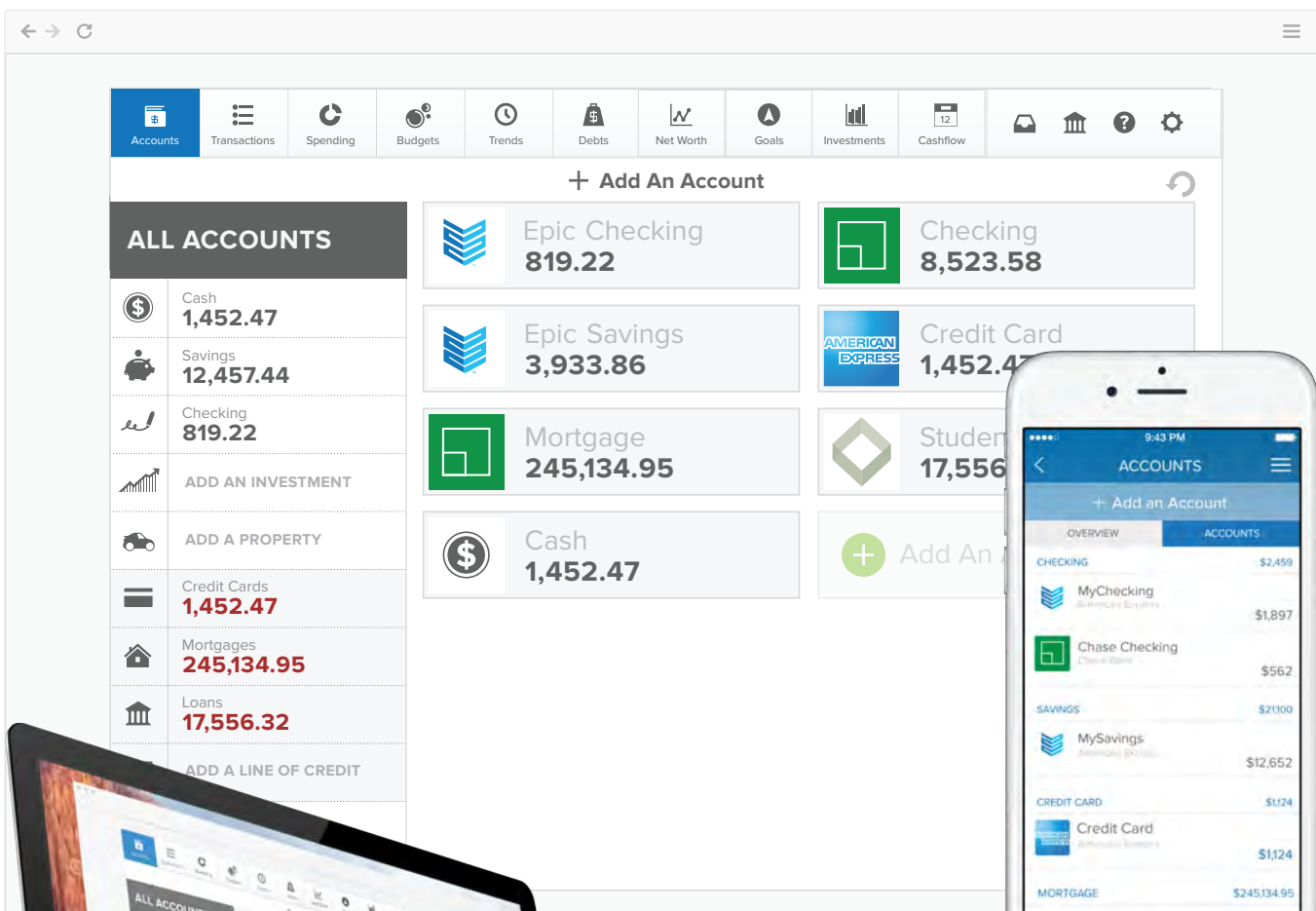# MONEYDESKTOP

Each feature listed is available as part of our online master widget called MoneyDesktop, which can be directly embedded within online banking. For an overview of our cross-platform framework, check out Helios.
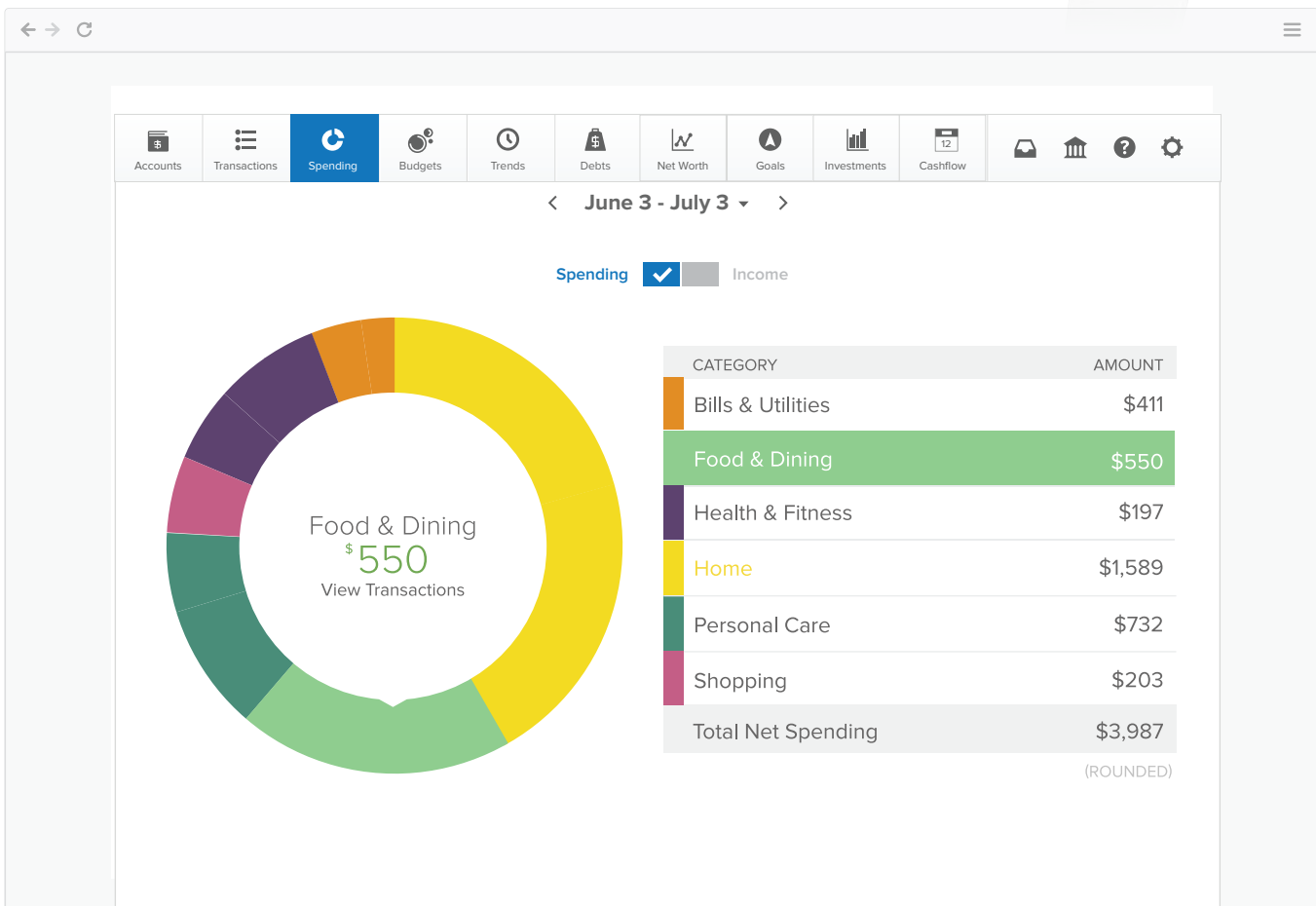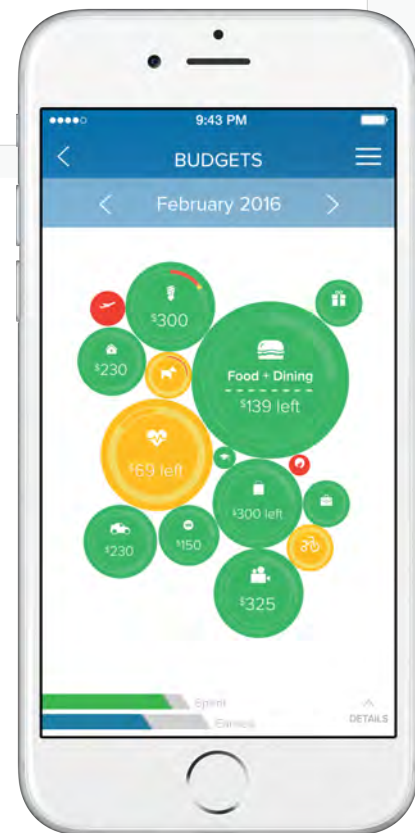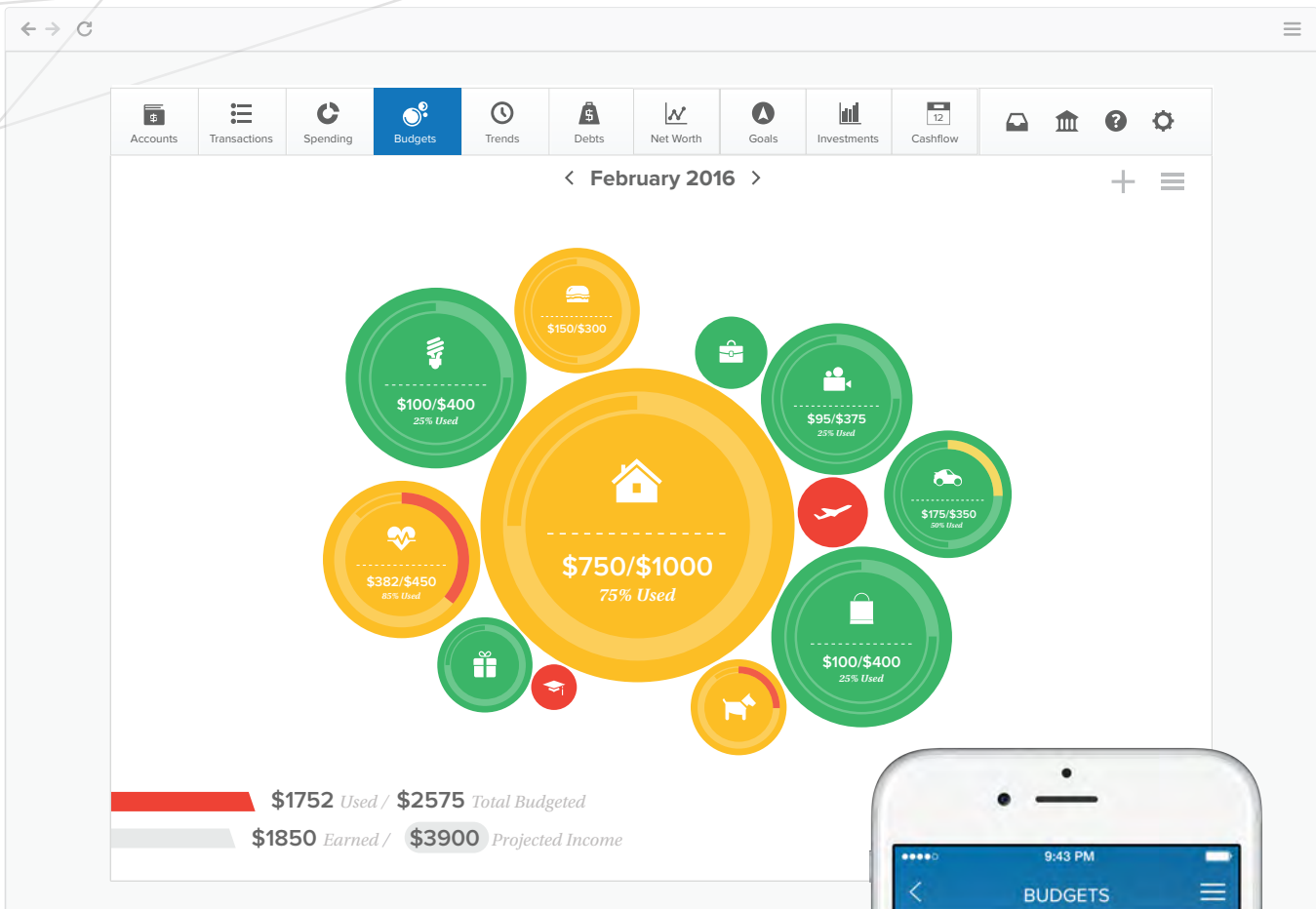


## ACCOUNTS

A single view of a user's internal accounts ("held") and external accounts ("held away"). Users can change the account name, account type, interest rate, credit limit, original balance, and account purpose (business or personal). They can also manage alerts, exclude the account, mark the account as duplicate, and see the historical balance.

# SPENDING

A visualization of spending categories over a defined date range. Users can change the date range, view a visualization of income sources, and drill down to subcategories and transactions.



| Accounts | Transactions | Spending | Budgets | Trends | Debts | Net Worth | Goals | Investments | Cashflow |

**‹  June 3 - July 3 ▾  ›**

**Spending** ✔  Income

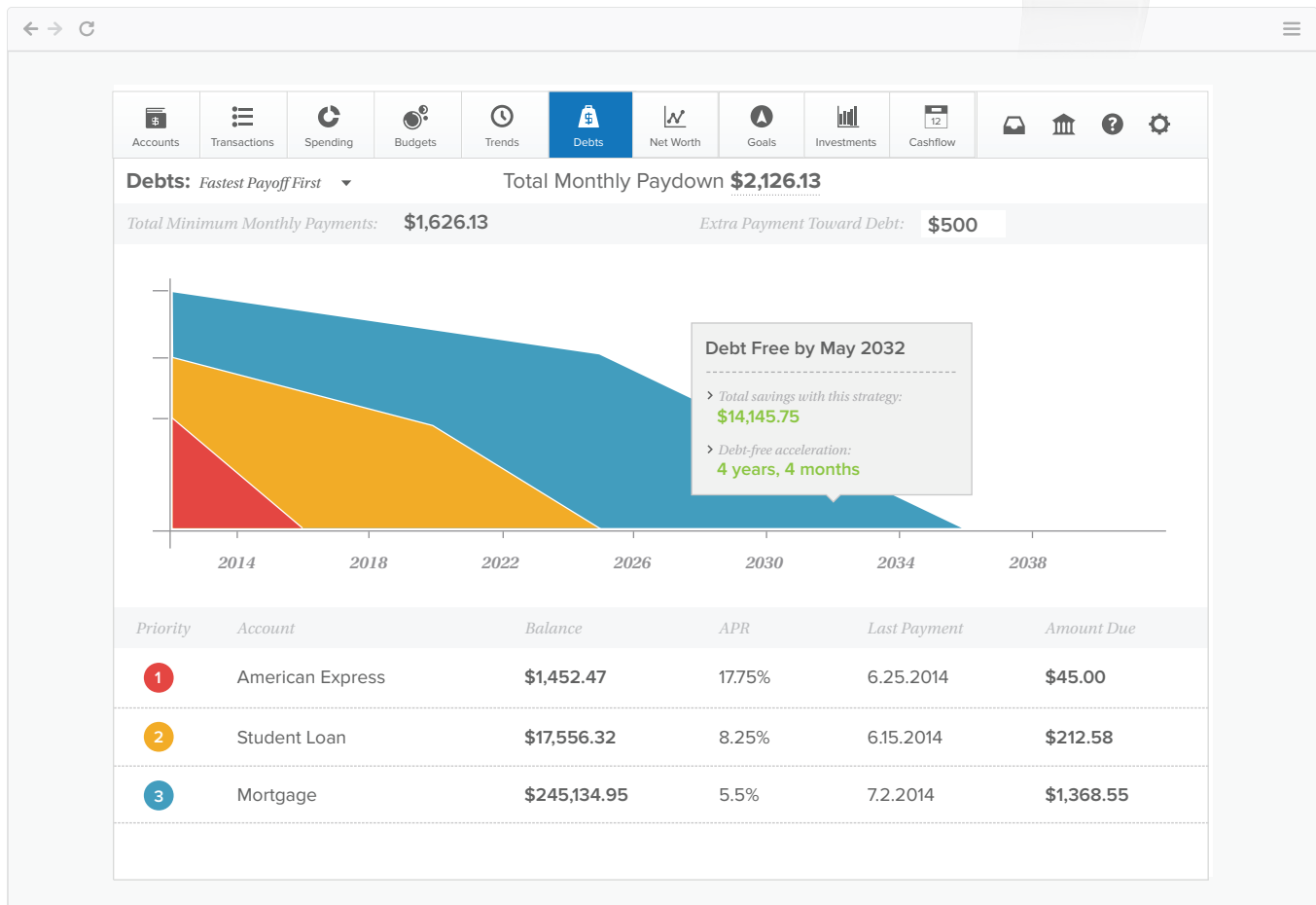| CATEGORY | AMOUNT |
| --- | --- |
| Bills & Utilities | $411 |
| Food & Dining | $550 |
| Health & Fitness | $197 |
| Home | $1,589 |
| Personal Care | $732 |
| Shopping | $203 |
| Total Net Spending | $3,987 |

(ROUNDED)

Food & Dining
$550
View Transactions

# BUDGETS

A visualization of a user's data on a monthly basis. Users can create custom budget categories, change the amount of money allocated to the monthly budget, view historical monthly budgets, and change the projected income amount. Budgets can be viewed as bubbles or traditional bars.

# DEBTS

A tool that enables users to manage a debt plan from their aggregated liability accounts. Users can view balances, APR, last payment date and minimum payment. They can also project debt payoff dates and prioritize the payoff of certain debts.

| | Accounts | Transactions | Spending | Budgets | Trends | Debts | Net Worth | Goals | Investments | Cashflow | | | | |

**Debts:** *Fastest Payoff First* ▼    Total Monthly Paydown **$2,126.13**

*Total Minimum Monthly Payments:*    **$1,626.13**    *Extra Payment Toward Debt:*    **$500**

**Debt Free by May 2032**
- - - - - - - - - - - - - - - - - - - - - - -
› *Total savings with this strategy:*
  **$14,145.75**

› *Debt-free acceleration:*
  **4 years, 4 months**

*2014    2018    2022    2026    2030    2034    2038*

| Priority | Account | Balance | APR | Last Payment | Amount Due |
|---|---|---|---|---|---|
| 1 | American Express | **$1,452.47** | 17.75% | 6.25.2014 | **$45.00** |
| 2 | Student Loan | **$17,556.32** | 8.25% | 6.15.2014 | **$212.58** |
| 3 | Mortgage | **$245,134.95** | 5.5% | 7.2.2014 | **$1,368.55** |

## GOALS

A tool that enables users to manage and visualize their goals on a timeline. Users can create a goal, name it, and associate it with an internal or external account. They can also change the amount and priority of each goal, as well as the total amount available overall.

| Accounts | Transactions | Spending | Budgets | Trends | Debts | Net Worth | Goals | Investments | Cashflow |

+ Add Goal    ☰ Order Goals

✓ 3 Completed Goals
Manage Your Money
Setup Budgets
Spend Less Than You Make

Credit Card
*Dec 15, 2014*

Emergency Fund
*Mar 25, 2015*

Full Emergency Fund
*Dec 15, 2013*

Alaskan Cruise
*Dec 15, 2013*

Start Investing
*Dec 15, 2013*

Payoff Mortgage
*Dec 15, 2013*

Retirement Fund
*Dec 15, 2013*

2020
2019
2018
2017
2016
2015

$0/$6000
*0% Complete*

Emergency Fund
$1200/$5000
*24% Complete*

Credit Card
$400/$1000
*40% Complete*

**Now** - *February 2016*