



Valdez

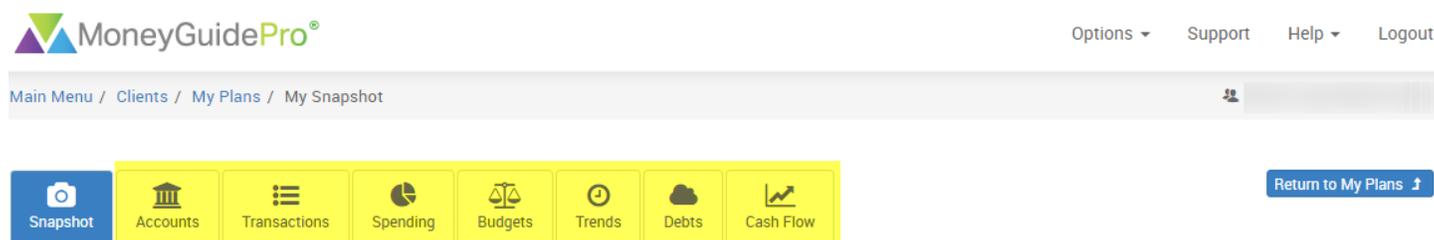
Financial
Group, LLC



MX: Advanced Features

Advanced MX modules are housed within the My Snapshot tool, which you can access through the client's My Plans page or within the Client Portal if the client is given Snapshot access. These features are designed to analyze transaction data, track spending habits, design a budget and show debt payment strategies.

All of the MX advanced modules are located across the top of the My Snapshot page.



Accounts allows you to add and manage your linked accounts. This page is identical to the Linked Accounts page within the Financial Goal Plan. This page is covered in depth within the **MX: Adding Accounts** user guide.

Transactions displays all of your transactions that are aggregated within MX. This page also allows you to add a category, tag or memo to the transactions.

Spending takes the transaction data and displays it in a pie chart.

Budgets allows you to set monthly spending goals for each transaction category while also tracking your progress toward meeting those goals.

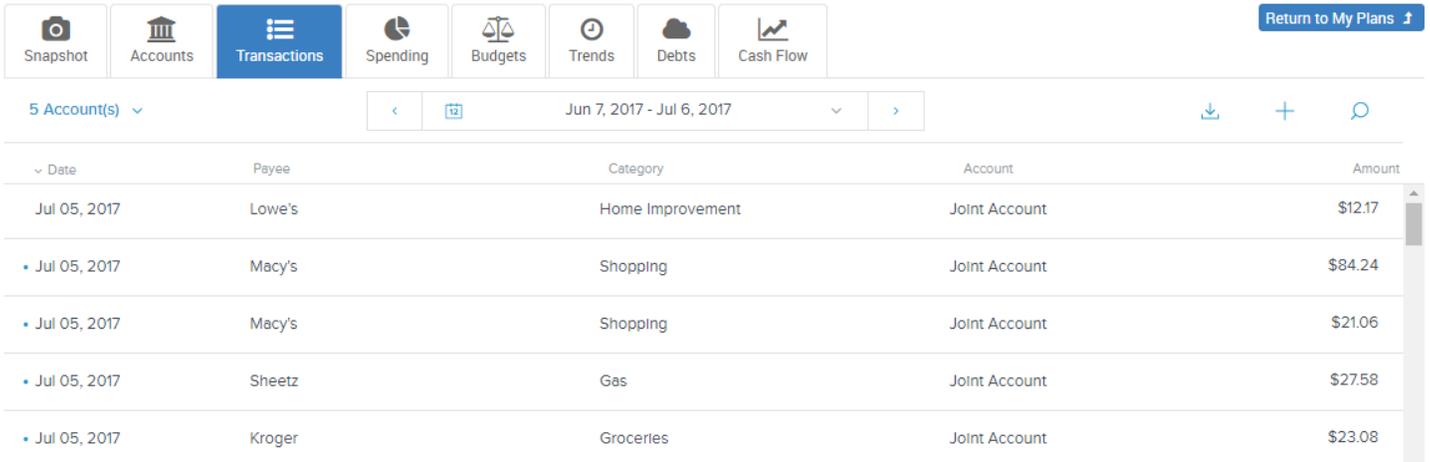
Trends plots your spending by category over time in a line graph.

Debts shows your debt repayment timeline and suggests strategies to pay off your debt obligations.

Cash Flow uses previous transaction information to project future inflows and outflows.

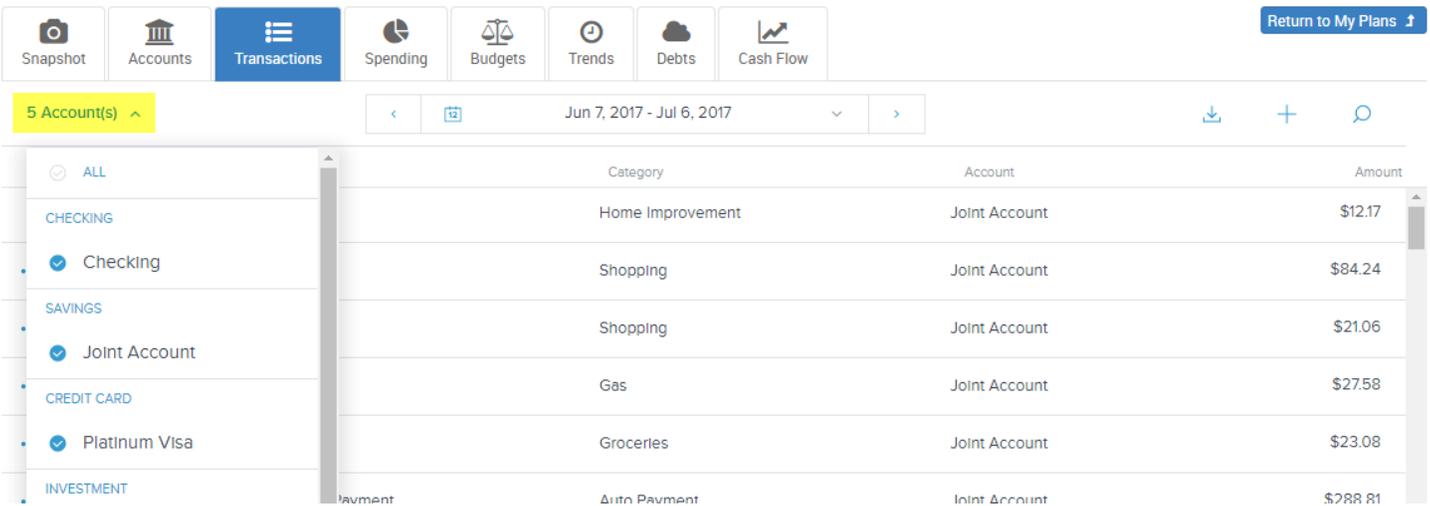
Transactions:

After adding your accounts in MX, the first page you should visit is the Transactions page. The data displayed on this page (specifically, the transaction categories) is the basis for all other MX pages within the My Snapshot tool. When you first click on Transactions, your page will display your most recent transactions first.



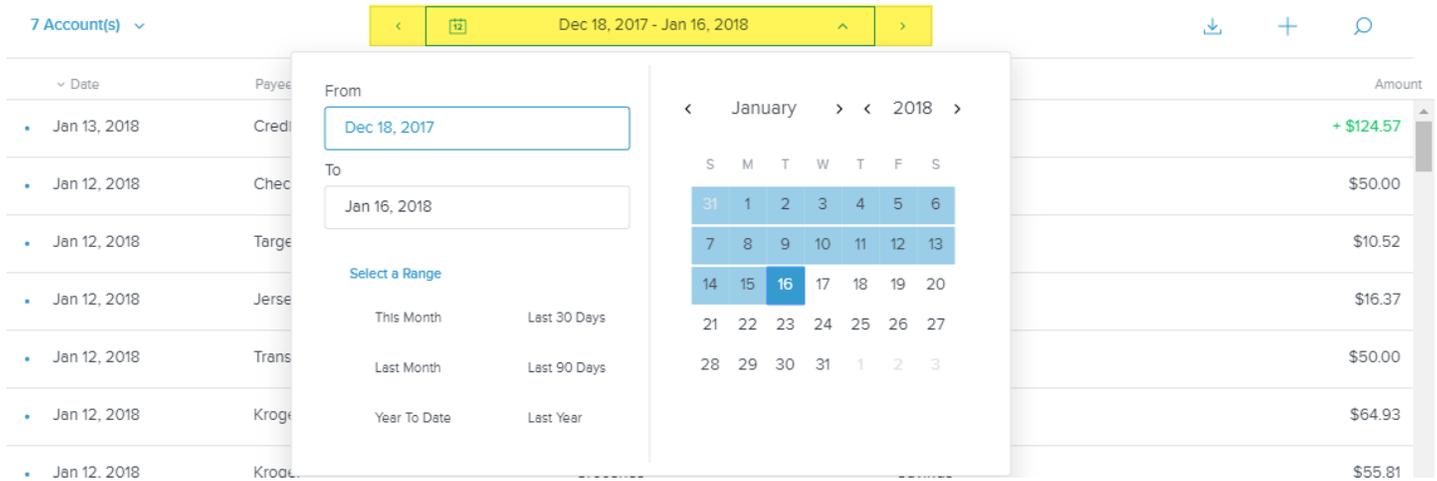
Date	Payee	Category	Account	Amount
Jul 05, 2017	Lowe's	Home Improvement	Joint Account	\$12.17
• Jul 05, 2017	Macy's	Shopping	Joint Account	\$84.24
• Jul 05, 2017	Macy's	Shopping	Joint Account	\$21.06
• Jul 05, 2017	Sheetz	Gas	Joint Account	\$27.58
• Jul 05, 2017	Kroger	Groceries	Joint Account	\$23.08

By default, MX will include all transactions from all account types on this page except investment accounts. However, you can filter the accounts used within this section by clicking the **Account(s)** hyperlink at the top of the page. From here, you can check **All** to include all accounts or check the accounts individually from the list below.



Account Type	Category	Account	Amount
ALL	Home Improvement	Joint Account	\$12.17
CHECKING	Shopping	Joint Account	\$84.24
SAVINGS	Shopping	Joint Account	\$21.06
CREDIT CARD	Gas	Joint Account	\$27.58
INVESTMENT	Groceries	Joint Account	\$23.08

To edit the time period for the Transactions page, click on the **date range** at the top of the page. You can click on the start and end dates in the calendar to select a custom time period.



The right-hand menu includes the **Download**, **Manual Transaction** and **Search** buttons.



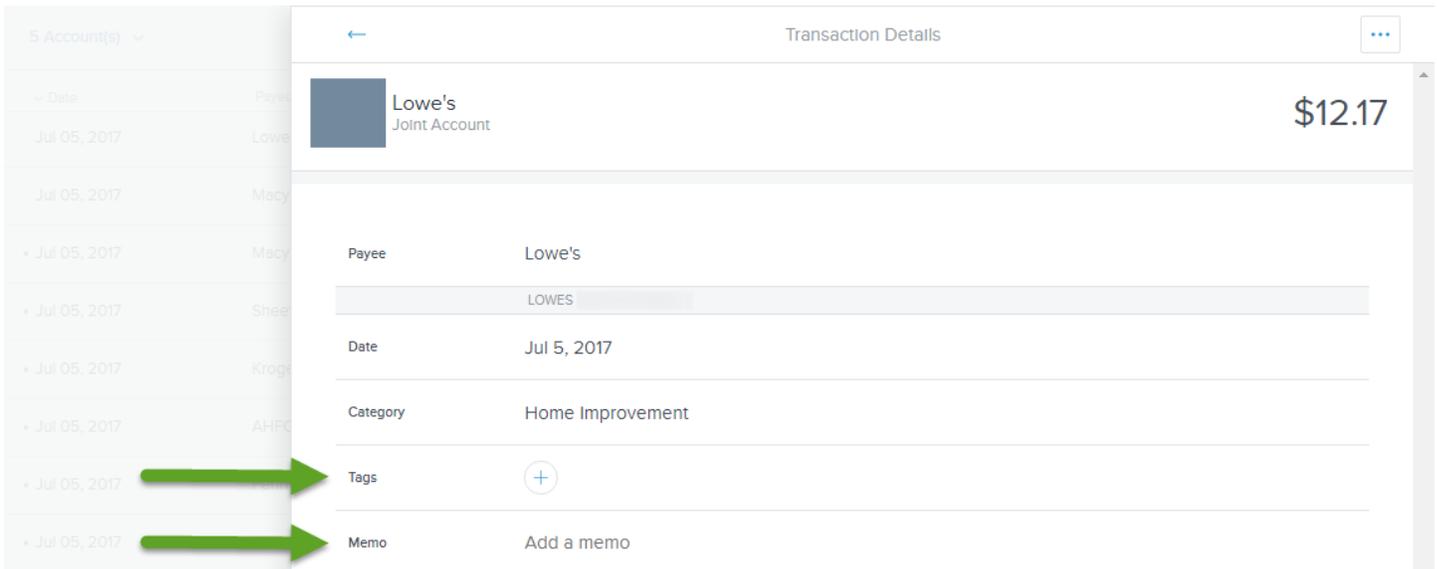
The **Download** button will export all available transactions into an Excel spreadsheet. This spreadsheet will include any memos that you add in MX.

The **Search** button will search all of your transactions by keyword. You can enter keywords that appear in the Date, Payee, Category, and Account fields.

The **Manual Transaction** button will allow you to add a transaction manually into MX that was not imported from a financial institution’s website to be included in the other modules. The input screen is displayed below.

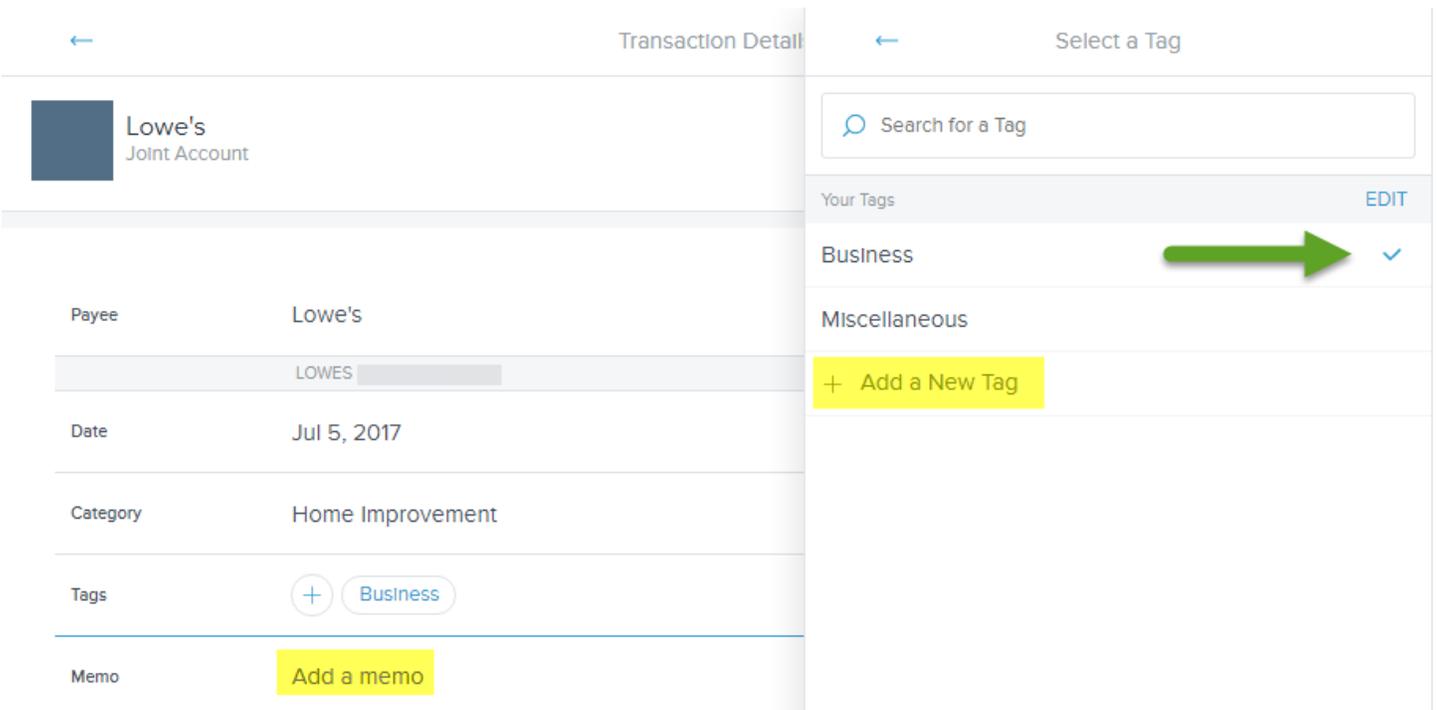
Amount	\$0.00
Payee	ie: Verizon Wireless
Date	Jul 6, 2017
Category	Choose A Category
Account	Select an Account
Type	Debit <input type="radio"/> Credit <input checked="" type="radio"/>
Memo	Add a memo

To create a tag or add a memo for a transaction, click on the transaction.



By default, MX does not have any pre-populated tags. However, you can add in your own customized tags by clicking the + button. Once you add a tag, it will become searchable for all of your other transactions. To tag a transaction, click on the name of the tag. You will see a check mark next to the tag that has been selected for the transaction.

To add a memo, click on **Add a memo** and type in the custom memo. This memo will then display on the transactions page that you can then export into Excel.



To change the category of a transaction, click on the current category for the transaction.

▼ Date	Payee	Category	Account	Amount
Jul 05, 2017	Lowe's	Home Improvement	Joint Account	\$12.17
Jul 05, 2017	Macy's	Shopping	Joint Account	\$84.24

From this page, you find the desired category by using the search bar at the top of the window or by scrolling down the page. You can choose one of the main categories (in the below example, Home or Health & Fitness) or you can click on the + button next to each category to select a subcategory. At the bottom of each list of subcategories is the + **Add a Subcategory** button, which allows you to enter a custom subcategory.

5 Account(s) ▼

Jun 7, 2017 - Jul 6, 2017

▼ Date	Payee	Category
Jul 05, 2017	Lowe's	Home Improvement
Jul 05, 2017	Macy's	Shopping
• Jul 05, 2017	Macy's	Shopping
• Jul 05, 2017	Sheetz	Gas
• Jul 05, 2017	Kroger	Groceries
• Jul 05, 2017	XYZ Car Loans	Auto Payment
• Jul 05, 2017	ABC Mortgage	Mortgage & Rent
• Jul 05, 2017	Chick-Fil-A	Fast Food
• Jul 05, 2017	Sheetz	Gas

Select A Category

Search for a category...

- Health & Fitness +
- Home
- Furnishings
- Home Improvement ✓
- Home Insurance
- Home Services
- Home Supplies
- Lawn & Garden
- Mortgage & Rent
- Add a Subcategory
- Income +

By clicking on the name of a transaction, you can flag, exclude or split a transaction by clicking the **ellipsis** icon.

←
Transaction Details

Lowe's
Joint Account

- Flag
- Exclude
- Split

When you **Flag** a transaction, the transaction will be highlighted on the Transactions page. You will see the flag on the far left-hand side of the page.

▼ Date	Payee	Category	Account	Amount
Jul 05, 2017	Lowe's	Home Improvement	Joint Account	\$12.17
Jul 05, 2017	Macy's	Shopping	Joint Account	\$84.24

When you **Exclude** a transaction, the transaction will not be included in any other part of the MX advanced modules. The transaction will also be greyed out in the transactions list.

Date	Payee	Category	Account	Amount
Jul 05, 2017	(Excluded) Lowe's	Home Improvement	Joint Account	\$12.17
Jul 05, 2017	Macy's	Shopping	Joint Account	\$84.24

To **Include** the transaction again once you have excluded the transaction in MX, click on the transaction and click the **Include** button.

←
Transaction Details
⋮

Lowe's

Joint Account

\$12.17

This transaction is excluded.
Include

Payee: Lowe's

When you **Split** a transaction, the same transactions can be divided into multiple categories. This division will carry over to the other advanced MX modules.

←
Transaction Detail

Lowe's

Joint Account

Payee: Lowe's

LOWES

Date: Jul 5, 2017

Category: Home Improvement

Tags: + Business

Memo: Light bulbs for the office.

←
Split Transaction

Original	Amount
Lowe's	\$12.17
Category	Amount
Home Improvement	\$4.17
Shopping	\$ 8 ⌵
+ Add Another Split	
Total: \$12.17	

Cancel
Save Split

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MX

Page 7

Once you have split a transaction, the split symbol will display on the Transactions page.



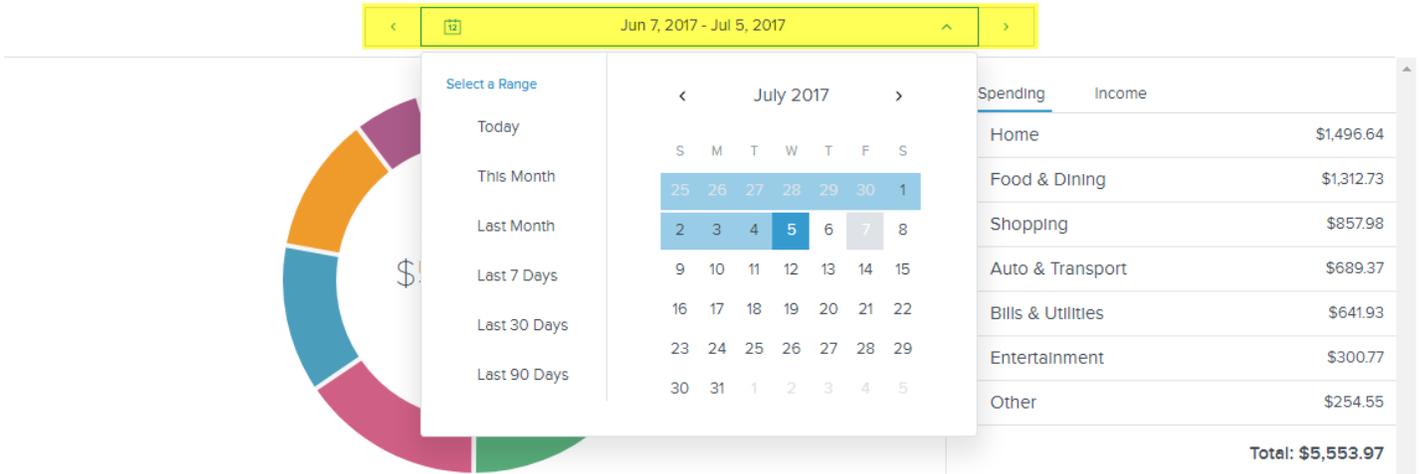
▼ Date	Payee	Category	Account	Amount
< Jul 05, 2017	Lowe's	Split	Joint Account	\$12.17
Jul 05, 2017	Macy's	Shopping	Joint Account	\$84.24

You can click on the **Split** icon to add a tag, add a memo or delete the separated transaction.

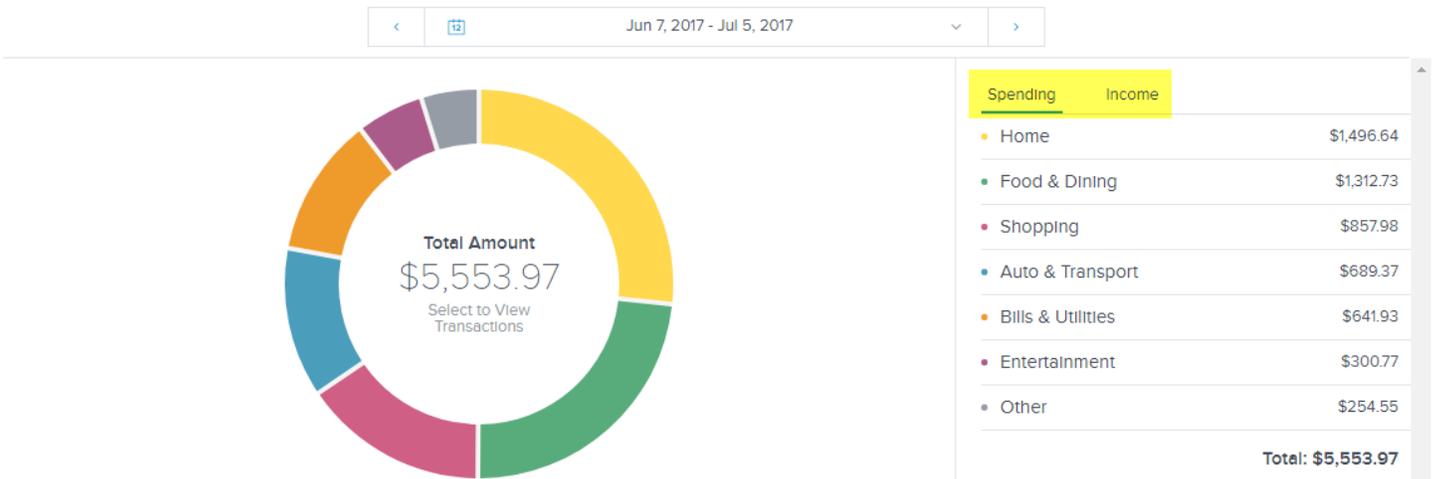
Spending:

This section is an extension of the Transactions section. The Spending section is designed to display all of your spending graphically by transaction category and subcategory. As a best practice, you may wish to review the Transactions section first before moving to this section. However, you can modify transactions from this section as well.

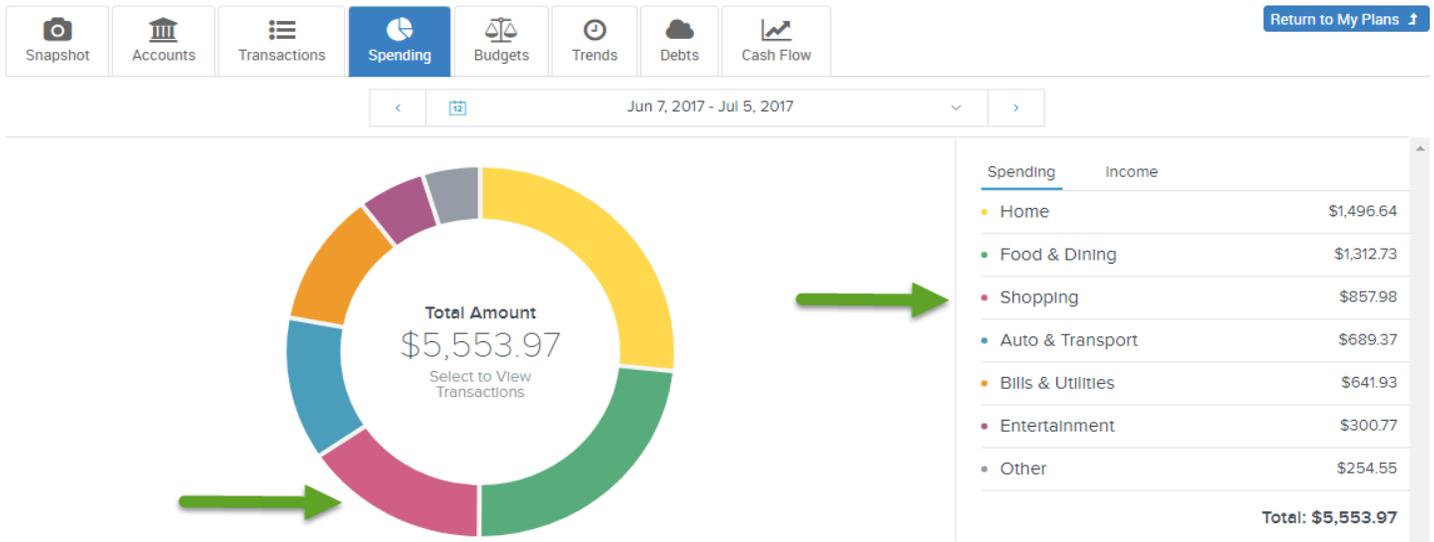
To edit the time period for the Transactions page, click on the **date range** at the top of the page. You can click on the start and end dates in the calendar to select a custom time period.



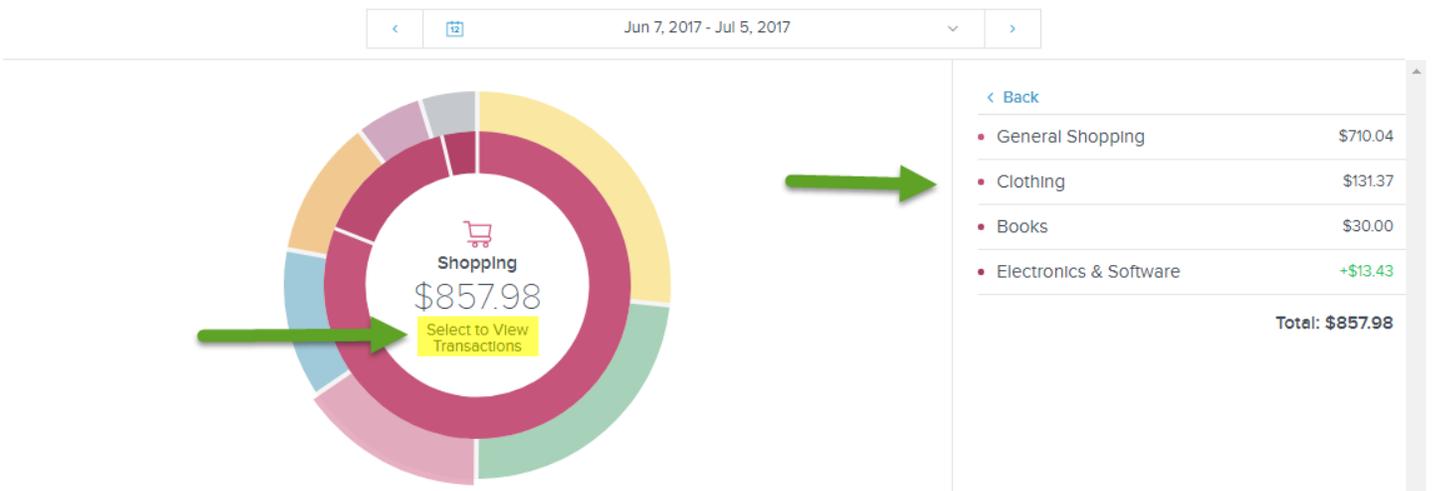
You can also switch between Spending and Income by using the tabs at the top of the right-hand menu.



To view any category's transactions in detail (such as Shopping), double-click on the category on the right-hand menu or on the associated piece of the pie chart.



Once you have clicked the category you wish to view, the subcategories will be displayed on the right-hand menu. You can view all transactions associated with a subcategory (such as Clothing) by double-clicking on the subcategory on the right-hand menu or on the associated piece of the pie chart. You can view all transactions associated with the entire category (Shopping) by clicking on the center of the pie chart.

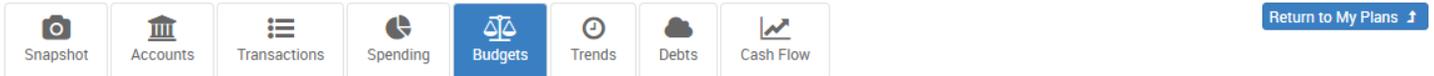


From here, you can change the category, add a memo or set a tag for any transaction within the category or subcategory. The options available here are identical to those in the Transactions page.

Budgets:

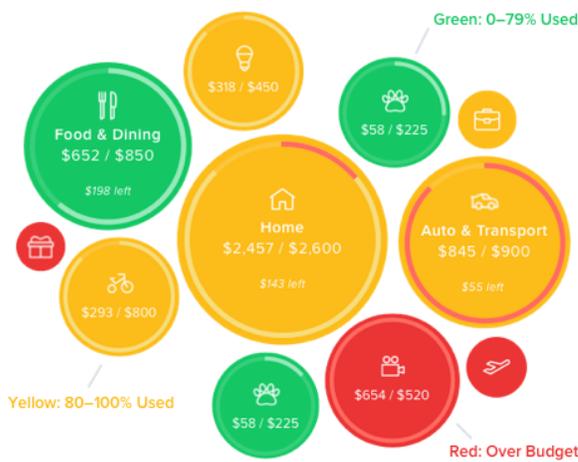
The Budgets section allows you to create and track a monthly budget using the transactions data you previously imported or manually entered.

The first time you visit this page, you have the option to auto-generate a budget or manually enter a budget.



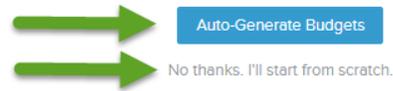
Understand the Health of Your Finances

And keep your budget on track



Since not all budgets are created equal, using circles or bubbles to represent budgets allows you to quickly identify budgets that need the most attention.

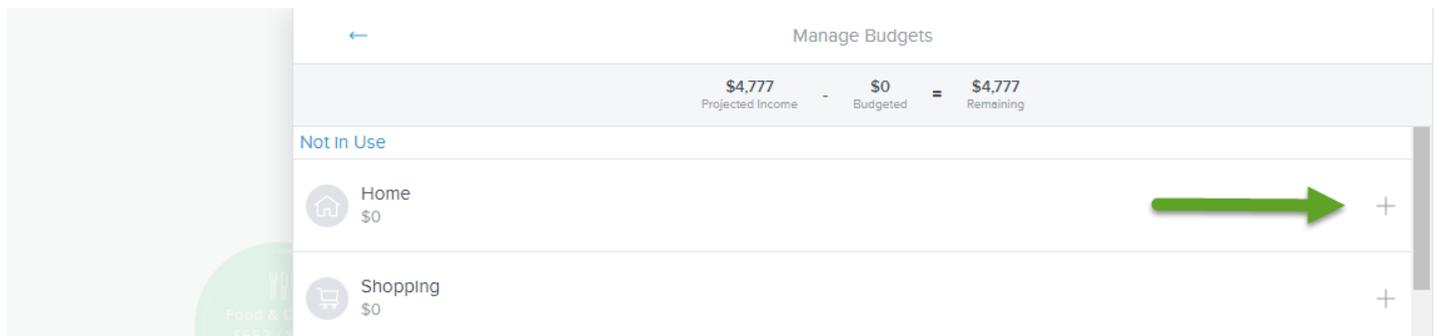
Get started by auto-generating budgets based on your past spending.



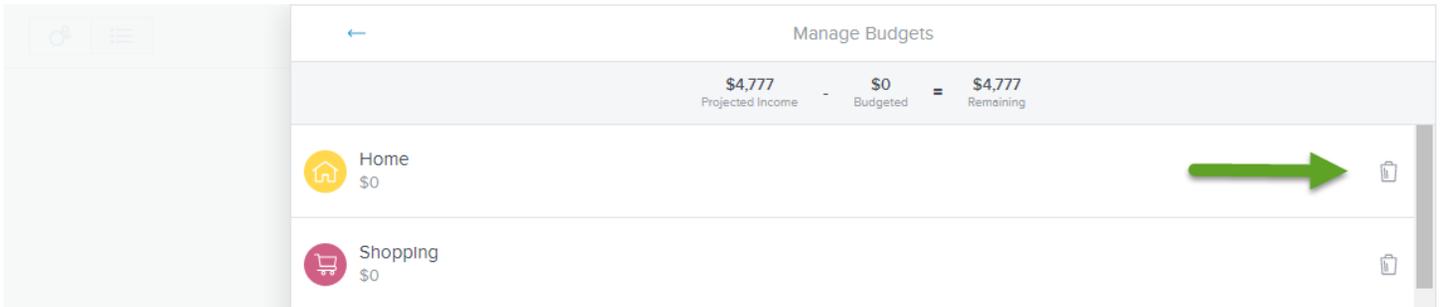
If you click **Auto-Generate Budgets**, MX will create a budget based on the client's previous spending. You may wish to check the Transactions or Spending sections first to ensure your client's transactions have been properly categorized before using this option.

If you click **No thanks. I'll start from scratch**, you will be able to choose the spending amounts for selected categories within the budget.

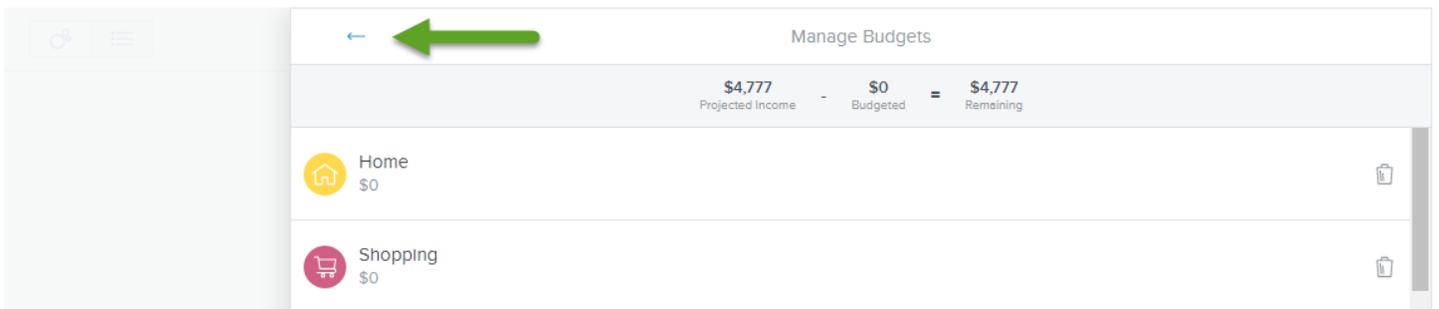
When creating a budget from scratch, the program will first ask you to choose the categories you want to include. Click on the name of the category or the + icon to include the category in the budget.



If you want to remove an added category from the Budget section, click the **trash can** icon.



Once you have selected all of the categories you want in your budget, click the **arrow** icon to enter your budget spending amounts.



From here, click on the bubble for the category you want to edit.

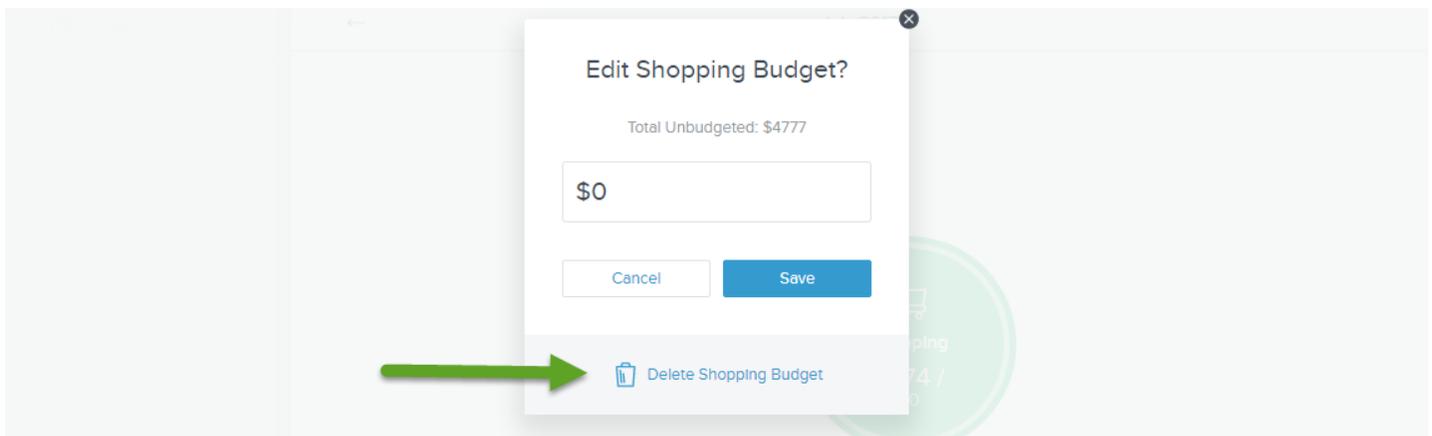


MX will then display the total amount spent in this category in the current month. You can see all transactions within this category by clicking on the bubble in the middle of the window or on the **View Transactions** hyperlink at the bottom of the page.

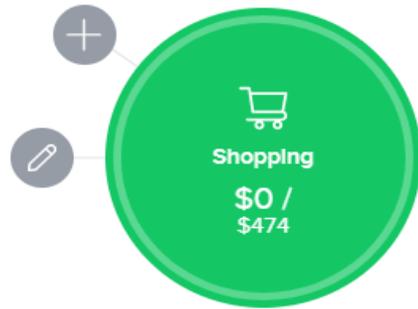


You can click the **+** icon to add a subcategory into the budget. The subcategory will be displayed as a separate bubble off the main spending category bubble. This will allow you to break out the subcategory and track its spending separately.

Click the **pencil** icon to edit the spending amount for the category or subcategory. From this menu, you can also delete an unwanted spending category.



To change the month used for this spending category or subcategory, click the bar associated with the month at the bottom of the page. Please note that this will also change the month used for the Budget module.



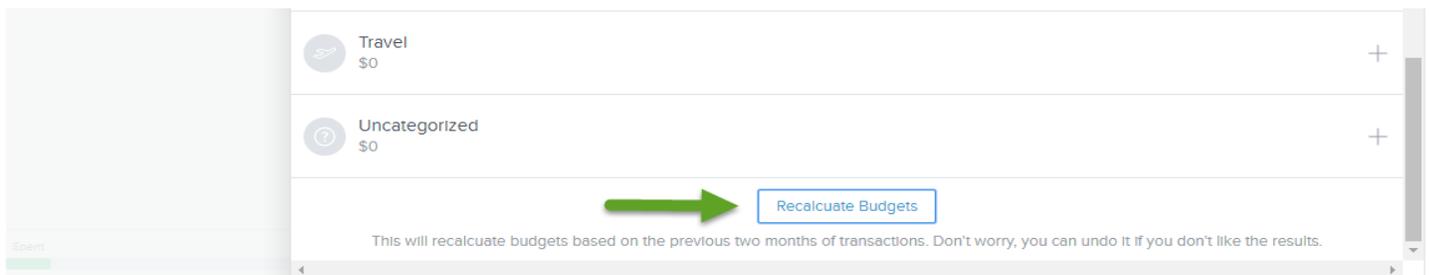
If you would prefer to create a budget using a more traditional grid format, click the **grid** icon in the top left-hand corner of the page.



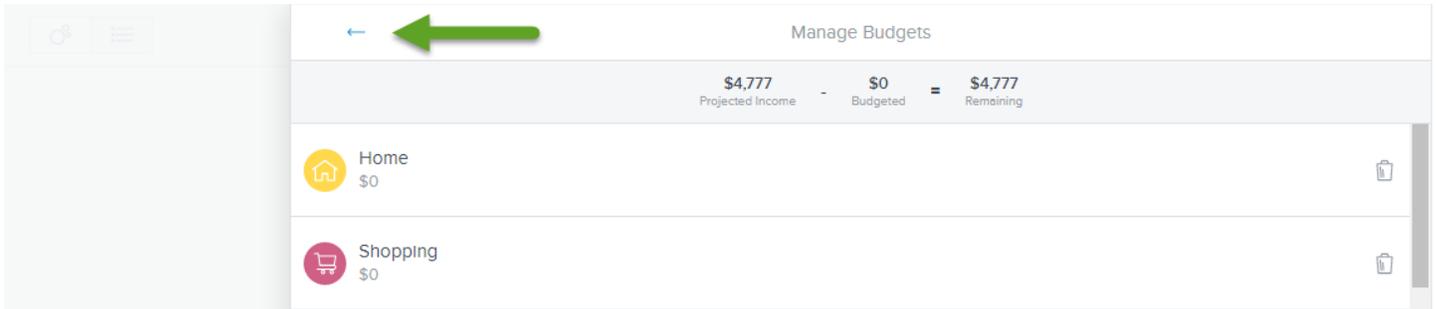
If you change your mind and want an auto-generated budget, click the **+ Manage Budgets** hyperlink in the top right-hand corner of the page.



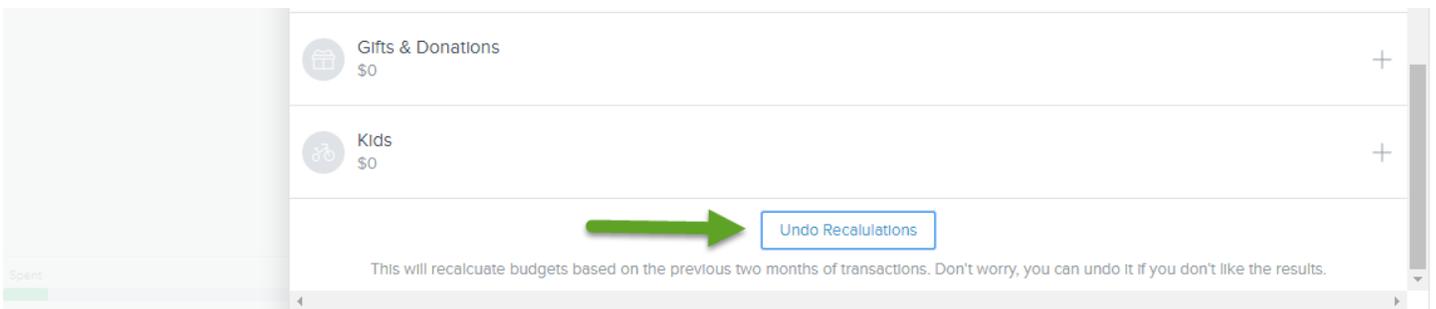
From this page, scroll down to the bottom of the page and click **Recalculate Budgets**.



To save the auto-generated budget or to revise the budget, click the **Arrow** icon in the top left-hand corner of the window.



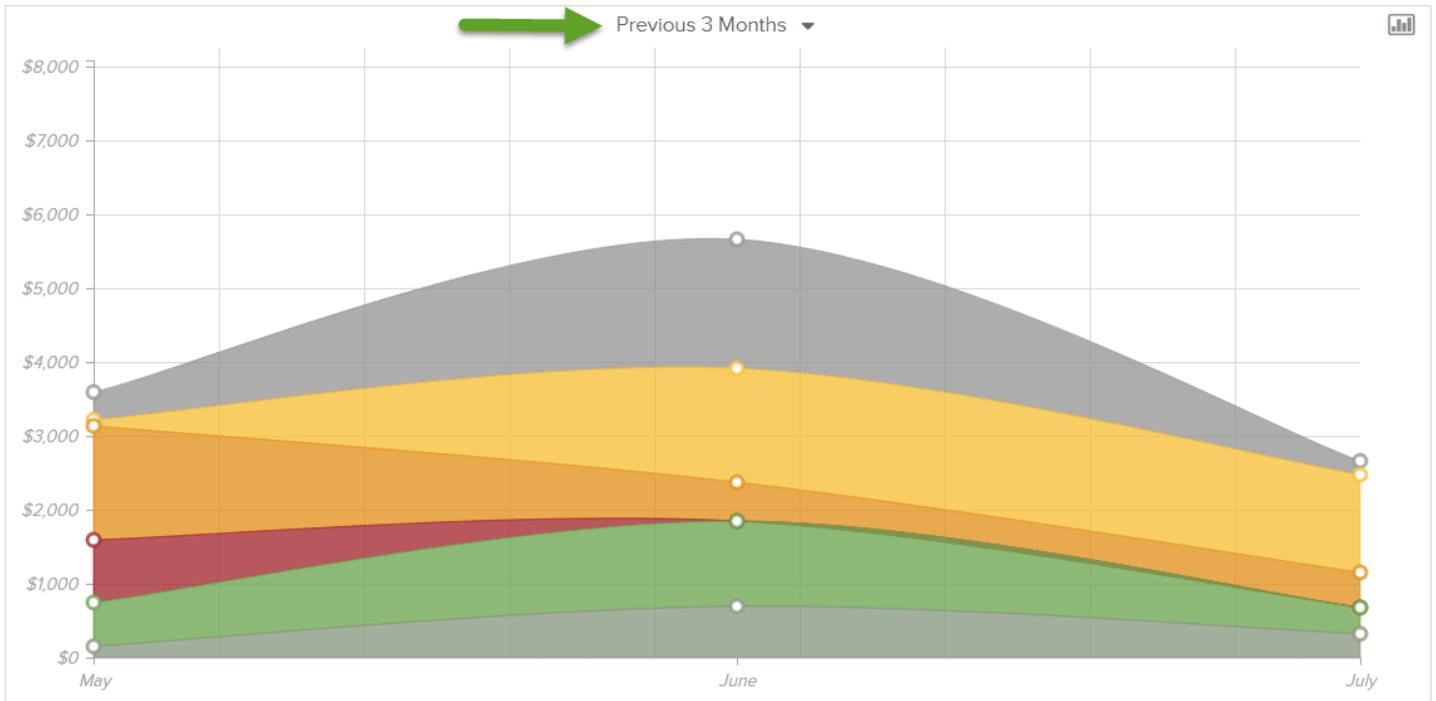
If you want to undo this step and continue manually entering your budget, scroll back down to the bottom of the page and click **Undo Calculation**.



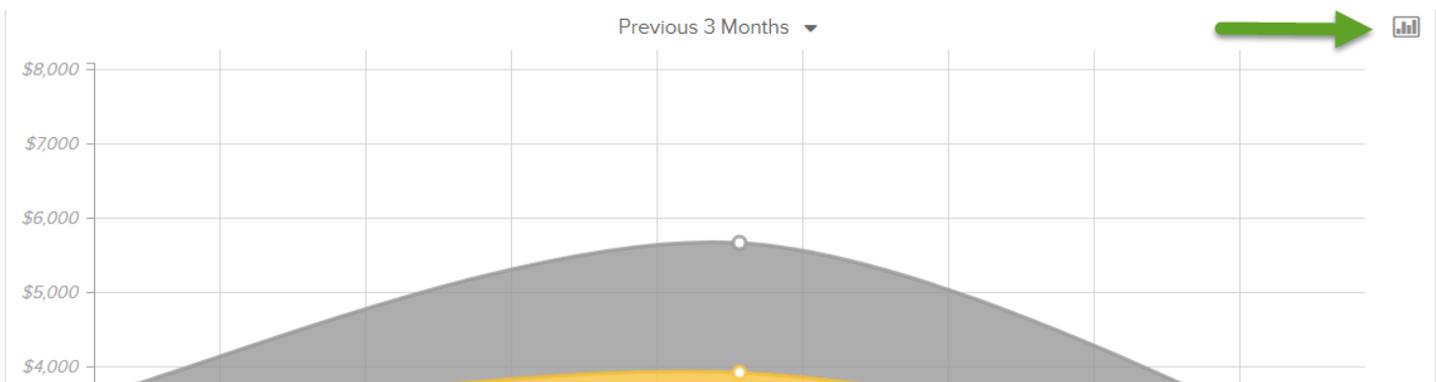
Trends:

The Trends page is designed to show you how your spending has changed over time. Just like the Spending and Budgets pages, the Trends page uses the transactions data from the Transactions page.

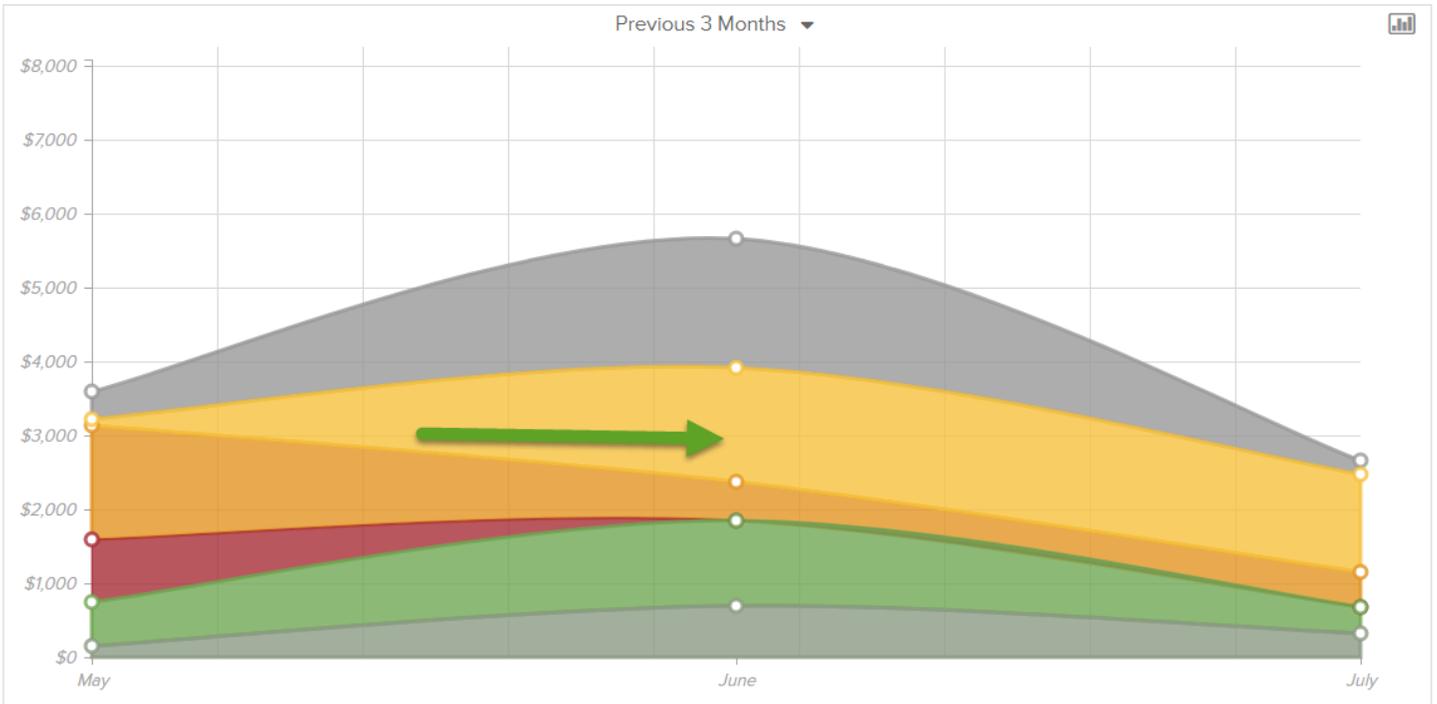
To change the time period used in the Trends section, click the **time period** dropdown at the top center of the page.



You can choose to include or remove income from the Trends page by clicking the **Show/Hide Income** icon in the top right-hand corner of the window. The income earned will appear as a green and white line on the Trends graph.



To analyze a specific category's spending trends, click on the category within the line graph. This will reveal the spending trends for all associated subcategories.



You can hover your mouse over the subcategory to view the previous months' spending trends.



Debts:

The Debts page uses the balance, APR and minimum payment information from your liabilities to calculate debt payoff strategies and the date you will be debt-free. Unless the data was previously entered, the first step on this page is to ensure the minimum payment and APR has been entered for each liability. The accounts that are missing information will have a red ! icon on the left-hand side of the account.

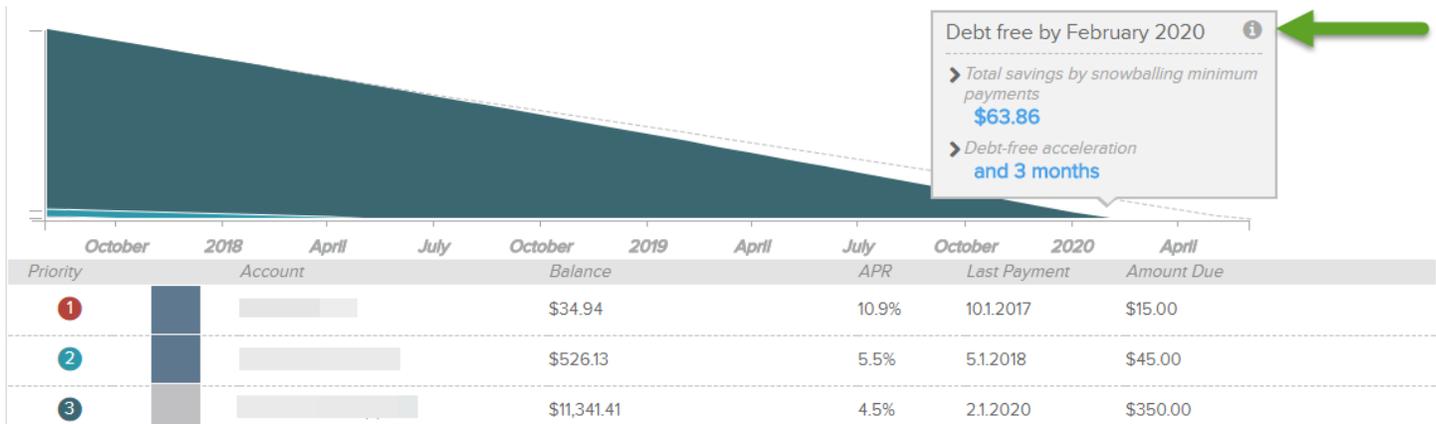
Priority	Aug 6	Aug 13	Aug 20	Aug 27	Sep 03	Sep 10	Sep 17	Sep 24	October
Account	Balance	APR	Last Payment	Amount Due					
!		\$526.13	5.5%	\$0.00					
1		\$34.94	10.9%	8.1.2017	\$15.00				

When you click on the name of the account, the missing data fields will be highlighted in red.

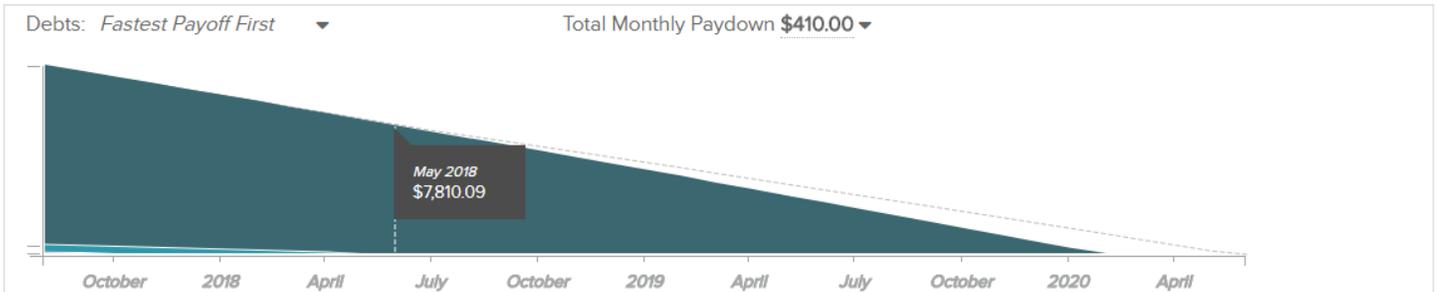
IMPOSSIBLE PAYOFF
Please update your interest rate or minimum payment amount.

Balance \$526.13	<input type="checkbox"/> Exclude From Chart
Next Payment \$0.00	
Min Payment \$0.00	
APR (%) 5.5	
Payment Due Enter Due Date	

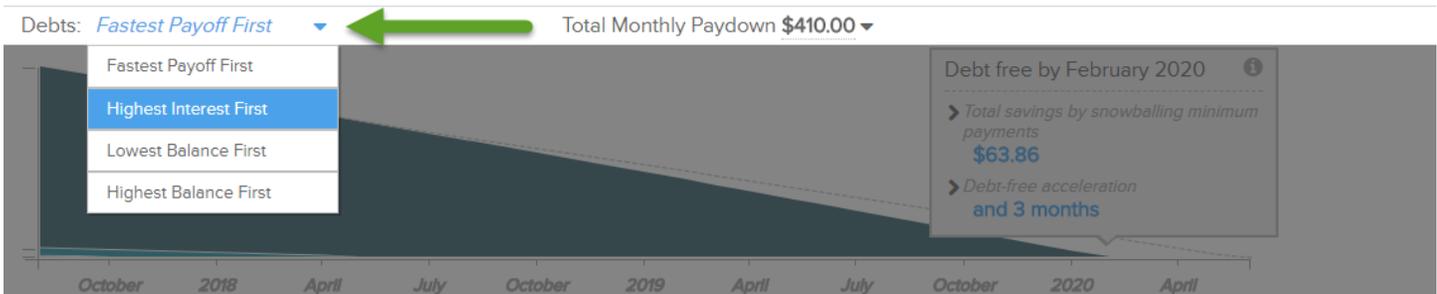
Once all minimum payment and APR information has been entered, MX will prioritize the order in which you can repay your debt, estimate when you will be debt-free using the payment schedule and calculate the total savings by snowballing the minimum payments. To get more information on snowballing, click the i icon in the top right-hand corner of the window.



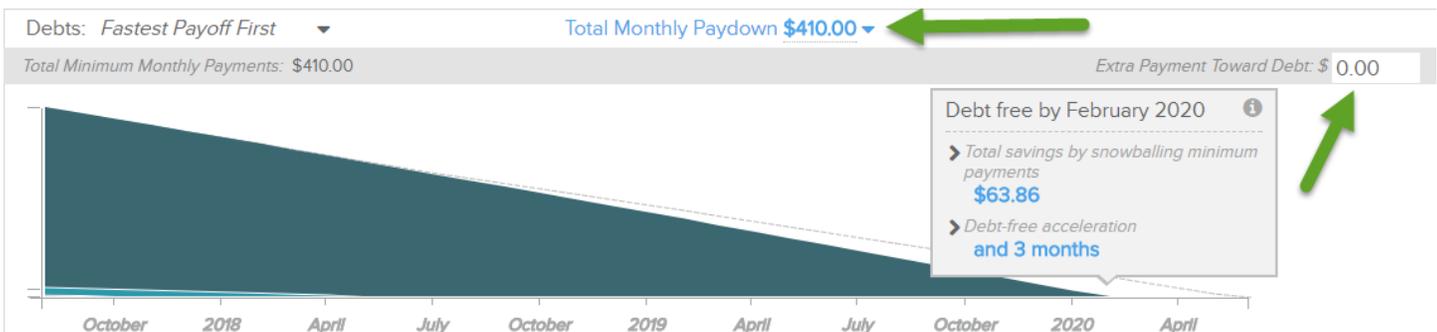
To view the amount of debt remaining at any future date, hover your mouse over the month in question.



You can change the payoff strategy using the drop-down in the top left-hand corner of the page. You can choose from Fastest Payoff First, Highest Interest First, Lowest Balance First, and Highest Balance First.



By default, the Debts page assumes the total monthly pay down will equal the total minimum payments for all accounts. To add additional funds to the debt pay down illustration, click the dropdown in the top-center of the page and enter the additional monthly amount in the top right-hand corner.

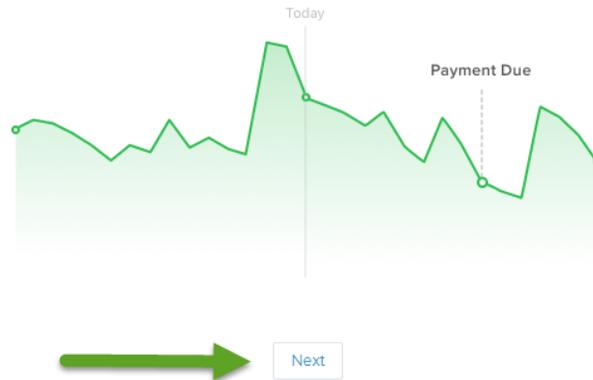


Cash Flow:

The Cash Flow page will review previous cash flow information in order to predict future account balances and cash flows. You can also track account values for any previous date in either a chart or graph format. The first time you visit this page, click **Next**, **Next**, and **Get Started** to begin creating your cash flow chart.

Your Cash Past, Present, & Future

See all your Income and expenses on a given day, including future predictions. Know ahead of time if you'll be able to afford that big purchase.



MX will then analyze your previous transactions and locate any recurring transactions. To allow MX to use a previous transaction to forecast future transactions in the Cash Flow analysis, click the green **checkmark** icon next to the transaction. If the transaction is not recurring, click the red **X** icon. This can also be done by clicking the green **checkmark** icon followed by **No Repeat** in the Repeat section.

← Add a Cash Event

Here are a few of your past transactions that look like bills and recurring Income. Scheduling these as Cash Events will help improve your financial forecast.

<p>Interest Income Last Occurred: Jul 10th, 2017</p> <p>+\$0.03</p> <p>✓ ✗</p>	<p>Auto Payment Last Occurred: Jul 7th, 2017</p> <p>\$146.69</p> <p>✓ ✗</p>	<p>Bonus Last Occurred: Jul 6th, 2017</p> <p>+\$406.54</p> <p>✓ ✗</p>
<p>Auto Payment Last Occurred: Jul 5th, 2017</p> <p>\$288.81</p> <p>✓ ✗</p>	<p>Mortgage & Rent Last Occurred: Jul 5th, 2017</p> <p>\$1,178.98</p> <p>✓ ✗</p>	<p>Home Insurance Last Occurred: Jul 3rd, 2017</p> <p>\$131.53</p> <p>✓ ✗</p>

By clicking the green **checkmark** for a transaction, MX will ask you to input the start date of the transactions, how often the transaction will be repeated, and the end date. You may need to scroll down to reveal all available options. Once this data is entered, click the blue **Save** button at the bottom of the page.

The screenshot shows the 'Add a Cash Event' page with a modal for 'Frequency'. The main page lists four transactions:

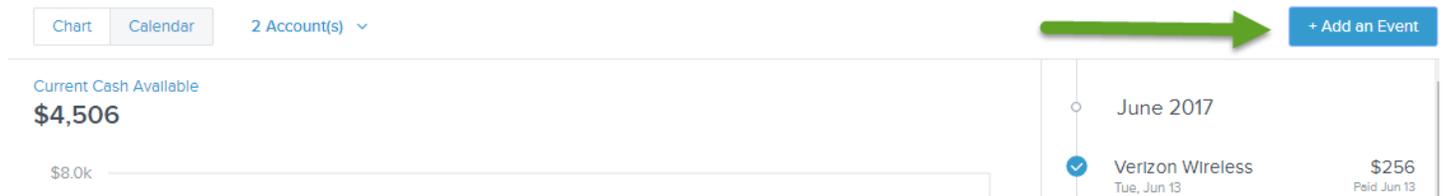
- Interest Income: + \$0.03, Last Occurred: Jul 10th, 2017. Status: ✓
- Auto Payment: \$146.69, Last Occurred: Jul 7th, 2017. Status: ✓
- Auto Payment: \$288.81, Last Occurred: Jul 5th, 2017. Status: ✓
- Mortgage & Rent: \$1,178.98, Last Occurred: Jul 5th, 2017. Status: ✓

The 'Frequency' modal is open, showing a calendar for July 2017. The date '7' is selected. Below the calendar, the 'Repeats' section has two options: 'No Repeat (one-time only)' and 'Weekly (Fridays)'. A green arrow points to the 'Save' button at the bottom right of the modal.

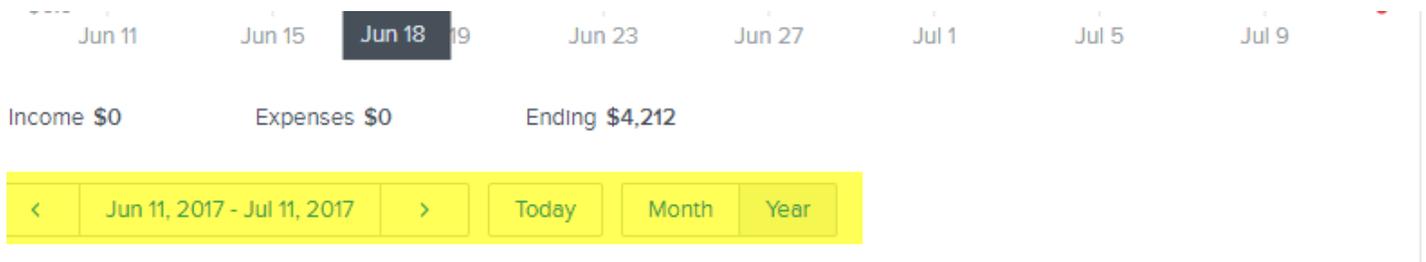
After you have gone through all of the transactions on this page, you can add a future transaction from scratch or based on a previous transaction by clicking **+ Create your own**.

The screenshot shows the 'Add a Cash Event' page with the message: 'No Event Suggestions. Still missing a bill?'. A green arrow points to the '+ Create your own' button.

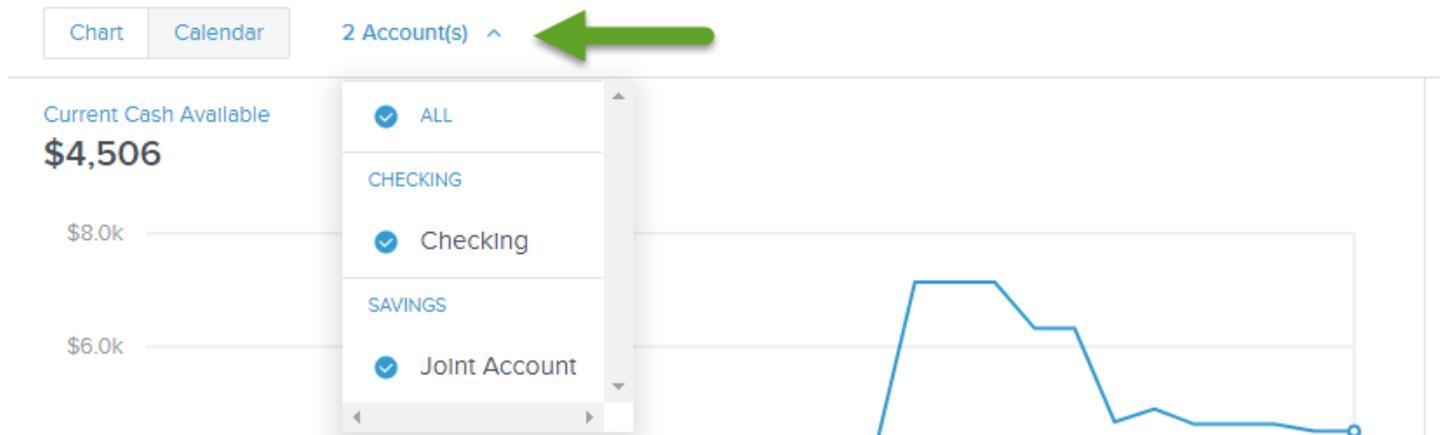
You can also create a future transaction on the previous page by clicking **+ Add an Event**.



You can change the time period for the Cash Flow page using the calendar on the bottom left-hand corner of the page.



To change the accounts included in the Cash Flow page, click the **Account(s)** hyperlink at the top of the page. Only Checking, Savings and Cash accounts can be included in the Cash Flow page.



You can also switch between the default graph view and a chart view by using the **Chart / Calendar** buttons at the top left-hand corner of the page.

Chart
Calendar
2 Account(s) ▾

Current Cash Available

\$4,506

Sun	Mon	Tue	Wed	Thu	Fri	Sat
25	26	27	28	29	30	1 7,135
2 7,135	3 ↑ ↓ 6,319	4 6,319	5 ↓ 4,672	6 ↑ ↓ 4,897	7 ↓ 4,627	8 4,627
9 4,627	10 ↑ ↓ 4,506	11 ↓ 4,506	12 4,506	13 ↓ 4,250	14 4,250	15 4,250
16 4,250	17 4,250	18 4,250	19 4,250	20 4,250	21 4,250	22 ↓ 4,132
23 4,132	24 4,132	25 4,132	26 4,132	27 4,132	28 ↓ 3,907	29 ↑ 5,376
30 ↑ ↓ 6,534	31 6,534	1	2	3	4	5

To edit a transaction used in the analysis, click on the name of the transaction on the right-hand menu. You can click **Mark as Paid** to incorporate the transaction into the Cash Flow analysis. You can click the **ellipsis** icon to edit or delete the transaction. From this menu, you can adjust the frequency and category of future transactions with the same name.

! Utilities
\$95

Tue, Jul 11
Today

Mark as Paid
...

Should you have any additional questions on using the advanced features in MX, please reach out to PIETech Support by phone at 800.743.7092 or by email at support@pietech.com.