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# BudgetBlitz: Documentation

*Release 2.8*

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**CHAPTER  
ONE**

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**NOTATIONS**

Menu: *Actions → Profiles*

Button: SMS and Push tunes

Spinner: Report settings ▼

Directory, report, and chart: SMS import tunes

Directory item: Personal

Section: View

Property of directory item: *Name*

Value that manually edited: `One account summary`

Variable: `biz.interblitz.intent.CONVERT_TEXT_TO_NEW_TRANSACTION`



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**CHAPTER  
TWO**

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**PREFACE**

It would be nice to draw your attention to the common issue of a Budget Blitz for Android user. It is the high entry level. That means a user should have some time for studying the application. Therefore please schedule a time and it will not be lost for nothing. Most users say they do not regret about time spent.

## **2.1 Introduction**

User manual will help you to get started with the app Budget Blitz for Android. The guide is not exhaustive but it is constantly supplemented and developed along with the application. Comments and suggestions are welcome, see. *Feedback* (page 3).

## **2.2 Additional Sources**

Questions and answers in English: <http://qa.bbmoney.biz/en/>

Questions and answers in Russian: <http://qa.bbmoney.biz/ru/>

4PDA discussion: <http://4pda.ru/forum/index.php?showtopic=658215>

Previous user manual: [http://interblitz.biz/projects/blitz-0035/wiki/User\\_manual](http://interblitz.biz/projects/blitz-0035/wiki/User_manual)

## **2.3 User Manual Editions**

HTML: <http://bbmoney.biz/en/manual/index.html>

PDF: <http://bbmoney.biz/en/assets/budgetblitz-user-manual.pdf>

## **2.4 Feedback**

Author: Basin Michael

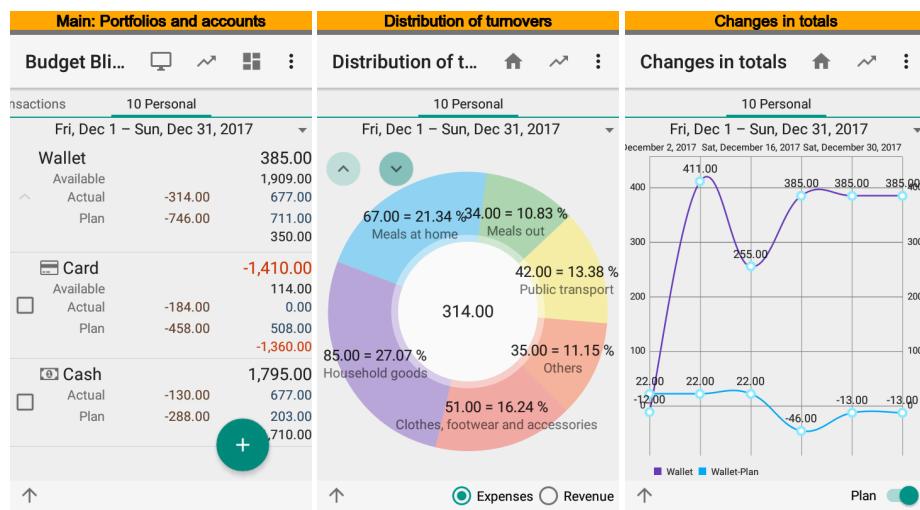
Contacts: [basin.michael@gmail.com](mailto:basin.michael@gmail.com)



## ABOUT

Budget Blitz for Android is used for accounting and planning:

- personal finances;
- very small business finances;
- small business finances.



### 3.1 Key Features

Combining the accounting of personal finances and finances of a company.

Comprehensive accounting of finances, i.e. categories, payers and payees, persons, projects are supported.

Automatic recognition of SMS and push notifications coming from financial institutions. Amounts, commissions, categories, projects, persons, payers and payees detection, automatic balance adjustment, 160+ banks of different countries supported, see. *Ready to use Financial Institutes* (page 79).

Financial highlights on the main screen.

Smart default values for new transactions.

App widget acting as a customizable brief report.

Distributed teamwork with customizable access rights.

PC web browser driven client.

API for receiving transactions from other applications.

Various financial reports.

Reports driven notifications.

## **3.2 Interesting Solutions Implemented**

Banks SMS and push notifications detection subsystem:

- Automatic category, payer and payee, person, project recognition;
- Convenient key phrases selection immediately from SMS and push notifications;
- Automatic calculation of rates for foreign transactions;
- Automatic detection of transfers between accounts;
- Option to create custom SMS and push notifications import tune in order to support new banks.

Reports subsystem:

- Simplified OLAP technology is used for reports;
- Drilldown feature supported;
- App widgets are used for brief reports;
- Shortcuts with predefined settings for reports.
- Reports driven notifications, access to the prepared report from notification.

Teamwork subsystem:

- Data exchange is used, no registration, no common database, each team member has own database.
- Flexible system of rights and data areas for exchange. You can synchronize transactions between team members for only one account, a project, and so on.
- Unlimited number of team members.

PC access subsystem:

- Windows, Linux, Mac, etc are supported by PC client. All you need is modern browser. Internet Explorer 8+, Google Chrome, Apple Safari, Mozilla Firefox, Opera supported.

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## CHAPTER FOUR

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## HOW IT WORKS

### 4.1 Funds Accounting

Budget Blitz for Android uses transactions to store all movement of funds. Each transaction has four dimensions category, project, payer or payee, and person. Transactions can be actual or planned and onetime or recurring. Recurring transactions have own customizable frequency. Generally these ones are planned but it is possible to make actual recurring transactions too.

Any transaction can be split for details. These transactions are called split, see. [split](#).

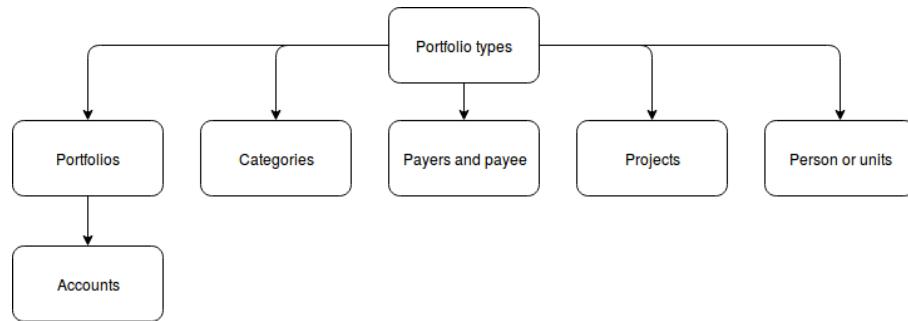
### 4.2 Directories Structure

Each transaction has own account. It can be account of a financial institution, or e-money account, or cash, or something else. Each transaction has own currency that may be differ from account currency.

In its turn each account belongs to a portfolio. Each portfolio has own currency that may be differ from account currency also.

But that's not all. Portfolios have a type. It may be considered as a kind of activity. You will have only one personal type of portfolio for personal finances. But when you have a business then personal and business portfolio types will be in use. For some special cases more than two portfolio types can be used.

Category, project, payer or payee, and person connected to the portfolio type. It is not really complex as you can see on the chart below:



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**Note:** You can edit any directory. For example, add a currency, a category or something else. There are no restrictions!

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## 4.3 Difference Between Contractors and Persons

Contrary part of transaction is payer or payee. This is often called a contractor. Only transfer transactions have no contractor. All other transactions have. For example your child is contractor when you give him or her some money. So you should put him or her to the **(Payers and payees)** directory.

Persons are transaction details as well as categories and projects. For a example a shop is the contractor and your child is the person when you buy clothes to your child.

There is an option to connect contractor and person. To do so just define a person in a card of contractor. After that the person will be selected within the contractor. For instance, in order to combine both examples above, you should consider the child as the contractor and the person at the same time.

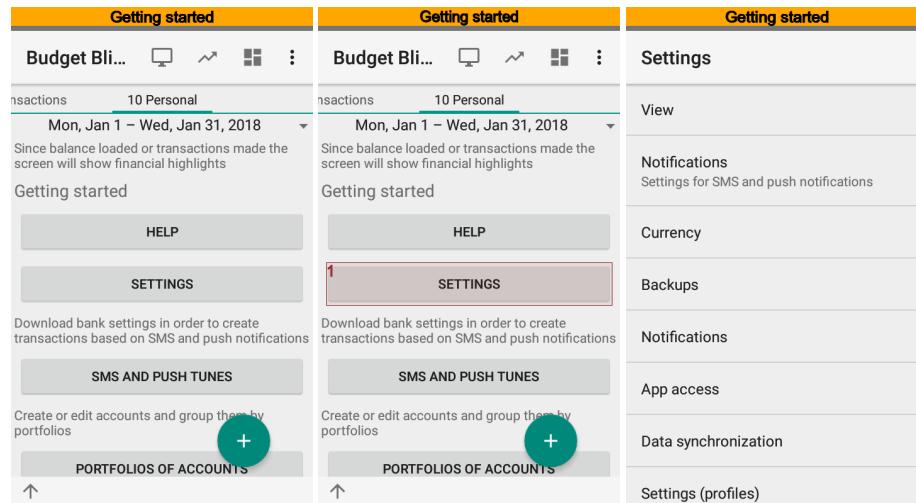
As the result, you will see total child expenses using a person filter and total money delivered to the child using a contractor filter.

## GETTING STARTED

In this chapter it is suggested the certain sequence of actions for setting up the application. If you don't like that, you don't have to. Just remember, any option you like, you can change later.

### 5.1 Basic Customization

Edit basic settings after the first start of Budget Blitz for Android.



Here you can:

- set a secret key pattern to restrict app access;
- set SMS and push notifications parser on or off;
- set synchronization between devices on or off;
- set default money amount sign for new transactions;
- set main currency and a source for foreign exchange rates;
- set up automatic backups;
- set upcoming payment notifications on or off;
- set ring tones when transactions created on SMS and push notifications coming.

While basic settings are ready you can go deeper. Next steps you can see on the main screen.

## 5.2 Loading Bank Settings

This section is intended for users who plan to use automatic creation of transactions on SMS or push notifications arrived from bank or payment systems or other installed apps.

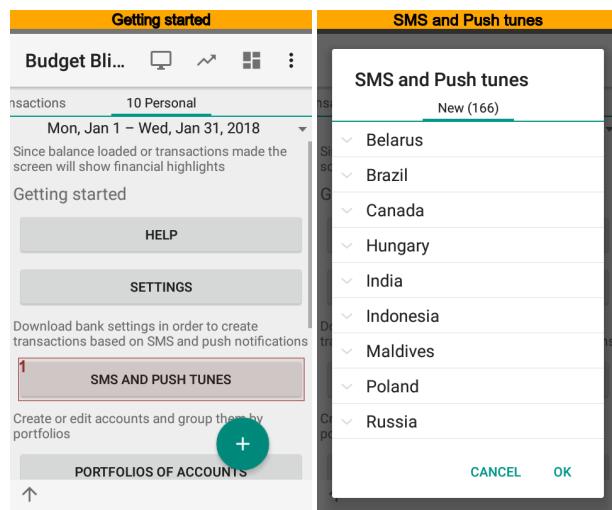
Requirements for automatic transactions creation on SMS push:

1. the option should be on, see menu *Actions → Profiles*;
2. the app should have access to SMS (Android 6+).

Requirements for automatic transactions creation on notification push (use menu *Actions → Profiles*):

1. you should select packages to import push notifications:
2. you should grant access rights to the app.

Press the button **SMS and Push tunes** to load setting for your bank or payment system. Hereafter to do that use menu *Actions → Import → SMS and Push tunes* or directory **SMS import tunes**.



## 5.3 Portfolio and Account Settings

Once installed the app has three portfolio types (**Personal**), (**Small business**), (**Universal**), one personal portfolio (**Wallet**), two accounts (**Card**), (**Cash**) and default list of categories.

Values to show depend on the portfolio type of the transaction. For example, one categories list is used for personal finances and another for a small business finances. But nevertheless there are some common categories. Universal type of the portfolio is used for this values. Universal values shown regardless portfolio type of the transaction.

A portfolio is like a group of accounts. On the main screen the app groups accounts by portfolios and calculates financial highlights.

Make the required amount of portfolios and accounts. See *Account Settings for Notifications Import* (page 27) to use automatic transactions creation via SMS or push notifications.

Now you can import SMS or import initial transactions from **CSV** and **OFX** or just enter initial balance. Once you have at least one transaction the main screen will show a summary and buttons will disappear.

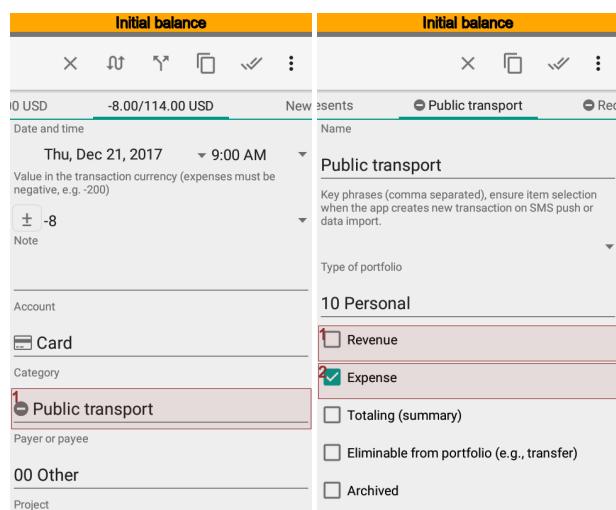
## 5.4 Initial Data Import

First of all check account settings according chapter [Account Settings for Notifications Import](#) (page 27). Then press **SMS and Push notifications** in the **Import** section or select the menu **Actions → Import → SMS and Push notifications**, select an account and then import notifications. See more details in the chapter [Data Import](#) (page 33) and [questions and answers](#).

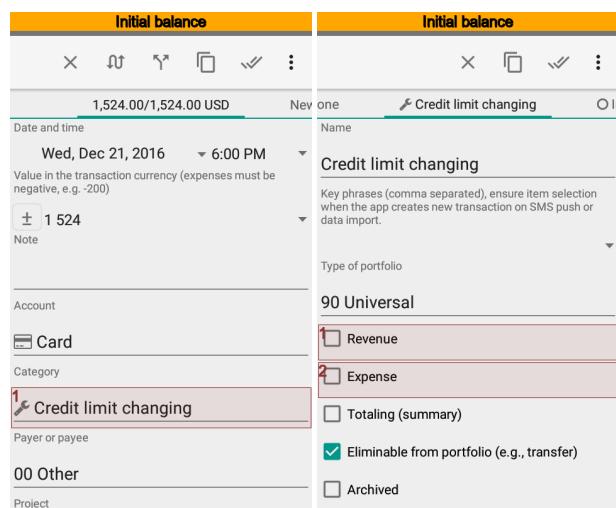
Also you can import initial transactions from **CSV** and **OFX** file. Check and edit CSV file before import according to chapter [Data Import](#) (page 33). You have no need to modify OFX file before import.

## 5.5 Entering Initial Balance and Credit Limit

You can enter initial account balance via transaction. The date of transaction can be arbitrary but it is highly preferred to make transaction first in the transactions list. Another important thing is to use category **Initial balance loading** for that transaction.



As well as initial balance you can enter a credit limit via transaction too. It is preferred that the transaction date coincide with the date of setting the limit by the bank. Use **Credit limit changing** category. Please pay attention that it is a technical category with *Revenue* and *Expense* set off. You can see more details about such approach reasons at [questions and answers](#) ([How to setup credit limit for new or existed account](#)).



It would be better to enter each debt or credit with two transactions. For example you have a loan of 1000 USD. So you should

1. make a positive transaction with amount of 1000 USD using category **(Loans)** and a real contractor or person.
2. make a negative transaction with amount of 1000 USD using category **(00 None)** or real one if known.

As result the balance is equal zero, but **(Debts and credits)** report will show the value of your loan.

## **MAIN SCREEN**

### **6.1 Description**

Main screen of Budget Blitz for Android contains portfolios and accounts financial highlights. The app shows as much highlights as you have portfolio types. Examples below have only one **(Personal)** portfolio type.

Financial highlight has totals of each account and portfolio. Available amount is shown when account has a credit limit.

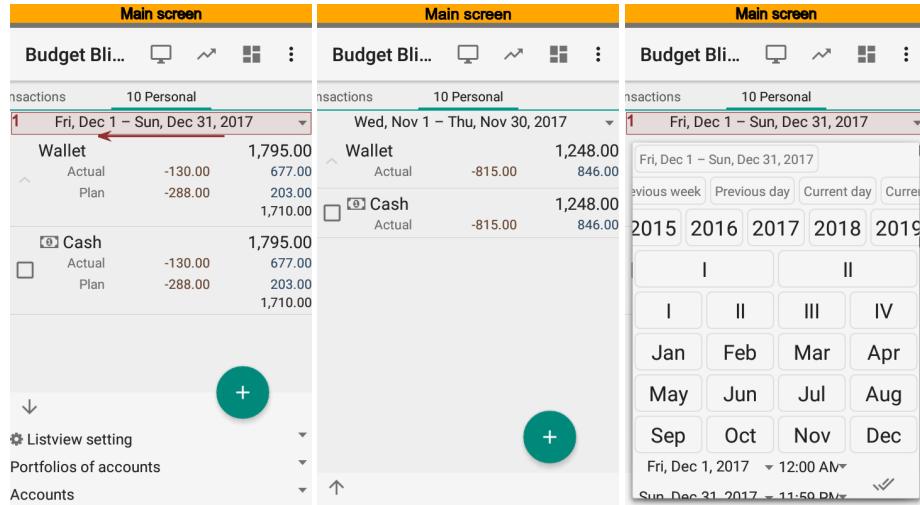
Actual and planned amounts of revenues and expenses are placed below totals. Also a transfer amount is shown if exists in the current time range.

Main screen		Main screen		Main screen	
Budget Bl...		Budget Bl...		Budget Bl...	
Transactions	10 Personal	Transactions	10 Personal	Transactions	10 Perso
Fri, Dec 1 – Sun, Dec 31, 2017		Fri, Dec 1 – Sun, Dec 31, 2017		Fri, Dec 1 – Sun, Dec 31, 2017	
Wallet	385.00	Wallet	385.00	USD	-314.00
Available	1,909.00	Available	1,909.00	1.0000	677.00
Actual	-314.00	Actual	-314.00	677.00	363.00
Plan	711.00	Plan	711.00		
	350.00		350.00		
Card	<b>-1,410.00</b>	Card	<b>-1,410.00</b>	Thu, 12/21/2017	
Available	114.00	Available	114.00	Thu, 12/21/2017, 9:20 AM	<b>-51.00</b>
Actual	-184.00	Actual	-184.00	Clothes, footwear and accessories	1,795.00
Plan	508.00	Plan	508.00		
	<b>-1,360.00</b>		<b>-1,360.00</b>		
Cash	1,795.00	Cash	1,795.00	Thu, 12/21/2017, 9:00 AM	<b>-8.00</b>
Actual	-130.00	Actual	-130.00	Public transport	114.00
Plan	288.00	Plan	288.00		
	710.00		710.00		
↑		↑		↑	

The list of all transactions according the current time range is shown at the left of summary.

## 6.2 Time Range Selection

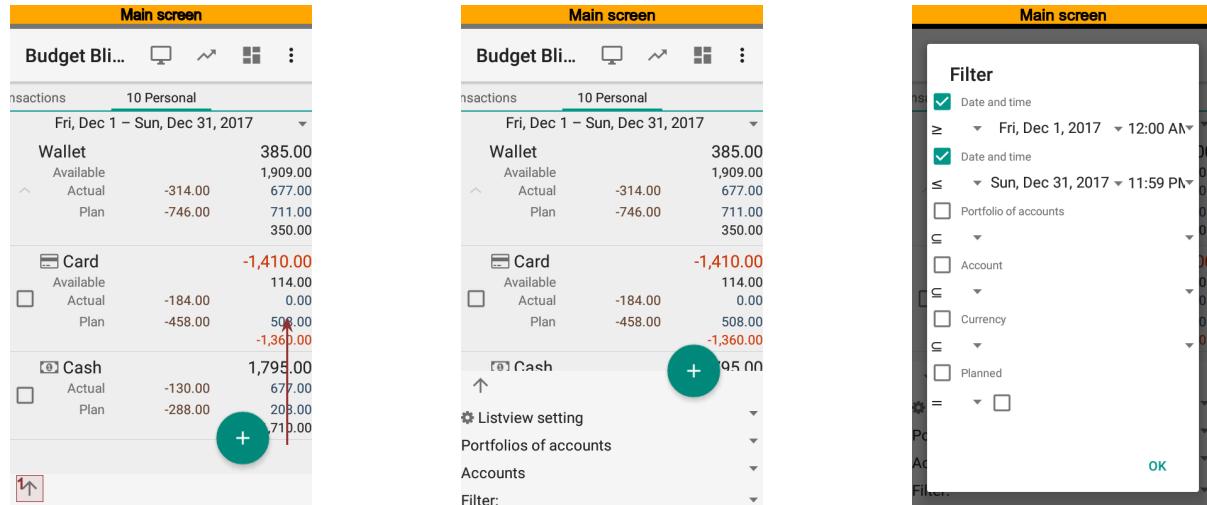
Time range editor is placed at the top of screen. Editor supports swipe and select gestures.

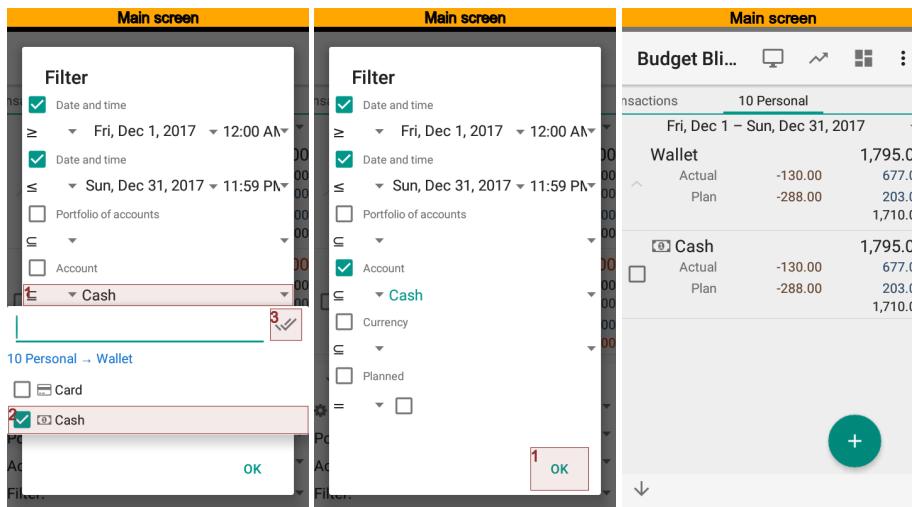


## 6.3 List View Settings

List view settings is placed at the bottom of screen. You can change default grouping, edit filter, and change time range. Using filter you can setup a portfolio, account, currency restriction, and put plan on or off.

At the pictures below you can see how to set up account filter.

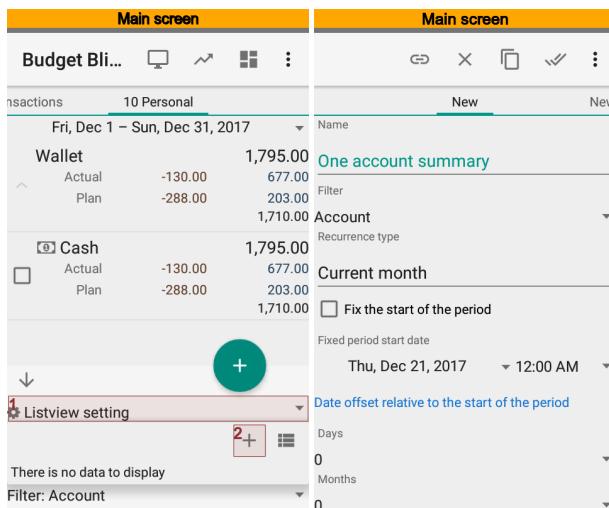




Now the main screen has only one **(Cash)** account.

## 6.4 Saving List View Settings

You can save modified list view settings in order to use them in the future. Select **Report settings ▾** and create new setting. Filters will be copied to the new setting. So, you need to put a name of the setting, for example, **One account summary**, and press **Save**.



It is possible to have several settings. The app will use last setting for the main screen after run.



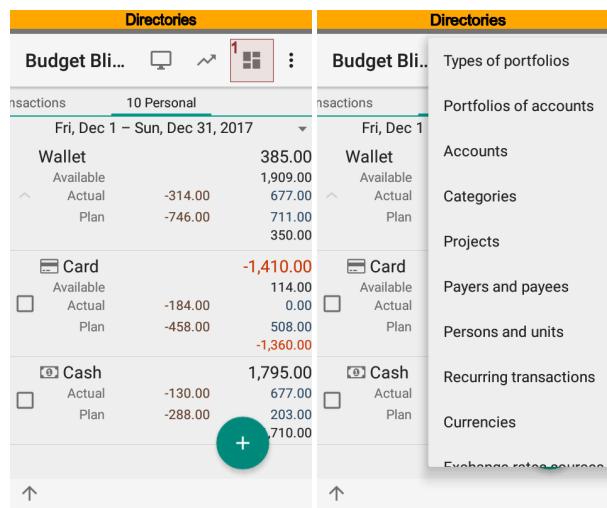
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## CHAPTER SEVEN

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## DIRECTORIES

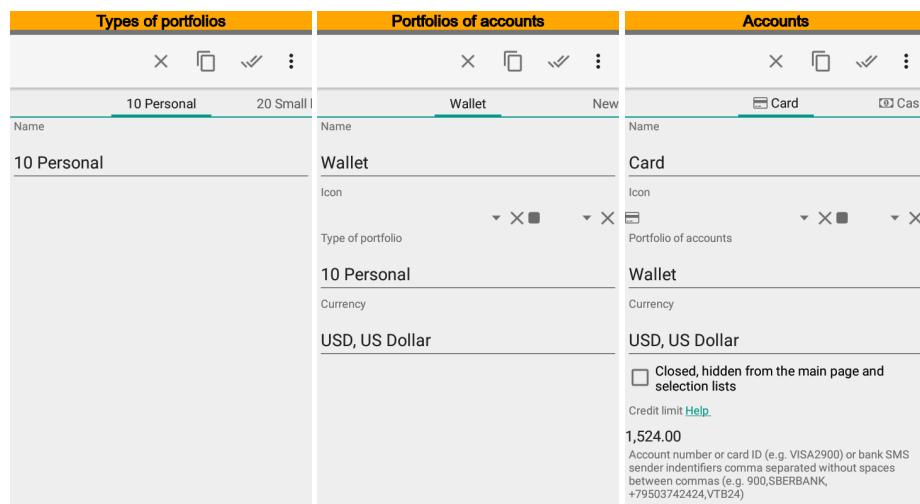
Directories are available from the top menu or from the *Actions → Directories* menu. It depends on the current screen.



The screenshot shows the 'Budget Bl...' screen with the 'Directories' tab selected. On the left, there's a table of transactions for three categories: Wallet, Card, and Cash. The Wallet section shows a balance of 385.00, while the Card and Cash sections show negative balances of -1,410.00 and -1,360.00 respectively. On the right, a sidebar lists various portfolio types: Types of portfolios, Portfolios of accounts, Accounts, Categories, Projects, Payers and payees, Persons and units, Recurring transactions, and Currencies. A green circle highlights the '+' button at the bottom center of the transaction table.

### 7.1 Portfolio Types

Portfolio types are used to separate dimensions between your activities. For example, one set of categories is used for personal finance and another set is used for business finances. When you edit a transaction its dimensions (category, payer or payee, project, and person) correspond to the certain type of portfolio.



The screenshot displays three configuration screens side-by-side:

- Types of portfolios:** Shows a table with two rows: '10 Personal' and '20 Small I'. The '10 Personal' row is selected.
- Portfolios of accounts:** Shows a table with one row: 'Wallet'. The 'Wallet' row is selected.
- Accounts:** Shows a table with two rows: 'Card' and 'Cash'. The 'Card' row is selected.

Each screen has a header with standard edit controls (X, save, etc.) and a detailed view below. The 'Accounts' screen includes a note about account numbers and a credit limit field.

It will be useful to pay attention to the **(Universal)** type of portfolio. Its name is **(00 None)** for old versions. Dimensions of this type of portfolio are always available. For example **(Transfer)** category can be selected in any

transaction regardless selected account and connected portfolio type.

---

**Note:** Dimensions of the **Universal** type of portfolio are always available

---

## 7.2 Portfolios

Portfolio is a group of accounts. Portfolio has own currency. The Budget Blitz for Android uses a portfolio currency to show financial highlights. Use the **Currencies** directory to apply currency rates.

## 7.3 Accounts

Account is a bank account, debit or credit card, investment account, cash, or something else. Account has own currency. It may differ from a currency of portfolio.

Identity of an account is used for transactions import, see *Data Import* (page 33). You can put several identities. Use the comma to separate one identity from another. Usually card or account number is used for identity. Phone number, or SMS sender name, or identity of push notifications package can be considered as identity as well.

Key phrases are also used for transactions import. For transfers source account is detected by identity and target account is detected by key phrases. Key phrases are used for transfers only.

For example you have SMS from bank:

Visa2900 card. Cash withdraw 200.00 USD ATM 5412. Balance: 274.26 USD. 25/03/14,  
→15:00:00.

Visa2900 is identity of the **Card** account, ATM is the key phrase for the **Cash** account. Since SMS pushed the app Budget Blitz for Android will create two transactions, debit transaction on **Card** account and credit transaction on **Cash** account.

SMS import tune establishes the algorithm of transactions detection. See more details in the *Advanced Import SMS and Push Notifications Setting* (page 29).

Default values of payers and payees, projects and persons are used when you create transaction and import transactions. Also the app uses this values for teamwork on data exchange.

Accounts	Categories	Payers and payees
<input type="button" value="X"/> <input type="button" value="Delete"/> <input type="button" value="New"/> <input type="button" value="Edit"/> <input type="button" value="More"/> <input type="checkbox"/> Card <input type="checkbox"/> Cash <small>Account number or card ID (e.g. VISA2900) or bank SMS sender identifiers comma separated without spaces between commas (e.g. 900.SBERBANK, +79503742424,VTB24)</small> <b>visa2900</b> <small>Key phrases (comma separated) for transfer target account, e.g. "ATM". It is used to create additional expense or revenue transaction on transfer SMS push.</small> SMS import tune Banco do Brasil <b>Default values</b> <ul style="list-style-type: none"> <li>Project</li> <li>00 No project</li> <li>Financial institution (bank, etc)</li> <li>00 Other</li> </ul>	<input type="button" value="X"/> <input type="button" value="Delete"/> <input type="button" value="New"/> <input type="button" value="Edit"/> <input type="button" value="More"/> <input type="radio"/> Alimony <input type="radio"/> Beauty Name <b>Alimony</b> <small>Key phrases (comma separated), ensure item selection when the app creates new transaction on SMS push or data import.</small> Type of portfolio <b>10 Personal</b> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Revenue</li> <li><input checked="" type="checkbox"/> Expense</li> <li><input type="checkbox"/> Totaling (summary)</li> <li><input type="checkbox"/> Eliminable from portfolio (e.g., transfer)</li> <li><input type="checkbox"/> Archived</li> </ul>	<input type="button" value="X"/> <input type="button" value="Delete"/> <input type="button" value="New"/> <input type="button" value="Edit"/> <input type="button" value="More"/> New      New Name <small>Key phrases (comma separated), ensure item selection when the app creates new transaction on SMS push or data import.</small> Type of portfolio <b>10 Personal</b> <ul style="list-style-type: none"> <li>Default values</li> <li>Project</li> <li>00 No project</li> </ul> <b>Default values for expenses</b> <ul style="list-style-type: none"> <li>Category</li> </ul>

## 7.4 Categories

**Categories** directory plays the main role for the classification of transactions. A category may have a set of options, *Revenue*, *Expense*, *Totaling (summary)*, technical, *Eliminable* and *Archived*.

Categories sorting order under transaction editing depends on *Revenue* and *Expense* options. For a revenue transaction revenue categories are placed at the beginning and then expense ones placed and vice versa.

A category may be neither revenue nor expense. In that case the category is technical. For instance technical category is used for credit limit changing. For that transaction there is no money turnovers for a card owner but nevertheless balance is changed. See more details about credit limit at [questions and answers \(How to setup credit limit for new or existed account?\)](#).

Since a category has *Totaling (summary)* option you can use **Debts and credits** and **Plan implementation** reports to get there balance.

Sometimes you need to eliminate transactions from revenues and expenses. Usually it is transfer transactions. Use categories with *Eliminable* option for them. The app has standalone totals at the main screen and transactions list for transfers and other transaction with categories with *Eliminable* option.

The app uses key phrases to find an item when importing transactions. You can set several comma separated key phrases.

It is possible to define several categories for a transaction.

Once the app installed the directory of categories has default items. It's up to you edit, add, or delete them.

## 7.5 Payers and Payees

Contrary part of transaction is payer or payee. This is often called a contractor. Only transfer transactions have no contractor. But all other transactions have. Transaction have only one contractor.

## 7.6 Projects

You can use projects to account vacations, startups, housing projects and so on. Transaction may have several projects.

The app uses key phrases to find an item when importing transactions. You can set several comma separated key phrases.

## 7.7 Persons

You can use persons to account family members, company staffers and so on. Transaction may have several projects.

The app uses key phrases to find an item when importing transactions. You can set several comma separated key phrases.

Projects	Persons and units	Currencies
New	New	New
Name	Name	Code
Key phrases (comma separated), ensure item selection when the app creates new transaction on SMS push or data import.	Key phrases (comma separated), ensure item selection when the app creates new transaction on SMS push or data import.	USD AED
Type of portfolio	Type of portfolio	Rate
10 Personal	10 Personal	<input type="text"/> ± 1 Presentation (sign)
<input type="checkbox"/> Archived	<input type="checkbox"/> Archived	\$
		Name
		US Dollar
		Fraction digits
		2

## 7.8 Currencies

Once the app installed it contains almost all world currencies. Of course you can add a new one.

Currency rates are used for calculate financial highlights. You can set rates manually or load from internet resources. Available sources are European Central Bank, Russian Central Bank (currencies and metals), Bank of Canada, National Bank of the Republic of Belarus, National Bank of the Republic of Kazakhstan, Bank of Israel, BitPay (BTC rates), Poloniex (cryptocurrencies trading market).

Let author know if you need more, see [Feedback](#) (page 3).

## CHAPTER EIGHT

# TRANSACTIONS

## 8.1 Introduction

Transactions are used to account any changes in funds. So use a transaction when you need to enter an initial balance, change a credit limit, store crediting or debiting funds, store cash withdrawal at ATM, or something else. This approach is most versatile. The history of all movements will be stored due to that approach and you will be able to recall any transaction you need.

The image shows three separate transaction lists from a mobile application. Each list includes a date range at the top, followed by a list of transactions with date, category, amount, and note. A green circular '+' button is located in the bottom right corner of each screen. The screens are slightly overlapping.

You can use filters and fast time range selection at the transactions list.

The image shows a transaction list on the left and a detailed transaction editor on the right. The transaction list includes a date range, a list of transactions, and a green '+' button. The transaction editor on the right shows fields for Date and time, Value (-8.00/114.00 USD), Note (-8), Account (Card), Category (Public transport), Payer or payee (00 Other), and Project. A green '+' button is also present at the bottom left of the editor.

Transaction has to be one of revenue or expense. There is no special option just put positive or negative amount. For transfer use categories with *Eliminable* option. Since installed the app contains *(Transfer)* category you may apply to.

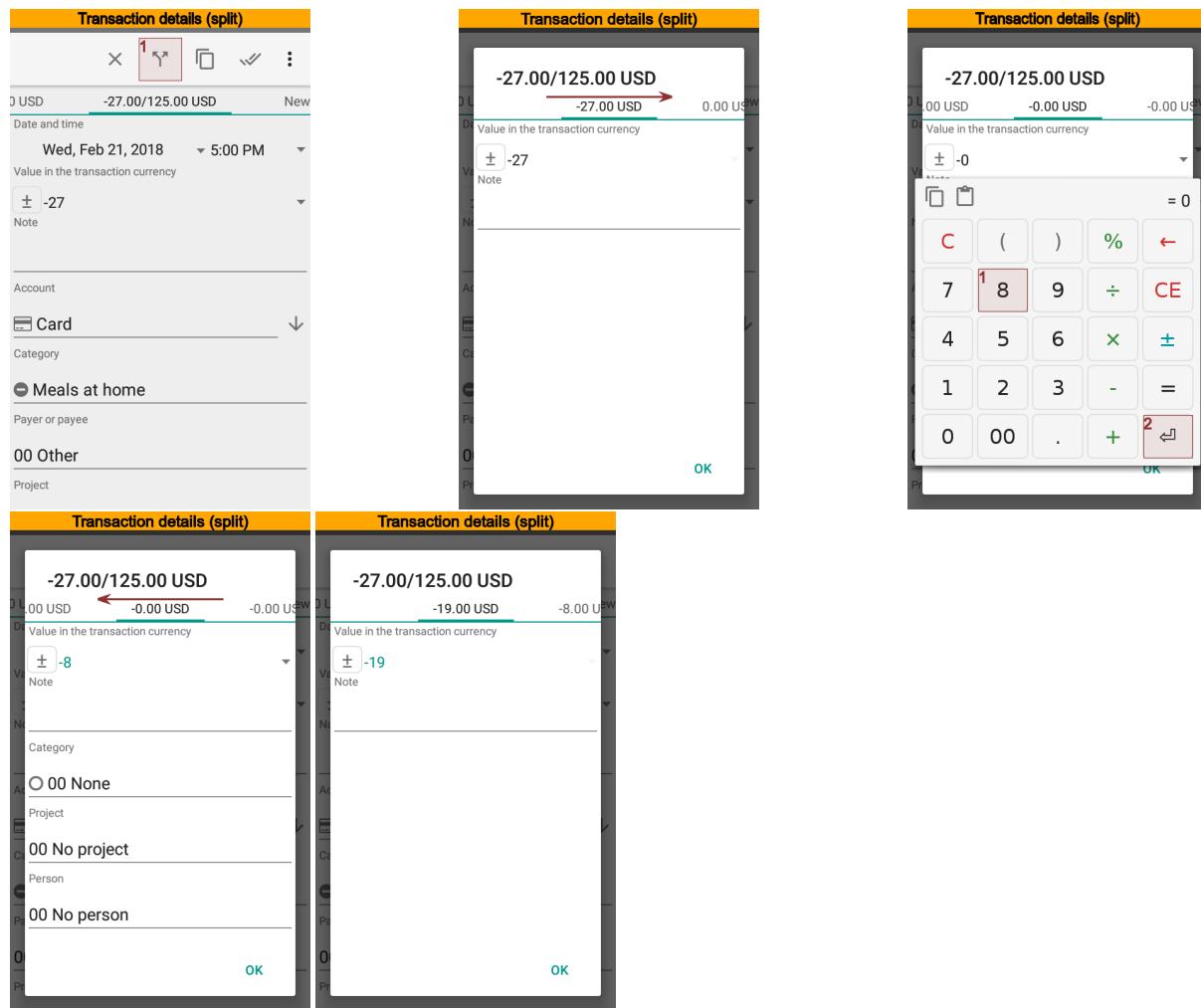
For a foreign transaction you should put a currency and its rate. This rate can be different from a rate stored in the [Currencies](#) directory. The app by itself calculates currency and rate for transactions imported from SMS and push notifications.

Use transaction dimensions, categories, payers, payees, projects, and persons to get a comprehensive funds accounting.

## 8.2 Splits

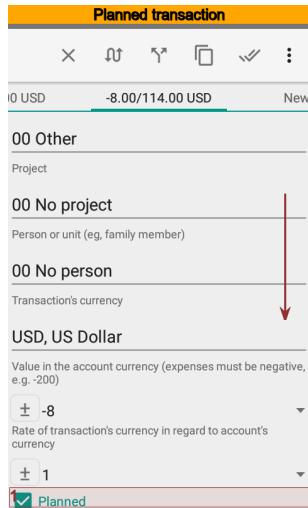
You can divide transaction for details. It is often called as make a *split*. When you have a check in a supermarket it is convenient to make a split to store food costs, household goods costs, and so on. Of course it is far from the only case.

The app always calculates first part of a split by itself. Just put amounts of others. Put zero amount to remove redundant part.



## 8.3 Planned Transactions

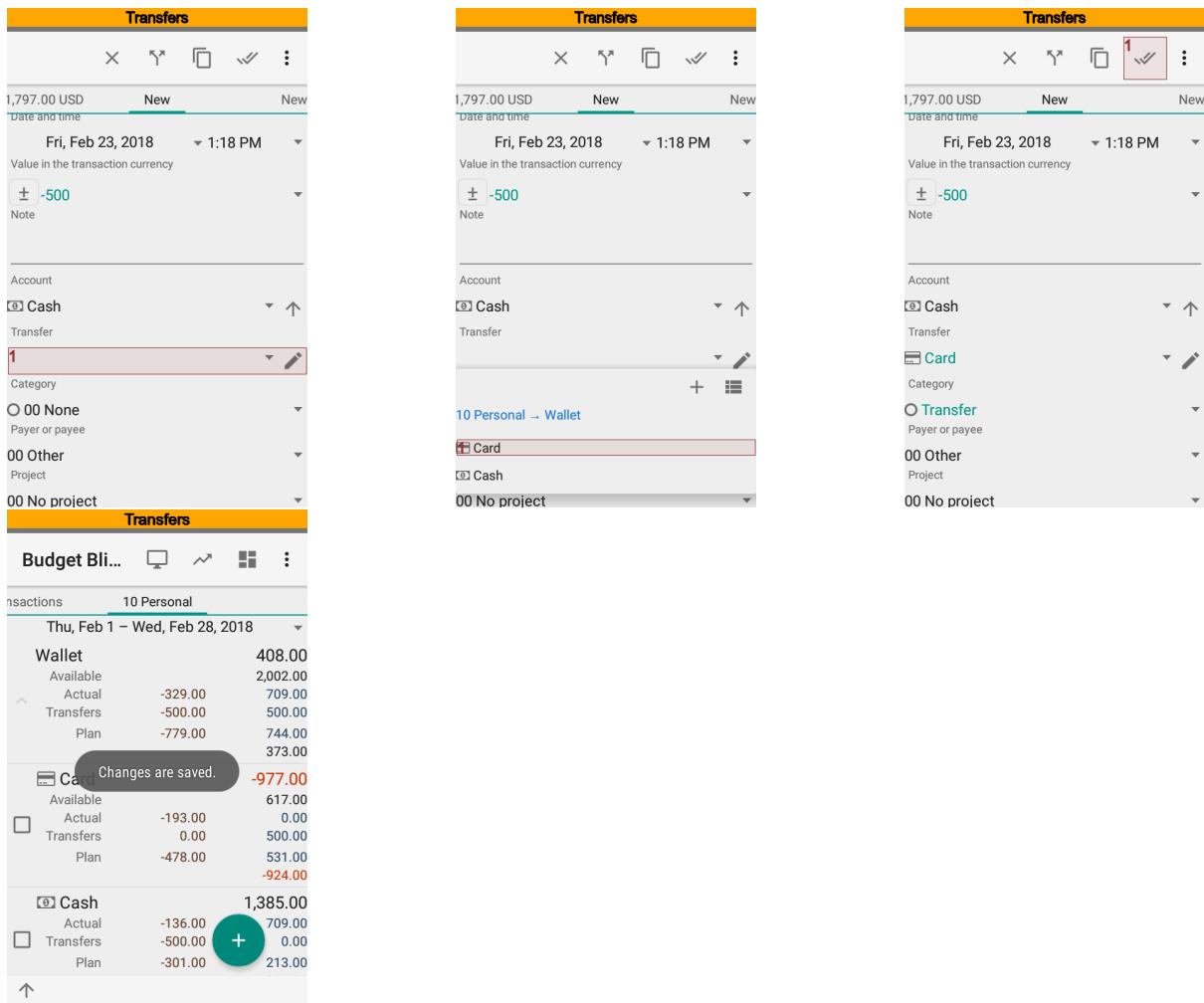
Transactions are one of actual or planned. The option *Planned* is used for a planned transaction. The app takes into account planned transaction until they have expired. A date and time of a transaction is a key for expiration. You can plan any funds movement, expenses, revenues, debts, credits, and so on. Reports will help you to compare actuals and plans.



## 8.4 Manual Transfers

The app stores transfer within two transactions. There is a fast and convenient way to make a transfer from a transaction card.

1. Make a new transaction and put an amount.
2. Select the **Transfer** button near the source account.
3. Select target account and the app will make the rest.
4. Edit other options if you want to.
5. Save the target transaction.
6. You will see transfers amount at the main screen.



At this moment source and target transactions are not connected to each other. Do not forget to edit both ones in future.

## 8.5 Recurring Transactions

Many transactions happen with some frequency. Usually recurring transactions are planned but sometimes actual too.

You can establish a custom frequency for recurring transactions.

The image consists of three side-by-side screenshots of the BudgetBlitz application interface, specifically focusing on the 'Recurring transactions' feature.

**Screenshot 1: Recurring transactions list**

This screenshot shows a list of recurring transactions for the month of December 2017. The transactions are categorized by account: Wallet, Card, and Cash. Each category has three rows: Available, Actual, and Plan. The total available amount for the Wallet is \$385.00, while the total actual amount is -\$1,410.00. The total available amount for the Card is \$114.00, while the total actual amount is -\$458.00. The total available amount for the Cash account is \$1,795.00, while the total actual amount is -\$288.00. A green '+' button is located at the bottom right of the list.

**Screenshot 2: Recurring transaction creation dialog**

This screenshot shows the 'Recurring transactions' dialog box. It includes fields for Start date (Mon, Jan 28, 2013) and End date (Sun, Dec 31, 2017), a value input field (-339), a recurrence type dropdown (Every month), and account and category selection dropdowns (Card).

**Screenshot 3: Recurring transaction details view**

This screenshot shows a detailed view of a recurring transaction for meals at home. It lists four occurrences from Mon, 1/28/2013 to Sun, 1/27/2013. The first occurrence is highlighted in red. The transaction details show a value of -\$339.00, a start date of Mon, 1/28/2013, and an end date of Sun, 1/27/2013. The transaction is categorized under 'Meals at home'. A green '+' button is located at the bottom right of the list.



## ACCOUNT SETTINGS FOR NOTIFICATIONS IMPORT

### 9.1 Identity Choosing

You have to put an identity at the account card before import SMS or push notifications. This will ensure detection of an account for a transaction. Usually financial institutions put last four digits of a card number to a notification. So use them as a card identity.

For a example, for the SMS

VISA1234: 08.08.13 14:05 payment 500.00 USD. balance 1000.00 USD.

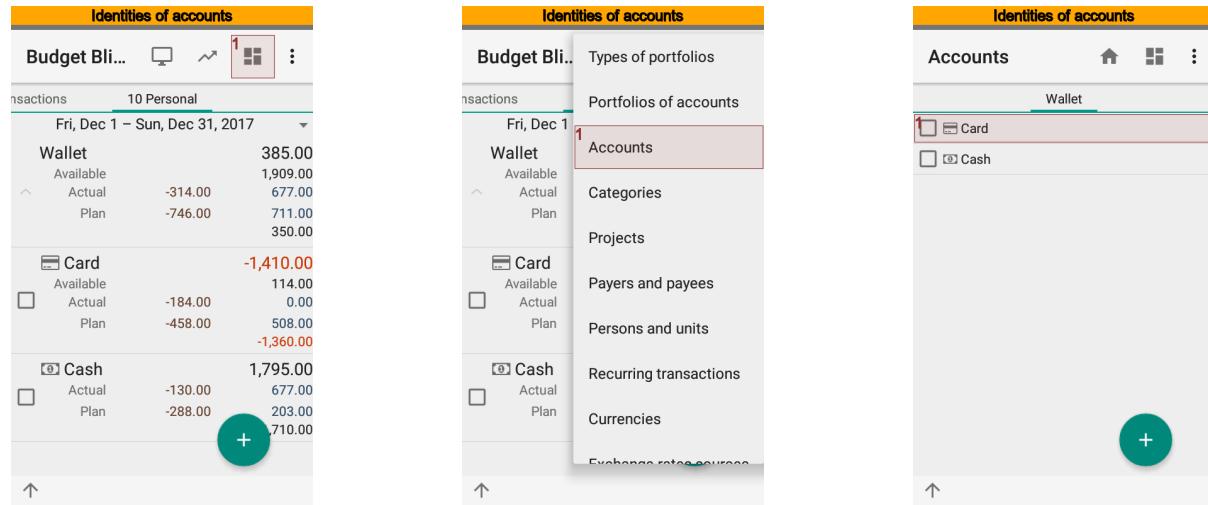
you should choose VISA1234 as a card identity. Some financial institutions do not put digits of an account or card number into notifications. For example, in the SMS

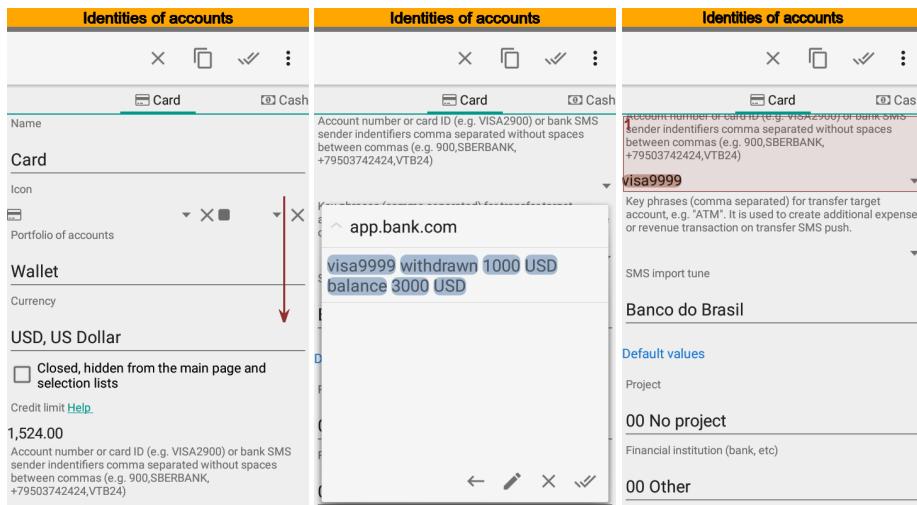
Transaction >> -600 USD. Atm-nyc-001

there is no way to find out an identity. Well, in that case you should use sender name or number. For example, short number for Sberbank is 900. For push notifications sender is a package identity. For example, ru.rocketbank.r2d2 is the package identity for RocketBank.

Open the card of an account in order to setup identity. Press  and select identity from a financial institution message. Put the identity by hands if you want to use sender or package identity.

Also do not forget to select an import tune for your financial institution.





## 9.2 Key Phrase Choosing for Transfers

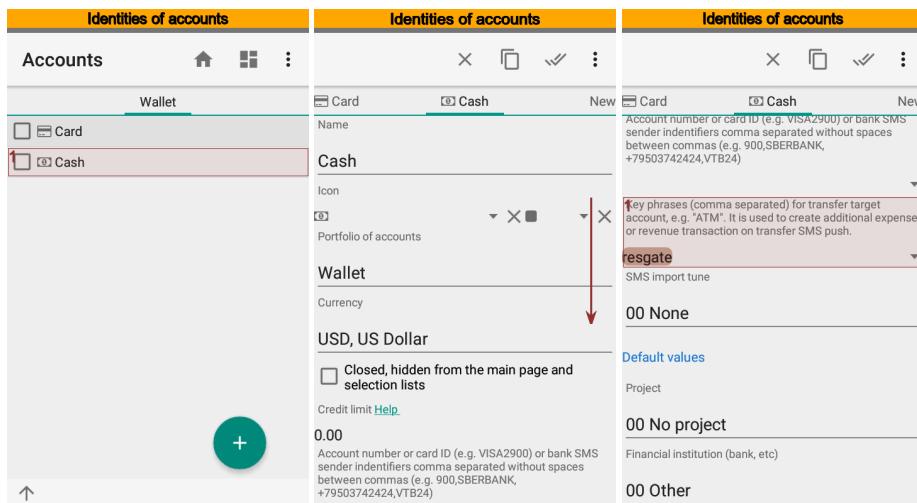
The app Budget Blitz for Android can create transfer transactions based upon financial institution messages. For example, when you have an SMS

VISA1234: 08.08.13 14:05 cash withdrawal 200.00 USD. ATM 10010001 bal 500.00 USD.

then the app is able to create expense transaction for the VISA1234 account and revenue transaction for a cash account. All you need is to set key phrases for the cash account. The app will use this key phrases to find out the one. For example, key phrases above may be one of “cash withdrawal” or “ATM”.

**Note:** It is also necessary to ensure the app is able to identify a transaction as transfer, see [Advanced Import SMS and Push Notifications Setting](#) (page 29).

Open the card of an account in order to setup key phrases. Press **Key phrases ▾** and select ones from a financial institution message. Also put key phrases by hands if you want to.



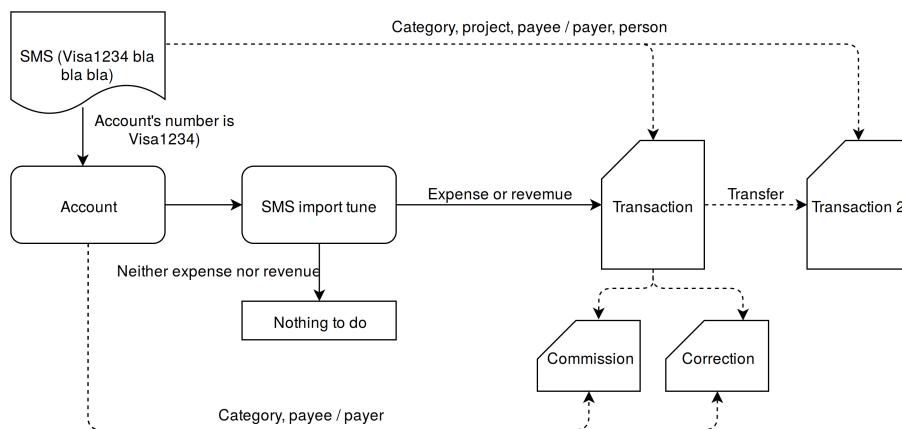
Usually accounts having notifications have empty *Keywords* property and cash accounts have empty *Number* property vice versa. But there are rare cases when both ones are used. See [Rocketbank](#) notifications import setting.

## ADVANCED IMPORT SMS AND PUSH NOTIFICATIONS SETTING

### 10.1 Notifications Detection Algorithm

The import tune ensures the process of SMS and push notification detection. Exactly import tune controls type of transaction, revenue, expense or transfer, is balance required or not, and so on.

You can see the algorithm of notifications detection at the picture below.



When new notification arrived then the app tries to detect an account. It uses identities from the **Accounts** directory. Since single account found the app loads connected import tune.

Further the app classifies transaction, revenue, expense, or transfer, based on the import tune. While transaction is transfer the app tries to find a target account. Now it uses key phrases from the **Accounts** directory. Since single target account found the app makes a target transaction in order to complete transfer.

Next stage is to select dimensions. The app tries to find a category, payer or payee, project, person based on there key phrases. Default values is used when no value found out.

Finally the app calculates amount and balance. Additional commission or correction transaction can be made or currency rate calculated when balance from notification is not equal to the app one. It depends on a context and transaction currency.

Sometimes notifications arrive in a wrong order not like a real transactions done. The app creates balance correction transactions in that case until the order becomes correct. The app will remove redundant corrections as far as possible after the order becomes correct.

Example

1. 13.04.2016, 10:00, balance = 1000 USD

The app got messages, sequence is invalid, correct one is 4, 3, 5, 2.

2. 13.04.2016, 15:00, expense = -50 USD, balance = 500 USD, → automatic correction = -450 USD
3. 13.04.2016, 15:05, expense = -90 USD, balance = 800 USD, → automatic correction = +390 USD
4. 13.04.2016, 15:10, expense = -110 USD, balance = 890 USD, → automatic correction = +200 USD

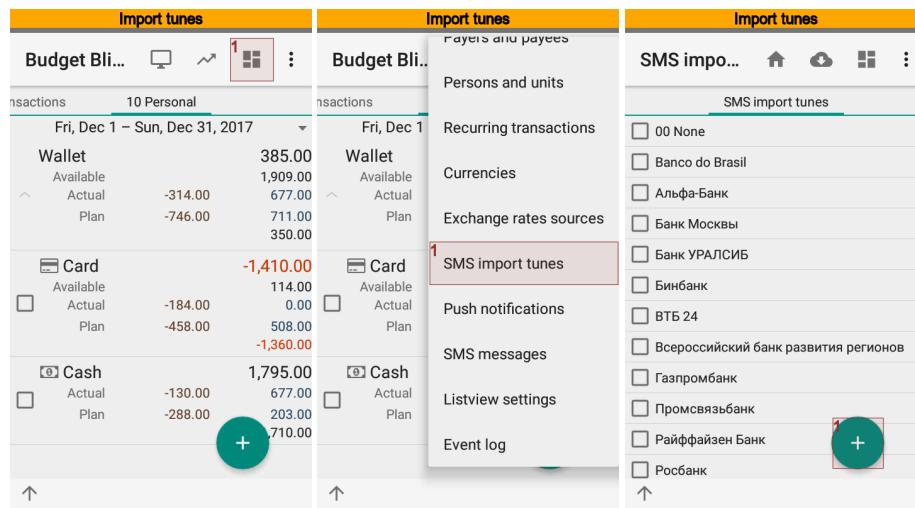
5. 13.04.2016, 15:15, expense = -250 USD, balance = 550 USD, → automatic correction = -90 USD

The app got message that starts correct sequence.

6. 13.04.2016, 15:20, expense = -100 USD, balance = 400 USD, → automatic correction = 0 USD, automatic corrections 2 — 5 removed

## 10.2 New Custom Import Tune

At this moment Budget Blitz for Android has more than 160 ready to use import tune for world wide financial institutions. It is not to match of course. But you can create an import tune by yourself with little effort. It is very easy to do.



Name for new setting can be different. It would be nice to make a name the same as financial institution.

*Restriction by sender* is only used in quite unique cases when the app is not able to identify account. That restriction fires before the app looking for an account by identity making list of accounts shorter.

Let the app has two accounts, for example

1. RocketBank, the identity is ru.rocketbank.r2d2, the import tune is RocketBank;
2. VTB, the identity is \*\*\*1234, the import tune is VTB.

RocketBank, the sender is ru.rocketbank.r2d2, sends notification about revenue as

```
Transaction >> +1 800 USD.
Source card is «VTB ***1234»
```

There is no identity in this notification but there is the transfer source account number. Without restriction by sender the app can not find the RocketBank account, because both accounts RocketBank and VTB are suitable.

Since the restriction is on, the app finds RocketBank import tune by sender ru.rocketbank.r2d2. Only RocketBank account uses that setting, so the app selects RocketBank account correctly.

The basic options of the import are established by key phrases. An option may have one or more comma separated key phrases.

*Revenue and expense key phrases* define transaction sign. The import is not possible when sign is undefined.

*Transfer key phrases* indicate to the app two transactions instead one required. The transfer direction depends on the transaction sign.

Let the setup be, for example, as:

1. Revenues key phrases: "cash deposits,credit"
2. Transfers key phrases: "cash deposits"

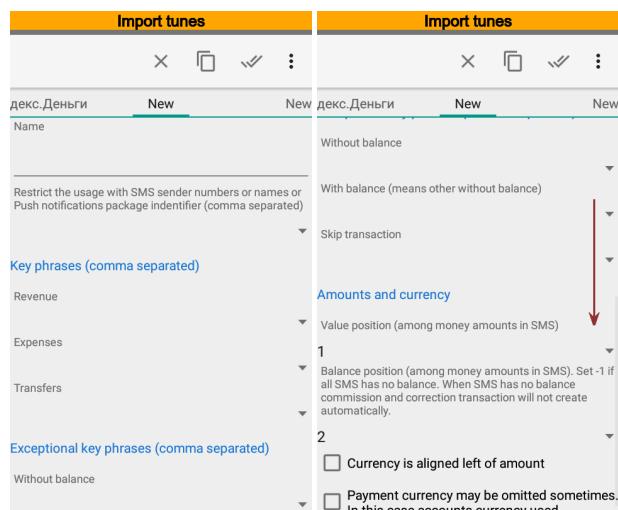
3. Account Card identity: Visa2900
4. Account Cash key phrases: "ATM"

Bank sends notification:

Card Visa2900. Cash deposits 200.00 USD ATM. Balance: 2740.26 USD. 25/03/14, 15:00:00.

As a result, the app will create two transactions:

1. Revenue transaction for Card account;
2. Expense transaction for Cash account.



Sometimes certain notifications have a balance and certain have not. Special key phrases help the app to understand when is case to calculate balance and when is not.

Sometimes notification is for information only but contains revenue or expense key phrases. *Skip transaction* key phrases makes possible to cancel import.

Example

1. Revenues key phrases: "cash deposits,credit"
2. Skip transaction key phrases: "error"
3. Account Card identity: Visa2900

Bank sends notification:

Card Visa2900. Cash deposits 200.00 USD ATM. Balance: 2740.26 USD. An error occurred.  
→25/03/14, 15:00:00.

As result, the app will not make a transaction. And it is the case, because ATM have made a money back not a cash deposits.

*Amount position among digital values* is the most probable place of the amount. Final decision is up to the app.

*Balance position among digital values* is the most probable place of the balance. Final decision is up to the app too.

Put -1 when where is no balance in notifications at all.

The app skips all notification without balance when *Balance position among digital values* is not equal -1. But you can specify key phrase to underline when is app have to expect balance and when have not to.

Transaction amount and balance are used to calculate currency rate, commission, and correction.

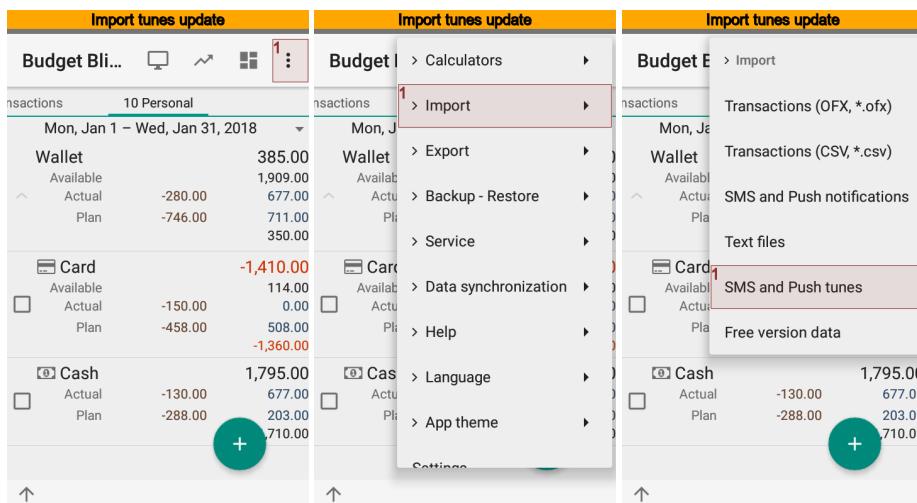
Near the money amount of transaction should be placed a currency. Left of or right of, it does not matter. Currency names and keywords are the glue for the app find it out.

Certain financial institutions not always put currency in notifications. Use *Payment currency may be omitted sometimes* in that case and the app will use the currency of account.

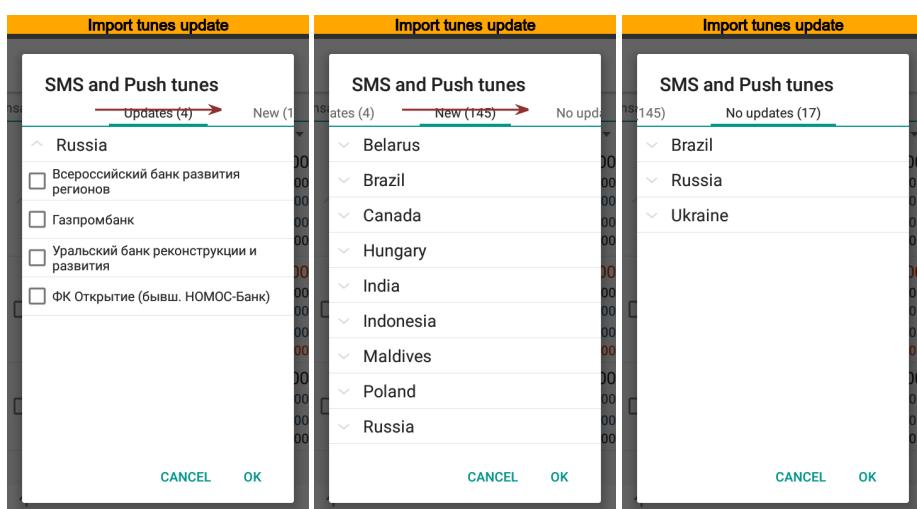
## DATA IMPORT

### 11.1 Notification Import Tunes

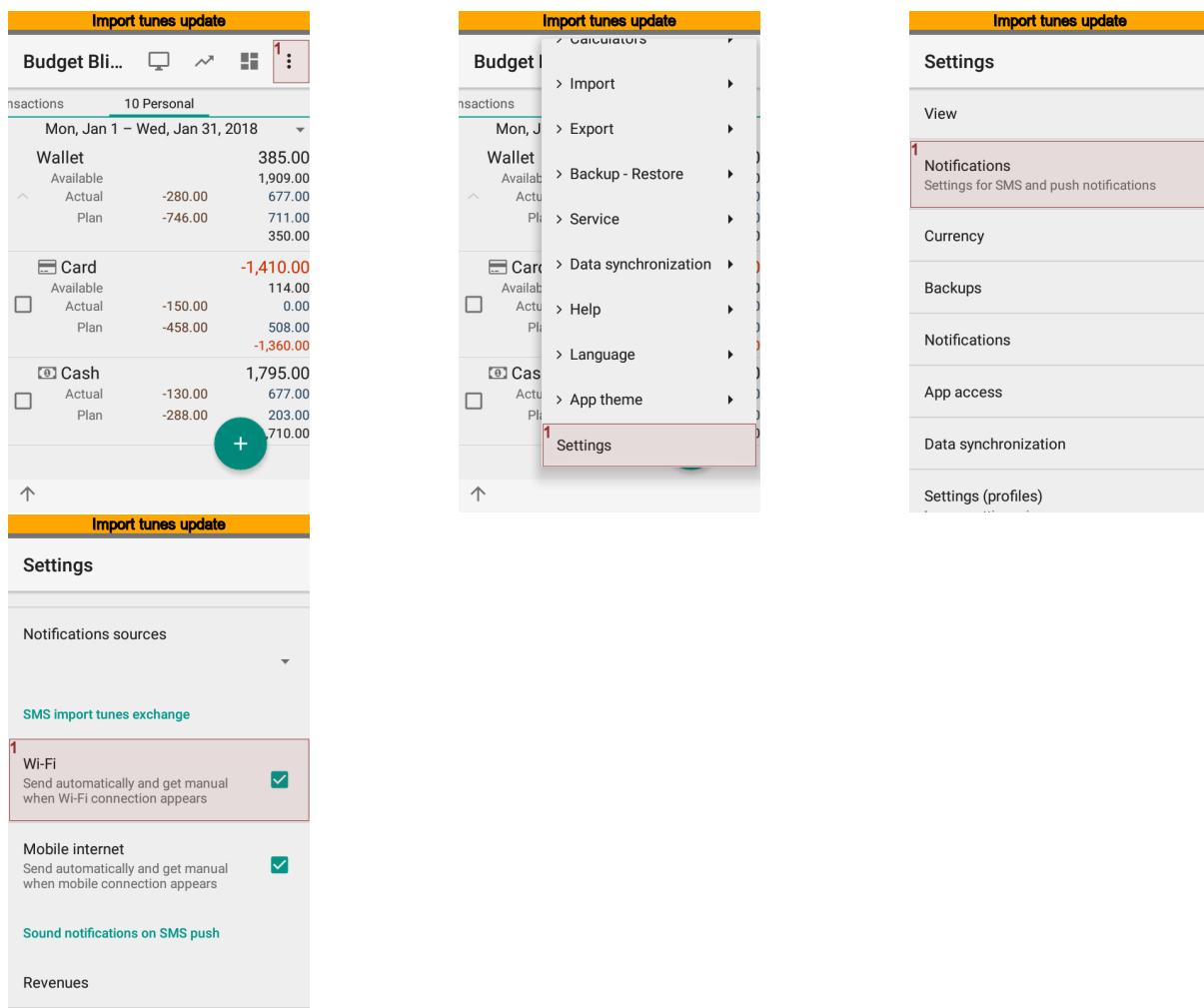
Notification import tunes have the main role in the notifications import. Once financial institution changes notification structure the import tunes should be changed too. For that case you can download update or modify tunes by yourself, see chapter *Advanced Import SMS and Push Notifications Setting* (page 29).



Select menu item *Actions* → *Import* → *SMS and Push tunes* to get updates.



The app will show available update, also it is possible to download new ones here.



But maybe you will see nothing. Check the import tunes exchange is on at settings.

## 11.2 SMS and Push Notifications

The app Budget Blitz for Android imports SMS and push notifications by default. But it is possible to import certain notification by hands. To do that

1. Open the import dialog.
2. Select a required account. The account should have the identity and the import tune.
3. Select required notifications.
4. Press **Import** button.
5. Check transactions list for the result.
6. Use event log to view issues.

The collage consists of seven screenshots illustrating the SMS and Push Notifications feature:

- Top Left:** Transaction history for "10 Personal" showing Wallet, Card, and Cash accounts.
- Top Middle:** A context menu for a transaction item, with "Import" highlighted.
- Top Right:** A sub-menu under "Import" showing options for OFX, CSV, and SMS/Push notifications.
- Middle Left:** The "SMS and Push notifications" import settings screen, which includes a note about automatically importing new SMS and a dropdown for account selection.
- Middle Middle:** The same import settings screen with additional options for creating transfers or deleting actual transactions.
- Middle Right:** A transaction history list showing a withdrawal from a card account.
- Bottom Left:** A transaction history for "10 Personal" on a specific date, with a green circle highlighting a transaction entry.
- Bottom Middle:** An event log for the same date, showing corresponding SMS notifications for each transaction.

## 11.3 CSV files

During [CSV](#) file import the app can create new accounts, categories, payers or payees, projects, and persons. It depends on your choice.

The column separator can be one of “;”, “,”, “|”, “/”, “”. File must be UTF-8 encoded.

The first row of the file must have column names, case does not matter. Since column names are placed at another row they are valid for next rows.

Table 1: CSV file format

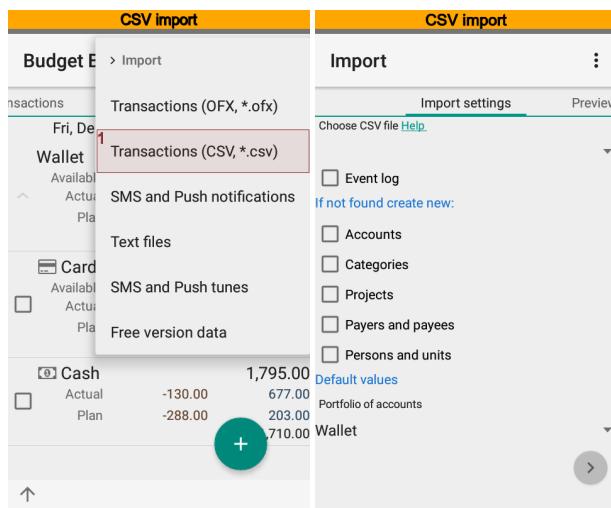
Names	Manda-tory	Comment
id	No	Transaction identity, the app will search existed transaction if not empty.
ac-count,incomeAccountName, Income account	Yes	Name, number, or identity of the account
date	No	Date of the transaction, supported formats: “dd’d’MM’d’yyyy” (for example, 01d01d2017), “yyyy’d’MM’d’d” (for example, 2017d01d01), “yyyyMMddHHmmss”, “yyyyMMddHHmm”, “yyyyMMdd”, “yyyy-MM-dd HH:mm:ss”, “yyyy-MM-dd HH:mm”, “yyyy-MM-dd”, “dd-MM-yyyy HH:mm:ss”, “dd-MM-yyyy HH:mm”, “dd-MM-yyyy”, “dd.MM.yyyy HH:mm:ss”, “dd.MM.yyyy HH:mm”, “dd.MM.yyyy”
time	No	Time of the transaction, supported formats: “HH:mm:ss”, “HH:mm”, “HH-mmss”, “HHmm”
amount,income, Income amount	Yes	Transaction amount, can have a currency and digits delimiters, fixed point should be point or comma, can be an amount in the transaction currency or an amount in the account currency
original amount	No	Amount in the currency of the transaction, if specified, the rate of the transaction is calculated automatically
rate, exchange rate	No	Transaction rate
cur- rency,incomeCur- rencyShorttitle	No	Transaction currency or account currency, if not specified, is used in the currency of the account
original cur- rency	No	Transaction currency
payer, payee, contractor	No	Name of the contractor, the app will analyze current row keywords when empty
category, cate- goryName	No	Name of the category, the app will analyze current row keywords when empty
project	No	Name of the project, the app will analyze current row keywords when empty
person, unit	No	Name of the person, the app will analyze current row keywords when empty
location, place	No	Name of the location, the app will analyze current row keywords when empty
notes, note	No	Note
planned, plan	No	Actual (0) or planned (1), default value is 0
detail, split	No	Transaction (0) or detail of transaction (1). default value is 0
X	X	Second transaction from the single line
outcomeAc- countName, Expense ac- count	Yes	Account
outcome, Ex- pense amoun	Yes	Amount
outcomeCur- rencyShorttitle	No	Currency

The row is canceled when mandatory columns are empty.

If the row contains not all mandatory columns, but amount column is not empty, then app creates split transaction. This is like column detail contains value 1.

To start the import

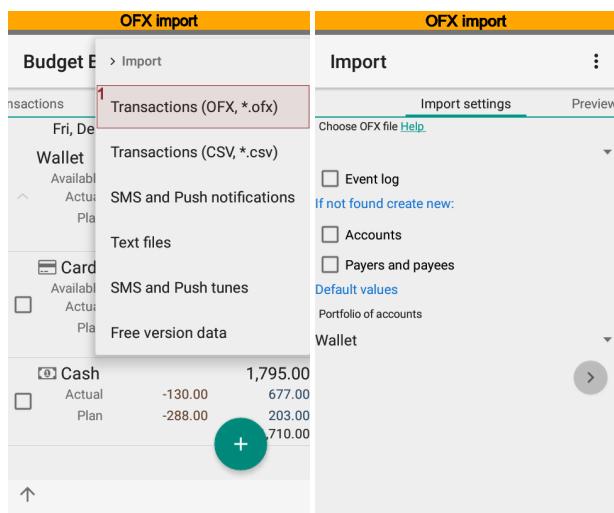
1. Open the import dialog.
2. Select a file.
3. Press **Next** and select required rows.
4. Press **Import** button.
5. Check transactions list for the result.
6. Use event log to view issues.



## 11.4 OFX files

Budget Blitz for Android supports import of **OFX** files meet specification starting from 2.1.1.

1. Open the import dialog.
2. Select a file.
3. Press **Next** and select required rows.
4. Press **Import** button.
5. Check transactions list for the result.
6. Use event log to view issues.



## 11.5 Electronic receipts

Budget Blitz for Android supports electronic receipts import. Now available import for Russia and Ukraine. You can request more formats by email.

To import from other apps:

1. Open specific app.
2. Select receipt, link or text data and push Share / Send / Transmit button or some thing like that.
3. Select Budget Blitz for Android as receiver.
4. Follow instructions on a screen.

To import from the clipboard:

1. Open import dialog.
2. Paste data from the clipboard.
3. Follow instructions on a screen.

Use events log to identify errors.

## TEAMWORK

### 12.1 Introduction

Budget Blitz for Android ensures the collaborative accounting of revenues and expenses. Here are a few examples:

1. Full synchronization between devices;
2. Collaborative financial accounting restricted by selected accounts, projects, persons, payers, payees, or even categories;
3. Collecting data on a single device, in a case of, for example, parents track children expenses.

Any device can become an exchange node, see *exchange node* and receive or transmit changes. Each exchange node can communicate with other ones.

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**Note:** Free version can transmit messages only. The Pro version has no restrictions.

---

The app has flexible settings to control exchange. For example, you can allow to accept only new transactions from one node, and forbid modified ones. Each node has own settings.

Messages between nodes are encrypted in order to improve safety. For each node you can specify own password that will be used for encryption and decryption of a transmitted information.

Collaboration does not require Dropbox account or other ones.

### 12.2 Getting Started

#### 12.2.1 Initial Database

Suppose that Alice and Bob want to use a collaborative financial accounting. Then, they need to decide what is the best suited case:

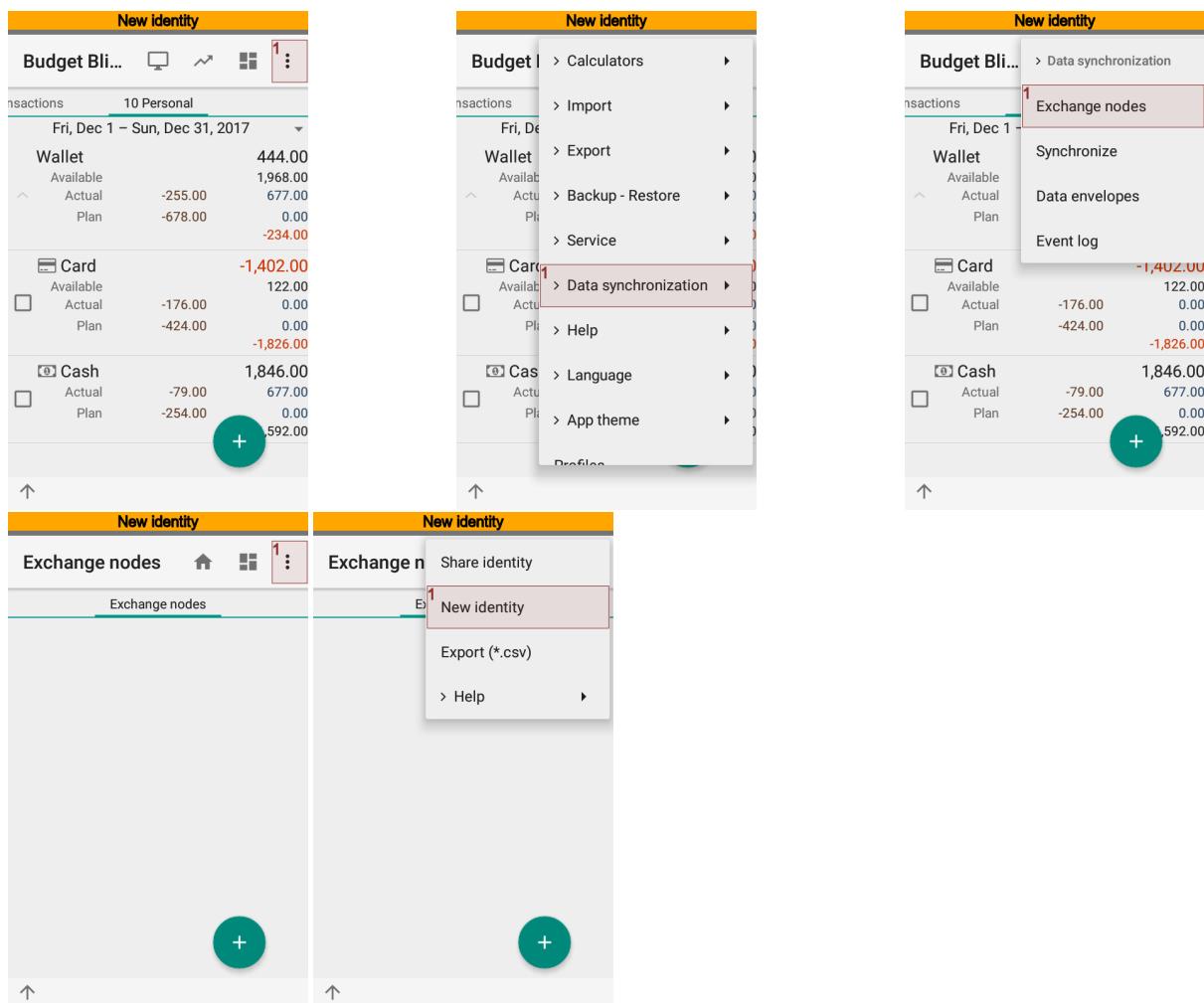
1. At the beginning Alice and Bob will have similar database.
2. Alice and Bob already use the app, they do not want to combine their databases, and plan to synchronize selected accounts only.

For the first case Alice or Bob, let it be Alice, makes a backup. Further, Alice gives the backup to Bob and he restores database on his device. Now Alice and Bob have similar database. The teamwork requires databases have different identities. Hence, Bob generates new identity for his database.

---

**Note:** It is required to make a new database identity when database restored from backup of another teamwork member.

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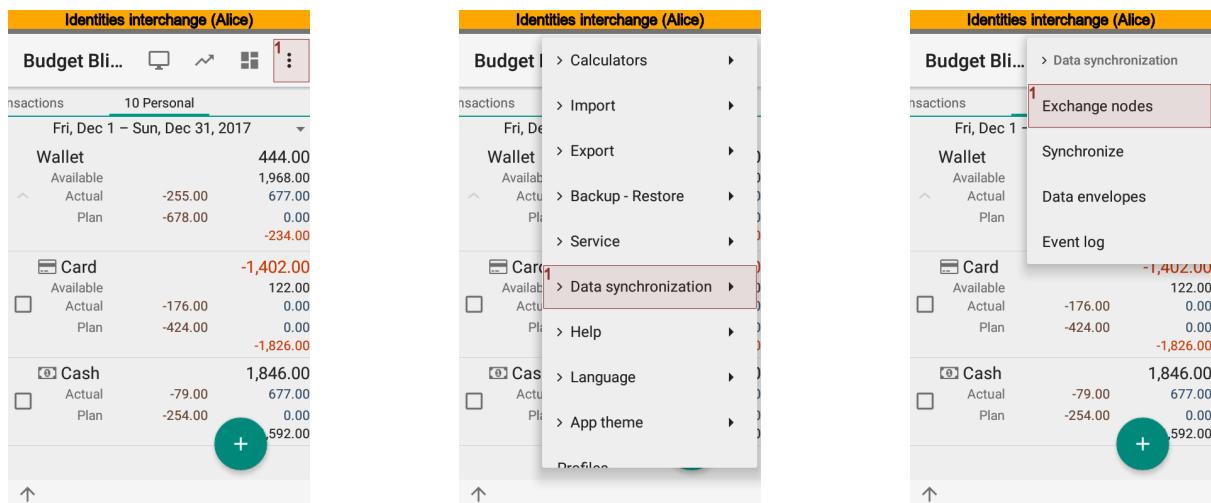


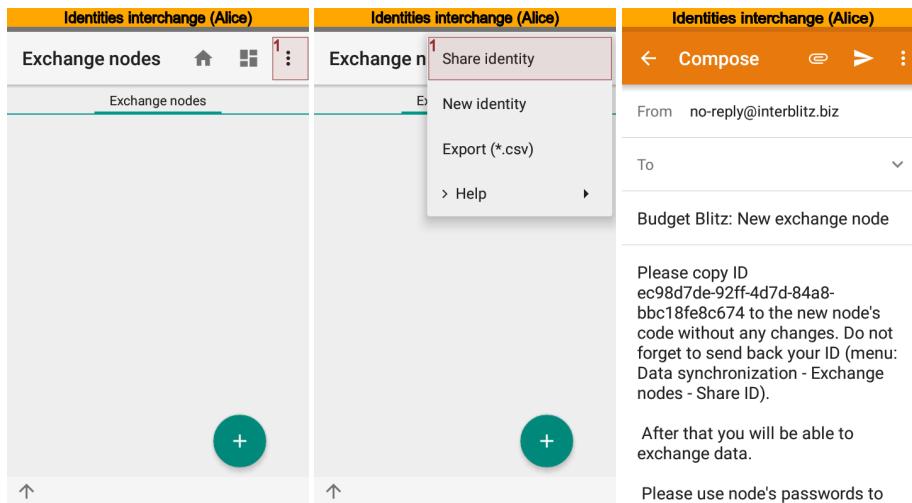
Now Alice and Bob are ready for next steps.

In the second case there is no need to preliminary actions. Alice and Bob are ready for next steps at once.

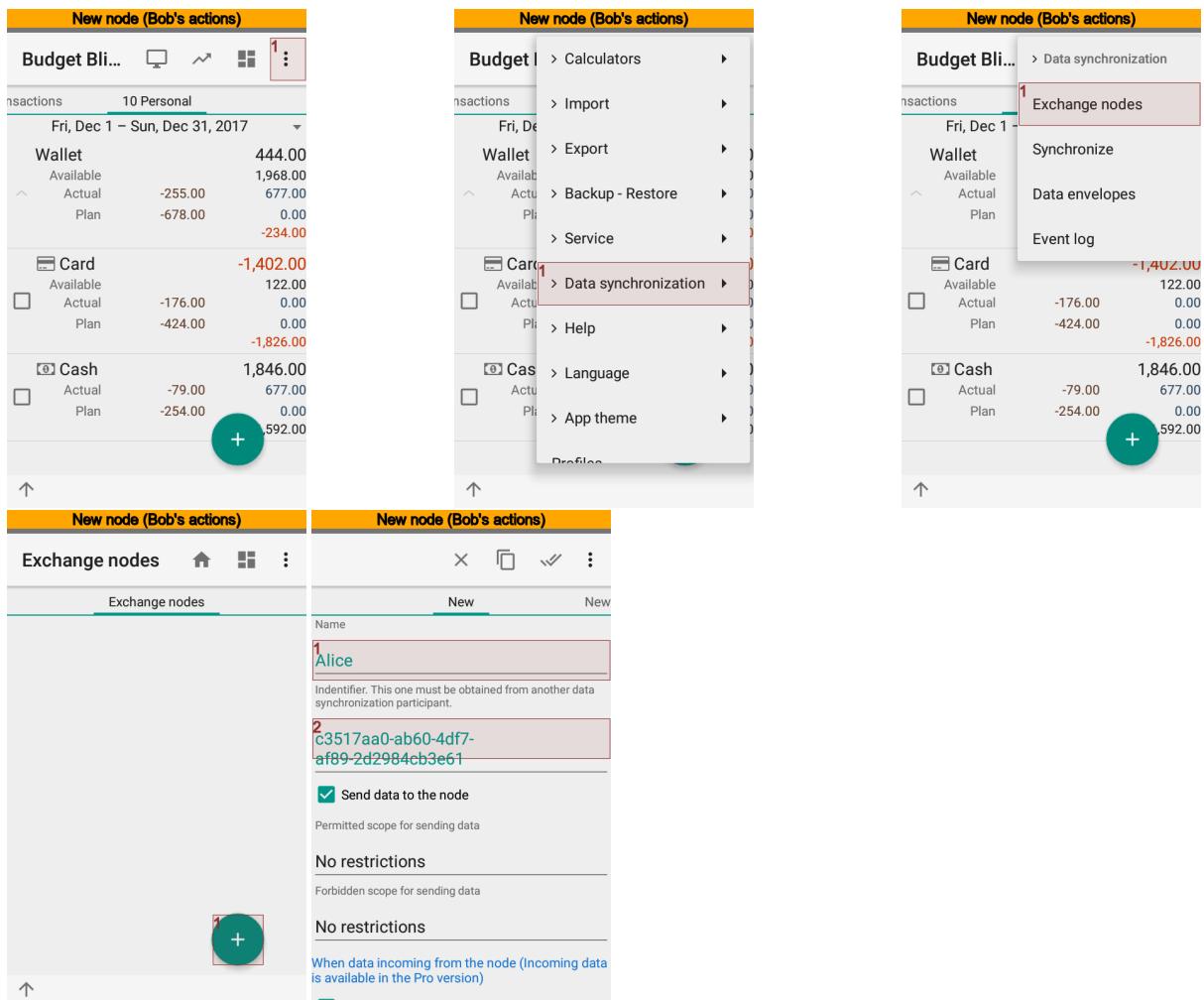
### 12.2.2 Identities Interchange

The most important step under preparing teamwork is an identities interchange. To do that Alice opens **Exchange nodes** directory using *Actions → Data synchronization → Exchange nodes* menu. Then, Alice presses *Share ID* and sends identity to Bob by email.





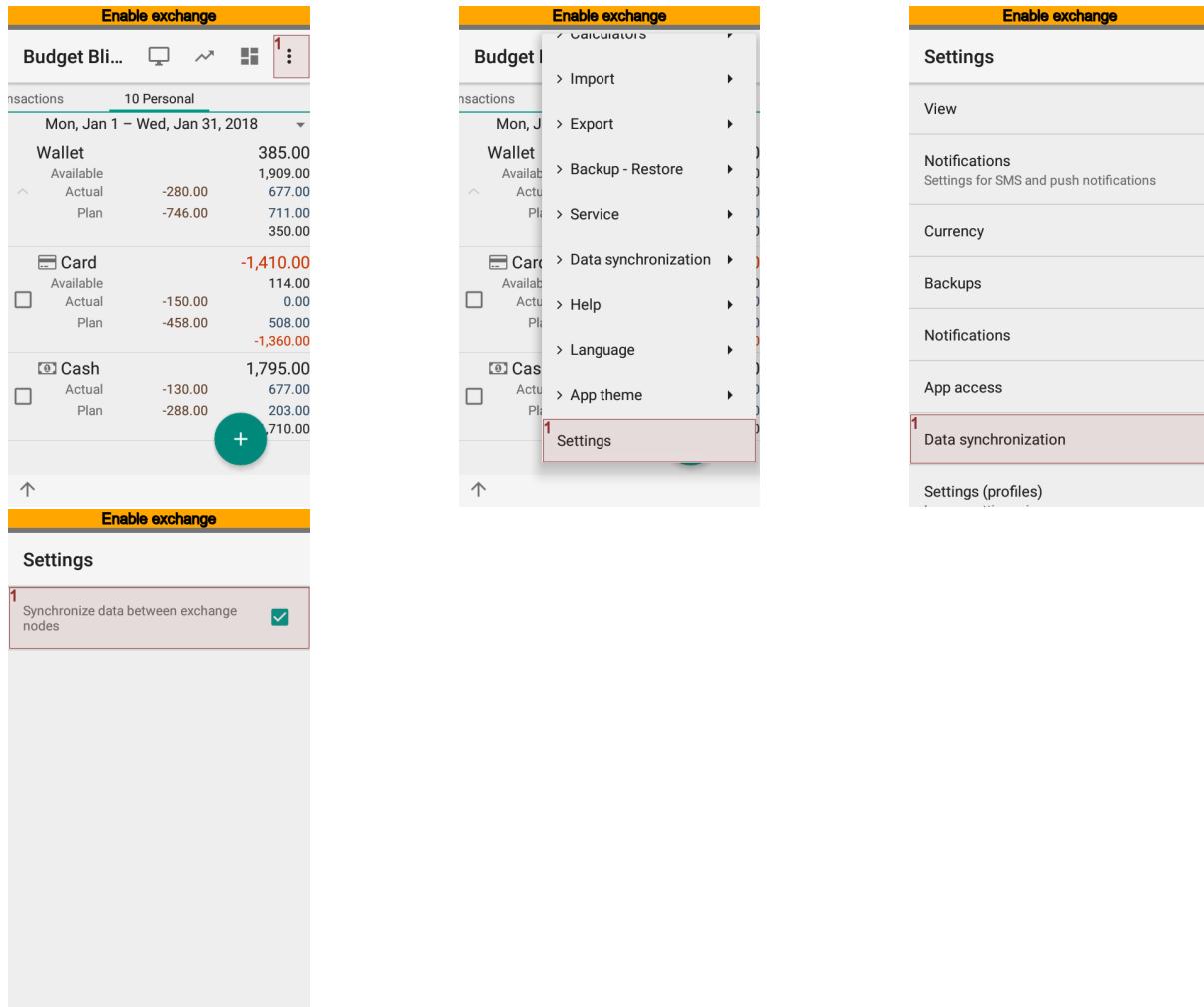
Bob receives the message, creates new exchange node putting the name and identity from the message. After that he sends his own identity to Alice.



Now, there is a turn of Alice to receive Bob message. She creates new node and puts identity from the message of Bob.

## 12.3 Setting Teamwork On

When identities interchange completed, Alice and Bob set synchronization on at the app settings.



Now the app sends all changes from the database of Alice to the database of Bob and vice versa. The app synchronizes changes every five minutes when Wi-Fi or mobile network is on. Synchronization is off when device falls asleep or network is off. This ensures to save network traffic and battery power.

This is how exchange works:

1. Since exchange started the app checks whether screen is on or not.
  1. Next time to start synchronization is 5 minutes after, if screen is on.
  2. Next time to start synchronization is 60 minutes after, if screen is off.
  3. Synchronization is canceled when phone falls asleep.
2. Since main screen started the app checks next time of synchronization.
  1. Nothing happen if next time is within 10 minutes.
  2. Synchronization starts if next time is greater than 10 minutes.
3. Synchronization is off when there is no network until network is on.

You can run synchronization by hands if you want to.

## 12.4 How Synchronization Works

The app Budget Blitz for Android stores every directory items and transactions changes. Node sends changes that occur starting from the time last message sent or node created itself. The sequence of exchange matters. Alice sends changes to Bob. Then Bob sends changes to Alice and so on. The node of Alice will await response from the node of Bob. Thus, the node of Alice will send no anymore messages until response from the Bob coming.

The app synchronizes directories using rules below:

1. syncing by the unique id;
2. syncing by key phrases;
3. syncing by the name.

When syncing fails the app goes to the next step. The app will create new item or use default value if all steps fail. You can edit default values at the node card.

Transactions sync by the unique id only.

## 12.5 Advanced Settings

Alice and Bob can restrict the amount of information transmitted. There are two types of constraints:

1. permitted data scope;
2. forbidden data scope.

Scopes specified in the `(Data scopes)` directory. It is possible to specify any combination of accounts, categories, payers, payees, projects, and persons.

Forbidden scope has a higher priority, when the permitted and forbidden data scopes contain same item simultaneously.

Transactions, recurring transactions, and directory items to transmit are based upon data scopes.

Alice and Bob can restrict items to receive. For example, Alice can refuse all new, modified or removed items. Another case is to specify certain type of directory to refuse.

## 12.6 Data Transfer Settings

To improve the security of data transmission Alice should specify a password that will be used to encrypt messages between exchange nodes. Alice's password must match the Bob's one.

Alice also should indicate what type of communications is used for messaging with Bob. Available types are Wi-Fi and mobile network.

## 12.7 Default Values

Alice and Bob can have a different app content. For example, Bob has a long time using Budget Blitz for Android, and Alice has just installed the app. Bob can create transaction and specify, for example, a project that Alice does not have. When a message from Bob arrives, Alice's node will create a transaction, but could not find a proper project. In that case the app will use a default value Alice set to the node of Bob.

## 12.8 Moving Database to a New Device

Suppose that Alice decides to move onto new phone. Then, Alice should follow steps:

1. Set synchronization off for an old device.
2. Make backup.
3. Restore backup on a new device.
4. Set synchronization on for a new device.

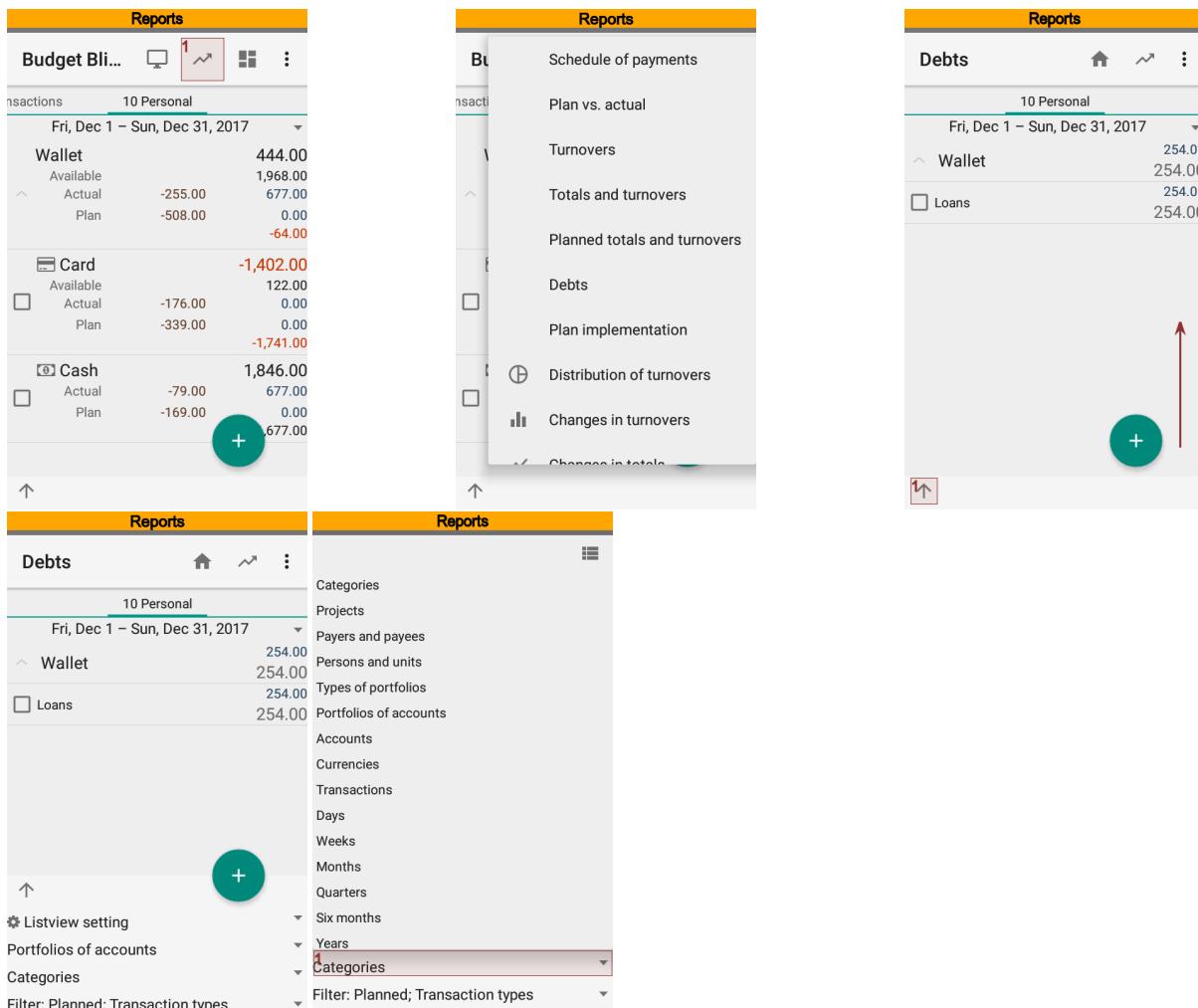
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## CHAPTER THIRTEEN

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### REPORTS

The top menu is the place where reports are available. Each report has the options to filter, grouping and saving of settings. Use the bottom sheet to manage a report. When you open a report from the transactions list or another report filter inherits.



You can always drill down from row of report to look at source transactions.

Also it is possible to make shortcuts for having fast access to a report with predefined settings. Once you have created shortcuts, they are available from the Android launcher screens.

## 13.1 Payment Schedule

The report is intended to display upcoming payments planning. The schedule contains planned and actual transactions of the current time range. Hence, you can see not only planned but remunerated transactions as well.

Schedule of payments	Plan vs. actual	Turnovers
10 Personal	10 Personal	10 Personal
Thu, Dec 28, 2017 – Thu, Jan 25, 2018	Fri, Dec 1 – Sun, Dec 31, 2017	Fri, Dec 1 – Sun, Dec 31, 2017
<input checked="" type="checkbox"/> Wallet	<input checked="" type="checkbox"/> Wallet	<input checked="" type="checkbox"/> Wallet
444.00	-746.00	-255.00
-508.00	-255.00	677.00
<b>-64.00</b>	<b>491.00</b>	<b>422.00</b>
<input type="checkbox"/> Thu, December 28, 2017	<input type="checkbox"/> Clothes, footwear <input type="checkbox"/> and accessories	<input type="checkbox"/> Household goods
444.00	-85.00	-85.00
-508.00	0.00	0.00
<b>-64.00</b>	<b>85.00</b>	<b>422.00</b>
	<input type="checkbox"/> Household goods	<input type="checkbox"/> Loans
	-85.00	254.00
	0.00	0.00
	<input type="checkbox"/> Loans	<input type="checkbox"/> Meals at home
	-399.00	-67.00
	0.00	0.00
	<input type="checkbox"/> Meals at home	<input type="checkbox"/> Meals out
	-67.00	-34.00
	0.00	0.00
	<input type="checkbox"/> Meals out	<input type="checkbox"/> Pocket expenses
	272.00	-10.00
	0.00	0.00
	<input type="checkbox"/> Public transport	<input type="checkbox"/> Rental income
	-169.00	423.00
	0.00	0.00
	<input type="checkbox"/> Rental income	<input type="checkbox"/> Sports
	-34.00	-25.00
	0.00	0.00
	<input type="checkbox"/> Sports	
	135.00	
	0.00	

## 13.2 Plan vs. Actual

The report is intended to show deviations between planned and actual transactions of the current time range. Top row is an actuals and next row is a plan. For example, you can see that there is unplanned credit transaction under **Loans** category, and planned amount under **Clothes, footwear and accessories** category is remunerated.

You can get the report grouped by dimensions and periods as well.

### 13.3 Turnovers

The report is intended to analyze aggregated turnovers of the current time range. For example, you can see that there are a credit transaction under **(Loans)** category, debit transaction under **(Pocket expenses)** one, and so on.

The report is able to show actual and planned transaction as well. The report displays actual transactions by default.

## 13.4 Totals and Turnovers

The report is intended to analyze opening, closing balances and aggregated turnovers of the current time range. The report is based on actual transactions only.

Totals and turnovers	Planned totals and turnovers	Debts
Totals and turnover... <span style="float: right;">Home ↗ ⋮</span>	Planned totals a... <span style="float: right;">Home ↗ ⋮</span>	Debts <span style="float: right;">Home ↗ ⋮</span>
10 Personal	10 Personal	10 Personal
Fri, Dec 1 – Sun, Dec 31, 2017	Fri, Dec 1 – Sun, Dec 31, 2017	Fri, Dec 1 – Sun, Dec 31, 2017
22.00	22.00	254.00
-255.00	-763.00	254.00
677.00	677.00	254.00
444.00	-64.00	254.00
<span style="color: red;">-1,226.00</span>	<span style="color: red;">-1,226.00</span>	
<span style="color: red;">-176.00</span>	<span style="color: red;">-515.00</span>	
<span style="color: red;">-1,402.00</span>	<span style="color: red;">-1,741.00</span>	
1,248.00	1,248.00	
<span style="color: red;">-79.00</span>	<span style="color: red;">-248.00</span>	
677.00	677.00	
1,846.00	1,677.00	
<span style="color: green; border: 1px solid green; border-radius: 50%; padding: 5px;">+</span>	<span style="color: green; border: 1px solid green; border-radius: 50%; padding: 5px;">+</span>	<span style="color: green; border: 1px solid green; border-radius: 50%; padding: 5px;">+</span>
↑	↑	↑

## 13.5 Planned Totals and Turnovers

The report is intended to analyze opening, closing balances and aggregated turnovers of the current time range. The report is based on planned transactions only.

## 13.6 Debts

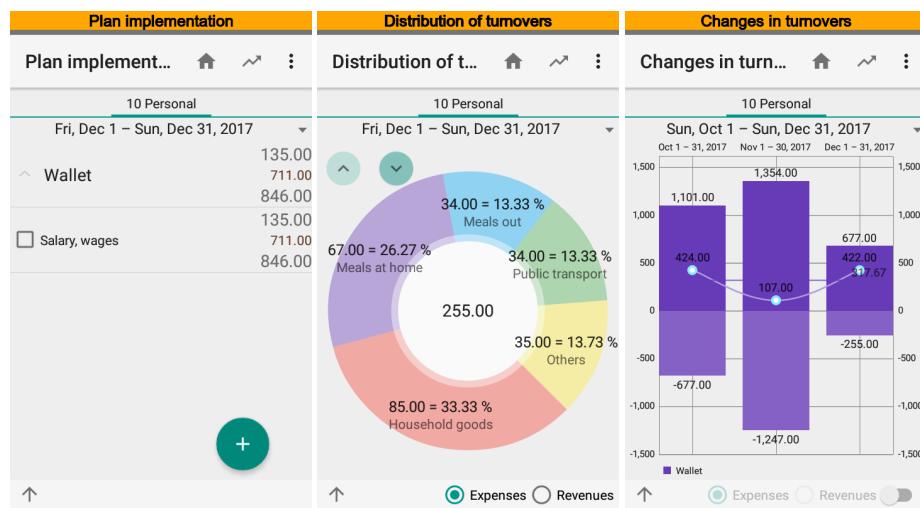
The report is based on transactions that contain categories having *Totaling (summary)*, *Revenue*, and *Expense* options are on. The report shows opening, closing balances and aggregated turnovers. Zero amounts are hidden.

For example, you can see that Loans category has no opening balance. During the time range there was a loan transactions. And there was no repayment because closing balance is equal to the credit amount.

## 13.7 Plan Implementation

The report is based on planned and actual transactions that contain categories having *Totaling (summary)* option is on, and one of *Revenue* and *Expense* options only is on. The report evaluates a total amount of planned transactions and deduct a total amount of actual transactions. Plan implementation shows opening, closing balances and aggregated turnovers. Zero amounts are hidden.

For example, you can see that Salary, wages category has the opening balance. Hence, it is not completed, i.e. actual amount is less than planned. Also it is expected an actual credit transaction. But there is no actual transaction yet.



## 13.8 Distribution of Turnovers

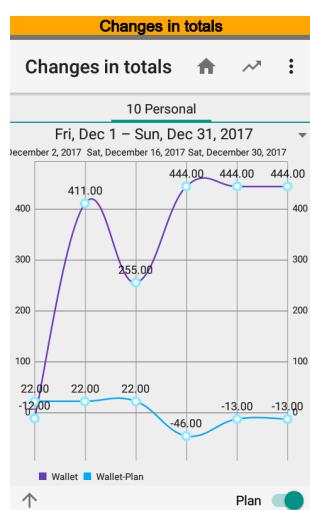
The chart is intended to analyze turnovers distribution by dimension and time ranges. You can view expenses or revenues separately. Rotate chart counterclockwise when names are not fully shown.

## 13.9 Changes in Turnovers

The chart is intended to analyze tends of turnovers. Positive part of the chart contains credits and negative part contains debits.

## 13.10 Changes in Totals

The chart is intended to analyze how totals change within the time range. At the same time it is possible to look at actual and planned totals.



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## CHAPTER FOURTEEN

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### REMINDERS

Budget Blitz for Android can remind you about some important events based upon reports or transactions list. Reminders may be one-time or recurring. Using reminders you are able to:

- Customize notifications about no category transactions.
- Customize notifications about specific transactions.
- Customize warnings about plan and actuals difference.
- Customize warnings about any events you can find with reports.
- Run reports on a schedule.

---

**Note:** You can access to the report from notification using version Pro

---

First of all you need to specify criteria for events that will produce notifications. To achieve that edit and save report setting having required filters and grouping, see *Report Settings and Shortcuts* (page 59).

As far as setting is ready make reminder for it using **Reminders** button or from **Reminders** directory.

---

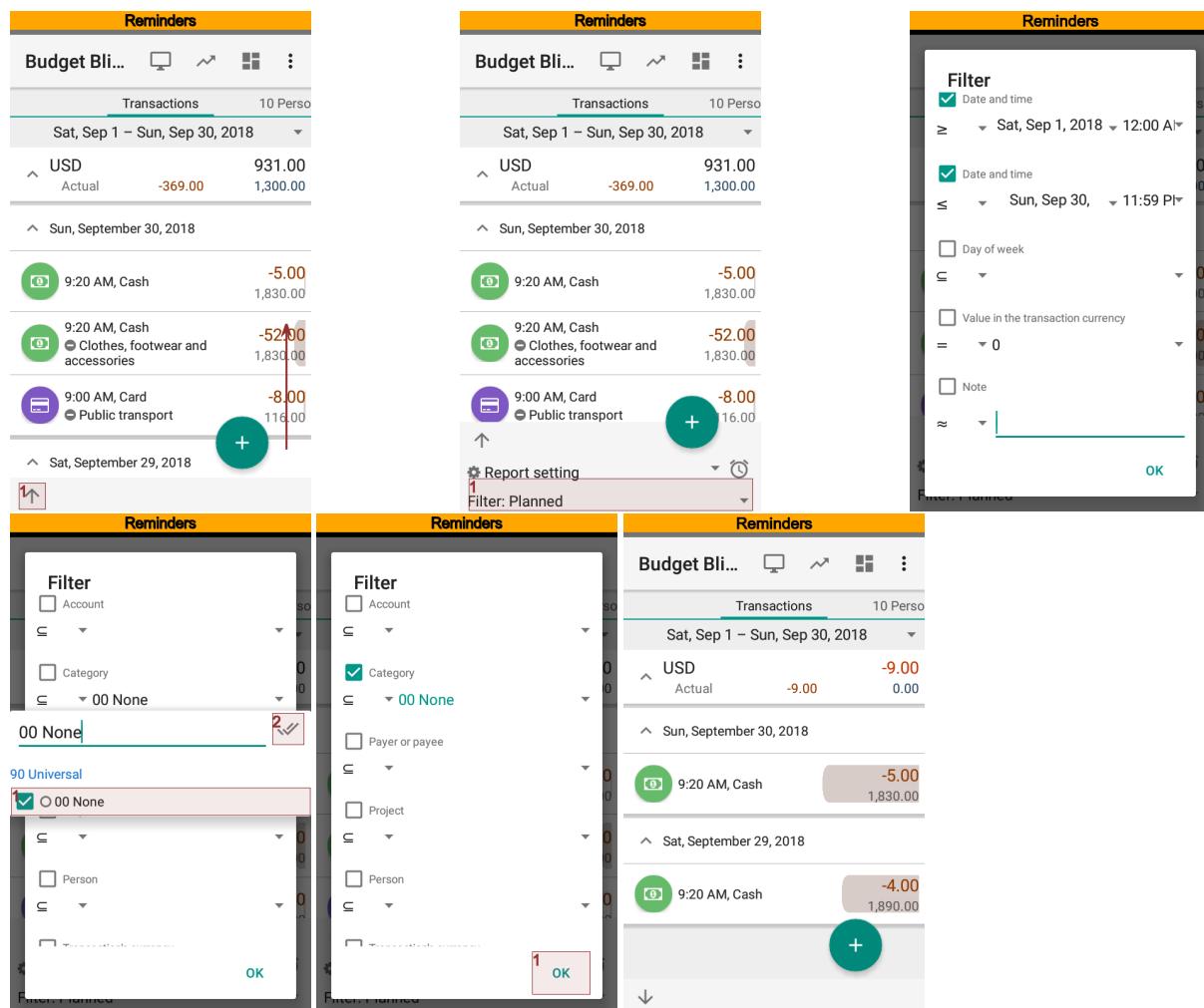
**Note:** Beginning from Android 4.4 the accuracy of the reminders is +/- 15 minutes.

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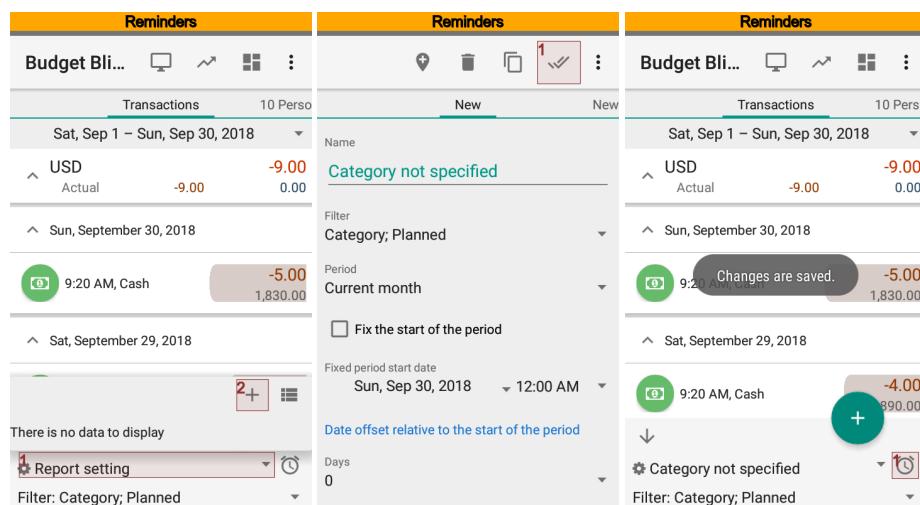
Let's take a look at example of creating a reminder about transactions with an empty category. On the home screen move to the transactions list.

Reminders		Reminders		Reminders	
Budget Bl...		Budget Bl...		Budget Bl...	
Transactions	10 Personal	Transactions	10 Personal	Transactions	10 Perso
Sat, Sep 1 – Sun, Sep 30, 2018		Sat, Sep 1 – Sun, Sep 30, 2018		Sat, Sep 1 – Sun, Sep 30, 2018	
Wallet	386.00	Wallet	386.00	USD	931.00
Avail... Actual	-369.00 953.00	Avail... Actual	-369.00 953.00	Actual	-369.00 1,300.00
Card	<b>-1,444.00</b>	Card	<b>-1,444.00</b>	Sun, September 30, 2018	
Avai... Act...	-193.00 0.00	Avai... Act...	-193.00 0.00	9:20 AM, Cash	<b>-5.00</b> 1,830.00
Cash	1,830.00	Cash	1,830.00	9:20 AM, Cash	<b>-52.00</b> 1,830.00
Act...	-176.00 953.00	Act...	-176.00 953.00	9:00 AM, Card	<b>-8.00</b> 116.00
↑		↑		↑	

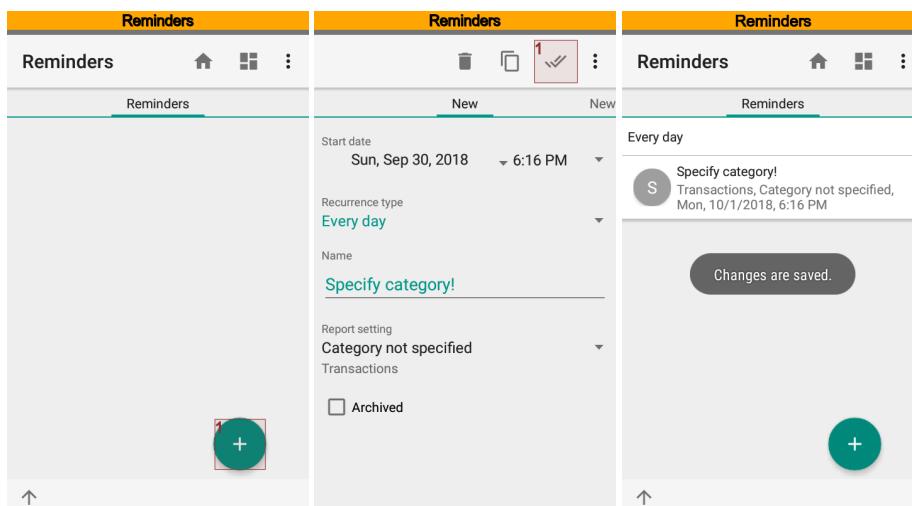
Edit the filter so that transaction list has only ones with an empty category.



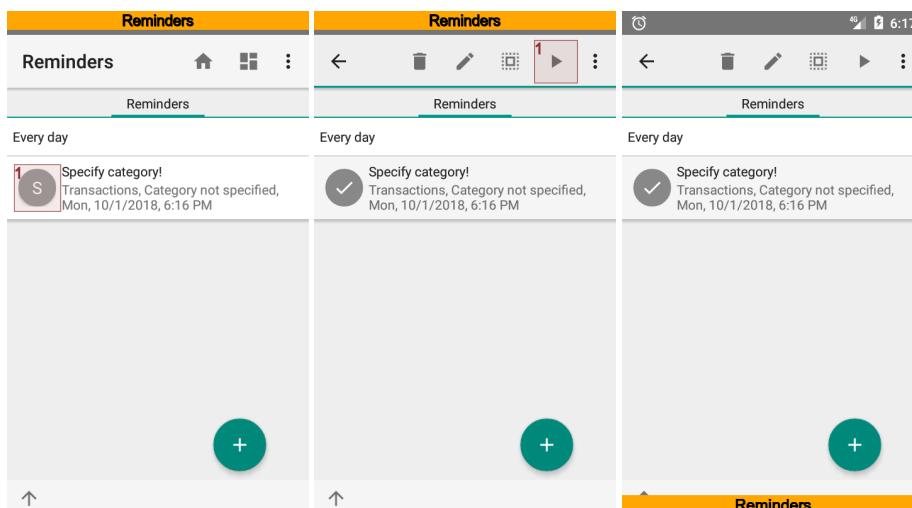
After the filter applied, transactions list has changed, it now contains only two items. Let's save the filter into report setting. Open bottom side for that and pressing on **Report settings ▾** create a new report setting. You can modify period of setting but now we leave it unchanged.



Now let's create reminder base upon new report setting. Move to reminders list and make a new one. Specify date of beginning, time of running, recurrence type and a name. You will see the name in a notification that produced by reminder.



Reminder is ready, now we will test it. Select reminder and press **Run**. In the status bar you see notification about transactions with an empty category.



You can press on notification to preview list of transactions.

---

**Note:** Only Pro version allows moving to data of notifications.

---

Now you will see notification every day at the specified time when you have one or more transactions with an empty category.



## BULK ACTIONS

Budget Blitz for Android admits to make actions under the set of objects. For example you can change a category in several transactions at once. Bulk actions are supported by any directories too.

### 15.1 Objects Selection

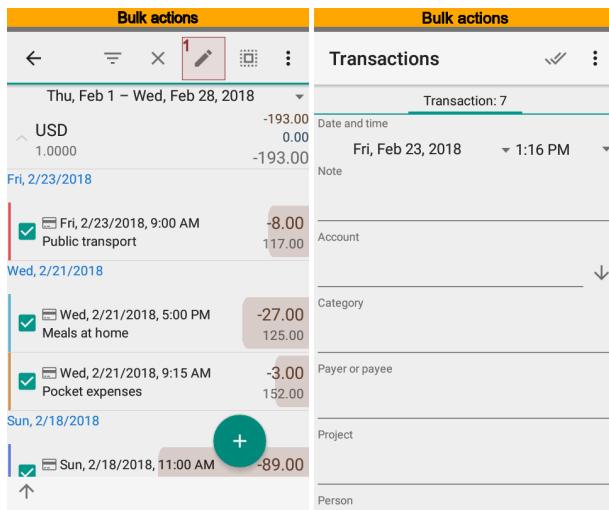
In the example below you can see multiply selection at the transactions list. Same actions can be done in any directory.

Bulk actions		Bulk actions		Bulk actions	
Transactions					
Thu, Feb 1 – Wed, Feb 28, 2018	▼	Thu, Feb 1 – Wed, Feb 28, 2018	▼	Thu, Feb 1 – Wed, Feb 28, 2018	▼
USD	-193.00	USD	-8.00	USD	-193.00
1.0000	0.00	1.0000	0.00	1.0000	0.00
Fri, 2/23/2018	▼	Fri, 2/23/2018	▼	Fri, 2/23/2018	▼
<input type="checkbox"/> Fri, 2/23/2018, 9:00 AM	-8.00	<input checked="" type="checkbox"/> Fri, 2/23/2018, 9:00 AM	-8.00	<input checked="" type="checkbox"/> Fri, 2/23/2018, 9:00 AM	-8.00
Public transport	117.00	Public transport	117.00	Public transport	117.00
Wed, 2/21/2018	▼	Wed, 2/21/2018	▼	Wed, 2/21/2018	▼
<input type="checkbox"/> Wed, 2/21/2018, 5:00 PM	-27.00	<input type="checkbox"/> Wed, 2/21/2018, 5:00 PM	-27.00	<input checked="" type="checkbox"/> Wed, 2/21/2018, 5:00 PM	-27.00
Meals at home	125.00	Meals at home	125.00	Meals at home	125.00
<input type="checkbox"/> Wed, 2/21/2018, 9:15 AM	-3.00	<input type="checkbox"/> Wed, 2/21/2018, 9:15 AM	-3.00	<input checked="" type="checkbox"/> Wed, 2/21/2018, 9:15 AM	-3.00
Pocket expenses	152.00	Pocket expenses	152.00	Pocket expenses	152.00
Sun, 2/18/2018	▼	Sun, 2/18/2018	▼	Sun, 2/18/2018	▼
<input type="checkbox"/> Sun, 2/18/2018, 11:00 AM	-89.00	<input type="checkbox"/> Sun, 2/18/2018, 11:00 AM	-89.00	<input checked="" type="checkbox"/> Sun, 2/18/2018, 11:00 AM	-89.00

Open transactions list first of all. Then select required transactions. To select all transactions just select one and press **Select all** from the top menu.

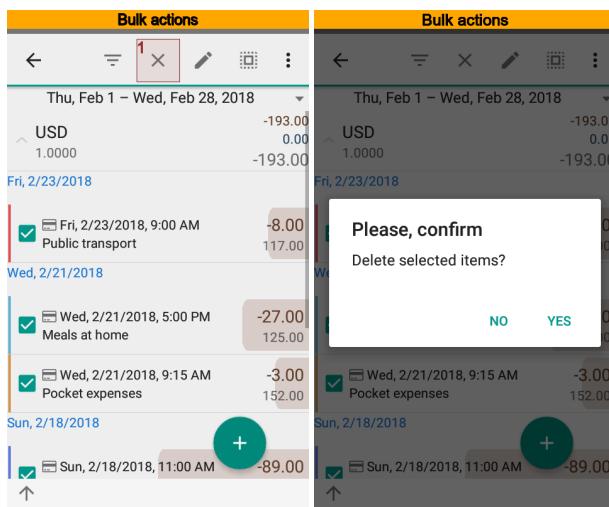
### 15.2 Editing

Press **Edit** button to edit selected transactions. You will see the dialog that contains amount of objects and properties available to change. Modifications are applied only for changed properties.



### 15.3 Deleting

Press **Delete** to delete selected transactions. Since confirmed the app will delete selected items.



### 15.4 Filters

You can make a filter based on selected items. It is convenient when you want, for example, to see all transactions with the same dimensions as selected ones.

Press **Filter** to make a filter.

The screenshot shows the BudgetBlitz application interface. On the left, there is a list of transactions with a 'Bulk actions' toolbar at the top. The transactions include entries for USD currency, public transport, meals at home, and pocket expenses. On the right, a 'Filter' dialog is open, allowing users to refine their search by date, time, value, account, and category.

## 15.5 Repetitive Sending Under Teamwork

Sometimes there would be a necessity to send transaction or directory item again when teamwork used. Press *Share on data exchange* menu item to do that.

The screenshot shows the 'Share on data exchange' context menu being used on a selected transaction. The menu includes options like 'Select all', 'Edit', 'Delete', 'Filter', 'Export (\*.csv)', 'Export OFX', 'Connect transfers', and 'Send to developer'. A tooltip indicates that selected items will be sent to exchange nodes respecting all restrictions on the next data exchange time.

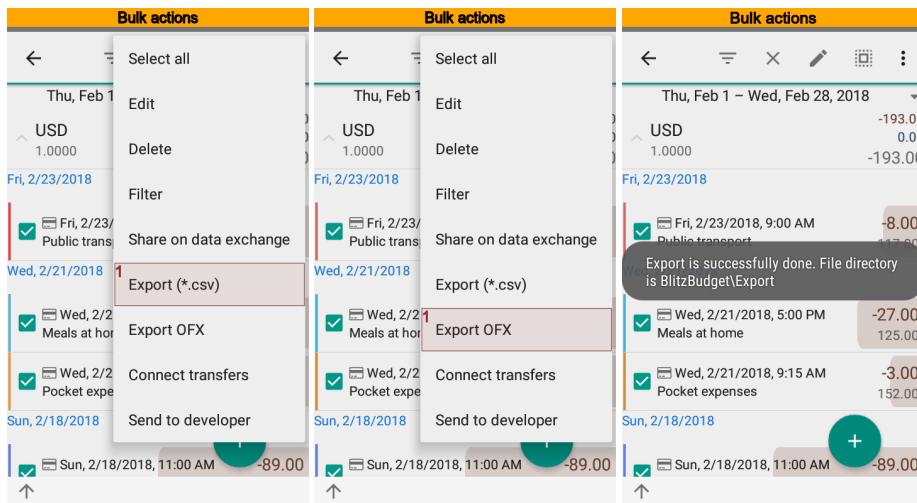
## 15.6 CSV and OFX Export

You can export selected transactions to CSV and OFX files. Press *Export CSV* and *Export OFX* to do that. In contrast to transactions directory items can be exported to a CSV file only.

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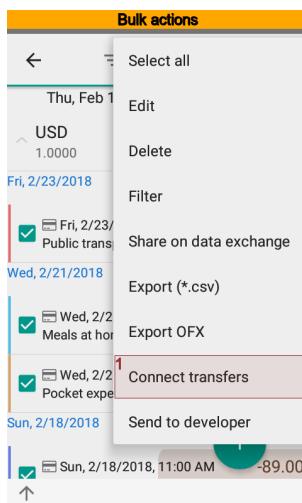
**Note:** Export transaction to an OFX file is available in the Pro version only.

---



## 15.7 Connecting of transactions

Sometimes one wants to additionally connect transactions to have a real transfer. For a example, you may want to connect two separate transactions when transfer was created by hands or as a result of an import. To get transactions connected just check at least one transaction and run the operation and the app will find and connect complement transactions automatic.




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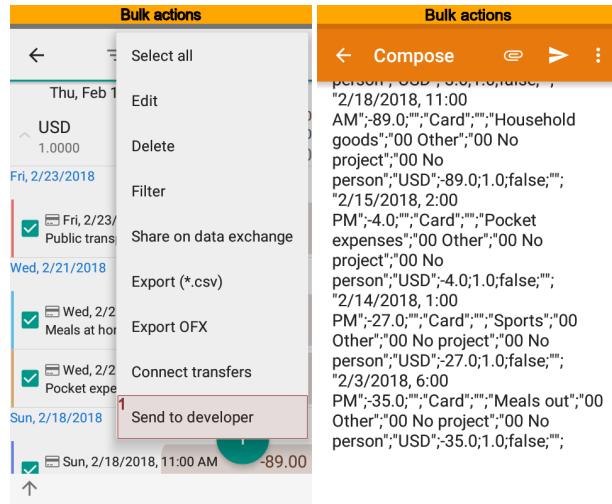
**Note:** Starting from the version 6 both transactions are automatic connecting when transfer is made by hands, thus there is no need to additionally connect these transactions. Connecting transactions are marked by a special icon.

---

## 15.8 Sending Source Data to Developer

Sometime you need a help to understand what is going on in the app. Usually in order to get a help it is required to show source data to the developer.

Press *Send to developer* menu item to send select objects. You will see a letter before sending, so you will be able to edit some data.





## REPORT SETTINGS AND SHORTCUTS

### 16.1 Report Settings

Budget Blitz for Android can store custom grouping and filters for reports and transactions list. Let us look into the matter using an example of **(Turnovers)** report. You can save settings for other reports and transactions list by the same way.

Since started the report has default grouping, filter and time range.

The first screenshot shows the main transactions screen with a green circle highlighting the '+' button. The second screenshot shows a bottom sheet for 'Turnovers' report settings with a red box around the 'Turnovers' section and a green circle on the 'OK' button. The third screenshot shows the 'Turnovers' report itself with a red arrow pointing to the 'Card' account in the list.

We will try to make fast access to **(Turnovers)** report based on a filter having one account only.

Edit filter settings. To do that pull bottom sheet and press **Filter ▾**. Select only one account and save changes.

The first screenshot shows the 'Turnovers' report with a green circle on the '+' button. The second screenshot shows the 'Filter' bottom sheet with multiple filter options like Date, Day of week, Type of portfolio, etc., and a red box around the 'Card' account under 'Account'. The third screenshot shows the 'Filter' bottom sheet with 'Card' checked and a green circle on the 'OK' button.

You can see at the pictures that report contains data of the only one account. To create a persistent setting press Report settings ▾ at the bottom sheet and choose create new setting from the drop down list.

Put the name One account turnovers for the new setting and save. Now One account turnovers is ready to use. A report will have grouping and filter values of the setting when you choose it from the drop down list.

## 16.2 Creating Shortcuts

Using Budget Blitz for Android you can open reports and transactions list from the Android launcher screen. At the previous section you have got the new persistent setting. Let us suppose that you want to create a shortcut for it.

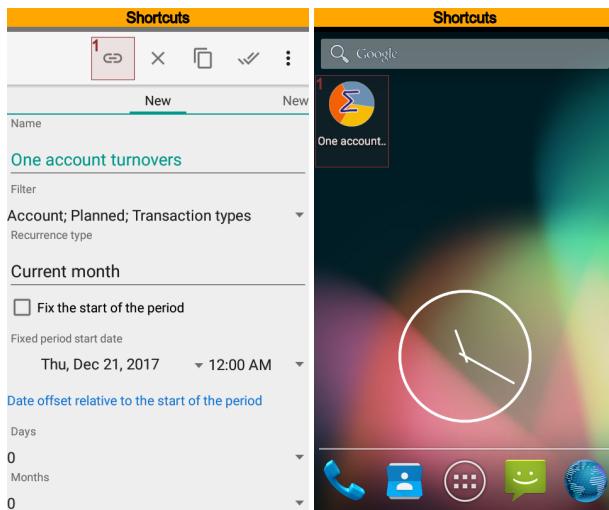
---

**Note:** Shortcuts available in the Pro version.

---

Let us go back to the setting card. Please keep in mind that setting has a frequency. The time range of the new report depends on that frequency. Current month is the default value and you can put another one.

Press Create shortcut to create the shortcut.



New shortcut will appear at the free space of the one of Android launcher screens.

**Note:** The shortcut is connected with list view setting. The shortcut will be broken when setting has removed.

Totals and turnover... <span style="color: #ccc;">↑ ↗ ⋮</span>		Totals and turnover... <span style="color: #ccc;">↑ ↗ ⋮</span>		Totals and turnover... <span style="color: #ccc;">↑ ↗ ⋮</span>	
10 Personal		10 Personal		10 Personal	
Fri, Dec 1 – Sun, Dec 31, 2017		Fri, Dec 1 – Sun, Dec 31, 2017		Fri, Dec 1 – Sun, Dec 31, 2017	
Wallet	-184.00	Wallet	-184.00	Wallet	-184.00
Household goods	-85.00	Household goods	-85.00	Household goods	-85.00
Meals at home	-25.00	Meals at home	-25.00	Meals at home	-25.00
Meals out	-34.00	Meals out	-34.00	Meals out	-34.00
Pocket expenses	-7.00	Pocket expenses	-7.00	Pocket expenses	-7.00
Public transport	-8.00	Public transport	-8.00	Public transport	-8.00
Sports	-25.00	Sports	-25.00	Sports	-25.00

Let us check the shortcut. Press it and make sure that report started. As you can see at pictures the app applied filter of the shortcut.

A shortcut is just a link to persistent setting. Modify setting properties if you want to modify shortcut.



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## CHAPTER SEVENTEEN

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# WIDGETS AND TEMPLATES

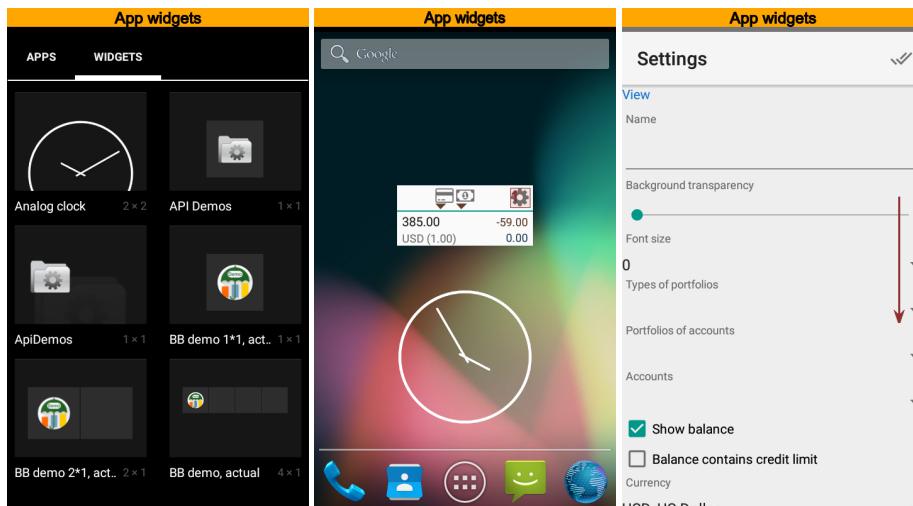
## 17.1 Widgets

Budget Blitz for Android has the convenient widget to show actual balance, turnovers and to create new transaction.



Available size of widget are 1x1, 1x2, and 1x4. The widget theme and the app theme are equals.

You can use widget not only like a financial highlights. Other ways of usage are short report and template of new transaction.



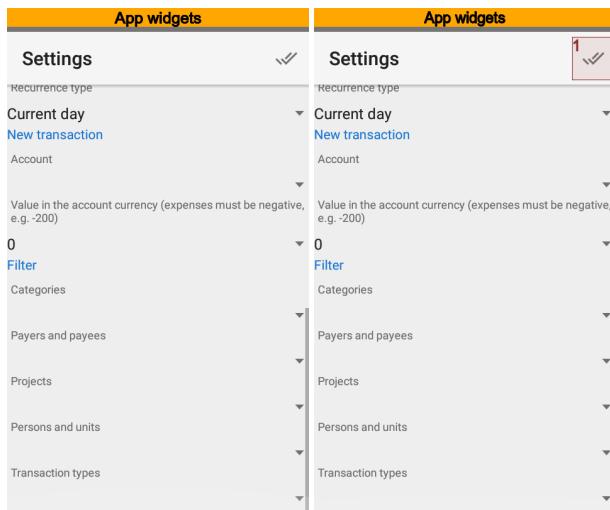
A new widget contains a balance and turnovers for the current day. Press **Settings** to modify widget.

The View section has main widget options.

Use the *Name* when you have more than one widget. You can keep it empty if you want to.

Use the *Types of portfolios*, the *Portfolios* and the *Accounts* options to restrict information of widget. You can put one or more values. Different widgets can have different options. For example you can have two widgets, one for certain account, and another for another one.

Use the *Show balance* to set balance visibility on or off. Also you can specify whether credit limit is ignored or not when balance is calculated. Balance is free of credit limit by default and for credit cards you will have a negative balance.



## 17.2 Using Widgets as Transaction Templates

The **New transaction** button is available in the widget since account for new transactions specified in settings. Also you can set an amount for new transaction. That amount will be copied to a new transaction.

Values of a filter will be copied to a new transaction as well.

Thus, you can use widget like a new transaction template.

---

**Note:** Templates are available in the Pro version. Free version ignores an amount and values of filter.

---

## 17.3 Using Widgets as Reports

Since widget has flexible settings you can use it as a report with persistent settings. The Filter section is the key.

---

**Note:** Widgets as reports are available in the Pro version.

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## 17.4 Widgets as Reports Example

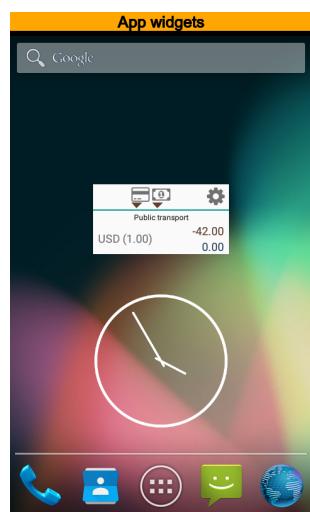
Let us make a widget setup to show public transport expenses during current month. Open widget settings and put the Public transport name.

App widgets	App widgets	App widgets
<b>Settings</b>	<b>Settings</b>	<b>Settings</b>
View Name <b>1 Public transport</b>	Recurrence type <b>Current day</b>	Recurrence type <b>Current day</b>
Background transparency Font size <b>0</b> Types of portfolios	New transaction Account Value in the account currency (expenses must be negative, e.g. -200) <b>0</b>	Previous year Previous halfyear Previous quarter Previous month Previous week Previous day Current day Current week <b>1 Current month</b>
Portfolios of accounts Accounts <b>2 Show balance</b> <input type="checkbox"/> Balance contains credit limit Currency USD US Dollar	Filter Categories Payers and payees Projects Persons and units Transaction types	

Set balance off, because we do not need to see totals. Select current month as the time range.

App widgets	App widgets	App widgets
<b>Settings</b>	<b>Settings</b>	<b>Settings</b>
Recurrence type Current month New transaction Account Value in the account currency (expenses must be negative, e.g. -200) <b>0</b> Filter Categories <b>1</b> Payers and payees	Recurrence type <b>Current month</b> New transaction Account Value in the account currency (expenses must be negative, e.g. -200) <b>0</b> Filter Categories <b>Public transport</b>	Recurrence type <b>Current month</b> New transaction Account Value in the account currency (expenses must be negative, e.g. -200) <b>0</b> Filter Categories <b>Public transport</b>
Projects Persons and units Transaction types	10 Personal <b>Public transport</b>	Payers and payees Projects Persons and units Transaction types

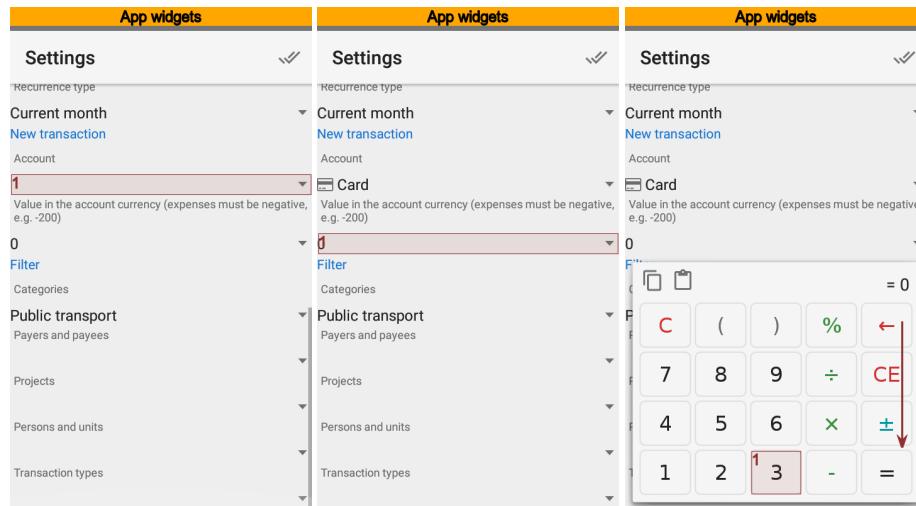
Set the **Public transport** category and save settings.



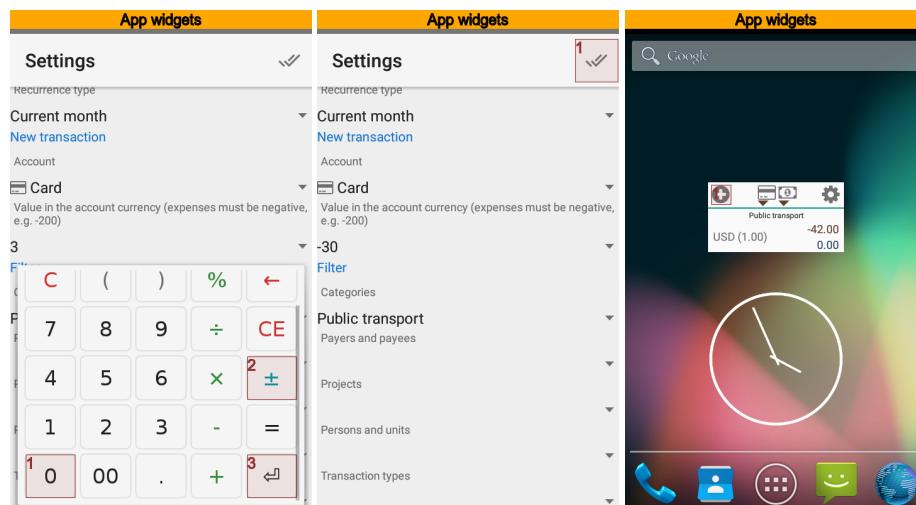
Now you can see turnovers under **Public transport** category for the current month, expenses amount, and accounts that are the source of payments.

## 17.5 Widgets as Templates Example

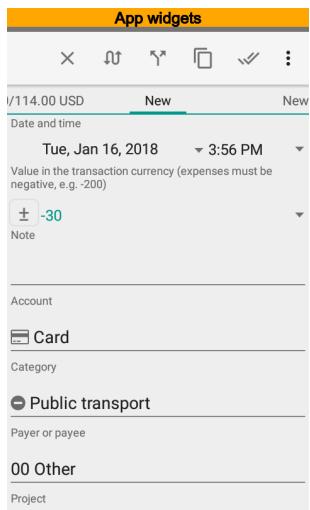
Now, modify settings the way you can fast create expenses. Open the setting to do that.



Set the account you will pay often for public transport. Also put the most frequent amount.



Save settings. Now the button to create new transaction appeared.



Create new transaction and you will see one contains the account, the amount and the category already. All you have left to do is save the new transaction.

Using same way you can put payer, payee, project, and person for a new transaction. Each new template should have a new widget.



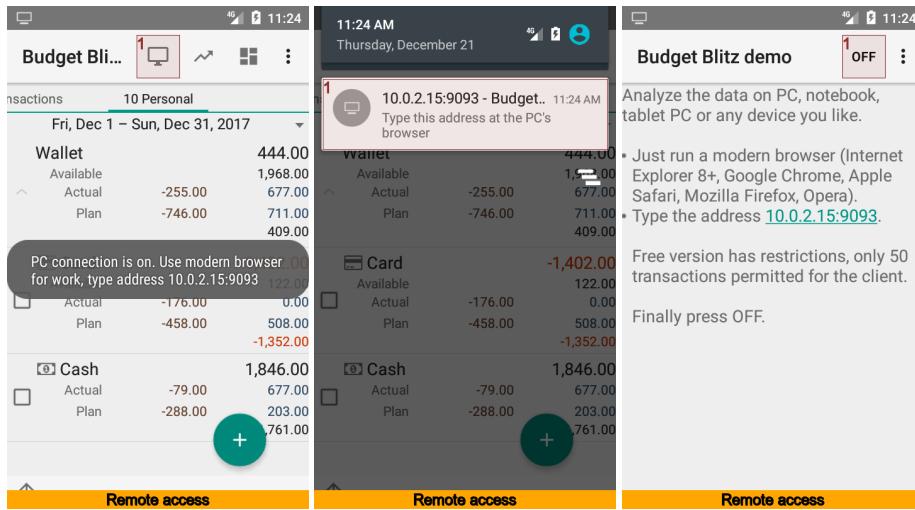
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## CHAPTER EIGHTEEN

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### REMOTE ACCESS

Since installed Budget Blitz for Android has the PC client. It supports Windows, Linux, Mac, etc. All you need is a modern browser, Internet Explorer 8+, Google Chrome, Apple Safari, Mozilla Firefox, or Opera.



Activate client from the main screen. After the PC access get started the app will show the brief guide how to run client on your PC. At the same time you can see the display sign at the Android top bar.

PC client contains ready to print reports and charts.



## INTEGRATION WITH THIRD PARTY APPLICATIONS

You can integrate Budget Blitz for Android with other applications. For example, you can connect Budget Blitz for Android with a voice assistant and create transactions by voice. Another hint is to create transactions using [Tasker](#).

### 19.1 Making Transactions From Text

To create a new transaction you just need to send broadcast intent. Since intent received the app analyze it and create new transaction using notifications detection algorithm.

Intent parameters are

Class = `biz.interblitz.intent.CONVERT_TEXT_TO_NEW_TRANSACTION`

Extras:

1. `timestampMillis`: Type of long, date and time of a new transaction in milliseconds. Current date and time used when empty.
2. `address`: Type of String, sender of the message, can be empty.
3. `message`: Type of String, message like a notification to create a new transaction, required.

### 19.2 REST API

Budget Blitz for Android supports [REST API](#). API allows to create new directories and transactions, and edit or delete existed ones. Using this API you can create your own addons or applications.

You have to enable remote access to dial with [REST API](#) and read documentation, see chart *Remote access* (page 69). Documentation is available by [Swagger](#). On the [Swagger](#) page type the address `http://{}server{}:{}port{}/api/v1/docs.json`. Server and port will be available after PC connection enabled.

You can try app examples at the [github.com](#). After an example has loaded type Budget Blitz for Android address as `http://{}server{}:{}port`.

### 19.3 Intents API

In addition to simple API for making transactions from text Budget Blitz for Android supports extended Intents API. It consists of two parts, events and data requests. API based on the REST API. By default Intents API is OFF. You have to enable it selecting the part you need.

### 19.3.1 Intents API: Part 1, Events

When directories and transactions are saving events occurs. On the event Budget Blitz for Android sends Intent. You have to select target packages in the settings. Intent contains:

Action = {biz.interblitz.budget{free/pro}.api.event.ITEM\_ONCHANGE}

Extras:

1. collection - collection name that fires event
2. id - object id that fires event

When transaction is coming from notification import Extras contains

1. notification - notification text
2. address - notification address (phone number or package name)
3. amount - transaction amount
4. currency - transaction currency

To get more data you should send request Intent.

### 19.3.2 Intents API: Part 2, Requests

Request intents intended to get, modify or delete some data. Intent structure is

Class = biz.interblitz.service.ApiReceiver

Action = {biz.interblitz.budget{free/pro}.api.request}

Extras:

1. method - single value from: GET, POST, DELETE
2. path - path to the collection
3. body - JSON data
4. package - full package name to receive response, response will not return if empty
5. class - package class to receive response, may be empty

Also Extras can contain any other data. All that data will returned back in response.

Budget Blitz for Android sends Intent response with structure

Action = {biz.interblitz.budget{free/pro}.api.response}

Extras:

1. collection - collection name
2. response - JSON response

Parameters method, path, body, collection, response matches REST API. Documentation is available from the Swagger. See more [REST API](#) (page 71).

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**CHAPTER  
TWENTY**

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## **DIFFERENCE BETWEEN VERSIONS**

Table 1: Difference between versions

	Free version	Pro version
Accounting	•	•
Planning	•	•
Reports	•	•
SMS, OFX, CSV import	•	•
Push notifications import	15 per month	•
Additional SMS that confirms transaction and contains pins, passwords, etc import		•
Additional SMS that contains transaction details when transaction has more than one SMS import		•
OFX export		•
Teamwork	Sending data only	•
Remote access	50 transactions	•
Notifications about upcoming payments		•
Reports driven notifications		•
Shortcuts		•

continues on next page

Table 1 – continued from previous page

	Free version	Pro version
Widgets as reports		•
Automatic backups		•
Backups encryption		•
Support	•	•

Google Play:

Free version

Pro version

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CHAPTER  
**TWENTYONE**

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## **MIGRATION TO PRO VERSION**

There are two stage of migration, prepare data in old version and loading it into a new one. It is very easy to do.

1. Start Free version;
2. At the main screen press *Actions* → *Export* → *Pro version upgrade*;
3. Start Pro version;
4. At the main screen press *Actions* → *Import* → *Free version data*.



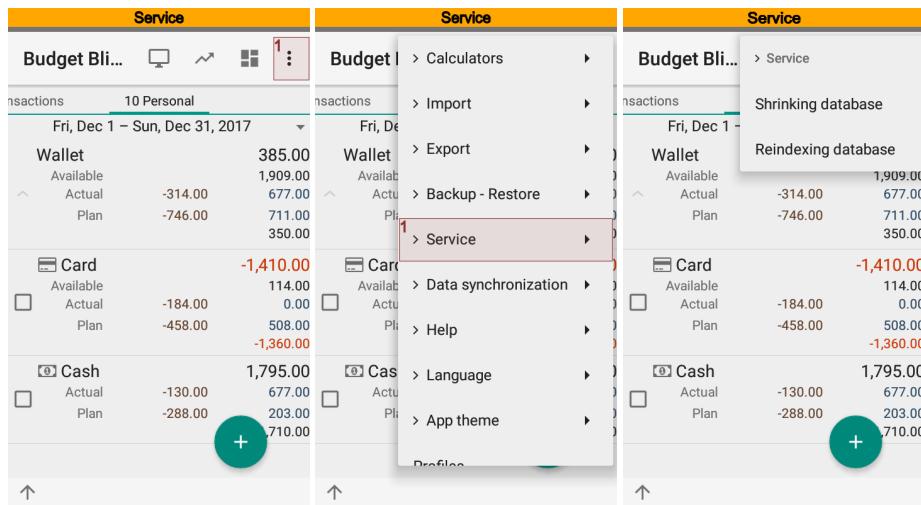
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## CHAPTER TWENTYTWO

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### SERVICE

Generally the app Budget Blitz for Android do not need any service. But when you notice the app becomes slower service actions can help.



Shrinking database frees unused space, rebuilds the database file, repacking it into a minimal amount of disk space. This contributes to speed up the app. Shrinking database runs [VACUUM](#) command.

Shrinking does not affect to files that app contains except database.

Reindexing database is useful when you notice drastic drop in of the app performance. Reindexing runs [REINDEX](#) command.

**Warning:** Do not forget making backups, especially before service. Ensure you remember encryption password if you have. Otherwise restoring data could be impossible.



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CHAPTER  
**TWENTYTHREE**

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## **READY TO USE FINANCIAL INSTITUTES**

### **23.1 Belarus**

BPSSberbank  
BelVneshEkonomBank  
Belagroprombank  
Belarusbank  
Belgazprombank  
Belinvestbank  
Belrosbank  
MTBank  
Priorbank  
Houm Kredit Belarus

### **23.2 Brazil**

Banco do Brasil  
Ita Unibanco

### **23.3 Canada**

ICICI Bank

### **23.4 Hungary**

CIB BANK  
OTP Bank Simple

## **23.5 India**

Central Bank of India

Deutsche Bank

State Bank of India

## **23.6 Indonesia**

Commonwealth Bank

## **23.7 Maldives**

BML

## **23.8 Poland**

Bank Millennium SA

## **23.9 Russia**

AnyBalance

BSGV

KARI CLUB

Modulbank

QIWI

SDMBank

AKIBANK

AMT Bank

Absolyut Bank

Avangard

AyManiBank

AkBars

AlfaBank

BKS BANK

Baltiyskiy Bank

Bank Evropeyskiy

Bank Moskvi

Bank Petrokommerts

Bank Primore

Bank SanktPeterburg

Bank Sovetskiy  
Bank Tochka  
Bank Transportniy  
Bank URALSIB  
Bank Finservis  
Bankru  
BarklaysBank  
Belgorodsotsbank  
Binbank  
VTB  
VUZBank  
Vneshprombank  
Vozrozhdenie Bank  
Vostochniy ekspress  
Vserossiyskiy bank razvitiya regionov  
Vyatkabank  
GLOBEKS BANK  
GUTA Bank  
Gazprombank  
Gazprombank Dop karta  
Dalnevostochniy Bank  
Evroplan  
EvrositiBank  
Ekaterinburgskiy Munitsipalniy Bank  
Zapsibkombank  
Investbank  
Interkommerts  
Interprogressbank  
Kedr  
Koltso Urala  
KreditEvropaBank  
Kukuruza  
Lipetskombank  
LokoBank  
MDM Bank  
MINBank  
MTS bank  
Masterbank  
Metkombank

Moskovskiy kreditniy  
Moskomprivatbank  
NB Trast  
Nefteprombank  
Noviy Simvol  
Nomos Bank  
OTP Bank  
Perviy Respublikanskiy Bank  
Pochta Bank  
Promsvyazbank  
Rayffayzen Bank  
Regionalniy bank razvitiya  
Roketbank  
RosEvroBank  
Rosbank  
RosselhozBank  
Rossiya  
RostFinans  
Russkiy Standart  
SKBBank  
SMP Bank  
Sberknizhka  
Sberbank Rossii  
SberbankMaestro Povolzhe  
Svyaznoy Bank  
SvyazBank  
Severgazbank  
Sitibank  
Sobinbank  
Solidarnost  
Surgutneftegazbank  
TAATTA  
Tatfondbank  
Tachbank  
Tinkoff  
TransKreditBank  
Trastbank  
Ural FD  
UralPromBank

UralTransBank  
Uralskiy bank rekonstruktsii i razvitiya  
FK Otkritie bivsh NOMOSBank  
FONDSERVISBANK  
HantiMansiyskiy Bank  
Houm Kredit  
Tsentrinvest  
Chelindbank  
Chelyabinvestbank  
Ekspress  
EnergoMashBank  
Yuniastrum Bank  
Yunikredit Bank  
YandexDengi

## 23.10 Thailand

KASIKORN BANK

## 23.11 Ukraine

VAB Bank  
ABank  
AlfaBank  
AlfaBank Ukraina  
BROKBIZNESBANK  
Dongorbank  
Ekspressbank  
Industrial  
KREDOBANK  
Mihaylovskiy  
OTP Bank  
OschadBank  
PUMB  
Petrokommerts Ukraina  
PrivatBank  
ProKreditBank  
Prominvestbank  
Rayffayzenbank Aval

Sberbank Rossii v Ukraine  
UkrSibBank  
Ukreksmbank  
Ukrsotsbank

## **23.12 United Arab Emirates**

Emirates Islamic bank  
Emirates NBD

## **23.13 United States**

First National Bank  
Guardian Alert General  
Pendleton Community Bank  
Town Bank  
UniBank

## **23.14 Uzbekistan**

Uzcard

## **23.15 Vietnam**

Australia and New Zealand Banking Group

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CHAPTER  
TWENTYFOUR

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## TERMS AND DEFINITIONS

**contractor**

Contractor is a payer or payee.

**exchange node**

Exchange node or node is a device used by teamwork member.

**split**

Transaction details are called split. Split has its own category, project and person for each line.

**technical category**

Technical category is category having neither *Revenue* nor *Expense* options.



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CHAPTER  
**TWENTYFIVE**

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