



# Chronicle

## USER MANUAL

*1st Edition*

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## Part One

# The Chronicle Interface

## The Overview Screen

The screenshot shows the Chronicle Bill Management interface. At the top, there is a toolbar with three buttons: Overview (1), Add Bill (+), and Edit Bill (pencil). Below the toolbar is a search bar. The main content area is divided into five sections:

- 1. Toolbar:** Contains buttons for Overview, Add Bill, and Edit Bill.
- 2. Your Bills:** A table listing bills with columns for Avg. Paid, Amt. Due, and Next Due Date.
 

Bill	Avg. Paid	Amt. Due	Next Due Date
<b>Mortgage</b> Repeats: Every month	\$796.91	\$850.00	Due in 4 days Tue, Jul 31, 2012
<b>Gym Membership</b> Repeats: Every month	\$0.00	\$0.00	Due in 5 days Wed, Aug 1, 2012
<b>Credit Card</b> Repeats: Every month	\$0.00	\$0.00	Due in 12 days Wed, Aug 8, 2012
<b>Cell Phone</b> Repeats: Every month	\$0.00	\$0.00	Due in 19 days Wed, Aug 15, 2012
<b>Car Payment</b> Repeats: Every month	\$0.00	\$0.00	Due in over 1 month Thu, Aug 30, 2012
- 3. Bill Action Area:** A text prompt: "Select a bill to view available actions."
- 4. Month at a Glance:** A calendar for August 2012 showing bills due on various dates. Below the calendar, a summary shows:
 

Due This Month	DUE SOON	Paid This Month
1	2	1
Est. Amt \$850.00	Est. Amt Due \$850.00	Amount \$850.00
- 5. Income and Payments:** A summary of financial data:
 

Income to Date:	\$0.00
Paid This Month:	\$850.00
Current Balance:	(\$850.00)
Expected Balance:	(\$1,700.00)

**1. Toolbar** The toolbar buttons from left to right: **Overview** button returns to the overview screen pictured above, showing a list of all your bills. **Add Bill** button creates new repeating bills. **Edit Bill** button edits the selected bill.

**2. Your Bills** Shows information about all upcoming bills, including when they are due and how often they are due. Double clicking a bill here switches to bill detail view.

**3. Bill Action Area** Shows actions available for the selected bill, or total amount due when multiple bills are selected.

**4. Month At a Glance** Shows your bills on the calendar, and a summary of bills due in the current month, due soon, and paid in the current month. Double clicking a bill here switches to bill detail view.

**5. Income and Payments** Shows a summary of your monthly income compared to your payments, and expected balance at the end of the month.

## The Bill Detail Screen

The screenshot shows a web browser window titled "Chronicle | Bill Management". The page header includes a home icon, a plus icon, a pencil icon, and a search bar. The main content area is titled "Mortgage" and features a navigation bar with left and right arrows (5). The main content is divided into several sections:

- 1. Sticky Note:** A yellow sticky note with a white exclamation mark icon. It contains the text "NEXT PAYMENT Due in 4 days" and buttons for "Log Payment" and "Pay Now". Below this, it shows "DUE DATE: Tue, Jul 31, 2012", "Repeats: Every month", and "Amount Due: \$850.00". There is a text input field for notes.
- 2. Statistics:** A section titled "Statistics" with a scrollable bar. It contains two sub-sections: "PAYMENT ANALYSIS" and "THIS YEAR VS. LAST YEAR".
 

PAYMENT ANALYSIS	
Highest Payment	\$950.00 <small>Thu, Jan 27, 2011</small>
Lowest Payment	\$736.00 <small>Tue, Mar 27, 2012</small>
Average Payment	\$796.91

THIS YEAR VS. LAST YEAR	
Total Paid	\$8,766.00
This Year	\$5,608.00
Last Year	\$3,158.00
- 3. Payment History:** A section titled "Payment History" with a scrollable bar. It contains two sub-sections: "PAYMENTS BY MONTH" and "ALL PAYMENTS".
 

PAYMENTS BY MONTH									
Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul

ALL PAYMENTS	
Jul 27, 2012	\$850.00
Jun 27, 2012	\$850.00
May 27, 2012	\$850.00
Apr 27, 2012	\$850.00
Mar 27, 2012	\$736.00
Feb 27, 2012	\$736.00
Jan 27, 2012	\$736.00
Dec 26, 2011	\$736.00
- 4. Payment History:** A list of payments with dates and amounts, as shown in the table above.
- 5. Navigation Bar and Arrows:** A bar at the top right with left and right arrows for navigating between bills.

**1. Sticky Note** The sticky note contains the most important information about your bill: it tells you when the bill is due, and contains buttons for logging payments or paying bills online. You can also quickly edit the amount due or next due date from the sticky note.

**2. Statistics Area** Shows details about your payments over time. You can scroll through various types of statistics using the arrows in the top-right corner of the Statistics area.

**3. Payment History: Payments by Month** Shows the last 24 months of payment history. The current year's payments are in purple, while the previous years are in lighter shades of gray. Hover over a month to get the exact amount.

**4. Payment History: All Payments** Shows each payment in detail. Double click a payment to edit or delete it.

**5. Navigation Bar and Arrows** Shows the bill you are currently viewing. Navigation arrows on the right side allow you to navigate between bills.

*Part Two*

# Creating, Editing and Viewing Bills

## Creating Your First Bill

A bill in Chronicle represents a repeating payment. You only need to create a bill for each payee once. For example, for your Credit Card payment, you will create one bill that automatically repeats every month, not create a new bill each month.

To create your first bill, click the plus button on the toolbar, or press *Command - N*.



The *New Bill* toolbar button.

You will see the *Bill Editor Screen*, pictured below. Most items are self-explanatory, however a brief description of the various fields follows the screenshot on the next page.

A screenshot of a 'Bill Editor' dialog box. The title is 'BILL NAME AND ICON'. Below the title is a dropdown menu with a house icon and the text 'Required'. The form is divided into several sections: 'NEXT DUE DATE' with a date field set to '7/30/2012'; 'REPEAT INTERVAL' with a dropdown menu set to 'Monthly'; 'AMOUNT DUE' with a text field set to 'Optional'; 'PAYMENT METHOD' with a dropdown menu set to 'Online'; 'TOTAL BALANCE' with a text field set to 'Optional'; 'PAYMENT URL' with a text field set to 'Optional'; 'REMIND ME' with a checked checkbox and a field set to '7 days before'; and 'TAGS' with an empty text field. At the bottom right, there are 'Cancel' and 'Save' buttons.

The *Bill Editor* screen.

## Editing Bills: Mandatory Fields

The *Bill Editor Screen* contains only a few mandatory fields:

**Bill Name and Icon:** When you type in a bill's name, Chronicle will try to guess what icon is appropriate based on the name. For example, a bill titled "Car Payment" will default to an icon of a car. If you don't like Chronicle's automatic icon selection, you can always click on the icon to see a drop down list of available icons. Click any icon to select it. When choosing a bill name, you should make it unique. Even if you have multiple bills you pay to the same payee, give each a unique name so it is easier to identify and recognize on reminders.

**Next Due Date:** Enter the next date your bill is due.

**Repeat Interval:** Select how often your bill repeats from the drop down menu. You can select *Never* for one-time bills, or *Custom* if your bill's repeat interval is not one of the defaults.

## Editing Bills: Optional Fields

You can save a bill after filling in just the mandatory data above. However, filling in the optional fields below can help make Chronicle more helpful.

**Amount Due:** The amount you pay each time. You can leave this blank if the amount due varies, or enter the amount due the next due date. It is easy to edit this amount later without editing the whole bill. Chronicle uses the Amount Due to estimate how much you will owe each month. If you enter no amount, Chronicle will use the average paid to guess how much you owe.

**Total Balance:** The total balance on the account (for example, the remaining balance on your home or car loan).

**Payment Method:** Select *Online* if you plan to pay your bill online. Select *Automatic* if you have set up your bill to be paid automatically. Chronicle will keep track of the bill, and can optionally auto-log it for you. By default, Chronicle won't count bills set to *Automatic* when calculating how much is due in the current month.

**Payment URL:** If you pay your bill online, enter the URL where you pay your bill here, and Chronicle will offer a Pay Now button that will allow you to pay your bill online via Chronicle's integrated browser, or via Safari.

**Remind Me:** If checked, Chronicle will remind you a number of days before the bill is due. You can customize the time of day the alert appears in preferences.

**Tags:** You can use tags to sort bills on the overview (see next section). For example, you can separate Personal and Business bills, or assign bills to certain people using tags.

## Navigation: Overview Screen

There are several ways to navigate from the Overview screen to the Bill Detail screen. The three areas highlighted below in red indicate three possible ways to switch to the Bill Detail screen:

The screenshot shows the Chronicle Bill Management interface. On the left, the 'Your Bills' table lists several bills. The 'Car Payment' row is highlighted in red. On the right, the 'Month at a Glance' calendar for August 2012 shows the date '8' highlighted in red. Below the calendar, the 'Income and Payments' section shows the 'Current Balance' highlighted in red.

Bill	Avg. Paid	Amt. Due	Next Due Date
Mortgage Repeats: Every month	\$796.91	\$850.00	Due in 4 days Tue, Jul 31, 2012
Gym Membership Repeats: Every month	\$0.00	\$0.00	Due in 5 days Wed, Aug 1, 2012
Credit Card Repeats: Every month	\$0.00	\$0.00	Due in 12 days Wed, Aug 8, 2012
Cell Phone Repeats: Every month	\$0.00	\$0.00	Due in 19 days Wed, Aug 15, 2012
Car Payment Repeats: Every month	\$0.00	\$0.00	Due in over 1 month Thu, Aug 30, 2012

Month at a Glance  
Aug 2012

Sun	Mon	Tue	Wed	Thu	Fri	Sat
29	30	31	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	1

Due This Month: 1  
Est. Amt: \$850.00

DUE SOON: 2  
Est. Amt Due: \$850.00

Paid This Month: 1  
Amount: \$850.00

Income and Payments

Income to Date: \$0.00

Paid This Month: \$850.00

Current Balance: (\$850.00)

Expected Balance: (\$1,700.00)

- Double clicking any bill on the *Your Bills* list will take you to the Bill Detail screen for that bill. You can also click once on the bill and press the *Return* key.
- Double clicking on a bill's icon on the *Month at a Glance* calendar will also take you to the bill detail screen for the selected bill. If you double click on a date on the calendar that has multiple bills due, you will be taken to the Bill Detail screen for the first bill due that date.
- You can also search for a bill using the search field in the toolbar. Begin typing part of a bill's name, and it will suggest matches. Select one of the matches, and press *Return* to view that bill. In the search field, you can also click on the magnifying glass icon to see a list of all your bills in alphabetical order. Selecting one will take you to that bill's detail screen.

## Navigation: Bill Detail Screen

From the Bill Detail screen, you can switch bills by clicking the arrows highlighted in red, or by using the search field, also highlighted in red:

The screenshot shows the 'Chronicle | Bill Management' interface. At the top, there is a search field and navigation arrows. The main content area is divided into several sections:

- Next Payment:** A yellow sticky note with an exclamation mark icon. It displays 'NEXT PAYMENT Due in 4 days' and includes buttons for 'Log Payment' and 'Pay Now'. Below this, it shows the due date 'Tue, Jul 31, 2012', the repeat frequency 'Repeats: Every month', and the amount due '\$850.00'.
- Statistics:** A section with a green double-arrow icon. It contains two sub-sections:
  - PAYMENT ANALYSIS:** Shows 'Highest Payment \$950.00' (Thu, Jan 27, 2011), 'Lowest Payment \$736.00' (Tue, Mar 27, 2012), and 'Average Payment \$796.91'.
  - THIS YEAR VS. LAST YEAR:** A bar chart comparing 2011 and 2012. The 2011 bar is grey and the 2012 bar is blue. To the right, it lists 'Total Paid \$8,766.00', 'This Year \$5,608.00', and 'Last Year \$3,158.00'.
- Payment History:** A section with a double-click instruction. It contains two sub-sections:
  - PAYMENTS BY MONTH:** A purple bar chart showing payments for Oct, Nov, Dec, Jan, Feb, Mar, Apr, May, Jun, and Jul.
  - ALL PAYMENTS:** A green list of payments with dates and amounts: Jul 27, 2012 \$850.00, Jun 27, 2012 \$850.00, May 27, 2012 \$850.00, Apr 27, 2012 \$850.00, Mar 27, 2012 \$736.00, Feb 27, 2012 \$736.00, Jan 27, 2012 \$736.00, Dec 26, 2011 \$736.00.

- The arrows always cycle through bills in the order they are listed on the Overview screen. By default, the overview screen sorts bills in order of when they are due. So pressing the right arrow will move to the next bill due later than the currently viewed bill, and the reverse for the left arrow. If you change the sort order on the Overview screen, the sort order works the same.
- The toolbar search field works the same here as it does on the Overview.

In the statistics area, the arrows highlighted in green cycle through four different statistics types.

In the payment history box, you can scroll left and right in the *Payments by Month* area (highlighted in purple) to see more payments farther in the past. You can scroll up and down in the *All Payments* area (highlighted in green) to view older or more recent payments. Double click a payment in this area to edit or delete it.

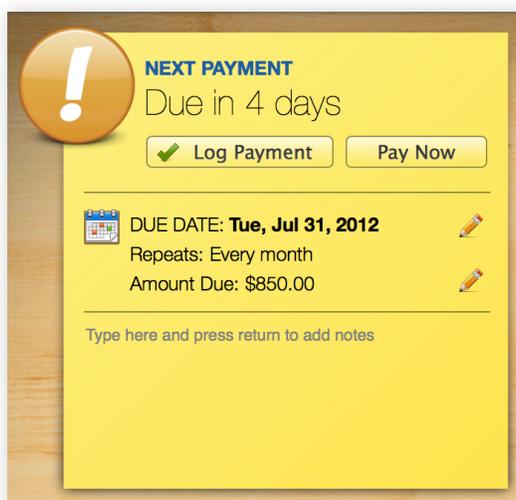
The sticky note contains buttons for logging and paying bills, described in the next section.

### Part Three

# Logging and Paying Bills

## Logging Payments

One of Chronicle's core functions is logging payments. When you create a bill in Chronicle, the bill automatically updates the next due date whenever you log a payment.



The *sticky note* on the bill detail screen.

To log a payment for a bill, click the *Log Payment* button, located on the sticky note. The Log Payment window appears:

The Log Payment window.

The *Log Payment* window is mostly self-explanatory:

**Date Paid:** The date you paid the bill. You can enter a future date if you have scheduled the bill to be paid online.

**Amount:** The amount you paid. Chronicle automatically uses your system's default currency.

**Note:** An optional field. You can place confirmation numbers here.

**Receipt:** Optional. Click the *Attach Receipt* button to select a scanned or downloaded receipt of your payment. Chronicle will copy the receipt to its database when you save the payment.

After entering the above info and clicking the "Save Payment" button, Chronicle will update the next due date and reminders, and other information like the average paid, the total for the month, and so on.

### Logging Partial and Historical Payments

Sometimes you want to log a payment without the due date changing. For example, if you make a partial payment for a bill, or if you want to enter payments you have made in the past for historical reasons.

To log a payment that doesn't update the due date, hold down the *Option* key before clicking on the *Log Payment* button on the sticky note. The button will change to display *Log Partial*.

After clicking on the *Log Partial* payment, a window will appear that is identical to the *Log Payment* window, except that the button title is *Save Partial Payment*.

### Editing Payments

If you made a mistake logging a payment, you can easily edit it. To edit or delete a logged payment, double click on the payment in the *All Payments* area of the Bill Detail screen.

The payment editor pops up (see screenshot on next page).

or delete it.

ALL PAYMENTS

Jul 27, 2012 \$

Jun 27, 2012

May 27, 2012 \$

Apr 27, 2012 \$

Mar 27, 2012 \$

Feb 27, 2012 \$

Jan 27, 2012 \$

Dec 26, 2011 \$736.00

DATE PAID 6/27/2012

AMOUNT \$850.00

NOTE

RECEIPT Attach X

Delete Cancel Save

The Payment Editor window.

The payment editor functions exactly like the log payment window, except that you can also delete attachments, or delete the payment entirely.

*Note:* When you delete the latest payment (the payment on the list), the next due date goes back one cycle.

## Paying Bills

Chronicle can help you pay bills online. If you set a bills payment type to *Online*, and enter a URL for the bill, then a *Pay Now* button appears on the sticky note. If the payment type is not set to *Online*, or if a URL is not entered, no button appears.

! NEXT PAYMENT

Due in 4 days

Log Payment Pay Now

DUE DATE: Tue, Jul 31, 2012

Repeats: Every month

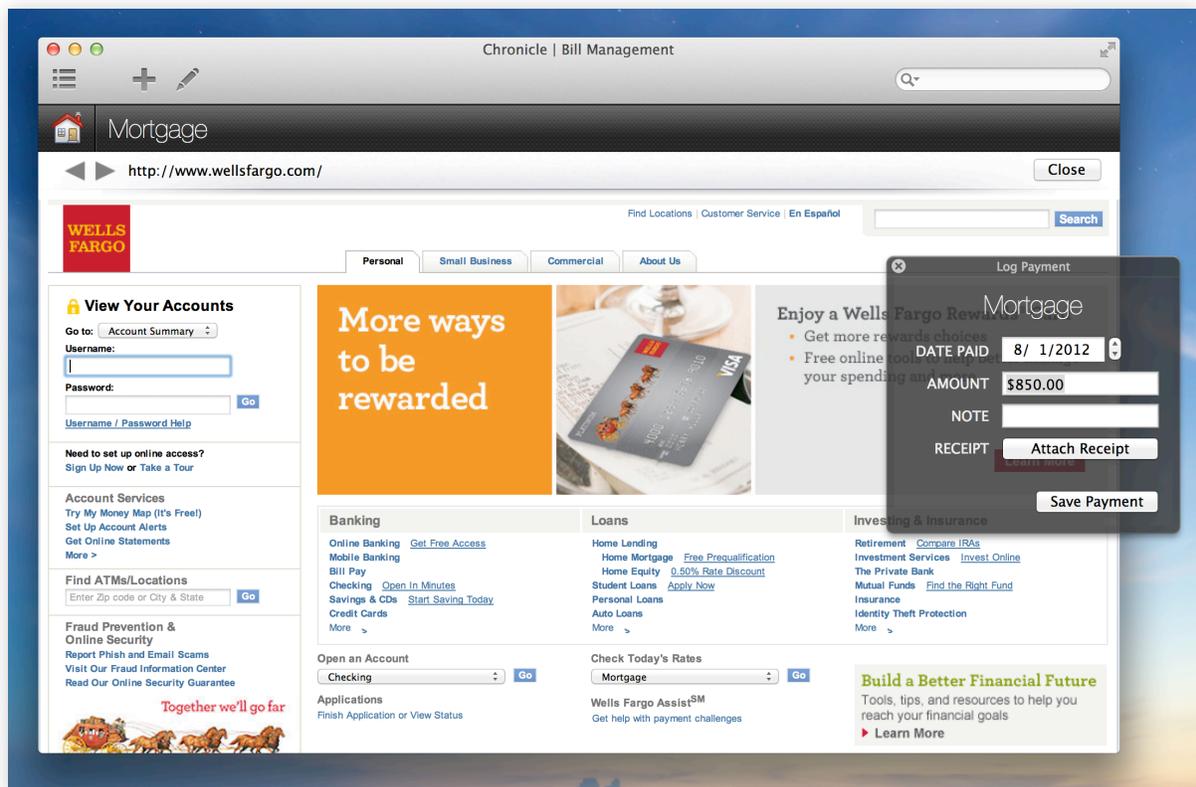
Amount Due: \$850.00

Type here and press return to add notes

The Pay Now button.

Clicking the *Pay Now* button takes you to the web site where you pay your bill, and pops up the *Log Payment* window, so you can easily record the details of the payment you make.

By default, the web site opens in Chronicle's internal browser, as seen below. However, you may prefer to have the web site open in your default browser instead. You can set web sites to enter in your default browser instead of in Chronicle in Chronicle's preferences, under the *Logging* tab.



### Paying a bill in Chronicle's internal browser.

#### Logging Payments Automatically

If you want to track payments in Chronicle that you have set up to be paid automatically, you can do so.

First, check the *Log Payments Automatically* box in Chronicle's preferences, under the *Logging* tab. Next, make sure that your bills which are paid automatically are set to the *Automatic* payment type, and make sure an amount due is entered.

Then, Chronicle will auto-log the amount due on the date paid for automatic bills.

## Part Four

# Income

## Managing Income

Your income appears in the *Income and Payments* section, underneath the *Month at a Glance*. The income area is circled in the photo below.

Chronicle | Bill Management

Your Bills All Active Bills

Bill	Avg. Paid	Amt. Due	Next Due Date
<b>Mortgage</b> Repeats: Every month	\$796.91	\$850.00	Due in 4 days Tue, Jul 31, 2012
<b>Gym Membership</b> Repeats: Every month	\$0.00	\$0.00	Due in 5 days Wed, Aug 1, 2012
<b>Credit Card</b> Repeats: Every month	\$0.00	\$0.00	Due in 12 days Wed, Aug 8, 2012
<b>Cell Phone</b> Repeats: Every month	\$0.00	\$0.00	Due in 19 days Wed, Aug 15, 2012
<b>Car Payment</b> Repeats: Every month	\$0.00	\$0.00	Due in over 1 month Thu, Aug 30, 2012

Select a bill to view available actions.

Month at a Glance  
Aug 2012 < > Today

Sun	Mon	Tue	Wed	Thu	Fri	Sat
29	30	31	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	1

Due This Month **1** Est. Amt **\$850.00**

**DUE SOON** **2** Est. Amt Due **\$850.00**

Paid This Month **1** Amount **\$850.00**

**Income and Payments**

Income to Date: **\$0.00**

Paid This Month: **\$850.00**

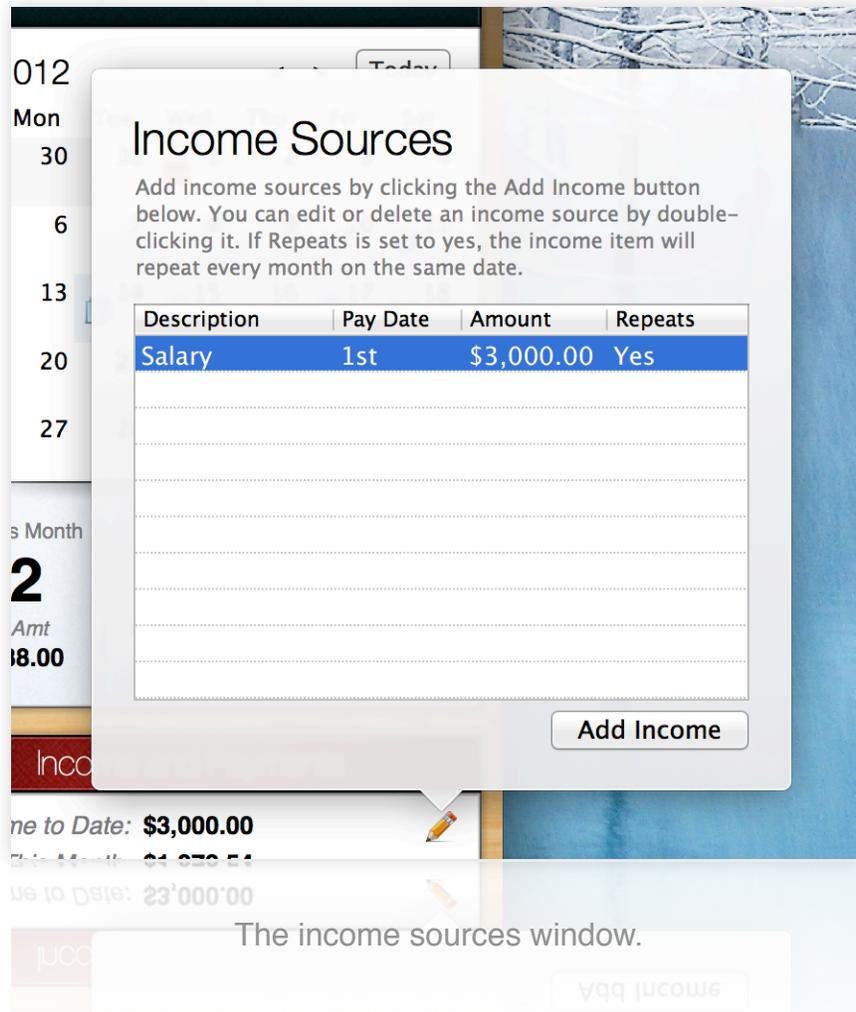
Current Balance: **(\$850.00)**

Expected Balance: **(\$1,700.00)**

Get Help or Send Feedback

**To Edit Your Income Sources** Click the pencil icon on the *Income and Payments* screen. A new window will pop up (pictured on the next page).

**To Disable Income Tracking** Go to Chronicle's preferences, and uncheck *Enable Income Management* on the *General* tab.



To add an income source, click the *Add Income* button. The help for adding income sources is located in the window itself. Income sources can repeat every month (on the same day of the month), or not at all. Other repeat options are not available at this time.

Double click an income source to edit or delete it.

## Understanding Your Balance

On the overview screen, under the *Income and Payments* area, your income is compared with your balance. The information is as follows:

*Income to Date:* All income as of the current date.

*Paid This Month:* Amount you have logged in payments in the current month.

*Current Balance:* Income to date minus amount paid.

*Expected Balance:* Expected balance after all monthly income (including future incomes), minus all paid and scheduled bills in the current month.

Part Five

# Customizing Chronicle

## Customizing Reminders

On Mountain Lion, notifications are delivered via notification center as banners that disappear after a moment by default. They then slide in to your notification center sidebar, and stay there until you log a payment for the bill. You have a couple options to make the reminders more noticeable:

### Enable Calendar Reminders

Chronicle can add your bill reminders to your calendar in addition to notification center. To add bills to your calendar, go to Chronicle's preferences, and select the *Reminders* tab. Check the box labeled *Add Reminders to Calendar*, and then choose the calendar to which you would like to add notifications. Calendar reminders are enabled by default on Lion.

### Customize Notification Center

You can set Notification Center alerts to appear as alerts instead of banners. Alerts stay on your screen until you dismiss them. To change this setting, go to *System Preferences* and select *Notifications*. Then, select Chronicle on the list of applications. Change the alert style to *Alerts*. Now, the reminders will stay on your screen until you dismiss them.

**Tip** You can view all of Chronicle's reminders settings in Chronicle's preferences, under the *Reminders* tab. You can customize the time of day for reminders to pop up, and which calendar (if any) you want reminders to be added to.

## Working with Tags

When adding or editing a bill, you can add a tag to the bill by entering an item in the *Tags* field. On the Overview screen, you can filter your bills to see only bills that match a certain tag (see the screenshot in the *Archiving* section on the next page for the Overview bill filter).

You can use tags to divide bills into groups. For example, you can use it to divide bills between roommates, or separate business and personal expenses.

**Tip** You can edit the list of tags that appear on the filter by going to Chronicle's preferences, and switching to the *Advanced* tab.

## Archiving and Deleting Bills

You can archive a bill when you no longer need to actively monitor it, but want to keep the payment history intact. Archived bills appear on the Archived bill list. To view archived bills, click the Overview bill filter, which by default says “All Active Bills” (it is circled in the screenshot below), and select “Archived Bills”

The screenshot shows the Chronicle Bill Management interface. At the top, the browser title is "Chronicle | Bill Management". Below the navigation bar, there is a search bar and a filter dropdown menu currently set to "All Active Bills", which is circled in red. The main content area is divided into two columns. The left column, titled "Your Bills", contains a table of bills:

Bill	Avg. Paid	Amt. Due	Next Due Date
Mortgage Repeats: Every month	\$796.91	\$850.00	Due in 4 days Tue, Jul 31, 2012
Gym Membership Repeats: Every month	\$0.00	\$0.00	Due in 5 days Wed, Aug 1, 2012
Credit Card Repeats: Every month	\$0.00	\$0.00	Due in 12 days Wed, Aug 8, 2012
Cell Phone Repeats: Every month	\$0.00	\$0.00	Due in 19 days Wed, Aug 15, 2012
Car Payment Repeats: Every month	\$0.00	\$0.00	Due in over 1 month Thu, Aug 30, 2012

The right column, titled "Month at a Glance", shows a calendar for August 2012. Below the calendar, there are three summary boxes:

- Due This Month:** 1 (Est. Amt \$850.00)
- DUE SOON:** 2 (Est. Amt Due \$850.00)
- Paid This Month:** 1 (Amount \$850.00)

Below these boxes is the "Income and Payments" section, which shows:

- Income to Date: \$0.00
- Paid This Month: \$850.00
- Current Balance: (\$850.00)
- Expected Balance: (\$1,700.00)

At the bottom of the interface, there is a "Get Help or Send Feedback" button. Below the screenshot, the text "The Overview Bill Filter" is centered.

The Overview bill filter also contains a list of all tags you have created (see previous section). Clicking on any tag shows only bills matching that tag.

**To Archive a Bill:** Right-click on an active bill and select *Archive Bill*.

**To Restore a Bill:** Right-click on an archived bill and select *Restore Bill*.

**To Delete a Bill:** Right-click a bill and select *Delete Bill* (deleting is permanent!).

**Note** If you edit an archived bill, it will be moved back to the active bills list.

**Tip** Before your last payment of a bill, change the repeat interval to Never. Then, when you log your last payment, it will say “Never due” instead of a due date.

## Syncing Data

Syncing your Chronicle data with other Macs is simple, and uses the free Dropbox service. If you don't have Dropbox installed, you can download and install it for free from [Dropbox.com](https://www.dropbox.com).

Once Dropbox is installed and running, go to Chronicle's preferences, and select the *Sync* tab. Click the *Turn On* button to enable syncing. Chronicle will then prompt you to select your Dropbox folder. Once selected, Chronicle will move your database to your Dropbox Apps folder, under a subfolder named Chronicle.

You can proceed to follow this same procedure on other Macs, and Chronicle will automatically load your database stored on Dropbox.

**Note** iPhone syncing is coming soon.

## Other Settings

Chronicle has several other customizable options. We recommend browsing through Chronicle's preferences window to view various other features.