

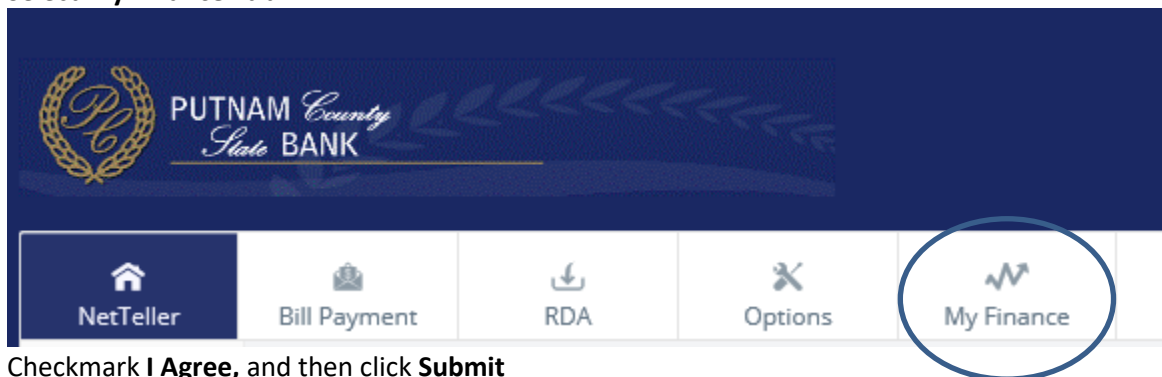
# Online Financial Management (OFM)

## Benefits of OFM include:

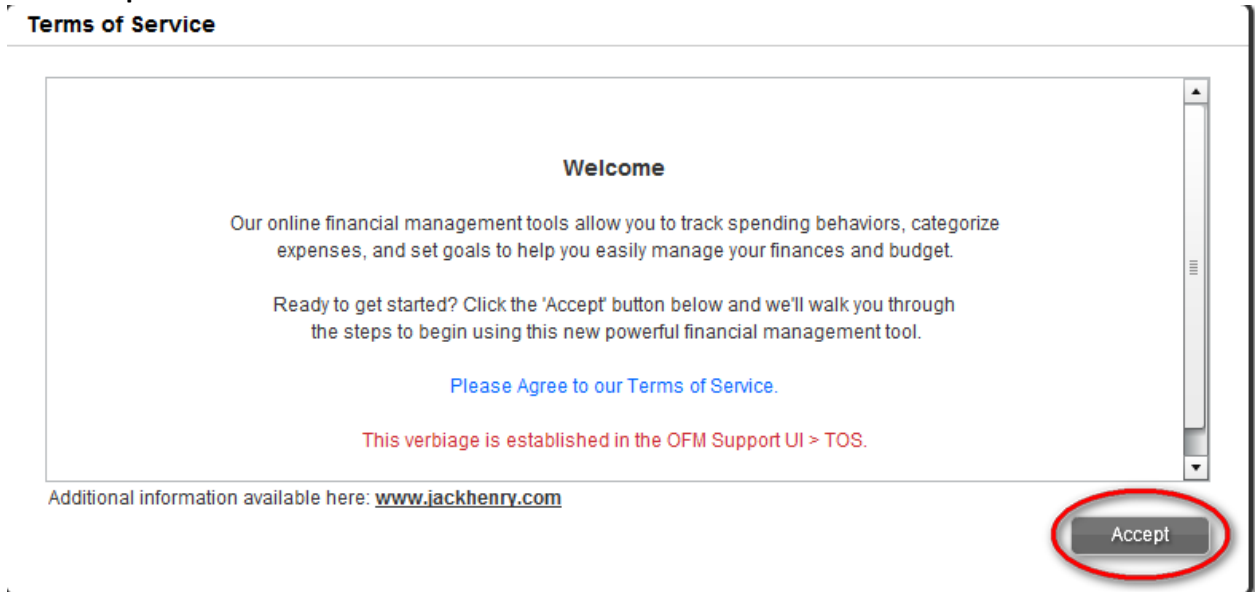
- ✚ Ability to track accounts and categorize transactions
- ✚ Retain and review account and transaction history
- ✚ Create and maintain a budget and financial goals
- ✚ Track net worth
- ✚ Monitor activity through alerts

## Accessing OFM

1. Select **My Finance Tab**



2. Checkmark **I Agree**, and then click **Submit**
3. Click **Accept** for the Terms of Service



4. Click **OK** to be directed to the **Dashboard**, and exit out of the Welcome dialog box

The screenshot displays a financial management dashboard with a 'Welcome' dialog box. The dialog box contains the following information:

**Welcome**  
Welcome Rikki Thom .  
In order to get the most out of the personal finance management tool, you should follow the recommended steps below.

- 1 Update Accounts** [You have 2 out of 2 accounts being tracked](#)
- 2 Categorize Transactions** [You have 21 uncategorized transactions](#)
- 3 Update Financial Goals** [You have no financial goals created](#)
- 4 Update Budget** [You have not yet created a budget](#)
- 5 Update Alerts** [You have no alerts created](#)

Do not display this automatically at startup! OK

The background dashboard shows the following data:

**Current Month Status**  
Income: \$0  
Expenses: \$0  
Cash flow: \$0  
Rating: ★ ★ ★ ★ ★  
Can I Buy It?

**Net Worth**  
Your net worth is \$99,628

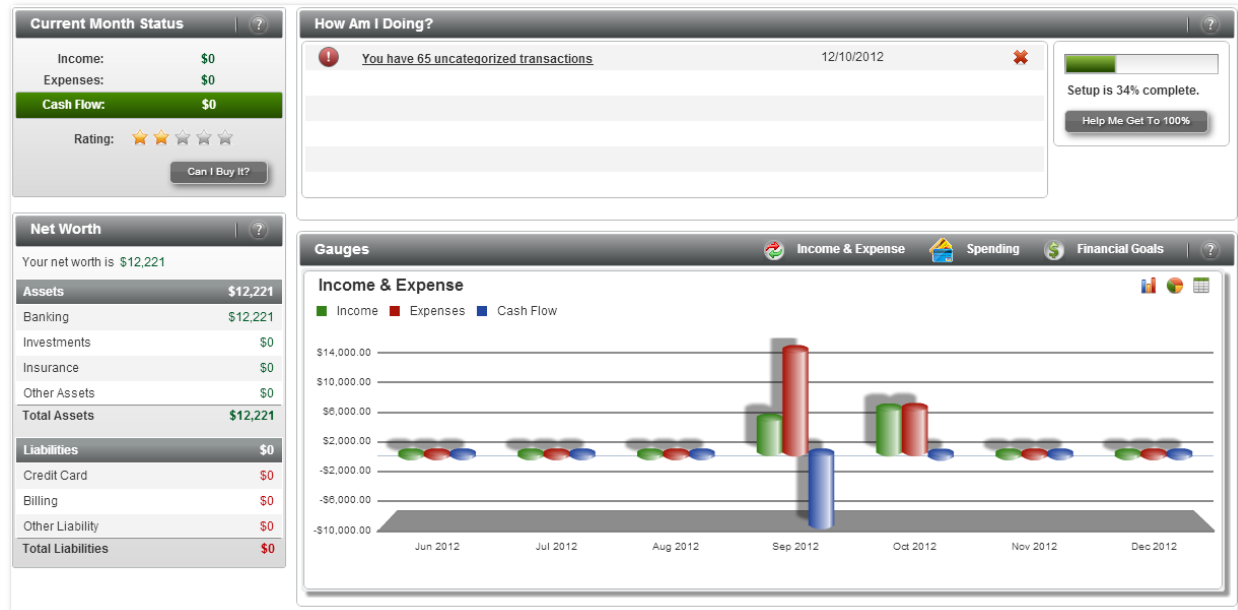
Assets	
Banking	\$99,628
Investments	\$0
Insurance	\$0
Other Assets	\$0
<b>Total Assets</b>	<b>\$99,628</b>

Liabilities	
Credit Card	\$0
Billing	\$0
Other Liability	\$0
<b>Total Liabilities</b>	<b>\$0</b>

The bar chart shows spending from Nov 2011 to May 2012. The y-axis ranges from -\$300.00 to \$500.00. The x-axis shows months: Nov 2011, Dec 2011, Jan 2012, Feb 2012, Mar 2012, Apr 2012, May 2012. Spending is mostly negative (expenses) with a notable positive spike in Feb 2012.

## Dashboard

The dashboard provides a comprehensive overview of your financial performance.



**Current Month Status:** Current month status is calculated using your total income and expenses.

**Can I Buy It?** Allows you to make an informed decision on a purchase based on budget and financial goal data

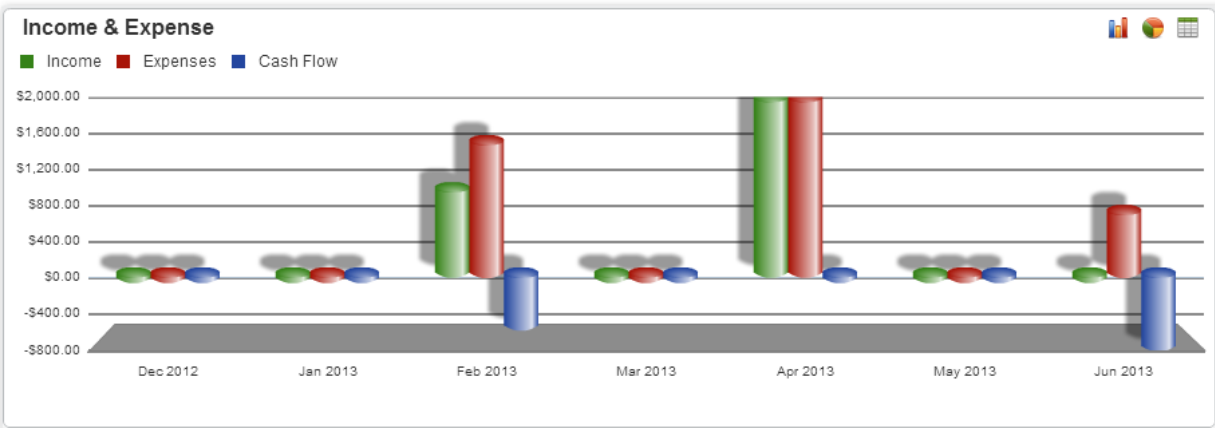
**Net Worth:** Calculation is based on the accounts being tracked within OFM. Account types are grouped under assets and liabilities to derive net worth.

**How Am I Doing?** Provides message indicators and a progress indicator. Indicators let you know if something requires immediate attention or it may reinforce things you are doing well. You may also receive special alerts from us.

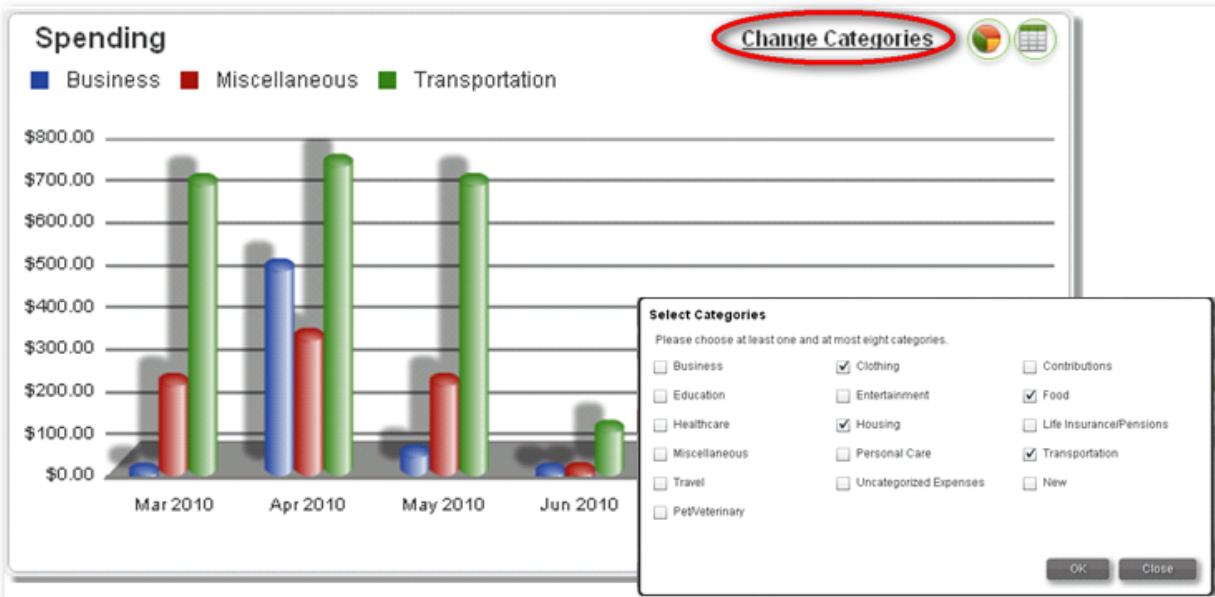
**Help Me Get To 100%:** Click for steps to take to get the most out of using OFM.

**Gauges:** Provides graph view of Income and Expenses, Spending, and Financial Goals. These summaries can be viewed in the form of a column chart, pie chart, or table.

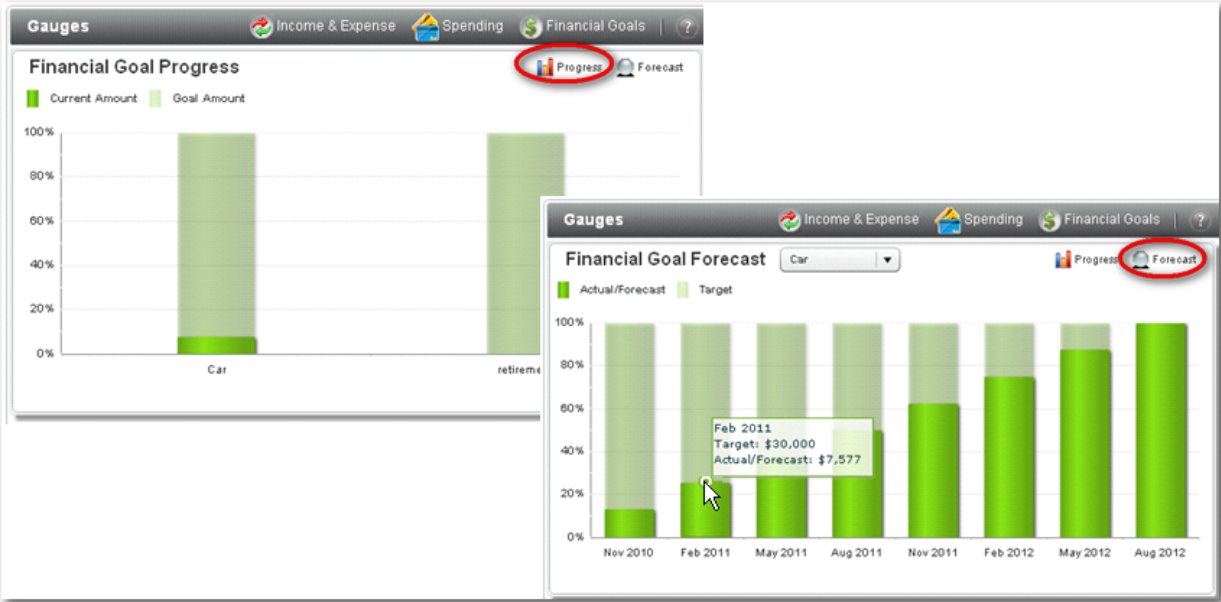
## Gauges



**Spending:** Shows a summary of spending for selected categories over the last six months. You can also change which categories display by selecting **Change Categories**.



**Financial Goals:** Shows a summary of financial indicators that let you know if you are on track for goals created. The indicators are based on the information being tracked within OFM (e.g., income, savings, assets, debts). Clicking **Forecast Settings** allows end users to change assumptions on their goals.



## Accounts

Displays your account information by assets and liabilities. All accounts that belong to Putnam County State Bank are automatically included and updated. Accounts can be excluded from your net worth total, budget total, and transaction view.

Accounts								
ASSETS		EXCL	TYPE	INSTITUTION	ACCOUNT #	UPDATED	BALANCE	DELETE
<input checked="" type="checkbox"/>	Bus DDA 0002	<input type="checkbox"/>	Checking	8896 Education Bank	*****0262	02-16-2011	\$53,650.00	
<input checked="" type="checkbox"/>	Business	<input type="checkbox"/>	Checking	8896 Education Bank	*****3456	02-16-2011	\$3,122.05	
<input checked="" type="checkbox"/>	Expense	<input type="checkbox"/>	Checking	8896 Education Bank	*****1234	02-16-2011	\$26,128,041.41	
<input checked="" type="checkbox"/>	My School	<input type="checkbox"/>	Checking	8896 Education Bank	*****1111	02-16-2011	\$0.00	
<input checked="" type="checkbox"/>	Travel	<input type="checkbox"/>	Checking	8896 Education Bank	*****5555	02-16-2011	\$0.00	
<input checked="" type="checkbox"/>	my checking	<input type="checkbox"/>	Checking	8896 Education Bank	*****0262	02-16-2011	\$44,445.00	
Total Assets								\$26,229,258.46
LIABILITIES		EXCL	TYPE	INSTITUTION	ACCOUNT #	UPDATED	BALANCE	DELETE
<input checked="" type="checkbox"/>	Cons Ln 0004	<input type="checkbox"/>	Loan	8896 Education Bank	*****0900	02-16-2011	\$15,067.12	
<input checked="" type="checkbox"/>	Platinum MasterCard	<input type="checkbox"/>	Credit Card	8896 Education Bank	*****59	10-04-2011	\$520.35	✖
Total Liabilities								\$15,587.47

Accounts that belong to your financial institution are automatically included. If you do not wish to have the account included in your net worth, budget and transactions check **EXCL** (Exclude) box next to the appropriate account or remove the account by selecting the **DELETE** option on the right side of the screen.

ASSETS			EXCL
<input checked="" type="checkbox"/>	Bus DDA 0001		<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	Reg DDA 0002		<input type="checkbox"/>
<input checked="" type="checkbox"/>	SAVINGS 0004		<input type="checkbox"/>
<input checked="" type="checkbox"/>	Savings 0003		<input type="checkbox"/>

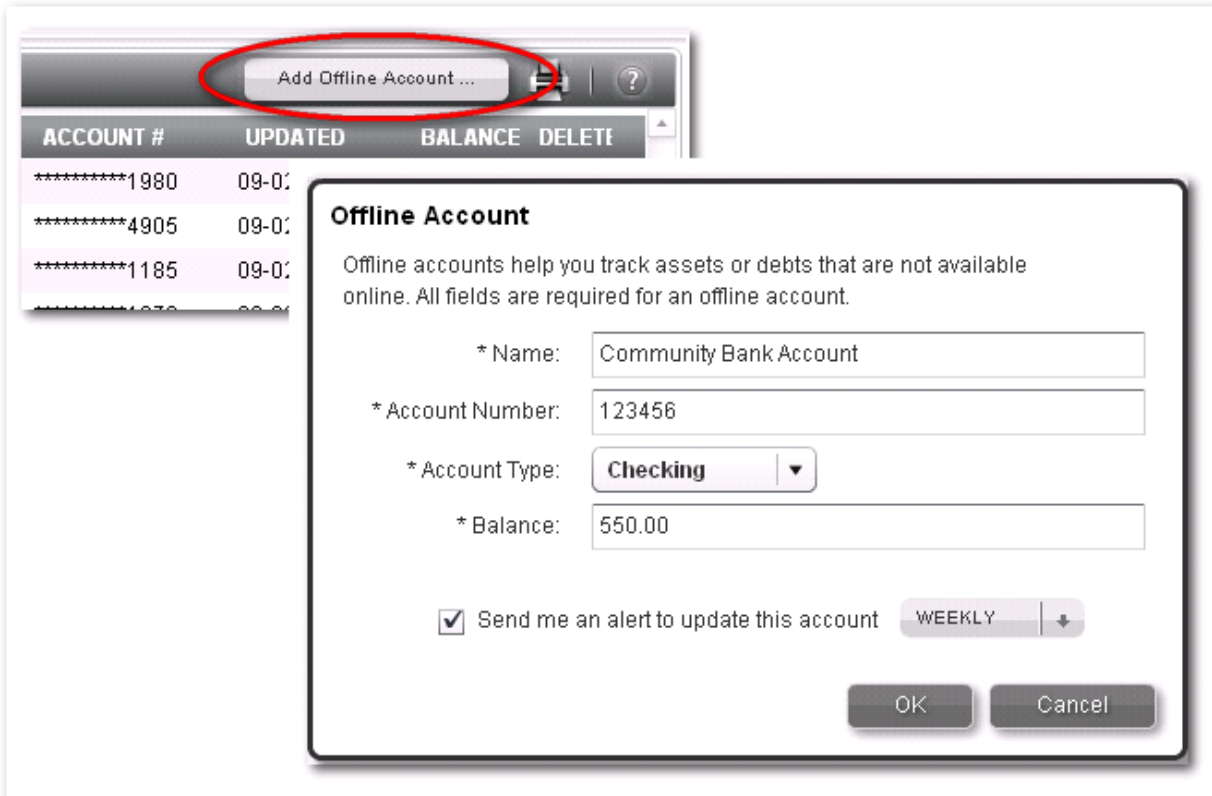
You can view transactions associated with an account by clicking the Balance link which presents the **Transactions page**.

ACCOUNT #	UPDATED	BALANCE
*****0001	10-04-2010	\$70.00
*****283A	12-30-2009	\$4,241.59
*****34	10-04-2010	\$1,900.12
*****283B	12-14-2009	\$13,442.59

## Adding an Offline Account

An offline account is an account at another institution. You must manually enter account information and transactions in the application.

Select **Add Offline Account** and manually enter account information.



The screenshot shows a software interface with a table of accounts and a modal dialog box. The table has columns for ACCOUNT #, UPDATED, BALANCE, and DELETE. The dialog box, titled "Offline Account", contains the following fields:

- \* Name: Community Bank Account
- \* Account Number: 123456
- \* Account Type: Checking (dropdown menu)
- \* Balance: 550.00
- Send me an alert to update this account (dropdown menu: WEEKLY)

Buttons for "OK" and "Cancel" are located at the bottom right of the dialog box.



Offline accounts can be deleted. Click the delete icon to remove the account and all corresponding transactions.

ACCOUNT #	UPDATED	BALANCE	DELETE
g) *****0001	10-04-2010	<u>\$70.00</u>	
*****283A	12-30-2009	<u>\$4,241.59</u>	
*****34	10-04-2010	<u>\$1,900.12</u>	
*****283B	12-14-2009	<u>\$13,442.59</u>	

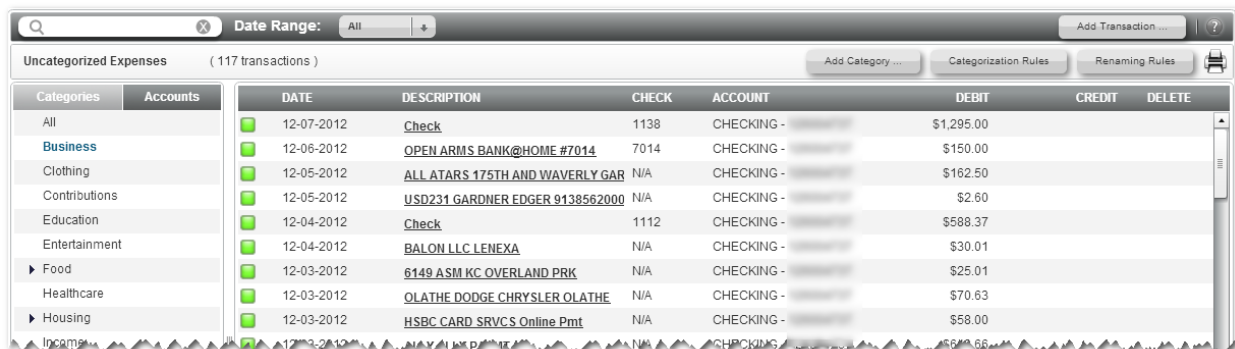
## Transactions

Lists transactions associated with non-excluded accounts.

Search for transactions by description and/or date range using the search fields. Available date options are: All, 30 days, 60 days, 90 days, by month, and within a particular date range selected.

The system preforms auto-categorization of transactions. When the system is unable to categorize a transaction based on what it has learned from your previous input, it is relocated to the **Uncategorized Expenses** category.

Transactions can be recategorized by dragging and dropping the transaction from one category to another or by clicking the transaction description to access the category field.



Categories	Accounts	DATE	DESCRIPTION	CHECK	ACCOUNT	DEBIT	CREDIT	DELETE
All		12-07-2012	Check	1138	CHECKING -	\$1,295.00		
Business		12-06-2012	OPEN ARMS BANK@HOME #7014	7014	CHECKING -	\$150.00		
Clothing		12-05-2012	ALL ATARS 175TH AND WAVERLY GAR	N/A	CHECKING -	\$162.50		
Contributions		12-05-2012	USD231 GARDNER EDGER 0138562000	N/A	CHECKING -	\$2.60		
Education		12-04-2012	Check	1112	CHECKING -	\$588.37		
Entertainment		12-04-2012	BALON LLC LENEXA	N/A	CHECKING -	\$30.01		
Food		12-03-2012	6149 ASM KC OVERLAND PRK	N/A	CHECKING -	\$25.01		
Healthcare		12-03-2012	OLATHE DODGE CHRYSLER OLATHE	N/A	CHECKING -	\$70.63		
Housing		12-03-2012	HSBC CARD SRVCS Online Pmt	N/A	CHECKING -	\$58.00		
Income		12-03-2012	...	N/A	CHECKING -	\$68.66		

A transaction can be split among multiple categories by clicking the transaction description and selecting **Click to split transaction**. Select the appropriate categories and enter the amount that applies to each.



### Transaction Details

Original Description: Wire Transfer Debit : a : [REDACTED] [REDACTED]

\* Description: 34 : a : [REDACTED] LENEXA, KS

Memo: [REDACTED]

\* Category/Amount: [Click to split transaction again](#)

Savings Goals	▼	\$0.50	✖
Travel - Other	▼	\$0.50	✖

#### Categorization:

Account: 885699

Post Date: 02-15-2012

Check Number: 0000000000

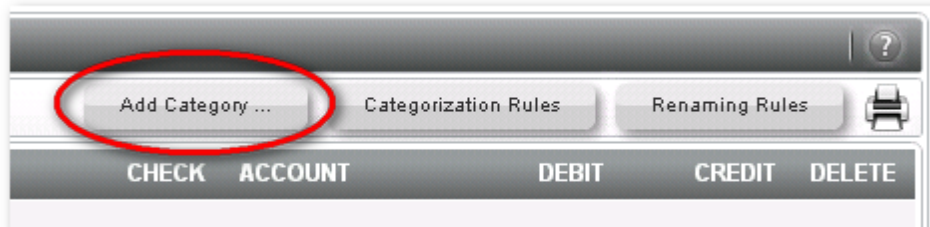
Transaction Type: Debit

Amount: \$1.00

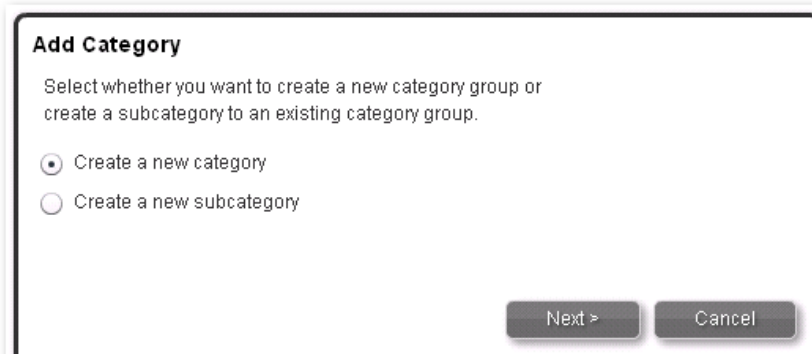
## Adding a Category

Multiple default categories and subcategories are provided. You can create or update categories and subcategories if you find that the predetermined ones do not suit your needs.

1. Select **Add Category**.



2. Select **Create a new category** or **Create a new subcategory**.
3. Click **Next**.
4. Enter in category details, and then click **Create Category**.



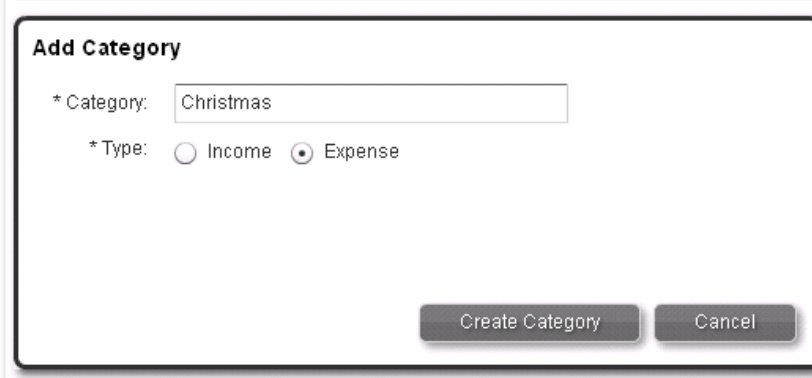
**Add Category**

Select whether you want to create a new category group or create a subcategory to an existing category group.

Create a new category

Create a new subcategory

Next > Cancel

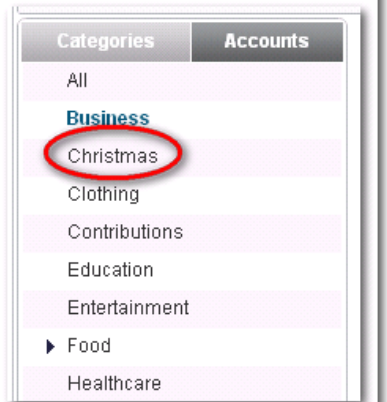


**Add Category**

\* Category:

\* Type:  Income  Expense

Create Category Cancel



Categories	Accounts
All	
<b>Business</b>	
Christmas	
Clothing	
Contributions	
Education	
Entertainment	
▶ Food	
Healthcare	

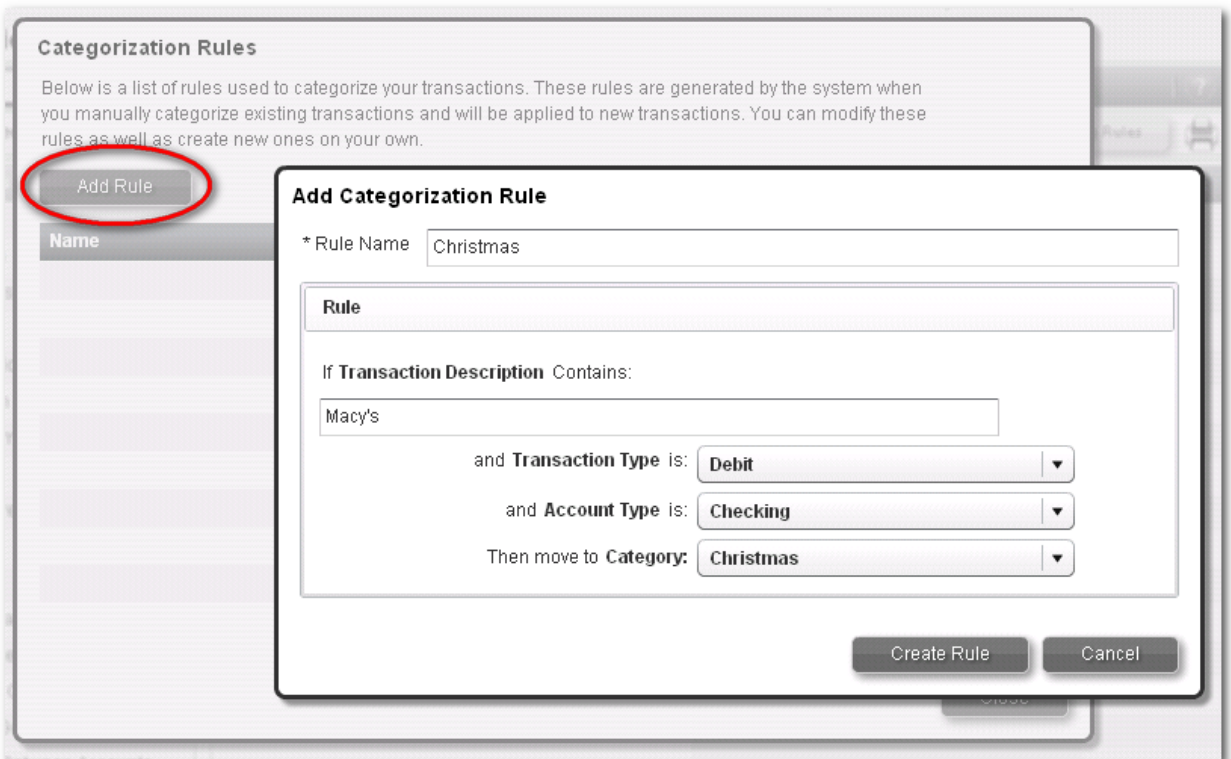
## Adding a Categorization Rule

You can create categorization rules. A categorization rule “overrides” the category in which a transaction would have originally been placed.

1. Select **Categorization Rules**.



2. Enter **Rule Name**.
3. Entering a transaction description and the transaction placement details.



## Adding a Renaming Rule

Sometimes transaction descriptions do not make sense to you. A “renaming rule” changes the default transaction description to verbiage of your choice.

In this example, we want all transactions that contain the text “Consentino’s” to show in the transaction list at “Price Chopper”. This is because the commonly used name of the store is not the same as the one that comes in on transactions.

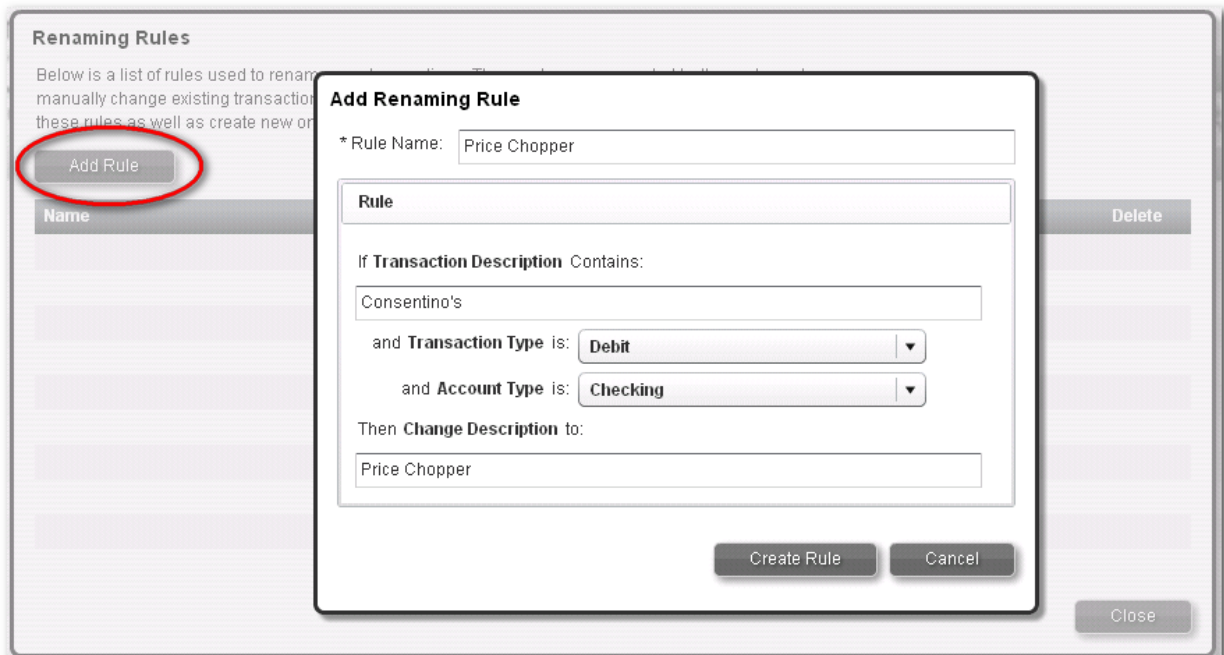
1. Select **Renaming Rule**.



2. Enter in the desired information in the **Add Renaming Rule** dialog box.



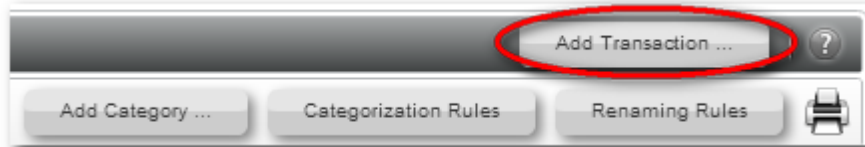
E.g., When transactions in the **Transaction Description** (Consentino’s) come in, the system looks at the **Transaction Type** and **Account Type** information. If the transaction matches this information, the system substitutes in the new transaction description that is entered in **change Description** (Price Chopper).

A screenshot of a software interface showing a dialog box titled "Renaming Rules". The dialog box has a title bar and a close button. Below the title bar, there is a text area with the following text: "Below is a list of rules used to rename transactions. You can manually change existing transactions, delete these rules as well as create new ones." Below the text area, there is a button labeled "Add Rule" which is circled in red. To the right of the "Add Rule" button, there is a "Delete" button. In the center of the dialog box, there is a smaller dialog box titled "Add Renaming Rule". This dialog box has a text field for "\* Rule Name:" with the value "Price Chopper". Below this, there is a section titled "Rule" with a text field for "If Transaction Description Contains:" with the value "Consentino's". Below this, there are two dropdown menus: "and Transaction Type is:" with the value "Debit" and "and Account Type is:" with the value "Checking". Below these, there is a text field for "Then Change Description to:" with the value "Price Chopper". At the bottom of the "Add Renaming Rule" dialog box, there are two buttons: "Create Rule" and "Cancel". At the bottom right of the "Renaming Rules" dialog box, there is a "Close" button.

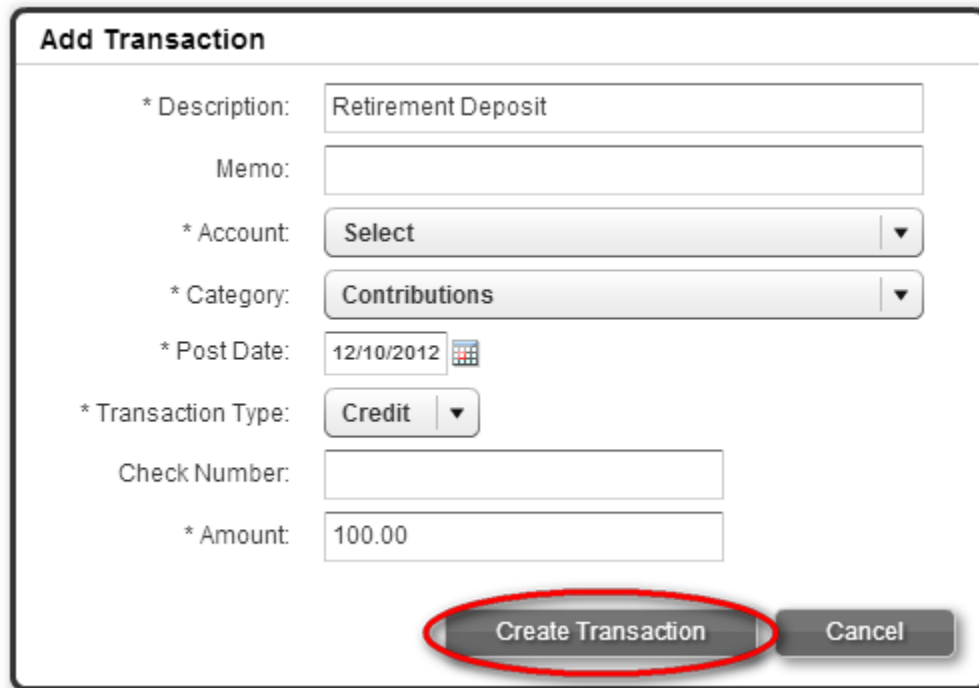
## Adding Transactions

If you are tracking Offline Accounts, you must manually add transactions. You can only add transactions for Offline Accounts.

1. Select **Add Transaction**.



2. Enter Transaction information, and then select **Create Transaction**.

A screenshot of the 'Add Transaction' dialog box. The form contains the following fields:

- \* Description: Retirement Deposit
- Memo: (empty)
- \* Account: Select
- \* Category: Contributions
- \* Post Date: 12/10/2012
- \* Transaction Type: Credit
- Check Number: (empty)
- \* Amount: 100.00

The 'Create Transaction' button at the bottom is highlighted with a red circle. A 'Cancel' button is also present.

## Budget

Use the budget tool to:

- ✚ Compare monthly expenses to budget amount
- ✚ View transactions by category
- ✚ View income and expenses by category
- ✚ View spending/cash flow summary
- ✚ Create and update a budget

## Creating a Budget

1. Select **Create Budget**.



2. Create budget base on fixed monthly income, last 3 months of spending, or demographics.

**Budget**

1 Getting Started   2 Demographics   3 Congratulations

**Getting Started** Next > Cancel

The budget wizard offers three options for creating a budget. The first allows you to specify a percentage of your income that you want to save, then allows you to review your spending over the last three months and make adjustments. The second quickly creates a budget for you based on your last three months spending. The third quickly creates a budget for you based upon demographics from the U.S. Department of Labor and the U.S. Bureau of Labor Statistics.

Financial Goal	Average Monthly Cashflow
<input type="radio"/> My monthly income is fixed, so I want to save <input type="text" value="2"/> % of my monthly income.	Average Income: <input type="text" value="\$7,734"/> <span>Update</span>
<input type="radio"/> Create Budget for me based on my last 3 months spending.	Average Expenses: <input type="text" value="\$7,269"/>
<input checked="" type="radio"/> Create Budget for me based upon demographics.	Average Cash Flow: <input type="text" value="\$465"/> 6.0%
	Target Savings: <input type="text" value="\$155"/> 2.0%
	<b>Cuts Needed: \$0</b>

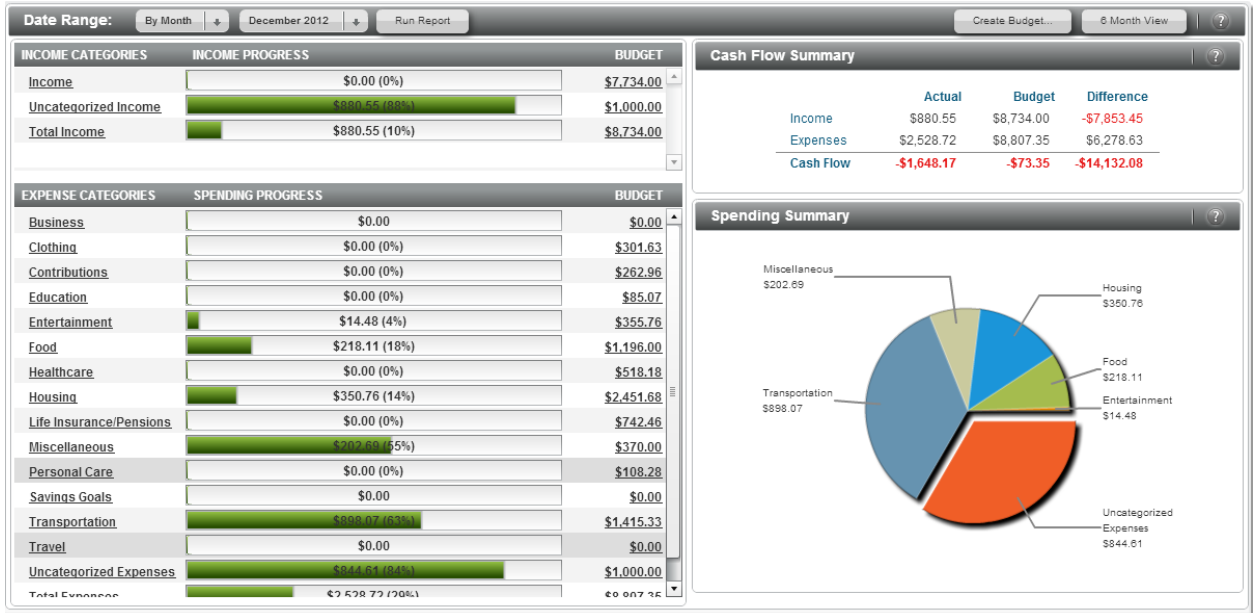
1. **My Monthly income is fixed, so I want to save \*\*% of my monthly income:** This option allows you to specify how much of your income you would like to save based on your spending for the last three months. You get a better understanding of your spending habits and where adjustments might need to be made. This option is recommended.
  2. **Create Budget for me based on my last 3 months of spending:** After entering your average income amount, the system automatically creates a budget based on your spending history.
  3. **Create Budget for me base on demographics:** After entering your average income amount and answer questions about age, education, housing, region, etc. the system creates a budget based on average spending habits of others who fit within the same demographics.
3. Enter information for the **Average Monthly Cashflow** section, and then click **Update**.
  4. Click **Next**.
  5. Fill out additional budget information.



This step varies depending on which budget was selected in step 2.

6. Review budget information.

**Budget**



7. Select the dollar amount under the **Budget** column to adjust the category budget.

EXPENSE CATEGORIES	SPENDING PROGRESS	BUDGET
Business	\$0.00	\$0.00
Clothing	\$0.00 (0%)	\$301.63
Contributions	\$0.00 (0%)	\$262.96

**Update Budget Category**

Budget Categories for Clothing

Clothing:

Total: \$302

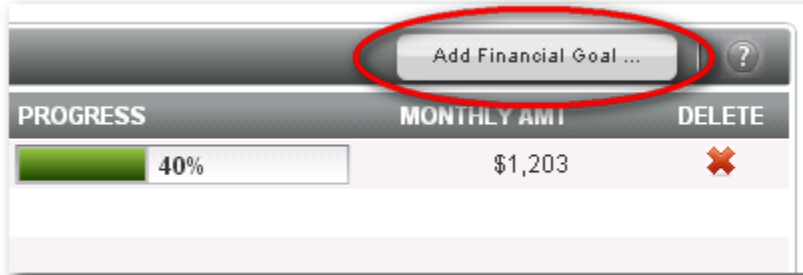
**Financial Goals**

Allows you to add, view, or adjust goals at any time without going through the Budget page. A financial goal is a monetary amount to want to achieve by a certain date, such as saving money for a vacation, college, or retirement.

There are two financial goal types: Retirement or Other (non-retirement). Each goal can consist of multiple asset accounts that are tracked to show your progress towards meeting the goal.

### Creating a Financial Goal

1. Select **Add Financial Goal**



2. For a retirement goal, select **Retirement** and follow prompts to complete the process.

The image shows a sequence of four screenshots illustrating the steps to create a retirement financial goal. Red arrows indicate the flow from one step to the next.

**Step 1: Add Financial Goal**  
By creating financial goals, Online Finance Management can track your progress and help you budget for the estimated monthly contributions. Lets get started defining your financial goals.  
\* Financial Goal Type:  Other  Retirement  
\* Financial Goal Name: Retirement  
\* Financial Goal Amount: 150000  
Buttons: Next >, Cancel

**Step 2: Add Financial Goal**  
Please specify your current age as well as the age you plan to retire.  
\* Date of Birth: 12/01/1970  
\* Retirement Age: 65  
\* Monthly Retirement Amount: 2500  
Buttons: < Previous, Next >, Cancel

**Step 3: Add Financial Goal**  
You can select one or more accounts to track your financial goal. If you want to associate multiple financial goals to one account, you can also specify a percentage of an accounts balance to an individual financial goal.  

SELECT	ACCOUNT NAME	BALANCE	%
<input type="checkbox"/>	His Checking	\$10,047.00	100
<input type="checkbox"/>	Fun Money	\$100,000.00	100
<input type="checkbox"/>	Vacation Account	\$542,220.15	100
<input checked="" type="checkbox"/>	Our Checking	\$50,000.00	100

  
Annual Rate of Return: 3 %  
Based on your selected accounts above, your current savings is \$50,000.  
Buttons: < Previous, Next >, Cancel

**Step 4: Add Financial Goal**  
Please specify/verify the dates for achieving your financial goal.  
**Financial Goal Dates:**  
Start Date: December 2010  
End Date: December 2035  
Click "Finish" to save this financial goal.  
**Financial Goal Progress:** 33%  
**Current Savings Amount:** \$50,000  
**Financial Goal Amount:** \$150,000  
**Monthly Contribution:** \$99  
 Include in Budget  
Buttons: < Previous, Finish, Cancel



- For all other financial goals, select **Other** and follow prompts to complete process.

**Add Financial Goal**

By creating financial goals, Online Finance Management can track your progress and help you budget for the estimated monthly contributions. Lets get started defining your financial goals.

\* Financial Goal Type:  Other  Retirement

\* Financial Goal Name:

\* Financial Goal Amount:

**Add Financial Goal**

You can select one or more accounts to track your financial goal. If you want to associate multiple financial goals to one account, you can also specify a percentage of an accounts balance to an individual financial goal.

SELECT	ACCOUNT NAME	BALANCE	%
<input type="checkbox"/>	My Checking	\$48,812.52	100
<input checked="" type="checkbox"/>	His Checking	\$10,047.00	100
<input type="checkbox"/>	Fun Money	\$100,000.00	100
<input type="checkbox"/>	Vacation Account	\$542,220.15	100

Annual Rate of Return:  %

Based on your selected accounts above, your current savings is \$10,047.

**Add Financial Goal**

Please specify/verify the dates for achieving your financial goal.

**Financial Goal Dates:**

Start Date:

End Date:

Click "Finish" to save this financial goal.

**Financial Goal Progress:** 40%

**Current Savings Amount:** \$10,047

**Financial Goal Amount:** \$25,000

**Monthly Contribution:** \$1,204

Include in Budget

A green bar displays to show progress made on your goal. You may also delete the goal by selecting the red X.

**Financial Goals**

NAME	ACCOUNT	DATE NEEDED	GOAL AMT	PROGRESS	MONTHLY AMT	DELETE
Retirement	885699	02/01/2037	\$1,500,000	<div style="width: 7%; background-color: green; border: 1px solid black;"></div> 7%	\$2,809	✖
New Car		05/01/2015	\$25,000	<div style="width: 0%; background-color: green; border: 1px solid black;"></div> 0%	\$620	✖
Vacation		05/01/2013	\$2,000	<div style="width: 0%; background-color: green; border: 1px solid black;"></div> 0%	\$37	✖
TOTALS			\$1,527,000		\$3,466	

## Alerts

Alerts are messages you can add to notify you of an event. Notifications are delivered on the Dashboard under the **How Am I Doing?** panel but can also be delivered via email.

Alert types available include:

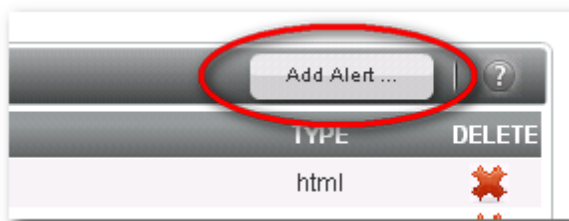
- Budget Threshold:** When an amount or percentage approaches or exceeds either the whole budget or a selected budgetary item.

- ✚ **Account Threshold:** When an account balance is under or over a certain amount.
- ✚ **Account Credit/Deposit:** When a deposit or credit transaction is made to a designated account.
- ✚ **Account Update Reminder:** A periodic reminder to update an account.
- ✚ **Transaction Merchant:** When a transaction is made at a designated merchant.
- ✚ **Transaction Amount:** When a transaction for a designated account exceeds a defined amount.

Add Alert ... ?					
ENABLED	DESCRIPTION	DELIVERY METHODS	ACCOUNT	TYPE	DELETE
<input checked="" type="checkbox"/>	<u>High transaction amount</u>	Profile Email	My Checking	html	
<input checked="" type="checkbox"/>	<u>Food budget exceeded.</u>	Profile Email		html	
<input checked="" type="checkbox"/>	<u>My account balance under 500</u>	Profile Email	My Checking	html	

## Adding an Alert

1. Select **Add Alert**.



2. Select the type of alert and follow prompts.

**Add Alert**  
Select the type of alert you would like to add.

- Budget Threshold
- Account Threshold
- Account Credit/Deposit
- Account Update Reminder
- Transaction Merchant
- Transaction Amount

Next > Cancel

**Add Alert**  
Send an alert when my spending for

Clothing

exceeds  
 approaches

my budget limit by 25 \$

< Previous Next > Cancel

**Add Alert**  
\* Description:  
Clothing budget exceeded

Delivery Methods:

Profile Email jkesler@jackhenry.com  
 Other Email

Content Type:  
 HTML  Text

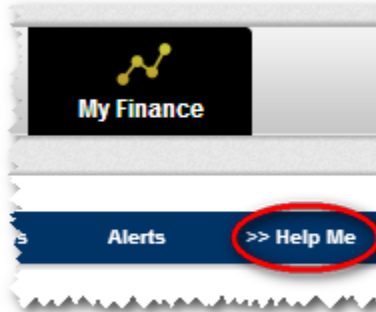
< Previous Finish Cancel



**Content Type** applies to the email format. **HTML** is formatted to look prettier than **Text**, which refers to an unformatted, plain text email – (NOT a text message sent via mobile phone).

## Help Me

You can access the Online Help by selecting the **Help Me** menu. Help opens in a separate window and defaults to the Help Home page where you can click a topic displayed.



<p><b>Help Contents</b></p> <ul style="list-style-type: none"><li><a href="#">Help Home</a></li><li><a href="#">Search</a></li><li><a href="#">Display Help for Printing</a></li><li><a href="#">Introduction/Overview:</a></li><li><a href="#">Accounts:</a></li><li><a href="#">Alerts:</a></li><li><a href="#">Budget:</a></li><li><a href="#">Dashboard:</a></li><li><a href="#">Financial Goals:</a></li><li><a href="#">Transactions:</a></li></ul>	<h3>Personal (Online) Finance Management (PFM) Application Help</h3> <p>© 2013 by Lodo Software, Inc. All rights reserved.</p> <p>All information contained in this document, as well as the software described in it, is confidential and proprietary to Lodo Software, Inc. is subject to a license agreement, and may be used or copied only in accordance with the terms of such license. Except as permitted by such license, no part of this document may be reproduced, stored in a retrieval system, or transmitted in any form or by electronic, mechanical, recording, or any other means, without the prior written permission of Lodo Software, Inc.</p> <p>Lodo Software, Inc. and the Lodo Software, Inc. product names used in this document are trademarks or registered trademarks of Lodo Software, Inc.</p> <p>Other companies' trademarks, service marks, or registered trademarks and service marks are trademarks, service marks, or registered trademarks and service marks of their respective companies.</p> <p>© 2013 Lodo Software, Inc. - Confidential</p>
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