NOVIRA

User Manual

Your complete guide to tracking expenses, splitting bills, and managing your finances.

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Website	novira-one.vercel.app

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1. Getting Started

Novira is a modern personal finance management application designed to help you track your expenses, split bills with friends, and gain insights into your spending habits. It works seamlessly on both mobile and desktop browsers.

1.1 Creating an Account

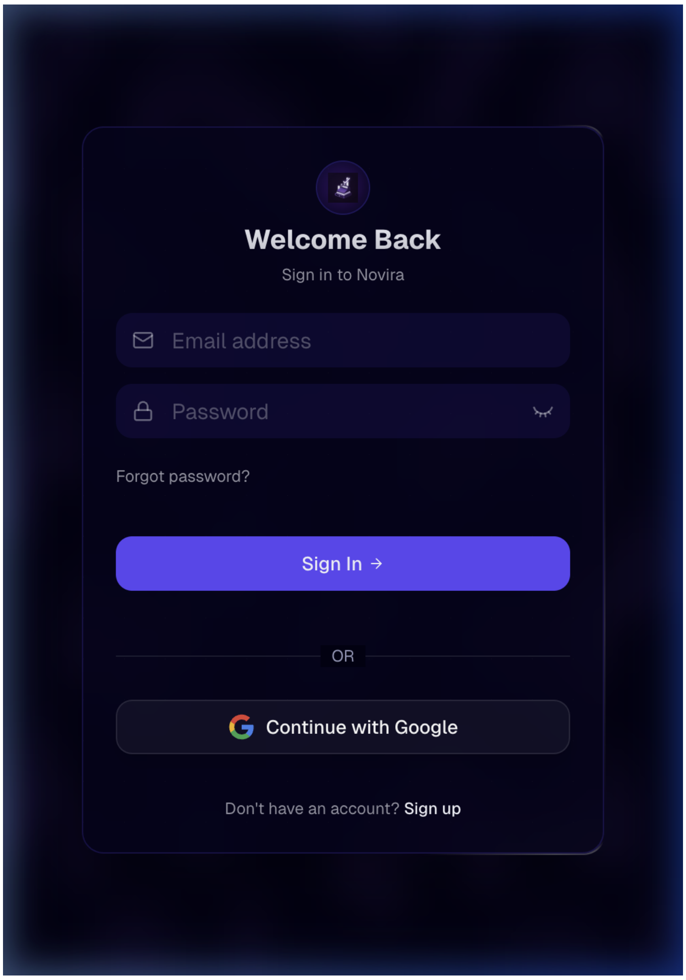
To start using Novira, you need to create an account. You have two options:

- **Email & Password:** Enter your email address and create a secure password. Passwords must meet security requirements (minimum length, uppercase, lowercase, numbers, and special characters).
- **Google Sign-In:** Click "Continue with Google" to sign up instantly using your Google account.

■ *Tip: You can link both methods later from Settings for added security.*

1.2 Signing In

Visit the Novira website and enter your credentials to sign in. You can also use Google OAuth for a one-click login experience.



Sign In Screen

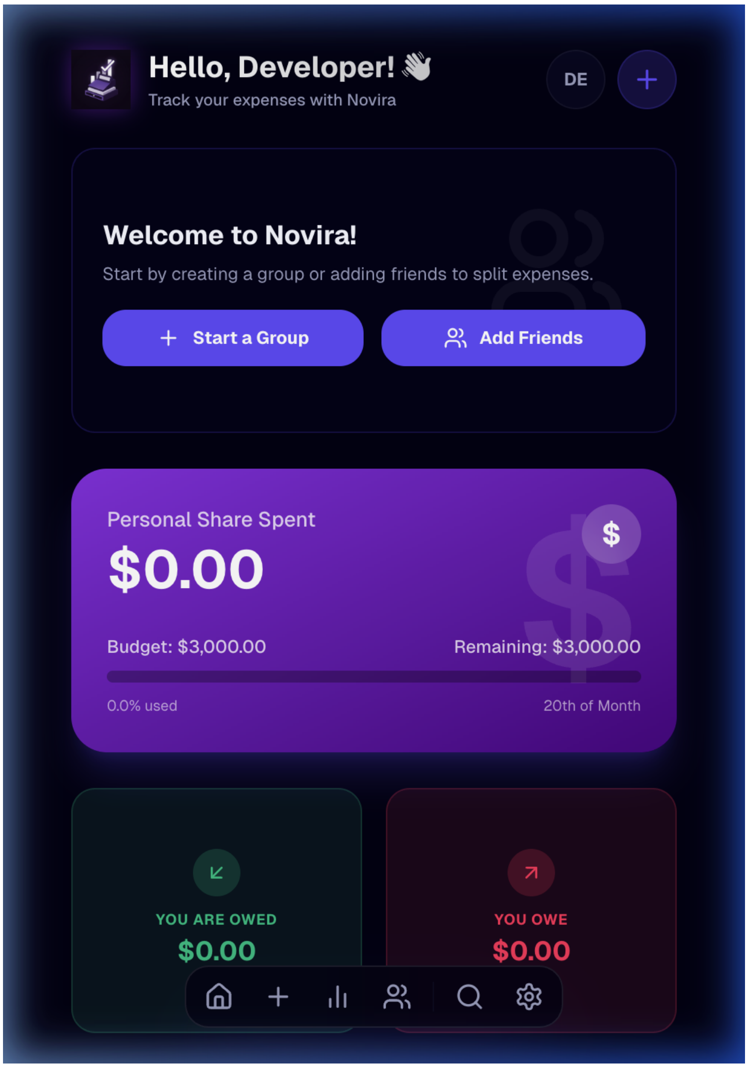
1.3 Navigation Overview

Novira features an intuitive bottom navigation bar with quick access to all sections of the app:

Icon	Section	Description
■	Home	Your Dashboard – spending overview and transactions
+	Add	Add a new expense or transaction
■	Analytics	Charts and insights into your spending
■	Groups	Manage groups, friends, buckets & settlements
■	Search	Search and filter through all transactions
■■	Settings	Profile, exports, preferences & security

2. Dashboard

The Dashboard is your home screen – the first thing you see after logging in. It provides a comprehensive overview of your financial status at a glance.



Dashboard – Home Screen

2.1 Spending Overview

The prominent spending card shows your **Personal Share Spent** for the current month. This reflects only your share of expenses, excluding amounts owed by others in split transactions.

2.2 Budget Tracker

Below the spending amount, you'll see your monthly budget with a progress bar:

- **Budget:** Your total monthly budget (configurable in Settings).
- **Remaining:** How much of your budget is left.

- **Progress Bar:** Visual indicator of budget usage percentage.
- **Day of Month:** Shows the current day for context.

■ *Tip: Enable Budget Alerts in Settings to receive notifications when approaching your limit.*

2.3 Debt Summary

Two cards at the bottom show your debt status:

- **You Are Owed:** Total amount friends owe you from split expenses.
- **You Owe:** Total amount you owe to others.

2.4 Recent Transactions

Scroll down to see your recent transactions listed chronologically. Each transaction shows the description, amount, category icon, and date. Transactions from group splits will also show the group name.

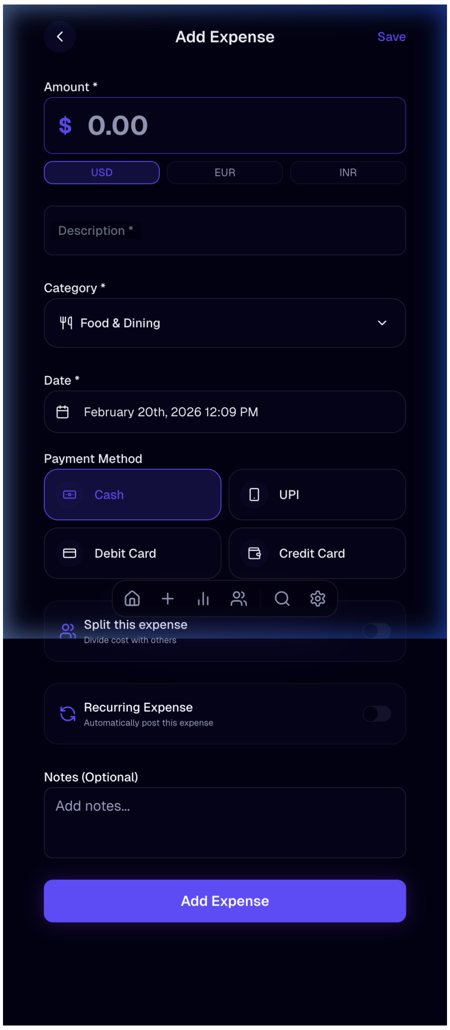
2.5 Transaction Management

You can manage each transaction by tapping on it:

- **Edit:** Modify the description, amount, or category of a transaction.
- **Delete:** Remove a transaction permanently (with confirmation).
- **Audit Log:** View the history of changes made to any transaction.

3. Adding Expenses

The Add Expense screen is where you record new transactions. It provides a rich, intuitive form with all the options you need.



Add Expense Form

3.1 Basic Fields

- **Amount (required):** Enter the expense amount. The large input field makes it easy to type quickly.
- **Description (required):** A short description of the expense (e.g., "Lunch at café").
- **Date (required):** Defaults to today. Tap to choose any date and time using the calendar picker.
- **Notes (optional):** Add any additional notes or details about the expense.

3.2 Category Selection

Choose from the following expense categories:

Category	Examples
■■ Food & Dining	Restaurants, groceries, coffee shops
■ Transportation	Fuel, public transport, parking, ride-sharing
■ Bills & Utilities	Electricity, water, internet, phone bills
■■ Shopping	Clothing, electronics, online purchases
■ Healthcare	Medicine, doctor visits, pharmacy
■ Entertainment	Movies, concerts, subscriptions, games
■ Others	Any expense that does not fit above
■ Uncategorized	Unclassified expenses

3.3 Payment Methods

Select how you paid for the expense:

- **Cash** – Physical cash payment
- **UPI** – Unified Payments Interface (Google Pay, PhonePe, etc.)
- **Debit Card** – Direct bank card payment
- **Credit Card** – Credit card payment

3.4 Currency Conversion

Novira supports multiple currencies: **USD ($)**, **EUR (€)**, and **INR (■)**. If you enter an expense in a different currency than your base currency, Novira will automatically fetch the exchange rate for accurate conversion.

■ *Tip: Perfect for tracking expenses during international travel!*

3.5 Personal Buckets

If you have created Personal Buckets (see Section 5.3), you can assign any expense to a specific bucket. Buckets are private organizers that help you track spending for specific goals or categories (e.g., "Europe Trip", "Home Renovation").

3.6 Splitting Expenses

Toggle the **"Split this expense"** switch to divide the cost with others:

- **Split with a Group:** Select any of your groups and the expense will be split among all members.
- **Split with Friends:** Select individual friends to split with.
- **Even Split:** Divides the total equally among all parties (including you).
- **Custom Amounts:** Manually enter how much each person owes.

A live summary shows "Others owe" and "Your share" as you configure the split.

3.7 Recurring Expenses

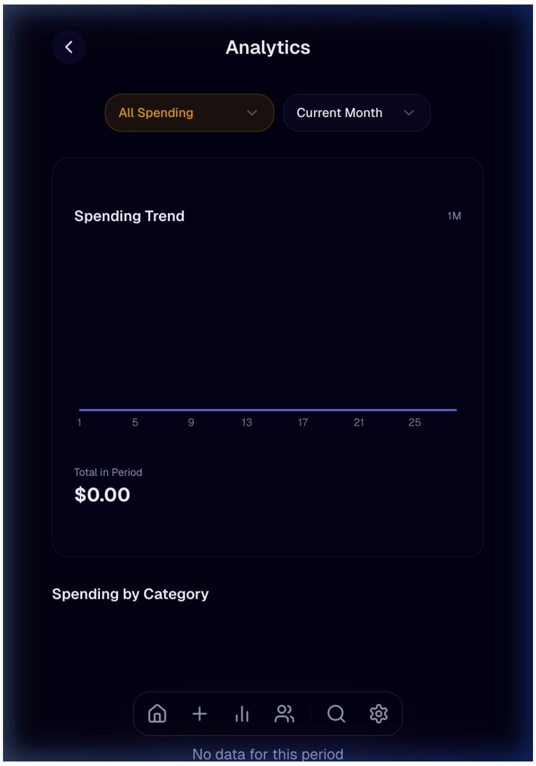
Toggle the **"Recurring Expense"** switch to automatically repeat this expense. Choose from four frequency options:

- **Daily** – Repeats every day
- **Weekly** – Repeats every week
- **Monthly** – Repeats every month (most common for bills)
- **Yearly** – Repeats once a year

The next scheduled date is shown below the frequency selector. Recurring templates can be managed from Settings.

4. Analytics

The Analytics section provides rich visual insights into your spending patterns using interactive charts and graphs.



Analytics View

4.1 Spending Trend

A glowing line chart shows your daily spending over the selected time period. You can choose between **This Week**, **This Month**, or a **Custom date range** to analyze different periods.

4.2 Category Breakdown

An interactive pie chart shows how your spending is distributed across categories. Each slice is color-coded and labeled with the category name and percentage. Tap any slice to see the exact amount spent.

4.3 Payment Method Breakdown

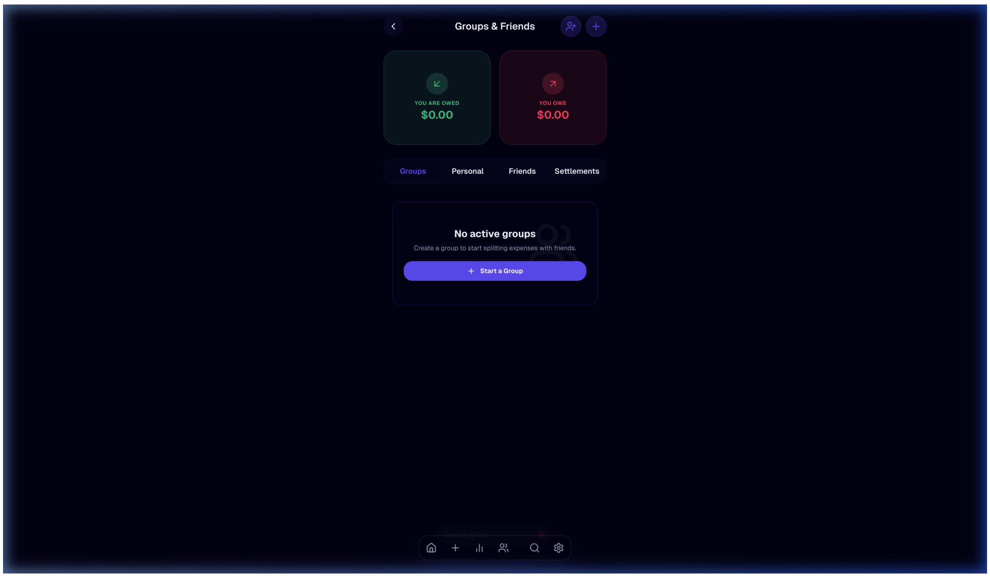
A second pie chart breaks down your spending by payment method (Cash, UPI, Card, etc.). This helps you understand your payment preferences and spending channels.

■ *Tip: Use the date range filter to compare spending across different periods.*

5. Groups & Friends

The Groups section is the social hub of Novira. It contains four tabs: **Groups**, **Personal Buckets**, **Friends**, and **Settlements**.

5.1 Creating Groups



Groups Tab

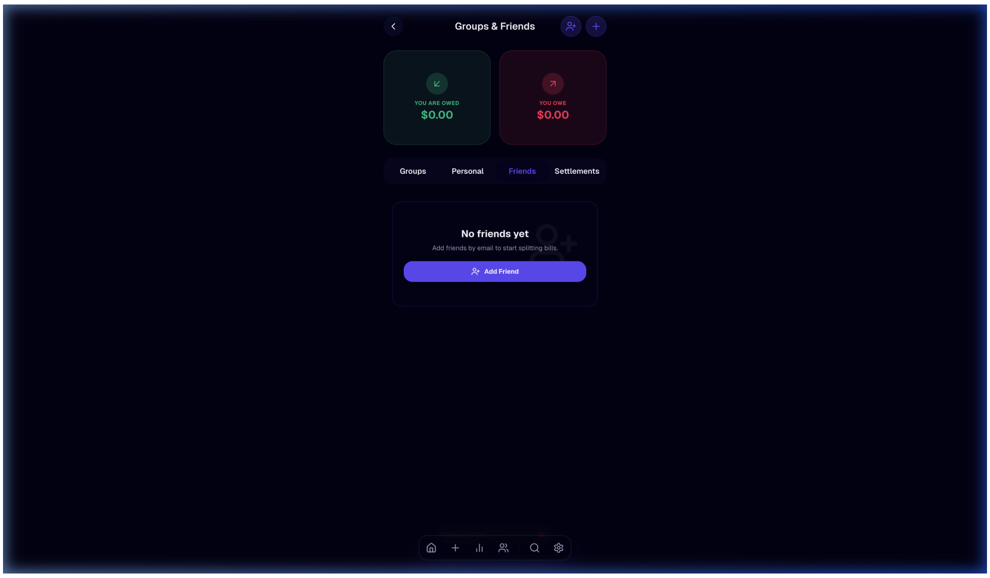
Groups let you track shared expenses with roommates, travel buddies, or project teams.

How to create a group:

1. Navigate to the **Groups** tab.
2. Tap the **+ Create Group** button.
3. Enter a group name and add members from your friends list.
4. Start adding shared expenses!

The Groups tab also shows a summary of how much **You Are Owed** and how much **You Owe** across all groups.

5.2 Adding Friends



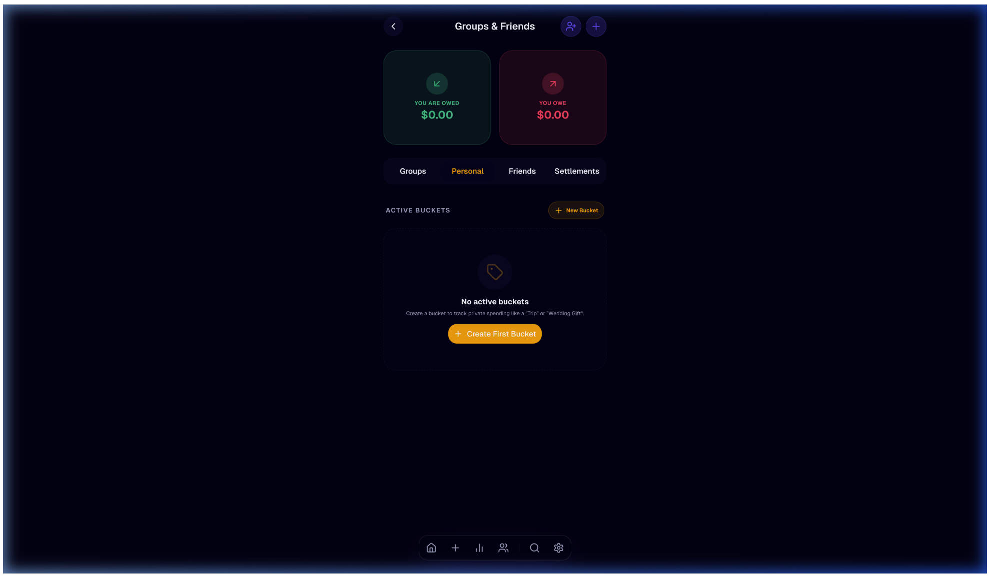
Friends Tab

To split expenses, you first need to connect with other Novira users:

- **Add by Email:** Enter your friend's email address to send a friend request.
- **QR Code:** Share your unique Novira QR code or scan a friend's QR code for instant connection.

Friend requests appear in real-time. Once accepted, you can immediately start splitting expenses together.

5.3 Personal Buckets

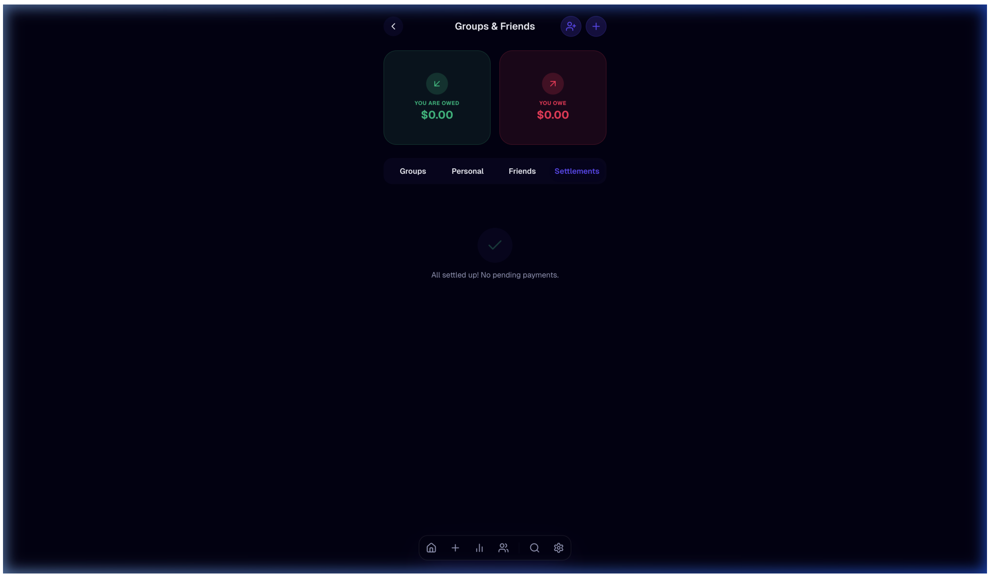


Personal Buckets Tab

Personal Buckets are private spending organizers visible only to you. Use them to track spending for specific goals or events:

- Create buckets like "Vacation Fund", "Groceries", or "Wedding".
- Assign a custom icon to each bucket for easy identification.
- Assign expenses to buckets when adding them.
- Archive buckets when done – archived buckets appear separately at the bottom.
- View total spending per bucket in the Analytics section.

5.4 Settlements



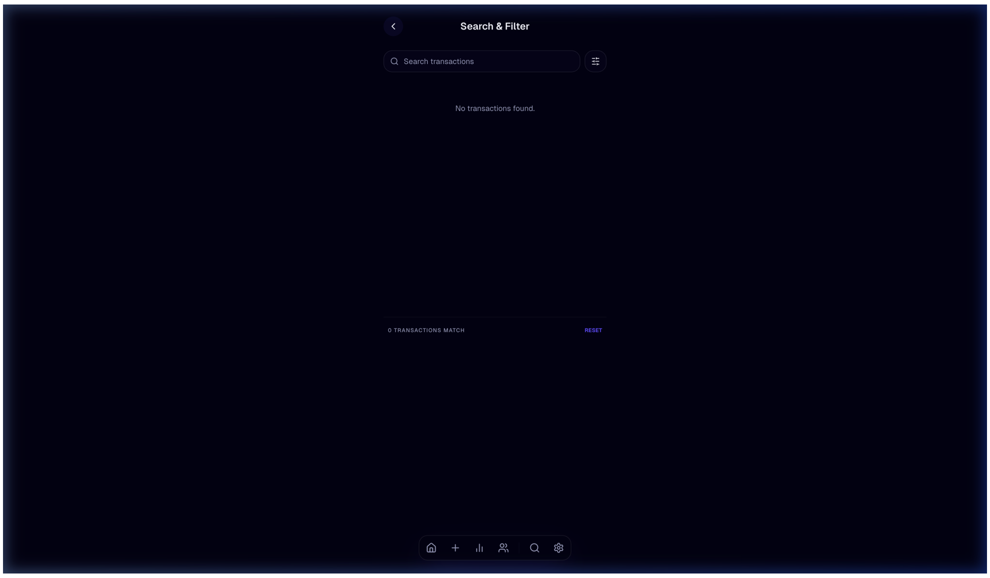
Settlements Tab

The Settlements tab shows all pending payments between you and your friends/group members. When someone marks a split as paid, it updates in real-time for both parties.

■ *Tip: Keep track of debts easily – Novira calculates net balances automatically.*

6. Search & Filter

The Search section lets you find any transaction quickly using keywords, filters, and sorting options.

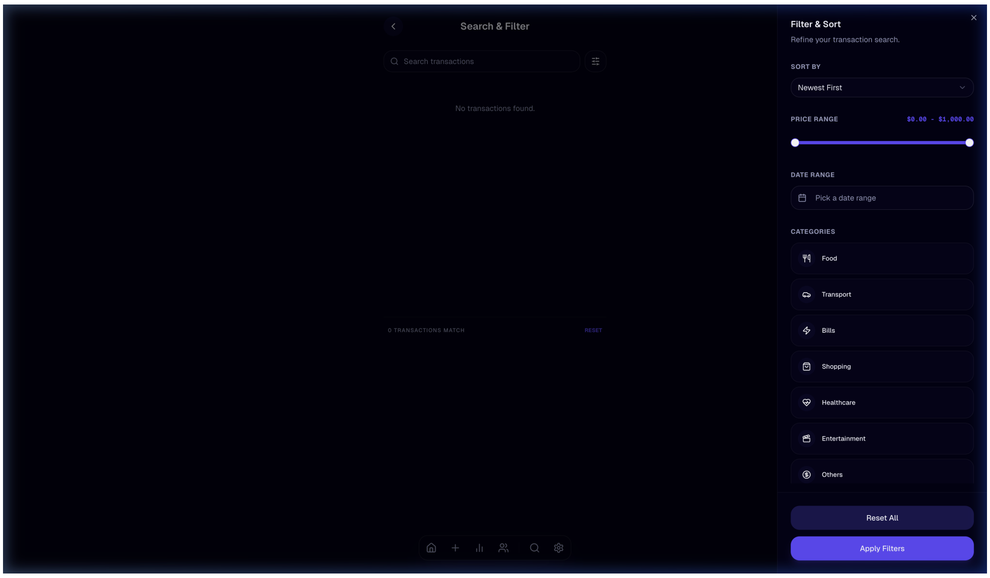


Search Page

6.1 Keyword Search

Type any keyword in the search bar to instantly find transactions matching the description. Search is case-insensitive and updates results as you type.

6.2 Advanced Filters



Filter & Sort Panel

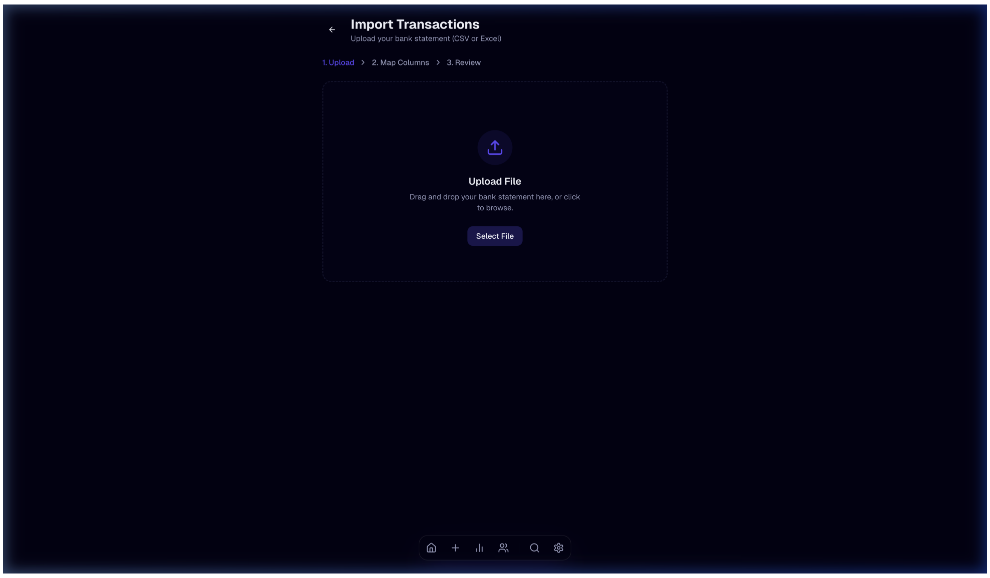
Tap the filter icon to open the advanced Filter & Sort panel:

- **Sort By:** Newest First, Oldest First, Highest Amount, Lowest Amount.
- **Price Range:** Use the slider to set minimum and maximum amounts.
- **Date Range:** Pick a specific start and end date.
- **Categories:** Toggle categories on/off to show only relevant expenses.
- **Payment Methods:** Filter by Cash, UPI, Debit Card, or Credit Card.

The number of matching transactions is shown at the bottom. Use the **Reset All** button to clear all filters at once.

7. Import Bank Statements

Novira allows you to import transactions directly from your bank statements, saving you the effort of manual entry.



Import Transactions Page

7.1 Supported Formats

Novira supports the following file formats:

- **CSV** (Comma-Separated Values)
- **Excel** (.xlsx) files

The import system has built-in support for **HDFC Bank** and **SBI** statement formats, and can also work with generic bank statements.

7.2 Import Process

The import follows a simple 3-step wizard:

Step 1 – Upload: Drag and drop your file or click "Select File" to browse.

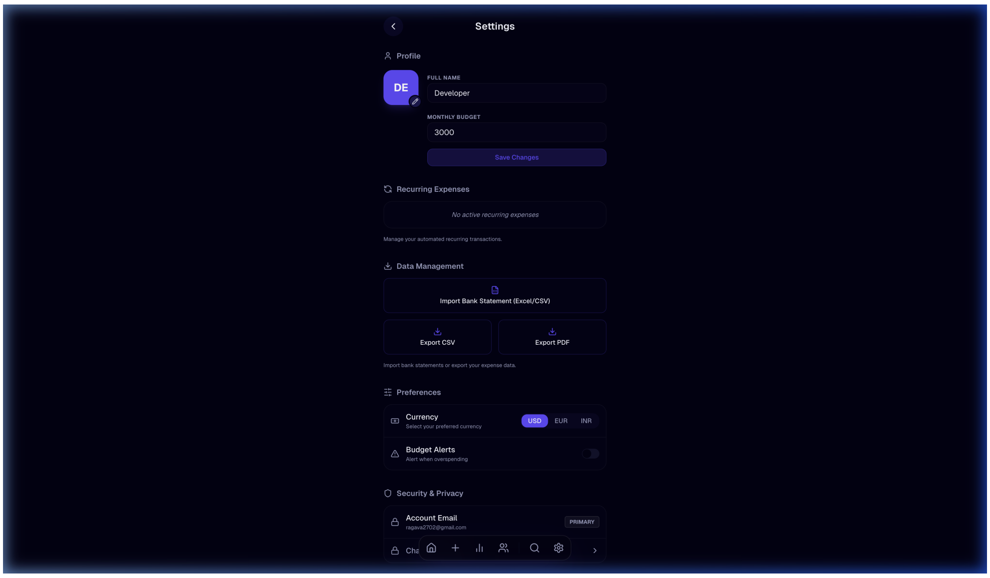
Step 2 – Map Columns: Match the columns in your file to Novira's fields (Date, Description, Amount, Category). Novira intelligently pre-maps common column names.

Step 3 – Review: Preview the parsed transactions, make corrections if needed, and confirm the import.

■ *Tip: The system auto-categorizes transactions based on common keywords in the description.*

8. Settings & Preferences

The Settings page lets you customize your experience, manage your data, and control your account security.



Settings – Profile & Data Management

8.1 Profile Management

- **Avatar:** Tap your profile picture to upload a custom avatar image.
- **Full Name:** Update your display name.
- **Monthly Budget:** Set your monthly spending budget. This value is used in the Dashboard budget tracker.

Click **Save Changes** to apply your profile updates.

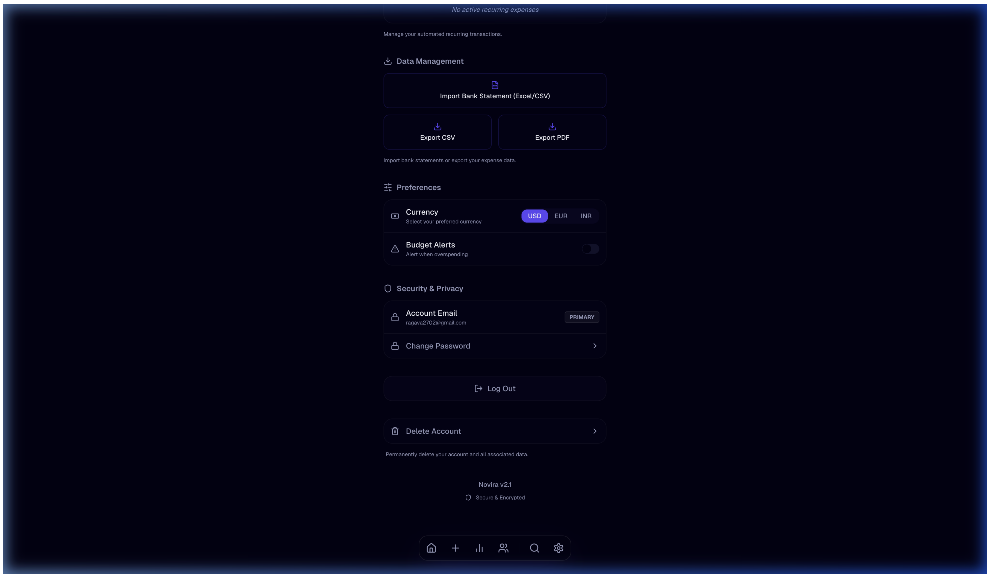
8.2 Data Management

- **Import Bank Statement:** Opens the Import page (see Section 7) to upload bank statements.
- **Export CSV:** Download all your transactions as a CSV spreadsheet. You can select a custom date range and filter by bucket.
- **Export PDF:** Download a professionally formatted PDF report of your transactions. Includes transaction type (personal/recurring) for easy reference.

8.2.1 Recurring Expenses

View and manage all your active recurring expense templates. Each template shows the description, amount, frequency, start date, and next scheduled date. You can delete any recurring template to stop future automatic entries.

8.3 Preferences



Settings – Preferences & Security

- **Currency:** Choose between **USD ($)**, **EUR (€)**, or **INR (■)** as your default base currency.
- **Budget Alerts:** Toggle on/off. When enabled, you'll receive alerts when your spending approaches your monthly budget limit.

8.4 Security & Privacy

- **Account Email:** View your registered email and account linking status (Google/Email).
- **Change Password:** Update your login password with a new secure password.
- **Log Out:** Sign out of your account on this device.
- **Delete Account:** Permanently delete your account and all associated data. This action requires email OTP verification for security.

Thank You for Using Novira!

We hope this manual helps you make the most of Novira. For questions, feedback, or feature requests, visit us at **novira-one.vercel.app**.

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