



# Consumer Banking User Guide

Contextual Personal  
Financial Management  
(PFM)

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# CONTEXTUAL PERSONAL FINANCIAL MANAGEMENT (PFM)

Contextual PFM allows you to budget and manage your finances by aggregating all of your accounts across multiple financial institutions so you can see balances and transactions all in one place, on any device. It includes key elements of traditional PFM tools that you can leverage to analyze account usage. With PFM, you no longer need to leave the safety and familiarity of your online banking system to monitor all of your accounts.

## Using Contextual PFM widgets

Contextual PFM allows you to view all of your accounts in one place so you can manage your spending and debts, calculate your net worth, and see spending trends over specific time periods. Several links appear at the top of the Home page, such as Net Worth and Budget. You can click those links to display visual representation of your financial data, known as "widgets."

Home page – widgets

The screenshot displays the Home page interface with several widgets. At the top, there are navigation tabs for Net Worth, Budget, Spending, Trends, and Debts, along with a Link Account button. Below this is an Accounts section showing two account cards: CHECKING 200-20 and SAVINGS 260-06. The CHECKING card shows an Available Balance of \$31.34 and a Current Balance of \$31.34. The SAVINGS card shows an Available Balance of \$14.00 and a Current Balance of \$19.00. A dashed box contains a Link Account prompt with the text: "You can pull in information from your other bank or credit union accounts to help you view and manage all of your finances right here. Click here to get started." Below this is an Asset Summary section featuring a donut chart showing the distribution of assets: 31% (purple), 69% (orange), and a total of \$45. To the right of the chart is a table for the CHECKING 7260-20 account, showing an Available Balance of \$31.34 and a Current Balance of \$31.34, with a View Transactions link. Navigation arrows for Previous and Next are located at the bottom of the Asset Summary section.

Account	Available Balance	Current Balance
CHECKING 200-20	\$31.34	\$31.34
SAVINGS 260-06	\$14.00	\$19.00

**Asset Summary**

Total Assets: \$45

Account	Percentage
CHECKING 7260-20	69.12%

Account	Available Balance	Current Balance
CHECKING 7260-20	\$31.34	\$31.34

Each widget is interactive and displays different information:

- **Net Worth** – Allows you to see the total value of all internally-held and linked accounts to view your net worth over time.
- **Budget** – Helps you set budgets for each spending category and track progress towards those categories each month.
- **Spending** – Enables you to see a visual representation of how you are spending your money over a period of time.
- **Trends** – Builds even further on your budgeting categories to help track spending over time as compared to income.
- **Debts** – Allows you to see all of your debt accounts in one place and to calculate how making additional payments, or paying off your debt completely, can impact your debt over time.

Note: Only the Budget and Spending widgets are available on a smartphone, and functionality is limited.

## Enrolling in PFM

Before you can use the PFM feature, you must first enroll in PFM.

### To enroll in PFM

1. On the Home page, click on one of the PFM widgets above your accounts.
2. Read the PFM Agreement, then click or tap **Agree** or **Later**. If you select **Agree**, all PFM functionality on the Home page is enabled. If you select **Later**, you will be able to see the PFM widgets, but functionality will be disabled until you accept the PFM Agreement.

Note: You only need to enroll in the PFM service once.

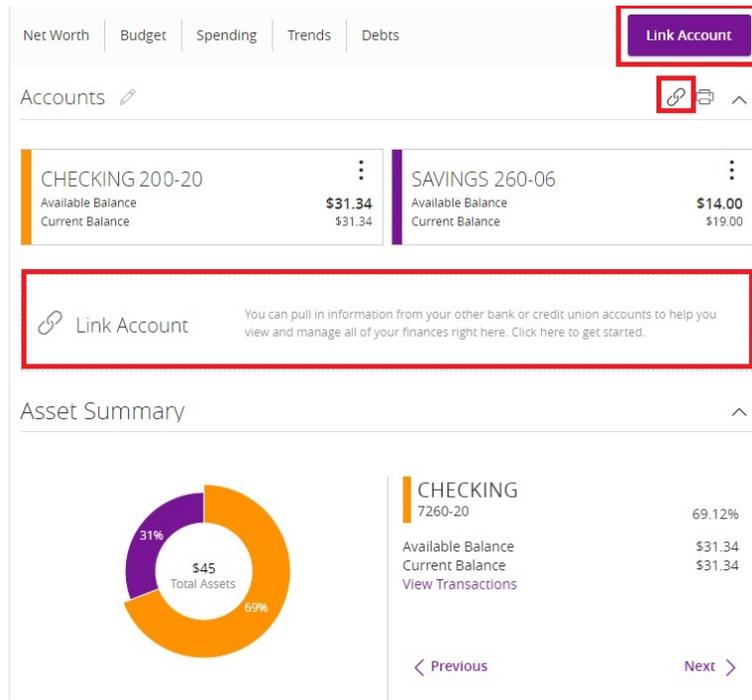
## Linking accounts

Linking accounts held at external financial institutions allows you to manage your finances by seeing balances and transactions all in one place, on any device. Link your credit cards, loans, checking, and savings accounts from other financial institutions one time, and PFM keeps your view updated so you always see accurate balances and recent transactions.

Note: You can only link accounts from domestic, U.S.-based financial institutions.

## To link an account

1. On the Home page, click or tap the **Link Account** button in the widget bar. Alternately, click or tap the link account icon (🔗) above the first account group or the Link Account tile below the account groups. A list of frequently chosen financial institutions appears.



2. To link an account, provide the credentials you use to login to the online banking system at the external financial institution, then click **Continue**. If the account requires multi-factor authentication (MFA), you will be prompted to supply the additional information, such as a secure access code.
3. All accounts listed are visible by default. Click or tap the **Hidden/Visible** toggle for each account that you want to hide from the summary of accounts section of the Home page and in the widgets.

Note: If account aggregation is delayed (for example, due to a slow server), you can continue adding more accounts while aggregation continues in the background.

4. (Optional) Repeat steps 2 through 4 to link more accounts held at other financial institutions.
5. Click **Continue**.

After you link accounts, they appear in a Linked Accounts group on the Home page, providing a full financial picture. You can reorder and regroup accounts, as necessary.

## Updating login credentials

If your login credentials change for a linked account, you can update online banking to ensure that the synchronization of your account information continues.

### To update login credentials

1. On the Home page, find the account that requires updates.
2. On the desired linked account, swipe left or click the three vertical dots, then click or tap **Update Login**.
3. Enter your updated credentials, then click or tap **Continue**.

## Aggregated accounts

There are many types of online banking accounts, and not all are compatible with common aggregation methods. PFM utilizes multiple aggregation sources and uses an aggregation engine to provide the best possible coverage.

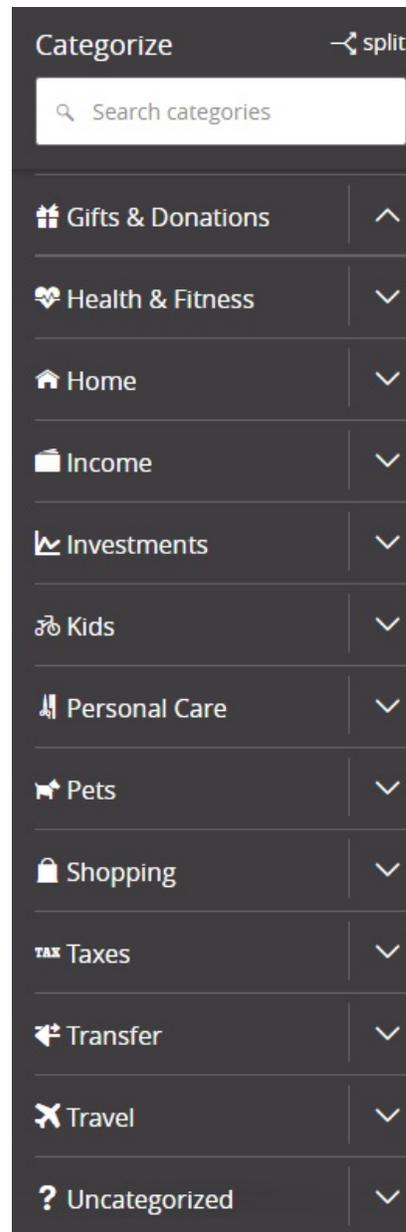
Note: Do not confuse linked accounts with external transfer accounts. In online banking, you can only display data about linked accounts. For external transfer accounts managed on the Add External Accounts page, you can transfer funds between accounts at UTFCU and external accounts after two micro deposits are made to ensure your ownership of the account, as well as UTFCU's ability to move money to or from it. See the Transferring Funds User Guide for more information on setting up external accounts.

## Categorizing transactions

Transactions for your internal accounts and linked accounts are automatically categorized to help you accurately monitor your spending and track your budget. In some cases, you may choose to modify the automatically-selected category. You can also modify transaction descriptions, split transactions across multiple categories, and create or edit new subcategories.

### To categorize a transaction

1. On the Home page, click or tap an account. The Account Details page appears.
2. Click or tap a transaction. The transaction summary appears.
3. In the **Category** section, click or tap the edit icon (✎). The Categorize sidebar appears.



Note: You can also click or tap on the category icon that appears in your transaction list on the Account Details page without expanding the transaction detail.

4. Select a category to assign the transaction.
5. (Optional) In the **Online Description** section, click the edit icon (✎) to change the description of the transaction.

Note: Editing the description only changes the description within online banking, not in paper or e-statements.

## To add a subcategory

1. On the Home page, click or tap an account. The Account Details page appears.
2. Click or tap the category icon next to a transaction. The Categorize sidebar appears.
3. On the Categorize sidebar, do the following:
  - a) Click or tap the expand arrow (▾) on the parent category.
  - b) Click or tap **+Add Sub-Category**.
  - c) Enter the name of the new subcategory.
  - d) Click or tap the check mark button.
  - e) Click or tap the new subcategory to assign it to the transaction.

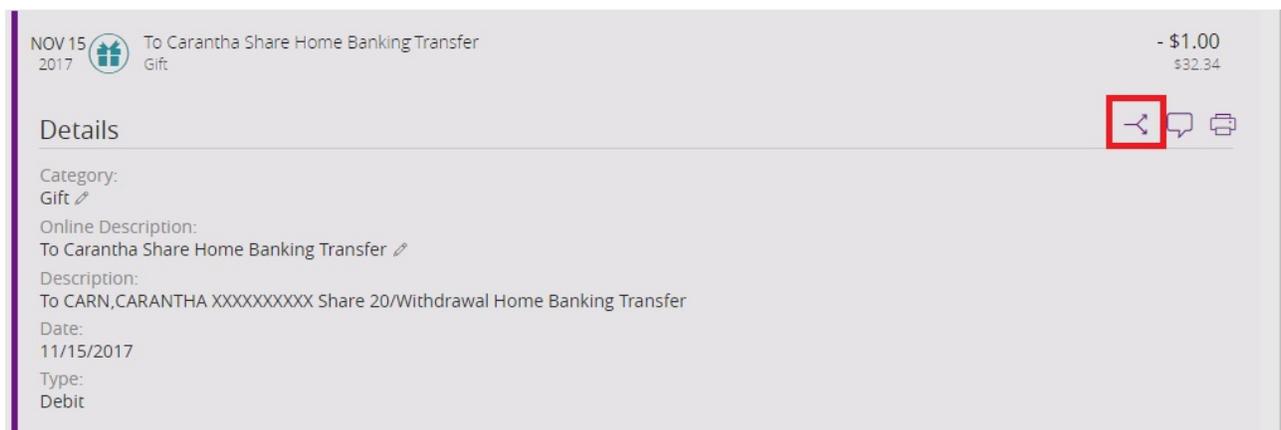
Note: Default parent categories and subcategories cannot be edited. However, you can rename personally-created subcategories by clicking the edit icon (✎) next to the subcategory name. Click the Delete icon (■) next to a personally-created subcategory to delete it.

## Splitting transactions across categories

You can split a single transaction across multiple categories to better manage your budget.

### To split a transaction

1. On the Home page, click or tap an account. The Account Details page appears.
2. Click or tap a transaction. The transaction details appear.



3. In the transaction details, do the following:
  - a) Click or tap the split icon (↔).
  - b) Enter the amount you want to split to a separate category.

- c) Click or tap the category icon, then select a new category for the amount you want to split.
- d) Click or tap **Add Split** to continue splitting the transaction.

Note the following details about splitting transactions:

- You can add up to a total of nine splits.
- After you split a transaction, you can no longer edit the Category from the transaction summary.
- You cannot edit the description of an individual split.
- The split amount must have a value greater than 0. If the value of the split is left at 0, the split will not be saved.

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