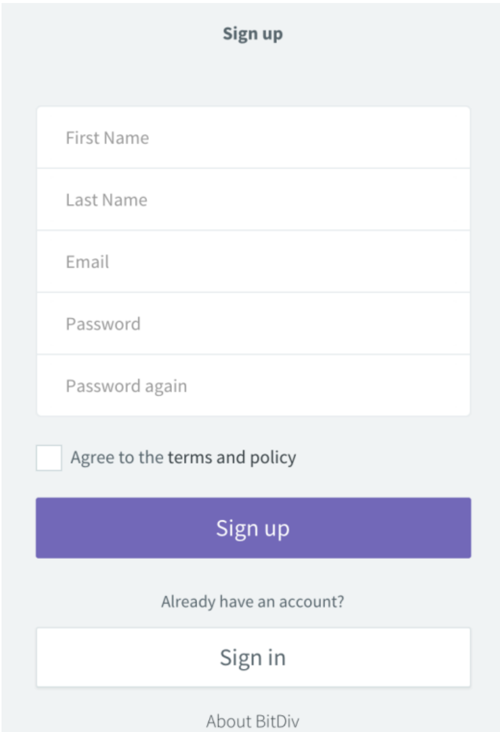
User Tutorial

Table of contents consists of clickable links

Account management

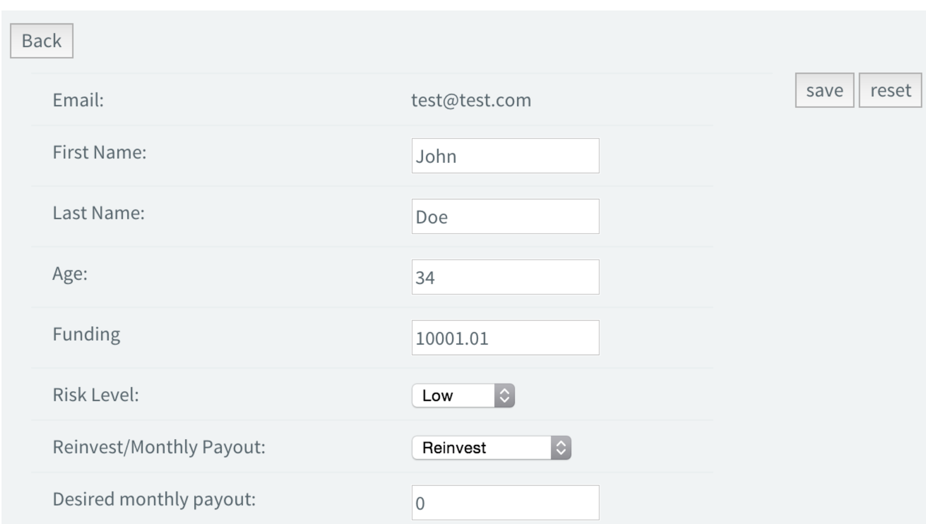
Register an account

When first visiting the app, click to "Sign Up," and fill out the form shown below.



Set up profile parameters and edit profile

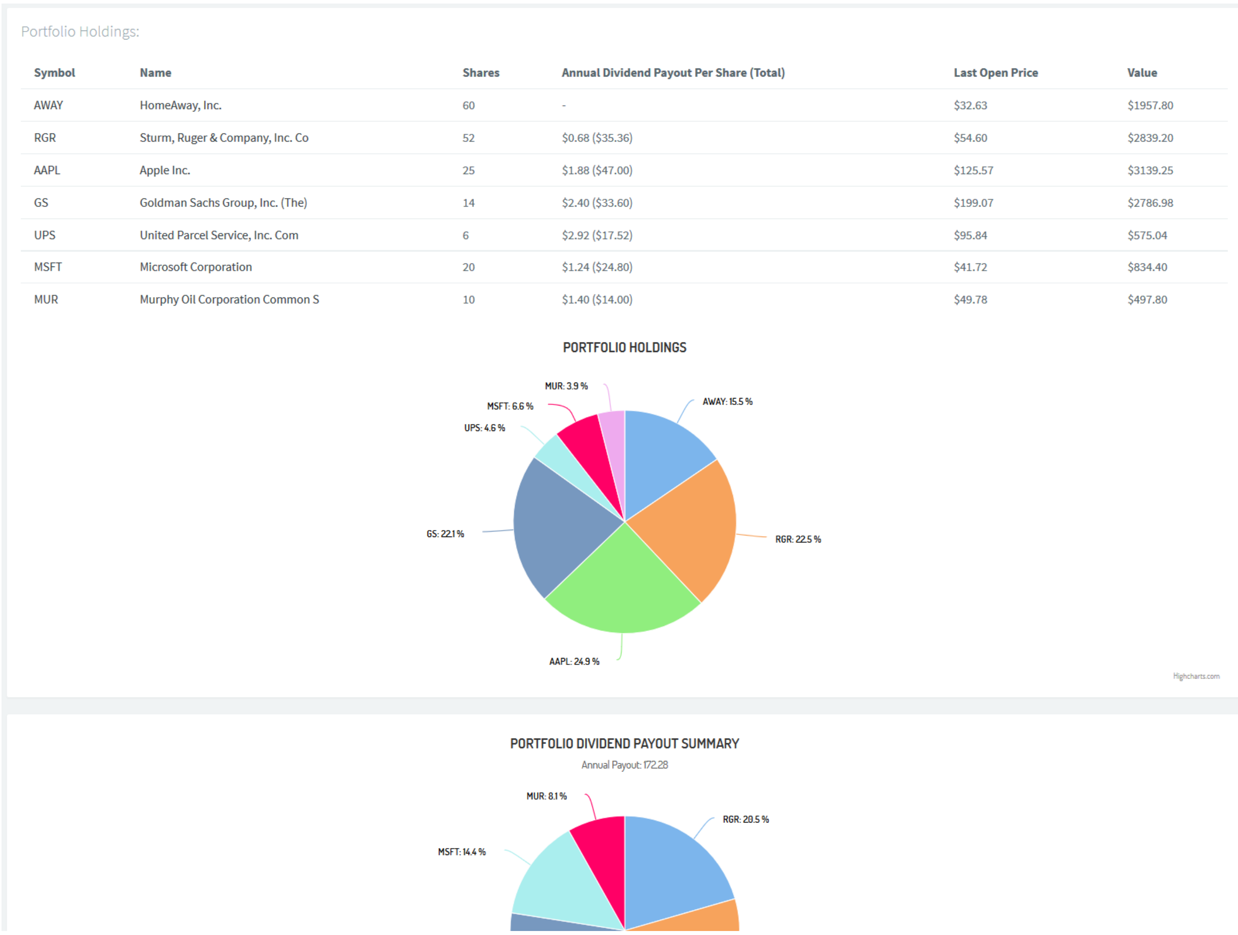
On first login, you will be directed through a small profile setup to provide your investment goals.



Dashboard

Understanding the dashboard

The dashboard is the homepage for users, and the first page they will see after logging on. It provides a brief summary of all of the user's portfolios, as well as a detailed overview of the currently selected profile and recommendations for that profile as well.


Portfolio Holdings:

Symbol	Name	Shares	Annual Dividend Payout Per Share (Total)	Last Open Price	Value
AWAY	HomeAway, Inc.	60	-	$32.63	$1957.80
RGR	Sturm, Ruger & Company, Inc. Co	52	$0.68 ($35.36)	$54.60	$2839.20
AAPL	Apple Inc.	25	$1.88 ($47.00)	$125.57	$3139.25
GS	Goldman Sachs Group, Inc. (The)	14	$2.40 ($33.60)	$199.07	$2786.98
UPS	United Parcel Service, Inc. Com	6	$2.92 ($17.52)	$95.84	$575.04
MSFT	Microsoft Corporation	20	$1.24 ($24.80)	$41.72	$834.40
MUR	Murphy Oil Corporation Common S	10	$1.40 ($14.00)	$49.78	$497.80

The above picture shows some of the overview specific to the currently selected portfolios. Tables and visualizations help the user see the content of their portfolio and assess where their dividends are coming from.

Understanding recommendations

The recommendations provided by the system are based on a number of factors. A number of financial metrics, well established within the industry, are used to asses which stocks might be reasonable investments. In addition, higher dividend paying stocks are prioritized, as well as those from sectors the user should diversify into.

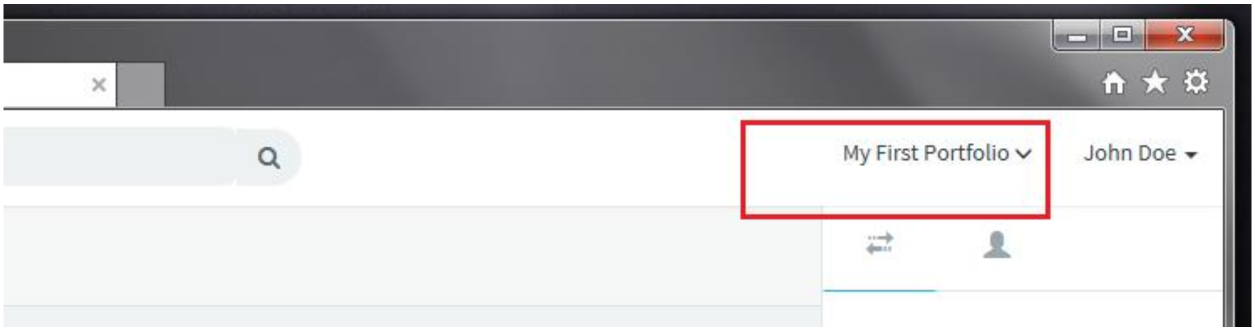
Portfolio Recommendations:

Symbol	Name	Sector	Last Open Price	Annual Div Payout Per Share (% of Price)	P/E Ratio	PEG Ratio	Based On
BAX	Baxter International Inc. Commo	Health Care	$70.07	$2.08 (0.03%)	15.41	3.54	PEG Ratio
ABBV	AbbVie Inc. Common Stock	Health Care	$62.91	$2.04 (0.03%)	57.76	0.92	P/E Ratio
INCY	Incyte Corporation	Health Care	$104.12	-	-	-	EBITDA
MRCY	Mercury Systems Inc	Capital Goods	$15.50	$2.47 (0.16%)	-	4.10	PEG Ratio
MINI	Mobile Mini, Inc.	Capital Goods	$43.45	$0.75 (0.02%)	45.22	2.01	P/E Ratio
NANO	Nanometrics Incorporated	Capital Goods	$14.55	-	-	3.17	EBITDA
CVA	Covanta Holding Corporation Com	Basic Industries	$21.99	$1.00 (0.05%)	-	6.89	PEG Ratio
FHCO	Female Health Company (The)	Basic Industries	$3.21	$0.28 (0.09%)	53.50	-	P/E Ratio
SO	Southern Company (The) Common S	Public Utilities	$44.25	$2.10 (0.05%)	20.53	4.71	PEG Ratio
CNSL	Consolidated Communications Hol	Public Utilities	$20.42	$1.55 (0.08%)	61.21	14.59	P/E Ratio

The above table is representative of that which will be presented to the user on the dashboard. It shows relevant information to the recommendation, including the sector (which the user should consider for diversification), percentage and absolute dividend payout amounts, a couple standard metrics, and the metrics used for the recommendation. Some examples of the recommendation metrics include Altman Z-Score, a risk assessment figure, and PEG ratio and EBITDA, undervaluation/overvaluation estimations. The intention is for this to provide reasonable ideas to the user and links to enable them to easily further research the proposed investments.

Changing current portfolio

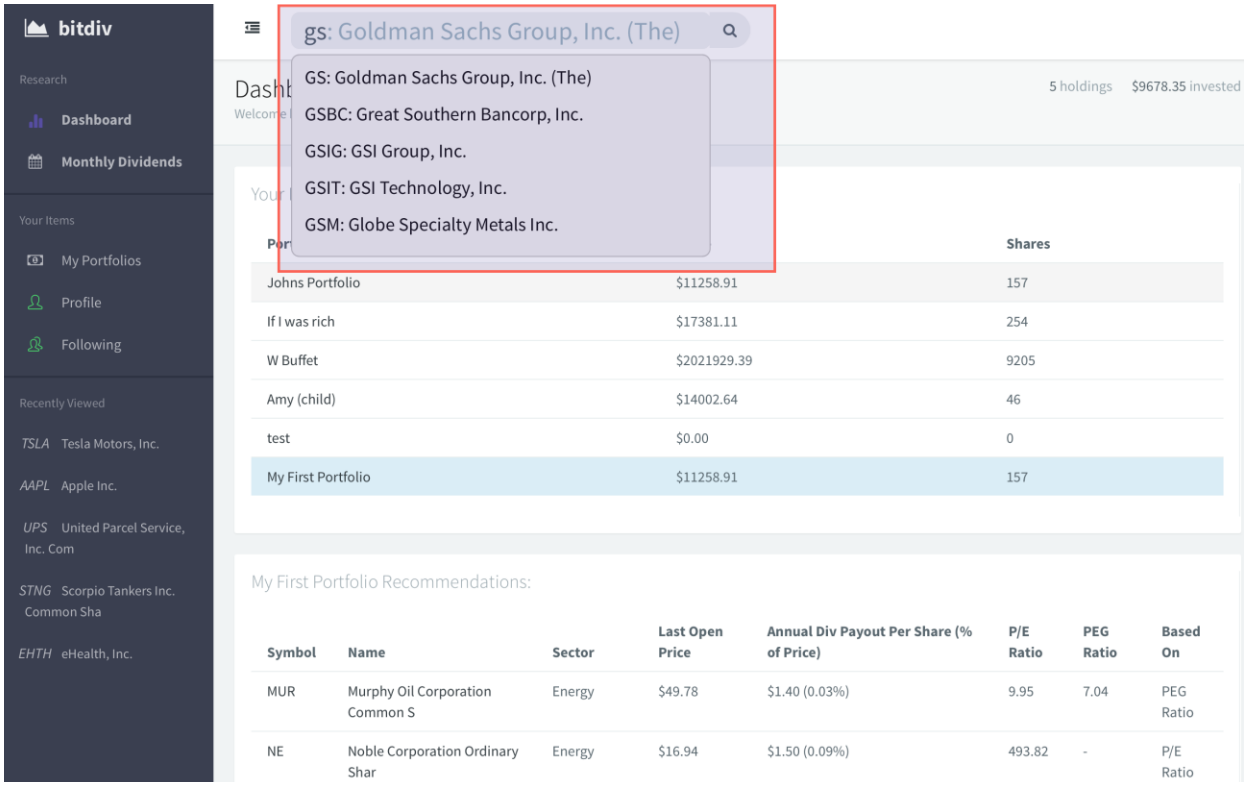
The dashboard displays recommendations and visualizations relevant to the single portfolio being viewed currently. This portfolio is displayed in the top right as shown in the image below, and may be changed at any time.



Researching stocks

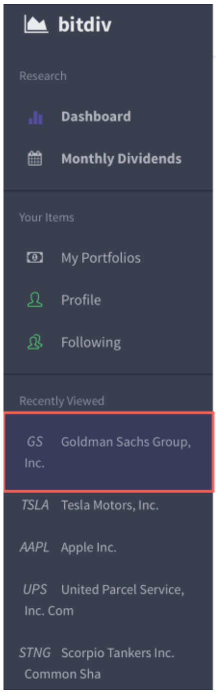
Searching a stock

The search bar at the top of the app may be used to find information on a particular stock, as shown in the image below. Additionally, all instances of stock names throughout the app are linked to the page displaying information on that stock.



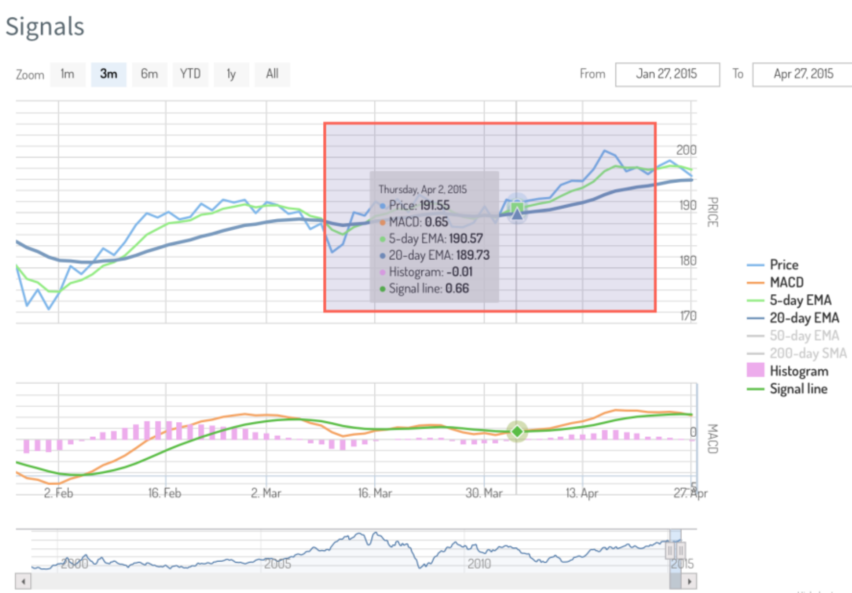
Viewing recently-viewed stocks

The app makes note of the stocks you search, and displays your five most-recently viewed in the left panel as shown in the image below.



Understanding visualizations

With each visualization is included a quick tutorial that identifies both how to navigate the visualization, as well as the particular uses of that visualization as it applies to your investing and analysis of a stock. Click-and-drag on any visualization to zoom in.

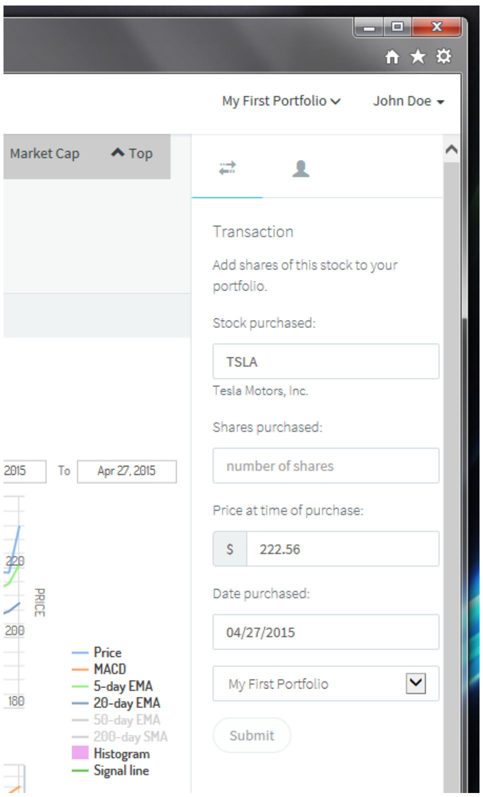


Transactions

Adding a stock

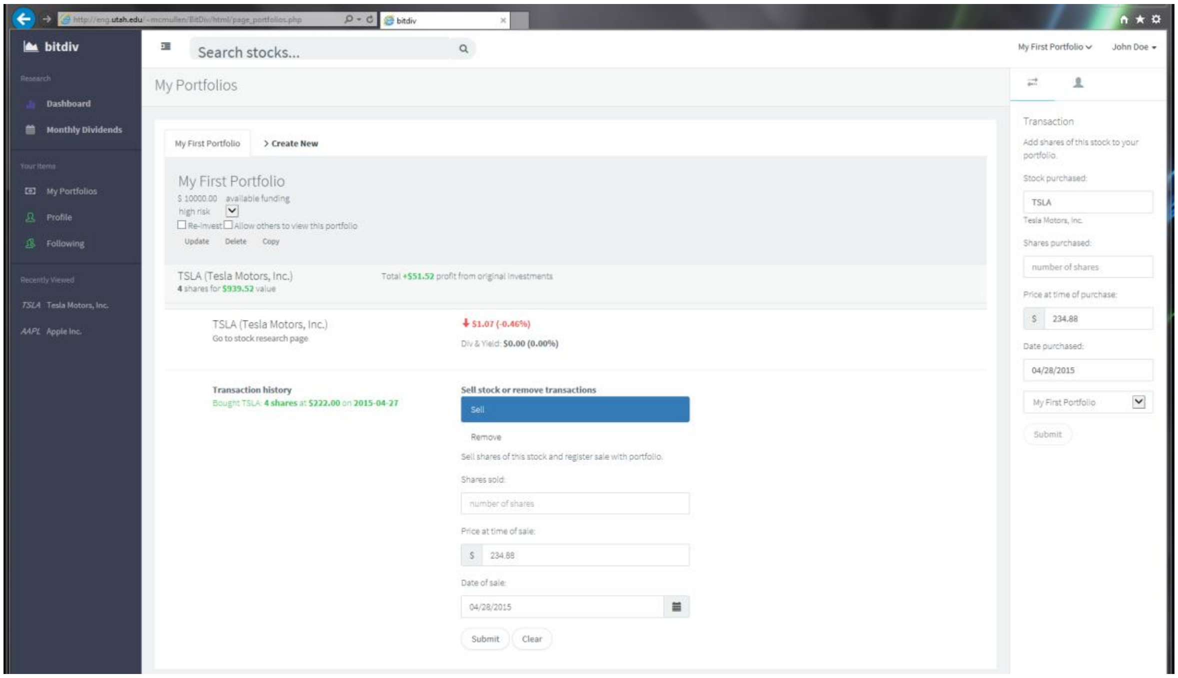
Currently, bitdiv does not support in-system facilitation of transactions. That is, you must have a brokerage account to actually buy and sell stocks. Of course, bitdiv may be used appropriately without ever making a purchase - simply create your portfolios with hypothetical transactions!

The right-side panel may be used to register the purchase of a stock with the app. The form is populated with the current date and opening price of the stock most recently viewed, but may be changed appropriately.



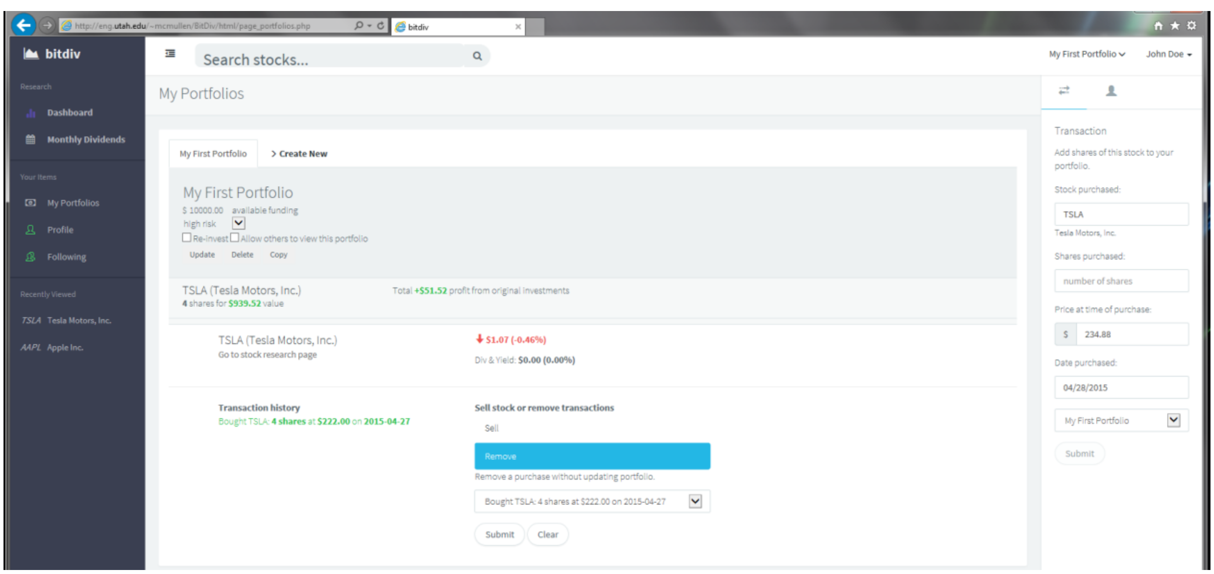
Selling a stock

To register the sell of a stock with the app, navigate to the Portfolios page (see Portfolio Management below) and click to expand the stock to sell. Click on the "Sell" tab as shown in the image below. Give the parameters of the transaction and click Submit.



Removing a transaction

To remove a transaction (purchase or sale) previously recorded with the app, navigate to the Portfolios page (see Portfolio Management below) and click to expand the stock with which the transaction to remove is associated. Click on the "Remove" tab as shown in the image below. Select the desired transaction and click Submit.

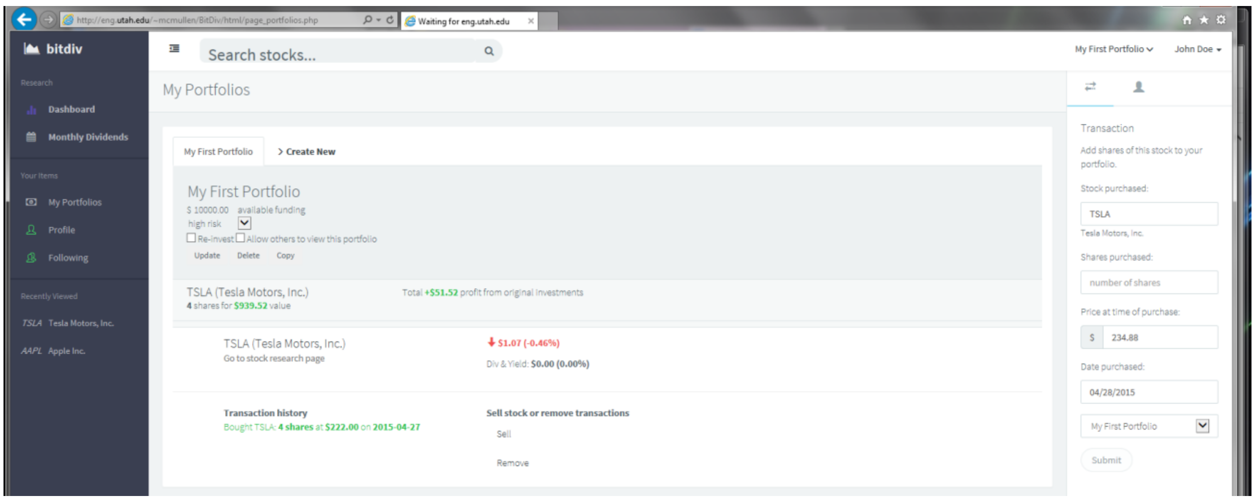


Portfolio management

Viewing portfolios

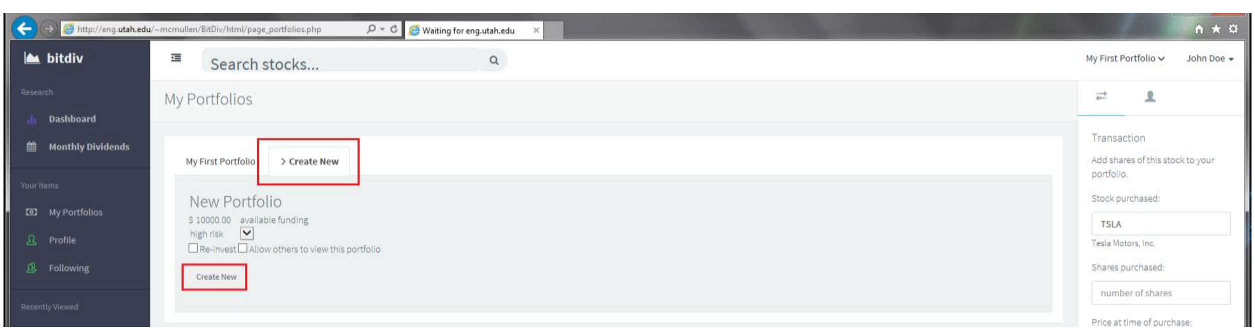
The portfolio view shows you all of your portfolios, including all stocks and transactions associated with those stocks. All of your existing portfolios will be populated in tabs across the top of this page. Each tab displays the parameters of each portfolio, which are editable (see Updating Portfolios below). Additionally, all stocks are displayed.

Each stock listed shows quick information, and additionally lists your transactions related to that stock for this portfolio. See the Adding and Selling a Stock sections above for more details about the functionality of this part of the app.



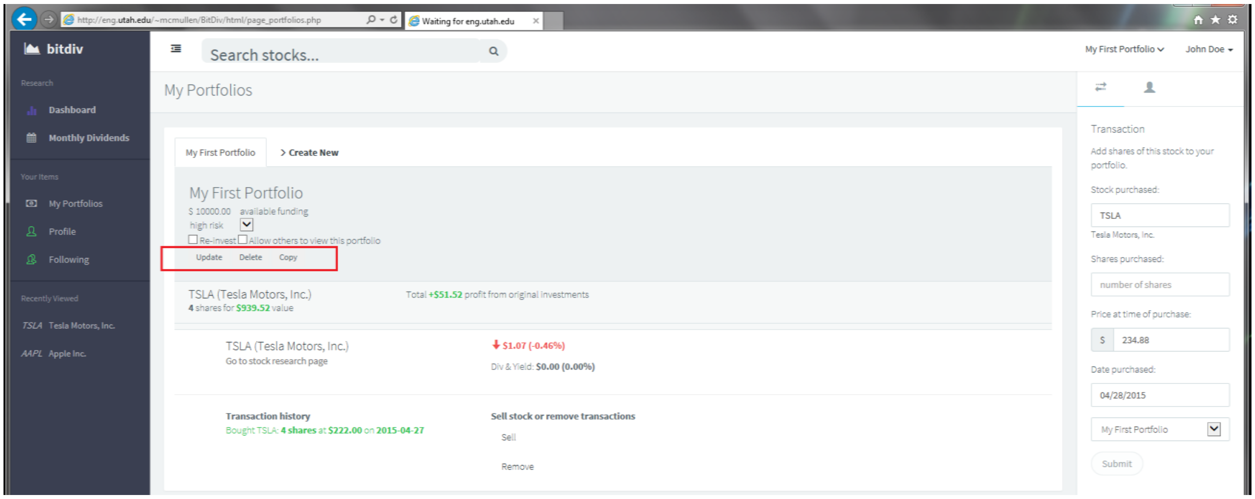
Creating a new portfolio

To create a new portfolio, navigate to the Portfolios page by clicking on “My Portfolios” on the right-side panel. Click the “Create New” tab to display the new portfolio form. Provide a name for the portfolio, indicate the funding you have available for the portfolio as well as the risk level for that particular portfolio, and finally whether you plan to reinvest the earnings from this portfolio, and whether to make this portfolio visible to others on bitdiv. Finally, click “Create New” to create a new portfolio with these parameters.



Updating, deleting, and copying portfolios

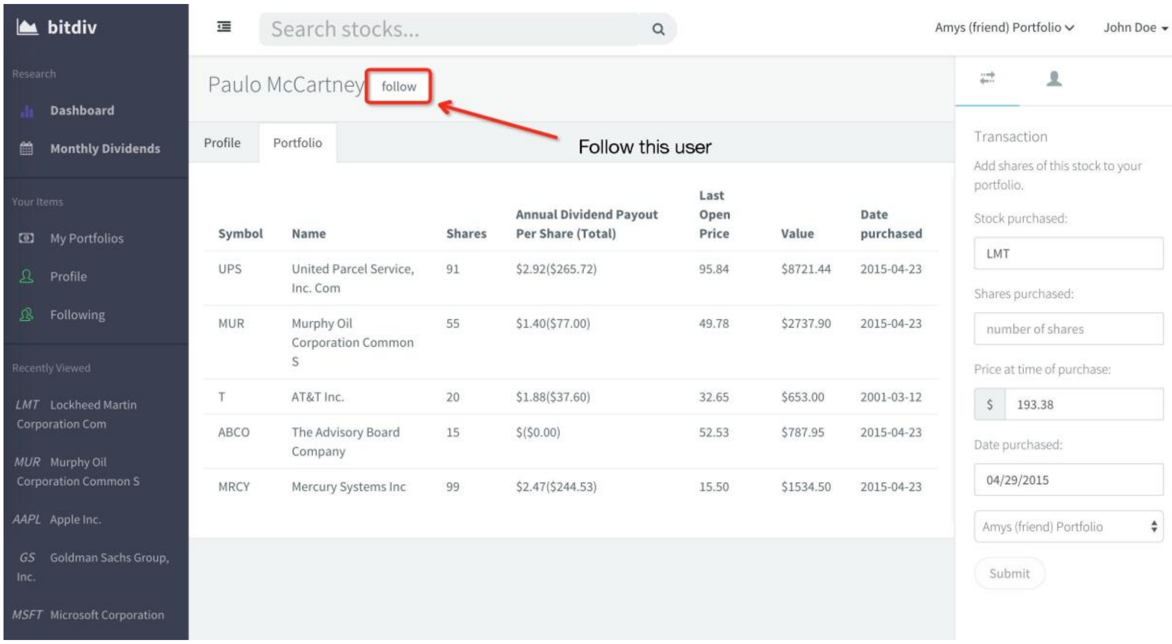
To update, delete, or copy an existing portfolio, simply navigate to the Portfolios page, select the portfolio of interest, and use the controls as shown in the figure below. To modify an existing portfolio, change the parameters of the portfolio prior to clicking "Update." Copying a portfolio will duplicate all existing stocks and transactions associated with the original portfolio. Of course this new portfolio may be modified independently of the original.



Social

Following others

You may follow other users on bitdiv by searching for them in the right-side panel. While viewing that user, as in the image below, click the “follow” button to add them to your following list.



Viewing others’ portfolios

To view another user’s portfolios, search for that user in the right-side panel or from your following list, then select the “Portfolio” tab as shown in the image below.