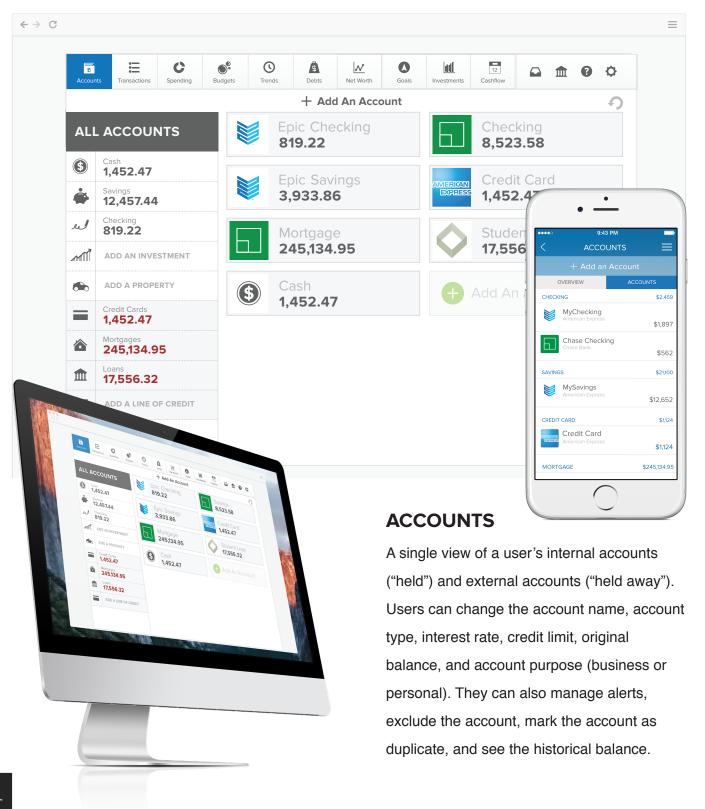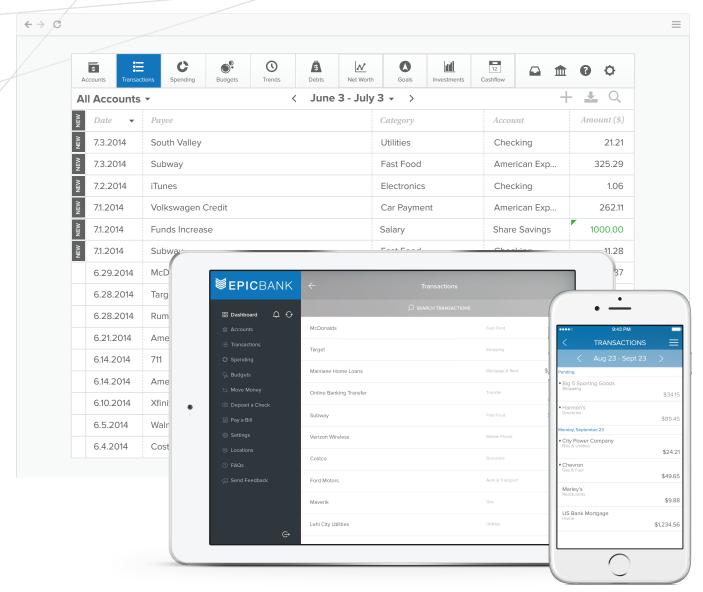# MX™

MONEYDESKTOP
PRODUCT TOUR

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.

	Date	Payee	Category	Account	Amount ($)
NEW	7.3.2014	South Valley	Utilities	Checking	21.21
NEW	7.3.2014	Subway	Fast Food	American Exp...	325.29
NEW	7.2.2014	iTunes	Electronics	Checking	1.06
NEW	7.1.2014	Volkswagen Credit	Car Payment	American Exp...	262.11
NEW	7.1.2014	Funds Increase	Salary	Share Savings	1000.00
NEW	7.1.2014	Subway	Fast Food	Checking	11.28
	6.29.2014	McD			
	6.28.2014	Targ			
	6.28.2014	Rum			
	6.21.2014	Ame			
	6.14.2014	711			
	6.14.2014	Ame			
	6.10.2014	Xfini			
	6.5.2014	Wal			
	6.4.2014	Cost			

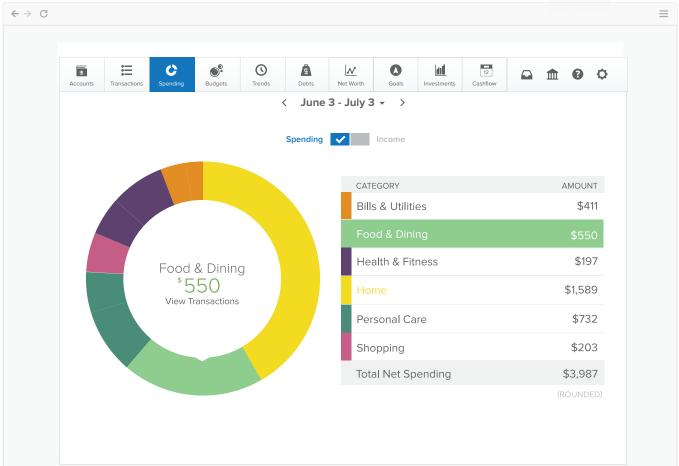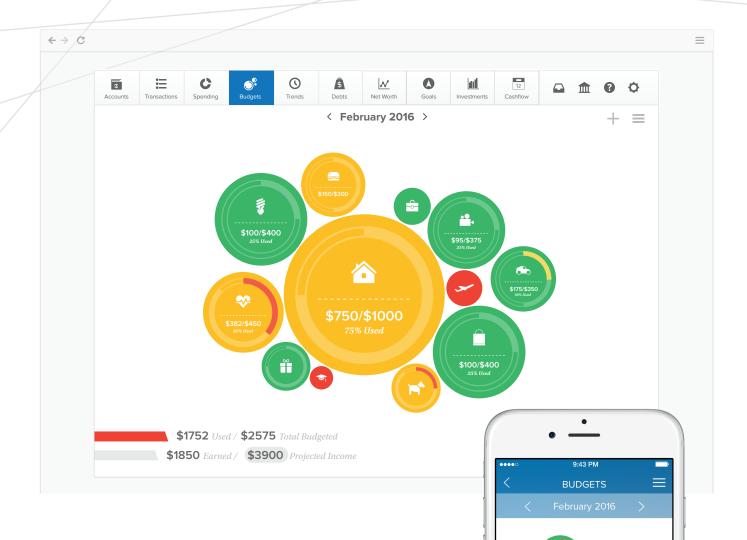**All Accounts** · June 3 - July 3

TRANSACTIONS

An aggregate view of all transactions from internal and external accounts. Users can filter the view by account or date, as well as search the dataset for any keyword or amount. Other functions include the ability to add manual transactions and to export the list to a .csv file.

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

Food & Dining
$550
View Transactions

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)

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.
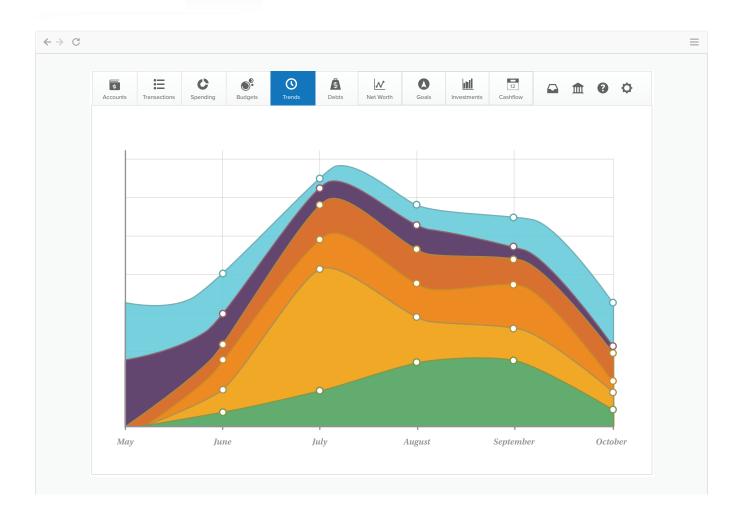
TRENDS

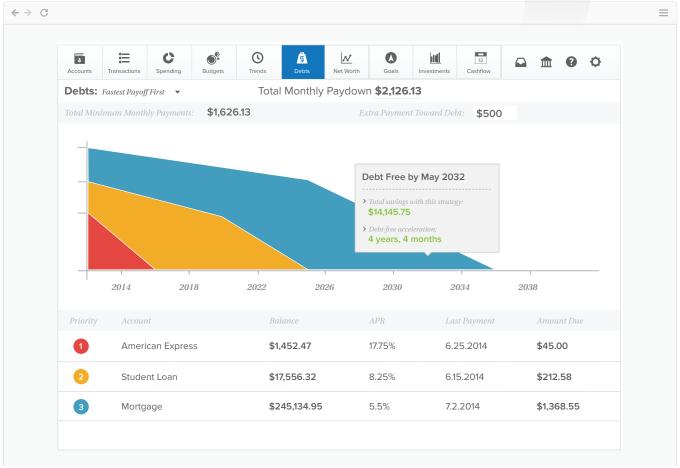A visualization of spending over time divided into categories. Users can drill into subcategory views and see transaction details. They can also track income and define the date range over 3, 6, 9 or 12 months.
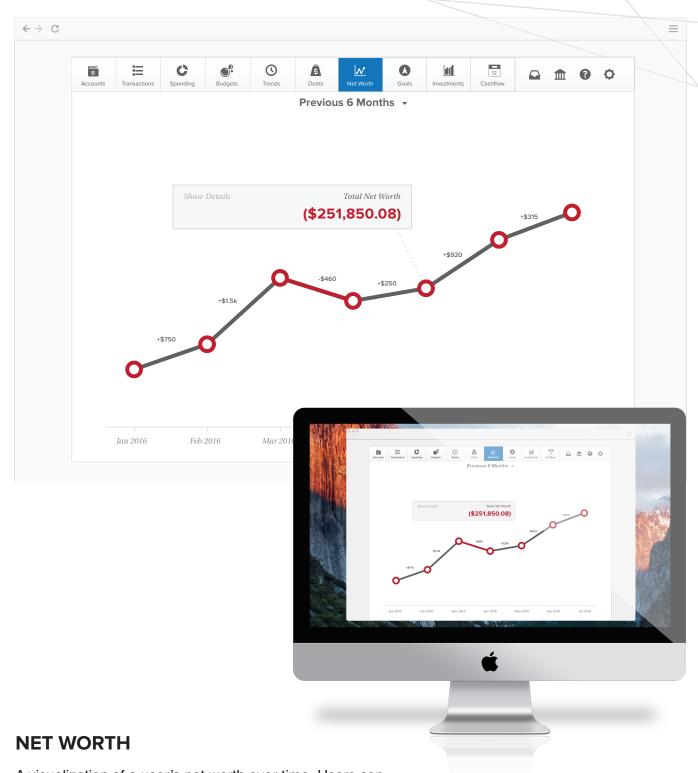
DEBTS

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*

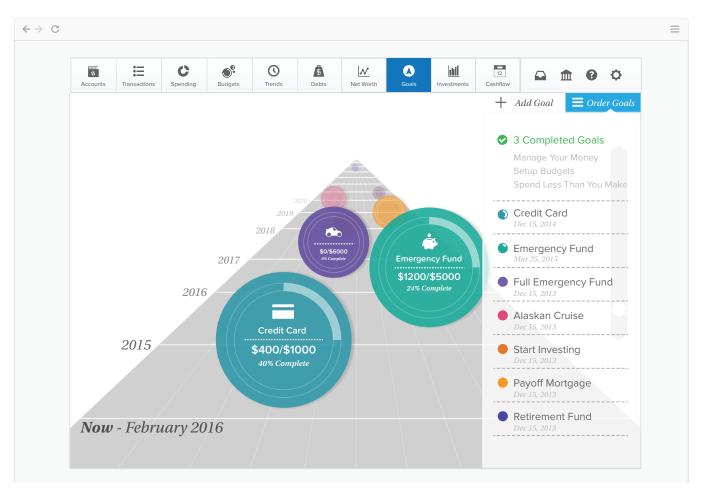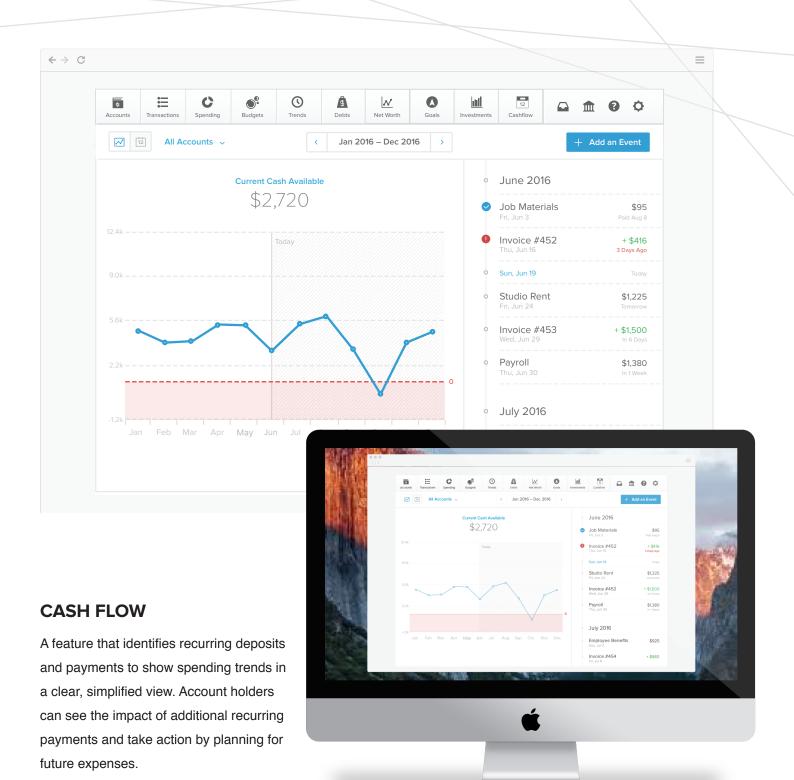| Priority	Account	Balance	APR	Last Payment	Amount Due
1	American Express	**$1,452.47**	17.75%	6.25.2014	**$45.00**
2	Student Loan	**$17,556.32**	8.25%	6.15.2014	**$212.58**
3	Mortgage	**$245,134.95**	5.5%	7.2.2014	**$1,368.55**

MX™

NET WORTH

A visualization of a user's net worth over time. Users can drill into each month and see how certain transactions affect overall net worth. They can also define the date range over 3, 6, 9 or 12 months.

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

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

All Accounts ⌄   Jan 2016 – Dec 2016   ＋ Add an Event

Current Cash Available

$2,720

12.4k

9.0k

5.6k

2.2k

-1.2k

Today

0

Jan Feb Mar Apr May Jun Jul

June 2016

Job Materials		$95
Fri, Jun 3		Paid Aug 8
Invoice #452		+ $416
Thu, Jun 16		3 Days Ago
Sun, Jun 19		Today
Studio Rent		$1,225
Fri, Jun 24		Tomorrow
Invoice #453		+ $1,500
Wed, Jun 29		In 6 Days
Payroll		$1,380
Thu, Jun 30		In 1 Week

July 2016

CASH FLOW

A feature that identifies recurring deposits and payments to show spending trends in a clear, simplified view. Account holders can see the impact of additional recurring payments and take action by planning for future expenses.

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

ALL ACCOUNTS

Cash
1,452.47

Savings
12,457.44

Checking
819.22

ADD AN INVESTMENT

ADD A PROPERTY

Credit Cards
1,452.47

Mortgages
245,134.95

Loans
17,556.32

ADD A LINE OF CREDIT

Notifications

LARGE EXPENSE/WITHDRAWAL — 5 HOURS AGO
$1,546.78 was spent from Epic Bank Savings - American Express

LARGE EXPENSE/WITHDRAWAL — 1 DAY AGO
$1,368.55 was spent from Epic Bank Savings - Mortgage

BUDGET NOTIFICATION — 5 DAYS AGO
You've overspent by $452.97 in Home - you budgeted $1,200.00

BUDGET NOTIFICATION — 7 DAYS AGO
You've overspent by $102.14 in Shopping - you budgeted $575.00

ALERTS

A notification system that can send SMS and/or email messages to users, based on their preferences. Alerts include: Exceeded Budgets, Debt Payment Reminder, Low Account Balance, Large Deposit, Large Expense/Withdrawal and Fee Charged. Users can define alert thresholds on a per-account and a per-alert basis.

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