payments, download or manually record “Deposit” transactions and assign them to the “Interest Income” category (or another category, if you prefer).
4. To see how much interest you have received during a specific period of time, create a “Category Detail” report and include the “Interest Income” category.

## Track a certificate of deposit (CD) account

CD’s, offered by many financial institutions, typically have a fixed term after which the investment may be withdrawn with interest. They typically pay higher interest rates than checking, savings, and money market accounts.

1. Set up an account (using Direct Access or direct download if possible) that uses the “Asset” account type.
2. After account setup is complete, change the “Starting Balance” transaction to use the “Transfer” type, and enter the name of the account you used to purchase the CD in the category field.
3. As interest accrues, download or manually record “Deposit” transactions and assign them to the “Interest Income” category (or another category, if you prefer).

4. When the account matures and you withdraw your investment, record a “Transfer” transaction to move the balance of the account to another account. You may wish to hide the CD account once you have closed it.
5. If you redeem the CD before maturity, you will likely have to pay a penalty. Record this as a “Withdrawal” transaction in the CD account before transferring the remaining funds out.

## Track a retirement account

IRA’s and other retirement accounts should be tracked in the same manner as brokerage accounts:

1. Set up an account (using Direct Access or direct download if possible) that uses the “Investment” or “401k” account type (whichever you prefer).
2. As you contribute to the retirement fund, download or manually record transactions for each share purchase.
  - Your fund may invest in a single mutual fund or a variety of different securities. If you’re not sure which securities your fund invests in, request statements from your financial institution to ensure you use the correct ticker symbols in iBank.
  - Record “Buy” transactions in the retirement account with the funding type set to “Transfer.” Enter the name of the account from which contributions are drawn in the category field.
  - For employer-matched contributions, first record a “Transfer” transaction in your contributing account to move cash to the retirement account, and split the transaction to add your employer’s contribution. Then record a separate “Buy” transaction in the retirement account with the funding type set to “Cash.”
3. Click the “Update” button on the toolbar to download the latest quotes for your securities, and check the current value of your retirement fund by looking at the account balance in the source list. Set up an “Investment Summary” report to analyze your investment performance in more detail.

## Buy and sell stock or mutual fund shares using cash from another account

1. When you buy or sell shares, record a “Buy” or “Sell” transaction in an investment account. Be sure to enter the appropriate ticker symbol, number of shares, price per share, and commission.
2. Set the funding/distribution type to “Transfer,” then type in the category field the name of the account where cash from the transaction should be withdrawn or deposited. When you

save the transaction, you should see that the cash balance of the investment account was not affected.

3. Set up an “Investment Summary” report to track the changes in the security’s market value and cost basis, and to analyze your investment performance in more detail.

## Record a gift of shares

1. Record a “Move Shares” transaction in an investment account. Be sure to enter the appropriate ticker symbol and number of shares received.
2. For the price per share, enter the average cost per share. This will ensure that the new shares have the correct cost basis, but the cash balance of your accounts will not be affected.

## Short a stock

1. Record a “Sell to Open” transaction in an investment account. Be sure to enter the appropriate ticker symbol, number of shares, price per share, and commission.
2. To buy back the shares, record a “Buy to Close” transaction.

## Record a dividend

1. Record a “Dividend” transaction in an investment account. Be sure to enter the appropriate ticker symbol and note the cash value of the dividend in the “Sec. Income” field.
2. By default, cash dividends are deposited into the investment account. To deposit the proceeds into a different account, set the distribution type to “Transfer.” iBank will automatically split the transaction so that you can assign a category to the cash you receive as well as specify the account where it should be deposited. Click the disclosure triangle next to the category field to open the split pane, then double-click a split item in the “Category” column. Assign a category to the split item with an amount in the “Income” column, and give an account name to the item with an “Expense” amount.
3. To reinvest the dividend, set the distribution type to “Reinvest,” then enter the number of shares. iBank will calculate the price per share automatically, and the cash balance of your accounts will not be affected.



*Reinvesting a dividend in this manner is equivalent to recording a cash dividend followed by a “Buy” transaction. If you have to pay a commission on the reinvestment, or if only a portion of the dividend is reinvested, you must record two separate transactions.*

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## Record a capital gains distribution

Capital gains distributions are similar to dividends, but instead of paying out a portion of profits, they pay out a portion of proceeds from the liquidation of shares (and are thus taxable to the shareholder as capital gains):

1. For shares held for a year or more, record a “Cap. Gains Long” transaction in an investment account. For shares held less than a year, use “Cap. Gains Short.” Be sure to enter the appropriate ticker symbol and note the cash value of the distribution in the “Sec. Income” field.
2. By default, cash distributions are deposited into the investment account. To deposit the proceeds into a different account, set the distribution type to “Transfer.” iBank will automatically split the transaction so that you can assign a category to the cash you receive as well as specify the account where it should be deposited. Click the disclosure triangle next to the category field to open the split pane, then double-click a split item in the “Category” column. Assign a category to the split item with an amount in the “Income” column, and give an account name to the item with an “Expense” amount.
3. To reinvest the capital gains, set the distribution type to “Reinvest,” then enter the number of shares. iBank will calculate the price per share automatically, and the cash balance of your accounts will not be affected.



*Reinvesting a capital gains distribution in this manner is equivalent to recording a cash distribution followed by a “Buy” transaction. If you have to pay a commission on the reinvestment, or if only a portion of the distribution is reinvested, you must record two separate transactions.*

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## Record a return of capital distribution (also known as a nondividend distribution)

Return of capital distributions are similar to capital gains distributions, but in addition to paying cash to the shareholder, they reduce the cost basis of the existing shares (and thus are generally non-taxable to the shareholder):

1. Record a “Cap. Distribution” transaction in an investment account. Be sure to enter the appropriate ticker symbol and note the cash value of the distribution in the “Sec. Income” field.
2. By default, cash distributions are deposited into the investment account. To deposit the proceeds into a different account, set the distribution type to “Transfer,” then type in the category field the name of the account where cash from the transaction should be deposited. When

you save the transaction, you should see that the cash balance of the investment account was not affected.

3. Set up an “Investment Summary” report to view the change in the security’s cost basis and analyze your investment performance in more detail.

## Record a stock split

1. Record a “Split” transaction in an investment account. Be sure to enter the appropriate ticker symbol and the number of shares gained in the split. For a reverse split, record the number of shares lost.
2. When you download quotes, iBank will automatically get the new price per share and you should see a jump in the price history chart. If you are tracking the security manually, you don’t need to worry about adjusting the prices before the split; simply record the new prices beginning with the date when the split occurred.

## Record a stock spinoff

1. When a company spins off a portion of its shares to form a new company, first record a “Cap. Distribution” transaction in your investment account. Enter the ticker symbol of the primary stock, and type in the amount of the cost basis that should be deducted as a result of the spinoff. Leave the distribution type set to “Cash.” Your broker should tell you how much of the cost basis should be deducted.
2. Next, record a “Buy” transaction to add shares of the new stock. Enter the ticker symbol for the new stock, the number of shares added, and the average cost per share (equal to the cost basis you deducted in step 1 divided by the number of shares of the new stock). Leave the funding type on this transaction set to “Cash,” and it will balance out the cash you received in step 1.
3. After recording these transactions, click the “Update” button on the toolbar to download quotes for the new security. Be aware that iBank considers the acquisition date of the new shares to be the date of the merger, so it will not accurately report short- vs. long-term shares on investment reports.

## Record a stock merger

1. When two companies merge and combine their stock, first record a “Move Shares” transaction in an investment account. Enter the ticker symbol of the stock that is being merged, and type the number of shares you own in the “Shares Out” field. If both stocks are being merged

to create a brand new stock, record a second “Move Shares” transaction for the other stock. This will remove the shares from your portfolio, including their cost basis, without incurring a capital gain or loss.

2. After removing the shares, record a second “Move Shares” transaction to add shares of the merged stock. Enter the ticker symbol for this stock, the number of shares to add, and the average cost per share (equal to the total cost basis you deducted in step 1 divided by the number of shares you are adding). If you’re unsure about the cost basis, set up an “Investment Summary” report to see the cost basis reduction associated with the Move Shares transaction(s).
3. After recording these transactions, click the “Update” button on the toolbar to download quotes for the new security. Be aware that iBank considers the acquisition date of the new shares to be the date of the merger, so it will not accurately report short- vs. long-term shares on investment reports.

## Record a share transfer

1. To move shares of a security from one investment account to another, first record a “Move Shares” transaction in the account that is losing shares. Enter the ticker symbol for the security and type the number of shares to move in the “Shares Out” field. This will remove the shares from your portfolio, including their cost basis, without incurring a capital gain or loss.
2. Next, record a second “Move Shares” transaction in the other account to add shares of the security. Enter the same ticker symbol and number of shares added along with the average cost per share (equal to the cost basis of the shares you deducted in step 1 divided by the number of shares). If you’re unsure about the cost basis, set up an “Investment Summary” report to see the cost basis reduction associated with the Move Shares transaction. Be aware that iBank considers the acquisition date of the new shares to be the date of the merger, so it will not accurately report short- vs. long-term shares on investment reports.

## Buy and sell shares of a money market fund

Money market funds, although similar to mutual funds in many ways, are unique because they have very high liquidity and their share prices rarely deviate from \$1 per share. To track these in iBank:

1. When you buy or sell shares, record a “Buy” or “Sell” transaction in an investment account. Be sure to enter the appropriate ticker symbol (money market fund symbols typically end with “XX”), number of shares, price per share (almost always \$1), and commission.

2. To ensure the market value is correct, select “Securities” under “Manage” in the source list. Select the money market fund in the list, and make sure its type is set to “Money Market Fund” so that iBank doesn’t attempt to download quotes for it. If there are any entries on the price history chart that deviate from \$1, click “Delete Price History” at the top of the list. Next to the price history chart, enter a date that is earlier than your first purchase of the fund, enter a closing price of \$1, and save the security.
3. Create a “Portfolio Summary” report to see the current value of your money market fund shares, which should always be equivalent to the number of shares you hold.

## Buy a stock on margin

1. If your broker allows you to purchase stocks on margin, set up a “Liability” account manually by clicking the plus (+) button on the toolbar, choosing “Add Account,” and choosing the “Asset or liability not at any financial institution” option. Start with an account balance of 0.
2. Whenever you purchase a stock on margin, record a “Buy” transaction in an investment account. Be sure to enter the appropriate ticker symbol, number of shares, price per share, and commission.
3. Set the funding type to “Transfer,” then type the name of the liability account in the category field. When you save the transaction, you should see that the cash for the purchase was drawn from the liability account.
4. When you pay interest on the margin loan, record a “Withdrawal” transaction in the account used to make the payment, enter the appropriate amount, and assign it to the “Interest Paid” category (or another category, if you prefer).
5. When you pay down the margin loan, record a “Transfer” from the appropriate account to the liability account. Enter the amount of the payment, and you will see your margin balance decrease accordingly.
6. To compare your margin against your equity, set up a “Net Worth” report and include only the liability and investment accounts. The margin will be represented as a cash liability, while the equity will be represented as a security asset or liability (depending on its performance).

## Track a private equity investment, private mutual fund, or other unlisted security

If you invest in private equity or buy into a stock or mutual fund that is not publicly traded, iBank will not be able to download quotes to update the value of your shares automatically. Some additional steps are required to track your portfolio value.

1. Set up a new “Investment” account manually by clicking the plus (+) button on the toolbar, choosing “Add Account,” and choosing the “Asset or liability not at any financial institution” option.
2. During the account setup, be sure to enter your investment positions with the correct dates and prices. When prompted to set up a security for the investment, be sure to enter a ticker symbol (even if it is arbitrary, like “PRIVATE\_FUND\_1”) and set the security type to “Other” so iBank does not attempt to download quotes for that symbol.
3. Each time you record a purchase or sale, iBank notes the price in the security’s price history, and you can record additional prices as frequently as you like. To add a price, choose “Securities” from the “Manage” section of the source list, select the security in the list, and enter a date and closing price on the left side of the price history chart.
4. Set up a “Portfolio Summary” report to see how much your shares are currently worth, based on the latest prices you recorded on the price history chart.

## Buy a bond

1. Select “Securities” under the “Manage” section of the source list. Click the plus (+) button above the list to add a new security. Enter a name and ticker symbol for the bond (a symbol is required, even if it is arbitrary, like “UNLISTED\_BOND\_3”). Be sure to set the security type to “Bond” and enter the par value, otherwise iBank will miscalculate the value of your bond transactions.
2. Record a “Buy” transaction in an investment account and enter the appropriate ticker symbol. Enter the purchase price as a percentage of the bond’s par value: 100 indicates a purchase at face value, lower values represent a discount and higher values represent a premium. If the bond has accrued interest, use the “clean” purchase price (the price without the accrued interest) to ensure the correct cost basis is recorded. Enter the commission if applicable, and be sure to enter the bond’s par value. In the “Shares In” field, type in the number of bonds, then save the transaction.
3. If you purchased the bonds on the secondary market and they have accrued interest, record an “Interest Income” transaction with the bonds’ ticker symbol and the value of the accrued interest entered as a negative number. This will account for the difference between the “clean” and “dirty” purchase prices and offset your interest income on reports so that the accrued interest is not counted as income to you.
4. Because Yahoo! Finance does not list bonds at this time, iBank cannot download bond prices. Each time you record a purchase or sale, iBank notes the price in the security’s price history, and you can record additional prices as frequently as you like. To add a price, choose “Securi-

ties” from the “Manage” section of the source list, select the bond in the list, and enter a date and closing price on the left side of the price history chart.



*If you purchase zero-coupon bonds, stripped bonds, or bonds that are discounted on the secondary market, you may be liable to pay taxes on the imputed interest annually and/or upon redemption of the bonds. Because these taxes are not based upon actual interest payments, iBank cannot track your liability for imputed interest.*

## Record interest payments from a coupon bond

1. Record an “Interest Income” transaction each time you receive an interest payment. Be sure to enter the bond’s ticker symbol and the amount of the interest payment, which is equal to the bonds’ par value multiplied by the interest rate and divided by the repayment term. Set the distribution type to “Cash” if you want to deposit the interest into the investment account, “Transfer” to deposit the interest into another account, or “Reinvest” to use the interest to purchase additional bonds.

If you set the distribution type to “Transfer,” iBank will automatically split the transaction so that you can assign a category to the cash you receive as well as specify the account where it should be deposited. Click the disclosure triangle next to the category field to open the split pane, then double-click a split item in the “Category” column. Assign a category to the split item with an amount in the “Income” column, and give an account name to the item with an “Expense” amount.

2. If you originally purchased the bonds at a premium, and you are amortizing your premiums annually, you may reduce the amount of the interest income in step 1 by the amortized amount (equal to the bonds’ purchase price minus par value, divided by the repayment term). In addition to changing the amount of the “Interest Income” transaction, record a “Cap. Distribution” transaction with the bonds’ ticker symbol and the amount of the amortized premium. Set the distribution type to match that of the interest income. This will reduce the bonds’ cost basis and ensure the amortized premium is not counted as interest income.

## Redeem a bond at maturity

1. If you originally purchased the bonds at face value, record a “Sell” transaction with the bonds’ ticker symbol. For the sale price, enter 100 to indicate that the bonds were redeemed at par value. Enter the par value, and record the number of bonds you are redeeming in the “Shares Out” field.

2. If you originally purchased the bonds at a discount, adjust the sale price in step 1 to indicate the discounted price. Record an "Interest Income" transaction with the bonds' ticker symbol and the total value of the discount. For example, if you purchased 1 bond with a par value of \$1000 for \$800, you would record an interest income transaction for \$200. This will ensure that the discount is treated as interest income instead of a capital gain.
3. If you originally purchased the bonds at a premium, no further action is necessary. If you amortized your premiums annually, you will not see a capital loss, but if you did not amortize, then the difference between the purchase price and par value will be counted as a capital loss.
4. Set up an "Investment Summary" report to analyze your interest income and capital gains in more detail.

### Sell a bond before it matures

1. Record a "Sell" transaction with the bonds' ticker symbol. Enter the sale price as a percentage of the bonds' par value. If the bonds have accrued interest, use the "clean" bond price (the price without the accrued interest) to ensure the correct capital gains are recorded. Be sure to enter the par value, and type the number of bonds you are selling in the "Shares Out" field.
2. If you originally purchased the bonds at a discount, you will need to calculate how much of that discount is considered interest income. Multiply the amount of the original discount by the percentage of the repayment term for which you held the bonds. For example, if you bought 1 bond with a par value of \$1000 and a 10-year term for \$800, then sold it after 5 years, you would count \$100 of the sale price as interest income ( $\$200 \text{ discount} * 50\% \text{ of term} = \$100 \text{ interest}$ ). Record an "Interest Income" transaction with the bonds' ticker symbol and the value you just calculated. This will ensure that the correct portion of the discount is treated as interest income instead of capital gains or losses.

You will also need to adjust the sale price from in step 1 as follows: take the amount of the interest income transaction you just entered, multiply it by the bonds' par value, divide by 100, and subtract it from the price of the "Sell" transaction in step 1. Change the "Sell" transaction to use this new price. This will ensure that the remainder of the discount is counted as a capital gain or loss. Following the example above, if you sold the bonds at 95% of par value, the sale price would be entered as 85 ( $95 \text{ sale price} - \$100 \text{ interest} * 100 / \$1000 \text{ par value}$ ). The result would be a \$150 profit on the sale, of which \$50 would be considered capital gains and \$100 would be considered interest income.

3. If you originally purchased the bonds at a premium, no further action is necessary. The difference between the purchase price and par value will be counted as a capital loss. If you amor-

tized your premiums annually, the corresponding cost basis reductions will lower the amount of premium that is counted as a capital loss.

4. If the bonds have accrued interest, record an additional "Interest Income" transaction with the bonds' ticker symbol and the value of the accrued interest. This will account for the difference between the "clean" and "dirty" sale prices and ensure that the interest payment is counted as interest income instead of capital gains.
5. Set up an "Investment Summary" report to analyze your interest income and capital gains in more detail.

## Record a bond recall

1. Record a "Sell" transaction with the callable bonds' ticker symbol. If you originally purchased the bonds at face value or at a discount, enter the original purchase price of the bonds to ensure there is no capital gain or loss. If you purchased them at a premium, enter the par value of the bonds. The difference between the call price and par value will be counted as a capital loss. If you amortized your premiums annually, the corresponding cost basis reductions will lower the amount of premium that is counted as a capital loss. Be sure to record the par value, and type the number of bonds that are being recalled in the "Shares Out" field.
2. Next, record an "Interest Income" transaction with the bonds' ticker symbol and the difference between the original purchase price and the call price (including any accrued interest). If you originally purchased the bonds at a premium, enter the difference between the par value and the call price. If there is no difference, do not record any interest income.
3. Set up an "Investment Summary" report to analyze your interest income and capital gains in more detail.

## Buy a stock option

1. Select "Securities" under the "Manage" section of the source list. Click the plus (+) button above the list to add a new security. Enter a name and the ticker symbol for the option contract (not the underlying stock). For more information about stock option ticker symbols, refer to this page at Yahoo! Finance: <http://biz.yahoo.com/opt/symbol.html>. Be sure to set the security type to "Stock Option" and enter the contract size, or iBank will miscalculate the value of your option transactions. Record the option type (put or call), strike price, and expiration date in the "Notes" field for future reference, then save the security.
2. You may also add a security for the option's underlying stock, so that you can keep tabs on its performance while you decide what to do with the option contracts. If you don't own shares

of the stock, iBank will consider it a watchlist item and will not include it in your investment reports.

3. Record a "Buy to Open" transaction in an investment account. Enter the option's ticker symbol, the number of contracts, the price per share of the underlying stock, and the commission (if applicable). Set the funding type to "Cash" if you want to withdraw cash from the investment account for the purchase, otherwise set it to "Transfer" and enter an account name in the category field to withdraw cash from that account.
4. Because Yahoo! Finance does not track historical prices for stock options at this time, iBank cannot download option prices. Each time you record a purchase or sale, iBank notes the price in the security's price history, and you can record additional prices as frequently as you like. To add a price, choose "Securities" from the "Manage" section of the source list, select the stock option in the list, and enter a date and closing price on the left side of the price history chart.

## Receive an employee stock option (ESO)

ESO's are similar to other stock options, but they typically have a vesting period during which they cannot be sold or exercised. iBank cannot track ESO's while they are still in the vesting period; it is up to you whether to record them as soon as the contracts are granted or after they have fully vested.

1. Record a "Buy to Open" transaction in an investment account. Enter the option's ticker symbol, a share price of 0, the contract size (typically 100), and the number of contracts you received. Because they are received as a gift, the contracts have no cost basis.

## Sell a stock option

1. Record a "Sell to Close" transaction in an investment account. Enter the option's ticker symbol (not the symbol of the underlying stock), the price per share of the underlying stock, the commission (if applicable), the contract size (typically 100), and the number of contracts you sold. Set the distribution type to "Cash" if you want to deposit cash into the investment account from the sale, otherwise set it to "Transfer" and enter an account name in the category field to deposit cash into that account.
2. Set up an "Investment Summary" report to analyze your capital gains in more detail.

## Exercise a stock option

1. Record a "Sell to Close" transaction in an investment account. Enter the option's ticker symbol (not the symbol of the underlying stock), a share price of 0 (since you are not actually selling

the contracts), the commission (if applicable), the contract size (typically 100), and the number of contracts you exercised. The investment position will be closed and the cash balance of your account will only be affected by the commission (set the funding type to "Transfer" to draw the cash from another account, if you prefer).

2. Next, record a "Buy" transaction (if the option was a call) or "Sell" transaction (if the option was a put) in the investment account. Enter the ticker symbol for the stock being bought or sold and the number of shares (equal to the number of contracts you exercised multiplied by the contract size, which is typically 100). Enter the option's strike price as the price per share and record the commission (if applicable). Set the funding/distribution type to control which account the cash portion of the transaction is withdrawn from or deposited into.

### Let a stock option expire

1. Record a "Sell to Close" transaction in an investment account. Enter the option's ticker symbol (not the symbol of the underlying stock), a share price of 0, the contract size (typically 100), and the number of contracts you are allowing to expire. The position will be closed and the cash balance of your accounts will not be affected.
2. Set up an "Investment Summary" report to analyze your capital gains in more detail.

### Write a stock option

1. Select "Securities" under the "Manage" section of the source list. Click the plus (+) button above the list to add a new security. Enter a name and the ticker symbol for the option contract (not the underlying stock). For more information about stock option ticker symbols, refer to this page at Yahoo! Finance: <http://biz.yahoo.com/opt/symbol.html>. Be sure to set the security type to "Stock Option" and enter the contract size, or iBank will miscalculate the value of your option transactions. Record the option type (put or call), strike price, and expiration date in the "Notes" field for future reference, then save the security.
2. You may also add a security for the option's underlying stock, so that you can keep tabs on its performance while you decide what to do with the option contracts. If you don't own shares of the stock, iBank will consider it a watchlist item and will not include it in your investment reports.
3. Record a "Sell to Open" transaction in an investment account. Enter the option's ticker symbol, the price per share of the underlying stock, the commission (if applicable), the contract size (typically 100), and the number of contracts you wrote. Set the distribution type to "Cash" if you want to deposit cash from the sale into the investment account, otherwise set it to "Transfer" and enter an account name in the category field to deposit cash into that account.

4. Because Yahoo! Finance does not track historical prices for stock options at this time, iBank cannot download option prices. Each time you record a purchase or sale, iBank notes the price in the security's price history, and you can record additional prices as frequently as you like. To add a price, choose "Securities" from the "Manage" section of the source list, select the stock option in the list, and enter a date and closing price on the left side of the price history chart.

### Buy back a stock option that you wrote

1. Record a "Buy to Close" transaction in an investment account. Enter the option's ticker symbol (not the symbol of the underlying stock), the price per share of the underlying stock, the commission (if applicable), the contract size (typically 100), and the number of contracts you bought. Set the funding type to "Cash" if you want to withdraw cash from the investment account for the purchase, otherwise set it to "Transfer" and enter an account name in the category field to withdraw cash from that account.
2. Set up an "Investment Summary" report to analyze your capital gains in more detail.

### Record the exercise of a stock option that you wrote

1. Record a "Buy to Close" transaction in an investment account. Enter the option's ticker symbol (not the symbol of the underlying stock), a share price of 0 (since you are not actually buying the contracts), the contract size (typically 100), and the number of contracts that were exercised. The investment position will be closed and the cash balance of your accounts will not be affected.
2. Next, record a "Buy" transaction (if the option was a put) or "Sell" transaction (if the option was a call) in the investment account. Enter the ticker symbol for the stock being bought or sold and the number of shares (equal to the number of contracts that were exercised multiplied by the contract size, which is typically 100). Enter the option's strike price as the price per share and record the commission (if applicable). Set the funding/distribution type to control which account the cash portion of the transaction is withdrawn from or deposited into.

### Record the expiration of a stock option that you wrote

1. Record a "Buy to Close" transaction in an investment account. Enter the option's ticker symbol (not the symbol of the underlying stock), a share price of 0, the contract size (typically 100), and the number of contracts that expired. The position will be closed and the cash balance of your accounts will not be affected.
2. Set up an "Investment Summary" report to analyze your capital gains in more detail.



## Chapter 8: Reports

# What are reports all about?

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**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 reports to make sense out of all that information quickly and easily. The more meticulously you record and categorize your transactions, the more useful iBank's reports will be in helping you analyze your finances.

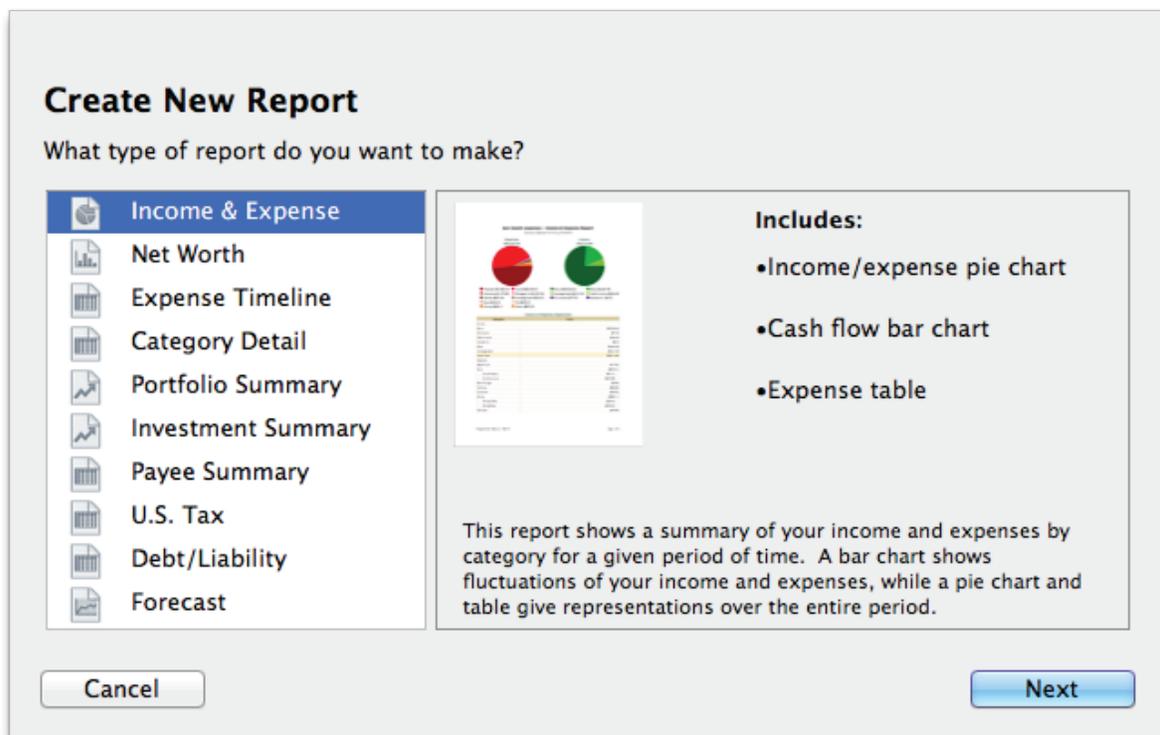
With very little setup, you can view breakdowns of your spending habits, see details of all the transactions assigned to a particular category or [payee](#), examine the return on your [investments](#), see how well you have been managing your debts, quickly access tax-related information, and more.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

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



## Add a new report

Click the plus (+) button on the [toolbar](#) and choose "Add Report," or choose *Tools > Add New Report*. iBank will ask what type of report you want:



- **Income & Expense:** Analyze the cash flow in and out of your accounts based on your categories and view a profit & loss statement.
- **Net Worth:** Compare your assets and liabilities on a balance sheet and graph your wealth over time.
- **Expense Timeline:** View a monthly breakdown of your income and expenses by category.
- **Category Detail:** View a table showing the details of your transactions, grouped and subtitled by category.
- **Portfolio Summary:** Review market information about your [investment](#) portfolio.
- **Investment Summary:** Analyze your investments in more depth, including capital gains, portfolio diversity, and return on investment (ROI).
- **Payee Summary:** View income and expense totals for your payees, and see detailed transaction lists for individual payees.
- **Categorized Payee:** View your payees grouped by category, with income and expense totals for each, and see detailed transaction lists for individual payees.
- **U.S. Tax:** Analyze tax-related information including income and expense categories and capital gains from your investments.
- **Debt/Liability:** Analyze the money you owe for [loans](#), credit cards, and other forms of debt (including investments that aren't performing well).
- **Forecast:** Project your account balances into the future using scheduled transactions.

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

## Edit a report

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

## Delete a report

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

## Use the net worth mini-graph

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

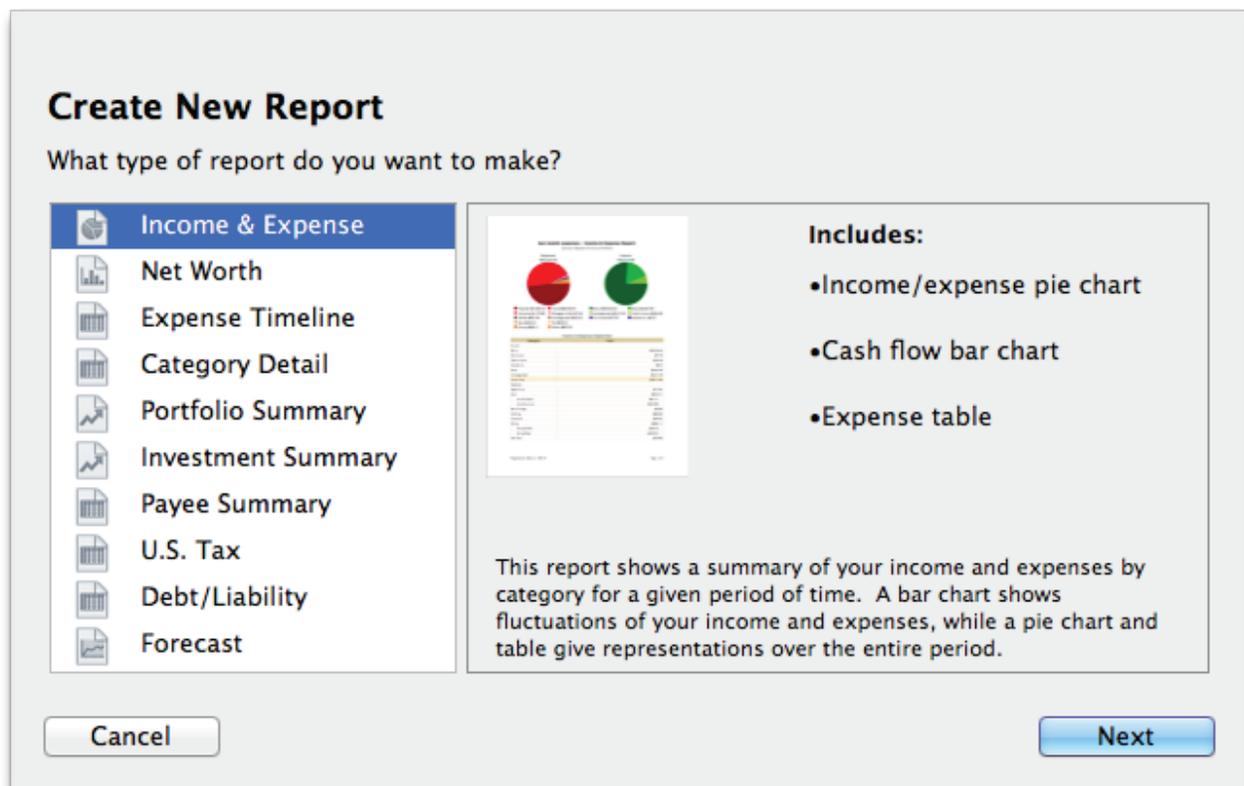
# How do I use the Income & Expense report?

The Income & Expense [report](#) type is used to analyze the cash that flows in and out of your [accounts](#) based on the [categories](#) assigned to your transactions. It is the easiest way to track trends in specific categories, and to see if you are earning more than you spend in a given period of time. iBank's Income & Expense report includes pie charts that show breakdowns of your income and expenses by category, a bar graph that shows your spending over time (cash flow), and a table of income and expense totals by category.

## Create an Income & Expense report

### 1. Choose a report type:

Click the plus (+) button on the [toolbar](#) and choose "Add Report," or choose *Tools > Add New Report*. iBank will ask what type of report you want:



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

## 2. Choose accounts:

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

- **Limit to Specific Accounts:**

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

**Accounts**

Do you want to limit which accounts are included in the report?

Limit to Specific Accounts

<input checked="" type="checkbox"/>	Cash
<input checked="" type="checkbox"/>	Checking
<input type="checkbox"/>	Discover
<input checked="" type="checkbox"/>	Savings
<input checked="" type="checkbox"/>	Scottrade
<input type="checkbox"/>	Visa Card

Cancel Back Next

- **Limit to Accounts Using Smart Rules:**

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

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

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

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

**Accounts**

Do you want to limit which accounts are included in the report?

Limit to Accounts Using Smart Rules

All of the following are true

Currency is British Pound Sterling

Any of the following are true

Account Type is Checking

Account Type is Savings

Cancel Back Next

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



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

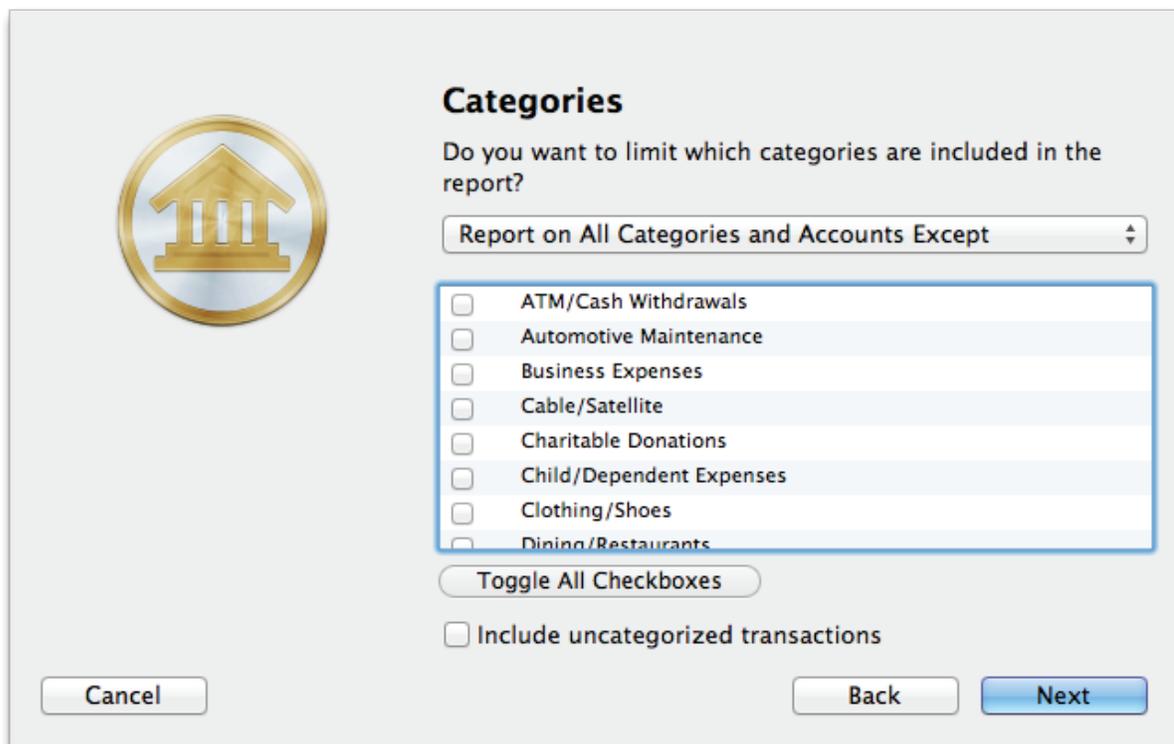
When you finish configuring accounts for the report, click “Next” to continue.

### 3. Choose categories and transfers:

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

- **Report on All Categories and Accounts Except:**

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



**Categories**

Do you want to limit which categories are included in the report?

Report on All Categories and Accounts Except

- ATM/Cash Withdrawals
- Automotive Maintenance
- Business Expenses
- Cable/Satellite
- Charitable Donations
- Child/Dependent Expenses
- Clothing/Shoes
- Dining/Restaurants

Toggle All Checkboxes

Include uncategorized transactions

Cancel Back Next



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

- **Report on Specific Categories and Accounts:**

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

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

- **Report Using Smart Rule Criteria:**

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

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



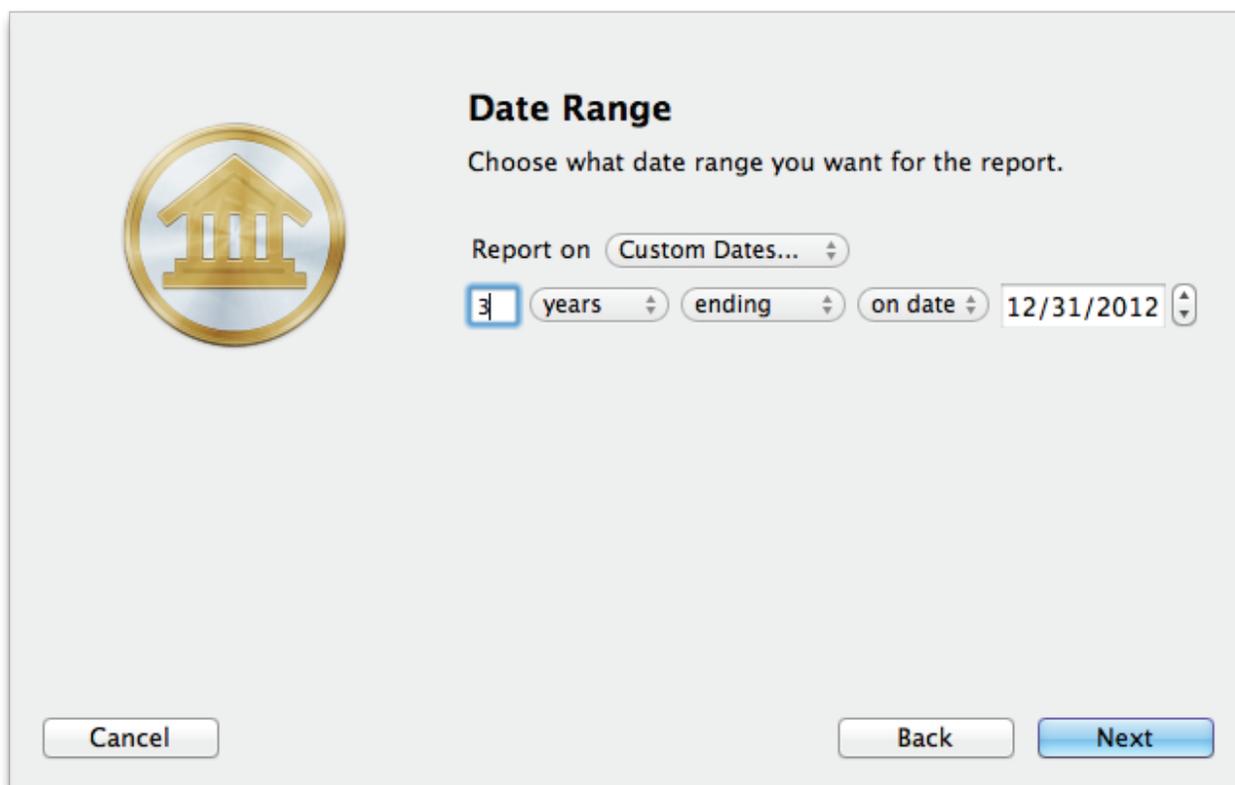
Check “Include uncategorized transactions” if you want to include transactions that do not have categories assigned to them in addition to the transactions with categories included in the report. The uncategorized transactions must satisfy the other report options to be included, e.g. fall within the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

Once you’ve chosen which categories and transfers to include in the report, click “Next” to continue.

#### 4. Choose a date range:

This screen lets you choose a date range for the report. Click the popup menu button and select from a variety of predefined ranges: options that end with “to Date” indicate periods of time that are relative to the current date; other options represent fixed periods of time.

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



**Date Range**  
Choose what date range you want for the report.

Report on Custom Dates... ▾

3 years ▾ ending ▾ on date ▾ 12/31/2012 ▾

Cancel Back Next

The image shows a dialog box titled "Date Range" with a gold icon of a classical building. The main text asks the user to "Choose what date range you want for the report." Below this, there is a "Report on" dropdown menu set to "Custom Dates...". Underneath, there are three dropdown menus: "years" (set to "3"), "ending" (set to "years"), and "on date" (set to "12/31/2012"). At the bottom, there are three buttons: "Cancel", "Back", and "Next".

## 5. Finish creating the report:

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



**Report Name and Currency**

Choose a name and in which currency you want the results displayed. You can always change these later.



Name:

Currency:

Include scheduled transactions

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



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

When you are finished configuring these options, click “Next” and then “Done.” The new report will be added to the source list, and the report details will be displayed in the [main window](#).

## Edit the report settings

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

Name:  Currency:

---

Report on

Report on

---

Include scheduled transactions  Include uncategorized transactions

- ATM/Cash Withdrawals
- Automotive Maintenance
- Business Expenses
- Cable/Satellite
- Cash
- Charitable Donations
- Checking
- Child/Dependent Expenses

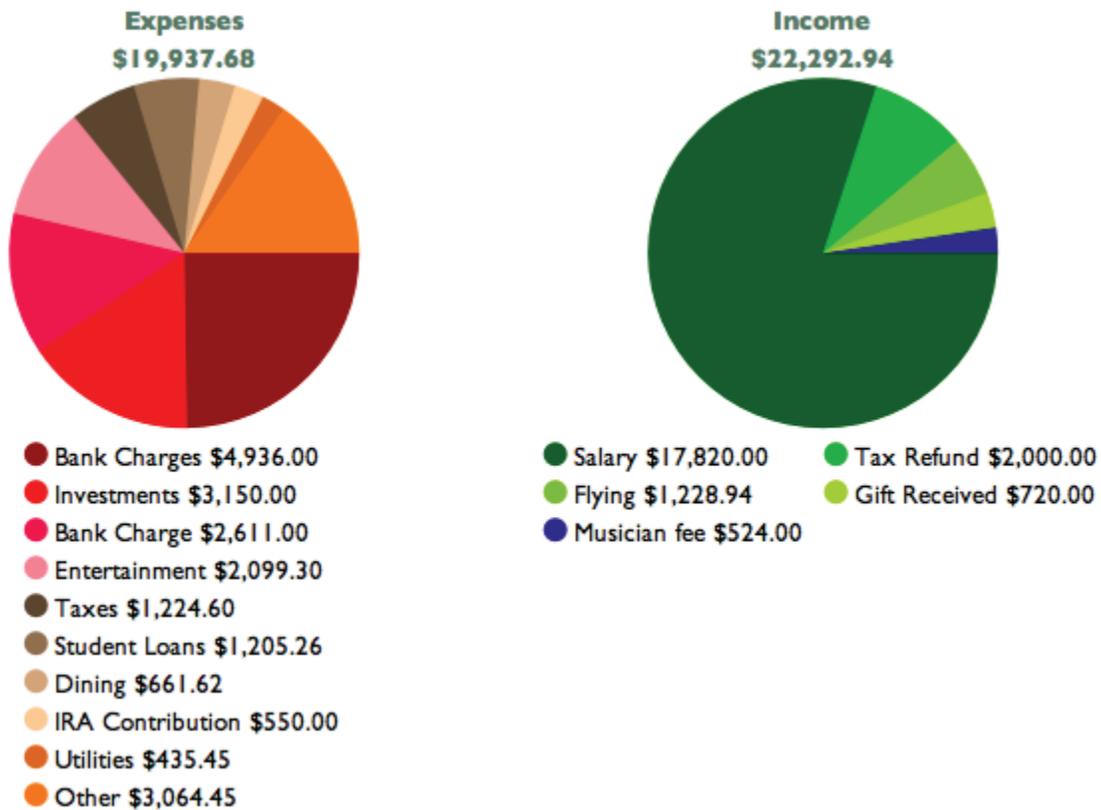
- Cash
- Checking
- Discover
- Savings
- Scottrade
- Student Loan

Leave accounts unchecked to report on all transactions.

## Interpret the report

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

## Expenses and Income By Category:



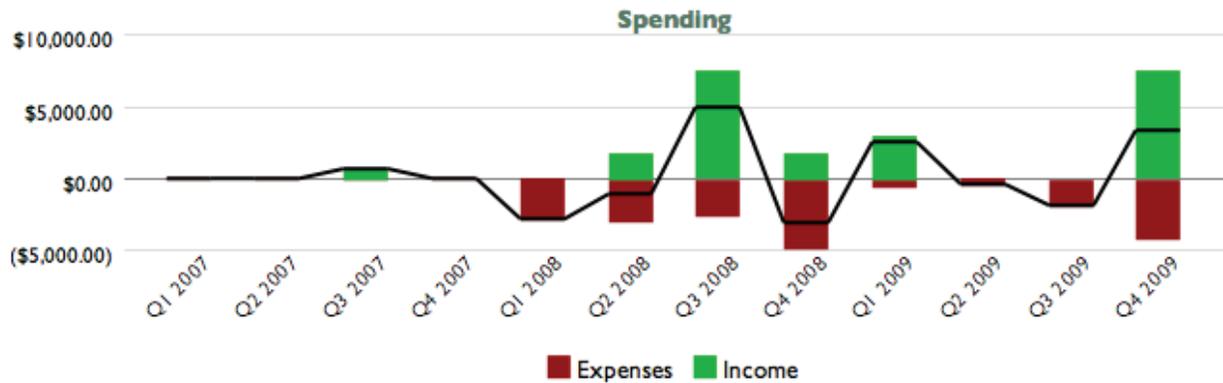
These are pie charts depicting your expenses and income over the period of time covered by the report - expenses are on the left and income is on the right. Each pie slice represents the total value of a particular category or transfers associated with a particular account, and the slices are drawn proportionally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

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



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

## Spending Over Time:



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

## Income & Expenses by Category:

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

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

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



*By default, iBank groups categories under "Income" and "Expense" headings based on the total value of each category. To group categories according to their [category type](#) instead, choose *iBank > Preferences*, click "Advanced," and choose "Category Type" under "Organize categories in reports by."*

### Transaction List:

Gift Received \$720.00				
Date	Payee/Category	Credit	Debit	Account
8/19/07	Granddad's passing gift	\$700.00		*Cash
6/5/08	Bob Schul birthday money	\$20.00		*Cash

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

### Print or save a copy of a report

The main report and any of the detailed reports that you can drill down to can be printed simply by choosing *File > Print* and clicking the "Print" button. The paper size used for the printout can be changed by choosing *File > Page Setup* and selecting a different setting, but the orientation is restricted to portrait mode (landscape is not permitted).

To save a copy of a report as a PDF file, choose *File > Print*, then click the “PDF” button and choose “Save As PDF.” Enter a name for the new file, choose where you want to save it, and click “Save.” You will then have a copy of the report that you can view and print using the Preview application or any standard PDF reader.



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

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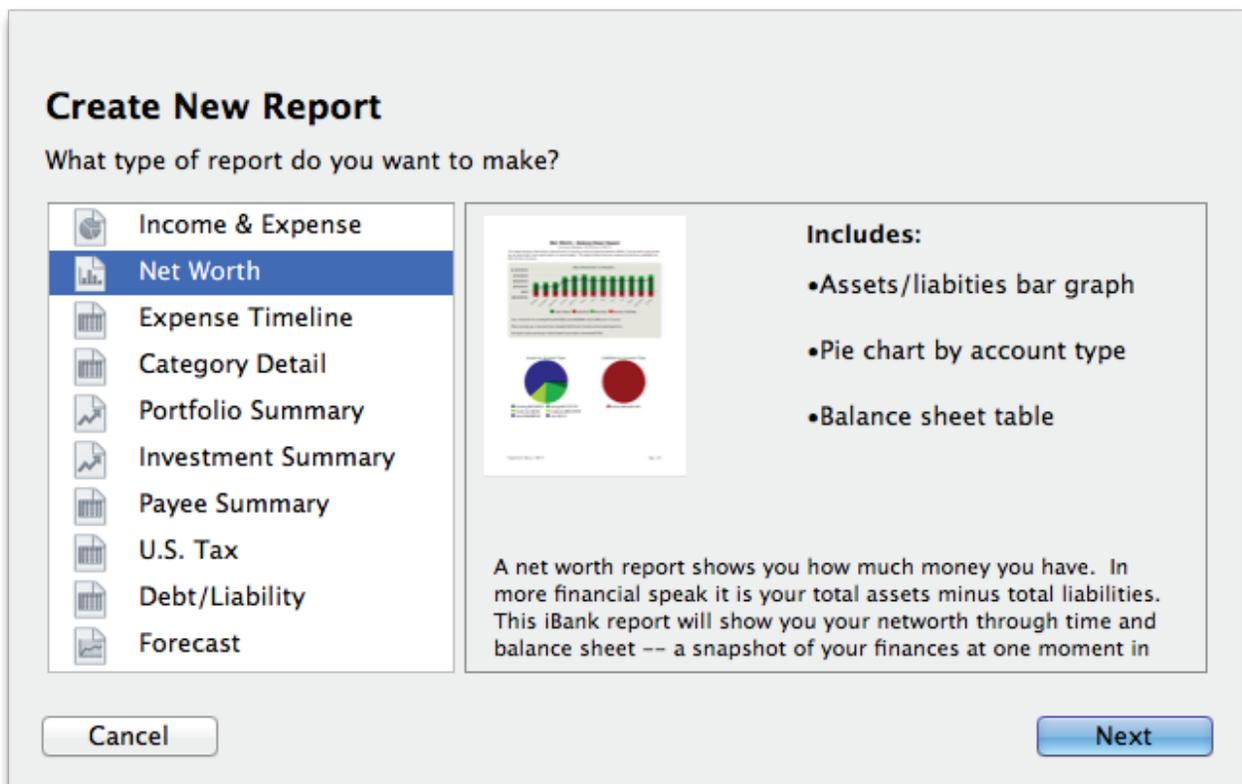
# How do I use the Net Worth report?

The Net Worth [report](#) type is used to determine the total value of all your [accounts](#). Your “net worth,” also known as your “wealth,” is calculated by taking the value of your assets (money you hold) and subtracting the value of your liabilities (money you owe). Cash you have in your accounts is included as well as any [investments](#) you hold. iBank’s Net Worth report includes a bar graph that shows your net worth over time, pie charts showing breakdowns of your assets and liabilities by account type, and a balance sheet that details your assets and liabilities on a specific date.

## Create a Net Worth report

### 1. Choose a report type:

Click the plus (+) button on the [toolbar](#) and choose “Add Report,” or choose *Tools > Add New Report*. iBank will ask what type of report you want:



Choose “Net Worth,” then click “Next” to continue.

## 2. Choose accounts:

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

- **Limit to Specific Accounts:**

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

**Accounts**

Do you want to limit which accounts are included in the report?

Limit to Specific Accounts

<input checked="" type="checkbox"/>	Cash
<input checked="" type="checkbox"/>	Checking
<input type="checkbox"/>	Discover
<input checked="" type="checkbox"/>	Savings
<input checked="" type="checkbox"/>	Scottrade
<input type="checkbox"/>	Visa Card

Cancel Back Next

- **Limit to Accounts Using Smart Rules:**

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

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

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

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

**Accounts**

Do you want to limit which accounts are included in the report?

Limit to Accounts Using Smart Rules

All of the following are true

Currency is British Pound Sterling

Any of the following are true

Account Type is Checking

Account Type is Savings

Cancel Back Next

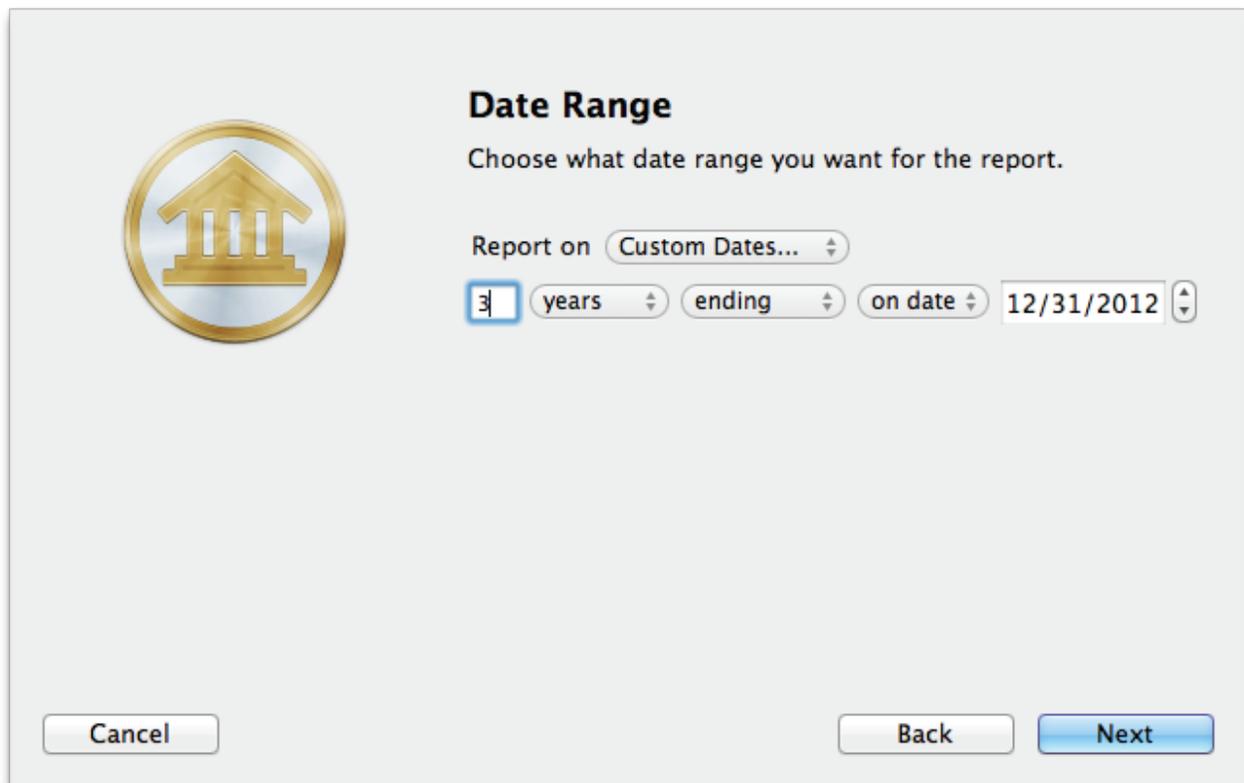
The advantage of using rules instead of checking off specific accounts is that the report will automatically update itself to include all accounts that satisfy the rules you set up. To illustrate, say you create a report to track only your assets, by using a rule that excludes all loan, credit, and liability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

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

### 3. Choose a date range:

This screen lets you choose a date range for the report. Click the popup menu button and select from a variety of predefined ranges: options that end with “to Date” indicate periods of time that are relative to the current date; other options represent fixed periods of time.

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



#### 4. Finish creating the report:

This screen lets you configure a few last settings for the new report. Enter a unique name to distinguish the report from others in the [source list](#), then pick which [currency](#) its figures should be displayed in. If accounts that use different currencies are included in the report, their figures will be converted automatically using iBank’s current [exchange rates](#).



**Report Name and Currency**

Choose a name and in which currency you want the results displayed. You can always change these later.



Name:

Currency:

Include scheduled transactions

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



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

When you are finished configuring these options, click “Next” and then “Done.” The new report will be added to the source list, and the report details will be displayed in the [main window](#).

## Edit the report settings

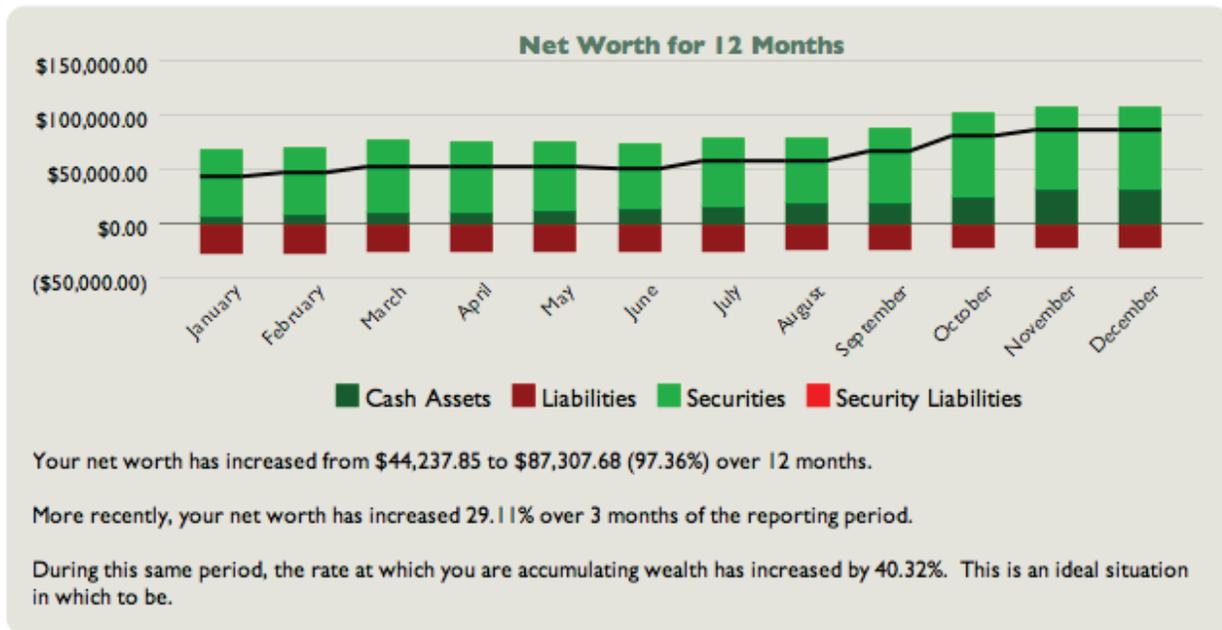
Once a report has been created, you can edit its settings at any time. Double-click the report in the source list, or select it and choose *View > Show Popup Inspector*. The **report inspector** will open to show you the available options. Make any changes necessary, then click “Save” to record the changes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

The screenshot shows a configuration window for a report. At the top, the 'Name' field is set to 'Net Worth' and the 'Currency' is set to 'US Dollar'. Below this, the 'Report on' dropdown is set to 'This Year'. There is an unchecked checkbox for 'Include scheduled transactions'. A dropdown menu titled 'Limit results to specific accounts:' is open, showing a list of account types with checkboxes: Cash, Checking, Discover, Savings, Scottrade, and Student Loan. At the bottom of the window, a note reads: 'Leave accounts unchecked to report on all transactions.'

## Interpret the report

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

## Net Worth Over Time:

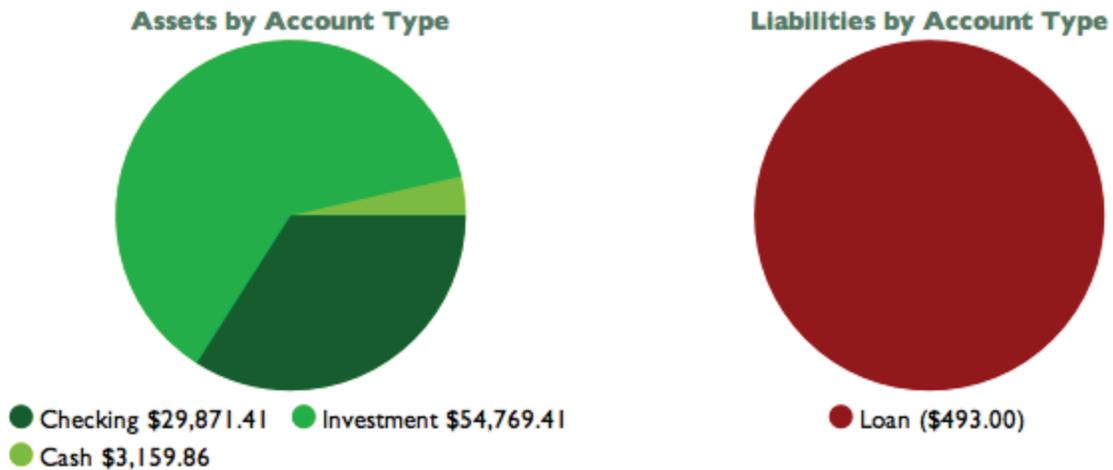


This is a bar chart depicting your net worth over time. Each bar represents the total value of your accounts at a fixed point in time. Assets are drawn above the horizontal axis and consist of cash (money you have on hand) and securities (shares you own that are worth more than what you paid for them).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

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

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

## Assets and Liabilities by Account Type:



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

## Balance Sheet:

Balance Sheet as of 12/31/10	
Account	Amount
Cash Assets - U.S. Dollars	
Cash	\$3,159.86
Checking	\$29,871.41
<b>Total Cash Assets - U.S. Dollars</b>	<b>\$33,031.27</b>
Security Assets - U.S. Dollars	
Brokerage	\$75,487.17
<b>Total Security Assets - U.S. Dollars</b>	<b>\$75,487.17</b>
Cash Liabilities - U.S. Dollars	
Brokerage	(\$20,717.76)
Student Loans	(\$493.00)
<b>Total Cash Liabilities - U.S. Dollars</b>	<b>(\$21,210.76)</b>
<b>Total - U.S. Dollars</b>	<b>\$87,307.68</b>

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

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



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

### Transaction List:

Transactions \$3,798.00				
Date	Payee/Category	Credit	Debit	Balance
1/14/10	Dick's Construction	\$2,500.00		\$5,953.41
C	Salary			
1/26/10	Post		\$1,234.00	\$4,719.41
C	Bank Charges			
2/21/10	Post		\$1,234.00	\$6,665.41
C	Bank Charges			
3/14/10	Dick's Construction	\$2,500.00		\$9,165.41
C	Salary			
3/21/10	Post		\$1,234.00	\$7,931.41
C	Bank Charges			
4/14/10	Dick's Construction	\$2,500.00		\$10,431.41
C	Salary			

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

### Print or save a copy of a report

The main report and any of the detailed reports that you can drill down to can be printed simply by choosing *File > Print* and clicking the "Print" button. The paper size used for the printout can be changed by choosing *File > Page Setup* and selecting a different setting, but the orientation is restricted to portrait mode (landscape is not permitted).

To save a copy of a report as a PDF file, choose *File > Print*, then click the “PDF” button and choose “Save As PDF.” Enter a name for the new file, choose where you want to save it, and click “Save.” You will then have a copy of the report that you can view and print using the Preview application or any standard PDF reader.



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

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

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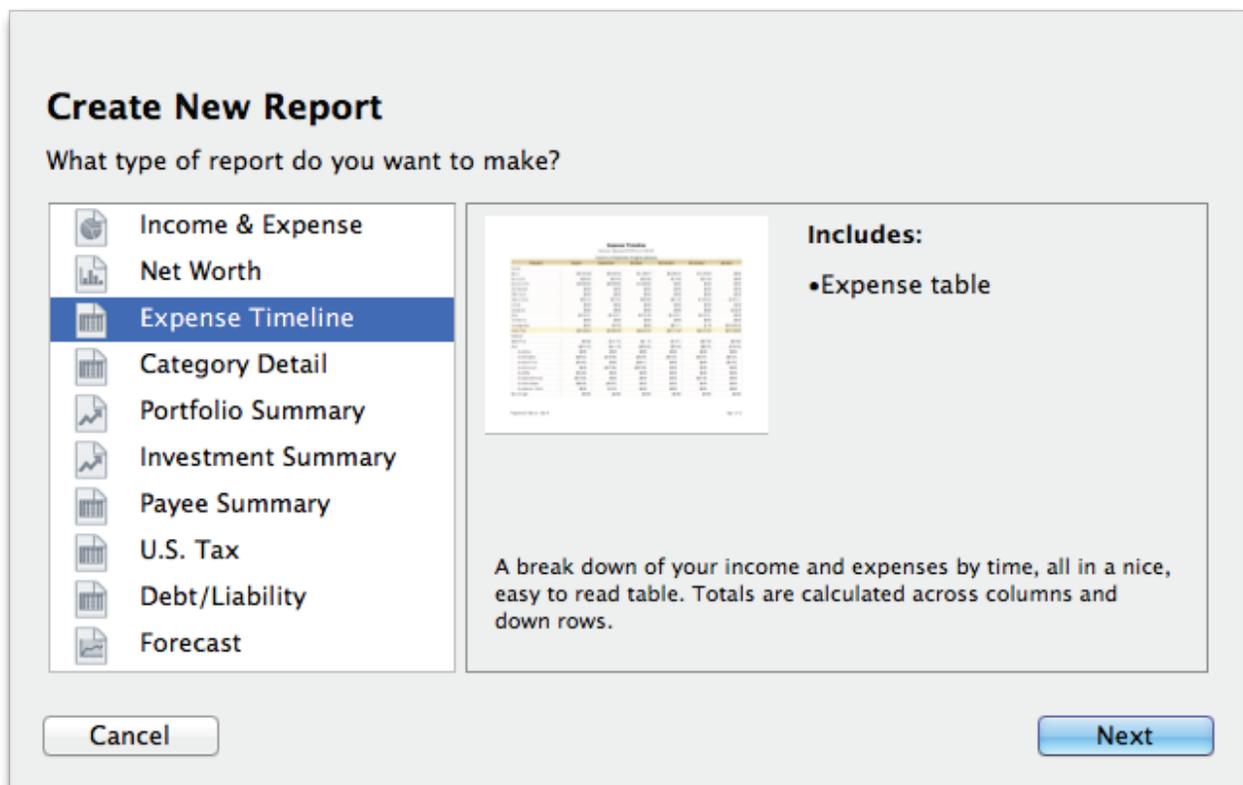
# How do I use the Expense Timeline report?

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

## Create an Expense Timeline report

### 1. Choose a report type:

Click the plus (+) button on the [toolbar](#) and choose "Add Report," or choose *Tools > Add New Report*. iBank will ask what type of report you want:



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

## 2. Choose accounts:

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

- **Limit to Specific Accounts:**

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

**Accounts**

Do you want to limit which accounts are included in the report?

Limit to Specific Accounts

<input checked="" type="checkbox"/>	Cash
<input checked="" type="checkbox"/>	Checking
<input type="checkbox"/>	Discover
<input checked="" type="checkbox"/>	Savings
<input checked="" type="checkbox"/>	Scottrade
<input type="checkbox"/>	Visa Card

Cancel Back Next

- **Limit to Accounts Using Smart Rules:**

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

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

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

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

**Accounts**

Do you want to limit which accounts are included in the report?

Limit to Accounts Using Smart Rules

All of the following are true

Currency is British Pound Sterling

Any of the following are true

Account Type is Checking

Account Type is Savings

Cancel Back Next

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



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

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

### 3. Choose categories and transfers:

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

- **Report on All Categories and Accounts Except:**

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

**Categories**

Do you want to limit which categories are included in the report?

Report on All Categories and Accounts Except

- ATM/Cash Withdrawals
- Automotive Maintenance
- Business Expenses
- Cable/Satellite
- Charitable Donations
- Child/Dependent Expenses
- Clothing/Shoes
- Dining/Restaurants

Toggle All Checkboxes

Include uncategorized transactions

Cancel Back Next



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

- **Report on Specific Categories and Accounts:**

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

- **Report Using Smart Rule Criteria:**

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

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



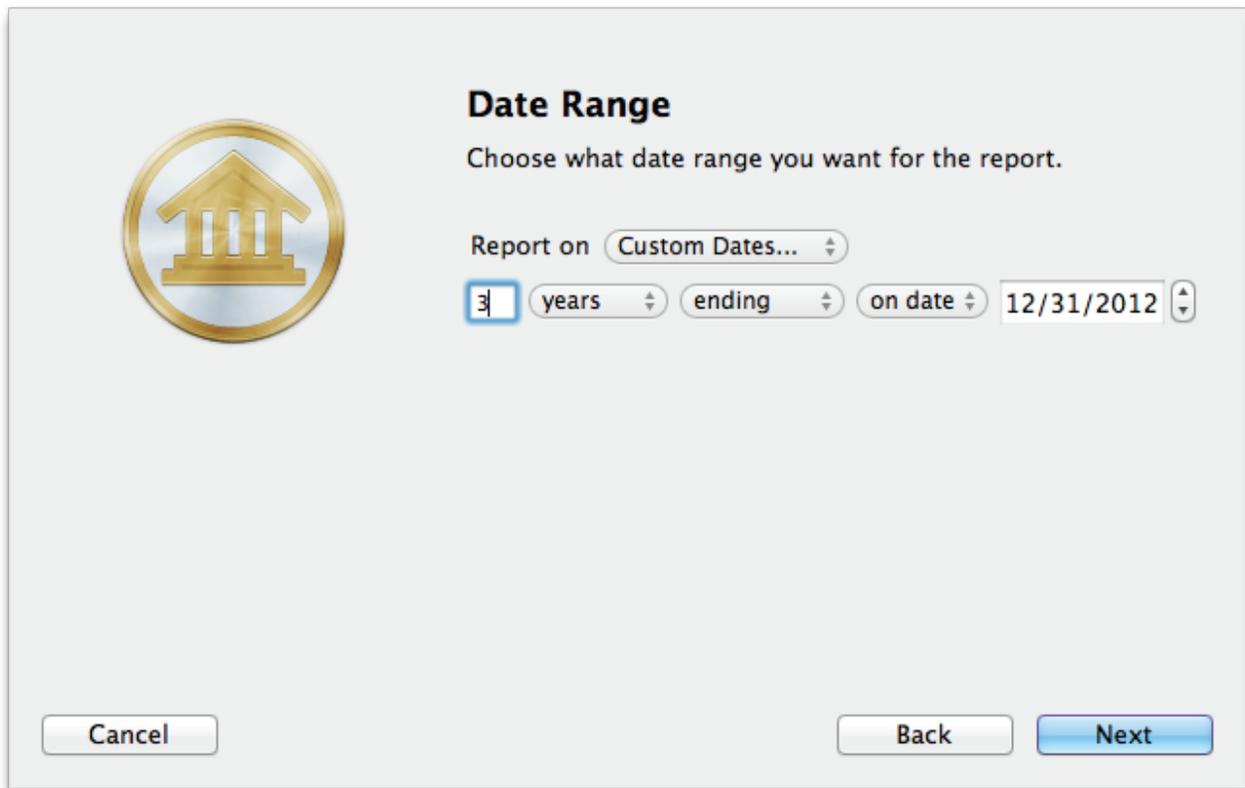
Check “Include uncategorized transactions” if you want to include transactions that do not have categories assigned to them in addition to the transactions with categories included in the report. The uncategorized transactions must satisfy the other report options to be included, e.g. fall within the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

Once you’ve chosen which categories and transfers to include in the report, click “Next” to continue.

#### 4. Choose a date range:

This screen lets you choose a date range for the report. Click the popup menu button and select from a variety of predefined ranges: options that end with “to Date” indicate periods of time that are relative to the current date; other options represent fixed periods of time.

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



**Date Range**  
Choose what date range you want for the report.

Report on Custom Dates... ▾

3 years ▾ ending ▾ on date ▾ 12/31/2012 ▾

Cancel Back Next

The image shows a 'Date Range' dialog box with a gold bank icon on the left. The title is 'Date Range' and the instruction is 'Choose what date range you want for the report.' Below this, there is a 'Report on' dropdown menu set to 'Custom Dates...'. Underneath, there are three dropdown menus: 'years' with the value '3', 'ending', and 'on date' with the value '12/31/2012'. At the bottom, there are three buttons: 'Cancel', 'Back', and 'Next'.

## 5. Finish creating the report:

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



**Report Name and Currency**

Choose a name and in which currency you want the results displayed. You can always change these later.



Name:

Currency:

Include scheduled transactions

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



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

When you are finished configuring these options, click “Next” and then “Done.” The new report will be added to the source list, and the report details will be displayed in the [main window](#).

## Edit the report settings

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

Name:  Currency:

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Report on

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Include scheduled transactions  Include uncategorized transactions

<input type="checkbox"/>	ATM/Cash Withdrawals
<input type="checkbox"/>	Automotive Maintenance
<input type="checkbox"/>	Business Expenses
<input type="checkbox"/>	Cable/Satellite
<input type="checkbox"/>	Cash
<input type="checkbox"/>	Charitable Donations
<input type="checkbox"/>	Checking
<input type="checkbox"/>	Child/Dependent Expenses

<input type="checkbox"/>	Cash
<input type="checkbox"/>	Checking
<input type="checkbox"/>	Discover
<input type="checkbox"/>	Savings
<input type="checkbox"/>	Scottrade
<input type="checkbox"/>	Student Loan

Leave accounts unchecked to report on all transactions.

## Interpret the report

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

## Income & Expenses Over Time:

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

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



By default, iBank groups categories under “Income” and “Expense” headings based on the total value of each category. To group categories according to their [category type](#) instead, choose *iBank > Preferences*, click “Advanced,” and choose “Category Type” under “Organize categories in reports by.”

## Transaction List:

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

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

## Print or save a copy of a report

The main report and any of the detailed reports that you can drill down to can be printed simply by choosing *File > Print* and clicking the “Print” button. The paper size used for the printout can be changed by choosing *File > Page Setup* and selecting a different setting, but the orientation is restricted depending on the report you are printing (some use portrait mode and some use landscape).

To save a copy of a report as a PDF file, choose *File > Print*, then click the “PDF” button and choose “Save As PDF.” Enter a name for the new file, choose where you want to save it, and click “Save.” You will then have a copy of the report that you can view and print using the Preview application or any standard PDF reader.



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

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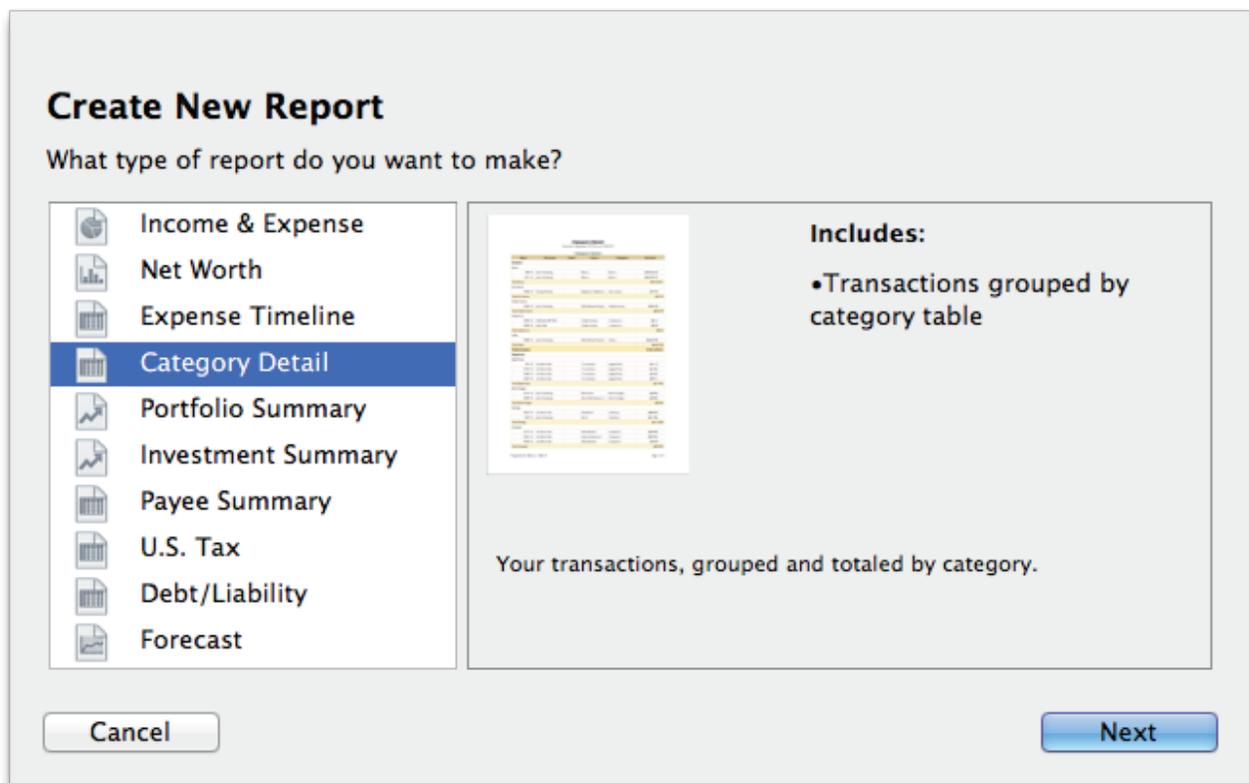
# How do I use the Category Detail report?

The Category Detail [report](#) type is used to quickly view details of all [transactions](#) assigned to one or more [categories](#) within a specific period of time. It is a simple way to view totals for your categories while seeing the details of the transactions that make up those totals. iBank's Category Detail report consists of a single table showing transaction details grouped and subtotaled by category.

## Create a Category Detail report

### 1. Choose a report type:

Click the plus (+) button on the [toolbar](#) and choose "Add Report," or choose *Tools > Add New Report*. iBank will ask what type of report you want:



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

## 2. Choose accounts:

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

- **Limit to Specific Accounts:**

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



**Accounts**

Do you want to limit which accounts are included in the report?

Limit to Specific Accounts

<input checked="" type="checkbox"/>	Cash
<input checked="" type="checkbox"/>	Checking
<input type="checkbox"/>	Discover
<input checked="" type="checkbox"/>	Savings
<input checked="" type="checkbox"/>	Scottrade
<input type="checkbox"/>	Visa Card

Cancel Back Next

- **Limit to Accounts Using Smart Rules:**

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

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

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

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



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

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

### 3. Choose categories and transfers:

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

- **Report on All Categories and Accounts Except:**

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

**Categories**

Do you want to limit which categories are included in the report?

Report on All Categories and Accounts Except

- ATM/Cash Withdrawals
- Automotive Maintenance
- Business Expenses
- Cable/Satellite
- Charitable Donations
- Child/Dependent Expenses
- Clothing/Shoes
- Dining/Restaurants

Toggle All Checkboxes

Include uncategorized transactions

Cancel Back Next

- **Report on Specific Categories and Accounts:**

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

- **Report Using Smart Rule Criteria:**

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

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

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

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

**Categories**

Do you want to limit which categories are included in the report?

Report using Smart Rule Criteria

All of the following are true

Taxable	is	False	-	+
Debit	is	True	-	+

Include uncategorized transactions

Cancel Back Next

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

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

#### 4. Choose a date range:

This screen lets you choose a date range for the report. Click the popup menu button and select from a variety of predefined ranges: options that end with "to Date" indicate periods of time that are relative to the current date; other options represent fixed periods of time.

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

**Date Range**  
Choose what date range you want for the report.

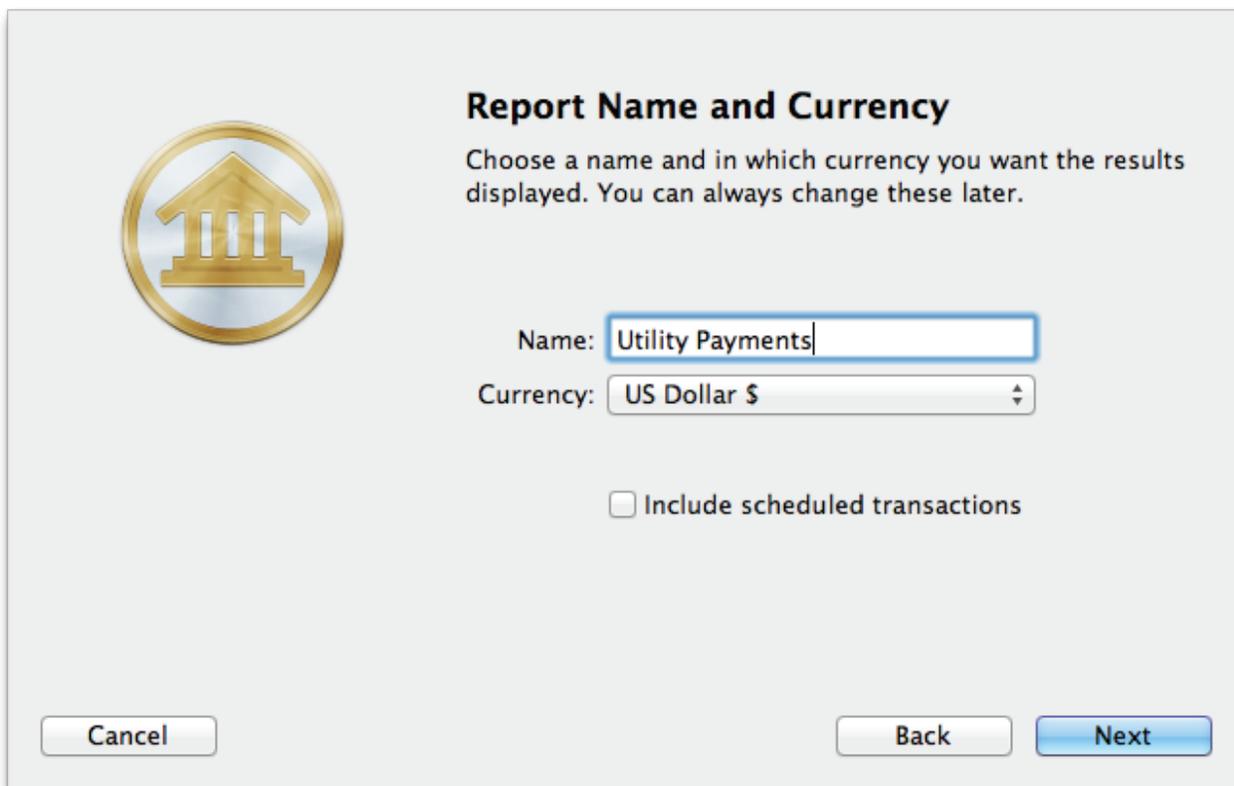
Report on Custom Dates...

3 years ending on date 12/31/2012

Cancel Back Next

#### 5. Finish creating the report:

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



**Report Name and Currency**

Choose a name and in which currency you want the results displayed. You can always change these later.



Name:

Currency:

Include scheduled transactions

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



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

When you are finished configuring these options, click “Next” and then “Done.” The new report will be added to the source list, and the report details will be displayed in the [main window](#).

## Edit the report settings

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

Name:  Currency:

---

Report on

---

Include scheduled transactions  Include uncategorized transactions

<input type="checkbox"/>	ATM/Cash Withdrawals
<input type="checkbox"/>	Automotive Maintenance
<input type="checkbox"/>	Business Expenses
<input type="checkbox"/>	Cable/Satellite
<input type="checkbox"/>	Cash
<input type="checkbox"/>	Charitable Donations
<input type="checkbox"/>	Checking
<input type="checkbox"/>	Child/Dependent Expenses

<input type="checkbox"/>	Cash
<input checked="" type="checkbox"/>	Checking
<input checked="" type="checkbox"/>	Discover
<input checked="" type="checkbox"/>	Savings
<input type="checkbox"/>	Scottrade
<input checked="" type="checkbox"/>	Visa Card

Leave accounts unchecked to report on all transactions.

## Interpret the report

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

## Category Details:

Category Details						
Date	Account	Num.	Payee	Memo	Category	Amount
<b>Income</b>						
Paychecks/Wages						
10/5/12	Checking		Universal Gadgets, Inc.		Paychecks/Wages	\$2,500.00
Total Paychecks/Wages						\$2,500.00
<b>Total Income</b>						<b>\$2,500.00</b>
<b>Expenses</b>						
ATM/Cash Withdrawals						
11/6/12	Checking		Pure Foods Market	-	ATM/Cash Withdrawals	(\$20.00)
Total ATM/Cash Withdrawals						(\$20.00)
Dining/Restaurants						
11/12/12	Checking		Starbucks		Dining/Restaurants	(\$9.50)
Total Dining/Restaurants						(\$9.50)
Entertainment						
11/2/12	Checking		Guardian Theatre	Rocky XIII (not worth it)	Entertainment	(\$25.50)
Total Entertainment						(\$25.50)
Groceries						
11/6/12	Checking		Pure Foods Market	-	Groceries	(\$253.94)
Total Groceries						(\$253.94)
Household						
11/6/12	Checking		Pure Foods Market	- supplies for party	Household	(\$52.43)
Total Household						(\$52.43)
Utilities						
11/1/12	Checking		Coastal Light & Power	automatic withdrawal	Utilities	(\$52.03)
Total Utilities						(\$52.03)
<b>Total Expenses</b>						<b>(\$413.40)</b>
<b>TOTAL INCOME &amp; EXPENSES</b>						<b>\$2,086.60</b>

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

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



*By default, iBank groups categories under "Income" and "Expense" headings based on the total value of each category. To group categories according to their [category type](#) instead, choose *iBank > Preferences*, click "Advanced," and choose "Category Type" under "Organize categories in reports by."*

## Print or save a copy of a report

The main report and any of the detailed reports that you can drill down to can be printed simply by choosing *File > Print* and clicking the “Print” button. The paper size used for the printout can be changed by choosing *File > Page Setup* and selecting a different setting, but the orientation is restricted to landscape mode (portrait is not permitted).

To save a copy of a report as a PDF file, choose *File > Print*, then click the “PDF” button and choose “Save As PDF.” Enter a name for the new file, choose where you want to save it, and click “Save.” You will then have a copy of the report that you can view and print using the Preview application or any standard PDF reader.



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

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

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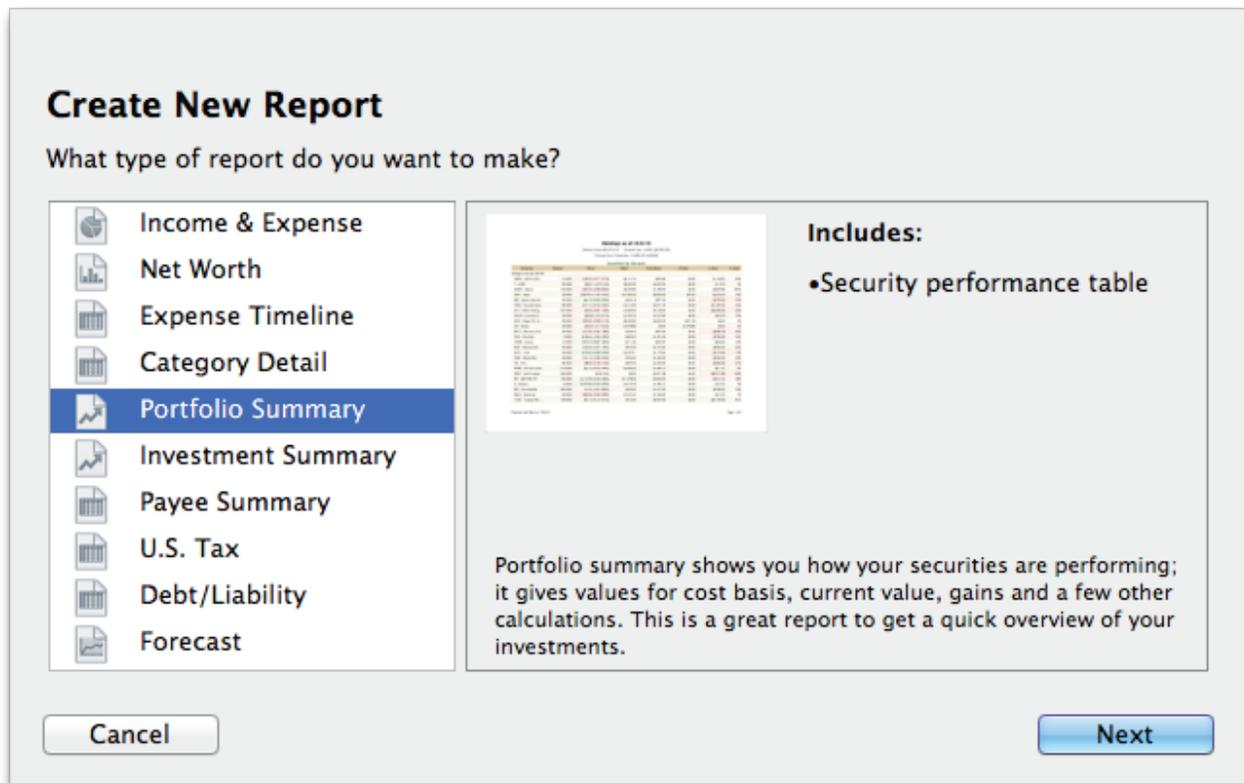
# How do I use the Portfolio Summary report?

The Portfolio Summary [report](#) type is used to analyze the market value of your [investments](#). It consists of a table that details your [securities](#) and subtotals their value by [account](#).

## Create a Portfolio Summary report

### 1. Choose a report type:

Click the plus (+) button on the [toolbar](#) and choose “Add Report,” or choose *Tools > Add New Report*. iBank will ask what type of report you want:



Choose “Portfolio Summary,” then click “Next” to continue.

### 2. Choose accounts:

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

- **Limit to Specific Accounts:**

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



**Accounts**

Do you want to limit which accounts are included in the report?

Limit to Specific Accounts

- Cash
- Checking
- Discover
- Savings
- Scottrade
- Visa Card

Cancel Back Next



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

- **Limit to Accounts Using Smart Rules:**

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

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

- **Debit:** Use this rule to include or exclude accounts of the following [types](#): Credit Card, Line of Credit, Liability, and Loan.
- **Currency:** Use this rule to include or exclude all accounts that use a specific currency.
- **Account type:** Use this rule to include or exclude all accounts of a particular [type](#).

**Accounts**

Do you want to limit which accounts are included in the report?

Limit to Accounts Using Smart Rules

All of the following are true

Currency is British Pound Sterling

Any of the following are true

Account Type is Checking

Account Type is Savings

Cancel Back Next

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

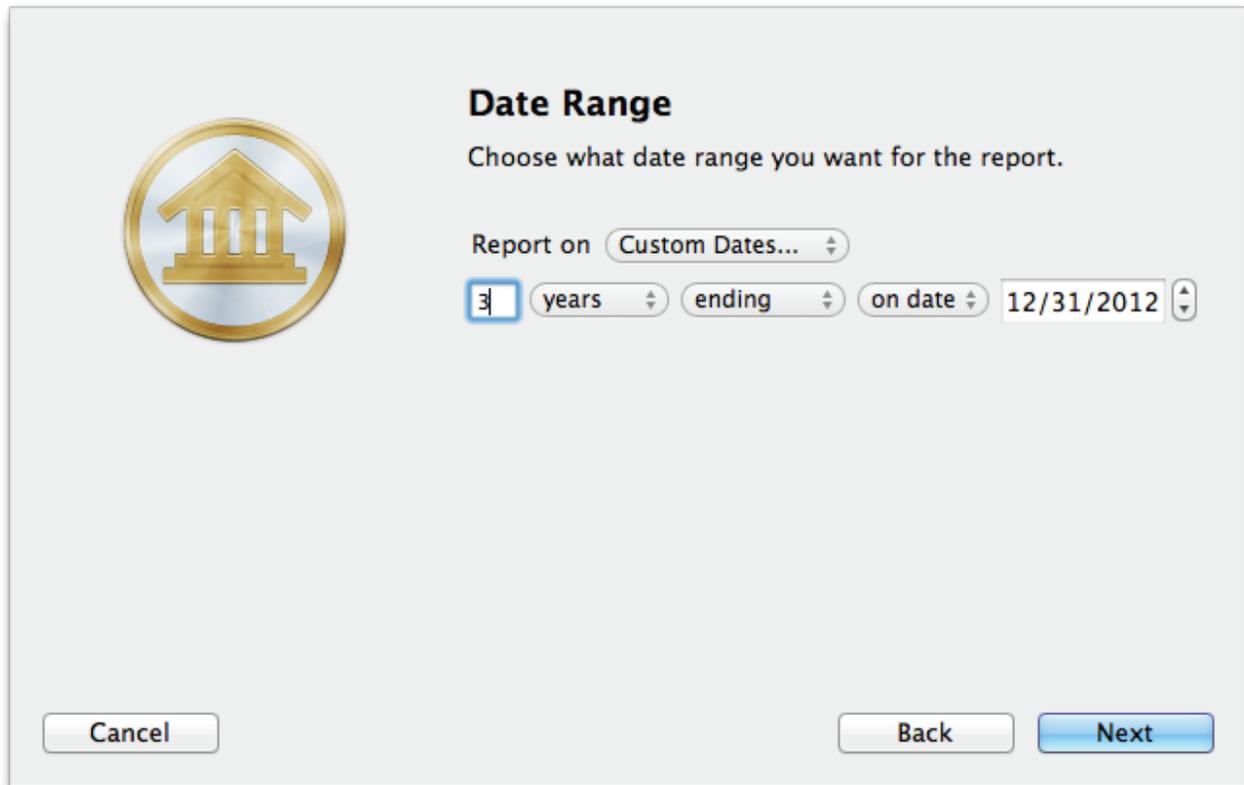
When you finish configuring accounts for the report, click “Next” to continue.

### 3. Choose a date range:

This screen lets you choose a date range for the report. Click the popup menu button and select from a variety of predefined ranges: options that end with “to Date” indicate periods of time that are relative to the current date; other options represent fixed periods of time.

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

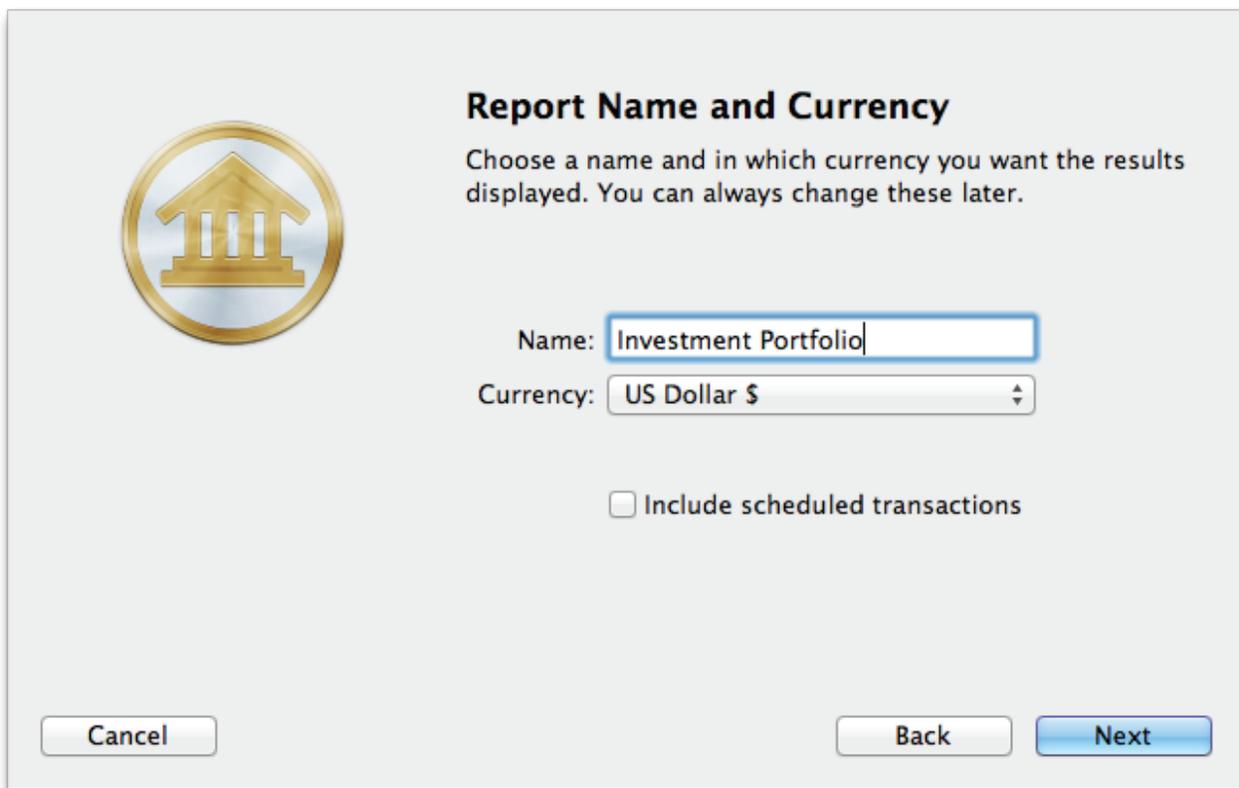
ing” popup to determine whether the report covers a range of dates in the future or past, respectively. Choose “today” to have the report start or end on the current date (regardless of when the report is viewed), or choose “on date” to specify a fixed start/end date.



The image shows a dialog box titled "Date Range" with a gold icon of a classical building. The text inside says "Choose what date range you want for the report." Below this, there is a "Report on" dropdown menu set to "Custom Dates...". Underneath, there are three dropdown menus: "years" with the value "3", "ending" with the value "on date", and a date field with the value "12/31/2012". At the bottom, there are three buttons: "Cancel", "Back", and "Next".

#### 4. Finish creating the report:

This screen lets you configure a few last settings for the new report. Enter a unique name to distinguish the report from others in the [source list](#), then pick which currency its figures should be displayed in. If accounts that use different [currencies](#) are included in the report, their figures will be converted automatically using iBank’s current [exchange rates](#).



The image shows a dialog box titled "Report Name and Currency". On the left is a gold icon of a classical building with columns inside a circle. The title "Report Name and Currency" is in bold. Below the title is the instruction: "Choose a name and in which currency you want the results displayed. You can always change these later." There are two input fields: "Name:" with a text box containing "Investment Portfolio" and "Currency:" with a dropdown menu showing "US Dollar \$". Below these is a checkbox labeled "Include scheduled transactions" which is currently unchecked. At the bottom are three buttons: "Cancel", "Back", and "Next".

Check the “Include scheduled transactions” option to include pending [scheduled transactions](#) in addition to the transactions that are recorded in your accounts. Since investment transactions cannot be scheduled, this option will not affect the results of Portfolio Summary reports.

When you are finished configuring these options, click “Next” and then “Done.” The new report will be added to the source list, and the report details will be displayed in the [main window](#).

### Edit the report settings

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

Name:  Currency:

---

Report on

---

Include scheduled transactions

Limit results to specific accounts:

- Cash
- Checking
- Discover
- Savings
- Scottrade
- Student Loan

Leave accounts unchecked to report on all transactions.

## Interpret the report

The report's name and type are shown at the top of the report. The date of the report follows, along with the current market value of the shares you hold, the overall unrealized gain or loss for those shares, and the total change in value since the close of market on the previous day. After that you will see a table detailing the security shares you hold in each investment account.

### Securities by Account:

Securities by Account							
Security	Shares	Price	Value	Cost Basis	S Gain	L Gain	% Gain
<i>Holdings in Brokerage</i>							
AAPL - Apple Comp...	60.0000	\$307.61 (-0.49 0.16%)	\$18,456.60	\$3,703.23	\$1,513.05	\$13,240.32	398%
KO - Coke	55.0000	\$64.08 (+0.69 1.09%)	\$3,524.40	\$2,967.30	\$0.00	\$557.10	19%
EBAY - EBay	5.0000	\$30.32 (-0.1 0.33%)	\$151.60	\$75.00	\$0.00	\$76.60	102%
GOOG - Google	74.0000	\$594.92 (-0.42 0.07%)	\$44,024.08	\$16,881.60	\$0.00	\$27,142.48	161%
SPY	5.0000	\$120.17 (+0.02 0.02%)	\$600.86	\$647.55	\$0.00	(\$46.70)	-7%
SSYX - Stock	23.0000	\$0.00 (0%)	\$0.00	\$58.80	\$0.00	(\$58.80)	-100%
YHOO - Yahoo!	55.0000	\$16.60 (-0.43 2.52%)	\$913.00	\$700.07	\$0.00	\$212.93	30%
abc	250.0000	\$31.03 (-0.05 0.16%)	\$7,756.25	\$2,460.00	\$0.00	\$5,296.25	215%
<b>Total in Brokerage</b>			<b>\$75,426.79</b>	<b>\$27,493.55</b>	<b>\$1,513.05</b>	<b>\$46,420.18</b>	<b>174%</b>
<i>Holdings in Investments</i>							
AAPL - Apple Comp...	25.0000	\$307.61 (-0.49 0.16%)	\$7,690.25	\$2,000.00	\$0.00	\$5,690.25	285%
GOOG - Google	20.0000	\$594.92 (-0.42 0.07%)	\$11,898.40	\$9,800.00	\$0.00	\$2,098.40	21%
YHOO - Yahoo!	20.0000	\$16.60 (-0.43 2.52%)	\$332.00	\$480.00	\$0.00	(\$148.00)	-31%
<b>Total in Investments</b>			<b>\$19,920.65</b>	<b>\$12,280.00</b>	<b>\$0.00</b>	<b>\$7,640.65</b>	<b>62%</b>
<b>Total</b>			<b>\$95,347.44</b>	<b>\$39,773.55</b>	<b>\$1,513.05</b>	<b>\$54,060.83</b>	<b>140%</b>

The following columns are displayed:

- **Security:** The [ticker symbol](#) and [name](#) of the security.
- **Shares:** The number of [shares](#) of the security held in a particular account as of the report's end date.
- **Price:** The [price per share](#) as of the report's end date, as recorded in the security's [price history](#). The change in price since the previous day is also shown along with the percent change. Positive changes are shaded **green**; negative changes are shaded **red**.
- **Value:** The market value of the shares held, equal to the number of shares multiplied by the price per share.
- **Cost Basis:** The amount paid for the shares when they were originally purchased (including reinvested dividends).
- **S Gain:** The difference between the market value and cost basis, if the shares were held for one year or less. Positive values are shaded **green**; negative values are shaded **red**.
- **L Gain:** The difference between the market value and cost basis, if the shares were held for more than one year. Positive values are shaded **green**; negative values are shaded **red**.
- **% Gain:** The gain or loss on your investment, expressed as a percentage. Positive values are shaded **green**; negative values are shaded **red**.

The last row of the table shows totals across all of your investment accounts. Click on a security to view a detailed report for that security (more below). Use the arrow buttons at the top of the report to navigate back and forth as you "drill down" into the report details.

## Security Detail:

### AAPL - Apple Computer, Inc. as of 12/31/09

Held in E*Trade									
Type	Risk	Shares	Cost/Share	Price	Value	Gain			
Stock	Growth	25	\$124.20	\$210.73	\$5,268.25	\$2,163.25 (70%)			

Return on Investment (ROI) Detail 1/1/09 - 12/31/09							
Date	Description	Shares	Invest.	Return	ROI	IRR	
AAPL - Apple Computer, Inc. (E*Trade)							
1/1/09	Beg. Mkt. Value	35.0000	\$2,987.25				
11/18/09	Sell	-10.0000		\$1,000.00			
12/31/09	End Mkt. Value	25.0000		\$5,268.25			
AAPL - Apple Computer, Inc. (E*Trade) Total			\$2,987.25	\$6,268.25	109.833%	113.520%	
<b>Total in E*Trade</b>			<b>\$2,987.25</b>	<b>\$6,268.25</b>	<b>109.833%</b>	<b>113.520%</b>	

This is a report that shows detailed information about a specific security. It consists of two tables - one showing basic information about the shares you hold in that security, the other showing information about the return on your investment (ROI). The first table lists the security's type and

risk level, along with several other details from the main report above: shares, cost/share (which is the cost basis divided by the total number of shares), price, value, gain, and % gain.

The second table details the transactions recorded for that security during the report's time frame, grouped by account, and uses the value of those transactions together with the beginning and ending market value of the shares to calculate the Return on Investment. ROI combines information about your realized gains, unrealized gains, and other security income into a single metric that can be used to compare the overall performance of your investments at a point in time. iBank also calculates the internal rate of return (IRR), which is an annualized rate equal to the interest rate on a bank account that would give you the same total return on your investment. Whereas ROI is useful for seeing a snapshot of your returns during a fixed period of time, IRR is useful for extrapolating your returns to other timeframes. The following columns are displayed in this table:

- **Date:** The [date](#) on which the transaction took place.
- **Description:** The transaction [type](#).
- **Shares:** The number of shares affected by the transaction.
- **Invest.:** The amount of money invested, i.e. how much was paid in the transaction.
- **Return:** The amount of money earned in the transaction.
- **ROI:** The return on your investment, expressed as a percentage.
- **IRR:** The internal rate of return, expressed as a percentage.



*To ensure accurate ROI calculations, be sure that the report's date range includes all transactions associated with the security shown. If part of the initial investment is outside the scope of the report, the return total will be affected.*

### Investment Transaction List:

Transactions				
Date	Payee/Category	Credit	Debit	Balance
11/12/09	AAPL Split 30 Shares In			(\$20,767.76)
11/18/09	AAPL Sell 10 Shares			(\$20,767.76)
	\$100.00/Share -- \$0.00 Commission			

This is a table detailing the investment transactions in a particular account. Only transactions that are counted in the report are displayed here; other transactions may be recorded in the account but fall outside the scope of the report. Transactions are displayed on this report in chronological order and show their dates, status, security symbols, transaction types, shares in/out, credit/

debit amounts, prices per share, and commissions. A running [cash balance](#) for the account is also shown. Click on a transaction to [open a new window](#) showing that transaction in its [account register](#). You may [edit](#) the transaction as needed; when you save your changes, the report will be updated automatically.

## Print or save a copy of a report

The main report and any of the detailed reports that you can drill down to can be printed simply by choosing *File > Print* and clicking the “Print” button. The paper size used for the printout can be changed by choosing *File > Page Setup* and selecting a different setting, but the orientation is restricted depending on the report you are printing (some use portrait mode and some use landscape).

To save a copy of a report as a PDF file, choose *File > Print*, then click the “PDF” button and choose “Save As PDF.” Enter a name for the new file, choose where you want to save it, and click “Save.” You will then have a copy of the report that you can view and print using the Preview application or any standard PDF reader.



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

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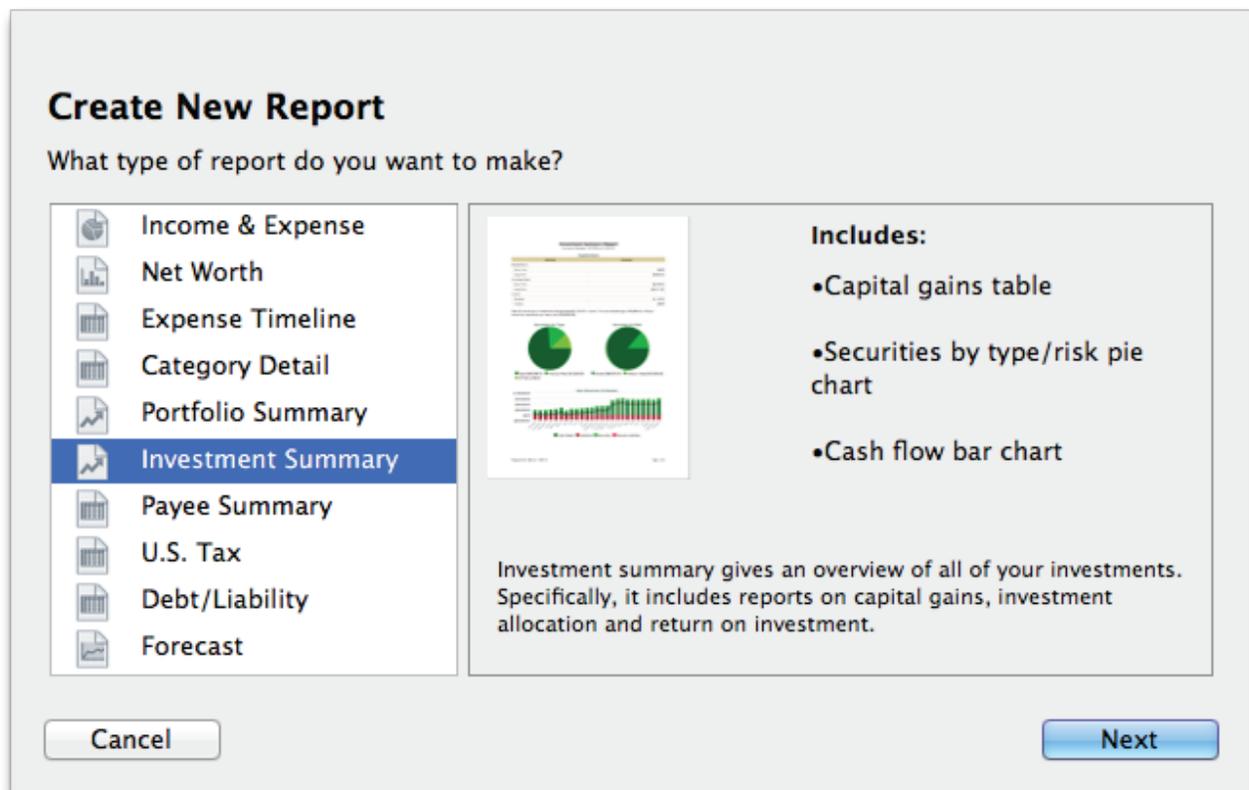
# How do I use the Investment Summary report?

The Investment Summary report type is used to analyze the performance of your [investments](#). It includes charts and tables to help you review your capital gains (realized and unrealized), the diversity of your portfolio (by security type and risk), your net worth, and the return on your investment (ROI).

## Create an Investment Summary report

### 1. Choose a report type:

Click the plus (+) button on the [toolbar](#) and choose “Add Report,” or choose *Tools > Add New Report*. iBank will ask what type of report you want:



Choose “Investment Summary;” then click “Next” to continue.

## 2. Choose accounts:

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

- **Limit to Specific Accounts:**

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



**Accounts**

Do you want to limit which accounts are included in the report?

Limit to Specific Accounts

<input checked="" type="checkbox"/>	Cash
<input checked="" type="checkbox"/>	Checking
<input type="checkbox"/>	Discover
<input checked="" type="checkbox"/>	Savings
<input checked="" type="checkbox"/>	Scottrade
<input type="checkbox"/>	Visa Card

Cancel Back Next



*For this report, you may be tempted to include only investment and 401k accounts. Including all accounts will allow the net worth graph to show a more accurate picture of your general financial situation. Accounts that do not contain security transactions will not be counted in the other tables and charts on the report, so you don't need to worry about your banking accounts skewing the investment information.*

- **Limit to Accounts Using Smart Rules:**

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

- **Any/All of the following are true:** If you choose “Any” as the option for this rule, all accounts that match at least one of the rules that follow will be included in the report. If you choose “All,” only accounts that match all of the rules that follow will be included. The first instance of this rule cannot be removed. Additional “Any/All” rules can be added by holding the Option key and clicking the ‘..’ button next to one of the existing rules. This will allow you to create more complex rule hierarchies.
- **Group:** Use this rule to include or exclude all accounts in a particular [account group](#).
- **Debit:** Use this rule to include or exclude accounts of the following [types](#): Credit Card, Line of Credit, Liability, and Loan.
- **Currency:** Use this rule to include or exclude all accounts that use a specific currency.
- **Account type:** Use this rule to include or exclude all accounts of a particular [type](#).

**Accounts**

Do you want to limit which accounts are included in the report?

Limit to Accounts Using Smart Rules

All of the following are true

Currency is British Pound Sterling

Any of the following are true

Account Type is Checking

Account Type is Savings

Cancel Back Next

The advantage of using rules instead of checking off specific accounts is that the report will automatically update to include all accounts that satisfy the rules you set up. To illustrate, say you manage multiple investment accounts for you and your partner, and you keep them in separate account groups in the source list. You create a report to analyze only the invest-

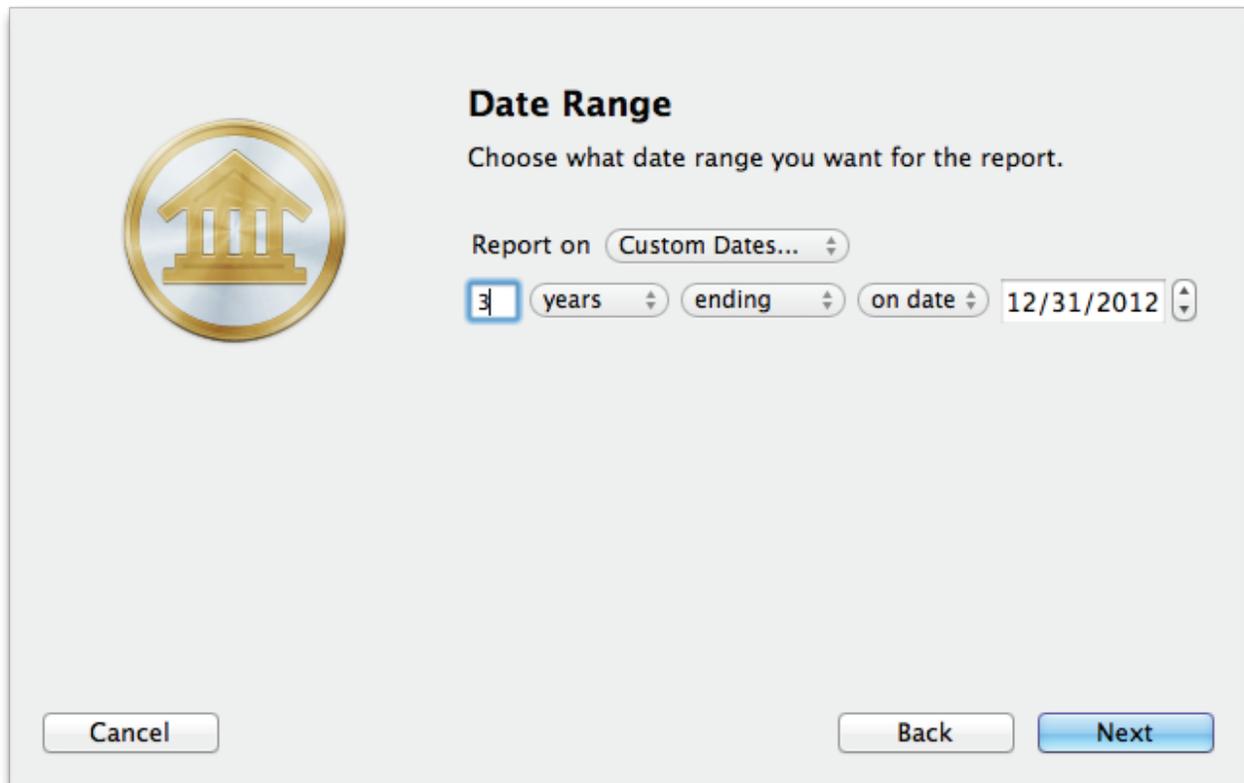
ments in one group. Once the report has been created, you can add and remove accounts as needed, and the report will always show the investments in that particular group.

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

### 3. Choose a date range:

This screen lets you choose a date range for the report. Click the popup menu button and select from a variety of predefined ranges: options that end with “to Date” indicate periods of time that are relative to the current date; other options represent fixed periods of time.

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



**Date Range**  
Choose what date range you want for the report.

Report on Custom Dates... ▾

3 years ending on date 12/31/2012 ▾

Cancel Back Next

### 4. Finish creating the report:

This screen lets you configure a few last settings for the new report. Enter a unique name to distinguish the report from others in the [source list](#), then pick which [currency](#) its figures should be

displayed in. If accounts that use different currencies are included in the report, their figures will be converted automatically using iBank’s current [exchange rates](#).



**Report Name and Currency**

Choose a name and in which currency you want the results displayed. You can always change these later.

Name:

Currency:

Include scheduled transactions

Cancel Back Next

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



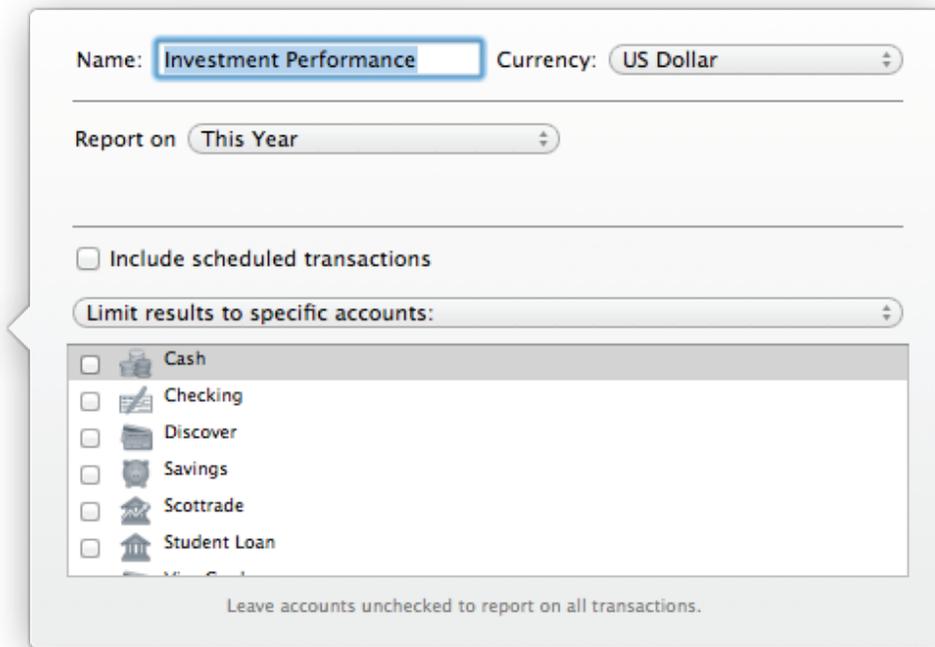
*This option can be used to project your net worth into the future. To forecast your accounts in this manner, check “Include scheduled transactions,” set “Report on” to “Custom Dates,” and enter a specific date in the future.*

When you are finished configuring these options, click “Next” and then “Done.” The new report will be added to the source list, and the report details will be displayed in the [main window](#).

## Edit the report settings

Once a report has been created, you can edit its settings at any time. Double-click the report in the source list, or select it and choose *View > Show Popup Inspector*. The **report inspec-**

**tor** will open to show you the available options. Make any changes necessary, then click “Save” to record the changes or “Cancel” to discard them.



## Interpret the report

The report’s name and type are shown at the top of the report. The date range used for the report follows, along with a table summarizing your capital gains. Next there are two pie charts showing breakdowns of your current holdings by **type** and **risk**, then a bar graph showing your **net worth** over time. Finally, the report includes a table showing the return on your investment (ROI).

### Capital Gains:

Capital Gains	
Activity	Amount
<b>Realized Gains</b>	
Short Term	\$9,045.00
Long Term	\$0.00
<b>Unrealized Gains</b>	
Short Term	\$1,513.05
Long Term	\$54,060.83
<b>Income</b>	
Dividend	\$30.00
Interest	\$0.00

This is a table detailing your investment gains and losses during the time period covered by the report. In the “Activity” column you will see line items for short- and long-term realized gains, short- and long-term unrealized gains, and security income (dividends, interest, return of capital, and capital gains distributions). The “Amount” column shows the total for each item. Click on one of the three sections of this table to “drill down” and view detailed information about that section (more below). Use the arrow buttons at the top of the report to navigate back and forth as you drill down into the report details.



*For the Investment Summary report, capital gains are always calculated on a FIFO (first in, first out) basis. U.S. tax law requires this method to be used unless specific tax lots are detailed. iBank does not support the choosing of specific lots at this point in time.*

Below the capital gains table is a written description of a few trends that are apparent in your investment data. iBank tells you how much income has been generated by your investments over the report’s time frame, your total realized gain/loss, and the total (unrealized) gain/loss from the investments you currently hold.

### Realized Short & Long Term Capital Gains:

Realized Short & Long Term Capital Gains							
Security	Quantity	Open	Cost	Close	Proceeds	S Gain	L Gain
Fools Gold (Investments)							
Sell	-50	1/1/10	\$1,000.00	1/1/10	\$1,000.00		
Sell	-500	1/1/10	\$1,000.00	4/1/10	\$10,000.00	\$9,000.00	
Fools Gold (Investments) Total						\$9,000.00	\$0.00
Investments Total						\$9,000.00	\$0.00
Dominion (Brokerage)							
Buy to ...	10	11/22/09	(\$150.00)	11/23/09	(\$105.00)	\$45.00	
Dominion (Brokerage) Total						\$45.00	\$0.00
Brokerage Total						\$45.00	\$0.00
Total						\$9,045.00	\$0.00

This is a table detailing the gains and losses from [investments](#) you sold within the report’s time frame. Only transactions that are counted in the report are displayed here; other transactions may be recorded in your investment accounts but fall outside the scope of the report. Transactions are displayed on this report in chronological order and are grouped by account and [security](#). The following columns are displayed:

- **Security:** The [security name](#) and [transaction type](#).
- **Quantity:** The [number of shares](#) bought or sold.
- **Open:** The date on which the shares were purchased.
- **Cost:** The amount paid for the shares when they were originally purchased.

- **Close:** The date on which the shares were sold.
- **Proceeds:** The amount of money received as a result of selling the shares.
- **S Gain:** The difference between the proceeds and cost, if the shares were held for one year or less.
- **L Gain:** The difference between the proceeds and cost, if the shares were held for more than one year.

Click on a transaction to open a new window showing that transaction in its account register. You may edit the transaction as needed; when you save your changes, the report will be updated automatically.

## Unrealized Gains:

Unrealized Gains							
Security	Shares	Price	Value	Cost Basis	S Gain	L Gain	% Gain
<i>Holdings in Brokerage</i>							
AAPL - Apple Comp...	60.0000	\$307.61 (-0.49 0.16%)	\$18,456.60	\$3,703.23	\$1,513.05	\$13,240.32	398%
KO - Coke	55.0000	\$64.08 (+0.69 1.09%)	\$3,524.40	\$2,967.30	\$0.00	\$557.10	19%
EBAY - EBay	5.0000	\$30.32 (-0.1 0.33%)	\$151.60	\$75.00	\$0.00	\$76.60	102%
GOOG - Google	74.0000	\$594.92 (-0.42 0.07%)	\$44,024.08	\$16,881.60	\$0.00	\$27,142.48	161%
SPY	5.0000	\$120.17 (+0.02 0.02%)	\$600.86	\$647.55	\$0.00	(\$46.70)	-7%
SSYX - Stock	23.0000	\$0.00 (0%)	\$0.00	\$58.80	\$0.00	(\$58.80)	-100%
YHOO - Yahoo!	55.0000	\$16.60 (-0.43 2.52%)	\$913.00	\$700.07	\$0.00	\$212.93	30%
abc	250.0000	\$31.03 (-0.05 0.16%)	\$7,756.25	\$2,460.00	\$0.00	\$5,296.25	215%
<b>Total in Brokerage</b>			<b>\$75,426.79</b>	<b>\$27,493.55</b>	<b>\$1,513.05</b>	<b>\$46,420.18</b>	<b>174%</b>
<i>Holdings in Investments</i>							
AAPL - Apple Comp...	25.0000	\$307.61 (-0.49 0.16%)	\$7,690.25	\$2,000.00	\$0.00	\$5,690.25	285%
GOOG - Google	20.0000	\$594.92 (-0.42 0.07%)	\$11,898.40	\$9,800.00	\$0.00	\$2,098.40	21%
YHOO - Yahoo!	20.0000	\$16.60 (-0.43 2.52%)	\$332.00	\$480.00	\$0.00	(\$148.00)	-31%
<b>Total in Investments</b>			<b>\$19,920.65</b>	<b>\$12,280.00</b>	<b>\$0.00</b>	<b>\$7,640.65</b>	<b>62%</b>
<b>Total</b>			<b>\$95,347.44</b>	<b>\$39,773.55</b>	<b>\$1,513.05</b>	<b>\$54,060.83</b>	<b>140%</b>

This is a table detailing the estimated gains and losses from investments you currently hold (as of the report's end date). Only shares held in accounts that are included in the report are counted. See [How do I use the Portfolio Summary report?](#) in this chapter for more information.

## Security Income Detail:

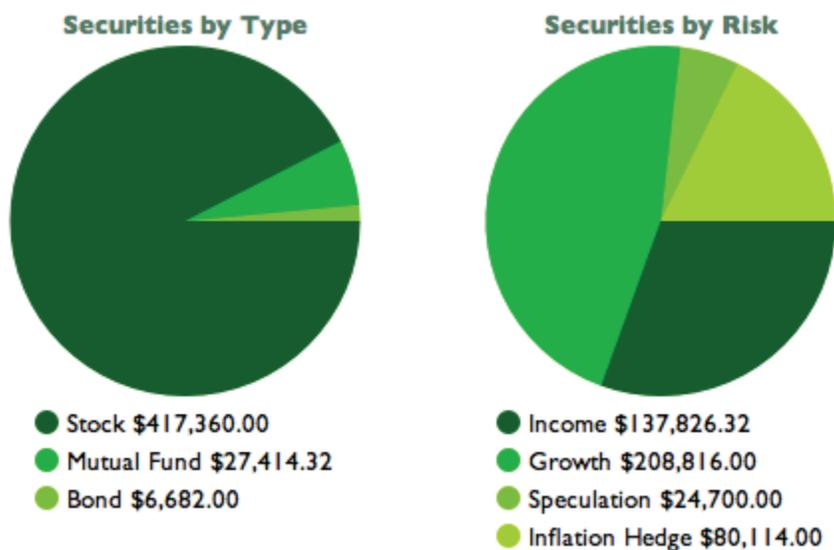
Security Income Detail 11/20/09 - 11/19/10		
Date	Type	Amount
<b>Total in Investments</b>		<b>\$0.00</b>
<i>AAPL - Apple Computer, Inc. (Brokerage)</i>		
1/22/10	Dividend	\$5.00
5/6/10	Dividend	\$25.00
<b>Total AAPL - Apple Computer, Inc. (Brokerage)</b>		<b>\$30.00</b>
<b>Total in Brokerage</b>		<b>\$30.00</b>
<b>Total</b>		<b>\$30.00</b>

This is a table detailing your security income transactions, including [dividends, interest income, return of capital, and capital gains distributions \(short- and long-term\)](#). Only transactions that are counted in the report are displayed here; other transactions may be recorded in your investment accounts but fall outside the scope of the report. Transactions are displayed on this report in chronological order and grouped by security and account. The table columns show the transaction [dates, types, and amounts](#). The last row of the table shows the total security income from all accounts included in the report. Click on a transaction to open a new window showing that transaction in its account register. You may edit the transaction as needed; when you save your changes, the report will be updated automatically.



*As per U.S. tax law, all dividends are counted as income whether they were recorded as cash or reinvestments.*

### Securities by Type and by Risk:



These are pie charts depicting the security shares you currently hold (as of the end date of the report). The chart on the left shows a breakdown of the shares by [security type](#); the chart on the right shows a breakdown by [risk level](#). Each pie slice represents the total market value of the shares of a particular type or risk, and the slices are drawn proportionally so that you can see which types of accounts are worth more. Below each chart is a key that shows which colors correspond to which types and risks, and the total value of each slice. Mouse over any item to highlight the corresponding slice in the pie chart above. Click on any pie slice to view a detailed holdings report for the shares that make up that slice (more below).



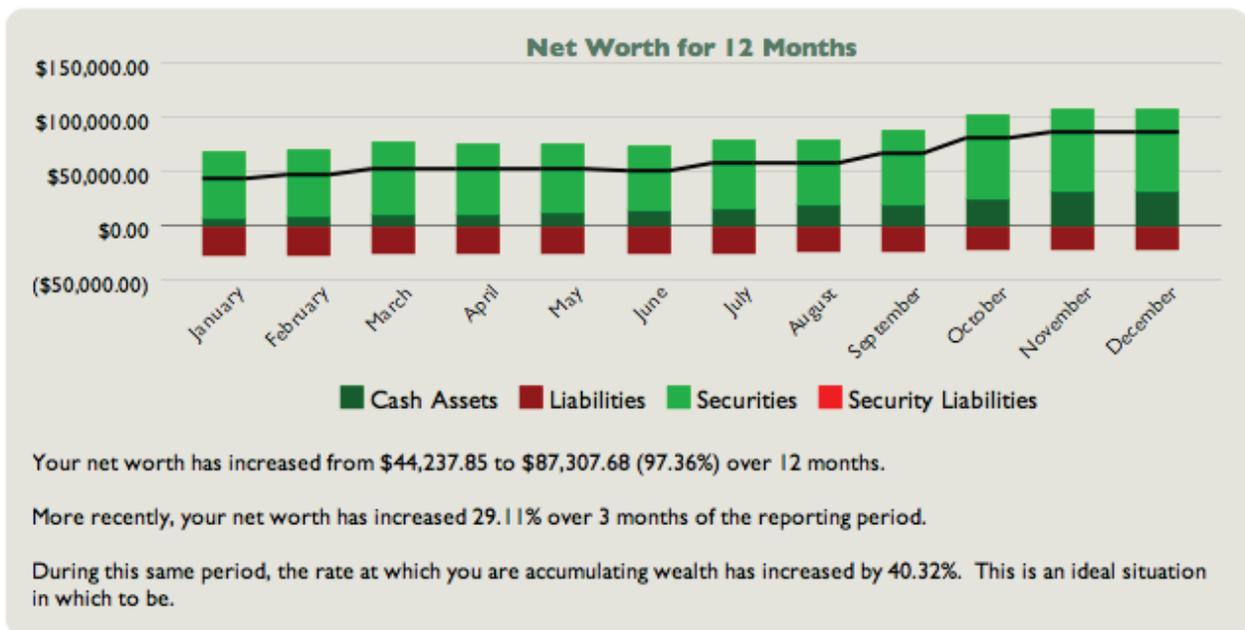
To calculate the market value of each security, iBank obtains a price from the security's price history for the end date of the report. When a price is not recorded for the date in question, the price from the closest available date is used instead.

## Holdings:

Security	Shares	Price	Growth				
			Value	Cost Basis	S Gain	L Gain	% Gain
<i>Holdings in Brokerage</i>							
AAPL - Apple Comp...	60.0000	\$307.61 (-0.49 0.16%)	\$18,456.60	\$3,703.23	\$1,513.05	\$13,240.32	398%
KO - Coke	55.0000	\$64.08 (+0.69 1.09%)	\$3,524.40	\$2,967.30	\$0.00	\$557.10	19%
EBAY - EBay	5.0000	\$30.32 (-0.1 0.33%)	\$151.60	\$75.00	\$0.00	\$76.60	102%
GOOG - Google	74.0000	\$594.92 (-0.42 0.07%)	\$44,024.08	\$16,881.60	\$0.00	\$27,142.48	161%

This is a table detailing the shares represented by one of the slices in the “Securities by Type” and “Securities by Risk” charts described above. See [How do I use the Portfolio Summary report?](#) in this chapter for more information.

## Net Worth Over Time:



This is a bar chart depicting your net worth over time. Each bar represents the total value of your accounts at a fixed point in time. Assets are drawn above the horizontal axis and consist of cash (money you have on hand) and securities (shares you own that are worth more than what you paid for them). Liabilities are drawn below the axis and consist of cash (money you owe) and

securities (shares you own that are worth less than what you paid for them). The black line that is drawn over the bars indicates your total net worth over time.

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

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

**Balance Sheet:**

**Balance Sheet as of 12/31/10**

Account	Amount
<b>Cash Assets - U.S. Dollars</b>	
Cash	\$3,159.86
Checking	\$29,871.41
<b>Total Cash Assets - U.S. Dollars</b>	<b>\$33,031.27</b>
<b>Security Assets - U.S. Dollars</b>	
Brokerage	\$75,487.17
<b>Total Security Assets - U.S. Dollars</b>	<b>\$75,487.17</b>
<b>Cash Liabilities - U.S. Dollars</b>	
Brokerage	(\$20,717.76)
Student Loans	(\$493.00)
<b>Total Cash Liabilities - U.S. Dollars</b>	<b>(\$21,210.76)</b>
<b>Total - U.S. Dollars</b>	<b>\$87,307.68</b>

This is a table detailing your net worth at a fixed point in time (the end date of the report). The “Account” column lists your accounts in alphabetical order and grouped into cash assets, cash liabilities, security assets, and security liabilities. The “Amount” column shows the value of each account as well as totals for each group. The total displayed at the bottom of the table is your net worth. Click on the name of any account to view a transaction list for that account (more below).



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

## Transaction List:

Transactions \$3,798.00				
Date	Payee/Category	Credit	Debit	Balance
1/14/10	Dick's Construction	\$2,500.00		\$5,953.41
C	Salary			
1/26/10	Post		\$1,234.00	\$4,719.41
C	Bank Charges			
2/21/10	Post		\$1,234.00	\$6,665.41
C	Bank Charges			
3/14/10	Dick's Construction	\$2,500.00		\$9,165.41
C	Salary			
3/21/10	Post		\$1,234.00	\$7,931.41
C	Bank Charges			
4/14/10	Dick's Construction	\$2,500.00		\$10,431.41
C	Salary			

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

## Return on Investment (ROI) Summary:

Return on Investment (ROI) Summary 11/20/09 - 11/19/10						
Account	Beg. Mkt.	Cash In	Cash Out	End Mkt.	ROI	IRR
E*Trade	\$63,963.54	(\$175.00)	(\$125.00)	\$75,428.03	18.051%	18.083%
Investments	\$16,704.80	\$2,000.00	\$11,000.00	\$19,920.65	65.309%	102.238%
<b>Total</b>	<b>\$80,668.34</b>	<b>\$1,825.00</b>	<b>\$10,875.00</b>	<b>\$95,348.68</b>	<b>28.766%</b>	<b>31.582%</b>

This is a table summarizing the return on your investment for each investment account over the report's time frame. ROI combines information about your realized gains, unrealized gains, and other security income into a single metric that can be used to compare the overall performance of your investments at a point in time. iBank also calculates the internal rate of return (IRR), which is an annualized rate equal to the interest rate on a bank account that would give you the same total return on your investment. Whereas ROI is useful for seeing a snapshot of your returns during a fixed period of time, IRR is useful for extrapolating your returns to other timeframes. The following columns are displayed in this table:

- **Account:** The name of the account.
- **Beg. Mkt.:** The market value of all shares in the account as of the report's starting date.
- **Cash In:** The total value of investments made (share purchases) in the account during the report's time frame.
- **Cash Out:** The total value of proceeds drawn (share sales and other security income) from the account during the report's time frame.
- **End Mkt.:** The market value of all shares in the account as of the report's starting date.
- **ROI:** The return on your investment for the account, expressed as a percentage.
- **IRR:** The internal rate of return for the account, expressed as a percentage.

The row at the bottom of the table shows totals across all investment accounts. Click in the table to view a detailed ROI report for your accounts (more below).



*To ensure accurate ROI calculations, be sure that the report's date range includes all transactions associated with the securities shown. If part of the initial investment is outside the scope of the report, the return total will be affected.*

### Return on Investment (ROI) Detail:

Return on Investment (ROI) Detail 11/20/09 - 11/19/10						
Date	Description	Shares	Invest.	Return	ROI	IRR
<b>AAPL - Apple Computer, Inc. (E*Trade)</b>						
11/20/09	Beg. Mkt.Value	55.0000	\$10,995.60			
1/22/10	Dividend			\$5.00		
5/6/10	Dividend			(\$25.00)		
5/6/10	Dividend	5.0000	(\$25.00)			
11/19/10	End Mkt.Value	60.0000		\$18,456.60		
<b>AAPL - Apple Computer, Inc. (E*Trade) Total</b>			<b>\$10,970.60</b>	<b>\$18,436.60</b>	<b>68.055%</b>	<b>68.227%</b>
<b>KO - Coke (E*Trade)</b>						
11/20/09	Beg. Mkt.Value	55.0000	\$3,161.40			
11/19/10	End Mkt.Value	55.0000		\$3,524.40		
<b>KO - Coke (E*Trade) Total</b>			<b>\$3,161.40</b>	<b>\$3,524.40</b>	<b>11.482%</b>	<b>11.524%</b>
<b>D - Dominion (E*Trade)</b>						
11/20/09	Beg. Mkt.Value	.0000	\$0.00			
11/22/09	Sell to Open	-10.0000	(\$150.00)			
11/23/09	Buy to Close	10.0000		(\$105.00)		
11/19/10	End Mkt.Value	.0000		\$0.00		
<b>D - Dominion (E*Trade) Total</b>			<b>(\$150.00)</b>	<b>(\$105.00)</b>	<b>-30.000%</b>	<b>0.000%</b>

This is a table detailing the return on your investment across multiple accounts. It displays a list of investment transactions that fall within the report's date range in chronological order, grouped by account and security. The following columns are shown:

- **Date:** The date on which the transaction took place.
- **Description:** The transaction type.
- **Shares:** The number of shares affected by the transaction.
- **Invest.:** The amount of money invested, i.e. how much was paid in the transaction.
- **Return:** The amount of money earned in the transaction.
- **ROI:** The return on your investment, expressed as a percentage.
- **IRR:** The internal rate of return, expressed as a percentage.

Click on the details of any security to view a transaction list for that security (more below).



*To ensure accurate ROI calculations, be sure that the report's date range includes all transactions associated with the security shown. If part of the initial investment is outside the scope of the report, the calculations will be affected.*

### Investment Transaction List:

Transactions				
Date	Payee/Category	Credit	Debit	Balance
11/12/09	AAPL Split 30 Shares In			(\$20,767.76)
11/18/09	AAPL Sell 10 Shares			(\$20,767.76)
	\$100.00/Share -- \$0.00 Commission			

This is a table detailing the investment transactions in a particular account. Only transactions that are counted in the report are displayed here; other transactions may be recorded in the account but fall outside the scope of the report. Transactions are displayed on this report in chronological order and show their dates, status, [security symbols](#), transaction types, [shares in/out](#), credit/debit amounts, [prices per share](#), and [commissions](#). A running [cash balance](#) for the account is also shown. Click on a transaction to [open a new window](#) showing that transaction in its [account register](#). You may [edit](#) the transaction as needed; when you save your changes, the report will be updated automatically.

## Print or save a copy of a report

The main report and any of the detailed reports that you can drill down to can be printed simply by choosing *File > Print* and clicking the “Print” button. The paper size used for the printout can be changed by choosing *File > Page Setup* and selecting a different setting, but the orientation is restricted depending on the report you are printing (some use portrait mode and some use landscape).

To save a copy of a report as a PDF file, choose *File > Print*, then click the “PDF” button and choose “Save As PDF.” Enter a name for the new file, choose where you want to save it, and click “Save.” You will then have a copy of the report that you can view and print using the Preview application or any standard PDF reader.



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

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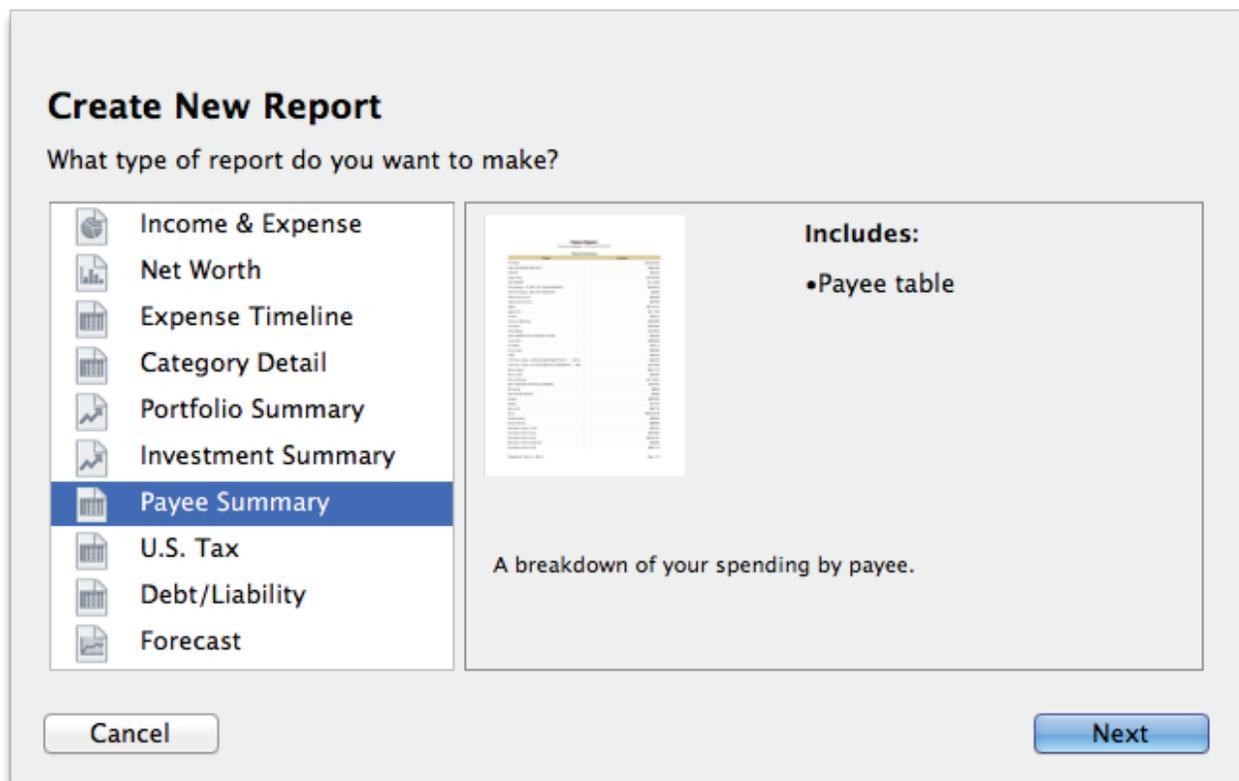
# How do I use the Payee Summary report?

The Payee Summary [report](#) type is used to analyze where you direct your money, based on the [payees](#) assigned to your [transactions](#). iBank's Payee Summary report consists of a table showing your payee names and the total value of the transactions associated with each one.

## Create a Payee Summary report

### 1. Choose a report type:

Click the plus (+) button on the [toolbar](#) and choose "Add Report," or choose *Tools > Add New Report*. iBank will ask what type of report you want:



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

### 2. Choose accounts:

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

- **Limit to Specific Accounts:**

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



- **Limit to Accounts Using Smart Rules:**

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

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

- **Currency:** Use this rule to include or exclude all accounts that use a specific currency.
- **Account type:** Use this rule to include or exclude all accounts of a particular [type](#).

**Accounts**

Do you want to limit which accounts are included in the report?

Limit to Accounts Using Smart Rules

All of the following are true

Currency is British Pound Sterling

Any of the following are true

Account Type is Checking

Account Type is Savings

Cancel Back Next

The advantage of using rules instead of checking off specific accounts is that the report will automatically update itself to include all accounts that satisfy the rules you set up. To illustrate, say you create a report to track the charges on your credit cards by using a rule that includes only credit card accounts. Once the report has been created, you can add and delete accounts as needed (of any type), and the report will always show transactions from your credit cards.

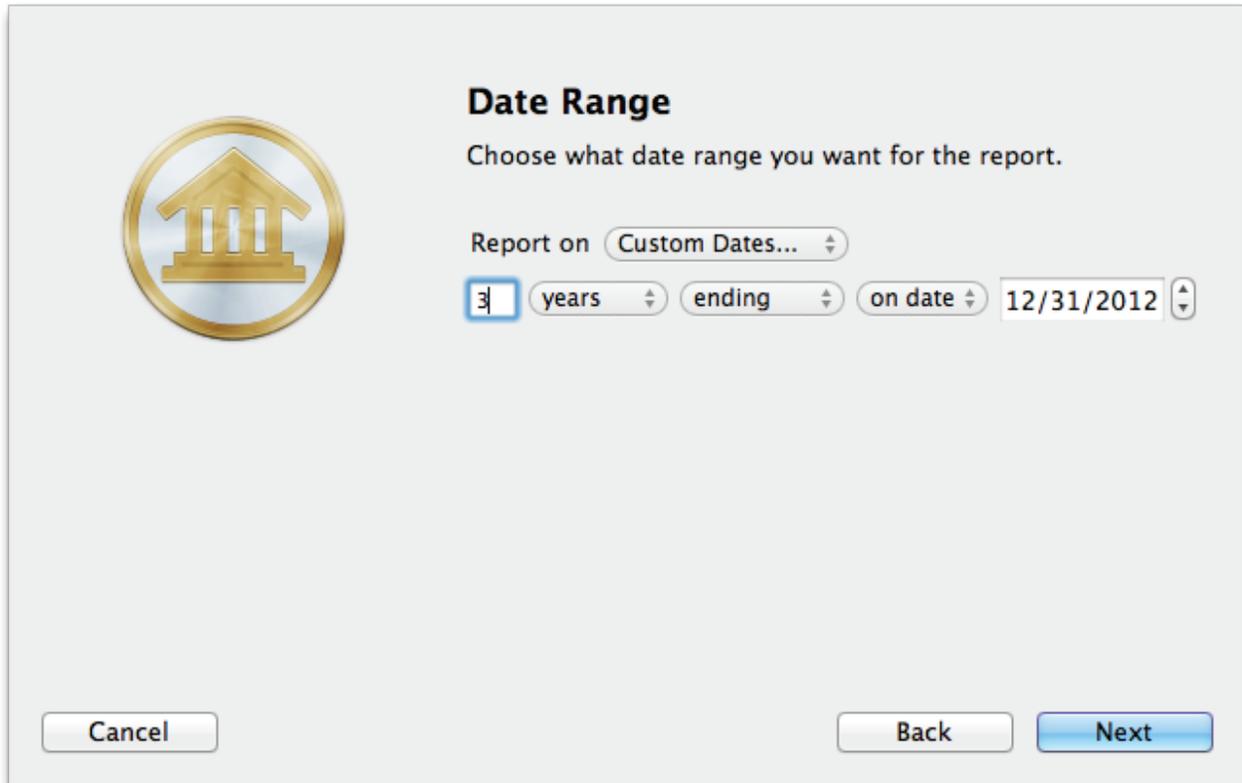
When you finish configuring accounts for the report, click “Next” to continue.

### 3. Choose a date range:

This screen lets you choose a date range for the report. Click the popup menu button and select from a variety of predefined ranges: options that end with “to Date” indicate periods of time that are relative to the current date; other options represent fixed periods of time.

Choose “Specific Start and End Dates” to define an exact range by entering two dates. You may also choose “Custom Dates” to specify a range relative to a particular date. Use the “starting/ending” popup to determine whether the report covers a range of dates in the future or past, respec-

tively. Choose “today” to have the report start or end on the current date (regardless of when the report is viewed), or choose “on date” to specify a fixed start/end date.



The image shows a dialog box titled "Date Range" with a gold icon of a classical building. The text inside says "Choose what date range you want for the report." Below this, there is a "Report on" dropdown menu set to "Custom Dates...". Underneath, there are three dropdown menus: "3" (highlighted), "years", and "ending", followed by "on date" and a date field set to "12/31/2012". At the bottom, there are three buttons: "Cancel", "Back", and "Next".

#### 4. Finish creating the report:

This screen lets you configure a few last settings for the new report. Enter a unique name to distinguish the report from others in the [source list](#), then pick which [currency](#) its figures should be displayed in. If accounts that use different currencies are included in the report, their figures will be converted automatically using iBank’s current [exchange rates](#).



**Report Name and Currency**

Choose a name and in which currency you want the results displayed. You can always change these later.



Name:

Currency:

Include scheduled transactions

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



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

When you are finished configuring these options, click “Next” and then “Done.” The new report will be added to the source list, and the report details will be displayed in the [main window](#).

## Edit the report settings

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

Name:  Currency:

---

Report on

---

Include scheduled transactions

Limit results to specific accounts:

- Cash
- Checking
- Discover
- Savings
- Scottrade
- Student Loan

Leave accounts unchecked to report on all transactions.

## Interpret the report

The report's name and type are shown at the top of the report. The date range used for the report follows, along with a table listing your payees and the amount spent on (or earned from) each one.

### Payee Summary:

Payee	Amount
No Payee	(\$500.00)
Ace Hardware	(\$338.67)
Agway	(\$22.36)
Amazon	(\$76.23)
Center for Biological Diversity	(\$150.00)
Cisco	\$3,000.00
Everyone's Books	(\$13.98)
Fireworks	(\$223.40)
J.D. McCliments Pub	(\$120.93)
John Adams	(\$17.76)

This is a table showing the total value of the transactions associated with each payee, within the date range of the report. The “Payee” column lists the names of your payees in alphabetical order; the “Amount” column lists the total amount that corresponds with each payee (negative amounts are displayed in parentheses). If there are any transactions in your accounts that do not have payees assigned to them, they will be counted under “No Payee,” which appears at the top of the table. If you click on a payee name, iBank will show you a detailed list of the transactions assigned to that payee (more below). Use the arrow buttons at the top of the report to navigate back and forth as you “drill down” into the report details.

### Transaction List:

Transactions \$264.67				
Date	Payee/Category	Credit	Debit	Account
5/27/09	Trader Joes	\$65.00		•Joint Checking
5/27/09	Trader Joes	\$23.89		•Joint Checking
6/3/09	Trader Joes	\$45.78		•Joint Checking
12/29/08	Trader Joes	\$65.00		•Primary Visa
1/29/09	Trader Joes	\$65.00		•Primary Visa

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

### Print or save a copy of a report

The main report and any of the detailed reports that you can drill down to can be printed simply by choosing *File > Print* and clicking the “Print” button. The paper size used for the printout can be changed by choosing *File > Page Setup* and selecting a different setting, but the orientation is restricted to portrait mode (landscape is not permitted).

To save a copy of a report as a PDF file, choose *File > Print*, then click the “PDF” button and choose “Save As PDF.” Enter a name for the new file, choose where you want to save it, and click “Save.” You will then have a copy of the report that you can view and print using the Preview application or any standard PDF reader.



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

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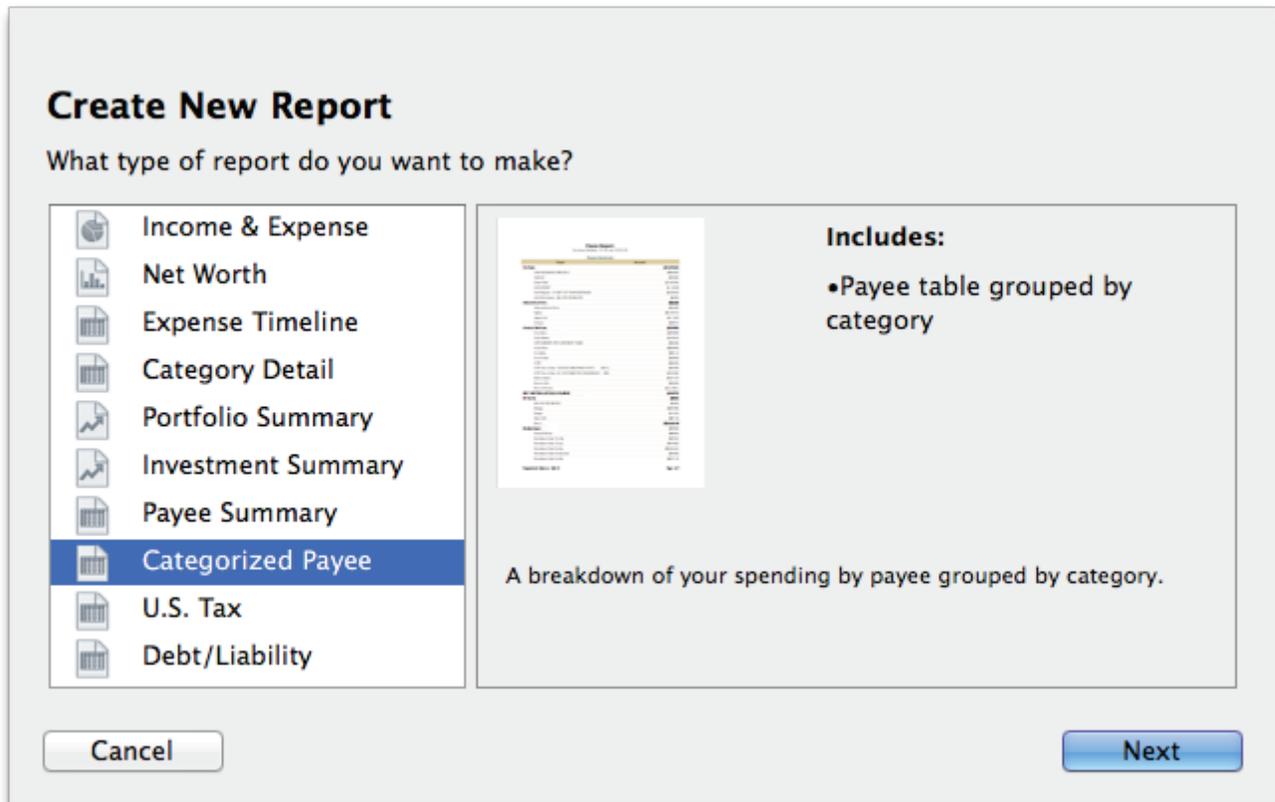
# How do I use the Categorized Payee report?

The Categorized Payee [report](#) type is used to analyze where you direct your money, based on the [payees](#) and [categories](#) assigned to your [transactions](#). iBank’s Categorized Payee report consists of a table showing your payee names grouped by category and the total value of the transactions associated with each one.

## Create a Categorized Payee report

### 1. Choose a report type:

Click the plus (+) button on the [toolbar](#) and choose “Add Report,” or choose *Tools* > *Add New Report*. iBank will ask what type of report you want:



Choose “Cateogrized Payee,” then click “Next” to continue.

## 2. Choose accounts:

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

- **Limit to Specific Accounts:**

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

**Accounts**

Do you want to limit which accounts are included in the report?

Limit to Specific Accounts

<input checked="" type="checkbox"/>	Cash
<input checked="" type="checkbox"/>	Checking
<input type="checkbox"/>	Discover
<input checked="" type="checkbox"/>	Savings
<input checked="" type="checkbox"/>	Scottrade
<input type="checkbox"/>	Visa Card

Cancel Back Next

- **Limit to Accounts Using Smart Rules:**

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

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

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

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

**Accounts**

Do you want to limit which accounts are included in the report?

Limit to Accounts Using Smart Rules

All of the following are true

Currency is British Pound Sterling

Any of the following are true

Account Type is Checking

Account Type is Savings

Cancel Back Next

The advantage of using rules instead of checking off specific accounts is that the report will automatically update itself to include all accounts that satisfy the rules you set up. To illustrate, say you create a report to track the charges on your credit cards by using a rule that includes only credit card accounts. Once the report has been created, you can add and delete accounts as needed (of any type), and the report will always show transactions from your credit cards.

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

### 3. Choose categories and transfers:

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

- **Report on All Categories and Accounts Except:**

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

**Categories**

Do you want to limit which categories are included in the report?

Report on All Categories and Accounts Except

- ATM/Cash Withdrawals
- Automotive Maintenance
- Business Expenses
- Cable/Satellite
- Charitable Donations
- Child/Dependent Expenses
- Clothing/Shoes
- Dining/Restaurants

Toggle All Checkboxes

Include uncategorized transactions

Cancel Back Next

- **Report on Specific Categories and Accounts:**

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

- **Report Using Smart Rule Criteria:**

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

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

**Categories**

Do you want to limit which categories are included in the report?

Report using Smart Rule Criteria

All of the following are true

Taxable	is	False	–	+
Debit	is	True	–	+

Include uncategorized transactions

Cancel Back Next

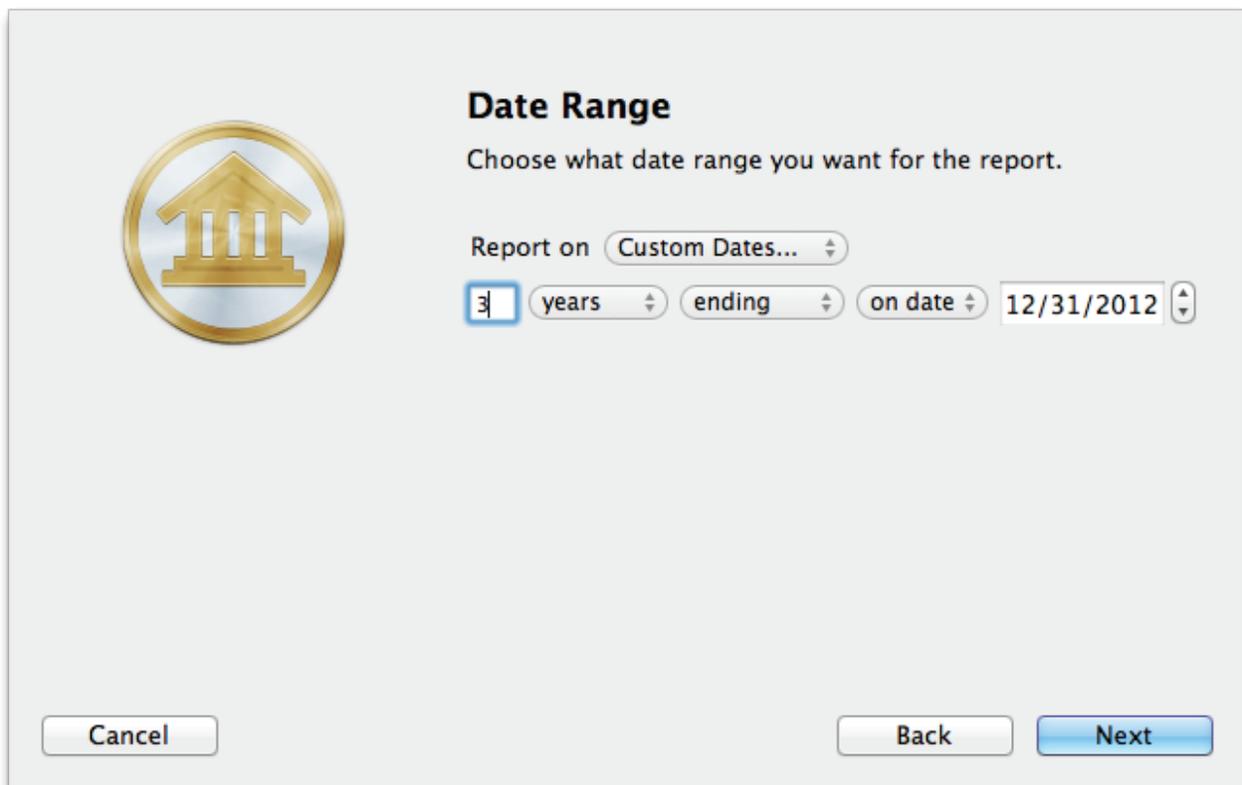
Check “Include uncategorized transactions” if you want to include transactions that do not have categories assigned to them in addition to the transactions with categories included in the report. The uncategorized transactions must satisfy the other report options to be included, e.g. fall within the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

Once you’ve chosen which categories and transfers to include in the report, click “Next” to continue.

#### 4. Choose a date range:

This screen lets you choose a date range for the report. Click the popup menu button and select from a variety of predefined ranges: options that end with “to Date” indicate periods of time that are relative to the current date; other options represent fixed periods of time.

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



**Date Range**  
Choose what date range you want for the report.

Report on Custom Dates... ▾

3 years ▾ ending ▾ on date ▾ 12/31/2012 ▾

Cancel Back Next

#### 4. Finish creating the report:

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



**Report Name and Currency**

Choose a name and in which currency you want the results displayed. You can always change these later.

Name:

Currency:

Include scheduled transactions

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



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

When you are finished configuring these options, click “Next” and then “Done.” The new report will be added to the source list, and the report details will be displayed in the [main window](#).

## Edit the report settings

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

The screenshot shows the 'Report Inspector' dialog box for a report named 'Payees by Category'. The 'Name' field is highlighted with a blue border. The 'Currency' is set to 'US Dollar'. The 'Report on' dropdown is set to 'This Year'. There are two unchecked checkboxes: 'Include scheduled transactions' and 'Include uncategorized transactions'. Below these is a dropdown menu 'Report on all categories and accounts except:' with a list of categories: 'ATM/Cash Withdrawals' (checked), 'Automotive Maintenance' (checked), 'Cash' (unchecked), 'Checking' (unchecked), 'Child/Dependent Expenses' (unchecked), 'Dining/Restaurants' (unchecked), 'Discover' (unchecked), and 'Div Income' (checked). A 'Toggle All Checkboxes' button is located below the list. Another dropdown menu 'Limit results to specific accounts:' has a list of accounts: 'Cash' (checked), 'Checking' (checked), 'Discover' (checked), 'Home Mortgage' (checked), 'Joint Account' (checked), and 'Savings' (unchecked). At the bottom, there is a note: 'Leave accounts unchecked to report on all transactions.'

## Interpret the report

The report's name and type are shown at the top of the report. The date range used for the report follows, along with a table listing your payees and the amount spent on (or earned from) each one.

### Payee Summary:

Payee/Category	Amount
<b>Child/Dependent Expenses</b>	<b>\$45.00</b>
Tidy Tots	\$45.00
<b>Dining/Restaurants</b>	<b>\$65.00</b>
Trader Joes	\$65.00
<b>Electronics</b>	<b>\$154.23</b>
Fry's Electronics	\$154.23
<b>Groceries</b>	<b>\$68.33</b>
Putney Food Co-op	\$23.33
Trader Joes	\$45.00
<b>Paychecks/Wages</b>	<b>(\$4,000.00)</b>
Dick's Construction	(\$1,500.00)
Salary	(\$2,500.00)
<b>Recreation/Hobbies</b>	<b>\$32.33</b>
Let's Go	\$32.33

This is a table showing the total value of the transactions associated with each payee, grouped by category, within the date range of the report. The "Payee/Category" column lists the names of your categories and their associated payees in alphabetical order; the "Amount" column lists the total amount that corresponds with each category or payee (negative amounts are displayed in parentheses). If there are any transactions in your accounts that do not have payees assigned to them, they will be counted under "No Payee." If you click on a category or payee name, iBank will show you a detailed list of the transactions assigned to that item (more below). Use the arrow buttons at the top of the report to navigate back and forth as you "drill down" into the report details.

## Transaction List:

Transactions \$264.67				
Date	Payee/Category	Credit	Debit	Account
5/27/09	Trader Joes	\$65.00		•Joint Checking
5/27/09	Trader Joes	\$23.89		•Joint Checking
6/3/09	Trader Joes	\$45.78		•Joint Checking
12/29/08	Trader Joes	\$65.00		•Primary Visa
1/29/09	Trader Joes	\$65.00		•Primary Visa

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

## Print or save a copy of a report

The main report and any of the detailed reports that you can drill down to can be printed simply by choosing *File > Print* and clicking the “Print” button. The paper size used for the printout can be changed by choosing *File > Page Setup* and selecting a different setting, but the orientation is restricted to portrait mode (landscape is not permitted).

To save a copy of a report as a PDF file, choose *File > Print*, then click the “PDF” button and choose “Save As PDF.” Enter a name for the new file, choose where you want to save it, and click “Save.” You will then have a copy of the report that you can view and print using the Preview application or any standard PDF reader.



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

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

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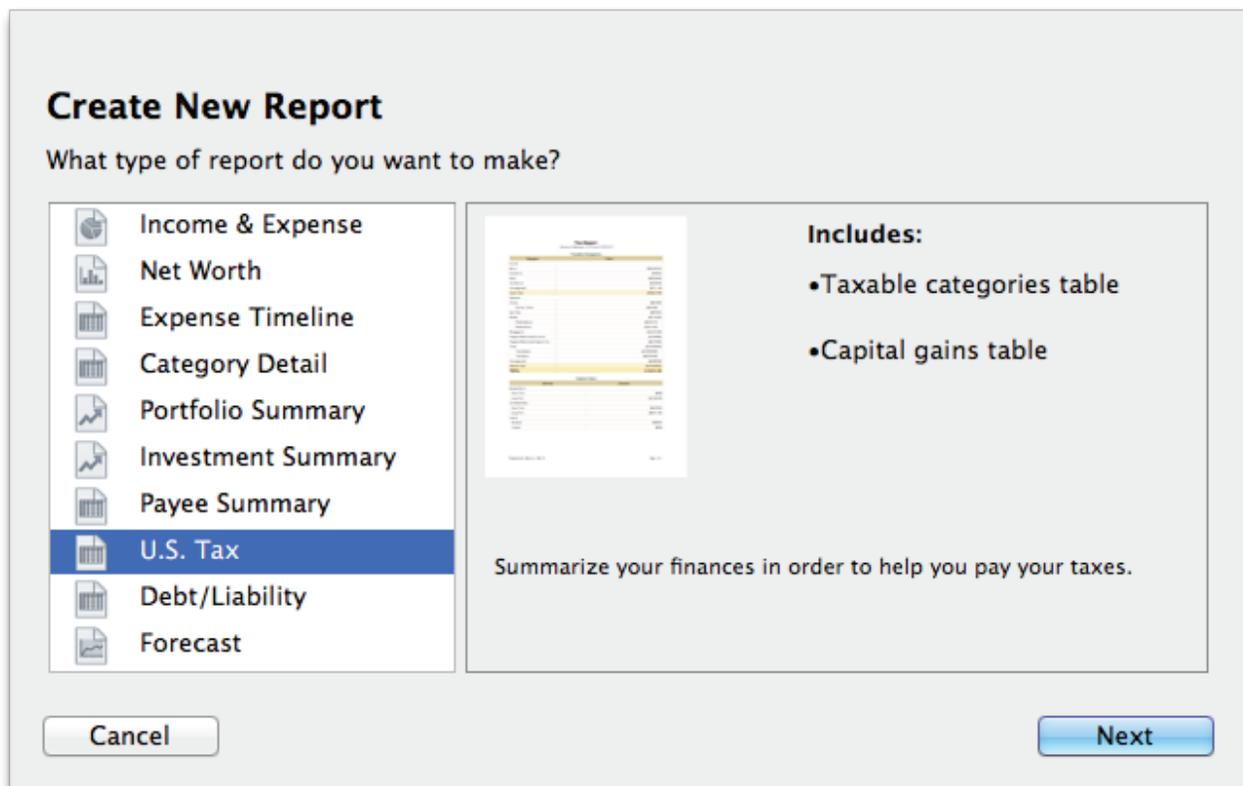
# How do I use the U.S. Tax report?

The U.S. Tax [report](#) type is used to analyze tax-related income and expenses based on the [categories](#) assigned to your [transactions](#) as well as capital gains from your [investments](#). iBank's U.S. Tax report includes tables that show income and expense totals by category and capital gains, realized and unrealized.

## Create a U.S. Tax report

### 1. Choose a report type:

Click the plus (+) button on the [toolbar](#) and choose "Add Report," or choose *Tools > Add New Report*. iBank will ask what type of report you want:



Choose "U.S. Tax," then click "Next" to continue.

## 2. Choose accounts:

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

- **Limit to Specific Accounts:**

By default, new U.S. Tax reports include all accounts, whether or not they are [hidden](#). If you want to limit the report to certain accounts, choose this option from the popup menu button and check off the accounts you want to include. When no accounts are checked, all accounts are included in the report.

**Accounts**

Do you want to limit which accounts are included in the report?

Limit to Specific Accounts

<input checked="" type="checkbox"/>	Cash
<input checked="" type="checkbox"/>	Checking
<input type="checkbox"/>	Discover
<input checked="" type="checkbox"/>	Savings
<input checked="" type="checkbox"/>	Scottrade
<input type="checkbox"/>	Visa Card

Cancel Back Next

- **Limit to Accounts Using Smart Rules:**

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

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

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

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

**Accounts**

Do you want to limit which accounts are included in the report?

Limit to Accounts Using Smart Rules

All of the following are true

Currency is British Pound Sterling

Any of the following are true

Account Type is Checking

Account Type is Savings

Cancel Back Next

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



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

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

### 3. Choose categories and transfers:

This screen lets you choose which categories and transfers are included in the report. By default, a rule is configured to include all **taxable** categories. If you want to change which categories are used, click the popup menu at the top of the screen, choose one of the following options, and configure its settings accordingly:

- **Report on All Categories and Accounts Except:**

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



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

- **Report on Specific Categories and Accounts:**

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

- **Report Using Smart Rule Criteria:**

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

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



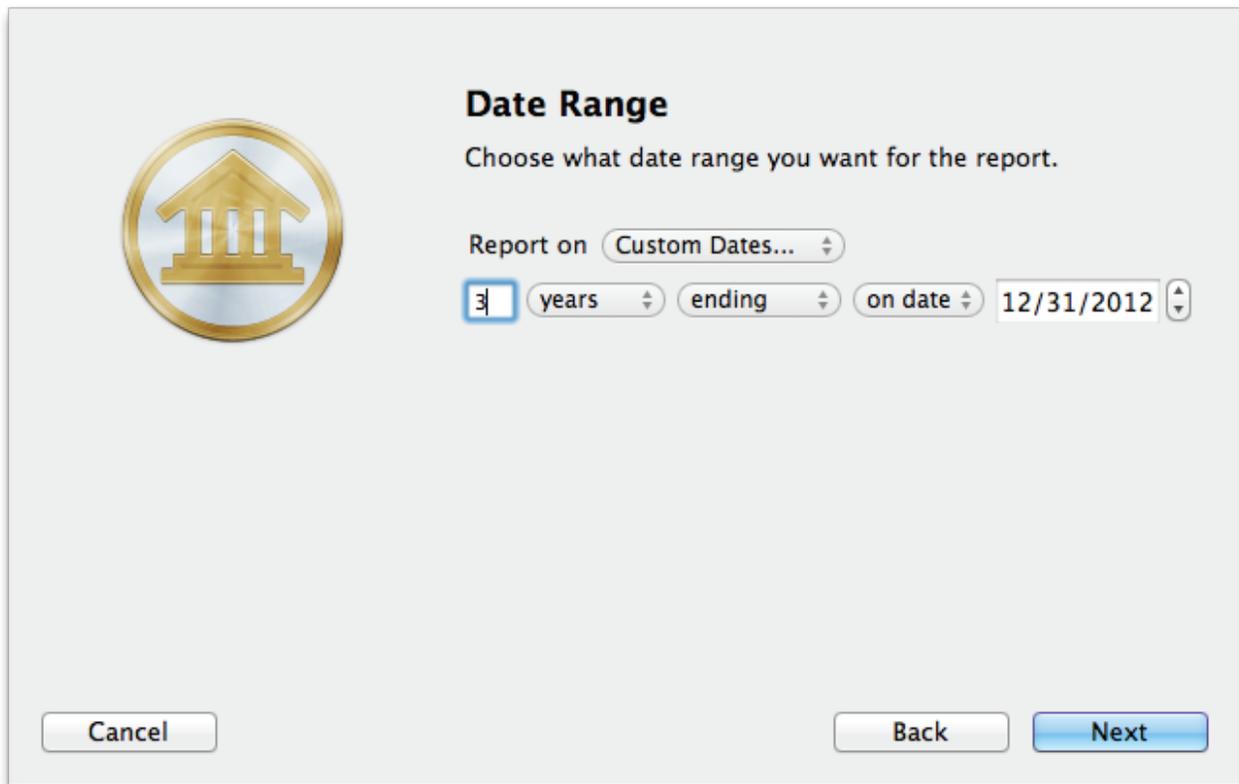
Check “Include uncategorized transactions” if you want to include transactions that do not have categories assigned to them in addition to the transactions with categories included in the report. The uncategorized transactions must satisfy the other report options to be included, e.g. fall within the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

Once you’ve chosen which categories and transfers to include in the report, click “Next” to continue.

#### 4. Choose a date range:

This screen lets you choose a date range for the report. Click the popup menu button and select from a variety of predefined ranges: options that end with “to Date” indicate periods of time that are relative to the current date; other options represent fixed periods of time.

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



## 5. Finish creating the report:

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



**Report Name and Currency**

Choose a name and in which currency you want the results displayed. You can always change these later.



Name:

Currency:

Include scheduled transactions

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



*This option can be used to project your tax information into the future. To forecast your taxes in this manner, be sure the report is configured with a date range that includes future dates.*

When you are finished configuring these options, click “Next” and then “Done.” The new report will be added to the source list, and the report details will be displayed in the [main window](#).

## Edit the report settings

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

Name:  Currency:

---

Report on

---

Include scheduled transactions  Include uncategorized transactions

Report using rule criteria:

of the following are true

is

---

Limit results to specific accounts:

-  Cash
-  Checking
-  Discover
-  Savings
-  Scottrade
-  Student Loan

Leave accounts unchecked to report on all transactions.

## Interpret the report

The report's name and type are shown at the top of the report. The date range used for the report follows. Two tables are displayed below: one showing income and expenses by category, and one showing capital gains by type.

## Taxable Categories:

Taxable Categories	
Category	Total
Income	
Salary	\$10,500.00
<b>Income Total</b>	<b>\$10,500.00</b>
Expenses	
Child Care	(\$91.00)
<b>Expenses Total</b>	<b>(\$91.00)</b>
<b>TOTAL</b>	<b>\$10,409.00</b>

This is a table detailing your income and expense categories over the time frame specified for the report. The "Category" column lists the category names (and account names, when transfers are included) in alphabetical order and grouped according to their type (income or expense). Sub-categories are grouped under their parent categories, and any funds assigned directly to a parent category are displayed under a sub-category named "Other." The "Amount" column shows the total for each category/account as well as totals for each group. The total displayed at the bottom of the table is the net value of all income and expense categories included on the report. Click on the name of any category or account to view a detailed transaction list for that item (more below). Use the arrow buttons at the top of the report to navigate back and forth as you "drill down" into the report details.

## Transaction List:

Salary				
Date	Payee/Category	Credit	Debit	Account
3/7/09	Dick's Construction	\$1,500.00		*Checking
3/7/09	Dick's Construction	\$1,500.00		*Checking
10/14/09	Dick's Construction	\$2,500.00		*Checking
11/14/09	Dick's Construction	\$2,500.00		*Checking

This is a table detailing the transactions in a particular category or transfers associated with a particular account. Only transactions that are counted in the report are displayed here; other transactions may be recorded in the category or account but fall outside the scope of the report. Transactions are displayed on this report in chronological order and show their [dates](#), [status](#), [payees](#), [categories](#), [credit/debit amounts](#), and [account names](#). Click on a transaction to [open a new](#)

[window](#) showing that transaction in its [account register](#). You may [edit](#) the transaction as needed; when you save your changes, the report will be updated automatically.

## Capital Gains:

Capital Gains	
Activity	Amount
<b>Realized Gains</b>	
Short Term	\$2,883.39
Long Term	\$331.23
<b>Unrealized Gains</b>	
Short Term	\$3,057.50
Long Term	\$42,916.32
<b>Income</b>	
Dividend	\$0.00
Interest	\$0.00

This is a table detailing your investment gains and losses during the time period covered by the report. In the “Activity” column you will see line items for short- and long-term realized gains, short- and long-term unrealized gains, dividend income, and interest income. The “Amount” column shows the total for each item. Click on one of the three sections of this table to drill down and view detailed information about that section (more below).



*For the U.S. Tax report, capital gains are always calculated on a FIFO (first in, first out) basis. U.S. tax law requires this method to be used unless specific tax lots are detailed. iBank does not support the choosing of specific lots at this point in time.*

## Realized Short & Long Term Capital Gains:

Realized Short & Long Term Capital Gains							
Security	Quantity	Open	Cost	Close	Proceeds	S Gain	L Gain
<b>ALSK (Brokerage)</b>							
Sell	-500	9/10/09	\$5,076.99	9/10/09	\$7,494.89	\$2,417.90	
<b>ALSK (Brokerage) Total</b>						\$2,417.90	\$0.00
<b>Apple Computer, Inc. (Brokerage)</b>							
Sell	-10	12/3/07	\$668.77	11/18/09	\$1,000.00		\$331.23
<b>Apple Computer, Inc. (Brokerage) Total</b>						\$0.00	\$331.23
<b>Dominion (Brokerage)</b>							
Buy to ...	10	11/22/09	(\$150.00)	11/23/09	(\$105.00)	\$45.00	
<b>Dominion (Brokerage) Total</b>						\$45.00	\$0.00
<b>abc (Brokerage)</b>							
Sell	-84	10/28/09	\$826.56	10/28/09	\$1,247.05	\$420.49	
<b>abc (Brokerage) Total</b>						\$420.49	\$0.00
<b>Brokerage Total</b>						\$2,883.39	\$331.23
<b>Total</b>						\$2,883.39	\$331.23

This is a table detailing the gains and losses from [investments](#) you sold within the report's time frame. Only transactions that are counted in the report are displayed here; other transactions may be recorded in your investment accounts but fall outside the scope of the report. Transactions are displayed on this report in chronological order and are grouped by account and [security](#). The following columns are displayed:

- **Security:** The security name and transaction type.
- **Quantity:** The number of shares bought or sold.
- **Open:** The date on which the shares were purchased.
- **Cost:** The amount paid for the shares when they were originally purchased.
- **Close:** The date on which the shares were sold.
- **Proceeds:** The amount of money received as a result of selling the shares.
- **S Gain:** The difference between the proceeds and cost, if the shares were held for one year or less.
- **L Gain:** The difference between the proceeds and cost, if the shares were held for more than one year.

Click on a transaction to open a new window showing that transaction in its account register. You may edit the transaction as needed; when you save your changes, the report will be updated automatically.

## Unrealized Gains:

Unrealized Gains							
Security	Shares	Price	Value	Cost Basis	S Gain	L Gain	% Gain
<i>Holdings in Brokerage</i>							
AAPL - Apple Comp...	55.0000	\$210.73 (-0.91 0.43%)	\$11,590.15	\$3,678.23	\$0.00	\$7,911.92	215%
KO - Coke	55.0000	\$57.00 (-0.68 1.18%)	\$3,135.00	\$2,967.30	\$0.00	\$167.70	6%
EBAY - eBay	5.0000	\$23.53 (-0.27 1.13%)	\$117.65	\$75.00	\$0.00	\$42.65	57%
GOOG - Google	74.0000	\$619.98 (-2.75 0.44%)	\$45,878.52	\$16,881.60	\$0.00	\$28,996.92	172%
SPY	5.0000	\$111.44 (-1.08 0.96%)	\$557.20	\$647.55	\$0.00	(\$90.35)	-14%
SSYX - Stock	23.0000	\$0.00 (0%)	\$0.00	\$58.80	\$0.00	(\$58.80)	-100%
YHOO - Yahoo!	55.0000	\$16.78 (-0.2 1.18%)	\$922.90	\$700.07	\$0.00	\$222.83	32%
abc	250.0000	\$26.07 (-0.24 0.91%)	\$6,517.50	\$2,460.00	\$4,057.50	\$0.00	165%
<b>Total in Brokerage</b>			<b>\$68,718.92</b>	<b>\$27,468.55</b>	<b>\$4,057.50</b>	<b>\$37,192.87</b>	<b>150%</b>
<i>Holdings in Investments</i>							
AAPL - Apple Comp...	25.0000	\$210.73 (-0.91 0.43%)	\$5,268.25	\$2,000.00	\$0.00	\$3,268.25	163%
GOOG - Google	20.0000	\$619.98 (-2.75 0.44%)	\$12,399.60	\$9,800.00	\$0.00	\$2,599.60	27%
YHOO - Yahoo!	20.0000	\$16.78 (-0.2 1.18%)	\$335.60	\$480.00	\$0.00	(\$144.40)	-30%
<b>Total in Investments</b>			<b>\$18,003.45</b>	<b>\$12,280.00</b>	<b>\$0.00</b>	<b>\$5,723.45</b>	<b>47%</b>
<b>Total</b>			<b>\$86,722.37</b>	<b>\$39,748.55</b>	<b>\$4,057.50</b>	<b>\$42,916.32</b>	<b>118%</b>

This is a table detailing the estimated gains and losses from investments you currently hold. Only shares held in accounts that are included in the report are counted. See [How do I use the Portfolio Summary report?](#) in this chapter for more information.

## Security Income Detail:

Date	Type	Amount
Total in Investments		\$0.00
KO - Coke (Brokerage)		
10/6/08	Dividend	\$256.30
Total KO - Coke (Brokerage)		\$256.30
Total in Brokerage		\$256.30
Total		\$256.30

This is a table detailing your security income transactions, including [dividends and interest income](#). Only transactions that are counted in the report are displayed here; other transactions may be recorded in your investment accounts but fall outside the scope of the report. Transactions are displayed on this report in chronological order and grouped by security. The table columns show the transaction dates, status, [symbols](#), categories, credit/debit amounts, and account names. Click on a transaction to open a new window showing that transaction in its account register. You may edit the transaction as needed; when you save your changes, the report will be updated automatically.



*As per U.S. tax law, all dividends are counted as income whether they were recorded as cash or reinvestments.*

## Print or save a copy of a report

The main report and any of the detailed reports that you can drill down to can be printed simply by choosing *File > Print* and clicking the "Print" button. The paper size used for the printout can be changed by choosing *File > Page Setup* and selecting a different setting, but the orientation is restricted depending on the report you are printing (some use portrait mode and some use landscape).

To save a copy of a report as a PDF file, choose *File > Print*, then click the "PDF" button and choose "Save As PDF." Enter a name for the new file, choose where you want to save it, and click "Save." You will then have a copy of the report that you can view and print using the Preview application or any standard PDF reader.



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

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

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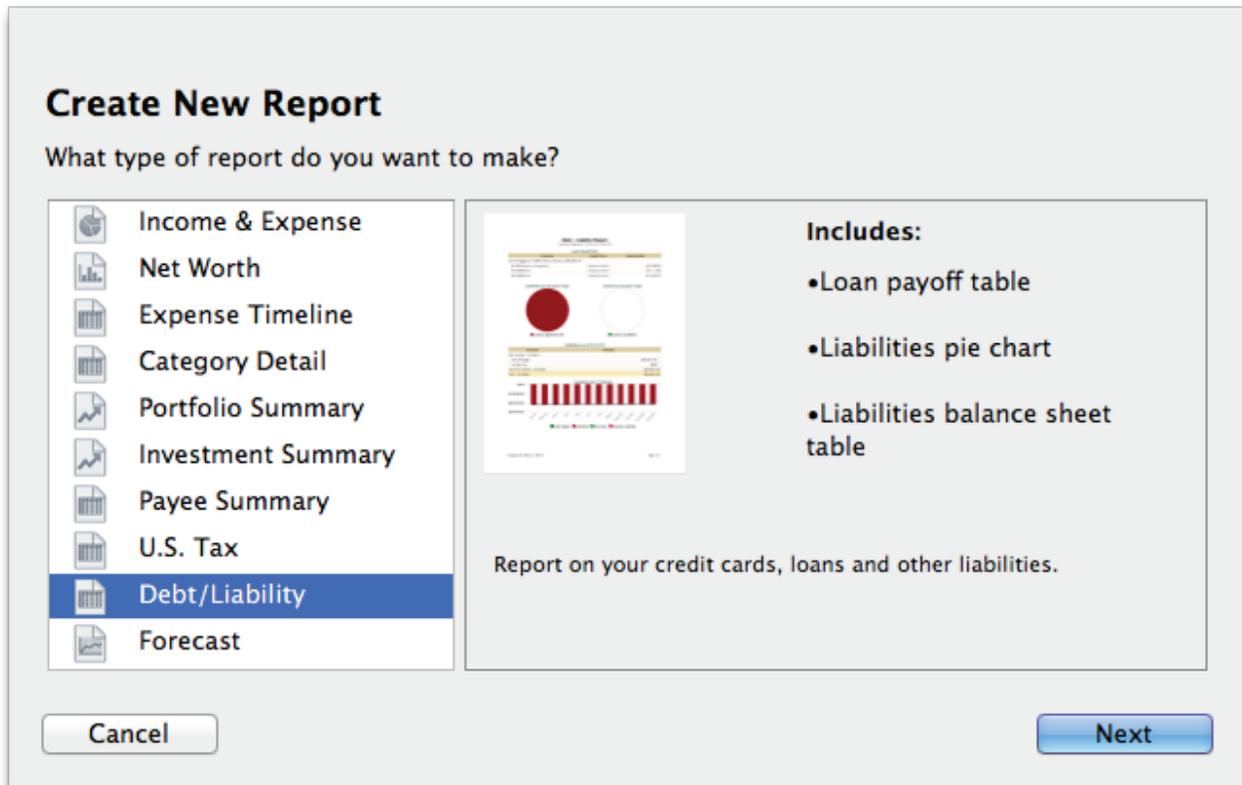
# How do I use the Debt/Liability report?

The Debt/Liability [report](#) type is used to analyze the money you owe for [loans](#), credit cards, and other forms of debt (including [investments](#) that aren't performing well). iBank's Debt/Liability report includes loan payment schedules, charts of your liabilities by type and over time, and a balance sheet summarizing your liabilities by account.

## Create a Debt/Liability report

### 1. Choose a report type:

Click the plus (+) button on the [toolbar](#) and choose "Add Report," or choose *Tools > Add New Report*. iBank will ask what type of report you want:



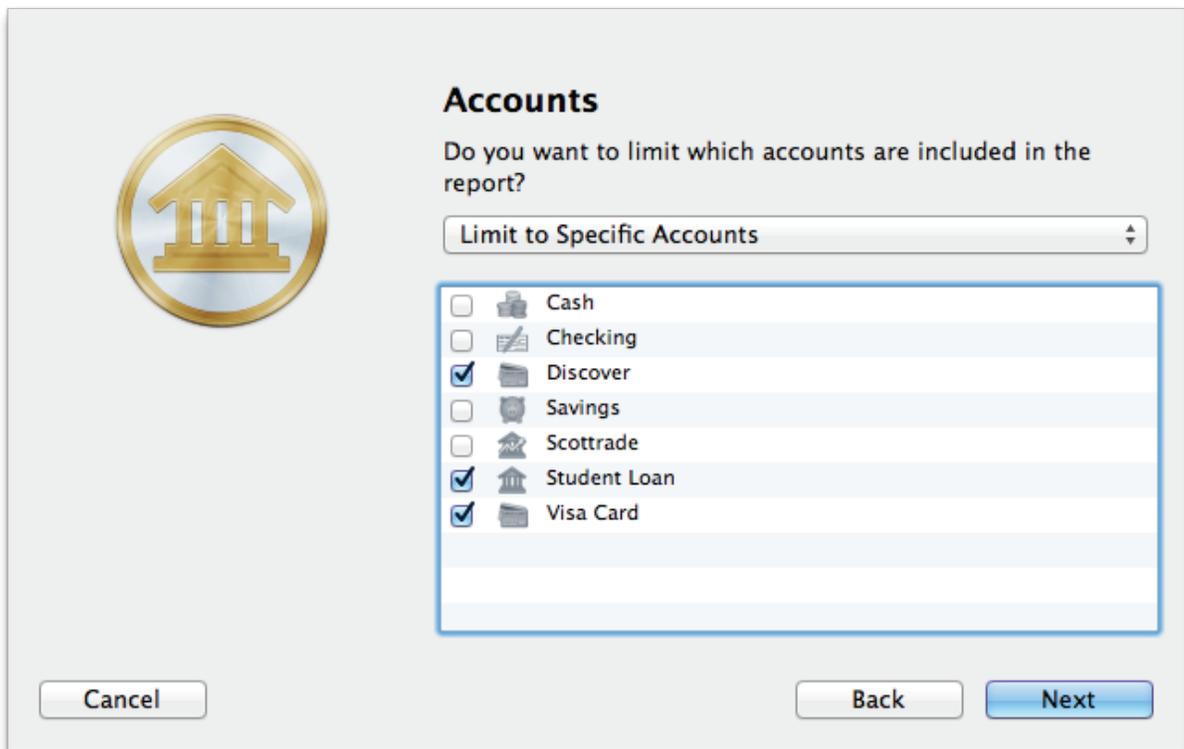
Choose "Debt/Liability," then click "Next" to continue.

## 2. Choose accounts:

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

- **Limit to Specific Accounts:**

By default, new Debt/Liability reports include all accounts, whether or not they are [hidden](#). If you want to limit the report to certain accounts, choose this option from the popup menu button and check off the accounts you want to include. When no accounts are checked, all accounts are included in the report.



**Accounts**

Do you want to limit which accounts are included in the report?

Limit to Specific Accounts

<input type="checkbox"/>	Cash
<input type="checkbox"/>	Checking
<input checked="" type="checkbox"/>	Discover
<input type="checkbox"/>	Savings
<input type="checkbox"/>	Scottrade
<input checked="" type="checkbox"/>	Student Loan
<input checked="" type="checkbox"/>	Visa Card

Cancel Back Next



*For this report type, only accounts that are considered liabilities (e.g. loans, credit cards, liability accounts) will be counted. You may include other account types, but they will be ignored by the report.*

- **Limit to Accounts Using Smart Rules:**

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

- **Any/All of the following are true:** If you choose “Any” as the option for this rule, all accounts that match at least one of the rules that follow will be included in the report. If you choose “All,” only accounts that match all of the rules that follow will be included. The first instance of this rule cannot be removed. Additional “Any/All” rules can be added by holding the Option key and clicking the ‘..’ button next to one of the existing rules. This will allow you to create more complex rule hierarchies.
- **Group:** Use this rule to include or exclude all accounts in a particular [account group](#).
- **Debit:** Use this rule to include or exclude accounts of the following [types](#): Credit Card, Line of Credit, Liability, and Loan.
- **Currency:** Use this rule to include or exclude all accounts that use a specific currency.
- **Account type:** Use this rule to include or exclude all accounts of a particular [type](#).

**Accounts**

Do you want to limit which accounts are included in the report?

Limit to Accounts Using Smart Rules

Any of the following are true

Debit is True

Cancel Back Next

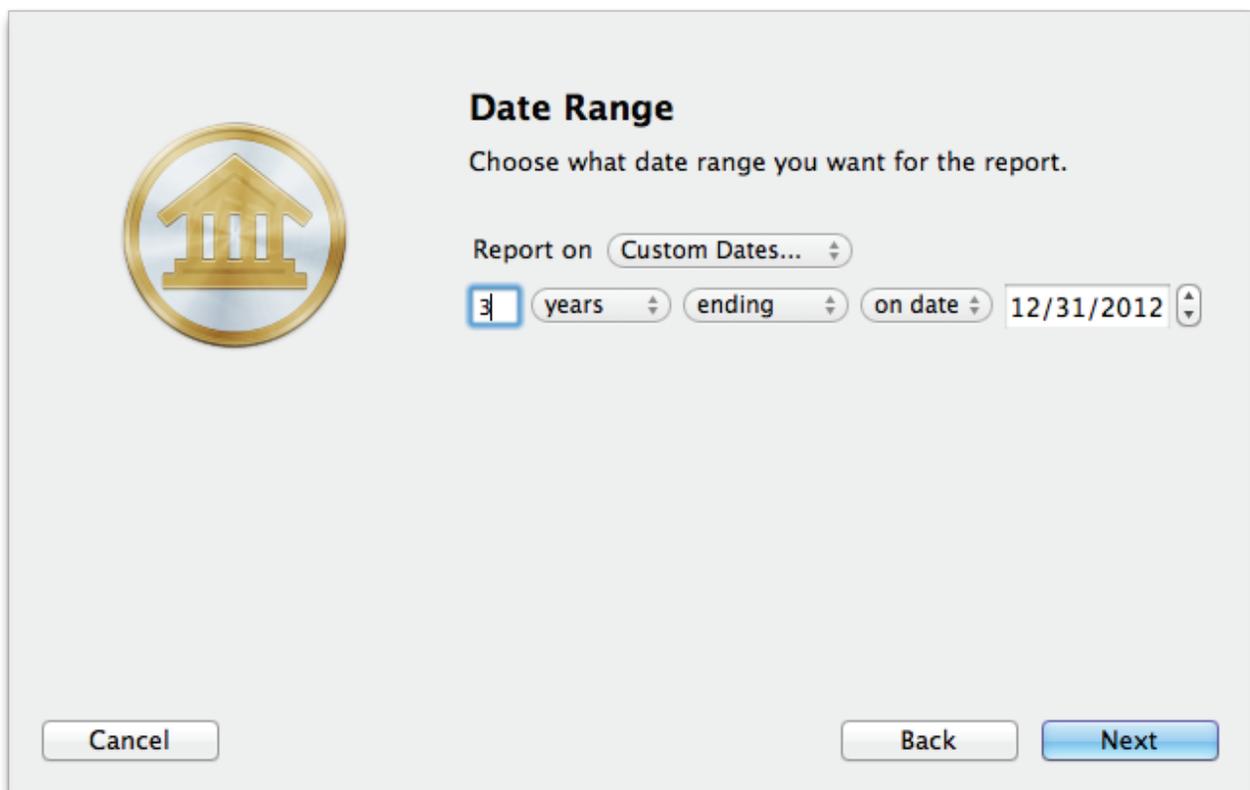
The advantage of using rules instead of checking off specific accounts is that the report will automatically update itself to include all accounts that satisfy the rules you set up. To illustrate, say you create a report to track your loans by using a rule that only includes loan accounts. Once the report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

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

### 3. Choose a date range:

This screen lets you choose a date range for the report. Click the popup menu button and select from a variety of predefined ranges: options that end with “to Date” indicate periods of time that are relative to the current date; other options represent fixed periods of time.

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



**Date Range**  
Choose what date range you want for the report.

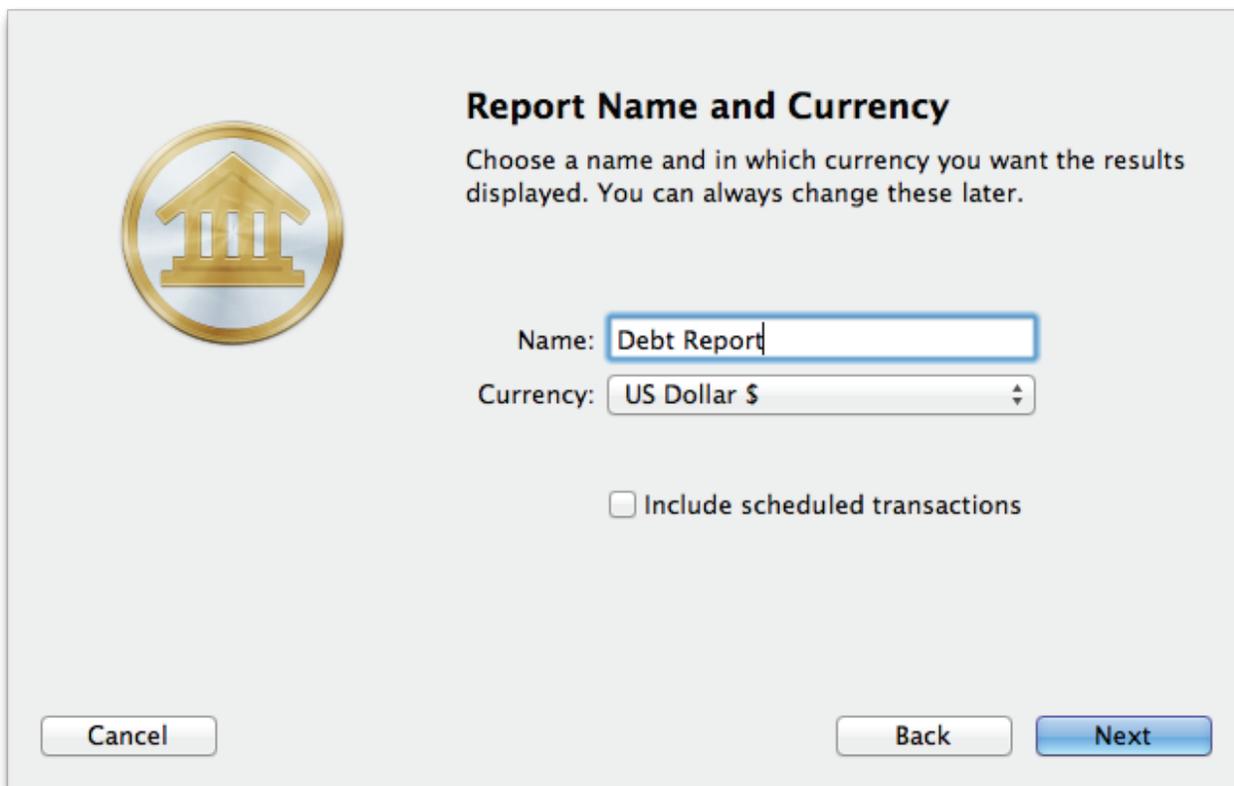
Report on Custom Dates... ▾

3 years ▾ ending ▾ on date ▾ 12/31/2012 ▾

Cancel Back Next

### 4. Finish creating the report:

This screen lets you configure a few last settings for the new report. Enter a unique name to distinguish the report from others in the [source list](#), then pick which [currency](#) its figures should be displayed in. If accounts that use different currencies are included in the report, their figures will be converted automatically using iBank’s current [exchange rates](#).



**Report Name and Currency**

Choose a name and in which currency you want the results displayed. You can always change these later.



Name:

Currency:

Include scheduled transactions

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



*This option can be used to project your debt into the future. To forecast your account balances in this manner, be sure the report is configured with a date range that includes future dates.*

When you are finished configuring these options, click “Next” and then “Done.” The new report will be added to the source list, and the report details will be displayed in the [main window](#).

## Edit the report settings

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

Name:  Currency:

---

Report on

---

Include scheduled transactions

Limit results to accounts using smart rules:

of the following are true 

<input type="text" value="Debit"/>	<input type="text" value="is"/>	<input type="text" value="True"/>	<input type="button" value="+"/>
------------------------------------	---------------------------------	-----------------------------------	----------------------------------

## Interpret the report

The report's name and type are shown at the top of the report, followed by the date range used for the report. Two tables and two charts are displayed below: a table showing information about paying off your [loans](#), a pie chart showing your liabilities by account type, a table summarizing your liabilities by account, and a bar graph showing your total debt over time.

### Loan Payoff Info:

Loan Payoff Info		
Payment	Payoff Time	Interest Paid
Student Loans with 4.700% interest and balance of \$493.00		
\$77.00/month (min. payment)	7 months	\$7.31
\$85.00/month	6 months	\$6.68
\$97.00/month	6 months	\$5.96

This is a table showing each of your loan accounts, with three possible payoff scenarios for each. Along with the name of each loan account is shown the current interest rate and principal balance. On the next line is the minimum payment due on that loan, with the amount of time it will take to pay off the loan entirely at that rate and the total amount of interest you will pay before the loan is paid off. The next two lines show alternative payment amounts and their correspond-

ing payoff times and interest totals. Click on any line to view a detailed payment schedule for that scenario (more below). Use the arrow buttons at the top of the report to navigate back and forth as you “drill down” into the report details.

**Loan Payment Schedule:**

**Principle and Interest Payment Schedule**

Payment #	Interest	Principal	Balance
1	\$1.93	\$75.07	\$417.93
2	\$1.64	\$75.36	\$342.57
3	\$1.34	\$75.66	\$266.91
4	\$1.05	\$75.95	\$190.96
5	\$0.75	\$76.25	\$114.71
6	\$0.45	\$76.55	\$38.16
7	\$0.15	\$38.16	\$0.00

This is a table showing a payment schedule from the end date of the report to the point at which the loan principal has been fully paid. Above the table, iBank displays the name of the loan account, the current interest rate, the payment amount, and the total amount of interest paid over the course of the schedule. Each row in the table shows the payment number (counting from the next payment due), the portion of the payment taken out as interest, the portion used to pay down the principal, and the remaining principal balance.

**Liabilities by Account Type:**



This is a pie chart depicting your liabilities at a fixed point in time (the end date of the report). Each pie slice represents the total value of the accounts of a particular type, and the slices are drawn proportionally so that you can see which types of accounts hold more debt. Below the chart is a key that shows which colors correspond to which account types and the total value of each type. Mouse over any account type to highlight the corresponding slice in the pie chart

above. Click on any pie slice to view a detailed balance sheet report for the accounts that make up that slice (more below).

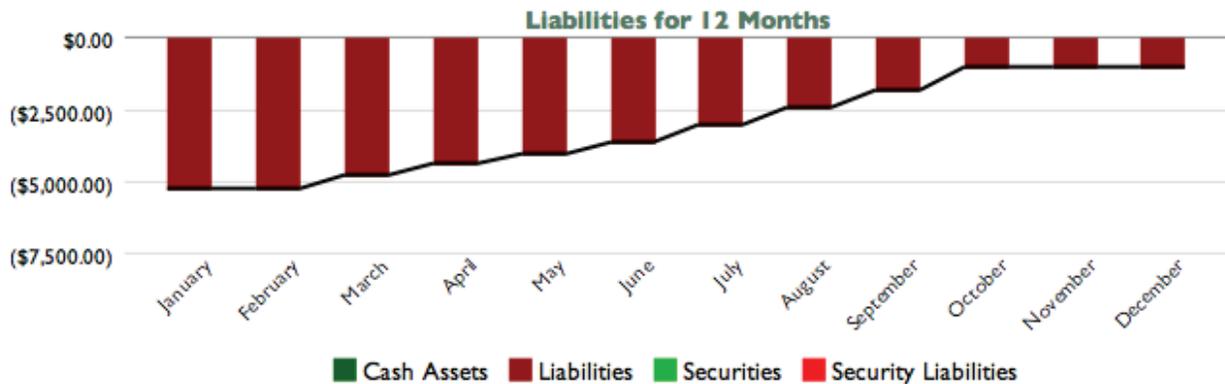
### Liabilities Summary:

**Liabilities as of 12/31/10**

Account	Amount
Cash Liabilities - U.S. Dollars	
Discover Card	(\$543.00)
Student Loans	(\$493.00)
<b>Total Cash Liabilities - U.S. Dollars</b>	<b>(\$1,036.00)</b>
<b>Total - U.S. Dollars</b>	<b>(\$1,036.00)</b>

This is a table summarizing your debt by account at a fixed point in time (the end date of the report). The “Account” column lists your accounts in alphabetical order and grouped into cash liabilities and [security](#) liabilities (assets may also be shown, if either the cash value or market value of the account is positive). The “Amount” column shows the value of each account as well as totals for each group. The figure displayed at the bottom of the table is your total debt. Click on the name of any account to view a transaction list for that account (more below).

### Liabilities Over Time:



This is a bar chart depicting your debt over time. Each bar represents the total value of your liability accounts at a fixed point in time, consisting of cash (money you owe) and securities (shares you own that are worth less than what you paid for them). Assets may appear on this chart if you have investments with a positive cash or market value. The black line that is drawn over the bars indicates the total value of your accounts over time. Click on a bar to view a detailed balance sheet report for the date it represents (more below).

## Balance Sheet:

### Balance Sheet as of 3/31/10

Account	Amount
Cash Liabilities - U.S. Dollars	
Discover Card	(\$543.00)
Student Loans	(\$4,244.74)
Total Cash Liabilities - U.S. Dollars	(\$4,787.74)
Total - U.S. Dollars	(\$4,787.74)

This is a table detailing your net worth at a fixed point in time (the end date of the report). The “Account” column lists your accounts in alphabetical order and grouped into cash liabilities and security liabilities (assets may also be shown, if either the cash value or market value of an investment account is positive). The “Amount” column shows the value of each account as well as totals for each group. The total displayed at the bottom of the table is your total debt. Click on the name of any account to view a transaction list for that account (more below).

## Transaction List:

### Transactions \$1,000.00

Date	Payee/Category	Credit	Debit	Balance
1/13/10	AES	\$250.00		(\$5,494.74)
	C (no category) - Withdrawal ACH			
1/13/10	AES	\$250.00		(\$5,244.74)
	C (no category) - Withdrawal ACH			
2/8/10	AES	\$250.00		(\$4,994.74)
	C (no category) - Withdrawal ACH			
2/8/10	AES	\$250.00		(\$4,744.74)
	C (no category) - Withdrawal ACH			

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

## Print or save a copy of a report

The main report and any of the detailed reports that you can drill down to can be printed simply by choosing *File > Print* and clicking the “Print” button. The paper size used for the printout can be changed by choosing *File > Page Setup* and selecting a different setting, but the orientation is restricted to portrait mode (landscape is not permitted).

To save a copy of a report as a PDF file, choose *File > Print*, then click the “PDF” button and choose “Save As PDF.” Enter a name for the new file, choose where you want to save it, and click “Save.” You will then have a copy of the report that you can view and print using the Preview application or any standard PDF reader.



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

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

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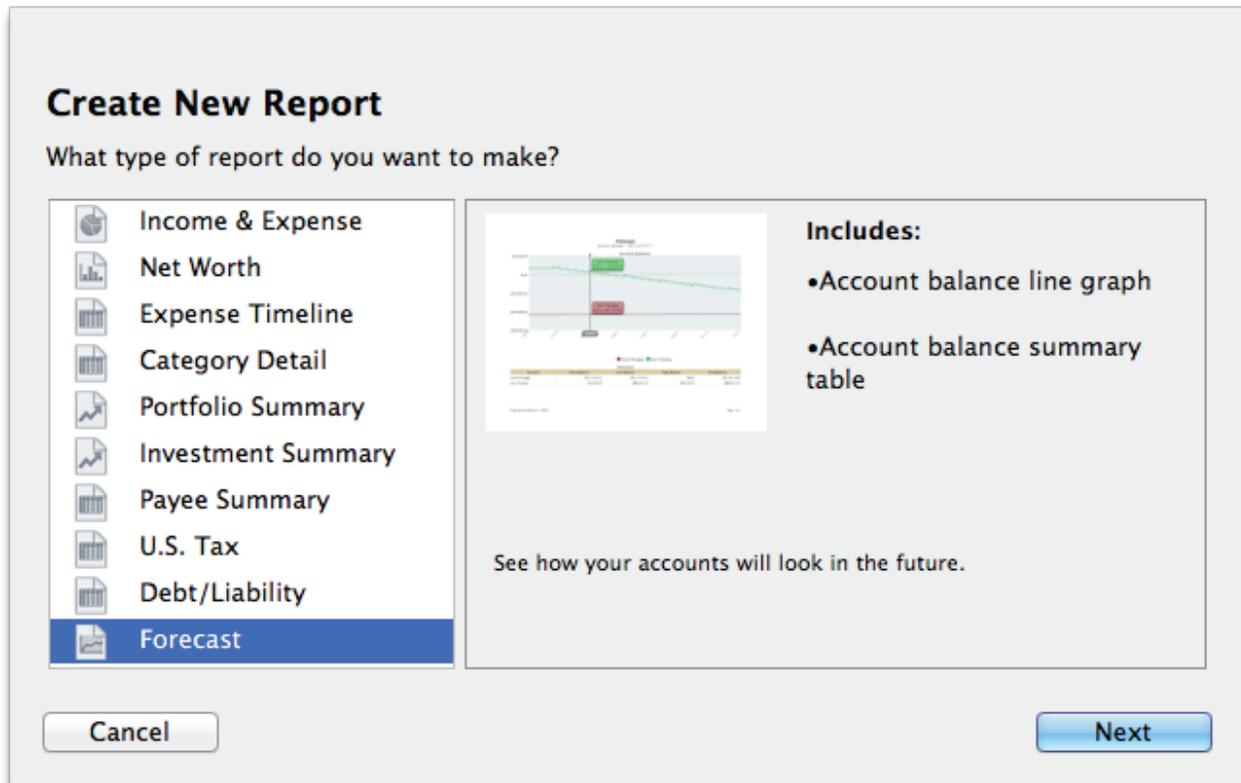
# How do I use the Forecast report?

The Forecast [report](#) type is used to project your [account](#) balances into the future based on your [scheduled transactions](#). iBank's Forecast report includes a line graph that shows your account balances over time and a summary table that shows the starting, ending, high, and low balances of each account.

## Create a Forecast report

### 1. Choose a report type:

Click the plus (+) button on the [toolbar](#) and choose "Add Report," or choose *Tools > Add New Report*. iBank will ask what type of report you want:



Choose "Forecast," then click "Next" to continue.

## 2. Choose accounts:

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

- **Limit to Specific Accounts:**

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

**Accounts**

Do you want to limit which accounts are included in the report?

Limit to Specific Accounts

- Cash
- Checking
- Discover
- Savings
- Scottrade
- Visa Card

Cancel Back Next

- **Limit to Accounts Using Smart Rules:**

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

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

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

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

**Accounts**

Do you want to limit which accounts are included in the report?

Limit to Accounts Using Smart Rules

All of the following are true

Currency is British Pound Sterling

Any of the following are true

Account Type is Checking

Account Type is Savings

Cancel Back Next

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

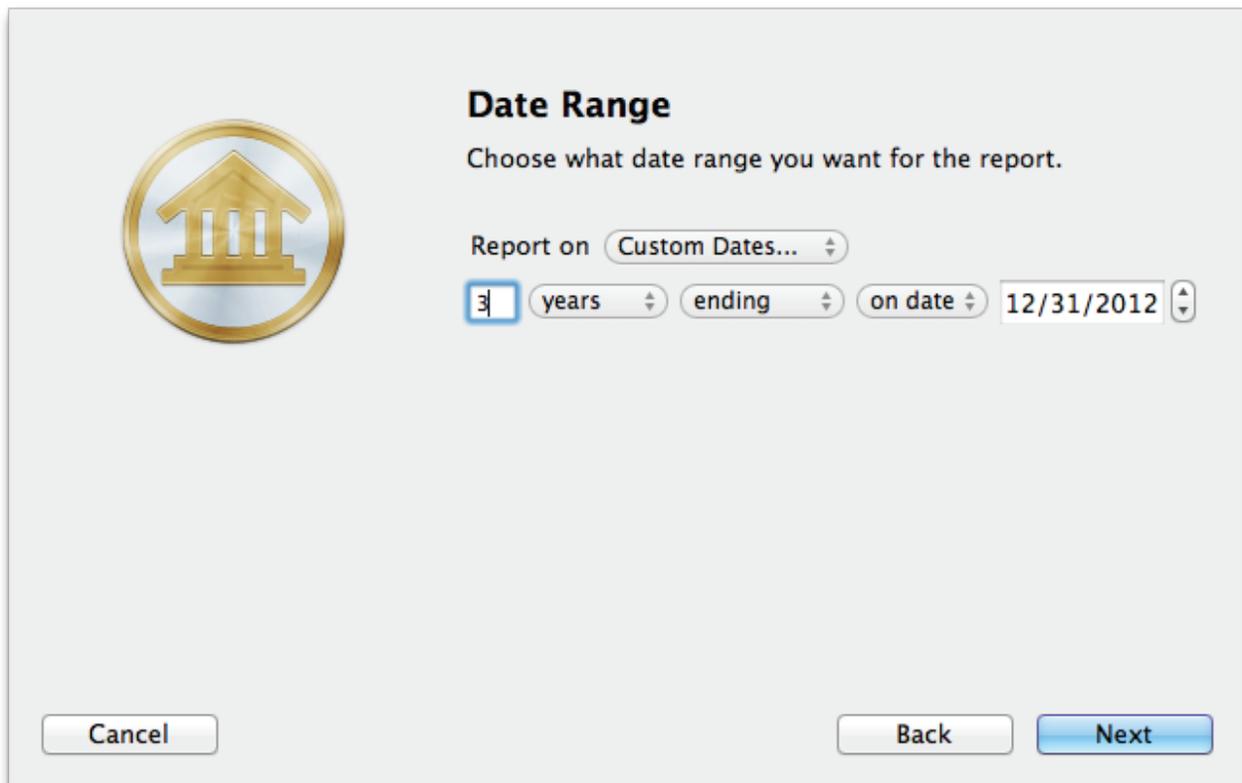
When you finish configuring accounts for the report, click “Next” to continue.

### 3. Choose a date range:

This screen lets you choose a date range for the report. Click the popup menu button and select from a variety of predefined ranges: options that end with “to Date” indicate periods of time that

are relative to the current date; other options represent fixed periods of time. To ensure that the Forecast report projects your account balances into the future, choose a date range that extends into the future.

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



**Date Range**  
Choose what date range you want for the report.

Report on Custom Dates...

3 years ending on date 12/31/2012

Cancel Back Next

#### 4. Finish creating the report:

This screen lets you configure a few last settings for the new report. Enter a unique name to distinguish the report from others in the [source list](#), then pick which [currency](#) its figures should be displayed in. If accounts that use different currencies are included in the report, their figures will be converted automatically using iBank’s current [exchange rates](#).



**Report Name and Currency**

Choose a name and in which currency you want the results displayed. You can always change these later.



Name:

Currency:

Include scheduled transactions

The “Include scheduled transactions” option is checked by default. This option includes pending [scheduled transactions](#) in addition to the transactions that are recorded in your accounts. The scheduled transactions must satisfy the other report options to be included, e.g. fall within the report’s range and be scheduled to post to one of the included accounts. These transactions appear with a yellow background in transaction list reports (see below).



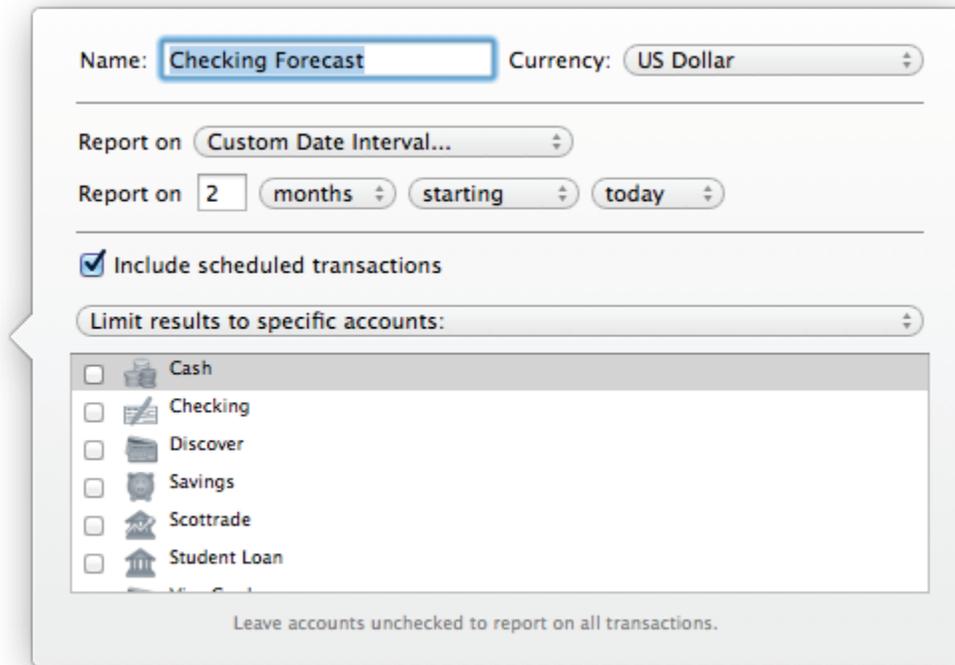
*If you disable this option on a Forecast report, the account balances will be based solely on the transactions you have already recorded in your accounts. For a more accurate forecast, be sure to include scheduled transactions and choose a date range for the report that extends into the future.*

When you are finished configuring these options, click “Next” and then “Done.” The new report will be added to the source list, and the report details will be displayed in the [main window](#).

## Edit the report settings

Once a report has been created, you can edit its settings at any time. Double-click the report in the source list, or select it and choose *View > Show Popup Inspector*. The **report inspec-**

**tor** will open to show you the available options. Make any changes necessary, then click “Save” to record the changes or “Cancel” to discard them.



Name:  Currency:

Report on

Report on

Include scheduled transactions

Limit results to specific accounts:

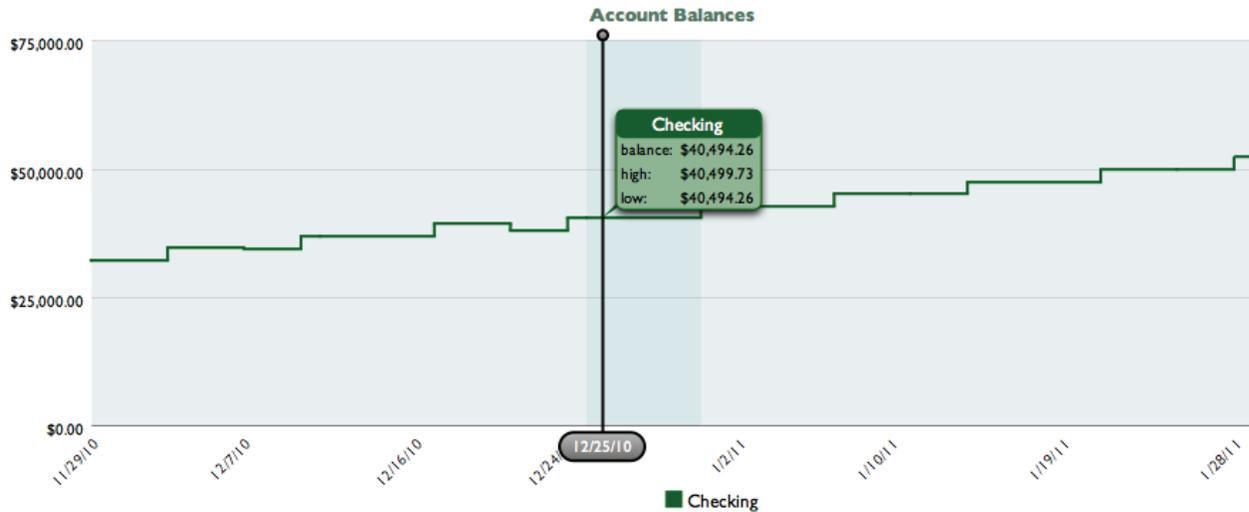
- Cash
- Checking
- Discover
- Savings
- Scottrade
- Student Loan

Leave accounts unchecked to report on all transactions.

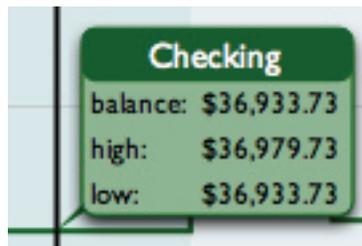
## Interpret the report

The report’s type is shown at the top of the report, followed by the date range used for the report. One chart and one table are displayed below: a line plot showing your account balances over time, and a summary table highlighting a few key balances for each account included in the report.

## Account Balances:



This is a line graph depicting your account balances over time. Time is plotted on the horizontal axis; balance amounts are plotted on the vertical axis. Each account included in the report is plotted on the graph in a different color: assets are plotted in shades of green and liabilities are plotted in shades of red. If you included more than one account, a thick black line is also plotted on the graph to show the total value of all accounts. A legend is provided below the graph to help you identify which account uses which color. Click and drag the vertical black line across the graph to view a pop-up box showing the balance of each account on that date:



The figures shown in the pop-up box provide information about the interval in which the slider rests. Each interval represents the time between two transactions that affect the account balance. If only one account is included in the Forecast report, iBank will shade the current interval so that you can see it on the graph. “Balance” indicates the account balance on the date shown at the bottom of the slider. “High” indicates the higher of the beginning and ending balances for the interval; “Low” indicates the lower of the two.



*When a Forecast report is configured to span several years, it may not be possible to plot every day on the graph. In this case, iBank will compress multiple days into a single graph point, and the figures in the pop-up boxes will pertain to all dates covered by that point on the graph.*

Click on a pop-up box to view a detailed transaction list for an account during the current interval (more below). Use the arrow buttons at the top of the report to navigate back and forth as you “drill down” into the report details.

**Summary:**

Summary				
Account	Start Balance	Low Balance	High Balance	End Balance
Checking	\$32,271.41	\$32,271.41	\$52,351.11	\$52,351.11

This is a table summarizing your account balances at a several points in time. The “Account” column lists your accounts in alphabetical order. “Start Balance” indicates the balance of each account on the starting date of the report; “End Balance” indicates the balance on the report’s ending date. “Low Balance” indicates the lowest amount reached by each account during the report’s time frame; “High Balance” indicates the highest amount within the same range. Click on the name of any account to view a detailed transaction list for that account (more below).

**Transaction List:**

Transactions \$7,062.32				
Date	Payee/Category	Credit	Debit	Balance
12/3/10	Dick's Construction Salary	\$2,400.00		\$34,671.41
12/7/10	VSAC splits...		\$91.68	\$34,579.73
12/10/10	Dick's Construction Salary	\$2,400.00		\$36,979.73
12/11/10	#2147483648 - Bingo (no category)		\$46.00	\$36,933.73
12/17/10	Dick's Construction Salary	\$2,400.00		\$39,333.73

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



Transactions that appear in this list with a yellow background represent future instances of your scheduled transactions. These transactions cannot be edited like the transactions in your accounts, because they have not yet been posted to your accounts. To adjust these transactions, you will need to edit the [templates](#) on which they are based.

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## Print or save a copy of a report

The main report and any of the detailed reports that you can drill down to can be printed simply by choosing *File > Print* and clicking the “Print” button. The paper size used for the printout can be changed by choosing *File > Page Setup* and selecting a different setting, but the orientation is restricted depending on the report you are printing (some use portrait mode and some use landscape).

To save a copy of a report as a PDF file, choose *File > Print*, then click the “PDF” button and choose “Save As PDF.” Enter a name for the new file, choose where you want to save it, and click “Save.” You will then have a copy of the report that you can view and print using the Preview application or any standard PDF reader.



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

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## Chapter 9: Budgets

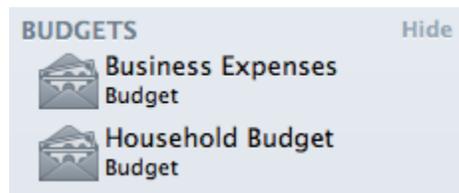
# What are budgets all about?



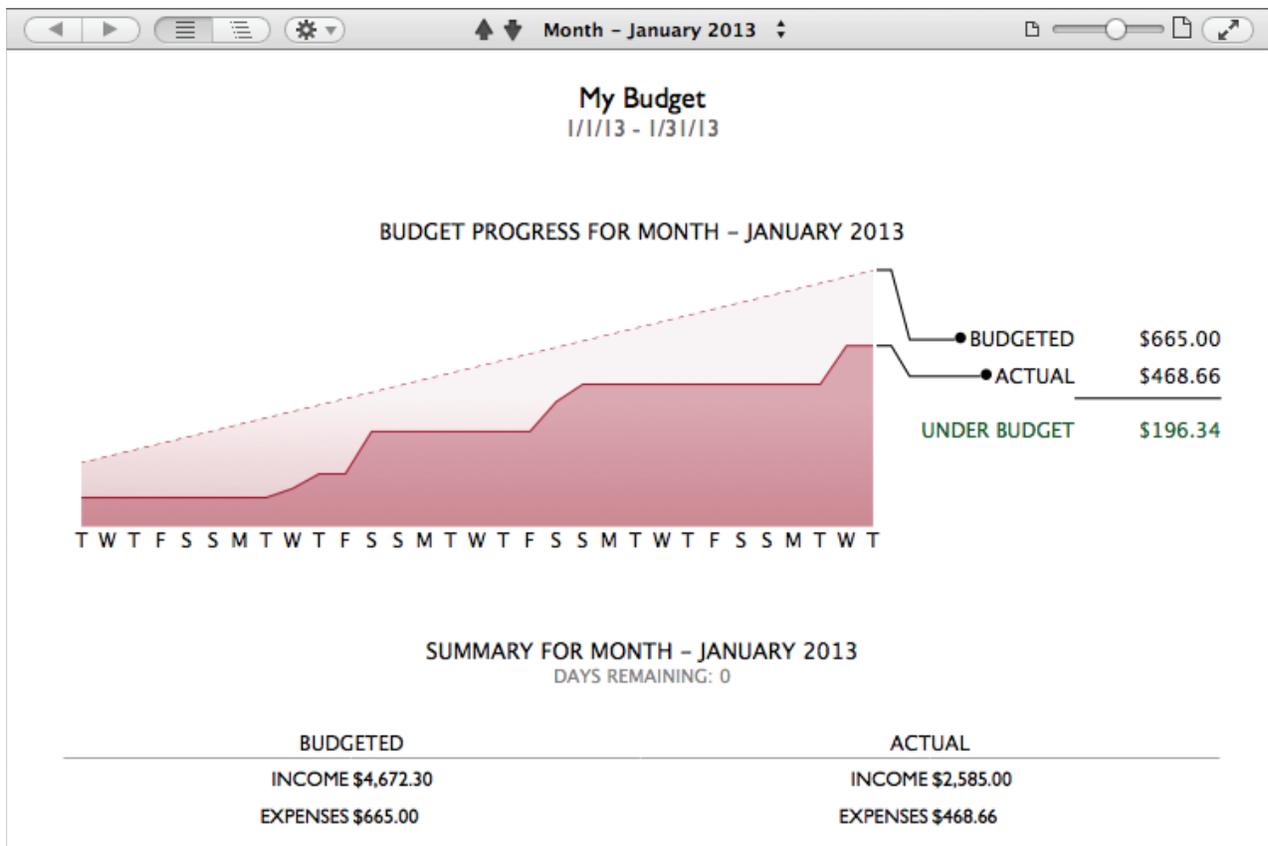
**Budgets** can be set up in iBank to help you keep a better eye on your spending habits.

iBank lets you create multiple budgets so that you can, for example, track both a household and a personal budget at the same time. Each budget provides a streamlined, integrated view that accommodates both traditional [category-based](#) and [envelope-style](#) budgeting, so you can take advantage of both approaches.

## Viewing budgets



Each budget you create is saved and displayed in the “Budgets” section of the [source list](#). Mouse over the “Budgets” label and click “Show” or “Hide” to toggle the budget list visibility. You can also double-click a budget to rename it using a popup inspector.



## Deleting budgets

To delete a budget, select it in the source list and choose *Edit > Delete*. iBank will ask you for confirmation before permanently deleting the budget. The transactions in your accounts and any scheduled transactions associated with the budget are not affected when a budget is deleted.

# How do I set up a new budget?

---

## Prepare your categories

The first key to budgeting effectively, regardless of which approach you use, is to set up useful categories and make sure all of your transactions are categorized appropriately. Select “Categories” under “Manage” in the [source list](#), review your categories, and think about how you want to structure your budget. [Add a category](#) for each source of income and each expense you intend to track. Be sure every category is assigned the correct [type](#) (income or expense) so that it shows up in the corresponding section of your budget.

## Review your scheduled transactions

In iBank 5, budgets are tightly integrated with [scheduled transactions](#). Select “Scheduled Transactions” under “Manage” in the source list to view your existing scheduled transactions. Make sure they are configured correctly, as they will automatically be included in any budgets you create.



*The only way to exclude a scheduled transaction from a budget is to configure the budget to ignore certain categories or accounts. If you maintain multiple budgets, take care to use different categories and accounts for each one. Any changes you make to scheduled transactions in budgets or in the scheduled transaction list will affect all budgets to which they belong.*

---

## Record earning and spending activity

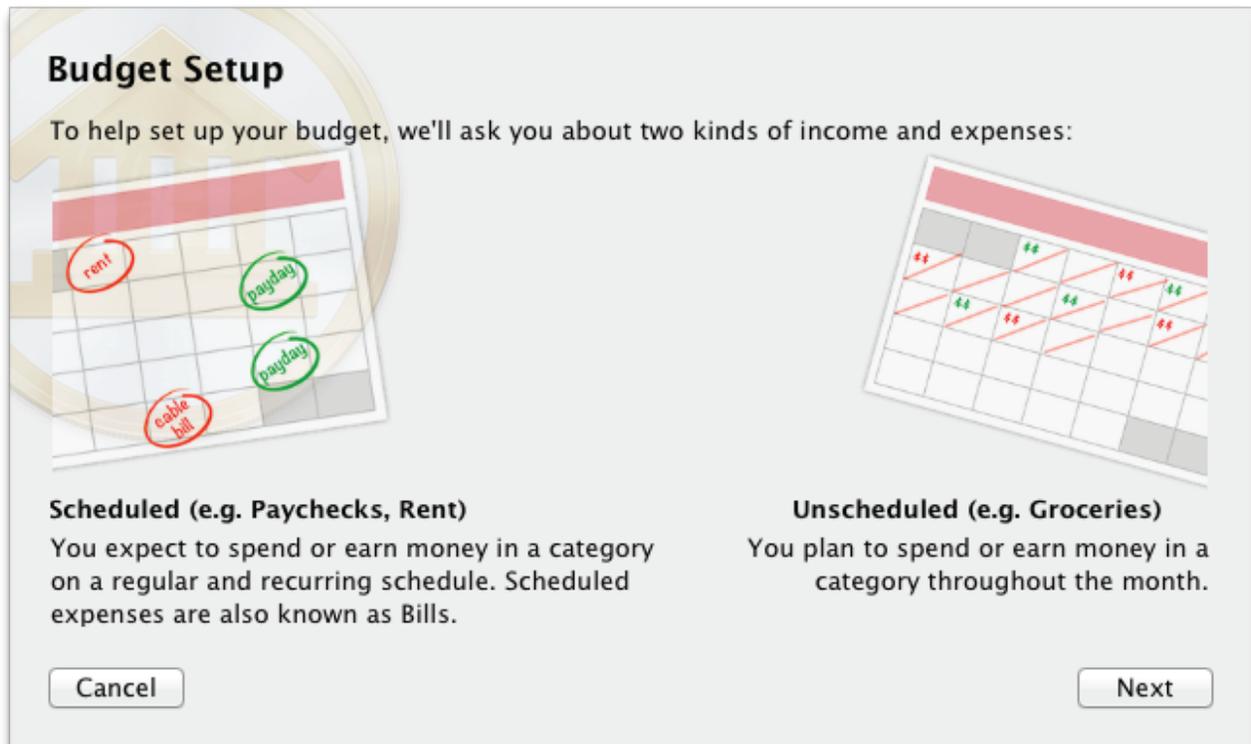
When you receive income or make a purchase that qualifies as a budget expense, all you need to do is [record a transaction](#) for it in the appropriate account register, and make sure to assign the correct [category](#) to it. If you are using [Direct Access](#), this should be as simple as clicking the “Update” button  on the [toolbar](#) and verifying that the correct categories were assigned to any new transactions. Your budgets will automatically update to account for the transactions that are recorded in your accounts. There is no need (and no way) to record specific income or expense transactions within the budget interface.

To illustrate, let’s say you planned your budget with a monthly “Groceries” expense of \$300. You then go to the grocery store and spend \$65. In iBank, you open up your checking account and record a transaction for \$65, taking care to assign it to the “Groceries” category. When you view your

budget for this month, you will see that the “Groceries” category shows \$300 under “Expected” and \$65 under “Actual.”

## Create a new budget

Once you have finished the above preparations, click the plus (+) button on the left side of the toolbar and choose “Add Budget,” or choose *Tools > Add New Budget*. The **new budget assistant** will appear to help you configure the budget:



Be sure to read the information on the first page of the assistant, then click “Next” to continue. On the next screen, enter a name to identify the budget in the source list, then choose which [currency](#) the budget should use for reporting totals. Both of these settings can be modified later if necessary. When you are finished, click “Next” to continue.

## Choose accounts



On this screen, you have the opportunity to limit the accounts that are counted as part of your budget. In general, it is recommended that you keep the default setting and include all accounts in your budget. If you plan to track account transfers as part of your budget, however, or maintain multiple budgets restricted to certain accounts, you may click the popup button and choose “Include Selected Accounts” or “Exclude Selected Accounts” to limit the scope of your budget. Choose the first option to check off each account you want to include in the budget; if you add accounts to your iBank document in the future, they will be excluded from the budget by default. Choose the second option to check off each account you want to exclude from the budget; any new accounts added to your document will be included in the budget by default.

**Hidden accounts** are included in budgets by default, but are not displayed in the include/exclude lists. If you want to exclude a hidden account from your budget, use the “Include Selected Accounts” option; all accounts that are not checked off (visible or not) will be excluded. Once you have chosen which accounts to use for your budget, click “Next” to continue.



*If you intend to track **account transfers** (such as loan payments, 401k contributions, or personal savings) as income or expenses on your budget, be sure to exclude the relevant accounts from the budget setup. Transfers to and from accounts you exclude will appear on the budget together with categories. Transfers can only be used as budget items if they are directed to accounts that are not part of the budget.*

## Choose categories

**Choose Categories**

The categories you choose here will limit the income and expenses that can be counted as part of your budget. For most cases, we recommend that you include all categories. You may choose to exclude certain categories if they do not pertain to your budget or are tracked on another budget.

Exclude Selected Categories

Expense Categories	
<input type="checkbox"/>	ATM/Cash Withdrawals
<input type="checkbox"/>	Automotive Maintenance
<input type="checkbox"/>	Cable/Satellite
<input checked="" type="checkbox"/>	Charitable Donations

Cancel Back Next

On this screen, you have the opportunity to limit the categories that are counted as part of your budget. In general, it is recommended that you keep the default setting and include all categories in your budget. That way, even if you don't plan for expenses in every category, unexpected spending that occurs can still be reported in your budget. If you are tracking some categories on another budget, however, or simply do not want certain categories to be counted, you may click the popup button and choose "Include Selected Categories" or "Exclude Selected Categories." Choose the first option to check off each category you want to include in the budget; if you add categories to your iBank document in the future, they will be excluded from the budget by default. Choose the second option to check off each category you want to exclude from the budget; any new categories added to your document will be included in the budget by default. Once you have chosen which categories to use for your budget, click "Next" to continue.

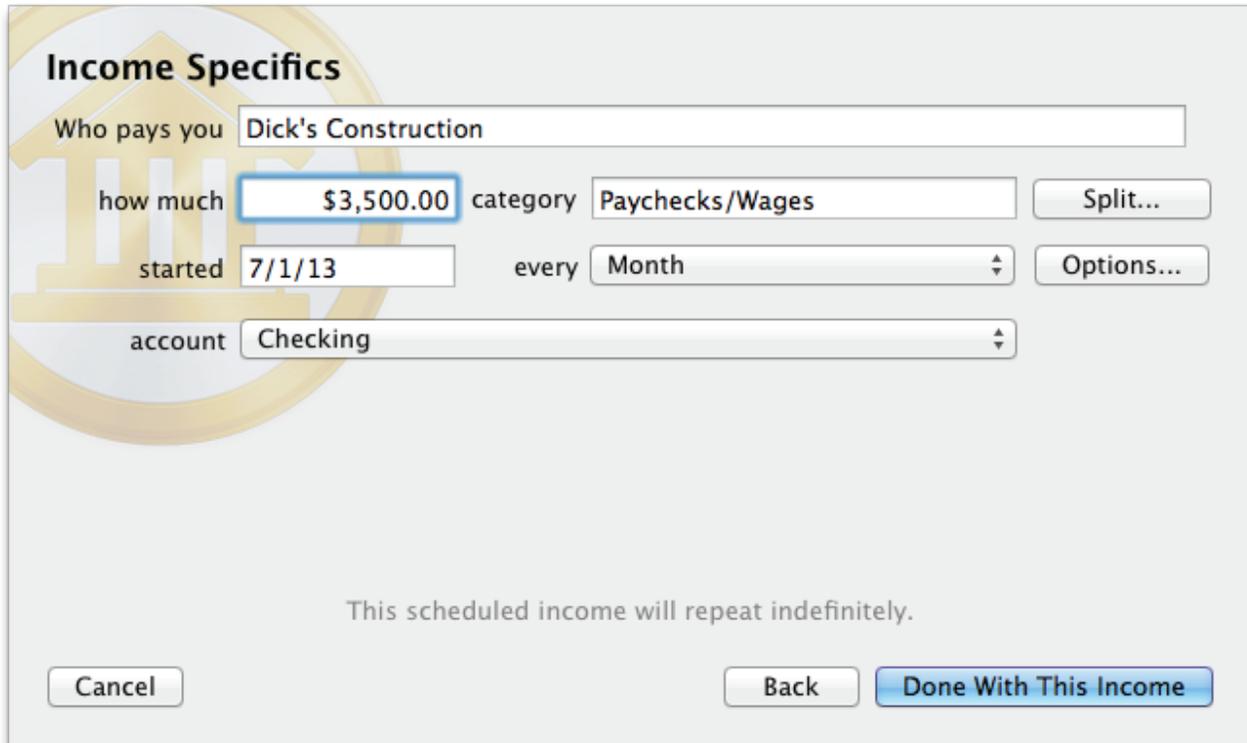
## Configure income

### Select the income you want to set up

 <p><b>Salary</b> This is your income that you receive from your job(s) at regular intervals. This is the most common income.</p>	 <p><b>Bonus</b> For the most accurate budget, we advise tracking your Salary and Bonuses separately.</p>
 <p><b>Miscellaneous</b> This is for any other income that occurs on a regular schedule; e.g. rental or independent contracting income.</p>	 <p><b>Unscheduled Income</b> This is for any other income that occurs throughout the month. This type of income is uncommon.</p>

On the next few screens, iBank walks you through setting up your expected income. For income that you receive from your job at regular intervals, click "Salary." For an annual bonus, click "Bonus." For any other regularly scheduled income, click "Miscellaneous." Finally, for any income which you do not receive at regular intervals, click "Unscheduled Income."

## Salary, bonus, and miscellaneous income:



**Income Specifics**

Who pays you

how much  category

started  every

account

This scheduled income will repeat indefinitely.

- Enter the name of the business or individual that pays you, how much you will receive, which category the income should be assigned to, when the payments will begin, how often they will repeat, and which account they will be recorded in. To view a list of all available categories, select the category field, make sure it is empty, and press the down arrow key on your keyboard. iBank will prompt you to create a new category if you enter one it doesn't recognize.
- If each payment will be split between multiple categories, click "Split" and use the plus (+) and minus (-) buttons on the next screen to add categories and enter the amount corresponding to each one. Check the box marked "Fixed" for any category amount that does not change even when the total amount of the payment changes (e.g. a \$1 bank charge on every check deposit, regardless of the check amount). Leave the "Fixed" box unchecked for any category amount that will fluctuate if the total payment amount changes. In such a case, iBank will automatically distribute the payment in direct proportion to the category amounts that are not marked "Fixed." Click "OK" when you are finished configuring the payment splits.
- To configure end dates for payments, change reminder settings, or enter complex schedules, click "Options." If you want the payments to end after a certain number of payments, check the box next to "Stop after" and enter a number. If you want iBank to show you a reminder before a payment is due, check the box next to "Notify me" and enter the number of days in advance you want to be alerted. To configure multiple schedules for the payment, use the

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



Each scheduled budget item corresponds to a [scheduled transaction](#) in your iBank document. iBank creates scheduled transactions automatically when you configure your budget, and updates the budget when you modify your scheduled transactions. Any scheduled transactions that pertain to the accounts and categories included in a budget are automatically included in that budget. If you want a scheduled transaction to be counted as part of one budget but not another, you will need to configure the budgets to use different sets of accounts and/or categories.

### Unscheduled income:

**Unscheduled Income**

Amount  every

Category

There was no activity in Miscellaneous Income during the previous quarter.

This is for income you expect throughout a specific period.  
This is not very common.

- Enter the amount you expect to earn within a given timeframe, and specify what that timeframe is (every week, month, quarter, or year). Choose which category you will use to track this income. To view a list of all available categories, select the category field, make sure it is empty, and press the down arrow key on your keyboard. iBank will prompt you to create a new category if you enter one it doesn't recognize.

### Additional income items:

When you are done configuring the income item, click "Done With This Income." A list will appear to show you all the income you have configured for your budget so far. Scheduled income is shown at the top of the list, and unscheduled income appears below. The total below the list shows how much income you expect to receive during the current month.

The screenshot shows a window titled "Budgeted Income" with a light gray background and a yellow decorative element on the left. The window is divided into two main sections: "Scheduled Income" and "Other Income".

Scheduled Income	
<b>Dick's Construction</b>	<b>\$3,500.00</b>
Paychecks/Wages      ●Checking	per month
<input type="button" value="Edit"/>	

Other Income	
<b>Miscellaneous Income</b>	<b>\$500.00</b>
\$166.67/month	per quarter
<input type="button" value="Edit"/>	

Below the list, there are two buttons: a plus (+) button and a minus (-) button. To the right of these buttons, the text "Expected for November 2013: \$3,663.20" is displayed. At the bottom of the window, there are three buttons: "Cancel", "Back", and "Done With Income".

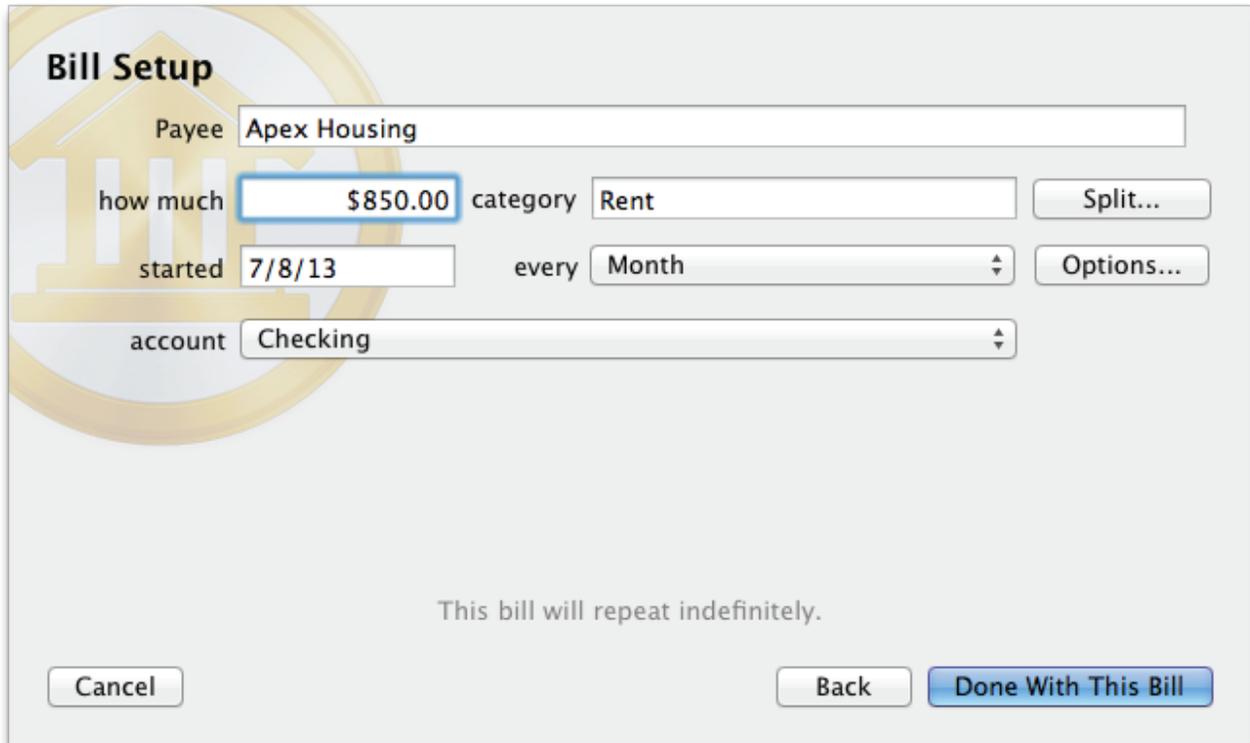
To add another income item to the budget, click the plus (+) button below the list. To remove an income item from the list (and delete its associated scheduled transaction, in the case of scheduled income), click the item to highlight it and then click the minus (-) button below the list. To modify an income item, click the "Edit" button next to that item. When you are done configuring all of your budget income, click "Done With Income" to proceed.

## Configure expenses



On the next few screens, iBank walks you through setting up your bills and other expenses. For bills that you pay monthly, every 6 months, annually, or at other regular intervals, click the button that corresponds to the interval you need. For any expenses which you do not pay at scheduled intervals (such as groceries or auto fuel), click "Other Expenses." Depending on what you choose, you will be asked to fill in various details about the expense.

## Bills:



**Bill Setup**

Payee

how much  category

started  every

account

This bill will repeat indefinitely.

- Enter the payee, the amount of the bill, which category the expense should be assigned to, when the payments will begin, how often they will repeat, and which account they will be recorded in. To view a list of all available categories, select the category field, make sure it is empty, and press the down arrow key on your keyboard. iBank will prompt you to create a new category if you enter one it doesn't recognize.
- If each payment will be split between multiple categories, click "Split" and use the plus (+) and minus (-) buttons on the next screen to add categories and enter the amount corresponding to each one. Check the box marked "Fixed" for any category amount that does not change even when the total amount of the payment changes (e.g. a \$1 processing fee on every bill payment, regardless of the amount). Leave the "Fixed" box unchecked for any category amount that will fluctuate if the total payment amount changes. In such a case, iBank will automatically distribute the payment in direct proportion to the category amounts that are not marked "Fixed." Click "Back" when you are finished configuring the payment splits.
- To configure end dates for bills, change reminder settings, or enter complex schedules, click "Options." If you want the bills to end after a certain number of payments, check the box next to "Stop after" and enter a number. If you want iBank to show you a reminder before a payment is due, check the box next to "Notify me" and enter the number of days in advance you want to be alerted. To configure multiple schedules for the payment, use the plus (+) and minus (-) buttons at the bottom of the list to add and remove schedules. Each schedule can

have its own starting date and frequency at which it repeats. Note that the amount, category, payee, and account will be the same for all schedules - if different schedules correspond to different transaction details, then separate income items should be set up for them.



Each scheduled budget item corresponds to a [scheduled transaction](#) in your iBank document. iBank creates scheduled transactions automatically when you configure your budget, and updates the budget when you modify your scheduled transactions. Any scheduled transactions that pertain to the accounts and categories included in a budget are automatically included in that budget. If you want a scheduled transaction to be counted as part of one budget but not another, you will need to configure the budgets to use different sets of accounts and/or categories.

## Expenses:

**Unscheduled Expense**

Amount  every

Category

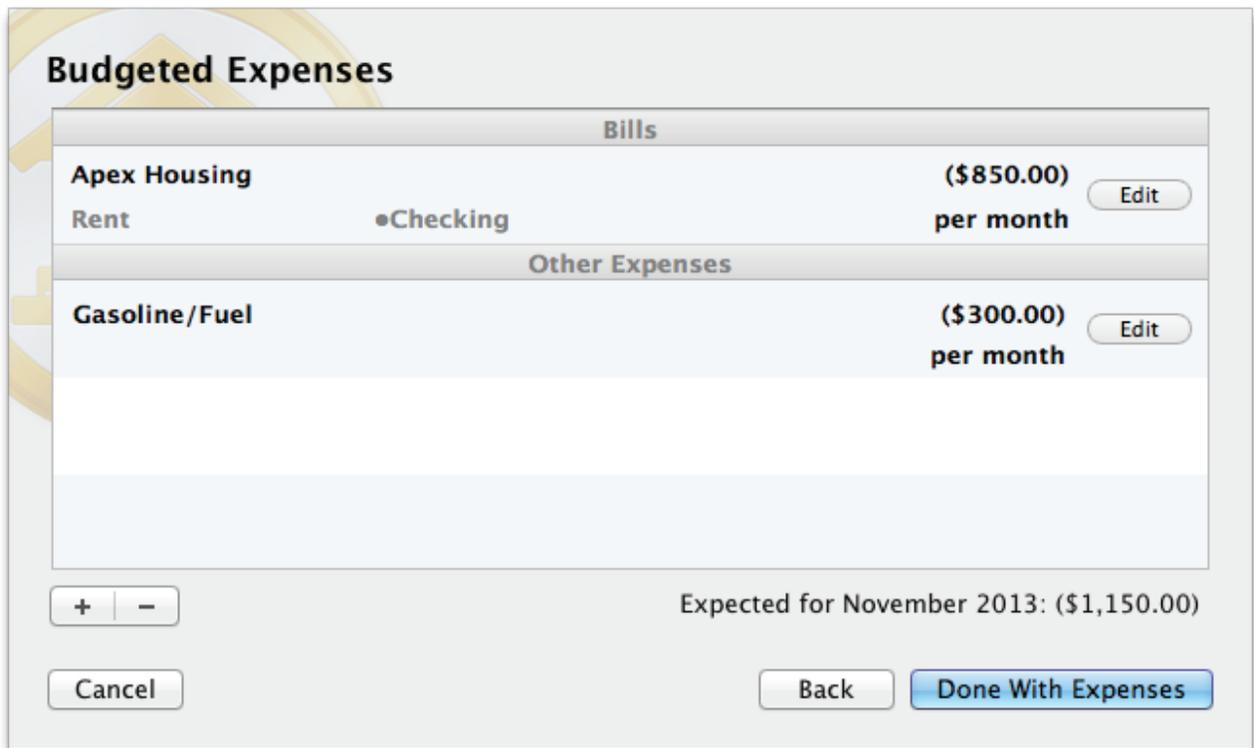
There was no activity in Gasoline/Fuel during the previous month.

This is for expenses you expect throughout a specific period, e.g. Groceries, Gasoline, Dining.

Enter the amount you expect to pay within a given timeframe, and specify what that timeframe is (every week, month, quarter, or year). Choose which category you will use to track this expense. To view a list of all available categories, select the category field, make sure it is empty, and press the down arrow key on your keyboard. iBank will prompt you to create a new category if you enter one it doesn't recognize.

## Additional expense items:

When you are done configuring the expense item, click “Done With This Expense.” A list will appear to show you all the expenses you have configured for your budget so far. Scheduled expenses are shown at the top of the list, and unscheduled expenses appear below. The total below the list shows how much you expect to pay during the current month.



The screenshot shows a window titled "Budgeted Expenses" with a list of items. The list is divided into two sections: "Bills" and "Other Expenses".

Bills	
Apex Housing	(\$850.00)
Rent	per month
•Checking	

Other Expenses	
Gasoline/Fuel	(\$300.00)
	per month

At the bottom of the window, there are buttons for "+", "-", "Cancel", "Back", and "Done With Expenses". The text "Expected for November 2013: (\$1,150.00)" is displayed on the right side.

To add another expense item to the budget, click the plus (+) button below the list. To remove an expense item from the list (and delete its associated scheduled transaction, in the case of a scheduled expense), click the item to highlight it and then click the minus (-) button below the list. To modify an expense item, click the “Edit” button next to that item. When you are done configuring all of your budget expenses, click “Done With Expenses.”

## Complete the setup

One final screen will confirm that budget setup is complete. If you want to use [envelope budgeting](#), click “Set Up Envelopes” to proceed. Otherwise, click “Done” to close the budget assistant and [view your new budget](#).

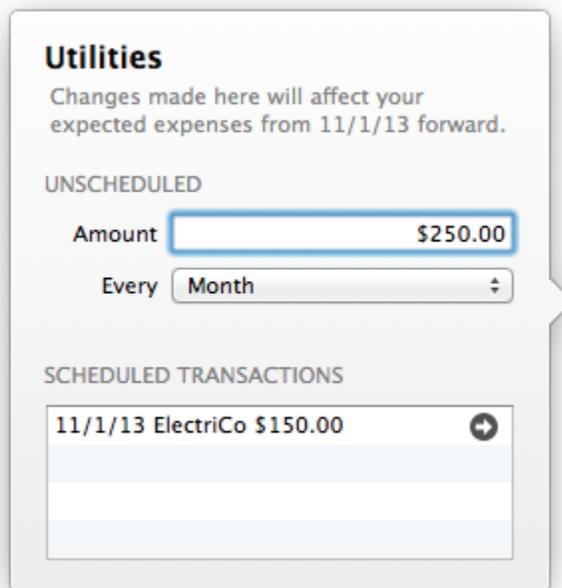
# How do I make adjustments to a budget?

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From time to time, you may need to make adjustments to your budget by adding or removing categories, changing expected amounts, or updating the schedules for certain income or expenses. iBank allows you to make these changes on the fly, and best of all, it tracks the changes you make so that past budgets accurately reflect the figures you expected at the time.

## Adjusting unscheduled income and expenses

You can easily adjust the amount and frequency of unscheduled income and expenses while [viewing a budget report](#). Move the mouse over the category you want to edit and click the edit icon  that appears to the left of the row. A popup inspector will appear with the amount and frequency of any unscheduled payments expected for that category, along with a list of any scheduled payments that fall within the budget period:



**Utilities**  
Changes made here will affect your expected expenses from 11/1/13 forward.

UNSCHEDULED

Amount

Every

SCHEDULED TRANSACTIONS

11/1/13 ElectriCo \$150.00	

Make any adjustments necessary, then click “Save” to record the changes. The expected total for that category will update immediately to reflect the changes.



*Make sure you set the budget period before adjusting a budget item. Once you save the change, it will be applied to that budget period and all future periods as well. Past budget periods will not be affected unless the category was previously unbudgeted. Changes made in the weekly view will be applied to the whole month.*

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## Changing the budget settings and adjusting scheduled income and expenses

The budget assistant is used to change the budget name and currency, modify which accounts and categories are included in a budget, add/remove/change expected income and expenses (scheduled or unscheduled), and enable/disable envelope budgeting. While viewing a budget report, navigate to the time period when you want the changes to take effect, then click the gear-shaped action button above the report and choose “Edit Budget.” The budget assistant will open to show you how your budget is currently configured, and will proceed exactly as it did when you first created the budget. Make any adjustments necessary as you go along, and be sure to complete the assistant to record the changes. The budget report will update immediately to reflect the changes.



*Make sure you set the budget period before adjusting any budget items. Once you save the changes, they will be applied to that budget period and all future periods as well. Past budget periods will not be affected unless a category was previously unbudgeted. Changes made in the weekly view will be applied to the whole month.*

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## Adjusting cash in envelopes

Please refer to the section about [envelope budgeting](#) for assistance with this topic.

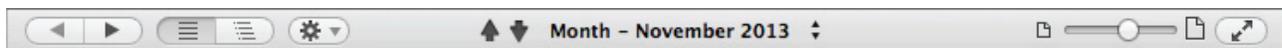
# How do I read a budget report?

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Once you have finished [configuring a budget](#), iBank automatically reads the transactions from your accounts, compares your income and expenses against your expectations, and presents the results in an easy-to-read report.

## Using the report controls

Directly above the report, below the main [toolbar](#), you will find a number of controls that allow you to interact with the budget report:



- **Back/forward arrows:** These are used to navigate back and forth through the report, similar to the back and forward arrows you use in a web browser. The report itself is interactive: clicking on the name of a category, for instance, will drill down to show you a more detailed report on that category. The back button in this case will return you to the main report.
- **Parent/sub-category buttons:** These buttons control how sub-categories are displayed on the report. If you choose to display parent categories, activity in sub-categories will be counted under their parents. You can click on a parent category to show detailed information about its sub-categories. If you choose to display sub-categories on the main report, each sub-category will appear as a separate line, and parent categories will only be displayed if they have activity that does not fall under any of their sub-categories.
- **Action (gear) button:** This button is used to [edit the budget](#). If you are using [envelope budgeting](#), it also contains commands for managing your envelopes.
- **Budget period controls:** In the center of the bar you will see a label indicating the current budget period. To change it, click the label and choose another option: the choices shown reflect weekly, monthly, quarterly, and annual periods. To move backward and forward in time, click the up and down arrows, respectively, to the left of the label. The information shown on the report will update accordingly so that you can see how your budget was configured and how you performed during any budget period.



*Any changes you make to your budget configuration in one period will apply to that period and into the future. iBank tracks each of the changes you make so that when you view a past budget period it will remember how your budget was configured at that point in time.*

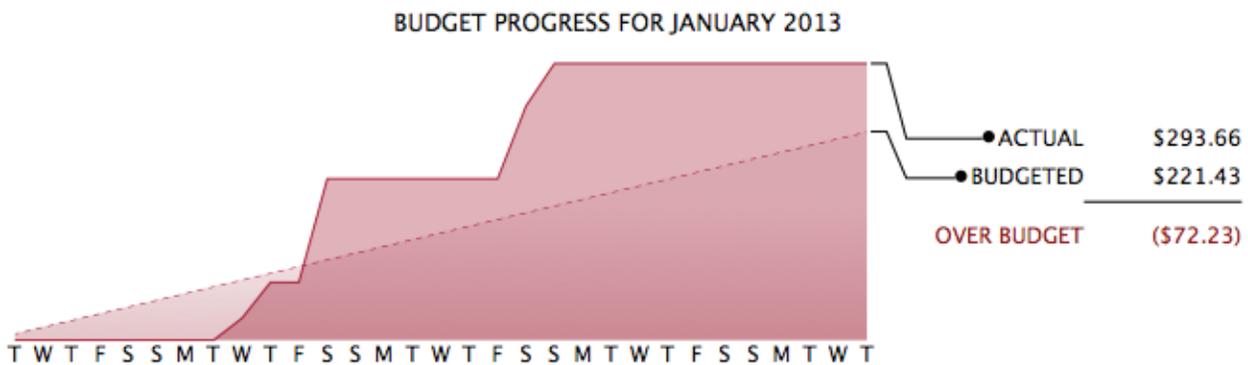
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- **Zoom control:** Use the slider to zoom the budget in and out, or click the zoom button to automatically scale the report to fill the available space.

## Interpreting the charts and tables

At the top of the report is the name of the budget, along with the start and end dates of the period you are currently viewing. Various charts and tables follow to help you analyze your budget performance:

### Budget progress line chart:



This chart shows a line plot of your expected and actual expenses during the budget period. The dashed line represents your expected expenses, while the solid line represents your actual spending. Totals for each are displayed to the right, along with the difference between them. This difference is your total surplus or deficit for the budget period. A vertical line may appear on the chart to indicate the current date.

### Summary table:

**SUMMARY FOR JANUARY 2013**  
DAYS REMAINING: 0

BUDGETED	ACTUAL
INCOME \$172.30	INCOME \$2,500.00
EXPENSES \$221.43	EXPENSES \$293.66

Below the line chart is a table summarizing your budget performance for the period you are viewing. The title of this section indicates the budget period and how many days remain before the period is over. Beneath that are two columns, one showing your total budgeted income and

expenses, and the other showing your total actual income and expenses (including expected and unexpected amounts). If you use [multiple currencies](#), these amounts are automatically converted to the budget's default currency using the latest exchange rates.



To copy the figures from this table to Numbers, Excel, or another spreadsheet program, simply drag & drop the table from iBank into your program of choice. If you drag the table to the Desktop, iBank will create a tab-delimited text clipping that can be dropped into a spreadsheet program or text editor for further analysis.

### Table of expenses & income:

	JUL 11	EXPECTED	ACTUAL
<b>Expenses</b>		<b>\$3,934.99</b>	<b>\$796.85</b>
Alcohol		\$100.00	\$10.00
Auto		\$150.00	\$50.00
Dining		\$44.29	\$17.00
Entertainment		\$8.55	\$8.55
Groceries		\$600.00	\$206.30
Insurance		\$15.16	\$0.00
Rent 1 bill		\$1,000.00	\$500.00
Spring Water		\$35.43	\$5.00

Below the summary information is a table detailing your expenses and income during the budget period. It includes the following columns:

- **Expenses/Income:** The name of the category (or account, in the case of a budgeted transfer).
- **Progress:** A colored progress bar that illustrates the percentage of actual vs. expected spending or earning in the category during the budget period. For income, red indicates that you earned much less than you expected, yellow and orange indicate that you earned somewhat less than you expected, and green indicates that you earned as much or more than what you expected. For expenses, green indicates that you are below or at your expected spending, yellow and orange indicate that you are slightly over what you expected, and red indicates that you spent much more than you expected. Performance for unscheduled items is relative to the current date, so that you can tell whether your earning and spending are on track throughout the month.

Scheduled income and expenses appear as diamonds placed on the bar according to their due dates. Empty diamonds have not been paid yet. For income, red diamonds indicate underpayment and green diamonds indicate on-target or overpayment. For expenses, green diamonds indicate underpayment or on-target and red diamonds indicate overpayment. A vertical line in this column indicates today's date.

- **Expected:** The amount you expected to spend or earn in the category during the budget period, including scheduled and unscheduled items.
- **Actual:** The amount you actually earned or spent in the category during the budget period. If you use [multiple currencies](#), this amount is automatically converted to the budget's default currency using the latest exchange rates.
- **Envelope:** The amount of cash currently saved for the category (only appears when [envelope budgeting](#) is enabled).

The category rows that follow are grouped into four sections: Expenses, Unexpected Expenses, Income, and Unexpected Income. Expenses and Income show the categories you planned to include in your budget; the Unexpected sections show income and expenses you did not plan for, including uncategorized transactions. These can be useful for refining your budget and making sure it includes all of your actual spending.

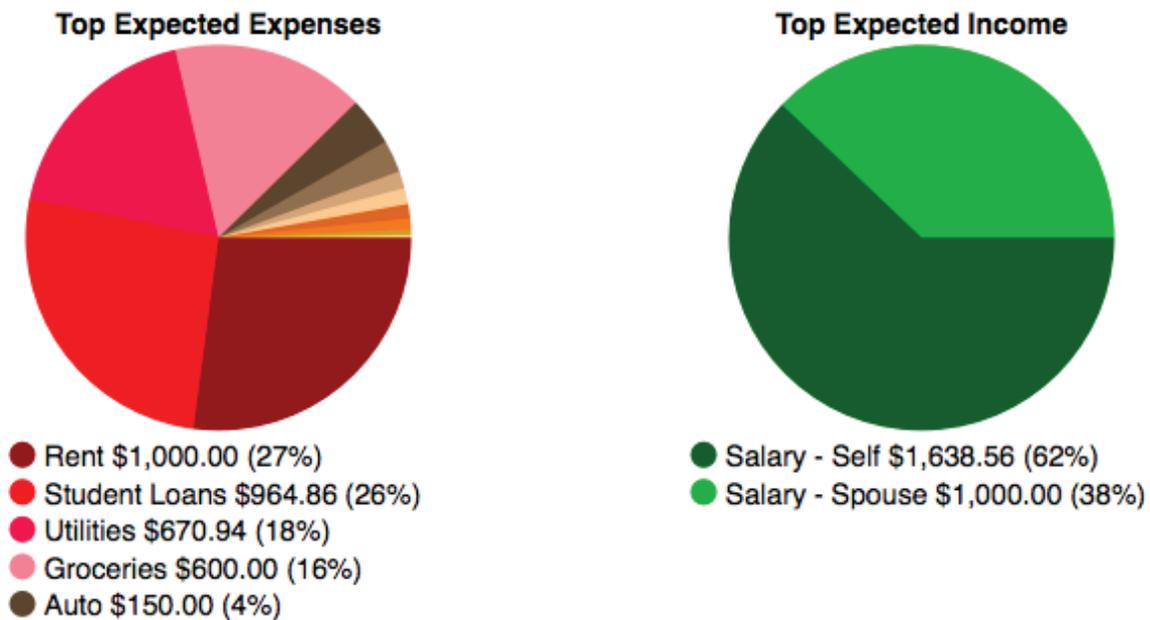
Click on any category to "drill down" and view more information about that category. If the category contains [sub-categories](#), the next report will show an income/expense table for each of those sub-categories. If the category has no sub-categories, the next report will show the budgeted and actual totals for that category, any scheduled income or expenses set up in your budget for that category, and a list of transactions that make up the total shown for that category. Click a scheduled budget item to view its associated scheduled transaction in a new window; click a transaction to view that transaction in a new window. You may [edit](#) these transactions as needed, and when you save your changes, the report will be updated automatically. Use the arrow buttons above the top left corner of the report to navigate back and forth as you drill down into the report details.



*To copy the figures from this table to Numbers, Excel, or another spreadsheet program, simply drag & drop the table from iBank into your program of choice. If you drag the table to the Desktop, iBank will create a tab-delimited text clipping that can be dropped into a spreadsheet program or text editor for further analysis.*

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## Top expected expenses & income pie charts:



These are pie charts depicting your planned expenses and income for the budget period. Each pie slice represents the total value of a particular category or transfers associated with a particular account, and the slices are drawn proportionally so that you can see which items comprise a larger portion of your budget. This can assist you with prioritizing various categories when planning your budget.

Below each chart is a key that shows which colors correspond to which categories/accounts and the amount you expect to spend or earn during the budget period. Mouse over any category or account name to highlight the corresponding slice in the pie chart above. Click on any pie slice to “drill down” and see more detail. Use the arrow buttons above the report to navigate back and forth as you drill down into the report details.

## Print or save a copy of the report

The main report and any of the detailed reports that you can drill down to can be printed simply by choosing *File > Print* and clicking the “Print” button. The paper size used for the printout can be changed by choosing *File > Page Setup* and selecting a different setting, but the orientation is restricted to portrait mode (landscape is not permitted).

To save a copy of a report as a PDF file, choose *File > Print*, then click the “PDF” button and choose “Save As PDF.” Enter a name for the new file, choose where you want to save it, and click

“Save.” You will then have a copy of the report that you can view and print using the Preview application or any standard PDF reader.

# How do I use envelope budgeting?

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Envelope-style budgeting is an approach that many people find to be very intuitive. The idea is that each time you get paid, you take part of your income as cash and put it into envelopes earmarked for different expenses, e.g. one for your mortgage payments, one for utilities, one for dining out, etc. When it comes time to pay a bill, money has already been set aside in an envelope for that purpose, so all you need to do is take the cash out of the envelope to make the payment.

Throughout the budget period, if you want to make additional expenditures, you can look in each envelope to see how much cash remains, then decide how you want to spend it. If you are considering a purchase and find that the corresponding envelope has already been emptied, you have three options: 1) don't make the purchase, 2) wait until you are able to save more money in that envelope, or 3) take cash from another envelope to cover the expense. At the end of the budget period, any cash that remains in your envelopes rolls over to the next period. In this manner, you can save up cash over time for particular needs.

In iBank, paper envelopes are replaced with virtual envelopes, and each envelope corresponds to a particular [category](#). When envelope budgeting is enabled, information about your envelopes appears on the [budget report](#) alongside the standard category details.

## Creating an envelope budget

To get started with envelope-style budgeting, [create a new budget](#) or choose an existing budget and edit it by clicking the gear-shaped action button above the budget report and choosing "Edit Budget." Proceed to the last screen of the assistant and click "Set Up Envelopes" to enable envelope budgeting. The next screen will allow you to specify how much cash each of your envelopes will start with:

## Envelope Starting Cash

Edit the Cash In Envelope column to make any necessary adjustments.

Category Info	Cash In Envelope as of 7/10/13
<b>Expenses</b>	
<b>Gasoline/Fuel</b> Expected for July (\$221.43)	<input type="text" value="\$100.00"/>
<b>Rent</b> Expected for July (\$850.00)	<input type="text" value="\$850.00"/>
<b>Income</b>	
<b>Miscellaneous Income</b> Expected for July \$168.48	<input type="text" value="\$0.00"/>

Disabling envelope budgeting will delete all cash flow data.

Enter the amount of cash you currently have set aside for each category. If you are just getting started with envelope budgeting, your envelopes will most likely start at 0, and you can fill them the next time you get paid. If you have been using envelopes in real life to manage your money, enter the amount of cash in each envelope as the starting cash for iBank’s envelopes. Click “Done” to complete the budget setup.

### Managing envelope cash

On the [budget report](#), you will now see a column labeled “Envelope.” This column shows how much cash is currently saved in each of your income and expense envelopes. It also shows an icon indicating whether or not the envelope has any cash in it.

	JUL 11	EXPECTED	ACTUAL	ENVELOPE
<b>Expenses</b>		<b>\$1,071.43</b>	<b>\$80.00</b>	<b>\$870.00</b>
Gasoline/Fuel	<input type="text" value=""/>	\$221.43	\$80.00	\$20.00
Rent 1 bill	<input type="text" value=""/>	\$850.00	\$0.00	\$850.00
<b>Unexpected Expenses</b>		<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Income</b>		<b>\$3,668.48</b>	<b>\$1,535.00</b>	<b>\$1,535.00</b>
Miscellaneous Income	<input type="text" value=""/>	\$168.48	\$35.00	\$35.00
Paychecks/Wages 1 scheduled	<input type="text" value=""/>	\$3,500.00	\$1,500.00	\$1,500.00
<b>Unexpected Income</b>		<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

When you record a deposit in an [account register](#) and assign it to one of your income categories, cash is added to the appropriate envelope automatically. Likewise, if you record spending activity and assign expense categories to the transactions, cash is automatically deducted from the corresponding envelopes.



*Since the transactions in your accounts automatically adjust the cash in your envelopes, make an extra effort to keep accurate records! Making changes to transactions in past months can affect the cash flow in your envelopes in ways you might not expect.*

Each time you get paid, it is important to remember to move cash from your income envelopes to your expense envelopes. There are three ways to do this:

### 1. Drag & drop:

FROM **Paychecks/Wages**  
\$1,500.00

TO **Gasoline/Fuel**  
\$20.00

AMOUNT

To move cash from one envelope to another, simply drag from an envelope with cash in it to any other envelope. When you release the mouse button, a popup bubble will appear to ask how much cash you want to move. Enter the desired amount and click "Save" to record the transfer.



If you drag & drop cash while viewing a budget period in the past, be aware that the change will affect your envelope cash from that point forward. The transfer will be recorded on the last date of the period, and all budget reports after that date will be affected by the change. Cash cannot be moved while viewing budget periods in the future.

## 2. Move cash between envelopes:

You can also move cash between two envelopes by clicking the gear-shaped action button above the budget report and choosing “Move Cash Between Envelopes.” A sheet will appear to let you specify which envelopes to move cash to and from (including categories that are not displayed on the budget report), and how much cash you want to move. Click “OK” to record the transfer.



If you move cash while viewing a budget period in the past, be aware that the change will affect your envelope cash from that point forward. The transfer will be recorded on the last date of the period, and all budget reports after that date will be affected by the change. Cash cannot be moved while viewing budget periods in the future.

**Move Cash Between Envelopes**

From: \$1,500.00  
Paychecks/Wa... ▾

To: \$850.00  
Rent ▾

Amount:

## 3. Fill envelopes:

If you want to allocate cash to several envelopes at once, click the gear-shaped action button above the budget report and choose “Fill Envelopes.” In the sheet that appears, the cash from all of your income envelopes is combined to show how much is available to distribute. Each of your expense envelopes is listed below: you can type in how much cash should be distributed to each

envelope, or you can click “Distribute Cash to Envelopes” to let iBank fill in the values automatically.

If there is enough cash to go around, iBank will automatically add to each envelope the amount required to cover this month’s expenses. If there is not enough cash to fill all of your envelopes, iBank will work its way down the list until it runs out of cash. You can drag & drop items in the list to prioritize them however you like, and you can always adjust the amounts after iBank fills them in. If there is cash left over after all envelopes have been refilled, you can manually allocate it as you see fit, or you can leave it in your income envelopes to be distributed later. Cash is distributed from your income envelopes in the order they appear on the budget report. After you are done allocating cash, click “Done” to record the transfers.



*The “Fill Envelopes” command will always record transfers on the current date, regardless of which budget period you are viewing.*

**Fill Envelopes**

Total cash to distribute  
**\$428.57**  
\$1,500.00 in income from 2 categories

**Distribute Cash to Envelopes**

<b>Gasoline/Fuel</b> expected \$221.43	current \$20.00 + change <input type="text" value="\$221.43"/>	= \$241.43
<b>Rent</b> expected \$850.00	current \$850.00 + change <input type="text" value="\$850.00"/>	= \$1,700.00

Drag & drop your envelopes in the order you want them to receive cash.

**Cancel** **Done**

## Viewing an envelope’s cash flow

To view historical activity in an envelope, navigate to the budget period you want to view, then click on the category for the envelope you want to see. A detailed cash flow report will appear to

show all income, expenses, transfers, and adjustments that were recorded in the envelope during the period in question. Items displayed in plain text indicate [transactions](#) that are recorded in your accounts; you can click these to edit their details (but be aware that the envelope balance will be affected from that point forward). Items displayed in italics represent movements between envelopes and adjustments; these cannot be edited. Use the arrow buttons above the report to navigate back and forth as you drill down into the report details.

Envelope Cash Flow for Gasoline/Fuel				
Date	Description	Credit	Debit	Envelope Bal.
7/1/13	<i>Starting Balance</i>			\$0.00
7/1/13	<i>Multiple Sources money added to envelope</i>	\$100.00		\$100.00
7/8/13	Quick Stop		\$80.00	\$20.00
7/11/13	<i>Gasoline/Fuel &lt;-- Paychecks/Wages money added to envelope</i>	\$200.00		\$220.00

## Adjusting envelope balances

In the event that a mistake is made that cannot be corrected by moving cash between envelopes, iBank will let you make arbitrary adjustments to your envelopes. First navigate to the budget period in which the adjustment should be recorded, then click the gear-shaped action button above the budget report and choose “Adjust Cash in Envelope.” Choose which envelope to adjust, enter the amount of the adjustment, and click “OK” to record the adjustment.

**Adjust Cash in Envelope**

A one-time envelope adjustment will be on  
6/30/13

Gasoline/Fuel

Current Amount \$1.00

Adjustment

= \$0.00

To adjust several envelopes at once, click the gear-shaped action button above the budget report and choose “Edit Budget.” Proceed to the last screen of the assistant, and you will see a list of all your envelope balances. Make any adjustments necessary, then click “Done” to save the changes. All adjustments will be recorded as part of the envelopes’ cash flow.



*If you adjust an envelope balance while viewing a budget period in the past, be aware that the change will affect your envelope cash from that point forward. The adjustment will be recorded on the last date of the period, and all budget reports after that date will be affected by the change. Balances cannot be adjusted while viewing budget periods in the future.*

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## Disabling envelope-style budgeting

If you decide that traditional category-based budgeting suits your style better than envelopes, you can turn off the envelope features on an existing budget. Click the gear-shaped action button above the budget report and choose “Edit Budget.” Proceed through the assistant to the last screen, titled “Envelope Starting Cash.” Check the box marked “Disable envelope budgeting” and click “Done” to proceed. Envelopes will no longer appear on the budget report, and all cash flow history for those envelopes will be deleted. Other budget settings and the transactions in your accounts will not be affected.



## Chapter 10: Syncing With Mobile Devices

# How do I sync iBank documents with my iPad, iPhone and iPod touch?

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We at IGG Software offer three companion apps that you can use to sync your iBank data with Apple mobile devices:

-  **iBank for iPad** is a full-featured financial manager designed specifically for the iPad. Available only at the [iTunes App Store](#), this app handles all [account](#) types and includes [investment](#) tools, a [budget](#) planner, and basic [reports](#) all wrapped up in a stylish interface. Use it as a stand-alone app or sync with iBank for Mac!
-  **iBank for iPhone** is a simple yet powerful tool for keeping your accounts up to date while on the go. Enter [transactions](#) from your iPhone or iPod touch, check your account balances, and sync [accounts](#), [budgets](#) and [investments](#) from iBank 5. Available only at the [iTunes App Store](#).
-  **iBank Investor** is a handy, universal app for tracking your investment portfolio on your iPad, iPhone, or iPod touch. Enter your current holdings manually or sync them from iBank for Mac, then download the latest market data and track the performance of your investments. It's free at the [iTunes App Store](#)!

iBank for iPad and iBank for iPhone sync with your mobile devices via Bonjour Wi-Fi or a WebDAV server; iBank Investor syncs via the IGG Software cloud servers. For information about our policies regarding security and privacy, see [Chapter 12: Security and Privacy](#).

## iBank Cloud Sync (BETA)



We are pleased to announce that our new iBank Cloud Sync service is now available! Keep your documents in sync between all of your Macs and mobile devices, seamlessly. All you need to get started is a free iBank ID.



*This service is currently in the beta testing phase. Once testing has concluded, Cloud Sync will replace the traditional WiFi and WebDAV sync options.*

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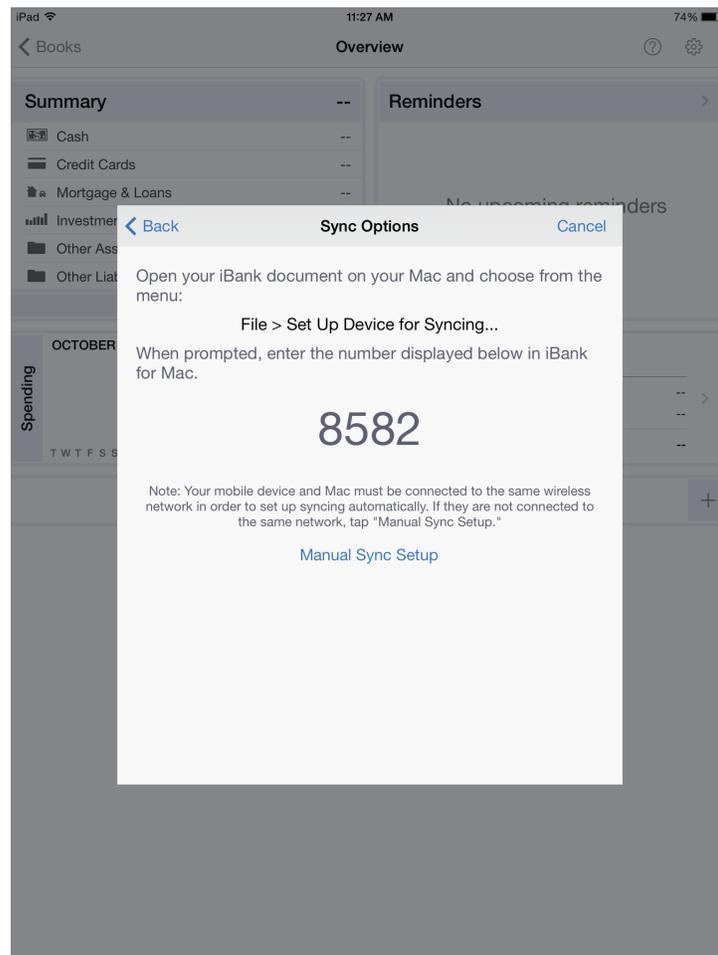
# How do I sync an iBank document with iBank for iPad?



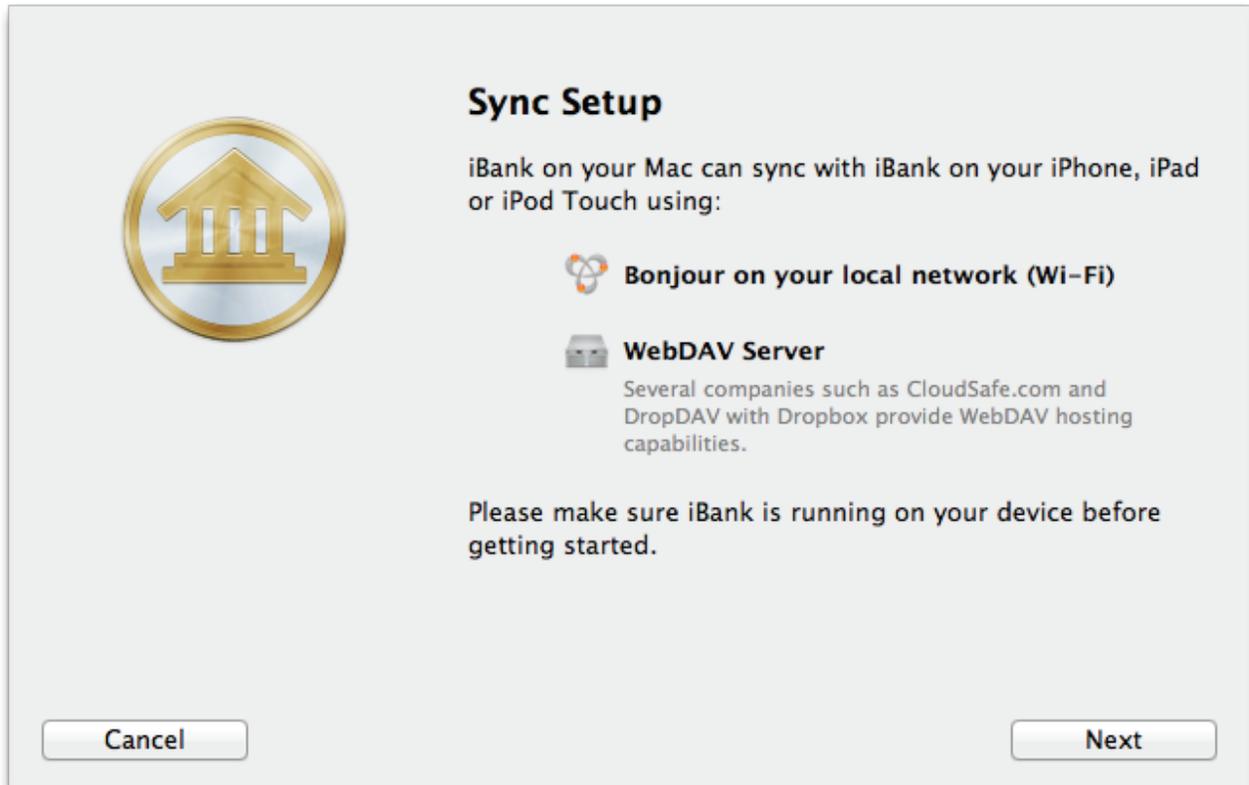
iBank for iPad works as a stand-alone application to let you track your [accounts](#), [transactions](#), and [investments](#) on the go, and can sync with multiple iBank for Mac [documents](#) via Bonjour Wi-Fi or a WebDAV server. You may sync multiple iPads with a single iBank document and/or sync a single device with multiple iBank documents. The possibilities are practically endless! To use iBank for iPad, you will first need to purchase a copy of the app from the [iTunes App Store](#) and install it on your iPad.

## Create a new financial book for syncing

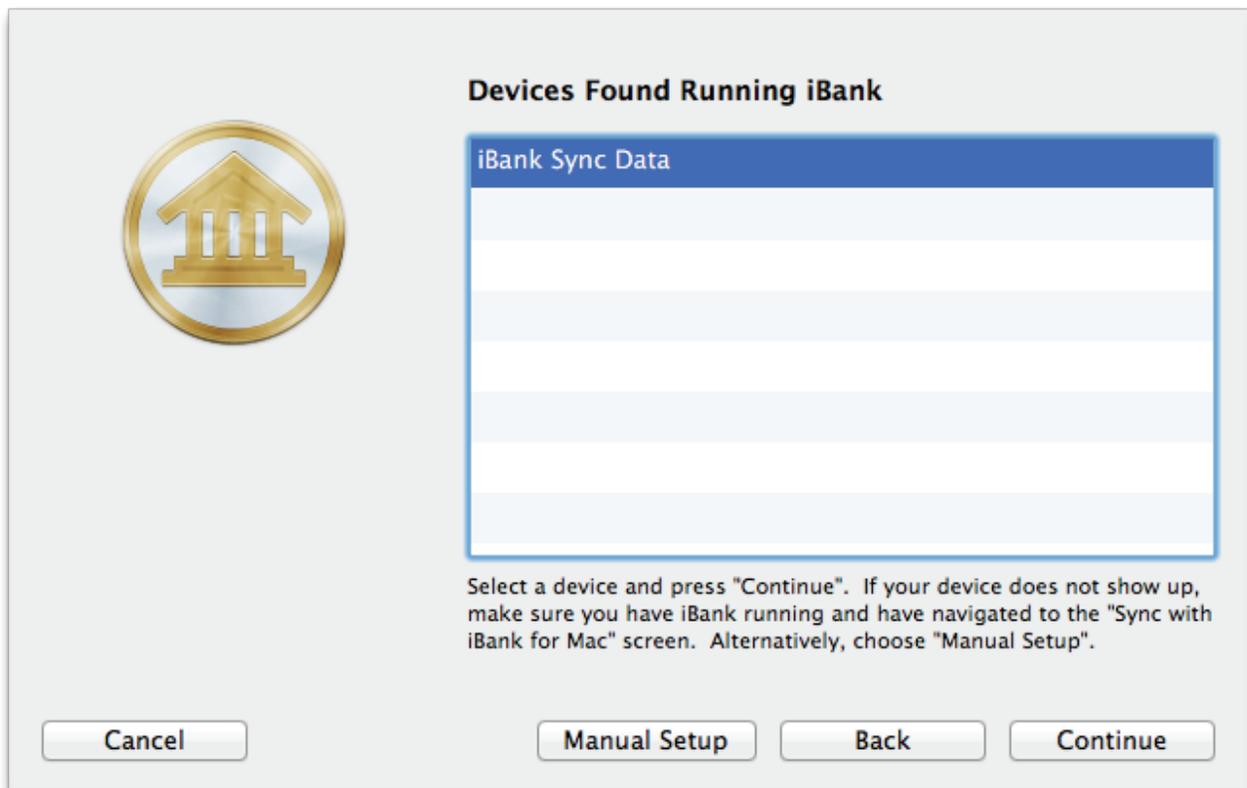
Make sure your iPad is connected to the same wireless network as your Mac and launch the iBank for iPad app. Tap the '+' (plus) button at the bottom of the screen to create a new financial book. Enter a name for the book and tap "Continue," then tap "Sync with iBank for Mac" to proceed. On the next page you should see four large numbers displayed in the middle of the screen.



Launch iBank 5 on your Mac, open the document you want to sync, and select “Sync Settings” from the “Manage” section of the [source list](#). If you do not see anything in this section, mouse over the “Manage” heading and click “Show,” then select “Sync Settings.” Click “Set Up Syncing” and then “Wifi/Webdav Sync” to open the sync setup assistant. If at least one device has already been configured for syncing, click “Set Up New Device” on the sync settings screen.

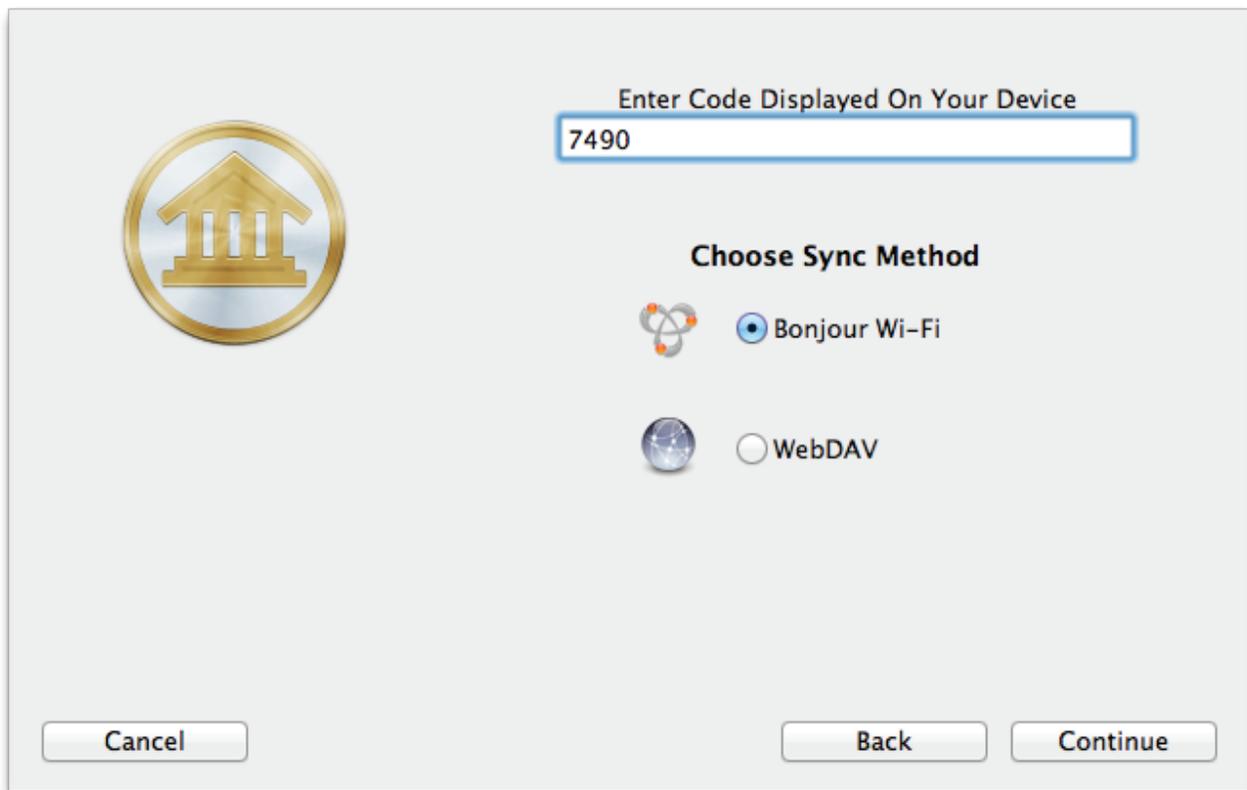


This screen provides a basic overview of the sync options available to you. Click “Next” to proceed:



The name of your financial book should appear in the list automatically. If it does not, check to make sure your iPad and Mac are connected to the same wireless network, and that you can still see the four-digit code on your iPad screen. If you need to refresh the list, click "Back" and then "Next" again.

Select your financial book from the list and click "Continue" to proceed:



On this screen, enter the four-digit code that you see on your iPad, then click the option you wish to use for syncing:

- **Bonjour Wi-Fi:** Click this button if you want to sync your data directly with your Mac whenever your mobile device and Mac are connected to the same wireless network. iBank 5 must be running on your Mac whenever you sync using this option.
- **WebDAV:** Click this button if you want to sync your data via a WebDAV server with a trusted SSL certificate. SwissDisk and DropDAV are two third-party providers that offer iBank-compatible WebDAV storage.

Once you have chosen your preferred sync option, click “Next” to proceed. iBank may ask you to complete some additional configuration settings depending on your choice. 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 Wi-Fi does not require any additional configuration. Once this step is complete, you will see your financial book added to iBank’s device list.



*A sync connection can only be established when creating a new financial book in iBank for iPad. It is not possible to sync an existing book with iBank for Mac.*

## Configure sync for an existing financial book

It is possible to enable an existing standalone financial book to sync with iBank for Mac, but all data present in the book will be overwritten with the data from the Mac document. To enable syncing, open a book in iBank for iPad. Tap the gear-shaped button at the top right corner of the screen to open the settings menu, then tap “Sync with iBank Mac.” Tap “Remove” on the next sheet to acknowledge that you understand the data in the book will be deleted and replaced by the Mac data. The sync setup will proceed as indicated above.



*It is not possible to configure a standalone iBank for iPhone book for syncing if it contains any **Direct Access** accounts. Because iBank for iPhone is not currently able to send Direct Access accounts to the Mac via syncing, it is also not possible to create a Direct Access account within a book that is presently set up for syncing to Mac.*

---

## Configure WebDAV sync manually

If you want to sync via WebDAV and cannot connect your iPad to the same wireless network as your Mac, you can configure the connection manually. When you get to the list of available devices, click “Manual Setup.” Enter a name for the sync connection and choose “iBank for iPad” as the device you are syncing with. In the box below, enter the URL for the WebDAV server, along with the username and password needed to access the server. When you click “Done,” iBank will attempt to connect to the server. If successful, it will add the connection to your device list and you may sync your data to the WebDAV server. You will then need to manually configure syncing in iBank for iPad as well.



*For security, iBank requires WebDAV connections to be secured with a trusted SSL certificate. Any WebDAV server can be used to host sync data as long as it does not use a self-signed certificate.*

---

## View, edit, and remove synced devices

To view the device list, choose *File > Set Up Device for Syncing* or select “Sync Settings” in the “Manage” section of the source list, then click the “Devices” tab. If you have already configured at least one sync connection, it will appear in the list:

## iOS Devices Syncing with iBank

[View on the App Store...](#)

	name Jon's iPad	<input type="button" value="Edit..."/>
	sync method WiFi	
	last sync 10/28/13 1:18 PM	
	url NA	
	name Jon's iPhone	<input type="button" value="Edit..."/>
	sync method WiFi	
	last sync 10/28/13 1:18 PM	
	url NA	

This list shows all the sync connections you have configured. Each item shows an icon for the app it is synced to (iBank for iPhone or iBank for iPad), the name of the sync connection, the method chosen for syncing, the date and time of the last sync, and the URL for the WebDAV server (if applicable). To edit the connection settings, click the “Edit” button. To remove a sync connection from the list, select it and click “Delete Device” at the bottom of the list.

### Sync your data

If you chose the Bonjour Wi-Fi method of syncing, simply connect your iPad to the same wireless network as your Mac, make sure iBank 5 is running on your Mac, and open the financial book you want to sync. Your accounts will update automatically when the book opens; you cannot initiate a Bonjour Wi-Fi sync from the Mac. To sync your data via WebDAV, click the “Update” button  on the [toolbar](#) in iBank for Mac, or choose *File > Update Everything*. While iBank is uploading your data to the WebDAV server, you will see a progress bar in the status display in the middle of the toolbar. Once the sync is complete on the Mac, open your financial book in iBank for iPad to retrieve the latest data from the WebDAV server.

## Sync multiple devices and documents

To sync more than one iPad with iBank for Mac, configure each device using the same steps outlined above. To sync more than one iBank for Mac document with your iPad, create a new financial book for each document and configure it to sync using the steps outlined above. All configured sync connections will appear in the device list in iBank for Mac.



*When syncing via WebDAV, each sync connection must be configured to use a unique directory. You can name this directory whatever you wish - for example, one financial book may be configured to sync to the URL, "https://www.myserver.com/ibank\_data\_1/," while another may use the URL, "https://www.myserver.com/ibank\_data\_2/." When you are syncing multiple iPads, note that your data cannot sync directly between iPads but must be synced through iBank for Mac before it will sync to the other iPad.*

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## Reset sync data

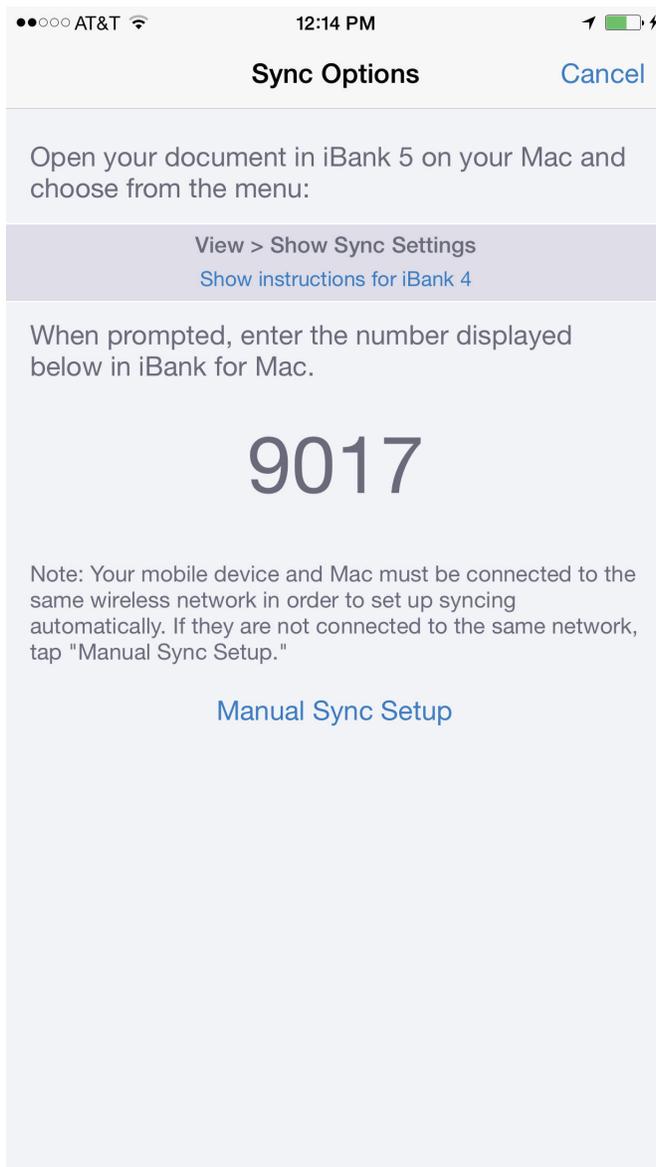
If you want to remove all the data in a financial book and replace it with the data in iBank for Mac, open the device list in iBank for Mac and click "Edit" next to the connection you want to reset. In the sheet that appears, check "Reset all data on next sync" and click "Done." The next time you sync your devices, all data in that financial book will be replaced with the data from your Mac. It is not possible to replace the data on the Mac with data from the iPad.

# How do I sync an iBank document with iBank for iPhone?



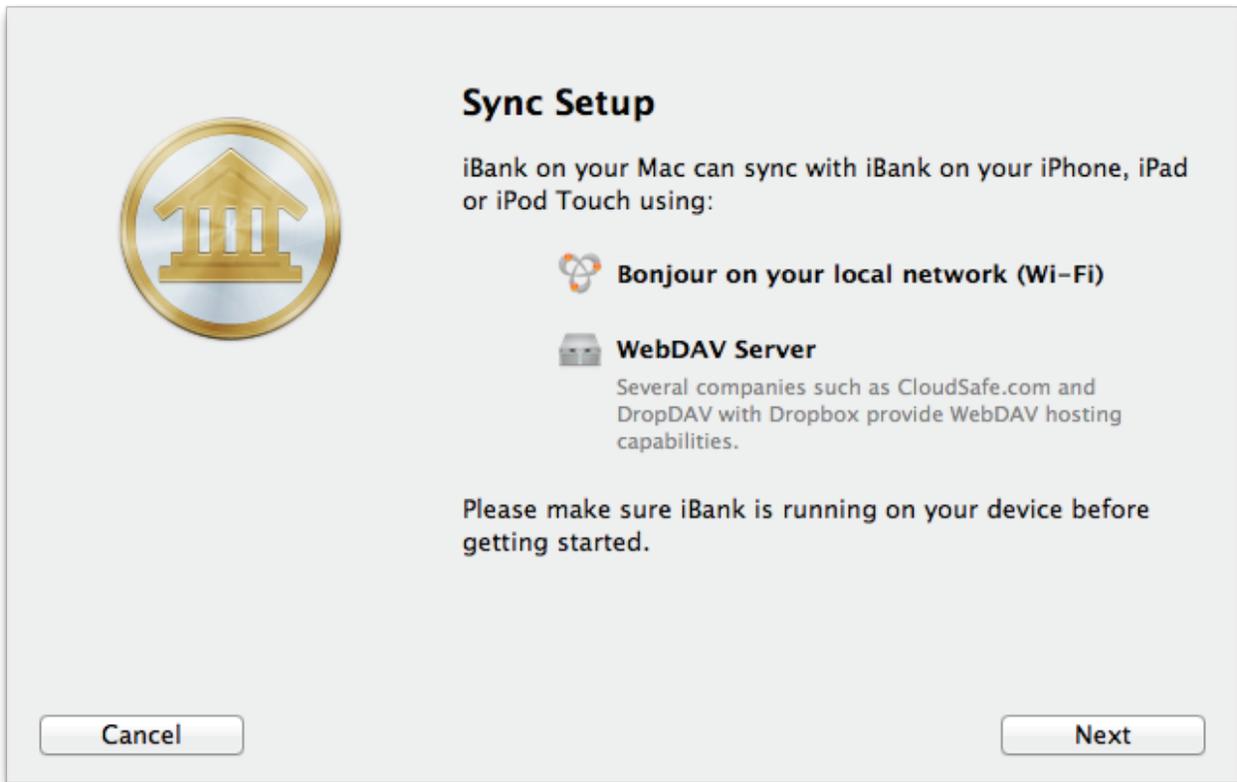
iBank for iPhone works as a stand-alone application to let you track your [accounts](#), [transactions](#), and [investments](#) on the go, and can sync with multiple iBank for Mac [documents](#) via Bonjour Wi-Fi or a WebDAV server. You may sync multiple iPhones and iPod touches with a single iBank document and/or sync a single device with multiple iBank documents. The possibilities are practically endless! To use iBank for iPhone, you will first need to purchase a copy of the app from the [iTunes App Store](#) and install it on your device.

## Create a new financial book for syncing



Make sure your iPhone/iPod is connected to the same wireless network as your Mac and launch the iBank for iPhone app. Tap “Create a New Financial Book” at the bottom of the screen, enter a name for the book, tap “Continue,” then tap “Sync with iBank for Mac” to proceed. On the next page you should see four large numbers displayed in the middle of the screen.

Launch iBank 5 on your Mac, open the document you want to sync, and select “Sync Settings” from the “Manage” section of the [source list](#). If you do not see anything in this section, mouse over the “Manage” heading and click “Show,” then select “Sync Settings.” Click “Set Up Syncing” and then “Wifi/Webdav Sync” to open the sync setup assistant. If at least one device has already been configured for syncing, click “Set Up New Device” on the sync settings screen.

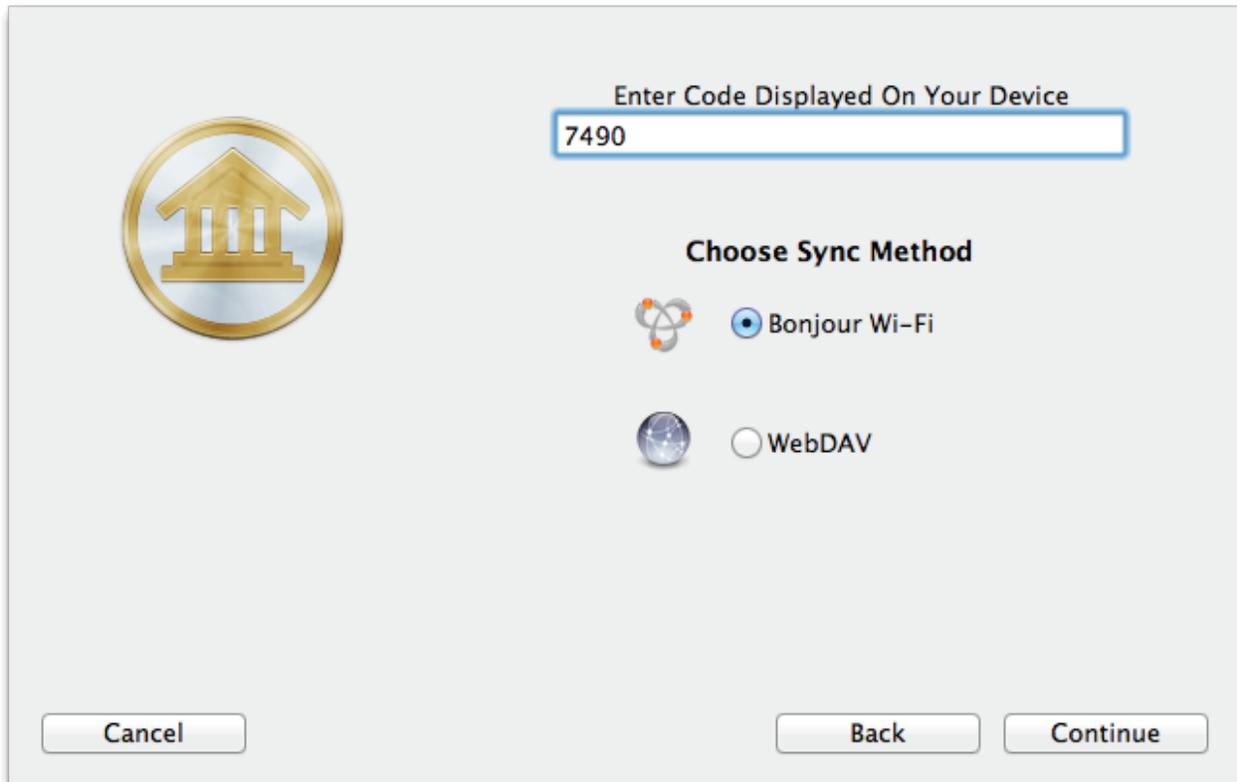


This screen provides a basic overview of the sync options available to you. Click "Next" to proceed:



The name of your financial book should appear in the list automatically. If it does not, check to make sure your iPhone/iPod and Mac are on the same wireless network, and that you can still see the four-digit code on your device screen. If you need to refresh the list, click “Back” and then “Next” again.

Select your financial book from the list and click “Continue” to proceed:



On this screen, enter the four-digit code that you see on your iPhone/iPod, then click the option you wish to use for syncing:

- **Bonjour Wi-Fi:** Click this button if you want to sync your data directly with your Mac whenever your mobile device and Mac are connected to the same wireless network. iBank 5 must be running on your Mac whenever you sync using this option.
- **WebDAV:** Click this button if you want to sync your data via a WebDAV server with a trusted SSL certificate. SwissDisk and DropDAV are two third-party providers that offer iBank-compatible WebDAV storage.

Once you have chosen your preferred sync option, click “Next” to proceed. iBank may ask you to complete some additional configuration settings depending on your choice. 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 Wi-Fi does not require any additional configuration. Once this step is complete, you will see your iPhone/iPod added to iBank's device list.

## Configure sync for an existing financial book

It is possible to enable an existing standalone financial book to sync with iBank for Mac, but all data present in the book will be overwritten with the data from the Mac document. To enable syncing, open a book in iBank for iPhone. Tap the gear-shaped button at the top right corner of the screen to open the settings menu, then tap "Sync with iBank Mac." Tap "Remove" on the next sheet to acknowledge that you understand the data in the book will be deleted and replaced by the Mac data. The sync setup will proceed as indicated above.



*It is not possible to configure a standalone iBank for iPhone book for syncing if it contains any [Direct Access](#) accounts. Because iBank for iPhone is not currently able to send Direct Access accounts to the Mac via syncing, it is also not possible to create a Direct Access account within a book that is presently set up for syncing to Mac.*

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## Configure WebDAV sync manually

If you are syncing via WebDAV and cannot connect your mobile device to the same wireless network as your Mac, you can still configure the connection manually. When you get to the list of available devices, click "Manual Setup." Enter a name for the sync connection and choose which mobile app you are syncing with. In the box below, enter the full URL for the WebDAV server, along with the username and password needed to access the server. When you click "Done," iBank will attempt to connect to the server. If successful, it will add the connection to your device list and you may sync your data to the WebDAV server. You will then need to manually configure syncing in iBank for iPhone as well.

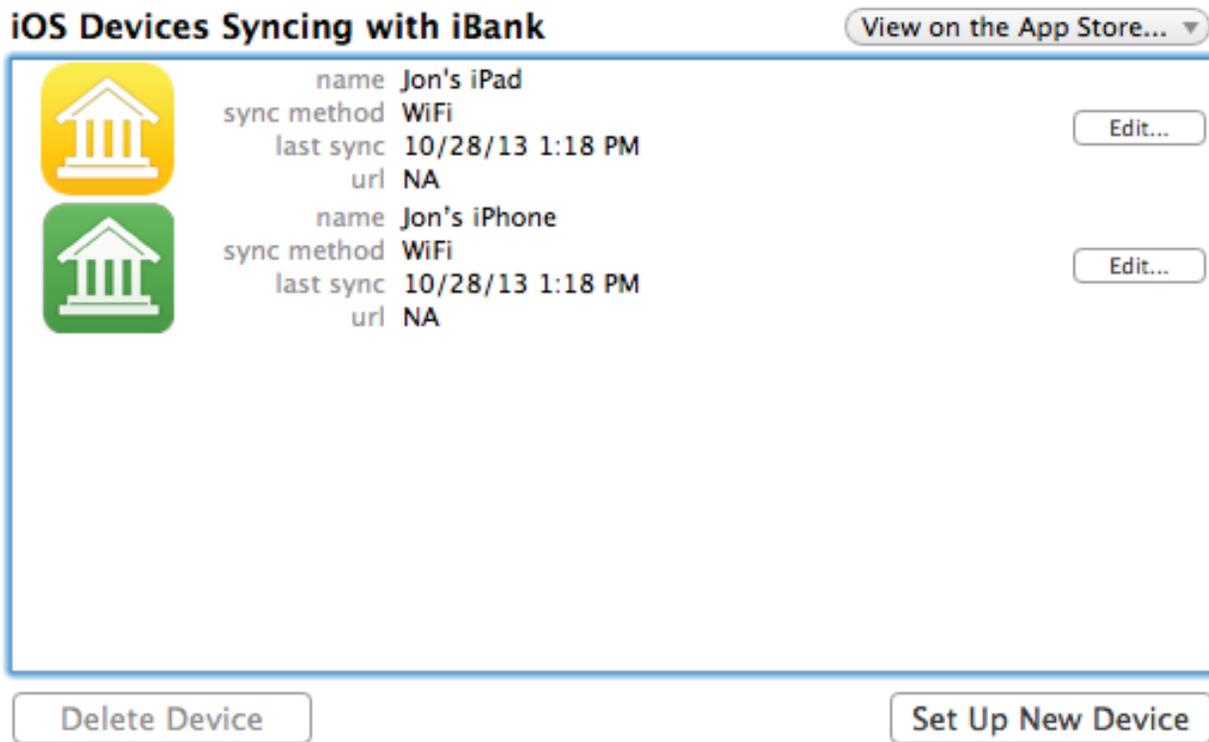


*For security, iBank requires WebDAV connections to be secured with a trusted SSL certificate. Any WebDAV server can be used to host sync data as long as it does not use a self-signed certificate.*

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## View, edit, and remove synced devices

To view the device list, choose *File > Set Up Device for Syncing* or select “Sync Settings” in the “Manage” section of the source list, then click the “Devices” tab. If you have already configured at least one sync connection, it will appear in the list:



This list shows all the sync connections you have configured. Each item shows an icon for the app it is synced to (iBank for iPhone or iBank for iPad), the name of the sync connection, the method chosen for syncing, the date and time of the last sync, and the URL for the WebDAV server (if applicable). To edit the connection settings, click the “Edit” button. To remove a sync connection from the list, select it and click “Delete Device” at the bottom of the list.

## Sync your data

If you chose the Bonjour Wi-Fi method of syncing, simply connect your device to the same wireless network as your Mac, make sure iBank 5 is running on your Mac, and open the financial book you want to sync. Your accounts will update automatically when the book opens; you cannot initiate a Bonjour Wi-Fi sync from the Mac. To sync your data via WebDAV, click the “Update” button  on the [toolbar](#) in iBank for Mac, or choose *File > Update Everything*. While iBank is uploading your data to the WebDAV server, you will see a progress bar in the status display

in the middle of the toolbar. Once the sync is complete on the Mac, open your financial book in iBank for iPhone to retrieve the latest data from the WebDAV server.

## Sync multiple devices

To sync more than one iPhone or iPod touch with iBank for Mac, configure each device using the same steps outlined above. To sync more than one iBank for Mac document with your device, create a new financial book for each document and configure it to sync using the steps outlined above. All configured sync connections will appear in the device list in iBank for Mac.



*When syncing via WebDAV, each sync connection must be configured to use a unique directory. You can name this directory whatever you wish - for example, one device may be configured to sync to the URL, "https://www.myserver.com/ibank\_data\_1/," while another may use the URL, "https://www.myserver.com/ibank\_data\_2/." Data does not sync directly between devices, but must be synced through iBank for Mac before it can be synced to other devices.*

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## Reset sync data

If you want to remove all the data in a financial book and replace it with the data in iBank for Mac, open the device list in iBank for Mac and click "Edit" next to the connection you want to reset. In the sheet that appears, check "Reset all data on next sync" and click "Done." The next time you sync your devices, all data in that financial book will be replaced with the data from your Mac. It is not possible to replace the data on the Mac with data from the device.

# How do I sync an iBank document with iBank Investor?



iBank Investor can be run as a stand-alone application to let you track your [investment portfolio](#) on the go, or it can sync data with iBank for Mac via IGG Software's cloud syncing service, which you access with a free iBank ID. You may sync multiple iPads, iPhones, and iPod touches to a single iBank [document](#), but a single device cannot sync with more than one iBank document. To use iBank Investor, you will first need to download the app from the [iTunes App Store](#). The download is free, and banner ads can be removed for a small fee.

## Sign up for an iBank ID

iBank Investor syncing requires you to have a free iBank ID. To log in or sign up, make sure you are connected to the internet and choose *File > Manage iBank ID*.

**iBank ID Login**

Enter your iBank ID login credentials.

If you do not have an ID you can create one for free by clicking "Create iBank ID".

Login: johnsmith@me.com

Password: .....

Lost password...

An iBank ID is needed for Direct Access, Cloud Sync and syncing with iBank Investor.

Cancel Back Create iBank ID Sign In

- If you already have an iBank ID, simply enter your username and password, then click "Sign In" to continue.
- If you forgot your username or password, click the "Lost Password" button and enter your email address. IGG Software will send you an email containing your username and a link that

you can use to reset your password. Once you have done that successfully, you can use the new password to log in.

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



*iBank ID's are free to set up and are required to use [Direct Access](#), [Cloud Sync](#), and [iBank Investor sync](#). If you do not use these features, you do not need to create an iBank ID. IGG Software does not sell or give away your personal information for any reason. For more information, see [Chapter 12: Security and Privacy](#).*

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Once you are logged in, you can review your account details and make changes as needed (for example, to update your email address or change your password). The iBank document will remain logged in until you return to the iBank ID management screen and click the “Logout” button. The username and password for your iBank ID are stored in the Mac OS X Keychain. Click “Done” to return to iBank’s [main window](#).

## Configure a device for syncing

Once you have signed in with your iBank ID, select “Sync Settings” from the “Manage” section of the source list. If you do not see anything in this section, mouse over the “Manage” heading and click “Show,” then select “Sync Settings.” Check “Sync my investments and portfolio data,” and iBank will automatically upload the data from your investment accounts to the IGG cloud servers. You can then configure your mobile devices to load the sync data.

### **iBank Investor**

[View on the App Store...](#)

The iBank Investor app provides a quick and efficient way to see how your investments are doing, grouped by account and lot. With a free IGG Customer Account you can seamlessly send your investment data on your Mac to all of your iOS devices.

Sync my investments and portfolio data

If you have not done so already, download iBank Investor from the [iTunes App Store](#) on your iPad, iPhone, or iPod touch. If you are launching the app for the first time, tap “Sync” on the welcome

screen and log in with your iBank ID. If it is not your first time using iBank Investor, tap the “Settings” button in the top left corner, then tap “Sign In” to access your account. Once you have logged in, your portfolio data will be loaded from the IGG cloud servers automatically. If there is more than one set of sync data (i.e. if you are using multiple iBank documents), iBank Investor will prompt you to choose which document to sync with.



*When you sign in with your iBank ID and sync your mobile device, any data that was entered directly into iBank Investor is erased and replaced with the data synced from iBank for Mac. When syncing is enabled, all editing features are disabled in iBank Investor. All changes to your investment data must be recorded in iBank for Mac, then synced to your devices.*

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Repeat the same process with as many mobile devices as you like; you can sync any number of iBank Investor apps with iBank for Mac.

## Update a synced portfolio

To keep your data in sync, launch iBank 5 on your Mac and click the “Update” button  on the [toolbar](#), or choose *File > Update Everything* to upload the latest investment data to the IGG cloud servers. Your mobile devices will automatically update their portfolios when iBank Investor is launched. Please note that iBank Investor can only handle investments in one [currency](#) at a time. If you maintain investment accounts in iBank for Mac that use different currencies, you will need to use the currency selector at the bottom of the [summary pane](#) to choose which currency you want to sync.



*To sync your portfolio data automatically when you launch iBank, choose *iBank > Preferences*, click the “General” button, and check “Automatically update documents when opened.”*

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## Delete synced data

If you want to stop syncing your investment data and remove the synced data from the IGG cloud servers, first sign out of your iBank ID in iBank Investor on each of your mobile devices. Launch iBank for Mac, select “Sync Settings” in the “Manage” section of the source list, and uncheck “Sync my investments and portfolio data.” iBank will stop syncing your portfolio and delete the sync data from the IGG cloud servers. You may sign out of your iBank ID in iBank for Mac, but this is not required.

# How do I use iBank Cloud Sync (BETA) to share documents between my devices?

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The release of Cloud Sync ushers in a new era of data ubiquity for the iBank family of products. It is now possible to keep any number of Macs and mobile devices in sync without them having to talk to one other - they only have to communicate with the cloud! This allows workflows that were never possible before, such as Mac to Mac syncing, iPhone to iPad syncing without a Mac, or any other combination thereof.



*iBank Cloud Sync is being developed as a replacement for WiFi and WebDAV syncing. It is currently in the beta test stage, during which these “legacy” sync options will continue to be available for use. Each iBank for Mac [document](#) can be configured to use either Cloud Sync or WiFi/WebDAV sync. When the beta test period concludes, updates to iBank will be released for all devices to replace legacy sync options with Cloud Sync. We encourage you to switch to the new Cloud Sync as soon as possible!*

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To use iBank Cloud Sync, a free iBank ID is required. Once you sign in with your ID, you may upload one or more documents to the cloud server where they can be accessed from any Mac or mobile device running iBank. You will give each cloud document a unique name so that you can choose which of your devices will sync with which documents. The cloud server is the documents' home, so any changes you make to documents in the cloud will sync to all of your iBank devices.



At this time, *transaction attachments* and *category images* cannot be synced between devices.

## Sign up for an iBank ID

iBank Cloud Sync requires you to have a free iBank ID. To log in or sign up, make sure you are connected to the internet and choose *File > Manage iBank ID*.

**iBank ID Login**

Enter your iBank ID login credentials.

If you do not have an ID you can create one for free by clicking "Create iBank ID".

Login: johnsmith@me.com

Password: ●●●●●●●●●●

Lost password...

An iBank ID is needed for Direct Access, Cloud Sync and syncing with iBank Investor.

Cancel Back Create iBank ID Sign In

- If you already have an iBank ID, simply enter your username and password, then click "Sign In" to continue.
- If you forgot your username or password, click the "Lost Password" button and enter your email address. IGG Software will send you an email containing your username and a link that you can use to reset your password. Once you have done that successfully, you can use the new password to log in.
- If you have not yet signed up for an iBank ID, click "Create iBank ID," fill out the form on the next page, and click "Create iBank ID" again to submit your registration details. Assuming you have chosen an ID that has not been used before and the rest of the form has been filled out properly, your ID will be created and iBank will log you in automatically. Later on, check your email for a message from IGG Software that will allow you to verify your email address.

If you do not complete verification within 14 days, your iBank ID will be locked and iBank will display a prompt to resend the verification email.



*iBank ID's are free to set up and are required to use [Direct Access](#), [Cloud Sync](#), and [iBank Investor sync](#). If you do not use these features, you do not need to create an iBank ID. IGG Software does not sell or give away your personal information for any reason. For more information, see [Chapter 12: Security and Privacy](#).*

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Once you are logged in, you can review your account details and make changes as needed (for example, to update your email address or change your password). The iBank [document](#) will remain logged in until you return to the iBank ID management screen and click the “Logout” button. The username and password for your iBank ID are stored in the Mac OS X Keychain. Click “Done” to return to iBank’s [main window](#).

## Add documents to the cloud

To get started with iBank Cloud Sync, first send your iBank for Mac documents to the cloud. These contain some data that is not available on iBank for iPad or iPhone (such as [reports](#) and [account groups](#)), so by sending your Mac documents to the Cloud Sync server first, you will ensure the extra data is not lost.



*If you are switching from legacy sync to Cloud Sync, be sure to sync your devices beforehand! Once you enable Cloud Sync, your previous sync connections will be terminated and you won't be able to sync with your devices until you reconfigure them for Cloud Sync.*

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1. Launch iBank on your Mac and open a document you want to use with Cloud Sync. Select “Sync Settings” in the [source list](#) or choose *View > Show Sync Settings*. In the view that appears, click “Set Up Syncing” and then “Cloud Sync (BETA)” to begin the setup process. If you previously used WiFi/WebDAV sync, click “Switch to Cloud Sync” and acknowledge the warning that your previous sync setup will be deleted.
2. If you have not already signed in with your iBank ID (see above), next you will be prompted to do so.
3. On the next screen, enter a name for the cloud document. This name will be visible to your other devices when you configure them for Cloud Sync.
4. Next, choose a password to encrypt the cloud document. *You must not forget the password - it is required to set up any other devices to sync with this cloud document.*

At this point the assistant will show a progress bar until all of your data has been uploaded to the Cloud Sync server. Once it completes, you can begin setting up other devices to sync with this newly created cloud document.

## Open cloud documents

Once you have uploaded one or more iBank documents to the cloud server, you can open them from as many additional Macs and mobile devices as you like.



*Connecting a Mac or mobile device to iBank Cloud Sync requires you to create a new document. It is not possible to connect an existing document to one that has already been uploaded to the Cloud Sync server.*

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### iBank for Mac

1. Launch iBank.
2. Make sure you are connected to the Internet.
3. Choose *File > New iBank Document*.
4. Click “Open Cloud Sync Document”.
5. Log in with your iBank ID.
6. Choose the cloud document you want to open.
7. Enter the password required to open the document.
8. Wait for the document to download.
9. Choose a location to save the file.

### iBank for iPad/iPhone

1. Launch iBank.
2. Make sure you are connected to the Internet.
3. If a document is already open, tap “Back” to return to the iBank home screen.
4. Tap “Create a New Document.”
5. Enter a name for the document (only used on this device).
6. Tap “Open Cloud Sync Document,” then “Set Up Cloud Sync.”
7. Log in with your iBank ID.
8. Choose the cloud document you want to open.

9. Enter the password required to open the document.
10. Wait for the document to download.

## Syncing documents

### iBank for Mac

You can initiate a sync at any time by choosing *File > Sync* (which will only sync the document) or *File > Update Everything* (which will also update your [accounts](#), [security quotes](#), [exchange rates](#), and [bill pay payments](#)). In addition, there is a setting to “Automatically update documents” in *iBank > Preferences* under the “General” tab. When that option is checked, your documents will sync automatically when they are opened and closed.

In the event that a document on your Mac gets out of sync with the Cloud Sync server, a couple of troubleshooting options are available. Select “Sync Settings” in the source list, then click “Troubleshoot Cloud Sync.” Click “Reset Server” to erase the document on the cloud server and replace it with the data on your Mac. Click “Reset Local” to erase the document on your Mac and replace it with the data on the cloud server.

### iBank for iPad/iPhone

Documents sync automatically when they are opened and closed, and when you switch between iBank and other apps. You can initiate a sync manually by tapping the gear-shaped settings button, “Sync Settings (Cloud Sync),” then “Sync now.” On iBank for iPhone, you can also pull down on the Accounts screen to sync and update your accounts.



*When switching from iBank for iPad/iPhone to another app, Cloud Sync may be slowed or interrupted as the operating system assigns lower priority to apps running in the background.*

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In the event that a document on your mobile device gets out of sync with the Cloud Sync server, a couple of troubleshooting options are available. Tap the gear-shaped settings button, “Sync Settings (Cloud Sync),” then “Troubleshooting.” Tap “Reset local data” to erase the document on your device and replace it with the data on the cloud server. Tap “Reset cloud data” to erase the document on the cloud server and replace it with the data on your device.

## Change document passwords

After a document has been uploaded to the Cloud Sync server, you can change the password used to access it from other Macs and mobile devices.

### iBank for Mac

Select “Sync Settings” in the source list, then click “Change Document Password.” Enter the old password along with the new password twice. Once you submit the change, other Macs and mobile devices that sync with that document will be unable to sync until their passwords have been updated.

### iBank for iPad/iPhone

Tap the gear-shaped settings button, “Sync Settings (Cloud Sync),” then “Change password.” Enter the old password along with the new password twice. Once you submit the change, other Macs and mobile devices that sync with that document will be unable to sync until their passwords have been updated.

## Disconnect documents from the cloud

It is possible to disconnect a document from Cloud Sync and leave a copy of the document on your Mac or mobile device for stand-alone use.



*Once a document has been disconnected from Cloud Sync, it is not possible to reconnect it to the same document on the cloud server, although it can be used to create a new Cloud Sync document.*

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### iBank for Mac

Select “Sync Settings” in the source list, then click “Troubleshoot Cloud Sync.” Click “Stop Syncing” to disconnect the document from Cloud Sync.

### iBank for iPad/iPhone

Tap the gear-shaped settings button, “Sync Settings (Cloud Sync),” then “Troubleshooting.” Tap “Remove sync settings” to disconnect the document from Cloud Sync.

## Managing Cloud Sync documents

### iBank for Mac

Select “Sync Settings” in the source list, then click “Manage Synced Documents.” A list of all cloud documents will appear, showing their names and dates when they were created and last updated. To rename a cloud document, double-click on its name, type in a new name, then press Return on your keyboard. Make sure the name is unique; no two cloud documents may share the same name. You can also delete a document from the server by clicking the “Delete” button next to any document.



*Deleting a document from the Cloud Sync server will cause syncing to fail on all Macs and mobile devices that were connected to that document. The document on each Mac and mobile device can be disconnected from Cloud Sync in order to continue using it as a stand-alone document. Once disconnected, a document can be used to create a new Cloud Sync document, but it cannot be reconnected to an existing document on the server.*

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### iBank for iPad/iPhone

If a document is currently open, tap “Back” to return to the home screen. Tap “iBank ID Services” and log in with your iBank ID. A list of all cloud documents will appear, showing their names and dates when they were last updated. To rename a cloud document, tap on it, type in a new name, then tap “Continue.” Make sure the name is unique; no two cloud documents may share the same name. You can also delete a document from the server by swiping it to the left and tapping the “Delete” button.



*Deleting a document from the Cloud Sync server will cause syncing to fail on all Macs and mobile devices that were connected to that document. The document on each Mac and mobile device can be disconnected from Cloud Sync in order to continue using it as a stand-alone document. Once disconnected, a document can be used to create a new Cloud Sync document, but it cannot be reconnected to an existing document on the server.*

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## Chapter 11: Additional Features

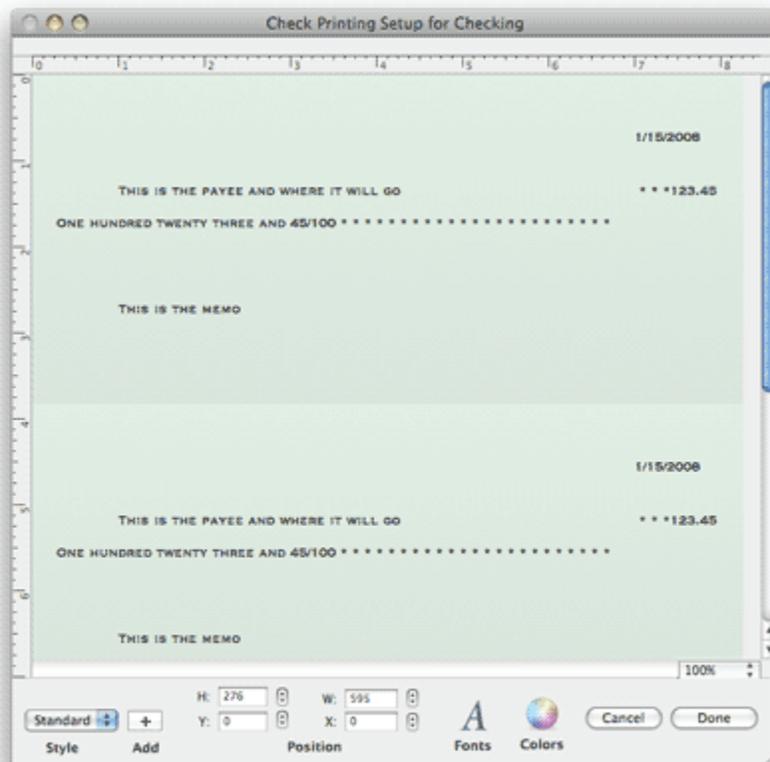
# How do I print checks from iBank?

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.

Check printing in iBank 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.

## Configure a check template

First, select the account you want to print checks from. Choose *Account > Show Check Printing Setup* to view the check printing setup window:



## Set the page size and margins

Choose *File > Page Setup* and select the appropriate option from “Paper Size” to match the check stock you are using, and change the orientation if necessary. To adjust margin settings, you will need to create a custom paper size - click the “Paper Size” drop-down menu button and choose “Manage Custom Sizes.” You can then use the available options to configure the page size and margin settings exactly as you need them. Click “OK” when you are done with the Page Setup options.

## Choose a template style

Select the appropriate check style from the “Style” pop-up menu button at the bottom of the Check Printing Setup window. Choose the style that best matches the type of check you want to print:

- **Standard:** Use this template to print three checks to a page with the date, payee, note, and amount displayed on the check.
- **Wallet:** Use this template to print three checks to a page with the date, payee, note, and amount displayed on the check as well as on a detachable wallet tab on the left side of the check.
- **Voucher:** Use this template to print one check at the top of the page, and two check-sized receipts below. Date, payee, note, and amount information are displayed on each.
- **Custom:** Use this template if you want to print checks on plain paper. The date, payee, note, and amount are displayed in addition to your address, the payee’s address, the bank’s routing number, your account number, and the check number. Standard MICR numbers are displayed across the bottom of the check for automated processing.

iBank retrieves your address and the bank address automatically from the Mac OS X Contacts app. Your address is taken from the card designated as “My Card” in Contacts. iBank will search for your bank’s address based on its name (as specified in the [account inspector](#)), so make sure you have a card in Contacts 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 inspector (double-click an account to show the inspector). When you print a custom check, the background gradient will be printed in addition to the text fields.



*When printing checks using the “Custom” template, you must use plain paper - preprinted check stock can only be used with the other template styles. Check with your bank for any rules or regulations regarding printed checks; in some case, special MICR ink may be required. IGG Software does not guarantee that all banks will accept checks that you print yourself.*

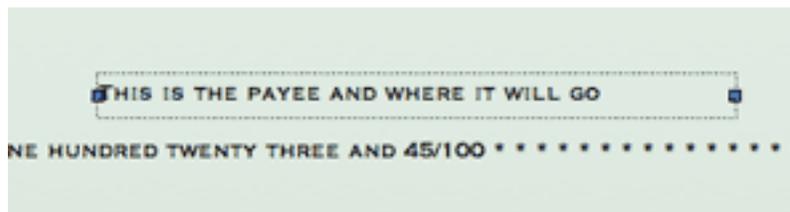
## Set the check size

At the bottom of the Check Printing Setup window are two figures, ‘H’ and ‘W’, which represent the height and width of each check in pixels. Adjust these figures to match the size of your check stock - you may need to print a few test pages on blank paper until you are able to make sure things line up properly. Changing the paper size will cause the check size to automatically scale itself to fit three to a page.

Please note that the check height and width cannot exceed the paper size. If the check height and width are smaller than the paper size, you will see white space to the left and/or bottom of the checks in the Check Printing Setup window. If there is extra space, you can reposition the checks on the paper by adjusting the ‘X’ and ‘Y’ coordinates (horizontal and vertical position in pixels) at the bottom of the window.

## Adjust field positions & font styles

Click any text field (e.g. payee name, transaction date, note) in the top-most check to select it. A box will appear around the field to indicate that it is selected:



To reposition the field, click and drag to move it to a new location. As you are dragging it, two numbers will appear at the top-left of the field representing the X and Y coordinates (horizontal and vertical location) of the field. You will notice that the other checks on the same page automatically update to match the top check.



*When using the “Voucher” check style, you can edit the middle check in addition to the top-most check. The top-most area controls how information will be printed on the check, while the middle area controls how the receipts will look.*

To resize the field, click and drag the blue handle at either end of the selection box to make it bigger or smaller.

To change the font, size, shadow, etc. of the selected field, click the “Fonts” button at the bottom of the window and make modifications as necessary. To change the color of the text, click the “Color” button and choose a new color.

## Add a payee address

If you want to display the payee’s address on your checks, click the “+ Add” button next to “Style” and choose “Payee’s Address” from the pop-up menu. A new field will be added to the template which you can reposition and style as necessary. To remove this field from the check template, select it and press ‘Delete’ on your keyboard.



*Payee addresses are retrieved from the Contacts application. Make sure that you have an entry in Contacts that matches the payee for whom you are printing the check, otherwise iBank will not be able to display address information for that payee.*

---

## Add an image or logo

Drag and drop an image file from the Finder onto the top-most check:



Click and drag the image to reposition it; click and drag the handles around its border to resize it. Note that the image will appear in front of any text on the check and cannot be used as a background image. To remove an image from the template, click once to select it and press ‘Delete’ on your keyboard.

## Reset a template to the default setup

Choose a different selection from the “Style” menu, then change back to the one you were using. Your changes will be erased and the default template will be shown again.

## Print checks from the register

Once you have finished configuring the check template, close the Check Printing Setup window. Select one or more [transactions](#) (Command-click to select multiple items in the account register) for which you want checks to be printed, then choose *File > Print Checks for Selected Transactions*.

Configure your printer settings as appropriate, then click “Print.” Each transaction will be printed to a separate check. Depending on how you have your template configured, checks will typically print three to a page. If you only select one or two checks for printing, only one or two checks will print on the page.

# How do I lock my data with a password?

---

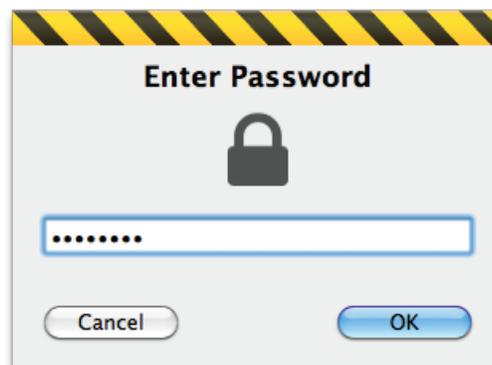
If you share your computer with other users, you may be concerned about them accessing your financial records. You'll be pleased to know that iBank provides simple password protection to lock your sensitive data away from prying eyes.

## To enable password protection:

Open the [iBank document](#) you want to lock (if it is not already open) and choose *File > Password Protection*. The following sheet will appear:



Enter your desired password (twice for verification) and click "OK." The padlock will close to show that your document is now password protected. The next time you try to open the document with iBank, the following sheet will appear before any data is displayed:



Enter your password and click “OK” to open the file, or click “Cancel” to close it. The password lock stays with your document, so even if you open it on another computer you will be required to enter your password before it will open.



*Password protection does not encrypt your data - it is merely intended to prevent your iBank document from being opened inadvertently by someone who should not see it. For greater security, save your iBank document in your home folder and enable Mac OS X FileVault, which you will find in System Preferences under “Security.”*

---

### **To change your password:**

Open the document and choose *File > Password Protection*. Enter your old password when prompted, then enter a new password twice and click “OK.”

### **To disable password protection:**

Open the document and choose *File > Password Protection*. Enter your password when prompted, check “Turn off password protection,” and click “OK.” iBank will no longer ask for a password before opening the file.

# How do I export my data for use with other software?

---

iBank allows you to save the data from your [accounts](#) to a file so that you can share it with other programs. You may need to send your financial data to an accountant, for example, or import your spending information into a tax preparation program. iBank allows you to export data in two formats: Quicken Interchange Format (QIF), for use with Quicken and most other financial applications, and Tax Exchange Format (TXF), for use with TurboTax and several other tax preparation applications.

## Export to QIF

Open the [iBank document](#) you want to export and choose *File > Export*. The **export assistant** will open to walk you through the process of exporting your data. Using the drop-down menu button, choose “QIF” (if it isn’t already selected) and click “Next.” On the next screen, use the two calendars to indicate a starting and ending date for the data you want to export - all [transactions](#) that fall within the range you specify will be included in the QIF file. By default, the starting and ending dates are set to include all transactions in the document. To adjust the range, type in new dates or click a date and press the down arrow key to show a popup calendar. Click “Next” to continue.

On the next screen, check off the accounts you want to include in the QIF file. Because the QIF format does not support [currency](#) information, only accounts that use the same currency may be included in the export (you may want to export a separate QIF file for each currency you use). Once you have chosen which accounts to include, click “Next” twice to continue. iBank will prompt you to enter a name for the QIF file and choose the location where it should be saved. Click “Save” to complete the export process.

## Export to TXF

Open the iBank document you want to export and choose *File > Export*. Using the drop-down menu button, choose “TXF” and click “Next.” On the next screen, choose which tax year you want to export data for. Click “Next” to continue.

On the next screen, check off the accounts you want to include in the TXF file and click “Next.” On the next screen, check off the [categories](#) you want to export. Only categories you have designated as “[Taxable](#)” and assigned [tax codes](#) are displayed in the list, and all of these are selected by de-

fault. Uncheck any categories you do not want to include in the TXF file, then click “Next” twice to continue. iBank will prompt you to enter a name for the TXF file and choose the location where it should be saved. Click “Save” to complete the export process.



*If you use multiple currencies, iBank will automatically convert all category totals to the Mac OS X system currency. You can change your system currency by opening System Preferences, clicking the “Language & Region” button, choosing the “General” tab, and using the “Currency” popup button. Be sure to [update iBank’s exchange rates](#) before exporting your data to ensure that the latest conversions are applied.*

---

## How do I back up my iBank document?

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One of the best ways to protect your financial data is to back up your [iBank documents](#) regularly. iBank is designed to play nicely with Time Machine and other backup utilities, and saves your data in document files that are easy to copy for backup purposes. Sync utilities such as Dropbox or SugarSync are not recommended for backup purposes, as sync conflicts can corrupt your iBank documents.

If you don't use Time Machine, you can easily make a backup copy of any iBank document in the Finder. [Locate the document](#) you want to back up, hold down the Option key (to make sure the Finder copies the file instead of moving it), and drag and drop the file onto a backup folder. For better security, choose a location outside of your local hard drive, such as a flash drive or a shared folder on a network. Feel free to rename the backup file to indicate that it is a copy of the original, if you like.



*If you are handy with Automator, you can easily create a workflow to back up your 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, simply hold down the Option key and drag and drop a backup file onto your Documents folder (or any other location on your local hard drive) to make a copy in that location. You may choose to replace an existing iBank document, but be careful not to overwrite a file you need to keep for later use! When the file finishes copying, double-click it to launch iBank and open the document.



## Chapter 12: Security and Privacy

# How does IGG Software protect my privacy and keep my data secure?

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We at IGG Software take your security and privacy very seriously. iBank is designed to keep your private data secure in every way possible. Here's a summary of our policy:

- We don't sell, rent, trade or share your private information. Ever.
- All [purchases](#) are transmitted securely with SSL encryption, and credit card details are not stored after processing is complete.
- If you use [Direct Access](#), your bank connection details are stored with our trusted service provider in data centers with world-class security. Its security features include central bastion hosts, multi-factor authentication, resilient and redundant infrastructure, data encryption, and centralized Security Incident and Event Management (SIEM). It is a certified PCI Level 1 Service Provider and undergoes regular multi-agency security and compliance audits. If we didn't trust them to keep your data absolutely secure, we wouldn't partner with them.
- Passwords for [direct download](#) accounts and iBank IDs are encrypted and stored in the Mac OS Keychain.
- iBank's [built-in browser](#) uses the same underlying technology as Safari, which supports 128-bit SSL encryption. iBank does not gather any information about your browsing activity.
- All [syncing](#) activity is transmitted over a secure SSL connection. WiFi syncing also encrypts the data before transmission. If you use a third-party WebDAV service for syncing, storage on the WebDAV server is subject to that company's security policy.
- iBank is fully compatible with FileVault and Time Machine, and we recommend that you use these feature to encrypt and back up your iBank documents.
- At launch, if you are connected to the Internet, iBank may contact our web server to check whether a new version is available for download. No information is sent from iBank to our servers in this process, and you can disable the update feature in *iBank > Preferences*. If you purchased iBank from the Mac App Store, it will not check for updates; all updates for that version are handled by the App Store.

For more details about our policies regarding security and privacy, visit our website at [iggsoftware.com/legal](http://iggsoftware.com/legal).



## Chapter 13: Frequently Asked Questions

# FAQ Index

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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 14: Contact Us](#) for more information).

# Updating, Upgrading, Installing, & Registering

---

## How do I update iBank?

We are constantly working to improve our software. Periodically, we will release updates with bug fixes, security enhancements, and feature additions. As long as the main version number matches the one you purchased, it is free to install - your original registration code will be automatically recognized. That means if you purchased iBank 5.0, then 5.0.1, 5.1, 5.5.2, etc., are all free to you! Check the [iBank page](#) on our website 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, see the [next section](#) in this chapter.



*If you purchased iBank through the Mac App Store, all updates must be installed through the App Store as well. Update notifications are not available in that version of iBank.*

---

## Enable update notifications

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:

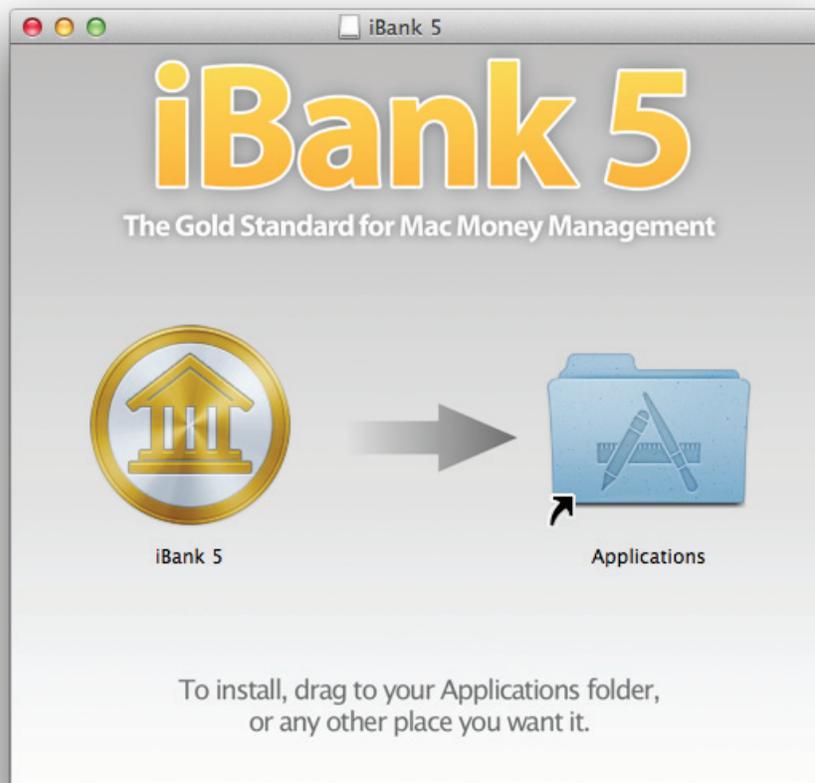


The latest iBank version number is displayed - to download it using your default web browser, click “Download Now.” If you want to skip the update but be reminded again next time you launch iBank, click “Ask Again Later.” If you don’t want to be notified again, click “Change Preferences” and

uncheck “Notify me when an update is available.” To view a list of the changes made in each version, visit this page on our website: [http://www.iggsoftware.com/ibank/version\\_changes\\_5.html](http://www.iggsoftware.com/ibank/version_changes_5.html).

### Install an update after downloading

Quit iBank if it is currently open. Assuming you clicked “Download Now” when the update notification appeared, you should have a file named “iBank5\_Update.dmg” on your Desktop (or in your Downloads folder). Double-click it to mount the “iBank 5” disk image. A window should automatically appear containing the iBank 5 application:



Drag the iBank 5 app onto the Applications folder, and allow the Finder to overwrite the existing iBank 5 app. Drag both the “iBank 5” disk image and the “iBank5\_Update.dmg” file from your Desktop to the Trash, and double-click the iBank 5 app in your Applications folder to open it. Your update is now complete!

## When will I have to upgrade iBank?

Periodically we will release minor [updates](#) to improve iBank's functionality. As long as the main version number matches the one you purchased, it is free to install - your original registration code will be automatically recognized. That means if you purchased iBank 5.0, then 5.0.1, 5.1, 5.5.2, etc., are all free to you!

Each major version of iBank we release, however, is considered to be a paid upgrade. That is, if you purchased iBank 5 and we release iBank 6, you will have to pay an additional fee to upgrade. Our promise to you is that we will not release major versions less than one year apart. Additionally, we frequently offer reduced upgrade pricing for registered users of previous versions. Visit our [online store](#) for more details.

## Why won't iBank accept my registration?

### **If you purchased iBank from the IGG website, or ordered a license through the iBank application:**

First, make sure you [installed](#) the correct version of the software. If you [purchased](#) a license for iBank 4 and installed version 5, it will not accept your code. Once you are sure you have the correct version of 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 receipt that was emailed to you after you submitted 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.
- 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 then please [contact customer support](#) for assistance.

### **If you purchased iBank from a retail website (such as Amazon.com):**

First, review the section above, as the same considerations apply.

In addition, iBank must be connected to the Internet in order to register retail purchases. If you are attempting to register a second copy of iBank, remember that each retail license can only be

used once. After you registered the first time, IGG Software issued you a new license code that was attached to your name and email address. Check your email history for a copy of your individual license details, or use the [lost license form](#) on our website to look them up.

### **If you purchased iBank on the Mac App Store:**

This version of iBank does not need to be registered. If it prompts you to purchase a license, it is likely that you installed the wrong version. Quit iBank and delete it from your Applications folder, then launch the App Store and download iBank 5 again.

### **Additional information:**

For more information about registering iBank, see [How do I purchase and/or register iBank?](#) 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 [document](#) automatically after registering, double-click the document in the Finder to open it.

### **Can I install iBank on more than one computer?**

Yes, 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 use 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 Documents

---

## Why won't iBank open my document automatically?

Each time you start iBank, it should automatically display the last [document](#) you opened. iBank relies on the Mac OS X feature "Recent Items" to remember the location of your document - 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 "General" button. Make sure you have a number selected next to "Recent items" and not "None."



*Some third-party menu utilities may interfere with the "Recent Items" feature. If iBank is not opening your document 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 automatically saves your document every 6 seconds by default. You should never need to save your data manually! If you want to disable autosave or change how often iBank saves your data, choose *iBank > Preferences* and click "Advanced." Here you can turn autosave on and off or change the save frequency by dragging the slider.

For more information, see [How do I manage iBank documents?](#) in [Chapter 1: Getting Started](#).

## Can two or more people share the same iBank document?

iBank is intended for single-user operation. Generally speaking, two users cannot access the same [document](#) without making a copy of the 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 document in a shared folder (even if both users are on the same computer), iBank may 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.



*Some of our customers have reported that they are able to share iBank documents using third-party syncing software such as Dropbox or SugarSync. We recommend against syncing your data in this manner, as corruption of your financial information is very likely to occur.*

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# Accounts & Transactions

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## Can I change account types?

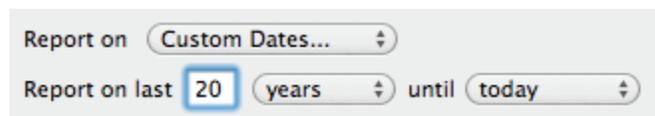
No, once you create an [account](#) you cannot change its [type](#). If you accidentally set up an account with the wrong type, simply [create a new account](#) with the correct type, then cut and paste all the [transactions](#) from the old account into the new one. Be sure to use the “Cut” command instead of “Copy,” or else the transfers in the account may create duplicates in other accounts.

## Can I rename items in the source list?

[Accounts](#), [budgets](#), and [reports](#) can be renamed by double-clicking them, changing the “Name” field, and clicking “Save.” [Websites](#) can be renamed by double-clicking the accounts to which they belong, changing the “Bank” field, and clicking “Save.” Items in the “Manage” section of the [source list](#) cannot be renamed.

## How do I see all transactions in a category for specific dates?

Create a [Category Detail report](#) and limit the report to the [category](#) you want to see. Choose a “Custom” date range and configure it to cover a large period of time so that all [transactions](#) are covered, as pictured here:



Once you’ve finished creating the report, you will see the details of all of the transactions that make up the category you requested. Feel free to print the report or save it to a PDF file. Click on any transaction to view and edit it in the [account register](#) where it was recorded.

# Miscellaneous

---

## What keyboard shortcuts are available in iBank?

iBank has the following shortcuts available for use:

<b><u>Key Combination</u></b>	<b><u>Command</u></b>
Command - , (Comma)	Open iBank Preferences
Command - H	Hide iBank
Command - Option - H	Hide Other Applications
Command - Q	Quit iBank
Control - Command - N	Create a New iBank Document
Command - O	Open an iBank Document
Command - U	Update Everything
Option - Command - I	Import Data
Option - Command - E	Export Data to QIF/TXF
Command - W	Close the Window
Command - S	Save
Shift - Command - S	Save As
Shift - Command - P	Page Setup
Command - P	Print
Option - Shift - Command - P	Print Checks for Selected Transactions
Command - Z	Undo
Shift - Command - Z	Redo
Command - X	Cut
Command - C	Copy
Command - V	Paste
Option - Shift - Command - V	Paste and Match Style
Command - A	Select All
Command - : (Colon)	Show Spelling and Grammar
Command - ; (Semicolon)	Check Spelling
Command - I	Show the Popup Inspector for the Current Selection
Shift - Command - O	Open the Selection in a New Window
Control - P	Show Payments
Control - C	Show Categories
Control - I	Show Securities
Control - T	Show Transaction Templates
Control - S	Show Scheduled Transactions
Control - R	Show Import Rules

<b><u>Key Combination</u></b>	<b><u>Command</u></b>
Control - D	Show Sync Settings
Shift - Command - N	Create a New Account
Shift - Command - G	Create a New Account Group
Shift - Command - A	Create a New Smart Account
Option - Command - T	Open the Selected Account's Website Using the Built-In Browser
Shift - Command - D	Download Transactions for the Selected Account (Direct Access and direct download accounts only)
Command - L	Show Loan Settings for the Selected Account
Command - 1	Show Transaction Register for the Selected Account
Command - 2	Show Resolve View for the Selected Account
Command - 3	Reconcile the Selected Account with a Bank Statement
Command - 4	Show Summary Report for the Selected Account
Command - N	Create a New Transaction
Command - E	Edit the Selected Transaction
Command - Delete	Delete the Selected Transaction(s)
Option - Command - Y	Show/Hide Split Items for the Selected Transaction
Option - Command - N	Add a Split Item
Option - Command - Delete	Delete the Selected Split Item
Command - Right Arrow	View the Transfer Linked to the Selected Transaction in a New Window
Shift - Command - R	Create a Report
Shift - Command - B	Create a Budget
Control - Command - S	View Upcoming Scheduled Transactions
Control - Command - Q	Update Security Quotes
Control - Command - R	Update Currency Exchange Rates
Shift - Command - C	Launch the Calculator App
Command - M	Minimize the Window
Tab	Cycle Through Fields
Return	Save the Current Transaction
Escape	Cancel Changes to the Current Transaction
Down Arrow	Show a Calendar (While Editing a Date) or Choose from a List (While Editing a Payee, Category, or Security Symbol)
[ (Left Bracket)	Decrease the Date by 1 Day (While Editing a Date)
] (Right Bracket)	Increase the Date by 1 Day (While Editing a Date)
Home (or Function - Left Arrow)	Scroll to the Top of the Register
End (or Function - Right Arrow)	Scroll to the Bottom of the Register

## Can I download quotes for non-U.S. securities?

iBank uses the [Yahoo! Finance](#) quote service for downloading security prices. Any security that is listed on Yahoo, iBank should be able to download; just be sure to enter the [symbol](#) that Yahoo uses in iBank's [investment transactions](#) and [securities](#).

Quotes can be downloaded from non-US stock exchanges by adding the appropriate suffix to each of your security symbols. For example, the symbol for Google on the Frankfurt Exchange is "GGQ1.F". For a list of supported exchange suffixes, visit <http://finance.yahoo.com/exchanges>.

For more information about investment accounts, see [Chapter 7: Investments](#).

## Why can't I add income categories to my budget?

You must designate some [categories](#) as income-based before you will be able to add any categories to the income section of your [budget](#). Select "Categories" in the "Manage" section of the [source list](#) and select a category you want to use to track income. At the bottom of the screen, change the category's [type](#) to "Income." Repeat this process for each of your income categories. When you return to your budget setup, those categories will be available for use in the income section.

## Do you recommend a particular check stock?

No, we designed the [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.com" at startup?

That's the name of the server where our website is hosted. If you have [update notifications](#) enabled, iBank will automatically connect to our website every time it is launched to find out if a new version of iBank is available for download.

Don't worry - it is our policy that iBank never transmits any information about you or your computer back to IGG Software. For more information, see [Chapter 12: Security and Privacy](#).

## 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. The appropriate [date, payee, category, and amount](#) will be assigned to the transaction, and a copy of the receipt will be [attached](#) to it.



## Chapter 14: Contact Us

## Where can I find help or get additional support?

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In addition to this manual, we offer free technical assistance via live chat, email, and a collection of support articles on our website. Please feel free to contact us at any time; we will be sure to respond to your inquiry in a timely and effective manner.

- To see if we have already addressed a topic that concerns you, please search our support articles at: [iggsoftware.com/support/articles](http://iggsoftware.com/support/articles).
- If you can't find an answer to your question, please visit [iggsoftware.com/support](http://iggsoftware.com/support) to speak with us on live chat.
- To submit feedback about your experience with iBank, choose *iBank > Provide iBank Feedback* and send us your thoughts in an email.



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