

Access Digital: Account Graphs and Financial Wellness

Overview

Your members can access the transactions and balance graphs for an account from the Account Summary page by clicking the graph icon. Access Digital displays the balance graph by default. Your members can switch between the balance and transaction graphs by selecting the relevant icon.

- Overview
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 - Forecast
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 - Spending Reports
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 - Streaks
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Balance Graph

The Monthly Balance Graph displays your member's balance for the month, showing the changes by date. Your members can view their balance graph for previous months with transaction history.

Accounts

Personal accounts \$24,565.76

- Emily's Primary Checking --7235
\$7,161.31
\$6,810.00 Available
- Williams Family Savings --8240
\$15,322.45
\$15,322.45 Available
- (Hidden) Emily's Savings --6124
\$2,901.63
\$2,901.63 Available
- (Clayton Carmine) Planet Express Primary Account --7123
\$1,840.36
\$1,840.36 Available

Account summary

Emily's Primary Checking --2971 S:0020

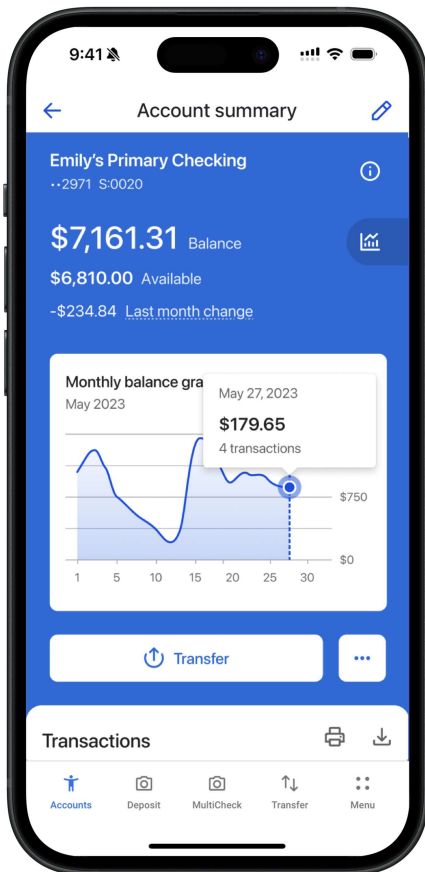
Balance: **\$7,161.31** Available: **\$6,810.00** Last month change: **-\$234.84**

Monthly balance graph May 2023

May 27, 2023
\$779.65
4 transactions

Transfer Deposit Check withdrawal More actions

Transactions



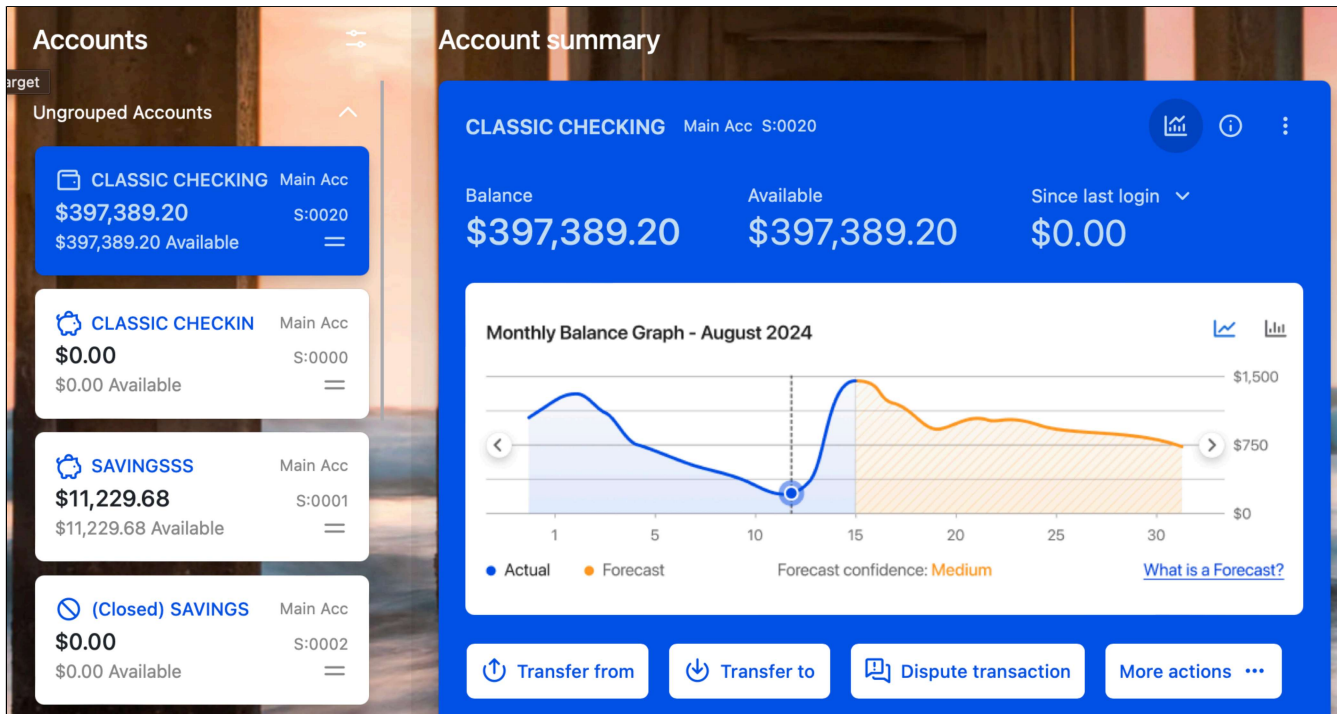
Forecast

AVAILABLE WITH ACCESS DIGITAL VERSION 5.10+

Your members can visualize their financial future with AI-driven balance predictions. Access Digital uses AI to analyze a member's transaction history and scheduled transactions to create a monthly balance forecast. The prediction will appear on the member's monthly

balance graph with a differentiating color. Access Digital displays the prediction until the next month. If your member clicks the **What is a Forecast?** button, they'll see this text: "A forecast is a balance prediction created for all accounts, excluding closed-end loans. It provides an estimate of your account balance for the current month and the next. Please note that forecasts are based on historical data and trends, and therefore, are not exact figures. They are intended to help you anticipate your financial position and make informed decisions."

V5.11+ The AI analysis integrates upcoming transfers into the analysis for more accurate predictions.



Transactions Graph

To switch to the Transactions graph, select the bar graph icon. The Transactions Graph displays a member's transactions by date for the month. Your members can switch to a weekly view, and they can view previous dates.

Accounts

Personal accounts \$24,565.76

- Emily's Primary Checking --7235
\$7,161.31
\$6,810.00 Available
- Williams Family Savings --8240
\$15,322.45
\$15,322.45 Available
- (Hidden) Emily's Savings --6124
\$2,901.63
\$2,901.63 Available
- (Clayton Carmine) Planet Express Primary Account --7123
\$1,840.36
\$1,840.36 Available

Account summary

Emily's Primary Checking --2971 S:0020

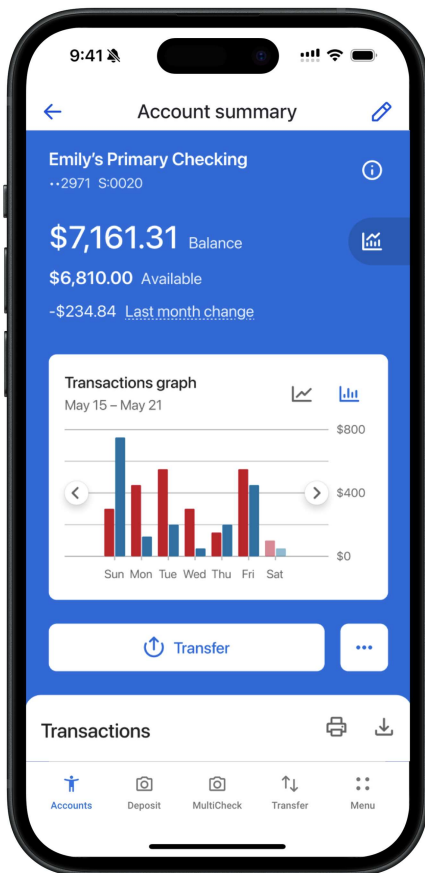
Balance **\$7,161.31** Available **\$6,810.00** Last month change **-\$234.84**

Transactions graph May 15 - May 21

View Monthly

Transfer Deposit Check withdrawal More actions

Transactions



Spending Reports

AVAILABLE WITH ACCESS DIGITAL VERSION 5.13+

On the All Accounts card, your members can click the graph symbol to view the spending report for a clear visual guide to recommended spending limits. These goals offer valuable insight into spending patterns and help members manage their financial activity. The report shows the maximum amount your members could spend to align with their financial obligations. The standard Safe-to-Spend limit, or Budget Mode, helps your members maintain a steady average spending. It uses the weekly or monthly spending report to calculate your member's expenses and generates a realistic budget to ensure those expenses are covered. A progress bar offers a clear visual comparison of the actual spending and the safe-to-spend limit.

V5.16+ Members can switch between the Weekly spending report and the Monthly spending report.

Account summary

All accounts 81



Balance

\$1,028,263.40

Available

\$1,161,173.40

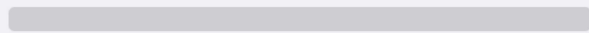
Weekly spending report Mar 29-Apr 4

Savings mode ▾

[View Monthly](#)

Amount spent this week

\$0.00



Weekly spending limit

\$1,980.00

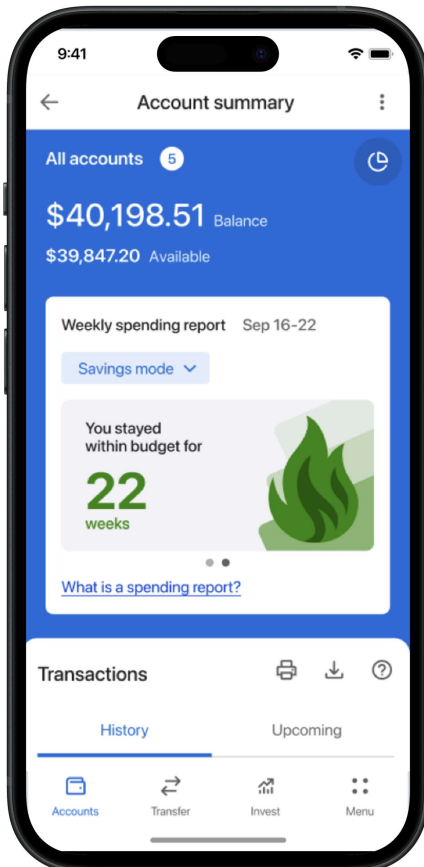
You stayed within budget...

2
weeks



[What is a spending report?](#)

[Turn off spending report?](#)



Savings Mode

AVAILABLE WITH ACCESS DIGITAL VERSION 5.14+

With Savings Mode, Access Digital reduces the Safe-to-Spend limit by 20% to help your members save money. With a lower target, your members are encouraged to spend less money and increase their savings.

Streaks

Using the spending report, Access Digital can set a spending limit for your members as a budget. Members can choose budget mode, which maintains a steady average weekly spending. They can also select savings mode, which aims to save 20% more than budget mode. When members stay within budget, a new UI element acknowledges the milestone and encourages them to continue saving. Members can view streaks for the following time frames:

- V5.14+ Weekly
- V5.16+ Monthly