



AMES • ANKENY



FinanceWorks Frequently Asked Questions

Adding Accounts

- 1. What is the purpose of the “Add Account” area on the left hand side of my screen? I see all my First National Bank accounts listed here. What other accounts can I add?**

Answer: FinanceWorks maintains links with about 16,000 other financial institutions in the United States. If you have accounts at any of these participating financial institutions, you can add them here. Start by clicking the + Add link.

- 2. I want to add my car loan at a different financial institution, but all I see are my checking and savings accounts. How do I add the car loan?**

Answer: Most financial institutions allow you to add multiple kinds of accounts. The only accounts not allowed in FinanceWorks itself are tiered commercial loans or general ledger accounts. If you don't see your car loan here, that's because your secondary FI has opted not to make it available.

- 3. How much history is stored?**

Answer: For your accounts at First National Bank, 30 days of history are available immediately. When you add accounts at other financial institutions, up to 90 days of history are available immediately. The exact number of days depends on that financial institution. For all accounts, history starts building up to 18 months.

- 4. Can I add accounts at investment firms?**

Answer: Yes, there are some firms that you can add. Please note that with investment accounts, you won't be able to see every detail of your holdings in each security; you can only track some limited transactions and your balances.

Managing Accounts

- 5. My Wells Fargo account information doesn't seem to be updating automatically. Why not?**

Answer: Wells Fargo is unusual in that you must manually update your account information. Go to your Wells Fargo account, and click the link that says “Refresh this Account”. You'll have to log in, then the information will update.

- 6. I changed my Internet Banking password at my other bank/credit union. Do I need to change it in FinanceWorks?**

Answer: Yes, you must change your Internet Banking password for each account held at the bank/credit union that you view in FinanceWorks. If you don't, FinanceWorks can't refresh that account information. Go to each account and click on the “Change Sign-in Information” link.

7. How does FinanceWorks handle Multifactor Authentication at my other financial institution?

Answer: *It depends. If the other FI happens to also be a Digital Insight client, then when adding that account, FinanceWorks displays the MFA challenge screen after you enter your user ID and password. Either enter the answer(s) to your challenge question(s) or retrieve the email passcode and enter that. If the other FI is not a Digital Insight client, then the following types of MFA are supported and will be displayed next: Secret Question with MFA cookie and Key Pad login.*

8. Can you explain RealBalance to me? Are my reminders included in my RealBalance?

Answer: *With RealBalance, you can enter upcoming transactions to see what you'd have left in an account if expenses or deposits scheduled through today would clear your financial institution immediately. Because reminders are also part of Upcoming Transactions, they are included in RealBalance.*

9. How is RealBalance calculated? Can I edit it?

Answer: *RealBalance is calculated by taking your current balance and adding or subtracting any upcoming transactions you've entered. You can't edit it per se, but you can change your RealBalance simply by adding transactions.*

10. How do I view my transactions?

Answer: *Click on the account name hyperlink to view transactions for one specific account. Click the Transactions tab to view all transactions. You can also select your date range.*

11. How do I categorize my Mastercard bill when I pay it from my checking account? It seems that that expense will get counted twice in my spending reports – once from my Mastercard account and once from my checking account.

Answer: *You're correct that FinanceWorks will double those expenses. To keep that from happening, you should categorize the checking account expense as "Transfer Out". FW will then exclude that expense from your spending reports.*

12. If I return an item I purchased, how do I categorize the refund so my spending reports are accurate?

Answer: *You should categorize the return as an expense, with the same category as the purchase. So if you bought a lawn mower and then returned it, by categorizing both the purchase and the refund as "lawn and garden" expense, they will cancel each other out in your spending reports.*

13. How do I remove a duplicate transaction?

Answer: *Click on the transaction you want to delete within the list of transactions for that account, then click the Delete link at the top of that table.*

14. I want to edit multiple transactions at once – I need to re-categorize all my past Home Depot transactions to be "lawn and garden" instead of "household".*

Answer: *To re-categorize multiple transactions at once, go to Trends, select your desired date range and check the boxes for the desired accounts. Below the pie chart, click the View by Payee radio button. In the table, click the Payee that you want to re-categorize, and select the new category from the dropdown. Click anywhere else on the page and then answer the prompt to keep your changes.*

15. How often is my account information from other financial institutions updated?

Answer: FinanceWorks obtains transactions nightly. The exact time varies daily.

16. I see that my account information from my other financial institutions is not displaying my transactions from today in FinanceWorks. How do I view my most current transactions (from today)?

Answer: If you want to view transactions from today, click on "Refresh this Account". All your accounts at that financial institution accessible by the same sign-in information will be updated at the same time.

17. Why are there transactions on my credit union/bank's website that aren't in FinanceWorks yet?

Answer: There can be a one-day delay, depending on when your credit union/bank makes transactions available.

18. Can I download my transactions directly into Excel?

Answer: Not directly. You download them first into .csv format, then import them into Excel. When you use the download feature, it downloads all transactions in the selected date range, regardless of whether they've been previously downloaded.

Tracking Spending (Trends)

19. Can you explain to me how to track my spending using the pie charts?

Answer: Yes, there are multiple pie charts you can look at. For instance, you can look at the spending for one account by going to that account and clicking the Pie Chart tab. However, you may want to track your spending across all accounts. On the Home tab, you can scroll to the bottom. On the bottom right hand side of the screen, you'll see a pie chart for your spending in the period you selected. To drill down, click on the Trends tab at the top. This displays the same pie chart; however, in this view, you can click on a "piece" of the pie, then click View Transactions on the table below for that category and look at the details for that spending.

20. How do I see a year's worth of data in my spending report?

Answer: How long have you been using FinanceWorks?

If your answer is anything less than 9 months: When you first started using FinanceWorks, up to 90 days of your account history displayed immediately. In order to get a year's worth of spending report data, you must use FinanceWorks for an additional nine months. Remember that some of the accounts you added at other financial institutions may not have started off with 90 days, so it may take longer to build up to a year's worth of data for them.*

If your answer is anything greater than 9 months: Go to the Trends tab. You can drag the start and finish dates of the adjustable bar across the top of the screen and set the start date to a year ago. A pre-set list of date options can also be chosen from the dropdown menu.*

21. Can I add my own spending categories?*

Answer: Yes. Simply click on the + Add link next to the word Category wherever you see it.

22. I don't understand how the spending totals are calculated – Can you explain those to me?*

Answer: The totals are based on which accounts you have selected (check the boxes next to the desired accounts on the left hand side of the Home screen) and which timeframe you have chosen (use the slide bars across the top or choose a pre-set time from the dropdown menu).

Goals

23. How does FinanceWorks select the categories to display when I first click the Goals tab?

Answer: FinanceWorks selects your four most active categories. Any categories that for fixed expenses, like Rent, are not selected. You can add and delete any categories you wish.

24. How is the average calculated?

Answer: FinanceWorks goes back three months from today's date, then starts at the first of that first month. It adds up spending for that category, then divides by the number of months that actually had activity. "Target" would be a better way to think of this.

25. What do the colors mean on the graphs?

Answer:

- *Black bar = today's date*
- *Gray bar = how much you've spent in relation to your budget*
- *Green bar = amount remaining to spend*

General Questions

26. This is the same as Quicken Online right? Why can't I see my Quicken Online information and history when I access my information through Internet Banking?

Answer: You're right, it's essentially the same as Quicken Online, with some slight modifications for our customers. It sounds like you are already a Quicken Online user. The reason you can't see your Quicken Online information and history is because that information is stored on a separate server. So you need to make a decision: you can keep paying for Quicken Online and accessing it with a separate login and password. Or you can start using FinanceWorks through First National Bank at no cost and without worry about a separate login.

27. It seems like it takes a long time to access FinanceWorks through Internet Banking. Why?

Answer: If this was your very first time logging into FinanceWorks, it is slow because it's compiling all of your account information at First National Bank. If it's not your first time but it's been awhile since you logged in, it will take awhile to compile the transactions that occurred since your last login. We recommend you log in about once a week to keep the login process fast.

28. I didn't log out of FinanceWorks, but when I try to view my accounts, I get a timeout error. Why?

Answer: FinanceWorks times out after 20 minutes of inactivity. Remember it's a single sign-on product through Internet Banking, so if you've gone back to your Internet Banking session and are working there, you will time out of FinanceWorks after 20 minutes.

One thing to remember: *When you log out of Internet Banking, the browser window that displays FinanceWorks does not close until that 20 minutes of inactivity mark has been reached. So someone else can view the information displayed in that window, which may be a concern on a public computer. However, if that person tries to do anything or navigate anywhere else within your FinanceWorks session, they will not be able to because the session itself was ended when you logged out of Internet Banking. Of course, you can close the FinanceWorks window yourself.*
