



QUICK SETUP GUIDE

Call Center Info

Trained customer service professionals answer all calls.

Monday - Friday, 7 AM to 9 PM EST

Saturday - Sunday, 7 AM to 5 PM EST

Toll Free (800) 972-1651

FAX (814) 443-9220

E-mail

E-mail Customer Service: custserv@somersettrust.com

Dashboard:

1. Account aggregation- add & update accounts (including external accounts), edit/delete accounts
2. Transaction feed- tagged transactions, split tagging, advanced search, and export transactions
3. Widgets-visual snapshot of what's important to the user (customizable)

The dashboard features a top navigation bar with links for Dashboard, Budget, Cashflow, Goals, Net Worth, Retirement, and Alerts. A 'Logout HELP' link is in the top right. On the left, an 'ADD UPDATE' button is highlighted with a blue arrow. Below it, a yellow callout box says 'You can add accounts from other financial institutions!'. The account list includes:

CASH	\$8,985.99
Checking	\$4,785.99
Savings	\$4,200.00
CREDIT CARDS	\$6,784.98
Visa Platinum	\$6,784.98
DEBTS	\$21,982.78
Auto Loan	\$21,982.78
INVESTMENTS	\$67,074.85
401(k)	\$67,074.85

The main transaction feed shows transactions for Thursday, May 18, 2017, and Wednesday, May 17, 2017. Transactions include Starbucks, Check #125, Vonage, GameStop, Dave's Auto Repair, Starbucks, Check #123, Borders Books, and Bed Bath & Beyond, each with a category tag and amount.

On the right, there are two widgets: 'Total Budget' showing progress for Transportation, Utilities, Groceries, Diningout, and Entertainment; and 'Goals' showing progress for 'Save for a Vacation' and 'Payoff Auto Loan'.

1

2

3

Add an Account

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

What is the name of your financial institution?

For adding an account select from one of the eight defaults or search the database.

User will be prompted to enter online credentials for that account and **connect** to the PFM.

Tagging Transactions:

		Advanced	SEARCH
Thursday, May 18, 2017			
		EXPORT TRANSACTIONS	
Check #125	Checking	Personal	-\$200.00
Starbucks	Checking	Diningout	-\$6.83
Vonage	Checking	Utilities	-\$10.95
GameStop	Visa Platinum	Entertainment	-\$5.99
Dave's Auto Repair	Visa Platinum	Transportation	-\$262.47
Wednesday, May 17, 2017			
Check #123	Checking	Transportation	-\$25.00
Starbucks	Checking	Diningout	-\$6.83
Borders Books	Visa Platinum	Entertainment	-\$21.21
Bed Bath & Beyond	Visa Platinum	Household	-\$6.20
Tuesday, May 16, 2017			
Buy.com	Checking	Split Show split	-\$48.63
Starbucks	Visa Platinum	Diningout	-\$6.83
Company Payroll	Visa Platinum	Income	\$2,809.85

1. Custom Tag

Starbucks **\$6.83**

Appears as **Starbucks** on your Checking statement on **May 18, 2017**

Tag

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

USE SPLIT TAGS

Create a Rule

Apply this tag and title to all similar transactions for any account at any date

All STARBUCKS transactions in any account will be named Starbucks and tagged Coffee.
 Only this transaction will be visibly changed right away. To see the effects of the rule on other applicable transactions, you must refresh the page.

SAVE TRANSACTION
Cancel
Delete this transaction

2. Split Tagging

Buy.com **\$48.63**

Appears as **Buy.com** on your Checking statement on **May 16, 2017**

Split Tags

Tag	Value
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>

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

USE A REGULAR TAG

Split tags are applied to this transaction only.

+ ADD TAG

\$48.63 to allocate

AUTOFILL REMAINING

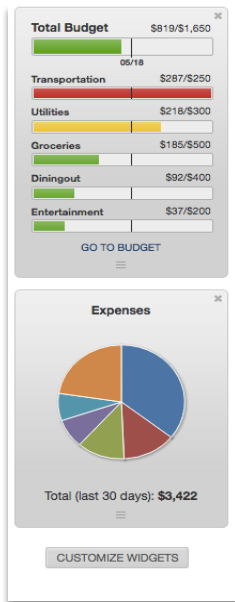
SAVE TRANSACTION
Cancel
Delete this transaction

1. Click on a transaction to create a custom tag and apply it to similar transactions. To remove the default transaction, simply click on the "x" next to the tag. For example, the Starbucks transaction, has been changed to Coffee.
2. Split tagging allows the user to get specific and use multiple tags for one transaction. For example, in the Buy.com transaction, the user can change the tags to Personal & Business. Once complete, the transaction will display with a green tag.

Transaction Search:

Using the search tool allows the user to find transactions based on specific words, tags, or amounts. For example, the tag Dining Out was used to search transaction history.

The screenshot displays the transaction search interface. At the top, there is an "Advanced" search bar and a "SEARCH" button. Below this, the "Search Results" section shows a summary of 30 transactions found, including a total of \$54.26. The results are filtered by the tag "Dining Out". A "Find transactions" sidebar on the right allows users to refine their search by word, amount, date, and account type. The main results area shows a list of transactions with their dates, merchant names, and amounts, each with a "Dining Out" tag.



Widgets:

1. Seen on the right side of the dashboard and customizable; the user can select several types:

Bills- view upcoming bills and paid bills
 Cash Flow Calendar- monthly view of income and bills
 Expenses- pie chart of top categories over last 30 days
 Budget- summary of spending targets and monthly target
 Goals-snapshot of goals and progress
 Upcoming Income-sources of income by date
 Net Worth- current net worth and previous month change

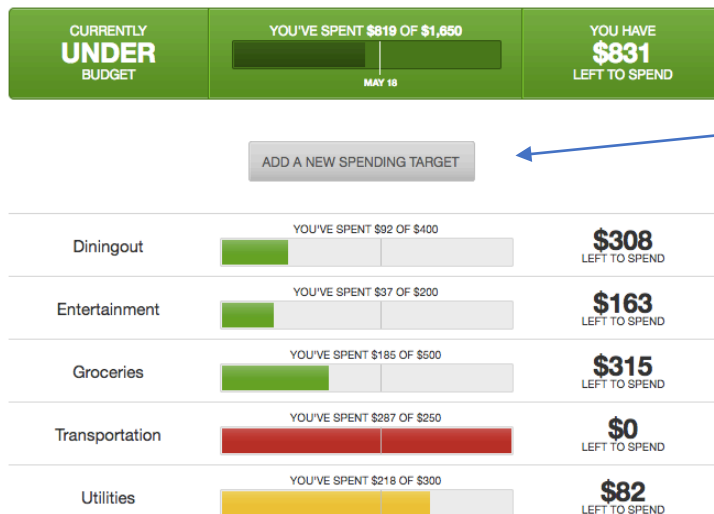


Click on customize widgets to add more from the drop-down menu. To remove widget's, click the "x" in the right- hand corner.

Budget:

Spending targets allow the user to create budgets based on tags important to them.

May 2017 Budget



The large bar on the top of the screen symbolizes the total amount of money for budgeting.

Further down on the screen shows progress for the month broken down by each spending target.

Add a Spending Target

A spending target lets you track variable expenses, like shopping or dining out. We'll even let you know when you're getting close to your target amount with a friendly text message or email!

What tag(s) would you like to track?

LAST MONTH'S TOP TAGS

- transportation \$911
- groceries \$373
- personal \$286
- entertainment \$209
- diningout \$196
- clothing \$178
- utilities \$58

What will you call this spending target?

WHERE DOES THE TITLE APPEAR?

Your spending target will be displayed by its title on the site.

Set a monthly limit

\$

Enter the tags for the budget to track; include a name for the spending target and a monthly limit.

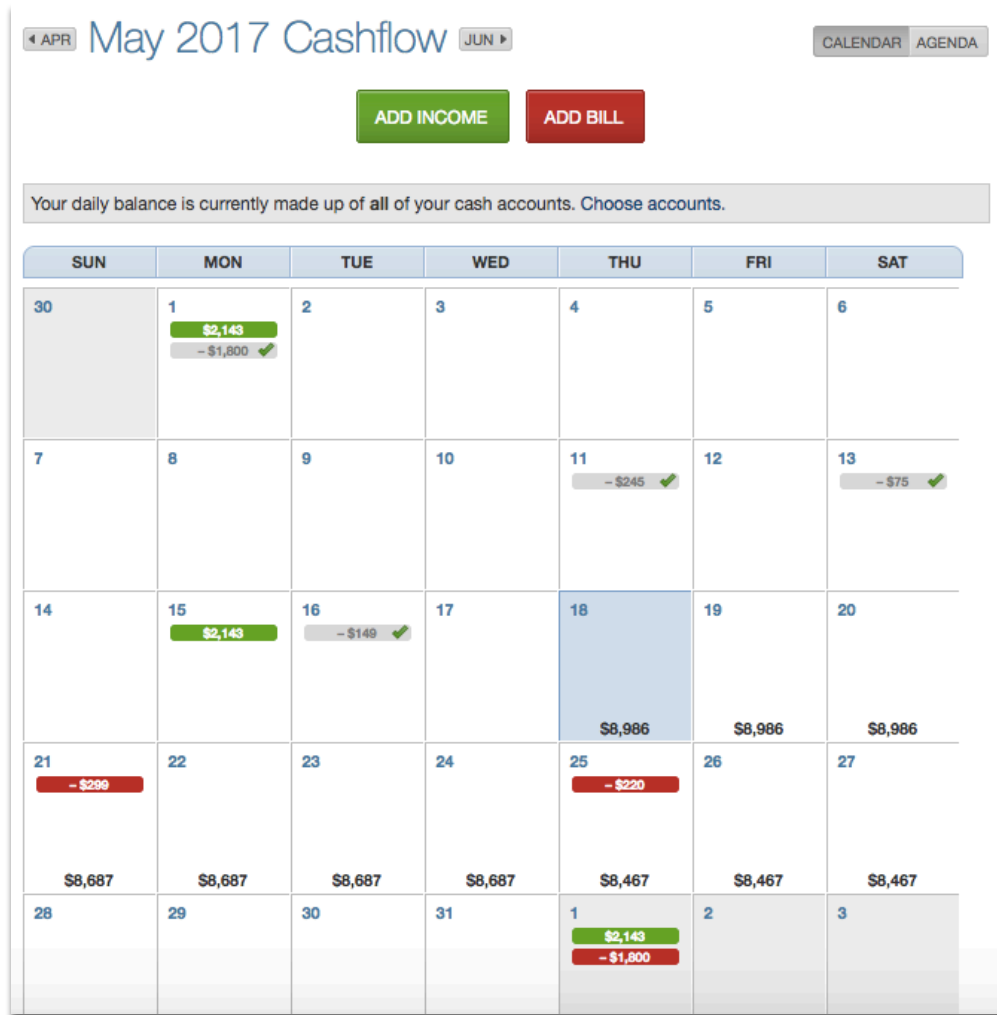
Which accounts should be considered?

Tagged transactions in the selected accounts will count towards your spending target.

- Checking
- Savings
- Visa Platinum
- Auto Loan

Cash Flow:

Add bills and incomes on a recurring or non-recurring basis to more accurately depict available funds day to day.



Add Income

What will you call this income? FOR EXAMPLE
Company Paycheck, Tips, Disbursements, Social Security

How much do you get paid?
 \$

How often do you get paid?
 Monthly
 With a start date of

Dashboard
 Show on the dashboard

ADD INCOME Cancel

Add a Bill

What will you call this bill? COMMON BILLS
Mortgage/Rent, Cable, Internet, Electricity, Utilities, Insurance

How much is this bill?
 \$

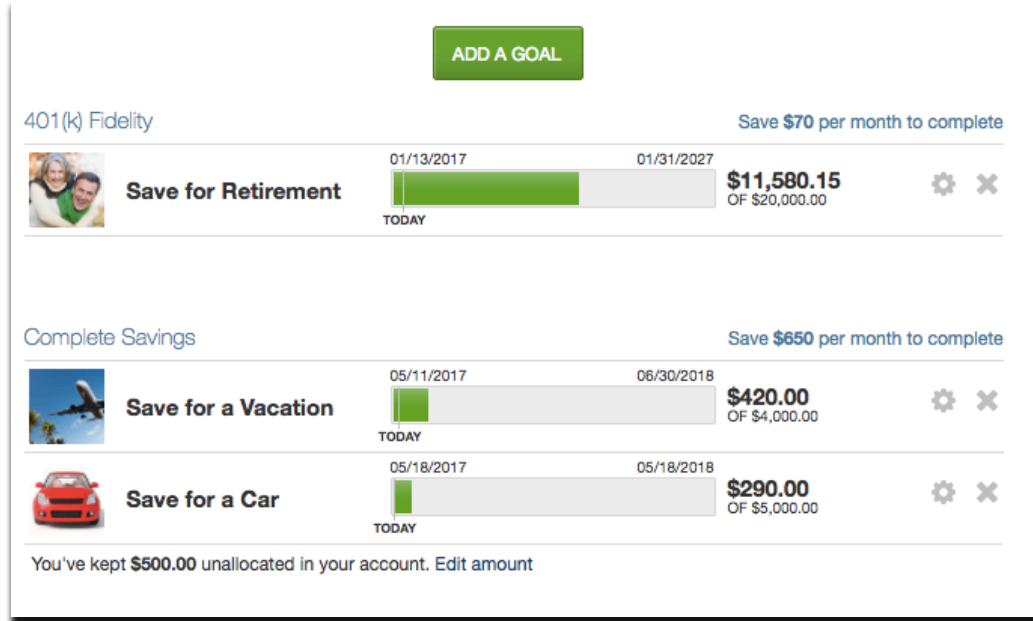
When is it due?
 Monthly
 With a start date of

Alerts Dashboard
 Send me emails about this Show on the dashboard
 Where should email alerts be sent?
 email@example.com

ADD BILL Cancel

Goals:

Create savings or payoff objectives. The goals are customizable by type, savings amount, and the user can see the current progress. This summary includes an overview of goals, how much needed to save to complete them, and which accounts they are attached to.



Select an image from the library that corresponds to the goal.

Add a Payoff Goal

1. Name and Image

Give your goal a name

What image would you like to use?



2. Account(s)

Which account(s) are you paying off?

 houston

3. Completion (Choose one)

When do you want to complete this?

OR

How much can you pay each month?

How much do I have available to spend?

4. Notifications

Alerts

 Send me text messages about this Send me emails about this

Dashboard

 Show on the dashboard

Create a custom name to make the goal specific, enter account to be considered, completion date or monthly amount.

Once all the information is entered the user will get a goal summary.

Your Goal Summary

You're creating the goal: **Pay off a Credit Card**

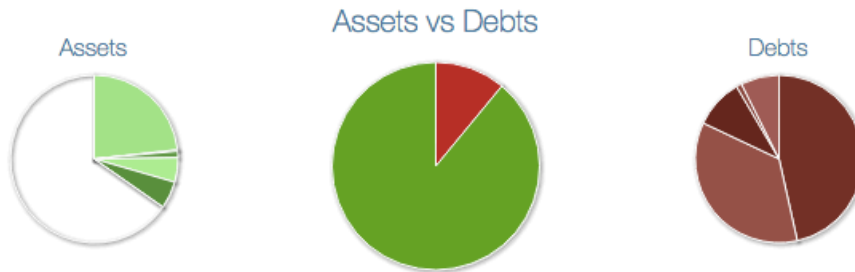


You're paying off **\$16,784.98** from **American Express**.

To complete this goal by **12/27/2019** you'll need to pay **\$524.53** per month.

Net Worth:

Monitor current assets and debts. The PFM automatically calculates net worth daily based on the accounts that have been added.



ADD ASSET ADD DEBT

All accounts included in the PFM are automatically used in the net worth calculation.

Users have the option to exclude any of their accounts from the calculation.

Manually added assets and debts, cannot be excluded from the calculation without deleting.

Assets		
401(k) Fidelity	<input checked="" type="checkbox"/> Include in net worth calculation	\$89,078.11
Complete Savings	<input checked="" type="checkbox"/> Include in net worth calculation	\$1,000.00
Ultimate Checking	<input checked="" type="checkbox"/> Include in net worth calculation	\$4,785.99
Money Market	<input checked="" type="checkbox"/> Include in net worth calculation	\$18,000.00
emergency savings	<input checked="" type="checkbox"/> Include in net worth calculation	\$20,000.00
House value	<input checked="" type="checkbox"/> Include in net worth calculation	\$250,000.00
Debts		
houston	<input checked="" type="checkbox"/> Include in net worth calculation	\$21,982.78
American Express	<input checked="" type="checkbox"/> Include in net worth calculation	\$16,784.98
Owe Parents	<input checked="" type="checkbox"/> Include in net worth calculation	\$4,500.00
Personal Loan	<input checked="" type="checkbox"/> Include in net worth calculation	\$500.00
CHASE	<input checked="" type="checkbox"/> Include in net worth calculation	\$3,498.00

Alerts:

Create customized alerts based on activity in the PFM. There are 6 different alert types to choose from. These alerts will always show on the top of the Dashboard, but the user can opt to receive text or e-mail alerts.

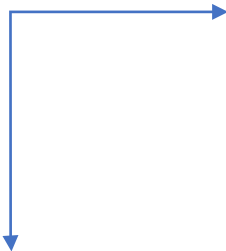
ADD AN ALERT

Alerts can notify you about account balances, budget status, and more!

Set Up Your Money Manager Alerts

Email alerts should be sent to:

SAVE



Account balance: lets the user know when the balance of specified account falls below a certain amount.

Spending target: notifies user when they spent a certain percentage of spending target(s).

















Goal progress: notified when a certain threshold is met towards a specified goal.

Bill reminder: Number of days before a bill is due.

Large transaction: any transaction comes through that is over a certain amount.

Merchant name: a transaction is posted from a specified store.

Current alerts

Goal Alert	Notify me when my Save for a House goal is 80% of the way there.	  
Goal Alert	Notify me when my Save for Retirement goal is 80% of the way there.	  
Merchant Name Alert	Notify me of a transaction matching Home Depot .	 
Merchant Name Alert	Notify me of a transaction matching Lowe's .	 
Spending Target Alert	Notify me when my Transportation exceeds 80% .	  
Spending Target Alert	Notify me when my Household exceeds 80% .	  

Help:

Find the Frequently Asked Questions and the ability to submit a support request to Geezeo team for assistance.

The FAQs can be seen on the left- hand side of the 'HELP' page; simply click on a question to display an answer. If the user cannot find the answer to their question here, they can use the 'Submit a Support Request' feature on the right- hand side. This will create a ticket request for our support team, who will respond by the end of the next business day.

Frequently Asked Questions

Top Questions

Q. Why do I have a red or blue error on one of my external accounts?

This is an indication of a problem connecting to your account. A blue **i** symbol often indicates a temporary external site issue or expected maintenance. This error message should resolve after a few days. Please contact us if the issue persists. A red **e** symbol is an indication of a login error. This can mean that your password needs to be updated, or you have security questions that need to be answered. Click the link provided in the error message to manually update your username and password. You may also be prompted with additional security questions. If your account still does not update, please contact us.

Q. How do I add an account?

Q. How do I add or change a tag?

Q. How do I handle cash transactions like ATM withdrawals?

Q. Can I pay bills with the Cashflow calendar?

Q. How do I add Capital One 360 (formerly ING Direct)? My information is not being accepted.

Q. I have more Focus questions. How do I contact you?

General

Q. Why should I use Focus?

Q. How do I start?

Q. What shows up on my Dashboard?

Q. What Browsers do you support?

Adding/Deleting Accounts

Q. How do I find my financial institution?

Q. How do I delete an account?

Submit a Support Request

Submit further specific questions on Focus here.

Which of these best describes your problem?

Please describe the issue you're experiencing.

What email address should we use to contact you?

Do not share confidential information such as account numbers, credit or debit card numbers, or social security numbers.

SUBMIT YOUR REQUEST