

# MoneyMate

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# Introduction

Thanks again for offering to help kick the tires on the financial app I'm building. I really do appreciate it.

It's called MoneyMate. (Well, it *was*. Sometime during the last year since I started work on the app, an Android app called MoneyMate was released. So I guess I need a new name now.)

A few caveats...

Many, many missing features. Many, many things still in flux while I figure out where exactly I want to take it. But, I'm using it nearly every day myself. I basically never log into my bank's website any longer except to do online bill payments. So, I hope you'll find it helpful as well - even in this not-even-beta state.

One of the key features of the app is privacy. No data ever touches my servers or even leaves your Mac. For the time being, it only establishes a connection with Plaid.com, which is the financial API I use to connect to all the different possible banks. If you don't know them, tons of other financial products and websites use them to provide a common API for accessing bank data. I've read their privacy policy and I trust them. One major reason I trust them is because *I* pay them for their service based on how many customers *I* have. They're not just harvesting data and selling advertising against it.

I realize having a 3rd party involved (however trustworthy they may or may not be) can make people nervous. Future versions of MoneyMate will allow directly importing transactions in CSV and/or Quicken formats, but that's a lower priority for me at the moment while so many other parts of the app are being worked on. Until then, feel free to make your own decision about whether or not you trust letting them be a middle man between my app and your bank. I totally understand if you'd prefer to wait and test in the future when Plaid isn't a requirement.

After you connect to your bank for the first time, Plaid will initially grab your most recent bank transactions and make those available as quickly as possible. And then, over the next 30 - 60 minutes typically, Plaid will backfill your entire transaction history as far back as your bank provides data. So, if the app doesn't list all the data you were expecting right away, give it time.

After the initial sync is complete, Plaid will stay up to date with your current transactions depending on the speed of your bank. For Bank of America, I see my debit card purchases show up sometimes within an hour, but always within 12 - 18 hours at the most. (Not counting weekends, of course, when all banks seem to lose their ability to process data.)

# Missing Features / Known Bugs

- The app automatically categorizes your transactions. It's not currently possible to turn that feature off. However, you can create new categories and assign a transaction(s) to them via drag/drop.
- Charts are not yet implemented. I would love suggestions on what sort of built-in visualizations you'd like to see. You can however get a quick summation of transactions via the totals in the lower right corner of the window. If zero or one transactions are selected, the totals reflect all visible data in the currently selected view (category + date range + search query). If more than one transactions are selected, it summarizes those.
- You can add/remove tags on a transaction. But they currently don't serve any other useful purpose for now.
- The Inspector pane can occasionally go wonky. Quit and relaunch fixes it.
- Saved Reports don't currently work.
- In the future, (optional) syncing will be done via your iCloud account.

# Supplying Feedback

The future direction of MoneyMate is very much open-ended. In no way am I a financially trained person, and I likely handle my money and do my budgeting in slightly bizarre ways unique to how my brain works. So, if there's a part of MoneyMate that seems totally backwards or an obviously missing feature, please let me know.

In particular, I'd love feedback around...

Any difficulties connecting to your bank? Type of charts and/or reporting you'd like to see built into the app. How well does the automatic categorization work for you? Is it useful? Would you prefer to just turn it off and assign categories manually? Or not even at all? Does the app classify your bank accounts correctly? i.e, checking vs savings vs credit cards? Experiencing any crashes or other wonky behavior? Missing features you'd expect a personal finance app to have. Do you care about your data being encrypted at rest on your Mac? Do you expect there to be a companion iOS app as well? If so, does it need to have feature parity with the macOS version? Or can it just be a subset of features designed for mobile use?

# Download

Please reach out if you'd like to download a preview release of MoneyMate.