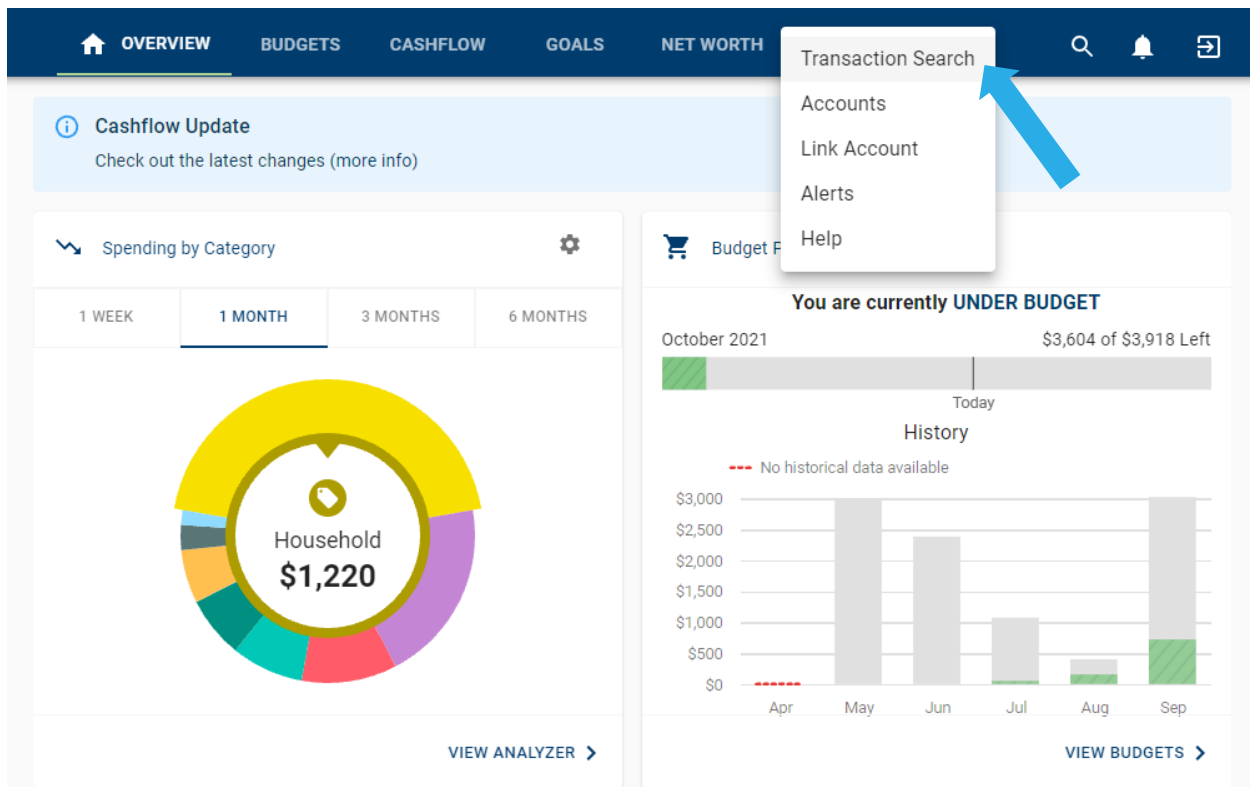


How to Tag a Transaction

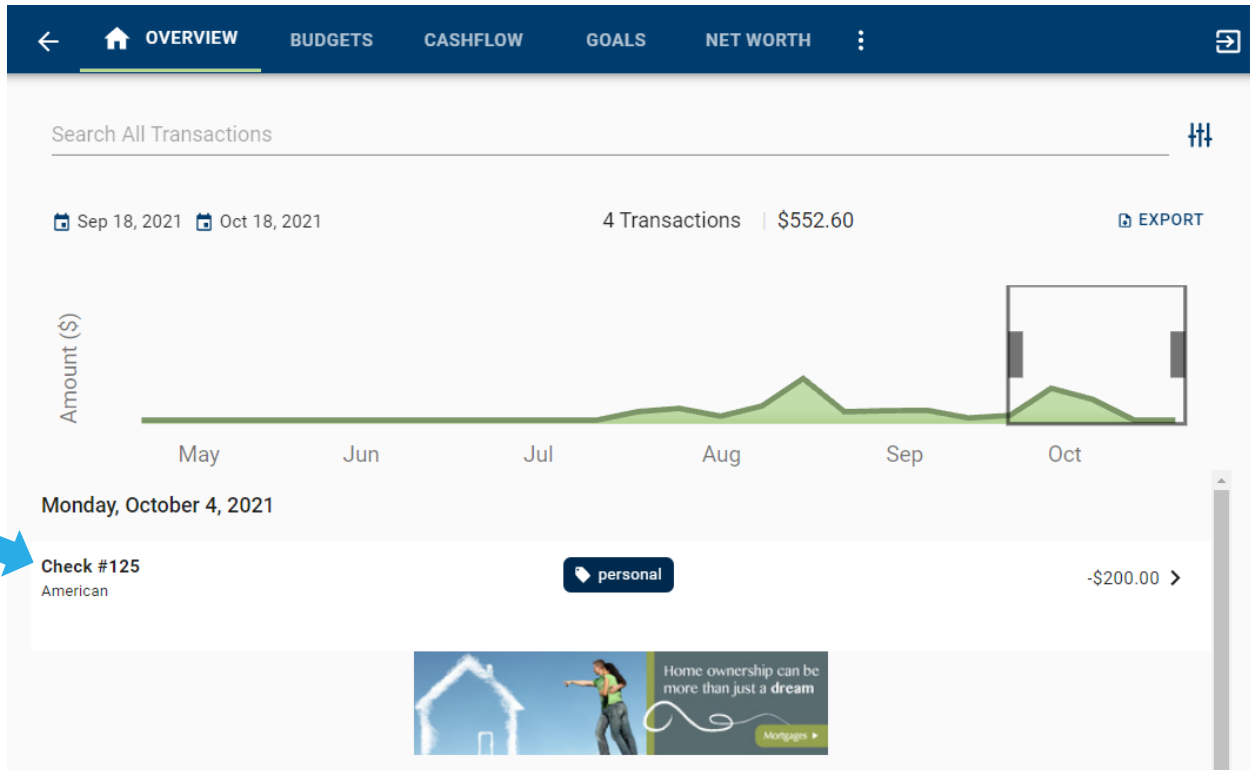
Step 1: Navigate to *PFM* and select the *View Analyzer* button on your dashboard; or choose the ellipsis (three dots) on the toolbar to select *Transaction Search*.



Geezeo

Personal Financial Management

Step 2: Locate and select the transaction you want to tag or modify.



The More You Know: Our *PFM* feature auto-tags all incoming transactions by analysing each individual merchant and vendor. While we do our best, no one knows your spending habits better than you. We allow you to update and customize your transactions to your own needs.

Step 3: On the *Edit Transaction* screen, you can modify the naming convention used to identify said transaction, update the *Category* or *Tag* assigned to one of your choice, and apply the tag and title adjustments to all similar transactions. When necessary, you may also use the *Split Tag* button to split the transaction among multiple categories. Lastly, this screen will allow you to delete/remove the transaction from *PFM*.

Step 4: Click Save.

Edit Transaction ×

Oct 4, 2021

\$200.00

Name *

Check #125

Appears as **Check #125** on your **American** statement.

Childcare

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

☒ Apply this tag and title to all similar transactions

USE SPLIT TAG

This tag rule will be applied on next refresh or login

Have tags you don't use anymore? [Click Here](#) to delete your old tags.

DELETE

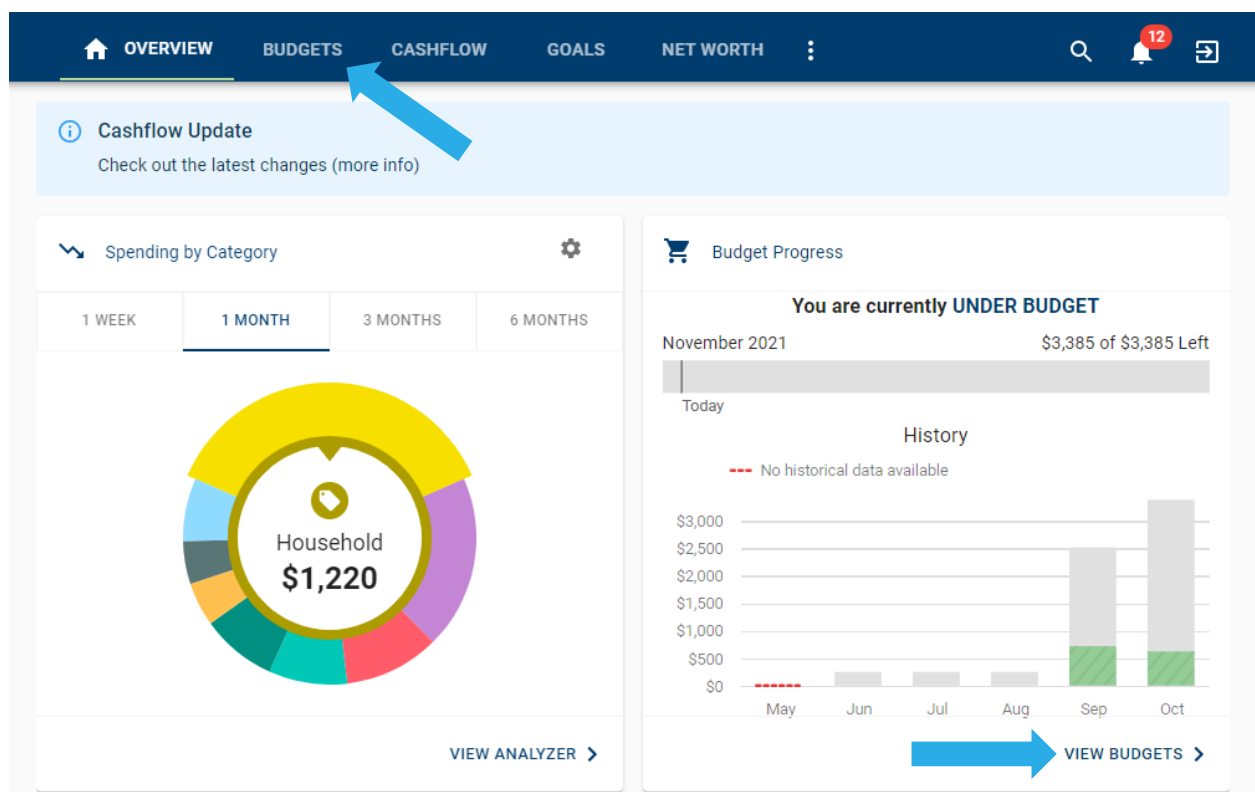
CANCEL

SAVE



How to Add a Budget

Step 1: Navigate to *PFM* and select the *View Budgets* button on your dashboard; or choose the *Budgets* tab on the toolbar.



Geezeo

Personal Financial Management

Step 2: Click *Add Budget*.

The screenshot shows the 'BUDGETS' tab in the Geezeo app. At the top, a navigation bar includes 'OVERVIEW', 'BUDGETS' (selected), 'CASHFLOW', 'GOALS', and 'NET WORTH'. Below this, a header for 'November 2021' shows navigation for 'OCT', 'November 2021', and 'DEC'. A status message reads 'You are currently UNDER BUDGET'. A progress bar for 'All Budgets' shows '\$2,971 of \$2,985 Left'. Below this is a list of individual budgets: 'Appliances Budget' (\$2,000 of \$2,000 Left), 'Baby Expenses Budget' (\$200 of \$200 Left), 'Books Budget' (\$50 of \$50 Left), 'Car/Travel' (\$35 of \$35 Left), 'Clothes Budget' (\$500 of \$500 Left), and 'Diningout Budget' (\$186 of \$200 Left). To the right, a 'History' bar chart shows spending from May to October, with a note 'No historical data available'. Below the chart, a summary states 'Your total monthly Spending Budget is: ON TRACK' with a green checkmark. It further notes 'You've been under by \$5,768 on all budgets over the last 8 months.' Two budget entries are shown: 'Car/Travel' with an 'UPDATE' button and 'Personal' with a '+ CREATE' button. Descriptive text for each entry explains how often the user has been under the budget. At the bottom right, there are two buttons: 'ADD BUDGET' and 'BUDGET ALERT'. A large blue arrow points to the 'ADD BUDGET' button. At the bottom left, there is an advertisement for home ownership featuring a woman jumping and the text 'Home ownership can be more than just a dream'.

Navigation: OVERVIEW BUDGETS CASHFLOW GOALS NET WORTH

Month: OCT November 2021 DEC

Status: You are currently UNDER BUDGET

All Budgets: \$2,971 of \$2,985 Left

Budgets List:

- Appliances Budget: \$2,000 of \$2,000 Left
- Baby Expenses Budget: \$200 of \$200 Left
- Books Budget: \$50 of \$50 Left
- Car/Travel: \$35 of \$35 Left
- Clothes Budget: \$500 of \$500 Left
- Diningout Budget: \$186 of \$200 Left

History: No historical data available

Summary: Your total monthly Spending Budget is: **ON TRACK**

Details: You've been under by **\$5,768** on all budgets over the last **8 months**.

Budgets:

- Car/Travel: UPDATE
- Personal: + CREATE

Buttons: ADD BUDGET BUDGET ALERT

The More You Know: The *Budgets* tab also allows you to view and modify existing Budgets. You can adjust the tag associated with each budget you've created, increase/decrease budget amounts, rename, and even delete a budget by clicking into the appropriate one.

Step 3: Complete steps 1-4 on the screen by choosing which tag to track, establishing the name and budget amount, enrolling in alerts, and selecting which accounts to use for tracking your budget.

← **OVERVIEW** **BUDGETS** CASHFLOW GOALS NET WORTH 🔍

1 Choose which tags to track

Select the tags for the transactions you want to track. Below each of the tags is the average monthly amount.
Have tags you don't use anymore? [Click Here to delete your old tags.](#)

☐ Auto Expense \$0	☐ Auto Repair \$0
☐ Auto Repairs \$0	☐ Auto Zone \$0

▼ **SHOW MORE**

NEXT

2 Choose the name & amount

3 Alert Setup

4 Choose accounts

Step 4: Click *Finish*.

[←](#) [OVERVIEW](#) **BUDGETS** [CASHFLOW](#) [GOALS](#) [NET WORTH](#) [⋮](#) [🔍](#) [🔗](#)

✓

Choose which tags to track

↓

✓

Choose the name & amount

↓

✓

Alert Setup

↓

4

Choose accounts

Tagged transactions are linked to accounts and count towards your budget limit.

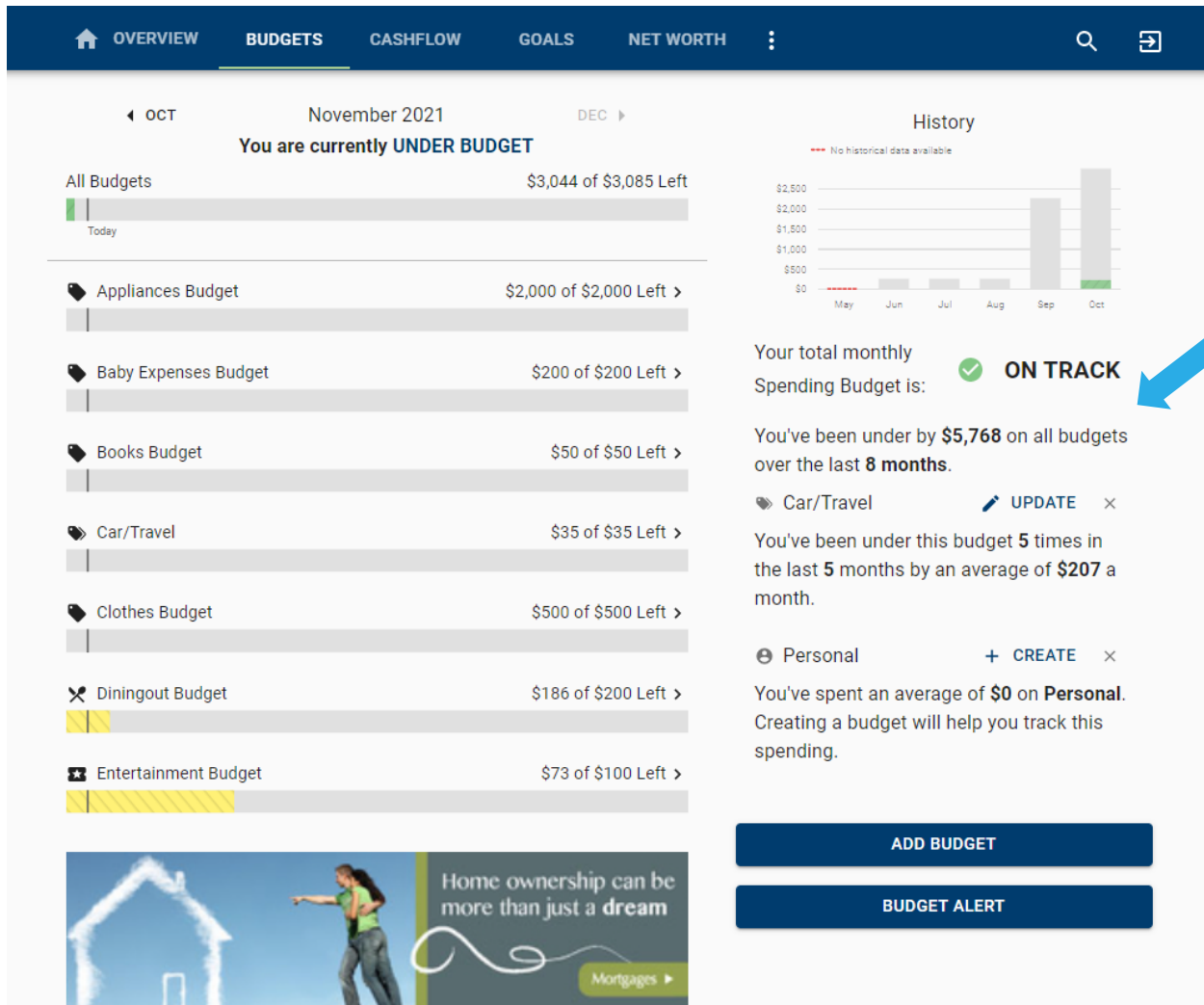
☐ Car Loan ☐ 401(k) Fidelity ☐ Primary Savings ☒ American

[BACK](#) [FINISH](#) 

Geezeo

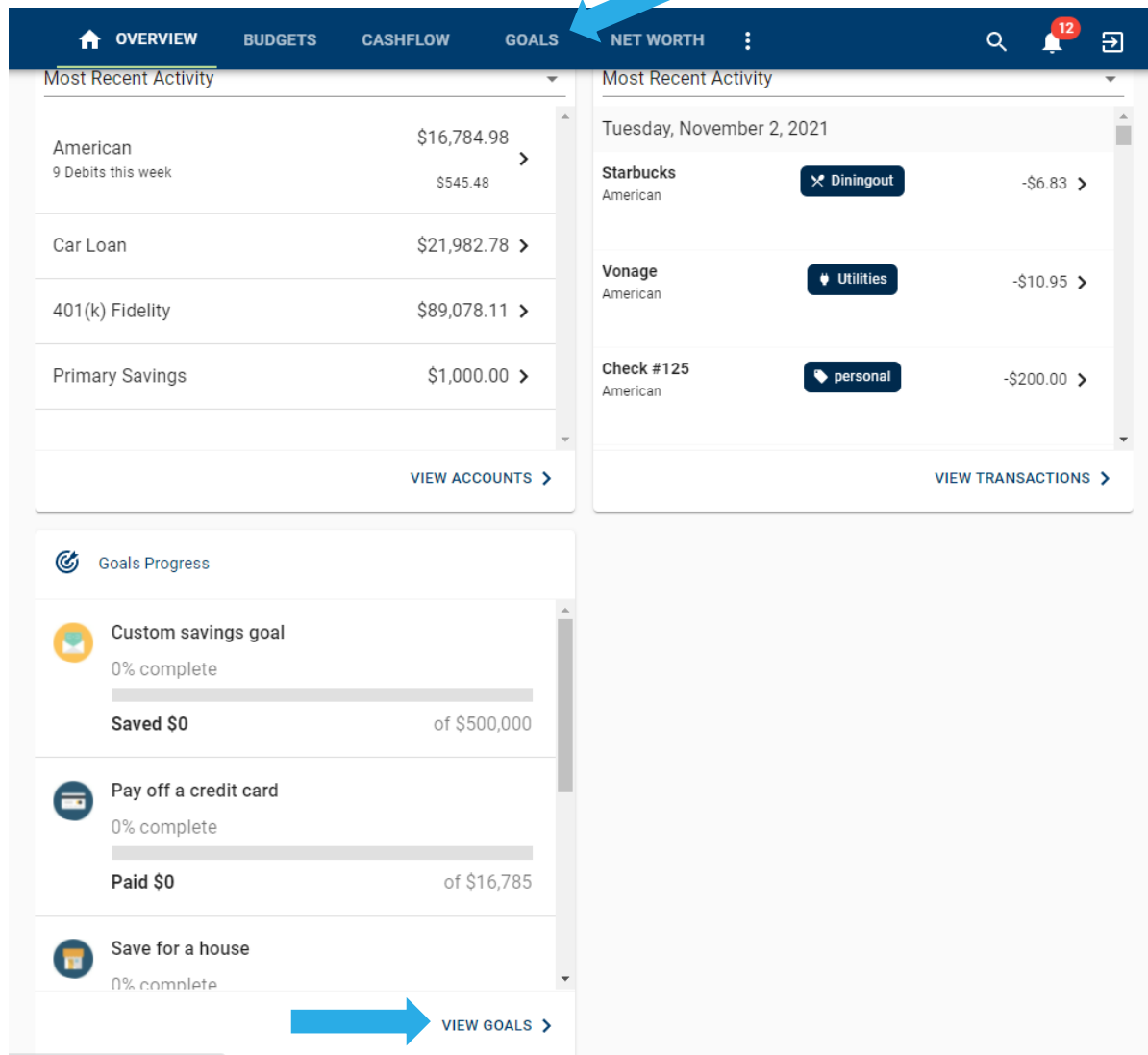
Personal Financial Management

Step 5: Use *Budget Insights* to help meet your financial targets. Insights allows you to easily adjust your plans by using spending history to provide suggestions for staying on track.



How to Add a Goal

Step 1: Navigate to *PFM* and select the *View Goals* button on your dashboard or choose the *Goals* tab on the toolbar.



The screenshot displays the Geezeo dashboard with the 'GOALS' tab selected in the top navigation bar. A blue arrow points to the 'GOALS' tab. Below the toolbar, there are two main sections: 'Most Recent Activity' and 'Goals Progress'.

Most Recent Activity

Most Recent Activity	
American	\$16,784.98
9 Debits this week	\$545.48
Car Loan	\$21,982.78
401(k) Fidelity	\$89,078.11
Primary Savings	\$1,000.00

[VIEW ACCOUNTS >](#)

Most Recent Activity

Most Recent Activity	
Tuesday, November 2, 2021	
Starbucks	Dining out -\$6.83
Vonage	Utilities -\$10.95
Check #125	personal -\$200.00

[VIEW TRANSACTIONS >](#)

Goals Progress

- Custom savings goal**
0% complete
Saved \$0 of \$500,000
- Pay off a credit card**
0% complete
Paid \$0 of \$16,785
- Save for a house**
0% complete

[VIEW GOALS >](#)

Geezeo

Personal Financial Management

Step 2: Click *Add Goal*.

The screenshot shows the 'GOALS' tab in the Geezeo application. The top navigation bar includes 'OVERVIEW', 'BUDGETS', 'CASHFLOW', 'GOALS' (selected), and 'NET WORTH'. Below the navigation bar, there are two tabs: 'CURRENT' and 'COMPLETED'. The 'CURRENT' tab is active, showing a list of goals. The first goal is 'Primary Savings' with a balance of \$1,000.00. Below it is a 'Custom savings goal' with a progress bar showing \$16.00 saved towards a \$500,000.00 goal, with a monthly saving of \$400.00. The second goal is 'Save for a house' with a progress bar showing \$84.00 saved towards a \$50,000.00 goal, with a monthly saving of \$1,960.00. The third goal is 'American Card' with a balance of \$16,784.98. Below it is a 'Pay off a credit card' goal with a progress bar showing \$0.00 paid towards a \$16,784.98 goal, with a monthly payment of \$1,400.00. To the right of the goal list is a 'Types of Goals' section with text explaining the two types of goals: 'Save for Goals' and 'Pay Off Goals'. At the bottom right, there are two buttons: 'ADD GOAL' and 'ADD GOAL ALERT'. A blue arrow points to the 'ADD GOAL' button.

OVERVIEW BUDGETS CASHFLOW GOALS NET WORTH

CURRENT COMPLETED

Primary Savings Savings \$1,000.00

Custom savings goal
Saved \$16.00 towards goal of \$500,000.00
Save \$400.00 monthly to complete on 10/20/2125

Save for a house
Saved \$84.00 towards goal of \$50,000.00
Save \$1,960.00 monthly to complete on 11/18/2023

American Card \$16,784.98

Pay off a credit card
Paid \$0.00 towards goal of \$16,784.98
Pay \$1,400.00 monthly to complete on 10/20/2022

Types of Goals

There are two types of goals to choose from: Save for Goals and Pay Off Goals.

Save for Goals could include saving for a house, car, or college fund.

Pay Off Goals could include paying off your credit card debt, short and long term financial goals.

Regardless of which type of goal you choose, you are in complete control. Start now and achieve your goals

ADD GOAL

ADD GOAL ALERT

The More You Know: The *Goals* tab also allows you to view and modify existing Goals. You can rename, increase/decrease goal amounts, and even modify the accounts to track by clicking into the appropriate one.

Geezeo

Personal Financial Management

Step 3: Choose one of our suggested goal-types or click the *Custom Savings Goal* to create one of your own.

The screenshot shows the 'Choose a Goal' modal window in the Geezeo application. The modal is white with a dark blue header and footer. The header contains the title 'Choose a Goal'. The main content area has a paragraph: 'We often have the same financial goals, whether it's saving for your first house, or paying a student loan. These are the most common goals we recommend you start with, or you can add your own custom goal.' Below this paragraph is a grid of 12 goal options, each with a circular icon and a text label: 'Pay off a credit card' (credit card icon), 'Pay off loans' (bank icon), 'Custom payoff goal' (lightbulb icon), 'Save for a baby' (baby bottle icon), 'Save for a car' (car icon), 'Save for a college' (graduation cap icon), 'Create a savings cushion' (graduation cap icon), 'Save for retirement' (calendar icon), 'Save for a house' (house icon), 'Save for a vacation' (airplane icon), 'Save for a wedding' (wedding cake icon), and 'Custom savings goal' (envelope icon). The modal is overlaid on a blurred background of the main application interface, which includes a navigation bar with 'OVERVIEW', 'BUDGETS', 'CASHFLOW', 'GOALS', and 'NET WORTH'. Below the modal, a section titled 'Pay off a credit card' shows a progress bar and a button to 'ADD GOAL'. At the bottom, there is a banner for 'Home ownership can be more than just a dream' with a 'Mortgages' button.

Choose a Goal

We often have the same financial goals, whether it's saving for your first house, or paying a student loan. These are the most common goals we recommend you start with, or you can add your own custom goal.

- Pay off a credit card
- Pay off loans
- Custom payoff goal
- Save for a baby
- Save for a car
- Save for a college
- Create a savings cushion
- Save for retirement
- Save for a house
- Save for a vacation
- Save for a wedding
- Custom savings goal

ADD GOAL

ADD GOAL ALERT

Step 4: Complete the following fields related to the *Goal* you are establishing. The *This account has [dollar amount]. Start tracking [dollar amount] towards my goal* field allows you to consider a dollar amount of your choosing already available in the account used to monitor your goal. If you would like to begin saving for this goal starting at \$0, enter a zero in the dollar amount field. In the example below, the user's Primary Savings account has a current balance of \$1,000.00. They are choosing to apply \$500.00 of that \$1,000.00 to their *Trip to Hawaii*.

Step 5: Click Save.

← **OVERVIEW** BUDGETS CASHFLOW **GOALS** NET WORTH

Add Save For Goal



Trip to Hawaii

Accounts

Primary Savings

Amount you want to save *

\$ 3,000.00

This account has **\$1,000.00**. Start tracking \$ 500.00 towards my goal

Completion (Choose One)

☐ Complete By Date
Pick a Date

☒ Monthly Payment
\$ 200.00

☒ Create an alert for your goal

Goal Summary

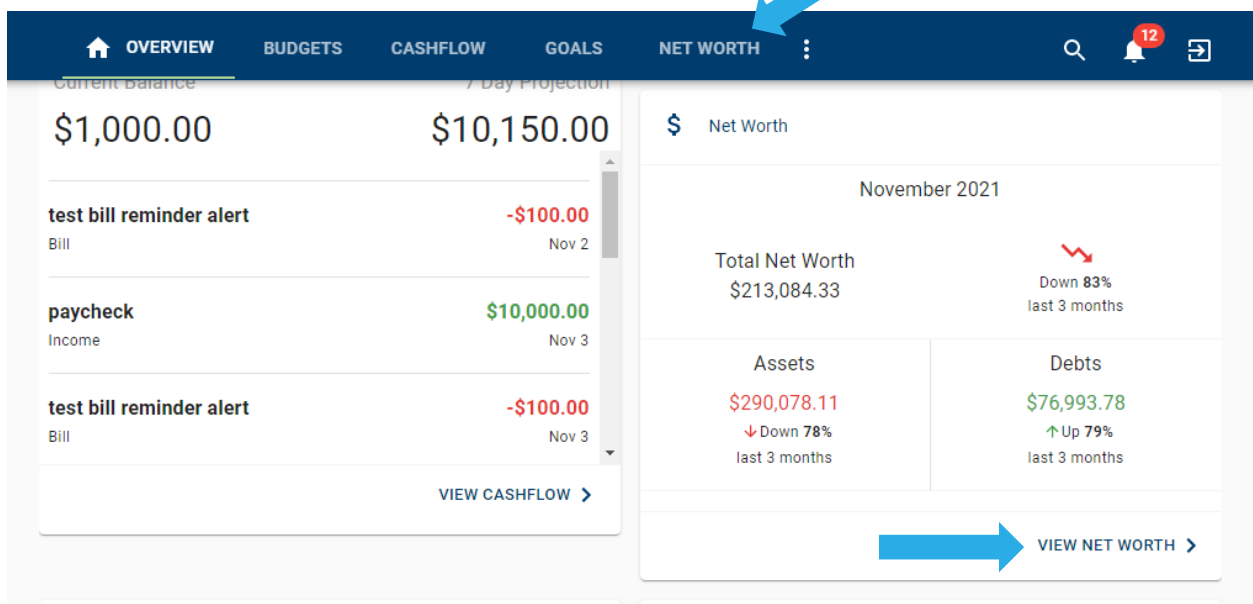
You're saving **\$2,500.00** by 12/2/2022 for Trip to Hawaii goal. If you save **\$200.00** a month, you will be able to complete your goal in time.

CANCEL SAVE

Note: PFM does not move money, it is a tool to suggest how to save to reach your goal.

How to Add External Accounts, Assets or Liabilities to Net Worth

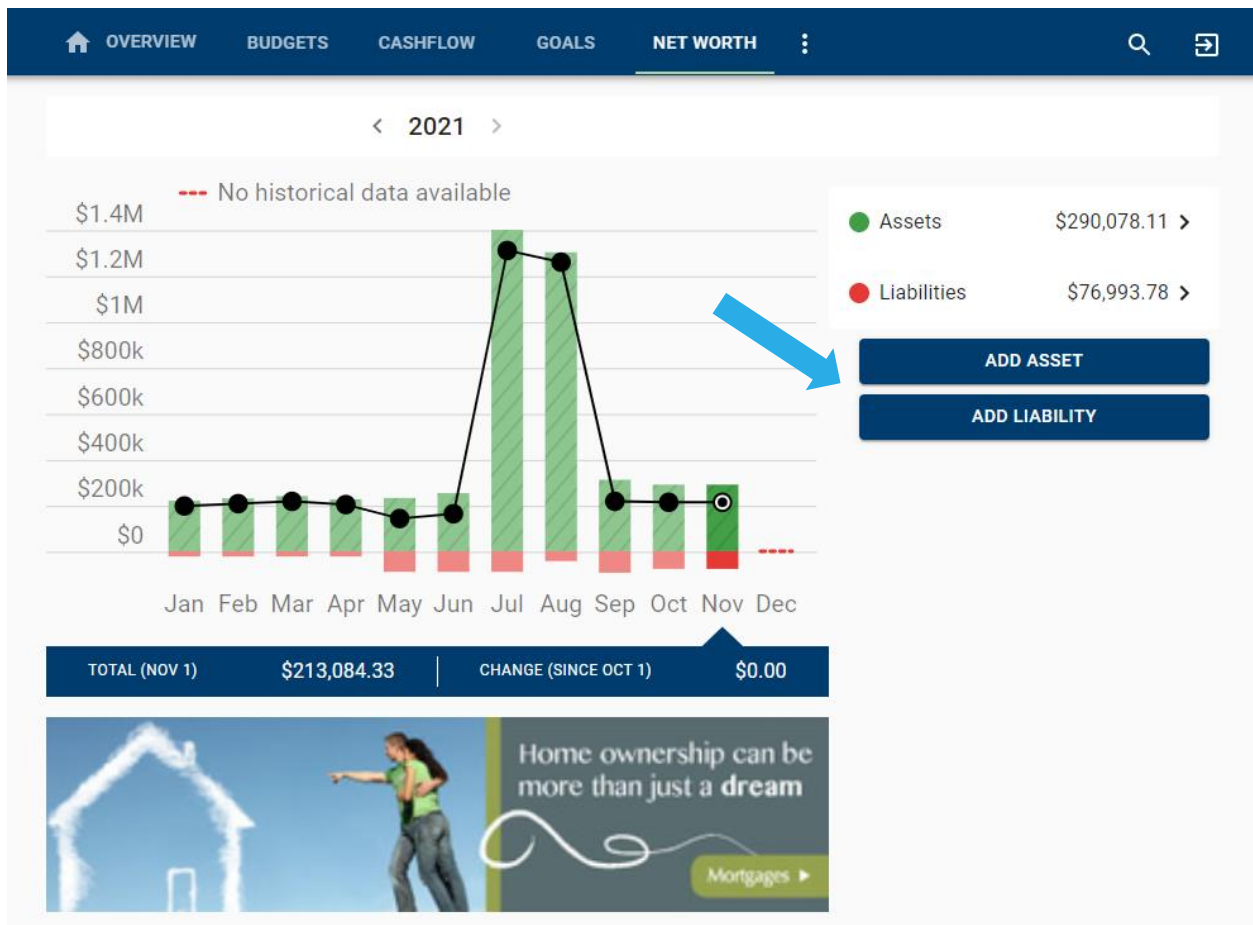
Step 1: Navigate to *PFM* and select the *View Net Worth* button on your dashboard; or choose the Net Worth tab in the toolbar.



Geezeo

Personal Financial Management

Step 2: Click *Add Asset* or *Add Liability*.



The More You Know: The Net Worth tab allows you to track investments, wealth, and debt all in one place; while having access to monthly, quarterly, and annual trends. Your financial future is just as important as their day to day.

Step 3: Use the *Link Account* button to link an account held at an external financial institution.

←

🏠 OVERVIEW

BUDGETS

CASHFLOW

GOALS

NET WORTH

⋮

🔍

📄

Total Assets	\$281,578.11	
🏦 401(k) Fidelity Investment	\$89,078.11 >	Linked Asset
🏦 Checking Personal CashEdge Test Bank (Agg) - Retail 2FA	\$328.90 >	Is this asset an account at a Bank or Credit Union? Link your account to easily keep these details updated.
🏦 One bank	\$10,000.00 >	LINK ACCOUNT ←
🏦 Wells Fargo2	\$1,000.00 >	Unlinked Asset
🏦 Investment	\$20,000.00 >	Name *
🏦 Trust Fund	\$10,000.00 >	Amount *
🏦 foreign asset	\$50,000.00 >	\$
🏦 Gold Collection	\$100,000.00 >	
🏦 Wine Collection	\$1,500.00 >	
Excluded Assets		
🏦 Primary Savings Savings	\$1,000.00 >	

CANCEL

SAVE

Step 4: Click on, or search for, the financial institution your external asset or liability is held at.

[OVERVIEW](#) [BUDGETS](#) [CASHFLOW](#) [GOALS](#) [NET WORTH](#) [SEARCH](#) [SHARE](#)

Add an account

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

















Don't see your financial institution above? Search for it here.

SEARCH

Still can't find what you're looking for?

[CONTACT SUPPORT FOR ASSISTANCE](#)

Step 5: If the asset/liability is not a linkable account, you can add the information manually using the *Name* and *Amount* fields.

←

🏠 OVERVIEW

BUDGETS

CASHFLOW

GOALS

NET WORTH

⋮

🔍

📄

Total Assets

\$281,578.11

🏠

401(k) Fidelity
Investment

\$89,078.11 >

Linked Asset

🏠

Checking Personal
CashEdge Test Bank (Agg) - Retail 2FA

\$328.90 >

Is this asset an account at a Bank or Credit Union? Link your account to easily keep these details updated.

💳

One bank

\$10,000.00 >

LINK ACCOUNT

💳

Wells Fargo2

\$1,000.00 >

Unlinked Asset

💳

Investment

\$20,000.00 >

Name *

Vintage Wine Collection

💳

Trust Fund

\$10,000.00 >

Amount *

\$ 15,000.00

💳

foreign asset

\$50,000.00 >

CANCEL

SAVE

💳

Gold Collection

\$100,000.00 >

💳

Wine Collection

\$1,500.00 >

Excluded Assets

💳

Primary Savings
Savings

\$1,000.00 >

Step 6: Click Save.

How to Add Income and Bills to the Cashflow Calendar

Step 1: Navigate to *PFM* and select the *View Cashflow* button on your dashboard; or choose the *Cashflow* tab on the toolbar.

The screenshot shows the Geezeo dashboard with the 'CASHFLOW' tab selected in the top navigation bar. A blue arrow points to this tab. Below the navigation bar, the 'Cashflow' section is visible, showing a list of transactions. A blue arrow points to the 'VIEW CASHFLOW >' button at the bottom of this section. To the right, the 'Net Worth' section is visible, showing a summary of assets and debts for November 2021.

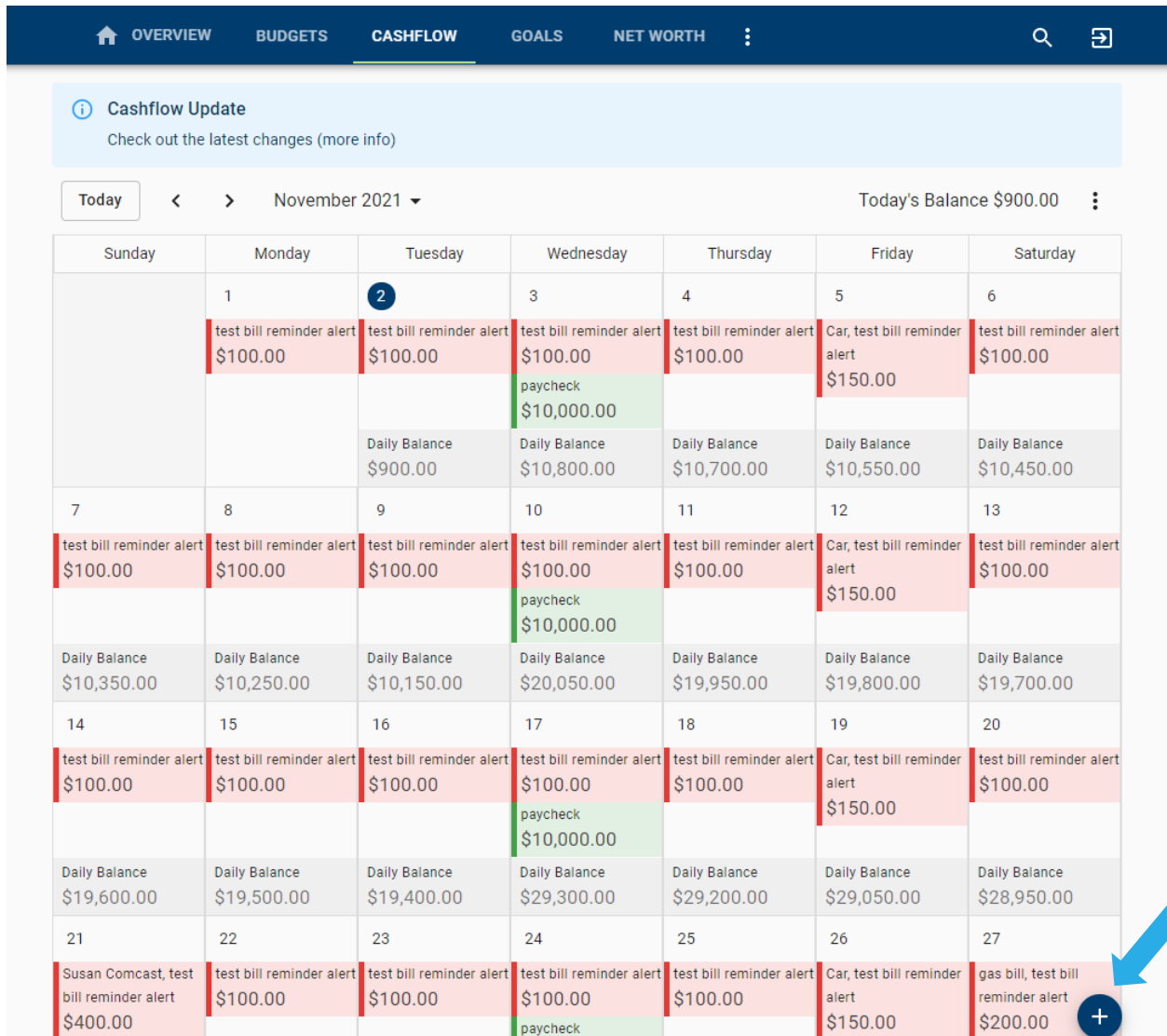
Transaction	Amount	Date
test bill reminder alert	-\$100.00	Nov 2
paycheck	\$10,000.00	Nov 3
test bill reminder alert	-\$100.00	Nov 3

November 2021	
Total Net Worth	\$203,084.33
Assets	\$280,078.11
Debts	\$76,993.78

Geezeo

Personal Financial Management

Step 2: Click the *Plus* icon in the bottom right-hand corner of the screen.



The More You Know: You can manage the accounts shown on your cashflow calendar by selecting the ellipsis button in the upper-right hand corner of the screen and choosing *Configure Accounts*.

Geezeo

Personal Financial Management

Step 3: Click the *Bill* or *Income* tab and complete the following fields.

The screenshot shows the Geezeo application interface with the 'CASHFLOW' tab selected. A modal form is open for adding a new entry. The form fields are as follows:

- Income Name ***: Stimulus Check
- BILL / INCOME**: The 'INCOME' tab is selected.
- Amount ***: \$ 1,500.00
- Frequency ***: Once
- Start On Date**: Nov 1, 2021
- SAVE**: A blue button at the bottom right of the modal.

The background shows a calendar for November 2021 with various transactions and daily balances. A blue '+' button is visible in the bottom right corner of the calendar grid.

Step 4: Click Save.

How to Add Accounts to be Viewable in PFM

Step 1: Navigate to *PFM* and select the *View Accounts* button on your dashboard; or choose the ellipsis on the toolbar to select *Accounts*.

The screenshot displays the Geezeo dashboard with a dark blue header. The header contains navigation tabs: OVERVIEW (selected), BUDGETS, CASHFLOW, GOALS, and NET WORTH. On the right side of the header are icons for search, notifications (12), and a share icon. A dropdown menu is open, showing options: Transaction Search, Accounts (highlighted with a blue arrow), Link Account, Alerts, and Help. The main content area is divided into two columns. The left column is titled 'Accounts' and shows a list of accounts under 'Most Recent Activity': American (\$16,784.98, 9 Debits this week, \$545.48), Car Loan (\$21,982.78), 401(k) Fidelity (\$89,078.11), and Primary Savings (\$1,000.00). A blue arrow points to the 'VIEW ACCOUNTS >' button at the bottom of this list. The right column is titled 'Transactions' and shows a list of transactions under 'Most Recent A': Starbucks American (-\$6.83, Diningout), Vonage American (-\$10.95, Utilities), and Check #125 American (-\$200.00, personal). A 'VIEW TRANSACTIONS >' button is at the bottom. Below these columns is a 'Goals Progress' section with two goals: 'Custom savings goal' (0% complete, Saved \$16 of \$500,000) and 'Pay off a credit card' (0% complete, Paid \$0 of \$16,785).

Geezeo

Personal Financial Management

Step 2: Click the *Edit* pen/pencil button next to the account you are wanting to work with.

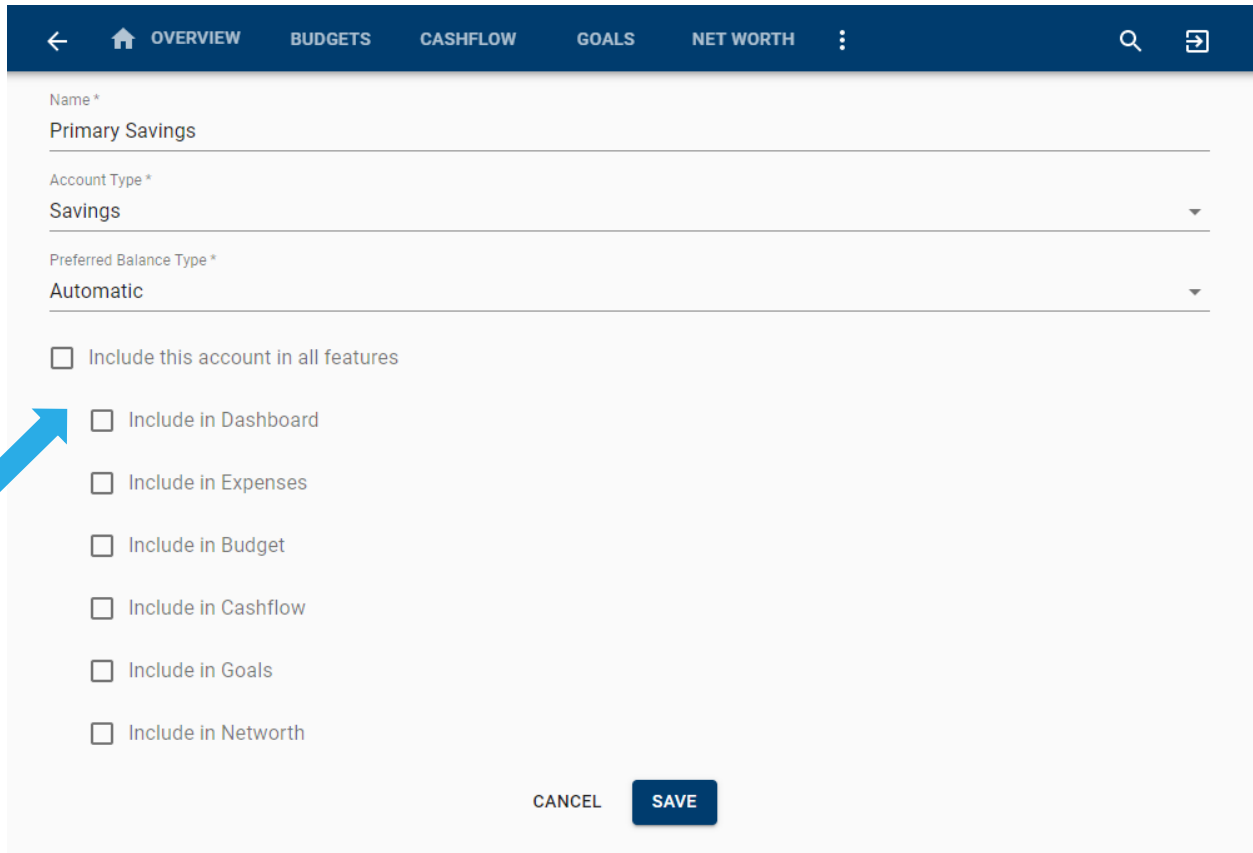
The screenshot displays the Geezeo PFM dashboard. At the top is a dark blue navigation bar with tabs: OVERVIEW (selected), BUDGETS, CASHFLOW, GOALS, and NET WORTH. To the right of these tabs are search and share icons. Below the navigation bar, there are two sub-tabs: ACTIVE (selected) and INACTIVE. The main content area lists several financial categories with their respective balances and edit icons (pen/pencil):

- Cash**: \$1,000.00
- Primary Savings**: \$1,000.00 > (A blue arrow points to the edit icon next to this account)
- Credit Cards**: \$16,784.98
 - American Card**: \$16,784.98 >
- Debts**: \$21,982.78
 - Car Loan**: \$21,982.78 >
- Investments**: \$89,078.11
 - 401(k) Fidelity**: \$89,078.11 >

A blue circular button with a white plus sign (+) is located in the bottom right corner of the dashboard, indicating an option to add more accounts.

The More You Know: Our *PFM* feature allows you to aggregate in external accounts from outside of our Financial Institution to provide you with a full financial picture. Navigate to the *External Accounts* tab or choose the *Plus* icon in the bottom right of the above screen to begin linking.

Step 3: Complete the following fields – use the checkboxes to choose which PFM features to include this account in.



← **OVERVIEW** BUDGETS CASHFLOW GOALS NET WORTH 🔍 📄

Name *
Primary Savings

Account Type *
Savings ▼

Preferred Balance Type *
Automatic ▼

☐ Include this account in all features

☐ Include in Dashboard

☐ Include in Expenses

☐ Include in Budget

☐ Include in Cashflow

☐ Include in Goals

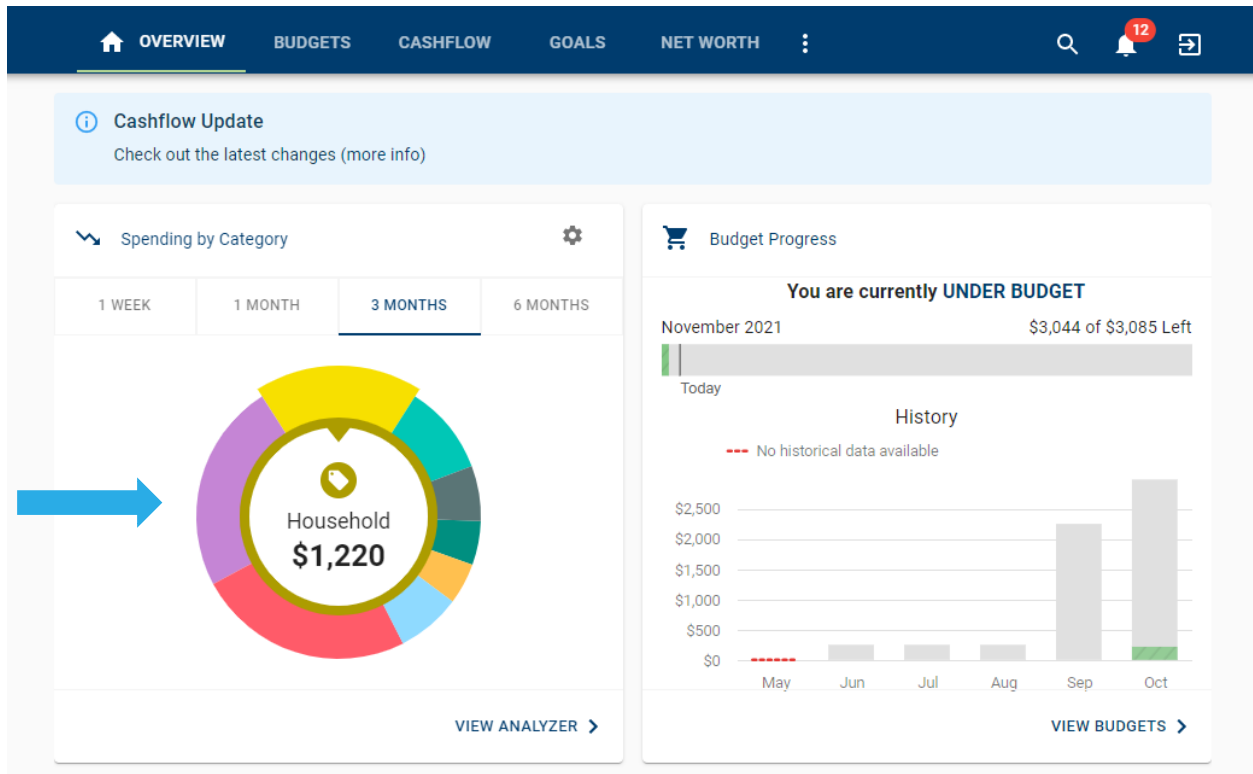
☐ Include in Networth

CANCEL **SAVE**

Step 4: Click Save.

How to Understand Spending by Category

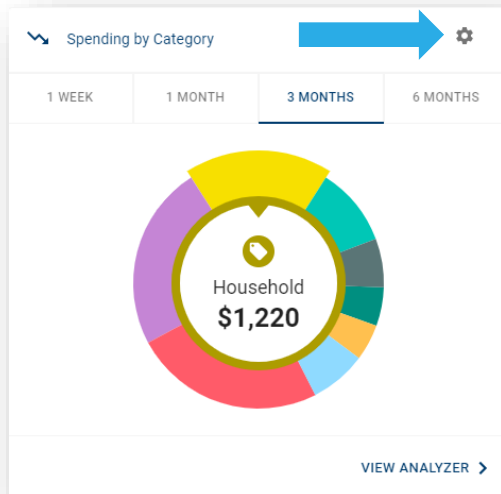
Step 1: Navigate to *PFM* and locate the *Spending by Category* tile. The Spending Wheel allows you to see which spending category you've spent the most in so far within a given timeframe. You will see 80% of your top spending categories and the remaining 20% are grouped together under the *Other* pie slice. Click the different wheel colors to see how each category compares.



Geezeo

Personal Financial Management

Step 2: Click the *Gear* icon in the upper right-hand corner of the *Spending by Category* tile to select the accounts to consider.



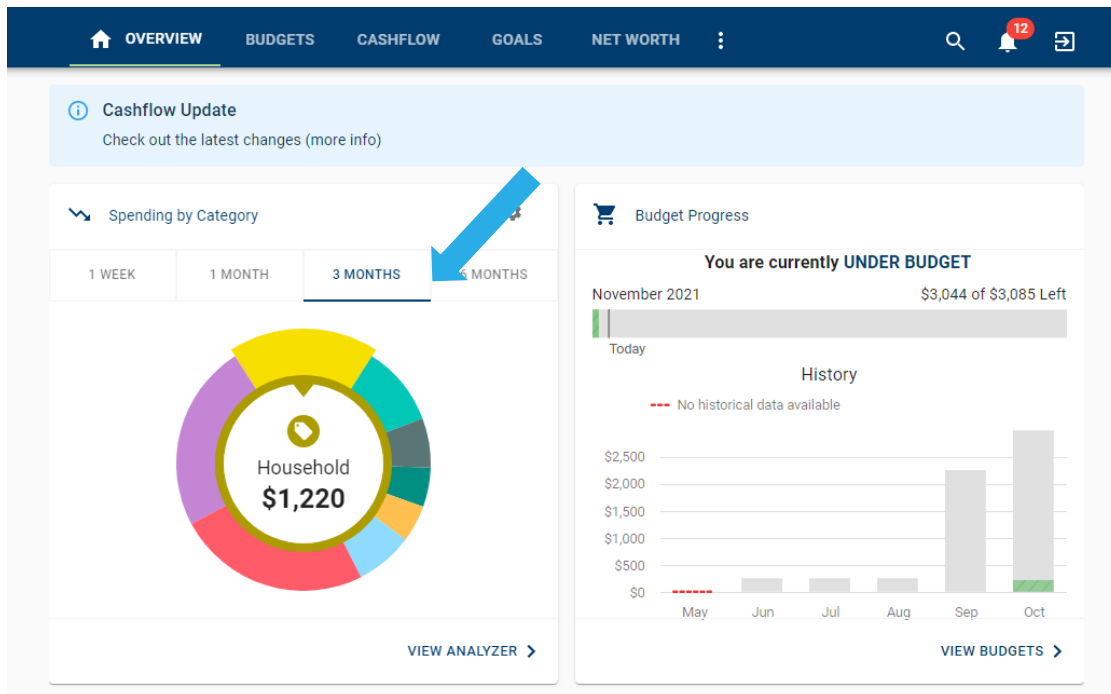
The 'Spending Settings' modal is open, showing a list of accounts under the heading 'Accounts'. Each account has a checkbox next to it. A blue arrow points to the 'Primary Savings' checkbox, which is checked. The other accounts and their checkbox states are: 'Car Loan' (unchecked), '401(k) Fidelity' (unchecked), 'American' (checked), and 'Checking Personal' (unchecked). There is a close button (X) in the top right corner of the modal.

The More You Know: Transactions will categorize themselves using what we refer to as *Tags*. You can personalize these categories or taking it a step further, can even *split* transactions between multiple tags.

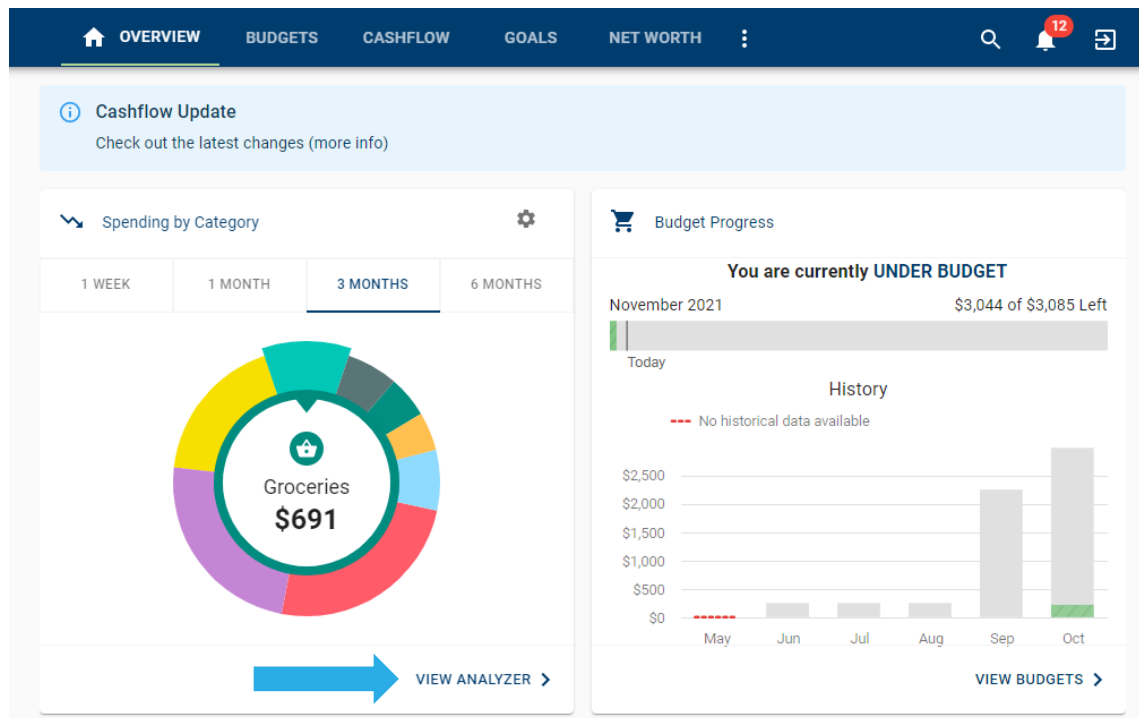
Geezeo

Personal Financial Management

Step 3: Use the timeframe tabs to toggle between various length(s) of time to see how your finances compare.



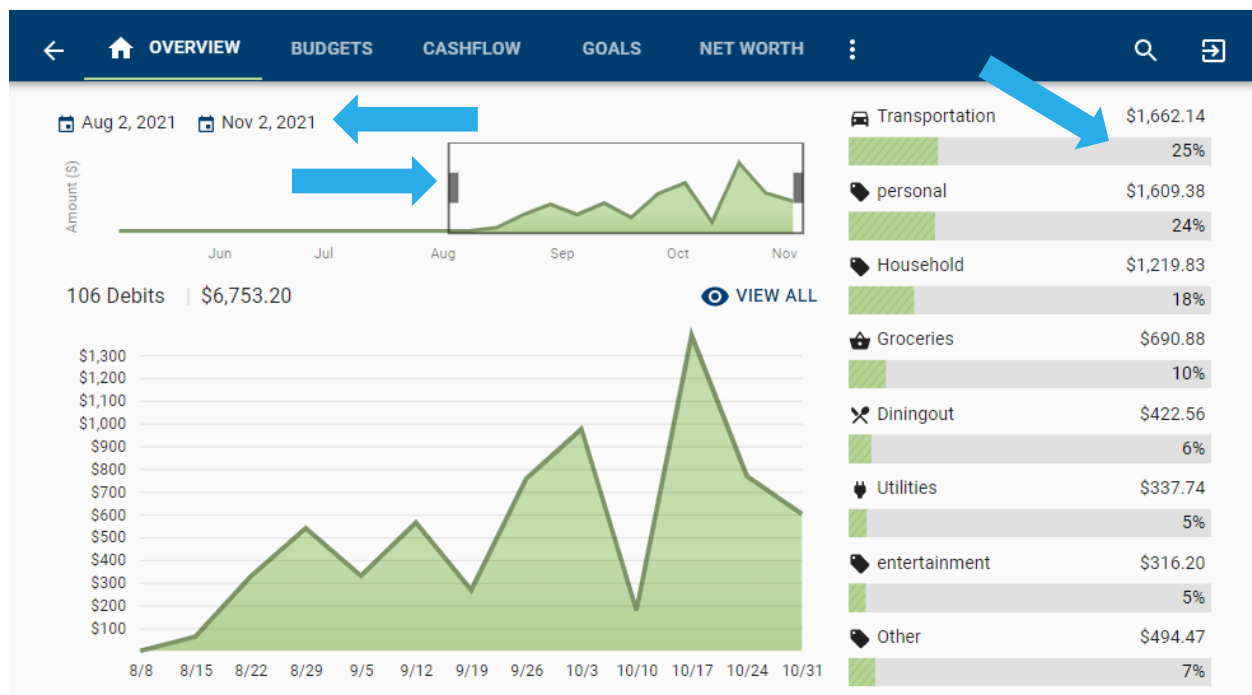
Step 4: Click the *View Analyzer* button to see a breakdown of all expenses, within the timeframe of your choosing, by category.



Geezeo

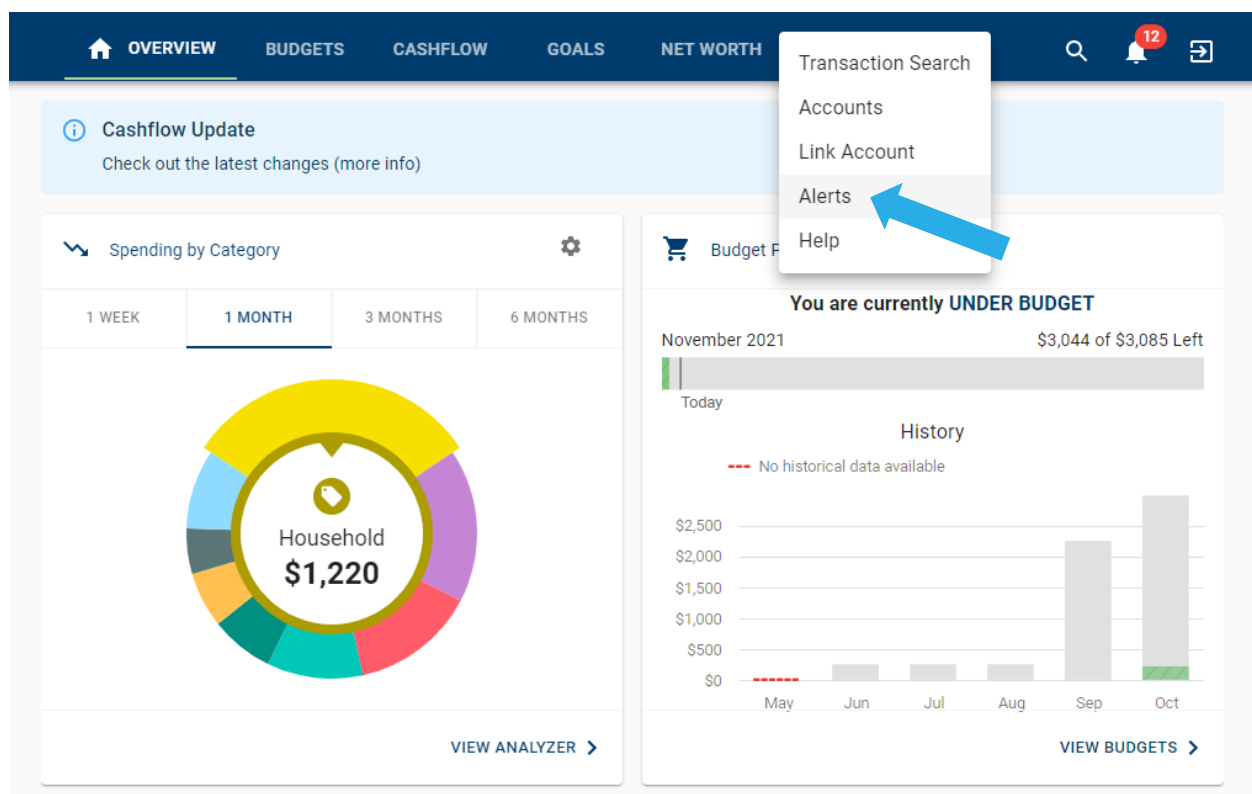
Personal Financial Management

Step 5: Use the calendar dates at the top, or the sliding graph to adjust the timeframe you're searching for. On this screen, you will find the total expenses by category in addition to the percentage spent for each category for the given timeframe selected. This is beneficial to assist you in identifying any opportunities to improve spending habits. Click on a category to view transaction details and customize tags.



How to Add an Alert

Step 1: Navigate to *PFM* and choose the ellipsis (three dots) on the toolbar to select *Alerts*.



Step 2: Click the *Plus* icon/button in the bottom right-hand corner of the screen.
Choose *Add Alert*.

The screenshot displays the Geezeo app interface. At the top is a dark blue navigation bar with icons and labels for OVERVIEW, BUDGETS, CASHFLOW, GOALS, and NET WORTH, along with search and settings icons. Below this, the main content area is divided into sections: Account Balance, Goal Progress, Specific Store Purchase, and Spending Target Exceeded. Each section lists alerts with a right-pointing chevron icon. At the bottom right, a vertical stack of three buttons is visible: 'Add Alert' (with a plus icon), 'Contact Info' (with an envelope icon), and a close button (with an 'x' icon). A blue arrow points to the plus icon on the 'Add Alert' button.

Category	Alert Description	Action
Account Balance	Notify me when American has fallen below \$1,000 .	>
	Notify me when Primary Savings has fallen below \$2,000 .	>
Goal Progress	Notify me when my Pay off a credit card goal is 25% of the way there.	>
	Notify me when my Pay off a credit card goal is 50% of the way there.	>
	Notify me when my Pay off a credit card goal is 80% of the way there.	>
Specific Store Purchase	Notify me of a transaction matching Amazon .	>
Spending Target Exceeded	Notify me when my Clothes Budget exceeds 80% .	>
	Notify me when my Books Budget exceeds 80% .	>
	Notify me when my Baby Expenses Budget exceeds 50% .	>
Bill Reminder	Notify me 1 days before my test bill reminder alert bill is due.	>

Bottom Bar Buttons:

- Add Alert (+)
- Contact Info (Envelope)
- Close (X)

The More You Know: You can edit your *Alert* contact information (email address and phone number) by choosing the *Plus* icon and then *Contact Info*.

Step 3: Complete the following fields to create your desired alert.

 OVERVIEW BUDGETS CASHFLOW GOALS NET WORTH 

Pick an Alert Type

Alert Type

Bill Reminder 

Your cable bill is due in 10 Days.

Alert Options

Notify me days before my Mortgage  is due.

Alert Me Via

☒ Text Message ☒ Email

SAVE CANCEL

Step 4: Click Save.