



mobiFinance

User Manual

Version 3.x.x

2010 - 2022 Darhon Software



Table of Contents

Introduction.....	3
License Matrix Comparison.....	3
Quick Start.....	5
Accounts.....	5
Accounts screen.....	5
Account edit screen.....	6
Account information screen.....	6
Transaction.....	6
Transactions screen.....	7
Transaction edit screen.....	8
Transaction information screen.....	9
Scheduled Transactions.....	9
Scheduled transactions screen.....	9
Scheduled edit screen.....	9
Transferring funds between Accounts.....	10
Transfer screen.....	10
Split Transactions.....	10
Split transactions screen.....	11
Split edit screen.....	12
Multiple Currencies.....	12
Currency screen.....	13
Lists.....	13
General screen.....	13
Tools.....	14
Purge Menu.....	14
Adjustment Menu.....	15
Reports and Graphs.....	15
Report screen.....	15
Report structure.....	15
Filtering buttons.....	16
Budget.....	17
Budget screen.....	17
Budget edit screen.....	18
Budget report.....	18
Search.....	19
Search screen.....	19
Security.....	20
Settings.....	20
Backup options.....	20
Menu Commands.....	21





Introduction

This is a personal finance application oriented for mobile devices that allows you to:

- Track your balances and record cheques, savings, credit cards, cash and any other custom transactions with multi currency capabilities.
- Currency rate is accessible from most of the windows and rates can be edited during the registration of a particular transaction for convenience.
- Reconcile your bank statement assigning one of three different status to your records: Unclear, Clear and Reconciled.
- Split transactions are supported to register one payee with multiple categories and classes.
- Generate reports, charts and histograms filtered by any field. Edit transactions from report table by drilling down the register.
- Set up your budgets per category and customize periods, class and currency to control your expenses.
- Export transaction lists and convenient search tool.
- Personalize your views using different date formats.
- Icons can be assigned to accounts and categories to make the visualization of records much easier in the lists.
- Register scheduled transactions for repeating operations. Split transactions, multi-currency and transfers are allowed in this context.
- Secure your data using a password to encrypt your database with a 256-bits key.

License Matrix Comparison

mobiFinance comes in two different versions and they are described in the table below:

Description	Silver version	Gold version
Tracking of account balances	Yes	Yes
Filter transactions by Account, Payee, Class, Category and Clear/Reconciled status	Yes	Yes
Filter accounts by Bank, Type, Currency and Clear/Reconciled status	Yes	Yes
Globally modify Category, Payee and Class to be updated in all transactions	Yes	Yes
Globally modify Type, Bank and Currency to be updated in all accounts	Yes	Yes
Protect your data with a password to encrypt your database using a 256-bits key. Automatic log out after 10 min of inactivity.	Yes	Yes
Customize date format	Yes	Yes



Assign icons to accounts and categories to easy identification	Yes	Yes
Adjustment and Purge accounts in only one click	Yes	Yes
Comprehensive search tool to look for your transactions	Yes	Yes
Number of accounts	2	Unlimited
Number of scheduled transactions	2	Unlimited
Multiple currencies	No	Yes
Split transactions	No	Yes
Export file to TXT format	No	Yes
Report functionality		
Time interval	Fixed	Editable
Table	screen Only	Editable
Histogram	No	Yes
Pie	No	Yes
Budget functionality		
Create custom budgets per category	1	Unlimited
Table report showing used and budgeted amounts	screen Only	Editable
Backup capabilities		
Local backup & Restore operations	Yes	Yes
Upload/download your database to OneDrive	Yes	Yes
Upload/download your database to Dropbox	Yes	Yes
Upload/download your database to Google Drive	Yes	Yes





Quick Start

1. Launch the application on your device and log in.
2. Click on *General* menu to create your list of Banks and Types to be used as basic information once you create your Accounts.
3. Click on *General* menu to create your list of Payees, Categories and Classes to be used as basic information once you create your Transactions.
4. Click on *Add* button from Accounts screen to create your first account.
5. To start adding your transactions, click the right arrow on the relevant account to open Transactions screen and click on *Add* button.
6. Enter a date, payee, amount, category and if needed a class from the lists and click *Apply* to close the form. You'll return to the register and the transaction you entered will be displayed and your ending balance will be updated.

Accounts

The accounts work as a container of transactions. You can have different kind of accounts (Credit, Savings, Checking, Cash, Liability, etc.) and they are associated to a bank. Each account has its own currency and all transactions created from an specific account will use this currency.

Accounts screen

When you first launch the application you are presented with the Accounts screen. No accounts will be shown in the beginning. You can create new accounts clicking on *Add* button. Or you can edit and delete your accounts by sliding them to the left.

Note that accounts can only be deleted if they don't have any existing transactions. Therefore, in order to delete an account you will need to delete first its transactions.

This screen also let you filter your accounts by Bank, Type, Currency and Status to make visualization easier and improve your searching when you need to go to a specific account in a congested database. You will also have a quick access to your current balance (calculated with the base currency) on the bottom and it will change according to what you have listed in the current screen. A deeper explanation of the Status filter is provided in the Transaction section.

This screen will automatically filter out all inactive accounts to avoid congestions with unused accounts. However, you have the option to list them with the filter.

Clicking the *Info* button will take you to Account information screen, which will give you in one picture all the related information about your account and the associated bank.

Accounts screen allow you to access to *Transfer*, *Report*, *Budget*, *Schedule*, *General*, *Currency*, *Search*, *Password*, *Settings* and *Help*.

You can open the transactions associated to each account (Transactions screen) by clicking on the right arrow for the required account.



Account edit screen

You may create new accounts with *Add* button or edit existing ones by sliding the row to the left from Accounts screen.

It is not possible to select more than one account at the same time, so it is only possible to delete accounts one by one.

This screen let you choose the following parameters for your new account:

Name: Name of this account.

Bank: Bank associated to this account.

Type: This should be something like "Checking", "Saving", "Credit", "Cash", "Liability", etc.

Currency: Currency associated to this account.

Holder: Name of the account's holder as it is registered in the bank.

Number: Account number and branch.

Initial Balance: Corresponding to the current balance of this account previous to start registering transactions.

Icon: The icon to be associated to your account.

Notes: Memo to include any additional information with the comfort of rich text.

Status: Active or inactive account. This is helpful to hide accounts which are no longer needed, but you cannot delete because they have existing transactions. Inactive accounts won't be shown in Accounts screen.

Account information screen

This screen allow you to have in one picture all the information associated to your account and the associated bank.

Transaction

A transaction is a record associated to an account showing some expense, income or transfer to another account.

The transactions are divided into 3 main categories:

Regular Transactions:

Expenses or Incomes, recording negative or positive amounts respectively and with a Category name different of "--///--" or "[Account]".

This kind of transactions can have any Payee name and the amount has the currency associated to the mother's account. Therefore the Rate can not be edited.

Regular transactions affect the results on the Reports by Category, Payee and Account.

Transfers:

A transfer is a special kind of transaction to register the money transferred between 2 accounts.



It is created either from the Transfer screen by selecting the source and destination accounts or from the Transactions screen when selecting an “[Account]” as Category.

This kind of transactions don't have the possibility to choose a payee and it will always be “====>”. The Rate will be enabled when the accounts have different currencies and it will have the registered rate as default, but it can be modified.

Transfers do not affect the result for Reports by Category and Payee because they do not generate actual expenses or incomes. They only affect the result for Reports by Account because the actual balance in those accounts will be modified when transferring money between each other.

Split Transactions:

A split transaction is a register where more than one category/class is affected at the same time. For instance when you go to the supermarket and pay with your debit card linked to your saving account and request X amount as cash back in addition to the Y amount that you spent in Groceries, then the transaction should be registered as a split transaction where X amount is associated to a Transfer to your “Cash” account and Y is associated to the category “Groceries”. In this case we have combined the 2 possible kind of transactions in only one register due to the nature of the case.

The *Split* button is made enabled when selecting “--///--” as Category. This action also disables the Class from the parent transaction, because each split transaction can have a different class and so this option is made available when creating them.

This kind of transactions can have any Payee name and the amount has the currency associated to the mother's account. Therefore the Rate can not be edited in the Transactions screen, but it can be edited in the Split screen for each particular case.

Split transactions affect the results on the Reports by Category, Payee and Account depending on the actual individual transactions.

Transactions screen

Once you are finished editing your accounts, return to Accounts screen and click the right arrow of any account to open its transactions.

You can create new transactions clicking *Add* button. Or you can edit and delete your transactions by sliding them to the left.

It is not possible to select more than one transaction at the same time, so it is only possible to delete transactions one by one. But, you can always use Purge to delete various transactions in one go.

This screen also let you filter your transactions by Account, Payee, Class, Category and Status to make visualization easier and improve your searching when you need to go to a specific register in a congested account.

You will also have a quick access to your current balance at the bottom and it will change accordingly of what you have listed in the current screen. The currency used in the total balance will depend if the Transactions screen is coming from Accounts screen or from Report/Budget screen.

In case this is coming from Accounts screen, this is showing only transactions for one specific account and the Balance will use the Account's currency.



On the other hand, if this is coming from the Report or Budget screen, it will be showing transactions for a specific Payee, Category or Account which will include accounts not necessarily with the same currency. Therefore the Balance will be calculated based on the Report or Budget currency.

Clicking the *Info* button will take you to the Transaction Information screen, which will give you in one picture all the related information about your register.

It is also possible to sort the list by any column using the Filter parameters. Note that when you have many transactions with the same value on the selected sort column, the records will be sort per creation time as secondary criteria.

You will also be able to click the status icon in this screen to change the status of the register as cleared (orange --), reconciled (orange X) or not cleared (blue).

Filtering by status has the following options applicable in all the screens that allow this kind of filtering:

- **All:** Displays all of your transactions - no filter applied.
- **Reconciled:** Initial Balance amount plus all Reconciled transactions (should be equal to last month's statement).
- **Unreconciled:** A zero Initial Balance plus all Cleared and Uncleared transactions (this will show you a total of what you spent since your last statement).
- **Cleared:** Initial Balance amount plus all Reconciled and Cleared transactions (should be equal to your bank's online balance).
- **Uncleared:** A zero Initial Balance plus all Uncleared transactions (this will essentially show you a total of what you've spent that hasn't cleared your bank yet).

Transaction edit screen

To create a transaction, click *Add* button from the Transactions screen. The Transactions edit screen appears allowing you to fill in the following fields:

State: Select the state of your transaction: Uncleared/Cleared/Reconciled

Date: Date of transaction.

Payee: The name of your payee. You may enter a name or select from the list. Any new Payee used will be included in the Payee's list. When you use the dialog to choose one payee, the program will fill out automatically the category, class and amount used for this payee, base on the last transaction it was used.

Amount: The amount of the transaction. The amount is recorded in your account's currency. You may enter a foreign currency and its exchange rate by clicking the Currency Converter. Be advised to use the correct sign for the amount. Expenses should be negative and incomes positive.

Category: You can choose between the existing list of categories (e.g., Auto, Dining, Groceries, etc.) in the Category list. You can also split a transaction over multiple Categories by selecting “--//--” from the Category list. You may also transfer money to another Account by selecting its name enclosed in brackets (e.g., [Visa]) from the bottom of the Category list.

Check: The number of the check used for this transaction.

Rate: The rate for the transaction if Category is an “[Account]”. The transfer will be done from the principal account to the account chosen in the Category button.



The initial amount will be calculated based on the registered rates for these currencies, but this value can be modified.

In case the accounts have the same currency, the rate editor will be unable.

Class: You can choose between the existing list of Classes (e.g., Personal, Business, etc.).

Memo: Enter a memo for more information.

Transaction information screen

This screen allows you to have in one picture all the information associated to your transaction. It also show you clearly the account that this transaction belongs to.

Scheduled Transactions

This application supports Scheduled Transactions, enabling you to setup transactions that occur on a regular basis. Once you setup a scheduled transaction, it will be recorded automatically every time the time is met.

Scheduled transactions screen

Select *Schedule* from Accounts screen's menu.

You can create new scheduled transactions clicking on *Add* button. Or you can edit and delete your scheduled transactions by sliding them to the left.

The list presents all scheduled transactions where you can see the most relevant information.

It is not possible to select more than one scheduled transaction at the same time, so it is only possible to delete scheduled transactions one by one.

Scheduled edit screen

To create a scheduled transaction, click the *Add* button from Scheduled transactions screen. The Transactions edit screen appears allowing you to fill in the following fields:

Frequency: The number of days, weeks or months the transaction will have the next occurrence.

Unit: Day, Week or Month.

Account: This is the account that will be affected by this transaction.

Date: Date of the next scheduled transaction.

Payee: The name of the Payee. You may enter a name or select from the list. Any new Payee used will be included in the Payee's list.

Amount: The amount of the transaction. The amount is recorded in the selected account's currency. Be advised to use the correct sign for the amount. Expenses should be negative and incomes positive.





Category: You can choose between the existing list of categories (e.g., Auto, Dining, Groceries, etc.) in the Category list. You can also split a transaction over multiple Categories by selecting “--///--” from the Category list. You may also transfer money to another Account by selecting its name enclosed in brackets (e.g., [Visa]) from the bottom of the Category list.

Class: You can choose between the existing list of Classes (e.g., Personal, Business, etc.). In case the transaction is SPLIT this button will be disabled with the empty class selected.

Limit: You have the option to make unlimited scheduled transactions or set a limit of date or number of times a transaction will be triggered.

Note: Enter a memo for more information.

Transferring funds between Accounts

You may transfer funds between your accounts using one of the following methods.

Click *Transfer* menu from Accounts screen or select an account [Account] from the Category list inside Transactions edit screen.

These two transactions are dynamically linked and if you change the data in one, it will be reflected in the other.

Transfer screen

Date: Enter the date of the transaction.

From Account: The Account the funds will be withdrawn from.

Amount: The amount of the transaction. The amount is recorded in your From Account's currency. You may enter a foreign currency and its exchange rate by clicking the Currency Converter. Be advised to use the correct sign for the amount, a positive value will move the money from account 1 to account 2. In other words, it will create a negative amount in the first account and a positive amount in the second account.

To Account: The Account the funds will be deposited into.

Check: The number of the check used for this transaction.

Rate: The rate for the transaction if both accounts have different currencies. The initial amount will be calculated based on the registered rates for these currencies, but this value can be modified.

In case the accounts have the same currency, then the rate edition will be unable.

Class: You can choose between the existing list of Classes (e.g., Personal, Business, etc.).

Memo: Enter a memo for more information.

Split Transactions

Transactions may be split across multiple categories, by selecting “--///--” from the Category list. The Split screen will be displayed to show the actual list of split transactions or an empty list if it is a new record.



Following are some examples of why/how you would perform a Split Transaction:

Example 1: You write a check to your mortgage company that includes mostly interest and some principal. You want to track each separately in a Mortgage Liability account, and a Home Equity Asset account.

Account	Checking
Payee	MortCo
Amount	\$1,000.00
Category	--//--
[Mortgage Acct]	\$900.00
[Home Equity]	\$100.00
Total	\$1,000.00

Example 2: You bought some groceries with a debit card and withdrew additional cash. You want to track the amount you spent on groceries, and track the cash deposit in your Cash Account.

Account	Checking
Payee	Supermarket
Amount	\$50.00
Category	--//--
Groceries	\$30.00
[Cash Acct]	\$20.00
Total	\$50.00

Split transactions screen

You can create new records clicking on *Add* button. Or you can edit and delete your records by sliding them to the left.



Split edit screen

To create a split transaction, click the *Add* button from the Split transactions screen. The Transactions edit screen appears allowing you to fill in the following fields:

Amount: The amount of the transaction. The amount is recorded in the mother account's currency. Be advised to use the correct sign for the amount. Expenses should be negative and incomes positive.

Rate: The rate for the transaction for Transfers between the mother account and the [Account] selected in the Category list. It is enabled only if both accounts have different currencies. The initial amount will be calculated based on the registered rates for these currencies, but this value can be modified.

Category: You can choose between the existing list of categories (e.g., Auto, Dining, Groceries, etc.) in the Category list. You may also transfer money to another Account by selecting the name enclosed in brackets (e.g., [Visa]) from the bottom of the list.

Class: The associated class for each of the split transactions.

Memo: Enter a memo for more information.

Multiple Currencies

This application supports multiple currencies allowing you to track accounts in different currencies as well as recording individual transactions in different ones and converting them to your account currency. The base currency is the first currency in the list and it cannot be deleted nor change its rate which is always 1.0.

All other currencies will have a conversion rate relative to the Base Currency. Each account can use a different Currency, but there is only one Base Currency. In the Accounts screen, each account balance is displayed in its own currency, but the Total Balance (Net Worth) at the bottom of the Accounts screen is calculated by converting each account total to the base currency and summing the account totals.

Similarly, all the reports and budgets are calculated with the selected currency and when viewing transactions in Transactions screen with different currencies the totals will be calculated with this currency.

When you edit the conversion rate for a transaction, you are only editing the conversion rate for that specific transaction. It will not affect the conversion rate for any previously or future transactions.

Entering a Foreign Currency in a Transaction

While entering a transaction in the Transaction edit screen or Transfer screen, click the Currency Converter button, which appears to the right of the Amount Field.

1. Select a Currency from the Currency button.
2. Enter the amount in the currency selected above.
3. Enter the Conversion Rate. The initial amount will be calculated based on the registered rates for these currencies, but this value can be modified.
4. The final amount is calculated automatically.



5. Press OK and the converted amount in your Account Currency appears in the Amount field.

Since conversion rates change daily, they can be edited in the Transaction edit screen and Transfer screen while entering a new record.

Currency screen

You may create currencies by selecting *Currencies* from the menu.

Each currency comes with its own conversion rate. All currencies conversion rates will be in relation to the Base Currency.

You can create new currencies clicking on *Add* button, you can edit existing currencies tapping on the row and changing the associated fields and you can delete your currencies by sliding them to the left.

List of Currencies: Present the list of Currency names. Click on each row to see its detail on the form.

The base currency cannot be deleted and only his name and symbol can be edited.

It is not possible to select more than one currency at the same time, so it is only possible to delete currencies one by one. Note that a currency assigned to any account or budget cannot be deleted. You will need to delete the account or budget first or change its currency.

Every time you edit any existing register, the *Apply* button will become enabled and no change is done until this button is pressed.

Name: Select the name for the currency.

Symbol: Enter a currency symbol.

Rate: Enter a conversion rate. The conversion rate is relative to the base. For example, if your base currency is US dollar (\$) and you want to enter the conversion rate for Euro (E) and the conversion rate is 1.2 US dollars to 1.0 Euro, the conversion rate is calculated by dividing 1.0/1.2 resulting in a conversion rate of 0.833333333.

Lists

There is a centralized window to maintain most of the common lists used along the program. Click on *General* menu and the General screen will allow you edit, add and delete the common lists.

General screen

The screen allow you modify the following lists by using a tab format:

- Lists used by Accounts: Bank, Type
- Lists used by Transactions: Payee, Category, Class

You can create new items clicking on *Add* button, you can edit existing items tapping on the row and changing the associated fields and you can delete your items by sliding them to the



left.

Every time you edit any existing register, the *Apply* button will become enabled and no change is done until this button is pressed.

List of Items: Present the list of Items in each Tab. Click on each row to see its detail on the form.

The controls for each tab are self explained and they allow you to change the name of the item, the associated icon for Category and some other parameters for Bank.

Tools

Purge Menu

The application provides several methods for removing transactions, each with unique characteristics, as follows:

Deleting Transactions

When you delete a transaction it is removed from your register and it is no longer calculated into your account balance. You should not delete valid transactions as it will alter your balance and potentially cause problems when reconciling. It is recommended that you purge valid transactions instead.

Purging Transactions

When you purge a transaction, it is removed from your register but your initial balance is adjusted by the amount of the transaction being purged. The end result is that your ending balance will be accurate even though the purged transaction is no longer listed in the register. For example, you can purge all cleared transactions or all transactions over 3 months old, and still have an accurate ending balance.

The Purge Transactions screen provide with the following options:

Purge Before: As an alternative to purging all cleared or reconciled items, you may wish to keep several months worth of transactions on your data base for your records. Using the Purge Before command you can purge transactions before a specified date. Note: Any items that are purged will be automatically cleared and your initial Balance will be adjusted so that the Ending Balance will remain accurate.

Purge Cleared: It will remove the cleared transactions from your register and adjust your initial Balance by the total amount of the purged transactions, so that your Ending Balance will remain accurate.

Purge Reconciled: It will remove the reconciled transactions from your register and adjust your Initial Balance by the total amount of the purged transactions, so that your Ending Balance will remain accurate.

The purging tool acts on the current transactions listed in the Transaction screen. It means that



if you have filtered your screen per status as *reconciled* for example and you choose to purge all the cleared transactions, then the result will be to delete all transactions of the screen. But when you switch the status to *All* transactions, you will notice that you still have cleared transactions but no one of the reconciled ones.

Purge is only available when Total Balance includes the initial balance for the particular account. It means that, it will be available for transactions accessed from Accounts screen without any filter and only for status: *All status*, *Reconciled* and *Cleared*.

Adjustment Menu

This option allows you to adjust the Total shown at the bottom of the Transactions screen to a set amount by changing the initial balance of the current account.

Adjustment is only available when Total Balance includes the initial balance for the particular account. It means that, it will be available for transactions accessed from Accounts screen without any filter and only for status: *All status*, *Reconciled* and *Cleared*.

Reports and Graphs

The application will generate reports showing how you are spending your money over a specified period of time.

Report screen

Click on Report menu from Accounts screen. The default report shows spending by Category for the last 30 days with any Class and all transactions (incomes + expenses). The default configuration also shows Totals as the column structure, the base currency and the Status will copy the state of the Accounts screen.

The values are calculated in the selected currency. And the symbol of the currency will appear on the Table Report for clarification purposes.

You can drill down each row to review the list of transactions that create this register by holding it down.

In order to provide with a comprehensive report, the screen allows to select two group of buttons:

1. The buttons which affect the structure of the report.
2. The buttons to filter the final result.

Report structure

The Report screen allows to modify the structure with the following parameters:

Type: The list allows to choose the Transaction field to be reported. The options are Category, Payee and Account. This choice will determine the content of the first column in the report.



Columns: The list allows you to determine the type of report required for the period of the queried range.

- “Total” will give you the sum of all transactions during the range and it will only have one column no matter the length of time.
- “Months” will arrange the report in monthly bases showing you one column per month. The amount of columns will be determined by the range.
- “Years” will arrange the report in yearly bases showing you one column per year. The amount of columns will be determined by the range.

It is possible to choose between Report, Histogram and Pie representation.

Table representation: It shows the actual sum of transactions including in the report. The first column indicates the transaction field being queried. The last column shows the totals for each of the rows and the last row at the bottom shows the totals for each column.

You may drill-down any row on the report by tapping the record and holding it down. For instance, if you are viewing a report by Category, you can click the row for “Groceries” to generate a Drill-down report showing all the transactions that are assigned to the “Groceries” category in a Transactions screen. This list will depend on the selected set of filters.

You can edit and delete transactions inside the Transactions screen generated from Report screen and any change will affect the resulting report immediately. The Transactions screen generated will also show you the parameters that you are using to generate the report at the bottom: Range of dates and Amounts. All the rest of the parameters will update the buttons associated with the corresponding filter.

The selected currency is used to calculate the Balance in the Transactions screen.

In order to switch between the table report and the report parameters click on *Table* button.

Pie representation: It shows the percentages of each of the selected transaction fields. There is only one pie for a report of type Total. But there will be the same amount of pies as columns in the table for a report of type Month and Year. It also includes the Pie for the Total column to analyze the overall percentages of the fields being queried.

The color coding for each of the slices are the same across the different Pies. Note that small values will be presented together and labeled as “Other”.

In order to switch between the pie report and the report parameters click on *Pie* button.

Histogram representation: It shows the scaled size of each transaction field. It will show all the fields without limitation of space. There is only one histogram for a report of type Total. But there will be the same amount of histograms as columns in the table for a report of type Month and Year.

The color coding for each of the bars are the same across the different histograms.

In order to switch between the histogram report and the report parameters click on *Hist* button.

Filtering buttons

The Report screen allows to filter the final result using the following parameters:

Range of dates: You have the possibility to choose a preset period of time from the list or choose a customized period of time that fit your interest using the Start and End buttons.

Class: The class to be included in the resulting report. If the selection is “Any”, all classes will



be taken in consideration.

Amounts: This list filters the resulting transactions by their amount. It will include only positive (and zero) values if “Incomes” is selected or only negative ones if “Expenses” is selected. In case all values should be included just choose “All amounts”.

Status: This list filters the resulting transactions by their status. It will include Reconciled, Unreconciled, Cleared and Uncleared transactions depending on the selection. In case all need to be included, then choose “All”.

Currency: The selected currency to use for the evaluation of the overall Report.

Budget

This module allows you to define a target in your expenses per category in order to follow up your current situation in comparison with your expected target.

Budget screen

Select *Budget* menu from the Accounts screen to open the Budget. No budgets will be shown in the beginning.

You can create new budget clicking on *Add* button. Or you can edit and delete your budgets by sliding them to the left.

It is not possible to select more than one budget at the same time, so it is only possible to delete budgets one by one.

This screen also let you filter your budgets by Class to make the visualization easier and improve your searching when you need to go to a specific budget in a congested database. You will also have a quick access to your current situation as explained below:

Used: Sum of all the transactions occurred inside the parameters of the budget (date ranges, class and categories in use).

Budget: Sum of all the amounts registered for each category in this budget.

Elapsed time: Progress bar indicating today's date inside the budget's range of dates. Additionally to the elapsed time information, you get an idea of how good or bad your expenses are in comparison with the expected amount that you should have used until today as follows:

- Yellow bar: Current expenses are reasonably inside the parameters. Less than 15% above or below the target amount.
- Orange bar: Current expenses are a bit high and you are warned. More than 15% off, but less than 30% above the target amount.
- Red bar: Current expenses are considerably higher and you are warned. More than 30% above the target amount.
- Green/yellow bar: Current expenses are lower than predicted. More than 15% off, but less than 30% below the target amount.
- Green bar: Current expenses are considerably lower than predicted. More than 30% below the target amount.





Budget edit screen

To create a budget, click the *Add* button from the Budgets screen. The Budget edit screen appears allowing you to fill in the following fields:

Name: Name of the budget.

Recurrent: When the budget is scheduled to re-calculate the beginning and ending date after its period is completed. The current available periods are:

- None: The budget is fixed and the dates are not re-calculated.
- Weekly: Budget period of 1 week and the dates are re-calculated at the 7th day to start over again.
- Fortnightly: Budget period of 2 weeks and the dates are re-calculated at the 14th day to start over again.
- Monthly: Budget period of 1 month and the dates are re-calculated at the 28th/30th/31st day depending on the particular month to start over again.

Start: Starting date.

End: Ending date.

Currency: Select the currency associated to the budget.

Class: Select the class for the transactions that will add to the amount used in this budget. If the selection is "Any", all classes will be taken in consideration.

Categories: List of categories to be tracked with the budget. Click on each cell to open the editor and introduce the amount for all required categories. Set the target budget in each category that you are interested to control. Note that the amount needs to be calculated in the budget's currency. In case the category is an expense, you will need to use a negative amount or a positive amount if the category is an income.

In case that you are not interested to include a category, simply leave it with amount 0 (zero) and it won't be taken in consideration by the report.

Budget report

Click on the right arrow of any row from the Budget screen to enter to the Budget Report associated to this budget.

The values are calculated with the budget's currency. And the symbol of the currency will appear on the Table Budget for clarification purposes.

You can drill down each row to review the list of transactions that creates this register by tapping the record and holding it down.

The Transactions screen generated will also show you the parameters that you are using to generate the report at the bottom: Range of dates. All the rest of the parameters will update the buttons associated with the corresponding filter.

The line at the bottom shows the Name of the budget, range of dates and the class for the transactions adding to the total used.





Search

The search module allows you to look for transactions using all the existing parameters associated to them. When you click on *Search* menu from Accounts screen, the Search screen is opened allowing you to set the parameters for the search.

Search screen

Select *Search* menu from Accounts screen to open the Search module.

The first set of parameters are just the same as the lists found in Transactions screen. You can use this group of filters to narrow your search by Account, Payee, Class and Category. The rest of the controls will allow you to narrow your search using more specialized set of parameters as explained below:

Range of dates: Click on the check box to enable the *Start date* or *End date*. The transactions will be filtered by dates based on the selected range. In case you only need the top limit, leave the *Start date* unchecked and it won't take part on the parameters for the search. Or on the other hand, if you only need the bottom limit, leave the *End date* unchecked to exclude this one from the search parameters.

Range of cheques: Enter a cheque number to query the starting cheque or ending cheque. The transactions will be filtered by cheques based on the selected range. In case you only need the top limit, leave the starting cheque blank and it won't take part on the parameters for the search. Or on the other hand, if you only need the bottom limit, leave the ending cheque blank to exclude this one from the search parameters.

Range of amounts: Enter an amount to query the starting amount or ending amount. The transactions will be filtered by amounts based on the selected range. In case you only need the top limit, leave the starting amount blank and it won't take part on the parameters for the search. Or on the other hand, if you only need the bottom limit, leave the ending amount blank to exclude this one from the search parameters.

The amounts are absolute numbers and your search will have different behavior depending on the type of amount you have chosen:

- *All amounts*: Will search for transactions fitting in the range regardless if they are incomes (positive values) or expenses (negative values).
- *Incomes*: Will search for transactions fitting in the range only if they are incomes (positive or zero values).
- *Expenses*: Will search for transactions fitting in the range only if they are expenses (negative values).

If you leave the starting and ending amount blank, the search result will include all amounts, positive amounts only or negative amounts only depending on the type of amount selected.

Memo: Enter an alphanumeric value to activate the *Memo*. The transactions will be filtered by Memo based on the content of this field. The text is case-insensitive and it will look for all transactions which Memo's field has any occurrence of the alphanumeric value.

Example: "rain" will find transactions with the following memo: "rainforest" , "Rain" "fastRAIN".

When you click on *Apply* button, the Transactions screen will be opened showing the result of your search. The Transactions screen generated will also show you the parameters that you are



using to generate the search at the bottom: Range of dates, Range of amounts and Range of cheques.

Security

Your database is encrypted using your password. Every time you login and enter your password, your database is decrypted to give your application access to your data. whenever you finish using your application, it is a good practice to log out in order to leave your database encrypted again.

Note that you log out by simply going back to the initial screen.

Setting and changing a Password -- Select *Password* menu from the sub menu activated by *More..* from Accounts screen. The Password screen is displayed.

You will find the necessary instructions on top to guide you through basic steps to set or change your password.

Entering a Password -- You will be required to enter your password each time you launch the application.

For your own peace of mind, the application will log out automatically after 10 minutes of inactivity.

Settings

You can customize global parameters related to the appearance of screens by changing the parameters on the Settings screen. Open this screen by clicking on the *Settings* menu from the context menu activated by *More..* from Accounts screen.

The list of available parameters are as follows:

- Format of dates to be applied to various views and forms.

Backup options

You have the option to backup your database locally in a known folder in your device or in the cloud using your favorite service provider. The initial screen will give you both options before to Login to your database.

Local backup: Your database will be backed up in the standard document location of your device.

Cloud backup: Your database will be backed up in your favorite cloud provider. As first step, you will need to authorize your application with the provider to enable the Upload/Download capabilities.

The cloud provider will provide limited credentials to access your account. mobiFinance will request the minimum and more restrictive scope to your account, allowing only access to the file created by this application. These credentials are encrypted using a 128 key and stored locally.



Menu Commands

Accessible from various screen

- **General** - Opens the General screen.
- **Currencies** - Opens the Currency screen.

Accessible from Accounts screen

- **Transfer** - Opens the Transfer screen.
- **Report** - Opens the Report screen.
- **Budget** - Opens the Budget screen.
- **Schedule** - Opens the Schedule screen.
- **Search** - Opens the Search screen.
- **Password** - Opens the Password screen.
- **Settings** - Opens the Settings screen.
- **Help** - Quick start up help to assist new user the first time.
- **About** - Opens the About dialog.

Accessible from Transactions screen

- **Export** - Export the current list of transactions. All the fields are exported in a set order regardless the actual configuration of the Transactions screen.
- **Purge** - Opens the Purge dialog.
- **Adjustment** - Opens the Adjustment dialog.

