



Pocket PC Finance

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Agenda

- The goal and requirements
- Products in this review
- Feature analysis
- Summary of products

The Goal & Requirements

- To manage all my finances on my Pocket PC
- Requirements:
 - Standalone application
 - Importing of QIF files from online banking
 - Budgeting
 - Categorization of spending
 - Solid reporting (where did my money go?)

The Contenders

- SPB Finance 1.5.5
- Mastersoft Money 5.2
- Cash Organiser 2004

- All of these meet the requirements

Overview

Product	Price	Space	Other
SPB Finance	US\$19.95	999.89 Kb	
Mastersoft Money	US\$29.95	4.18 Mb	Space includes SQL Server CE (1.8 Mb)
Inesoft Cash Organizer	US\$29.95	3.26 Mb	Price does not include MoneySync

Notable exclusions

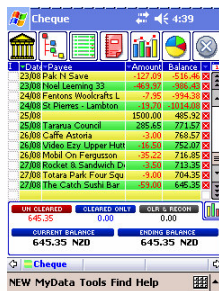
- WebIS Money
 - No budgeting, very early development stage
- Pocket Money (the Microsoft one)
 - Designed to record purchases and not much more
- PocketMoney (Handmark)
 - No import/export capability on Pocket PC – done via ActiveSync on desktop
 - Very limited reporting
- PocketQuicken
 - Requires desktop quicken to install

Feature analysis

- General Layout
- Entering a transaction
- Importing/Exporting
- Categories
- Budgeting
- Reporting
- Desktop Integration

General Layout

- Use of screen real estate
- Restrict transactions visible in register
- Easy access to functions

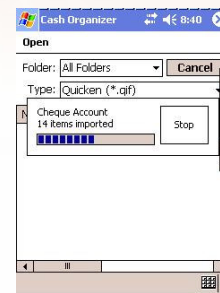
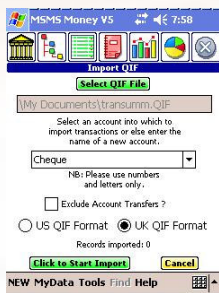


Entering a transaction

- Auto complete previously entered transactions in Money/SPB Finance
- Auto complete entire transaction in Cash Organizer regardless of where entered
 - Drop down list in Money & Cash Organizer
 - Text box in SPB Finance




Import/Export to/from Quicken/Money



- Support only QIF files
- Mastersoft Money – Complex
- SPB Finance – Straight forward
- Cash Organizer – simple – too simple?

What do I put that under? (categories)

- Categories are assigned to each transaction
- Some categories come built in, add/edit/delete at will
- Reporting and budgeting use categories
- Mastersoft incorporates the budgeting screen on the same screen as the category screen
- SPB Finance and Cash Organizer allow for split categories in transactions



Spb Finance Categories window showing a list of categories and their types.

Category Name	Type
Gifts Received	Income
Investment Income	Income
Dividends	.
Interest	.
Retirement Income	Income
IRA Distributions	.
Pensions & Annuities	.
Social Security Benefits	.
Tax Refund	Income
Unemployment Compensation	Income
Wages & Salary	Income
Bonus	.
Commission	.
Gross Pay	.
Net Pay	.
Overtime	.
Auto	Expense
New	



MSMS Money V5 Categories window showing a list of categories with budget and type information.

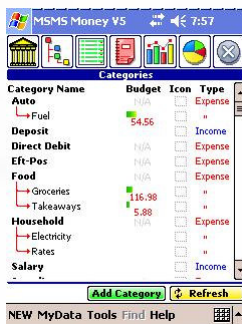
Category Name	Budget	Icon	Type
Auto			Expense
Fuel	54.56		Income
Deposit			Income
Direct Debit	N/A		Expense
Eft-Pos	N/A		Expense
Food	N/A		Expense
Groceries	116.98		.
Takeaways	5.88		.
Household			Expense
Electricity			.
Rates			.
Salary			Income
..			.



Cash Organizer Category Center window showing a hierarchical tree view of categories and their types.

Categories	Type
Returns & Allowances	Income
Salary	Income
Unemployment Ins. Co...	Income
Wages & Job Credits	Income
Expense	
Advertising	Expense
Auto	Expense
Fuel	.
Service	.
Bad Debt	Expense
Bank Charges	Expense
Bank Fee	Expense
Bill Payment	Expense
Canada Pension Plan	Expense
Car & Truck	Expense
Charity	Expense
Cheque	Expense
Child Care	Expense

Budgeting



Cash Organizer Budget Center interface showing a table with columns for Description, %, Actual, and Budget. The table lists various household expenses and their percentages relative to the budget.

Description	%	Actual	Budget
Household	84%	-\$205.62	\$243.89
Auto (all other)		\$0.00	\$0.00
Auto-Fuel	56%	-\$38.00	-\$175.00
Auto-Service		\$0.00	\$0.00
Bank Fee	6%	-\$1.00	-\$15.00
Bill Payment		\$0.00	\$0.00
Clothing	266%	\$200.00	-\$75.00
Education	0%	\$0.00	-\$600.00
Eft-Pos		-\$1,093.18	\$0.00
General Spendin...	29%	-\$59.00	-\$200.00
General Spendin...	208%	-\$154.75	-\$75.00
General Spendin...	110%	-\$83.15	-\$75.00
Gifts	174%	-\$87.42	-\$50.00
		Actual: -\$205.62 (84%)	

Spb Finance interface showing a budget summary table with columns for From, To, Actual, and Remain.

From	To	Actual	Remain
1/08/04	31/08/04		
Auto:*		\$58.48	\$141.52
Expenses:*		\$32.60	\$67.40

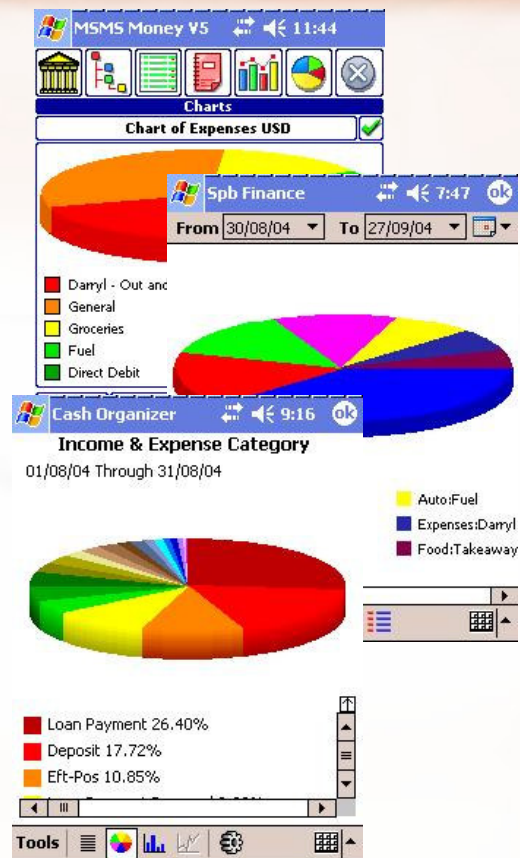
Software interface showing a balance and accounts table.

Balance:	-\$91.08	\$208.92
Accounts	Register	Budgets
New View Tools		

- Slow to build a budget in SPB Software
- Drill down in Mastersoft Money & Cash Organizer
- Quick access to alerts
- Cash Organizer
 - Allows multiple budgets (e.g. household, projects, business)
 - Exclusion of special items from budgets
 - Alerts when over budget or payment is coming up

Reporting

- Mastersoft Report/Graphs/Charts?
- Drill down reports
 - Not in SPB Finance
 - List Reports
 - Edit transactions in Cash Organizer
- Money - Animated charts
- SPB & CO - Quick menus



Desktop Interoperation

- Import/Export QIF Files
- MasterSoft Money – desktop version coming soon
- SPB Finance – No can do
- Cash Organizer..... integrate into Microsoft Money



Summary of Products

- The Good
- The Bad
- Scored out of 10

Mastersoft Money

- The Good
 - Very graphical interface
 - Good import/export capabilities
 - Easy to switch between functions
 - Capable all round financial product
- The Bad
 - Slow to start app (Net)
 - Confusing reporting
 - Large memory footprint
 - Category and account screens constantly need refreshing
 - Ugly menus
 - Uses lots of program memory!
 - Prone to bugs

8/10



SPB Finance

- The Good

- Simple interface, less clutter
- Intuitive
- VGA Support
- Good import/export
- Best user experience

- The Bad

- No drill down functionality
- Fewer reports, but more powerful than Money's
- Slow to build comprehensive budgets

8.5/10



Cash Organizer 2004

- The Good
 - Easy to switch between functions
 - Good import/export
 - Best reporting
 - Best budgeting
 - Drill down into budgets & reports
 - Today screen integration with payment reminders
 - Optional integration with Microsoft Money
- The Bad
 - Sometimes cluttered
 - Large memory footprint
 - Painful activation system



Conclusion (Final Slide!)

Product	Rating
Cash Organizer	9/10
SPB Finance	8.5/10
Mastersoft Money	8/10

- Cash Organizer 2004 Deluxe
 - 50% Off
 - Handango Voucher
 - Code=2415BB
 - Expires 30 Sept 2004