BROKEO USER MANUAL

Software Overview

Brokeo is a financial management application designed to help users track expenses, manage budgets, split payments, and analyze financial habits.

Key features include transaction categorisation, budget tracking, split payments, and comprehensive spending analytics to help users stay in control of their finances.

The interface is simple and user-friendly, ensuring a seamless experience. However, if the user encounters any difficulties, they are advised to refer to the user manual for guidance on efficiently utilising the application.

System Requirements

Brokeo is a mobile application designed for expense tracking and financial management. The core requirements include a smartphone with touchscreen support, internal or external storage for saving data, and network access for syncing with cloud servers. The app is compatible with Android (version 8.0 and above) devices. It also requires permission to parse SMS messages for automatic transaction detection and external APIs for user verification.

Installing Brokeo:

Step 1: ***Downloading the APK File:***

To obtain the APK file , use the link from the provided github repository (README file) of Brokeo: https://github.com/Runtime-Error-IITK/brokeo

Step 2 : ***Enabling the Installation :(Incase it has been disabled)***

- **For Android 7.0 and earlier:**
  Go to *Settings > Security* and toggle on Unknown sources.
- **For Android 8.0 (Oreo) and later:**
  The permission is now managed per application . While trying to install the APK, you'll be prompted to allow the application you will use to install the software (such as your browser or file manager) .
  Alternatively, follow the below steps to enable permissions:
  Settings > Apps & notifications > Special app access > Install unknown apps,
  and enable the permission for the application you'll use for the installation.

Step 3: Locating and Installing the APK File:

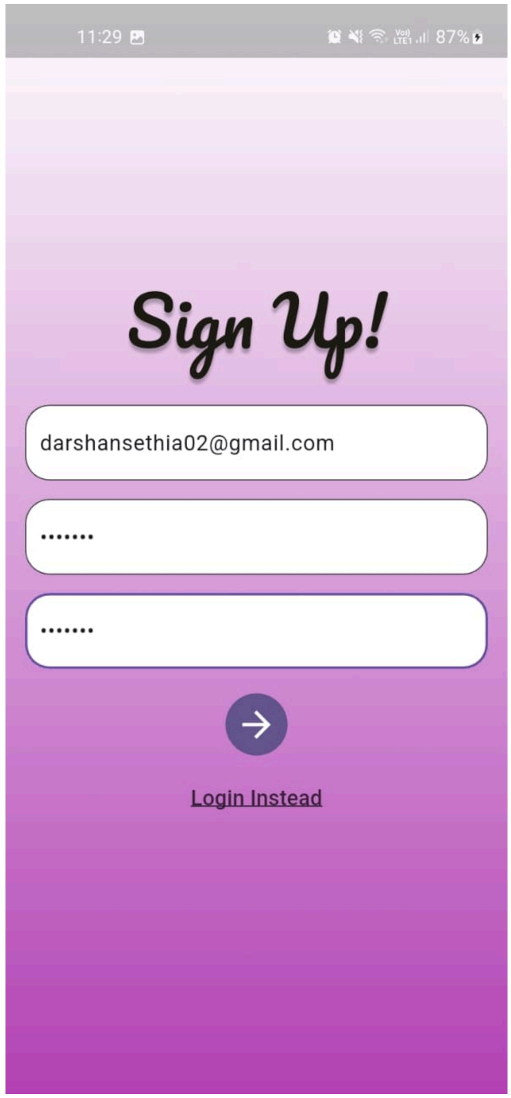
Using your file manager app (or the Downloads folder) ,navigate to Brokeo's APK File. Tap on the APK file. A prompt containing the application's specifications will appear .Review the permissions, and then tap **Install** to proceed .

Step 4: Launching the application:

Once the installation is complete, tap **Open** to launch the app. You will also be able to find it in your application drawer.

Sign Up Pages

Requesting an Email id:

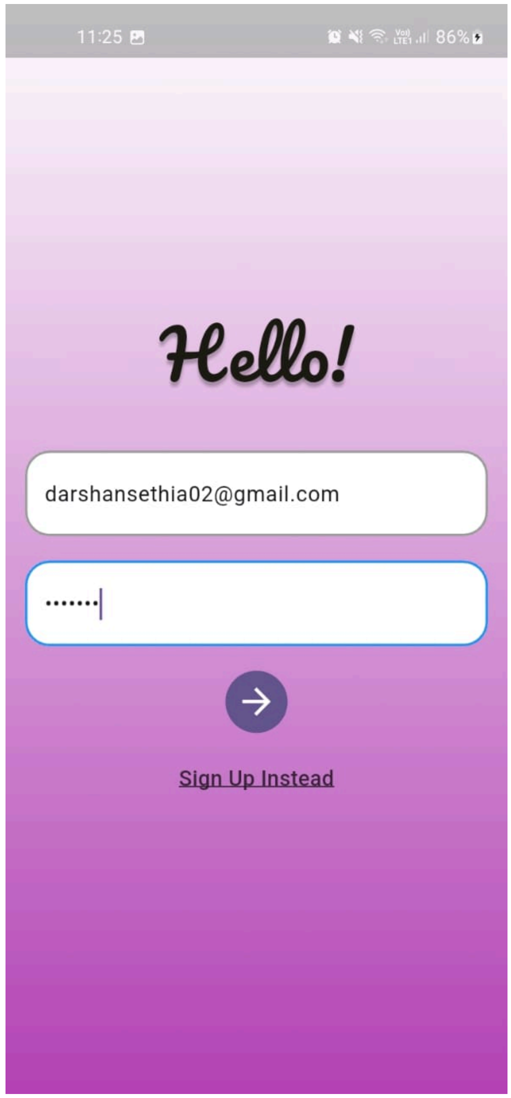


This page prompts users to enter an email id which will later be associated with the user's account and to enter a password and confirm the same password. This will provide the user with a more personalised experience. Clicking on the next button will send a verification email to their email id. Clicking on that link will confirm their sign up.

Setting up One's Profile:

This page prompts users to enter their name, phone number, and set an initial budget to start with. Completing these fields allows you to personalize your experience within the app.

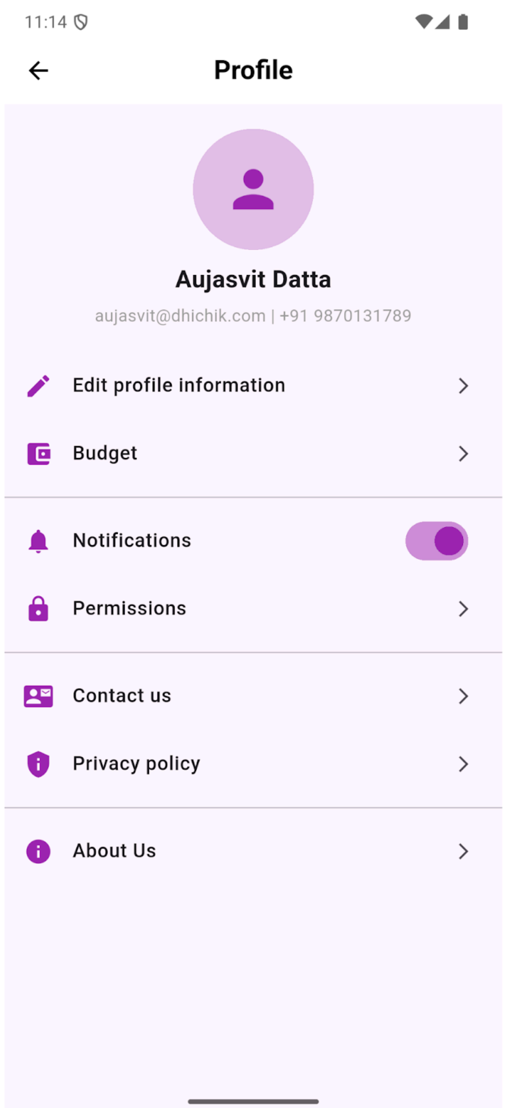
Login Page



Users can login to their account using their registered email id and password.

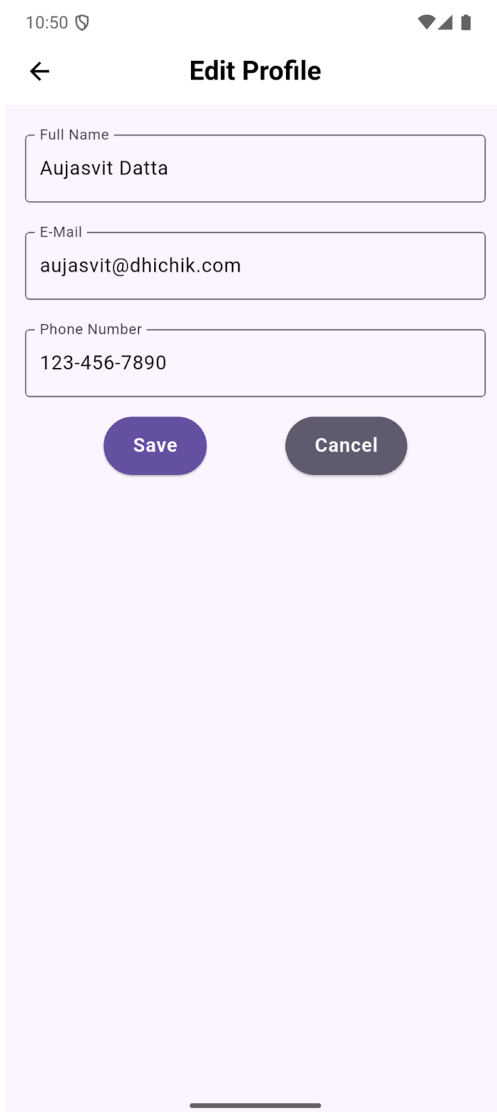
Profile Pages

Profile Page:



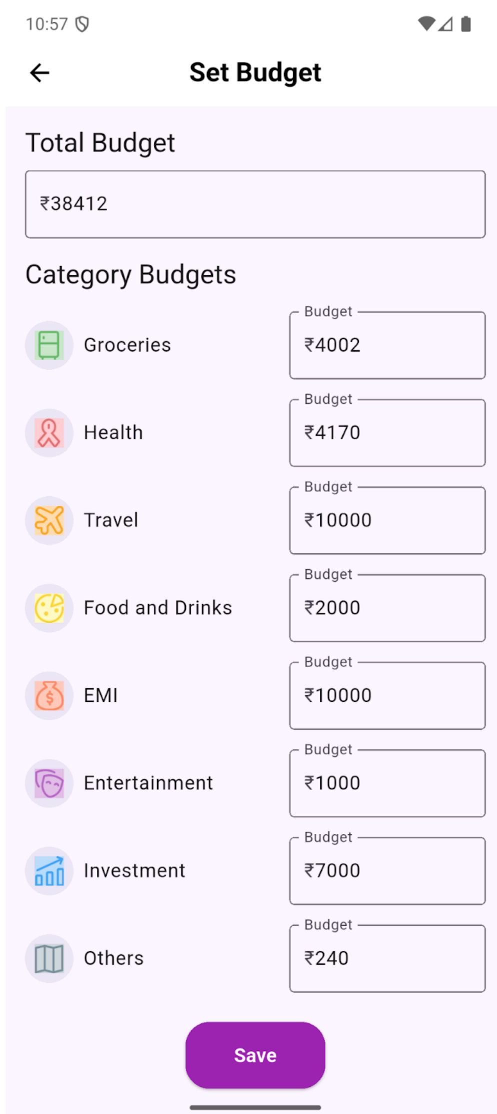
This page displays your profile information, including your name, email address, and phone number. It also provides access to various settings and support options such as editing profile details, managing your budget, configuring notifications and permissions, contacting the app developers, and reviewing the privacy policy and 'About Us' information.

Editing User Profile:



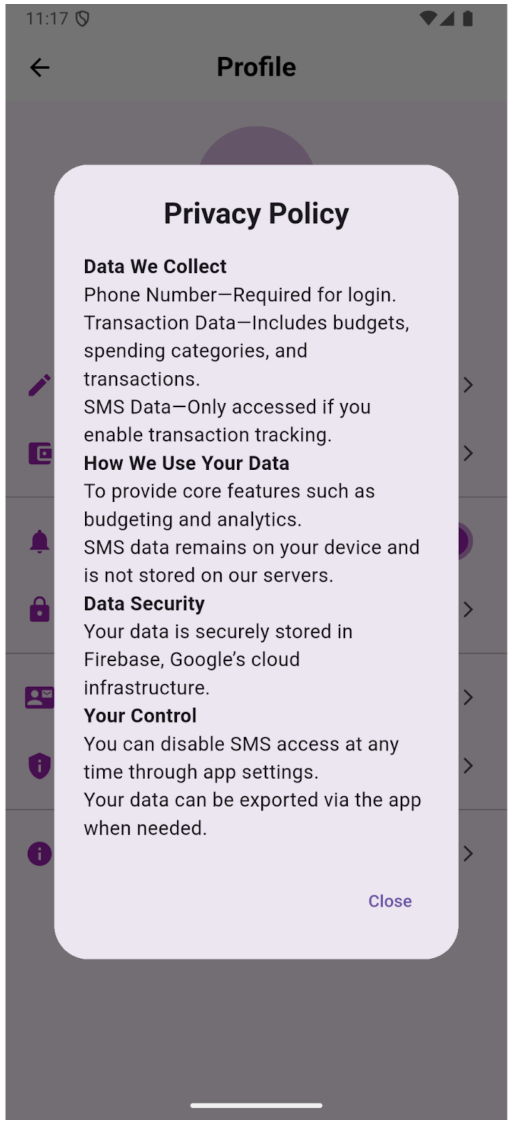
Selecting "Edit profile information" allows you to modify your full name, email address, phone number, and address. After making the desired changes, you can either tap "Save" to apply them or "Cancel" to discard them and return to the main profile page.

Set Budget Page:



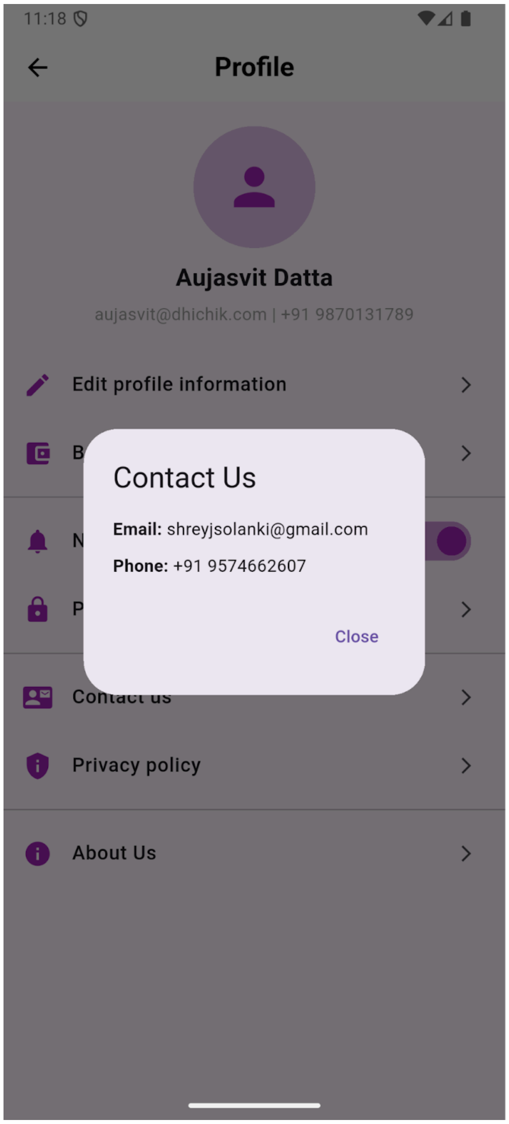
This page allows you to set your total budget and allocate budgets to various categories. You can customize each category by adding a new one, specifying a custom emoji, and setting a specific budget amount for it. This feature helps you manage your spending across different aspects of your life.

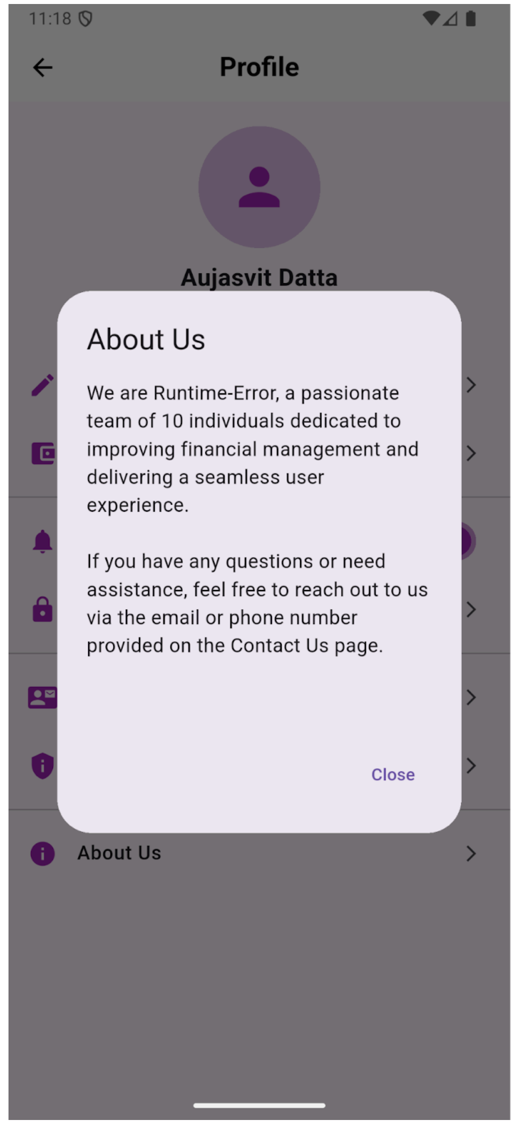
Privacy Policy:



Selecting "Privacy Policy" displays a document detailing how the app collects, uses, and protects user data, including user rights and security measures. Both pages are designed to provide users with essential information and support.

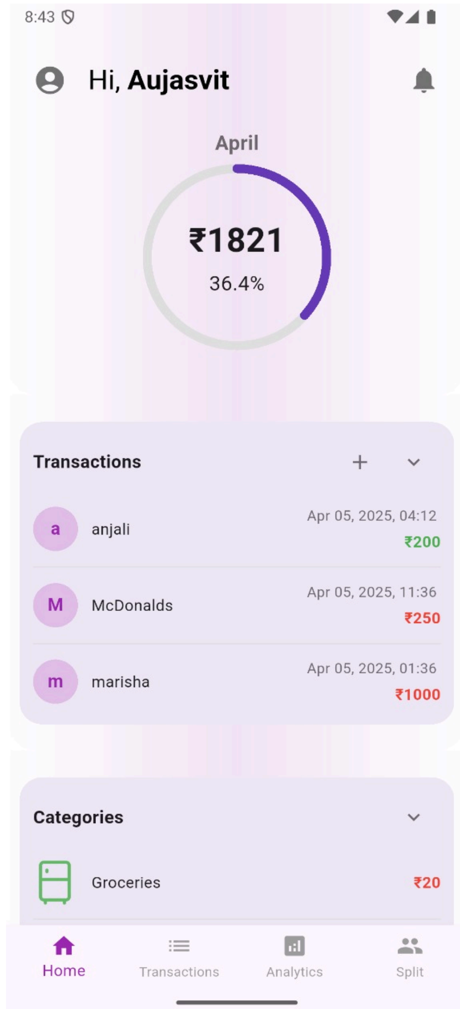
Contact Us & About Us:



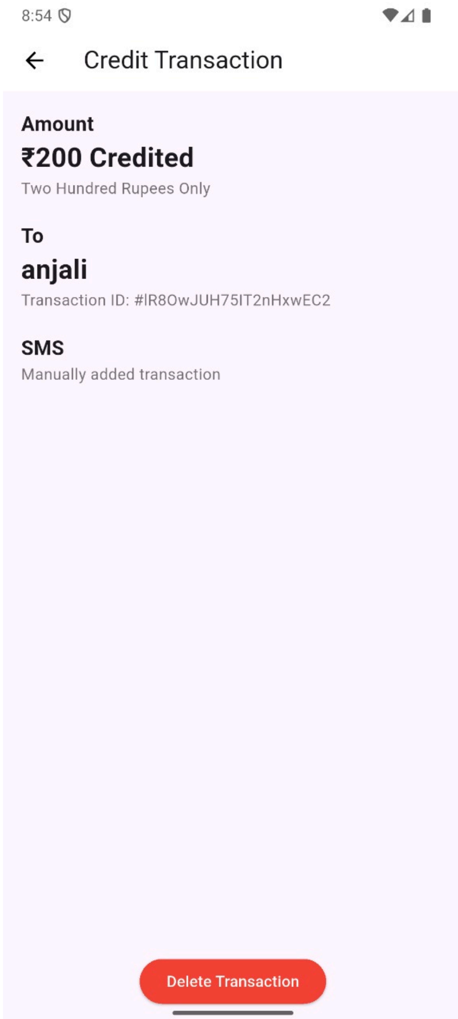


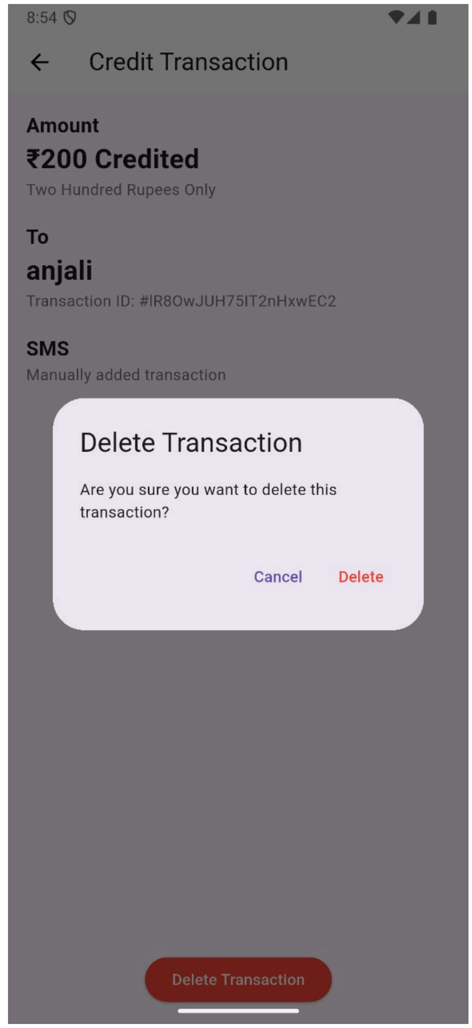
Selecting "About Us" displays a brief overview of the team and mission behind the app, highlighting the goal of simplifying financial management and enhancing user experience. Selecting "Contact Us" provides users with the necessary email and phone details to reach the support team for any questions, feedback, or assistance.

Home Page

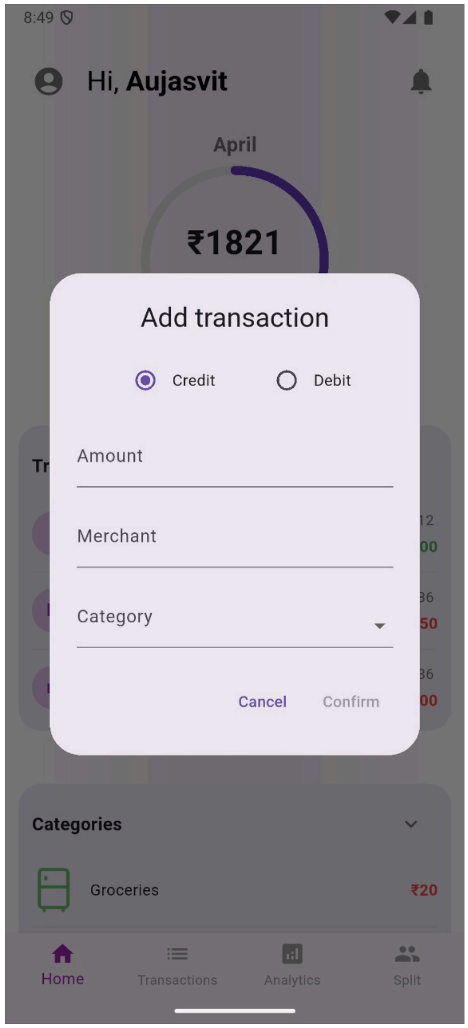


The Home Page provides an overview of the total amount spent within the current month. It serves as the central hub for managing transactions, categories, and budget subdivisions.

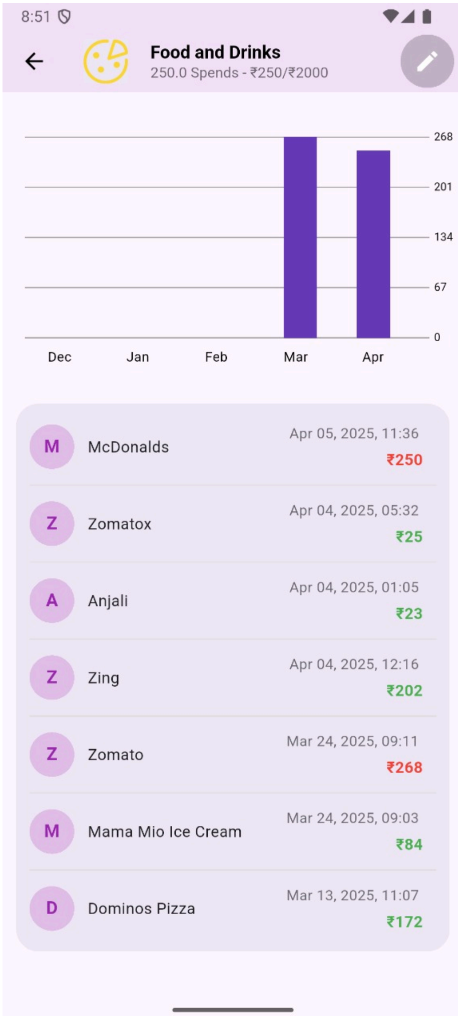


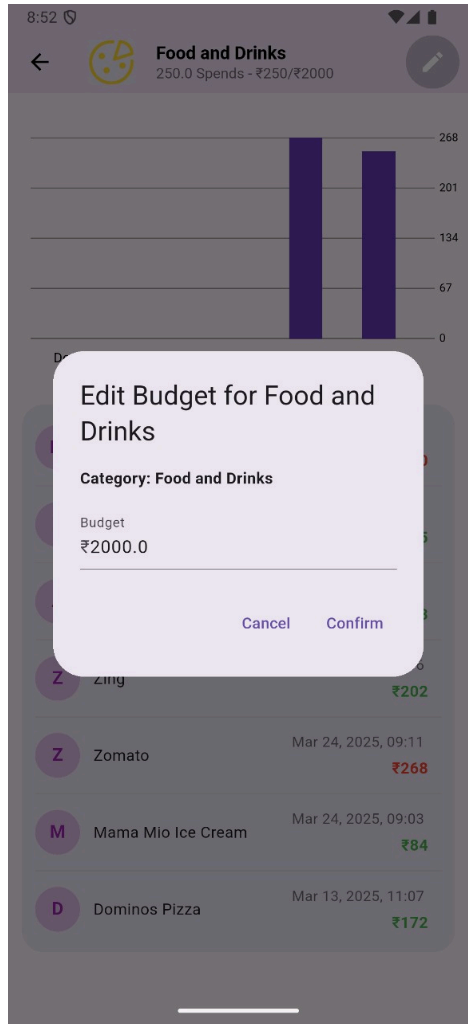


Recorded transactions are displayed on the home page. Clicking on a specific transaction redirects the user to a page where they can view full transaction details, or delete the transaction. The delete transaction button allows users to delete their transactions.

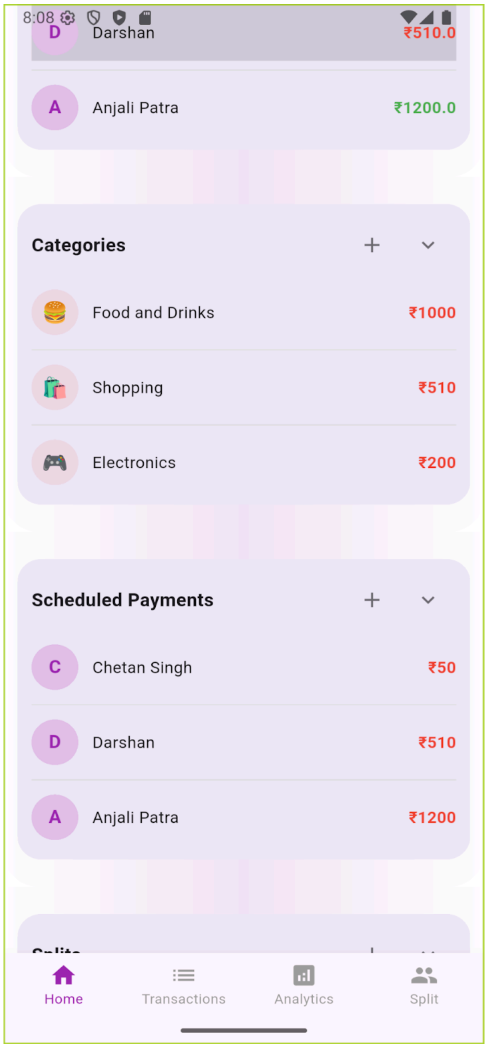


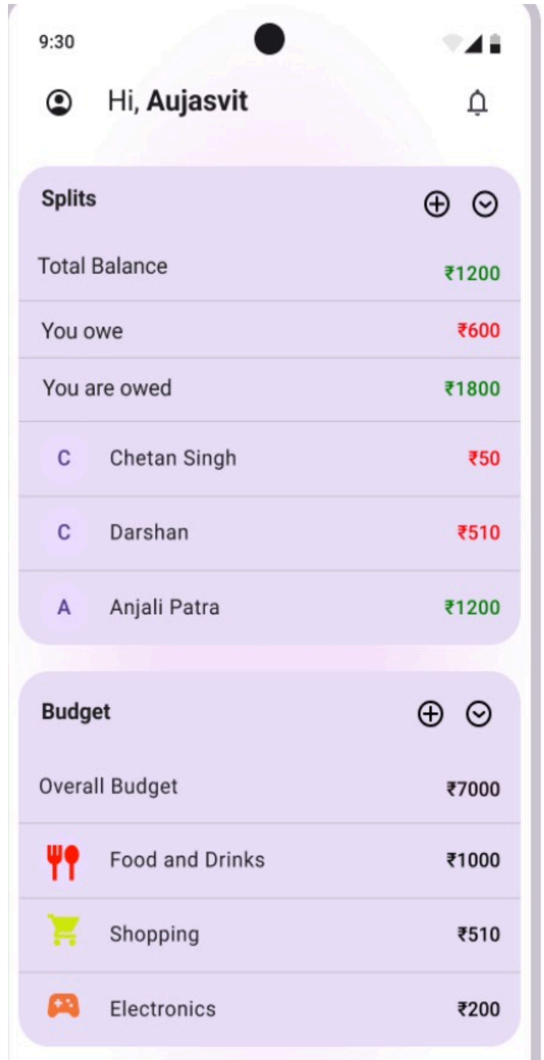
Users can manually add new transactions by clicking on the plus (+) icon. They must enter relevant transaction details before saving the entry.





Users can manage categories to organize their transactions efficiently. Clicking on a category provides an overview of spending patterns within that category. The Pen icon allows users to edit the category budget. Proper categorization helps users monitor expenses and maintain a well-structured financial record.



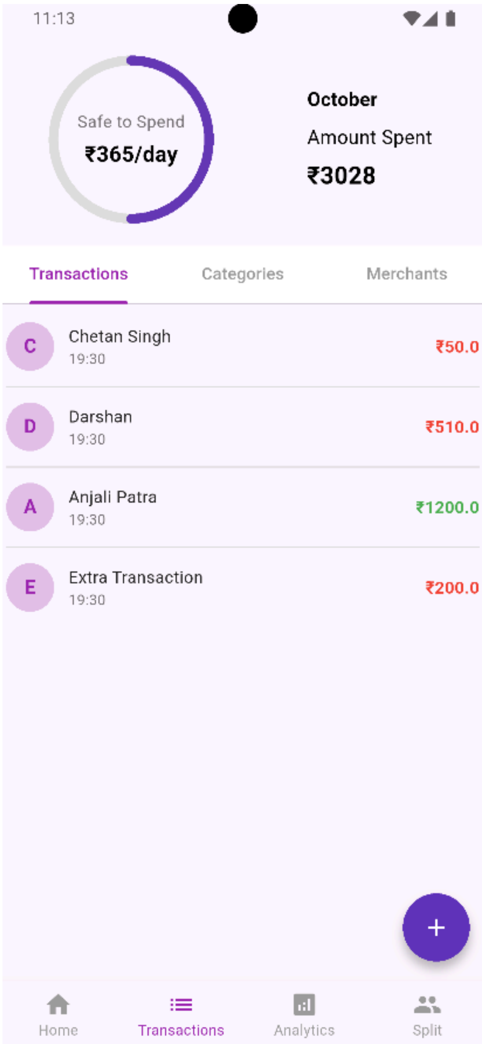


Using (+) button in scheduled payments card. You can add your scheduled payments and on clicking it you can see its description.
Using the (+) button in the split card, you can split more transactions.

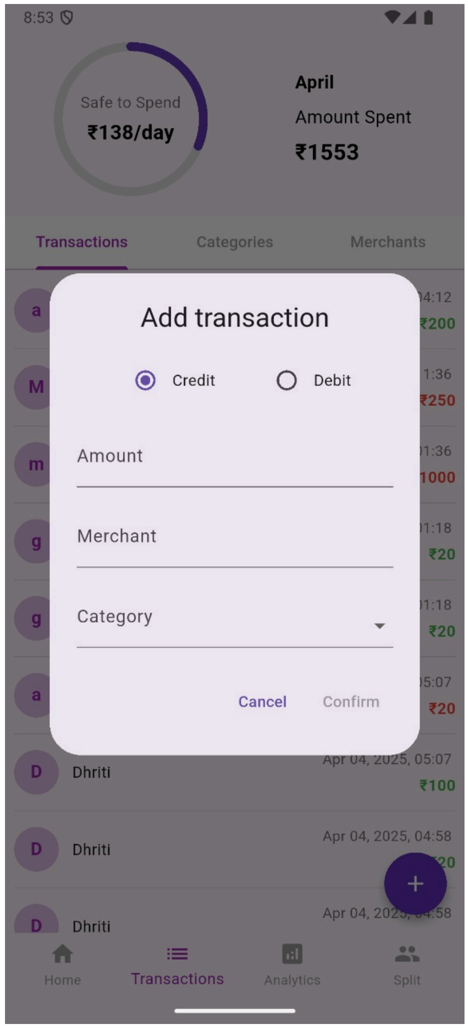
Transactions Page

This page shows the user's daily spending limit to help them stay within their budget. A radial progress bar visually indicates the percentage of the daily limit spent so far. Additionally, the page displays the total amount spent this month.

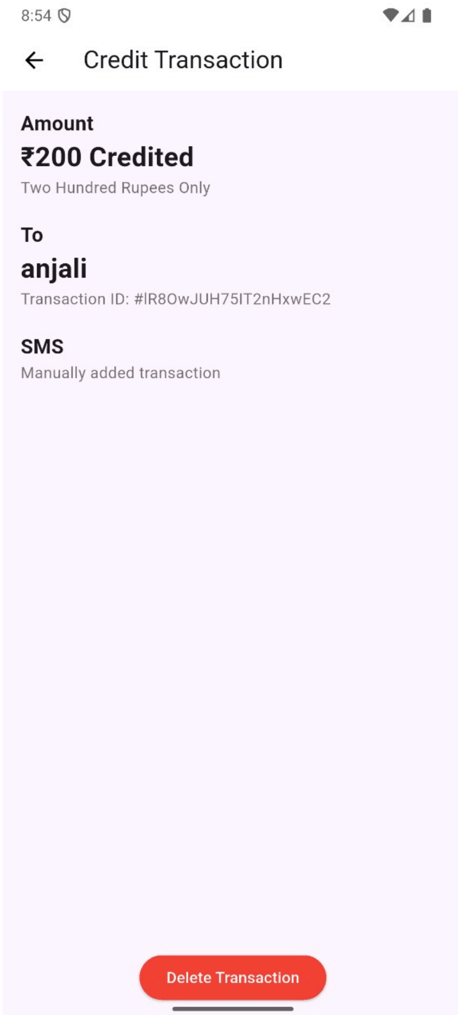
Transactions Section:

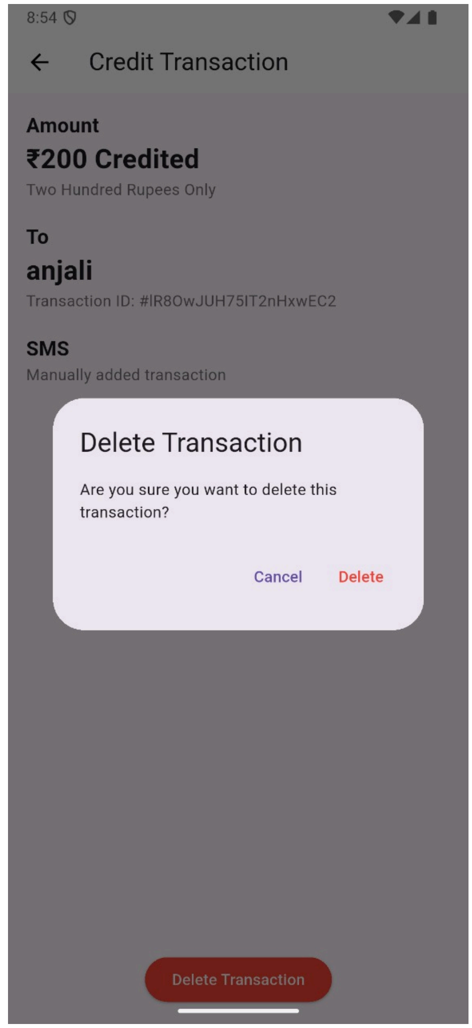


This section lists recent transactions, including the merchant, timestamp, and amount. The amount is color-coded: green for credited transactions and red for debited ones.



This section includes a floating "Add Transaction" button, allowing users to manually enter transactions. Users can specify the amount selecting credit or debit option) and write the merchant's name and add the category of transaction.

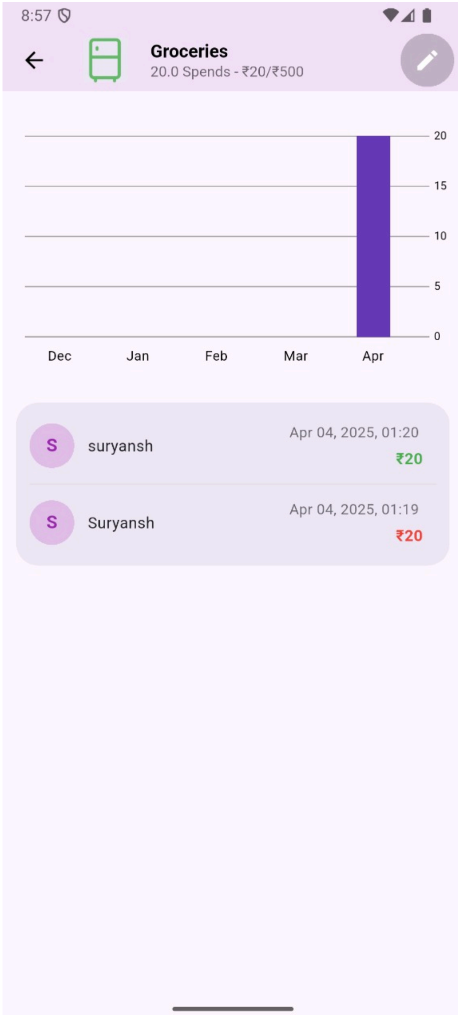


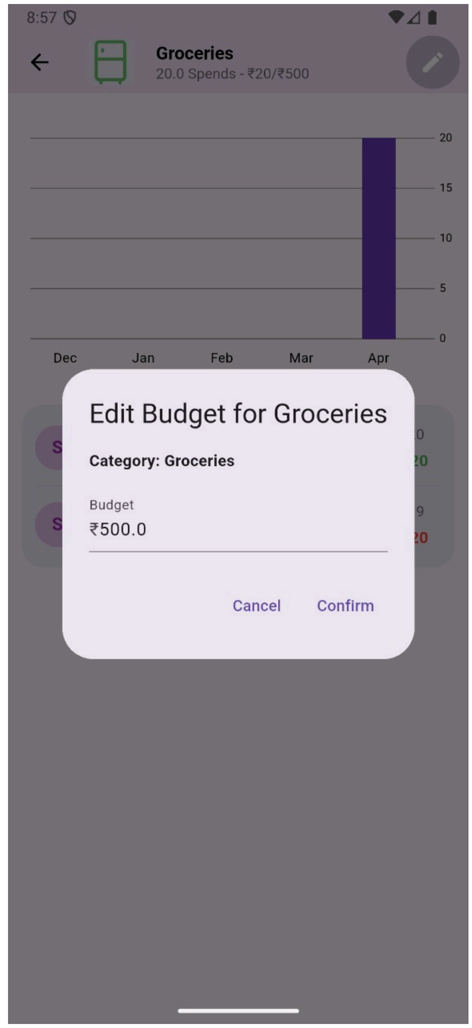


Clicking on a transaction reveals its details, including the SMS used to parse it. Users can delete the transaction.

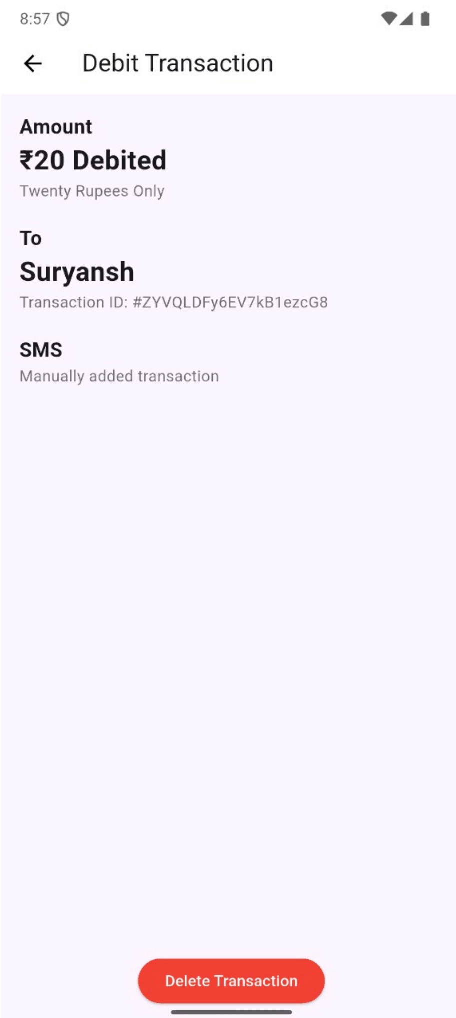
Categories Page

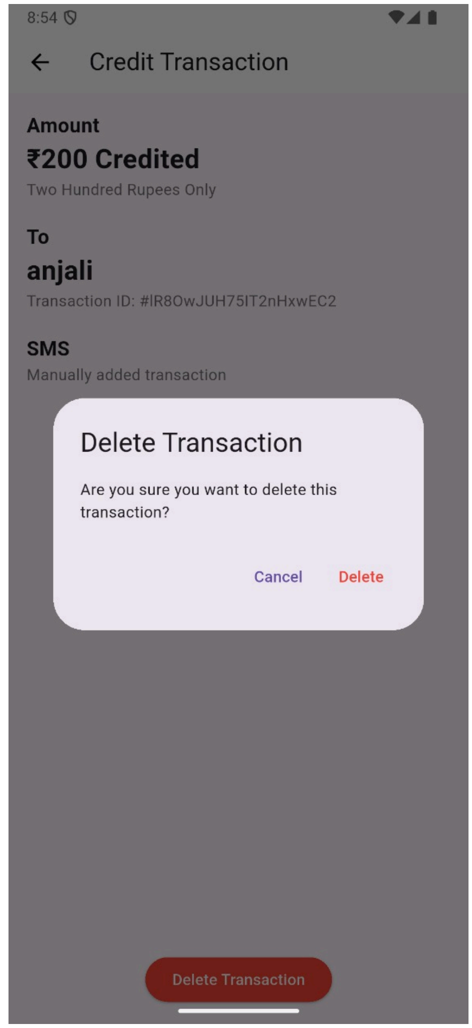
This section shows a radial progress bar of total expenditure in the current month among all the listed categories, including Food, Shopping, Travel and others. Below this, all the categories will be listed, including their expenditure till now and the corresponding budget allocated to it.





Clicking on a category opens a list of recent transactions with the transactions in the corresponding category and a bar graph showing total monthly expenditures.
Users can edit the budget for this category using the buttons on the top right.

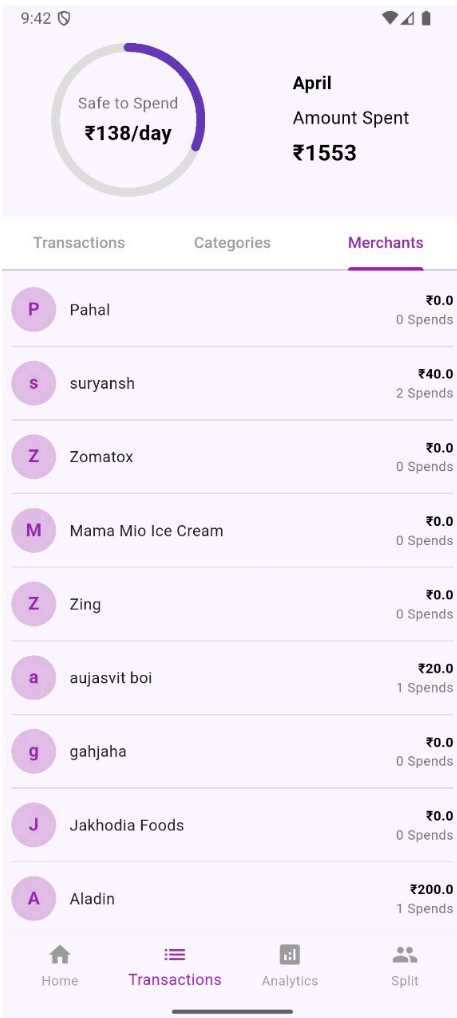


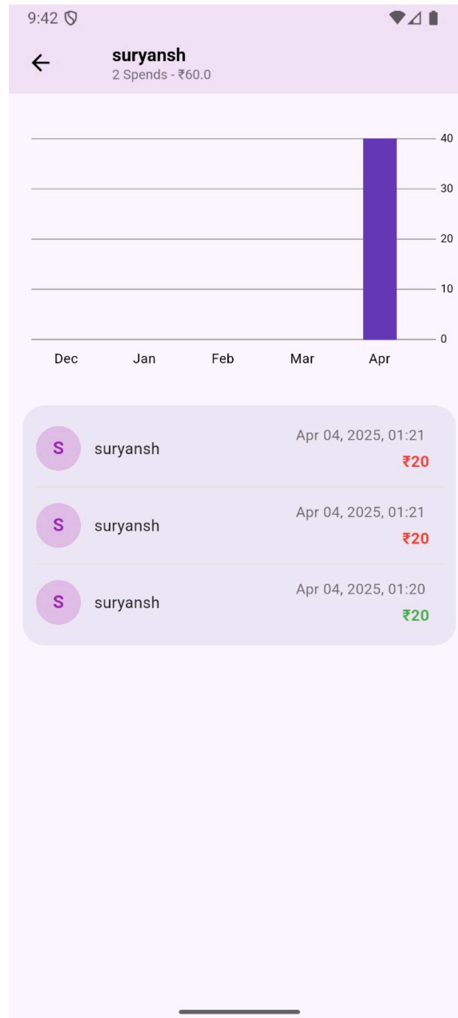


Clicking on a transaction reveals its details.It also displays the SMS from which the transaction was recorded from. Users have the option to delete the transaction.

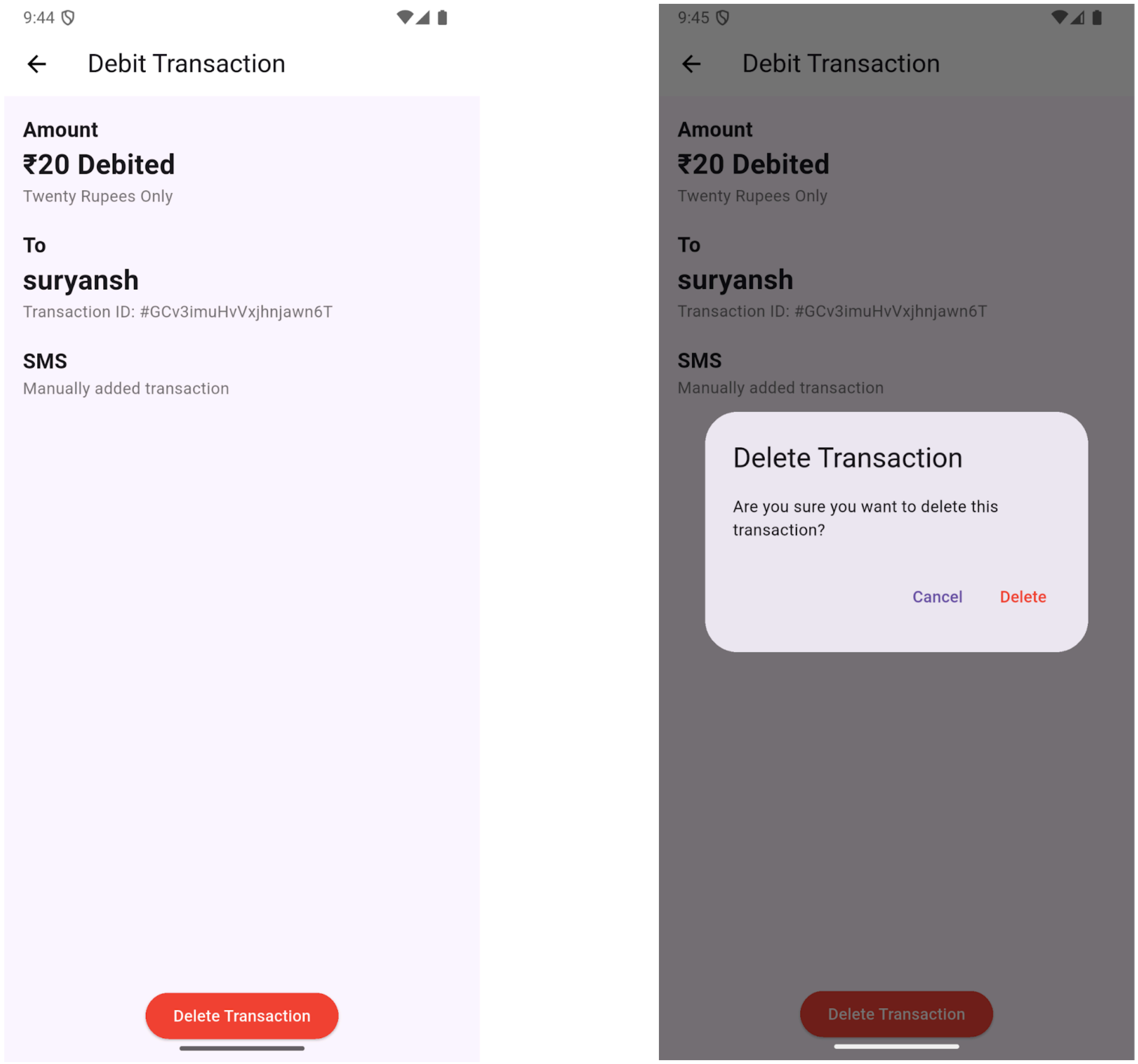
Merchants Page

Merchants List Page:





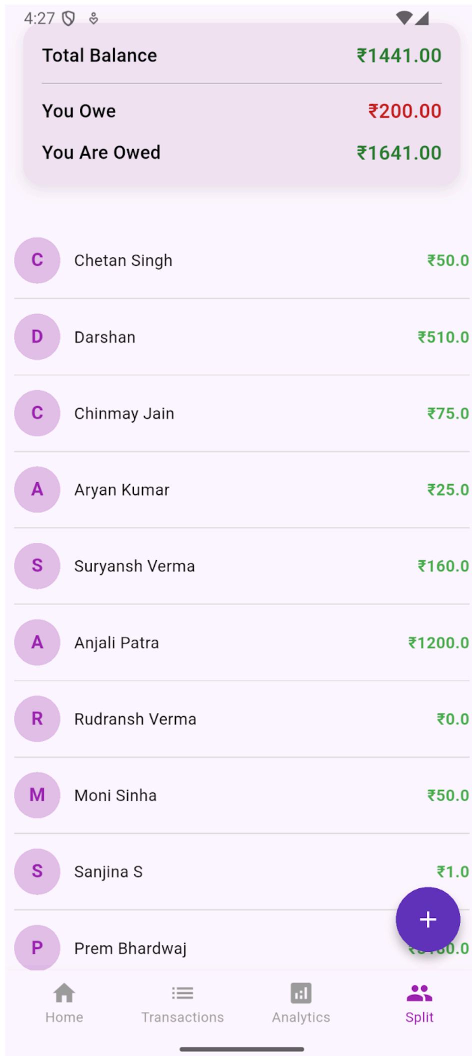
This page displays the list of all merchants present in the users database. Clicking on any one of the merchant name’s would lead you to a dedicated page for the merchant showing a graph of month wise spends and all the payments to the merchant.



Upon clicking on any one of transactions in a merchant specific page (for example here it is suryansh and we have clicked on the second transaction of Rs. 20) you'll be able to redirected to a dedicated page for that transaction providing the details of Transaction Amount, Merchant, reference SMS from which the transaction details are extracted. You may delete a specific transaction from here.

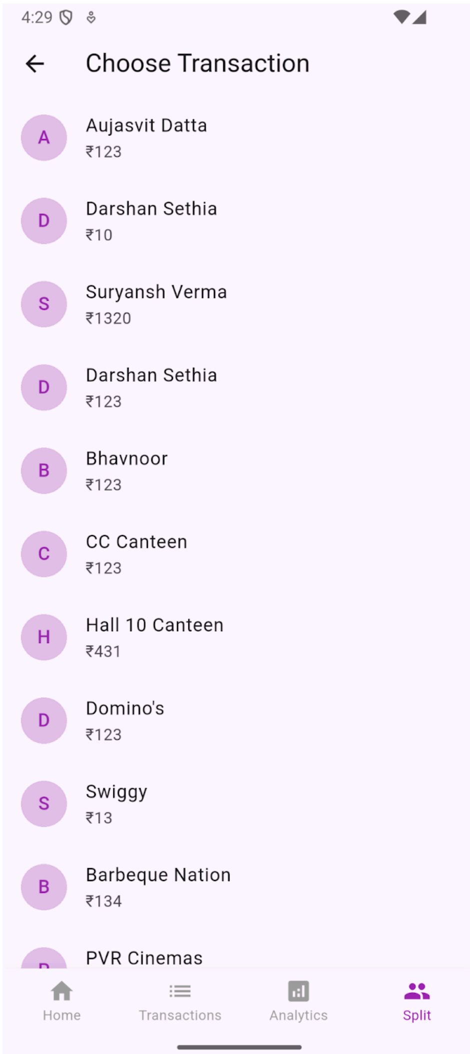
Split Pages

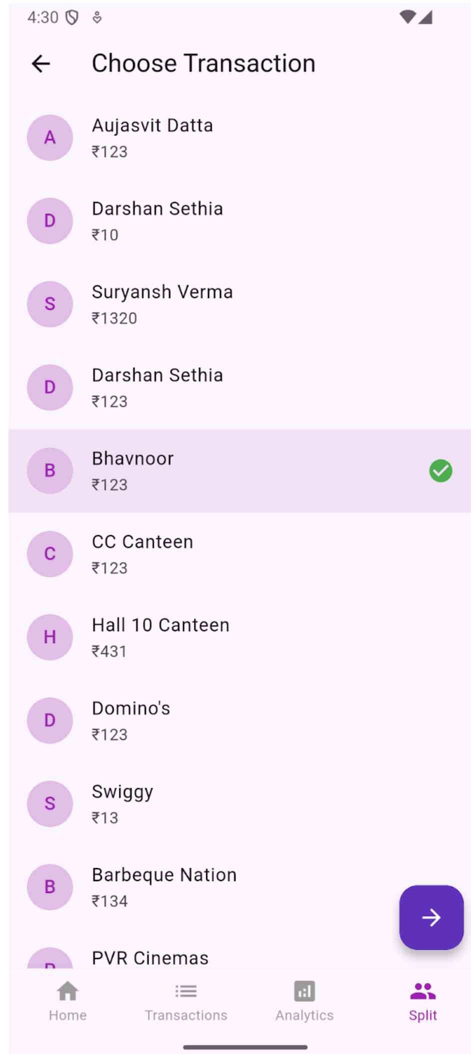
Split Page:



This page helps users manage shared expenses by keeping track of balances with different people. The Summary Section displays the total balance after settlements, showing "You Owe" (amount to pay, highlighted in red) and "You Are Owed" (amount to receive, highlighted in green). The Transaction List shows people with whom the user has shared expenses, with green indicating money owed to the user and red representing what the user owes. The Navigation & Actions include a floating action button (+) to add a new split transaction.

Choose Transaction Page – Split Feature:

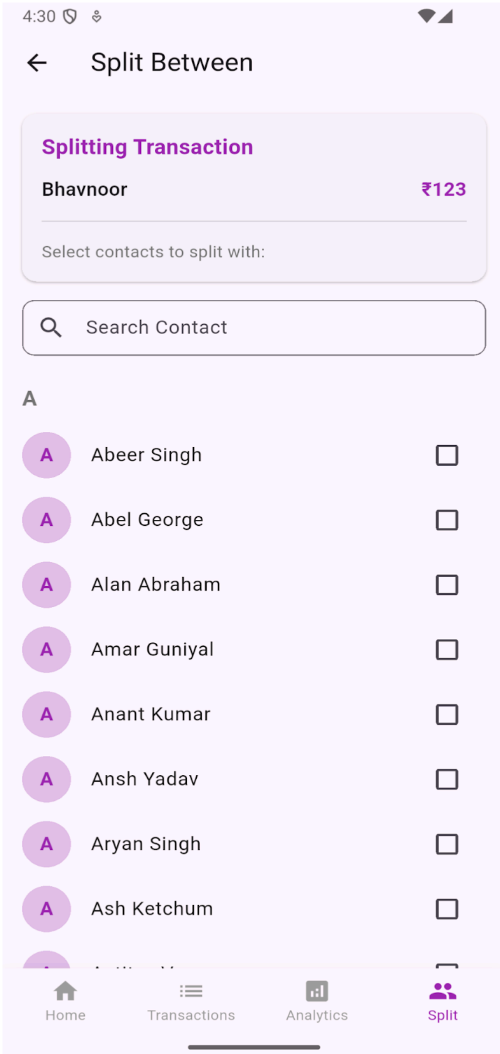


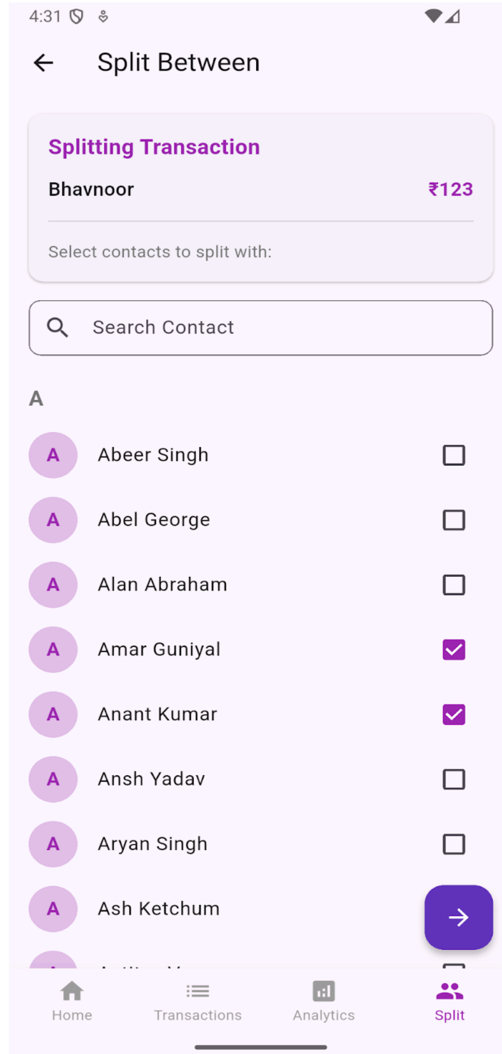


This page allows users to select a transaction for splitting expenses among friends, colleagues, or merchants.

The Transaction List shows past transactions with people or merchants, displaying names and amounts. Transaction Selection highlights the selected transaction (e.g., Bhavnoor - ₹123) with a green checkmark. The Proceed Button allows users to continue with splitting the selected transaction. Navigation & Actions include scrolling through transactions, an active "Split" tab, and a back button to return to the previous screen.

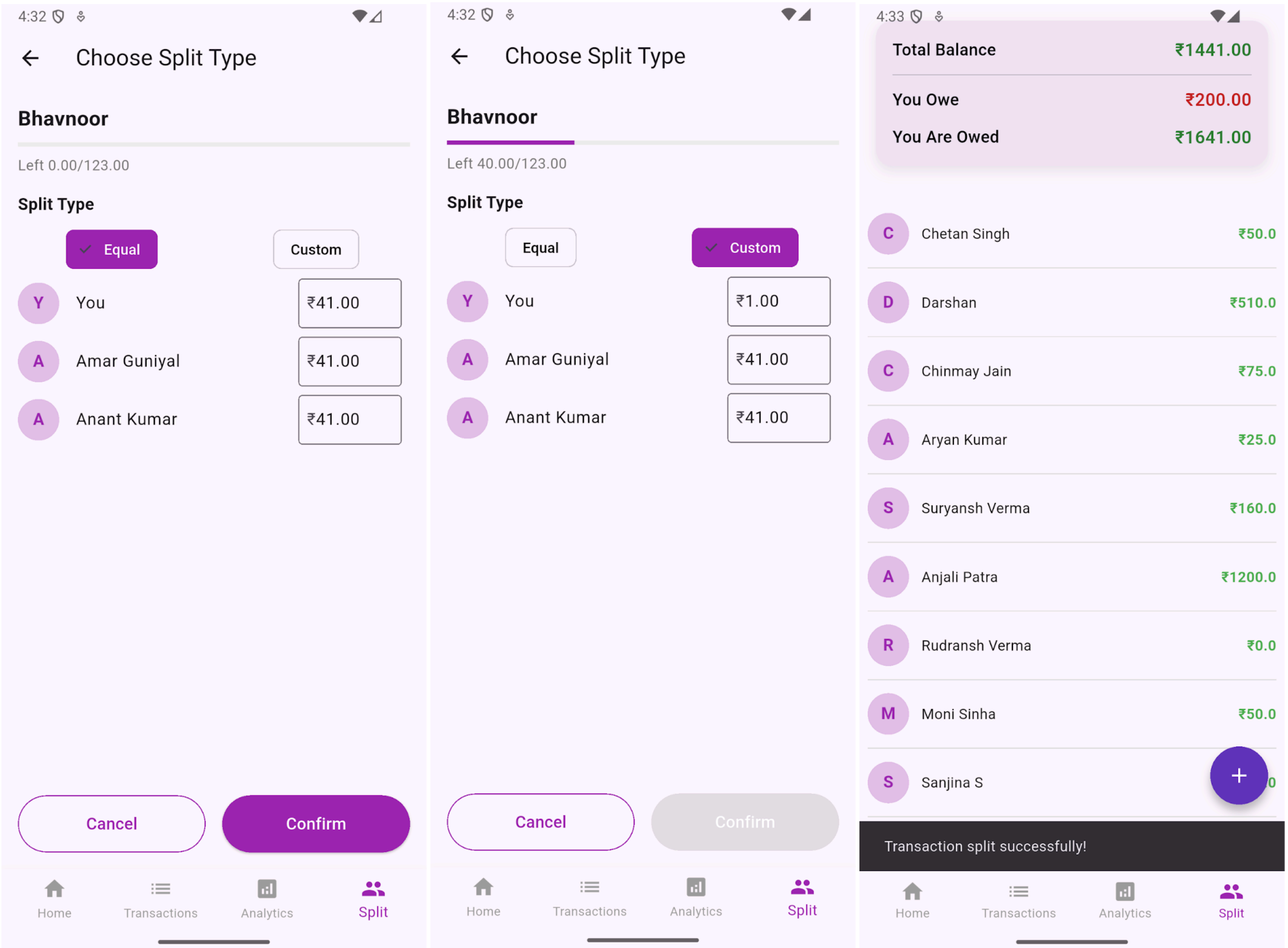
Split Between Screen – Selecting Contacts:





This screen allows the user to choose people to split a transaction with. The screen displays the selected transaction (e.g., Bhavnoor - ₹123) at the top, along with a search bar for quickly finding contacts. Contacts are listed alphabetically with checkboxes next to each name. The user can select multiple contacts by checking the boxes and then confirm how the amount will be split (equally or custom amounts).

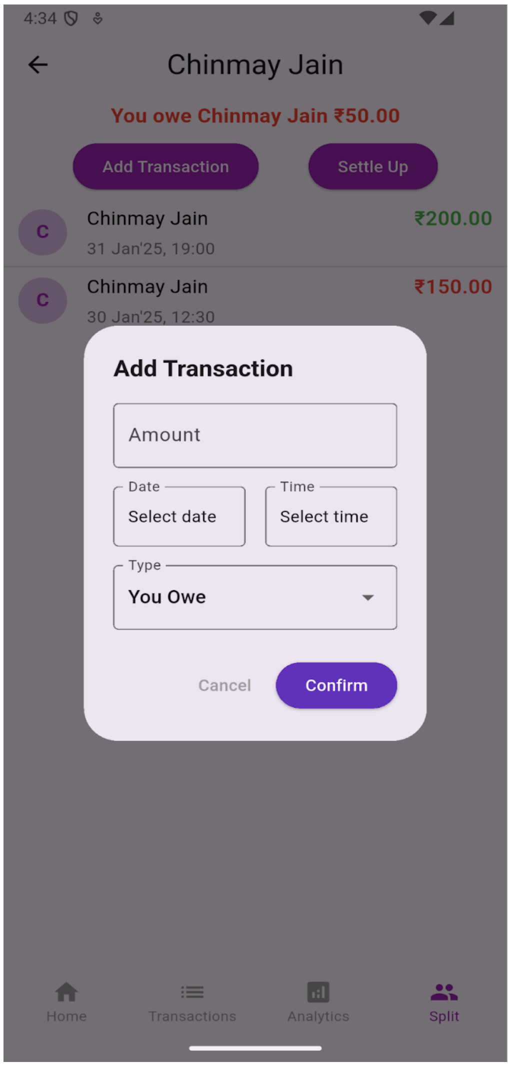
Choose Split Type Screen:

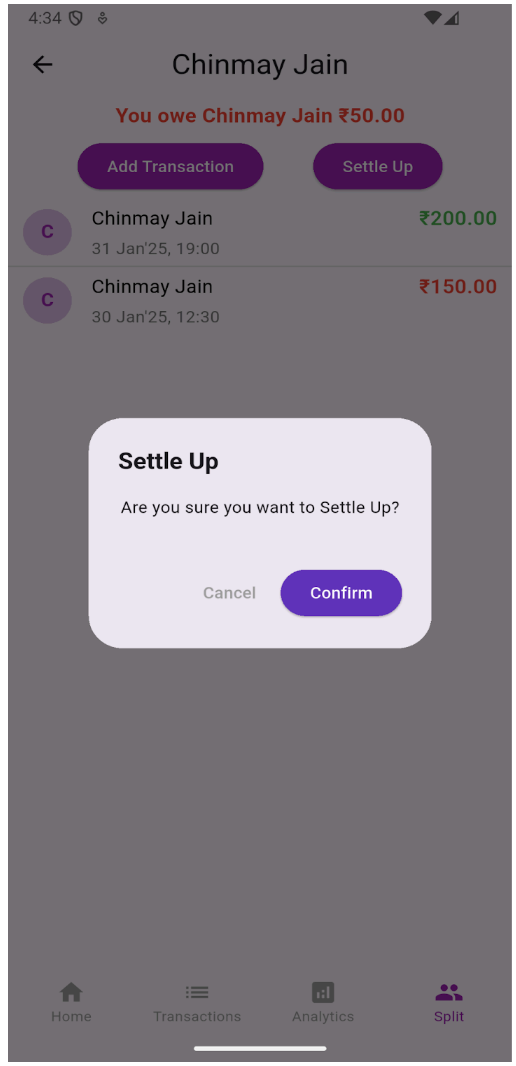


This screen allows the user to choose how the ₹123 transaction will be split among selected participants. The payer is Bhavnoor, and a progress bar at the top indicates how much of the total amount has been allocated.

The user can choose between two split options: Equal Split, where the amount is divided equally among all participants (e.g., ₹41 each for three people), and Custom Split, where the user manually adjusts each participant's contribution. In Custom Split, the progress bar updates, and the "Confirm" button remains disabled until the full amount is assigned. At the bottom, there are two action buttons: Cancel to discard the split and return to the previous screen, and Confirm to finalize the transaction once the split is complete. A notification is shown once the transaction is successfully split.

Transaction Management & Settlement Flow:

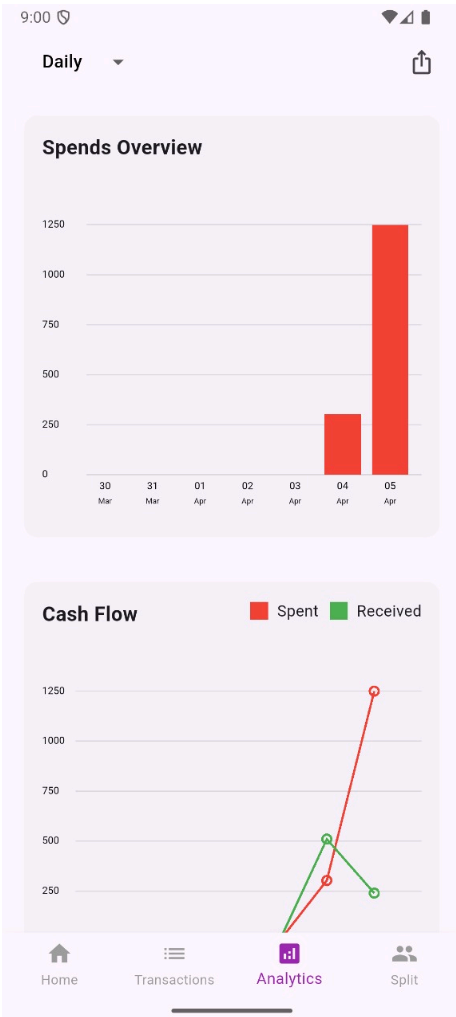


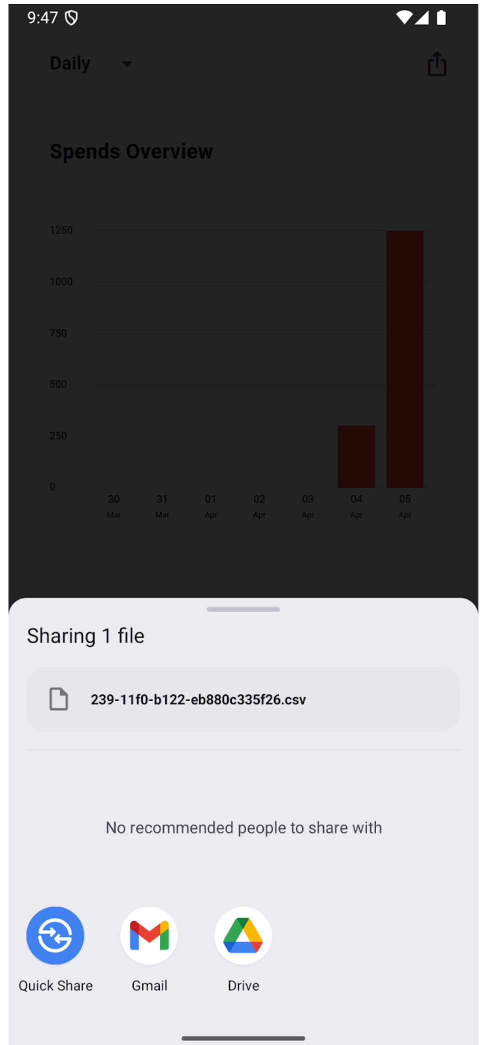


The Transaction Summary Screen displays the balance with Chinmay Jain (User owes ₹50.00) and lists previous transactions showing amounts owed and received. Two action buttons, "Add Transaction" and "Settle Up", allow the user to manage expenses. The "Split" tab is highlighted in the bottom navigation bar. Clicking "Add Transaction" opens a modal where the user can enter amount, date, time, and transaction type, with options to Cancel or Confirm before saving. Clicking "Settle Up" prompts a confirmation modal asking, "Are you sure you want to settle up?", with options to Cancel or

Confirm the settlement. This flow ensures efficient tracking, updating, and settling of shared expenses.

Analytics Page





The analytics page displays the user's spending patterns and cashflow. It provides a comprehensive overview of the user's spending habits. The drop down button located at the top left corner allows the user to modify the duration for which the trends and cash flows are displayed. The user can export the transaction data using the top right corner button as a csv file.