Money Tracker Infinite

User Guide

Android and Chromebook | iPhone, iPad, and Apple silicon Mac | Windows 10/11

English Edition | August 2026

Vitaly Knyazev

Personal finance manager. Because money matters.

Copyright Vitaly Knyazev

Contents

Select an entry to open that chapter. PDF bookmarks provide the same navigation.

Welcome 4
Where you can use the app 4
How to use this guide 4
A safe way to work 4
Start in five minutes 5
Complete Quick start 5
Your first useful transaction 5
Finish the basic setup 6
Find your way around 6
Main tabs 6
Settings and lists 6
Common actions 6
Hints 7
Core concepts 7
How the pieces connect 8
Transaction states 8
Accounts and balances 8
Account types 8
Create or edit an account 9
Account groups 9
Understand balances 10
Update a balance 10
Reconcile an account statement 10
Everyday transactions 11
Add an income or expense 11
Search, sort, and act on transactions 11
Transfers between accounts 11
Split a transaction 12
Attach receipts and files 12
Avoid duplicates 12
Memorized payees 12
Create a memorized payee 12
Relevant options 13
Scheduled transactions and Outlook 13
Create a schedule 13
Work from Outlook 13
Reminder settings 14
Schedules in budgets and reports 14
Categories, projects, and payees 14
Categories 14
Projects 14
Payees 15
Faster selection 15
Budgets 15
Create a budget 15
Read the budget list 16
Sensible budget habits 16
Reports 16
Quick reports tab 16
Built-in report types 16
Change the period and view 17
Customize a report 17
Export useful results 17
Currencies and exchange rates 18

Copyright Vitaly Knyazev

- Manage currencies 18
- Exchange rates 18
- Multi-currency transfers 19

Investments and prices 19
- Create an investment account 19
- Add a security 19
- Investment actions 20
- Review a portfolio 20

Import and export 20
- Choose the file source 21
- Import from QIF 21
- Import from QFX/OFX 21
- Import from CSV 21
- Export to QIF 21
- Export to CSV or Excel 22
- Migration checklist 22

Backups and restore 22
- Local backups 22
- Cloud backups 22
- Automatic backup settings 23
- A reliable backup routine 23

Synchronize devices 23
- Before enabling sync 23
- Sync modes 23
- Set up the primary device 24
- Set up another device 24
- Everyday sync habits 24

Protection and privacy 25
- Protect the app 25
- What leaves the device 25

Options and personalization 26
- Appearance and formats 26
- Transaction entry 26
- Amount display 26
- Faster selectors and updates 27

Data tools and maintenance 27
- Data health 27
- Bulk changes 27
- Delete transactions 27
- Trim old data 27
- Data compaction 28
- Reset all data 28
- Errors 28

Platform-specific notes 28

Troubleshooting 29
- The balance does not match the bank 29
- A scheduled transaction did not enter 29
- Sync says new data is available or the devices disagree 29
- Import created duplicates 30
- Imported dates or amounts look wrong 30
- Reports or budgets show unexpected totals 30
- An attachment is missing 30
- Prices or exchange rates will not update 30
- I forgot the password or PIN 30
- The app will not open or data appears damaged 30

Glossary 30

Support and next steps 31
- Recommended data checks 31

Welcome

Money Tracker Infinite helps you keep accounts, everyday spending, income, budgets, investments, and reports in one place. It is designed for people who want a clear view of their money without giving up control of their records.

Your financial records are stored on your device by default. If you enable cloud backup or synchronization, those features may connect automatically according to your settings. The app may also send limited diagnostic information about crashes and app reliability. See the current Privacy Policy for details.

Where you can use the app

Money Tracker Infinite is available for Android phones and tablets and compatible Chromebooks; iPhone, iPad, and compatible Apple silicon Macs; and Windows 10/11 computers and tablets. Backups can be moved between current supported app versions. Update each device before transferring a backup or setting up synchronization.

On compatible Apple silicon Macs, the iPad version may be available through the App Store. It behaves like the iPad app. Google Drive is not available when the iPad version runs on a Mac; use OneDrive or Dropbox on that device.

The layout adapts to the screen. A phone shows one page at a time. A tablet or computer can show more information side by side. Button placement and gestures vary slightly, but feature names and financial results are consistent.

How to use this guide

If you are starting from scratch, read **Start in five minutes**, then **Find your way around**, **Accounts and balances**, and **Everyday transactions**. If you are moving from another finance app, begin with **Import and export** after completing Quick start with an empty or minimal setup.

Paths such as **Settings > Backups** describe the labels to choose in sequence. Depending on your device, Settings may be opened from a side menu, a navigation menu, or an app bar.

> **Keep the guide searchable**
> Use your PDF reader's search command to find any screen name, field label, or error message. The Contents entries and PDF bookmarks also take you directly to each chapter.

A safe way to work

Money Tracker Infinite includes powerful tools that can update or remove many records. The app asks for confirmation before destructive work, but a current backup is still your best safety net.

- Create a backup before a large import, bulk change, data trim, compaction, or reset.
- Keep at least one backup outside the device that holds your main data.

Copyright Vitaly Knyazev

- Confirm that a backup can be seen in **Settings > Backups** before removing old information.
- When synchronization is enabled, read the warnings shown by data-maintenance tools before continuing.

Start in five minutes

The first launch opens **Quick start**. This short setup creates the minimum information needed to record a transaction. Everything it creates can be edited later.

Complete Quick start

1. Choose the **Main currency** used for overall totals and reports. You can add more currencies later.
2. Enter an **Account group name**, such as Personal, Household, Business, or Investments. A group is an organizational folder for related accounts.
3. Enter an **Account name**, choose its **Type**, and enter its **Opening balance**. Examples are Current account, Cash, Visa, Savings, or Brokerage.
4. Leave **Create categories** on if you want a useful starter list for income and expenses.
5. Leave **Create demo budgets, reports, etc** on if you want examples that show how the main pages work. You can remove the examples later.
6. Choose **Done**.

Quick start also reminds you of three important ideas:

- A transfer is entered by selecting the destination account in the Transfers part of the category selector.
- The plus button in a selector lets you create an account, category, project, payee, currency, or security without leaving the entry form.
- An account with the Investment type can hold investment transactions or act as a portfolio without a cash balance.

Importing existing history?
Keep the starter setup simple and do not enter months or years of history manually. Create a safety backup, then use **Settings > Import / Export**. A full QIF export from the old app is usually the best source when it is available.

Your first useful transaction

1. Open **Accounts** and choose the account you created.
2. Choose **Add transaction**.
3. Set whether money came in or went out, then enter the amount.
4. Pick a category. Use the plus button if the category does not exist.
5. Optionally choose a project and payee, then add a reference or note.
6. Choose **Save**.

Copyright Vitaly Knyazev

The new transaction appears in the account and changes its balance immediately. It also becomes available to budgets and reports.

Finish the basic setup

- Add your other accounts and confirm each opening balance.
- Review the default categories and hide or rename those you will not use.
- Create one cloud or local backup.
- Add a simple expense budget for the current month.
- Open Reports and compare the table and chart views.
- Review **Settings > Protection** before storing sensitive data.

Find your way around

Main tabs

Tab	What it is for
Accounts	Account groups, account balances, account actions, and the transaction ledger.
Reports	Quick summaries, favorite reports, charts, tables, and access to all reports.
Outlook	Upcoming scheduled transactions, links to all transactions and all scheduled transactions, and the date of the latest backup.
Budgets	Budget plans, budget groups, progress, and the transactions included in each plan.

On smaller screens, the tabs may appear at the bottom. On larger screens, they may be displayed as part of a wider navigation layout.

Settings and lists

Settings is also the route to the lists and tools that support the main tabs:

- **Account groups**, **Categories**, **Projects**, **Payees**, **Currencies**, and **Securities** manage reusable financial items.
- **Memorized payees** stores transaction templates linked to payees.
- **Backups**, **Sync**, **Import / Export**, and **Data** manage copies, movement, and maintenance of your records.
- **Reminders**, **Protection**, and **Options** control day-to-day behavior.
- **About** provides the version, support, homepage, privacy policy, purchase, and restore-purchase actions.

Common actions

- **Tap or click** a row to open it or show related information.

Copyright Vitaly Knyazev

- **Swipe left** on iPhone or iPad to reveal row actions.
- **Press and hold** on Android, or **right-click** on Windows, to open the same kind of action menu.
- Use an **Add** or plus button to create an item on the current page.
- Use **Search** to narrow long lists. Sorting is available on transaction and report pages.
- Some lists support multi-selection for actions such as deleting or linking transfers.
- Use **Back** to discard navigation and return to the previous page. If an edited form has unsaved changes, the app asks before leaving.

Hints

Many pages include a short hint below the title. Hints explain gestures or the purpose of the page. You can hide them in **Settings > Options > Show hints** after the app becomes familiar.

> **If an action seems missing**
> Open the row menu. Mobile versions often place Edit, Clone, Delete, Enter next, Skip next, or Change state behind a swipe or press-and-hold action rather than showing every command at once.

Core concepts

Concept	Meaning
Account group	A folder that controls how related accounts are grouped and ordered. It has no balance of its own.
Account	A real-world or virtual place with a balance, such as a current account, card, cash wallet, loan, asset, or investment portfolio.
Currency	The unit used by an account, transaction, security, budget, or report. One currency is the main currency for combined totals.
Category	The purpose of money coming in or going out, such as Salary, Groceries, Rent, or Interest. Categories can have subcategories.
Project	A second, independent way to group transactions, useful for a trip, client, tax year, property, or renovation. Projects can have subprojects.
Payee	The person or organization that paid you or that you paid. A payee can be connected to a memorized transaction template.
Security	An investment holding such as a share, fund, bond, cryptocurrency, or other priced asset.
Transaction	A dated change to an account. It can be income, an expense, a transfer, or an investment action.
Budget	A plan for selected transactions during a period, compared with actual and optionally scheduled activity.

Copyright Vitaly Knyazev

Concept	Meaning
Report	A filtered table or chart that summarizes transactions, balances, income, expenses, or investments.

How the pieces connect

Every everyday transaction belongs to an account and has a date, currency, amount, direction, and state. It normally has a category, and it can also have a project, payee, reference, notes, and attachments.

A transfer connects two accounts. The app records both sides so neither account is left out of balance. A split divides one transaction across several categories or projects. A scheduled transaction adds a repeat plan; a memorized payee adds a reusable template without a schedule.

Budgets and reports do not create a second copy of your data. They select and summarize transactions using the accounts, categories, projects, payees, securities, dates, and states you choose.

Transaction states

State	Typical use
Unreconciled	Newly entered or not yet checked against a statement.
Cleared	Confirmed by the financial institution but not yet included in a completed reconciliation.
Reconciled	Checked and accepted as part of a completed balance review.
Void	Retained in history but excluded from normal totals.

You can change a transaction state from the ledger row menu. Older or reconciled transactions show an extra warning before editing.

Accounts and balances

Accounts are the center of the app. Transactions change account balances, and most budgets and reports can include or exclude accounts.

Account types

Type	Good for
Cash	Physical cash, petty cash, or a wallet.
Current Account	Day-to-day bank and checking accounts.
Savings Account	Savings and deposit accounts.

Copyright Vitaly Knyazev

Type	Good for
Credit Card	Credit cards and similar revolving balances.
Investment	Brokerage accounts and virtual portfolios with investment transactions.
Assets	Property or other assets tracked as a balance.
Liability	Loans and other amounts owed.
Other	An account that does not fit the standard choices.

Create or edit an account

Open **Accounts** and choose **Add account**, or open an existing account's row menu and choose **Edit account**.

- **Group** controls where the account appears. Use the plus button to create a group without leaving the form.
- **Name** should be recognizable in selectors and reports.
- **Type** affects available actions and how the account is presented.
- **Currency** is the account's own currency. It can differ from the main currency.
- **Opening balance** is the balance at the start of your tracked history. The app represents it as a special opening entry so it remains auditable.
- **Initial transaction state** sets the default state for new entries in this account.
- **Credit limit** is useful for cards and other credit accounts.
- **Interest rate** and **Statement day** support balance information for bank and credit accounts.
- **Active** controls whether the account is treated as current. Make an old account inactive instead of deleting its history.
- **Show in selectors** controls whether it is offered while creating new items.
- **Notes** stores account-specific reminders or details.

> **Deleting an account**
> Deleting an account also deletes its related transactions. Make a backup and prefer marking the account inactive when you need to preserve history.

Account groups

Open **Settings > Account groups** to create, rename, reorder, or remove groups. Reordering groups changes their order on Accounts. You can also reorder accounts within a group from the group row menu.

Deleting a group removes the accounts in it, so use this only when you intend to remove the entire group and its history.

Copyright Vitaly Knyazev

Understand balances

The Accounts tab can show the combined total in the main currency. Choose the total to open **All transactions**. An account ledger can also show available, cleared, or reconciled balances from its toolbar or menu.

- **Available balance** reflects the account according to the active ledger view and included states.
- **Cleared balance** helps compare entries already confirmed by the bank.
- **Reconciled balance** reflects entries that have completed your review.
- An account in another currency is converted for combined totals using the applicable saved rate.

Update a balance

Use an account's row menu and choose **Update balance** when the balance in Money Tracker Infinite must be brought to a known statement balance.

1. Select the account and enter the **New balance**.
2. Enter the statement **Date** and, if enabled, **Time**.
3. Choose the adjustment **Category**, optional **Project**, and **State**.
4. Add notes that explain the statement or correction.
5. Review the calculated **Difference**, then save.

The app creates a balance-adjustment transaction for the difference. This keeps the change visible instead of silently altering earlier transactions.

Reconcile an account statement

1. Compare the statement with the ledger. Add missing income, expenses, transfers, fees, and interest; remove confirmed duplicates; and mark matched entries **Cleared**.
2. In the account ledger, choose **Reconcile**.
3. Confirm the **Statement date** shown on the statement.
4. Check that **Starting balance** equals the ending balance from the previous completed reconciliation. If it does not, review earlier entries before continuing.
5. Enter the statement's **Ending balance**.
6. Continue matching and correcting entries until **Difference** is zero.
7. Choose **Done**. Cleared entries through the statement date become Reconciled, and the ending balance is used as the starting balance for the next reconciliation.

Use **Quick reconciliation** only when you have separately verified specific ledger entries and want to mark those selected entries as Reconciled. It does not perform the complete statement-balance check above.

Use **Update balance** only for an adjustment you understand and can describe. It should not replace finding a missing entry, duplicate, or transfer.

Copyright Vitaly Knyazev

Everyday transactions

Add an income or expense

Open an account or **All transactions**, then choose **Add transaction**.

- Use the direction control to choose money in or money out. Enter a positive amount; the direction determines how it affects the balance.
- **Currency** is normally the account currency, but a transaction can use another currency. The app asks for a conversion when needed.
- **Date** defaults to the current or most recently used date, depending on Options. **Time** can be shown when you need it.
- **State** starts from the account's initial state.
- **Category** explains the purpose. The Transfers part of the selector contains destination accounts.
- **Project** adds a second reporting dimension.
- **Payee** records who paid or received the money.
- **Reference** can hold a check number, order number, invoice, or confirmation code.
- **Notes** holds a longer description.
- **Attachments** can include receipt photos and other files.

Choose **Save**. On supported entry paths, **Save and enter next** keeps the form ready for another transaction.

Search, sort, and act on transactions

The transaction ledger can be searched and sorted by date, name, or amount, in ascending or descending order. Open a row to edit it. Use the row menu to clone, delete, change state, or perform other available actions.

Cloning is useful when a new transaction is similar to an old one but not predictable enough for a schedule. Review the cloned date, amount, and state before saving.

Transfers between accounts

To move money between your own accounts:

1. Start a normal transaction in the source account.
2. Open the category selector and choose the destination account in **Transfers**.
3. Enter the amount and date. If the accounts use different currencies, enter or confirm the conversion.
4. Save.

The app creates linked source and destination entries. Edit the source or linked transfer rather than creating an unrelated income entry in the second account.

> **A transfer should not appear as spending**
> If a transfer affects an expense report, check whether it was entered with an expense category instead of a destination account. Correct the transaction rather than excluding it from every report.

Copyright Vitaly Knyazev

Split a transaction

Use a split when one payment belongs to several categories, projects, or transfer destinations.

1. Open the category selector and choose the split action.
2. Add a split line for each part of the total.
3. Set the amount, category or transfer destination, optional project, and notes for each line.
4. Use **Distribute**, **Subtract**, or **Update sum** when those actions make the calculation easier.
5. Confirm that **Split total** equals **Transaction total** and **Remainder** is zero, then choose **Done**.

Each split needs a category. A split transfer cannot point back to its own source account. Changing a transfer created from a split must be done from the source transaction.

Attach receipts and files

Choose **Take photo** to capture a receipt or **Attach** to select an existing photo or document. Open an attachment to view it, use Share to send a copy, or delete it from the transaction.

Cloud backups can include attachments. Local backup files contain the main financial data but not attachments. By default, attachment backup is limited to Wi-Fi; change this in **Settings > Backups > Backup settings** if needed.

Receipts and other attachments may contain names, addresses, account details, or other sensitive information. Review files before attaching or sharing them. If cloud attachment backup is enabled, protect the cloud account as carefully as the app itself.

If an attachment exists in a cloud backup but is not present on the current device, the transaction offers **Download attachments**.

Avoid duplicates

- Search for the amount and date before entering a transaction that may already have been imported.
- Use **Prevent duplicates** during CSV, QFX/OFX, or QIF import when appropriate.
- Do not import the same statement file repeatedly unless you have verified the duplicate settings.
- Keep a pre-import backup so a large mistake can be reversed cleanly.

Memorized payees

A memorized payee is a transaction template connected to a payee. It can remember the account, direction, currency, category or split, project, amount, state, reference, and notes. When **Use memorized payees** is enabled, selecting that payee fills the saved values into a new transaction.

Create a memorized payee

1. Create or edit a normal transaction with the values you want to reuse.
2. Choose a payee.
3. Turn on **Memorize payee** before saving.

Copyright Vitaly Knyazev

4. Save the transaction and confirm the template in **Settings > Memorized payees**.

You can also create or edit a template directly from the Memorized payees list. Use Clone to create a similar template and Delete to remove one. Removing the template does not remove the payee itself.

Relevant options

- **Use memorized payees** allows payee selection to populate saved values.
- **Highlight payee in transactions** emphasizes the payee in the ledger.
- **Use account default state for repeated transactions** replaces the template's saved state with the account's current default when a repeated entry is created.

> **Memorized or scheduled?**
> Use a memorized payee for a repeated pattern with an unpredictable date or amount. Use a scheduled transaction when the date follows a repeat rule or you want reminders.

Scheduled transactions and Outlook

A scheduled transaction stores a transaction template plus a recurrence. It appears in Outlook before it is entered into the ledger.

Create a schedule

Create a new transaction and open its schedule section, or choose **Schedule transaction** from Outlook. Set the usual account, amount, category, project, payee, and notes, then choose a repeat pattern.

- **Once** enters one future occurrence.
- Daily, weekly, monthly, and yearly patterns can repeat every chosen number of days, weeks, months, or years.
- Weekly schedules can use a specific weekday.
- Monthly and yearly schedules can use a calendar day or an ordinal pattern such as the last weekday.
- Repeat **indefinitely**, a specified number of times, or until a chosen date.
- Weekend occurrences can be handled normally, moved to the previous Friday, or moved to the next Monday.
- Turn on **Reminder** when you want advance notice.

Work from Outlook

Outlook shows upcoming transactions for the configured number of days. Open a row menu to:

- **Enter next** and create the next occurrence in the ledger.
- **Skip next** and advance the schedule without creating a transaction.
- **Clone** the schedule.
- **Delete** the schedule.

Copyright Vitaly Knyazev

Choose **All scheduled transactions** to search and manage the complete list. Choose **All transactions** for the combined ledger. The Last backup row opens backup actions.

Reminder settings

Open **Settings > Reminders** to control:

- Whether due scheduled transactions are shown on startup.
- Whether the app reminds you about due transactions and how far in advance.
- How many future days Outlook displays.
- A daily reminder to enter transactions.
- Backup reminders, outdated-backup warnings, and the flashing backup reminder on Outlook.

Notifications require permission from the device. If a system notification does not appear, the due item still remains visible inside the app.

Schedules in budgets and reports

Budgets and custom reports can include scheduled transactions that have not yet been entered. Turn on **Include scheduled transactions** only when you want a forward-looking result. For a report of completed activity, leave it off.

Categories, projects, and payees

Categories

Open **Settings > Categories**. A category has a name, Expense or Income type, optional parent category, visibility in selectors, and notes.

Use subcategories when a top-level category needs detail, such as Food > Groceries and Food > Restaurants. Keep the first level short enough that category charts remain readable.

Transfers do not require you to create transfer categories. Destination accounts appear in the Transfers part of the category selector.

> **Deleting a used category**
> Deleting a category can also remove transactions and budgets that use it. Hide the category from selectors when you want to preserve history, and make a backup before deletion.

Projects

Projects answer a different question from categories. A category describes what the money was for, while a project identifies which activity it belongs to. Examples include Holiday 2026, Client A, Rental property, or Tax year 2026.

Projects can have subprojects, visibility settings, and notes. Reports and budgets can include a parent with all subprojects or select individual items.

Copyright Vitaly Knyazev

Payees

Payees identify the person or organization on a transaction. Open **Settings > Payees** to add, edit, hide, or delete names and notes. Use one consistent spelling per payee so searching and payee reports stay accurate.

If a payee should also fill transaction details, create a memorized payee template. The payee list and memorized template list are separate, although they work together.

Faster selection

The following options help with long lists:

- **Show top 5 recent categories, projects, etc in selectors** places frequently used items at the top.
- Keyboard-search options can open category, project, payee, and account selectors directly in search mode.
- **Color coding for categories, projects, etc** makes related items easier to identify.
- **Show in selectors** lets you hide old items without removing history.

Budgets

A budget compares a plan with matching actual transactions. Budgets can cover all spending, one category, a group of projects, selected accounts, or a very specific combination.

Create a budget

Open Budgets and choose **Add budget**.

- **Name** identifies the plan. **Group** places related budgets together.
- **Type** is Expense or Income.
- **Currency** and **Amount** define the target.
- **Period** can be daily, weekly, bi-weekly, monthly, quarterly, semi-annually, annually, or custom.
- Monthly budgets can expand **Amount for each month** so seasonal months use different targets.
- A custom period uses **From date** and **To date**.
- **Accounts**, **Categories**, **Projects**, **Payees**, and **Securities** define the matching transactions.
- **Include subcategories** and **Include subprojects** extend a selected parent to its children.
- **Include empty** options keep categories, projects, or payees visible even when they currently have no matching activity.
- **Roll** carries an unused or overspent amount into the next period.
- **Include scheduled transactions** adds future planned entries.
- **Notes** records the purpose or assumptions.

Copyright Vitaly Knyazev

Read the budget list

Each budget shows its planned amount, matching amount, and progress. Choose a budget to open the related transactions. Use the row menu to edit or delete. The toolbar can switch between showing individual budgets and budget groups, and can reorder them.

Grouped budgets help when you want several lines under a shared heading such as Monthly expenses, Household, or Travel.

Sensible budget habits

1. Start with a broad expense budget and one income budget.
2. After one or two months, split only the areas where the total is not informative enough.
3. Select accounts carefully so transfers and accounts outside the plan do not distort results.
4. Decide whether the budget is historical or forward-looking before including scheduled transactions.
5. Review Roll settings when a new period begins with an unexpected balance.

A budget with no transactions
Check its date period, type, accounts, categories, and whether child items are included. Also check the transaction state and currency before assuming the amount is missing.

Reports

Reports turn the same transaction history into quick summaries, detailed tables, and charts.

Quick reports tab

The Reports tab offers fast views for Today, Yesterday, Week, Month, 7 days, 30 days, and 90 days. Depending on the selected view, it shows income, expenses, net, profit, or loss. Use Previous and Next to move between periods.

Switch between **Chart**, **Table**, and **Favourite reports**. Choose **All reports** for the complete searchable list.

Built-in report types

Report type	Typical question
Transactions	Which individual entries match my filters?
Transactions by date	How did activity group by day, week, month, quarter, or year?
Transactions by category	Where did income or spending go?
Transactions by project	Which trip, client, property, or activity used the money?
Transactions by payee	Who paid me or received the money?

Copyright Vitaly Knyazev

Report type	Typical question
Income and expenses	How do inflows and outflows compare over time?
Profit and loss	What is the period's profit, loss, and net result?
Net worth	How did the combined value of accounts change?
Account balances	How did each account balance change over time?

Change the period and view

Open a report and choose a standard period such as This month, Month to date, Last month, This quarter, Quarter to date, This year, Year to date, All time, or Custom. Some reports also allow next month, quarter, or year.

For time-based reports, **View by** can group results by day, week, month, quarter, or year. Table view provides exact values and a summary; chart view makes patterns and proportions easier to see. On supported charts, press and hold the plot area to inspect a data point.

Customize a report

From **All reports**, edit a report or clone one before changing it. Customization can include:

- Name, description, report currency, and report type.
- Accounts or complete account groups.
- Categories and whether subcategories or uncategorized entries are included.
- Projects and whether subprojects or empty projects are included.
- Payees, including entries with no payee.
- Securities for investment-related results.
- Unreconciled, Cleared, Reconciled, and Void states.
- Scheduled transactions.
- Start and end dates, including moving date rules such as From date is always today, From date is always tomorrow, or To date is always today.
- The View by interval.

Clone a built-in report when you want a safe starting point. Add frequently used reports to Favorites, reorder them, and hide or delete custom copies that are no longer useful.

Export useful results

The Import / Export page can export the full transaction list to CSV or Excel. Report tables can also be used as a focused view before sharing or analysis. Always check the report period, filters, currency, and transaction states before treating an exported total as final.

Copyright Vitaly Knyazev

Currencies and exchange rates

Money Tracker Infinite can keep accounts, transactions, budgets, reports, and investments in different currencies. One currency is the main currency used when several values must be combined.

Manage currencies

Open **Settings > Currencies**. Choose a built-in currency or **Add custom currency** for an item that is not in the list, such as an additional cryptocurrency.

A currency includes:

- **Name**, **Code**, and **Symbol**.
- **Show symbol as**, which controls how the symbol or code is displayed.
- **Decimal digits**, from 0 to 10.
- **Amount format** for separators and symbol placement.
- **Base currency** status.
- **Active** and **Show in selectors** settings.
- Notes.

The first currency becomes the main currency. You can make another active currency the base later from the currency list. The base currency's own rate is fixed because it is the reference for conversions.

> **Changing the main currency**
> Combined totals and reports will be expressed in the new main currency. Review saved exchange rates and then check your key reports. If you synchronize devices, make the change on one device and synchronize it before continuing work elsewhere.

Exchange rates

Open the currency list and choose **Rates**, or open **Settings > Currencies > Exchange rates** where available. The page can show rates as a table or chart.

- Choose **Get rates** to retrieve the latest available values.
- Add a rate manually for a specific date when you need a historical or agreed conversion.
- Open a currency pair to review its dated rate history.
- A transaction in a different currency asks for a conversion if an applicable rate is not available.
- Turn on **Remember exchange rates** in Options to save conversions entered during transaction entry.

Online rates may be unavailable, delayed, or different from the rate used by your bank, card provider, or statement. For an important conversion, verify the value against the source you rely on and enter a dated rate manually when needed.

Rates are dated. Historical reports use saved dated information rather than applying today's rate blindly to every past entry.

Copyright Vitaly Knyazev

Multi-currency transfers

When a transfer connects accounts with different currencies, review the source amount, target amount, and conversion carefully. The two linked entries can have different currency amounts while still representing one transfer.

If a linked transfer is missing after an import, **Settings > Data > Data health > Unlinked transfers** can help find and relink both sides. You may choose whether recovered historical links also save past exchange rates.

Investments and prices

Investment accounts hold securities and investment transactions. They can also be used as virtual portfolios when you want to track positions without treating every change as ordinary spending.

Create an investment account

Create an account and select the **Investment** type. Choose its group and currency, then set the opening balance and other account fields as needed.

The account can contain both investment actions and cash transactions. This supports dividends, fees, interest, transfers, and uninvested cash alongside positions.

Add a security

Open **Settings > Securities** and choose Add.

- **Name** is the readable security name.
- **Symbol** is the market symbol used when retrieving prices, such as VOD.L or BTC-USD.
- **Currency** is the currency in which the security is priced.
- **Price** sets an initial or current value.
- **Multiplier** adjusts a quoted price when one displayed unit represents a different contract value.
- **Active** and **Show in selectors** hide old holdings without removing history.
- Notes can record the exchange, account, or other identifying information.

Choose **Get prices** from the securities list to retrieve current prices. Open **Prices** to view the table or chart, add a dated value manually, or correct a price.

Online prices may be unavailable, delayed, or different from your broker or statement. Verify important values against the source you rely on before using them, and enter the exact dated price manually when necessary.

> **Check the symbol and currency first**
> A price that appears unreasonable is often linked to a symbol for a different exchange, a quotation in another currency, or a multiplier that does not match the holding.

Copyright Vitaly Knyazev

Investment actions

Action	What it records
Buy	Acquires a quantity at a price, with optional commission and cash deduction.
Sell	Disposes of a quantity at a price, with optional commission and cash effect.
Dividend	Records dividend income from a security.
Reinvest dividend	Records a dividend used to acquire more of the security.
Interest	Records interest associated with the investment account.
Split	Changes the quantity using a split ratio without treating it as a purchase.
Move	Moves a position between investment accounts.
Misc. income	Records other investment-related income.
Misc. expense	Records another investment-related cost.

To add an investment transaction, open an investment account and choose **Add investment transaction**. Select the account, security, action, date, state, and applicable fields.

- Priced actions use **Quantity** and **Price**.
- Buy, sell, and other cash-affecting actions can include **Commission**.
- **Deduct from cash** controls whether the action also changes the cash balance in the investment account.
- When the account and security use different currencies, the form shows values in both currencies and asks for the conversion when necessary.
- Saving a priced action also adds or updates the security price for that date.

Review a portfolio

Use the account ledger to see all investment and cash activity. Use security price charts to find unusual values, and use Net worth or Account balances reports for changes over time. Before comparing performance, confirm that prices, exchange rates, commissions, and cash-deduction settings are complete.

Import and export

Import is the fastest way to move existing history into Money Tracker Infinite. Export creates a portable copy for analysis, archiving, or transfer to another application.

> **Before an import**
> Create a backup. Large imports can create accounts, categories, projects, payees, securities, prices, transfers, and many transactions at once. A backup is the cleanest way to undo an unwanted result.

Copyright Vitaly Knyazev

Choose the file source

Open **Settings > Import / Export**. Select a local file or a connected cloud service as the file source. The available file picker follows your device, but the import choices are the same.

Import from QIF

QIF supports the broadest migration. It can contain a full set of accounts and lists or a transaction-only file for one account.

1. Prefer one full QIF export containing all accounts, categories, and related information.
2. Select **Import from QIF** and choose the file.
3. Choose the file **Encoding** and **Date format** if they are not detected correctly.
4. For a transaction-only file, choose the **Target account**.
5. For a full file, map imported accounts to currencies and create missing currencies if necessary.
6. Review options such as **Prevent duplicates**, **Overwrite**, **Add transfer transactions to target accounts**, and **Deduct from cash** for applicable investment activity.
7. Complete the import and review the summary.

When importing separate account files, create any referenced destination accounts first and import one account at a time. Separate QIF files can make transfer matching and duplicate prevention harder than a single full export.

Import from QFX/OFX

QFX/OFX is commonly provided by banks. Choose a target account, date format, optional custom format, encoding, and **Prevent duplicates**. Review the result against the statement period before importing another file.

Import from CSV

Money Tracker Infinite uses a defined CSV layout. Download **Sample CSV file** from the Import / Export page and use it as the template. It demonstrates columns for date, time, amount, category, project, payee, reference, description, attachments, and attachment type.

Choose the target account, date format, encoding, and duplicate setting. A transfer can be represented by putting the destination account name in square brackets in the category column, following the sample.

Export to QIF

QIF export lets you select:

- A From date and To date.
- Accounts and transactions to export.
- Date format and encoding.
- Whether to include account, category, project, memorized-payee, security, and security-price lists.

Use this format for migration or a portable finance archive. Open the exported file in the destination application and verify a small sample before depending on it.

Copyright Vitaly Knyazev

Export to CSV or Excel

CSV and Excel export create a full transaction table that is convenient for analysis, tax preparation, or a personal archive. The values are exported from the current data, so verify the exchange rates, security prices, and transaction states for the period before using the export.

Migration checklist

1. Update the source application and create its native backup.
2. Export the most complete QIF file the source can produce.
3. Finish a minimal Quick start in Money Tracker Infinite.
4. Create a pre-import backup.
5. Import and resolve account currencies and date formats.
6. Compare account counts and balances with the source.
7. Review categories, projects, payees, transfers, investment positions, and scheduled items.
8. Run **Settings > Data > Data health > Validate data**.
9. Create a new post-import backup before editing or deleting the source files.

Backups and restore

Backups protect you from device loss, accidental deletion, an unwanted import, or a maintenance mistake. Backups and synchronization are separate: a backup is a recoverable snapshot, while sync keeps current work aligned across devices.

Local backups

Open **Settings > Backups > Backup to local file** and choose a destination. A local backup contains the main financial data but not transaction attachments.

Use **Restore from local file** to choose a saved backup, or **Restore from last auto backup** when the app offers one. Restoring replaces the current working data with the selected backup, so create a fresh backup first if the current data may still be useful.

Cloud backups

The Backups page supports OneDrive, Dropbox, and Google Drive where available.

1. Choose the **Cloud service**.
2. Choose **Connect** and finish the provider's sign-in.
3. Use **Quick backup** for the normal destination and settings, or **Backup to** for additional choices.
4. Use **Restore from** to select a cloud backup.
5. Disconnect the service from the same page when you no longer want the app to access it.

Cloud backup can include attachments. Attachments are stored separately from the main backup so the financial backup remains manageable.

Copyright Vitaly Knyazev

Automatic backup settings

Open **Backup settings** to control:

- **Backup automatically**.
- The number of days after the last backup before a new one is made.
- **Backup automatically only over WiFi**.
- **Backup attachments only over WiFi**.

Automatic work is best-effort and depends on the device allowing the app to run. Outlook shows the last successful backup date. If the date is older than expected, open the app and run a manual backup.

A reliable backup routine

- Keep automatic cloud backup enabled on the primary device.
- Create a manual backup before imports and data tools.
- Keep occasional dated local or downloaded cloud copies outside the main device.
- Verify the latest backup date in Outlook.
- Do not treat synchronization as your only backup.
- Remember the protection password or PIN used when a protected backup was created.

Synchronize devices

Synchronization lets supported versions share one current set of data through OneDrive, Dropbox, or Google Drive where available. All participating devices must use the same provider account and start from the same data history.

Before enabling sync

1. Update Money Tracker Infinite on every device.
2. Choose the device with the most complete, correct data as the primary device.
3. Create a cloud backup from the primary device.
4. On each additional device, restore that common backup before enabling merge synchronization.
5. Give each device a distinct sync **Name**.
6. If you set a sync **Password**, use exactly the same value on every device.

Sync modes

Mode	Use it when
Sync manually	You want the Sync button to run synchronization only when you choose it.
Auto sync and merge data (recommended)	Each device may add or edit records and should combine changes automatically.
Only check for updates	You want notification of newer cloud data without downloading or uploading it.

Mode	Use it when
Only upload and overwrite remote data	This device is the verified source and must replace cloud data.
Only download and overwrite local data	The cloud copy is the verified source and must replace this device's data.

Overwrite modes discard one side. Use them only after confirming which copy is authoritative and making a backup.

Set up the primary device

1. Open **Settings > Sync**.
2. Select the provider and enable sync.
3. Enter the device name and optional shared sync password.
4. Choose a mode. For a fresh cloud repository, use **Only upload and overwrite remote data** once if instructed, then change to Manual or recommended Merge mode.
5. Choose **Sync now** and wait for Done.

Set up another device

1. Restore the common backup if the device does not already contain the same history.
2. Open Sync, select the same provider account, and enter a different device name with the same optional sync password.
3. For the first synchronization, choose **Overwrite local data** when the cloud copy is the source.
4. After the local data is confirmed, switch to Manual or Merge mode.

Everyday sync habits

- Run Sync before starting work on a device that may be behind.
- Run it again after finishing important changes.
- Wait for Done before closing the app or losing connectivity.
- Check **Settings > Errors** if synchronization fails.
- If the app reports different data histories, restore every device from one common backup instead of forcing a merge.
- If the main currency changed, overwrite other copies from the device where the change was made.

Data tools and sync
Trim old data and Data compaction change the history used by synchronization. Follow the tool's overwrite instructions on every device before returning to Merge mode.

Protection and privacy

Protect the app

Open **Settings > Protection**.

- **Protect data with a password** requires a password when the app opens.
- **Use 4-digit PIN code** uses a numeric code instead of a full password.
- **Unlock using fingerprint**, **Face/Touch ID**, or **Windows Hello** is available when the device supports it and protection is already enabled.
- **Lock when switching apps** locks after the configured delay when Money Tracker Infinite goes into the background.
- **Hide screen when switching apps** prevents balances from appearing in the operating system's recent-app preview.
- **Protect quick transaction input** applies protection to supported quick-entry shortcuts.

The same protection secret is used when the app saves protected data and backups. Changing it triggers a new backup requirement so future copies use the new secret.

> **There is no password recovery**
> If you forget the password or PIN, protected data and protected backups cannot be opened. Store the secret safely. Before changing protection, make a backup and verify that you know the current secret.

What leaves the device

Your financial records stay on your device by default. Some features exchange limited information with an external service:

- After you enable cloud backup or synchronization, the app may connect and upload data automatically according to your settings.
- Exchange-rate requests identify the currency pairs requested, not your transactions.
- Price requests identify the requested security symbols, not quantities, account holdings, or transaction history.
- The app may send limited information about crashes and app reliability. This can include the app version, device platform, operating-system details, and information about the error.
- A support message may be pre-filled with the app version, device platform, and operating-system details. Sending a selected item from **Settings > Errors** can add that error's details. Review and edit the message and attachments before sending.
- Purchase, update, homepage, and privacy-policy actions open the relevant store or website.

For the current details, open **Settings > About > Privacy policy**.

Copyright Vitaly Knyazev

Options and personalization

Open **Settings > Options** and choose Save after making changes. Some language or appearance changes may ask you to restart the app.

Appearance and formats

Option	Effect
Background	Uses the light, dark, or system appearance.
Accent color	Changes the highlight color where supported.
Language	Changes the user interface language after restart.
Date format	Controls dates throughout the app.
Time format	Uses a 12-hour or 24-hour clock.
Amount format	Controls decimal and thousands separators, symbol position, and related amount display.
Show hints	Shows or hides page guidance.
Color coding for categories, projects, etc	Displays item colors in supported lists and selectors.

Transaction entry

- **Use memorized payees** fills a saved template when its payee is selected.
- **Highlight payee in transactions** makes the payee easier to see in the ledger.
- **Show top 5 recent categories, projects, etc in selectors** speeds up frequent choices.
- **Show time when entering a transaction** adds a Time field.
- **Reuse last transaction date** keeps the last used date for the next entry.
- **Use account default state for repeated transactions** applies the account's current initial state to clones and repeated items.
- **Animate transaction saving** provides visual confirmation after saving.
- **Remember exchange rates** saves conversion rates entered on transactions.

Amount display

- **Negatives in parentheses ()** displays a negative amount as (100.00) rather than -100.00.
- **Negatives in red** and **Positives in green** add visual cues.
- The number of decimal places for a currency is controlled by the currency itself.

Copyright Vitaly Knyazev

Faster selectors and updates

Keyboard-search options can open category, project, payee, and account selectors directly in search mode. **Check for app updates** controls update checks performed by the app in addition to store behavior.

Data tools and maintenance

Open **Settings > Data**. These tools are intentionally separated because they have different risks. Read each introduction and create a backup before changing data.

Data health

Use **Data health** to review and fix potential inconsistencies.

- **Validate data** checks the current data before sync, bulk update, or other maintenance.
- **Unlinked transfers** finds transfer pairs that exist but are not connected. This often occurs after QIF import. Select the two matching entries and link them, or use the automatic linking action after reviewing the candidates.
- **Clear all transfer links** removes the links without deleting the transactions. Use it only when you plan to rebuild incorrect links.
- **Split discrepancies** finds split transactions whose lines do not equal the main amount, often because of conversion or rounding. Review and correct each one.

Bulk changes

Bulk changes can replace category, project, or payee across many matching transactions.

1. Choose **Bulk changes**.
2. Select the From and To dates, accounts, and whether scheduled transactions are included.
3. Choose the existing values that identify the records to change.
4. Review the matching transaction count, including split and scheduled items.
5. Choose the replacement category, project, or payee and apply the update.

Create a backup first. A bulk update is much easier to reverse by restoring a backup than by finding every changed record.

Delete transactions

Choose **Delete transactions** to permanently remove transactions in selected accounts and a selected date range. Transfers to and from those accounts are also removed. Review the scope, then type the requested confirmation word.

Use this for a clearly defined cleanup, not as a substitute for hiding an old account.

Trim old data

Trim old data shortens a long history while keeping balances from a chosen first date.

Copyright Vitaly Knyazev

1. Choose the first date to keep.
2. Select the accounts to include and choose **Preview**.
3. Review how many cash transactions, investment transactions, opening balances, opening investment positions, and obsolete items will be affected.
4. Uncheck any obsolete account, category, project, payee, or security that must remain.
5. Choose **Trim** and type the confirmation.

Transactions before the chosen date are replaced by opening balances or opening positions dated on that date. Transactions on or after it remain.

If you use sync, the trimmed copy must overwrite the cloud copy and every other device. Do not use Merge until all copies come from the trimmed version.

Data compaction

Data compaction reduces the data-file size by removing synchronization history. Synchronization must be off on every device before compaction.

After compaction, treat the compacted device as the authoritative source. Overwrite the cloud copy and then overwrite every other device before re-enabling merge synchronization.

Reset all data

Reset all data permanently deletes accounts, transactions, and settings so the app can start again. This is not an ordinary troubleshooting step. Export anything you may need and create a backup before confirming.

Errors

Open **Settings > Errors** to review details from failed imports, backups, restores, sync operations, or data checks. Open an error for more information. Clear the list only after the problem has been resolved or recorded for support.

Platform-specific notes

Most instructions are identical across supported versions. The main differences are gestures, file pickers, notifications, and how much content fits on screen.

Task	Android	iPhone and iPad	Windows 10/11
Open row actions	Press and hold.	Swipe left.	Right-click or press and hold on touch devices.
Import a file	Use the system file picker and available storage apps.	Use the Files picker, including iCloud Drive and enabled providers.	Use the standard file picker for local and connected locations.
Save an export	Choose a local or connected destination, then share when offered.	Save to Files or a connected cloud destination.	Use Save As or a connected cloud destination.

Copyright Vitaly Knyazev

Task	Android	iPhone and iPad	Windows 10/11
Notifications	Grant notification permission when asked. Battery-saving settings can delay background work.	Grant notification permission when asked. Background work runs when the system allows it.	Notifications use Windows notification settings; automatic work requires the device to be available.
Transaction actions	Press and hold for more options.	Swipe left for more options.	Right-click or use the toolbar.

On iPad and Windows, a keyboard can move between transaction fields, and Enter can save where the form supports it. Large screens may show a list and its details side by side.

Compatible Chromebooks use the Android instructions.

The iPad version can run on compatible Apple silicon Macs. Use the same Apple-version instructions. Google Drive is unavailable in this mode, so choose OneDrive or Dropbox for cloud features.

Troubleshooting

The balance does not match the bank

1. Check whether the bank includes pending items that have not cleared.
2. Switch the ledger balance view and compare Unreconciled, Cleared, and Reconciled entries.
3. Search for duplicate imports around the statement dates.
4. Confirm the opening balance and any balance adjustments.
5. Check that transfers were entered as transfers, not income or expenses.
6. For a small explained difference, use **Update balance** with a clear note.

A scheduled transaction did not enter

Open **All scheduled transactions** and inspect the next occurrence, repeat rule, and weekend handling. Use **Enter next** to post it manually. Then review **Settings > Reminders**, notification permission, and the prompt-to-enter setting.

Sync says new data is available or the devices disagree

- Confirm all devices use the same provider account and optional sync password.
- Run Sync on the device that is expected to be current and wait for Done.
- Check **Settings > Errors**.
- If the app reports different histories, choose one correct device, create a backup, restore that backup to the others, and restart synchronization from the common copy.
- Do not force Merge after Trim old data or Data compaction; follow the overwrite procedure.

Copyright Vitaly Knyazev

Import created duplicates

Stop importing more files. Compare the duplicate dates and accounts, then restore the pre-import backup when the scope is large. For a small set, delete only the confirmed duplicates. Retry with the correct target account, date format, and **Prevent duplicates** option.

Imported dates or amounts look wrong

Choose the correct file encoding, date format, custom date pattern, and decimal format. For CSV, rebuild the file from the downloaded Sample.csv layout. For QIF, prefer a complete export and contact support if the source application produced inconsistent data.

Reports or budgets show unexpected totals

Check the period, currency, accounts, categories, projects, payees, securities, transaction states, child-item options, and **Include scheduled transactions**. Run Data health if transfers or split totals look wrong.

An attachment is missing

Open the transaction and choose **Download attachments**. Confirm the device is connected to the cloud provider used for backup. Remember that local backups do not include attachments and cloud attachment backup may be limited to Wi-Fi.

Prices or exchange rates will not update

Check internet access, symbol or currency codes, and the Errors page. Enter a dated value manually when the online value is unavailable or when you need the exact historical rate or price from a statement.

I forgot the password or PIN

There is no recovery for protected data. Try a backup created before protection was enabled or a device that is still unlocked. Export important data from that device before it locks. Support cannot reconstruct the secret.

The app will not open or data appears damaged

Restart the device and open the app again. If it still fails, use the most recent known-good backup rather than repeatedly modifying the damaged copy. After restoring, run Data health and create a new backup. Include the app version and relevant error details when contacting support.

Glossary

Term	Short definition
Active	Available for current use; inactive items remain in history.
Attachment	A receipt photo or other file linked to a transaction.

Copyright Vitaly Knyazev

Term	Short definition
Base currency	The main currency used for combined totals and conversions.
Cleared	Confirmed by the financial institution but not fully reconciled.
Clone	Create a new item using a copy of an existing one.
Memorized payee	A reusable transaction template applied when its payee is selected.
Opening balance	The balance at the beginning of tracked history.
Outlook	The main tab for upcoming scheduled transactions and backup status.
Reconciled	Checked and accepted against a statement.
Roll	Carry a budget difference into the next period.
Scheduled transaction	A transaction template with a recurrence rule.
Split	One transaction divided into several categories, projects, or transfers.
Transfer	Linked movement of money between two of your accounts.
Unreconciled	Not yet confirmed against a statement.
Void	Kept in the ledger but excluded from normal totals.

Support and next steps

Open **Settings > About** for the installed version and direct actions for support, the homepage, the privacy policy, store rating, purchase, and restore purchases.

- Email: support@k-tech-systems.com
- Website: k-tech-systems.com
- Privacy policy: k-tech-systems.com/PrivacyPolicy

When asking for help, include the app version, device type, the exact message shown, what you were doing, and whether a recent backup exists. Never send your password or PIN. Review the pre-filled message, remove or redact account numbers and personal financial details, and send only the minimum information needed to explain the problem.

Recommended data checks

- Accounts and opening balances match reality.
- Categories and projects are simple enough to use consistently.
- Transfers are linked and split totals have no remainder.
- A current backup exists outside the primary device.
- Protection is enabled, and sync, if used, has completed on every device.
- Rates and prices have been checked against the source you rely on for the period being reviewed.

Copyright Vitaly Knyazev