Access Softek, Inc. Mobile Finance Manager (MFM)
## User Guide for Blackberry

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1. Introduction

This document is designed to instruct you in installing and using the Mobile Finance Manager product. It explains how to install, use, upgrade, and uninstall the product, and it contains troubleshooting tips. It also provides detailed information on all features of MFM and how they can be used effectively. The intended audience is a financial institution's end-user who will be using MFM.

1.1. Product Features - Convenient and Secure

- Easily Downloadable Application resides directly on your mobile phone.
- Account Balance enables you to see all of your accounts simultaneously.
- Transfer Funds feature allows you to manage assets better.
- Online Bill Pay features quick repeat-pay option for regular payments,
- Secure and Trusted E-mail connects directly to your financial institution to provide balance/payment alerts defined by you, as well as important updates on available financial services and products.
- Multi-factor Authentication meets FFIEC regulations.
- 128-bit SSL Encryption prevents cell phone scanning.
- Secure and Trusted E-mail is immune to spamming, spoofing and phishing.
- User ID and Password are identical to those used to access Internet banking from your desktop PC..
- OFX Connection to your financial institution's server is the same as that used by Quicken® and Money®.
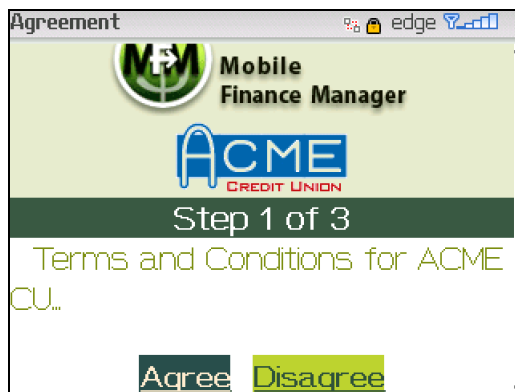
2.   Installing MFM
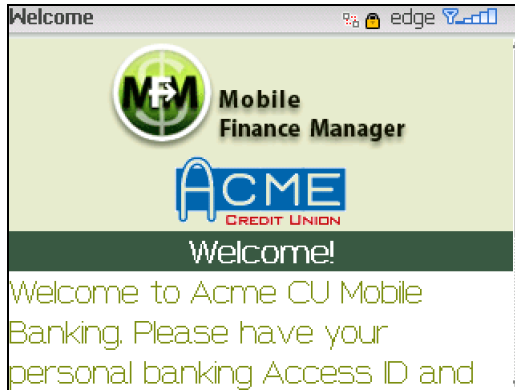
1. Using the Blackberry browser, open the web browser and go to the installation URL provided by your bank or credit union.

2. Depending upon your financial institution, you may see a **Welcome** similar to the one in the screenshot.
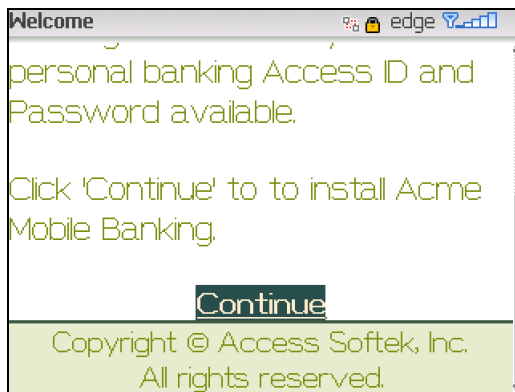
3. Scroll down and click **Continue** to proceed to the next screen.

4. Depending upon your financial institution, you may be presented with a screen stating the **Terms and Conditions** under which you may use MFM to access mobile banking. Read through these and, if you agree to them, tap **Agree** to continue.
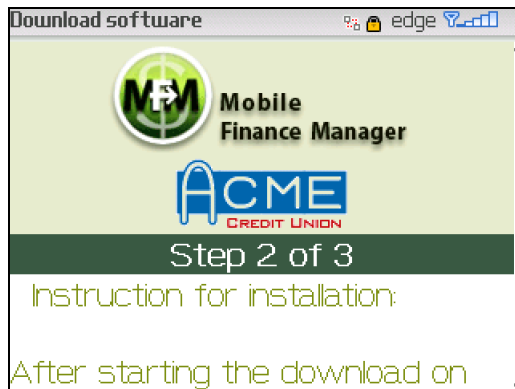
5. The next screen provides instructions for downloading MFM. After reading these, scroll to the bottom of the page and click the **Next** button to proceed.

   (Note: If you are upgrading from an earlier version of MFM, you should follow the instructions provided in the section Updating MFM.)

6. In this step, you should take note of the **Activation ID** in bold red numbers that is provided on the download page. You will need this Activation ID later in the installation process.

   When you are ready to download the application, click **Download**.
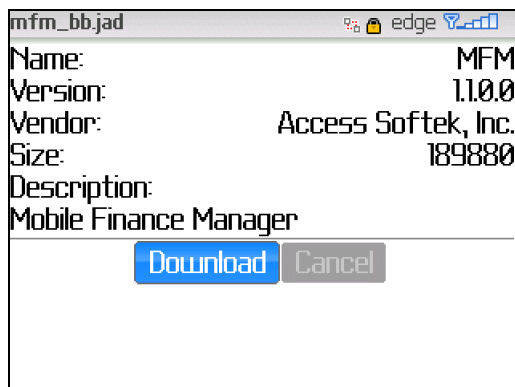

7. Once you click the **Download** button, you will see a message asking whether you would like to download the installer file to the device.

8. The device may ask you to reboot to complete the installation.

9.   After the application has been downloaded and successfully installed, the device will display a confirmation screen notifying you that MFM has been installed.
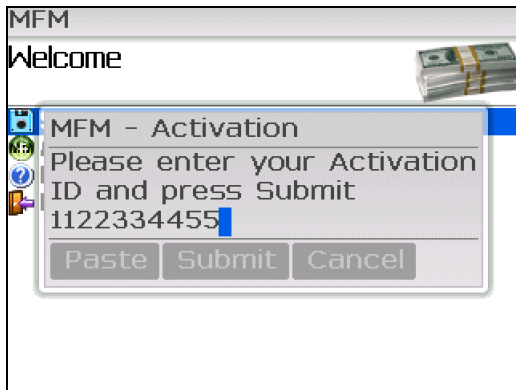
10. Click **OK** to continue or **Run** to install MFM.
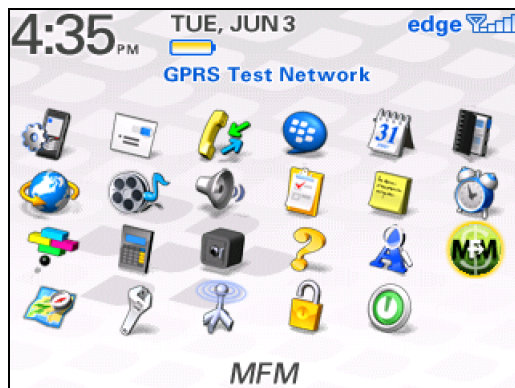
11. Depending upon your configuration and OS version, MFM may have been installed to the Blackberry's **Home** screen or to its **Applications** screen – as it is here.
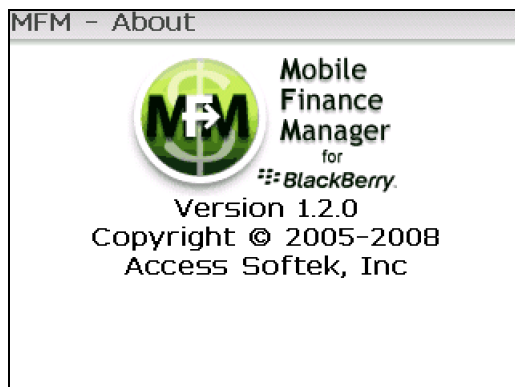

12. On starting, the MFM "splash" (copyright) screen appears briefly.

13. Once the application is installed and fully configured, the splash screen will be followed by the **Welcome** screen.

    However, the first time MFM is launched, the splash screen gives way to the **Activation** screen. Here you will need to enter the **Activation ID** you were provided in step 6, above.

   After you have entered the ID number, tap **Submit** to continue to the **Setup** screen.
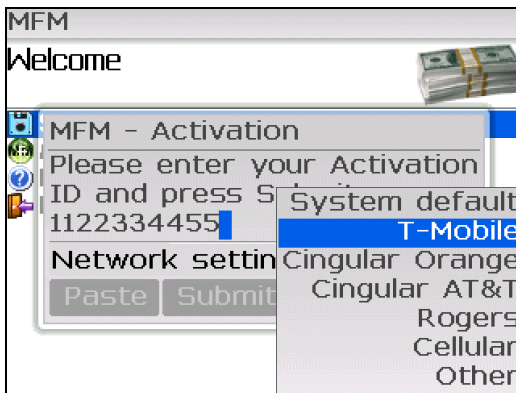
14. If the device fails to connect to your financial institution's server, you will receive an error message, followed by a screen asking for you to check your network configuration. (For more information, see the entry on Network Setup, below.)
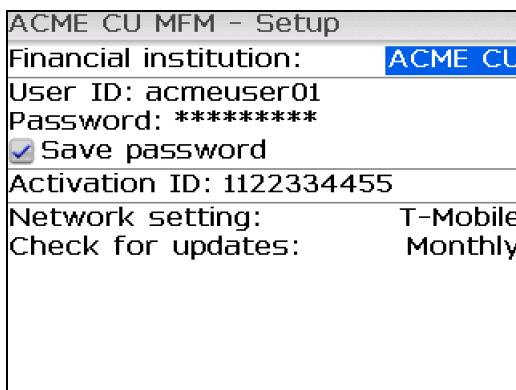
15. With the exception of **User ID** and **Password**, the entries on the MFM **Setup** screen should already be present.

    Your User ID and password are the same as the ones you use for Internet banking from your desktop PC. Depending upon your financial institution, there may be a checkbox allowing MFM to save your password between sessions.

    Once you have provided the required information, tap **Save** to confirm your settings. (For more information on the **Setup** screen and the options available, see Setup, later in this document.)
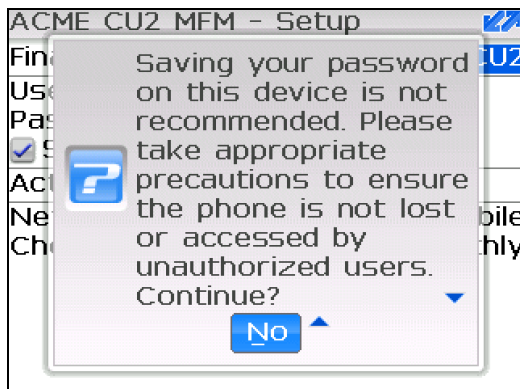
16. If you have chosen to save your password, you may be presented with a cautionary screen warning of potential security concerns. Tap **OK** to continue.
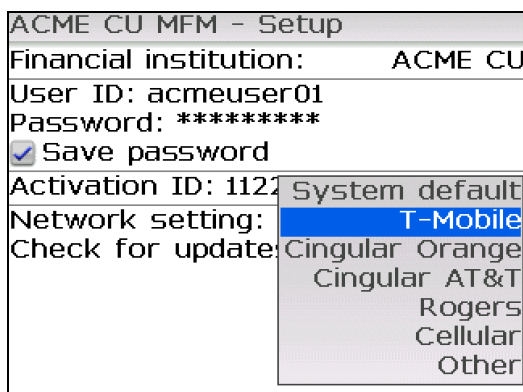
17. The **Network** option should have been set correctly when MFM was first launched, but if you need to make changes, you may do so from the **Setup** screen. To view the list of possible network providers, scroll to the **Network settings** field and press the **Alt** key (lower left of the keypad). Select the correct network provider. (If your provider is not listed, choose **System default**.)
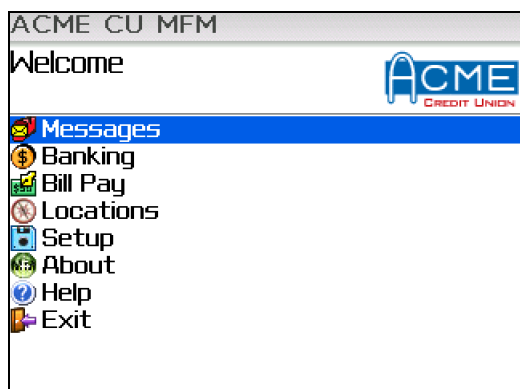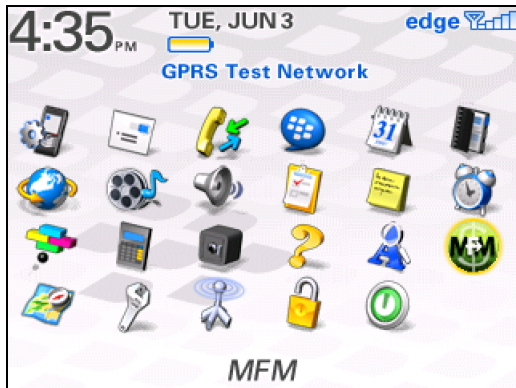
18. Once your configuration settings have been confirmed, the installation is officially complete. The MFM **Welcome** screen should appear.
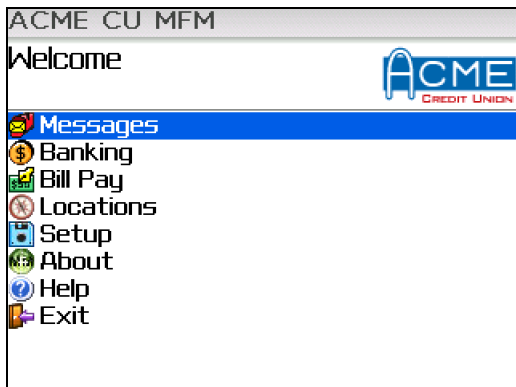
    (Note: Options shown may vary, depending upon your bank or credit union.).

3. Using MFM

## 3.1. Accessing the MFM Application

1. Depending upon your configuration and OS version, MFM may have been installed to the Blackberry's **Home** screen or to its **Applications** screen – as it is here.

2. Locate the **MFM** icon and select it to launch the program.

3. The MFM **Welcome** screen will appear.

3.2. Welcome Screen

Upon launching MFM, you will begin at the **Welcome** screen. From here, you can navigate to all other areas of the application. (Again, not all options may be present, depending upon your bank or credit union.):
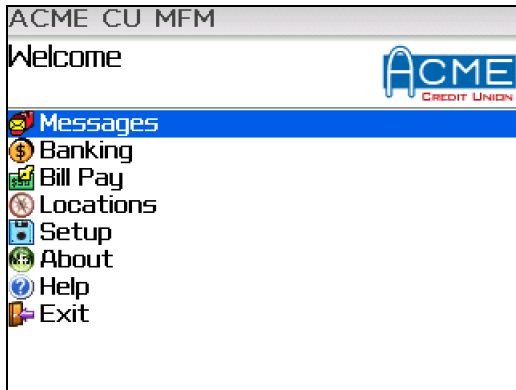
- **Messages**: Retrieve messages from (and, optionally, send messages to) your financial institution.
- **Banking**: View balances and transactions and transfer funds between accounts.
- **Bill Pay:** View past and pending bill payments and create new payments.
- **Locations**: Find nearby branches and ATMs for your bank or credit union.
- **Setup**: Manage user information and frequency of MFM upgrade queries.
- **About**: View version information about the Mobile Finance Manager (MFM) application.
- **Help:** Access abbreviated user guide for MFM.
- **Exit**: Close the application.

3.3. Messages

To retrieve and review messages from your financial institution, select **Messages** from the **Welcome** screen,
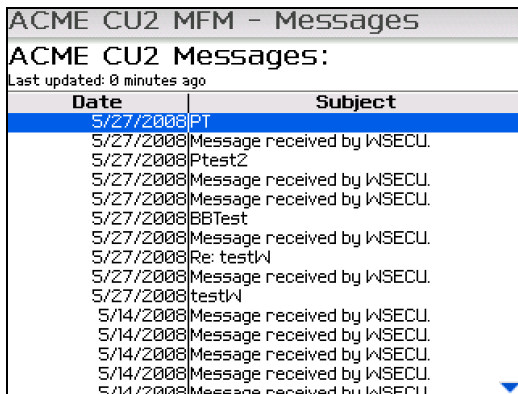
The main **Messages** screen displays a list of messages received from the financial institution.

The following options are available from the **Messages** menu. (Not all financial institutions support all options.):

- **View**: View currently highlighted message on list.
- **New:** Create a new message to send to the financial institution.
- **Reply**: Display selected message, with option to reply to the message.
- **Delete:** Remove a message from your message list.
- **Refresh**: Check for new messages.
- **Reload All:** Reload all active messages at your financial institution. (Note: This option reloads all currently active messages, including ones deleted from MFM.)

3.4. Banking

To access your banking information, select **Banking** from the **Welcome** screen. The bank **Account** list is the main screen for banking and displays a list of your accounts and their balances.


From the bank **Account list** screen, you will see the following information about the accounts in following order:

- Account **Type** (Checking = CHK, Savings=SAV, etc.)
- Last 4 digits of account **ID** number
- Current account **Balance**

When an account is highlighted, the account description (nickname), if any, is displayed at the bottom of the window.

This screen also indicates the last time account information was updated.
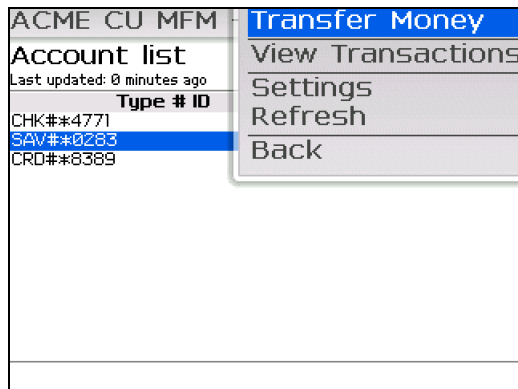
The following options are available from the bank **Account list** menu:

- **Transfer Money:** Transfer funds between two accounts associated with this User ID.
- **View Transactions**: View the transactions for the highlighted account. You can also view the transactions by selecting the account from the list.
- **Settings**: Specify how many days' worth of transaction history to retrieve.
- **Refresh**: Check for new transactions or updated balances.

The **Transaction** screen lists individual transactions associated with the specified account.

When the transaction list is displayed for a selected account, you can choose from the following menu options:

- **Transfer Money:** Transfer funds between two accounts associated with this User ID.
- **Select:** Display detailed information for the currently highlighted transaction,
- **Settings**: Specify how many days' worth of transaction history to retrieve.
- **Refresh**: Check for new transactions or updated balances.

The **Banking Settings** screen allows financial institutions to offer extensive transaction histories to MFM users who desire them, without burdening all users with lengthy download times.

From this screen, you can select the amount of transaction data desired for initial and additional downloads. Tap **Save** to return to the previous screen.

If there are additional transactions to download, the final entry on the **Transactions** screen will show this. Selecting this entry will cause the additional data to be downloaded. The number of days' worth of data to retrieve is specified in the **Banking Settings** screen, above.

3.5. Bill Pay

To monitor or manage electronic bill payments, select **Bill Pay** from the **Welcome** screen.

The **Bill Pay History** screen displays past and pending payments. Details about the currently highlighted payment are shown beneath the scrolling list of payments. This screen also indicates the last time your data was updated.

The following options are available from the **Bill Pay** menu:

- **New**: Create a new bill payment.
- **Pay again**: Create a new bill payment for the same payee as the currently selected payment.
- **Cancel Payment**: Deletes a pending bill payment. Payments can only be deleted prior to processing.
- **View payee details:** Display detailed information about the payee for the currently selected payment.
- **Payee list**: View possible payees.
- **Monthly payments:** View payments made to payees by month.
- **Settings:** Select accounts you want enabled for **Bill Pay**.
- **Refresh**: Check for new payments or updated balances.

The **Payee List** screen displays all potential payees and their phone numbers. Selecting a payee will display more-detailed information.

(Typically, payees are added to this list through your desktop online banking application.)

The **Monthly Payments** screen displays payments made to individual payees in previous months or scheduled for future months.

- An asterisk indicates more than 9 payments were made in the month.
- A blank space indicates that there is no bill payment data for that payee for the month.
- The current month is highlighted.

3.6. Locations

Selecting **Locations** from the **Welcome** screen will open the web browser and take you to the your bank or credit union's web page for mobile devices.
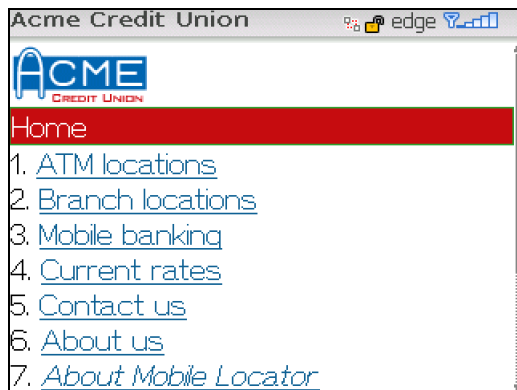
Typically, the mobile site will include addresses of nearby branches and ATMs, important telephone numbers, information about the financial institution, and the like.

3.7. Setup

The **Setup** screen allows you to change a number of application settings. To access the screen, select **Setup** from the **Welcome** screen.

The following options can be managed from **Setup**:

- **Financial Institution**: Short name for your financial institution.
- **User ID, Password**: Same ID and password as those used for Internet banking from your desktop PC.
- **Activation ID**: An MFM-specific ID provided during installation.
- **Network setting**: Network the device is currently using.
- **Check for updates**: Frequency of MFM's automatic update check.
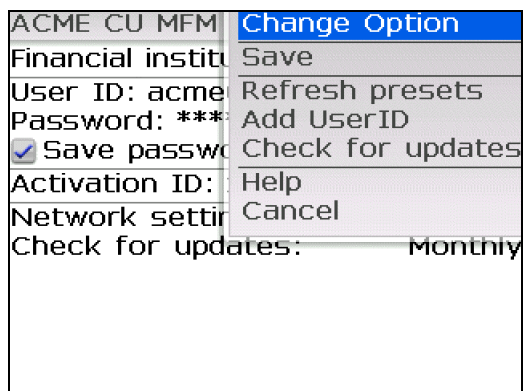
The following options are available from the **Setup** screen Menu:

- **Change Option:** Select currently-highlighted field for modification.
- **Save:** Save current **Setup** options.
- **Refresh presets:** Fetch latest configuration settings from your bank or credit union.
- **Add UserID:** Add a new ID (if you have more than one account you wish to access with MFM) or edit the current username.
- **Check for Updates:** Check for newer version of MFM. If one is found, you are given the option to install it. (For more information, see Updating MFM.)
- **Help:**
- **Cancel:** Exit the **Setup** screen without changing options.

3.8. About

To display information about the MFM version and the selected financial institution, select **About** from the **Welcome** screen.
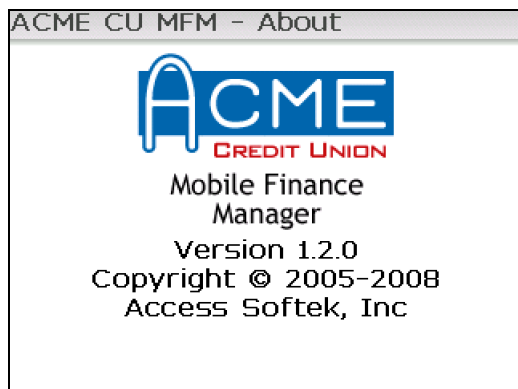
The **About** page identifies the version of MFM loaded on your mobile device.
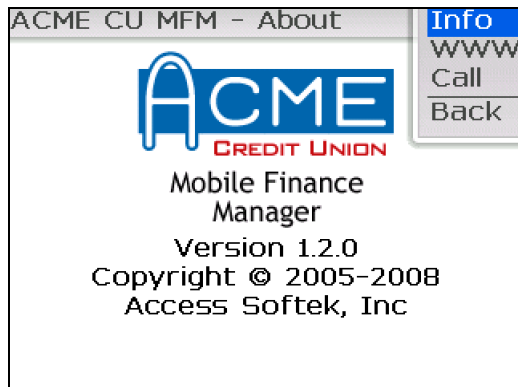
The following options are available from the **About** screen Menu:

- **Info:** Display information on how to contact your financial institution.
- **WWW:** Launch the Internet browser and connect to the institution's website.
- **Call:** Dial your financial institution's customer support.

3.9. Help

To display the help file for MFM, select **Help** from the **Welcome** screen.
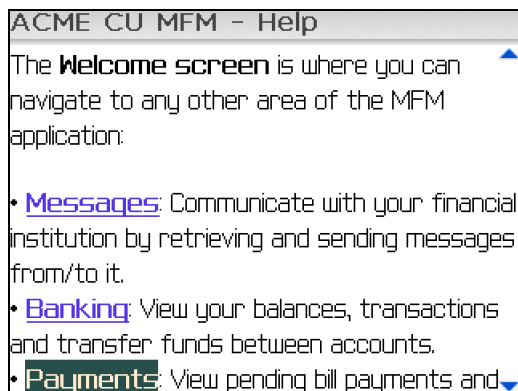
The following options are available from the **Help** screen Menu:

- **Select Mode:** Allows you to select text within the document.
- **Find:** Allows you to find text by entering search terms.
- **Close:** Exits the current window and returns to the previous window. ·

4.   Updating MFM

Use the following steps to upgrade MFM:

```
ACME CU MFM - Setup
Financial institution:      ACME CU
User ID: acmeuser01
Password: *********
☑ Save password
Activation ID: 1122334455
Network setting:         T-Mobile
Check for updates:        Monthly
```
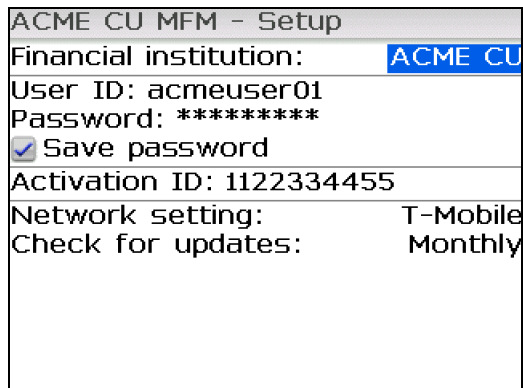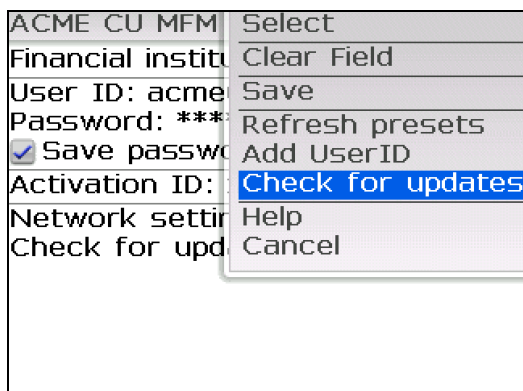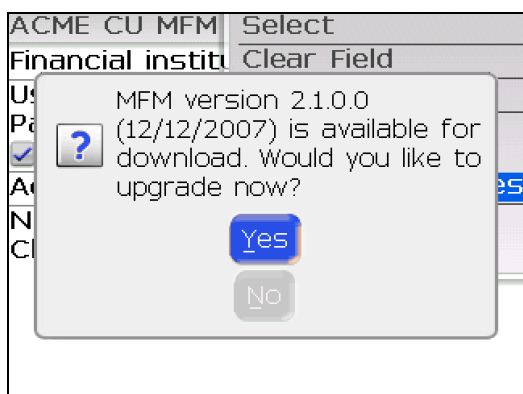
1.   Before updating, make sure you have written down your **Activation ID**, found in the **Setup** screen in MFM. You will need this number to update MFM.

```
ACME CU MFM   Select
Financial instit   Clear Field
User ID: acme   Save
Password: ***   Refresh presets
☑ Save passwo   Add UserID
Activation ID:    Check for updates
Network settin   Help
Check for upd   Cancel
```

2.   MFM will automatically check for a new version every month, but you can also check manually by selecting **Check for Updates** from the menu in the **Setup** screen. This will connect you to the Internet and begin checking for a new version.

```
ACME CU MFM   Select
Financial instit   Clear Field
U│
P│    MFM version 2.1.0.0
│?│  (12/12/2007) is available for
A│    download. Would you like to
N│    upgrade now?
C│
          Yes
          No
```

3.   If an update is ready, you will see a message saying, "MFM version X.x is available for download. Would you like to upgrade now?" Click **Yes**, and the browser will open the installation web site. Follow the same steps you did for the original installation and you're up to date!

5.   Uninstalling MFM

Follow the steps below to uninstall MFM from your Blackberry.
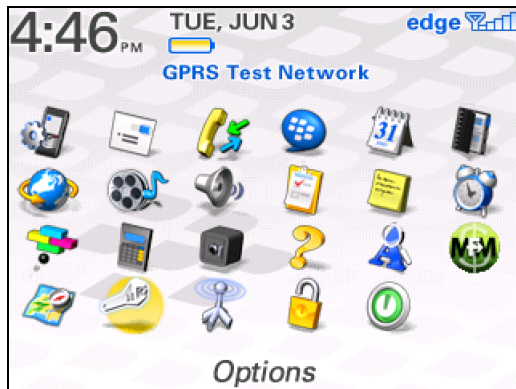
1. From the main screen, click **Options**.

    (Note: On some Blackberry devices, you may first have to open the **Settings** folder to access **Options**.)
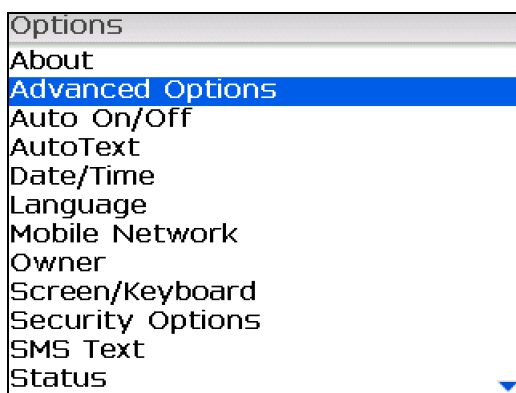
2. Click **Advanced Options**.
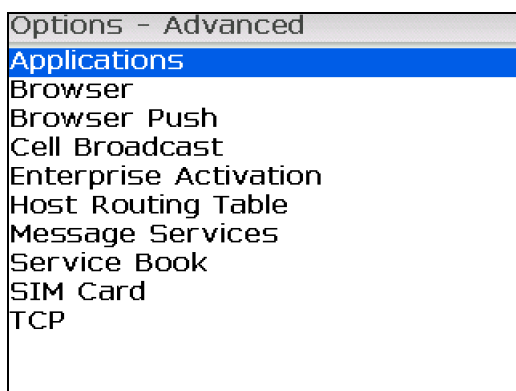
3. Click **Applications**.
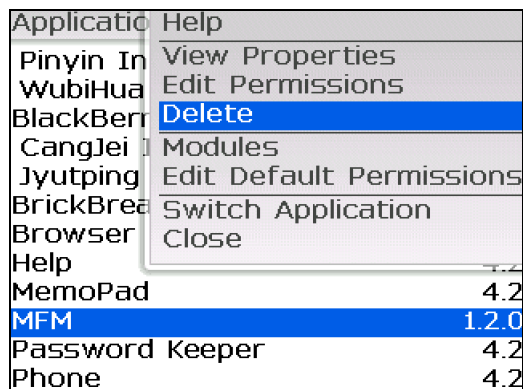
4. Scroll down and select MFM from the
    list of applications available for
    uninstall.

5. Click the scrollwheel to bring up the
    menu.

6. Click **Delete**.
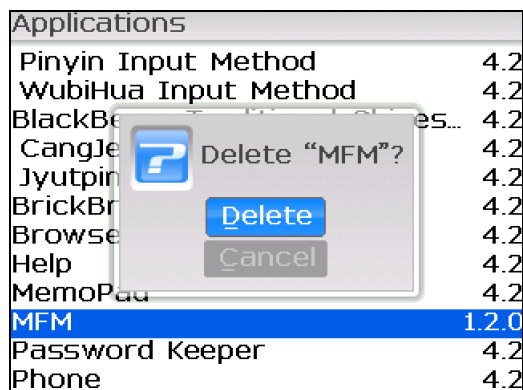
7. A message will appear, asking whether
    you're sure you want to delete MFM.
    Click the **Delete** button.

8. With some device models, a message
    may appear saying, "Deletion will occur
    when handheld is restarted. Restart
    now?" Click the **Yes** button. (Your
    BlackBerry will restart automatically.)

6. FAQ

Having trouble with Mobile Finance Manager?

The troubleshooting steps and service options below provide the smoothest path to resolving any issues you might have. Please be sure to perform the appropriate troubleshooting before submitting a service request.

1. **When trying to download financial data, the device returns: "Error The connection could not be requested. Check network settings."**

   Verify the device's Internet connection is enabled and that you are able to access a website from your phone's web browser. Ensure that your Wireless connection is on.

2. **OFX error 15500: Signon invalid**

   This message appears when your login credentials have not been entered correctly. Re-enter your password in the **Setup** section of the application and try connecting again. If the problem persists, you may have to contact your financial institution to verify your user ID and password.

3. **When trying to download financial data, your device indicates it has detected a problem with the certificate.**

   This message appears because your financial institution's mobile server security certificate is of a type that is not recognized by your device. However, this does not mean that the security of your device, the financial institution's mobile server, or your financial data are not secure – it simply means the website certificate is not of a format that the device recognizes (the actual certificate being used for your device's web access is different).

   Choose the option to **Continue** to close this message.

4. **When trying to connect to your financial institution, you receive error HTTP 500.**

   This error indicates that the financial institution's financial server is currently unavailable. Please try again to connect later.

5. **Error receiving OFX response: Timeout**

   This message may appear if your financial institution's mobile server or your device's Internet connection is slow at the moment. Wait a few minutes and then try connecting and downloading your financial data again.

6. **When trying to download financial data, your device states: "I/O error: error 10054 during TCP read (Java messages attempt)."**

   This error occasionally appears when the web server has not properly received your request. Wait a few minutes and then try connecting and downloading your financial data again.

Appendix A.   Enabling the Wireless Connection

Before launching MFM, it is important that you verify that the wireless radio is turned on, which allows the device to access the Internet.
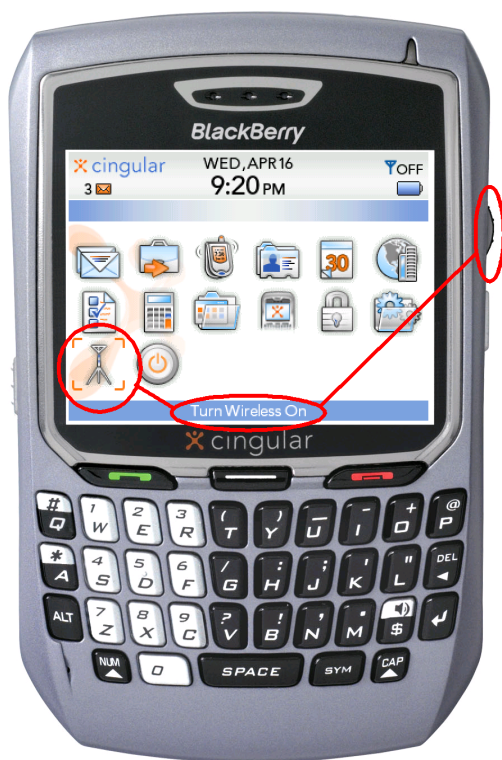
1.   In the BlackBerry home screen, use the trackwheel button on the right side of the device to scroll to the 'radio tower'-shaped icon so that an orange bracket appears over the icon as seen in the screenshot.

2.   Once you have scrolled over the icon, a message will appear at lower middle of the screen displaying the available options -- in this case "**Turn Wireless On**" appears.

3.   You can also view the status of the radio in the upper right corner of the screen – just above the battery icon – where **OFF** will appear if the radio is disabled.

In the screenshot, the **Radio Tower** icon is already selected, and its status is set to **Off**.

4.   If the radio is already turned on, you will see "Turn Wireless Off" in the status message. and if the radio is on, 1-5 blue bars will appear next to the Antenna icon.