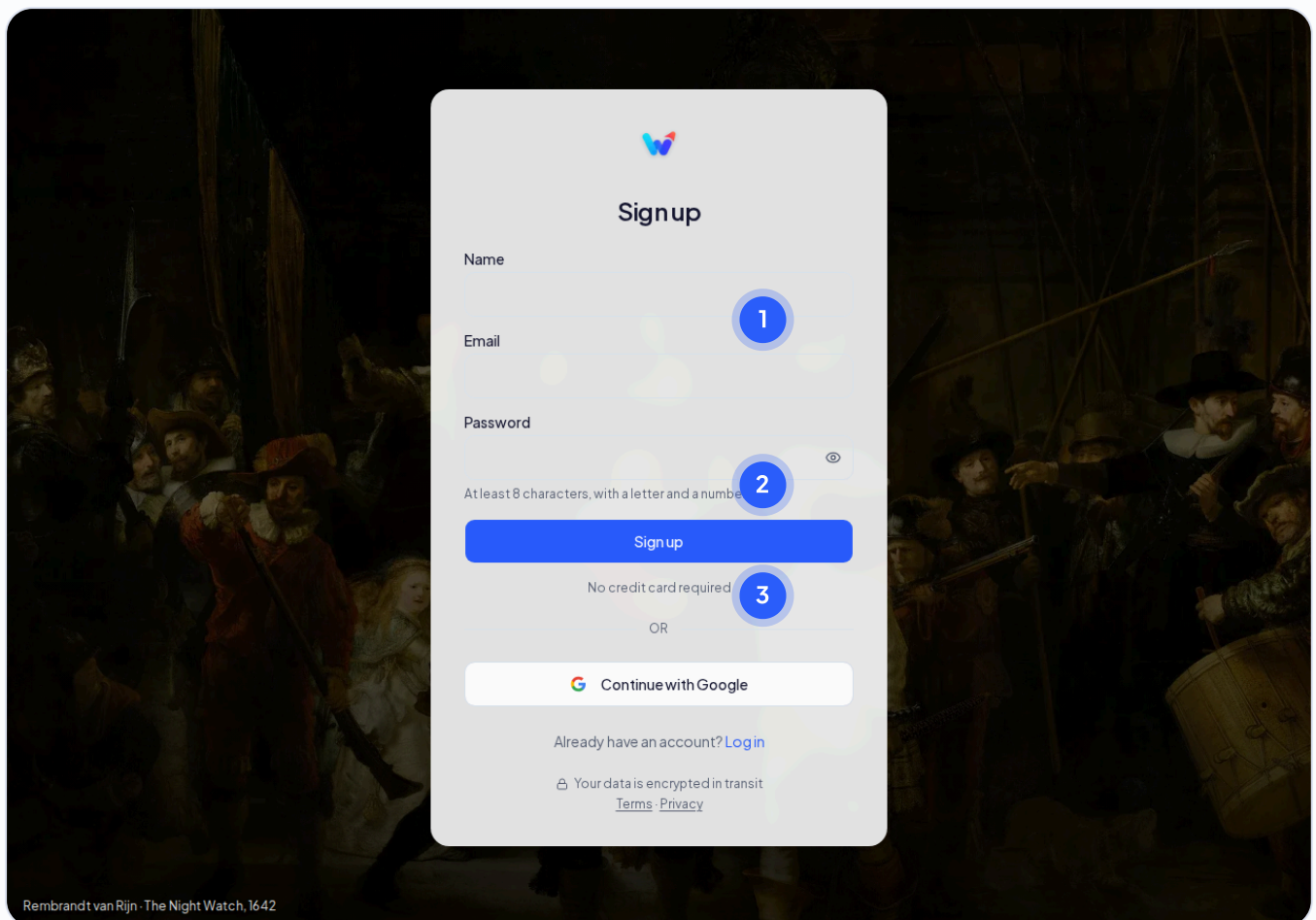


Walu Guide

Learn how to use Walu step by step: from your first transaction to budgets, goals, credit cards, and shared spaces.

Create your account

Sign up with email and password, then verify your inbox.



- 1 Enter your email (1) and choose a strong password on the registration form.
- 2 Tap Create account (2) to submit the form.
- 3 Open the verification email we sent you and click the link (3) to activate your account.

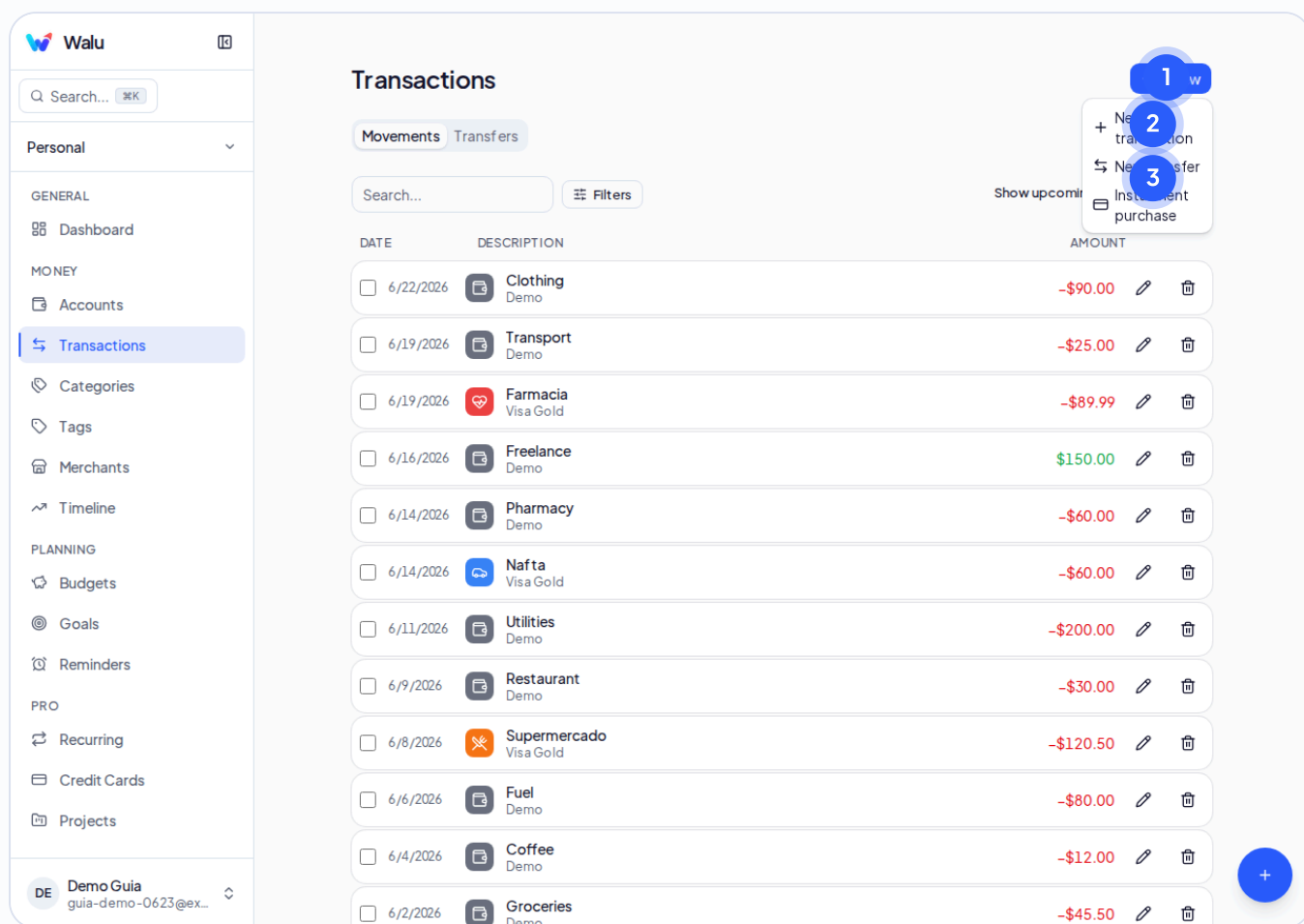
Initial setup

Set your name and primary currency when you first log in.

- 1 Enter your name and choose your space's primary currency (1).
- 2 Confirm your timezone and tap Get started (2) to create your personal space.

Your first transaction

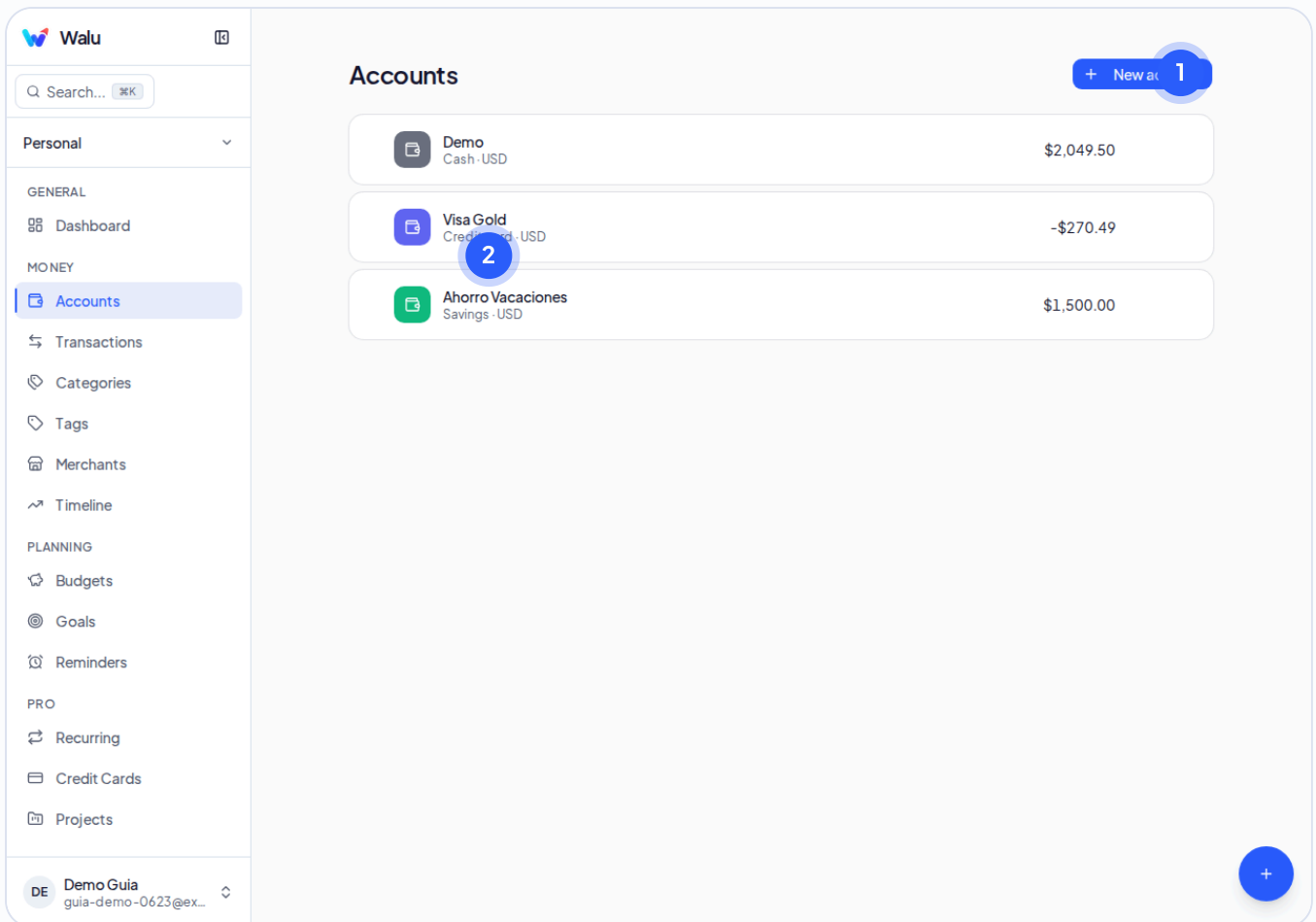
Record an expense or income in seconds from any screen.



- 1 Tap the floating + button (1) to open the new transaction form.
- 2 Fill in the amount, type (expense/income), account, and category (2).
- 3 Tap Save (3) to record the transaction and see it reflected in your balance.

Accounts

Create and manage your bank accounts, cash, cards, and more.



- 1 Tap Add account (1) and choose the type: bank, cash, card, savings, or investment.
- 2 Fill in name, opening balance, and currency, then save (2) to see the account in your list.

Categories

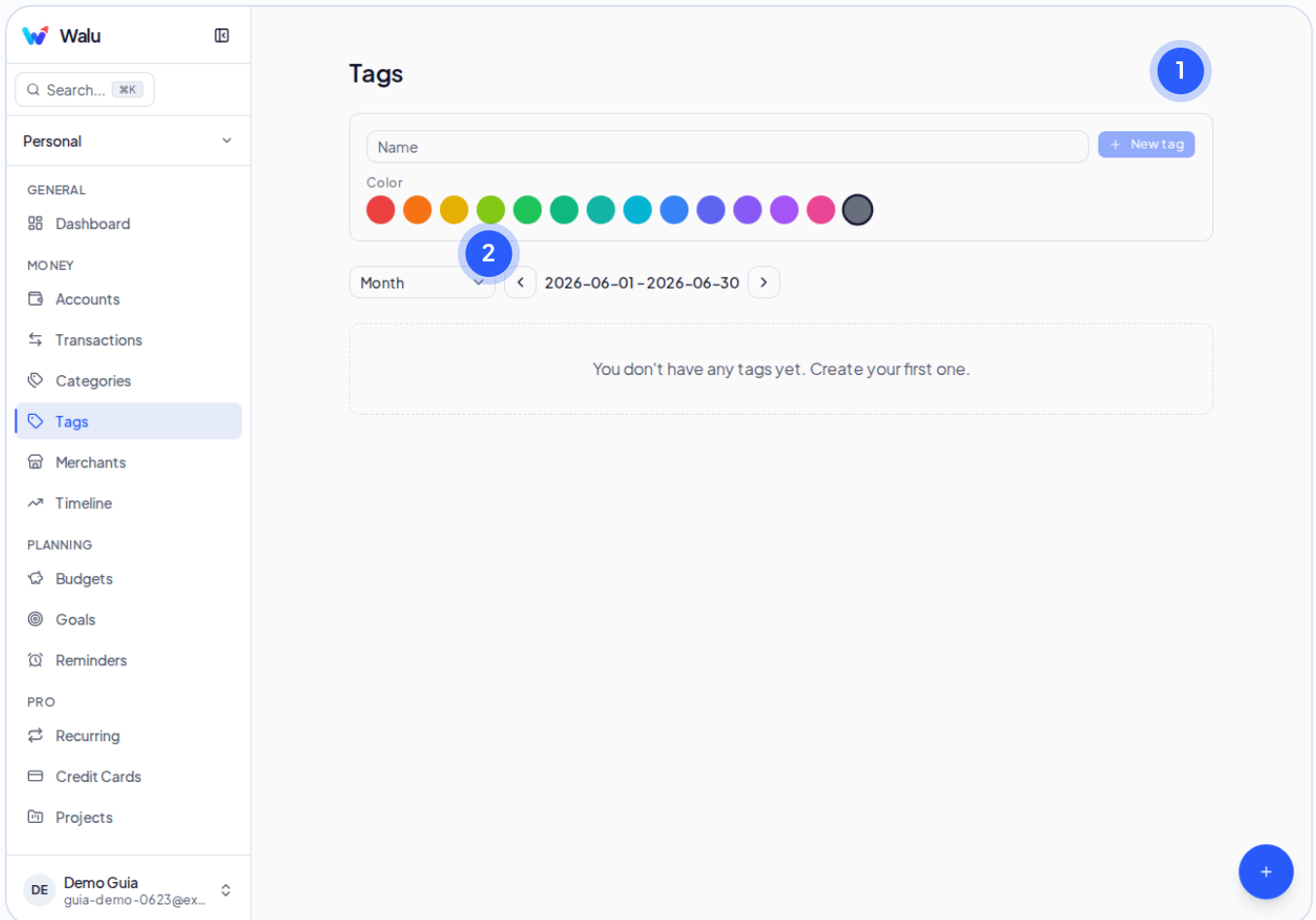
Organise income and expenses with your own categories and icons.

The screenshot displays the 'Categories' screen in the Walu app. On the left is a navigation sidebar with options like 'Personal', 'GENERAL', 'MONEY', 'PLANNING', and 'PRO'. The main area shows a list of categories. At the top right, a blue button labeled '+ New category' is circled with a '1'. Below it, a date range 'Month' is set to '2026-06-01 - 2026-06-30'. The categories are grouped into 'Income' and 'Expense'. The 'Income' section includes 'Sueldo' (circled with a '2'), 'Freelance', 'Inversiones', 'Regalos', and 'Otros ingresos', all with a balance of '\$0.00'. The 'Expense' section includes 'Comida' (-\$120.50), 'Transporte' (-\$60.00), and 'Vivienda' (\$0.00). A blue '+' button is visible at the bottom right.

- 1 Tap Add category (1) and choose whether it is income or expense, then set name, icon, and colour.
- 2 Save (2) to use the category when recording transactions; create subcategories from the parent category card.

Tags

Label transactions with coloured tags to filter later.



- 1 Tap Add tag (1), type a name, and choose a colour.
- 2 Save (2) and assign the tag to transactions from the transaction form.

Transactions

Record, filter, and manage all your financial movements.

Transactions + New

Movements Transfers

Search... 1 Show upcoming Export

DATE	DESCRIPTION	AMOUNT
<input type="checkbox"/> 6/22/2026	Banking	-\$90.00
<input type="checkbox"/> 6/19/2026	Transport Demo	-\$25.00
<input type="checkbox"/> 6/19/2026	Farmacia Visa Gold	-\$89.99
<input type="checkbox"/> 6/16/2026	Freelance Demo	\$150.00
<input type="checkbox"/> 6/14/2026	Pharmacy Demo	-\$60.00
<input type="checkbox"/> 6/14/2026	Nafta Visa Gold	-\$60.00
<input type="checkbox"/> 6/11/2026	Utilities Demo	-\$200.00
<input type="checkbox"/> 6/9/2026	Restaurant Demo	-\$30.00
<input type="checkbox"/> 6/8/2026	Supermercado Visa Gold	-\$120.50
<input type="checkbox"/> 6/6/2026	Fuel Demo	-\$80.00
<input type="checkbox"/> 6/4/2026	Coffee Demo	-\$12.00
<input type="checkbox"/> 6/2/2026	Groceries Demo	-\$45.50

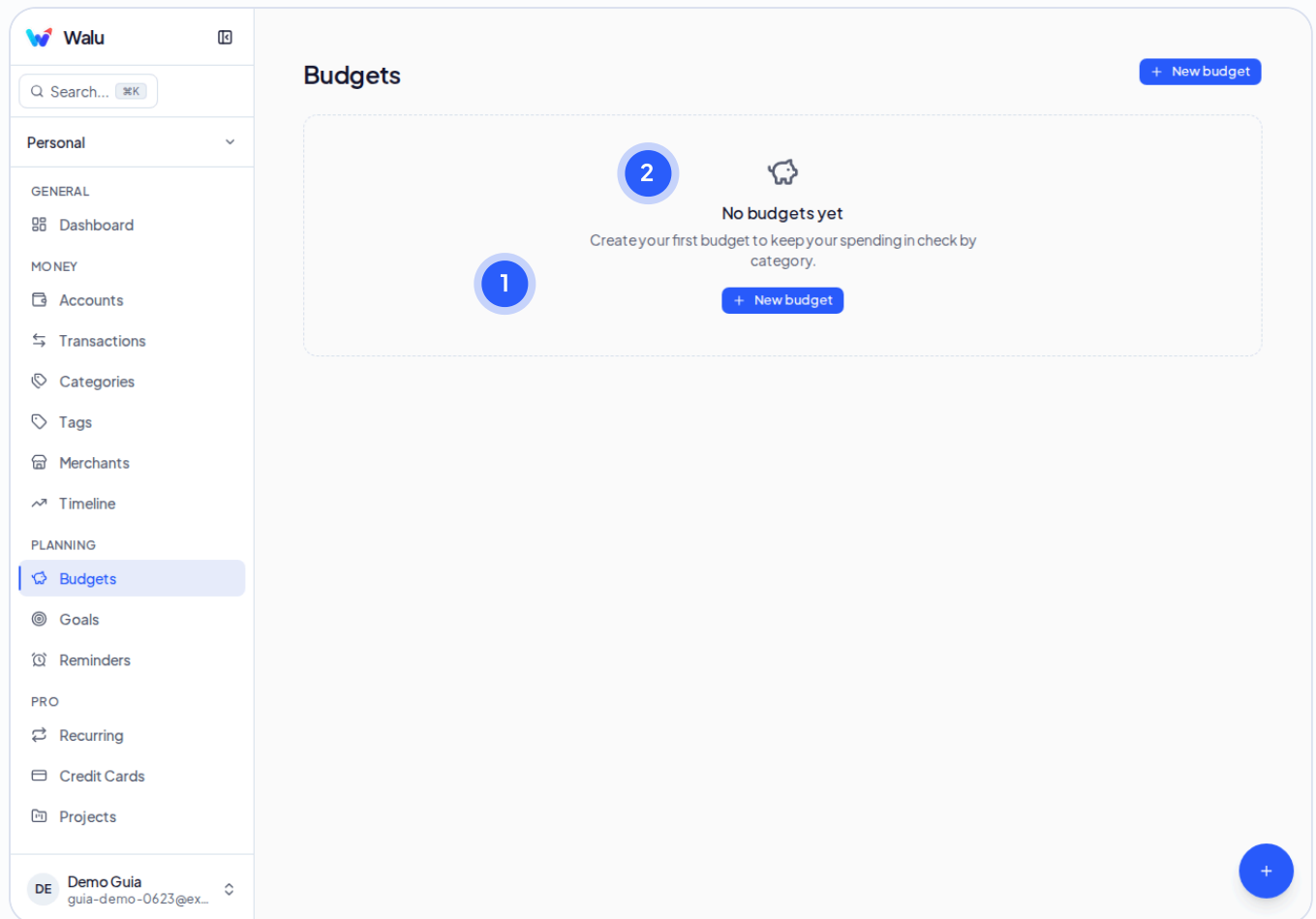
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1 **2** **3**

- 1 Use the filters (1) to narrow down by date, category, account, type, or tags.
- 2 Click a row (2) to edit, or select several and use bulk actions to delete or re-categorise.
- 3 Tap the + button (3) to record a new transaction from this screen.

Budgets

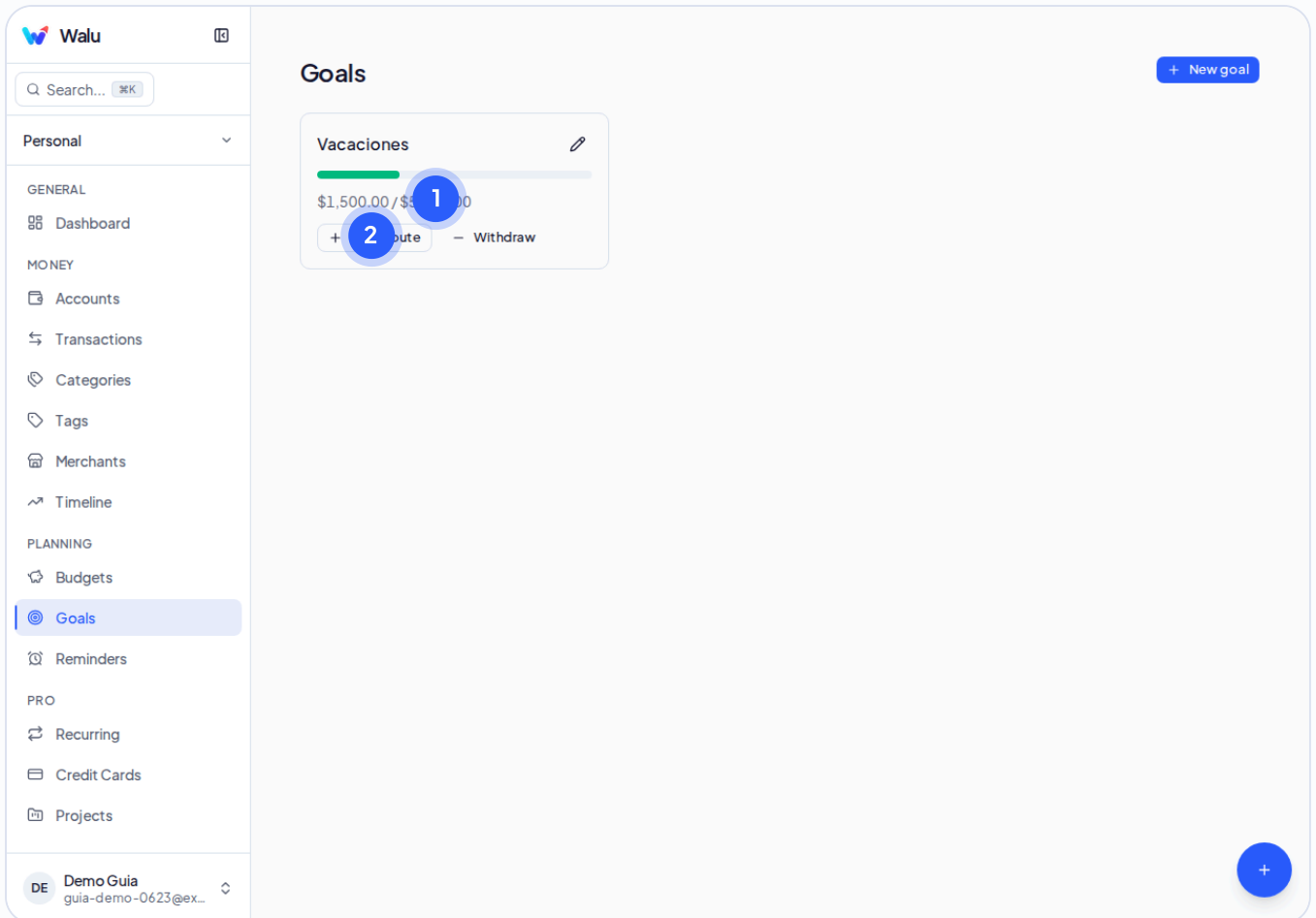
Control spending by category with a visual traffic light.



- 1 Tap a budget (1) to see progress by category: green < 70 %, yellow up to 100 %, red when exceeded.
- 2 Tap the edit icon (2) to adjust the limit and enable rollover per category from the budget form.

Goals

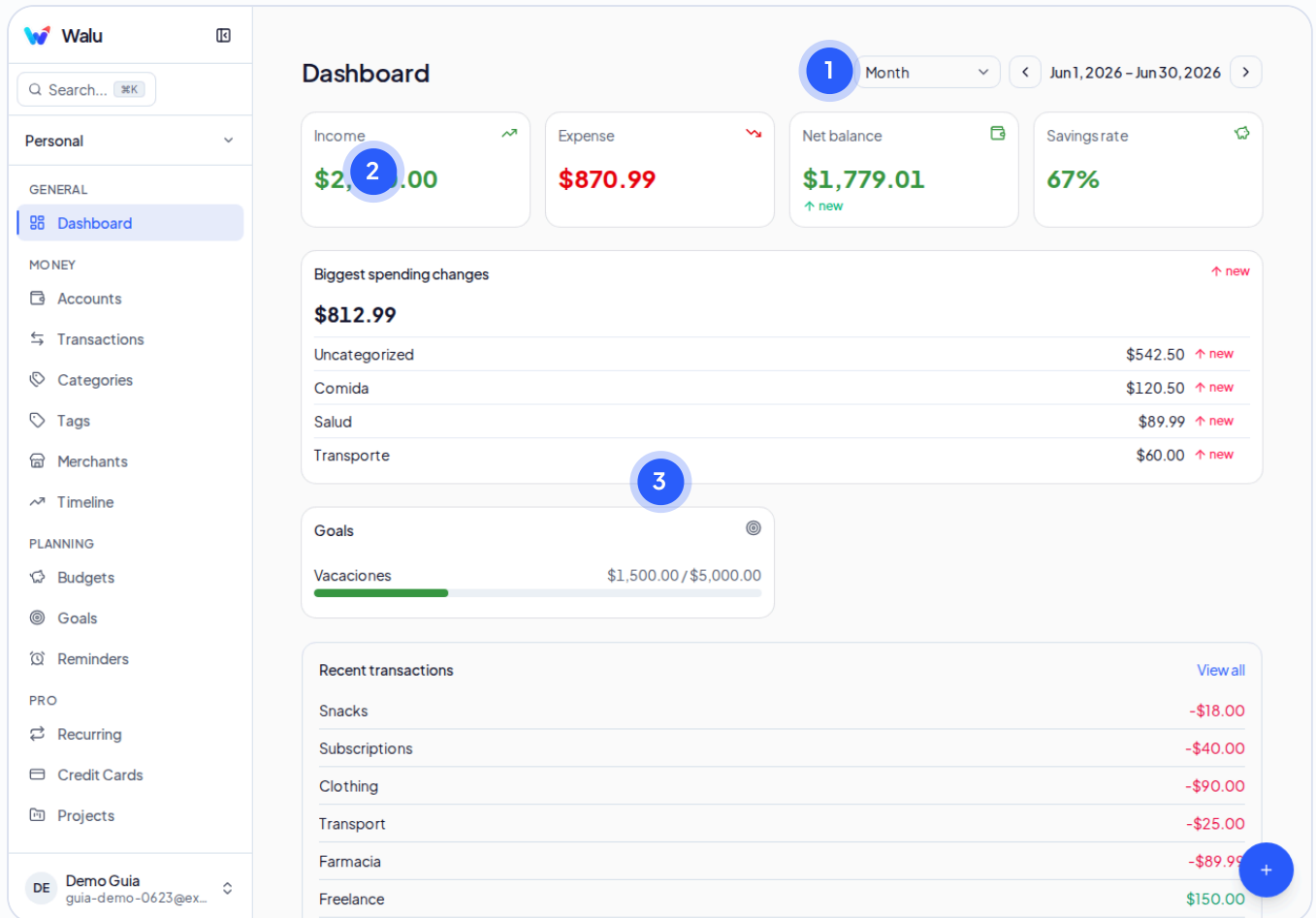
Set savings targets and track your progress.



- 1 Tap a goal (1) to see progress and the amount saved vs. the target.
- 2 Tap Contribute (2) to record a contribution and update the goal progress.

Dashboard

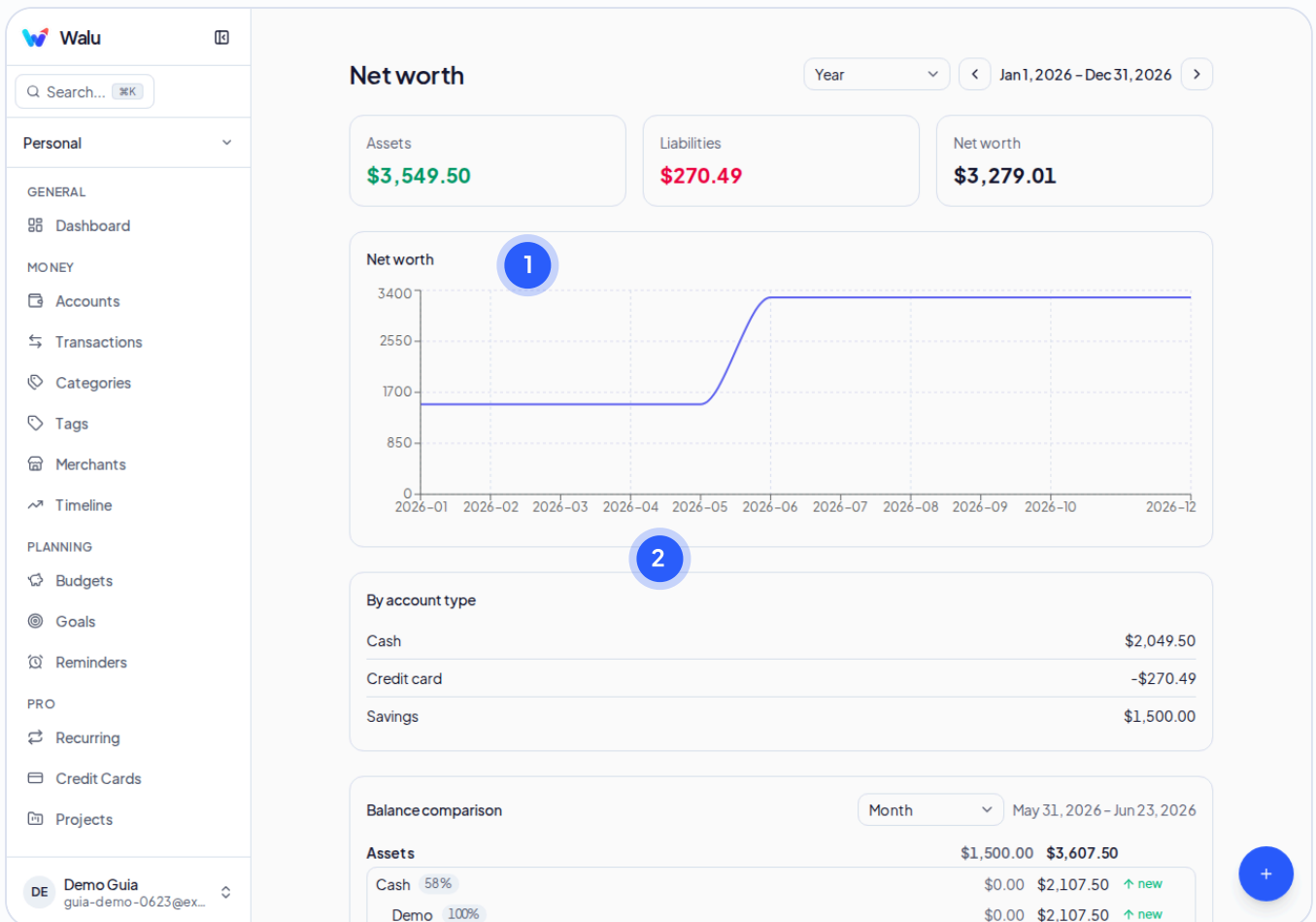
Your financial snapshot at a glance: KPIs, charts, and alerts.



- 1 Use the period selector (1) and the < > arrows to navigate between weeks, months, or years.
- 2 Review the KPIs and charts (2): income, expenses, net balance, and spending by category.
- 3 Read the alerts (3) to spot low balances, exceeded budgets, or pending transactions.

Net Worth

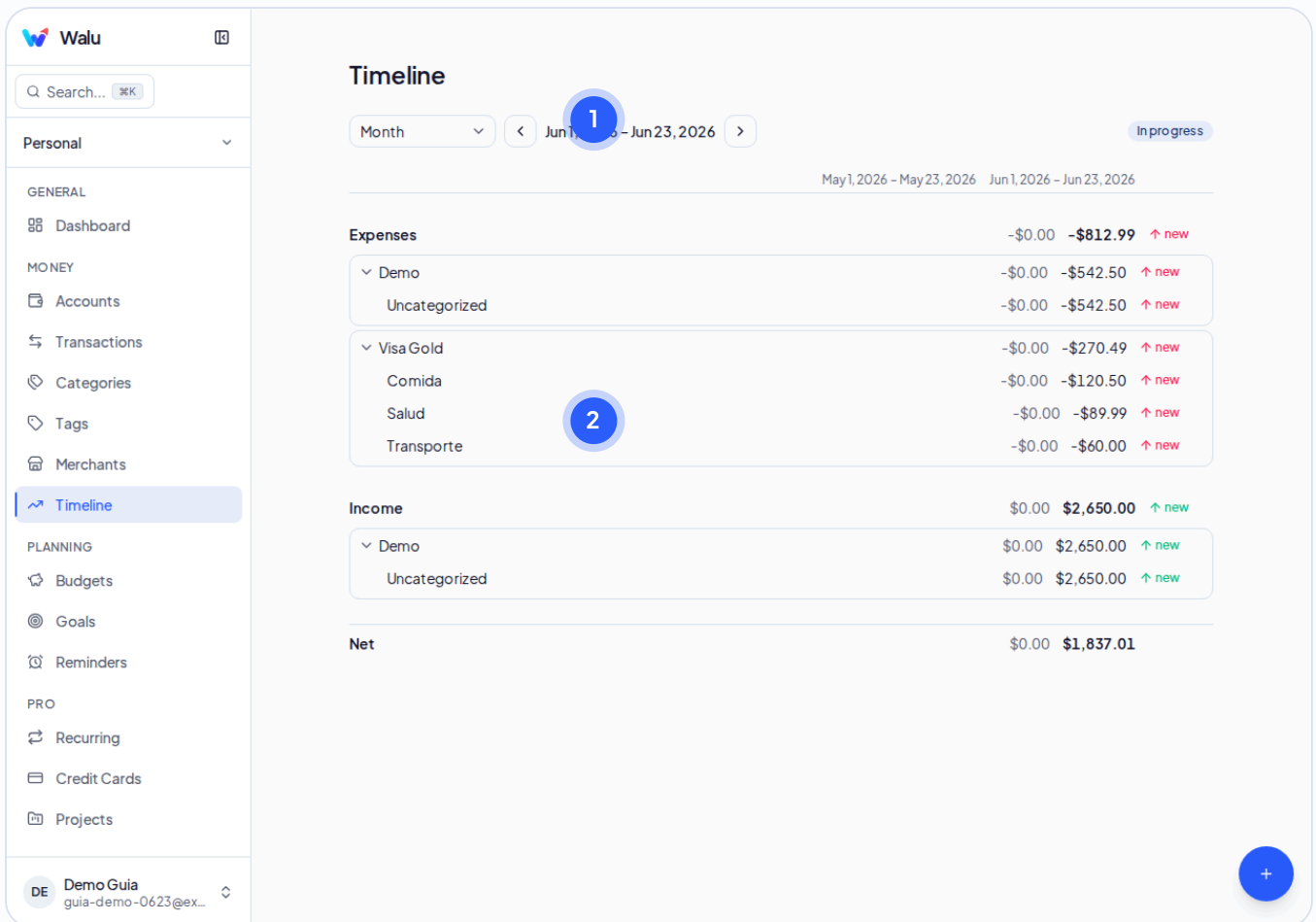
Track your wealth evolution: assets minus liabilities.



- 1 View the evolution chart (1) showing your net worth month by month.
- 2 Review the breakdown (2) with total assets (bank, savings, investment) minus liabilities (credit cards).

Timeline

Compare two periods to see how your finances evolve.



- 1 Choose the two periods to compare (1) with the date selector.
- 2 Analyse the income and expense bars (2) to identify differences between periods.

Merchants

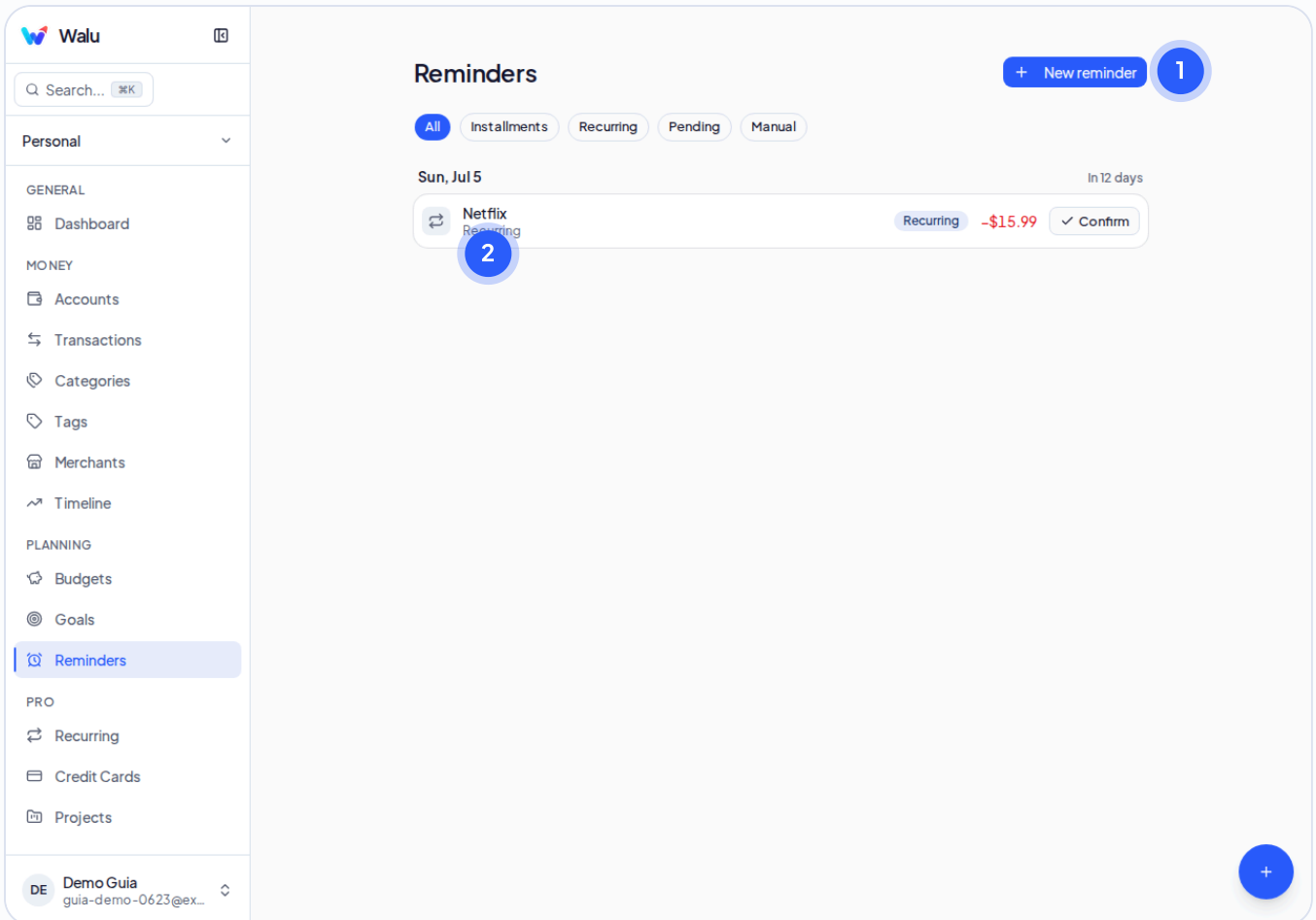
Discover where you spend most with the merchant ranking.

The screenshot shows the Walu app interface. On the left is a navigation menu with categories: GENERAL (Dashboard), MONEY (Accounts, Transactions, Categories, Tags, Merchants), PLANNING (Budgets, Goals, Reminders), and PRO (Recurring, Credit Cards, Projects). The 'Merchants' section is active. The main content area is titled 'Merchants' and shows a date range of 'Month' from '2026-06-01' to '2026-06-30'. A horizontal bar chart displays a single bar for 'No merchant' with a value of '\$2,650.00'. A blue circle with the number '1' is overlaid on the bar, and another blue circle with the number '2' is overlaid on the empty space below the bar. A blue plus sign is in the bottom right corner.

- 1 Review the merchant ranking (1) sorted by total spent in the selected period.
- 2 Tap a merchant (2) to see all transactions associated with that place.

Reminders

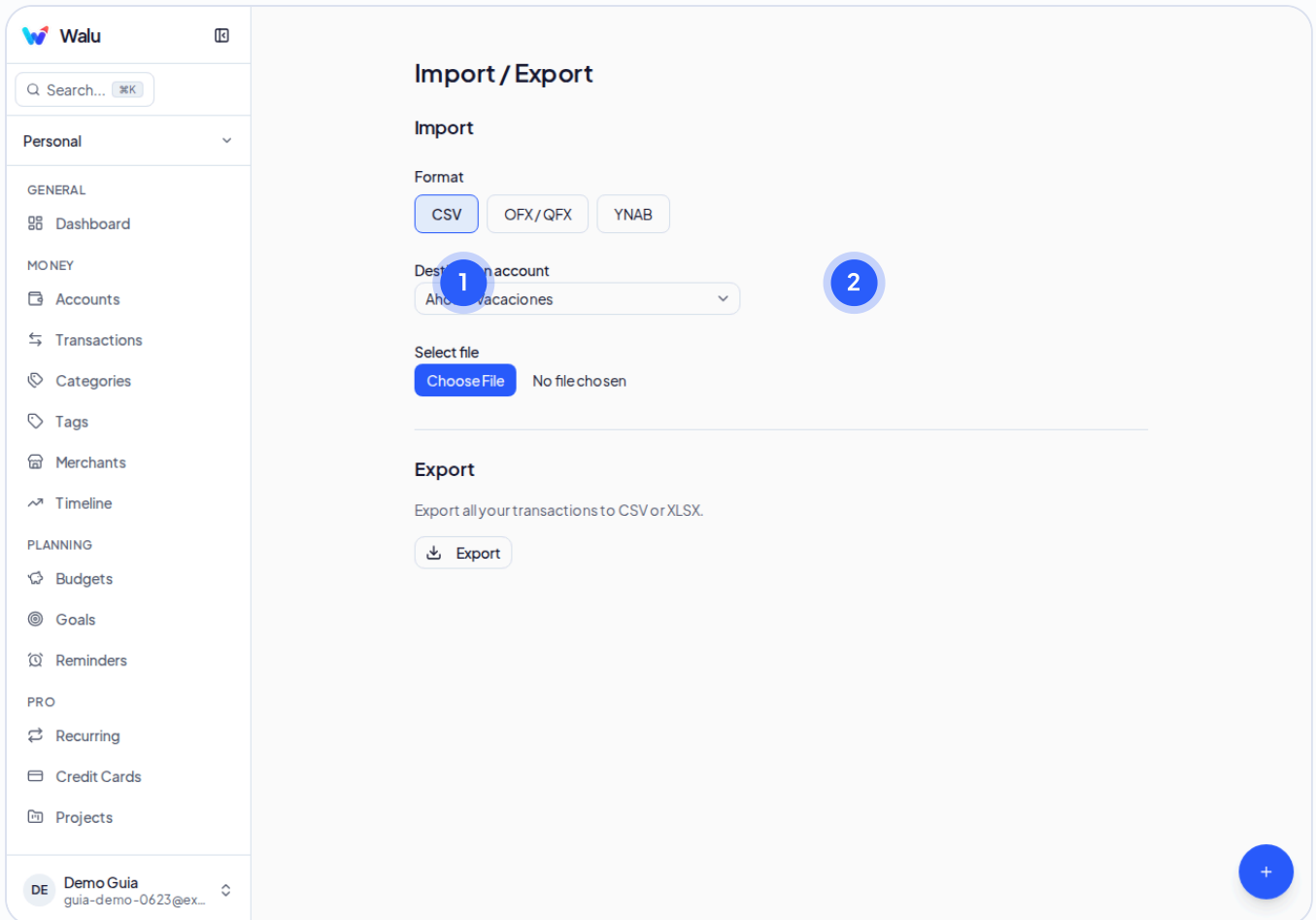
Create alerts so you never miss a payment or important date.



- 1 Tap Add reminder (1) and set the name, date, and frequency.
- 2 Review the list (2) to edit, mark as done, or delete existing reminders.

Import / Export

Migrate data from your bank or export for backup.



- 1 Tap Import (1) to upload a CSV, OFX, or YNAB file and map columns in the wizard.
- 2 Tap Export (2) to download your transactions as CSV (Free) or XLSX (Pro).

Settings

Configure language, theme, currency, and account data.

The screenshot displays the 'Settings' interface for the 'Walu' application. On the left, a sidebar lists various settings categories: 'Personal' (GENERAL: Dashboard), 'MONEY' (Accounts, Transactions, Categories, Tags, Merchants, Timeline), 'PLANNING' (Budgets, Goals, Reminders), and 'PRO' (Recurring, Credit Cards, Projects). The main area shows the 'Settings' page with tabs for 'General', 'Account', 'Billing', and 'Data'. The 'General' tab is selected and contains the following settings: 'Name' (Demo Guia), 'Currency' (\$USD - US Dollar), 'Language' (English), 'Timezone' (America/Buenos_Aires), and 'Theme' (Light). A 'Save' button is located at the bottom of the settings panel. A blue circle with the number '1' is positioned over the 'General' tab, and another blue circle with the number '2' is positioned over the 'Language' dropdown menu.

- 1 Adjust name, language, primary currency, and theme (light/dark/system) in the General tab (1).
- 2 Manage your subscription, change your password, or delete your account from the Billing and Data tabs (2).

Credit Cards

Track your debt, available credit, and instalments per card.

Walu

Q Search... 🔍

Personal

GENERAL

- Dashboard

MONEY

- Accounts
- Transactions
- Categories
- Tags
- Merchants
- Timeline

PLANNING

- Budgets
- Goals
- Reminders

PRO

- Recurring
- Credit Cards**
- Projects

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Credit cards

Visa Gold 2026-05-26 - 2026-06-25

Charges	1	\$270.49
Payments		\$0.00
Due date		2026-07-10

Debt: \$270.49 Available: \$4,729.51

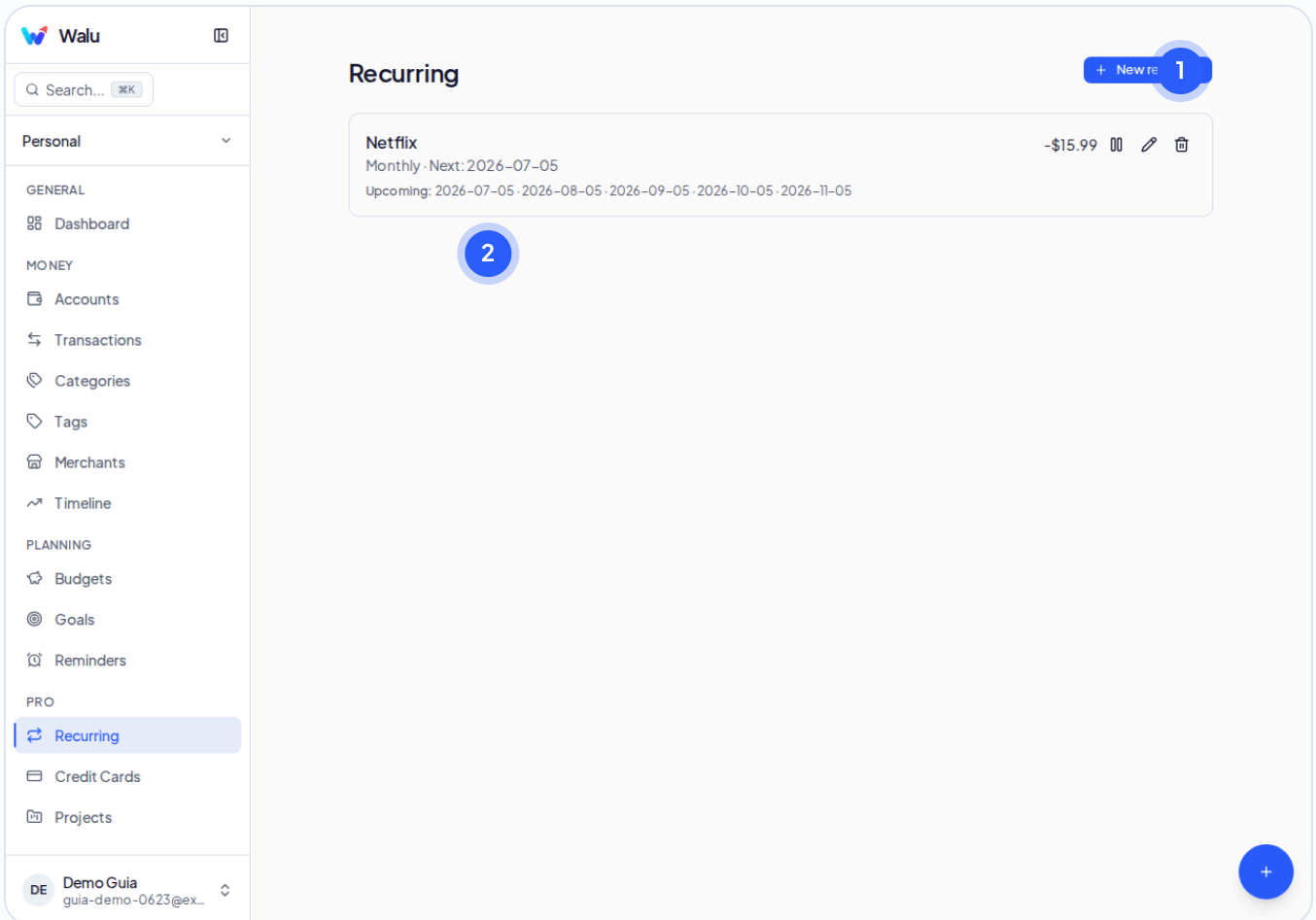
Debt includes committed future installments.

2

- 1 Review the current period summary (1): total due, due date, and available credit.
- 2 Scroll down (2) to see active instalments and charges for the closing period.

Recurring

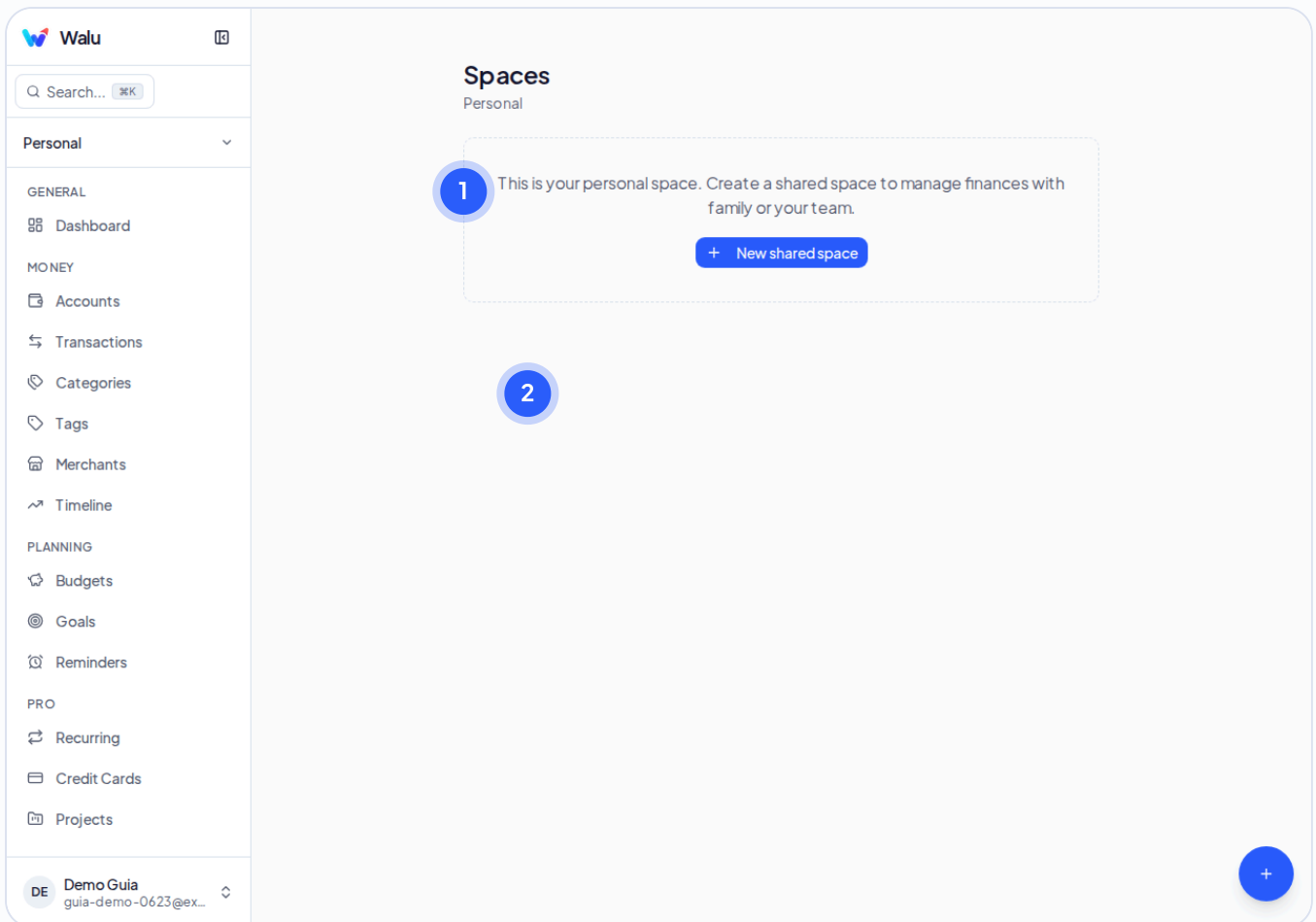
Automate expenses and income that repeat on a schedule.



- 1 Tap Add (1) and set amount, category, account, frequency, and start date.
- 2 Enable or pause each recurring entry from the list (2); the system generates transactions automatically.

Shared Spaces

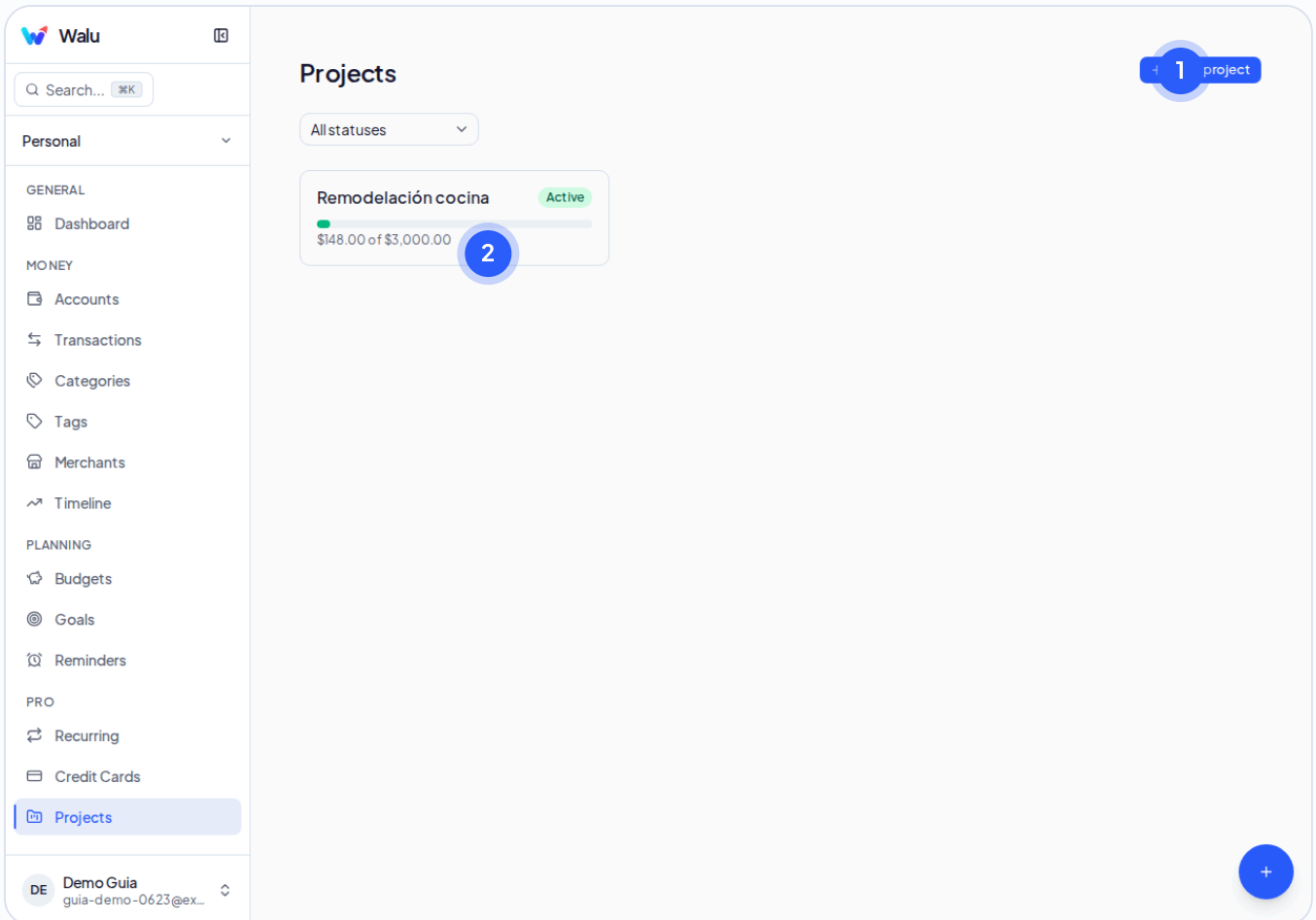
Share your finances with your family or partner (Pro).



- 1 Tap Create space (1), give it a name, and invite members by email.
- 2 Choose each member's role in the list (2): Editor can add transactions, Viewer can only view.

Projects

Group expenses by project: trips, renovations, events (Pro).



- 1 Tap Create project (1), enter a name and an optional budget limit.
- 2 Link transactions to the project (2) from the transaction form or from the project view.