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 ⭕ 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 ⭕ 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?

1. Click the three dots in the upper right corner and select "Link Account," or go to the Accounts page and click the plus sign in the lower right corner.

2. Enter your financial institution's name into the search box. Check the URL associated with the institution to make sure it is where you normally access your account(s).

3. Accept the terms and conditions.

4. Enter your login information EXACTLY as you would when logging into your financial institution directly and click 'Secure sign in.'

5. Select the account(s) you want to add.

6. Review your selection(s) and click Submit.

7. If you receive an error message:

   • First check that your login credentials are correct and are still working directly on the institution's website.

   • If you are still unable to add your account, please contact us. Be sure to provide the following information:

      • The name of the financial institution you are trying to add

      • The website (URL) used to access the account directly

Q. How do I add or change a tag?

1. Click on the transaction requiring a new or updated tag.

2. Type the new tag or select it from the list.

3. Optional: Create a rule to apply this tag and title to all similar transactions.

4. Click 'SAVE'.

5. Refresh the page to apply your new rule, if applicable.

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

Use 'split tags' to categorize your cash withdrawal transactions. You are unable to manually enter cash transactions, but using 'split tags' will allow you to break down a cash transaction into groceries, dining out, transportation, etc. Learn more about split tagging under 'Tagging'. Learn more within our split tagging FAQ.

Q. Can I pay bills with the Cashflow calendar?

The Cashflow calendar is designed for planning and estimation purposes only. No real money is ever withdrawn from your account(s) in PFM. The Cashflow calendar simply uses your current daily balance and then takes into account all future income and bills that you've entered.

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

We welcome questions and feedback! Please use the information provided at the bottom of this FAQ to reach out. Kindly provide as many details as possible, including the below information as applicable:

- Which section of PFM the error is occurring in

- A detailed description of the problem

- Screenshots, if possible

- The internet browser you're using

For account addition/update issues:

- The exact financial institution you are trying to add/update

- The website link (URL) used to access the accounts directly

- Any error messages received

General

Q. Why should I use PFM?

PFM provides you the tools to help successfully manage and track your finances. You can create a budget, monitor expenses, and set goals. We'll also allow you to track your upcoming bills and incomes and enable you to view all your accounts in one convenient location. PFM can help you in tangible ways to improve your overall financial health.

Q. How do I start?

1. Add additional accounts from other financial institutions to view all your accounts in one place.

2. Customize the 'tag' names on your transactions to get the most accurate financial picture.

3. Set up monthly Spending Targets within the 'Budget' area to organize your tagged transactions.

4. Use 'Cashflow' to track regular incomes and bills.

5. Create specific financial targets under the 'Goals' tab.

If you have questions or issues with any of the above steps, reference the appropriate section of this FAQ. If you still can't find an answer to your question, please contact support.

Q. What shows up on my Dashboard?

You can view the following items on your Dashboard:

- All uploaded accounts and their balances.

- Daily account transactions.

- Tiles which include Spending by Category, Budget Progress, Cashflow, Net Worth, and Goals Progress.

Q. What browsers do you support?

We currently support modern browsers. If you have an older browser, try updating it to the most recent version. You will also want to ensure that your security settings allow PFM to function properly. You may experience issues if your browser has cookies turned off, is operating with a high security level, or has additional add-ons installed. If you experience a problem, please contact support after verifying your browser settings.

Adding/Deleting Accounts

Q. How do I find my financial institution?

If you are having trouble finding your financial institution, try these search tips:

1. Input your financial institution's official FULL name.

2. Then try searching with the fewest number of words possible.

   - For example: Try typing one word at a time if your institution has a long name. If your financial institution has an abbreviation, (i.e., SECU) try searching that as well.

3. If your financial institution has a city name or other unique word in it, try searching only by that term (i.e., 'Springfield' or 'River').

If you still cannot locate your financial institution, please contact support to verify whether it can be supported.

Q. How do I delete an account?

You have the ability to delete and archive accounts that you have manually added to PFM. However, at this time **you cannot remove accounts that come over automatically.** You will go through the process of adding an account in order to delete an account.

1. Access your accounts by clicking the three dots in the upper right corner and select 'Link Account.' Search for your financial institution, accept the Terms and Conditions, and log in using your user id and password for that institution.

2. You will be directed to the page listing all of your eligible accounts. Uncheck the account(s) you no longer wish to see. Click Submit.

3. The account will show under the Inactive tab. If you want to permanently delete the account, you will click on the Archive button.

4. Keep in mind that this will remove all custom tags, goals, etc. that are associated with this account.

Q. My financial institution uses image/word verification. Can you support it?

We cannot support your financial institution for account aggregation because they require an image-based, randomly generated security code to be entered each time you sign in. We currently do not have the infrastructure in place to support such a security process; however, we are working on this and hope to be able to support such accounts in the future.

Managing Transactions

Q. How do I export transactions from my account to create reports?

You can export your transactions into a 'CSV' file, which is supported by most spreadsheet programs.

1. Click 'View Transactions' in the Transactions tile. Click the small 'Export' button in the upper right corner.

2. A CSV file will be saved to your computer's download folder.

Q. Can I delete a transaction?

Yes, you can remove transactions. These transactions will still be visible on your account directly but will no longer show in PFM. Please note that this is a permanent action and cannot be undone.

- Click 'View Transactions' in the Transactions tile.

- Select the transaction you want to delete and click 'Delete.'

Tagging

Q. What is a 'tag'?

A tag is a customizable word or phrase used to categorize your transactions. This feature gives you a better idea of how you are spending your money by tracking transactions in the same category. We will automatically pull in your most recent transactions and tag them (i.e., transportation, groceries, clothing). We suggest you edit your tags by selecting the tag and start typing the new tag and select it from the list or type a new tag. Customized tags give you a more accurate view of your budget(s), spending history and overall financial picture.

Q. What if I have a transaction that falls under multiple categories? ('Split Tags')

You can apply multiple tags to transactions, such as ATM withdrawals, by using the 'split tag' feature:

1. Click on any transaction to edit it.

2. Click the 'USE SPILT TAG' button.

3. Enter a tag and its value.

4. Repeat the process for each tag, ensuring that the entire balance of the transaction is accounted for.

5. Click the '+ADD TAG' button if you want to split the purchase between more than two tags. There is no limit to the number of split tags you can have.

6. Click 'SAVE'.

Q. What is a tagging 'rule'?

If you would like to change a transaction's title and/or edit the tag to be applied to similar transactions, check the box that says, 'Apply this tag and title to all similar transactions.'

Creating rules for certain transactions, such as a 'Check' transaction, is not advised. It will apply that title and tag to all other checks. Please contact support if you have additional questions regarding tagging rules.

Budget

Q. How do I edit or delete a Budget?

1. Click 'View Budgets' in the Budget Progress tile or click 'Budgets' at the top of the page.

2. Click on the budget you would like to edit from the list.

3. Click 'Edit Budget.'

4. You can change the name, amount, tags, and accounts associated with this Spending Target from here.

5. Click save.

6. You can also delete the budget by clicking 'Delete.'

Q. My Budget totals are incorrect. Why is this?

If you are having issues with your budget, please check these common causes before contacting support:

- Confirm the accounts being tracked within your Budget. If only your savings account is selected, but the transactions you want factored into your Budget are coming from your checking account, the Budget will not reflect those transactions until both accounts are selected.

- If you are using tags with two or more words, such as 'Dining Out', you need to track this tag using the exact format, including spaces. For example, tracking transactions listed as 'Diningout' will not reflect in a budget looking for tags marked as 'Dining Out'.

If you need any further assistance managing your tags or budgets, please contact support.

Cashflow

Q. How do I use my Cashflow Calendar?

Use Cashflow to get a quick glance of when your bills are due, when your paycheck is coming, and for viewing 'safe to spend' balances. Click 'Cashflow' to open the calendar and click on a day to add a new income source or bill due.

Q. How do I select which accounts make up the daily cash balance?

1. On the Cashflow tile, click 'View Cashflow.' Click the three vertical dots in the upper right corner and select Configure Accounts.

2. Check the boxes next to the accounts you would like to include.

Q. Why don't I see my income schedule as an option?

Cashflow is not meant for variable income, so in order to account for possible variances, input your best guess ahead of time and edit once the exact value is known. The daily balance will automatically adjust to the actual income deposited into your account. Here are some tips:

- The 'Every other week' option is for one paycheck every two weeks (separated by 14 days). Just choose the day of the week that you get paid.

- The 'Twice a month' option is always fixed on the 1st and 15th of each month.

- If you're paid on off-dates, say the 3rd and the 18th, simply enter two separate 'Once a month' incomes (i.e., one on the 3rd and another on the 18th). This will allow the calendar to display your income correctly.

Goals

Q. How do I create a Goal?

1. Click 'View Goals' in the Goals Progress tile or click 'Goals' at the top of the page.

2. Click the 'ADD GOAL' button.

3. Choose the goal you would like to create. If you do not see the goal you want to add, there is a 'Custom payoff goal' and a 'Custom savings goal.'

4. Choose which account you would like the goal to be associated with and the amount you want to save. Remember you can link to external accounts if you have previously added them to PFM.

5. Decide if you want to include the balance in tracking your goal. If not, delete the amount from 'Start tracking _ towards my goal'

6. Choose the date you want to have this goal completed or how much you are able to save each month - this option will calculate a due date for you.

7. Click 'Save.'

Q. What does it mean to 'lock' funds?

When creating a Goal, you may choose to 'lock' a sum of money from being counted toward your goal. This provides an accurate reading of your current goal progress, as you may never want to leave less than the locked amount in your account. No real money is ever locked away from you by choosing this option.

Net Worth

Q. How do I add an asset/debt?

1. Click 'View Net Worth' on the Net Worth tile or select 'Net Worth' at the top of the page.

2. Select the 'ADD ASSET' or 'ADD LIABILITY' button.

3. Enter in the amount of the Asset or Liability and label it accordingly.

4. Save the asset or liability.

5. You may also link external accounts you want included in your Net Worth by clicking the 'Link Account' button.

Alerts

Q. What are Alerts?

Alerts are personalized notifications sent to your email and/or mobile device which help you keep track of your account activity. Be alerted of upcoming bills, monitor account balances to avoid fees, and review transactions of a certain amount or from a particular store.

Q. How do I set up Alerts?

1. Click the three vertical dots at the top of the page and select 'Alerts'.

2. Click the + sign in the lower right corner to get started.

3. Choose your Alert type:
   - Account Balance
   - Goal Progress
   - Specific Store Purchase
   - Spending Target Exceeded
   - Large Transaction
   - Bill Reminder

4. Enter the appropriate values as prompted (i.e., account, amount, percentage)

5. Choose the Alert Option(s):
   - Email
   - Text Message
   - All of your PFM alerts will appear on the Dashboard once they have been triggered.

6. Click 'SAVE'.

7. Please keep in mind that there is often a slight delay between triggering an alert and receiving it, as we have to wait until a transaction is posted to send a related alert.

If you need any help, contact Support
info@thebankna.com