



# Complete Financial Management Solution for the Web

*They all planned for it.*





## Complete financial management for your customers

- *Personal finance manager for the web - Integrated with bill pay, account aggregation, tax filing and home banking*
- *100% Money 2001 interface, but built from the ground up for the Internet*

## Cross sell & up sell new services

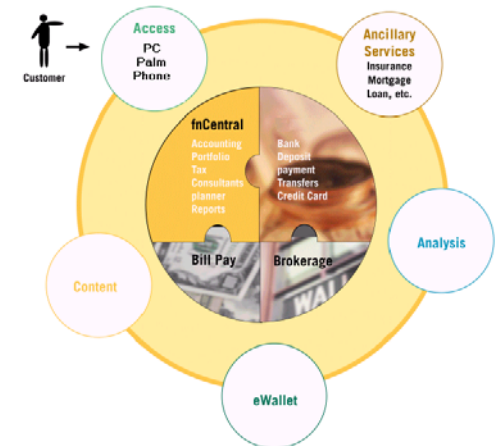
- *With IntelliOffer you can reach the right customers at the right time, saving on marketing costs.*

## “Own” the customer relationship

- *Better understand your customer's needs*
- *Download to desktop software moves the users away from the financial institution, making the technology company the “customer gateway”*

## Customizable and Secure

- *Fully customizable*
- *APIs & WRAD for custom development*
- *128 bit SSL & 3DES for security*





Mon, Jun 18, 2001 ? Help Sign out

fnCentral Pro - goto account -

[Accounts & Bills](#) | [Investing](#) | [Planner](#) | [Reports](#) | [Taxes](#)  
[Import/Export](#) | [Bill Pay](#) | [Profile](#)

[Account List](#) | [Budget](#) | [Recurring Bills](#) | [Accounts](#) | [Category](#) | [Payee](#) | [Fix Data](#)

fnCentral Money Manager

**Online Tutorial**

- 1.0 [System requirements](#)
- 2.0 [Overview](#)
- 3.0 [How to use fnCentral Money Manager](#)
- 4.0 [Accounts](#)
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100% MS Money 2001 Interface ...

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**Accounts and Bills**

The Accounts & Bills page lets you setup accounts, categories, payees and enter transactions. Commonly used tasks are listed on the left.

Common Tasks	What do you want to do?
<a href="#">Enter transactions</a>	<a href="#">Add a new account</a> Create a new bank, credit, loan, investment or asset account.
<a href="#">Download online statements</a>	<a href="#">View or modify existing accounts</a> View, delete, modify or add your own accounts.
<a href="#">Pay / setup a recurring bill</a>	<a href="#">Setup an online service</a> Download statements from your bank, broker or use an account aggregator.
<a href="#">Setup accounts</a>	<a href="#">Setup categories</a> Personalize your category list. Add new ones or delete ones you no longer use.
<a href="#">Review cash flow</a>	<a href="#">Setup Payees</a> Personalize your payee list. Add new ones or delete ones you no longer use.
<a href="#">Cash flow forecast</a>	<a href="#">Update personal information</a> Update your personal information or change passwords.
<a href="#">View account list</a>	<a href="#">Setup Insurance Details</a> Setup information like contact phone & policy code for all your insurances. This would come in handy if you ever need quick access to these information in an emergency
<a href="#">View transaction calendar</a>	
<a href="#">View investment calendar</a>	
<a href="#">Find transaction</a>	

Easy to use ...



**Account List**

This table displays all your accounts and their balances. Select an account to use by clicking on **Use**

Assets		
Car	\$15,000.00	<a href="#">Use</a>
Bank Accounts		
Cash	(\$50.00)	<a href="#">Use</a>
Checking	\$2,072.70	<a href="#">Use</a>
Savings	\$0.00	<a href="#">Use</a>
Credit Accounts		
Credit Card	(\$100.00)	<a href="#">Use</a>
Line of Credit	(\$100.00)	<a href="#">Use</a>
Investments		
Investment		
Jexp Options		
Retirement		
Loans & Liabilities		
Honda		
Liability		
Loan		
<b>Total Balance</b>		

Setup various types of accounts....

**Recurring Transactions**

Click on a bill and select **Record** to enter the transaction into your register. You can also use this page to record regular deposits like paycheck. The following register displays all bills and deposits due within one month.

	Date	Payee	Account	Amount
<input type="button" value="Add ..."/>	06/01/01	Hilltop	Checking	(975.00)
<input type="button" value="Add Split"/>	06/01/01	PG&E	Checking	(55.00)
<input type="button" value="Transfer"/>	06/01/01	Pacific Bell	Checking	(100.00)
<input type="button" value="Investments"/>	06/16/01	<Loan>	Checking	(450.38)
<input type="button" value="Loan payment"/>	06/16/01	Verizon wireless	Checking	(55.00)
<input type="button" value="Show in Calendar"/>	06/16/01	AT&T @Home	Checking	(42.00)
	06/16/01	Shell	Checking	(64.00)
	06/16/01	bCentral	Checking	(19.95)

Setup recurring transactions ...

Import data from Money or Quicken ...

All the checked records will be imported. You may unselect a record, if you do not want it imported. Click [here](#) for more information.

**Importing to account 'Checking'**

Description	Category	Date	Amount
<input type="checkbox"/> Opening Balance	Other Income	25 Apr 2001	200.00
<input checked="" type="checkbox"/> test	Bills:Electricity	25 Apr 2001	(500.00)
<input type="checkbox"/> Wages	Wages & Salary:Gross Pay	26 Apr 2001	4700.00
<input checked="" type="checkbox"/> Cab	Job Expense	26 Apr 2001	(34.00)
<input checked="" type="checkbox"/> (None)	Automobile:Gasoline	09 May 2001	(100.00)
<input checked="" type="checkbox"/> (None)	Automobile:Maintenance	09 May 2001	(66.00)
<input checked="" type="checkbox"/> (None)	Automobile	09 May 2001	(500.00)



## Data Aggregation

This feature lets you import data from Aggregators like [Yodlee.com](http://Yodlee.com)  
To use this functionality

1. Visit the aggregator site and create a new account.
2. Setup the banking accounts to extract at the aggregator site
3. Click the Add button on the right and specify the UserID and Password you used at the aggregator site



**Note:** The online banking, brokerage and electronic bill payment services which you may access via fnCentral Money Manager are provided by independent companies, which are solely responsible for their services to you. fnCentral Money Manager is not responsible for the services of independent providers.

Account	Last Refresh	Records	Import
<b>yodlee</b> ( <a href="#">Refresh</a> )			
Wells Fargo CHECKING	05/25/01	22	<a href="#">Import</a>

Use account aggregation to download bank & credit card statements....

Have transactions automatically validated and categorized....

All the checked records will be imported. You may unselect a record, if you do not want it imported. All new transactions since last import are shown below.

fnCentral Money Manager performs **auto-categorization**, where it automatically selects the category that best matches the transaction. You can change the categories anytime. fnCentral Money Manager also extracts Payee information and performs validation on the imported data. Inconsistencies will be shown in red. We recommend that you check all categories and payees before importing.

Importing Wells Fargo CHECKING to account Checking

Payee	Category	Date	Amount	Type
<b>Description:</b> POS PURCHASE - 1370 FITZGERALDFOOD 4 LESPINOLE CA				
<input checked="" type="checkbox"/> Bills	Bills	03/08/01	15.73	-
<b>Description:</b> CHECK # 3066				
<input checked="" type="checkbox"/> check	Bills	03/12/01	304.00	-
<b>Description:</b> CASHED CHECK # 3067				
<input checked="" type="checkbox"/> cashed check	Bills	03/12/01	2000.00	-
<b>Description:</b> DEPOSIT				
<input checked="" type="checkbox"/> deposit	Wages & Salary	03/12/01	2400.00	+
<b>Description:</b> ATM STATEMENT FEE - 03/26 MACH ID 0092D EMERYVILLE, EMERYVILLE, CA				
<input checked="" type="checkbox"/> Unknown	Bank Charges	03/26/01	1.00	-
<b>Description:</b> SALLIE MAE SLMA DEBIT 833253 224231604101F ERIC JORDAN RIUTORI				
<input checked="" type="checkbox"/> Bills	Bills	03/26/01	589.64	-



### Setup your categories

You can use categories and subcategories to better classify where your money is coming from and where it's going. It also helps you budget your income and expenses and compare budgeted amounts and track tax-related income and expenses. The finance manager comes with its own standard categories. You can add, delete, and modify these built-in categories to meet your needs.

Category	Type	Tax	Tax Form	Form Line	Edit
Automobile	Expense				<a href="#">Edit</a>
- Car Payment	Expense				<a href="#">Edit</a>
- Gasoline	Expense				<a href="#">Edit</a>
Retirement Income	Income	T			<a href="#">Edit</a>
- IRA Distributions	Income	T	Form 1099-R	Total IRA taxable distribution	<a href="#">Edit</a>
- Pension & annuities	Income	T	Form 1099-R	Total pension taxable distribution	<a href="#">Edit</a>
- Social Security Benefits	Income	T	Form 1040	Social security income (self)	<a href="#">Edit</a>
Wages & Salary	Income	T	W		
- Bonus	Income	T	W		
- Commission	Income	T	W		
- Employer Matching	Income				
- Gross Pay	Income	T	W		
- Net Pay	Income				
- Overtime	Income	T	W		

Augment preset categories and track tax line items ....

Use "registers" for various accounts ....

### Checking

Transactions from 06/01/01 to 06/30/01

	Date	Payee	C	Payment	Deposit	Balance
	Opening balance					
						\$(264.50)
	→ 06/08/01	Verizon wireless	R	56.00		(320.50)
	→ 06/08/01	Elcerito Honda		16.00		(336.50)
	→ 06/08/01	Paycheck			4,555.00	4,218.50
	→ 06/15/01	DCU		1,022.90		3,195.60
	→ 06/15/01	DCU		1,022.90		2,172.70
	→ 06/15/01	Transfer to:Credit Card	R	100.00		2,072.70
Closing balance as of 06/30/01: \$2,072.70						

Show transactions for  or from   to

#### Transaction Details

Date	06/08/01	Type	Deposit
Payee	Paycheck	Amount	4,555.00
Number		Status	
Category	Multiple/Split		
Memo			



### Reconcile Checking

Balance Account	Date	Payee	C	Deposit	Withdrawl
Cleared so far	05/13/01	DCU	<input type="checkbox"/>		1,022.90
Deposit : 4555.00	05/31/01	DCU	<input checked="" type="checkbox"/>		1,022.90
Withdrawl : 1022.00	06/08/01	Elcerito Honda	<input type="checkbox"/>		16.00
Discrepancy in starting balance: 0.00	06/08/01	Paycheck	<input checked="" type="checkbox"/>	4,555.00	
Cleared: 3866.00	06/15/01	DCU	<input type="checkbox"/>		1,022.90
Statement: 5000.0	06/15/01	DCU	<input type="checkbox"/>		1,022.90
Difference: (1134.00)					

Reconcile accounts ....

### Investment

Transactions from 06/01/01 to 06/30/01

Cash

Select an operation

Date	Activity	Symbol	Quantity	Price	Commission	Total
06/07/01	Cover Short	JEXP	5.00	6.00	0.00	30.00
06/07/01	Sell	JEXP	5.00	5.00	5.00	20.00
06/07/01	Buy	JEXP	5.00	5.00	0.00	25.00
06/07/01	Interest/Dividend	CSCO				500.00
06/07/01	Other Income	CSCO				50.00

Track investment transactions ....

### Cash flow forecast

Cash flow forecast for the next 30 days for bank and credit accounts.

Date	Payee	Account	Amount	Balance
Opening balance				1,822.70
Forecast	Budget item: Bills: Cellular	<Unknown>	(60.00)	1,762.70
Forecast	Budget item: Food: Dining Out	<Unknown>	(450.00)	1,312.70
Forecast	Budget item: Wages & Salary: Net Pay	<Unknown>	2,500.00	3,812.70
07/01/01	Recurring item: Hilltop	Checking	(975.00)	3,812.70
07/01/01	Recurring item: PG&E	Checking	(55.00)	2,837.70
07/01/01	Recurring item: Pacific Bell	Checking	(100.00)	2,782.70
07/16/01	Recurring item: <Loan>	Checking	(450.38)	2,682.70
07/16/01	Recurring item: AT&T @Home	Checking	(42.00)	2,232.32
07/16/01	Recurring item: Shell	Checking	(64.00)	2,190.32
07/16/01	Recurring item: bCentral	Checking	(19.95)	2,126.32
<b>Ending balance</b>				<b>2,106.37</b>

Forecast cash flow ....



Budget Period

Category	Actual	Expense	Graph	Difference
<b>Expenses over budgeted limits</b>				
Bank Charges:Service Charge	44.00	0.00		(44.0)
Bills:[all other]	1145.00	0.00		(1145.0)
Insurance:Automobile	100.00	0.00		(100.0)
Test:Test->SubCat1	20.00	15.00		(5.0)
Test:[all other]	25.00	0.00		(25.0)
<b>Expenses under budgeted limits</b>				
Automobile:Car Payment	0.00	100.00		100.00
Automobile:[all other]	0.00	555.00		555.00

Setup and track budgets ....

Investments to watch

Show portfolio

DOW 10645.38↑(21.74) NASDAQ 1988.63↓(-39.80) DJ Util 362.10↓(-1.63)

Name	Symbol	Stock held	Last price	Change	Pur. date	Pur. price	Holding Worth	Gain/Loss
<b>Portfolio: Dot Com</b>								
Amazon	AMZN	10.00	11.83↓	-0.66	06/01/01	5.00	118.30	68.30
Amazon	AMZN	5.00	11.83↓	-0.66	06/04/01	5.00	59.15	34.15
Commerce One	CMRC							
<b>Portfolio: Financial Services</b>								
BB & T	BBT							
FiServ	FISV							
Jexp	JEXP							
Jexp	JEXP							
<b>Portfolio: Tech</b>								
Cisco	CSCO	6	7	8	9	10	11	12
IBM	IBM							
Microsoft	MSFT							
Total Gain/Loss								

Summary	
Income	
Expense	
Total	

Setup and track portfolios ...

Investment calendar

May 2001

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2	3	4	5
6	7	8 Buy: JEXP @ 5.00	9	10 Sell: JEXP @ 15.00	11	12 Interest/Dividend: JEXP
13	14 Other Income: JEXP	15	16 Other Expense: JEXP Short Sell: JEXP @ 5.00	17	18	19
20	21	22	23	24	25	26

View calendar of recurring bills, transactions or investments ....



Spending | What I Owe | What I Have | Investment | Taxes | Other

Reports Gallery

Reports

[Spending Habits](#)

[What I Owe](#)

[What I Have](#)

[Investments](#)

[Taxes](#)

[Other](#)

Spending Habits

[Where the Money Goes \(By Category\)](#)

Look at how you spend your money by Category

[Where the Money Goes \(By Account\)](#)

Look at how you spend your money against different Accounts

[Where the Money Goes \(By Month\)](#)

Look at how you spend your money by month

[Where the Money Goes \(By Category against Accounts\)](#)

Look at how you spend your money by category against each account

[Who is Getting My Money](#)

Look at your spending habits

[Monthly Cash Flow](#)

Look at your cash inflows and outflows on a monthly basis

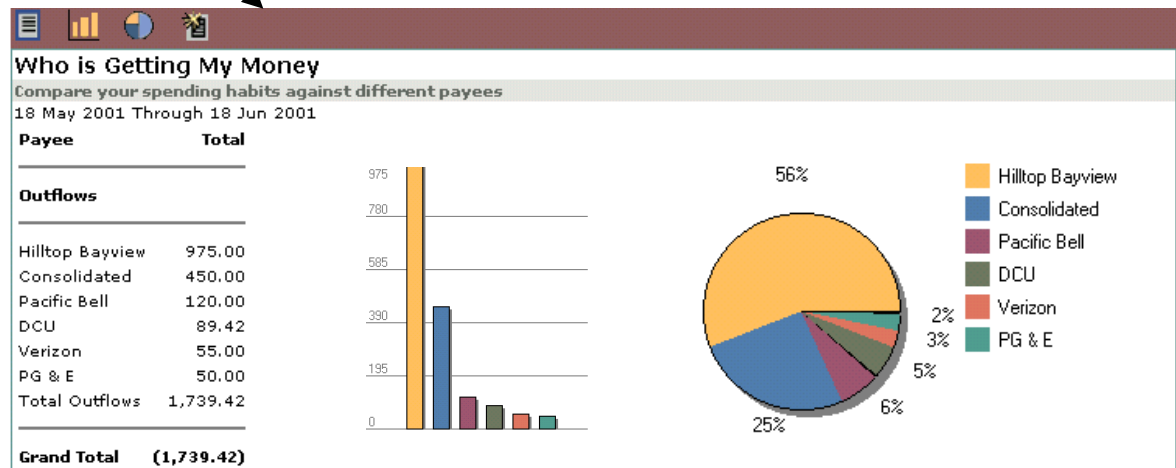
[Income vs. Spending](#)

Look if you are spending more than you are taking in

[How am I doing on my budget](#)

Review your spending limits and how they compare to actuals

Access a variety of reports and graphs ....





## Planning Center

The planning center lets you plan and manage your finances better.

### What do you want to do?

#### [Setup and track my budget](#)

Setup and track your budget. Find out how your actual income and expenses compare with your projections.

#### [Plan for retirement](#)

Retirement Planner is designed to help you analyze and evaluate your financial situation to meet your retirement goals. Simply enter your assumptions and fnCentral Money Manager will calculate your planned spending in retirement, estimate savings and show you how to reach your retirement goals.

#### [Plan for college](#)

Find out how much it would cost to get through college. fnCentral Money Manager has data on schooling costs for most popular educational institutions.

#### [Use Estate and Probate Analyzer](#)

Without effective estate planning, taxes and other costs can have a significant impact on your estate. fnCentral Money Manager can help you make an inventory of your assets and then estimate the federal estate tax and probate costs.

#### [Use Networth comparator](#)

Use this calculator to play "what-if" on your network and see how it compares with the American average.

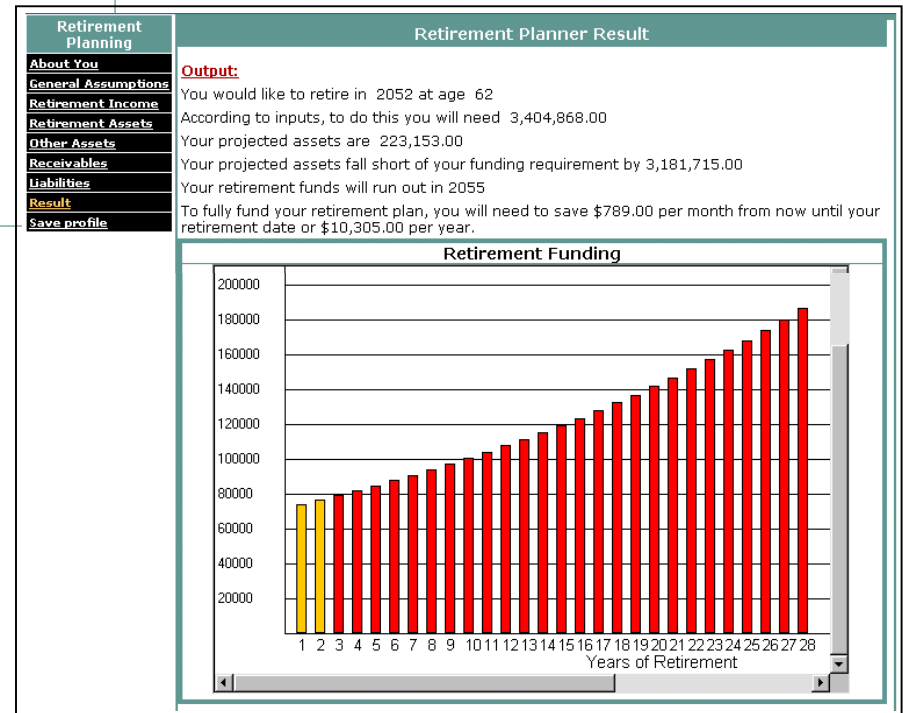
#### [See my risk profile](#)

Answer a few questions and see your investing model and how it compares with others.

#### [Use IRA analyzer](#)

Understand the different alternatives that are available to you and see what options give you the maximum tax break

Use a host of financial planning tools ....





## Online bill pay

### Common Tasks

#### [Pay bills](#)

#### [Set this as my start page](#)

### What do you want to do?

#### [Launch bill pay](#)

Click on the link to pay your bills.

#### [Learn how to get started](#)

Click on the above link for detailed instructions on how to start managing your bills online.

#### [Download authorization form](#)

You will need the authorization form whenever you set up a new payment method. Click on the link for details.

#### [Frequently asked questions](#)

Read FAQs on the bill management service.

#### [Service overview](#)

Learn about the bill management service.

#### [Security](#)

Read about the security policy.

#### [Update Profile](#)

Edit your bill pay settings

Fully integrated with existing bill pay and home banking solutions ....