

# Frequently Asked Questions

Transaction Enrichment and Financial Wellness

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## Will all of my past transactions be simplified and categorized, too?

When we release these features, we will scan and process transactions back one year for each member.

Depending on your level of account activity and the number of accounts you have, it may take some time for this initial scan to complete. If you log in and notice transactions from within the last year that don't appear to have been scanned, please wait a few days before contacting us to research.

## What will happen to my current budget information?

None of the budgeting data in the current Budgets widget will be retained, so we recommend you document any information you may need to keep before May 28<sup>th</sup>.

## Will all of the current categories disappear from my transactions?

These new features do include a brand new set of categories, and prior budget information will not be available to you. We will retain this information for a period of time should you not be able capture the info needed ahead of the change. Contact our Member Solutions Center and select the option for online banking support.

## What accounts are impacted by these new features?

All of your Advantis deposit and credit card accounts, and non-Advantis accounts linked through Account Aggregation. Account Aggregation is a tool to link your non-Advantis accounts to view spending all in one place. Link external accounts through online banking settings.

## What do I do if an enriched transaction description is incorrect?

The Transaction Enrichment process uses machine learning to identify and apply the most appropriate description and category to each transaction. While we completed extensive testing and training on the system prior to rolling it out, there will still be cases where missing or conflicting information or merchant names could result in having an incorrect description applied to a transaction.

The machine learning algorithms will continue to learn and consistently apply more accurate descriptions over time as more data is gathered and processed. In the meantime, we're here to help:

If you notice that one of your transactions was given an incorrect description, please call us at 503-785-2528 M-F 8AM to 6PM, or send us a secure message through the Online Message Center.

Note that this only applies to transaction descriptions—categories and categorization rules can be managed directly by you. See below for more details.

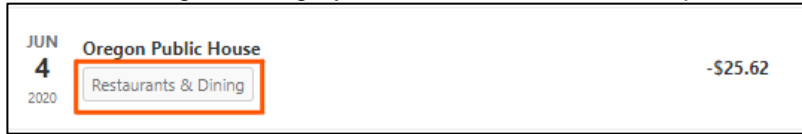
## How do I change what accounts are included in the Financial Wellness widget?

From the widget, click on the word "**Accounts**" in the top right of the screen, and a menu will appear that allows you to select which accounts to include.

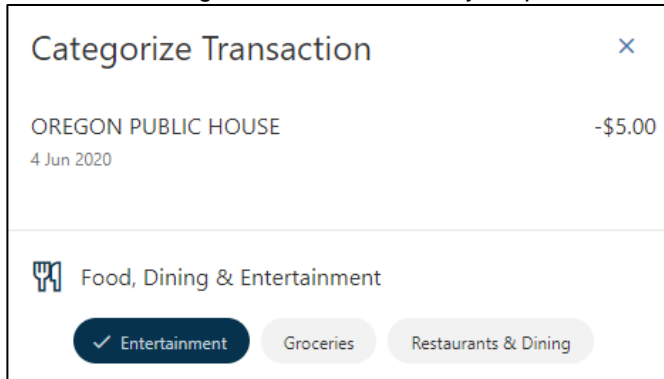
## How do I categorize a transaction?

From either the Accounts Widget or the Financial Wellness Widget:

1. Select the assigned category under the transaction description



2. In the list of categories, find and select your preferred category for the selected transaction



3. Click or tap **Save**

### Did the list of categories change?

In order to support these new features, we had to deploy a new list of categories for you to use. The new list of categories is below, and through user experience research they have been identified as the most common and applicable to most scenarios:

Category Group	Category
Auto, Commute & Travel	Automotive Expenses
	Gas & Fuel
	Travel & Commute
Bills & Subscriptions	Cable & Satellite
	Dues & Subscriptions
	Home Maintenance & Services
	Mortgages
	Rent
	Online Services
	Other Bills
	Telephone
	Utilities
Business Expenses	Advertising
	Business Miscellaneous
	Office Maintenance
	Office Supplies

	Postage & Shipping
	Printing
	Wages Paid
Cash, Checks & Transfers	ATM/Cash Withdrawals
	Checks
	Savings
	Transfers
Education	Education
Family & Pets	Child/Dependent Expenses
	Pets
Fees & Payments	Credit Card Payments
	Service Charges & Fees
Food, Dining & Entertainment	Entertainment
	Groceries
	Restaurants/Dining
Giving	Charitable Giving
	Gifts
Health & Personal Care	Health & Pharmacy
	Personal Care & Fitness
Income & Deposits	Consulting
	Deposits
	Interest
	Investment Income
	Other Income
	Paychecks/Salary
	Refunds/Adjustment
	Reimbursement
	Retirement Income
	Rewards
	Sales
	Services
Insurance	Insurance
Investments	Securities Trades
	Retirement Contributions

Loans	Loans
Other Expenses	Other Expenses
Shopping	Clothing
	Electronics & Equipment
	Hobbies
	Home Merchandise
	Shopping
Taxes	Taxes
Uncategorized	Uncategorized

### Can I create my own custom categories?

In order to support the automatic categorization process, you will not be able to create any custom categories at this time.

### How do I set up a categorization rule?

Whenever you assign a category to a transaction in either the Accounts widget or the Financial Wellness widget, you will have the option to select a checkbox in the categorization drawer to apply that selected category to all future transactions containing the listed description. If the checkbox is selected and the category is saved, any future matching descriptions will be automatically be assigned the selected category.

Note that the entered rule description must be a **substring** of the original description. In other words, you can remove characters or words from the front or back of the original description text, but you cannot remove sections from the middle of the original description or add any characters.

For example, if a transaction's original description was WALMART SUPERCENTER PORTLAND OR, you could enter a substring of "WALMART SUPERCENTER", but not "WALMART PORTLAND".

Note that newly-established rules are not retroactive and will only apply to future transactions.

### What should I enter for the rule description?

Transaction Enrichment's description rules are based on the original transaction descriptions. In some cases, the transaction description may contain transaction specific data like dates, locations, or numbers. To edit rules with these descriptions, remove the transaction information that may change in the future. Removing variability in the description will result in consistent future categorization. For example, "STARBUCKS 4182020" should be edited to "STARBUCKS".

### How do I edit a categorization rule?

If you need to edit the description you used as an input for a rule, you can click the edit (pencil) icon to edit the description. Changes to the description will only impact future transactions.

### How do I remove a categorization rule?

To remove a categorization rule, you can simply uncheck the checkbox next to the rule, and click the Save button in the categorization drawer to save the change. Changes will only affect future transactions.

## How do I edit categorized transactions in bulk?

In the Financial Wellness widget, enter the description of the transaction you would like to bulk edit into the search field of the Transactions pane (example: "Amazon" or "Venmo"). Then, select the desired search timeframe from the drop-down list at the top-right of the widget.

When the list of transactions is finished loading, click the "Bulk Edit" link located to the right of the search field. Select the transactions you'd like to edit (or click "Select All") and select the "Assign Category" link next to the search field.

Choose a category and click Save to update all of the selected transactions to the new category.

## How many categories are visible on the Financial Wellness widget?

Currently, you can view your top 7 spending categories for the selected account(s) and timeframe. In the future, we'll add the ability to select a category for more specific comparisons.

## Is the Financial Wellness widget available in the mobile app?

Yes! The financial Wellness widget is available in both the iOS and Android mobile apps.

## Will the Analytics tab on the Accounts widget stay?

Yes! The appearance and functionality of the Analytics tab will remain the same, but it will be updated to use the new set of categories.

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## Need Help?

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