

Access Softek, Inc. Mobile Finance Manager (MFM)

User Guide for Java-Enabled Phones

Table Of Contents

1.	Introduction	1
1.1.	Product Features - Convenient and Secure	1
2.	Installing MFM.....	2
2.1.	Locating Your Phone's Web Browser.....	2
2.2.	Installing the MFM Application	5
2.3.	Activating MFM	7
3.	Using MFM.....	10
3.1.	Locating MFM	10
3.2.	Welcome Screen.....	12
3.3.	Messages.....	12
3.4.	Banking	13
3.5.	Bill Pay	15
3.6.	Locations.....	17
3.7.	Setup.....	17
3.8.	About.....	18
3.9.	Help.....	19
4.	Updating MFM	20
5.	Uninstalling MFM	22
6.	FAQ.....	23

1. Introduction

This document is designed to instruct you in installing and using the Mobile Finance Manager product on Java-enabled phones. 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 bank or credit union customer new to 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

In order to install MFM on your phone, you must first access your phone's web browser. If you are already familiar with the location of your phone's browser, you may skip to [Downloading MFM](#).

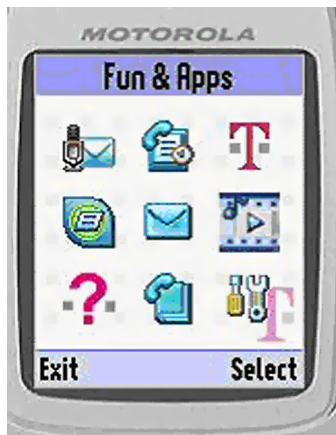
Below are instructions for locating your web browser, depending on your service provider. Please locate your appropriate service provider and follow the instructions below.

2.1. Locating Your Phone's Web Browser

2.1.1. T-Mobile



1. Open up your phone's menu by pressing either the **Select** or the **Menu** key. In the screenshot, the **Menu** key has been circled in green, and the **Select** key has been circled in red. Certain mobile devices might be missing one of those options.



2. From within the menu, go to your **Fun and Apps** or to the **Games** option, depending on the model of your mobile device.



3. From the **Games** folder, open the option saying **New Games, More Games**, or the equivalent.
4. Your device is now on the Internet. Please continue to [Installing the MFM Application](#).

2.1.2. AT&T (Cingular)



1. To connect to the Internet using AT&T and Cingular phones, press the button with the carrier's logo (AT&T or Cingular, depending upon the age of the device).

Note: if your phone does not have a logo button, please follow the instructions for [T-Mobile Devices](#).



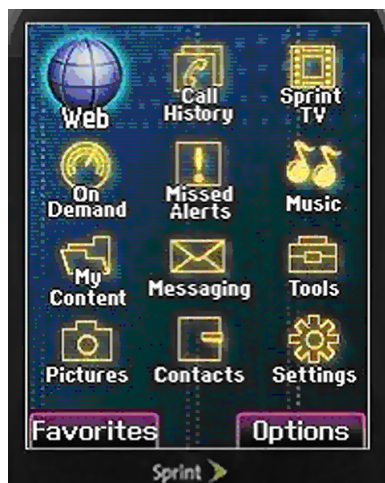
2. Some mobile devices may require an additional step of choosing to connect to **Media Home**.
3. Your device is now on the Internet. Please continue to [Installing the MFM Application](#).

2.1.3. Sprint



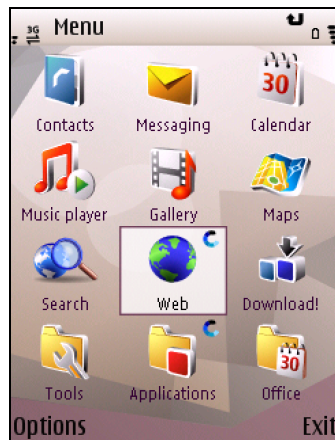
1. To connect to the Internet using Sprint phones, begin by pressing the **Menu** key to open the main menu.

On most phones, the **Menu** key is located in the center of the device's arrow keys; however, some device models have a **Menu** key off to one side.

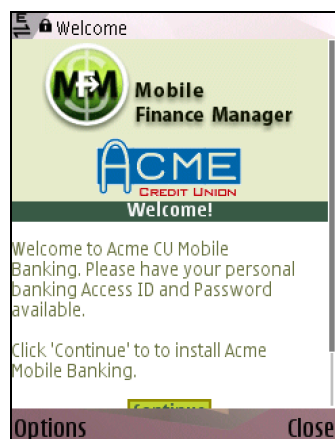


2. Once the menu is open, click the appropriate icon (**Web**, **Net**, or similar) to connect to the Internet.
3. Your device is now on the Internet. Please continue to [Installing the MFM Application](#).

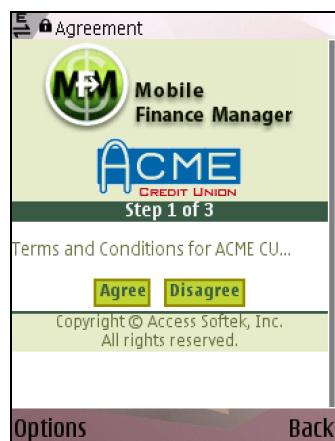
2.2. Installing the MFM Application



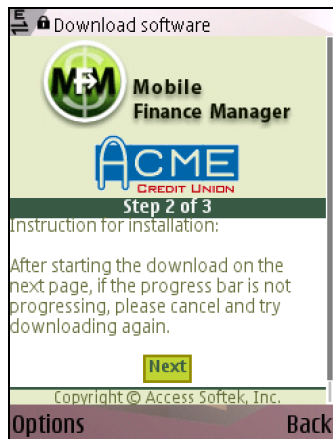
1. Using the web browser, go to the installation URL provided by your bank or credit union.



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.

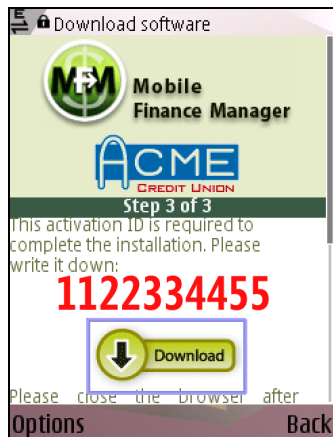


4. Again depending upon your financial institution, you may be presented with a screen stating the **Terms and Conditions** under which you may use MFM to access mobile banking. Read through these and, if you agree to them, tap **Agree** to continue.



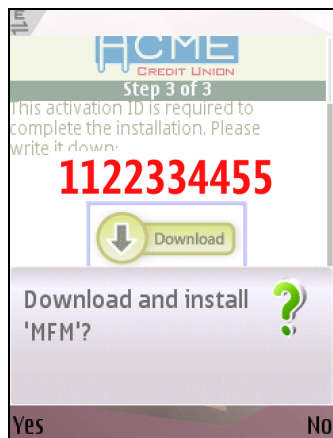
5. The next screen provides instructions for downloading MFM. After reading these, scroll to the bottom of the page and click the **Next** button to proceed.

(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 write down the **Activation ID**, displayed in bold red numbers immediately above the **Download** button. You will need to enter this ID number later in the installation process.

When you are ready to proceed, click **Download**.



7. You may be asked to confirm you wish to download MFM. Click **Yes**.

Note: If offered a choice of saving to your device or saving to your card, always choose to save to your device.

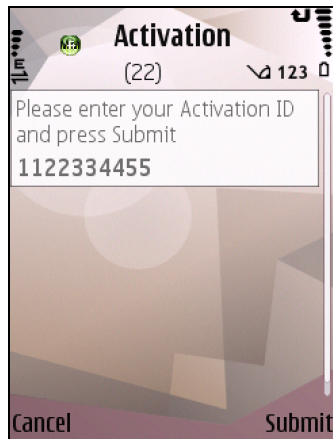
If at any point during the installation a warning appears that MFM is “not signed” or “not trusted”, please disregard the message. You can safely continue to download and install MFM.



8. Once the installation is complete, with some devices you may be given the option to go directly to MFM.

2.3. Activating MFM

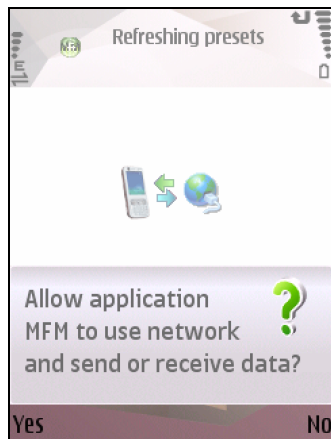
When you launch MFM for the first time, you will need to complete the installation process by activating your copy of the application and ensuring the User ID and Password are valid.



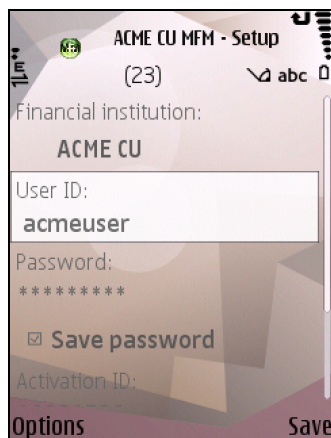
1. Upon starting, the MFM "splash" (copyright) screen appears briefly. Once the application is installed and fully configured, the splash screen will be followed by the [Welcome](#) screen.

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 of Installing the MFM Application](#), above.

After you have entered the ID number, tap **Submit** to continue to the **Setup** screen.



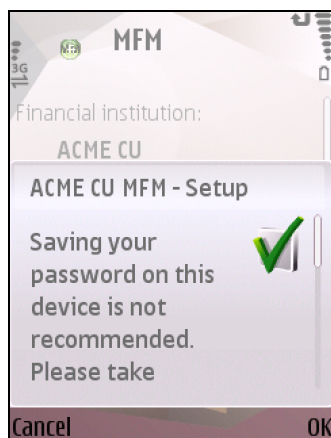
2. You may be prompted to confirm that MFM be allowed to communicate wirelessly. Click **Yes**.



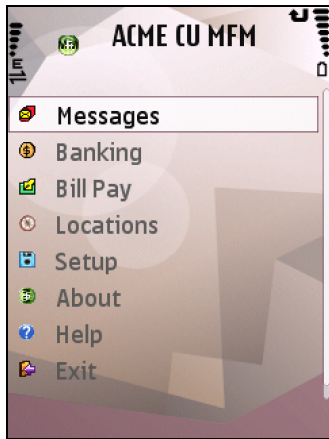
3. With the exception of **User ID** and **Password**, the entries on the MFM **Setup** screen should already be present.

Your MFM 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.)



4. 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.



5. Once your configuration settings have been confirmed, the installation is officially complete. The **MFM Welcome** screen should appear.

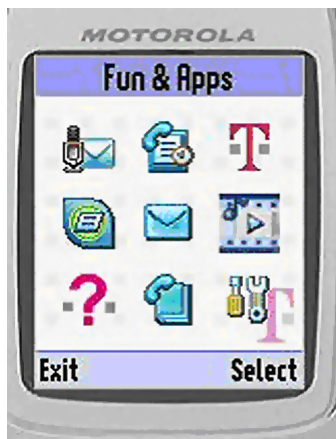
(Note: Options shown may vary, depending upon your bank or credit union.)

3. Using MFM

3.1. Locating MFM

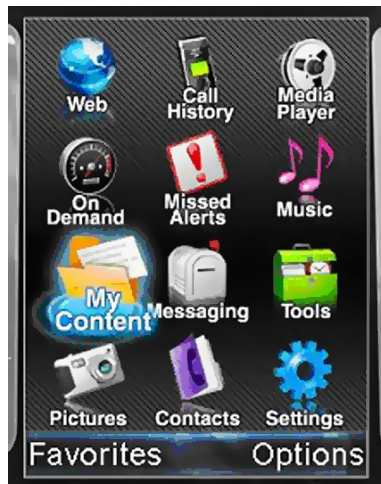
The way one goes about launching MFM varies, depending on the service provider and type of mobile device in use. The following section provides information for each of the major wireless carriers on the folders and menus where MFM will most commonly be located following installation.

3.1.1. T-Mobile

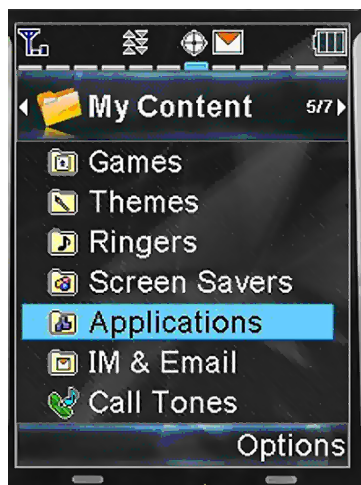


MFM will be located in the folder where you initially launched the web browser: **Fun & Apps, Games & Apps, Games, Applications**, or similar.

3.1.2. Sprint



1. Open the Menu and select either **My Content** or **Downloads**.



2. MFM will be located in either the **Games** or the **Applications** folder, depending where you chose to save the downloaded file.

3.1.3. AT&T (Cingular)



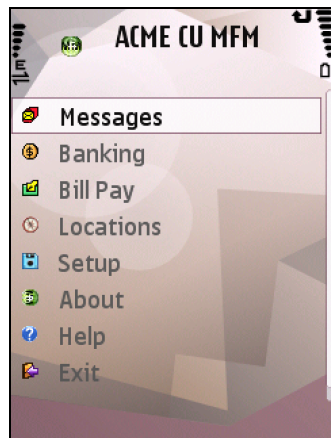
1. Begin by opening the main menu.
2. MFM will be located in your phone's **Games and Apps** folder, which can be accessed directly from the main menu on some phone models.



3. If your phone's main menu does not include an option for **Games and Apps**, select the option labeled **My Stuff**.
4. The **Games and Apps** folder can then be selected from the **My Stuff** menu.

3.2. Welcome Screen

Upon launching MFM, you are shown 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.)



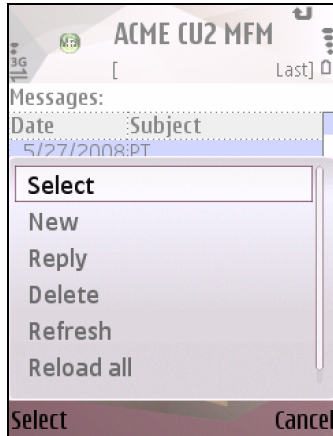
- **Messages:** Retrieve messages from (and, optionally, send messages to) your financial institution.
- **Banking:** View balances and transactions and transfer funds between accounts.
- **Bill Pay:** View past and pending bill payments and create new payments.
- **Locations:** Find nearby branches and ATMs for your bank or credit union.
- **Setup:** Manage user information and frequency of MFM upgrade queries.
- **About:** View version information about the 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.

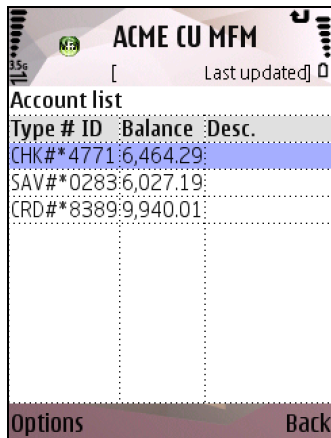


The following options are available from the **Messages** menu. (Not all financial institutions support all options.):

- **Select:** View currently highlighted message on list.
- **New:** Create 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

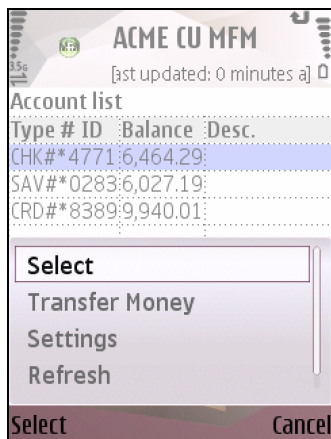
To access your banking information, select **Banking** from the **Welcome** screen. The bank **Account list** is the main screen for banking and displays a list of your accounts and their balances.



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

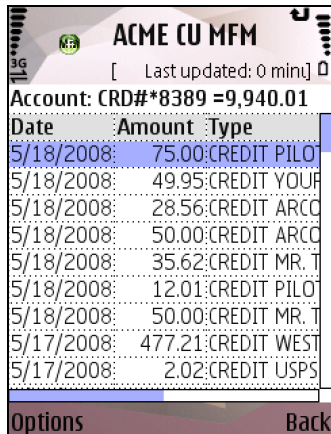
- Account **Type** (Checking = CHK, Savings=SAV, etc.)
- Last 4 digits of account **ID** number
- Current account **Balance**
- Account **Description** (nickname)

A line of scrolling text at the top of the screen indicates how recently data was updated.

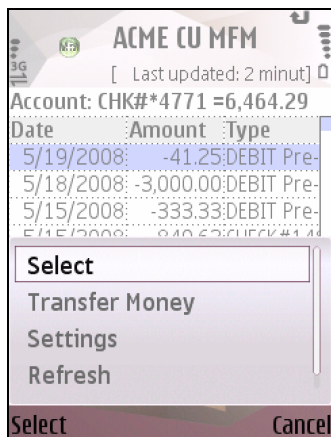


The following options are available from the bank **Account list** menu:

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

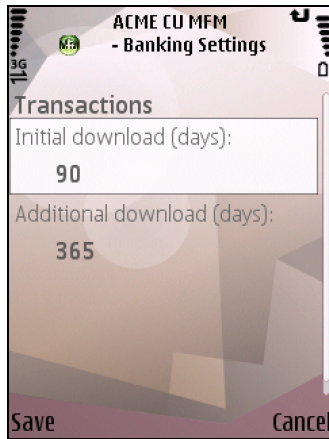


The **Transaction** screen lists individual transactions associated with the specified account.



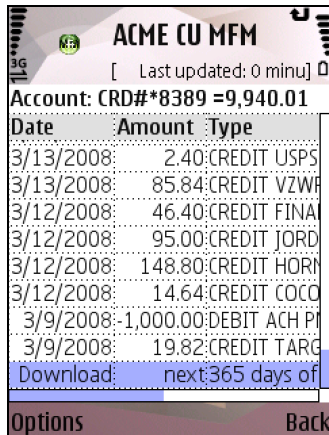
The following options are available from the **Transaction** screen menu:

- **Select:** View more details about the currently highlighted transaction. You can also do this by selecting the transaction in the list.
- **Transfer Money:** Transfer funds between two accounts associated with this User ID.
- **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 **Transactions** 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.

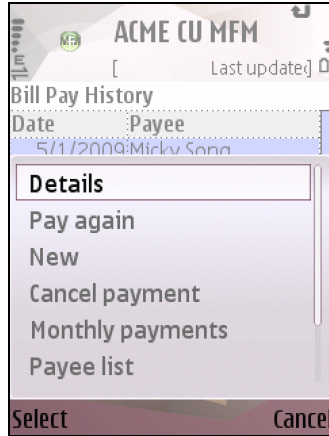
The number of days' worth of data to retrieve is specified in the **Banking Settings** screen, above.

3.5. Bill Pay

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

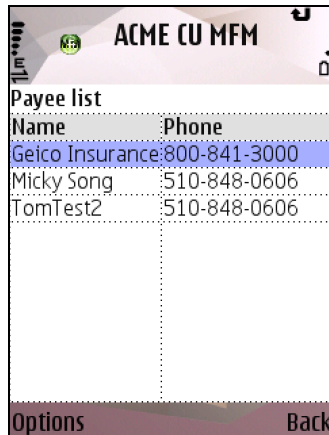


The **Bill Pay History** screen displays past and pending payments. This screen also indicates the last time your data was updated.



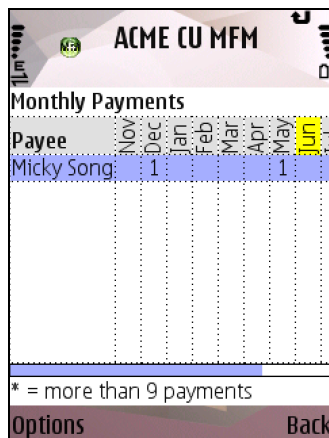
The following options are available from the **Bill Pay** menu:

- **Details:** View details about the currently highlighted payment.
- **Pay again:** Create new bill payment for the same payee as the currently selected payment.
- **New:** Create a new bill payment.
- **Cancel Payment:** Delete a pending bill payment. Payments can only be deleted prior to processing.
- **Monthly payments:** View payments made to payees by month.
- **Payee list:** View possible payees.
- **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.

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

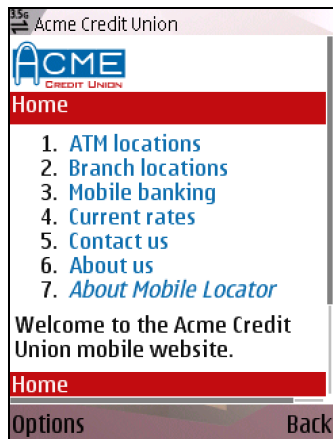


The **Monthly Payments** screen displays payments made to individual payees in previous months or scheduled for future months.

- 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

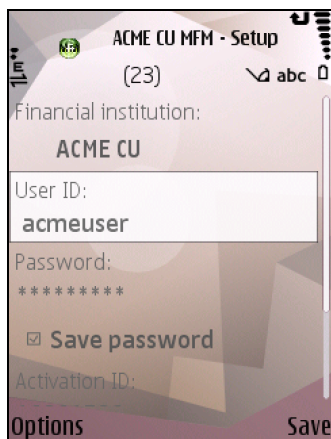
Selecting **Locations** from the **Welcome** screen will open the browser and take you to the your bank or credit union's web page for mobile devices.



Typically, the mobile site will include addresses of nearby branches and ATMs, important telephone numbers, information about the financial institution, and the like.

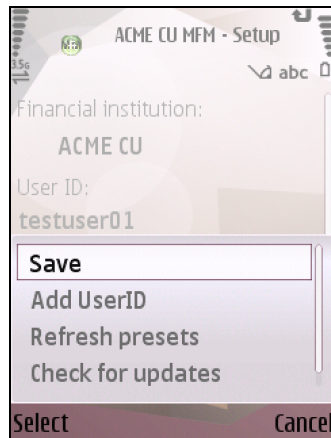
3.7. Setup

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.
- **Check for updates:** Frequency of MFM's automatic update check.

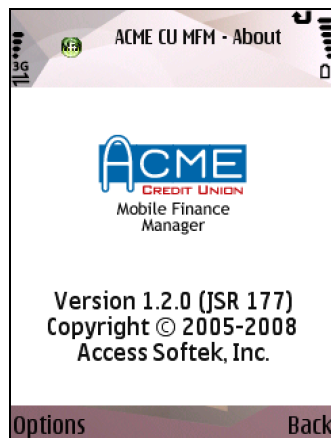


The following options are available from the **Setup** screen Menu:

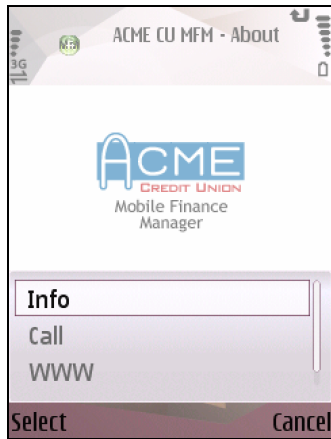
- **Save:** Save the current setup
- **Add UserID:** Add a new ID (if you have more than one account you wish to access with MFM) or edit the current username. Select this option and then choose either **New** or **Edit**.
- **Refresh presets:** Fetch latest configuration settings from your bank or credit union.
- **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.](#))
- **Cancel:** Exit the **Setup** screen

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.

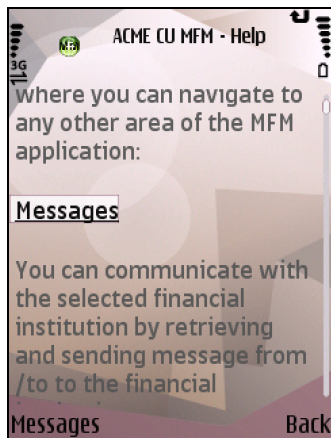


The following options are available from the **About** screen menu:

- **Info:** Displays copyright law information about MFM.
- **Call:** Displays contact information about the selected financial institution.
- **WWW:** Launches the Internet browser and connect to the financial institution's URL displayed on the **Info** dialog.

3.9. Help

To display the help file for MFM, select **Help** from the **Welcome** screen.

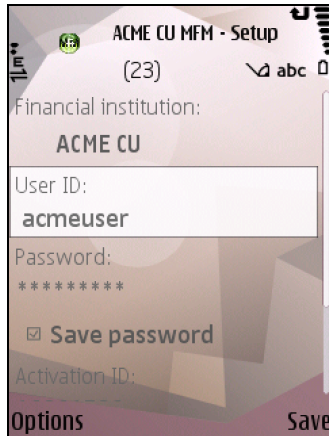


The following options are available from the **Help** screen Menu:

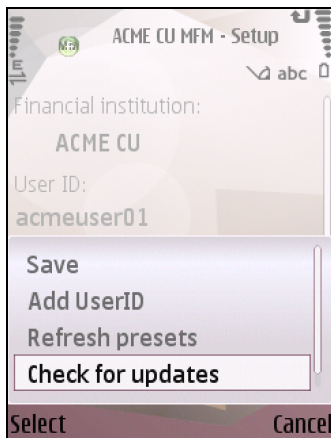
- **Back:** Exit **Help**.

4. Updating MFM

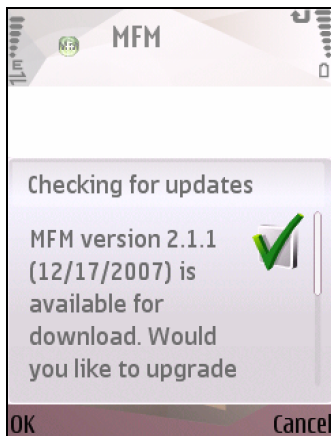
Use the following steps to upgrade MFM:



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.



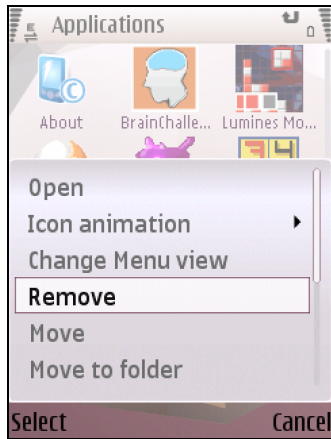
2. MFM will automatically check for a new version at regular intervals, but you can force an immediate check manually by going to the Setup screen and selecting the **Check for updates** menu item. This will connect you to the Internet and check for a newer version.



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 **OK** and the browser will open the installation web site.

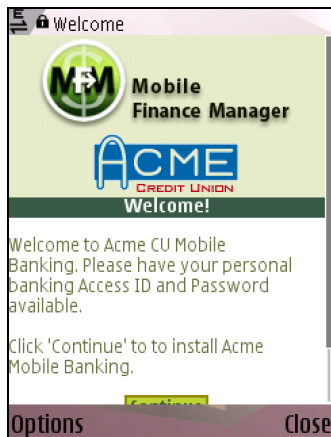
Important: Do not continue past the welcome screen on the website yet.

If there are no updates available, a message will appear stating this.



4. At this point you must first delete the currently installed version of MFM before installing the new version.

To remove the current version of MFM, follow the steps given in the section on [Uninstalling MFM](#).

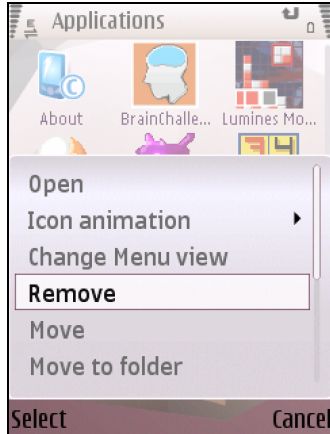


5. Once the application has been removed, return to the web browser, which should still be displaying the installation web site. Follow the steps given in the section on [Installing MFM](#).

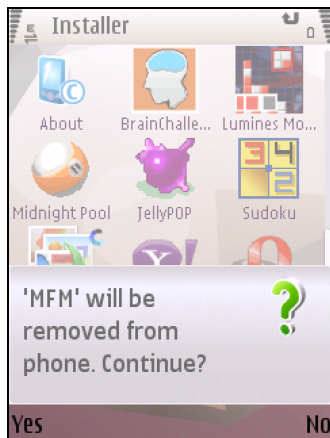
Note: Updates can be problematic for J2ME devices. If problems occur at any point during the process, please see the [FAQ](#), question 10.

5. Uninstalling MFM

Follow the steps below to uninstall MFM from your J2ME-enabled mobile device:



1. To begin, locate MFM, highlight it, then select **Options**.
2. Select **Remove** from the list of options.



3. **Confirm** that you wish to delete MFM. The application will be uninstalled.

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 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.

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 updating to a newer version, the old version number still appears in the About screen.

If there is a new version available, you must uninstall the current version before installing the new one. For instructions on how to uninstall MFM, please see the [Uninstalling MFM](#) section of this document. Then install the new version using the installation steps found in the [Installation section](#).

7. I am asked if I would allow the device to "Access the Data Network" when I attempt to download financial data.

This message will appear depending on your mobile device and service provider to confirm that you understand that download financial data involves connecting to the Internet. Simply hit "yes" each time you see the message, or if you have the option, select "yes, ask once."

8. Parts of my screen appear cut off and some data may be missing.

This is an unfortunate issue with J2ME mobile devices. In nearly all cases, the information is available by selecting the cut-off part or is available elsewhere within MFM.

9. I am receiving a 903 error when I attempt to download MFM.

This error may have to do with your mobile device's network proxy settings. To fix it, go to your games or applications folder. From there, open up the **Options Menu** and choose **Java Accounts**. Open up the **Options** menu again and choose to make a **New** account. Set the **Proxy** option in the new account set-up to **Disabled** and make sure **Network Profiles** is set to your Carrier's Internet service. Save and activate your new account to fix the problem.

10. I am having trouble updating MFM.

If MFM is unable to update on its own, then you will have to do a manual reinstallation. First go to your **Setup** screen and copy down your **Activation ID**. Then follow the instructions in [Uninstalling MFM](#). Once MFM has been removed from your mobile device, follow the instructions in [Installing MFM](#), which will provide you with the latest version.

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

This message appears because your financial institution's mobile banking 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 mobile banking server, or your financial data are not secure - it simply means that 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).