Aevum

Future begins today.

Turn everyday spending into future savings — automatically.

Aevum means an age — time that endures and accrues rather than runs out. Wealth is meant to grow the same way: gently, one ordinary step at a time. Most money apps are built on fear — budgets, streaks, the guilt when you slip; they're very good at making you anxious and not very good at making you wealthier. Aevum starts from the opposite premise: a small nudge you set yourself turns everyday spending into savings — a quiet push in the right direction that never becomes a shove. No pressure, no shame, no discipline required — just a calmer path to real wealth that grows while you live your life.

USER MANUAL

Contents

Getting started

Welcome to Aevum. This page takes you from a fresh account to the point where the app is quietly working on your behalf — and shows you how to explore it fully before you commit a single real number.

Your first few minutes

Signing up needs nothing more than an email and a password. You're in straight away; you can fill in the rest of your profile whenever you like. Once you confirm your email, a quick setup opens on its own and walks you through three small things:

- **Your name** — so Aevum can greet you.
- **Securing your account** — set up account recovery and, if you like, two-step sign-in. Optional, and covered in account & security.
- **Region & currency** — confirm where you are and the currency you think in. Your currency is chosen from your country, so amounts show up the way you expect from the start.

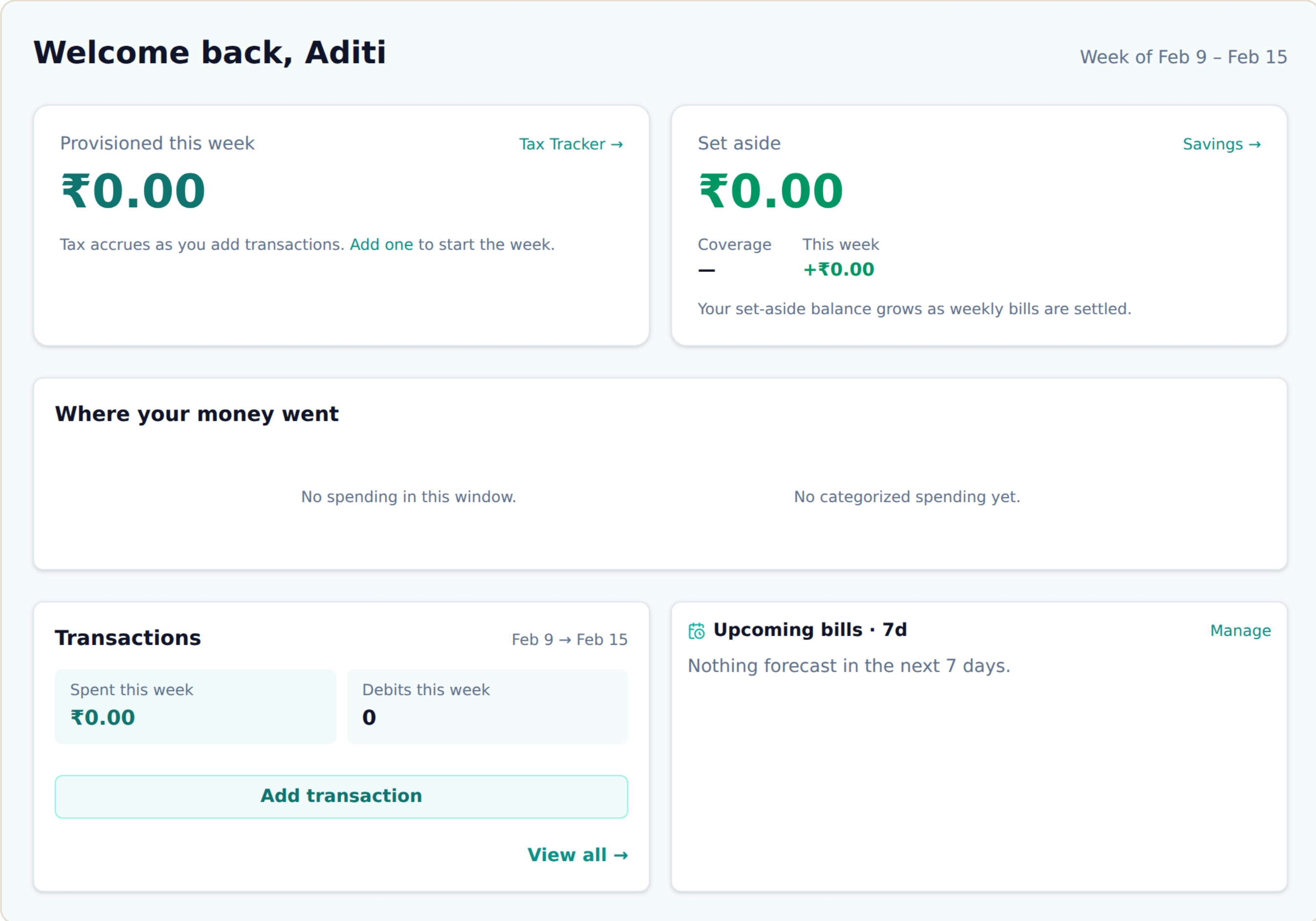
You can move through it a step at a time, skip any optional step, or close it entirely and head straight to your dashboard. It only ever nudges you **once** — close it and come back tomorrow and it won't pop up again. It's a helping hand, not a gate. Confirming your email is also the moment Aevum sends your welcome note and greets you by name.

Your home screen

After signing in you land on your **dashboard** — your home in Aevum, a single glance that answers the questions you actually open a finance app to ask: where do I stand, what needs me, how am I trending, and what's coming up.

The headline greets you and shows the week you're in, then leads with the number that matters most to how you use Aevum. If you're using it as a self-tax tool, you'll see how much you've set aside this week beside how much you've actually saved toward it; if you've turned the tax off and are using Aevum as a plain expense tracker, the same spot leads with this month's spending and how much budget room is left. Either way it's a live number — it moves as you spend.

Below that, Aevum surfaces anything that genuinely needs you: an overdue bill, a budget you've gone over, or a setup step you haven't finished. When there's nothing to act on, that space simply isn't there — seeing nothing means you're clear. Further down sit your spending trends, your most recent transactions, and the bills coming due in the next week. Nothing here is a dead end: every part of the page links straight through to the fuller feature behind it.



See Aevum with real data first

An empty budgeting app is hard to judge. The whole point of Aevum is the picture that appears *after* your spending is in it — the weekly tax, the budgets, the savings building up. So before you add anything of your own, you can fill Aevum with **realistic sample data** and click around freely.

This isn't a mock-up bolted on the side. The sample transactions run through exactly the same machinery your real spending would — so the categories, the weekly tax bills, and the savings all behave the way they will once your own data lands. The sample world spans about three months of everyday life — salary coming in, groceries and fuel and dining out going back out, a few subscriptions and EMIs — and it's always kept current, so the most recent activity lands on today rather than looking months old.

While sample data is active, a gentle banner reminds you the numbers aren't yours, so you're never confused about what you're looking at. When you're ready to begin for real, clearing it out takes a single step — no password, no ceremony, because there's nothing of yours to protect yet. The one exception: if you've already started adding your own transactions on top of the sample set, Aevum asks you to confirm properly first, so real data is never lost by accident. Clearing the sample data clears only the data — where you are in your setup journey stays exactly as it was.

Finding your feet

A short **Getting Started** checklist points you at the first real steps: **add an account**, **import a statement**, **take the tour**, and **try sample data**. It watches what you actually do — add an account and that item quietly checks itself off, with no separate "mark as done" busywork. You can reach it any time from the **Help** page, so there's no rush to finish in one sitting.

If you'd rather be shown around, the **guided tour** is a short, narrated walk through the life of a transaction — from your dashboard, through your spending and budgets, to the tax tracker and back. It highlights one thing at a time, and if you stop partway, Aevum remembers where you were.

Add your first transaction

When you're ready for the real thing, adding a transaction takes just a few fields — who it was with, how much, whether it's money out or in, and the date. If you've set a rule for that beneficiary before, Aevum fills in the categories for you. Don't want to type everything? Import a statement instead and Aevum reads the transactions for you.

That single transaction is enough for Aevum to start working: it categorizes it, sets aside any consumption tax, and folds it into this week's bill. From there, set a budget or two, watch your savings account grow, and the same picture you just explored starts filling in with your own life.

The consumption tax & your weekly bill

This is the idea at the heart of Aevum. It's worth five minutes.

Why a "tax" on your own spending?

Most budgeting apps just *tell you* what you spent. Aevum turns each expense into a small act of saving. Every time you spend on something taxable, a fraction of it is set aside as a **self-imposed consumption tax** — money you're quietly provisioning for future expenses of the same kind.

The point is **forced provisioning, not punishment.** The tax isn't a scolding for spending; it's a way of funding the next time you need to spend on that thing. And the money is real: it's moved into your savings account, not just tallied on a screen.

How much is taxed

Every expense is sorted into a **type**, and each type carries its own rate — which **you** control:

Type of spending	Examples	Default rate
Discretionary	dining out, shopping, entertainment	10%
Essential	groceries, utilities, transport	5%
Fixed commitments	rent, loan EMIs	0%
Uncategorized	anything not yet sorted	10%

The more optional the spend, the bigger the provision it builds — so discretionary is taxed more than essential. Fixed commitments sit at 0% by default on purpose: they count as taxable but start un-taxed, so you can raise the rate yourself if you'd like to provision for them too.

> Income, transfers between your own accounts, and the tax payments themselves are never taxed. Anything you mark **exempt** is left alone as well.

Budgets add a penalty — the tax alone does not

This is the part most people get backwards, so it's worth being explicit: **the base tax above applies to all taxable spending, all the time** — whether or not you're over budget.

Separately, you can set a budget per category. Stay inside it and you pay only the base tax. **Overspend it** and Aevum adds a **penalty** on top, for the portion that crossed the line — a sharper nudge. Default penalties are around 20% for essential categories and 50% for discretionary ones, and they're adjustable too.

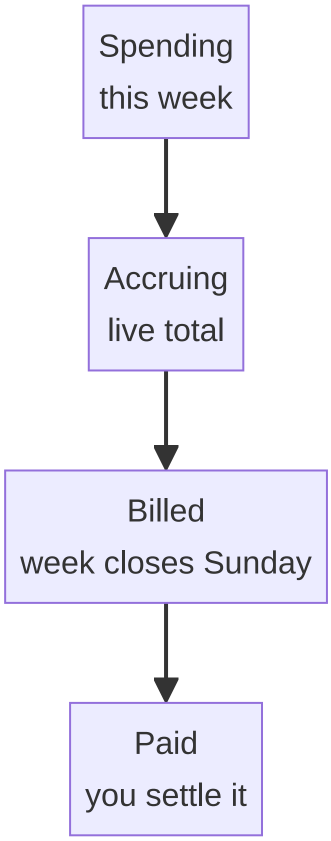
So there are two distinct things happening:

1. **Base tax** — always, on every taxable expense → builds your savings.
2. **Penalty** — only when you bust a budget → an extra cost for going over.

A refund works in your favour: it reduces your spending for the period, and can bring you back under a limit you'd crossed.

The weekly bill

Rather than nickel-and-diming every purchase, Aevum totals your tax (plus any penalties) over a week into a **single bill**. Weeks run **Monday to Sunday** in your timezone.



During the week the bill is **live** — it grows as you spend, so you watch it in real time instead of being surprised. When the week closes it's **billed** (locked in), and you have two weeks to settle it. Settling moves the money out of your everyday account and into your savings account.

If a bill goes unsettled past its grace period it's flagged **overdue**, and a bill left unpaid long enough may **expire**. In normal use, though, you'll just watch bills accrue, finalize each week, and get paid.

Bill — 09/Feb/2026 → 15/Feb/2026

Bill #3

Billed

Total amount	Tax total	Penalty total
₹598.00	**₹418.00**	**₹180.00**

Penalty breakdown by budget tag

Shopping 1 txn	**₹120.00**
Dining 1 txn	**₹60.00**

Transactions on this bill

DATE	BENEFICIARY	TYPE	AMOUNT	TAX	PENALTY	PENALTY TAG
10/Feb/2026	Swiggy	Discretionary	₹640.00	₹64.00	₹0.00	—
11/Feb/2026	Zomato	Discretionary	₹900.00	₹90.00	₹60.00	Dining
12/Feb/2026	BigBasket	Essential	₹2,340.00	₹117.00	₹0.00	—
13/Feb/2026	Amazon	Discretionary	₹1,200.00	₹120.00	₹120.00	Shopping
14/Feb/2026	Uber	Discretionary	₹268.00	₹27.00	₹0.00	—
14/Feb/2026	Airtel	Committed	₹799.00	₹0.00	₹0.00	—

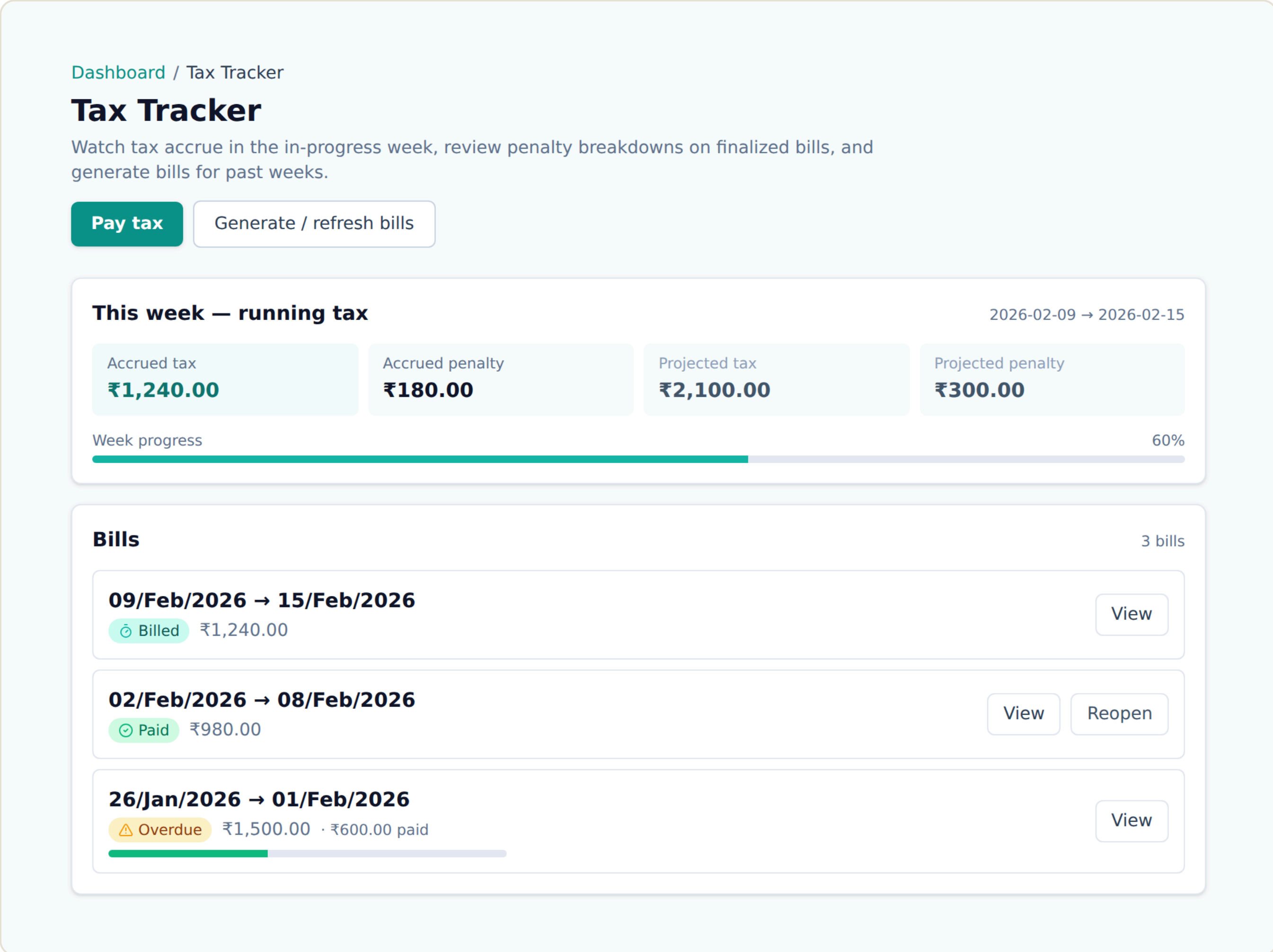
Close

Watching and paying it

The **Tax Tracker** is where all of this lives. The top shows the week you're in — how much you've accrued so far, and how much of that is penalty — updating as you spend. Below it is the list of past bills, each showing its status (accruing · billed · paid · overdue · expired) at a glance.

Open any bill and you see exactly what made it up: every transaction that contributed, what it was taxed at, and — if you went over a budget — the penalty broken down by which budget you breached. A bill is never just a number you're asked to accept; you can always trace it back to the spending that produced it.

A single **Pay tax** action settles what you owe in one go. You can also mark individual bills as paid if you settled them another way — and if you simply transfer money into your savings account yourself, Aevum recognises it and applies it to your oldest outstanding bills automatically, so paying "by hand" still keeps the ledger straight.



Corrections don't rewrite history

Once a week has closed, its bill is never rewritten. If you later correct a transaction from that week, the difference appears as a clearly-labelled adjustment on your *current* bill instead — with a before-and-after — so your history stays trustworthy and you can always see what changed and why.

Prefer to skip the tax? It's optional

Aevum's automatic **tax mode** runs the weekly cycle for you — finalizing each week's bill and, if you like, settling it automatically. You don't have to use it:

- **Turn it off** to run in manual mode. Your tax then stays a running tally and never comes due unless you choose to generate a bill — so you can use Aevum as a straightforward spending tracker, with categories, budgets, and reports, without the tax driving anything.
- **It can switch itself off, too.** If unpaid bills pile up past a safe limit, Aevum turns tax mode off, clears the stale backlog, and notifies you — so a forgotten bill never quietly snowballs. Turn it back on whenever you're ready.

Setting your rates

Under **Settings → Taxation rules** you control the whole thing: the tax rate for each kind of spending and the penalty rate for going over budget. Each rule comes with a plain-language explanation of what that kind of spending covers, so you're not guessing what "discretionary" means when you change a number. Enter a rate however you think about it — `5%`, `0.05`, or just `5`.

FAQ

Is this a real / government tax? No. It's entirely self-imposed — a personal accountability and savings tool. You set the rates, and the money goes to your own savings account.

Can I turn the tax off for something? Mark it as exempted, or categorize it as a fixed commitment — neither is taxed by default.

I edited an old transaction. Does my old bill change? Finalized bills aren't rewritten. Aevum posts the difference as a small adjustment to your current week, so history stays accurate without being re-litigated.

Where can I change the rates? Settings → Taxation rules. There's one rate per spending type, and you can tune both the base tax and the breach penalty.

Your savings account

The consumption tax isn't just a number on a screen — it goes somewhere. That somewhere is your **savings account** (you may also see it called your *tax pot*): a real, growing balance, provisioned one purchase at a time.

First, tell Aevum about your accounts

An account in Aevum is just a record of somewhere your money sits — an everyday bank account, a prepaid wallet like PhonePe or Paytm, or the account you set your tax aside into. You reach them under **Settings → Bank accounts**.

Adding accounts is optional — Aevum tracks and taxes your spending without a single one registered — but doing it unlocks two things: your imported statements land against the right account automatically, and your tax gets somewhere real to be saved.

For each account you give it a name and say what it's for: everyday spending, a savings goal, an emergency fund, a dependant's expenses. That "what it's for" is your call, not the bank's.

Your UPI handles

Attach the **UPI IDs** you pay from to the account they belong to. This is what lets an imported statement land against the right account without you sorting it by hand — when Aevum sees a payment from a handle you've registered, it knows exactly which account it came from.

Because a single wrong character would quietly misfile your spending, Aevum tries hard to let you add an ID without typing it:

- **Scan its QR code** with your camera — handy on a laptop or tablet, where you hold your phone's UPI QR up to the screen.
- **Upload a screenshot** of the QR — handy on the phone itself, which can't photograph its own screen.
- **Paste it** — every UPI app has a "Copy UPI ID" button.
- Or type it, as a last resort.

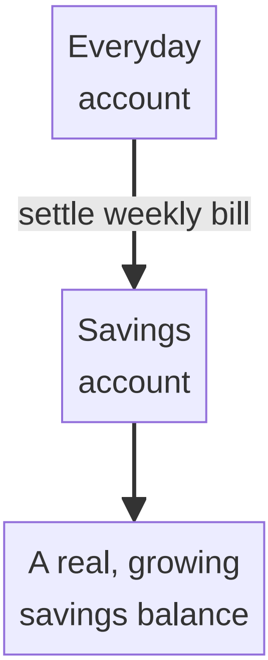
However it arrives, the ID drops into the field for you to confirm before anything is saved — Aevum never commits a scanned code straight to your account, in case it misread. Case and spacing don't matter; the same handle typed two slightly different ways is recognised as one. And the same handle can belong to two people, so sharing a joint account never blocks you. You can attach more than one ID to an account.

Nominating a savings account

Aevum's self-imposed tax moves money into a savings account you nominate. To be eligible, an account has to be marked as **savings** — everyday spending accounts can't be the pot, because that's money you'd spend, not money you've set aside. You can have more than one, and you choose which of them holds your tax. Until you've picked one, a gentle banner reminds you — because without it, your tax has nowhere to settle.

Where the tax goes

When you settle a weekly bill, the money moves **out of your everyday account and into your savings account**. The discipline of the tax becomes a real, growing balance.



You settle bills two ways: **manually**, by recording a payment when you move the money, or **automatically**, by letting Aevum apply your savings transfers to your outstanding bills, oldest first. Either way the taxed amount ends up set aside. If bills pile up unpaid, Aevum steps in to protect you — it can pause auto-settlement and flag the backlog so nothing quietly spirals. (See the consumption tax for how bills accrue and finalize.)

Watching it grow

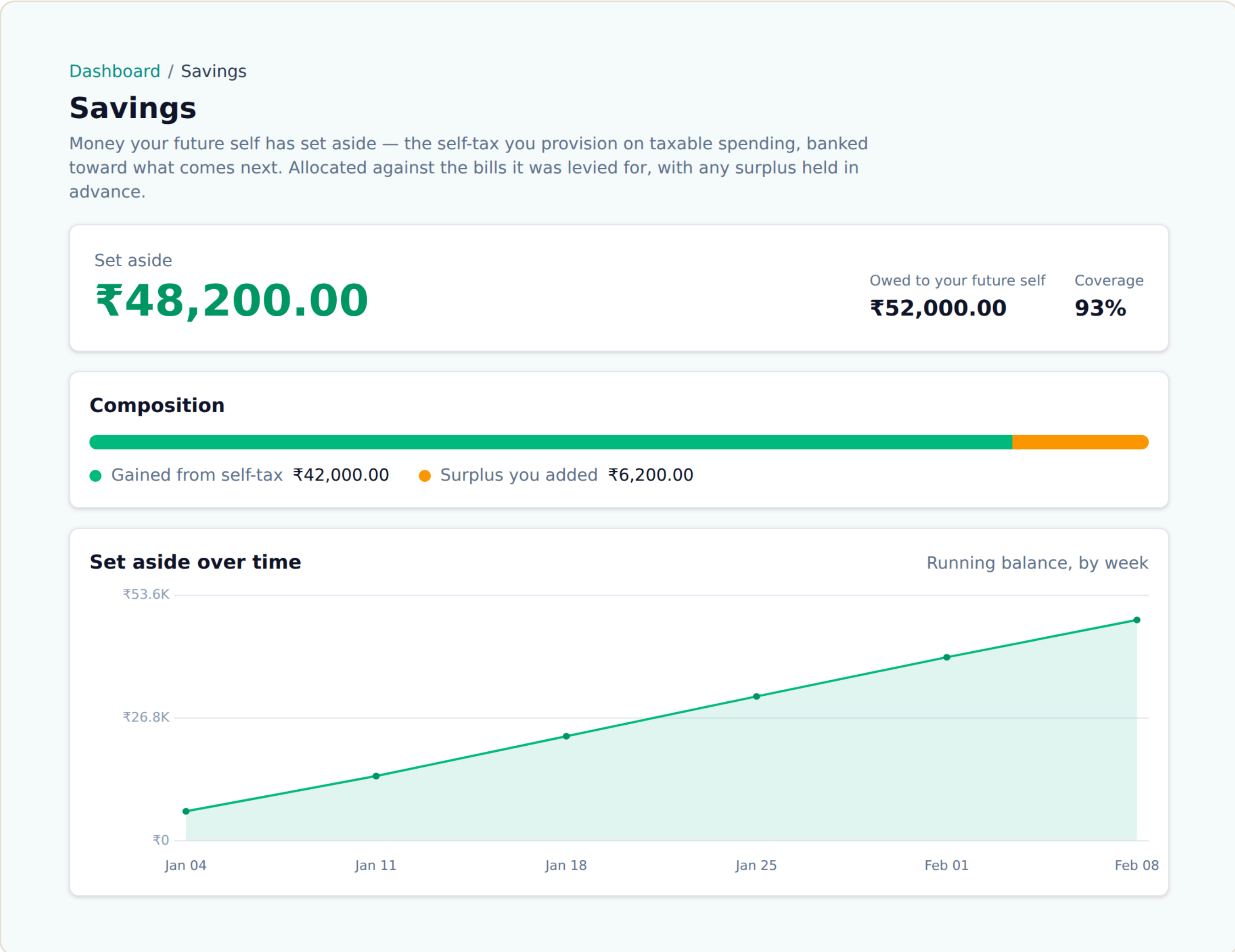
The **Savings** screen answers one simple question: how much have you set aside, and how solid is it? The headline balance sits beside two figures that give it meaning:

- **Owed to your future self** — the total tax levied across all your weeks. This is the target your savings work toward.

- **Coverage** — how much of that you've actually funded. Fully caught up, it reads full; behind, it tells you by how much. Until any tax has been levied it shows a dash rather than a misleading zero.

Below that, your balance splits by where it came from: **gained from self-tax** — money the mechanism set aside automatically as you spent — and **surplus you added**, anything you moved into savings on top, ahead of any bill. Early on it's all self-tax, so it reads as a single bar. And last is the **trend**: your running balance week by week, turning a series of small set-asides into a visible, climbing line.

You never wait for anything to "run" — every time you open Savings, Aevum re-reads what you've paid and what you owe yourself and reconciles the two on the spot. The record only ever gets *added to*, never quietly rewritten: if a payment is undone or a bill reopens, Aevum posts a correcting entry rather than editing the past, so what you saw last week is still what happened last week.



Why we suggest two bank accounts

Aevum works best when your everyday spending and your savings live in two separate real-world accounts:

- Every expense draws down your everyday account by **more than the sticker price** — the purchase *plus* its self-tax. That shrinking balance is the point: less disposable income sitting around is a quiet, constant nudge to save rather than spend.
- The money you set aside lands somewhere out of sight and out of temptation. Its first job is to build an **emergency buffer** before any of it becomes money you invest.

You *can* run on a single account — mark bills paid when you actually move money aside — but physically segregating spending from savings is what makes the discipline real.

> **Changing what an account is for can re-sort your history.** Turn an account into your savings pot after you've imported transfers into it, and Aevum quietly re-reads them so your bills settle correctly. And you can't delete an account that has transactions — **archive** it instead, so your past records stay whole.

What's coming next

Today the savings account is exactly that: real money, set aside, yours. It's also the **foundation for where Aevum is heading** — the plan is to grow it from a passive store into an active one, putting the balance you've built to work through investments and a portfolio. The same account you've been filling with everyday discipline becomes the engine for longer-term goals.

FAQ

Is the savings account a real bank account? It's a dedicated account *inside Aevum* that tracks your set-aside savings. You move real money into it when you settle bills, so the balance reflects money you've genuinely provisioned.

Do I have to pay every bill? To keep your savings building, yes — that's the point. Auto-settlement makes it effortless, and unpaid bills are flagged so nothing slips through.

What's the "committee account" I saw mentioned? That's the name for this account's *future* role — once investing and portfolio features arrive, it actively manages the balance rather than just holding it. Same account, bigger job.

Transactions

Everything in Aevum is built on transactions. A transaction is any money that moves — an expense you paid or income you received — recorded as a single line: how much, in or out, on what day, and who it was with. Your budgets, your weekly consumption tax, and your spending insights all read from this one record, so it's worth keeping honest. The good news: most of the keeping-honest happens for you.

There are two ways a transaction gets in, and both end up in the same ledger.

Adding one by hand

Add an entry from the list at any time. You fill in:

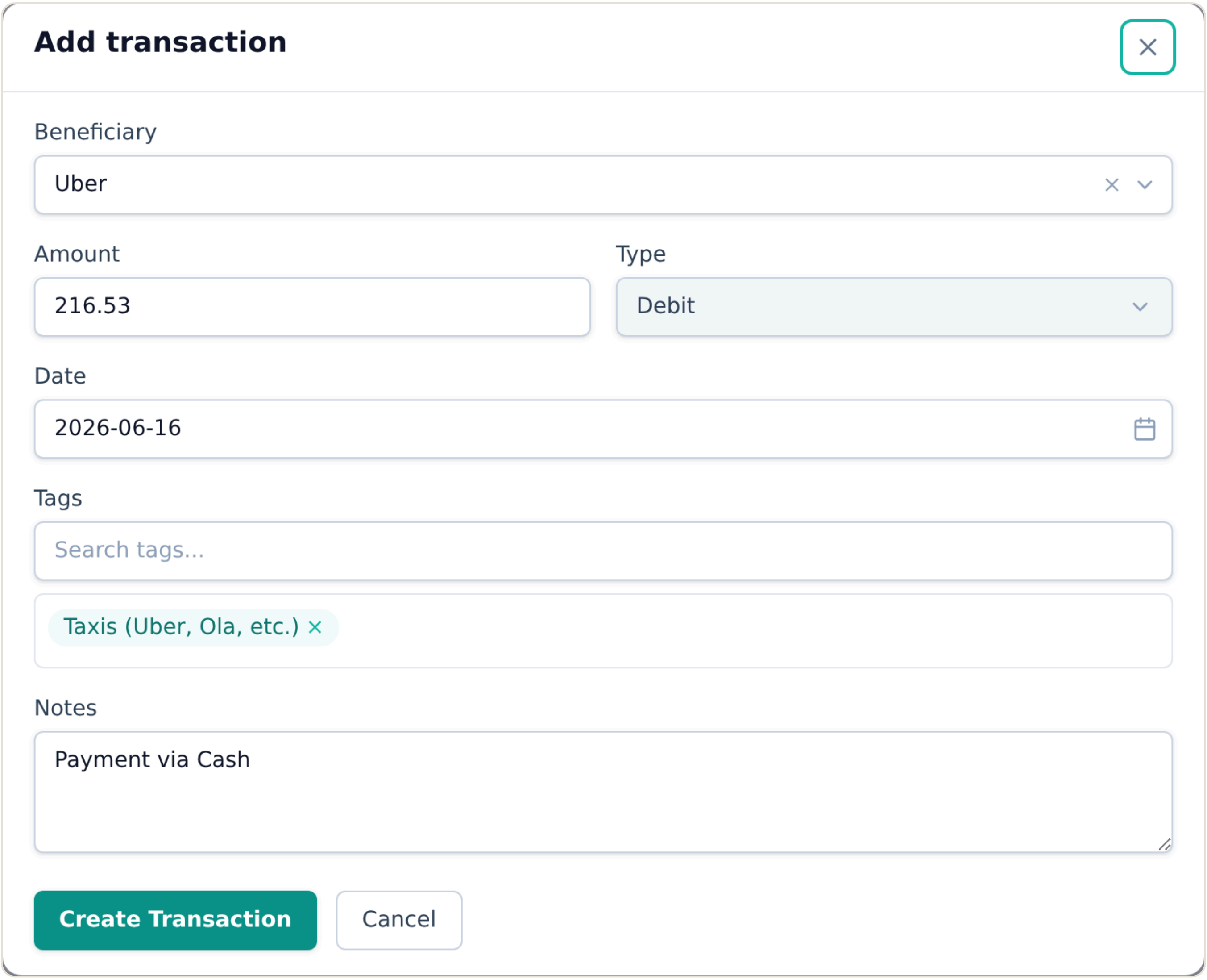
- **Beneficiary** — who the money was with. That's either a merchant (a shop, service, or business) or a person. Start typing and pick an existing one, or add a new one on the spot. See beneficiaries.
- **Amount**, and whether it was money out (an expense) or money in (income).
- **Date**.
- **Categories** — usually filled in for you (below).
- An optional **note**, and which account it came from.

If you've set up a rule for that shop or person, picking them **auto-fills the categories**, so the entry lands ready to use. Accept them as they are, or adjust them just for this one transaction. If you change them, Aevum asks whether that's a one-off or a new rule to remember — so a quick tweak never quietly rewrites a rule you rely on.

Two things get double-checked as you add, because only you can settle them:

- If the entry looks like one you've **already recorded**, Aevum pauses and shows you both, so you don't quietly double-count.
- If it looks like the **other half of a transfer** between two of your own accounts, Aevum asks whether to join them into one move or keep them apart.

Anything you enter by hand you can freely edit or delete later.



Importing a bank or UPI statement

Instead of typing, upload a statement and let Aevum read every row out of it for you. It reads PDF statements from popular UPI apps — **PhonePe, Google Pay, Paytm** — and CSVs, with more formats added over time.

- **It happens in the background.** The moment you upload, Aevum takes you back to your dashboard and keeps reading — you'll watch the job move through *parsing* → *categorizing* → *done*, with a small progress indicator in the corner that follows you from page to page. Refreshing or moving around won't lose the import.
- **Aevum picks the right reader automatically** by looking at what's actually inside the file, not just its name. If it guesses wrong, pick the format yourself.
- **It knows which account it is.** If the statement names an account you've registered, the rows are linked to it; if not, Aevum offers to register it for you.
- **It won't import the same statement twice**, and if something goes wrong partway, nothing is left half-imported — just try again.

When it finishes, your transactions are in, already auto-categorized by your rules, taxed, counted against budgets, and feeding recurring detection like any others.

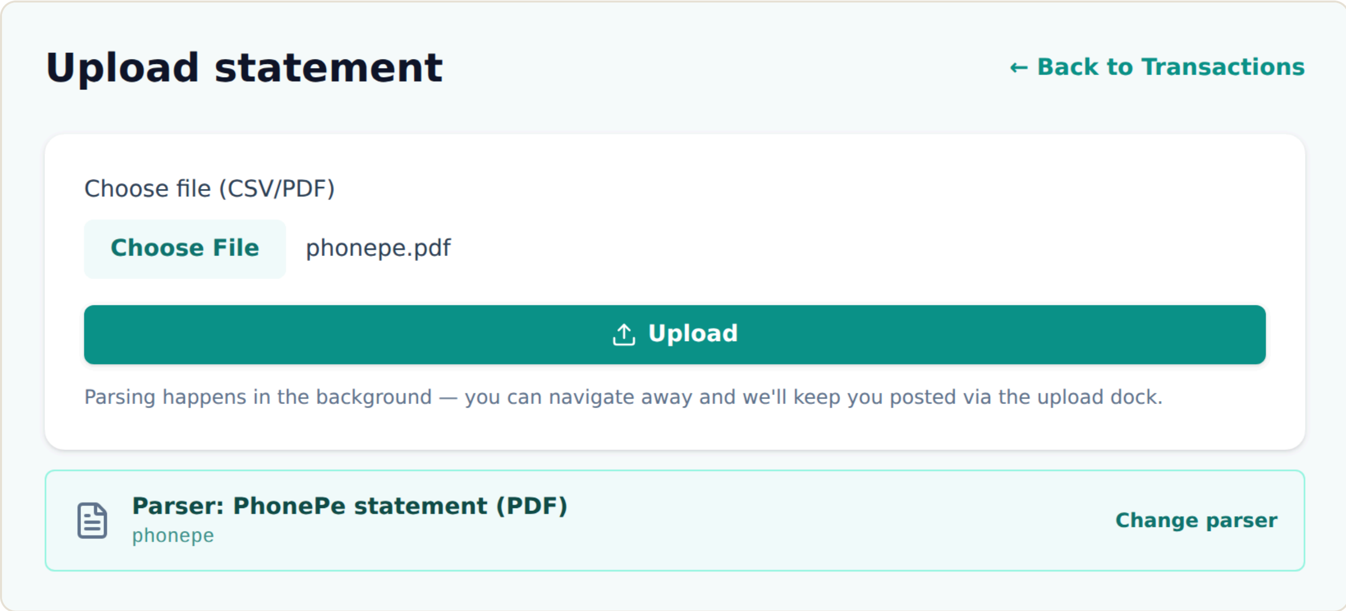
Because imported rows come straight from your bank, Aevum keeps their **amounts locked** — that's the official record. You can still re-categorize them or add a note; you just can't rewrite what the bank reported.

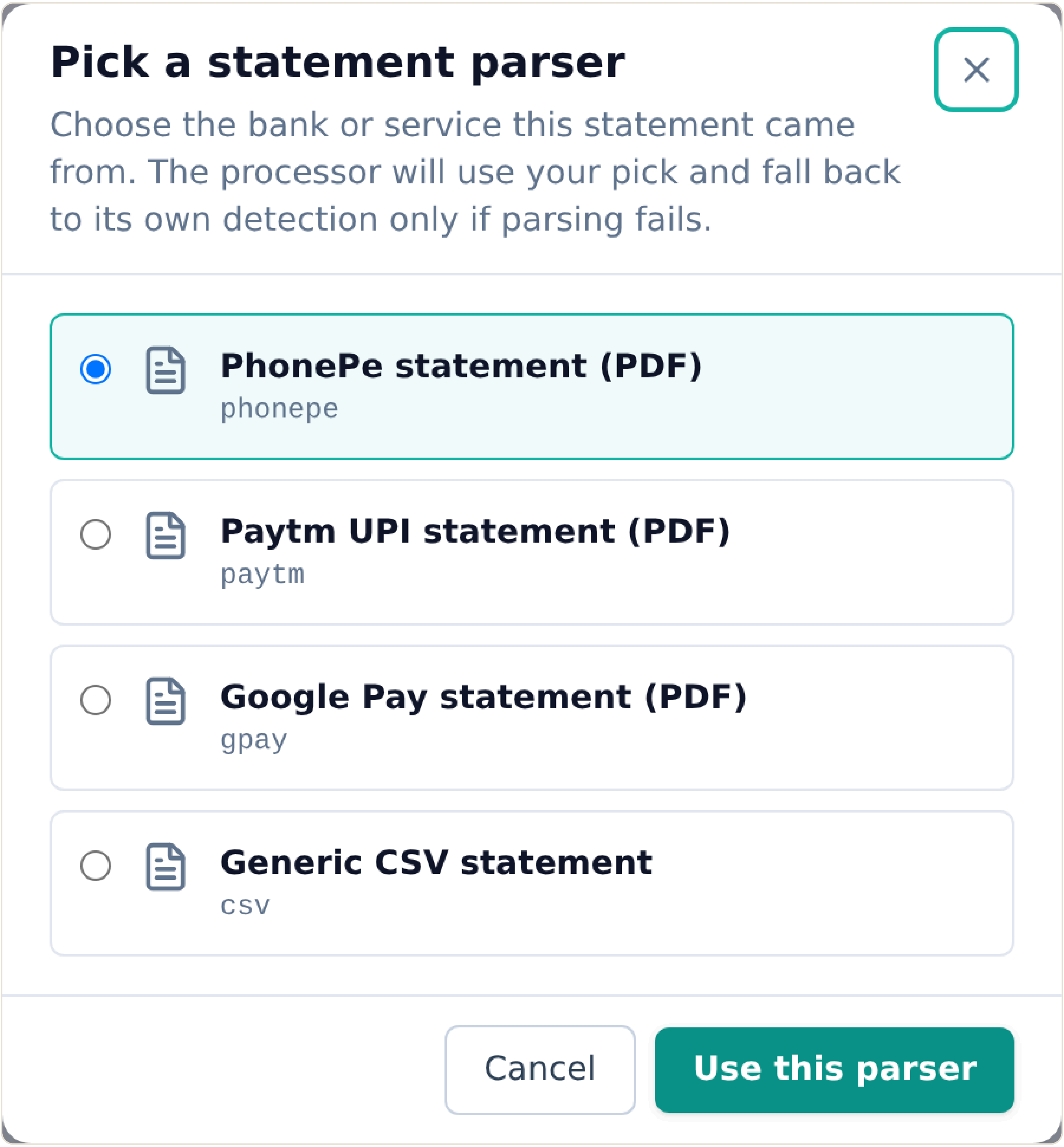
The review list

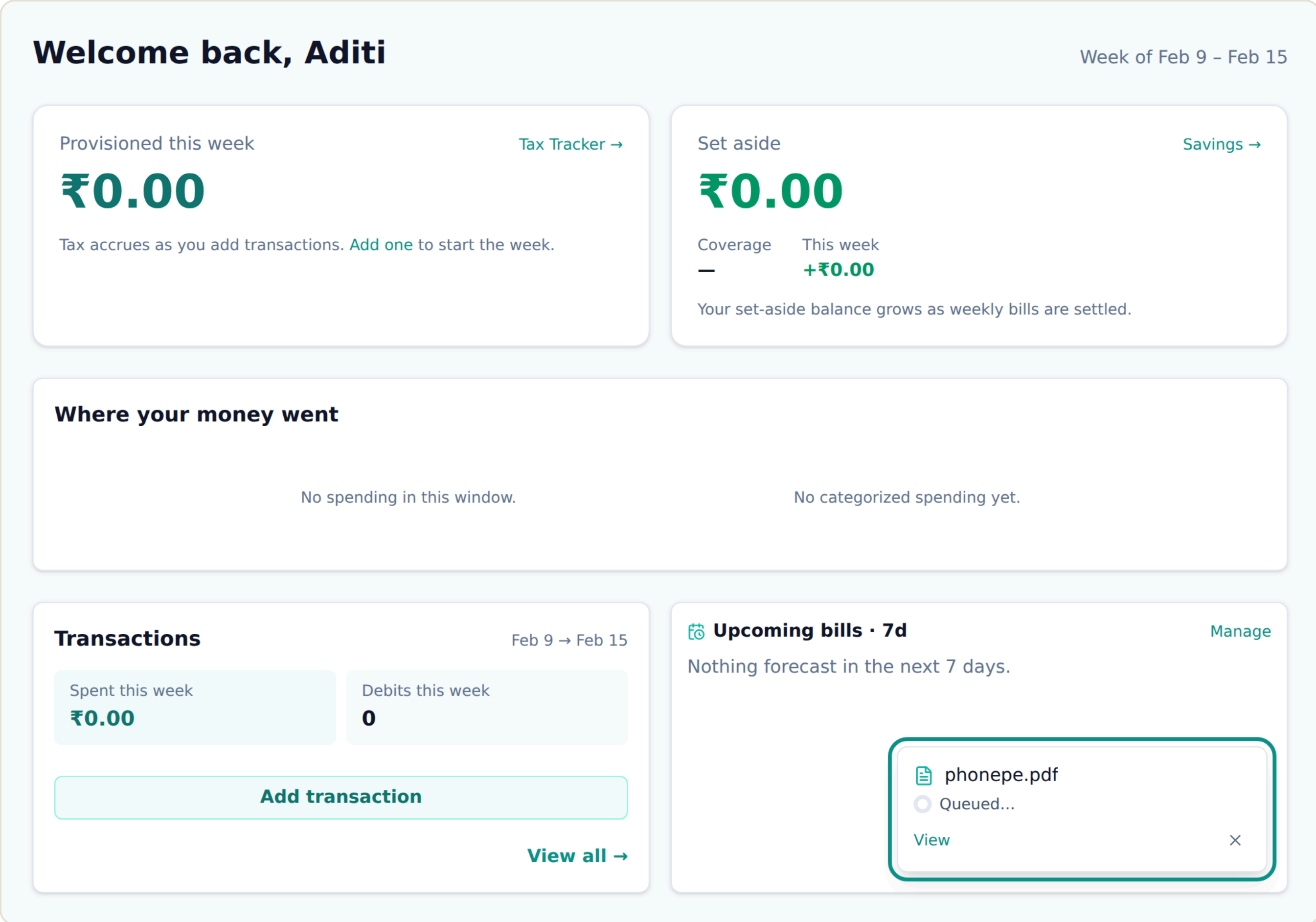
Sometimes an import turns up entries Aevum genuinely can't judge on its own, so rather than guess, it holds them aside and asks:

- **Possible duplicates** — an entry that matches one you already have. Two identical coffees on the same day might be one payment recorded twice, or two real coffees; there's no telling from the numbers alone, so Aevum shows you both, side by side, and you decide.
- **Possible transfers** — money that looks like it moved between your own accounts. Confirm the account is yours once, and every future transfer between those two accounts is recognised automatically.

If an import overlaps heavily with what you already have, you can accept or skip the whole batch together. Either way, nothing is thrown away and nothing is added behind your back — these entries wait, out of your balance, until you answer.


Upload statement
← Back to Transactions
Choose file (CSV/PDF)
Choose File
phonepe.pdf
Upload
Parsing happens in the background — you can navigate away and we'll keep you posted via the upload dock.
Parser: PhonePe statement (PDF)
phonepe
Change parser


Pick a statement parser
Choose the bank or service this statement came from. The processor will use your pick and fall back to its own detection only if parsing fails.
PhonePe statement (PDF)
phonepe
Paytm UPI statement (PDF)
paytm
Google Pay statement (PDF)
gpay
Generic CSV statement
csv
Cancel
Use this parser


Welcome back, Aditi
Week of Feb 9 – Feb 15
Provisioned this week
Tax Tracker →
₹0.00
Tax accrues as you add transactions. Add one to start the week.
Set aside
Savings →
₹0.00
Coverage
—
This week
+₹0.00
Your set-aside balance grows as weekly bills are settled.
Where your money went
No spending in this window.
No categorized spending yet.
Transactions
Feb 9 → Feb 15
Spent this week
₹0.00
Debits this week
0
Add transaction
View all →
Upcoming bills · 7d
Manage
Nothing forecast in the next 7 days.
phonepe.pdf
Queued...
View
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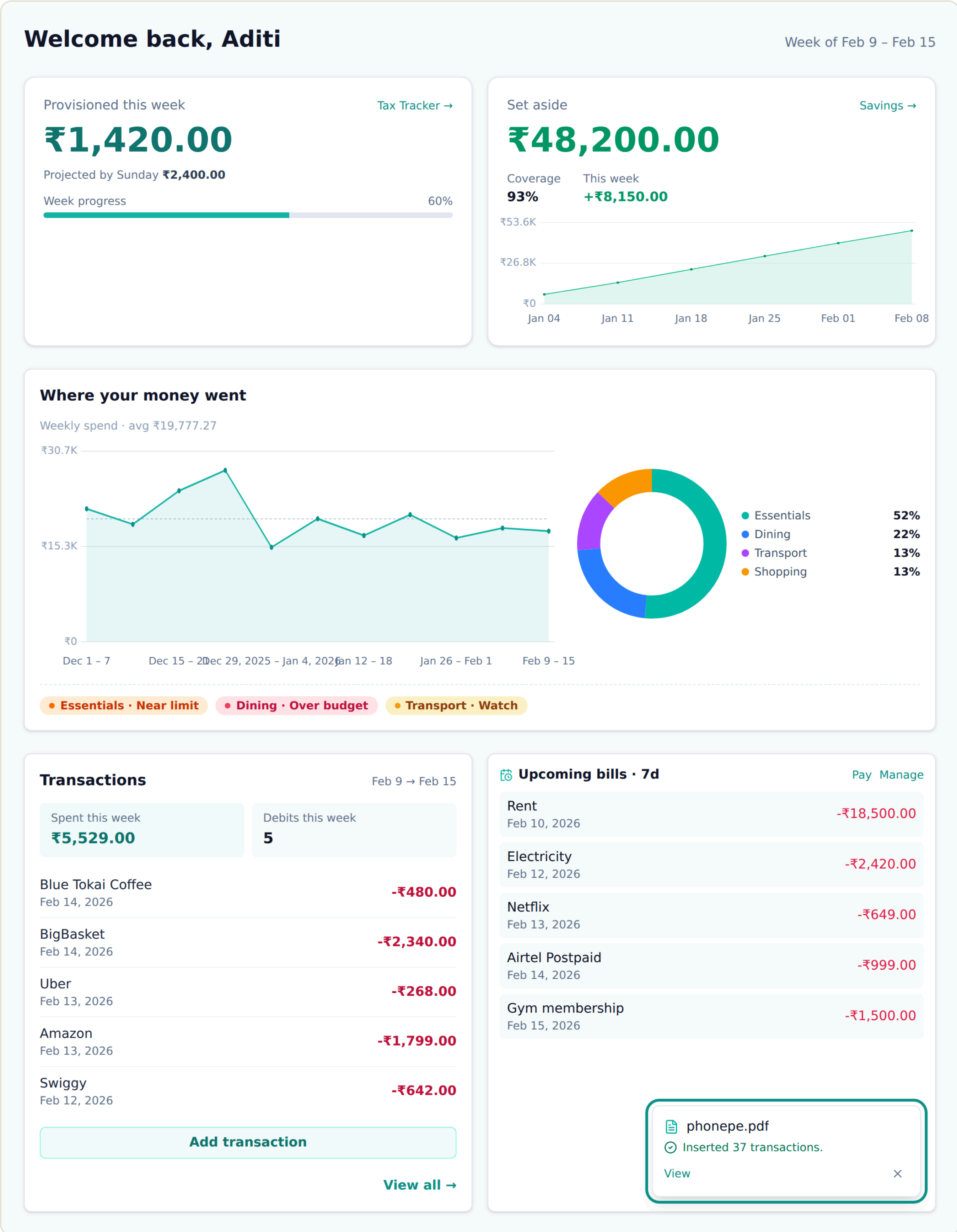
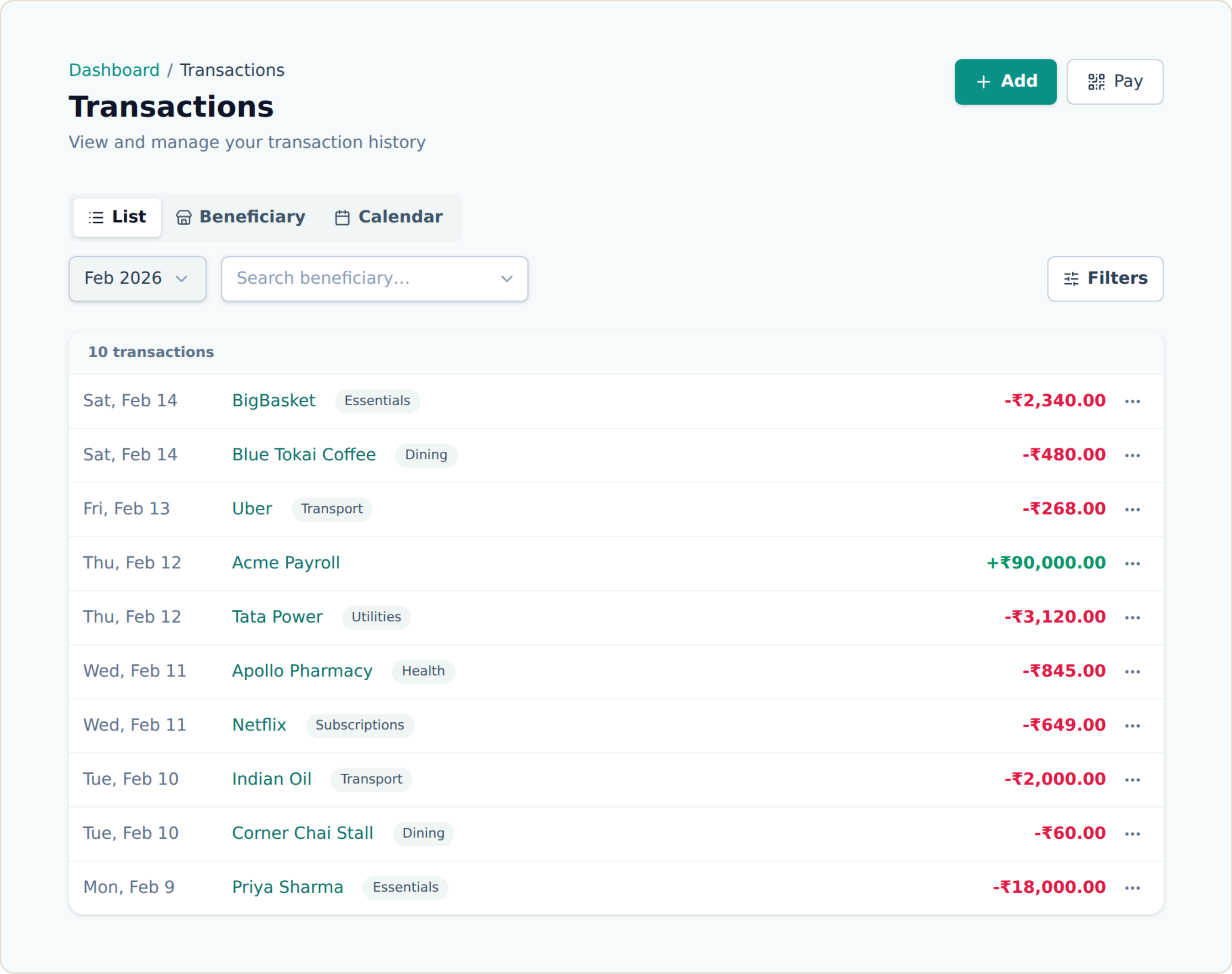


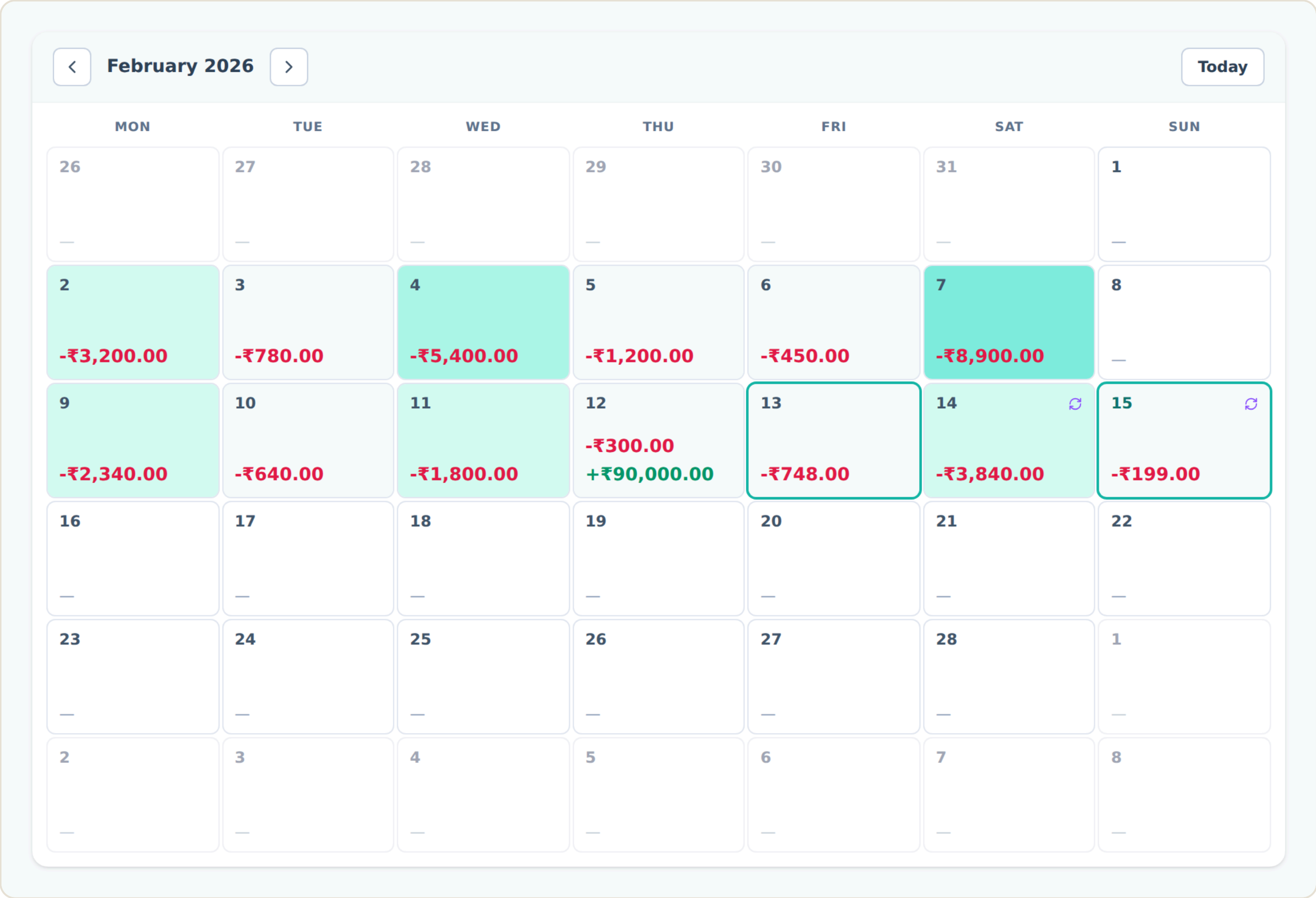
Three ways to look at the same money

A single toggle switches how your transactions are shown:

- **List** — the plain running list, newest first. Filter by type, category, month, or who you paid, and sort it however you like.
- **Beneficiary** — the same spending grouped by who received it, so you can see how much went to each shop or person over time.
- **Calendar** — a month (or a week, on a phone) with each day shaded by how much you spent, so heavy days stand out. Tap a day to see everything on it.

Whatever you filter to becomes part of the web address, so a filtered view is a link you can bookmark or share, and it survives a reload. You can look at a single week, a single month, or your whole history at once.


Dashboard / Transactions
Transactions
View and manage your transaction history
+ Add
Pay
List
Beneficiary
Calendar
Feb 2026
Search beneficiary...
Filters
10 transactions
Sat, Feb 14 BigBasket Essentials -₹2,340.00
Sat, Feb 14 Blue Tokai Coffee Dining -₹480.00
Fri, Feb 13 Uber Transport -₹268.00
Thu, Feb 12 Acme Payroll +₹90,000.00
Thu, Feb 12 Tata Power Utilities -₹3,120.00
Wed, Feb 11 Apollo Pharmacy Health -₹845.00
Wed, Feb 11 Netflix Subscriptions -₹649.00
Tue, Feb 10 Indian Oil Transport -₹2,000.00
Tue, Feb 10 Corner Chai Stall Dining -₹60.00
Mon, Feb 9 Priya Sharma Essentials -₹18,000.00



Editing, deleting, and what ripples

Open any transaction to view or change it. Editing its amount or categories updates your tax and budgets immediately — including the current week's live bill. Edit a transaction from a week that's already closed and Aevum posts a small, clearly-labelled adjustment to your current week instead, so finalized bills are never rewritten (more in consumption tax).

Deleting is a confirm-first action. If you delete a transaction that was settling some of your self-tax, Aevum asks whether to keep those bills settled or reopen them, so a cleanup never quietly changes what you owe. And nothing is ever truly erased: a deleted record is hidden from every list and total but kept quietly underneath, so anything that depended on it still adds up. The same care applies to names — delete a payee and past transactions keep showing the name as it was at the time, rather than going blank.

When a payment settles one of your recurring bills, it's marked and linked straight back to the recurring schedule it belongs to, so a single payment is always traceable to where it came from.

FAQ

What's a "beneficiary"? Just the other side of the transaction — the merchant you paid or the person you sent money to. Grouping by beneficiary is how Aevum learns your patterns and auto-categorizes future spending.

Do I record income too? Yes. Income isn't taxed, but recording it gives you the full picture and helps with budgets and recurring detection.

My statement type isn't listed. Aevum supports the common UPI apps today and adds more over time. If automatic detection fails, choose the closest matching format by hand.

Why did my weekly bill change when I edited a transaction? Because the tax is calculated live. Editing a transaction in the current week recalculates it immediately; editing one from a finalized week posts a small adjustment to the current week instead.

Beneficiaries

A **beneficiary** is the other side of a transaction — the shop you bought from, the friend you split a bill with, the employer who pays your salary. Aevum keeps a tidy record of each one, so that "Flipkart" or "Mum" is a real thing the app understands, not just a line of messy text on a bank statement.

Getting that record right is what makes everything else work. Aevum can only categorize your spending, tax it correctly, and total up "how much did I spend at cafés this month" once it knows *who* each payment was with.

Your list starts empty, and fills itself in

When you first sign up, your directory of payees is essentially blank — and that's exactly as intended. You don't have to build it by hand. As you add transactions and import statements, Aevum recognises the places you pay and adds them for you. For well-known businesses it already knows the useful details, like which kind of spending they belong to, so they arrive sorted rather than landing as "uncategorized" for you to fix later.

So the list grows naturally around *your* spending. You'll never scroll past hundreds of shops you've never visited; you'll see the ones you actually use.

Beneficiaries

Merge | + Add New

All 9 | Business 5 | Person 3 | Unknown 1

Search by name or alias...

NAME	ALIASES	RELATIONSHIPS	TYPE	ACTIONS
Amazon System	(AMZN, Amazon Pay)	Merchant	Business	···
Corner Chai Stall	(chaiwala)	Merchant	Business	···
Priya Sharma		Friend Landlord	Person	···
UPI/unknownpayee@okhdfc		—	Unknown	···
BigBasket	(BB Daily)	Merchant	Business	···
Indian Oil		Merchant	Business	···
Rahul Mehta		Colleague	Person	···
Tata Power	(TPDDL)	Utility	Business	···
Dr. Anjali Rao		Doctor	Person	···

Businesses and people

Every entry is one of two kinds:

- **Businesses** — shops, restaurants, subscriptions, utilities, anywhere you spend money. A business can carry a category, which helps Aevum tag your spending automatically.
- **People** — friends, family, a landlord, an employer, anyone you send money to or receive it from directly. Money moving between you and another person is treated as a transfer, not spending, so it isn't taxed.

You can switch a payee from one kind to the other at any time, and Aevum keeps the contact details you'd already filled in.

Recognising the same payee twice

Bank statements are messy — the same shop can appear under half a dozen different names. Aevum works hard to match each new payment to a payee you already have, rather than creating a nearduplicate. When you add one yourself, it warns you *before* you save if the name clashes with someone already on your list.

This matters more than it sounds. If the same shop ends up recorded twice, your spending there gets split between the two entries, and your reports go quietly wrong. If two entries *do* end up representing the same payee, you can **merge** them into one — their combined history and nicknames move across intact.

Nicknames

You can give any payee extra names — nicknames or aliases. A statement that reads "EKART" can then be recognised as the "Flipkart" you already know, and a variation like "STARBUCKS #4471" folds into the Starbucks on your list. Adding a nickname is often all it takes to teach the app that two differently-worded payments were really the same place, so your history on it stays together instead of scattered.

Teaching Aevum to sort your spending

Aevum learns to categorize your spending from the **relationship** you set on a beneficiary — marking someone as your employer, say, or a business as your landlord. Once it knows the relationship, it can tag future payments to and from that party without you lifting a finger.

You set up those sorting rules on the categories & rules page, not on the beneficiary itself. The beneficiary is where you say *who* someone is; the rules are where you say *how their payments should be sorted*.

Aevum can also remember the *other side's* account details — the account your salary lands from, or the one a refund comes back to. That's how it reliably tells that this month's salary is the same recurring income as last month's, even when the wording changes.

You, as a payee

One entry, **Self**, is always present and can't be removed: it represents you. When you move money between your own accounts, the other side of that transfer is simply yourself. Aevum keeps this entry locked and in sync with your name, because so much of the app leans on knowing which movements are just your own money shuffling around.

FAQ

Do I have to create beneficiaries up front? No — you can add one on the spot while entering a transaction, and imports create them for you.

What's the difference between a beneficiary and a category? A beneficiary is *who* the money moved between; a category is *what kind* of spending it was. A rule connects the two ("this payee → these categories").

I have the same shop listed twice. Merge them — their history and nicknames combine into a single payee, and there's no clean way to stitch it back together otherwise, so it's worth doing.

Categories & rules

Every expense in Aevum is filed under a **category** — Groceries, Rent, Dining out, and so on. Categories are how the app understands your money; they're the reason it can do anything smarter than list your transactions back to you. And because a category carries a tax **type**, sorting your spending is also what sets up your consumption tax, your budgets, and your reports. This page covers how categories work and how to put the sorting on autopilot.

Categories are a tree

Categories nest inside each other like folders. *Groceries* and *Dining out* can both sit under *Food*; *Rent* and *Electricity* under *Household*. When you file an expense under a specific category, it counts toward the broader ones above it too — automatically, all the way up the chain.

That's what lets you zoom in and out. Track *Food* as one number, or split it into *Groceries*, *Dining out* and *Coffee* — whatever matches how you actually think about money — without ever tagging a transaction twice.

Every category has a type — and the type sets the tax

This is the part that makes categories more than labels. Each one carries a **type** that tells Aevum how to treat spending filed under it:

- **Discretionary** — dining, shopping, treats. Taxed the most.
- **Essential** — groceries, utilities, transport. Taxed lightly.
- **Fixed commitments** — rent, loan EMIs. Effectively untaxed until you raise the rate yourself.
- **Exempt** — savings and giving, left out of the tax entirely.
- **Income and transfers** — money coming in, or moving between your own accounts. Never taxed.

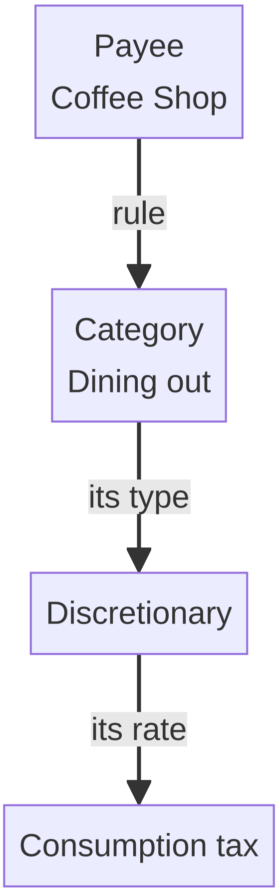
You never set a tax rate on an individual purchase. You set the type of the category **once**, and every expense filed under it is treated consistently. A discretionary treat is nudged harder than a genuine essential; the exact rate for each type is yours to tune under **Settings → Taxation rules**. See the consumption tax for what each type means and how the weekly bill is built.

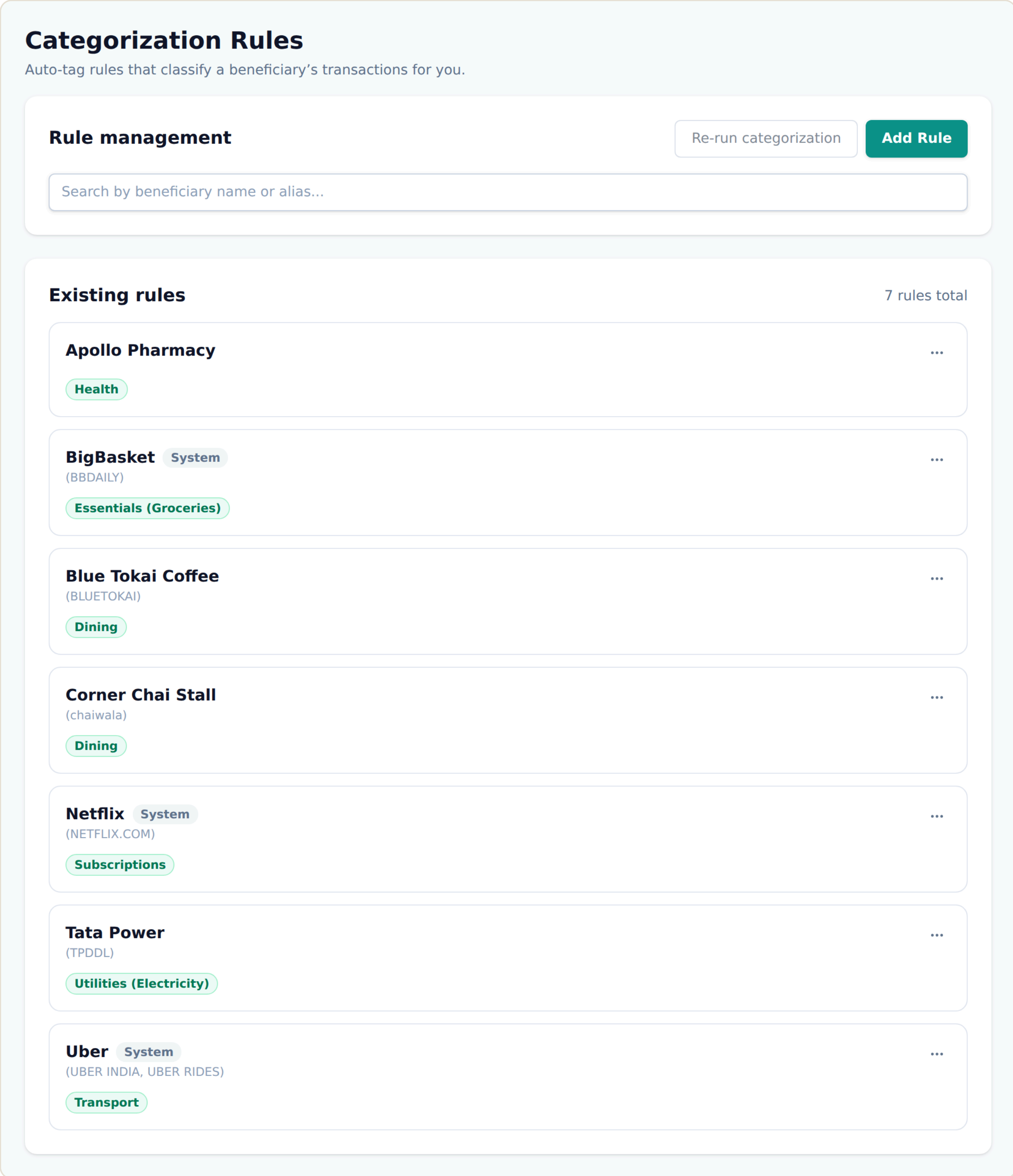
Rules put the sorting on autopilot

Sorting every transaction by hand is the chore that kills most budgeting apps. Aevum's answer: **tell it once, and it remembers.**

A **rule** links a payee — a shop, a person, your employer — to one or more categories: *"whenever I pay this coffee shop, tag it as Dining out."* Once that rule exists, every future payment to that payee is tagged the moment it appears, whether you typed it in yourself or it arrived in an imported bank statement. You do the thinking once; Aevum does the filing forever.

When a rule carries more than one category, the **first** one leads — that's the label Aevum treats as the headline, and it's what decides the tax.





The same payee, more than one story

Real life isn't tidy. A single company might be a shop you *buy* from **and** your employer. Money coming in from the employer side is salary; a refund coming back from the shop side is something else entirely.

So a payee can carry more than one rule, tuned by direction:

- A **default** rule that covers everything unless you say otherwise.
- An override for **money going out**.
- An override for **money coming in**.

Most payees only ever need the default, and that's all you'll see for them. The extra lanes are there for the few that need to tell two stories, and Aevum only shows the finer breakdown when a payee actually has one.

Correcting and re-running

You're always in charge, and your manual choices always win:

- **Your hand-picked categories are never overwritten.** Change a rule later and it won't touch anything you sorted yourself.
- **Edit a rule and Aevum re-tags** the transactions it affects; the totals that depend on them update to match.
- **Re-run categorization** walks back over your existing transactions and re-files them against your current rules — handy after a cleanup, or once you've taught Aevum something it didn't know before.

Setting a rule without leaving your flow

You don't have to visit the rules page first. While adding a transaction:

- Picking a payee that already has a rule **auto-fills** its categories.
- If you change them, Aevum shows you exactly what's different and asks whether to apply it **just this once** or **update the rule**.
- Choose to save the rule and Aevum keeps your transaction, then drops you on the rules page with everything pre-filled — so you finish where rules live, nothing lost. You can even create a brand-new payee on the spot from the search box.

When Aevum isn't sure

If a transaction is with someone you've never set a rule for, Aevum doesn't guess wildly. Money you **spent** is filed as miscellaneous spending, so it still counts toward your budgets and tax rather than vanishing. Money you **received** is set aside as unsorted — Aevum won't assume it's income, because guessing wrong there would quietly distort your finances. Nothing is ever dropped or silently mislabelled; step in and categorize it whenever you like.

Managing your categories

You'll find everything under **Settings → Categories**. From there you can add a category and place it anywhere in the tree, rename or re-type an existing one, delete a category or a whole branch (you'll be asked to confirm), and give a category **aliases** — alternative names, so Aevum still recognises it when a merchant writes it differently in an imported statement.

A few categories are built in and looked after by Aevum itself — a running **Total**, the catch-alls that hold spending and receipts it couldn't sort, and the one the tax itself uses. These are locked so the app's own bookkeeping stays sound; you'll see them in the tree without edit or delete buttons, and they're never offered when you build a rule. The starter categories Aevum ships with can't be renamed or moved either — but you **can** still change their type and give them aliases, so you can tune how they behave without disturbing the defaults everyone starts from.

FAQ

What's the difference between a category and a rule? A category is a label with a tax type. A rule is an automatic instruction — "give this payee these categories." Categories describe; rules automate.

Will changing a category's name change how old spending was taxed? No. It's the category's *type*, not its name, that does the work — so renaming or reorganizing never disturbs how anything was taxed before.

What if a transaction has no matching rule? It's filed as miscellaneous (and taxed at the standard rate) until you categorize it or add a rule. Your choice always wins over any rule.

Budgets

A budget in Aevum is a simple promise you make to yourself: *I'll keep my spending on this category, this month, under this amount.* Budgets are how you tell Aevum what "too much" means for **you**.

You set one limit per category — dining out, groceries, shopping, whatever you track — and Aevum keeps a running total of what you've spent against it, so you always know how much room is left before the month is out.

Where budgets live

Everything happens on the **Expense Tracker**, a single month-scoped page that brings three things together: what you've spent in each category, the limit you've set for it, and how you're tracking against that limit. The page reads top to bottom, most important first:

- **The top** shows this month's total spend, how it compares to last month, and the categories you spent the most on.
- **The middle** is a spending trend — pick a range (a week, a few months, a couple of years) and see the shape of your spending, broken down by which categories made it up.
- **The bottom** is one card per category: what you've spent, your limit if you set one, and a plain signal telling you whether you're on track or over.

A month picker at the top anchors the whole page, so you can look back at any past month the same way you look at this one.

Dashboard / Expense Tracker

Expense Tracker

Your spending at a glance — totals, trends, and per-category budgets. A breach adds a penalty (a % of the spend) on top of the base tax; see Taxation Rules for the defaults, or override per-budget below.

Budgeting mode — Off | **Manual** | Auto

You set per-category budgets yourself; a breach stacks a penalty on the base tax.

February 2026

FEBRUARY 2026

● On track ···

Total spent

₹82,450.00

of ₹150,000.00 limit

Where it went

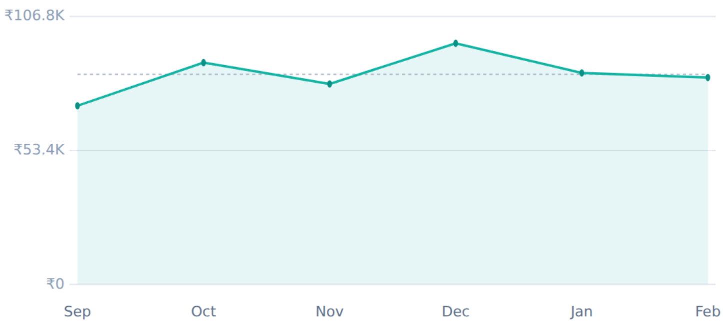
Essentials	**42%**
Dining	**18%**
Transport	**11%**

+1 more →

Spending trend

1W 1M 3M **6M** YTD 1Y 2Y

Hover or tap a point for detail



Essentials	**42%**
Dining	**18%**
Transport	**11%**
Shopping	**11%**
Bills	**10%**
Others	**9%**

	AVG	LOW	HIGH
Last 6 months	**₹83,725.00**/mo	**₹71,200.00**	**₹96,100.00**
Last 12 months	**₹83,700.00**/mo	**₹71,200.00**	**₹96,100.00**

Categories

4 categories

Essentials
Discretionary · ● Near limit ...

Spent this month	Monthly limit	Average monthly spend
₹34,600.00	**₹40,000.00**	**₹36,330.00**

Dining
Discretionary · ● Over budget ...

Spent this month	Monthly limit	Average monthly spend
₹14,800.00	**₹12,000.00**	**₹15,540.00**

Transport
Discretionary · ● Watch ...

Spent this month	Monthly limit	Average monthly spend
₹9,050.00	**₹15,000.00**	**₹9,503.00**

Shopping
Discretionary · ● Typical ...

Spent this month	Monthly limit	Average monthly spend
₹8,700.00	—	**₹9,135.00**

Setting a budget

Open any category card and enter a **monthly limit**. You can also set a **penalty rate** — how much extra a breach of that budget costs (more on that below). If you're budgeting a category you already spend in, Aevum suggests a sensible starting number from your recent spending, so you're not staring at a blank field.

Each card carries a simple signal so you always know where you stand:

Signal	What it means
On track	comfortably under your limit
Watch	past the halfway mark
Near limit	close to going over
Over budget	you've crossed the limit

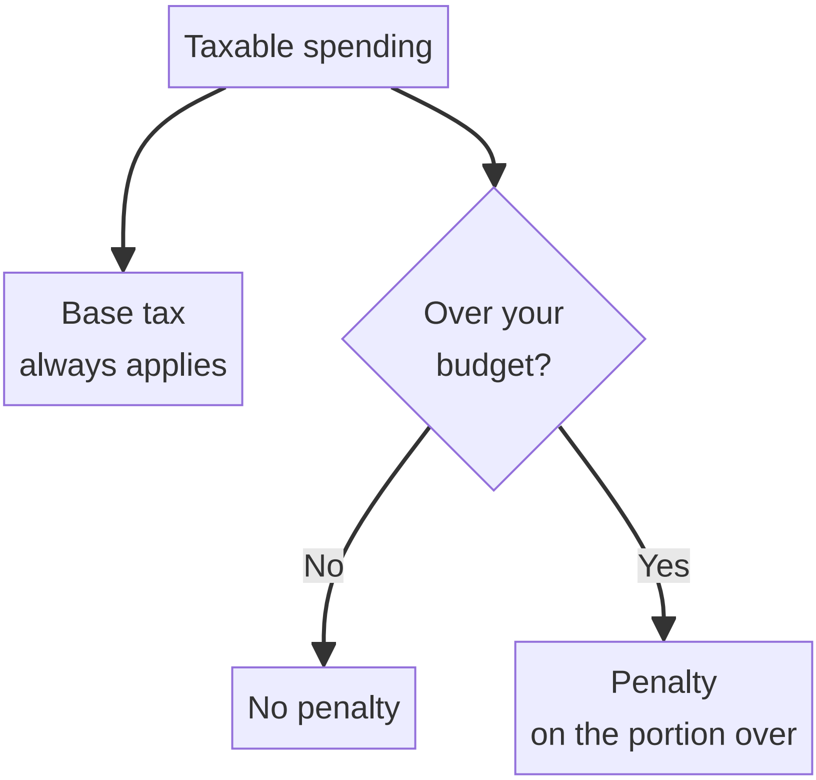
Categories where you haven't set a limit still get a read — measured against your own typical spending, they show as **below typical**, **typical**, **above typical**, or your **most expensive yet** — so the page is useful even before you budget anything.

What going over does

A budget doesn't cost you anything on its own. What it does is change how the self-imposed consumption tax treats your spending. Stay under the limit and you pay only the ordinary base tax — the same small set-aside that applies to everything taxable. Go over, and Aevum adds a **penalty** on top — but only for the spending past the line:

- Spend up to your limit → base tax only.
- The transaction that tips you over, and everything after it that period → base tax **plus** a penalty.

This is the part most people get backwards, so it's worth being explicit:



The **base tax** applies to all taxable spending, all the time — with or without a budget. The **penalty** only ever comes from crossing a limit you set, and it's added *on top* of the base tax, never instead of it. Setting a budget doesn't create the tax; it only decides whether a penalty gets added. You set the penalty rates yourself, with defaults around 20% for essential categories and 50% for discretionary ones.

The extra shows up in your weekly bill, with a breakdown of exactly which budget you breached — so you can always trace a penalty back to the spending that caused it, and Aevum notifies you the moment you cross a line, so a penalty is never a surprise.

Refunds count in your favour

Aevum measures a category by your *net* spending — money out, minus money back. A refund lowers your total for the month and can bring you back under a limit you'd crossed, easing off the penalty again. You're judged on what you actually kept spending, not on a number that only ever goes up.

Let Aevum do the budgeting

You don't have to pick every number by hand. Budgeting has three modes:

- **Off** — no limits, no breaches, no penalties. Any limits you've set are kept, just ignored, so you can switch back later without losing them.
- **Manual** — you set each category's limit yourself. This is the default.

- **Automatic** — Aevum sets a sensible limit for each category from your recent spending and adjusts it over time: the limit eases up where you consistently spend more, and the penalty softens after a clean month or firms up after one you overran.

Whatever Aevum sets automatically is yours to override. The moment you edit an automatic limit, it becomes yours to keep, while the rest keep updating.

A budget is fixed for its month

Once a month is under way, its limit doesn't move — not even in automatic mode, where new limits are always drawn from *completed* months, never the one you're still living in. A goalpost that shifted every time you spent wouldn't be a budget at all. Next month, the automatic limits catch up to your latest habits.

Through all of it, one thing stays constant: turning budgeting off changes only the penalty. The base consumption tax on your spending is separate and stays exactly as it is in every mode.

FAQ

Is a budget required? No. Without one, spending in that category is simply taxed at the base rate. Budgets are opt-in limits that add the penalty layer on top.

Does the penalty apply to the whole month's spending? No — only from the point you cross the limit onward, never retroactively to everything you spent that period.

Can different categories have different limits and penalties? Yes. Budgets are per category, and you set the penalty rate per category too.

Paying by UPI

Every other part of Aevum asks you to tell it what you spent, after you spent it. This one doesn't. You start the payment here, approve it in your own UPI app, and it's on your books the moment it's done — no typing it in afterwards, no waiting for it to surface on a statement.

What Aevum does, and what it doesn't

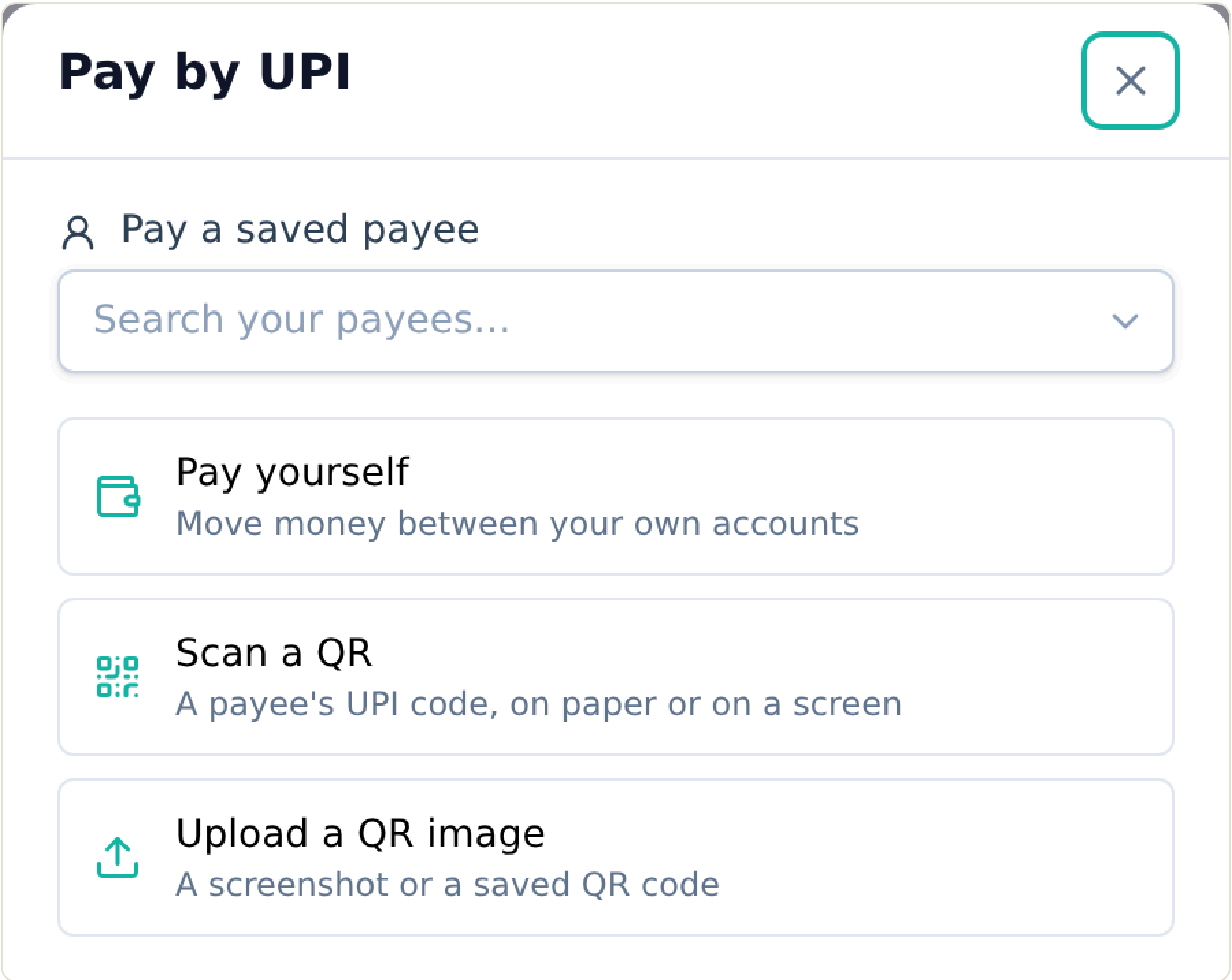
Aevum prepares the payment — who it's going to, how much, and a reference of its own — and hands that to **your** UPI app. You approve it there, with your own PIN, exactly as you always have.

Your money never passes through Aevum. It goes straight from your bank to the payee, the same as if you'd scanned the code yourself. Aevum is not a payment app and never holds a rupee of yours; it prepares, and it records, and that's the whole of it.

Who are you paying?

That's the only question **Pay** asks to begin with. It sits on your dashboard and on your transactions page, and on a phone there's a Pay button waiting at the bottom of every screen.

- **Someone you've paid before** — pick them from the list. Their UPI ID is already filled in.
- **A QR code** — scan it with your camera, or upload a picture of one. Both work on a phone and on a computer, because the code is as likely to be on a screen in front of you as printed on a counter. In a dim restaurant, there's a flashlight.
- **Yourself** — move money between your own accounts. Aevum knows that isn't spending, so it isn't taxed as any.
- **Your weekly bill** — settle your self-tax into your savings account, from the tax page or from inside any unpaid bill.



You're never asked to type a UPI ID out of thin air. It's long, it's easy to mistype, and a wrong one pays a stranger with no way back — so it comes from somewhere trustworthy: someone on file, or a code you scanned. You *can* type one, for a handle a friend texted you. It's just never the thing Aevum leads with.

It remembers who you pay

Scan a code from a shop you've used before and Aevum recognizes them. You see their name — not a string of characters you'd have to read carefully to be sure about. If they have more than one UPI ID, the others are there too; a shop's counter code and its refund code aren't interchangeable, and neither are a company's payroll account and its billing one.

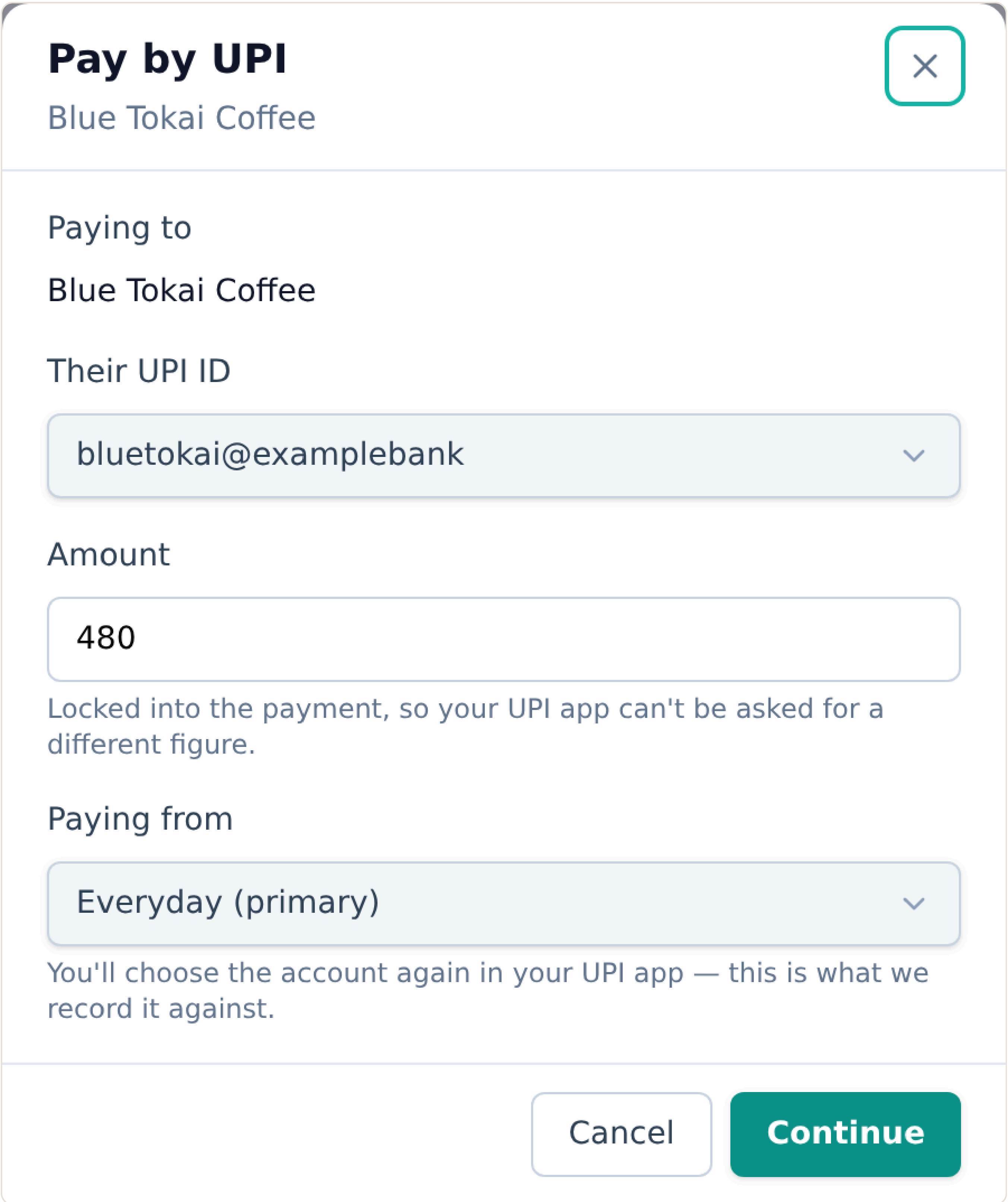
Someone new is filled in from the code and saved once the payment goes through, so next time they're already known. The name is yours to correct before you pay — and if the code carries nothing but a phone number, Aevum leaves the name blank rather than filing them under a row of digits you'd never find again.

Everything you'd expect follows from that: the payment is categorized like any other, counted against your budgets, and taxed at the rate for what it was.

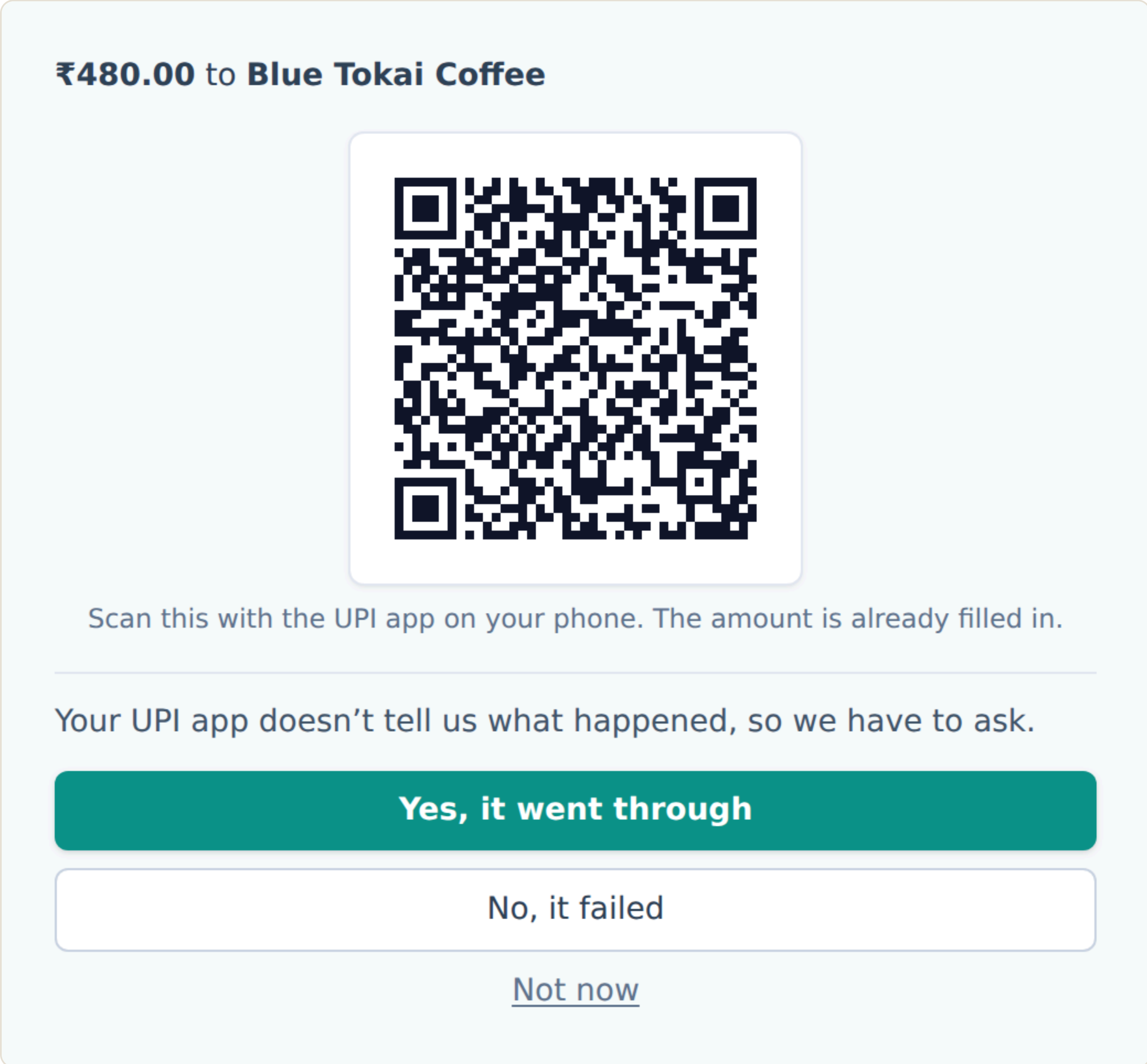
Filling in the payment

You'll be asked for the amount and shown which of your accounts you're paying from. Two things worth knowing:

- **The amount is locked into the payment.** Your UPI app shows it already filled in, so there's no chance of a stray digit between here and there. If you're scanning a code that already carries an amount, that amount is fixed by the payee and can't be changed — pay it or cancel.
- **The account you pick is a note for your own records.** UPI doesn't let an app choose which of your accounts pays; you'll select that inside your UPI app, and you're free to pick a different one. Aevum records what you told it, and your statement settles the matter later.



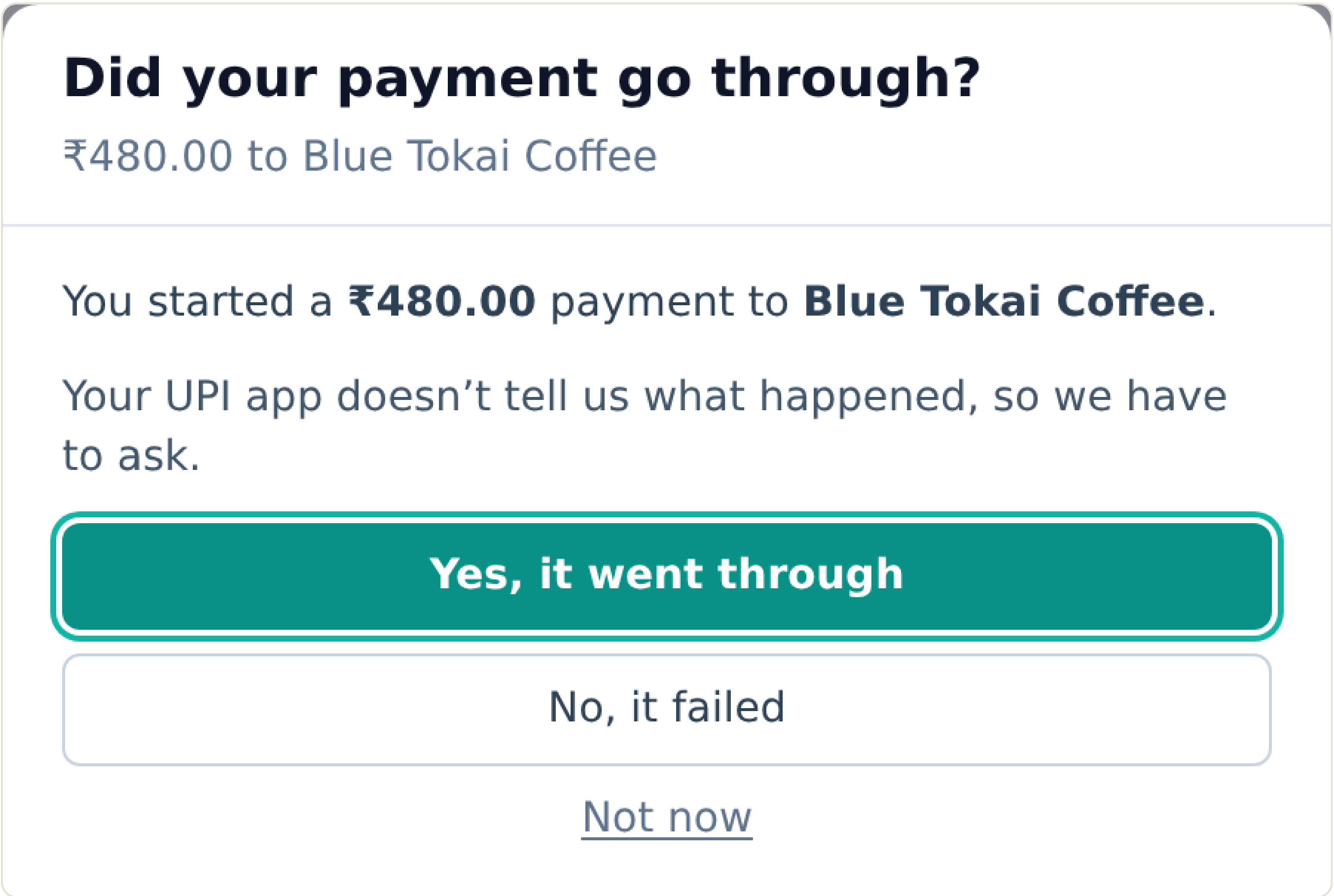
On a phone you'll get a button that opens your UPI app. On a computer you'll get a QR code instead, because your UPI app is on the phone in your hand — scan it there.



The bit that needs you: "Did it go through?"

When you come back, Aevum asks whether the payment succeeded.

This isn't Aevum being unsure of itself. **A website genuinely cannot be told the outcome of a UPI payment** — there's no channel for it on any phone or browser, and Aevum isn't in the path your money takes, so it has nothing else to go on. The only reliable source is you.



You have three answers:

- **Yes, it went through** — recorded as a real transaction, categorized and taxed like any other.
- **No, it failed** — nothing is recorded. A failed payment leaves no phantom spend behind.
- **Not now** — you don't know yet. Maybe you're waiting on your bank's message. The question comes back later; nothing is written either way.

That last one matters. **A guess is worse than a delay** — a wrongly recorded payment distorts your spending, your budgets and your self-tax, and it's more work to unpick than it was to wait.

Answer once and that's the end of it. If you close the tab, switch devices, or simply forget, the question isn't lost — it'll be waiting in your notifications next time you're back. And a payment you never answer for is eventually written off rather than left hanging, so it can't quietly become a spend you didn't make.

Paying a bill Aevum expected

Bills Aevum has learned to expect — the ones on your recurring page and in the upcoming widget on your dashboard — have a **Pay** button too. The amount is prefilled from what the bill usually costs, and you can change it if this month is different. Once you confirm, both the transaction and the bill are settled: it moves out of upcoming and into your history there and then.

Settling your self-tax

The weekly bill Aevum's consumption tax rolls up to is settled by moving money into your savings account — and that's a payment like any other, so you can make it here. Aevum prepares a transfer into your savings account's own UPI ID and hands it over; when you confirm, the bill is discharged.

If you'd rather move the money some other way — your banking app, a standing instruction, cash you've already set aside — you still can. Tell Aevum you did, and it records the settlement without pretending it did the moving.

Recurring bills

Some of what you spend is a surprise. A lot of it isn't — rent, a phone bill, a streaming subscription, the same grocery run every payday, a salary landing every month. Aevum learns those repeating expenses from your history and tells you what's coming, so the predictable stuff never catches you out.

You don't have to set any of this up. Aevum simply watches your history and notices the rhythm.

How Aevum spots a pattern

As you record — or import — transactions, Aevum quietly looks for patterns: the same beneficiary, around the same amount, on a regular beat (weekly, monthly, or yearly). When the same expense turns up on that beat, Aevum recognizes it as a pattern: who it's paid to, roughly how much, and when to expect it next.

It waits until it's actually sure. A single payment isn't a pattern, and neither is two. Once it has seen the same expense repeat enough times to be confident, Aevum surfaces it as something it **detected** — a suggestion, not a decision. Until then it holds the idea quietly in the background rather than bothering you with a guess.

It stays honest about your money

This is worth being clear about: **Aevum never spends on your behalf and never invents a transaction.** Everything it shows is either something that genuinely happened in your accounts, or a forecast clearly marked as something it *expects*. The real payments always come from you or your bank — Aevum only recognizes them.

So a forecast is a prediction, never a charge. When the real expense happens, Aevum matches it against the forecast and marks it confirmed, so your actuals stay clean and your predictions stay honest. And if a bill Aevum expected never shows up, nothing is created out of thin air — the expectation simply expires, and the miss is flagged rather than silently forgotten.

Confirming, correcting, dismissing

Detected patterns wait for you on the Recurring page under **Detected**. For each one you can:

- **Confirm** it — you agree this is a real recurring bill, and Aevum should keep an eye out for it going forward.
- **Edit** it — the amount drifted, the day changed, the payee is slightly off. Adjust it and it becomes yours.

- **Dismiss** it — it was a coincidence, or it's over. It moves aside and stops being forecast. If you change your mind, you can bring it back.

Once you confirm one, it moves to **Confirmed**, alongside anything you added yourself.

Adding one yourself

If there's a regular bill Aevum hasn't spotted yet — maybe it's brand new, or you just started using the app — you can add it by hand with **Add manually**. You pick the payee, the amount, whether it's money going out or coming in, and how often it repeats (weekly on a given day, monthly on a given date, or yearly). From then on it's treated exactly like a confirmed one.

You stay in control

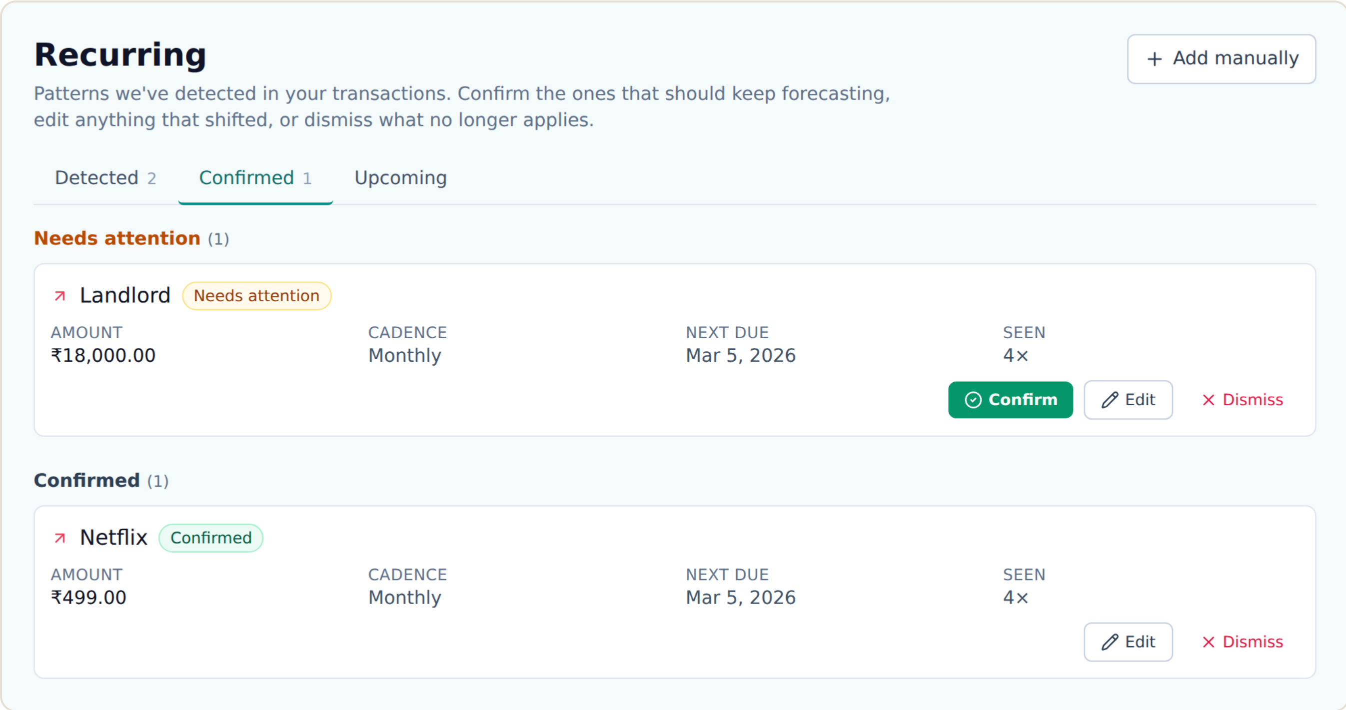
- **The moment you edit one, it's yours.** Aevum keeps quietly adjusting the patterns it worked out on its own — but as soon as you change one, it stops second-guessing you and leaves that one exactly as you set it.
- **Patterns that stop repeating fade out.** If a subscription ends or a habit changes, Aevum notices the expected expense keeps not arriving and steps the pattern back down on its own, instead of nagging you about a bill that's gone for good.
- **You can pause a bill** without deleting it — handy for a subscription you've put on hold — and unpause it later.

Aevum also flags a confirmed bill as **needs attention** when it stops behaving — a payment that should have arrived didn't, or the amount has drifted from what it used to be. That's your cue to take a look: maybe the rent went up, maybe a subscription lapsed. Either confirm the new normal or dismiss the bill.

What's coming up

The **Upcoming** view lists the bills Aevum expects over the next month, each with its payee, amount, and due date — so you can see what's about to leave your account before it does. A shorter version of the same forecast sits on your dashboard for the week ahead.

Knowing what's coming is the quiet half of staying on top of your money. Because Aevum can tell your recurring commitments apart from your one-off spending, the rest of the app can plan around the expenses you already see coming — your budgets, your weekly consumption tax, and the running picture of where your money goes.



FAQ

Does Aevum create transactions for recurring bills automatically? No. It forecasts them so you can see them coming; the actual transaction is recorded when the expense really happens — by you, or via an import.

How does it know something is recurring? From repetition in your history — same beneficiary, similar amount, regular timing. The more history Aevum has, the better its forecasts.

A forecast is wrong — what do I do? Edit it, dismiss it, or add the correct one yourself. Patterns adapt over time as your real activity changes, and anything you've taken control of is never auto-modified.

Account & security

Your account holds your whole financial picture, so getting into it is meant to be quick for you and genuinely hard for anyone else. This page covers who you are, how the app works for you, and everything that stands between a stolen password and your money.

Two kinds of "you"

Aevum keeps two separate pictures of you, because they change for different reasons.

One is **who you are**: your name, date of birth, country, contact number, and the picture you show. The other is **how you like the app to work**: your currency and timezone, how dates and numbers are formatted, where you land when you open the app, and how Aevum handles tax and budgeting for you.

Keeping them apart means a quick change to a preference never touches your identity, and updating your details never resets how the app behaves. Everything shows read-only at a glance in your account area — you edit any card by opening its Change or Edit button, so you never type into a form by accident.

Your details and your picture

Your name, date of birth, contact and country live on your profile. Your **email address is your login**, so changing it is handled separately, with a confirmation step, rather than as a casual edit.

When you first sign up, Aevum uses your **country** to pick sensible defaults — your currency and how dates and numbers are formatted. Adjust any of them afterwards; the country is just the starting point.

For your picture you have three choices, and only one is ever active:

- **Your initials** — the simple default, if you set nothing.
- **A generated portrait** — pick a style from a gallery (with a Shuffle to try variations) and Aevum draws one on the spot. Nothing is uploaded.
- **A photo you upload** — Aevum resizes it, strips hidden camera data for your privacy, and stores a tidy copy.

Choosing a portrait clears any uploaded photo, and uploading a photo clears the portrait — so there's never any confusion about which is showing.

The settings that shape your money

Two settings decide how the core of Aevum behaves for you, and each has three positions: **off**, **manual** (Aevum does the work, you take the final step), or **automatic** (Aevum runs it end to end). One controls the self-imposed tax; the other controls budgeting. Turn either off and that part of the app steps aside, leaving plain expense tracking. You're always in control of both.

Creating your account

Signing up asks for just an email and a password. Before your account opens, we email you a short code to confirm the address is really yours — so nobody can create an account in your name, and a typo can't lock you out later. Everything else is set up afterwards in a short guided walkthrough (see getting started). Prefer to skip the password? You can sign in with **Google or GitHub** instead, where available — those accounts are already confirmed by the provider, so they go straight through.

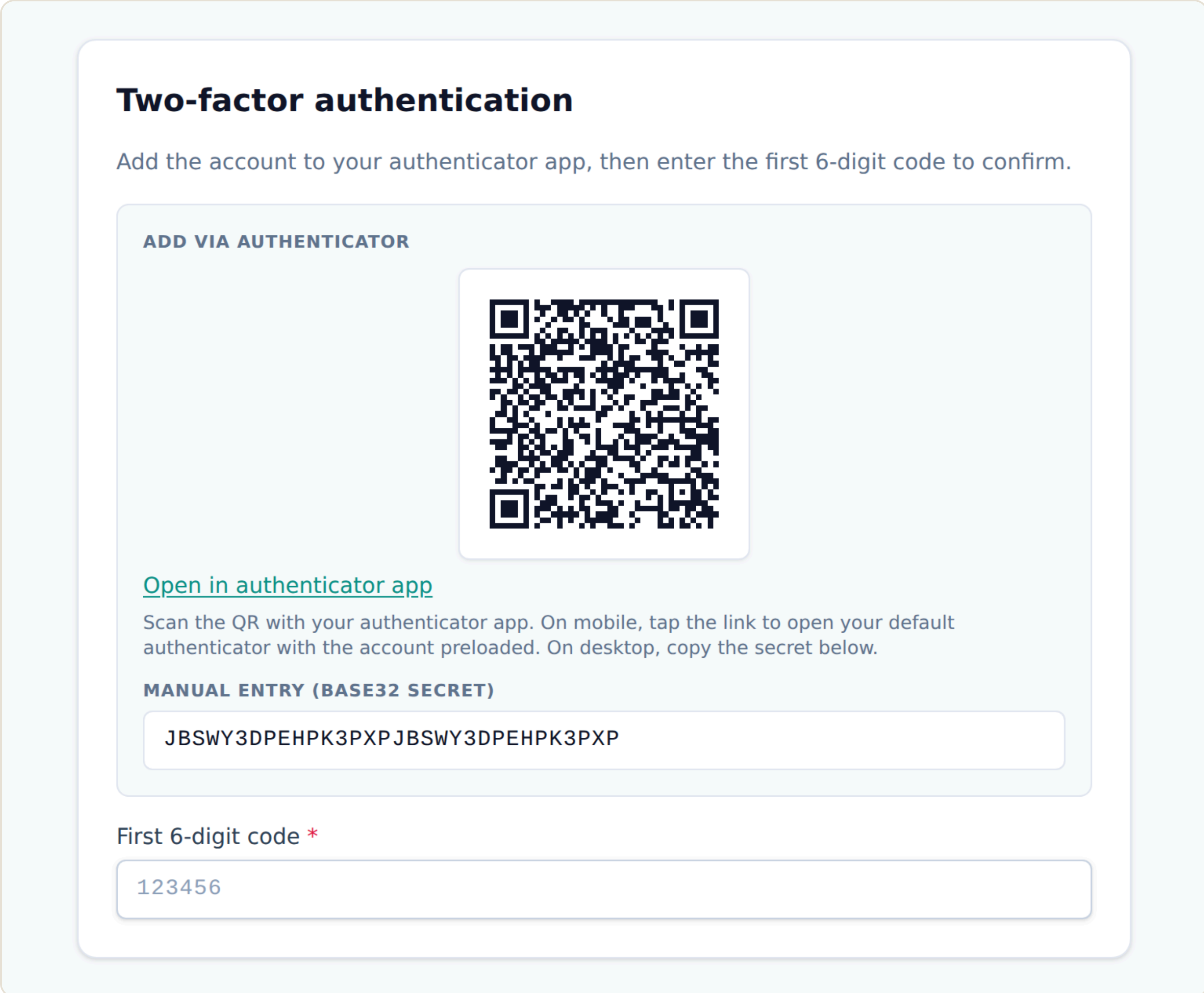
Signing in

Enter your email and password and you're in. Depending on how you've secured your account, Aevum may ask for one more thing first — a code from your authenticator app, or a one-time code we email you on a device we haven't seen before. Each is a deliberate checkpoint, not a hurdle for its own sake, and once you've cleared it that device is remembered.

Behind the scenes, your session is kept safe without leaving keys lying around: your device is recognised by a private key that never leaves it and can't be copied elsewhere; the credential that proves who you are lives in your browser's memory only, so it disappears when you close the tab; and if you're inactive long enough, your access quietly expires and is renewed in the background.

Two-factor authentication

Two-factor authentication (2FA) adds a second lock: even someone who knows your password can't get in without a rotating code from your authenticator app (Google Authenticator, Authy, and the like). You set it up once by scanning a QR code, and Aevum gives you a set of **backup codes** to save somewhere safe — each works once and is your way back in if you lose your phone. Because 2FA is enforced everywhere, even resetting a forgotten password still asks for it, and turning 2FA off again requires your password, so nobody can quietly disable it.



Trusted devices and sessions

The first time you sign in from a new phone or computer, Aevum emails a one-time code to confirm it's you. Once entered, that device becomes **trusted** and won't ask again — and the same email carries a one-click link to shut down the attempt if it wasn't you. You can review every place you're signed in, see your trusted devices, and sign out or forget any of them from your security settings. You can be signed in on several devices at once; sign in on a great many and the oldest sessions are quietly retired.

If you forget your password

Reset it from the sign-in screen. Aevum confirms it's really you first — through the **security question** you set up, a **one-time emailed code**, or both — before letting you set a new one. If you use 2FA, that still applies at the end, so a reset can't be a shortcut around it. To stop guessing, recovery locks itself for a while after several wrong attempts, and the wait grows each time; the quickest fix is to wait it out, or simply sign in normally if you remember your password, which clears the block. For your privacy, recovery screens never reveal whether an email has an account.

Changing your email or password

- **Changing your password** signs you out of your *other* devices, so a forgotten session can't linger. We email you to confirm.
- **Changing your email** takes your password (and a 2FA code, if you use 2FA), sends a confirmation code to the *new* address, and notifies your *old* one — so a change can never happen silently behind your back.

We keep you informed

Aevum emails you when something that matters to your account's security happens — a sign-in from a new device, a password change, an email change. If one of those is ever about something you didn't do, it's your early warning, and the tools to lock things down are right there in your settings. You choose which in-app alerts you receive too; see notifications.

Managing your account

Exporting your data, masking amounts on screen, wiping your data for a clean restart, and deleting your account all live under **your data & privacy** — see your data & privacy. Deletion always has a grace period: you're signed out immediately and emailed a link to undo it before anything is permanently removed.

Your data & privacy

Aevum holds a detailed picture of your finances, so you should know exactly what you can do with that data — and what happens to it when you leave. This page lays it out plainly. The controls here are all about your data; the sign-in and identity side of your account lives on account & security.

Aevum never connects to your bank

There is no "connect your bank" step. Aevum never asks for your banking login, stores no bank password, and has no third-party account-aggregator link — not even a read-only one.

Your transactions get in one of exactly two ways, and you control both:

- **You enter them yourself**, a few fields at a time.
- **You upload a statement** — a PDF or CSV you have already downloaded from your bank or UPI app. Aevum reads that file. It never reaches out to fetch anything on your behalf.

The one bank-adjacent detail Aevum stores is your **UPI ID** (something like `you@bank`), and only so imported rows land against the right account. A UPI ID is a public address — the same string you hand out in order to *receive* money. It is not a credential, and it cannot be used to take money out.

The consequence is the part worth understanding: **Aevum cannot move your money.** When you settle a weekly bill, you make that transfer yourself, in your own banking or UPI app — Aevum records that it happened and updates your balances. Everything it shows you is bookkeeping over transfers you made. See your savings account for how settling works.

Your data is yours

Everything you put into Aevum — every transaction, every tax bill, your budgets, your categories, your payees — belongs to you. Whenever you want, you can download a copy, hide it on screen, delete parts of it, or close your account entirely. No request, no waiting, no locked doors.

Export your data

Whenever you want a copy of what's in Aevum, you can take one — the full ledger or just the parts you need. You can export:

- **Your transactions** — the complete ledger, with who each was with, which account it touched, how it was categorized, and any notes you added.
- **Your weekly tax bills** — both the bill totals and the line-by-line detail behind each one, so you can see exactly how a number was reached.

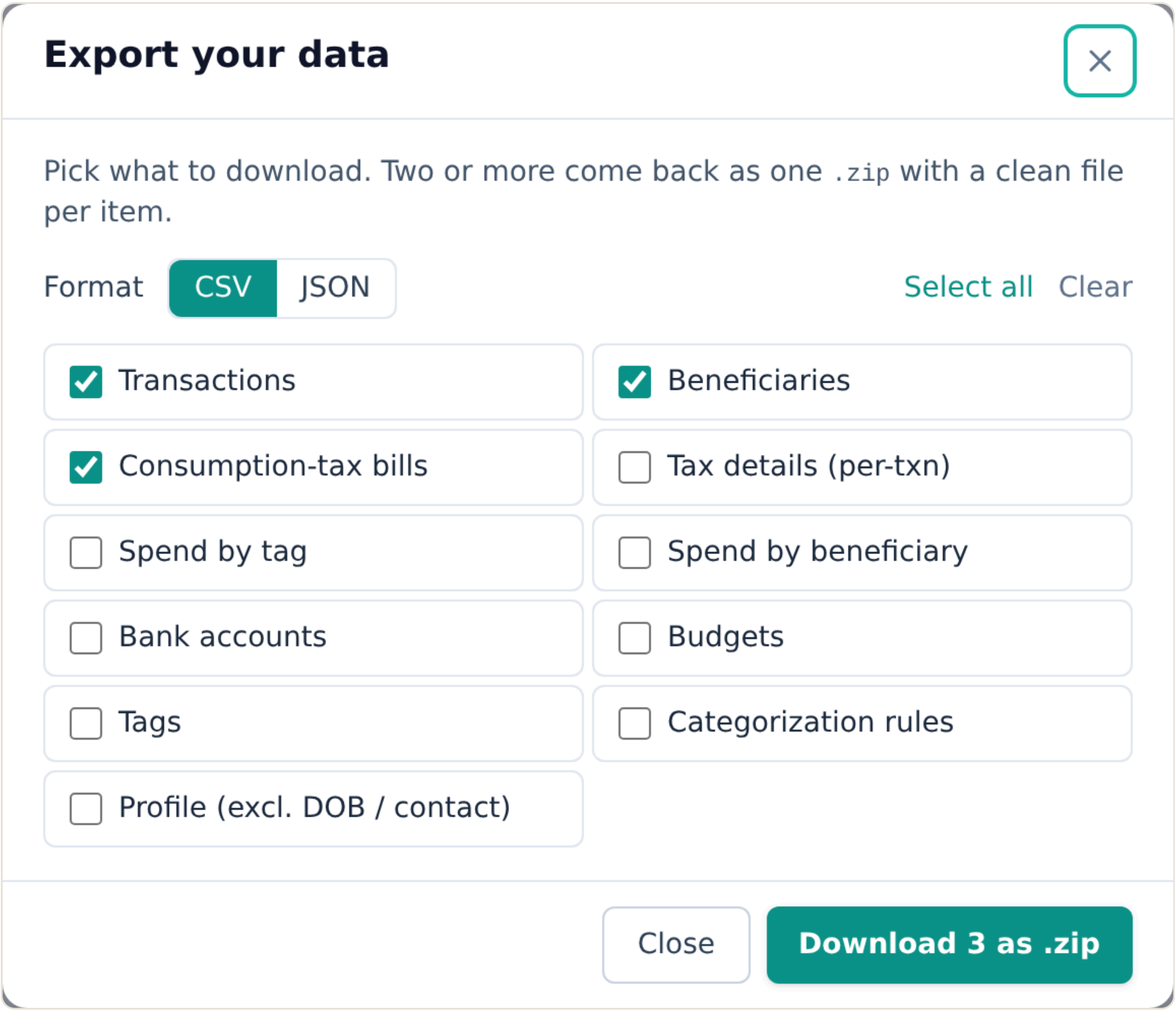
- **Your spending summaries** — how your spending rolls up by category and by payee, week over week and month over month.
- **Your setup** — your budgets, your categories, and the rules that auto-sort your spending, so a backup captures how Aevum is tuned for you, not just what it recorded.
- **Your accounts and payees**, plus a short profile summary.

CSV or JSON — your choice

- **CSV** opens straight in any spreadsheet — Excel, Google Sheets, Numbers. Best if you want to sort, chart, or just eyeball your numbers.
- **JSON** is the tidy, structured form — best if you're feeding your data into another tool or keeping a faithful backup.

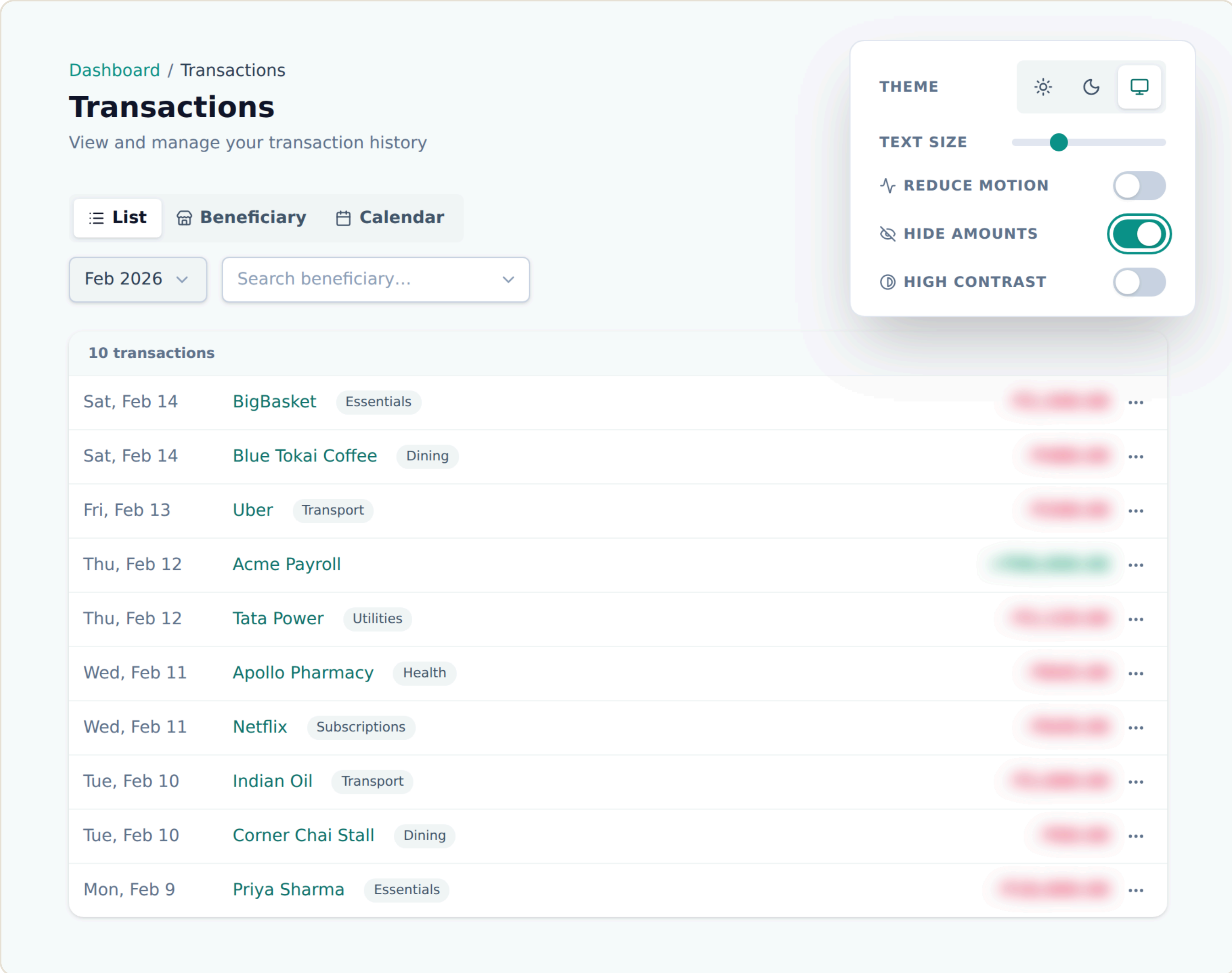
Download one kind of record at a time, or bundle several together into a single zip file in one go.

Two things make an export genuinely yours to keep. It's **readable, not cryptic**: wherever a record points at something else — a payee, an account, a category — the file spells out the *name*, not an internal code, so you never need Aevum open to make sense of your own data. And it's **joinable**: related exports share a common reference, so your transactions and the tax detail behind them still line up after you've downloaded them. Your export is also **private by default** — the details you'd never want loose in a spreadsheet, like your date of birth and contact details, stay behind.



Mask amounts on screen

Turn on **amount masking** to blur every monetary value in the app — handy when you're on a train, sharing your screen, or simply don't want your balances visible at a glance. Masked amounts reveal when you hover or focus on them, so you can still check a figure when you need to without unmasking everything. This is purely a display setting: your data is unchanged, and masking hides amounts from the screen, not from Aevum itself.



Delete individual things

You don't have to wipe everything to remove one thing. You can delete a single transaction, a beneficiary, an account's details, or other individual records directly — useful for cleaning up a mistaken entry or removing something you'd rather not keep.

Reset all your data

A **data reset** is a clean restart: it clears every piece of financial data you own — transactions, bills, budgets, categories, recurring forecasts — while keeping your **account itself** (your login, profile, and preferences) intact. Think of it as emptying the app back to day one without having to sign up again.

> A reset is irreversible, so take an export first if you want a copy. If you only want to step away, you don't need to reset — your data simply waits for you.

Delete your account

You can close your account entirely. Deletion has a **grace period**: you're signed out immediately and emailed a link to undo it, so you can change your mind within the window before anything is permanently removed. Your sign-in and identity settings live on account & security, but the deletion itself — and what's kept afterwards — is a data question, covered here.

What Aevum keeps after you leave — and why

Closing your account removes your personal data, with one deliberate, narrow exception worth knowing about.

Because Aevum's consumption tax corresponds to **real money you actually set aside**, your tax and bill records aren't purely cosmetic — they reflect genuine financial activity the app guided. For legal and regulatory compliance, a minimal record is kept after deletion:

- **Bill-level tax records** — the books of what was billed, the way a ledger outlives any one member.
- **An overall spend rollup** — a single high-level total, with **no per-category detail**.
- **Your email address** — kept only for authorized future correspondence.

Everything else that identifies you is dropped. This is the narrow exception to "delete means gone," and it exists specifically because the data maps to real-world transactions — not to keep tabs on you.

FAQ

Do I have to connect my bank account? No — and you can't, because Aevum has no way to. You enter transactions yourself or upload a statement you already downloaded. The only bank-adjacent thing it stores is your UPI ID, which is a public address, not a credential.

Can Aevum take money out of my account? No. It has no access and no payment authority. Settling a bill means *you* make the transfer; Aevum records it.

Can I get all my data out before I leave? Yes — export to CSV or JSON first, then reset or delete. Your export is a full copy you keep.

Does masking amounts hide them from Aevum, or just from the screen? Just from the screen — it's a display setting for privacy in public or shared situations. Your data is unchanged; hover or focus to peek at a value.

If I reset my data, do I lose my account? No. A reset clears your financial data but keeps your account, profile, and preferences. To remove the account itself, use account deletion.

Why is anything kept after I delete my account? Only the minimum required for compliance, because your tax bills reflect real money set aside. It's a small, fixed record — billing totals plus your email — not your full history.

Notifications & activity

Aevum does a lot for you quietly in the background — closing your weekly tax bill, watching your budgets, reading the statements you upload. The **activity feed** is where all of that surfaces, so nothing important happens without you knowing.

It's the single place to answer one question: **is there anything I should look at?**

What shows up

The feed gathers the moments worth your attention as they happen:

- **A new bill** — your weekly consumption tax has closed and is ready to settle.
- **A budget breach** — you've gone over a limit you set on one of your budgets.
- **A failed import** — a bank statement couldn't be read and your transactions need another try.
- **Setup left half-done** — something like account security you started but didn't finish.
- **Quiet good news** — a bill paid, a task completed, a step wrapped up.

Two kinds of update

Not everything is equally urgent, so Aevum sorts each update into one of two kinds:

- **Notifications** simply tell you something happened — a bill was generated, a payment went through. Nothing is required of you.
- **Alerts** are things that need you to act — an over-budget category, a broken import, an unfinished setup step. These sit higher and stand out.

The distinction earns its keep in what happens next: an alert **clears itself the moment you fix the underlying thing.** Sort out the over-budget spending, retry the import, or finish the setup step, and the alert quietly disappears on its own. You never have to tidy up the feed by hand — it reflects the real state of things, not a pile of reminders you have to dismiss one by one.

Seen, but not gone

Glancing at the feed and acting on something are different things, and Aevum keeps them apart:

- Scrolling past an update just **quietens** it — it stays, a little dimmer, so you don't lose it.
- **Acknowledging** it settles it for good.
- You can also **snooze** an update, and it'll resurface later when it's a better time to deal with.

So a busy week never makes you lose track of something just because you saw it in passing.

You decide what's worth hearing

Every kind of update can be **switched off individually.** If new-bill notices are noise to you but budget alerts aren't, mute the one and keep the other. Reminders about recurring bills coming due, nudges to finish securing your account, the quiet confirmations when a payment lands — each is yours to keep or silence. Your choices are yours alone, and you can change them any time from your **notification settings**.

Muting a signal only stops it from appearing in your feed; it never changes what Aevum does underneath. Turn off new-bill notices and your weekly bill still closes on schedule — you simply won't be pinged about it.

Always up to date

Most updates appear the instant they happen — the second your weekly bill closes or a budget tips over. A few are about the passage of time itself, like a payment falling due, and Aevum checks for those once a day so they never slip through unnoticed.

Either way, the feed is the one place that always reflects where things stand right now — a running record of everything the app has done on your behalf, and everything still waiting on you.