
USER GUIDE FOR SPROUTS: MONEY MANAGER, EXPENSE AND BUDGET

FOR *Technical Business Writing* - SS153

PRODUCED BY

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About This File

This file was created for the benefit of all teachers and students wanting to use Latex for tests/exams/lessons/thesis/articles etc.

The entirety of the contents within this file, and folder, are free for public use.

Preface

A brief meta introduction about the user guide itself, how it is structured, how to follow along, and what each section in this document details about. Before you get started, please read the following to understand a brief over-architecture idea of what each part of the document is dedicated to,

1.1 User Guide Structure

1. *Brief Introduction To Sprouts: Money Manager* - A quick, short intro to present a high level overview of the application itself presented as a first glance view of the user when they first open the application, along with what the user can expect it to do right out of the box. Recommend if the reader is interested in simply extracing a high level overview of the idea itself.
2. *Transactions, Detailed* - Talks in more broader detail about the **Transaction** terminology/keyword, it's use and abstraction in the application, and how to interact with it using the user interface
3. *Main Home Page View* - Lists down the specific components of the main home page presented when the application is first opened.
4. *Current Account View* - Lists down the unit components for the account page that details the statistics, transaction reports, and account related security and backup features that come built in with the application, for free
5. *Advance View Control* - More fine grained tools to control budgeting, expenditure, transaction, reports, modules, primarily dominant about individual aspect control of the user

experience

6. *Statistical Financial Analysis* - Presents an analytical view in all the transaction related mechanisms as discussed before in the above sections. Has eye candy for the average user, and serious interactive information plots for the much more trained serious eyes
7. *Profile Maintenance, Detailed* - Deals and details all the individual aspects and components for the profile settings and the page itself.
8. *General Settings* - Instructional procedures, overview, and troubleshooting mechanisms. Deals with overall settings that apply to the entire application.

1.2 Audience

This guide is meant for all ages after 12 years old, and is written in an easy to go fashion. The pre-requisite knowledge required for reading this document would be simply on how to use a mobile phone, and know what transactions and related financial terms mean.

1.3 How To Read Instructions

Each main section represents a *page* from the mobile application itself, and the subsections in those sections talk about the individual feature aspects of that component, along with the functional components on how to use and interact with those components.

For items that do not really fit anywhere, they are added to the **Miscellaneous** section. Some common errors that occur during the operation of the application are written in *Some Common Errors*. For documents to look at other than this user guide, consider the **Further Reading**.

References, if any, are attached at the absolute end, in the **References** section.

1.4 Image Guide

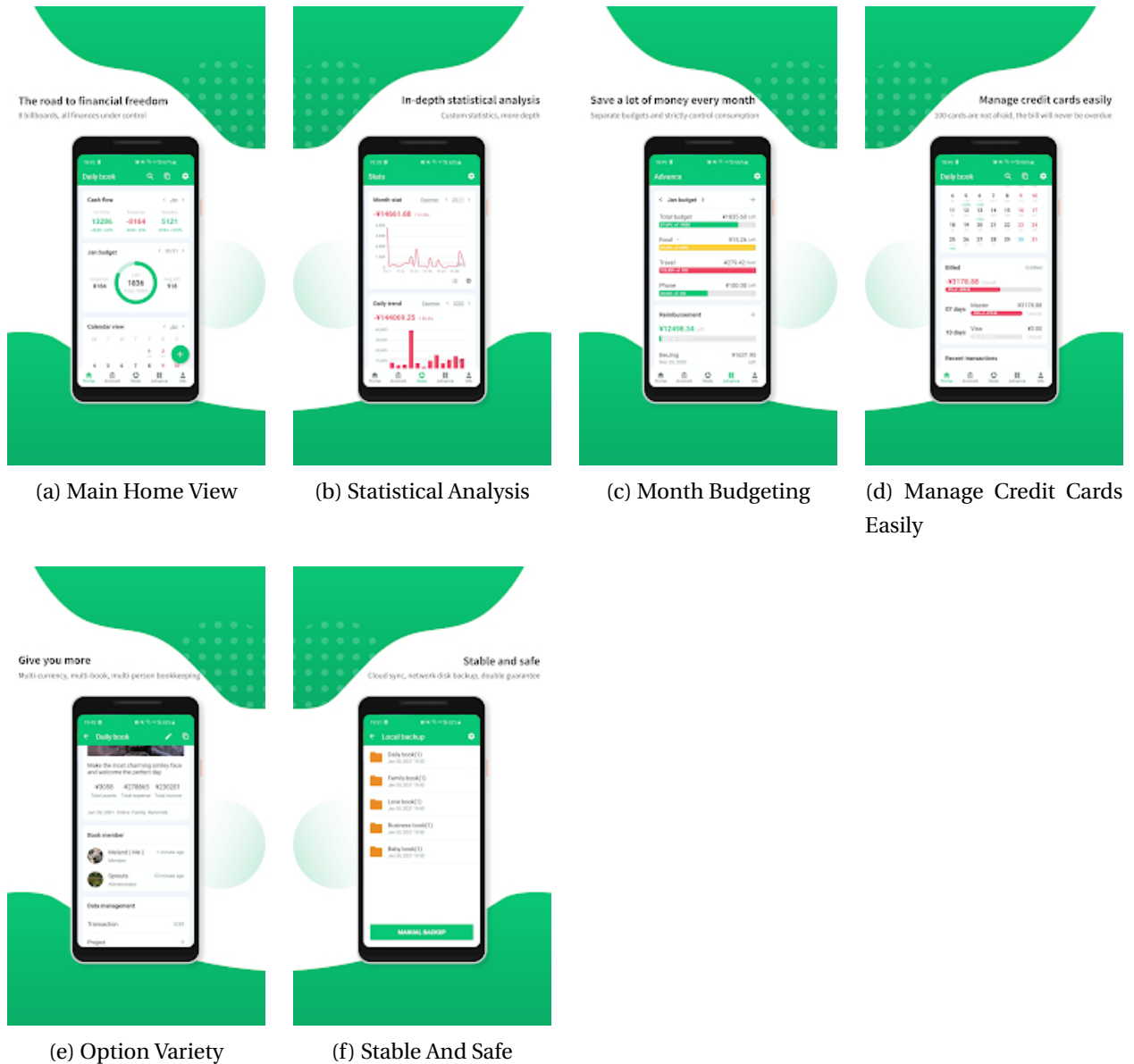


Figure 1: 4 x 2

Brief Introduction To Sprouts: Money Manager

Sprouts is a money manager designed by *Zhou YueBo*, self described as "*the road to financial freedom*". Its aim is to focus on building a productive personal setup for managing, controlling, and looking after day to day transactions that are more or less based on the smallest of amounts, to the more serious of payments and transfers. Sprouts itself provides a platform where you can either connect it to your personal bank account or payment options, such as credit cards, payment walls, so on and so forth. It can also serve as a way of introducing a personal budgeting system, without having to connect it to any third party accounts. The application at the moment focuses on 3 primary targets to improve on,

1. More connectivity to day to day financial transactions, by making adding, updating, and removing transactions much more easier
2. Joining with 3rd party applications to build upon, and provide user more easier means of accessibility and privacy
3. Close connections with 3rd party external interfaces, such as those of banks, to provide a more seamless transition into seeing transaction reporting along with bank account reporting

2.1 Downloading Sprouts Mobile Application

The application itself is right now only available for the *Android platforms*, with no declared plans as of yet to see it's future in the *iOS market* as well.

The *Android* version required for the application is Android 4.1, or more. It has been rated for it's content as PEGI 3, with more than 50,000 downloads, and with it's current version standing

at 8.9.2.

Note 2.1.1

A direct link to the download can be found [here](#).

2.2 Starting The Application

Clicking on the **install** button for the application leads to it's setup being done automatically. A reliable internet is recommended to use and download the app, which takes just 7-8 MB as space on the mobile hardware. After a progress bar has been shown and updated on the page, it can be found by going up into the list of all the main applications, and seeing it being listed there as a new. Tapping on the icon will start up the application, and the user will be greeted with the main home page menu.

As you can see in the figure 2, default view of the page is visible when the application is first opened.

2.3 First Looks

Referring back to 2, opening up the application displays the main **Daily Book** page. Each page follows a simplistic layout for the intents of User Navigation and Experience, and follows the general pattern,

1. A top title bar that consists of at least one option, or more than one option
2. A list of widget components that act like boxes and display a certain piece of information
3. A lower menu bar primarily of a collective 5 pages, these are,
 - (a) Daily Book
 - (b) Account
 - (c) Stats
 - (d) Advance
 - (e) Me (Profile)

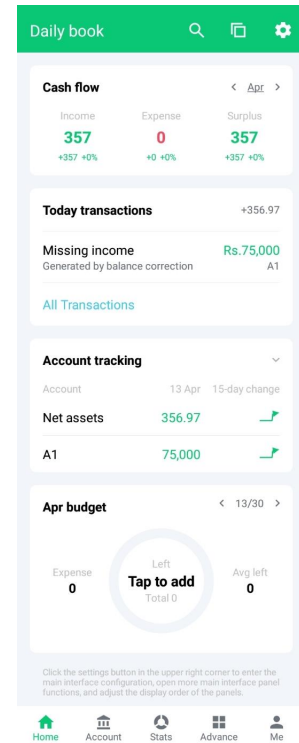


Figure 2: Main application view

2.4 Basic UI Navigation

Each page of the application can be visited by tapping on that page's icon at the lower bottom bar. This leads to the user being directed to the different pages, all the page keeping in track of their progress and saved history in the other pages as well.

A quick glance at the general UI leaves the client with a sense of calm, as the the colors introduced are very light for the eyes, and tries to use a mostly whitish background for component

widgets. A dark mode is also, however, available to be adapted to the site, but at the moment with version 8.9.2, it is only available for the premium model

2.5 The Settings Page, Brief

The *settings*, or the *general settings* page is accessible by navigating to the profile page, then scrolling down till the last item in the list, which is titled "*General Settings*", and is represented by a gear icon. The options generated by tapping on the "*Settings*" icon lead to,

1. Options - Provides *application on android* features for keeping upto date shortcuts, managing currency settings, providing the color theme changes, book keeping details, common currency views, and so on and so forth
2. Security - Deals with adding numeric/gesture password, along with fingerprint and lock time setting
3. Backup - Allows for creation of backups locally or the general transaction history, or the backup of all the account books added by the user
4. Sync - Keeping the most upto date information visible for the end user by "*connecting*" or "*syncing*" with the Wifi or internet access, if given permissions to use
5. About - Provides a more in depth legal agreement service for the application by showing the "*Terms Of Service*", "*Privacy Policy*", and "*Member Service Agreement*"

2.6 Key Terminologies

Sprouts encourages the primary use of two key terminologies.

2.6.1 Application Specific

These are,

1. **Transaction** - this generally refers to any record added to the application about the money spent in a certain time period, such as in a day, or a month, or contrasting between the given budget and the actual amount
2. **Books** - These are separate entities under which details of transactions come. They're basically a means of organizing details about transaction separately. A primary use case for this could be wanting to separate the office budget spent on the department and the financial factors for that, and wanting to separate the personal home finances.

2.6.2 Guide Specific

These are,

1. **View** - The UI that is displayed on some trigger, via some event, or that is shown to the user when the UI is interacted with

2. **Component** - A single piece of UI, indivisible from the rest of the application, that stands on its own, and whose behavior does not affect the behavior of the rest of the application

2.7 Profile Details

The profile page is described in much more detail in the section, "*Profile Maintenance, Detailed*", but this section provides a general overview of the profile page itself, as a first glance.

For an initial view, the page offers methods to sign in for the application, if not logged in already. You can either set up a separate account for the user, or connect your external accounts to the application itself. These applications are,

1. WeChat
2. Unknown Chinese Application
3. Unknown Chinese Application (2)
4. Google

The page also provides options to check up on your premium service selection given if you're a user who wishes to wish more in depth analysis. More down the page are options for reminders, currency evaluation, general settings, and book management.

2.8 Notification System

Self notifications can be generated by going into the *Me (Profile)* page, and choosing the *Reminder* option which helps to keep personal checks in place. There is also the daily notification bell which alerts users based on little to no activity as a *reminder* to update their books by adding in today's transactions

2.9 Premium Vs Free Services

Right out of the box, Sprouts offers ease of use, customized, and general use cases for free. For additional benefits and managing workload, certain key services are kept for the premium users as a side note. These are,

1. *Custom Home* - You can freely open or close the main interface panels, adjust their display order, and use all of the main interface panels
2. *Custom Stat* - Freely add, modify and delete stat, adjust the display order of stat, and use all stat templates
3. *Dark Night Theme* - Very personal dress, make bookkeeping more tasteful
4. *Add Picture* - You can add pictures to your transactions
5. *Widget* - Custom desktop widget theme, transparency and corner radius
6. *Data Backup* - Local backup, WebDav network disk backup, such as Box
7. *Fingerprint Unlock* - Unlock app with fingerprint recognition

Main Home Page View

This section of the user manual describes main home page view - the page that you see when you open *Sprouts!*

The page itself is broken into multiple components that need a certain breakdown, which are described step by step in this section. A screenshot of what that page looks like has been show below,

3.1 Top Page Bar

Looking at the very top, a clear green bar exists with three separate options,

1. Search - A search bar to find the transactions via a query from the records
2. Window - Allows switching of books
3. Settings - A set of list of checks that enable a component to be displayed or removed from the homepage

A slightly more detailed view of these features is as the following,

3.1.1 Search - Searching For Transactions

3(b)iv

Simply search for a transaction. More advanced options are also available that allow for filtering of the results. The filter options can be based around,

1. **Date** - for the start and the end date, also available as **7 days**, **30 days**, **this month**, **this year**, or **clear**

2. **Amount** - the range of the amount for that specific set of transactions
3. **Note** - fetch transactions with *similar* descriptions and textual information in the *notes* section of the transaction
4. **More** - the more section denotes a longer list of advanced filter options. These include
 - (a) **Type** - The type of the transaction. If you wish to learn more about differentiates transactions, please take a quick jump to "**Types Of Transactions**" section from [4.1](#)
 - (b) **Category** - The specific category, or categories, to filter against. Again for further reference and support, you can jump to [4.1](#)
 - (c) **Account** - Specifies the account type. Again, you can jump to [4.1](#) for further information.
 - (d) **Project** - Available as an advanced option when creating new transactions. Optional.
 - (e) **Merchant** - Another advanced transaction that can be added. Also optional.
 - (f) **Label** - Further labels that fall into being mis, if any. Optional.

3.1.2 Window - Switching Books

A simple menu to select any other books that you have created for yourself. A *book* can contain more than one accounts that belong to a single person, in which a list of transactions is listed under each account.

As usual, there is a list to show of the current books created, which is below a top menu menu that contains the options to,

1. Go Back to the main home page
2. The plus sign, to add a new notebook

3.1.3 Settings - Managing Component View

A page dedicated to controlling whether certain components make their presence on the front "*Daily Book*" page or not. A list of the given components is given textually as the following,

1. **Cash Flow** - View the amount of income, expense and surplus in any date range, and their chain growth rates. Default is turned on.
2. **Recent Transactions** - View recently added transactions and all transactions. Default is turned on.
3. **Account Tracking** - Track the real-time balance of certain account, or a certain type of account, or net assets, and recent trends.
4. **Budget Overview** - View budget execution progress, remaining amount and remaining daily average amount
5. **Calendar View** - View the daily income and expense amount in the form of a calendar item

6. **Cash Flow Comparison** - Use hyperbola or double bar graphs to compare and analyze income and expense in any date range
7. **Bill Overview** - Easily view the billed and unpaid bills of all credit cards, the remaining repayment days and the amount to be repaid
8. **Category Tendency** - Use the radar chart to show which categories of income and expense are mainly inclined

Note 3.1.1

Tap and hold the list items to drag and sort

3.2 Cash Flow

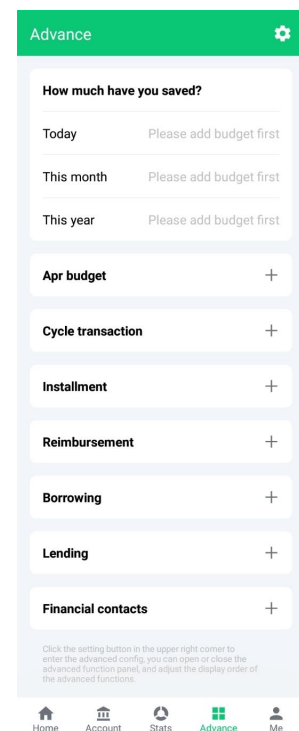
This component acts a cumulative represent of incoming and outgoing transformations of amounts. It's displayed as the first item in the "Daily Book" with the title of "Cash Flow". It has the following main components,

1. **«Month»** - A left to right UI component that let's you walk through the different months in an orderly fashion
2. **Income** - The amount added or acted as an income total during that specific month
3. **Expense** - The amount deducted from a given total income
4. **Surplus** - The amount acting as left over from the amount

3.3 Today Transactions / Yesterday Transactions

A list of all the transactions with the most recent transactions ordered at the very top, going all the way down to the most oldest transactions. Just like 3.2, it has some certain main components that can be interacted with,

1. An amount on the most right-top that displays the overall cash from and to the accounts as a number
2. **«Item List»** - A list of all the recent transactions, with limited upto 5 only. For more information about what transactions are, please read the 4 section - "Transactions, Detailed". The options available on tapping are discussed further in 3.3.1
3. **All Transactions** - A complete detailed, dashboard for everything about the transactions. As before, tapping on any of the listed transactions leads to the "Transaction Item" page. For more details about this, please visit the 3.3.1 section. Further more, the transactions listed can be,



- (a) Ordered by either *date* or *amount*, both in *ascending* or *descending* orders
- (b) Transaction shortcuts are also available via the dropdown, 3 dot icon on the top right of the page. These offer further free features,
 - i. **Adding Transactions** - Details of this can be found in the section [4.1](#)
 - ii. **Sync** - Profile connection and keeping in sync with the email accounts the profile is associated with. To learn more, please jump to [8](#)
 - iii. **Search** - This leads to the search page. For more information about this, please head to the [3\(b\)iv](#)
 - iv. **Filter** - This is an integrated part of the Search option, and can also be looked at in more detail again at the section that was mentioned above,
 - v. **Export** - Saves the transaction information somewhere locally on a folder system
 - vi. **Delete** - Leads to permanent deletion of all the transaction history

Note 3.3.1

This is an **IRREVERSIBLE** action.

3.3.1 Recent Transactions - Transaction Item

Each transaction item, when listed as an item under the "*Recent Transactions*" tab, shows a page very similar to the page as shown below,

1. **Top Menu Bar** - This menu contains the share icon, and the trash can removal button,
 - (a) **Share Icon** - Exports the transaction report to third part clients, such as **Whats-App, Messenger, Email Clients, Notion, One Drive, Dropbox, Jira, Outlook**, and other mobile applications available on the given mobile device
 - (b) **Trash Can** - Allows for the permanent deletion of the chosen transaction

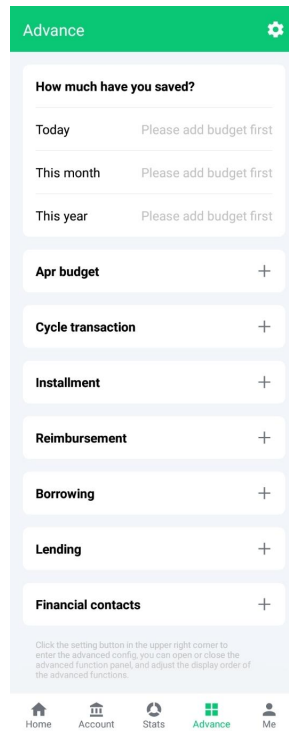
3.4 Account Tracking

The account section refers to main three account modes, which are,

1. Assets
2. Borrowing
3. Lending

Going through each of the individual components, we can see,

1. **Drop-down Arrow** - This opens up a check list of all the different aspects of the items in the actual account - which includes *Cash, Debit, Credit Card, Prepaid Card, Account Payable, Investment Account*, and more



2. ***Selected Account View*** - This contains the *Net Assets*, *Borrowing*, and *Lending* on default, but can be modified using the "Drop-down Arrow". Each of the default sections can have more than 1 page. Each of the sections can be shared externally, the same as with the "Recent Transactions" component, discussed in 3.3.1 section. A general descriptions and brief introduction is given in the below sections.

3.4.1 Assets

This contains 3 pages,

1. ***Net Assets*** - Displays the current amount in the account, the graph plot, and the transactions accordingly with the dates
2. ***Assets*** - The asset transactions does the same as the "Net Assets" page, but in the context of traded Assets
3. ***Liabilities*** - Displays losses and decreasing benefits. It has the same UI as the "Net Assets" page

3.4.2 Borrowing

This only has a single page, and displays the transactions that were listed as Borrowing. Just like the other components, it has certain main key standpoints,

1. ***Trash Icon*** - Put over there as meant to delete the *Borrowing* page
2. ***Current Balance*** - Shows the currently borrowed amount in negative. This view can be set to "*Add the difference as income or expense*", and "*Reinitialize balance*". This section also shows the "Balance Start Time", and a toggle for "*Not Included In Total Assets*", and "*Hide Account*"

3. **Installment** - Lists down a list of installments which be added by tapping on the "+" (plus) icon.

The installment section itself consists of a number of different options for specifying the type of investment. They're described in the below bullet points,

- (a) **Installment Amount** - The amount to be specified for the investment
- (b) **Number Of Periods** - Refers to the number of **Holding Periods** for the investment. The checklist ranges from 12 periods to 360 periods.
- (c) **First Period Date** - Start of the investment. Specifies the date on which the first period should be included in the credit card bill, and the next period is consistent with the first period date.

Note 3.4.1

The repayment of the principle amount of \$0 per period

- (d) **Total Charge** - Enter the total amount required for the charge
- (e) **Collect Method** - Includes a set of options for "*Full Charge Immediately*", "*Full Charge In First*", and "*Amortized By Month*". The last option is selected by default.

Note 3.4.2

Expense charge \$0 per period

- (f) **Remainder Collect** - Includes a list of options for "*First Period*" and "*Final Period*". Defines a parameter to remind the user for the collection of the amount of the installment from the client.

Note 3.4.3

]The remainder is generated when the amount of the installment or the total charge is divided into the number of period. Or can be eliminated, but more than two decimal places, will also produce the remainder
A one-time charge does not result in a charge residual
Banks generally include the remainder in the first period bill

- (g) **Rounding Precision** - Defines a parameter for simply the rounding precision of the amount given. This can be set to 0, 1 or 2 decimal places

Note 3.4.4

Adjust the remainder size. For example, $100/12 = 8.33$
Retain 0 decimal places, the reminder is $100-8*12 = 4$
Retain 1 decimal places, the reminder is $100-8.3*12 = 0.4$
Retain 2 decimal places, the reminder is $100-8.33*12 = 0.04$
The reminder of the principal is \$0, the remainder of the charge is \$0, will be included in the First period bills.

- (h) **Accounting Plan** - By tapping the button, this displays a list of accounting plans that includes the *Period Number*, *Principal*, and *Charge*.

Note 3.4.5

Note that the purchase installment should add a full amount of expense before adding installment. Billing installment is not required.

4. **Balance Trends** - Just a graph to visualize the up and down trends for the transnational overall *borrowing* amount, grouped in terms of *Day*, and *Month*. This also contains a "View Report" which in turn shows a page with,
- (a) **Share Icon** - Same functionality as described in 3.3.1
 - (b) **Monthly Time Period** - Sliding option to move from month to month
 - (c) **Current Balance** - Same functionality as described in 2
 - (d) **Graph View** - A graph to show the report trend
 - (e) **Tabular View** - Displays the information for *Date*, *Surplus*, and *Balance*. The "Balance" feature is only available in the *VIP* package.
5. **Recent Transactions** - A quick short cut for generating a new transaction. This comprises of two components,
- (a) **Plus Symbol** - Displays a calculator that pops from the bottom, as and then follows the same procedure as it is for creating new transactions. For more information, please refer to 4
 - (b) «**List Item**» - A list of the most recent transactions. Tapping on anyone of them will lead you to letting a modification in them. The modification page is the same - with regards to the type of the transaction - as described again in the section 4.1
6. **Base Info** - Contains the base information for the account, such as,
- (a) **Name** - Set to "Borrowing" as default
 - (b) **Type** - Set the account to an account type. See here for a list of account types. Default is selected as "Account Payable"
 - (c) **Currency** - Set the currency measure as
 - (d) **Note** - Description of the account. Set to empty "" as default

3.4.3 Lending

1. **Trash Icon** - Put over there as meant to delete the *Borrowing* page
2. **Current Balance 2** - Shows the currently borrowed amount in negative. This view can be set to "Add the difference as income or expense", and "Reinitialize balance". This section also shows the "Balance Start Time", and a toggle for "Not Included In Total Assets", and "Hide Account"

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 - (c) **Currency** - Set the currency measure as
 - (d) **Note** - Description of the account. Set to empty "" as default

3.5 «Month» Budget

The "«Month» Budget" page gives a quick overview for the budgets for all the months. As always, it is comprised of the following components,

1. **Change Month** - A top right button for changing the months
2. **Budget Icon** - This comprises itself of three main UI components. "First is the Expense", the "Round Circle Budget Wheel", and the "Avg Left". Tapping on this large component, we get redirected to a "New Budget" page, which is described in the below section

3.5.1 New Budget Page

This page is dedicated to adding a new budget to the account in the book specified and selected. A simplistic view, it offers some basic options, such as,

1. **Category** - To specify what the budget is for. By default, there are the options for,
 - (a) *Dec 2020 Total Budget*
 - (b) Dining
 - (c) Shopping
 - (d) Daily Use
 - (e) Traffic
 - (f) Vegetables
 - (g) Fruit
 - (h) Snack
 - (i) More

Note 3.5.1

If the desired category is not found, please tap on "*Managing Category*". This opens another view which lists the all of the saved *Expense*, *Income*, and *Transfer* categories. To add a new category, a **plus symbol** is visible at the very bottom right where you can add that specific category

2. **Amount** - Budget analysis needs an input from the user for the amount. If you are unsure what the budget should be, you can check out the "*Give Me Advice*" button on the top right of the component. This gives you a brief analytical summary of what the past budgets have been, what the transnational amounts have costed, the income and the surplus additions, so on and so forth.

Note 3.5.2

At the start date of each month, the system automatically copy the previous month's budget to this month's budget, and perform automatic carry-over. Manually adding budget will not carry forward

Note 3.5.3

This month's budget amount = Initial budget amount + Last month's budget balance

Note 3.5.4

arry-over may destroy the parent child budget amount constraint relationship, the system will automatically repair and ensure that the parent class budget amount is greater than or equal to the sub-class budget amount

4

SECTION

Transactions, Detailed

Transactions are the main key concept which guides most of the other use cases within the Sprouts. Transactions leads to data management, delivery, and works in sync with other external resources to,

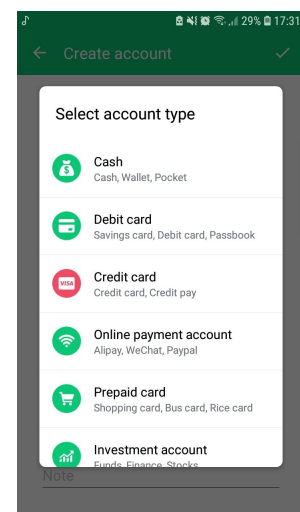
1. Manage the account
2. The amount
3. The categories
4. The currency changes

4.1 Types

To view what types of transactions are possible, visit the plus (+) button hovering at the bottom right of the main Daily Book view. Tapping the plus button leads to a calculator that pops up from the bottom of the screen. It asks for some measurement or calculation of the amount of the transaction, and then leads to a page with the 3 main separate categories for the transactions.

These separate transactions are,

1. Expense
2. Income
3. Transfer



Each of the sections is further explored in detail in the following sections,

4.1.1 Expense Transaction

A simplistic page for adding the most usual kind of transaction - bought item additions with a clean and swift user experience. Some predominating and primary features visible from right off the bat,

Looking at the above diagram, we can clearly see as basic idea of what a transaction looks like. The annotated sections are described further in the following sections,

1. A field that shows the amount that was entered with a negative sign to denote a loss in the amount
2. A picture that you can attach with each transaction. This is a VIP feature
3. The *Category* section displays the most common sort of categories that usually fit in the reason for the transaction.
4. If the desired or most fitting category was not found, the *All* button is clicked to display a central drop down menu system
5. The account where the transaction belongs to. In order to expand a list of options, tapping the *Account* button reveals the drop down, as show in the figure INSERT FIGURE
6. A note section that serves to add as a description label for the context of the transaction. Optional.
7. If you wish to add more sections to the transaction itself, then the buttons at the bottom can be pressed. The result is a manifestation of the new items in the actual list.
8. Finally, to save the additions and the changes made, tap on the *save* button
9. If you wish to change some internal settings of the book that you have, tap on the *Book-keeping Settings* option and it will open a new page within the application for a list of possible configurations.

4.1.2 Income Transaction

An option very similar to the *Expense Transaction* section, which contrasts to the prior by removing the negative sign in front of the amount in the field box. This indicates an addition, instead of the subtraction. The idea is also quickly conveyed by the green, bold-ish color of the amount and the currency symbol.

Looking again at the diagram above, a clear annotation of the options leads to the following set of easy to understand descriptions,

1. A field that shows the amount to be considered for the income amount, along with the currency symbol. The default symbol is the dollar \$ symbol.

2. Next to the field is an icon for a camera, indicating the VIP membership option.
3. The *Category* section displays the most common sort of categories that usually fit in the reason for the transaction.
4. If the desired or most fitting category was not found, the *All* button is clicked to display a central drop down menu system.
5. The account where the transaction belongs to. In order to expand a list of options, tapping the *Account* button reveals the drop down, as show in the figure INSERT FIGURE
6. A note section that serves to add as a description label for the context of the transaction. Optional.
7. If you wish to add more sections to the transaction itself, then the buttons at the bottom can be pressed. The result is a manifestation of the new items in the actual list.
8. Finally, to save the additions and the changes made, tap on the *save* button.
9. If you wish to change some internal settings of the book that you have, tap on the *Book-keeping Settings* option and it will open a new page within the application for a list of possible configurations.

4.1.3 Transfer Transaction

A section to represent the the transactions that serves to note down the transfers to another account or some other external entity. It can be thought of as the *Income Transition*, except in place of the *Account* option, we have the *Payment* and *Receipt* option.

Using the annotations in the above shown diagram, we can deduce that,

1. A field that shows the amount to be considered for the income amount, along with the currency symbol. The default symbol is the dollar \$ symbol.
2. Next to the field is an icon for a camera, indicating the VIP membership option.
3. The *Category* section displays the most common sort of categories that usually fit in the reason for the transaction.
4. If the desired or most fitting category was not found, the *All* button is clicked to display a central drop down menu system.
5. The *Payment* section that's meant to note down the amount that was done against as a *Transfer*. This section can also be tapped on, which also shows a drop down.
6. A *Receipt* section to associate an account with the transfer section. Same as the *Payment* section, it displays a drop down section as well.
7. A note section that serves to add as a description label for the context of the transaction. Optional.

8. If you wish to add more sections to the transaction itself, then the buttons at the bottom can be pressed. The result is a manifestation of the new items in the actual list.
9. Finally, to save the additions and the changes made, tap on the *save* button.
10. If you wish to change some internal settings of the book that you have, tap on the *Book-keeping Settings* option and it will open a new page within the application for a list of possible configurations.

4.2 Removal Of Transactions

To engage in the removal of transactions, perform the following steps,

1. Visit the account page by tapping the *Account* button at the bottom bar. It is the icon that shows a bank
2. Upon visiting the page, a view is shown which lists down the accounts that were created to store and record the transactions against
3. Select the account from which you want you to remove the transaction from. This is done by tapping on the account that you wish to view the details of
4. Upon visiting any one of the accounts, a page opens up which shows the details of the account itself
5. Scrolling down to page, we can see a list of transactions associated with that account under the *Recent Transactions* section.
6. Now, tap on the transaction that you wish to remove
7. A new page opens that shows a garbage icon at the top
8. Tap on the garbage icon
9. To proceed with the deletion/removal, tap on **Delete**. If the step is to be aborted, tap on **Cancel**, and the removal will be cancelled

4.3 Assets Trends - Transaction Statistics

To view the overall effect of the transfers across a range of time period,

1. To see the trend graph, first visit the *Account* page by tapping on the bank icon at the bottom menu bar, which is the 2nd item from the left.
2. Tap on the graph icon at the very top of the menu bar. The graph icon is situated as the 2nd from the right
3. A new page opens that shows the *Assets Trends*

Current Account View

The Account (or Current Account) page helps the user to keep track of different accounts attributed to the currently logged in user that work with other features of the application such as Transactions. This page consist of several sections, each of which is explained in the following subsections.

5.1 Top Menu Bar

Looking at the very top, a green bar exists with three separate icons towards the right side of the bar.

Beginning from left to right, they are:

1. Order
2. Asset Trend
3. Create New Account

5.1.1 Order

You can use this option to order the list of all the current accounts by the type of the accounts (see 5.1.3) and the name of the Accounts. Assuming that you are on the Account page as shown in the image below, follow these steps to utilize this feature.

1. Click on the Order icon/button.
2. A small drop-down menu will appear with two options.

3. Tap on the option you prefer.
4. The page will refresh and result in a listing according to your option.
 - (a) **Order By Type** - Using this option will result in the accounts being listed according to the type of money being handled in the accounts. If two accounts are of the same type, they will be seen bunched together in the list.
 - (b) **Order By Account** - Using this option will result in each account being listed individually as each account is unique.

5.1.2 Asset Trend View

You can use this option to view the trends and the changes in your Assets over a particular period of time with the help of graphical and statistical analysis.

Assuming that you are on the Account page as shown in the image, follow these steps to go to Asset Trend page:

1. Click on the Asset Trend icon.
2. A new page will appear.

The Asset Trend page offers three different contexts to view the Asset trends. The option to select them are visible in the top green bar on the page as shown in the image.

Also, the page also provides a share button, located on the top right corner of the page, in the top green bar as depicted in the image.

These three contexts, from left to right, are **Net Assets**, **Assets** and **Liabilities**.

Simply tap on the name you want to choose to open the page view for the particular context.

Note 5.1.1

See section 3.4.1 for the description of the names of these contexts.

The following pointers will describe the typical layout of these contexts and the utility of the share icon/button.

- **Net Assets**
 - Below the top green bar, the Net Assets page shows another bar (color: grey) which contains the option for changing the time period over which the Net Asset Trends are shown in the graph.
 - Below the time-period bar, the Net Assets page shows Net Asset Balance with the currency symbol. Tapping on one of the two icons < or > moves you forward or backwards into the time period.
 - Below the Net Asset Balance, the changes and trends (increase/decrease) are plotted on a graph over a period of 12 months, i.e., usually from January to December of a particular year.
 - Moving downward, a table is displayed which has Date, Surplus for the particular Date, and the Balance on that particular date.

- Surplus is the result of an income and expense break-even over a period of time
- **VIP Only Option:** Balance - is an account balance at a point in time.

- **Assets**

- Below the top green bar, the Assets page shows another bar (color: grey) which contains the option for changing the time period over which the Asset Trends are shown in the graph.
- Below the time-period bar, the Net Assets page shows Asset Balance with the currency symbol.
- Below the Asset Balance, the changes and trends (increase/decrease) are plotted on a graph over a period of 12 months, i.e., usually from January to December of a particular year.
- Moving downward, a table is displayed which has Date, Surplus for the particular Date, and the Balance on that particular date.
- Surplus is the result of an income and expense break-even over a period of time
- **VIP Only Option:** Balance - is an account balance at a point in time.

- **Liabilities**

- Below the top green bar, the Liabilities page shows another bar (color: grey) which contains the option for changing the time period over which the Liabilities Trend is shown in the graph.
- Below the time-period bar, the Liabilities page shows Liabilities Balance with the currency symbol and a ("-") sign.
- Below the Liabilities Balance, the changes and trends (increase/decrease) are plotted on a graph over a period of 12 months, i.e., usually from January to December of a particular year.
- Moving downward, a table is displayed which has Date, Surplus for the particular Date, and the Balance on that particular date.
- Surplus is the result of an income and expense break-even over a period of time
- **VIP Only Option:** Balance - is an account balance at a point in time.

- **Share Button** This button/icon exports the transaction report to third part clients, such as **Whats-App, Messenger, Email Clients, Maps, One Drive, Dropbox, Jira, Outlook**, and other mobile applications available on the given mobile device.

5.1.3 Create New Account

You can use this option to add a completely new account to the particular Book you are active in at a particular time.

- **Basic Operation :**

Assuming that you are on the Account page as shown in the image, follow these steps to utilize the Create New Account option:

1. Tap on + icon at the top right corner in the top green bar.
2. A new window with the title, '**Select account type**' will appear.
3. The new window has a list of different account types.
4. Tap on the option you want. This action will open up a new page that has different (optional or non-optional) fields that need to be filled.

Note 5.1.2

See the description of Account types in the section immediately following these instructions

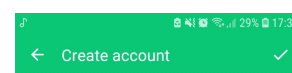
5. Fill each field with the appropriate information.
6. Click on the check mark in the top right corner of the page and the top green bar. This action will return you to the Account page.
7. The new account is added and this change is also shown in the Account page with the appearance of the new account.

- **Account Types**

1. **Cash** - This option means that the Account deals with Cash as the type of money here. This option can be used for Wallet, Cash and Pocket Cash.

- Fields:

- * Type of account (Usually filled already when the new page appears)
- * Currency - Tapping on this field reveals a scroll-able list of international currency. Tap on the currency option you want. This will add the currency to the field.
- * Name - Name of your account
- * Balance - The amount of balance in your account
- * Note - Any extra information or note you want to add goes in this field.



Sign in

Email

Password

SIGN IN

Forget password? Join now

Third party account login

WhatsApp Telegram Reddit Google

2. **Debit Card** - This option means the Account deals with Debit Card as the medium of money here. This option can be used for Savings Card, Debit Card, Passbook etc.

– Fields:

- * Type of account (Usually filled already when the new page appears)
- * Currency - Tapping on this field reveals a scroll-able list of international currency. Tap on the currency option you want. This will add the currency to the field.
- * Name - Name of your account
- * Balance - The amount of balance in your account
- * Note - Any extra information or note you want to add goes in this field.

3. **Credit Card** -

This option means the Account deals with Credit Card as the medium of money here. Alternatively it is called 'Credit Pay'.

– Fields:

- * Type of account (Usually filled already when the new page appears)
- * Currency - Tapping on this field reveals a scroll-able list of international currency. Tap on the currency option you want. This will add the currency to the field.
- * Name - Name of your account
- * Amount owed - The amount owed. This amount could be zero or negative and will be considered as a liability in the the Asset view on the Account page. (Read more in section ??)
If the amount is positive the value is not a liability and is added to the Net Assets.
- * Limit - The limit of your credit card
- * Billing Day - The date of every month when the billing cycle is complete. A billing cycle may start on the 1st day of the month and end on the last day of the month
- * Repayment Date - The due date of the payment of the bill of a billing cycle.
- * Note - Any extra information or note you want to add goes in this field.

4. **Online Payment Account**

This option means that the Account deals with an online payment account. For example, it can be Apple Pay or PayPal.

– Fields:

- * Type of account (Usually filled already when the new page appears)
- * Currency - Tapping on this field reveals a scroll-able list of international currency. Tap on the currency option you want. This will add the currency to the field.
- * Name - Name of your account
- * Balance - The amount of balance in your account.
- * Note - Any extra information or note you want to add goes in this field.

5. **Prepaid Card** -

This option means that the Account deals with Prepaid Card as the medium of money here. This card can be a Shopping Card or a Bus Card.

– Fields:

- * Fields are the same as in the Account type: **Debit Card**

6. **Investment Account** -

This option means the Account deals with Investment Account as the purpose/context of money here. This option is used for maintaining diverse stock-market-related and investment accounts.

– Fields:

- * Fields are the same as in the Account type: **Debit Card**.

7. **Account Receivable** - This option means that the Account deals with receivable amounts, such as financial claims and loan returns as the purpose/context of the amount here.

– Fields:

- * Type of account (Usually filled already when the new page appears)
- * Currency - Tapping on this field reveals a scroll-able list of international currency. Tap on the currency option you want. This will add the currency to the field.
- * Name - Name of your account
- * Amount of obligation rights - The amount owed to you. Could be 0 or any positive number.
- * Note - Any extra information or note you want to add goes in this field.

8. **Account Payable** -

This option means that the Account maintains the type of money that has to be deducted from your assets. These

deductibles can be Dues, Arrears or any other liabilities you deem suitable.

– Fields:

- * Type of account (Usually filled already when the new page appears)
- * Currency - Tapping on this field reveals a scroll-able list of international currency. Tap on the currency option you want. This will add the currency to the field.
- * Name - Name of your account
- * Amount owed- The amount you owe to another entity. Could be 0 or any negative number.
- * Note - Any extra information or note you want to add goes in this field.

5.2 Net Assets

This box shows the current outlook of your Assets. The box is visible immediately below the top green bar and shows **Net Assets, Assets** and **Liabilities**.

You can tap in the "eye icon" to the right of the Net Assets box to hide the explicit figures.

5.3 Account Lists

Below the Asset box is the actual list of all the accounts for which you can do all the operations described in 5.1.

5.4 View Hidden Accounts

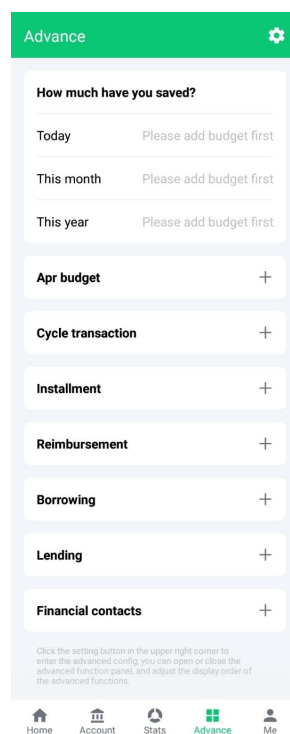
This option allows you to view any hidden accounts that you do not want to be visible when you open the Account page initially.

To use this option, follow the following steps:

1. Assuming you are currently on the Account Page, scroll to the bottom of the Accounts list on the page
2. Click on the option named 'View hidden accounts'
3. A new window will appear with all the hidden accounts

Advance View Control

Advanced View provides summary and insights of your accounts across Savings, Budgeting, different transactions and other miscellaneous details such as Financial Contacts.



6.1 Top Menu Bar

This top green bar or Menu Bar provides only the Settings option. To utilize this option follow the steps listed below:

1. Tap on the Settings icon.
2. A new window will appear with a list of option that can be toggled On/Off.
3. For each option:
 - Budget
 - Cycle Transaction
 - Installment
 - Day Credentials

6.1.1 Advance Drop-down

The advance drop-down is the settings icon on the right side of the menu bar. It includes the following options,

1. ***How much have you saved?*** - Default is **on**
2. ***Budget*** - Default is **on**. Side option is "Show On All Advance Page", default is **off**
3. ***Cycle Transaction*** - Default is **on**. Side option is "Show On All Advance Page", default is **off**
4. ***Installment*** - Default is **on**. Side option is "Show On All Advance Page", default is **off**
5. ***Reimbursement*** - Default is **on**. Side option is "Show On All Advance Page", default is **off**
6. ***Borrowing*** - Default is **on**. Side option is "Show On All Advance Page", default is **off**
7. ***Lending*** - Default is **on**. Side option is "Show On All Advance Page", default is **off**
8. ***Financial Contacts*** - Default is **on**. Side option is "Show On All Advance Page", default is **off**

6.2 How much have you saved?

This sections is simply an overview for the amount spent on the following periods,

1. ***Today*** - Current data
2. ***This Month*** - The past 30 years
3. ***This Year*** - The past 365 days

Note 6.2.1

All of the sections mentioned above are editable

6.3 Component Sections

The different components refer to different aspects of the applications as shortcuts for quick movement and for the ideas of convenience.

Generally, the following view is visible,

1. «**Month Budget**» - This section has been written in detail here [3.2](#)
2. **Cycle Transactions** - Leads to the creation of a new transaction. For more in depth details, please check out [4](#)
3. **Installment** - Leads to the creation of new installments. For more detail, please check out [2](#)
4. **Reimbursement** - Offers a form to add a new *reimbursement's* name
5. **Borrowing** - A shortcut to the *borrowing* section. More details can be found here [2](#)
6. **Lending** - Leads to the lead page as a shortcut. More in depth details here [3.4.3](#)
7. **Financial Contacts** - Simply a single field form to add a financial contact via some given name

Statistical Financial Analysis

The Statistical Financial Analysis is available on the Stats page. This page allows you to view different details of your expenses, income, transfers and surplus charted across graphs and pie charts.

7.1 The Stats Page Main View

The Stats page is made up of three cards or Stats boxes of Category Stat, Daily Trend and Monthly Stat. Each card is configurable by clicking on the Settings icon located at the bottom right of each card. There is also a main settings icon located to the right of the Top Green Bar which can be used for options such as adding Yearly Stats and more.

7.1.1 Customizing The Entities On The Main Page

To customize the entities on the main view of Stats, follow these steps:

1. Click on the settings icon to in the right corner of the Top Green Bar. A new window with a list will appear.
2. There are the options which you can toggle On/Off in the list:
 - Category Stat
 - Daily Trend
 - Month Stat
 - Category Cash Flow
 - Year Stat

- Week Stat
- Amount Range
- Project stat
- Merchant Stat
- Tag Stat

3. A + icon is on the Top Green Bar which leads to VIP options.

7.1.2 Individual Customization of Each Card

Though each individual Card type has its quirks, there are several general customisation options available for each displayed card. These options are:

- **<Month>** - This option allows to change the specific time period of the stats. Located at the top right corner of a card.
- **Type** - This type could be Expense, Income, Surplus or Transfer. Tap on this option to change the types from a new window.

8

SECTION

Profile Maintenance, Detailed

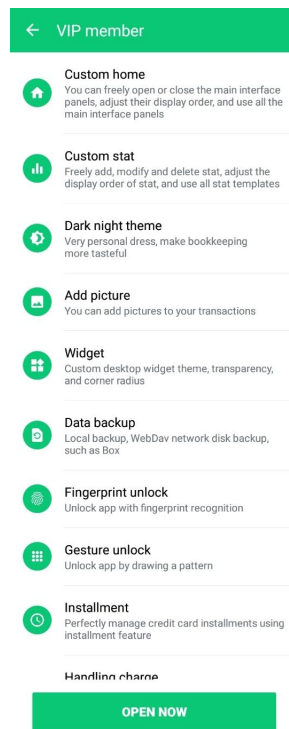
This section deals with the management and configuration of settings in the main Profile page for the user. The profile page can be found by navigating to the last, most left icon, in the bottom menu bar. It is indicated by a *"person"* and labelled with *"Me"*.

8.1 Account Creation

When you've just recently downloaded the application, and you're looking to create a new account on the platform, you can head over to the *"Me"* page. You should then be able to see the **Sprouts** icon along with the title and description *"Sign In"*, and *"Sign In For Free Cloud Sync Data"*.

By tapping on this, you should be redirected to a new ***"Sign In"*** page. Since this is our first time trying to get access to the platform, you can either tap on,

1. The ***Join Now*** text leads a new user through a series of questions that help the user get their account up and running
2. ***Third Party Account Login*** enables users to connect third party applications with **Sprouts**. These applications are,
 - (a) WeChat
 - (b) QQ Chat Messenger
 - (c) Sina Weibo, a microblogging website
 - (d) Google



8.2 Sign In

Once you have created your account, you can either do one of the following to sign in to your account,

1. Use the **Email** and **Password** fields to Sign In
2. Use the *Third Party Accounts*

8.3 VIP Membership Details

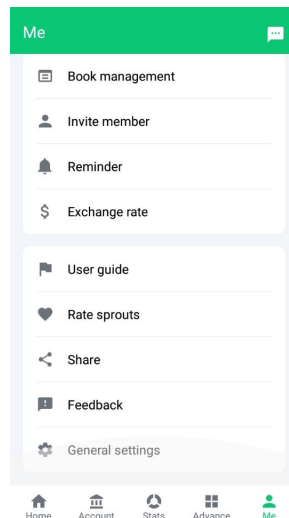
These VIP membership details have already been described at [2.9](#).

8.4 Book Management - Detailed Expense Reporting

This opens up the page for the current daily book that is set to be being used. It displays, for that specific book,

1. **Menu Bar** - This has a (a) edit icon for changing the picture, name, description, and currency of that book. The (b) second part is a *copy* icon that let's you select from pre-existing books, or make a new book by using a *plus* sign also situated on that new page that pops when you tap on this icon
2. Below that, is a component that shows the,
 - (a) The book picture
 - (b) The description
 - (c) The total assets, total expense, total income

- (d) The currency standard
3. **Data Management** - Simply the organization of multiple data source into a single component. This includes the following,
 - (a) **Transaction** - again, the *income*, *expense*, and the *surplus* sections
 - (b) Project - creation and organization on the basis of projects. Defaults are "*Daily Life*", "*Travel*", "*Entertainment*", "*Game*", "*Appointment*"
 - (c) Category - further expansion of the *income*, *expense*, and *surplus* categories created, for example, "Pets", "Gifts", "Office" etc in the *income* section
 - (d) Merchant - simply a list of available merchants. New merchants can be added via a *plus* sign at the bottom right of the page
 - (e) Label - defines simple labels
 4. **Start Date** - simply a category for the timestamps of the "Week Start Date", "Month Start Date", "Year Start Month"
 5. Other than this, you can "Export Transactions", "Import Transactions", "Reset The Book Data", "Delete And Exit" - all of which are self-explanatory options



8.5 External Member Invitation

You can invite a member to work with you on book! Simply visit the the "**Invite Member**" page, which first asks you,

1. The specific book
2. Permissions, which are generally,
 - (a) Member - read and write to synchronize changes to the server. Cannot edit and empty the book

(b) Observer - read-only, the modification cannot be synchronized to the server, the local operations are unlimited. Cannot edit and empty the book.

3. A field to enter the email into

4. An "*Invite*" button

8.6 Reminder Configuration

A page to view, set, and organize reminders.

8.7 Displaying Exchange Rates

Convert currencies and change how currency is viewed in transactions.

8.8 Internal FAQ User Guide

Sprouts offers a built in module for understanding, working, and building with the *User Guide*.

8.8.1 Rate Sprouts!

Rate *Sprouts* on Google Play Store!

8.8.2 Share Application Externally

Share application related information to third party applications on the existing smart phone handset

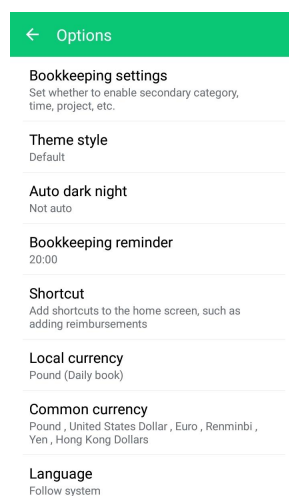
8.8.3 Feedback Submission

Give feedback to the developrs

8.8.4 General Settings

This section has been given a new chapter on it's own, and can be found in detail here [9](#)

General Settings



This section is dedicated to expanding on the "*General Settings*" page that can be found by navigating to the "*Me*" / "*Profile*" page, and then scrolling down to the bottom to tap on the "*General Settings*" gear like icon. This contains contains the following further pages that can be visited and configured even further,

9.1 Options

This page has a couple of common useful features for the user, such as,

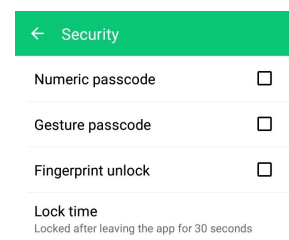
1. **Bookkeeping Settings** - Set whether to enable secondary category, time, project, etc. Tapping on this leads to many checkbox feature. All of these are listed below,

- (a) Display Currency Symbol - Default is **on**
 - (b) Enable Thousands Separator - Default is **on**
 - (c) Force Two Decimal Places - keep the transaction amount to two decimal places, except for other aggregate amounts. Default is **off**
 - (d) Enable Secondary Category - allow creation and use of secondary category. Default is **on**
 - (e) Allow Parent Category Selection - default is **on**
 - (f) Display Parent Category - default is **off**
 - (g) Display Account Balance - default is **on**
 - (h) Enable Pictures - default is **on**
 - (i) Enable Time - default is **on**
 - (j) Enable Project - default is **on**
 - (k) Enable Merchant - default is **on**
 - (l) Enable Tag - default is **on**
2. **Theme Style** - It has two main choices to select from. One is "*default*", the other is "*dark night*", which is only available for premium members
 3. **Auto Dark Night** - Controls the timing of the dark mode, and only available in the *Premium Package*. By default, it's set to "**Not auto**", but can be set to either,
 - (a) Follow system
 - (b) 20:00 06:00
 - (c) 20:00 08:00
 - (d) 22:00 06:00
 - (e) 20:00 08:00
 4. **Bookkeeping Reminder** - The reminder maybe slightly delayed due to the system hibernation. If you do not receive the reminder, please follow the steps below,
 - (a) In the system settings - application management, find the **Sprouts**, open the notification permission
 - (b) In the system settings - auto run management, allow the **Sprouts** to run automatically
 - (c) In the security software, such as mobile phone housekeeper, add **Sprouts** to white-list
 5. **Shortcut** - Adds shortcut to the home screen, such as adding reimbursements
 6. **Local Currency** - The currency system being used. This can be changed to any other
 7. **Common Currency** - The currencies that allow for income, transfer and transactions amounts
 8. **Language** - The language being used. Can be set to "*Follow System*", "*Mandarin(China)*" and "*English (United States)*"

9.2 Security

Configurations for the security aspects of the application. For instance, this page consists of,

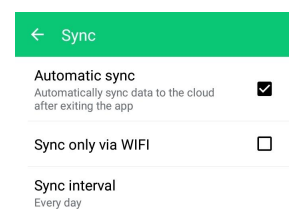
1. **Numeric Pass-code** - default is empty
2. **Gesture Pass-code** - default is empty
3. **Fingerprint Unlock** - default is empty
4. **Lock Time** - locked after leaving the app for 30 seconds. Default is *30 seconds*, but can be extended till *5 minutes*.



9.3 Backup

Deals with the backup system for the transactions. This page offers,

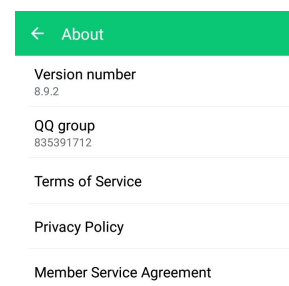
1. **Allow Backup Of Account Books** - daily book
2. **Local Backup** - back up data to your phone's internal storage
3. **Add WebDAV Backup** - back up data to a network data that supports the WebDAV protocol, such as Nut cloud, Box, etc



9.4 Sync

This feature is concerned with syncing the data in the cloud remotely with the transactions that exist locally. This offers the following set of functions,

1. Automatic Sync - automatically sync data to the cloud after exiting the app. Default is set to **on**
2. Sync On Via WiFi - default is set to **off**
3. Sync Interval - the time periods to sync in. Ranges from **every 2 hours**, to **every 3 days**



9.5 About

This sections contains meta information grouped into,

1. Version Number - displays the version number for the mobile application
2. QQ group - a number for the chatroom location to find help in on the popular chat messaging application, **QQ**, by the Chinese Tech Giant, **Tencent**

3. Terms Of Service - contains the document that details the ToS
4. Privacy Policy - contains the privacy policy document
5. Member Service Agreement - agreement between the developer and the client