



# PFM User Manual

A brief walkthrough of the features of the SeaComm PFM

# Dashboard

1. Account aggregation- add & update accounts (including external accounts), edit/delete accounts
2. Transaction feed- tagged transactions, split tagging, advanced search, and export transactions
3. Widgets-visual snapshot of what's important to the user (customizable)

The dashboard features a top navigation bar with links for Dashboard, Budget, Cashflow, Goals, Net Worth, Retirement, and Alerts. A user profile section in the top right includes 'Logout' and 'HELP' buttons.

**Account Summary:**

CASH	\$8,985.99
Checking	\$4,785.99
Savings	\$4,200.00
CREDIT CARDS	\$6,784.98
Visa Platinum	\$6,784.98
DEBTS	\$21,982.78
Auto Loan	\$21,982.78
INVESTMENTS	\$67,074.85
401(k)	\$67,074.85

**Transaction Feed (Thursday, May 16, 2017):**

Starbucks (Checking)	Diningout	-\$6.83
Check #125 (Checking)	Personal	-\$200.00
Vonage (Checking)	Utilities	-\$10.95
GameStop (Visa Platinum)	Entertainment	-\$5.99
Dave's Auto Repair (Visa Platinum)	Transportation	-\$262.47

**Transaction Feed (Wednesday, May 17, 2017):**

Starbucks (Checking)	Diningout	-\$6.83
Check #123 (Checking)	Transportation	-\$25.00
Borders Books (Visa Platinum)	Entertainment	-\$21.21
Bed Bath & Beyond (Visa Platinum)	Household	-\$6.20

**Budget Progress (Total Budget: \$819/\$1,650):**

Transportation	\$287/\$250
Utilities	\$218/\$300
Groceries	\$185/\$500
Diningout	\$92/\$400
Entertainment	\$37/\$200

**Goals:**

- Save for a Vacation:** You've saved \$500 of \$2,500
- Payoff Auto Loan:** You have \$21,982.78 left to pay

### Add an Account

Choose from the following financial institutions or search by name below.

What is the name of your financial institution?

For adding an account select from one of the eight defaults or search the database.

User will be prompted to enter online credentials for that account and connect to the PFM.

## Tagging Transactions

1. Click on a transaction to create a custom tag and apply it to similar transactions. To remove the default transaction, simply click on the “x” next to the tag. For example, the Starbucks transaction, has been changed to Coffee.
2. Split tagging allows the user to get specific and use multiple tags for one transaction. For example, in the Buy.com transaction, the user can change the tags to Personal & Business. Once complete, the transaction will display with a green tag.

		Advanced	SEARCH
<b>Thursday, May 18, 2017</b>			
		EXPORT TRANSACTIONS	
Check #125	Personal	-	\$200.00
Checking			
Starbucks	Diningout	-	\$6.83
Checking			
Vonage	Utilities	-	\$10.95
Checking			
GameStop	Entertainment	-	\$5.99
Visa Platinum			
Dave's Auto Repair	Transportation	-	\$262.47
Visa Platinum			
<b>Wednesday, May 17, 2017</b>			
Check #123	Transportation	-	\$25.00
Checking			
Starbucks	Diningout	-	\$6.83
Checking			
Borders Books	Entertainment	-	\$21.21
Visa Platinum			
Bed Bath & Beyond	Household	-	\$6.20
Visa Platinum			
<b>Tuesday, May 16, 2017</b>			
Buy.com	Split	Show split	\$48.63
Checking			
Starbucks	Diningout	-	\$6.83
Visa Platinum			
Company Payroll	Income		\$2,609.65
Visa Platinum			

## Custom Tagging

Starbucks \$6.83

Appears as **Starbucks** on your Checking statement on **May 18, 2017**

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Tag

Use one **regular tag** for the full value or **split tags** to apportion the amount.

Coffee x USE SPLIT TAGS

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Create a Rule

Apply this tag and title to all similar transactions  at any date

**All STARBUCKS transactions in any account will be named Starbucks and tagged Coffee.**  
 Only this transaction will be visibly changed right away. To see the effects of the rule on other applicable transactions, you must refresh the page.

SAVE TRANSACTION Cancel Delete this transaction

## Split Tagging

Buy.com \$48.63

Appears as **Buy.com** on your Checking statement on **May 16, 2017**

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Split Tags

Use one **regular tag** for the full value or **split tags** to apportion the amount.

Tag	Value
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>

Split tags are applied to this transaction only.

\$48.63 to allocate

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SAVE TRANSACTION Cancel Delete this transaction

## Transaction Search

Using the search tool allows the user to find transactions based on specific words, tags, or amounts. For example, the tag Dining Out was used to search transaction history:

Advanced SEARCH

**Search Results**

We found 30 transactions

YOU SEARCHED FOR TRANSACTIONS

Credits + \$2,809.85  
Debits - \$2,755.59  
Total \$54.26

Posted during: May, 2017  
From these accounts: All Accounts

Find transactions

With the word or phrase:

Tagged with:

Find untagged only

With an amount: less than

Posted during:

Within the last:

From these accounts: Select: All | None  
 Checking  
 Savings

Thursday, May 18, 2017

GameStop - \$5.99 (Entertainment)

Dave's Auto Repair - \$262.47 (Transportation)

Check #125 - \$200.00 (Personal)

Starbucks - \$6.83 (Diningout)

Vonage - \$10.95 (Utilities)

Wednesday, May 17, 2017

Borders Books - \$21.21 (Entertainment)

Bed Bath & Beyond - \$6.20 (Household)

Check #123 - \$25.00 (Transportation)

Starbucks - \$6.83 (Diningout)

Tuesday, May 16, 2017

Starbucks - \$6.83 (Diningout)

Thursday, May 18, 2017

Starbucks - \$6.83 (Diningout)

Wednesday, May 17, 2017

Starbucks - \$6.83 (Diningout)

Tuesday, May 16, 2017

Starbucks - \$6.83 (Diningout)

Monday, May 15, 2017

Starbucks - \$6.83 (Diningout)

Sunday, May 14, 2017

Starbucks - \$6.83 (Diningout)

Saturday, May 13, 2017

Starbucks - \$6.83 (Diningout)

California Pizza Kitchen - \$35.45 (Diningout)

Monday, May 08, 2017

McDonalds - \$4.22 (Diningout)

Tuesday, May 02, 2017

Dominos Pizza - \$12.01 (Diningout)

Find transactions

With the word or phrase:

Tagged with: Diningout x

Find untagged only

With an amount: less than

Posted during:

Within the last:

From these accounts: Select: All | None  
 Houston  
 401(k) Fidelity  
 Complete Savings  
 American Express  
 Ultimate Checking

SEARCH

Total Budget \$818/\$1,650

Transportation \$287/\$250

Utilities \$218/\$300

Groceries \$185/\$500

Diningout \$92/\$400

Entertainment \$37/\$200

GO TO BUDGET

Expenses

Total (last 30 days): \$3,422

CUSTOMIZE WIDGETS

## Widgets

Seen on the right side of the dashboard and customizable the user can select several types:

**Bills:** View upcoming bills and paid bills.

**Cash Flow Calendar:** Monthly view of income and bills.

**Expenses:** Pie chart of top categories over last 30 days.

**Budget:** Summary of spending targets and monthly target.

**Goals:** Snapshot of goals and progress.

**Upcoming Income:** Sources of income by date.

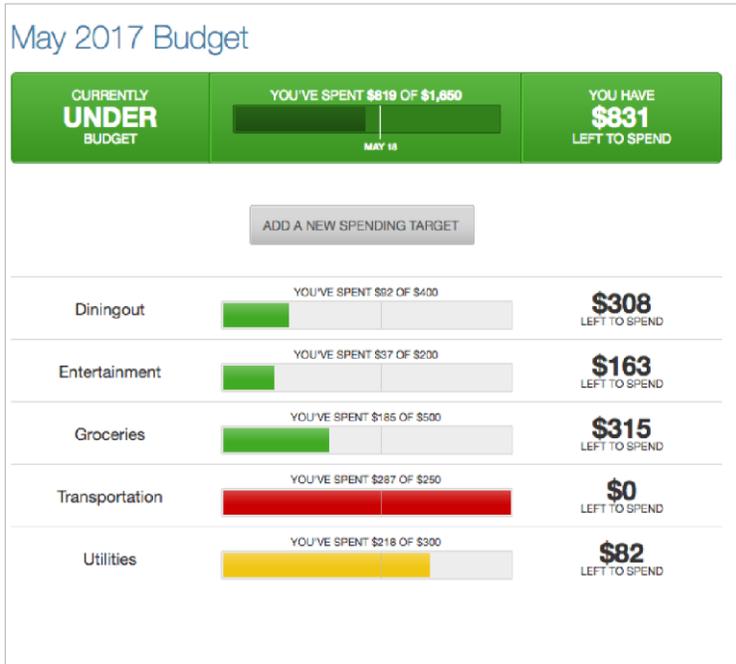
**Net Worth:** Current net worth and previous month change.

Click on customize widgets to add more from the drop- down menu.

To remove widget's, click the "x" in the right- hand corner.

# Budget

Spending targets allow the user to create budgets based on tags important to them.



The large bar on the top of the screen symbolizes the total amount of money for budgeting.

Further down on the screen shows progress for the month broken down by each spending target.

**What tag(s) would you like to track?**

**LAST MONTH'S TOP TAGS**

- transportation \$911
- groceries \$373
- personal \$266
- entertainment \$209
- diningout \$196
- clothing \$178
- utilities \$58

**What will you call this spending target?**

**WHERE DOES THE TITLE APPEAR?**

Your spending target will be displayed by its title on the site.

**Set a monthly limit**

\$

**Which accounts should be considered?**

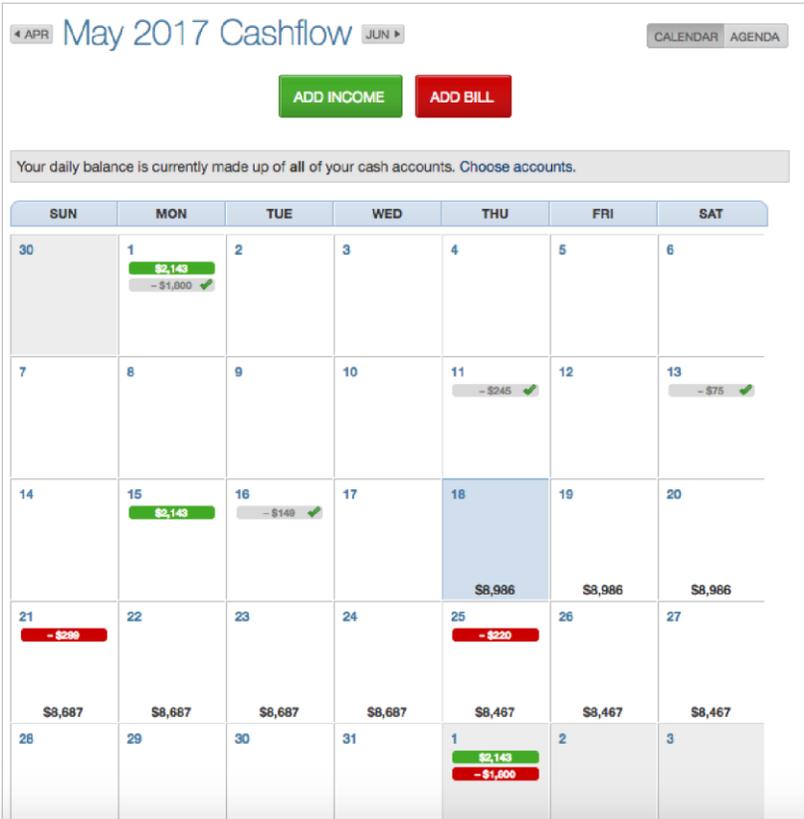
Tagged transactions in the selected accounts will count towards your spending target.

- Checking
- Savings
- Visa Platinum
- Auto Loan

Enter the tags for the budget to track; include a name for the spending target and a monthly limit.

# Cash Flow

Add bills and incomes on a recurring or non-recurring basis to more accurately depict available funds day to day.



### Add Income

What will you call this income? FOR EXAMPLE: Company Paycheck, Tips, Disbursements, Social Security

How much do you get paid? \$

How often do you get paid? Monthly

With a start date of

Dashboard  Show on the dashboard

ADD INCOME Cancel

### Add a Bill

What will you call this bill? COMMON BILLS: Mortgage/Rent, Cable, Internet, Electricity, Utilities, Insurance

How much is this bill? \$

When is it due? Monthly

With a start date of

Alerts  Send me emails about this

Dashboard  Show on the dashboard

Where should email alerts be sent? email@example.com

ADD BILL Cancel

# Goals

Create savings or payoff objectives. The goals are customizable by type, savings amount, and the user can see the current progress. This summary includes an overview of goals, how much needed to save to complete them, and which accounts they are attached to.

**ADD A GOAL**

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401(k) Fidelity Save **\$70** per month to complete

	<b>Save for Retirement</b>	01/13/2017 TODAY	01/31/2027	<b>\$11,580.15</b> OF \$20,000.00	⚙️ ✕
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Complete Savings Save **\$650** per month to complete

	<b>Save for a Vacation</b>	05/11/2017 TODAY	06/30/2018	<b>\$420.00</b> OF \$4,000.00	⚙️ ✕
	<b>Save for a Car</b>	05/18/2017 TODAY	05/18/2018	<b>\$290.00</b> OF \$5,000.00	⚙️ ✕

You've kept **\$500.00** unallocated in your account. [Edit amount](#)

 <b>Pay off a Credit Card</b>	 <b>Pay off Loans</b>	 <b>Save for a House</b>	 <b>Save for a Car</b>
 <b>Save for College</b>	 <b>Create a Cushion</b>	 <b>Save for Retirement</b>	 <b>Save for a Baby</b>
 <b>Save for a Vacation</b>	 <b>Save for a Wedding</b>	 <b>Custom Payoff Goal</b>	 <b>Custom Savings Goal</b>

Select an image from the library that corresponds to the goal.

## Add a Payoff Goal

### 1. Name and Image

Give your goal a name

What image would you like to use?



### 2. Account(s)

Which account(s) are you paying off?

 houston

### 3. Completion (Choose one)

When do you want to complete this?

OR

How much can you pay each month?

How much do I have available to spend?

### 4. Notifications

 Alerts

- Send me text messages about this
- Send me emails about this

 Dashboard

- Show on the dashboard

Create a custom name to make the goal specific, enter account to be considered, completion date or monthly amount.

### Your Goal Summary

You're creating the goal: **Pay off a Credit Card**

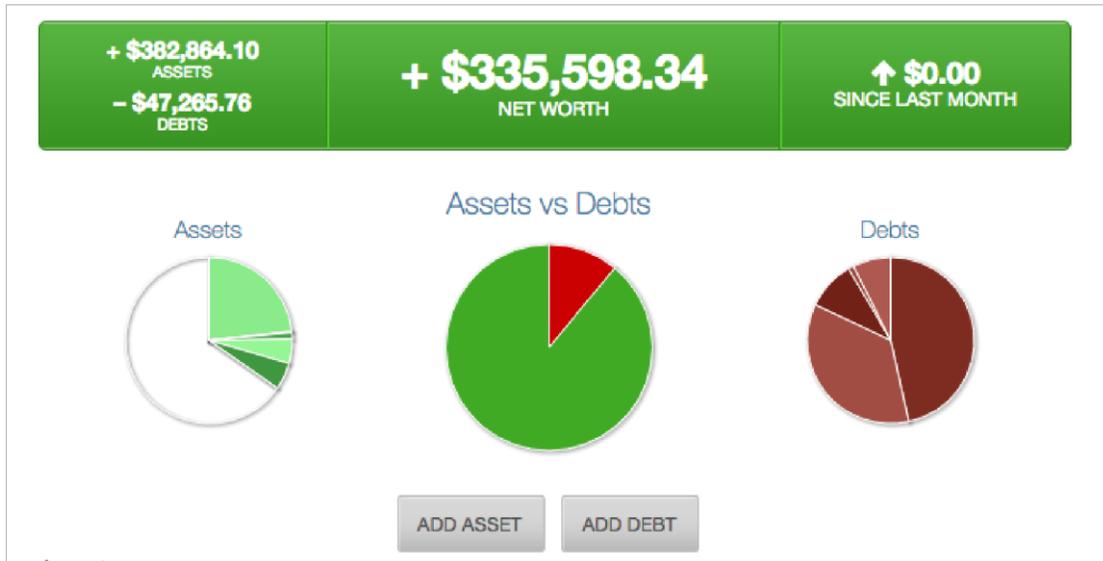


You're paying off **\$16,784.98** from **American Express**.  
To complete this goal by **12/27/2019** you'll need to pay **\$524.53** per month.

Once all the information is entered the user will get a goal summary.

## Net Worth

Monitor current assets and debts. The PFM automatically calculates net worth daily based on the accounts that have been added.



Assets		
401(k) Fidelity	<input checked="" type="checkbox"/> Include in net worth calculation	\$89,078.11
Complete Savings	<input checked="" type="checkbox"/> Include in net worth calculation	\$1,000.00
Ultimate Checking	<input checked="" type="checkbox"/> Include in net worth calculation	\$4,785.99
Money Market	<input checked="" type="checkbox"/> Include in net worth calculation	\$18,000.00
emergency savings	<input checked="" type="checkbox"/> Include in net worth calculation	\$20,000.00
House value	<input checked="" type="checkbox"/> Include in net worth calculation	\$250,000.00
Debts		
houston	<input checked="" type="checkbox"/> Include in net worth calculation	\$21,982.78
American Express	<input checked="" type="checkbox"/> Include in net worth calculation	\$16,784.98
Owe Parents	<input checked="" type="checkbox"/> Include in net worth calculation	\$4,500.00
Personal Loan	<input checked="" type="checkbox"/> Include in net worth calculation	\$500.00
CHASE	<input checked="" type="checkbox"/> Include in net worth calculation	\$3,498.00

All accounts included in the PFM are automatically used in the net worth calculation.

Users have the option to exclude any of their accounts from the calculation.

Manually added assets and debts, cannot be excluded from the calculation without deleting.

## Alerts

Create customized alerts based on activity in the PFM. There are 6 different alert types to choose from. These alerts will always show on the top of the Dashboard, but the user can opt to receive text or e-mail alerts.

**ADD AN ALERT**

Alerts can notify you about account balances, budget status, and more!

Set Up Your Money Manager Alerts

**Email alerts should be sent to:**

**SAVE**

Current alerts		
Goal Alert	Notify me when my <b>Save for a House</b> goal is <b>80%</b> of the way there.	  
Goal Alert	Notify me when my <b>Save for Retirement</b> goal is <b>80%</b> of the way there.	  
Merchant Name Alert	Notify me of a transaction matching <b>Home Depot</b> .	 
Merchant Name Alert	Notify me of a transaction matching <b>Lowes</b> .	 
Spending Target Alert	Notify me when my <b>Transportation</b> exceeds <b>80%</b> .	  
Spending Target Alert	Notify me when my <b>Household</b> exceeds <b>80%</b> .	  

**Account balance:** Lets the user know when the balance of specified account falls below a certain amount.

**Spending target:** Notifies user when they spent a certain percentage of spending target(s).

**Goal progress:** Notified when a certain threshold is met towards a specified goal.

**Bill reminder:** Number of days before a bill is due.

**Large transaction:** Any transaction comes through that is over a certain amount.

**Merchant name:** A transaction is posted from a specified store.

# Help

Find the Frequently Asked Questions and the ability to submit a support request for assistance.

The FAQs can be seen on the left- hand side of the 'HELP' page; simply click on a question to display an answer. If you cannot find the answer to your question here, you can use the 'Submit a Support Request' feature on the right- hand side. This will create a ticket request for our support team, who will respond by the end of the next business day.

## Frequently Asked Questions

### Top Questions

**Q.** Why do I have a red or blue error on one of my external accounts?

This is an indication of a problem connecting to your account. A blue **i** symbol often indicates a temporary external site issue or expected maintenance. This error message should resolve after a few days. Please contact us if the issue persists. A red **e** symbol is an indication of a login error. This can mean that your password needs to be updated, or you have security questions that need to be answered. Click the link provided in the error message to manually update your username and password. You may also be prompted with additional security questions. If your account still does not update, please contact us.

**Q.** How do I add an account?

**Q.** How do I add or change a tag?

**Q.** How do I handle cash transactions like ATM withdrawals?

**Q.** Can I pay bills with the Cashflow calendar?

**Q.** How do I add Capital One 360 (formerly ING Direct)? My information is not being accepted.

**Q.** I have more Focus questions. How do I contact you?

### General

**Q.** Why should I use Focus?

**Q.** How do I start?

**Q.** What shows up on my Dashboard?

**Q.** What Browsers do you support?

### Adding/Deleting Accounts

**Q.** How do I find my financial institution?

**Q.** How do I delete an account?

## Submit a Support Request

Submit further specific questions on Focus here.

**Which of these best describes your problem?**

**Please describe the issue you're experiencing.**

**What email address should we use to contact you?**

Do not share confidential information such as account numbers, credit or debit card numbers, or social security numbers.

SUBMIT YOUR REQUEST