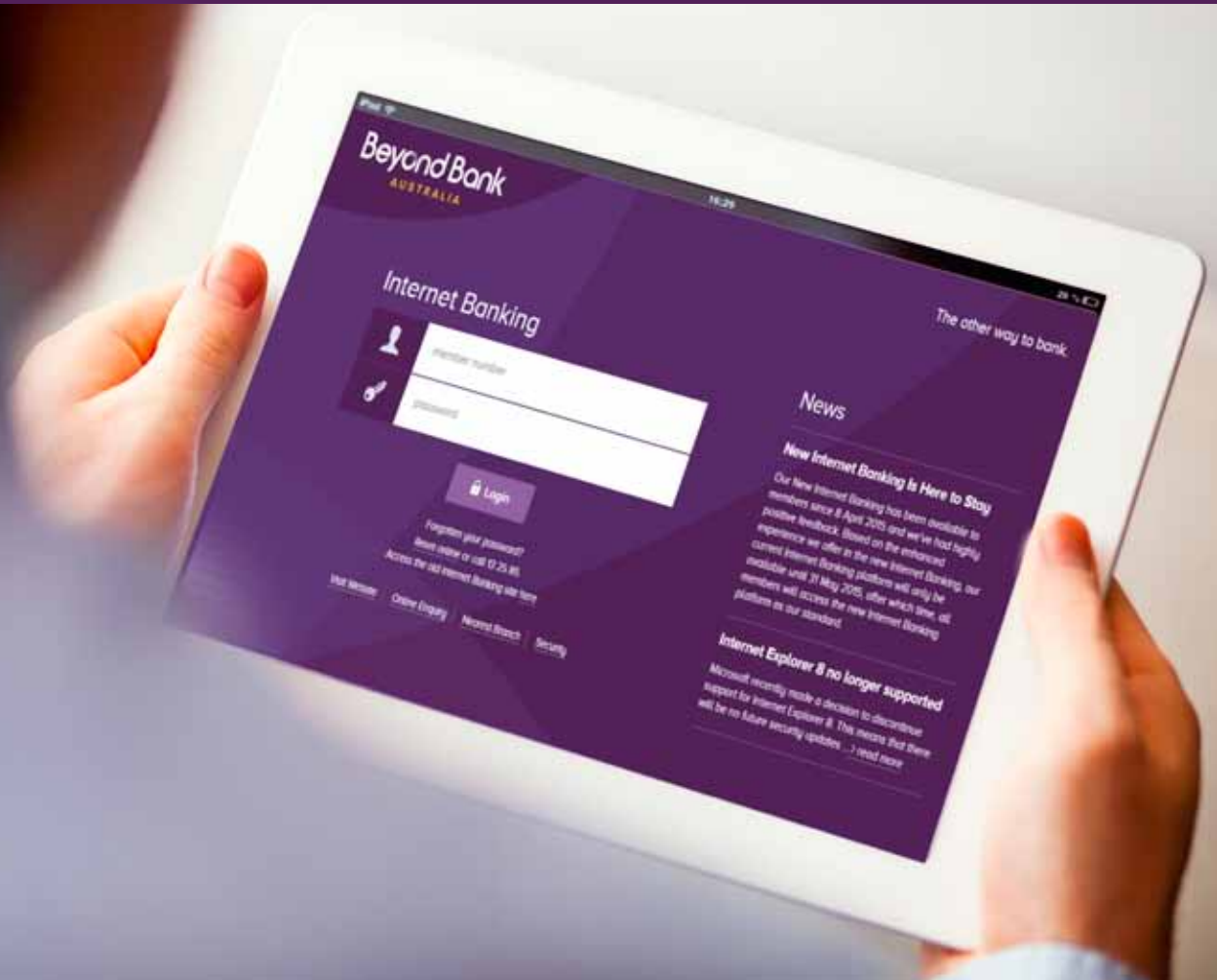


# Look after your money with Beyond Finance Manager



**Beyond Bank**  
AUSTRALIA

[www.beyondbank.com.au](http://www.beyondbank.com.au)

# Beyond Finance Manager User Guide

If you are set up for Internet Banking with Beyond Bank Australia, you now have access to some insightful new features that will help you to manage and monitor your spending habits, helping you along the path to financial freedom.

To get started, log into Internet Banking and follow the instructions in this user guide to set up the facility. You can also find tips throughout the new feature pages.

## Contents

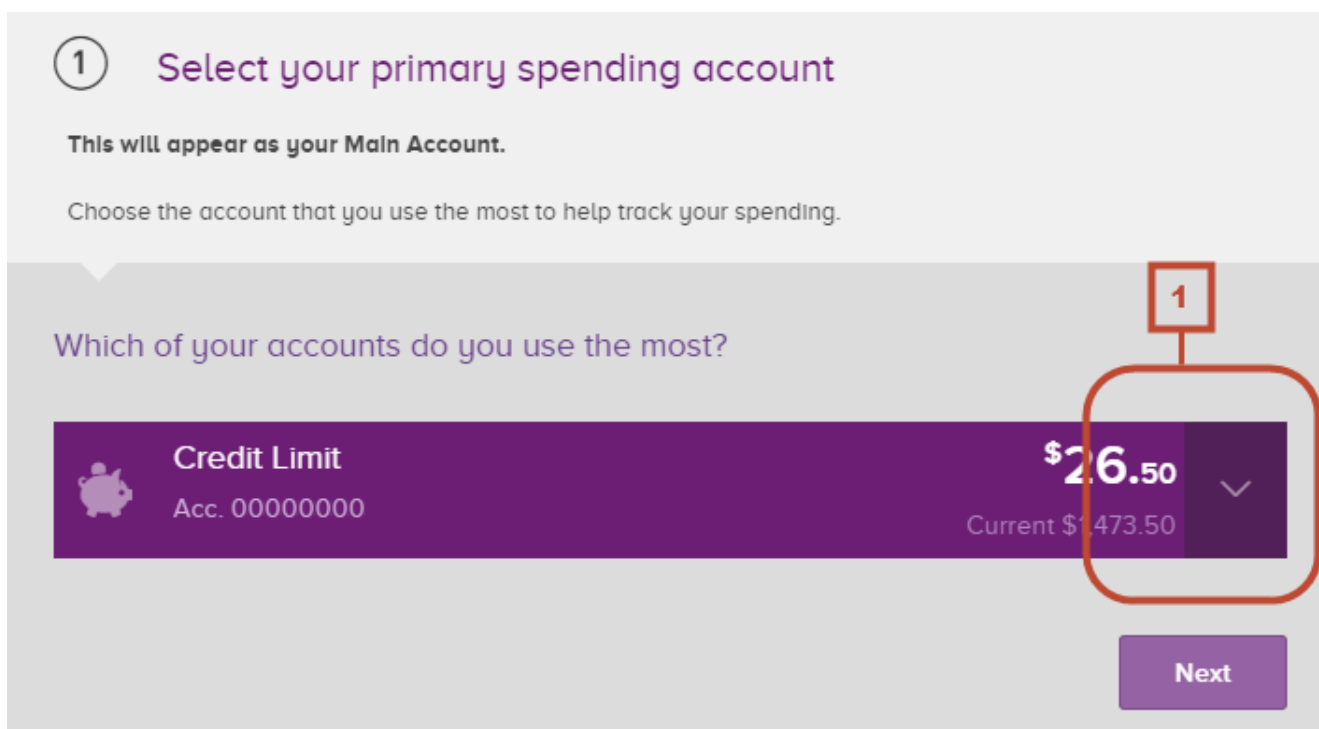
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## Setting Up Beyond Finance Manager



The Beyond Finance Manager Setup section is the first screen you will need to access to start using the Beyond Finance Manager features. Once you click the link to the Setup page, you will be presented with a three step process. You are also able to commence this process by selecting the Beyond Finance Manager images on the Account Balances screen.

Once you have setup up Beyond Finance Manger, this section will become Beyond Finance Manager settings. This section is where you can change the accounts that you wish to view to track your spending.



**1** Use the drop down box to view a list of all of your accounts. Step one asks you to select your Main Account, so choose the account that you make the most transactions from (this may be the account attached to your card).

When you have selected the account, click **Next** to progress to the next step.

## 2 Select your secondary accounts

This will appear as My Accounts.

Selecting each account that you transact on will insure all of your spending is tracked.

Which of these accounts do you also use for your spending?

	<b>Community Reward Account</b> Acc. 00000000	<b>\$620.00</b> \$620.00	<input type="checkbox"/>
	<b>Credit Limit</b> Acc. 00000000	<b>\$26.50</b> \$-1,473.50	<input checked="" type="checkbox"/>
	<b>Low Rate Credit Card</b> Acc. 00000000	<b>\$2,456.24</b> \$-1,067.60	<input checked="" type="checkbox"/>

Next

The second step in the setup process will ask for all other accounts that you use to make transactions. Include all of the accounts that you would like to keep track of by checking the boxes on the right. This may include accounts that you have setup to pay bills, or rent from.

When you have selected all of the accounts you would like to include in the Beyond Finance Manager calculations, click Next to progress to the final step.

# Money Going



Money Going provides an overview of where you are spending your money by categorising your transactions. Below we will look at how to use all of the functions on the page.




For help with Beyond Finance Manager call **13 25 85** or email [contactus@beyondbank.com.au](mailto:contactus@beyondbank.com.au)

- 1 Click on this text to show more information about the page you are currently on.
- 2 Toggle between views for your main spending account and all of your Beyond Finance Manager accounts by clicking My Accounts or Main Account.
- 3 Choose the date range for the period in which you would like to view your transactions. The maximum date range is three months.
- 4 All of your groups, Savings, Spending, Essentials, and Uncategorized, are shown above the graph. Click the total figures for each group to see a graph that breaks down the transactions in that group into categories.
- 5 Each bar in the graph represents a category. To see a breakdown of that category, click the bar to see the transactions listed below.

## Categorising Transactions

When you have completed the Beyond Finance Manager setup process, most of your transactions will be placed into categories automatically. There will be some that we are not sure about though, and you can categorise them either on the Money Going page or the Transaction History page, just look for the ellipsis:

			Amount
27/01/2015		Direct Debit WWF- Australia - 000000 From Account 0000000	-\$30.00 

## Re-categorising Transactions

Clicking on the ellipsis on the Money Going page or the Transaction History page will display the manual categorisation screen:

27/01/2015 ? Direct Debit WWF- Australia - 000000  
From Account 0000000 -\$30.00 ×

Select A Category For This Transaction **1**

Category ▼ **2**

Apply this to all

Existing Debits From This Supplier **3**

Future Debits From This Supplier

Exclude This Transaction From Beyond Finance Manager Calculations (You Can Recategorise Hidden Transactions Again Under Transaction History) **4**

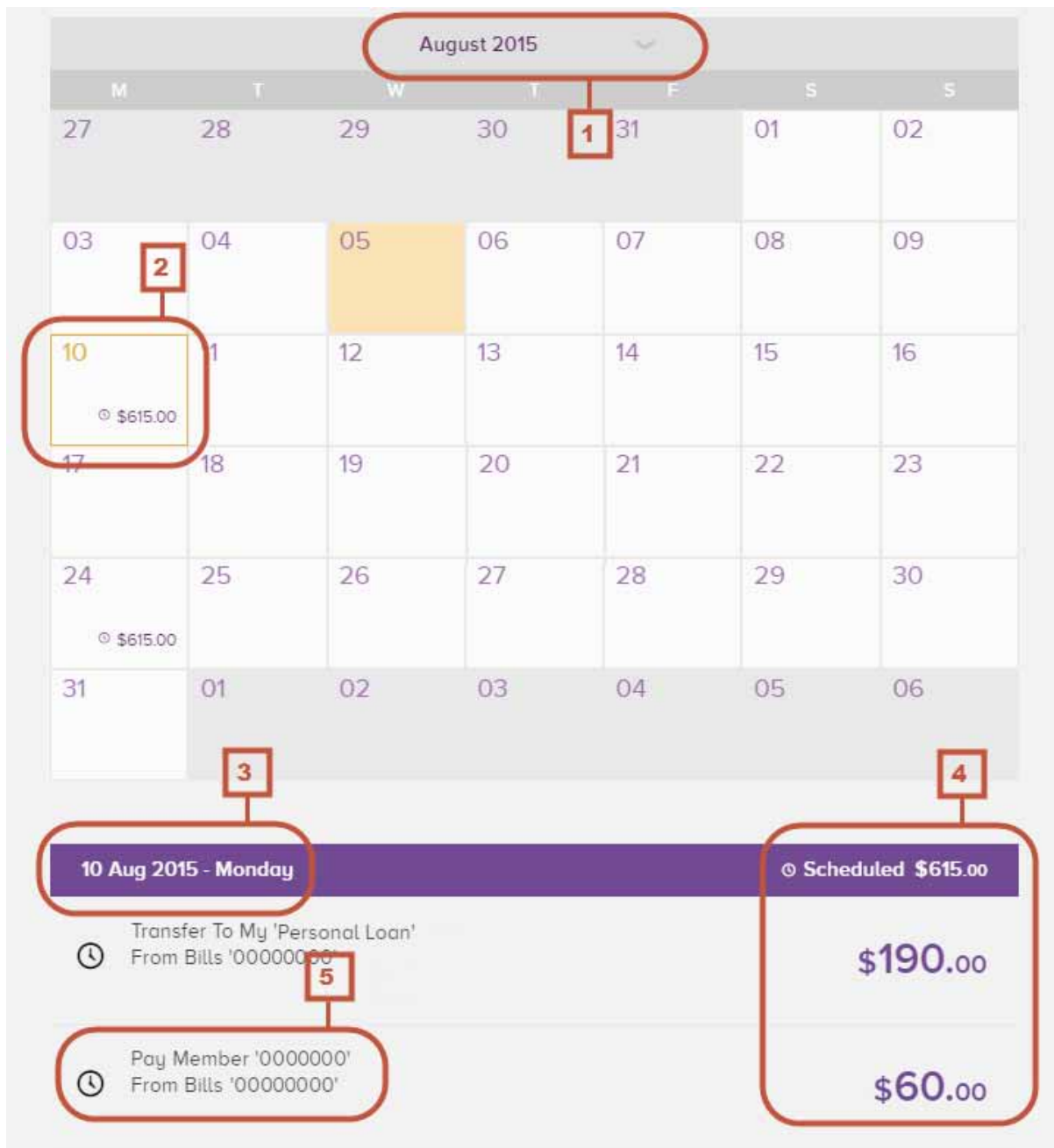
Save

- 1** Details of the transaction will be visible above the manual categorisation screen. You will also see a question mark next to the transaction itself, which indicates its category is in question.
- 2** Click the drop down arrow to see a list of all categories and choose a new one for the transaction in question.
- 3** You can choose to either apply this change to just the one transaction, all existing transactions for this merchant or all future transactions. For a universal change you should check the box for both existing a future debits.
- 4** If you would like to not use a particular transaction in Beyond Finance Manager transactions, check this box and it will become 'hidden'. You will still be able to see 'hidden' transactions in Transaction History.

# Money Schedule



Money Schedule shows a calendar view of all debits and credits to your account in a given month.



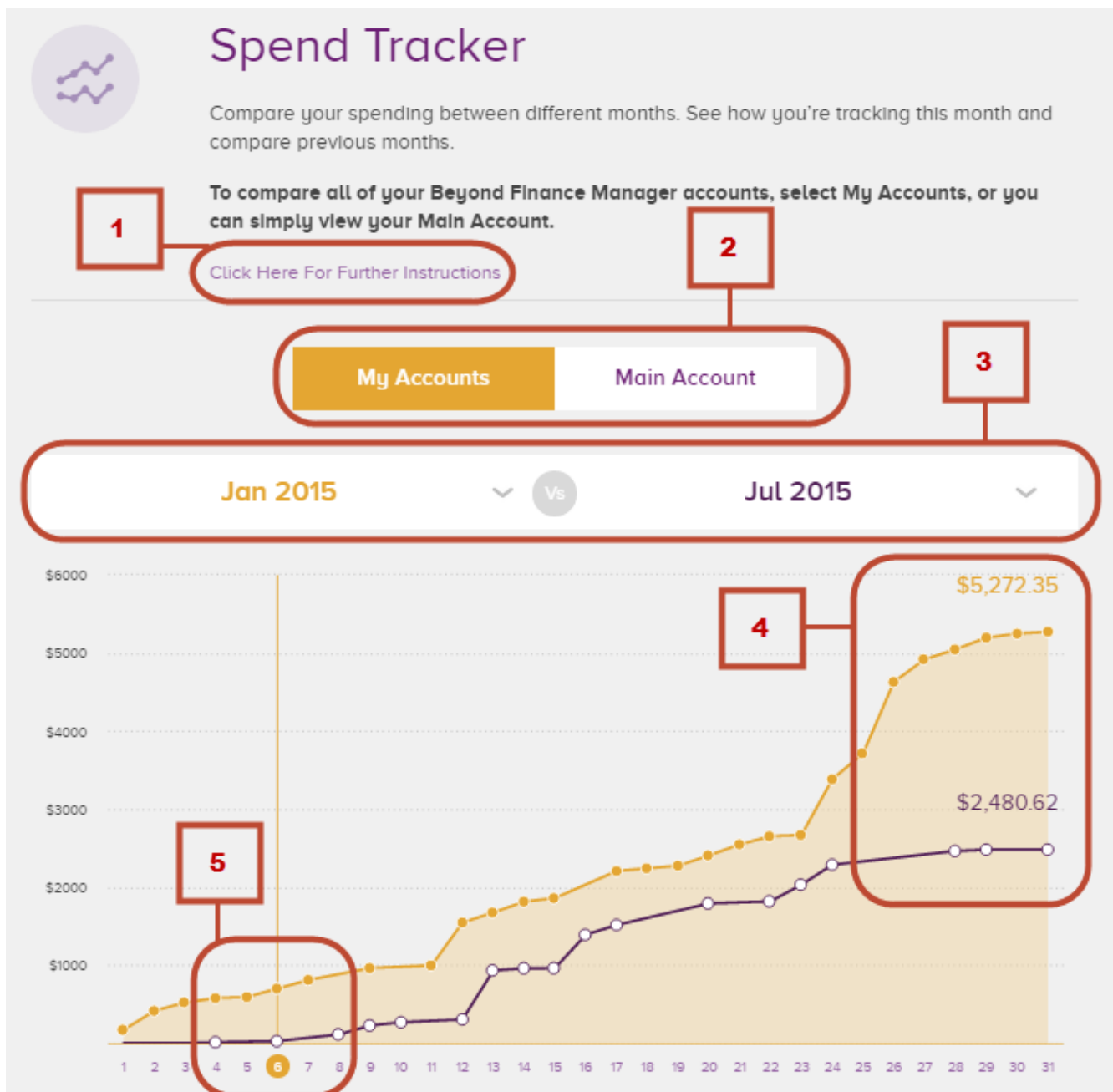


- 1** Choose a month in the last year to view the calendar for that period.
- 2** Select a date to view that day's individual transactions.
- 3** The date selected will be visible on the left of the purple bar under the calendar.
- 4** The total amount that was spent on the date selected is shown on the right of the purple bar, and the individual amounts are shown below.
- 5** Details of the recipient are visible to the left of individual transaction amounts, similarly to transaction history.




# Spend Tracker



Spend Tracker shows how much money you have spent during a month and allows you to compare previous months.



- 1 Click the extra information field for information about the spend tracker.
- 2 Toggle between views for your main spending account and all of your Beyond Finance Manager accounts by clicking My Accounts or Main Account.
- 3 To compare different months, click the drop down arrow and select a month within the last year.
- 4 The totals for each month will be displayed on the last day of that month. If you are viewing the current month, and the month is not yet complete, you can find the total above the current date.
- 5 You can click an individual date along the bottom of the graph, or an individual plot point on the graph itself to see a list of all of the transactions for that day (see below).

16 Jul 2015 - Thursday		\$427.95
	VISA-HENLEY CORP PTY LTD HENLEY BEACH AU#2469611 From Account 03217655	-\$18.99
	VISA-MY GOODNESS SA ADELAIDE AU#2469611 From Account 03217655	-\$14.90
	VISA-HENLEY SQUARE FOODLA HENLEY BEACH AU#2469611 From Account 03217655	-\$83.28

- 1 On the Spend Tracker page displays a combined list of transactions on a particular day for every category. You can refer to the legend for all category icons on the right side of the screen.  
To move transactions into different categories, navigate to the Money Going page or the Transaction History page and click the ellipsis (...) to the right of the transaction.

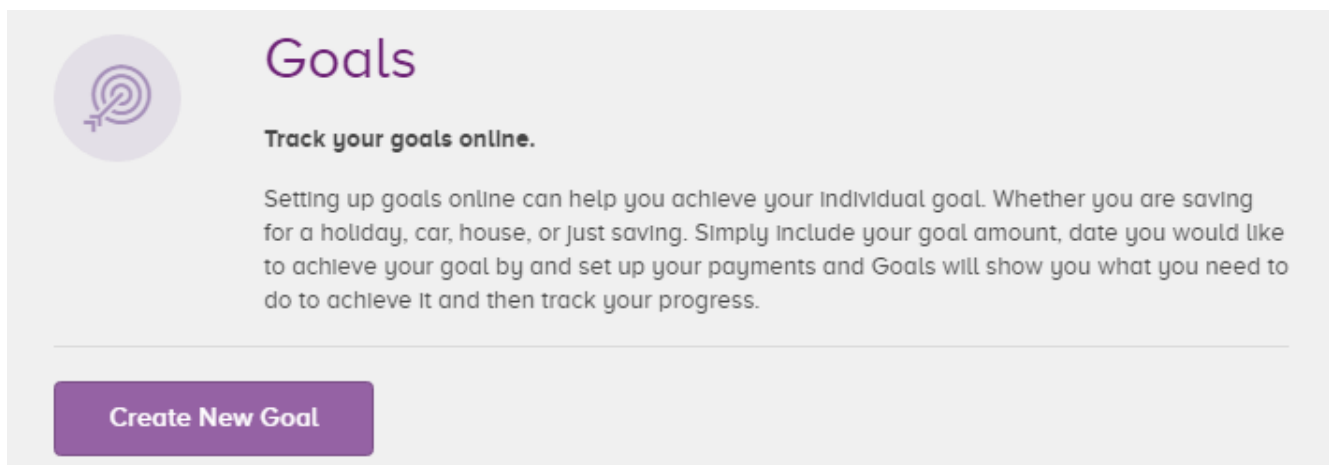
## Goals



Goals allows you to set up a new savings account and dedicate it to reaching your dreams, by setting up recurring savings payments and showing your progress as you get closer to reaching the goal. The first page that you will be presented with when you click on the Goals icon is shown below.

## Creating a Goal

Clicking the **Goals** icon in the navigation bar at the top will take you to the Goals home screen.



To get started, click **Create New Goal**. You will be presented with the screen overleaf.

Create New Goal

Tell us about your goal

1

Goal Name Paradise Island ⓘ

Goal Category Holiday ⓘ

To achieve your goal

Goal Amount \$ 5000 ⓘ

Added Payment \$ 500 ⓘ

Setting up your goal

5

Goal Payments \$ 200.00 ⓘ Fortnightly ⓘ

6

Start Payments 24/08/2016 ⓘ

7

When You Expect To Reach Your Goal 28/06/2017 ⓘ

- 1 Enter the name that you would like for your goal. This name will display as the account name when you view the account under **Account Balances**.
- 2 Select a category for the goal. This will assign an icon, which will help if you have multiple goal accounts.
- 3 Enter the amount that you need to save to reach your goal. This can be any amount between \$1-1 million.
- 4 The added payment field is for any payments that will be made to this goal that you do not need to save. For example, if you are saving for a car and already have a car that you plan to trade in, enter the amount that you expect to receive for the trade in. If you have some cash saved under your bed that you plan to spend on this goal, enter the amount that you have saved in this field.
- 5 Enter the amount that you would like your regular contribution to be.
- 6 Enter the frequency at which you would like to make regular repayments.
- 7 Enter the date that you would like to start making payments in the **Start Payments** field. This will automatically update the field below, depending on the amount, frequency of your regular repayments, and the date of the first one.

Further down the screen you will see the account selector and confirmation section:

Accounts

**Access Savings Account** \$342.71  
Acc. 03030303 Current \$342.71

TO ACCOUNT

**Goal Account** Saved \$0.00  
Left To Save \$0.00

We need to open a monEsaver Internet Savings account to create your goal account. I have read and understood the [Product Guide](#) and [Fees and Charges](#) for the monEsaver Internet Savings account.

Cancel **Start Saving**

- 1** Select the account that you would like the regular payments to come from.
- 2** This section is an indicator only. It is what the goal account will look like when it's created.
- 3** Tick the box to when you have read the relevant details, then click **Start Saving** when you are happy with all of the details you have entered.

Clicking **Start Saving** will take you to the confirmation screen, below:

Create New Goal

Creating this goal will open a new account within your membership, please click Start Saving when you have confirmed the following details.

GOAL NAME: Paradise Island    GOAL CATEGORY: Holiday    GOAL AMOUNT: \$5,000.00  
ADDED PAYMENT: \$500.00  
Left to save **\$4,500.00**

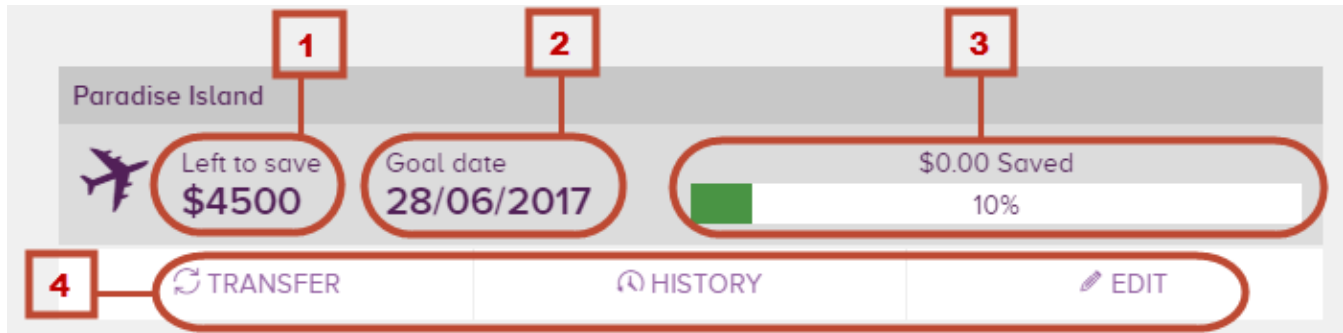
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GOAL PAYMENTS: \$200.00 Fortnightly  
FROM: Access Savings Account    START PAYMENTS: 24/08/2016  
Goal date **28/06/2017**

**1** **< Edit Goal** **Start Saving** **2**

- 1 Click edit goal if you have noticed anything that needs to be changed. This will take you back to the **Create a Goal** screen.
- 2 Click Start Saving to confirm all of the details shown and create your goal.

Once created, the goal will appear on the **Goals overview page**.



- 1 Left to save shows you how much more you need to reach your goal.
- 2 Goal date shows you the estimated date of achieving your goal, assuming that all regular payments are made.
- 3 The Saved bar shows you how much you have saved towards your goal. Notice in the screen shot above the amount saved is \$0, but it is also showing that we have saved 10%. This is because we included an added payment of \$500 earlier, so this much is already considered as 'saved'.
- 4 This section houses the links to all of the sections related to your goal account. Transfer will take you to the Transfer screen, with your goal account selected the recipient account. History will take you to the Transaction History page for the corresponding goal account. Edit will take you to a screen where you can change any details of the goal account, or delete it.

Clicking **Edit** on a goal listed on the Goals Overview screen will expand the goal and present you with a screen similar to the original Create Goal screen:

Paradise Island

Left to save  
**\$4500**

Goal date  
**28/06/2017**

\$0.00 Saved  
10%

TRANSFER
HISTORY
EDIT

Tell us about your goal

Goal Name	Paradise Island	(i)
Goal Category	Holiday	(i)

To achieve your goal

Goal Amount	\$ 5000.00	(i)
Added Payment	\$ 500.00	(i)

Setting up your goal

Goal Payments	\$ 200.00	(i)	Fortnightly	(v)
Next Payment	24/08/2016	(i)	(calendar icon)	
When You Expect To Reach Your Goal	28/06/2017	(i)	(calendar icon)	

All of the functions on this page are the same as on the original Create Goal screen, though you also have the option to delete the goal on the second half of the screen:

Accounts

**Staff Access Savings Account**

Acc. 03030303

**\$342.71**

Current \$342.71

(v)

TO ACCOUNT (≡)

**Paradise Island**

Account 03030303

Saved  
**\$0.00**

Left To Save \$4,500.00

Delete Goal

Cancel

Save

16

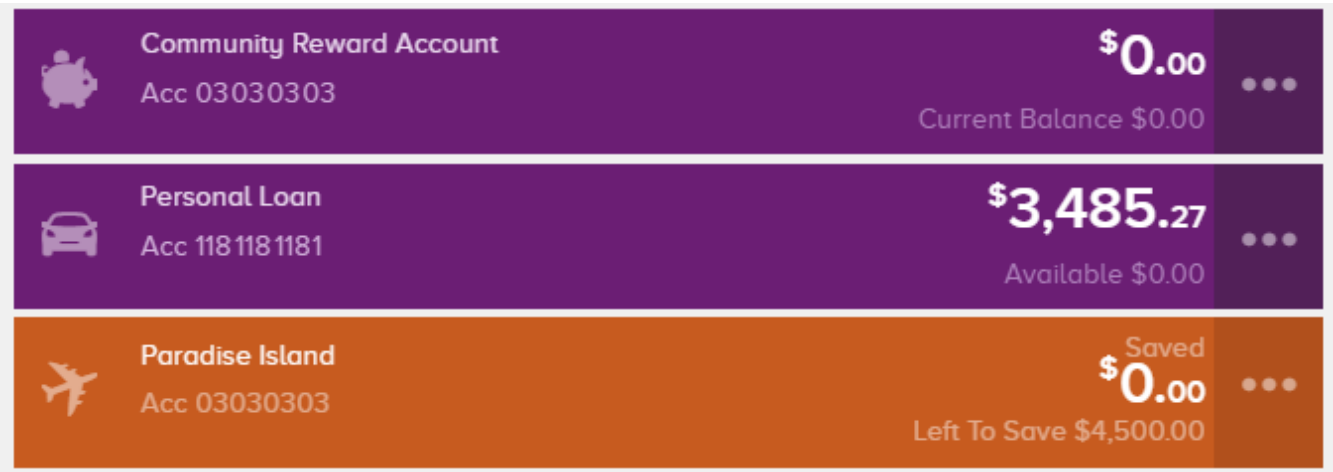
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Clicking **Delete Goal** will delete the goal from this view, and your goal account will become a normal monEsaver account, viewable on the Account Balances screen.

When you have created a goal, you will be able to see that goal on the Account Balances screen, which you are presented with when you log in to Internet Banking or can navigate to from the top navigation bar.



On the right side of the Account Balances screen you will also see new quick link to the Goals section. It will provide an overview of all of the goals that you have set up including your progress, and provide a link to navigate to the Goals overview page, where you can view and edit all of your goals.

**This should be all you need to know to start saving for everything that you want. If you do have any questions you can call out Customer Relationship Centre on 13 25 85 between 0800 – 2000 on weekdays and 0900 – 1500 on Saturdays.**

## Changes to the Account Balances Page

The screenshot displays the 'Account Balances' page for a Beyond Finance Manager account. At the top, there is a 'Welcome' message and a 'View Tips' link. Below this, there is a 'Session History' section showing the current date (Wednesday 2 Sep 2015), last login time (02:09:2015 01:00 PM ACST), and BSB Number (305-022). The main content area is divided into two columns. The left column shows a summary of 'Beyond Finance Manager Accounts' with a table of account balances and a list of recent transactions. The right column shows 'Last Transactions', 'Secure Mailbox', and two graphs: 'Where's My Money Going?' and 'Spend Tracker'. Red callout boxes 1, 2, 3, and 4 highlight specific elements: 1 points to the 'Beyond Finance Manager Accounts' header, 2 points to the account balance table, 3 points to the transaction list, and 4 points to the 'Where's My Money Going?' graph.

Account Name	Account Number	Balance	Facilities
Access Savings Account	00000000	\$1107.05	\$239.37
Credit Limit	00000000	\$-1467.13	\$32.87
Bills	00000000	\$216.00	\$216.00
Low Rate Credit Card	00000000	\$-872.00	\$128.00

DATE	DESCRIPTION	AMOUNT
02/09/2015	VISA-COLES (0453) GLENSIDE AU#2222222	-\$29.34
02/09/2015	VISA-SA GOVT PAYMENTS SER ADELAIDE AU#2222222	-\$34.00
01/09/2015	Direct Debit ALLIANZ INSURE - 1010101010101010101	-\$15.23
01/09/2015	VISA-WWW.INGOGO MASCOT AU#2222222	-\$19.44

**Where's My Money Going?**

- Savings \$0.00 - 0%
- Spending \$0.00 - 0%
- Essentials \$79.48 - 70.04%
- Uncategorised \$34.00 - 29.96%

**Spend Tracker**

Aug Total: \$6,799.58  
To Date: Aug \$273.22  
Sep \$174.48

- 1 Once you have set up Beyond Finance Manager, you will notice a new account snapshot on the Account Balances page. Like the other accounts snapshots, you will initially see your account balance and can see more details about all of your Beyond Financial Manager accounts by clicking the ellipsis (...) on the right hand side.
- 2 When the Beyond Finance Manager account snapshot is expanded, you will see the account balances of each of your Beyond Finance Manager accounts.
- 3 When the Beyond Finance Manager account snapshot is expanded you will also see a list of recent transactions. This is a combined transaction list for all of your Beyond Finance Manager accounts so there is no running balance.
- 4 On the right hand side of the screen you will notice two graphs, Money Going and Spend Tracker. The Money Going graph will display how much money has been spent in each category for the month to date.

The Spend Tracker graph will display the dollar value of your spending this month, compared with your spending at the same time last month. In the view above, it is the second of September so the yellow line on the Spend Tracker graph stops at this date. As the month progresses you will see a full comparison of how you are tracking compared to the purple line, which will always represent the previous month.

## Changes to the Transaction History Page

### Basic Search

The screenshot shows the 'Transaction History' page. At the top, there is a 'View Tips' link and a 'Beyond Finance Manager Accounts' dropdown menu (callout 1). Below this is a 'Search Transactions' input field (callout 2). A link for 'About Beyond Finance Manager Consolidated Accounts' is also present (callout 3). The main transaction list shows two entries: an ATM withdrawal of \$110.00 (callout 4) and a VISA-BP purchase of \$14.40 (callout 5). The page also displays filters for 'TRANSACTION ALL', 'SHOWING 24/01/2015 - 06/02/2015', and 'ORDER NEWEST FIRST'.

- 1** The Beyond Finance Manager Accounts drop down view shows the combined transaction history of all of your selected Beyond Finance Manager accounts. Click the drop down arrow to see individual transaction details.
- 2** This is the advanced search option, which is covered in the next section.
- 3** Click here for more information about the Beyond Finance Manager combined accounts view.
- 4** As on the Spend Tracker Page, you can see the category icons next to each transaction. You can refer to the legend for all category icons on the right side of the screen.
- 5** The amount for each transaction is shown to the right, along with the ellipsis (...), which you can click on to categorise or re-categorise any debit transaction. You will not see a running balance next to each transaction when you are viewing transactions for Beyond Finance Manager, as you cannot view balances for more than one account at once.

## Advanced Search

**Search Transactions**

ALL CREDIT DEBIT

e.g. biller name **1**

Category	ALL
Transactions	DEBITS ONLY
Show	Selected Date Range
Date Range	FROM 24/01/2015 TO 06/02/2015
Values	From To
Cheque	e.g. 123456
Order	Newest Transactions First
Format	DD/MM/YYYY

Search

**1** Once Beyond Finance Manager setup is complete, you will be able to use Advanced Search to search by category.

The rest of the functions for advance search remain the same. For a comprehensive overview of the advance search function, refer to the Internet Banking User Guide, which is available on the log on screen for Internet Banking and under **User Guides** in the help menu within Internet Banking.

# Getting in contact.

[www.beyondbank.com.au](http://www.beyondbank.com.au)

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