



Pennvo .

PRODUCT GUIDE

Know what you can **spend today**.

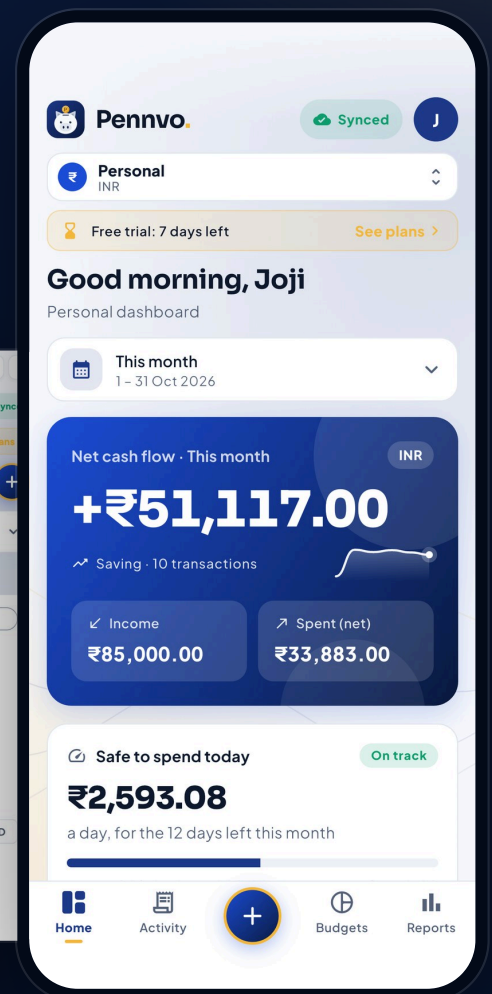
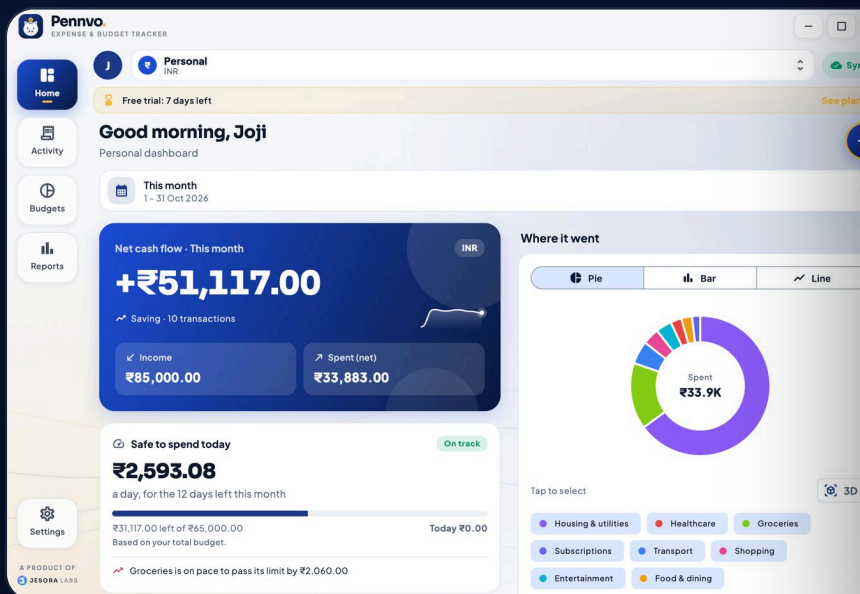
Pennvo turns bank messages into transactions, finds your subscriptions, keeps your budgets honest and tells you how much is safe to spend each day. Every currency has its own wallet, and everything syncs across your iPhone, Android phone, Mac and Windows computer.

iPhone, Android, Mac and Windows

Bank messages read on your device

Free 7-day trial

One account, every device



— AT A GLANCE

A clear picture of your money, **without the bookkeeping.**

Pennvo keeps your spending, income and budgets in one place and does the tedious parts for you: it reads your bank messages, remembers how you sort things, spots the charges that keep coming back, and works out what is left to spend.



Bank messages, understood

Paste a message, share it to Pennvo, or scan bank messages on your Android phone. Amount, merchant, date and category are filled in for you.



Safe to spend today

A daily amount worked out from your budget, with a warning when a category is on pace to run over.



Subscriptions, found for you

Weekly, monthly, quarterly and yearly charges, with what they cost and when they are next due.



Total and category budgets

Set one total for the month, a limit per category, or both. Category limits never add up to more than the total.



A wallet per currency

Rupees, dollars, euros and more: each currency has its own dashboard, so totals are never mixed.



Every device, offline too

Add things without a connection; they sync when you are back online. One account on phone, Mac and Windows.

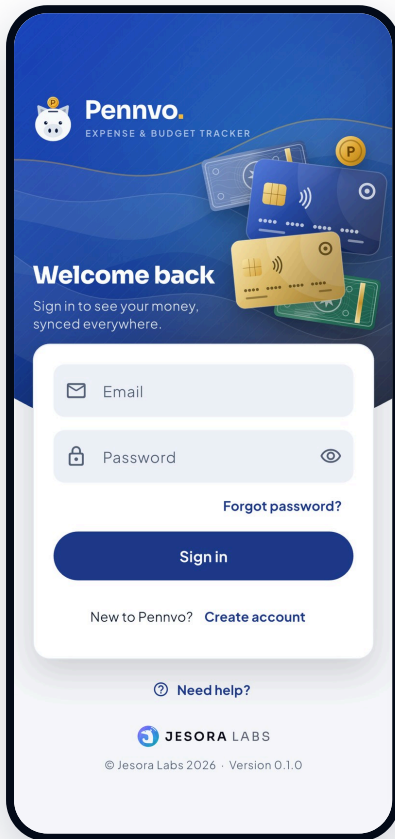
Your data is never locked away. Without Pennvo Pro you can always open, search and read everything you saved. Adding, changing and deleting need the free 7-day trial or Pennvo Pro.



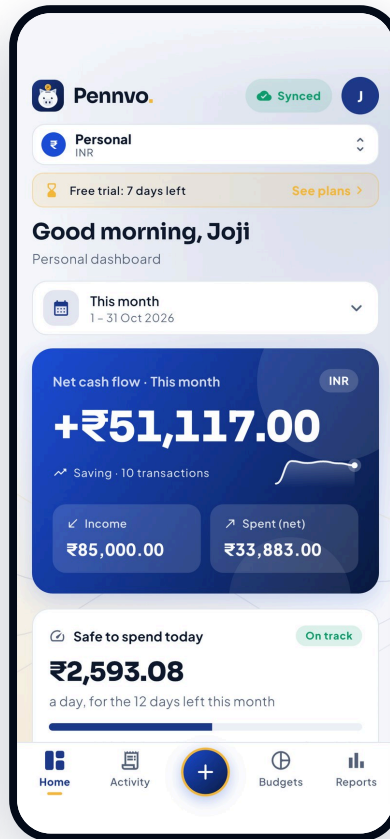
— IPHONE AND ANDROID

Everything you need, **one screen at a time.**

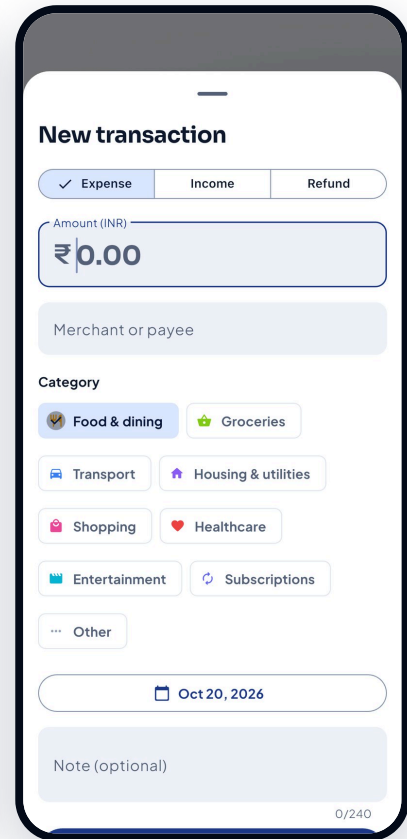
Home shows your balance for the month, what is safe to spend today, where the money went and your budgets. The round plus button adds a transaction from any screen, and the bottom bar takes you to Activity, Budgets and Reports.



Sign in



Home, with safe to spend



Adding a transaction

Sign in

Use your email and password, or turn on biometric sign-in to use your fingerprint or face. Forgot your password? A reset code is sent by email.

Home

Switch wallet at the top. Pick a period (today, this week, this month or your own range), see income and spending, and tap the chart for the detail.

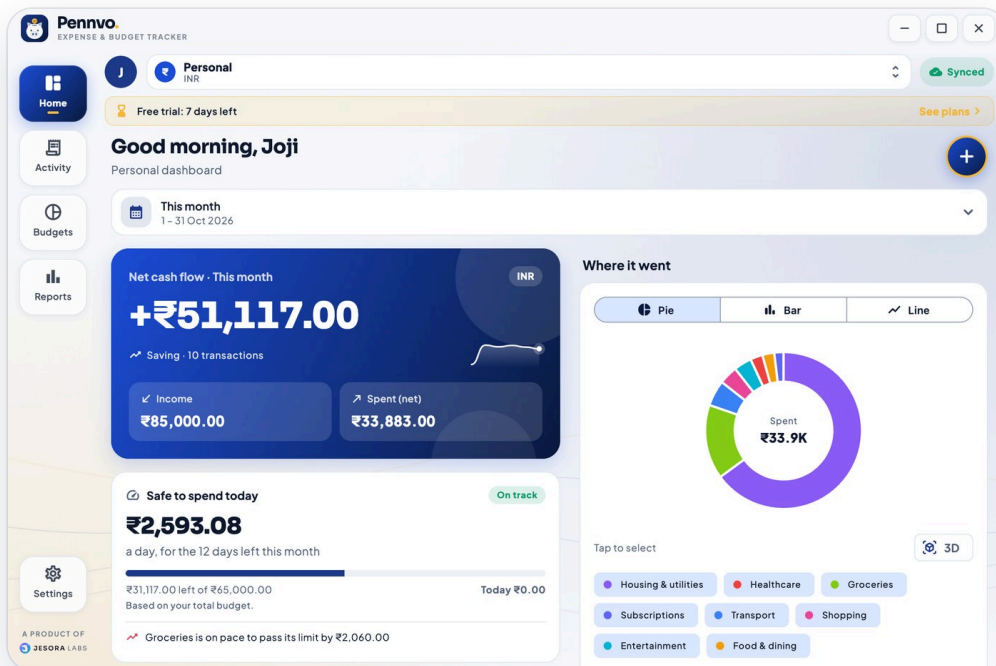
Add a transaction

Choose Expense, Income or Refund, enter the amount and merchant, pick a category (it is suggested from your history) and save.

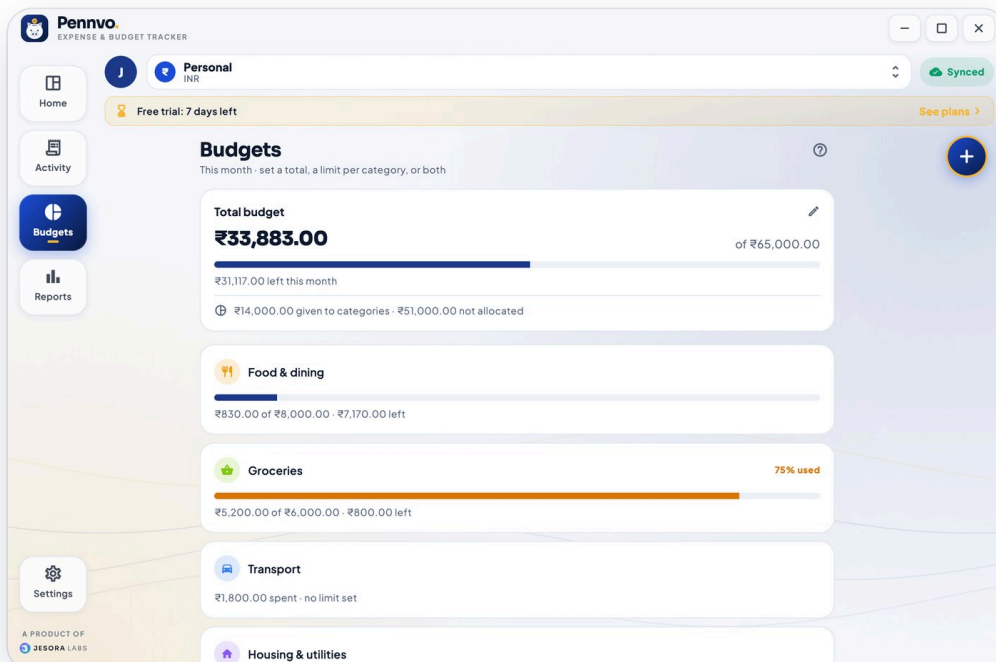
MAC AND WINDOWS

The same account, at full size.

On a computer Pennvo uses the room: two columns on Home, a menu of raised buttons on the left, and the Add button always within reach. Sign in with the account you use on your phone and everything is already there.



Home: balance, safe to spend and recent activity on the left; spending by category, trend and budgets on the right.

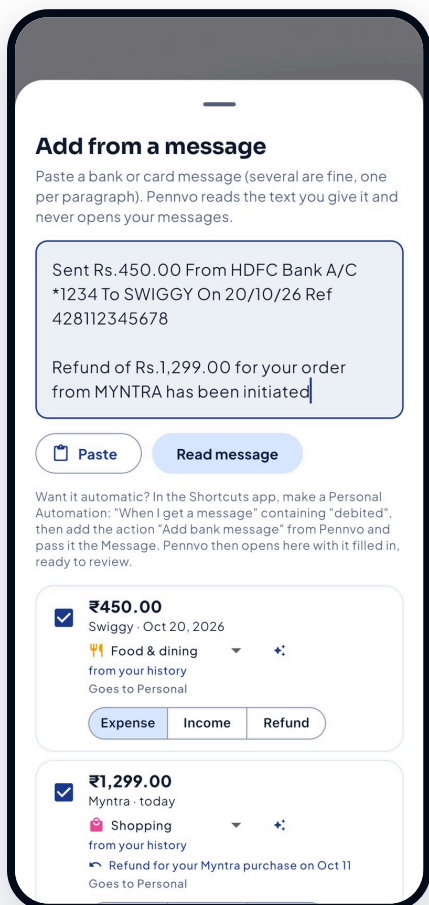


Budgets: the total budget with its category budgets underneath.

BANK MESSAGES

Paste it or scan it. Pennvo does the sorting.

Pennvo reads the text of a bank, card or UPI message and fills in the transaction. It learns from your own choices, spots messages you have already added, and links a refund to the purchase it returns. You review everything before it is saved.



Two messages read: a UPI payment and a refund

Three ways in

- ✓ **Paste:** on the Home screen tap **Message**, paste one or several messages (one per paragraph) and tap Read message.
- ✓ **Share:** on Android, share a message from your messages app to Pennvo. On iPhone you can use a Shortcuts automation.
- ✓ **Scan (Android):** allow Pennvo to read messages from bank and card senders (never from ordinary phone numbers) from the last 30 days. They are read on the phone and never uploaded.

What it works out

- ✓ Amount and currency, including Indian digit grouping, “Rs.”, ₹, \$ and other currencies. Each currency goes to its own wallet.
- ✓ Direction: spent, received or refunded.
- ✓ Merchant, date and the bank's reference number.
- ✓ OTPs, balance alerts, failed payments, adverts and credit-card bill receipts are ignored.



Learns your categories

If you filed “Raju Stores” under Groceries before, the next message from it goes there too, in your own spelling. Change any category with the menu before you add.



Never counted twice

A message with the same bank reference, or the same amount and merchant at the same moment, is left unticked as “already added”. Tick it to add it anyway.



Refunds find their purchase

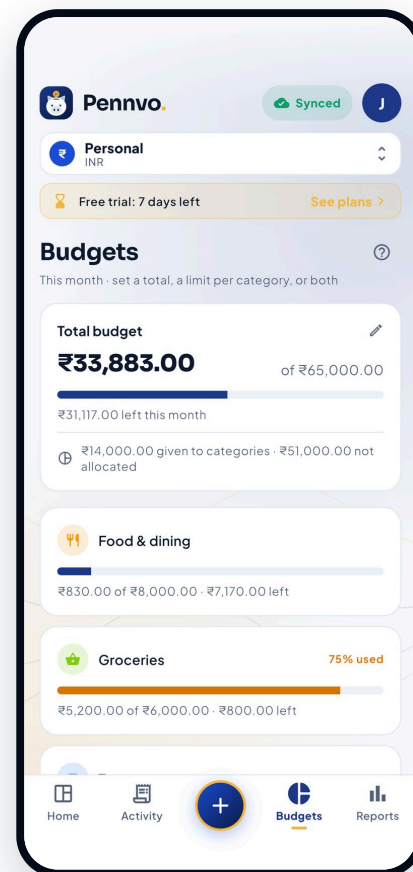
A refund of the same amount from the same merchant within 30 days is matched, takes its category, and says so in the note.

BUDGETS

A total, a limit per category, or both.

Open the Budgets tab. Tap the total budget card to set one number for the whole month, and tap any category to give it its own limit. Both are optional, and you can change or remove either at any time.

RULE	WHAT IT MEANS
Total budget	One monthly limit for everything you spend in that wallet.
Category budgets	A limit for Food, Groceries, Transport and the other categories. You do not need to budget every category.
The ceiling	With a total set, the category budgets can never add up to more than it. Pennvo tells you how much room is left, and refuses a total that is lower than what the categories already claim.
Unallocated	What is left of the total after the category budgets: shown on the total budget card.
Warnings	Progress turns amber at 75% and red at 90%, and says “Over budget” past 100%.



A total budget with category budgets

Safe to spend today

On Home, Pennvo divides what is left of this month's budget by the days left, today included. It uses your **total budget** if you set one, otherwise the **sum of your category budgets**, and with neither it falls back to your **usual monthly income** (the average of the last three months). Refunds give money back to the budget.

- ✓ **On track, Running tight, Over:** the pace so far, projected to the end of the month, against the allowance.
- ✓ **Heads-up:** a category that is on pace to pass its limit (from the fifth day of the month), or already 70% used with more than three days left, is named with the amount.
- ✓ **No budget yet?** The card invites you to set one.



RECURRING CHARGES

See what keeps charging you.

Pennvo looks through your own transactions for charges that repeat on a steady rhythm, so there is nothing to set up. Open it from the Subscriptions card on Home.

What it shows

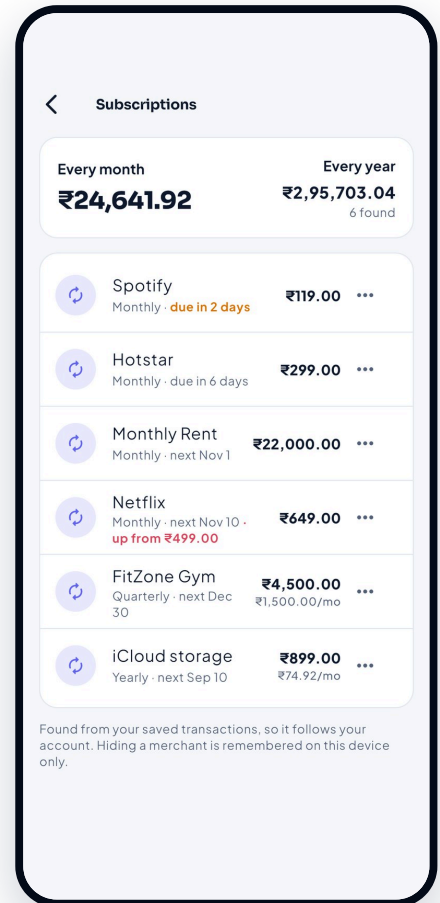
- ✓ What you pay **every month** and **every year** for all of them together.
- ✓ Each charge with its rhythm (weekly, monthly, quarterly or yearly), its amount, and when it is next due: “due in 2 days” is highlighted.
- ✓ **Price changes:** “up from ₹499” or “down from...”, so a quiet increase does not slip by.
- ✓ A charge that stops appearing drops off the list by itself.

How it decides

- ✓ The same merchant, a similar amount, and gaps that match a weekly, monthly, quarterly or yearly rhythm.
- ✓ At least three charges, or two when they are filed under Subscriptions, or two for a yearly charge.
- ✓ Two charges on one day count once.

Not a subscription?

Tap the three dots beside it and choose **Not a subscription**. It is hidden, and “Show hidden” brings it back. Hidden merchants are remembered on that device only.



Subscriptions with monthly and yearly cost

Reminders. Charges due within a few days are highlighted on Home and in the Subscriptions list. Phone notifications for them are not part of this version.

PRIVACY AND SECURITY

Yours to read, yours to delete.

Pennvo keeps what it needs to give you the same data on every device, and nothing else.

TOPIC	HOW IT WORKS
Bank messages	Read on your device. Pennvo never uploads your inbox. Only the transactions you review and add are saved to your account.
Your account	Your email and password. The password is stored only as a modern one-way hash (Argon2id). Sign-in, sign-up and password reset are rate-limited.
Sessions	Short-lived access tokens and rotating refresh tokens. Changing your password signs you out everywhere.
Connection	Everything between the app and the server travels over HTTPS.
On the device	Your session and, if you turn on biometric sign-in, your saved sign-in are kept in the phone's secure keychain or keystore.
Biometric sign-in	Optional. Settings › Security › Biometric sign-in uses your fingerprint or face to sign in. It switches itself off if your password changes.
Lock Pennvo	Optional. Asks for your fingerprint or face when the app opens, and again after it has been in the background for 30 seconds.
No ads, no trackers	Pennvo shows no advertising and does not track you across other apps or websites.
Your data, your call	Delete your account under Settings and everything saved to it is removed. Sign out and the data is cleared from that device.

What Pennvo does not do. Your transactions are stored on the Pennvo server so they can sync, and they are not end-to-end encrypted: the server can read them to provide the service. If you need a vault whose contents even we cannot read, that is what !Locker, our sister app, is for.

LICENCE

Try it free. Keep it for a year at a time.

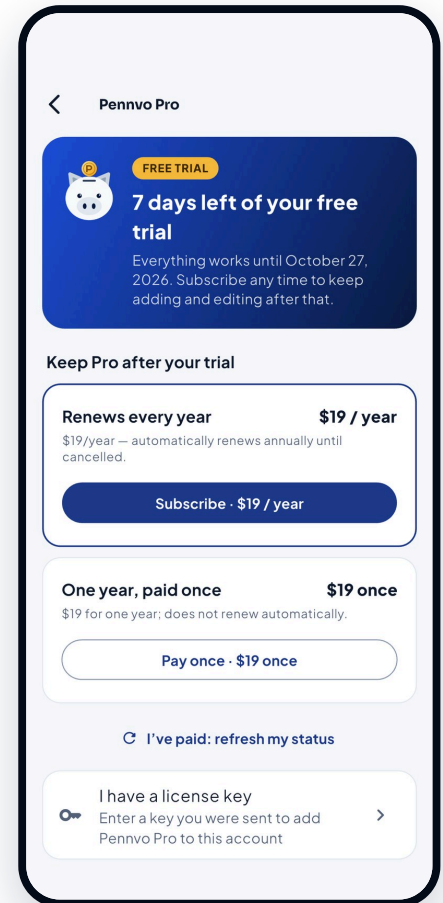
Every new account can try everything for 7 days. After that your data stays readable, and adding or changing it needs Pennvo Pro: one licence for your account, active on every device you sign in on.

PLAN	DETAILS
Free trial	7 days, everything included, starting the first time you use Pennvo. One trial per account and per device.
Pennvo Pro	₹399 a year in India (paid with Razorpay: cards, UPI, netbanking), US\$19 a year elsewhere (paid with PayPal). Renews yearly until you cancel, or pay once for a single year.
Devices	One account, all your devices. Sign in with the same email and Pro is there.
Without Pro	Open, search and read your data. Adding, changing and deleting are switched off.

Buying and managing

- ✓ Open **Settings > Pennvo Pro** and choose a plan. The payment page opens in your browser, and Pro appears in the app within moments.
- ✓ **Manage subscription** opens a page where you can see your payments and turn automatic renewal off. Pro stays until the paid period ends.
- ✓ Given a licence key by us? Choose **I have a license key** and enter it to add Pro to your account.

Under the refund policy, payments made in error are refunded; valid purchases are not, which is why every feature can be tried free first.



Pennvo Pro: trial, subscribe, license key



— GETTING STARTED

Ready in a few minutes.

On your phone

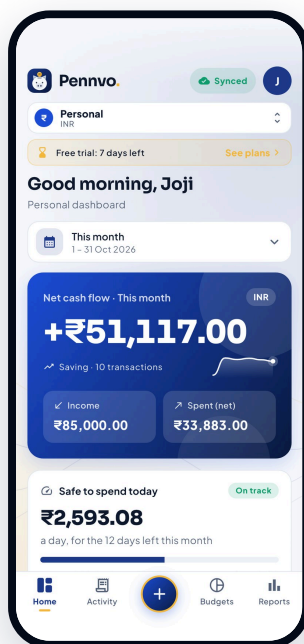
- 1 Install **Pennvo** and tap **Create account**.
- 2 Your first wallet is set up for you. Add more under Settings, one per currency.
- 3 Tap the round **+** to add your first transaction, or tap **Message** and paste a bank message.
- 4 On the **Budgets** tab, set a total budget, and optionally a limit for the categories that matter.
- 5 Back on Home, check **Safe to spend today**.
- 6 Turn on biometric sign-in and the lock under Settings if you want them.

On your computer

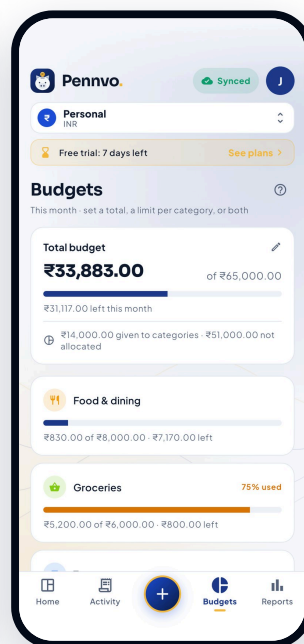
- 1 Install Pennvo for Mac or Windows and open it.
- 2 Sign in with the same account. Your wallets and transactions appear.
- 3 Use the gold-ringed **+** at the top right to add a transaction, and the buttons on the left to move around.

Good to know

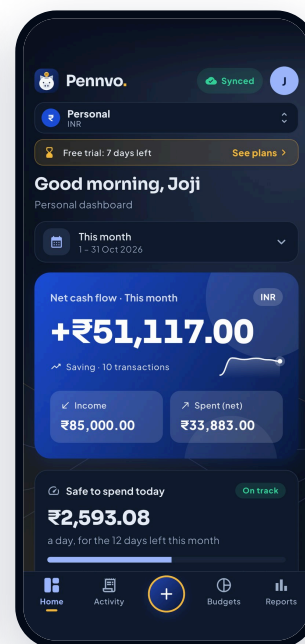
- ✓ Pennvo works offline: what you add syncs when you are back online.
- ✓ Sync status is at the top of the screen; tap it to sync now.
- ✓ Switching to another account on a device clears the previous account's data from that device.



Home



Budgets



Home, dark theme



JESORA LABS

Jesora Labs builds simple, private and dependable products for everyday life. Pennvo, !Locker and Event Reminder are made by one small studio that earns its living from good software, not from your data.

Support

support@jesoralabs.com

We reply within 2 to 3 business days.

Website

jesoralabs.com

pennvo.jesoralabs.com

Policies

Terms: jesoralabs.com/terms

Refunds: jesoralabs.com/refunds

Privacy: jesoralabs.com/privacy

Seller

Jesora Labs, the trading name of Joji George, Aluva, Kerala, India.

Version. This guide describes Pennvo 0.1.0. Features and prices can change; the website has the current details.