XConFi

USER MANUAL

Your money. Your control.



English

ConFi

Organize your financial life –
record, plan and have more control over your money.

- Track your accounts and expenses
- Set savings goals and financial targets
- Analyze your spending with clear charts
- Simulate scenarios before making decisions





A single manual, a single app.
The same experience on your phone, tablet and computer.

I dedicate this work

to my father

António T. D.

and to my mother

Bernardina B. D.

Extraordinary and wonderful.
She taught me that caring for home and family
begins with the little things.
She lives on in everything I do.

in memory

to my wife's parents

Lídio M. M.

and

Irene N. M.

XConFi User Manual

Version 0.3.1 · English

XConFi helps you **record and keep track of your everyday money, outside the bank**: what comes in, what goes out, what is still to pay and what you want to save. Everything stays on your device, safe and calm, and the app gives you clear reports and information: where your money is, where it goes and how to keep spending under control. It also lets you try out situations before you decide.

This manual is written for beginners and for people who already know these things. You do not need to read it from start to finish: look for what you want to do and follow the steps.

- **Part A — Guides** explains everyday tasks step by step: setting up your accounts, paying a bill, going shopping, saving…
- **Part B — Reference** describes each module in detail, for looking things up.
- **Part C — Help** has the frequently asked questions and a small glossary.

One manual, one app. XConFi is the same on your phone, your tablet and your computer: the same modules, the same buttons, the same toolbar. What you learn on one, you can do on the other. The only difference is space: on a computer, up to three modules fit side by side (guide A14).

Throughout the manual, each button appears with **its icon**, just like in the app, for example for the Create button or for the calculator. The arrows › show the path to follow, for example **Settings › Data**. The pictures are real app screens with example data (no personal data).

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Part A — Guides

A1. How to think about XConFi

XConFi does not touch your bank or connect to it: it is **your account book**, only smarter. You record what happens and the app organises, adds up and shows it. Before you start tapping buttons, it is worth understanding three ideas. With them, everything else makes sense.

Your money is in accounts

An **account** is any place where you have money: your wallet with notes and coins, your bank account, a savings pot. The app keeps the balance of each one.

Every time money moves, there is a transaction

A **transaction** is either **income** (money you receive) or an **expense** (money you spend), always in an account. When you record a €1 coffee paid with a coin, the app takes €1 out of the **Wallet**: the Wallet balance stays the same as what you have in your pocket.

The rest helps you see and decide

The **Overview** shows the month at a glance, **Pending** what is still to pay, **Planning** how much you want to spend, and **Charts** and **Insights** where the money goes. All of this is built from the transactions you record.

Three ways to reach a module

A **module** is each area of the app: Overview, Transactions, Accounts, Shopping lists… You can reach any of them in three ways:

Where	What it has	What for
Footer (at the bottom)	Overview, Transactions, the Create button, Pending and Accounts	The four main ones, always in the same place.
Toolbar (below the title)	The modules you choose, plus hide amounts, lock and Settings	It works like your **favourite modules**: the ones you use most, one tap away.
Side menu (, in the top corner)	**All** modules, in groups	To reach everything, even what is not on the toolbar.



- **Everything on the toolbar is also in the side menu.** If you cannot find a button on the toolbar, open the side menu .

- **You choose the toolbar in Settings › Toolbar shortcuts** (chapter B16). After installation it already has Cards, Reminders, Planning, Lists, Products, Stores and Charts.
- **On a phone**, if you put many buttons on the toolbar they do not all fit on the screen: **swipe the toolbar sideways with your finger** to see the others.

The Create button

The round button , in the middle of the footer, opens the **create** options of the module you are in: New account in Accounts, New reminder in Reminders, New list in Shopping… and always **Quick Add** and **New transaction**.



A2. Setting up the app: wallet, bank and piggy bank

Before you record your first expense, tell the app **where your money is**. It takes five minutes and makes everything easier afterwards.

The accounts almost everyone has

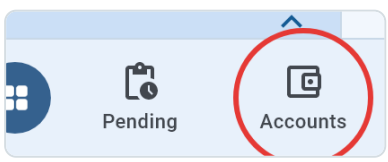
Account	What it represents	Example
Wallet / cash	The money you have **in hand**: in your pocket, your wallet, a drawer at home.	You have €80 in notes and coins.
Current account	The bank account your salary goes into and your payments and debit card come out of.	Bank account with €1,250.
Savings / piggy bank	Money put aside, which you only move from your bank account.	€500 in savings inside the current account.
Investment	Money invested through your bank or a broker: a fund, a term deposit, shares.	€2,000 in a bank fund.

> Why does the wallet count? When you pay for a coffee with a coin, that money leaves your pocket. If you record the coffee in the Wallet, the app takes it out of there, and the Wallet balance stays the same as what you have on you.

Step 1 — Check the Wallet

The first time you use the app, it already created the **Wallet** with the amount you entered.

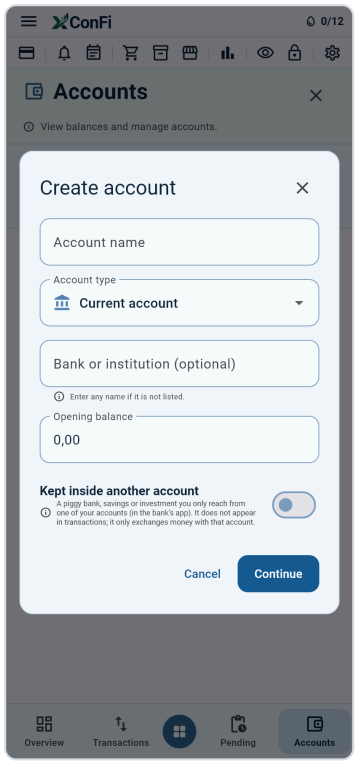
1. Tap **Accounts** in the footer.



2. Check that the Wallet balance is the money you have on you now. If not, tap the Wallet › **Adjust** and type the right amount.

Step 2 — The bank account

1. In Accounts, tap the Create button ⊞ › **New account**.
2. Type the name, for example «Bank — current account».
3. In **Type**, choose «Current account».
4. In **Bank**, type the name of your bank. If it is not on the list yet, the app creates it when you save.
5. In **Opening balance**, enter what the bank shows today.
6. Tap **Continue**.



New account form

Step 3 — The piggy bank inside the bank (if you have one)

Many banks have a savings pot «inside» the current account: you only reach it through the bank's app, moving money from one to the other. XConFi does the same:

1. Create another account, for example «Piggy bank», of the type «Savings».
2. Turn on **Kept inside another account** and choose the bank account.
3. Enter the balance you have in those savings and tap **Continue**. That amount leaves the bank account as a transfer, so the bank balance goes down.

From then on, the piggy bank only receives or sends money **to the bank account**, just like in real life, and it does not appear in the account choice of everyday transactions.

Step 4 — The investment (if you have one)

Do you have money in a fund, a term deposit or shares? Record it as an account, so you always know how much you have there.

1. In Accounts, tap the Create button ⊞ › **New account**.
2. Type the name («Bank fund»), choose the type **Investment** and the bank or broker.

3. In **Opening balance**, enter how much you have in that investment today.
4. **Do not turn on «Kept inside another account»**: that way you can record the returns directly in the investment.
5. Tap **Continue**.

When interest or dividends arrive:

- **Paid into your bank account?** Record **Income** in the bank account, with the category **«Interest and returns»**.
- **Kept in the investment itself** (reinvested)? Record the **Income** in the investment account, with the same category. The investment grows and the current account does not change.
- **The investment went up or down in value** (the price of the units changed)? Tap the account › **Adjust** and type the value the bank shows. The difference is recorded as «Balance adjustment».

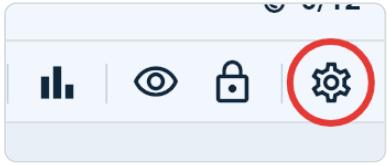
When there is a management fee (for example, every month): record an **Expense** in the account it is charged to, with the category **«Bank fees»**. If it is charged every month, set it up once as recurring (guide A5).

> Example: the €2,000 fund earns €12 in a quarter and the money stays inside. Record €12 of Income in the account «Bank fund», category «Interest and returns». The fund is now worth €2,012.

Step 5 — The account that comes preselected

If you pay almost everything through the bank, tell the app:

1. Tap ⚙ **Settings** on the toolbar.



   • **or** open the side menu ☰ and tap **Settings**, at the end of the menu.



2. Open **Defaults** › **Default account** and choose the account.

That account will be preselected in every **New transaction** and in **Quick Add**. You can always change it in the form itself.

> Done. Now move on to guide A3.

⇅ A3. Recording everyday life

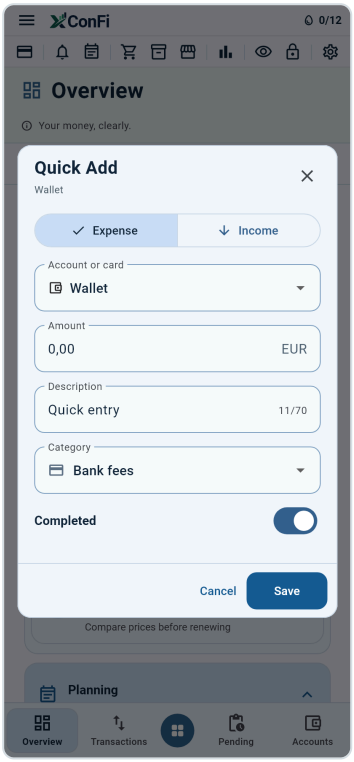
There are two ways to record a transaction. Choose whichever suits you best.

> Is it a bill that repeats (rent, electricity, internet, TV, gym)? Set it up once as recurring and the app does the rest (guide A5).

The fastest: Quick Add

For coffee, bread, parking:

1. Tap the Create button ⊞ › **Quick Add**.
2. Choose **Expense** (I spent) or **Income** (I received).
3. Type the amount and choose the category (for example «Coffee and meals»).
4. Tap **Save**.



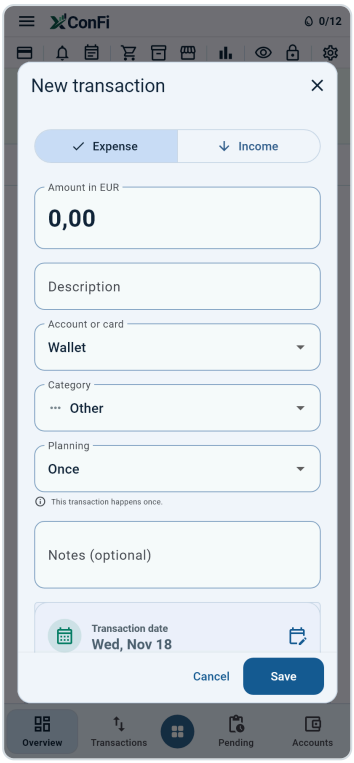
Quick Add

The record gets the description «Quick entry», today's date and the default account. Later you can open it in Transactions and fill in the details.

With all the details: New transaction

For a bigger purchase, your salary or a bill:

1. Tap the Create button ⊞ › **New transaction**.
2. Fill in the **amount** and the **description** («Supermarket», «November salary»).
3. Choose **Expense** or **Income**, the **account** and the **category**.
4. Check the **date**.
5. Leave **Completed** on if it has already happened.
6. Tap **Save**.



New transaction, with all fields

Typing amounts

Amounts are entered as on a card machine: you type 1, 2, 3 and you see 0.01 › 0.12 › 1.23. For 12.50, type 1, 2, 5, 0. When you tap an amount, it is selected and whatever you type replaces it.

> Need to work something out first? Tap the floating calculator button, do the sum and tap Use result (guide A11).

Examples

What happened	Type	Account	Category
I paid for a coffee with a coin	Expense	Wallet	Coffee and meals
I paid at the supermarket with my debit card	Expense	Bank	Supermarket
I received my salary	Income	Bank	Salary
I took €50 out of a cash machine	Not an expense: money moves from the bank to the Wallet	—	See guide A6

A4. Paying a bill (electricity, water, rent)

> Before you start: you need the account the money comes from (guide A2). No credit card? No problem: you pay from the Wallet or the bank.

> Does this bill come back every month (electricity, water, rent, TV)? Read guide A5 too: you set it up once and the app creates it by itself every month.

I paid it now

1. Tap the Create button ⊞ › **New transaction**.
2. Type the amount and the description («Electricity — November»).
3. In **Account**, choose **where the money came from**:
   • paid in cash, at the counter? Choose the **Wallet**;
   • paid by card or direct debit? Choose the **bank** account.
4. Category «Electricity», **Completed** on, **Save**.

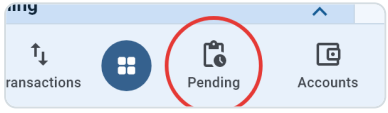
What happens: the balance of that account goes down by the amount of the electricity bill. If it was the Wallet, it is as if the notes had left your pocket.

I will pay it later

1. Do the same, but **turn off Completed** and enter the **payment date**.
2. If you want a reminder, in **Remind me on** choose the day the app should remind you.
3. Save.

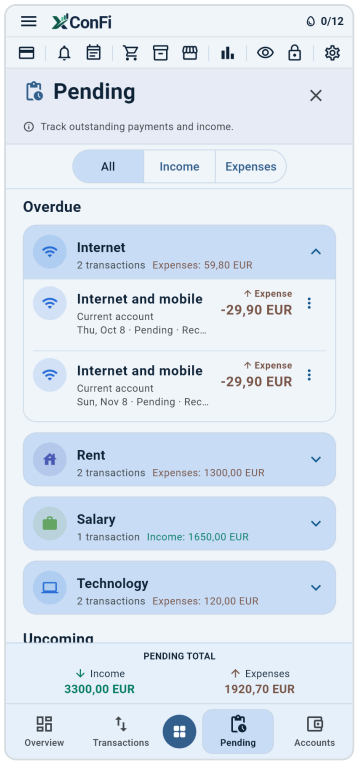
The transaction goes to **Pending** and the balance **does not change yet**. On the day you pay:

1. Tap **Pending** in the footer.



2. Tap the electricity bill › **Complete**.

Now the balance goes down.



Pending: what is still to pay or receive

> Do you pay it every month, every quarter or once a year? You do not need to record it every time: see guide A5.

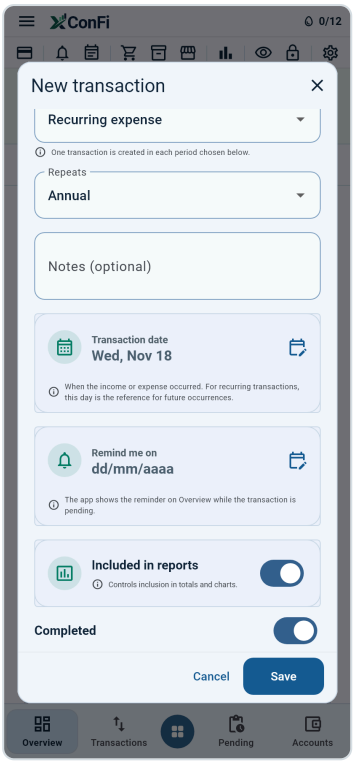
A5. Bills that repeat

Many bills always come back: **rent**, **electricity**, **water**, **gas**, **internet**, **TV and mobile phone**, the **gym**, **subscriptions** (streaming, magazines), your **salary**. Others come back once a year, such as **car tax** or **car insurance**. Record them once as **recurring** and the app creates each occurrence by itself, so you never forget one.

1. Tap the Create button ⊞ › **New transaction**.
2. Fill in amount, description, account and category, as always.
3. In the **date**, choose the day of the first payment: that day is the reference for the following ones.
4. In **Planning**, choose **Recurring expense** (or **Recurring income** for your salary).
5. In **Repeats**, choose how often:

Repeats	Example
Monthly	Rent, electricity, gas, internet, TV and mobile, gym, subscriptions, salary
Every two months	Water (in some areas)
Quarterly	Club membership fees
Every six months	Insurance paid in two instalments
Annual	Car tax, car insurance, car service

1. Tap **Save**.



An annual recurring expense

What happens: when the next period arrives, the app creates that period's transaction as **pending**, without duplicates. Paid it? Complete it in Pending (guide A4).

What if the amount changes every month (electricity, water)?

Set up the recurring transaction with an approximate amount, for example the average of the last few months. When the bill arrives, open that month's occurrence, type the right amount and choose **Only this transaction**. That way the app always reminds you, and the month is correct.

Has the amount changed?

1. Open the next occurrence and change the amount.
2. When you save, the app asks: **Only this transaction**, **This and future transactions** or **Entire series**.
   - **Only this transaction:** only that month changes (for example, a higher bill).
   - **This and future transactions:** the rent went up from now on.

Has it stopped?

Open the next occurrence and, in **Planning**, choose **Once**. The series ends there.

> Difference between recurring and Repeat amount: a recurring transaction carries on period after period until you stop it. Repeat amount creates a fixed number of occurrences at once (for example, 6 lessons paid month by month).

A6. Deposits, cash machines, transfers and the credit card

Putting money into an account

Many people say «making a deposit» or «paying in». In the app, it depends on **where the money comes from**:

Where the money comes from	How to record it	Why
From outside (salary, a sale, a gift, a refund)	**Income** in the account it went into	It is new money: your total goes up.
From your pocket (Wallet notes taken to the bank)	A **Transfer** from the Wallet to the bank	The money was already yours: it only changed place. If it were Income, it would count twice.
From your current account to savings	A **Transfer** from the bank to savings	It only changes place too.

Income in the account (new money):

1. In any module, tap the Create button ⊞ › **Quick Add** (or **New transaction**).
2. Choose **Income**, the amount, the **account** the money went into and the category (for example «Salary» or «Sales»).
3. Save. The balance of that account goes up.

Savings that work as a piggy bank (inside the bank account) do not appear in Quick Add or New transaction, just as at the bank you only reach them from the current account. To put money in:

1. If the money is new, first record the **Income in the bank account**.
2. Then, in Accounts, Create button ⊞ › **Transfer**, from the bank to the piggy bank.

> Some banks give the savings account its own card, and it works like a normal account. In that case, create it as a normal account (without «Kept inside another account») and record income directly in it.

Fees, charges and taxes the bank takes

Sometimes the bank takes money from your account without you doing anything: the **account maintenance fee**, **stamp duty**, **tax on interest**, the **annual card fee**. For the app balance to match the bank's, record them too:

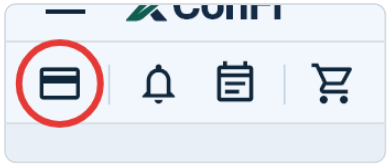
1. Create button ⊞ › **New transaction**.
2. **Expense**, with the amount the bank took.
3. **Account:** the account it came out of; if it was charged to the credit card (for example the annual fee), choose the **card**.
4. **Category:** «Bank fees» for fees and annual charges; «Taxes» for taxes.
5. Save.

> If it is charged regularly (every month or every year), set it up once as recurring (guide A5).

The credit card without surprises

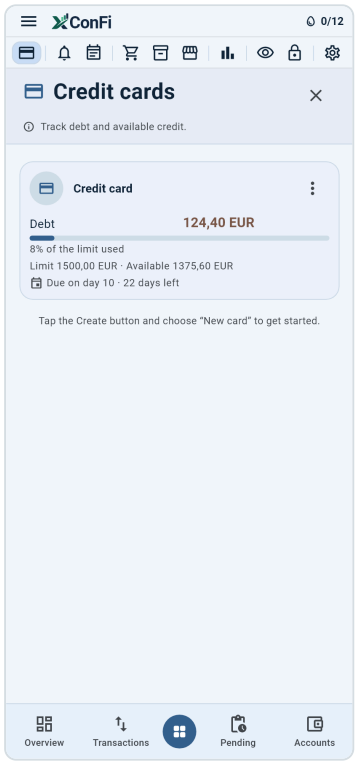
A credit card is different from a bank account: when you buy, **you have not paid yet**. The app keeps the two separate.

1. Tap **Cards** on the toolbar (or in the side menu ☰).



2. Create button ⊞ › **New card**: name, limit, the debt you already have, payment day and bank.
3. **Buying:** in a New transaction, choose the card as the account. The purchase **increases the card debt**; the bank does not change.
4. **Paying the card:** Create button ⊞ › **Pay card**. Choose the account the money comes from and the amount.

What happens when you pay: the bank balance goes down and the card debt goes down by the same amount. The payment **does not count as another expense**: the expenses were already counted when you bought.



Credit cards

Taking money out of a cash machine

Taking out €50 is not spending: the money only changes place, from the bank to the Wallet.

1. Tap **Accounts**.
2. Create button ⊞ › **Withdraw cash**: choose the account and the amount.

The bank goes down by €50 and the Wallet goes up by €50. Your total money does not change.

Moving money between accounts

To put money aside in the piggy bank, or to move it from one bank to another:

1. Tap **Accounts**.
2. Create button › **Transfer** (you need at least two accounts).
3. Choose where it comes from, where it goes and the amount.

One account goes down and the other goes up; the total stays the same.

A7. Going shopping with the list

The shopping list goes with you from home to the checkout, and at the end it records the expense by itself.

At home: preparing the list

1. Tap **Shopping lists** on the toolbar (or in the side menu).

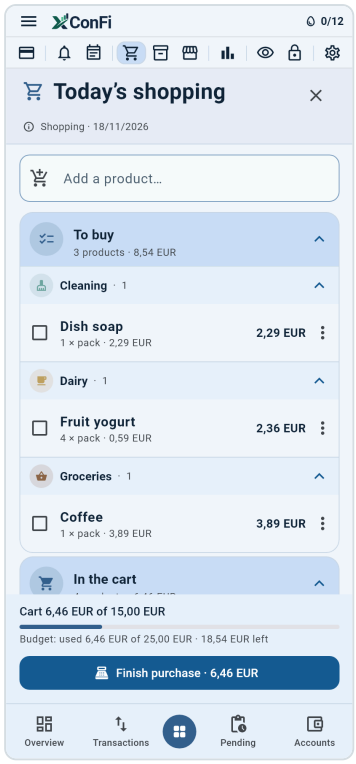


2. Create button › **New list**: name («Weekly groceries»), store, date and, if you like, a **budget**.
3. Tap the list › **Products** to open it.
4. In **Add a product…** type the name: the app suggests the products it already knows. Adjust the quantity and the price, if you know them.

The products go to **To buy**, sorted by **section** (Fruit and vegetables, Dairy, Cleaning…), like the aisles of the store.

In the store: ticking what goes in the cart

1. Open the list.
2. Each time you put a product in the cart, **tick the box** next to it: it moves to **In the cart**.
3. At the bottom you see how much is already in the cart and, with a budget, a bar with **how much you have used** and how much is left.



An open list: products by section and the cart

At the checkout: finishing the purchase

1. Tap **Finish purchase**.
2. Check the total paid (with the discount, if there was one), the **account** the money came from and the category.
3. Save.

What happens: the app creates the **expense** in Transactions and stores the price of each product. Next time, you can see how much you paid and in which store.

> Was something left unbought? When you finish, you can move it to a new list.

Prices and stores

- **Products:** in a product's menu, **Price history** shows how much you paid, where and when.
- **Stores:** in a store's menu, **Latest prices** shows the last price of each product in that store.

> On a computer, open List, Products and Stores side by side (guide A14).

A8. Saving and investing

A **goal** is money you want to put together: an emergency fund, a trip, a car.

1. Tap **Planning** on the toolbar (or in the side menu).



2. Create button ⊞ › **New goal**: name, type, how much you want to save, by when and the account where the money is kept.
3. Every time you put money aside, open the goal › **Add**. If you need to use it, **Withdraw**.

Where is the money kept?

- **It stays in the bank (set aside):** the money stays in the account, but the app keeps it separate. The **balance** does not change; the **available** amount goes down. That way you do not spend it without noticing.
- **It leaves the bank:** for example, you put the money in a piggy bank at home. The account balance goes down.

> If the goal is kept in a current account, the money is mixed with your everyday money. A Piggy bank account (guide A2) really keeps it apart.

✨ **Insights** shows when you will reach each goal at your current pace.

Savings products and investments

Invested money (funds, term deposits, shares) is an account of the type **Investment** (guide A2, step 4):

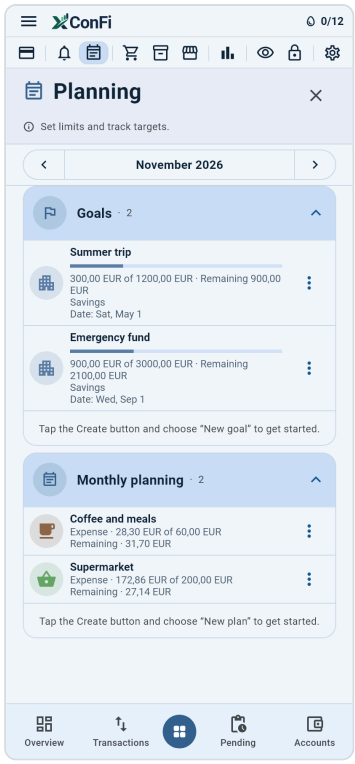
- **Investing more money:** a **Transfer** from the bank account to the investment.
- **Returns paid into your account: Income** in the bank account, category «Interest and returns».
- **Returns kept in the investment: Income** in the investment account, with the same category.
- **Management or custody fees:** an **Expense**, category «Bank fees»; if it is every month, set it up as recurring (guide A5).
- **Cashing in:** a **Transfer** from the investment to the bank account.
- **The value changed** with the market: in the investment account, **Adjust** to the value the bank shows.

A9. Planning the month and seeing where the money goes

Setting limits for the month

1. Tap **Planning** on the toolbar (or in the side menu ☰).
2. Create button ⊞ › **New plan**.
3. Choose **Expense**, the category (for example «Supermarket») and the limit (€300).
4. Save.

Throughout the month, the app compares what you planned with what you spent and shows what is left. You can also set **income targets**.



Planning: goals and monthly limits

Seeing where the money goes

- **Overview:** the month at a glance, with income, expenses and what is still to come.
- **Charts:** by category, month by month, compared with the previous month, planned versus actual.
- **Insights** (in the side menu): how much you can spend per day until your next income, which accounts may go negative, the small expenses that add up.

> Insights and Simulators are not on the toolbar after installation: they are in the side menu ☰, and you can add them to the toolbar in Settings.

A10. Remembering things

Reminders are for things that are **not a payment**, or do not have an amount yet: renewing the insurance, the car service, signing up for swimming lessons, sending the electricity meter reading.

1. Tap **Reminders** on the toolbar (or in the side menu ☰).



2. Create button › **New reminder**.
3. Type the description («Car service»), the date and how often it repeats (for example, every year).
4. In **Advance notice**, choose how many days before you want to be told.
5. Save.

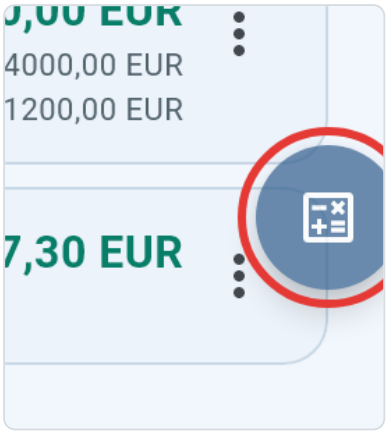
On the day, the reminder appears on the Overview and, on a phone, in a notification at 9:00. Choose:

- **Checked:** you have dealt with it; it moves to the next date.

- **Snooze:** reminds you later.
- **Create transaction:** when the reminder becomes a payment (you paid for the service), the app opens a New transaction already filled in.

A11. The calculator: a short course

The calculator is always at hand: it is the **round floating button**, halfway down the right edge of the screen. It is semi-transparent and you can drag it wherever suits you best.



1. The basics

Type `12.50 + 7.30`: the result appears straight away («= 19.80»), even before you tap **=**.

2. What comes first?

As at school: **× and ÷ are done before + and −**.

You type	The sum the calculator does	Result
`2 + 3 × 4`	first 3 × 4 = 12, then 2 + 12	14
`(2 + 3) × 4`	first what is in brackets: 5, then 5 × 4	20

Real-life example: 3 coffees at €0.80 and 2 cakes at €1.20: `3 × 0.80 + 2 × 1.20` = €4.80. You do not need brackets, because each multiplication is done first.

When to use brackets: to split the dinner bill (€45 for food and €12 for wine) between 3 people: `(45 + 12) ÷ 3` = €19. Without brackets, only the wine would be divided.

3. Percentages made easy

I want to know…	Type	Result
the price with a 10% discount	`50 − 10%`	45
the price plus 23% tax	`120 + 23%`	147.60
how much 25% of 80 is	`80 × 25%`	20
how much 15% is on its own	`15%`	0.15

4. The history: the memory of your sums

Each time you tap **=**, the sum is kept below the display (the last 10). It is a **visual memory** of how you got to each result.

1. Do `120 + 23%` and tap **=**: «= 147.60» is kept in the history.
2. Now you want to add €5 postage: type `5 +` and tap «= 147.60» in the history.
3. The sum becomes `5 + 147.60` = 152.60. You reused the result without typing it again.

> Tapping a result in the history after an operator (+ − × ÷ or «(») adds it to the current sum. With no operator before it, it starts a new sum with that value.

5. Taking the amount to a transaction

1. In the form, tap the amount field.
2. Open the calculator : it picks up the amount that was in the field.
3. Do the sum and tap **Use result**: the amount goes back into the field.

6. On a computer

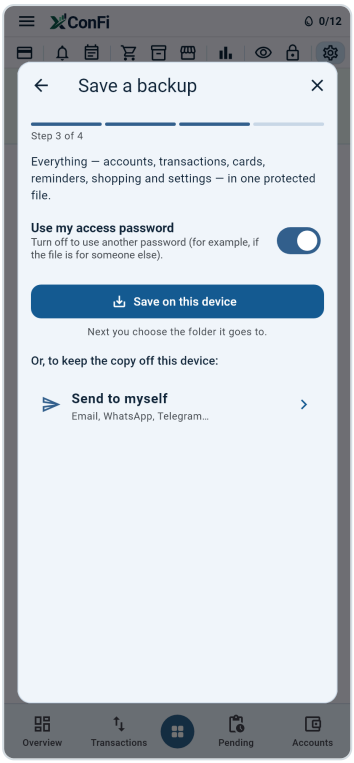
Use the keyboard: **Enter** calculates, **Backspace** deletes, **Delete** clears and **Esc** minimises. The calculator window opens where you last left it, and the current sum is kept even if you close the app.

⇄ A12. Keeping your data safe and moving to another device

Your data is **only on your device**. If you lose it or change it, only a **backup** can save your data. Make one now and then, for example once a week.

Saving a backup (2 taps)

1. Open ⇄ **Export and import**: in the side menu ☰ (Data section) or in Settings › Data. If you use it a lot, add it to the toolbar in Settings › Toolbar shortcuts.
2. Tap **Save a backup** › **Save on this device**.



The backup in two taps

The backup is protected with your access password. At the end, the app suggests keeping another one **off the device** (email, cloud folder, USB stick).

Moving to a new phone or computer

1. On the **new** one: install the app, create your access and choose **Import** › **Wi-Fi**. A 4-digit code appears.
2. On the **old** one: Export and import › **Export** › **Everything** › **Move to another device of mine** › **Wi-Fi**. Choose the new device and type the code.
3. On the new one, confirm with your password and **import**.

Both devices must be on the same Wi-Fi network. You can also use a file: USB cable, cloud folder or a message to yourself.

> Attention: a backup protected with the access password asks, on another device, for the password of the device where it was made.

A13. When something does not add up

Is the app balance different from what the bank shows? Check, in this order:

1. **Are there pending transactions?** A pending transaction does not count towards the balance. Open **Pending** and complete what you have already paid.
2. **Did you pay with the credit card?** A credit card purchase does not take money out of the bank: only the bill does, when you pay it (guide A6).
3. **Did you take out cash?** Record it as Withdraw cash (from the bank to the Wallet), not as an expense.
4. **Did the bank take fees, charges or taxes?** Record them as an Expense (guide A6).

5. **Is a transaction missing?** Open the account **statement** (Accounts › tap the account › Statement) and compare it with the bank's, line by line.
6. **Still different?** Tap the account › **Adjust** and type the real amount. The difference is recorded as «Balance adjustment», so you know there was a correction.

Other cases:

- **Do amounts show as ****?** They are hidden: tap the eye on the toolbar.
- **Is an account missing from the Overview total?** Open the account › Edit and check that it is included in the Overview. Archived accounts do not count either.

A14. On a computer: up to three modules side by side

On a wide screen (computer, or tablet in landscape) you can have **two or three modules open at the same time**. It is great for tasks where you go back and forth.

Example: you are preparing the supermarket list and want to see, at the same time, the **list**, the **product catalogue** and the **stores** with their latest prices.

Step by step

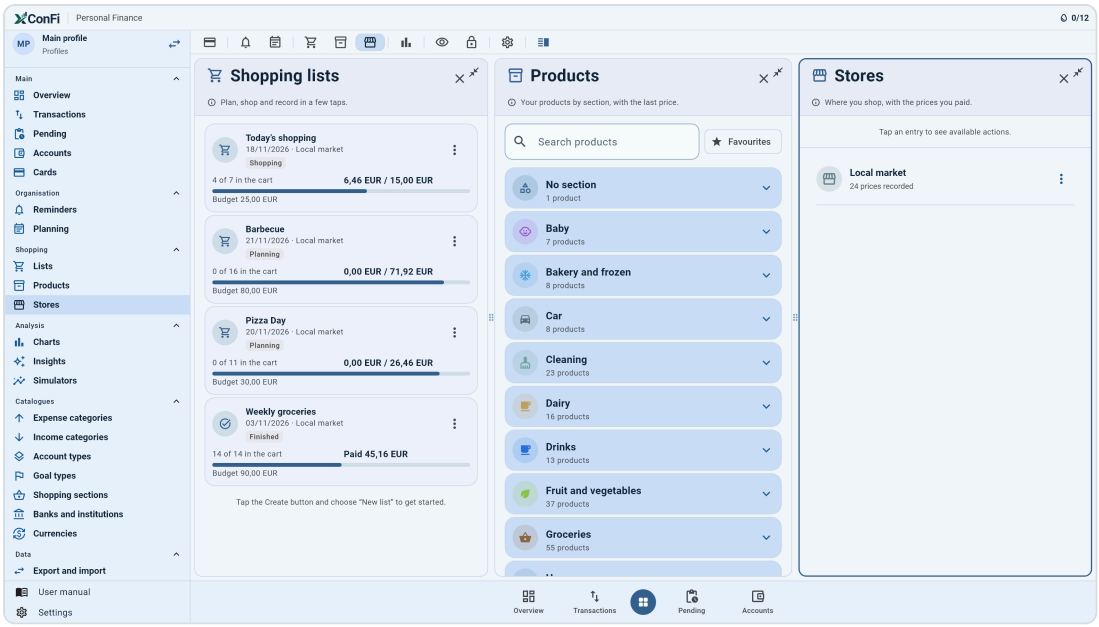
1. Tap the **Split the screen** button at the end of the toolbar. The screen shows **two panes**; tap again for **three**.



2. The pane with the **coloured border** is the **active** one: the next module you choose opens there.
3. With the first pane active, tap the **Shopping lists** button on the toolbar.



4. Tap the second pane (it becomes active) and choose **Products**.
5. Tap the third pane and choose **Stores**.
6. If a pane is too narrow, **drag the handle** between two panes to give it more room.

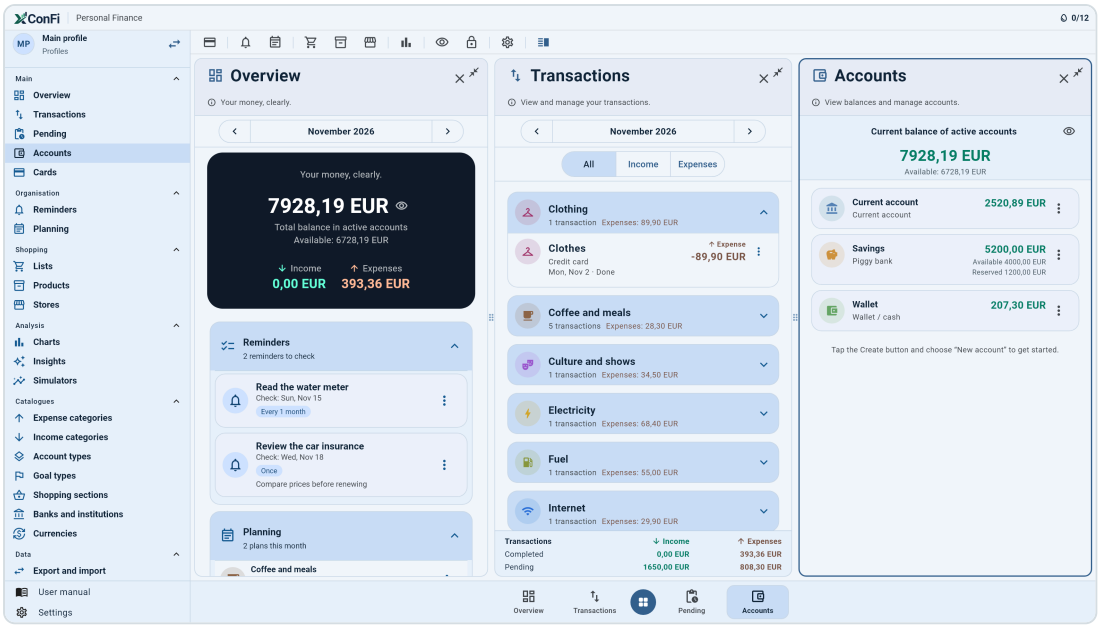


List, Products and Stores side by side

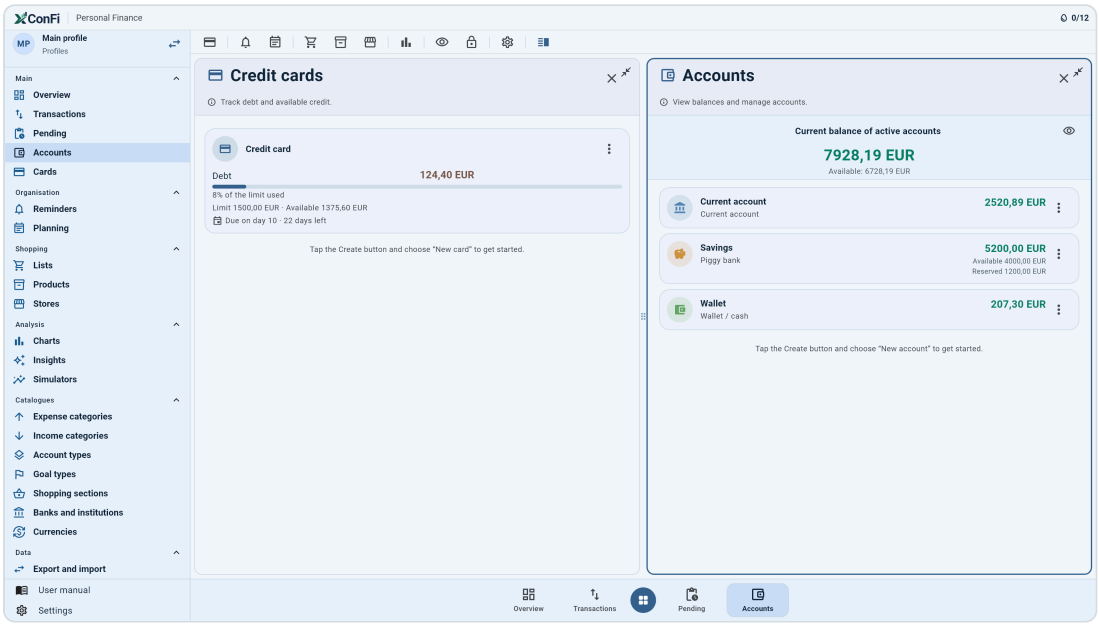
Now you can see prices in the store, add the product to the list and check the catalogue, without jumping from screen to screen. The Create button always works on the active pane: with the list active, it creates a list; with Products active, it creates a product.

Suggested combinations

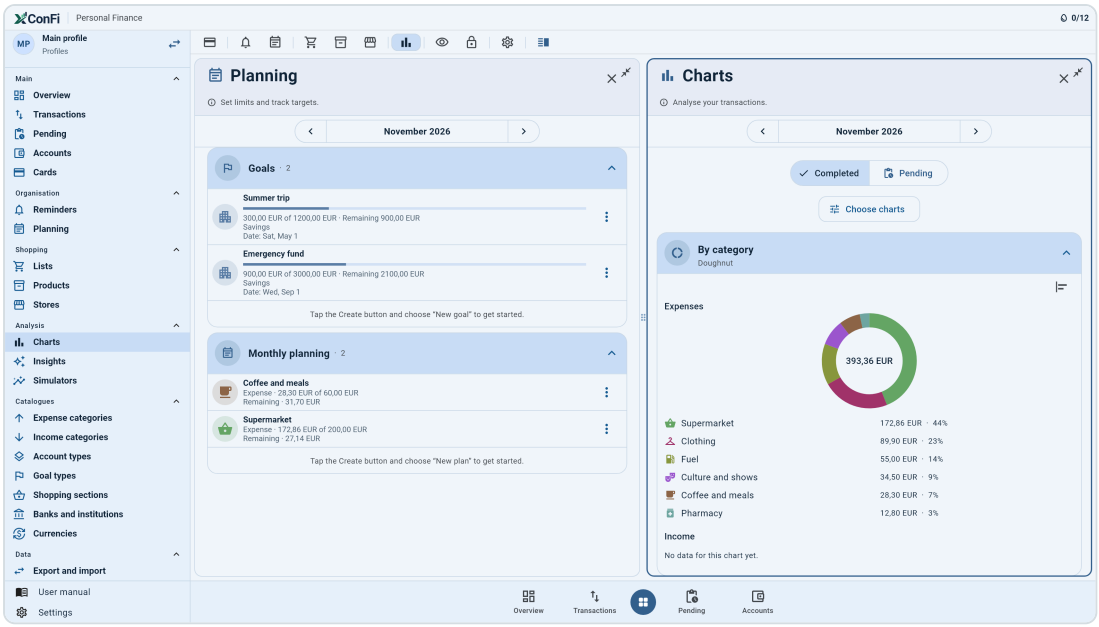
To…	Panes side by side	Why it helps
See the month at a glance	Overview · Transactions · Accounts	The big picture, what came in and went out, and how much is in each account.
Prepare the shopping	List · Products · Stores	You build the list while seeing the catalogue and the latest prices.
Pay the card	Cards · Accounts	You see the card debt and the balance of the account you will pay from.
Follow the plan	Planning · Charts	You compare what you planned with what you are spending.
Bring bills up to date	Pending · Transactions	You complete what you have paid and check it in the month straight away.
Save	Planning (with goals) · Accounts	You see how much is missing for each goal and where you can put money aside from.



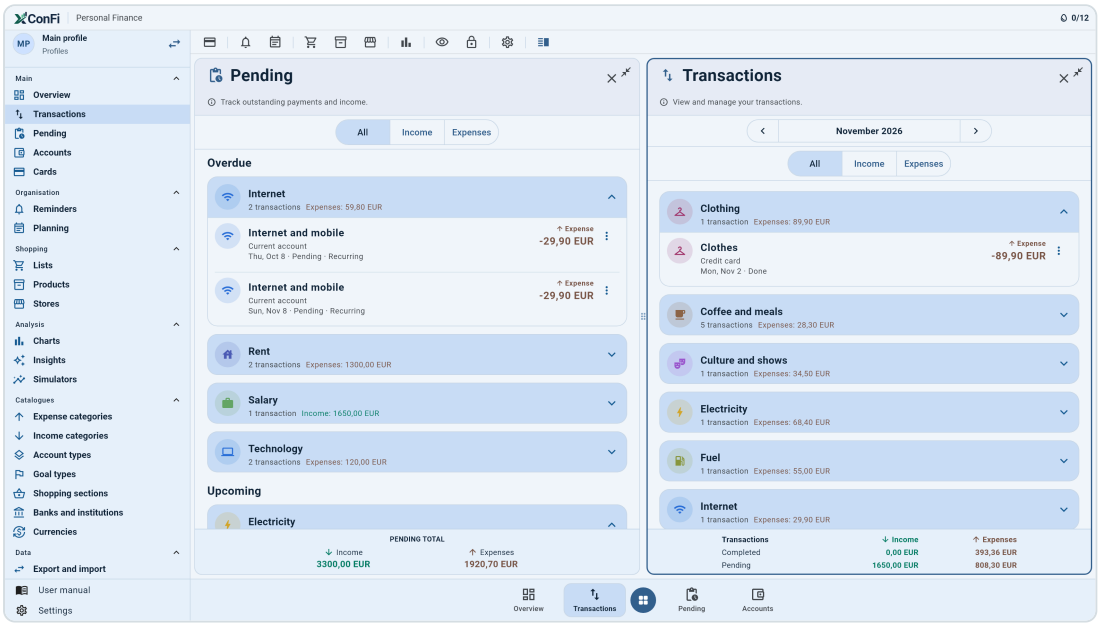
Overview, Transactions and Accounts side by side



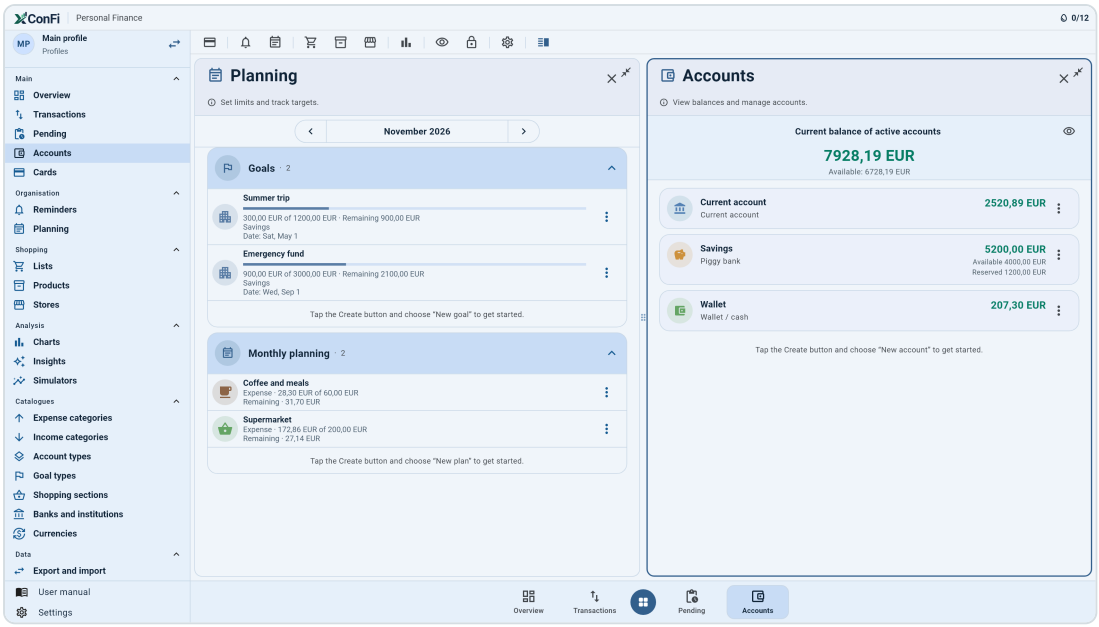
Cards and Accounts side by side



Planning and Charts side by side



Pending and Transactions side by side



Planning and Accounts side by side

> The app remembers the panes, the modules and the widths: next time you open it, everything is as you left it. Try it out and keep the combination that helps you most.

Part B — Reference

ⓘ B1. Before you start

B1.1 What XConFi is

XConFi is a personal finance app that keeps everything **on your device**:

- **No online account:** there is no server, no advertising and no connection to your bank.
- **No internet:** all calculations are done on your phone or computer.
- **Protected:** it only opens with your access, and backups are always encrypted.

B1.2 Three important things

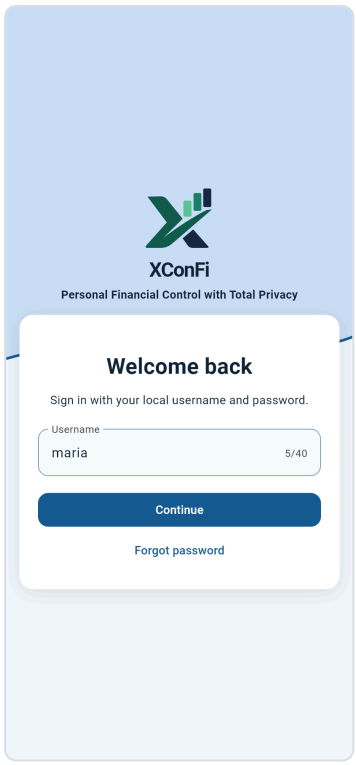
1. **The access is yours.** You create a username and a password just to open the app. It is not your bank password.
2. **Keep the recovery code.** When you create your access, the app shows a code. With it you can set a new password if you forget the current one, without losing your data. Keep it somewhere private, preferably also off your phone.
3. **Make backups.** Your data is only on the device: a backup protects you if you lose or change it (guide A12).

B1.3 First use

1. Choose the **language** (seven options, including Portuguese from Portugal and from Brazil).
2. Create the **username** and the **password** (at least 6 characters).
3. Keep the **recovery code** (Copy code or Save code) and confirm that you have kept it.
4. Sign in with the access you have just created.
5. Choose how to start:
   • **Start from scratch:** currency, name of the first account and opening balance;
   • **I already have a copy of XConFi:** imports a backup made earlier.
6. If you want to try it without your own data, load the **example data** (accounts, card, transactions, an annual recurring payment, reminders and four shopping lists). You can delete it later in Settings › Data › Delete example data; whatever you created stays. In the trial version, example data **does not count** towards the limits.

On devices with fingerprint, face recognition or Windows Hello, the app offers to use **biometrics** to sign in. The password is always available.

B1.4 Signing in



The sign-in screen

1. **With biometrics:** the system window opens by itself; put your finger on the sensor or look at the screen.
2. **Without biometrics:** type your username, tap **Continue** and type your password.
3. **Forgot your password?** Tap **Forgot password** and use the recovery code.

B1.5 The story behind the name

It all began around **2005**, with a simple **Excel** spreadsheet to see where the household money was going. My father-in-law still uses it today, with the same care it was born with.

In **2007/2008 SConFi** was born (**S**istema de **Con**trole **Fi**nanceiro, Portuguese for «Financial Control System») in **MS Access**, already with a database, catalogues, banks and reports. Back then, everything you did on a computer was a «system»; today we would call it an app.

In **2013** it was gradually redesigned and gained the **Shopping list, Products and Stores**. By the end of that year there was already a version, used every day until **2018**.

Between 2019 and 2024, SConFi kept getting improvements, and testing went on, a lot of it, over time.

In **2024** came the question that changed everything: «what if the app were on my phone, without needing the internet?» And with it came the decision to make the app **100% offline**: everything on the device itself, with no online accounts or servers.

With a product already mature and tested for a long time, it was decided to bring it to market in **2026**. But the domain **sconfi.com** was no longer available, and the name, the icon and the rest had to be rethought. Instead of inventing another name, changing one letter was enough: the **S** of System gave way to the **X**. Sometimes small changes change everything.

But **X for what?** The X came with many meanings:

The X of quality	The X of money, in the app
XPERT — an expert on your money	**XPENSE** — every expense in its place
XTRAORDINARY — extraordinary every day	**XCHANGE** — currencies and profiles
XCELLENT — excellence without fuss	**XPLORE** — see where the money goes
XCLUSIVE — your data only on your device	**XPAND** — savings that grow
XTRA — what is left at the end of the month	**XPRESS** — record in seconds
XACT — figures right to the cent	**XPERIENCE** — everyday use

Choose the X you like.

XConFi adapts to your needs.

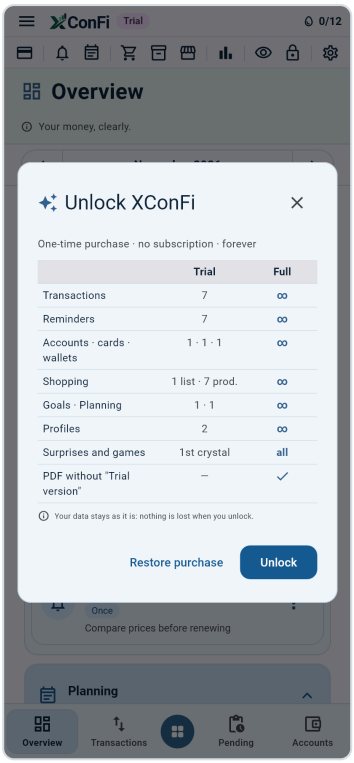
XConFi — Expert Control of your Finances

e**X**pert · **Con**trol · **Fi**nances → **X + Con + Fi = XConFi**

B1.6 Trial version and full XConFi

You can try XConFi for free, with limits in each profile. A **one-off purchase** (no subscription) unlocks everything, in all profiles, without losing anything.

What you create (per profile)	In the trial version
Transactions	7 (created ones count; deleting does not give them back)
Reminders	7
Accounts · cards · wallets	1 · 1 · 1
Shopping	1 list and 7 of your own products (the base catalogue is free)
Goals · Planning	1 goal · 1 month
Profiles	2
Surprises and games	up to the 1st crystal
PDF	free, with «Trial version» in the footer
Export, import and backups	free

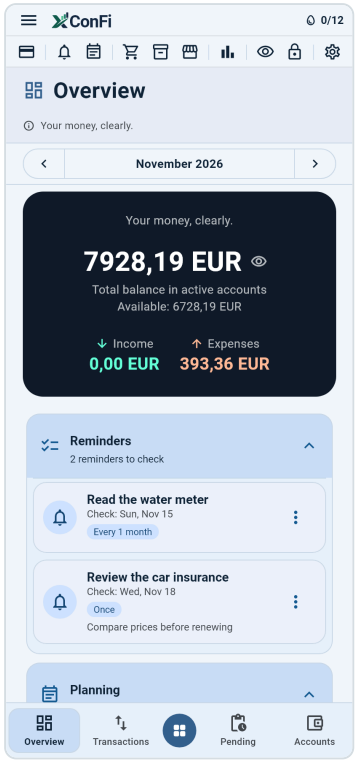


Unlocking XConFi

- The **Trial** badge at the top and **Settings › Trial version** show what you have used and open **Unlock**.
- At the limit, the app still opens and shows everything: you can view, edit, export and save backups. It just does not create more of that kind.
- **Example data** does not count towards the limits.

B2. The screen and navigation

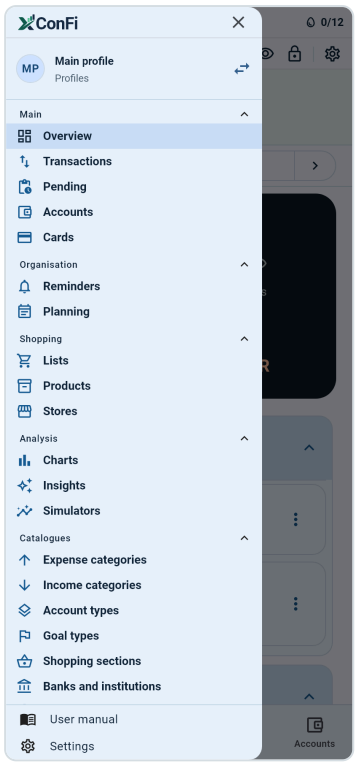
B2.1 The areas of the screen



The Overview, the home screen

Area	What it is for
Header	The side menu button ☰, the logo, the picture and name of the profile (with more than one profile) and, on the right, the surprises counter.
Toolbar	The modules you choose (your favourites), the eye 👁 (show or hide amounts), the padlock 🔒 (lock) and ⚙ Settings.
Module title	The module icon and name, a help sentence and the X ✕ to go back. The Overview has no X: it is the home screen.
Month selector	Arrows ‹ › with the month and year in the middle. Tapping the month goes back to the current month.
Footer	Overview, ⇅ Transactions, the Create button ⊞, 📋 Pending and 👛 Accounts.

B2.2 The side menu



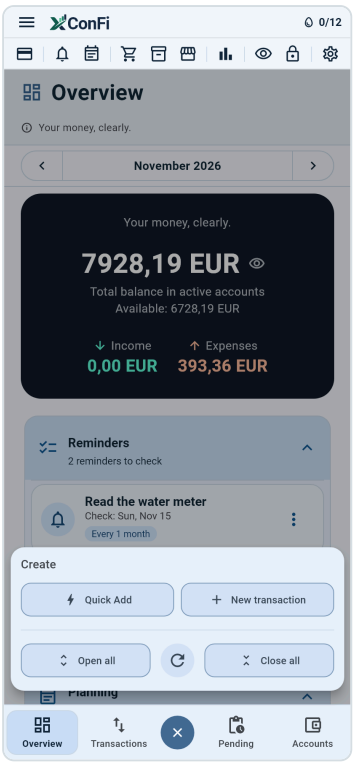
The side menu, with all modules grouped

The ☰ button opens all the modules, in groups:

- **Main:** Overview, Transactions, Pending, Accounts and Cards.
- **Organisation:** Reminders and Planning.
- **Shopping:** Lists, Products and Stores.
- **Analysis:** Charts, Insights and Simulators.
- **Catalogues:** categories, types, sections, banks and currencies.

At the top of the menu is the active **profile**, with its picture (B2.8). After the catalogues, the **Data** section has the shortcut **Export and import**. Each group opens and closes when you tap its title, and the app remembers the ones you closed. At the end of the menu are the **User manual** and **Settings**.

B2.3 The Create button



The Create button panel

The button in the middle of the footer (a grid with pulsing rings) opens the create panel, in three rows:

1. **The options of the module you are in**, highlighted: for example New account, New card, New reminder, New list, Month PDF or Catalogue PDF.
2. **Quick Add** and **New transaction**, always (highlighted only in Transactions).
3. **Open all** · **Refresh** · **Close all**. Open all and Close all open or close every accordion of the module in focus (with a split screen, only those of the active pane); Refresh reloads the data of every open module.

When open, the button turns into an X and stops pulsing. The panel closes when you change module, and by itself after a few seconds; you choose how long in Settings › Create button menu.

B2.4 The actions button and record actions

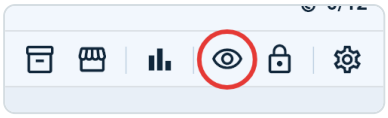
Each line of a list is a **record**: each transaction, each account, each reminder, each product. Tapping a record opens the **record actions**: at the top, the record itself; below, what you can do with it, for example Edit, Archive and Delete.

Records that have actions show the **actions button** (three dots) on the right: tapping it opens the same actions.

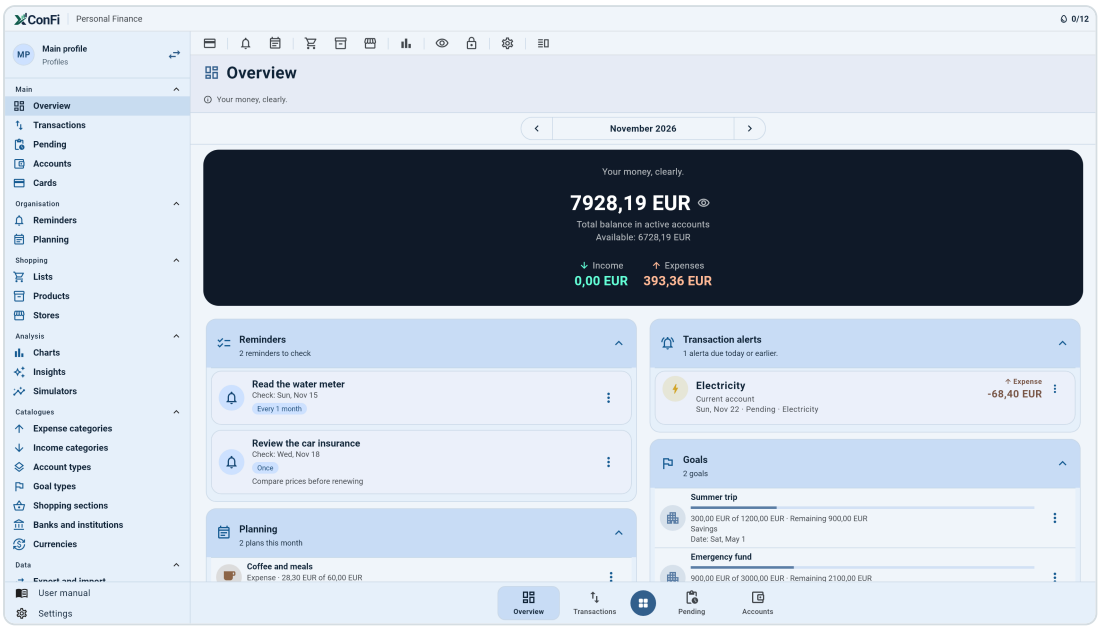
Pull down. In a list, dragging down (on a computer, with the mouse) reloads the data and closes every accordion of that module.

B2.5 Hiding amounts

The eye on the toolbar hides every amount, useful in public; tap again to see them. In Settings › Access and security › Hide amounts after, the app hides them again by itself after a while without taps.



B2.6 Large screens and split screen



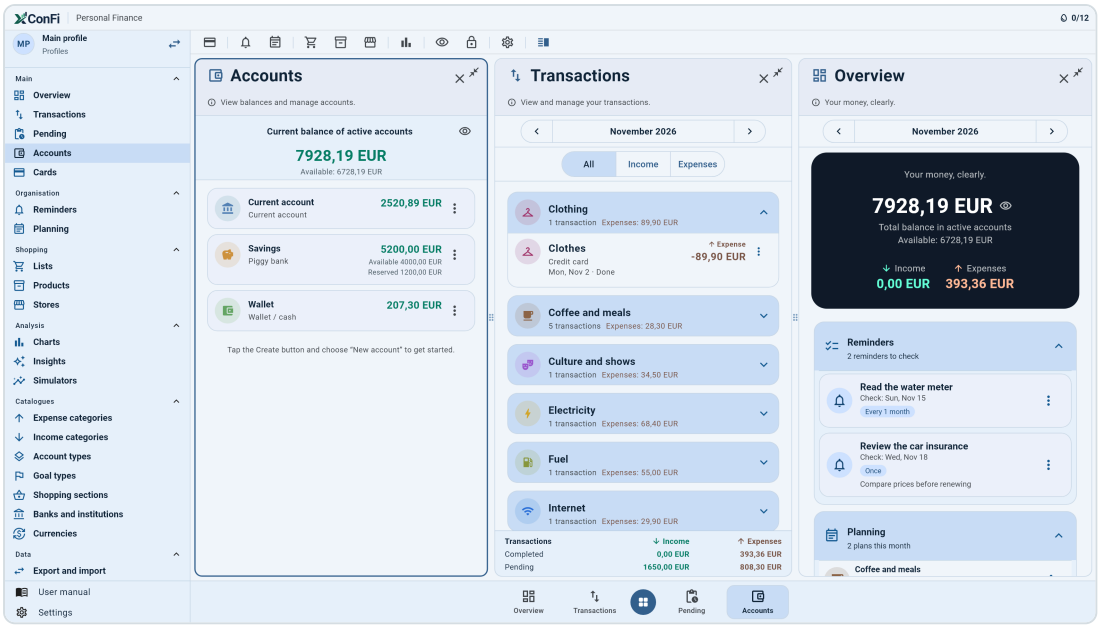
In a wide window: fixed menu and Overview in columns

On a computer or a tablet in landscape, from 1200 px wide:

- the **side menu** stays open on the left;
- the **Overview** shows its sections in 1, 2 or 3 columns (your choice);
- **forms** open as windows in the middle.

Split screen. The **Split the screen** button at the end of the toolbar shows several modules side by side (guide A14):

1. Tap for **two panes**; on very wide screens, tap again for **three**; once more goes back to one.
2. The **active pane** has a border in the theme colour. The toolbar, the menu, the footer and the Create button act on it.
3. **Tap another pane** to make it active.
4. **Drag the handle** between two panes to change the widths.
5. The X in the corner of each pane **closes it**.



Three modules side by side on a split screen

- The same module never opens in two panes: choosing it simply switches the active pane.
- In Transactions and Pending, the totals stay inside the pane itself.
- The app **remembers** the panes, the modules, the active one and the widths: when you reopen it, everything is as you left it (on this device only).

B2.7 Home screen widgets (Android)

Press and hold an empty area of your phone's home screen › Widgets › XConFi.

Widget	Size	What it does
XConFi · Quick	2×1	Income and Expense buttons, which open Quick Add.
XConFi · Quick add	3×2	Income, Expense and New reminder.
XConFi · Today	4×2	How many reminders and pending items there are today.

Widgets are outside the app lock, so they **never show amounts**, only counts.

B2.8 Profiles and profile picture

Profiles keep data completely separate, for example «John – UK» in GBP and «John – USA» in USD. Each profile has its own accounts, its own transactions and its own **currency**, chosen when you create it.

- Tap the profile ⇄ at the top of the side menu to switch or create a **New profile**.
- Two profiles cannot have the same name.
- In a profile's menu: ✎ **Edit** (name), **Profile picture** and 🗑 **Delete**.
- **Profile picture:** choose one of 12 drawn people, one of 8 «money moments» (saving, travelling, studying, home, family, business, world, pets) or the initials of the name. It stays on this device only.
- **When you switch profile**, the language, the appearance and the surprises come with you; the data is the other profile's.
- **Deleting a profile:** an empty profile is deleted after one confirmation. A profile with data is only deleted after saving a **full backup** of it; the access password opens that backup to confirm it is fine, and only then

is the profile deleted. The active profile and the main one cannot be deleted.
- **Restoring a deleted profile:** in Export and import › Import, open the backup and choose **Restore as profile**. If a profile with the same name already exists, the new one is called «Name (restored)».

B3. Overview

The Overview is the home page and shows the essentials of the selected month.

B3.1 The balance panel

- **Total balance** of the active accounts included in the Overview.
- **Available:** the balance without what is set aside for goals.
- **Income and expenses** of the month.

The eye on the panel hides only this total.

B3.2 The sections

The sections are accordions that open and close with a tap:

- **Reminders** and **Transaction alerts** (they only appear when there is something for today or overdue);
- **Planning**, **Charts**, **Recent transactions**, **Goals** and **Accounts**;
- three Insights cards:
  - **Compared with last month:** income, expenses and the category that rose most;
  - **Free money:** what is left until the next income and the daily limit;
  - **Invisible spending this month:** frequent small purchases and recurring costs that went up.

B3.3 Customising the Overview

In **Settings › Overview sections** you choose, for each section, whether it appears, its order and its column on wide screens (B16).

> Tip: pulling the list down closes every accordion.

B4. Transactions

A **transaction** is income or an expense, in an account or on a card (guide A3).

B4.1 Quick Add

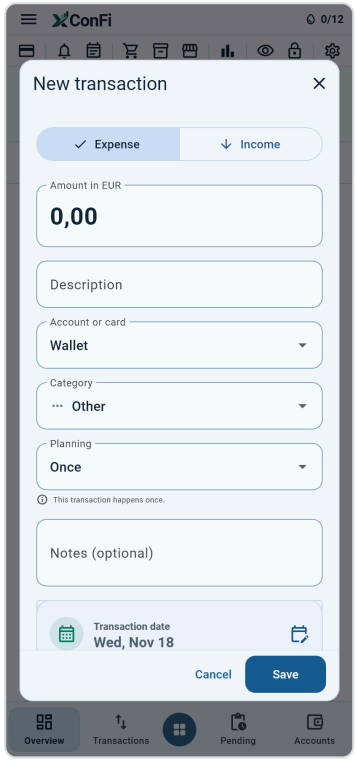
Create button ⊞ › **Quick Add**: Expense or Income, amount, category and **Save**. It gets the description «Quick entry», today's date and the default account.

B4.2 New transaction

Create button ⊞ › **New transaction** shows every field:

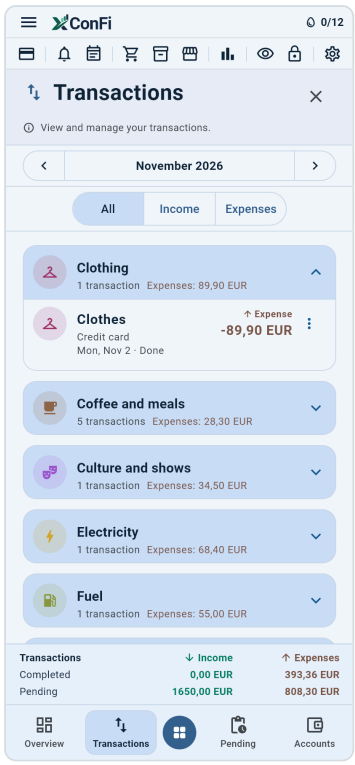
- description, amount, account or card, category and date;

- **Completed** or **pending** (pending goes to Pending);
- **Remind me on** (an alert on the Overview if it is still pending), notes and **Included in reports**;
- **Planning**:
  - **Once:** a single transaction;
  - **Repeat amount:** the same amount several times (from 2 to 120), daily, weekly, monthly, every two months, quarterly, every six months or yearly;
  - **Split into instalments:** a total divided into instalments that add up exactly to the total;
  - **Recurring expense / Recurring income:** the app creates each period's transaction by itself; in **Repeats** you choose monthly, every two months, quarterly, every six months or annual (guide A5).



New transaction, with all fields

B4.3 The Transactions module



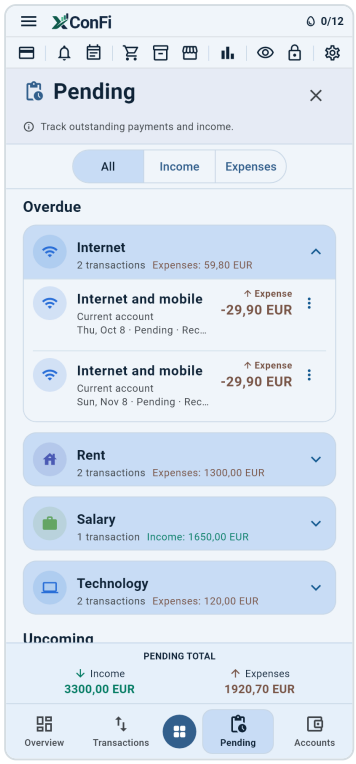
Transactions of the month, grouped by category

- It shows the month's income, expenses and transfers, **grouped by category**.
- Filter by **All**, **Income** or **Expenses**; the footer totals follow the filter.
- Tap a transaction to edit it, complete it, delete it or remove it from reports (it still counts towards the balance).
- Recurring transactions show «Recurring» and, when they are not monthly, how often (for example «Recurring · annual»).

B4.4 Month PDF

Create button › **Month PDF** creates a report of the month's transactions: **Income** and **Expenses** › **Completed** and **Pending** › by category › by date, with the totals at the end (B17.8).

B5. Pending



Pending: what is still to pay or receive

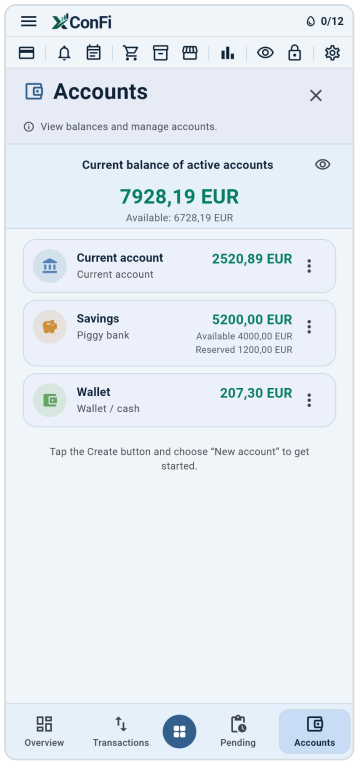
Pending shows what has not been paid or received yet:

- split into **overdue** and **upcoming**;
- with the totals of pending income and expenses in the footer;
- a tap on a record lets you mark it as completed or edit it.

Transactions whose alert date has passed also appear on the Overview, in Transaction alerts.

Pending PDF: Create button › **Pending PDF**, organised into **Income** and **Expenses** › **Overdue** and **Upcoming** › by category › by date.

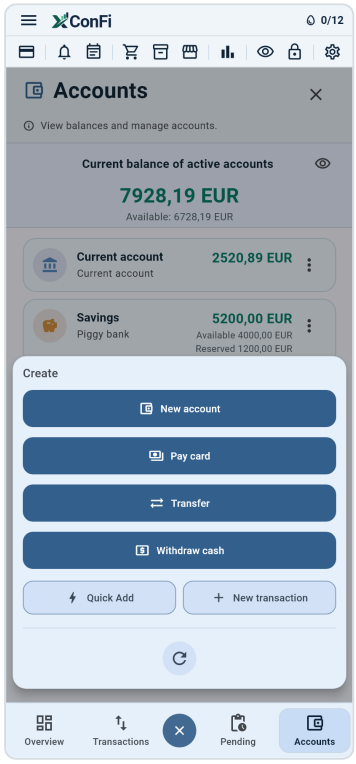
B6. Accounts



Accounts, with the current balance highlighted

An **account** is any place where you have money: wallet, current account, savings (guide A2).

B6.1 Creating an account



The Create button in Accounts

1. Create button ⊞ › **New account**.

2. Enter the name, the type, the bank and the opening balance.
3. If it is savings you can only reach from another account, turn on **Kept inside another account**.
4. Tap **Continue**.

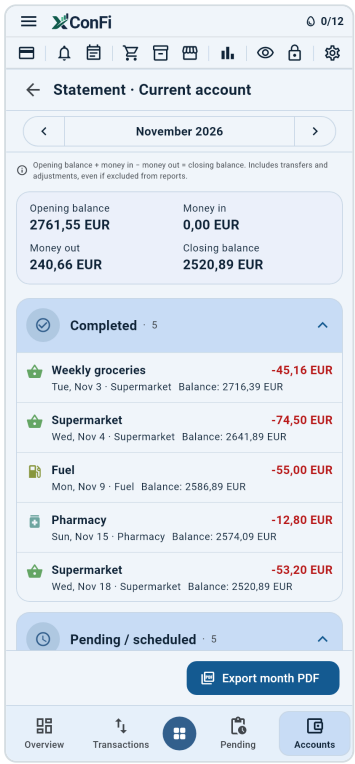
B6.2 Account actions

Tap the account (or the actions button ⋮) to open the record actions:

Action	What it does
Statement	Opens the month's statement (B6.3).
Edit	Changes the name, the type, the bank or whether it counts in the Overview.
Adjust	Corrects the balance to the real amount; the difference is recorded as «Balance adjustment».
Archive	Removes the account from the list, keeping its history.
Delete	Only for accounts without transactions.

In the same menu, for normal accounts (not those inside another one): **Transfer**, **Withdraw cash** and **Pay card**, with this account already as the source. They are also on the Create button in Accounts (Transfer with two or more accounts; Pay card only when there is debt).

B6.3 Monthly statement and PDF



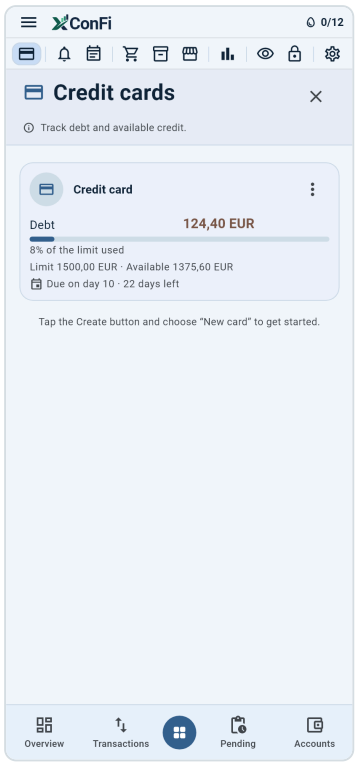
An account statement

The statement shows the selected month:

- **opening balance**, income, expenses and **closing balance**;
- **Completed:** each transaction with the balance after it;
- **Pending / scheduled:** what is planned (it does not count towards the balance yet).

The **Export month PDF** button, at the bottom, creates a PDF in the standard report layout (B17.8).

B7. Credit cards

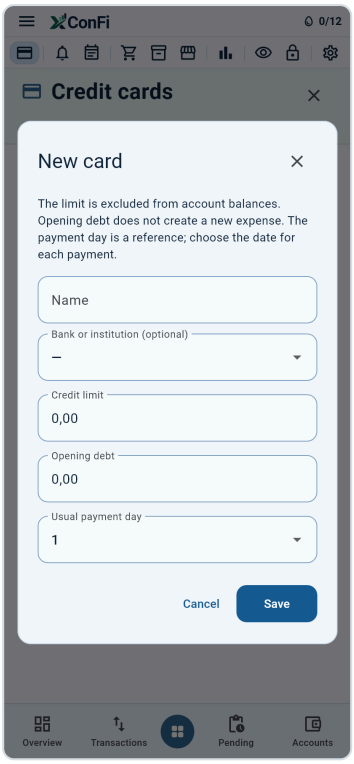


Credit cards

Each card shows the debt, the share of the limit used (it changes colour at 80% and 100%), what is available and the days until payment (guide A6).

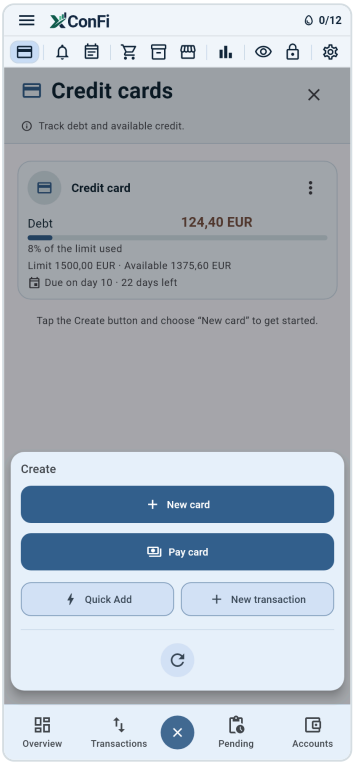
B7.1 Creating a card

1. Create button ⊞ › **New card**.
2. Enter the name, the limit, the opening debt, the payment day and the bank.



New credit card

B7.2 Buying and paying

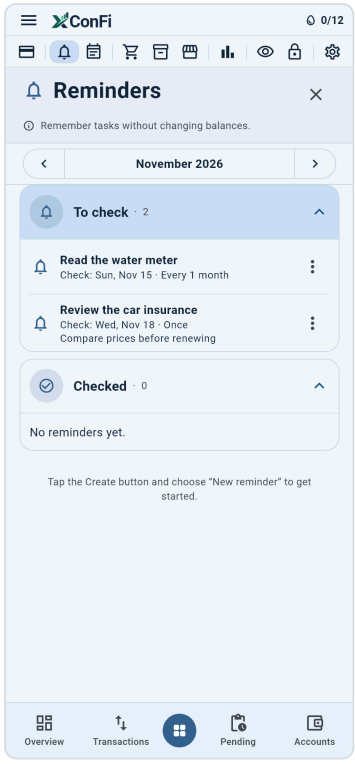


The Create button in Cards

- **Buying:** tap the card › New purchase, or choose the card in New transaction. The purchase increases the debt; it does not take money out of the bank.
- **Paying:** Create button ▪ › **Pay card**. Choose the source account, the amount and the date. The account balance and the debt go down by the same amount; the payment does not count as another expense.
- **Card statement:** like the accounts' one, also with Export month PDF.

Attention: the limit never counts in the account totals, and a card can only be archived with no debt and no pending items.

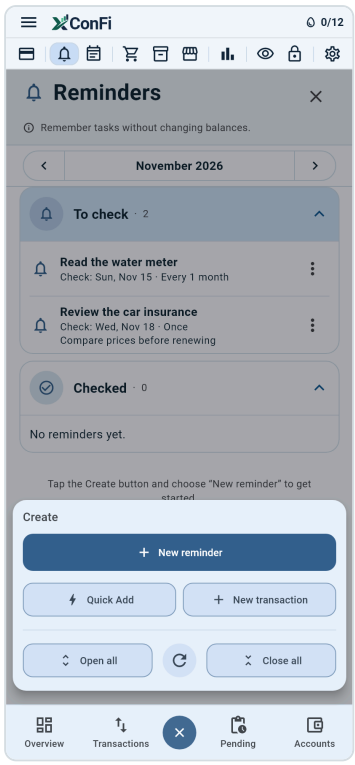
B8. Reminders



Reminders of the month

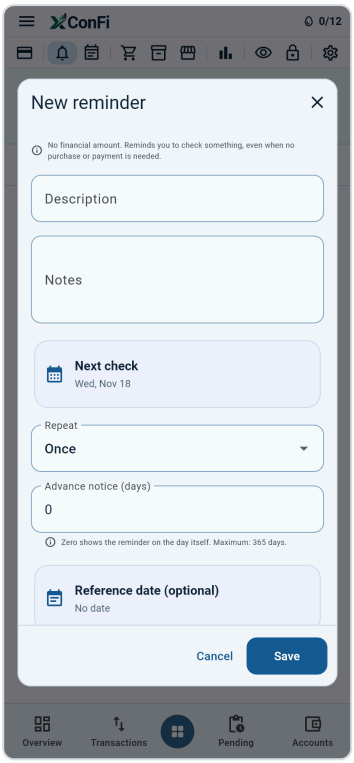
Reminders are for remembering something **with no financial amount**: renewing the insurance, the electricity meter reading, the car service (guide A10).

B8.1 Creating a reminder



The Create button in Reminders

1. Create button ▦ › **New reminder**.
2. Fill in:
   - **Description** and notes;
   - **Next check:** the date it appears;
   - **Repeat:** once, or every x days, weeks, months or years;
   - **Advance notice:** how many days before it should appear (0 = on the day itself);
   - **Reference date** (optional), for example a birthday.



New reminder

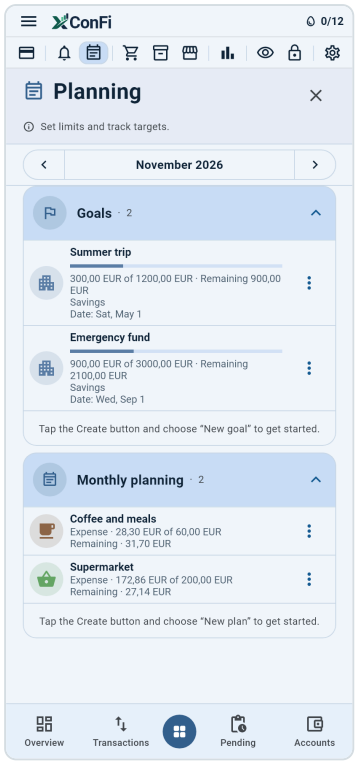
B8.2 On the day of the reminder

- **Checked:** moves to the next date.
- **Snooze:** only changes today's alert.
- **Create transaction:** opens a new transaction from the reminder.

B8.3 Notifications

- **On a phone:** at 9:00 on the day, a notification lists the reminders and transaction alerts. On the lock screen it only shows how many there are, never amounts.
- **In a browser:** when you open the app on a day with reminders or alerts.
- **Turn on or off:** Settings › Access and security › Reminder notifications.

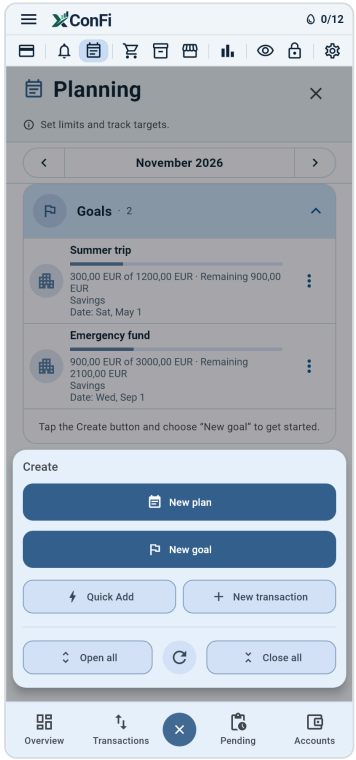
B9. Planning and goals



Planning: goals and monthly limits

B9.1 Monthly planning

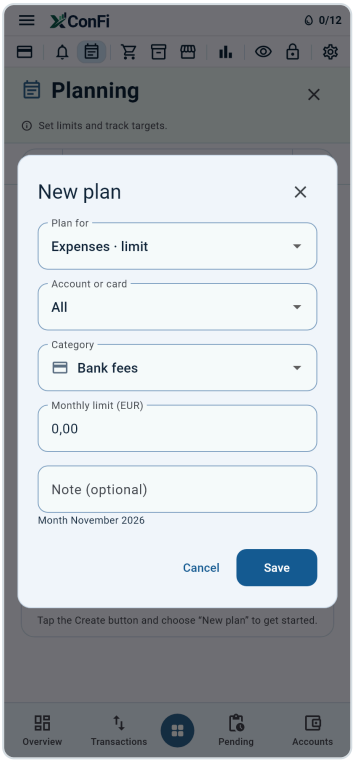
Sets a **spending limit** or an **income target** per category, for the selected month (guide A9).



The Create button in Planning

1. Create button ⊞ › **New plan**.

2. Choose the type, the category, the account (optional) and the amount.



New plan

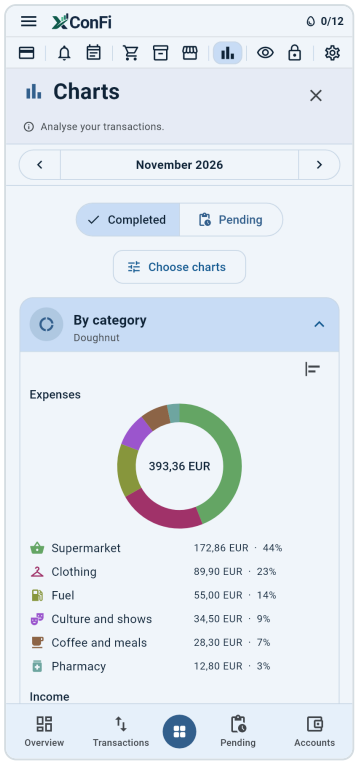
B9.2 Goals

A **goal** is money you want to put together (guide A8).

1. Create button ⊞ › **New goal**: name, type, target amount, date and account.
2. Use **Add** or **Withdraw** to record what you save.
3. Choose where the money is kept: **in the bank** (set aside: it reduces the available amount, not the balance) or **outside the bank** (it leaves the account).

History as PDF: in a goal's menu, 📄 **History PDF** lists what was **Added** and **Withdrawn**, by date, with the accounts involved and how much has been saved against the target.

B10. Charts



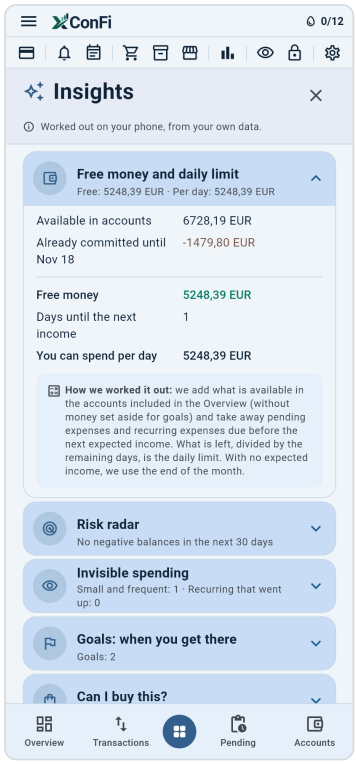
Charts of the month

Five charts, each with the style you choose on the card itself:

1. **By category** (doughnut or bars);
2. **Monthly trend** (lines or columns);
3. **Compare with previous month**;
4. **Planned vs actual** (bars or rings);
5. **Balance over the months.**

Choose charts sets which ones appear here and on the Overview.

B11. Insights



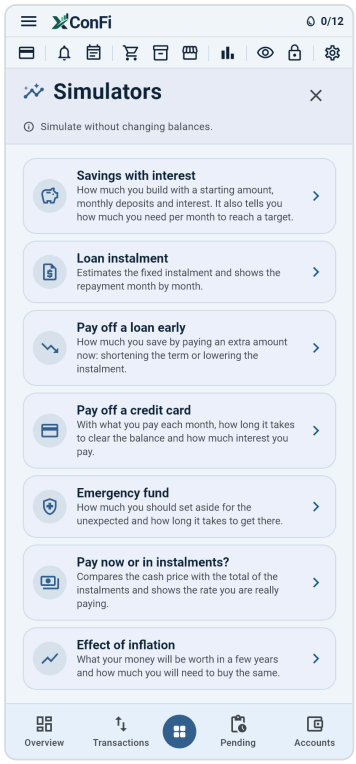
Insights: calculations made with your own data

Help worked out on the device, with your own data. Each card explains **How we worked it out**. It is in the side menu ☰; you can add it to the toolbar in Settings.

Card	What it answers
Free money and daily limit	How much you can spend until your next income.
Risk radar	Which accounts would go negative in the next 30 days.
Invisible spending	Frequent small expenses and recurring costs that went up.
Goals: when you get there	When you reach each goal at your current pace.
Can I buy this?	The effect of a purchase and its cost in hours of work.
Quick questions	Where I spent most, next payment, how much I will receive.

Recurring expenses count by their monthly share: an annual recurring payment of €120 counts as €10 a month.

B12. Simulators



The simulators

Seven simulators: savings with interest, loan instalment, paying off a loan early, paying off a credit card, emergency fund, pay now or in instalments, and the effect of inflation. They are in the side menu ☰; you can add them to the toolbar in Settings.

1. Tap a simulator and fill in the fields.
2. Tap **Calculate**.
3. You see the main figures and a table with the progression.
4. **Export PDF report** saves the result.



A simulation result

B13. Calculator

The floating calculator button is always at hand; you can drag it somewhere else, and it snaps to the nearest edge when you let go close to it (guide A11).

Feature	How
Live result	It appears while you type («= 45.00»).
Priority	× and ÷ before + and −; brackets are done first.
Percentage	`50 - 10%` gives 45; `120 + 23%` gives 147.60; `80 × 25%` gives 20.
History	The last 10 sums, below the display; tap one to reuse it.
Use with a form	Open it from an amount field and tap Use result.
Computer keyboard	Enter calculates, Backspace deletes, Delete clears and Esc minimises.
Easy reading	Thousands are separated (1,234,567.89).

The current sum is kept even if you close the app, and the calculator window opens where you last left it.

B14. Shopping

Shopping takes you from the list to the transaction in a few taps (guide A7).

B14.1 Lists



Shopping lists

1. Create button ⊞ › **New list**: name, **store** (choose one or type a new name, which is created when you save), planned date and budget (optional).
2. Tap the list (or the actions button ⋮) › **Products** to open it.

The list actions are: **Products**, Edit, Make a copy, PDF **PDF**, Archive and Delete. The PDF follows the list: **To buy** and **In the cart** › sections › products, with the total.

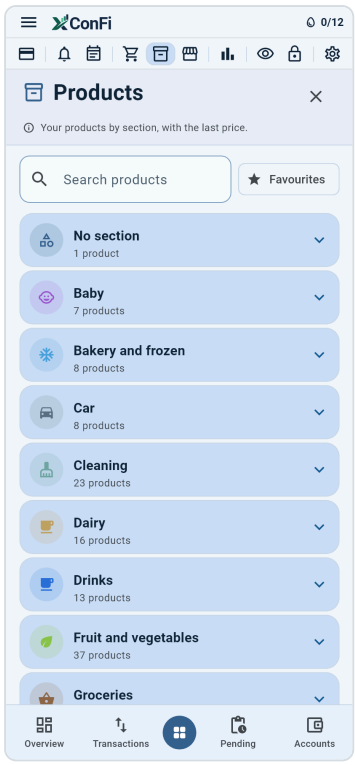
B14.2 Inside a list

1. In 🛒+ **Add a product...**, type the name; the app suggests the products it already knows.
2. Products appear in **To buy**, by **section**, with the section's icon and colour.
3. Tick the box of each product you put in the cart: it moves to **In the cart**.
4. At the bottom you see the cart total and the estimated total; with a budget, a bar shows how much you have used.
5. Tap **Finish purchase**: total paid, discount, account and category. The app creates the expense and saves the prices in the history.

Quantities show as «1.2 kg» for weights and measures and «4 × pack» for items you count. Each product's actions button ⋮ opens the editing: quantity, **unit**, price, section and notes.

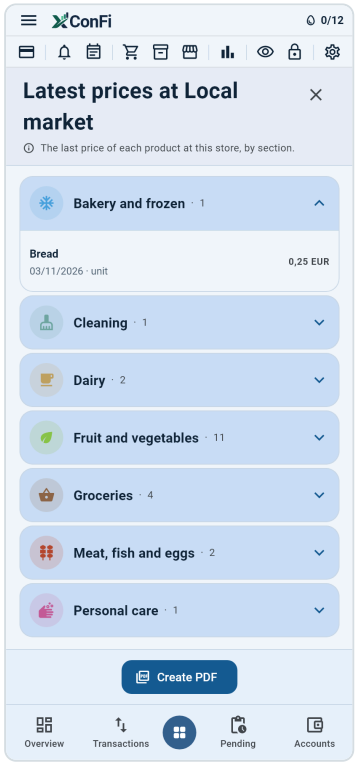
Reopening a finished purchase: in a finished list, **Reopen to adjust** deletes the purchase transaction and the saved prices and puts the list back to «Shopping», so you can correct it and finish again.

B14.3 Products and stores



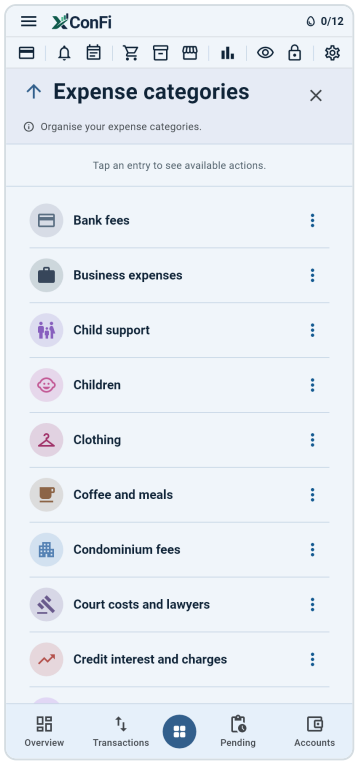
Products, by section

- **Products:** they already come with a base list in your language, by section. Search by name (even without accents) and mark favourites with the star ☆. In a product's menu, **Price history** shows the store, the date, the unit and the amount of each purchase, with **Create PDF**.
- **Stores:** each store has a name, icon, colour and notes. In a store's menu, **Latest prices** shows the last price of each product in that store, by section, with **Create PDF**.



The latest prices in a store

B15. Catalogues



Expense categories

Catalogues are the lists you use in forms. They are in the side menu ☰, in the Catalogues group:

- Expense categories and Income categories;
- Account types and Goal types;
- Shopping sections;
- Banks and institutions;
- Currencies (ISO catalogue).

For each item:

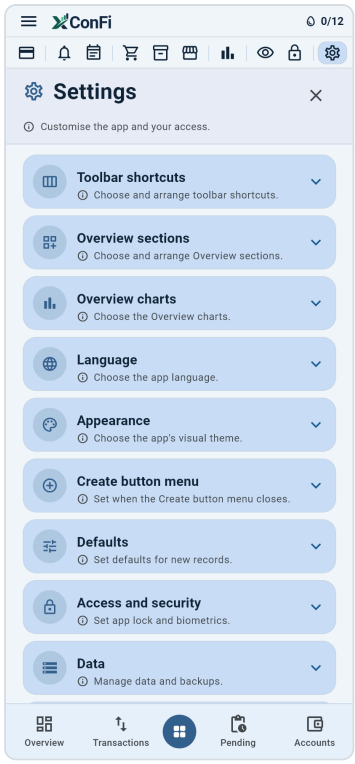
1. Tap the item (or the actions button ⋮) to ✎ **Edit**, 🗄 **Archive** or 🗑 **Delete** it (only if it is not in use; if it is, the app explains where).
2. The **Colour** field shows the painted icon; tapping it opens a grid of 24 named colours.

The starting items follow the app language; the ones you create stay as you wrote them.

Catalogue PDF: on the Create button ▦ of each catalogue, 🗎 **Catalogue PDF** lists the **active** and **archived** items, each with its icon and colour.

B16. Settings

Open ⚙ **Settings** on the toolbar or at the end of the side menu ☰. Each section opens when you tap its title.

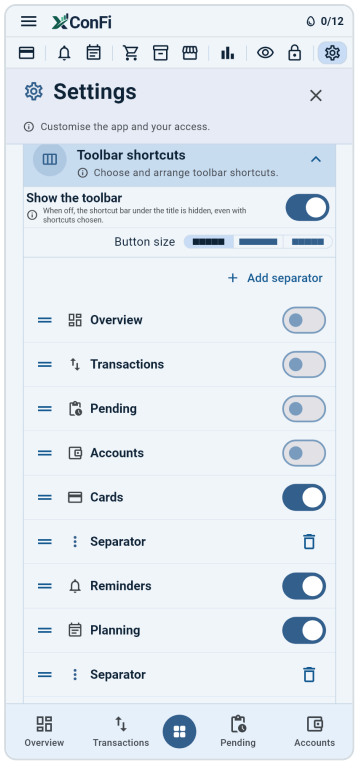


Settings

B16.1 Toolbar shortcuts

Choose which buttons appear on the toolbar: your favourite modules.

- **Show the toolbar:** when off, the toolbar disappears, even with shortcuts chosen. The footer and the side menu stay.
- **Button size:** Small, Medium or Large. Large buttons are easier to hit with a finger; small ones let more buttons fit.
- **The shortcuts:** turn on each module you want at hand (Cards, Lists, Insights, Export and import…). After installation you get Cards, Reminders, Planning, Lists, Products, Stores and Charts, plus the eye, the padlock and Settings.
- **The order:** drag each shortcut's lines icon up or down.
- **Separators: Add separator** puts a thin line between groups of buttons, to tidy them up (for example, the shopping ones together).
- **Preview:** shows what the toolbar will look like before you leave.



Toolbar shortcuts

> On a phone, with many shortcuts, the toolbar slides sideways with your finger.

B16.2 Overview sections

What appears on the Overview and in what order.

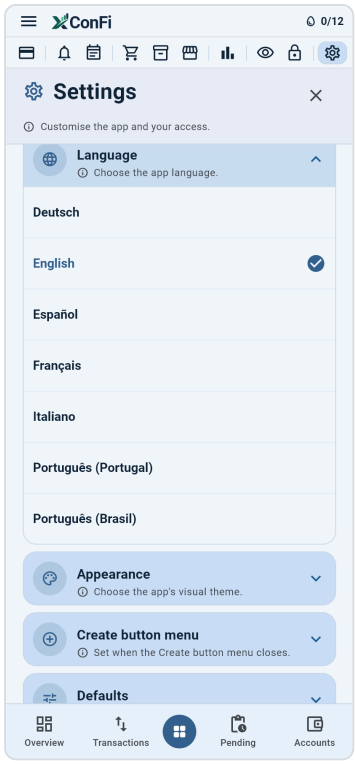
- **Collapsible sections on the Overview:** when on, each section opens and closes with a tap; when off, everything is always open.
- **Each section:** the switch says whether it appears; drag the lines icon to change the order.
- **Columns on wide screens:** 1, 2 or 3 columns, and which column each section goes in. On a phone there is always one column.

B16.3 Overview charts

Choose charts: which charts appear on the Overview and in the Charts module. The style (bars, lines…) is changed on the chart itself.

B16.4 Language

Português (Portugal), Português (Brasil), English, Español, Italiano, Français and Deutsch. The change is immediate; a small window shows that it is being applied. The starting categories change with the language; the ones you created stay as you wrote them.



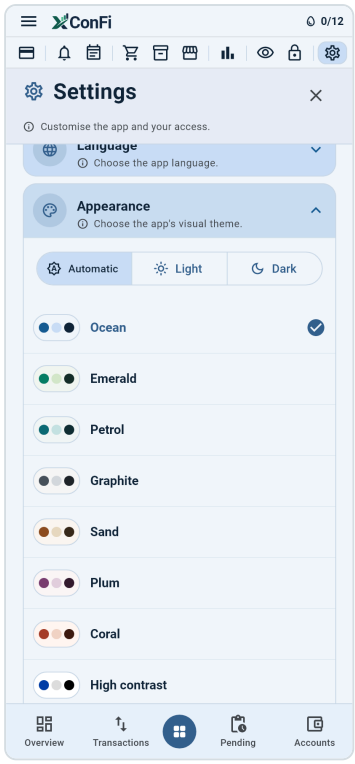
Language

B16.5 Home screen widgets (Android)

- **Background** of the Today widget: theme colours, light, dark or transparent.
- **Content:** reminders and pending items, pending only or reminders only.

B16.6 Appearance

- **Theme:** eight colour palettes. The theme applies straight away and is saved on this device.
- **Mode:** light, dark or automatic (follows the device).



Appearance: palettes and light, dark or automatic mode

B16.7 Create button menu

Close after: how long the Create button panel stays open if you do not choose anything (3, 5, 7, 10, 15 or 30 seconds), or **Keep open**.

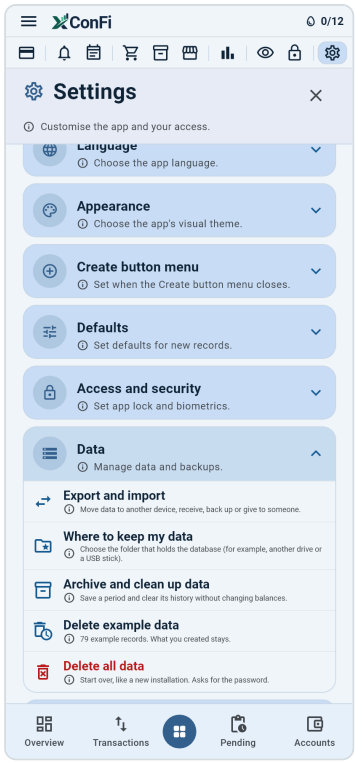
B16.8 Defaults

- **Default currency:** the profile's currency. It can only change before there are transactions or opening balances (for another country, create a new profile).
- **Default account:** the account preselected in every New transaction and in Quick Add (guide A2).

B16.9 Data

Everything to do with your data (chapter B17):

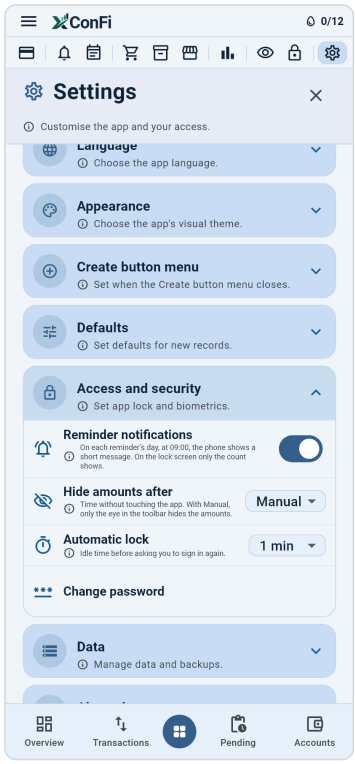
- **Export and import:** backup, another device, another person, import.
- **Where to keep my data:** the database folder (computer) or the automatic backups folder (phone).
- **Archive and clean up data:** removes old years without changing the balances.
- **Delete example data:** only appears if you loaded the example data; what you created stays.
- **Delete all data:** goes back to the beginning, like a new installation. It asks for your password.



Settings › Data

B16.10 Access and security

Option	What it does
Hide amounts after	Time without touching the app before amounts hide by themselves. In **Manual**, only the eye hides them.
Automatic lock	Time without activity before asking for your access again: from 5 seconds to 1 hour, or **Never**. By default, 1 minute. The padlock on the toolbar locks straight away.
Sign in with biometrics	Fingerprint, face recognition or Windows Hello. It asks for confirmation when you turn it on; the password remains available.
Reminder notifications	Turns the 9:00 alert (phone) and the browser alert on or off.
Change password	Changes your access password. Old backups still open on this device.



Access and security

B16.11 Trial version

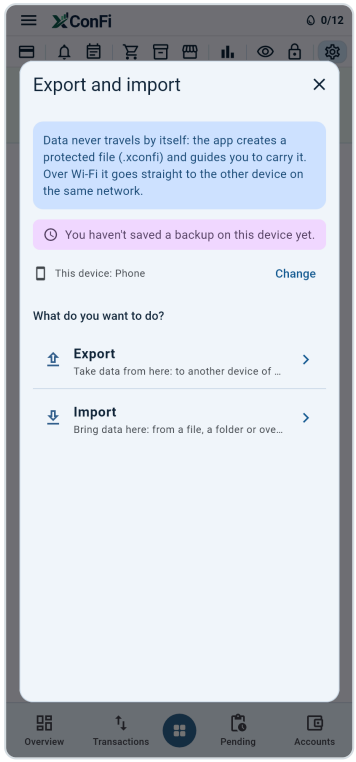
In the trial version, it shows what you have used in this profile (transactions, reminders, accounts…) and opens **Unlock** (B1.6).

B16.12 About the app

The version, what XConFi is and **Reset discoveries**, which restarts the surprises without touching your financial data (B22).

⇄ B17. Your data

B17.1 Export and import



Export and import: what do you want to do

Open ⇄ **Export and import** in the side menu ☰ (Data section), in Settings › Data or on the toolbar, if you added it there. At the top you see when you saved your **last backup** (with a warning after 14 days). A bar shows which step you are on.

Export, in steps:

1. **What? Everything**, or choose the parts: Accounts and transactions, Credit cards, Reminders, Planning and goals, Shopping, Catalogues. Whatever each part needs is added by itself, with the note «included automatically».
2. **Where does it go? Another device of mine**, **Backup** (always takes everything) or **Another person** (with a password just for that file).
3. **Everything or only the changes** since the last time you sent to that device.
4. **Save or send:** on this device, in a cloud folder, over Wi-Fi or by message.

Import: from a file, from a folder or over Wi-Fi; you see what the file contains and choose **Merge**, **Replace** or **Restore as profile** (B2.8).

B17.2 Saving a backup (2 taps)

1. Tap **Save a backup**.
2. Tap **Save on this device**. The backup is protected with your access password (in a browser it goes to Downloads).

You can also **Send to myself** (email, WhatsApp…) or, on a computer, save it in a **cloud folder**.

B17.3 Moving to another device

1. Choose the device (for example «Phone»). The app remembers what it has already sent and takes only what changed; the first file takes everything.
2. Choose how to carry the file: **Wi-Fi** (recommended, on the same network) or other ways (USB cable, cloud folder, send to myself, USB stick).
3. Follow the steps the app shows.

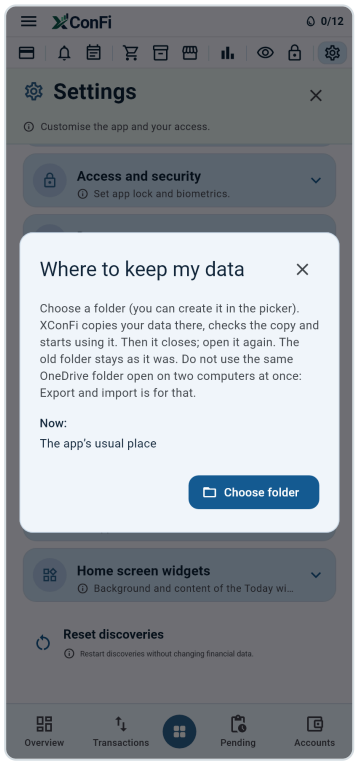
Over Wi-Fi: on the receiving device, choose Import › Wi-Fi; a 4-digit code appears. On the sending device, choose the device in the list and type the code. The sending device only marks the changes as delivered when the other one **imports**; if it cancels, the next send takes everything again.

B17.4 Receiving

1. Choose **Import**.
2. Tap **Open an .xconfi file** or choose Wi-Fi.
3. You see what the file contains and choose:
   • **Merge with my data** (recommended): nothing is duplicated; if the same record changed on both devices, the most recent change wins;
   • **Replace everything:** only with a full backup; before that, the app saves a copy of the current data.

> Attention: on another device, a backup protected with the access password asks for the password of the device where it was made.

B17.5 Where to keep my data

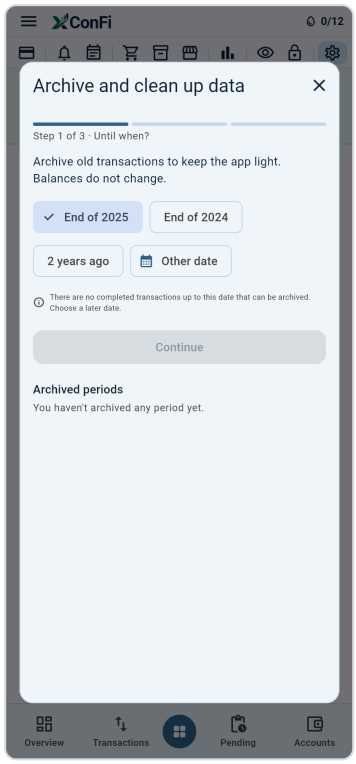


Where to keep my data

Settings › Data › **Where to keep my data** › **Choose folder**:

- **On a computer:** the database moves to that folder (another drive, a USB stick). The app confirms the copy and closes; open it again. **Back to the usual place** undoes the choice.
- **On a phone:** the folder receives a **protected automatic backup**, at most every 6 hours, when you leave the app; the 7 most recent are kept.

B17.6 Archive and clean up (3 steps)



Archive and clean up: until when

To lighten the app of old years **without changing the balances**:

1. **Until when?** Choose a quick date or another date. The app shows what **leaves the app** and what **stays** (pending items and transactions linked to goals, cards, shopping or recurring series); **Why?** explains.
2. **Save the archive:** saves the period in a protected file. Nothing has been deleted yet.
3. **Confirm and clean up:** opens the file you have just saved; the app confirms it is complete and only then removes those transactions.

In **Archived periods** you see each period and the **Recover** button, which brings the history back without duplicating.

B17.7 Deleting all data

Settings › Data › **Delete all data** (in red). It asks for your password, suggests saving a backup first and asks **What to delete?**:

- **Delete only the data of the profile «X»:** the other profiles and the access stay;
- **Delete everything: all profiles and the access:** the app goes back to the first screen.

The final confirmation repeats exactly the option you chose.

B17.8 PDF reports

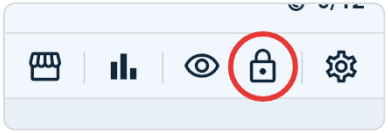
All the app's PDFs follow the same layout:

- **Header:** XConFi, the report icon and name, the period and the date and time it was made.
- **The data organised as in the module**, in groups with the number of records and the total; categories, sections and catalogue items with their icon and colour.
- **Totals** in a table at the end and, in the footer, the version, «Digital document · avoid printing» and the page.

There are PDFs in: Transactions, Pending, account and card statements, shopping lists, catalogues, goal history, price history, latest prices in a store and simulators.

B18. Access and security

- **Lock now:** tap the padlock on the toolbar.
- **Automatic lock, biometrics, notifications, hiding amounts and password:** in Settings › Access and security (B16.10).
- **Forgot your password:** on the sign-in screen, choose to recover your access and enter your username and recovery code. Without the code, access cannot be recovered.



B19. How the modules connect

When you do this...	...this happens
You record a **completed transaction**	The balance changes; it goes into the Overview, Charts, Planning and Insights.
You record a **pending transaction**	It appears in Pending and in the Risk radar; it only counts towards the balance when you complete it.
You make a **card purchase**	The card debt goes up; no account changes.
You **pay the card**	The account balance and the debt go down by the same amount.
You **withdraw cash**	The bank goes down and the Wallet goes up; the total does not change.
You **transfer** between accounts	One account goes down and the other goes up; the total does not change.
You **finish a purchase** in the list	An expense is created and the prices go into the product's and store's history.
You create a transaction from a **reminder**	The reminder moves to the next date.
You **save towards a goal** (in the bank)	The available amount goes down, the balance does not; the goal moves forward.
You set up a **recurring** transaction (monthly to annual)	The app creates each period's transaction by itself, without duplicates; in Insights, an annual one counts 1/12 a month.
You **archive** a period	The old transactions leave, but the balance stays the same.
You **move to another device**	New or changed records go across; balances are recalculated there.

B20. File names

The files the app creates are short and follow the language: `XConFi-<type>[-<detail>]-<year-month-day-hourminute>`.

File	Example
Backup	`XConFi-Backup-2026-11-16-2130.xconfi`
Automatic backup (phone)	`XConFi-Auto-backup-2026-11-16-2130.xconfi`
Changes for another device	`XConFi-Changes-Phone-2026-11-16-2130.xconfi`
Period archive	`XConFi-Archive-to-2025-12-31-<id>.xconfi`
Recovery code	`XConFi-Recovery-code.pdf`
Statement	`XConFi-Statement-<account>-2026-11-16-2130.pdf`
Transactions / Pending	`XConFi-Transactions-<month>-2026-11-16-2130.pdf`
Shopping list	`XConFi-List-<name>-2026-11-16-2130.pdf`

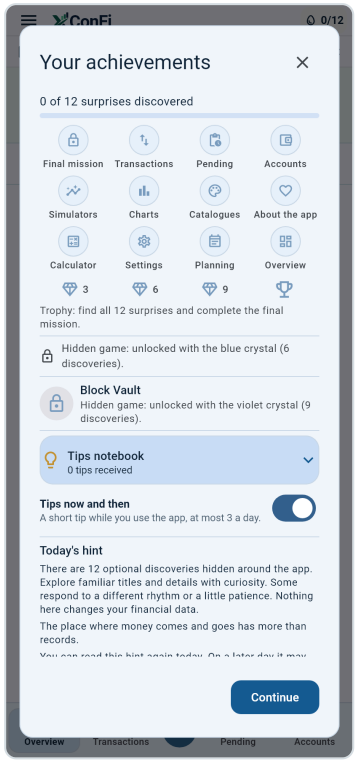
B21. Starting lists after installation

In a new installation, the app already includes these lists, with icon and colour, in the chosen language. You can edit, archive or add to them.

- **Expense categories:** Food, Supermarket, Coffee and meals, Home, Property rental, Rent, Mortgage, Condominium fees, Water, Electricity, Gas, Energy bundle (gas + electricity), Internet, Mobile phone, Landline, Pay TV, Telecom bundle (TV + internet + phone), Transport, Fuel, Vehicle, Parking, Tolls, Health, Pharmacy, Education, Children, Pets, Clothing, Personal care, Leisure, Culture and shows, Gym and sports, Travel, Subscriptions, Technology, Taxes, Insurance, Bank fees, Loans, Instalment purchases, Fines, Gifts and donations, Business expenses, Other, among others.
- **Income categories:** Salary, Self-employment, Pension, Benefits and allowances, Rental income, Sales, Interest and returns, Bonus and commission, Gift received, Scholarship, Cashback and discounts, Refund, Other income.
- **Account types:** Wallet / cash, Current account, Savings, Investment, Meal card, Loan / financing, Digital account, Other.
- **Goal types:** Emergency fund, Mobile phone, Car, Home, Apartment, Land, Country house, Farm, Maintenance, Appliances, Electronics, Trip, Education, Health, Wedding, Party, Other goal.
- **Products:** a base list by section, with cuts of meat, cured meats and cheeses.
- **Shopping sections:** Fruit and vegetables, Meat, fish and eggs, Dairy, Groceries, Bakery and frozen, Drinks, Soft drinks, Ready meals, Personal care, Cleaning, Home, Pets, Baby, Car, Other.
- **Banks and institutions:** the main banks of the country of the chosen currency.
- **Currencies:** the most used currencies, with the decimal places of each one.

B22. Surprises, tips and games

B22.1 The surprises

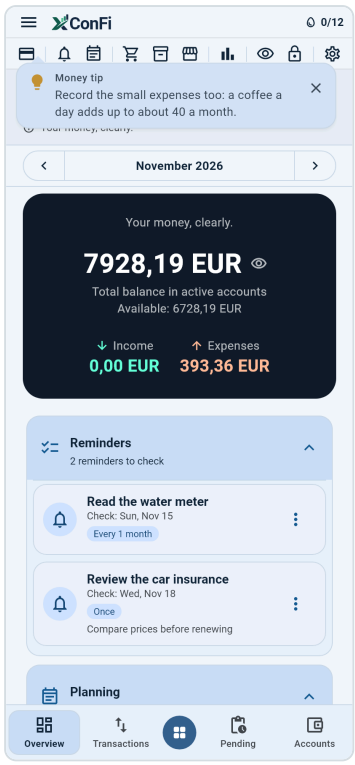


The surprises gallery

There are **12 surprises** hidden in the app. They are optional and do not touch your financial data.

- You earn **crystals** at 3, 6 and 9 discoveries and a **trophy** with all 12. The **2nd crystal** gives the game «Catch the $» and the **3rd** the «Block Vault».
- Tap the counter next to the logo to see your progress and the **hint of the day**.
- To start again: Settings › About the app › Reset discoveries.
- In the **trial version**, the surprises go up to the **1st crystal**; the games of the 2nd and 3rd crystals come with the full XConFi.

B22.2 Money tips



A money tip, in the bubble at the top

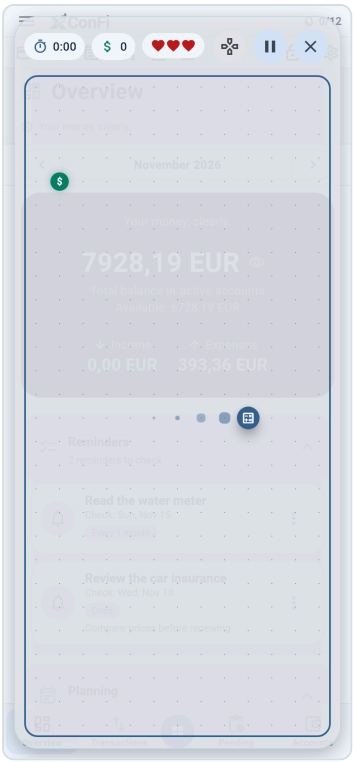
- Each discovery brings a **short tip** about its area, in a bubble at the top of the screen; close it with the X.
- After the first discovery, another tip appears now and then (at most 3 a day).
- They are all kept in the gallery's **Tips notebook**, where you can also turn them off.

B22.3 The hidden games

The games open with a **long press on the calculator button** 🧮. With both unlocked, the app asks which one you want. The surprises gallery shows the best result and a **Play** button; before the crystal, it shows how to unlock it.

Catch the $ (2nd crystal)

1. When you start, the app's amounts are **hidden**.
2. Steer the calculator to catch the **$**:
   • on a phone, **swipe your finger** (or use the on-screen buttons);
   • on a computer, use the **arrow keys**.
3. You have **3 lives**: each bump into the edge or your trail takes one, and every 10 $ you get one back.
4. At the end, the app keeps the **time** and the **dollar signs** of your best game.



The game running

Block Vault (3rd crystal)

Four-block pieces fall into a 10 × 24 vault; complete lines to clear them. It follows the app's theme colours.

- **Computer:** ← → move · ↑ rotate · ↓ down · Enter drop · C hold the piece · Space pause.
- **Phone:** tap rotates, swiping sideways moves, swiping down drops; at the bottom there are buttons to move, rotate, drop, hold and pause.
- The panel shows the **Held** and **Next** pieces, the points, the lines, the level, the time and the record.
- Two, three or four lines at once give «Double!», «Triple!» or «Full vault!»; consecutive lines give a **streak bonus**.

Part C — Help

ⓘ C1. Frequently asked questions

Does my data go on the internet?

No. Only what you export or send leaves the device.

I changed phone. How do I move my data?

Follow guide A12: on the old one, Export and import › Export › Everything › Move to another device of mine; on the new one, Import.

Can I use it on a computer and on a phone?

Yes: Windows, Linux, Android and iPhone, with the same app. To have the same data on both, use Export and import › Another device of mine.

I cannot find a module on the toolbar.

Open the side menu ☰: it has every module. To put one on the toolbar, go to Settings › Toolbar shortcuts.

I forgot my password.

Use the recovery code on the sign-in screen. Without the code, you cannot recover access or open protected backups on another device.

The balance does not match the bank.

Follow guide A13.

I paid in cash. Which account do I record it in?

In the **Wallet**: it is the money you have on you (guide A2).

I took money out of a cash machine. Is it an expense?

No: it is moving money from the bank to the Wallet. Use **Withdraw cash** in Accounts (guide A6).

How do I hide the amounts quickly?

Tap the eye 👁 on the toolbar.

Do I get notifications in the browser?

Yes: when you turn notifications on, the browser asks for permission and alerts you when you open the app on a day with reminders or alerts.

I moved country. Can I change the currency?

Not with transactions: a profile's currency can only change before there are transactions. Create a **new profile** in the other currency; the old one stays intact and you switch between them in the side menu.

Do I need to print the reports?

No: the PDFs are digital documents, to keep or share without paper.

🕮 C2. Small glossary

Word	What it means in the app
Balance	The money in an account, with the completed transactions.
Available	The balance minus what is set aside for goals: what you can spend freely.
Transaction	Money coming in or going out, in an account or on a card.
Completed	A transaction that has already happened: it counts towards the balance.
Pending	A transaction that is still to happen: it is in Pending and does not count towards the balance.
Wallet	The account for the money you have in hand: in your pocket, your wallet, at home.
Default account	The account preselected in every new transaction (Settings › Defaults).
Piggy bank	An account inside another one: savings you only reach from the bank account.
Transfer	Moving money from one of your accounts to another; the total does not change.
Deposit	In the app: Income, if the money comes from outside; a Transfer, if it was already yours (guide A6).
Investment	An account with invested money (fund, term deposit, shares), with its returns and fees (guide A8).
Recurring	A transaction that repeats by itself, period after period (monthly to annual).
Repeat amount	A fixed number of identical transactions, created at once.
Instalments	A total split into payments.
Category	What the transaction is about: Supermarket, Rent, Salary…
Planning	The month's spending limits and income targets, by category.
Goal	Money you want to put together for something.
Set aside	Goal money that stays in the account but is kept separate.
Balance adjustment	The correction made when the app balance does not match the real one.
Archive	Removing from the list without deleting: the history stays.
Delete	Removing for good (only when it is not in use).
Module	Each area of the app: Overview, Transactions, Accounts, Lists…
Toolbar	The row of buttons at the top: your favourite modules.
Footer	The bar at the bottom, with the four main modules and the Create button.
Side menu	The list of every module, opened with ☰.
Pane	Each part of the split screen, on a computer.
Record	Each line of a list: each transaction, each account, each reminder, each product.
Actions button	The ⋮ button (three dots) on the right of a record: it opens that record's actions (edit, archive, delete…).
Button	Anything you tap to do something; in the manual, always with its icon.
Profile	A separate set of data, with its own currency (for example, another country).
Backup	A file with all your data, protected with your password.