



# Ascendo Money for BlackBerry

Version 3

## User Guide

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The Frequently Asked Questions page for Ascendo Money may contain more recent information and trouble shooting tips, see <http://www.ascendo-inc.com/MoneyFAQ.html>.

## 1.0 Overview

Ascendo Money is Personal Finance Manager that allows to track withdrawal and deposits from several accounts. Advanced features allow you to calculate account balances, reconcile accounts, categorize transactions, track budgets, and display reports. Ascendo Money includes a component that runs on your BlackBerry and another component that runs on a Windows Desktop. The two components can be synchronized or used independently.

You can create an unlimited number of accounts such as Checking, Savings, Debit Cards, Credit Cards, Investments, etc. Within each account you can manage a Register of expenditures and deposits. For example, you could create a personal checking account and record entries for checks you write or items you buy using your debit card.

Each transactions includes several pieces of information such as the date, amount, payee, etc. Ascendo Money will keep a running balance in your account so you can avoid bouncing a check or paying interest for a negative balance.

Transactions can be classified in Categories such as Clothing, Household, Meals, etc. You can set up budgets based on categories. For example, you may want to spend less than \$400 per month on groceries. Ascendo Money will calculate the total of expenses in the categories you created and tell you if you are under or over budget. In addition, you can classify transactions in Types such as Business Expenses, Personal Expenses, etc. for more detailed analysis.

Payees are people or companies that receive payments from you or make payments to you. For example, you may create a Payee named Vons Supermarket and record debit card payments for groceries or a Payee with your employer's company name to record automatic salary deposits.

Several advanced features allow you to better manage your finances;

- Recurring Transactions allow you to automatically create withdrawals for rent, utilities, etc. or salary deposits.
- Reports display the total amounts you spend per payees, category and types for a specific date range.
- Reconciling accounts allow you to determine if the register you are managing with Ascendo Money contains all the transactions in your bank account.
- Forecasting balances will project the balance at a future date based on recurring expenses.

## 2.0 Installation

It is commonly recommended to do a backup of your data before installing any application on your handheld device. To do this, start the BlackBerry Desktop Manager (Figure 1), click on “Backup & Restore”, then following the instructions.

BlackBerry products are generally installed in two different ways; installation from a PC desktop or Over-The-Air (OTA) installation.

### 2.1 Installation from a Desktop

When you purchase Ascendo Money or download a trial version, you should receive a file with a .ZIP extension. Some distributors download the file directly to your PC while others send the file to you by email. You can “unZIP” this file using a free program called WinZip available at [www.download.com](http://www.download.com).

Open the .ZIP file using WinZip then click on the Extract button. Select a directory to extract the files to. You should see two files with extensions .COD and .ALX in this directory. Now start the BlackBerry Desktop Manager.



Figure 1

When you click on the “Application Loader” icon a dialogue box will appear. Click on the “Add” application button, then browse to the directory where you stored the files that you extracted with WinZip. Select the file with the .ALX extension then click on the “Next” button. The BlackBerry Desktop Manager will proceed with the installation.

## **2.2 Over-The-Air Installation**

If you purchased the product directly from your device, you will receive a text message containing a link. Use the track wheel to move the cursor to the link. When the cursor is over the link it should be highlighted. Click on the track wheel and select “Get Link”. You may be prompted to give your permission to initiate an internet session. If you answer “Yes” the browser will download the software directly to your device and install it. If an error message is displayed you may want to verify that you have full internet access as part of your service plan.

## **2.3 Product Registration**

Upon purchasing the product you should receive a registration key with your order confirmation. If not, please contact the distributor that you bought the application from a request a registration key. Keep your registration key in a safe place as you may need it at a later time.

When you start the application, you will see a menu option to enter the registration key. If you are using a trial version you can choose to enter the registration key at a later time. Once the trial period has expired, you will no longer be able to use the application without a registration key.

To upgrade from a trial version to a full or registered version you must purchase the product and enter the registration key when prompted. You do not need to download or reinstall a different version.

## 2.4 Upgrading from a Previous Version

You can upgrade from previous versions by using the BlackBerry Desktop Manager. After having downloaded the newer version of the application to your PC, copy the files with extensions .ALX and .COD to the same directory as the previous version. Windows will ask you if you want to overwrite the existing files. Chose “Yes”.

Now start the BlackBerry Desktop Manager. You should see a pop-up window that says “Updated versions of the applications listed below are available for your handheld.”, see Figure 2. The application you downloaded should appear in the list. Click on the Update Now button.

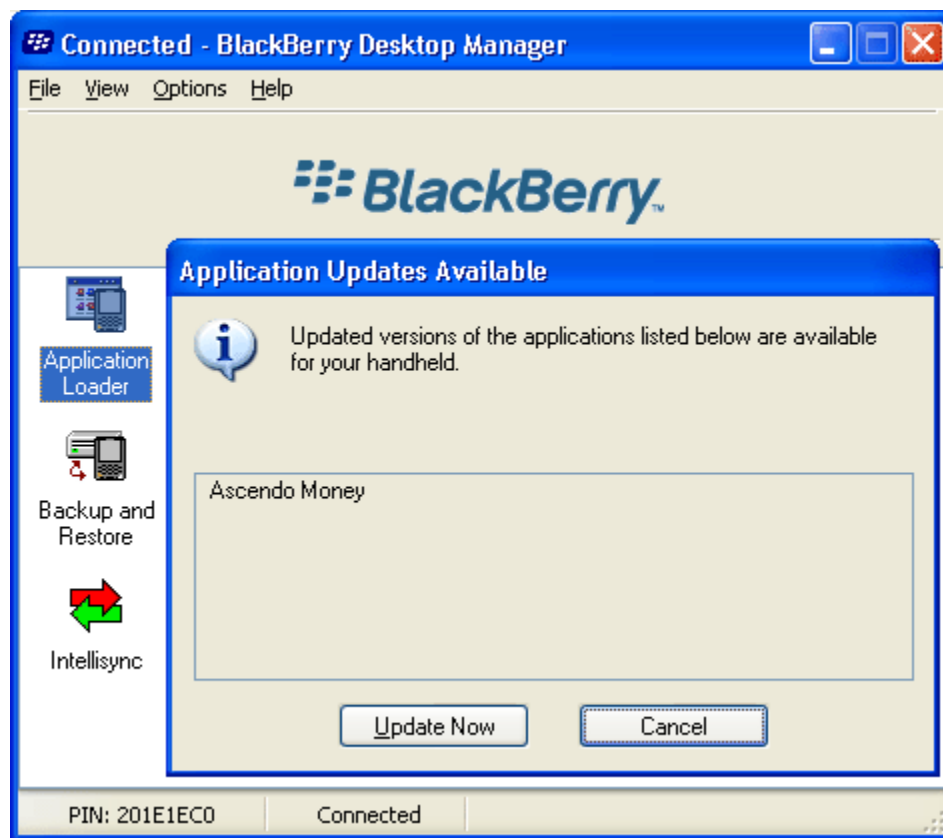


Figure 2

Now click on the Application Loader icon. A list of applications will appear including Ascendo Money. You should see “Upgrade” in the Action column next to Ascendo Money. Click on the “Next” button and the BlackBerry Desktop Manager will install the upgrade of Ascendo Money.

If you are not prompted to upgrade then remove the older version from your device by removing the checkmark in the box next to the application name and clicking on Next.

### 3.0 Using Ascendo Money on your BlackBerry

When you install software on a BlackBerry, the operating system places an icon in the Applications Folder. To start Ascendo Money, open the Applications Folder and use the track wheel or track ball to move to the Ascendo Money icon pictured in Figure 3. When the icon is highlighted, click on the track wheel, track ball or return key to start Ascendo Money.






Figure 3

When you purchase Ascendo Money, you should receive a registration key with your order confirmation. If not, please contact the company from which you bought Ascendo Money and request a registration key. Keep your registration key in a safe place as you may need at a later time to reinstall the application.

When you start Ascendo Money for the first time you will be asked to enter the Registration Code. If you have a registration key, enter it now and click on the Register button. If your trial period has not expired, you can click on the Register Later button to continue using Ascendo Money. Once the trial period has expired, you must purchase Ascendo Money and enter the registration key to continue using the product.

### 3.1 Managing Accounts

The first screen displayed when you start Ascendo Money is the Accounts screen, see below. A few sample accounts are created when you install Money but you can delete or modify them.

Ascendo Money	
Account Name	Balance
 Checking (Example)	2,500.00 \$
 Savings (Example)	5,000.00 \$
 Visa (Example)	-235.00 \$
<b>Total All:</b>	<b>7,265.00 \$</b>

If you click on the BlackBerry Key to the left of the track ball, the screen menu will appear, see figure below.


View account	y
<b>Edit Account</b>	<b>Balance</b>
Add new account	2,500.00 \$
Delete account	5,000.00 \$
Recurring Transactions	-235.00 \$
Send by Mail	
Manage Payment Methods	
Manage Categories	
Manage Types	
Manage Payees	
Budgets	
Reports	
Options	7,265.00 \$
About	

View Account (View Register) will display the transaction Register when your expenditures and deposits are listed.

Edit Account will allow you to change the account name, icon, initial balance date, initial balance amount and user defined field label, see figure below.

Add New Account will allow you to create a new account.

Delete Account will delete the highlighted account. If you delete an account, all of the transactions associated with the account will be deleted.

Ascendo Money	
Icon:	
Account Name:	Checking (Example)
Currency:	\$
Starting Balance Date:	22 May 2008
Starting Balance Amount:	2500.00
User Defined Field Name:	Check Number



To select a new icon, highlight the icon, click on the BlackBerry key and select Change Option. A screen will appear with 100 icons, see figure below. Use the track ball to navigate through the icons then click on the track ball to select an icon and return to the account edit screen.



To select a currency symbol, click on the “SYM” key on your BlackBerry.

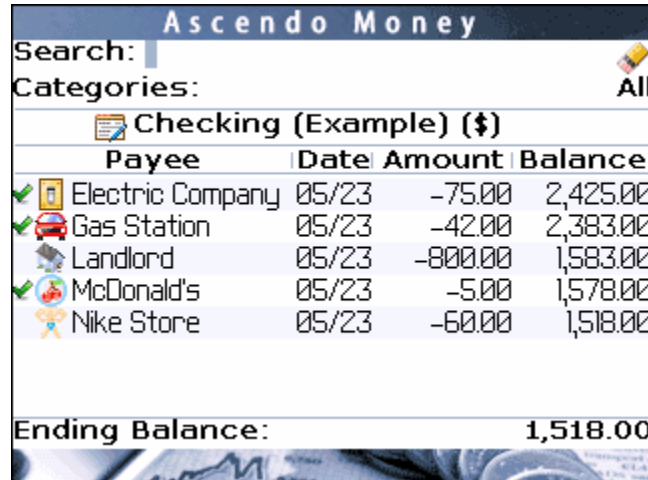
When you create an account, you may want to set the Starting Balance Date and Starting Balance Amount using a bank statement. All transactions entered on or after the Initial Balance Date will be reflected in the account balance. If you fall behind on entering transactions, you may want to reset your Starting Balance Date and Starting Balance amount to the most current bank statement.

Each account has a user defined field. You can set the field name to anything you like and it will be displayed on the transaction form along with a value field. In this example, the field name has been set to “Check Number” so that when you enter your checking withdrawals, you can record the check number.

### **3.2 Using the Account Register**

The Account Register is used to manage withdrawals and deposits to as well as keep track of the account balance. To display the Account Register, go to the accounts screen, roll the track ball/wheel to highlight an account, then click on the track ball/wheel to display the account register.

When you use Ascendo Money for the first time, several sample transactions will appear, see figure below. You can delete or edit these transactions.



The screenshot shows the Ascendo Money application interface. At the top, there is a title bar with the text "Ascendo Money". Below the title bar, there is a "Search:" field with a cursor inside. To the right of the search field is a pencil icon. Below the search field is a "Categories:" field with a dropdown arrow. To the right of the categories field is the text "All". Below the categories field is a table with the title "Checking (Example) (\$)". The table has four columns: "Payee", "Date", "Amount", and "Balance". The table contains five rows of sample transactions, each with a green checkmark icon to the left of the payee name. The transactions are: Electric Company (05/23, -75.00, 2,425.00), Gas Station (05/23, -42.00, 2,383.00), Landlord (05/23, -800.00, 1,583.00), McDonald's (05/23, -5.00, 1,578.00), and Nike Store (05/23, -60.00, 1,518.00). At the bottom of the table, there is a row labeled "Ending Balance:" with the value "1,518.00".

Payee	Date	Amount	Balance
✓ Electric Company	05/23	-75.00	2,425.00
✓ Gas Station	05/23	-42.00	2,383.00
✓ Landlord	05/23	-800.00	1,583.00
✓ McDonald's	05/23	-5.00	1,578.00
✓ Nike Store	05/23	-60.00	1,518.00
Ending Balance:			1,518.00

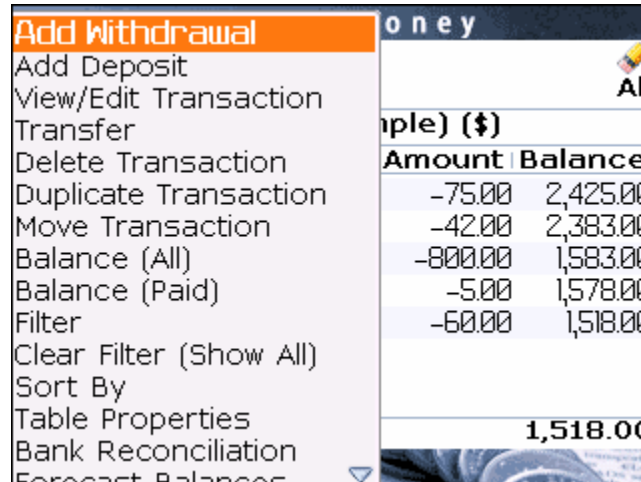
### 3.2.1 Searching and Filtering Transactions

When the register screen first appears, the cursor will be in the Search field. If you start typing characters, Ascendo Money will reduce the list to only those transactions for which Payee name starts with the search string. For example, if you start typing “m”, only McDonald’s will appear in the list. To clear the search field and display all transactions, click on the BlackBerry escape key or the pencil button to the right of the Search field.

The Categories field allows you to reduce the list to only transactions such as Meals or Clothing. To select a category, roll the track ball to highlight the Categories field value then click on the BlackBerry Key and select change option. Alternatively, you can highlight the Categories field and click on the space bar repeatedly to cycle through choices.

The transaction list displays several columns but there are more fields off the right side of screen. In addition, there may be more transactions below the screen depending on how many transactions you have entered. Ascendo Money provides a Roll & Scroll™ feature that allows you to navigate quickly and easily to the information you want. To use this feature, use the track ball/wheel to highlight one of the transactions. Then simply roll the track ball left or right to move horizontally across the fields or roll the track ball up and down to move vertically through the transactions.

The screen menu provides several options to manage transactions, see figure below. To display the screen menu, click on the BlackBerry menu key.



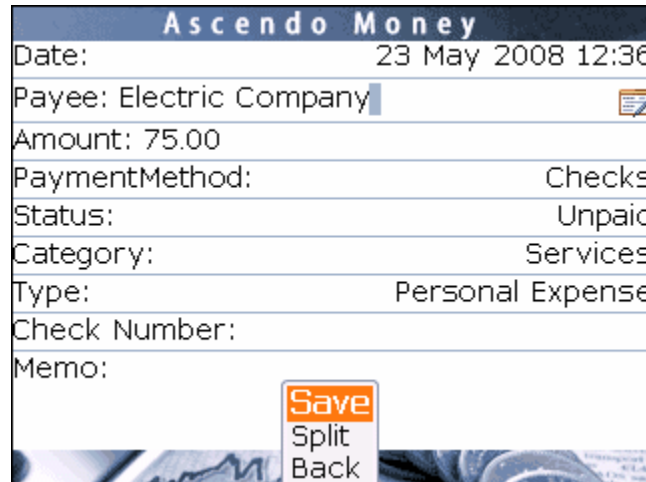
### 3.2.2 Adding and Editing a Transaction

From this menu you can add a new transaction. Ascendo Money includes several features that allow you to add transactions quickly. The transaction date will be set to the current date and the cursor will be placed in the Payee field.

When you start typing characters into the Payee field, Ascendo Money will automatically suggest Payees. For example, if you start typing “E” then “Electric Company” will be suggested. If this is not the payee you want then continue typing. If it is the payee you want, then click on the return key to automatically complete the entry and move to the amount field.

Payees are stored in a separate database and have several default values associated with them for Payment Method, Status, Category and Type. So if you select a payee already in the databases, each of these fields will automatically be set to the default values you have selected. For example, if you select Electric Company, the Payment Method will automatically be set to ETF (Outgoing), status will be set to “Unpaid”, Category will be set to “Utilities” and Type will be set to “Personal Expenses”. You can override the defaults by moving the these fields and selecting other choices.

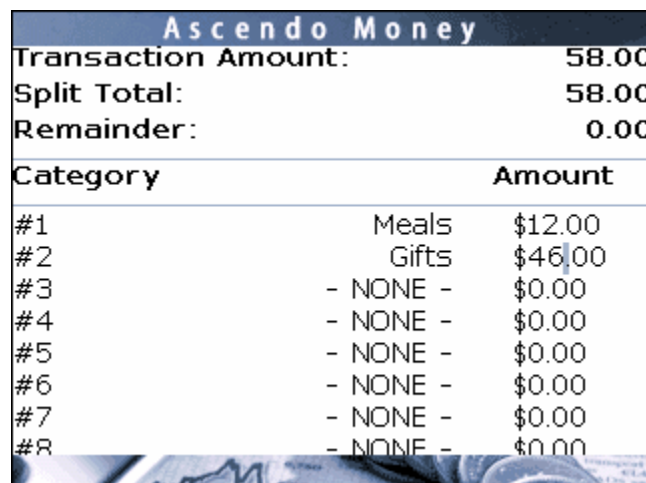
You can view or edit a transaction by highlighting and click on it in the transaction list or by choosing View/Edit from the screen menu. To save your modifications, click on the BlackBerry key or track ball and select Save from the screen menu, see figure below.



Ascendo Money	
Date:	23 May 2008 12:36
Payee:	Electric Company
Amount:	75.00
Payment Method:	Checks
Status:	Unpaid
Category:	Services
Type:	Personal Expense
Check Number:	
Memo:	
<div>Save</div> <div>Split</div> <div>Back</div>	

### 3.2.3 Splitting a Transaction across Categories

Each transaction amount can be split across several categories. For example, you might purchase food and gifts in an airport store and classify the food as a business expense and the gifts as a personal expense. To do this, select Split from the screen menu to display the transaction splitter screen, see figure below.



Ascendo Money		
Transaction Amount:		58.00
Split Total:		58.00
Remainder:		0.00
Category		Amount
#1	Meals	\$12.00
#2	Gifts	\$46.00
#3	- NONE -	\$0.00
#4	- NONE -	\$0.00
#5	- NONE -	\$0.00
#6	- NONE -	\$0.00
#7	- NONE -	\$0.00
#8	- NONE -	\$0.00

In the list below the remainder field, select categories and type amounts to allocate to each category. Ascendo Money will display the total of the amounts you have allocated in the Split Total field. The difference between the transaction amount and the total allocated is

displayed in the remainder field. When the remainder is 0, you have allocated the entire transaction amount.

### 3.3 Managing Payees

Payees are people or companies that receive payments from you, or that make payments to you. For example, you may create a Payee named Vons Supermarket and record debit card payments for groceries or a Payee with your employer's company name to record automatic salary deposits.

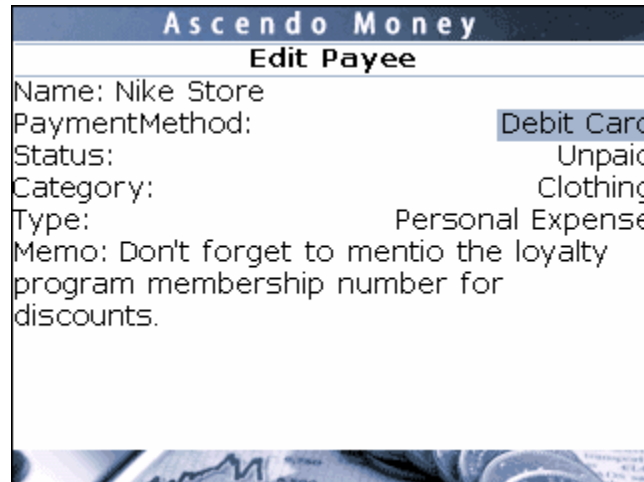
To manage Payees, go to the Accounts Screen, click on the BlackBerry key and select "Manage Payees" from the screen menu. The Payees will appear in a list displaying the Payee name and Memo fields, see figure below.

Ascendo Money	
Payees	
Name	Memo
Electric Company	
Gas Station	
Landlord	
McDonald's	
Nike Store	
<div> <div>Edit Payee</div> <div>Add Payee</div> <div>Delete Payee</div> <div>Back</div> </div>	

To add or delete a Payee, roll the track ball/wheel to highlight a Payee, then click the BlackBerry key to and select the desired action from the screen menu. You can edit a Payee using the screen menu or by simply highlighting and clicking on it with the track ball/wheel.

When you shop at a store on a regular basis, you probably pay with the same credit card want to categorize the purchase the same way. Ascendo Money allows you to set up Payees with default values for Payment Method, transaction Status, Category and Type, see figure below.

When you create a transaction and select a payee from the Payee database, these fields will automatically be set to their default values. This speeds transaction entry considerably however, you can override the defaults at any time.



In addition, each payee record includes a memo field to store information specific to that Payee such as vendor contact information or purchasing tips.

### 3.4 Payment Methods, Status, Categories & Types

Each transaction includes information on the payment method, transaction status, category and type of the transaction. You can use this information to sort transactions and display reports on your spending habits.

You can add, edit and delete transaction status types. The default status types are listed in the table below. Payment methods can be withdrawals or deposits. The default payment methods are listed below.

Type	Withdrawal or Deposit
Withdrawal	Withdrawal
Deposit	Deposit
ATM	Withdrawal
Check	Withdrawal
Credit Card	Withdrawal
Debit Card	Withdrawal
EFT (Bill Pay)	Withdrawal
EFT (Direct Deposit)	Deposit
Paypal (To)	Withdrawal
Paypal (From)	Deposit
Wire Transfer (Outgoing)	Withdrawal
Wire Transfer (Incoming)	Deposit

If you enter a payment to your cable company and select EFT (Bill Pay), the amount will be recorded as a withdrawal and subtracted from your balance. If you enter a transaction for your salary and select EFT (Direct Deposit), the amount will be recorded as a deposit to your account and added to the account balance.

Transaction status indicates whether or not a transaction has been processed by your bank. For example, you may write a check for a purchase but the check may clear the bank a week later. Tracking the status of transactions can be useful to verify if your account is about to go negative in order to avoid bank fees or interest payments.

You can add, edit and delete transaction status types. The default status types are listed in the table below.

Status	Paid or Unpaid
Uncleared	Unpaid
Cleared	Paid
Unpaid	Unpaid
Paid	Paid
Unreconciled	Unpaid
Reconciled	Paid
Imported	Unpaid
Downloaded	Unpaid
Undetermined	Unpaid
Void	Unpaid

Categories and types allow you to classify transactions in order to better understand your spending habits. For example, you might want to create a category for Meals to track how much you spend each month. Some of the meals could be personal while others could be business related. Create types for personal and business could allow you to separate business expenses from your personal budget.

You can add, edit and delete categories and types. When you start Ascendo Money for the first time, there are several predefined categories such as Automotive, Clothing, Entertainment, etc. and type such as Business Expense, Personal Expense, etc.

## **3.5 Managing Budgets**

Budgets allow you to specify an specific amount that you would not like to exceed for all the transactions of a category. For example, you may budget \$200 per month on clothing. If you buy a shirt and jeans for \$100, you will have spend 50% of your budget.

## **4.4 Synchronization**

In order for synchronization to work, Ascendo Money must be running on the BlackBerry and the data cable must be connect your PC to your BlackBerry.

When you click on the desktop synchronize button you will see a window appear with a progress bar. When the Synchronization process is complete, the Accounts and Transaction information from Ascendo Money should be identical on your PC and BlackBerry.

If you have modified withdrawals or deposits on your BlackBerry and your Desktop since your last synchronization then there may be some transactions with two different values. Ascendo Money determines which one to used based on parameters you set in desktop Options.





## **5.0 Trouble Shooting & Technical Support**

If you have difficulty using Ascendo Photos, please consult our web site:  
<http://www.ascendo-inc.com/Money.html> The Frequently Asked Questions page for Ascendo Money may contain more recent information and trouble shooting tips, see <http://www.ascendo-inc.com/MoneyFAQ.html>.

If you are still experiencing difficulty, please send an email to [support@ascendo-inc.com](mailto:support@ascendo-inc.com) including:

- Product Name & Version (Select About to find this).
- Your handset and Model number.
- Mobile Operator.
- Precise description of anomaly or problem including exact error message if one exists.

Email support is free. We will make a best effort to respond within 48-hours.