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## Free Money Management

### *Keep tabs on your money*

More and more users would rather be paid in e-currency instead of real money. The reason is simple. The administration costs are lower and you can make the payments yourself for a very small fee. Additionally, there are online stores that accept e-gold or e-bullion credit. This almost eliminates some of the costs. As making money is a solvable issue, managing them can become a thorny problem. In e-banking the access to your account is not free and a small monthly fee is withdrawn from your account to cover the costs for this service. And for almost every transaction you make the bank will nibble more. In the case of e-currency, things are almost the same, but the costs are much lower than in the real world. Managing your e-account and your money is subject to logging into your account and make the payments from the website directly. It could save you some time if you use a dedicated software to make your transactions and get fast access to the balance or history of transactions. Phyxoer has been created especially for this purpose and is able to handle both e-gold and e-bullion accounts within the same interface. It eliminates the hassle of the login process and the transactions can be made fast. Security is not an issue for the software because this aspect should be covered by the user him/herself. When using Phyxoer you will run the same risks as when using the web interface. Security is purely a matter of how strong the protection the user applies to the computer is. The security provided by the application, however, resumes to SSL secured connections, single encrypted file for storing the data of all accounts and proxy support for e-gold. The application is open source so you can use it without paying a dime to the developer. However, if you are content with the product you are using, consider paying a visit to the home page and maybe donate to the developer. Who knows, maybe the version will get radical improvements and include some more useful options in the next build. Albert Einstein said once that "the hardest thing in the world to understand is the income tax". With Phyxoer this issue is eliminated from the start. The only thing you are going to pay is the transaction commission. The interface is nice and simple and, in my opinion, all the requirements for handling it are a scrap of English and your accounts' details. Other than these, everything is as clear and simple as can be. The features sported by the application include a master password for launching the software, adding of accounts, both single and multiple payments (great feature), transaction history, balance, and rates. There are three sections available in the main application window. In the top left corner there is the accounts managing window. The three tabs available allow you to see the accounts (both e-gold and e-bullion), apply a basic filter and an advanced one. At right clicking any of the accounts you can edit its details. Basic filter is a very simple tool to see the transactions that have been made from a certain account, view the transaction by their reference number, currency, etc. All the required information is displayed in the right hand window. The details available here include the date and time the transaction took place, the to/from column (i with these were separate columns for a better view), name, ID of the transfer, amount currency, etc. These columns can be customized from the Preferences menu under Edit. The reason for separate columns instead of one for sender and receiver is that this way you will keep better track of the money transfers and you no longer need to spend time looking for the transaction ID in order to see the account used and the name of the receiver. In the window below Accounts tab there are the transaction, balance and rates details available for the select account. The best feature of the application is definitely multiple payments. This allows you to make payments into as many accounts as you want. In order to specify the account number all you need to do is click on "Add a new payment" button and edit all the fields. By completing the memo and reference fields the

receiver will know what are the money for. In the lower part of the Multiple Payments window you will see the total of money that is going to be paid. After all the fields have been completed press "Ready" button and execute the procedure. Creating filters is extremely easy and useful as they can help you retrieve information on money transfers in a certain period of time or received fees. Additionally, the application can track payments by amount, by status (cleared or uncleared) or by type (in, out and fees). All in all the application is configurable and allows you to make adjustments of the interface (customize the transfer detail columns, set the colors of the transactions, start minimized, etc.), make the necessary proxy settings, and add the path to the GNUPG file for accessing the e-bullion account. Concerning the last matter we failed to find a good GNUPG file and the e-bullion account was not tested. **The Good**Phyixer is a dedicated software for making fast payments in e-gold and e-bullion accounts. The ease of use and the quickness of the transactions are amazing. If by any chance you have any trouble with the application the included help file and the flash movie on the developers website are more than sufficient to cover all the aspects. **The Bad!** encountered a little problem that could not be fixed without uninstalling the application. The application did not crash, but simply would not open and in the taskbar there was "there were some errors" message. Re-installing the program fixed the problem. **The Truth**Phyixer comes in very handy for online payments as you will save a lot of time and due to the multiple payments support. It keeps tab of all past and recent transactions (all the details are saved in the installation folder). If you have an e-gold account then Phyixer is the easy way to manage it. *Here are some snapshots of the application in action:*